

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
INLAND MARINE GUIDE CURRENT RATING
(CURRENT RATING PROCEDURES AND LOSS COSTS BY CLASS AND STATE)**

Refer to *Jurisdictions That Require A Rule/Rate Filing and Notes* at the end of this document

CLASS	CURRENT RATING AND LOSS COSTS	REVISION	LOSS COST RATING INFORMATION	APPLICABLE STATES
Bailee Customers Floater - Dry Cleaners (BCF)	RATING PROCEDURE	04 08		Applies in all states except NE and LA
		05 08		Applies in NE
		06 14		Applies in LA
	LOSS COSTS	1.0	0.659	Applies in all states except ID, LA, MT, OR and TX
		04 01 04	0.659	Applies in MT
		10 12	0.626	Applies in OR
		12 13	0.626	Applies in ID, LA, and TX
Builders' Risk ¹ (BR)	BUILDERS' RISK RATING PROCEDURE IM 7050 thru IM 7054	07 20		Applies in all states except LA, MT, and NE. Refer to footnote regarding NY.
		08 20		Applies in LA
		09 20		Applies in NE
		10 20		Applies in MT
	SPECIAL FORM RATING PROCEDURE IM 8150	07 20		Applies in all states except LA, MT, and NE. Refer to footnote regarding NY.
		08 20		Applies in LA
		09 20		Applies in NE
		10 20		Applies in MT
	CIVIL WORKS RATING PROCEDURE IM 7980	11 15		Applies in all states except LA, NE, and TX. Refer to footnote regarding NY.
		12 15		Applies in LA and NE
		01 16		Applies in TX
	LOSS COSTS	04 01 04	0.623	Applies in all states except CA, ID, LA, OR, and TX. Refer to footnote regarding NY.
		1.0	0.692	Applies in CA
		05 12	0.623	Applies in OR
		12 13	0.623	Applies in ID, LA, and TX
	Contractors' Combination (CC)	RATING PROCEDURE	01 07	
<i>All other states: Refer to rating procedures for the applicable coverage</i>				
LOSS COSTS				

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Contractors' Equipment (CE)	RATING PROCEDURE	07 11		Applies in all states except LA
		06 14		Applies in LA
	LOSS COSTS	04 01 04	0.626	Applies in all states except CA, ID, LA OR and TX
		2.0	0.659	Applies in CA
		10 12	0.657	Applies in OR
		12 13	0.673	Applies in ID, LA, and TX
Difference In Conditions ² (DIC)	RATING PROCEDURE	04 07		Applies in all states except LA. Refer to footnote regarding NY.
		06 14		Applies in LA
	LOSS COSTS	04 01 07	0.613	Applies in all states except ID, LA, OR, and TX. Refer to footnote regarding NY.
		10 12	0.644	Applies in OR
		12 13	0.659	Applies in ID, LA, and TX
Electronic Data Processing ³ (EDP)	EDP RATING PROC. IM 7200 and IM 7202	03 09		Applies in all states except LA. Refer to footnote regarding NY.
		06 14		Applies in LA
	COMPUTER RATING PROC. IM 7201	03 09		Applies in all states except LA. Refer to footnote regarding NY.
		06 14		Applies in LA
	BUSINESS COMPUTER RATING PROCEDURE IM 7203	04 08		Applies in all states except NE and LA. Does not apply to NY.
		05 08		Applies in NE
		06 14		Applies in LA
	DATA COMPROMISE ⁴ IM 7204	05 12		Applies in all states (Refer to Company)
	LOSS COSTS	04 01 04	0.552	Applies in all states except CA, CO, ID, LA, NM and OR. Refer to footnote regarding NY.
		06 01 05	0.552	Applies in CO and NM
		1.0	0.613	Applies in CA
10 12		0.524	Applies in OR	
12 13		0.524	Applies in ID and LA	
Equipment Sales And Rental (ESR)	RATING PROCEDURE	01 09		Applies in all states except LA and VA
		06 14		Applies in LA
		07 17		Applies in VA
	LOSS COSTS	01 01 09	0.659	Applies in all states except ID, LA, OR, TX and VA
		10 12	0.626	Applies in OR
		12 13	0.626	Applies in ID, LA, TX and VA

