

SERFF Tracking Number: LDRX-125697103 State: Arkansas
 First Filing Company: Bituminous Casualty Corporation, ... State Tracking Number: EFT \$100
 Company Tracking Number: GL AR07056CGR01
 TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability
 Product Name: ELP Revision
 Project Name/Number: 2007 Independent Company Filings/GL AR07056CGR01

Filing at a Glance

Companies: Bituminous Casualty Corporation, Bituminous Fire and Marine Insurance Company
 Product Name: ELP Revision SERFF Tr Num: LDRX-125697103 State: Arkansas
 TOI: 17.0 Other Liability - Claims SERFF Status: Closed State Tr Num: EFT \$100
 Made/Occurrence
 Sub-TOI: 17.0001 Commercial General Liability Co Tr Num: GL AR07056CGR01 State Status: Fees verified and received
 Filing Type: Rate Co Status: Reviewer(s): Betty Montesi, Edith Roberts
 Author: SPI Bituminous Disposition Date: 06/24/2008
 Date Submitted: 06/16/2008 Disposition Status: Exempt from Review
 Effective Date Requested (New): On Approval Effective Date (New):
 Effective Date Requested (Renewal): Effective Date (Renewal):
 State Filing Description:

General Information

Project Name: 2007 Independent Company Filings
 Project Number: GL AR07056CGR01
 Reference Organization:
 Reference Title:
 Filing Status Changed: 06/24/2008
 State Status Changed: 06/24/2008
 Corresponding Filing Tracking Number:
 Filing Description:

Status of Filing in Domicile:
 Domicile Status Comments:
 Reference Number:
 Advisory Org. Circular:
 Deemer Date:

We previously filed and received approval from your department under date of October 4, 2006 to adopt an ISO revision to ELP loss costs. Given the cumulative underwriting experience we have developed in serving our selected target markets over the years, we are filing to make the rates for the classifications listed below "refer to company". Attached is a complete set of rate pages for your records reflecting these changes.

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Code Description

91588 Contractors - subcontracted work - in connection with bridge, tunnel or elevated street or highway construction, reconstruction or repair

91582 Contractors - subcontracted work - in connection with building construction, reconstruction, repair or erection - apartment or office buildings over four stories

91583 Contractors - subcontracted work - in connection with building construction, reconstruction, repair or erection - one or two family dwellings

91581 Contractors - subcontracted work - in connection with construction, reconstruction, erection or repair - not buildings - NOC

91584 Contractors - subcontracted work - in connection with construction, reconstruction, repair or erection of buildings - for industrial use

91585 Contractors - subcontracted work - in connection with construction, reconstruction, repair or erection of buildings - NOC

91589 Contractors - subcontracted work - in connection with street or highway construction, reconstruction or repair - not elevated

91591 Contractors - subcontracted work - other than construction-related work

Please acknowledge our intent to adopt this change effective immediately upon your approval. Should you have any questions or need any additional information, please do not hesitate to contact me.

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Company and Contact

Filing Contact Information

Rosanne Sly-Ginther, Advanced Administrative rslyginther@bituminousinsurance.com

Analyst

320 18th Street (309) 732-0204 [Phone]

Rock Island, IL 61201 (309) 786-3847[FAX]

Filing Company Information

Bituminous Casualty Corporation CoCode: 20095 State of Domicile: Illinois
 320 18th Street Group Code: 150 Company Type: Commercial
 Property and Casualty

Rock Island, IL 61201 Group Name: Bituminous Insurance State ID Number:

Companies

(309) 786-5401 ext. [Phone] FEIN Number: 36-0810360

Bituminous Fire and Marine Insurance CoCode: 20109 State of Domicile: Illinois

Company Group Code: 150 Company Type: Commercial
 320 18th St. Property and Casualty

Rock Island, IL 61201 Group Name: Bituminous Insurance State ID Number:

Companies

(309) 786-5401 ext. [Phone] FEIN Number: 36-6054328

Filing Fees

Fee Required? Yes

Fee Amount: \$100.00

Retaliatory? No

Fee Explanation:

Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Bituminous Casualty Corporation	\$100.00	06/16/2008	20922379

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Exempt from Review	Edith Roberts	06/24/2008	06/24/2008

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Disposition

Disposition Date: 06/24/2008
 Effective Date (New):
 Effective Date (Renewal):
 Status: Exempt from Review
 Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Bituminous Casualty Corporation	0.000%	\$0	583	\$7,014,984	0.000%	0.000%	%
Bituminous Fire and Marine Insurance Company	0.000%	\$0	0	\$0	0.000%	0.000%	%

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	583

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Item Type	Item Name	Item Status	Public Access
Supporting Document	AR - RATE FILING ABSTRACT RF-1	Accepted for Informational Purposes	Yes
Supporting Document	AR - REFERENCE FILING ABSTRACT RF-2	Accepted for Informational Purposes	Yes
Rate	General Liability Estimated Loss Potentials (ELP's)	Accepted for Informational Purposes	Yes

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Rate Information

Rate data applies to filing.

