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. |
| 702 | 0.282 | 0.190 | 0.038 | 0.877 | 9.649 | 0.012 |
| 703 | 0.424 | 0.301 | 0.051 | 1.007 | 10.007 | 0.009 |
| 704 | 0.202 | 0.147 | 0.051 | 0.913 | 9.319 | 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 |
| 702, 704 | 0.289 | 0.338 | 0.387 |
| 703 | 0.355 | 0.404 | 0.453 |
|  |  |  |  |

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 |
| 702 | Buildings (1)   Business Personal Property (2) | 0.141 0.010 |
| 703 | Buildings (1)   Business Personal Property (2) | 0.212 0.030 |
| 704 | Buildings (1)   Business Personal Property (2) | 0.101 0.007 |

Table 29.A.39.d.(LC) Windstorm Or Hail Exclusion Credits