LOSS COSTS

|  | BASE LOSS COSTS | | | | | |
| --- | --- | --- | --- | --- | --- | --- |
|  | PROPERTY | | LIABILITY | | | |
| Territory | Building Per $100 Of Limit Of Ins. | Business Personal Property Per $100 Of Limit Of Ins. | Occupant Liability Per $100 Of Limit Of Ins. | Occupant Liability Per $1,000 Of Annual Gross Sales | Occupant Liability Per $1,000 Of Annual Payroll | Lessors Liability Per $100 Of Limit Of Ins. |
| 701 | 0.383 | 0.267 | 0.050 | 0.728 | 6.868 | 0.020 |
| 702 | 0.274 | 0.203 | 0.039 | 1.068 | 6.721 | 0.020 |
| 704 | 0.184 | 0.190 | 0.036 | 1.000 | 6.551 | 0.016 |
| 705 | 0.343 | 0.322 | 0.036 | 0.996 | 6.740 | 0.018 |
| 706 | 0.240 | 0.203 | 0.039 | 0.895 | 6.835 | 0.019 |

Table #1(LC) Base Loss Costs – Property And Liability

SECTION iii  
Rating and eligibility rules

RULE 23.  
PREMIUM DEVELOPMENT – MANDATORY COVERAGES

C. Premium Determination

6. Premium Determination

c. Additional Rating Considerations

(3) Permanent Yards – Maintenance Or Storage

|  | Loss Cost Per $100 | | |
| --- | --- | --- | --- |
|  | Public Protection (Fire) Classification | | |
| Territory | 01–04 | 05–08 | 09–10 |
| 701, 702, 704-706 | 0.309 | 0.358 | 0.407 |
|  |  |  |  |
|  |  |  |  |

Table 23.C.6.c.(3)(LC) Permanent Yards – Maintenance Or Storage Premium Determination

RULE 29.  
ENDORSEMENTS

A. Property Endorsements

39. Windstorm Or Hail Exclusion

d. Rate Modification

|  |  |  |
| --- | --- | --- |
| Territory | Coverage (Code) | Credit |
| 701 | Buildings (1)   Business Personal Property (2) | 0.153 0.013 |
| 702 | Buildings (1)   Business Personal Property (2) | 0.110 0.010 |
| 704 | Buildings (1)   Business Personal Property (2) | 0.074 0.010 |
| 705 | Buildings (1)   Business Personal Property (2) | 0.137 0.016 |
| 706 | Buildings (1)   Business Personal Property (2) | 0.096 0.010 |

Table 29.A.39.d.(LC) Windstorm Or Hail Exclusion Credits

B. Liability Endorsements

7. Employment-Related Practices Liability

b. Employment-Related Practices Liability Coverage Endorsement

(5) Premium Determination

|  | Loss Cost Per Employee | | | | | |
| --- | --- | --- | --- | --- | --- | --- |
| Number Of Employees | Mercantile  Restaurant | | Wholesale | | All Other | |
| 1-25 | $ | 6.000 | $ | 8.930 | $ | 7.140 |
| Each Additional Employee |  | 4.200 |  | 6.250 |  | 5.000 |

Table 29.B.7.b.(5)(LC) Employment-Related Practices Liability Premium Determination