Filing Method: File and Use
Rate Change Type: Neutral
Overall Percentage of Last Rate Revision: -10.900%
Effective Date of Last Rate Revision: 10/11/2006
Filing Method of Last Filing: File and Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Bituminous Casualty Corporation	%	0.000%	\$0	583	\$7,014,984	0.000%	0.000%
Bituminous Fire and Marine Insurance Company	%	0.000%	\$0	0	\$0	0.000%	0.000%

Overall Rate Information for Multiple Company Filings

Overall % Rate Indicated:
Overall Percentage Rate Impact For This Filing: 0.000%

<i>SERFF Tracking Number:</i>	<i>LDRX-125697103</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Bituminous Casualty Corporation, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>GL AR07056CGR01</i>		
<i>TOI:</i>	<i>17.0 Other Liability - Claims Made/Occurrence</i>	<i>Sub-TOI:</i>	<i>17.0001 Commercial General Liability</i>
<i>Product Name:</i>	<i>ELP Revision</i>		
<i>Project Name/Number:</i>	<i>2007 Independent Company Filings/GL AR07056CGR01</i>		

Effect of Rate Filing - Written Premium Change For This Program:	\$0
Effect of Rate Filing - Number of Policyholders Affected:	583

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Accepted for Informational Purposes	General Liability Estimated Loss Potentials (ELP's)	a-4 thru 22	Replacement	GL AR05074CGR01 a-4 thru 22.PDF

**DIVISION SIX
GENERAL LIABILITY**

**PROCEDURE 5.
ESTIMATED LOSS POTENTIALS - ELP BASED (a) RATES**

B. Premises/Operations and Products Completed Operations

**PREMISES/OPERATIONS (SUBLINE CODE 334)
PRODUCTS/COMPLETED OPERATIONS (SUBLINE CODE 336)
\$100,000/200,000 BASIC LIMIT**

CODE	DESCRIPTION	PREMIUM BASIS	PREM/OPS RATE	H/R	PROD/COMP OPS RATE	H/R
50015	Abrasives or Abrasive Products Mfg. - artificial	Sales	Manual	-	\$1.31	4/A
50017	Abrasives or Abrasive Products Mfg. - NOC	Sales	Manual	-	\$1.31	3/A
50045	Adhesive Mfg.	Sales	Manual	-	\$2.91	3/A
50047	Adhesive Tape Mfg.	Sales	Manual	-	\$.97	5/A
40005	Adult Day Care - Not For Profit Only	Each Person	Refer to Company		Incl.	-
40006	Adult Day Care - Other Than Not For Profit Only	Each Person	Refer to Company		Incl.	-
51005	Aerosol Containers - filling or charging for others	Sales	Excluded from Reinsurance Treaty			
51201	Aircraft or Aircraft Parts Mfg.	Sales	Excluded from Reinsurance Treaty			
40020	Airport Control Towers - not operated exclusively by the Federal Aviation Administration	Each	Excluded from Reinsurance Treaty			
40026	Airport lessees of portions of airports engaged in the sale of aircraft or accessories, servicing or repairing of aircraft, or pilot instruction	Each	Excluded from Reinsurance Treaty			
40010	Airports - commercial	Each	Excluded from Reinsurance Treaty			
40015	Airports - private	Each	Excluded from Reinsurance Treaty			
51210	Alcohol Mfg. - not beverage	Sales	Manual	-	\$2.91	5/A
40032	Ambulance Services, First Aid or Rescue Squads - Not For Profit only	Each Attendant	\$28.50	4/B	Incl.	-
40031	Ambulance Services, First Aid or Rescue Squads - Other Than Not For Profit	Each Attendant	\$34.90	4/B	Incl.	-
51211	Ammunition Mfg.	Sales	Excluded from Reinsurance Treaty			
40040	Amusement Devices - NOC	Sales	Excluded from Reinsurance Treaty			
40042	Amusement Devices - operated in connection with carnivals or fairs - Not For Profit Only	Sales	Excluded from Reinsurance Treaty			
40041	Amusement Devices - operated in connection with carnivals or fairs - Other Than Not For Profit	Sales	Excluded from Reinsurance Treaty			
10020	Amusement Parks	Sales	Excluded from Reinsurance Treaty			
91135	Analytical Chemists	Payroll	Manual	-	\$1.31	4/A
10036	Anhydrous Ammonia Dealers and Distributors	Sales	Manual	-	\$.93	4/A
40067	Athletic Programs - amateur - Not For Profit Only	Each Game	\$.76	1/C	Incl.	-

