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Project Name/Number:	Commercial General Liability/Sports and Recreation/CHS-10-GL-27		

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 11/18/2010	Sports & Recreation Rating Rule	6	New		Sports and Recreation - Rating Rule (AR).pdf

Sports & Recreation Rating Rules

Exposures: Operations Liability for Sports & Recreation, Additional Insureds

- Athletic, recreational groups and facilities providing organized and supervised activities per grid below.
- Health Clubs, Personal Training Studios, Individual Personal Training, Cheer, Dance and Gymnastics Studios, Yoga Studios, Martial Arts Studios, National Governing Bodies and High School Athletic Assoc.

LIABILITY LIMITS

\$3,000,000 General Aggregate**
\$1,000,000 Products-Completed Operations Aggregate Limit**
\$1,000,000 Personal & Advertising Injury
\$1,000,000 Each Occurrence Limit
\$1,000,000 Hired Auto and Employers' Non-ownership Liability Coverage
\$ 300,000 Damage to Premises Rented to You**
\$ Optional Medical Expense Limit
\$1,000,000 Employee Benefits Liability Per Occurrence/Aggregate

**** Limits Options**

Option to increase the General Aggregate -

\$4,000,000 – charge additional 5% of developed GL premium

\$5,000,000 – charge additional 10% of developed GL premium

Option to delete General Aggregate (106336)—charge 15% of developed GL premium or \$250 MP whichever is greater

Option Aggregate Limit Charge (102249) – Additional 10% of GL premium

Option to increase Products & Completed Operations - \$2,000,000- \$100. Flat Charge

Option to increase Damage to Premises Rented to you – \$500,000 - \$50 Flat Charge
\$1,000,000 - \$100 Flat Charge

Optional Coverage Rating:

Employee Benefits Liability CG0435 (FL & LA) All Other States refer to Underwriting Bulletin 2008-40

Liability Limits: \$1,000,000 Each Occurrence/Aggregate

Rate: \$146 (1-199 employees) \$255 (200-299 employees) \$366 (over 300 employees) Premium is flat per policy (LCM'S do not apply)

Hired and Non-Owned Automobile Liability – ISO rating will be utilized except for \$500 Minimum Premium

Professional Liability Coverage Form:

Certified Trainers Professional Liability Form (106352)

Health & Fitness Club Professional Liability Form (106334)

Educators Professional Liability Form (106358)

Add 10% of developed premium / \$250.00 MP whichever is greater

Rating Base: Per Participant / Admissions

Rates per Participant for each team/each coach \$1,000,000/\$3,000,000/\$1,000,000

Rates contemplate \$25,000 Accident Medical Limit except Batting Cages and Health & Fitness

SPORTS & RECREATION HAZARD GROUPS

Group I	Group II	Group III	Group IV	Group V
Archery	Aerobics	Bodybuilding	Boxing	BMX Events
Badminton	Baseball	Cheerleading	Diving	Equestrian
Baton Twirling	Basketball	Cycling	Hockey	Go-Karts
Billiards	Cricket	Fencing	Lacrosse	Hang Gliding
Bowling	Cross Country	Gymnastics	Martial Arts	Heli-Skiing
Curling	Dance	Handball	Rugby	Mtn. Climbing
Golf	Dodge ball	In-Line Skating	Scuba Diving	Nat'l Gov.
Table Tennis	Figure Skating	Racquetball	Skiing	Bodies
Tennis	Flag Football	Rowing	Snowboarding	Skateboarding
Yoga/Pilates	Hiking	Squash	Water Skiing	Sky Diving
Academic Clubs	Kickball	Swimming	Wrestling	Health Club / Fitness
Bands	Soccer	Water Polo	Tackle Football	Triathlons
Drama	Softball	Weightlifting	Paintball	
HS Athletic Assoc	Track & Field		Coaches/Trainers	
	Tumbling		Umpires	
	Ultimate Frisbee		Sports and Academic/Non-Academic Clubs	
	Volleyball		For Higher Education	

Rates: (LCM'S do not apply)

Classifications chosen for (a) rating were selected due to:

