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 | 0.813 | 0.518 | 0.040 | 0.816 | 8.153 | 0.011 |
| 702 | 0.542 | 0.334 | 0.030 | 0.830 | 8.193 | 0.014 |
| 703 | 0.484 | 0.352 | 0.028 | 1.026 | 8.075 | 0.008 |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |

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 |
| 701-703 | 0.534 | 0.581 | 0.628 |
|  |  |  |  |
|  |  |  |  |

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) | 0.407 0.155 |
| 702 | Buildings (1)   Business Personal Property (2) | 0.271 0.100 |
| 703 | Buildings (1)   Business Personal Property (2) | 0.242 0.106 |

**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 | $ | 5.160 | $ | 7.680 | $ | 6.140 |
| Each Additional Employee |  | 3.610 |  | 5.380 |  | 4.300 |

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