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 | 0.209 | 0.170 | 0.049 | 0.945 | 7.710 | 0.014 |
| 702 | 0.163 | 0.201 | 0.029 | 0.819 | 7.783 | 0.010 |
| 703 | 0.128 | 0.179 | 0.045 | 0.808 | 7.596 | 0.014 |
| 704 | 0.086 | 0.107 | 0.018 | 0.656 | 7.133 | 0.005 |
|  |  |  |  |  |  |  |

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 | 0.248 | 0.297 | 0.346 |
|  |  |  |  |
|  |  |  |  |

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) | 0.073 0.009 |
| 702 | Buildings (1)   Business Personal Property (2) | 0.057 0.010 |
| 703 | Buildings (1)   Business Personal Property (2) | 0.045 0.009 |
| 704 | Buildings (1)   Business Personal Property (2) | 0.030 0.005 |

**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 | $ | 4.540 | $ | 6.760 | $ | 5.410 |
| Each Additional Employee |  | 3.180 |  | 4.740 |  | 3.790 |

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