**DIVISION SIX
GENERAL LIABILITY**

**PROCEDURE 5.
ESTIMATED LOSS POTENTIALS - ELP BASED (a) RATES**

**PREMISES/OPERATIONS (SUBLINE CODE 334)
PRODUCTS/COMPLETED OPERATIONS (SUBLINE CODE 336)
\$100,000/200,000 BASIC LIMIT**

CODE	DESCRIPTION	PREMIUM BASIS	PREM/OPS RATE	H/R	PROD/COMP OPS RATE	H/R
40066	Athletic Programs - amateur - Other Than Not For Profit	Each Game	\$1.73	1/B	Incl.	-
40069	Athletic Teams - professional or semi-professional	Each Game	Refer to Company		Incl.	-
51250	Automobile, Bus or Truck Body Mfg.	Sales	Manual	-	\$2.91	3/A
51251	Automobile, Bus or Truck Parts Mfg. - brakes or brake linings	Sales	Manual	-	\$2.31	5/B
51253	Automobile, Bus or Truck Parts Mfg. - operating parts	Sales	Manual	-	\$.97	1/B
91190	Automobile Dismantling	Payroll	Manual	-	\$9.69	5/A
51255	Automobile Mfg. or Assembling	Sales	Manual	-	\$4.36	2/A
10135	Beaches - bathing - commercially operated	Sales	\$4.56	3/A	Incl.	-
40072	Beaches - bathing - not commercially operated	Each	Refer to Company		Incl.	-
51340	Bearing Mfg.	Sales	Manual	-	\$1.66	4/A
10150	Bicycle Stores - sales and servicing	Sales	Manual	-	\$4.36	5/A
91210	Blasting Operations	Payroll	\$145.00	1/B	Incl.	-
51400	Boat or Ship Building - inboard and inboard outboard	Sales	Manual	-	\$3.88	3/A
51401	Boat or Ship Building - without motors	Sales	Manual	-	\$2.91	1/A
40115	Boats - motor or sail - not for rent	Each	\$182.00	1/B	Incl.	-
40140	Boats - nonowned over 26 feet	Each	Refer to Company		Incl.	-
40117	Boats - not for rent - NOC	Each	\$182.00	1/B	Incl.	-
10119	Boats - rented to others - NOC	Sales	Refer to Company		Incl.	-
91250	Boiler Inspection, Installation, Cleaning or Repair	Payroll	Manual	-	\$14.70	5/A
51553	Bottle and Jar Mfg. - plastic - nonreturnable	Sales	Manual	-	\$.73	5/A
51554	Bottle and Jar Mfg. - plastic - returnable	Sales	Manual	-	\$.73	5/A
91280	Building Structure - raising or moving	Payroll	Refer to Company		Manual	-
51625	Bus Mfg. or Assembling or Reconstructing	Sales	Manual	-	Refer to Company	
41210	Bus Stations or Terminals	Each	Refer to Company		Incl.	-

**DIVISION SIX
GENERAL LIABILITY**

**PROCEDURE 5.
ESTIMATED LOSS POTENTIALS - ELP BASED (a) RATES**

**PREMISES/OPERATIONS (SUBLINE CODE 334)
PRODUCTS/COMPLETED OPERATIONS (SUBLINE CODE 336)
\$100,000/200,000 BASIC LIMIT**

