**Section D - Loss Cost Pages**

Revised Loss Cost Pages IM-MLC-1-5

**SECTION I  
GENERAL RULES**

**RULE 9.  
POLICYWRITING MINIMUM PREMIUM**

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Policywriting Minimum Premium** | | |
|  | $ | | ✝✝ |
|  | ✝✝ | Refer to company. | |

**Table 9.(LC) Policywriting Minimum Premium**

**RULE 10.  
ADDITIONAL PREMIUM CHANGES**

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Waiver Of Additional Premium** | | |
|  | $ | | ✝✝ or less |
|  | ✝✝ | Refer to company. | |

**Table 10.B.(LC) Waiver Of Additional Premium**

**RULE 11.  
RETURN PREMIUM CHANGES**

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Waiver Of Return Premium** | | |
|  | $ | | ✝✝ or less |
|  | ✝✝ | Refer to company. | |

**Table 11.B.(LC) Waiver Of Return Premium**

**SECTION II  
ACCOUNTS RECEIVABLE**

**RULE 36.  
PREMIUM DETERMINATION**

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Minimum Modified Base Rate** | | |
|  | $ | | ✝✝ or less |
|  | ✝✝ | Refer to company. | |

**Table 36.A.4.(LC) Minimum Modified Base Rate**

|  |  |  |
| --- | --- | --- |
|  | **Loss Cost** | |
|  | $ | .085 |

**Table 36.E.(LC) Accounts Receivable Loss Cost**

**RULE 38.  
MINIMUM PREMIUM**

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Reporting Minimum Premium** | | |
|  | $ | | ✝✝ (Annual) |
|  | ✝✝ | Refer to company. | |

**Table 38.(LC) Reporting Minimum Premium**

**SECTION III  
CAMERA AND MUSICAL INSTRUMENT DEALERS**

**RULE 52.  
PREMIUM DETERMINATION**

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Class** | **Loss Costs** | |
|  | Camera Dealers | $ | .190 |
|  | Musical Instrument Dealers |  | .124 |

**Table 52.B.1.(LC) Camera And Musical Instrument Dealers Loss Costs**

**RULE 53.  
MINIMUM PREMIUM**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **Type Of Policy** | | **Annual Minimum Premium** | |
|  | Nonreporting | | $ | ✝✝ |
|  | Reporting | |  | ✝✝ |
|  | ✝✝ | Refer to company. | | |

**Table 53.(LC) Camera And Musical Instrument Dealers Minimum Premium**

**SECTION IV  
COMMERCIAL ARTICLES**

**RULE 64.  
PREMIUM DETERMINATION**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **Limit** | | **Loss Costs** | |
|  | First $15,000 |  | $ | .143 |
|  | All Over 15,000 |  |  | .112 |

**Table 64.A.1.#1(LC) Commercial Cameras (Excluding Motion Picture Producers) Loss Costs**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **Limit** | | **Loss Costs** | |
|  | First $15,000 |  | $ | .149 |
|  | All Over 15,000 |  |  | .118 |

**Table 64.A.1.#2(LC) Commercial Cameras Motion Picture Producers Loss Costs**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **Limit** | | **Loss Costs** | |
|  | First $1,500 |  | $ | .184 |
|  | All Over 1,500 |  |  | .054 |

**Table 64.A.2.a.(LC) Musical Instruments Individuals – Professional Loss Costs**

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Class** | **Loss Costs** | |
|  | Dance Bands, Orchestras | $ | .064 |
|  | All Other Bands, Orchestras, Chamber  Music Ensembles and Similar Groups and Boards of Education or Municipalities |  | .028 |

**Table 64.A.2.b.(LC) Musical Instruments Other Than Individuals Loss Costs**

|  |  |  |
| --- | --- | --- |
|  | **Loss Cost** | |
|  | $ | .042 |

**Table 64.B.2.(LC) Organs Not Of A Mobile Nature Loss Cost**

**SECTION V  
EQUIPMENT DEALERS**

**RULE 78.  
PREMIUM DETERMINATION**

|  |  |  |
| --- | --- | --- |
|  | **Loss Cost** | |
|  | $ | .227 |

**Table 78.B.1.(LC) Equipment Dealers Loss Cost**

**RULE 79.  
MINIMUM PREMIUM**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **Type Of Policy** | | **Annual Minimum Premium** | |
|  | Nonreporting | | $ | ✝✝ |
|  | Reporting | |  | ✝✝ |
|  | ✝✝ | Refer to company. | | |

