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. |
| 001 | 0.217 | 0.220 | 0.055 | 1.977 | 8.816 | 0.033 |
| 002 | 0.182 | 0.271 | 0.044 | 2.939 | 8.887 | 0.031 |
| 003 | 0.291 | 0.432 | 0.076 | 3.129 | 9.727 | 0.048 |
| 005 | 0.281 | 0.385 | 0.067 | 2.827 | 9.509 | 0.045 |
| 008 | 0.252 | 0.488 | 0.097 | 3.674 | 8.772 | 0.067 |
| 009 | 0.292 | 0.442 | 0.044 | 2.804 | 9.896 | 0.024 |
| 011 | 0.429 | 0.393 | 0.055 | 2.567 | 9.598 | 0.033 |
| 012 | 0.220 | 0.346 | 0.068 | 2.567 | 8.772 | 0.036 |
| 013 | 0.186 | 0.333 | 0.075 | 2.401 | 9.071 | 0.041 |
| 014 | 0.209 | 0.287 | 0.067 | 3.466 | 8.369 | 0.052 |
| 015 | 0.245 | 0.307 | 0.055 | 2.567 | 9.201 | 0.033 |
| 016 | 0.230 | 0.301 | 0.045 | 2.567 | 8.791 | 0.028 |
| 017 | 0.229 | 0.294 | 0.053 | 2.524 | 9.370 | 0.036 |
| 018 | 0.259 | 0.388 | 0.045 | 2.198 | 8.772 | 0.037 |
| 019 | 0.269 | 0.372 | 0.042 | 3.316 | 9.272 | 0.025 |
| 021 | 0.311 | 0.433 | 0.074 | 2.426 | 10.026 | 0.046 |
| 022 | 0.439 | 0.572 | 0.049 | 1.225 | 9.316 | 0.040 |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |

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 |
| 001-003, 005, 008, 009, 011-019, 021, 022 | 0.314 | 0.362 | 0.412 |

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 |
| 001 | Buildings (1)   Business Personal Property (2) | 0.152 0.098 |
| 002 | Buildings (1)   Business Personal Property (2) | 0.043 0.025 |
| 003 | Buildings (1)   Business Personal Property (2) | 0.054 0.033 |
| 005 | Buildings (1)   Business Personal Property (2) | 0.052 0.030 |
| 008 | Buildings (1)   Business Personal Property (2) | 0.067 0.045 |
| 009 | Buildings (1)   Business Personal Property (2) | 0.098 0.044 |
| 011 | Buildings (1)   Business Personal Property (2) | 0.240 0.095 |
| 012 | Buildings (1)   Business Personal Property (2) | 0.042 0.028 |
| 013 | Buildings (1)   Business Personal Property (2) | 0.036 0.028 |
| 014 | Buildings (1)   Business Personal Property (2) | 0.043 0.038 |
| 015 | Buildings (1)   Business Personal Property (2) | 0.059 0.028 |
| 016 | Buildings (1)   Business Personal Property (2) | 0.073 0.027 |
| 017 | Buildings (1)   Business Personal Property (2) | 0.066 0.036 |
| 018 | Buildings (1)   Business Personal Property (2) | 0.058 0.031 |
| 019 | Buildings (1)   Business Personal Property (2) | 0.065 0.031 |
| 021 | Buildings (1)   Business Personal Property (2) | 0.061 0.034 |
| 022 | Buildings (1)   Business Personal Property (2) | 0.074 0.039 |

**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 | $ | 9.780 | $ | 14.550 | $ | 11.640 |
| Each Additional Employee |  | 6.850 |  | 10.190 |  | 8.150 |

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