CODE	DESCRIPTION	PREMIUM BASIS	PREM/OPS RATE	H/R	PROD/COMP OPS RATE	H/R
91302	Cable Installation in Conduits or Subways	Payroll	Manual	-	\$3.82	3/A
91324	Caisson or Cofferdam Work - foundations for buildings	Payroll	Manual	-	\$18.90	4/A
91325	Caisson or Cofferdam Work - not foundations for buildings	Payroll	Refer to Company		Refer to Company	
51702	Camper Bodies or Camper Trailers Mfg.	Sales	Manual	-	\$2.43	3/A
10315	Camper or Travel Trailer Sales Agencies	Sales	Manual	-	Refer to Company	
51703	Campers Mfg. - self-powered	Sales	Manual	-	Refer to Company	
10375	Carnival or Circus Companies	Sales	Excluded from Reinsurance Treaty			
51790	Caulking Compounds, Putty or Similar Products Mfg.	Sales	Manual	-	\$1.45	4/A
51796	Cellophane and Cellophane Products Mfg.	Sales	Manual	-	Refer to Company	
11101	Chemical Distributors	Sales	\$.58	2/B	\$.68	1/B
51850	Chemical Mfg. - commercial or industrial - NOC	Sales	Manual	-	\$1.61	1/B
51852	Chemical Mfg. - commercial or industrial - primarily flammable, explosive or reactive - NOC	Sales	Manual	-	\$4.84	3/A
51853	Chemical Mfg. - commercial or industrial - primarily toxic or presenting a health hazard - NOC	Sales	Manual	-	\$4.84	3/A
51851	Chemical Mfg. - commercial or industrial - toxic and either flammable, explosive or reactive - NOC	Sales	Manual	-	\$4.84	3/A
51855	Chemical Mfg. - household - NOC	Sales	Manual	-	\$3.27	1/A
51856	Chemical Mfg. - household - primarily flammable, explosive or reactive - NOC	Sales	Manual	-	\$3.27	3/A
51857	Chemical Mfg. - household - primarily toxic or presenting a health hazard - NOC	Sales	Manual	-	\$3.27	3/A
51854	Chemical Mfg. - household - toxic and either flammable, explosive or reactive - NOC	Sales	Manual	-	\$3.27	3/A
11120	Children's Playcenters - Indoor	Sales	Refer to Company		Incl.	-
41666	Clubs - swimming	Sales	\$6.26	4/B	Incl.	-
51919	Color or Pigment Preparation	Sales	Manual	-	\$1.61	3/A
41675	Computer Consulting or Programming	Payroll	Refer to Company		Incl.	-

**DIVISION SIX
GENERAL LIABILITY**

**PROCEDURE 5.
ESTIMATED LOSS POTENTIALS - ELP BASED (a) RATES**

**PREMISES/OPERATIONS (SUBLINE CODE 334)
PRODUCTS/COMPLETED OPERATIONS (SUBLINE CODE 336)
\$100,000/200,000 BASIC LIMIT**

CODE	DESCRIPTION	PREMIUM BASIS	PREM/OPS RATE	H/R	PROD/COMP OPS RATE	H/R
11160	Computer Stores	Sales	Refer to Company		Refer to Company	
51959	Concrete Products Mfg. - structural - NOC	Sales	Manual	-	\$.89	2/A
11205	Contractors Equipment - earth moving equipment other than crane, derricks and power shovels - rented to other with operators	Sales	\$8.72	3/B	Incl.	-
94444	Contractors - NOC	Payroll	Refer to Company		Refer to Company	
91588	Contractors - subcontracted work - in connection with bridge, tunnel or elevated street or highway construction, reconstruction or repair	Total Cost of Work	Refer to Company	4/B	Refer to Company	
91582	Contractors - subcontracted work - in connection with building construction, reconstruction, repair or erection - apartment or office buildings over four stories	Total Cost of Work	Refer to Company	3/B	Refer to Company	3/A
91583	Contractors - subcontracted work - in connection with building construction, reconstruction, repair or erection - one or two family dwellings	Total Cost of Work	Refer to Company	3/E	Refer to Company	3/E
91581	Contractors - subcontracted work - in connection with construction, reconstruction, erection or repair - not buildings - NOC	Total Cost of Work	Refer to Company	2/E	Refer to Company	1/D
91584	Contractors - subcontracted work - in connection with construction, reconstruction, repair or erection of buildings - for industrial use	Total Cost of Work	Refer to Company	3/C	Refer to Company	2/B
91585	Contractors - subcontracted work - in connection with construction, reconstruction, repair or erection of buildings - NOC	Total Cost of Work	Refer to Company	3/E	Refer to Company	3/E
91586	Contractors - subcontracted work - in connection with oil and gas field construction, reconstruction or repair	Total Cost of Work	Refer to Company		Refer to Company See Note	
91587	Contractors - subcontracted work - in connection with pipeline (other than oil or gas), or communication or power line construction, reconstruction or repair	Total Cost of Work	Refer to Company		Refer to Company	

NOTE: If the only other classification on the policy includes Prod/Co in the P/O coverages (such as oil or gas lease operations), do not include a charge for Prod/Co under this classification.