**Table 79.(LC) Equipment Dealers Minimum Premium**

**SECTION VI  
FILM**

**RULE 92.  
PREMIUM DETERMINATION**

|  |  |  |
| --- | --- | --- |
|  | **Loss Cost** | |
|  | $ | .023 |

**Table 92.B.1.(LC) Film Loss Cost**

**RULE 93.  
MINIMUM PREMIUM**

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Minimum Premium** | | |
|  | $ | | ✝✝ |
|  | ✝✝ | Refer to company. | |

**Table 93.(LC) Film Minimum Premium**

**SECTION VII  
FLOOR PLAN**

**RULE 107.  
PREMIUM DETERMINATION**

|  |  |  |
| --- | --- | --- |
|  | **Loss Cost** | |
|  | $ | .367 |

**Table 107.B.(LC) Floor Plan Loss Cost**

**RULE 108.  
MINIMUM PREMIUM**

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Minimum Premium** | | |
|  | $ | | ✝✝ |
|  | ✝✝ | Refer to company. | |

**Table 108.(LC) Floor Plan Minimum Premium**

**SECTION VIII  
JEWELERS BLOCK**

**RULE 124.  
PREMIUM DETERMINATION**

|  |  |  |
| --- | --- | --- |
|  | **Loss Cost** | |
|  | $ | .100 |

**Table 124.(LC) Jewelers' Block Loss Cost**

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Flat Credit Per Policy** | | |
|  | $ | | ✝✝ |
|  | ✝✝ | Refer to company. | |

**Table 124.L.(LC) Jewelers' Security Alliance Credit**

**RULE 125.  
MINIMUM PREMIUM**

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Minimum Premium** | | |
|  | $ | | ✝✝ |
|  | ✝✝ | Refer to company. | |

**Table 125.(LC) Jewelers' Block Minimum Premium**

**SECTION IX  
MAIL**

**RULE 135.  
PREMIUM DETERMINATION**

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Covered Property** | **Loss Costs (Per $1,000)** | |
|  | Negotiable Securities | $ | .013 |
|  | Non-negotiable Securities |  | .003 |
|  | Detached Coupons |  | .026 |

**Table 135.A.1.a.(LC) First Class Mail Sent To Certain Specified Destinations Loss Costs**

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Covered Property** | **Loss Costs (Per $1,000)** | |
|  | Negotiable Securities | $ | .010 |
|  | Non-negotiable Securities |  | .002 |
|  | Detached Coupons |  | .019 |

**Table 135.A.1.b.(LC) Certified Mail Sent To Certain Specified Destinations Loss Costs**

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Covered Property** | **Loss Costs (Per $1,000)** | |
|  | Negotiable Securities | $ | .007 |
|  | Non-negotiable Securities |  | .002 |
|  | Detached Coupons |  | .015 |

**Table 135.A.1.c.(LC) U.S. Postal Service Express Mail Sent To Certain Specified Destinations Loss Costs**

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Covered Property** | **Loss Costs (Per $1,000)** | |
|  | Negotiable Securities | Not Covered | |
|  | Non-negotiable Securities | $ | .013 |
|  | Detached Coupons |  | .078 |

**Table 135.A.2.a.(LC)(v.2) First Class Mail Sent To Other Destinations Loss Costs**

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Covered Property** | **Loss Costs (Per $1,000)** | |
|  | Negotiable Securities | Not Covered | |
|  | Non-negotiable Securities | $ | .007 |
|  | Detached Coupons |  | .048 |

**Table 135.A.2.b.(LC) Certified Mail Sent To Other Destinations Loss Costs**

**RULE 135.  
PREMIUM DETERMINATION** (Cont'd)

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Covered Property** | **Loss Costs (Per $1,000)** | |
|  | Negotiable Securities | $ | .023 |
|  | Non-negotiable Securities |  | .007 |
|  | Detached Coupons |  | .045 |

**Table 135.A.2.c.(LC) U.S. Postal Service Express Mail Sent To Other Destinations Loss Costs**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  | **Annual Reporting Period** | | | | **Monthly Or Other Reporting Period** | | | |
|  |  | **Loss Costs (Per $1,000)** | | | | **Loss Costs (Per $1,000)** | | | |
|  | **Covered Property** | **All Except Within Alaska** | | **Within Alaska** | | **All Except Within Alaska** | | **Within Alaska** | |
|  | Non-negotiable Securities | $ | .002 | $ | .011 | $ | .002 | $ | .007 |
|  | Bullion And Other Property Described In Paragraph **d.** Under Covered Property |  | .010 |  | .048 |  | .013 |  | .066 |
|  | Currency And Other Property Described In Paragraph **e.** Under Covered Property |  | .010 |  | .048 |  | .013 |  | .066 |
|  | All Other Covered Property |  | .010 |  | .048 |  | .006 |  | .032 |

