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Granite State Insurance Company/ lliinois National Insurance Company

# New Hampshire Insurance Company

AMERICAN ORTIIOTICS & PROSTIIETICS ASSOCIATION

## (AOPA) RATEPAGE

General Liability

L Base Rates *(Per $1,000 Net Safes)*

*$1,0D0,000/2,000,0DO Limit of Liability*

### Delaware

Classification Manufacturing/PatientCare Facilities

Supplier/ Manufacturer Supplier/Distributor/Wholesaler Countersales

n. Additional Coverages

##### Desaiption

Liability Only Location ·

Discontinued Products:

3 year prepaid using ISOform 2tiiyearof Atlantic coverage 3rdyearof AtlantiC coverage

Rate

$25 perlocation

200% ofpremium

90% of premium

60% of premium

9.436

7.189

1.799

1.125

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##### Special general liability coverage form

m. Increased Limits Factors

Apply theapplicableincreased limits factor to thebase rati:i.

*Limits o[Linbility*

$1,000,000/$2,000,000

$1,000,000/$3,000,000

3% of premium subject to$750minimumpremium

#### *Factor*

1.00

1.15

1. Deductible Credits

Apply the deduciiblccrcdlts to thebasi:rati: nnd subtract *hom* the increased limits premium, asfollows: Mnlure Premium..(Base Rate X ILF}-{Basi: RateX Ded Credit!

|  |  |
| --- | --- |
| *Deductible* | *Faclar* |
| $0 | 1.00 |
| $1,000 | 0.92 |
| $2.500 | 0.88 |
| $5,000 | 0.80 |

1. Rate Modification Factors

##### If theapplicant *is* a mem of the American Orthotic and Prosthetic Association (AOPA), they will qualify fora 10% discount on th.cir premium. US!!of the American Orthotic and Prosthetic Association (AOPA) approved Loss Control Program willqualify applicants for a10% policy discount-.

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## Expl!ricnceRating

Claims Frequency

No claims inlast5years

One claim in last5 years

Two or moreclaims in last 5 years

Claims Severity

0.75

1.10

1.25

Based on Loss Ratio- calculated by dividing insureds totalincurred loss (including legal expenses}

in excess of any deductibles by the total premium the insured paid

##### 0-30% 0.85

31%-40% 0.90

##### 41%-50%

51%-60%

61%-70%

71%-80%

vn. Scheduled Rating

0.95

1.05

1.10

1.15

...

Longevity ofBusiness

Start Up

1 to3 years

4 to 6years

### *7* to12years

More than 12 years

Continuing Edllcation .

No CE program

Accreditation of facility

No accreditation

Accreditation with AOPAand/or ABC

Patient Visit Records

Fullcompliance with documentation procedures Compliance with documentation procedures, but needs improvement Non-compliance

1.20

1.15

1.00

0.90

0.80

1.10

1.15

0.85

0.90

1.00

1.10

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Maximum Debit/Credit

VIII. Minimum Policy Premium

#### *Limit*

$1,000,000/$2,000,000

$1,000,000/$3,000,000

25%

##### Premium

$1,500

$2,000

Property

Special Property Coverage Form

##### Premium

7% of Property Premium subject to a $200 minimum premium