**DIVISION SIX
GENERAL LIABILITY**

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**PREMISES/OPERATIONS (SUBLINE CODE 334)
PRODUCTS/COMPLETED OPERATIONS (SUBLINE CODE 336)
\$100,000/200,000 BASIC LIMIT**

CODE	DESCRIPTION	PREMIUM BASIS	PREM/OPS RATE	H/R	PROD/COMP OPS RATE	H/R
91589	Contractors - subcontracted work - in connection with street or highway construction, reconstruction or repair - not elevated	Total Cost of Work	Refer to Company	4/D	Refer to Company	2/B
91591	Contractors - subcontracted work - other than construction-related work	Total Cost of Work	Refer to Company	1/A	Refer to Company	
41673	Conventions (sponsor's risk only) - Not For Profit Only	Each	\$102.00	5/A	Incl.	-
41672	Conventions (sponsor's risk only) - Other Than Not For Profit	Each	\$102.00	5/A	Incl.	-
41679	Cotton Gin Operations - other than those performed for a fee per bale	Per \$1,000 Bales	Refer to Company		Refer to Company	
41700	Dam, Levee or Dike - existence hazard only	Each	\$291.00	1/B	Incl.	-
91618	Dam or Reservoir Construction	Payroll	\$17.60	3/A	Refer to Company	
91629	Debris Removal - construction site	Payroll	Manual	-	\$2.30	4/A
52076	Detergent Mfg. - NOC	Sales	Manual	-	\$1.45	4/B
52109	Dextrine Mfg.	Sales	Manual	-	Refer to Company	
52137	Die Casting Mfg.	Sales	Manual	-	\$.97	5/A
91641	Dike, Levee or Revetment Construction	Payroll	Manual	-	Refer to Company	
52150	Distillation or Extraction - NOC	Sales	Manual	-	Refer to Company	
12362	Distributors - no food or drink - NOC	Sales	Manual	-	\$2.48	1/E
91666	Diving - Marine	Payroll	Manual	-	Refer to Company	
91722	Dock Operations - coal, grain or ore	Payroll	Manual	-	Refer to Company	
43007	Drawbridges - existence hazard only	Each	Refer to Company		Incl.	-
52341	Drug Mfg. - biological products	Sales	Excluded from Reinsurance Treaty			
52342	Drug, Medicine or Pharmaceutical Preparations Mfg. - for animal use	Sales	Excluded from Reinsurance Treaty			
52343	Drug, Medicine or Pharmaceutical Preparations Mfg. - NOC	Sales	Excluded from Reinsurance Treaty			
52401	Drums or Containers Mfg. - metal	Sales	Manual	-	\$1.73	3/A
52402	Drums or Containers Mfg. - plastic	Sales	Manual	-	Refer to Company	
43117	Dude Ranches	Sales	\$19.80	5/A	Incl.	-
52432	Electrical Equipment Mfg. - NOC	Sales	Manual	-	\$2.53	1/B
52435	Electrical Generating Machinery Mfg.	Sales	Manual	-	\$1.29	4/A

**DIVISION SIX
GENERAL LIABILITY**

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ESTIMATED LOSS POTENTIALS - ELP BASED (a) RATES**

**PREMISES/OPERATIONS (SUBLINE CODE 334)
PRODUCTS/COMPLETED OPERATIONS (SUBLINE CODE 336)
\$100,000/200,000 BASIC LIMIT**