- 1) A corresponding change in the exposure base for the classification that rendered the ISO loss cost inappropriate; and (2) A conclusion that the ISO loss cost for the classification was inappropriate in light of the variability of exposures and risk types associated with sports accounts anticipated to be written in this program. For classifications necessitating (a) rating due to change in exposure base, the company approach to development of the (a) loss costs will be one of determining an estimate of the premium that would be developed for the risk via utilization of the "old" exposure base and then essentially reversing the calculation to determine a corresponding loss cost that would produce a premium commensurate premium level utilizing the "new" exposure base. The intent would be one of developing a commensurate premium level while enabling utilization of a premium base that is more closely tied to the exposures presented by the risk and one that more closely matches the types of records normally maintained by such risks.

The (a) rating provisions contained within this filing are designed to allow pricing flexibility commensurate with the variability and unique nature of the risks presented by insureds in these industry segments. The off the shelf rating procedures provided by ISO in certain respects are not a good fit for many of the complex risks and exposures presented by specialized sports and recreational accounts.

Above rates include \$25,000/\$100,000 Sexual Abuse Liability (Premium is determined by applying the applicable percentage against developed GL premium) (If Sexual Abuse Liability coverage is excluded the rates will be credited by 5%)

Options for Sexual Abuse Liability limits (106366)

\$50,000/\$100,000	5%/\$100MP
\$100,000/\$300,000	10%/\$125MP
\$500,000/\$500,000	17.5%/\$150MP
\$1,000,000/\$1,000,000	25%/\$250MP
\$1,000,000/\$2,000,000	30%/\$350 MP

Minimum Premium Pricing

Minimum Policy Premium: \$350 Annual / \$250 per location \$300 Short Term (up to 90 days)

Minimum Premium per Camp: \$50

Minimum Premium for Facilities: \$750

Experience rating and scheduled rating will follow the ISO filed rules. .

OPTIONAL RATING EXPOSURES:

Adult Rate(19+) – add 30% (1.30) to developed rates

Camp/Clinic/Special Event/Tournament Rates:

Per Camper Day (# of Participants X Camp Days) - \$.65 day \$.95 overnight

Contact/Tackle Football Camp = add 20% to developed premium

Batting Cages including operations:

1-2 Cages - \$700 each; 3-5 Cages - \$600 each; 5+ Cages - \$500 each

Retail store Operations:

1% of receipts / \$10.00 per 1000 receipts

Facility Charge:

Add 10% to the developed GL rate

(Flat Charges)

Birthday Parties:

1-10 \$75; 11-20 \$150; 21-40 \$200; 40-70 \$350; +70 \$5.00 per party

Inflatable:

\$475.00 for each one over 2

Traverse/Climbing Walls:

10ft and under \$475.00; 10.1ft – 20ft \$950.00; 20.1ft+ \$1185.00

Soft Play:

\$500.00

Zip Line: Under 6ft \$200.00; 6.1ft+ \$500.00

Swimming Pools:

\$475.00

Booster Clubs:

\$175.00

Add 1% for Terrorism Charge

Excess Occurrence Limits for Sports

The following factors are to be applied to the modified GL premium.

1M xs 1M = 30% of 1st million

1M xs 2M = 20% of 1st million

1M xs 3M = 20% of 1st million

1M xs 4M = 20% of 1st million

Subject to \$1000 MP per million**

****Special Events for Sports & Recreation:** (up to 90 days)

\$400.00 MP per million for excess layers to recognize short-term exposure and subject to type of event.

The ISO Classification Table is amended as Follows:

- Class 40059 – Premium base changed from each game to admissions.
- Class 40061 – Premium base changed from each game to admissions.
- Class 40066 – Premium base changed from each game to each participant.
- Class 40067 – Premium base changed from each game to each participant.
- Class 48637 – Premium base changed from gross sales to admissions.
- Class 48638 – Premium base changed from gross sales to admissions.
- Class 63215 – Premium base changed from area to admissions.
- Class 63216 – Premium base changed from area to admissions.
- Class 44311 – Premium base changed from sales to members.
- Class 44315 – Premium base changed from sales to members.
- Class 41665 – Premium base changed from sales to members.
- Class 16670 – Premium base changed from sales to members.

