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

AMERICAN ORTIIOTICS & PROSTHETICS ASSOCIATION

**(AOPA)**

## RATEPAGE

#### West Virginia

General Liability

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

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

#### Classification

|  |  |
| --- | --- |
| Manufacturing/PatientCare Facilities | *9.436* |
| Supplier/ Manufacturer | 7.189 |
| Supplier/Distributor/Wholesaler | *1,799* |
| Countersales | 1.125 |

II. Additional Coverages

Description,

#### Llability Only Location Discontinued Products:

3 year prepaid using ISOform 21iiyearof Atlantic coverage 3rdyearof Atlantic coverage

#### Rate

·$25 per"!crition

200% of premium

90% ofpremiUlI\

60% of premium

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#### Special general liability coverage form

m. Increased Limits Factors

Apply theappllcableinO"cased limits factor lo thebase rate.

*Limitsof Liability*

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

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

3% ofpremiumsuojeetto$750 minimum premium

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*Faclor*

1.00

#### 1.15

1. Deductible Credits

Apply the deductible credits to thebasef.lle andsubtract om the inO"eased limits premium, as follows: Malure Premlum•(B:ise Rale X JLFJ-(Base Rate XDed Credit)

#### Rate Modification Factors

|  |  |
| --- | --- |
| *Deductible* | *Pacior* |
| $0 | 1.00 |
| $1,000 | 0.92 |
| $2,500 | 0.88 |
| $5,000 | 0.80 |

If lheapplicant is a member of the Americrui Orlhotic and Proslhelic Association {AOPA), they will qualify for a10% discount on lheir premium. Use of lh!! American Orlhotic and Proslh!!lic Association (AOPA) approved Loss Control Program will qualify applicants for a10% policy discount.

1. Experience Rating

Claims Frequency

No claims inlastsyears Oneclaim inlastsyears

Twoor more claims in lastsyears

#### 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 deductibles by the total premium the insured paid

#### 0-30% 0.85

31%-40% 0.90

41%-50%

51%-60%

#### 61%-70%

71%--80%

VU Scheduled Rating

#### 0.95

1.05

1.10

1.15

Longevity of Business

Start Up

1 to 3 years

4 to 6years

*7* to12years

More than12years

Confinuing Education... . ..•

No CE.pI'ogram

Accreditation of fucru'ty:

No accredil:a.6.on.

Accreditation withAOPA ap.d/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

#### !).90

0.80

1.10

1.15

#### 0,85

0.90

1.00

1.10

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•,It.•',

Maximum Debit/Credit

vm. Minimum Policy Premium

### *Limit*

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

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

25%

#### Premium Sl,500

$2,000

property

Special Property Coverage Form

### *Premium*

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