

Granite State Insurance Company

Illinois National Insurance Co.

New Hampshire Insurance Company

Florida – Commercial Fire & Allied Lines – Non Residential Risks

Company Exception Page – Loss Cost Multipliers

Effective February 1, 2021

To calculate Fire & Allied rates by company, multiply loss costs* by the appropriate factor listed below:

Company	Loss Cost Multiplier
Granite State Insurance Company	2.015
Illinois National Insurance Co.	2.317
New Hampshire Insurance Company	1.813

*The loss costs against which the LCMs are applied are set forth in ISO CF-2015 and CF-2015-RRU1.

Discount Factor Applied to Ex-Wind Policies

The same Company Loss Cost Multiplier is applied to wind and ex-wind policies. To account for the differences in the cost of reinsurance, a factor of .99 is applied to ex-wind policies.