

**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  |
|--|---|----------|------------------------------|--|
| <b>Bailee Customers Floater - Dry Cleaners</b><br><br><b>(BCF)</b> | 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  |
|  |   |          |                              |  |
| <b>Builders' Risk <sup>1</sup></b><br><br><b>(BR)</b>              | BUILDERS' RISK RATING PROCEDURE<br>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<br>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<br>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  |
|  |   |          |                              |  |
| <b>Contractors' Combination</b><br><br><b>(CC)</b>                 | RATING PROCEDURE  | 01 07    |                              | Applies in CA  |
|  |   |          |                              | <i>All other states: Refer to rating procedures for the applicable coverage</i>      |
|  | LOSS COSTS  |          |                              | Refer to the Class and State for the applicable loss cost                            |

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

| CLASS  | CURRENT RATING AND LOSS COSTS                 | REVISION | LOSS COST RATING INFORMATION | APPLICABLE STATES   |
|--|---|----------|------------------------------|---|
| <b>Contractors' Equipment</b><br><br><b>(CE)</b>                   | 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   |
|  |   |          |                              |   |
| <b>Difference In Conditions <sup>2</sup></b><br><br><b>(DIC)</b>   | 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   |
|  |   |          |                              |   |
| <b>Electronic Data Processing <sup>3</sup></b><br><br><b>(EDP)</b> | EDP RATING PROC.<br>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.<br>IM 7201              | 03 09    |                              | Applies in all states except LA. Refer to footnote regarding NY.                        |
|  |   | 06 14    |                              | Applies in LA   |
|  | BUSINESS COMPUTER RATING PROCEDURE<br>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 <sup>4</sup><br>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  |
|  |   |          |                              |   |
| <b>Equipment Sales And Rental</b><br><br><b>(ESR)</b>              | 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  |
|  |   |          |                              |   |

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

| CLASS   | CURRENT RATING AND LOSS COSTS | REVISION | LOSS COST RATING INFORMATION | APPLICABLE STATES                                      |
|---|-------------------------------|----------|------------------------------|--|
| <b>Fine Art Dealers</b><br><br><b>(FAD)</b>       | 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  |
| <b>Fine Arts Floater</b><br><br><b>(ART)</b>      | 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                                   |
|   |                               |          |                              |  |
| <b>Installation Floater</b><br><br><b>(IF)</b>    | RATING PROCEDURE              | 08 10    |                              | Applies in all states except LA                        |
|   |                               | 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                              |
| <b>Miscellaneous Floaters</b><br><br><b>(FLT)</b> | 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                              |
| <b>Motor Truck Cargo</b><br><br><b>(MTC)</b>      | 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                                   |

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

| CLASS  | CURRENT RATING AND LOSS COSTS | REVISION                  | LOSS COST RATING INFORMATION | APPLICABLE STATES  |
|--|-------------------------------|---------------------------|------------------------------|--|
| <b>Museums</b><br><br><b>(MUS)</b>                                       | 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                                     |
| <b>Radio &amp; Television Towers &amp; Equipment</b><br><br><b>(RAD)</b> | 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                                |
| <b>Riggers' Coverage</b><br><br><b>(RIG)</b>                             | RATING PROCEDURE              | 08 08                     |                              | Applies in all states except LA                          |
|  |                               | 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                                |
| <b>Transit</b><br><br><b>(TRA)</b>                                       | 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                                |
| <b>Warehouse Legal Liability</b><br><br><b>(WLL)</b>                     | RATING PROCEDURE              | 12 21<br>(Multistate)     |                              | Applies in all states except CA and LA.<br>Pending in CA |
|  |                               | 12 21<br>(State-specific) |                              | Applies in LA  |
|  | LOSS COSTS                    | 04 01 04                  | 0.798                        | Applies in all states except CA, ID, LA, OR, SC, 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                                |
|  |                               | 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.

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

**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.