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

AMERICAN ORTHOTICS & PROSTHETICS ASSOCIATION

## (AOPA) RATEPAGE

General Liability

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

### *$1,000,000/l.,000,000 Limit of Liability*

Classification

Minnesota

|  |  |  |
| --- | --- | --- |
| Manufacturing/PatientCare Facilities |  | B.493 |
| Supplier/ Manufacturer |  | 6.470 |
| Supplier/Distributor/Wholesaler |  | 1.619 |
| Countersales |  | 1.013 |
| II. Additional Coverages |  |  |
| Description | Rate |  |
| Liability Only Location | S25 per location |  |
| Discontinued Products: |  |  |
| 3 r.ear prepaid using ISO form 2ril year of Atlantic coverage 3rdyear of Atlanticcoverage | 200% of premium  90% of premium  60% of premium |  |

Special general liability coverage form

m. Increased Limits Factors

Apply the applicable increilSed llmlls foclor lo the bilSef.lte.

### *Limits ofLiabifill{*

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

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

3% of premium subject to$750 minimum premium

### *Fae/or*

1.00

#### 1.15

1. Deductible Credits

Apply the deductiblecredits to thebase f.llennd subtf.lct from the lntreilSed limits premium, il5 follows;

M;iture Premluma(B;ise RateX ILF}-{Bil5e R;iteX Ced Credit}

|  |  |
| --- | --- |
| *Ded11clible* | *Factor* |
| $0 | 1.00 |
| $1,000 | 0.92 |
| $2,500 | 0.88 |
| $5,000 | 0.80 |

1. Rate Modification Factors

If theapplicant 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 Orthoticand Prosthetic Association (AOPA) approved Loss Control Program will qualify applicants for a 10% policy discount.

VJ. Experience Rating

Claims Frequency

No claimsin lastsyears One claim in last5 years

Two or more claims in lastsyears

Claims Severity

## 0.75

1.10

1.25

Based on Loss Ratio- calculated by dividing insureds total incurred loss (including legal expenses) in excess of any deductibles 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 ofBusiness

Start Up

1 to 3 years

4 to 6 years

7 to12years

More than12 years

Continuing Education

No CE program

Accreditation of facility

No accreditation

Accreditation with AOPA and/or ABC

Patient Visit Records

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

#### 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

0.90

1.00

1.10

Maximum Debit/Credit

1. Minimum Policy Premium

25%

*Limit*

$1,000,000/$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