# Granite State Insurance Company New Hampshire Insurance Company

AMERICAN ORTHOTICS & PROSTHETICS ASSOCIATION

(AOPA) RATEPAGE

### General Liability

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

*$1,00D,000/2.,000,000 Limit of Liability*

### Arkansas

|  |  |
| --- | --- |
| Classification | **R,te** |
| Manufacturing/Patient Care Facilities | 9.436 |
| Supplier/ Manufacturer | 7.189 |
| Supplier/Distributor/Wholesaler | 1.799 |
| Countersales | 1.125 |

1. Addition.11 Covcr.1ges

Description

Lfabllity Only Location Discontinued Products:

3 year prepaid using ISOConn

2"" year of At1nntic covernge

3ra year of Atlantic coverage Special general liability coverage Conn

### Incre.1sed Limits F.1ctors

Apply the applicable increased Hmils factor to the base rate.

*Limits o/Linbilily*

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

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

Rate

$25 per location

200% of premium 90%ofprcmium 60% of premium

3% of premium subject to$750 minimum premium

*Fnclor*

**1.00**

1.15

### Deductible Credits

Apply the deductible a-edits to the base rnle and subtract from the increased limltspremium, as follows:

Malure Premium={llase Rate X ILFHBase Rate X Ced Credit!

|  |  |
| --- | --- |
| *Ded11clible* | *Fnclor* |
| $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 fora 10%policy discount.

1. Experience Rating

Claims Frequency

No claims in last5 years One claim in last5 years

Two or more claims in last 5 years

Clo.ims 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

31o/o-40%

4lo/....50%

51%-60%

61%-70%

71%-80%

1. Scheduled Rating

Longevity of Business

Start Up

1 to3years

4 to6 years

7to 12 years

More than 12 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 VIII, Minimum Policy Premium

*Limit*

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

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

25%

## *Premi1m1*

$1,500

$2,000

Property

Specfol Property Coverage Form

## *Premium*

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