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 | 0.434 | 0.281 | 0.033 | 0.739 | 6.445 | 0.011 |
| 703 | 0.337 | 0.213 | 0.042 | 0.643 | 6.309 | 0.015 |
| 704 | 0.334 | 0.244 | 0.023 | 0.698 | 6.586 | 0.009 |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |

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, 704 | 0.476 | 0.524 | 0.574 |
| 703 | 0.432 | 0.481 | 0.530 |
|  |  |  |  |

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) | 0.217 0.014 |
| 703 | Buildings (1)   Business Personal Property (2) | 0.169 0.011 |
| 704 | Buildings (1)   Business Personal Property (2) | 0.167 0.012 |

**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 | $ | 6.290 | $ | 9.360 | $ | 7.490 |
| Each Additional Employee |  | 4.400 |  | 6.550 |  | 5.240 |

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