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Fine Art Dealers (FAD)	RATING PROCEDURE	04 08		Applies in all states except NE and LA
		05 08		Applies in NE
		06 14		Applies in LA
	LOSS COSTS	1.0	0.659	Applies in all states except ID, MT, LA, OR and TX
		04 01 04	0.659	Applies in MT
		10 12	0.626	Applies in OR
		12 13	0.626	Applies in ID and LA
		01 14	0.659	Applies in TX
Fine Arts Floater (ART)	RATING PROCEDURE	08 11		Applies in all states except NE and LA
		09 11		Applies in NE
		06 14		Applies in LA
	LOSS COSTS	1.0	0.659	Applies in all states except ID, LA, MT and OR
		04 01 04	0.659	Applies in MT
		10 12	0.626	Applies in OR
		12 13	0.626	Applies in ID and LA
	Installation Floater (IF)	RATING PROCEDURE	08 10	
06 14			Applies in LA	
LOSS COSTS		04 01 04	0.623	Applies in all states except CA, ID, LA, OR and TX
		1.0	0.692	Applies in CA
		10 12	0.654	Applies in OR
		12 13	0.670	Applies in ID, LA, and TX
Miscellaneous Floaters (FLT)	RATING PROCEDURE	01 11		Applies in all states except NE and LA
		02 11		Applies in NE
		06 14		Applies in LA
	LOSS COSTS	05 01 07	0.659	Applies in all states except ID, LA, OR and TX
		10 12	0.626	Applies in OR
		12 13	0.626	Applies in ID, LA, and TX
Motor Truck Cargo (MTC)	RATING PROCEDURE	04 18		Applies in all states except LA and MT
		05 18		Applies in LA
		06 18		Applies in MT
	LOSS COSTS	04 01 04	0.798	Applies in all states except CA, CO, ID, LA, OR and TX
		06 01 05	0.798	Applies in CA and CO
		10 12	0.758	Applies in OR
		05 13	0.758	Applies in TX
		12 13	0.758	Applies in ID and LA

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Museums (MUS)	RATING PROCEDURE	10 12		Applies in all states except CA, NE and LA
		04 15		Applies in CA
		11 12		Applies in NE
		06 14		Applies in LA
	LOSS COSTS	10 12	0.659	Applies in all states except ID and LA
		12 13	0.626	Applies in ID and LA
Radio & Television Towers & Equipment (RAD)	RATING PROCEDURE	1.1		Applies in all states except LA
		06 14		Applies in LA
	LOSS COSTS	04 01 04	0.552	Applies in all states except CA, ID, LA, OR and TX
		1.0	0.613	Applies in CA
		10 12	0.524	Applies in OR
		12 13	0.524	Applies in ID, LA, and TX
	Riggers' Coverage (RIG)	RATING PROCEDURE	08 08	
06 14			Applies in LA	
LOSS COSTS		04 01 04	0.623	Applies in all states except CA, CO, ID, LA, OR and TX
		06 01 05	0.623	Applies in CO
		1.0	0.692	Applies in CA
		10 12	0.592	Applies in OR
12 13		0.592	Applies in ID, LA, and TX	
Transit (TRA)	RATING PROCEDURE	05 07		Applies in all states except LA
		06 14		Applies in LA
	LOSS COSTS	04 01 04	0.798	Applies in all states except CA, ID, LA, OR and TX
		1.0	0.725	Applies in CA
		10 12	0.758	Applies in OR
		12 13	0.758	Applies in ID, LA, and TX
Warehouse Legal Liability (WLL)	RATING PROCEDURE	12 21 (Multistate)		Applies in all states except CA and LA. Pending in CA
		12 21 (State-specific)		Applies in LA
		04 01 04		0.798
	LOSS COSTS	1.0	0.725	Applies in CA
		10 12	0.758	Applies in OR
		12 13	0.758	Applies in ID, LA, and TX
		08 22	0.725	Applies in SC

Jurisdictions That Require A Rule/Rate Filing

According to the AAIS Compliance Guide, the following jurisdictions require a rule/rate filing for the nonfiled classes:

CA CO ID LA MT NE* NY* OR TX* VA*

* See AAIS's Compliance Guide for specific classes required to be filed.

TX - See AAIS's Compliance Guide for specific classes required to be filed.

KY - requires the filing of rules (not rating) for the nonfiled classes.

MO may also require a rule/rate filing. Refer to the Inland Marine section of AAIS's Compliance Guide for details.

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Notes

1 Builders' Risk (BR)

New York - Companies are responsible for filing Builders' Risk rules/rating in NY and may use AAIS materials as the basis for developing an independent company BR rule/rate filing.

2 Difference In Conditions (DIC)

New York - Companies are responsible for filing DIC rules/rating in NY and may use AAIS materials as the basis for developing an independent company DIC rule/rate filing. DIC is filed as commercial property in NY.

Texas - DIC - Companies are responsible for filing DIC rules/rating in TX and may use AAIS materials as the basis for developing an independent company DIC rule/rate filing. DIC is filed as commercial property in TX.

California - Companies are responsible for making an independent rules/rates filing with specific rates for the DIC class in California.

Nebraska - Companies must determine if DIC rating needs to be filed in NE.

3 Electronic Data Processing (EDP)

New York - Companies are responsible for filing EDP rules/rating in NY and may use AAIS materials as the basis for developing an independent company EDP rule/rate filing. EDP is filed as commercial property in NY.

4 Electronic Data Processing (EDP), Data Compromise

Rating has not been developed for this coverage. A template is available for companies to draft rating procedures.

Please refer to the AAIS Compliance Guide for the filing requirements for rules and rates for the traditional nonfiled inland marine classes.

Always refer to countrywide rating release bulletins for additional information, including reference to the corresponding forms revision, if applicable. Refer to state approval bulletins for filing effective dates. For the states that require the filing of rules and/or rates for the Inland Marine Guide classes, also refer to the Reference Filing Number documents to determine the reference filing numbers for the rating procedures and loss cost rating information currently filed on an advisory basis.