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. |
| 002 | 0.380 | 0.257 | 0.047 | 0.499 | 4.572 | 0.017 |
| 004 | 0.301 | 0.319 | 0.044 | 0.634 | 4.522 | 0.013 |
| 005 | 0.288 | 0.342 | 0.046 | 0.641 | 4.598 | 0.015 |
| 006 | 0.296 | 0.359 | 0.037 | 1.023 | 4.703 | 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 |
| 002, 004 | 0.336 | 0.378 | 0.420 |
| 005 | 0.454 | 0.496 | 0.538 |
| 006 | 0.729 | 0.771 | 0.813 |

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 |
| 002 | Buildings (1)   Business Personal Property (2) | 0.098 0.025 |
| 004 | Buildings (1)   Business Personal Property (2) | 0.146 0.026 |
| 005 | Buildings (1)   Business Personal Property (2) | 0.164 0.101 |
| 006 | Buildings (1)   Business Personal Property (2) | 0.258 0.155 |

**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 | $ | 6.100 | $ | 9.080 | $ | 7.260 |
| Each Additional Employee |  | 4.270 |  | 6.350 |  | 5.080 |

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

**ADDITIONAL RULE(S)**

**RULE A2.  
WINDSTORM OR HAIL EXCLUSION – DIRECT DAMAGE**

|  |  |  |
| --- | --- | --- |
| **Territory** | **Coverage (Code)** | **Credit** |
| 005 | Buildings (1) Business Personal Property (2) | 0.131 0.066 |
| 006 | Buildings (1)  Business Personal Property (2) | 0.184 0.101 |

**Table A2.C.(LC) Windstorm Or Hail Exclusion Credits – Direct Damage**

**RULE A3.  
TERRORISM**

Refer to the Terrorism Supplement to the CLM.