

**AMERICAN ASSOCIATION OF INSURANCE SERVICES  
INLAND MARINE GUIDE  
IRPM**

The following individual risk premium modifications can be applied to recognize special characteristics of the risk that are not fully reflected in the rating procedures.

The sum of credits or debits developed using the following table cannot exceed 25%.

Convert the total credit or debit developed under this rule to a factor and apply to the total policy premium after all other rating procedures have been completed.

<u>RISK VARIATIONS</u>	<u>RANGE OF MODIFICATIONS</u>	<u>CREDIT</u>	<u>DEBIT</u>
(1) Care and condition of equipment and premises	10%	to	10%
(2) Classification variations	10%	to	10%
(3) Cooperation of owners or operators with recommendations with respect to structural features, segregation, and control of hazards and maintenance of protective equipment	10%	to	10%
(4) Damage and susceptibility	10%	to	10%
(5) Dispersion or concentration	5%	to	5%
(6) Employees: selection, training, supervision, experience	5%	to	5%
(7) Location: accessibility, congestion, and exposures	10%	to	10%
(8) Miscellaneous protective features or hazards	10%	to	10%
(9) Protective devices not otherwise reflected in rates	10%	to	10%
(10) Storage practices and hazardous operations	10%	to	10%
(11) Superior or inferior structural features	10%	to	10%
(12) Past losses relative to number of exposure units and subsequent preventive measures	10%	to	10%