# Granite State Insurance Company/ Illinois National Insurance Company New Hampshire Insurance Company

**AMERICAN ORTHOTICS** & **PROSTHETICS ASSOCIATION**

**(AOPA) RATEPAGE**

##### Alabam a

**General Liability**

1. **Base Rates** *(Per$1,000 Net Sales)*

*$1,000,000/2,000,000 Limit of Liability*

Cla ssificati o n

|  |  |
| --- | --- |
| Manufacturing/Patient Care Facilities | 9.436 |
| Supplier/ Manufacturer | 7.189 |
| Supplier/Distributor/ Wholesaler | 1.799 |
| Countersales | 1.125 |

1. Additional Coverages

Descrip tion

Liability Only Location Discontinued Produ cts:

3 year prepaid using ISOform

2nd year of Atlantic coverage

3•d year of Atlantic coverage Special general liability coverage form

1. Increased Limits Factors

Apply the applicable increased limits factor to the base rate.

#### *Limits of Liability*

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

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

Rate

$25 per location

200% of premium

90% of premium

60% of premium

3% of premium subject to $750 minimum premium

*Factor*

1 .00

1.15

1. Deductible Credits

Apply the deductib le credits tothe base rate and subtract from the increased limits premium, as follows: Mature Premium (Base Rate X ILFJ-{Base Rate X Oe d CreditI

|  |  |
| --- | --- |
| *Deductible* | *Factor* |
| $0 | 1 .00 |
| $1 ,000 | 0.92 |
| $2,500 | 0.88 |
| $5,000 | 0.80 |

1. Rate Modification Factors

If the applicant is a member of the American Orthotic and Prosthetic Association (AOPA}, they will qualify for a 10% discount on their premium. Use of the American Orthotic and Prosthetic Association (AOPA} approved Loss Control Program will qualify applicants for·a 10% policy discount.

##### Experience Rating

Claims Frequency

No claims in last 5 years One claim in last 5 years

Twoor more claims in last 5 years

0.75

1.10

1.25

Claims Severity

Based on Loss Ratio - calculated by dividing insureds total incurred loss (including legal expenses) in excess of any deductib les by the total premium the insured paid

### 0-30% 0.85

31%-40%

41%-50%

51 %-60%

61 %-70%

71%-80%

1. Scheduled Rating

Longevity of Business

Start Up

1 to 3 years

4 to 6years

*7* to12years

More than 12 years

Continuing Education

No CE program

Accreditation of facility

No accreditation

Accreditation with AOPA and/or ABC

0.90

0.95

### 1.05

1.10

1.15

### 1.20

1.15

### 1.00

0.90

0.80

1.10

1.15

0.85

Patient Visit Records

Full compliancewith documentation procedures Compliance with documentation procedures, but needsimprovement Non-compliance

0.90

1.00

1.10

Maximum Debit/Credit 25%

1. Minimum Policy Premium

## *Limit*

$1,000,000*I*$2,000,000

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

## *Premium*

$1,500

$2,000

Property

Special Property Coverage Form

## *Premium*

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