**Table 135.A.3.(LC) Registered Mail Loss Costs**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Coverage** | **Value Per Shipping Package** | | | | **Loss Cost  Per  Shipping Package** | |
|  | First Class Mail | Up to | | $ | 100,000 | $ | .011 |
|  | Certified Mail | Up to | |  | 100,000 |  | .007 |
|  | U.S. Postal Service |  | |  |  |  |  |
|  | Express Mail | Up to | |  | 100,000 |  | .006 |
|  | Registered Mail | Up to | |  | 100,000 |  | .005 |
|  |  | $ | 100,001 – |  | 500,000 |  | .118 |
|  |  |  | 500,001 – |  | 1,000,000 |  | .292 |
|  |  |  | 1,000,001 – |  | 2,000,000 |  | 1.089 |
|  |  |  | 2,000,001 – |  | 3,000,000 |  | 1.886 |
|  |  |  | 3,000,001 – |  | 4,000,000 |  | 2.687 |
|  |  |  | 4,000,001 – |  | 5,000,000 |  | 3.483 |

**Table 135.B.1.(LC) Transfer Agents Mail Loss Costs**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  |  | **Loss Costs** | | | |
|  | **Coverage** | **When Paragraph b.(2) Of B. Valuation Applies** | | **When Paragraph b.(2) Of B. Valuation Is Deleted** | |
|  | First Class Mail | $ | .018 | $ | .015 |
|  | Certified Mail |  | .011 |  | .010 |

**Table 135.B.4.(LC) Loss Costs Per Shipping Package**

**RULE 136.  
MINIMUM PREMIUM**

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Minimum Premium** | | |
|  | $ | | ✝✝ |
|  | ✝✝ | Refer to company. | |

**Table 136.(LC) Mail Minimum Premium**

**SECTION X  
PHYSICIANS AND SURGEONS**

**RULE 145.  
PREMIUM DETERMINATION**

|  |  |  |
| --- | --- | --- |
|  | **Loss Cost** | |
|  | $ | .064 |

**Table 145.A.1.c.(LC) Physicians And Surgeons Loss Cost**

|  |  |  |
| --- | --- | --- |
|  | **Loss Cost** | |
|  | $ | 5.640 |

**Table 145.A.2.(LC) Additional Coverage Extensions Loss Cost**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **Limit** | | **Loss Costs** | |
|  | First $1,000 |  | $ | 1.062 |
|  | All Over 1,000 |  |  | .526 |

**Table 145.A.3.(LC) Coverage Limited To Property Usually Carried By The Insured Loss Costs**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | **Deductible** | | | **Loss Costs** | |
|  | $ | 1,000 |  | $ | .056 |
|  |  | 2,500 |  |  | .045 |
|  |  | 5,000 |  |  | .028 |
|  |  | 10,000 |  |  | .011 |

**Table 145.A.4.(LC) Artificially Generated Electric, Magnetic Or Electromagnetic Energy Coverage Loss Costs**

**SECTION XI  
SIGNS**

**RULE 155.  
PREMIUM DETERMINATION**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  |  | **Loss Costs** | | | |
|  | **Region** | **Full Coverage** | | **Deductible Coverage** | |
|  | AL, FL, GA, LA, MS, NC, PR, SC, TX, VA | $ | .540 | $ | .271 |
|  | Balance of U.S. |  | .247 |  | .123 |

**Table 155.A.1.(LC) Outside Signs Loss Costs**

**SECTION XII  
THEATRICAL PROPERTY**

**RULE 164.  
PREMIUM DETERMINATION**

|  |  |  |
| --- | --- | --- |
|  | **Loss Cost** | |
|  | $ | .057 |

**Table 164.B.2.(LC) Theatrical Property Loss Cost**

**SECTION XIII  
VALUABLE PAPERS**

**RULE 174.  
DEFINITION**

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Minimum Loading** | | |
|  | $ | | ✝✝ |
|  | ✝✝ | Refer to company. | |

**Table 174.A.(LC) Valuable Papers And Records Minimum Loading**

**RULE 175.  
PREMIUM DETERMINATION**

|  |  |  |
| --- | --- | --- |
|  | **Loss Cost** | |
|  | $ | .022 |

**Table 175.D.(LC) Valuable Papers And Records Loss Cost**