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

AMERICAN OR1HOTICS & PROS1HETICS ASSOCIATION

(AOPA) RATEPAGE

General Liability

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

*$1,000,000fl.,000,000 Limit of Liability*

Classification

Kentucky

Special general liability coverage fonn

m. Increased Limits Factors

Apply the applicable Jnc:reas<?d limits!actor to th<? baserate.

*Limits o[Linbifit11*

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

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

90% of premium

3% of premium subject to$750 minimum premium

|  |  |  |  |
| --- | --- | --- | --- |
| Manufacturing/PatientCare Facilities |  | 9A36 |  |
| Supplier/ Manufacturer |  | 7.189 |
| Supplier/Distributor/Wholesaler |  | 1.799 |
| Countersales |  | 1.125 |
| II. Additional Coverages |  |  |
| Description  Liability Only Location Discontinued Products: | Rate  S25 per location |  | •,·· |
| 3 year prepaid using ISOfonn 2tilyearof At1antic coverage 3rd year of Atlantic coverage | 200% of premium  60% ofpremium |  |  |

*Fae/or*

1.00

1.15

1. Deductible Credits

*Ded11clible*

so

$1,000

$2,500

$5,000

Apply the deductibleacdlts to th<? baseratetmd subtract from the Increased limits premium, aslollows: Mature Premlum•(Base Rate X ILF)-!Base Rate X Ded Credit)

## *Factor*

1.00

0.92

0.88

0.80

1. Rate Modification Factors

If theapplicant isa member of the American Orthotic and Prosthetic Association (AOPA), they will qualify for a10% discount on their premium. Use of the American Orthotic and Prosthetic Association (AOPA) approved Loss Control Program will qualify applicants for a10% policy discount.

1. Experience Rating

Claims Frequency

No claims in lastsyears One claim in lastsyears

Two or more claims in lasts years

Claims Severity

0,75

1.10

1.25

Based on Loss Ratio - calculated by dividing insureds total incurred loss (including legalexpenses) in excess of any deductibles by the total premium theinsured paid

D-30% 0.85

31%-40%

41%-50%

51%-60%

61%-70%

71%-80%

1. Scheduled Rating

0.90

0.95

1.05

1.10

1.15

Longevity of Business

StartUp

1 to3 years

4 to 6years

7 to12years

More than12 years

Continuing Education

No CE program

Accreditation of facility

No accreditation

Accreditati\_onwith AOPA and/or ABC

Patient Visit Records

Full compliance 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

Maximum Debit/Credit

1. Minimum Policy Premium

25%

## *Limit*

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

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

## *Premi11111*

$1,500

$2,000

Property

Special Property Coverage Form

*Premium*

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