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 | 0.484 | 0.319 | 0.033 | 0.692 | 6.308 | 0.011 |
| 703 | 0.366 | 0.236 | 0.042 | 0.602 | 6.175 | 0.015 |
| 704 | 0.367 | 0.273 | 0.023 | 0.654 | 6.446 | 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 |
| 701,704 | 0.476 | 0.524 | 0.574 |
| 703 | 0.432 | 0.481 | 0.530 |
|  |  |  |  |

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) | 0.242 0.016 |
| 703 | Buildings (1)   Business Personal Property (2) | 0.183 0.012 |
| 704 | Buildings (1)   Business Personal Property (2) | 0.184 0.014 |

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 | $ | 6.290 | $ | 9.360 | $ | 7.490 |
| Each Additional Employee |  | 4.400 |  | 6.550 |  | 5.240 |

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