Description of Class Codes listed above:

40059 Athletic Games Sponsored by the Insured - Other than Not-For-Profit

Class Code: 40059

Premium Base: See Classifications Notes, Products/Completed Operations are included

Note:

This classification applies when:

- (a) There is management or supervision by the insured away from the insured's premises
- (b) A majority of the participants representing the insured are not employed regularly in the insured's business
- (c) No admission charge is made other than for charitable purposes

Basis of premium is **admissions**.

40061 Athletic Games Sponsored by the Insured - Not-For-Profit only

Class Code: 40061

Premium Base: See Classifications Notes, Products/Completed Operations are included

Note: This classification applies when:

- (a) There is management or supervision by the insured away from the insured's premises
- (b) A majority of the participants representing the insured are not employed regularly in the insured's business
- (c) No admission charge is made other than for charitable purposes

. Basis of premium is **admissions**.

40066 Athletic Programs - amateur - Other than Not-For-Profit

Class Code: 40066

Premium Base: See Classifications Notes, Products/Completed Operations are included

Note: Sponsors may be included at no additional charge.

Basis of premium is each **participant**.

40067 Athletic Programs - amateur - Not-For-Profit only

Class Code: 40067

Premium Base: See Classifications Notes, Products/Completed Operations are included

Note: Sponsors may be included at no additional charge.

Basis of premium is each **participant**.

48637 Stadiums - operated by insured - Other than Not-For-Profit

Class Code: 48637

Premium Base: Admissions, Products/Completed Operations are included

Note: This classification includes use for games or exhibitions of all descriptions.

Stadiums operated without admission charges shall be referred to company.

48638 Stadiums - operated by insured - Not-For-Profit only

Class Code: 48638

Premium Base: Admissions, Products/Completed Operations are included

Note: This classification includes use for games or exhibitions of all descriptions.

Stadiums operated without admission charges shall be referred to company.

63215 Exhibition or Convention Buildings - Other than Not-For-Profit

Class Code: 63215

Premium Base: Admissions, Products/Completed Operations are included

Note: This classification includes arenas and auditoriums.

Refreshment stands shall be separately classified and rated.

63216 Exhibition or Convention Buildings - Not-For-Profit only

Class Code: 63216

Premium Base: Admissions, Products/Completed Operations are included

Note: This classification includes arenas and auditoriums.

Refreshment stands shall be separately classified and rated.

44311 Health or Exercise Clubs

Class Code: 44311

Premium Basis: Members, Products/Completed Operations are included

Note: Professional services are excluded. The sale of used exercise equipment shall be separately classified and rated.

This classification includes clubs that permit non-members to use the facilities on a limited basis.

This classification applies only to clubs which charge a membership fee to join, may access fees to cover expenses and/or liabilities, and provide that members oversee activities or elect directors, officers or management.

44315 Health or Exercise Facilities – commercially operated

Class Code: 44315

Premium Basis: Members, Products/Completed Operations are included

Note: This classification applies to any health or exercise facility open to the general public.

This classification does not apply to Health or Exercise Clubs

Professional services are excluded.

The following shall be separately classified and rated:

Sale of used exercise equipment

Sales of sporting goods

Restaurants and refreshment stands

41665 Clubs Racquet Sports and Handball

Class Code: 41665

Premium Basis: Members, Products/Completed Operations are included

The following shall be separately classified and rated

Swimming Pools

Bathing Beaches

Restaurants and refreshment stands

Sales of sporting goods

Club members are included as additional insureds.

For premium computation purposes do not include one time initiation fees in gross sales.

This classification applies only clubs which charge a membership fee to join, may assess fees to cover expenses and/or liabilities, and provide that members oversee activities or elect directors, officers or management

This classification includes clubs that permit non-members to use the facilities on a limited basis

16670 Racquet Sports and Handball Facilities

Class Code: 16670

Premium Basis: Members, Products/Completed Operations are included

This classification applies to tennis or racquet or handball facilities open to the general public

This classification does not apply to risks which are assigned to the Clubs – racquet sports and handball classification

The following shall be separately classified and rated

Swimming Pools

Restaurants and refreshment stands

Sales of sporting goods