CODE	DESCRIPTION	PREMIUM BASIS	PREM/OPS RATE	H/R	PROD/COMP OPS RATE	H/R
52438	Electrical Parts Components or Accessories Mfg. - NOC	Sales	Manual	-	\$.94	1/B
52440	Electrical Power Distribution or Transmission Equipment Mfg. - NOC	Sales	Manual	-	\$1.45	3/A
52467	Electrical Wire or Cable Mfg.	Sales	Manual	-	\$1.64	4/A
12393	Electronics Stores	Sales	Manual		Refer to Company	
52619	Engine or Turbine Mfg. - not aircraft - NOC	Sales	Manual	-	\$2.34	2/A
43215	Entertainment Performed on Others' Premises	Each Show	Refer to Company		Incl.	
12467	Equipment, Fixtures or Supplies- for bars, hotels, offices, restaurants or stores - distributors	Sales	Manual	-	\$.48	5/A
52767	Exercise or Playground Equipment Mfg.	Sales	Manual	-	\$19.30	1/A
63220	Exhibitions - in building - no admission charged - Not For Profit Only	Each	Refer to Company		Incl.	-
63219	Exhibitions - in building - no admission charged - Other Than Not For Profit	Each	\$33.90	2/A	Incl.	-
43424	Exhibitions - outside - no stadiums or grandstands	Sales	\$14.50	4/B	Incl.	-
52876	Explosives or Fireworks Mfg.	Sales	Excluded from Reinsurance Treaty			
43517	Fair Grounds - nonoperating season	Each	Refer to Company		Incl.	-
12583	Feed, Grain or Hay Dealers	Sales	Manual	-	\$.61	5/B
12683	Fertilizer Dealers and Distributors	Sales	Manual	-	\$1.44	4/B
53095	Fiber Mfg. - NOC	Sales	Manual	-	\$1.09	3/A
53096	Fiber Mfg. - synthetic	Sales	Manual	-	\$1.09	4/A
53271	Firearms Mfg.	Sales	Manual	-	\$9.69	1/A
53147	Fire Extinguisher Mfg.	Sales	Manual	-	Refer to Company	
94304	Fire Extinguishers - servicing, refilling or testing	Payroll	Manual	-	\$21.80	4/A
53229	Fire Suppression Systems Mfg.	Sales	Manual	-	Refer to Company	
43754	Fishing Piers	Each	Refer to Company		Incl.	-
53403	Forging Work - NOC	Sales	Manual	-	\$.29	2/A
53425	Foundries - NOC	Sales	Manual	-	\$.58	1/A

**DIVISION SIX
GENERAL LIABILITY**

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**PREMISES/OPERATIONS (SUBLINE CODE 334)
PRODUCTS/COMPLETED OPERATIONS (SUBLINE CODE 336)
\$100,000/200,000 BASIC LIMIT**

CODE	DESCRIPTION	PREMIUM BASIS	PREM/OPS RATE	H/R	PROD/COMP OPS RATE	H/R
94638	Freight Forwarders or Handlers - packing, handling or shipping explosives or ammunition under contract	Payroll	Excluded from Reinsurance Treaty			
53731	Furniture Mfg. or Assembling - infants	Sales	Manual	-	Refer to Company	
53803	Galvanizing or Tinning	Sales	Manual	-	Refer to Company	
43990	Gambling - Casinos	Payroll	\$3.05	2/C	\$2.67	2/A
43991	Gambling - Incidental to Other Operations	Payroll	Refer to Company		Incl.	-
43945	Garbage or Refuse Dumps	Each Acre	DO NOT WRITE			
43946	Garbage Works - separation for recycling, reduction or incineration	Each Acre	DO NOT WRITE			
13411	Gas Dealers or Distributors - NOC	Gallons	\$.54	1/A	\$.76	1/A
53902	Gas Manufacturing - inert	Sales	DO NOT WRITE			
53903	Gas Manufacturing - NOC	Sales	DO NOT WRITE			
53904	Gas Manufacturing - primarily flammable, explosive or reactive	Sales	DO NOT WRITE			
53905	Gas Manufacturing - primarily toxic or presenting a health hazard	Sales	DO NOT WRITE			
53901	Gas Manufacturing - toxic and either flammable, explosive or reactive	Sales	DO NOT WRITE			
44010	Gasoline Recovery - from casing head or natural gas	Payroll	Refer to Company		Refer to Company	
13453	Gasoline Stations - full service	Gallons	Manual	-	\$.193	5/A
13455	Gasoline Stations - self and full service combined	Gallons	Manual	-	\$.193	5/A
13454	Gasoline Stations - self service	Gallons	Manual	-	\$.166	5/B
95358	Geophysical Exploration - seismic method	Payroll	\$12.50	5/A	Incl.	-
44113	Governmental Subdivision - not state or federal; Counties or Parishes; Population over 250,000	Total Operating	\$1.89	2/B	Incl.	-
44105	Governmental Subdivision - not state or federal Municipalities - boroughs, cities, towns, townships, villages, etc. Population 100,001 - 250,000	Total Operating	\$7.27	2/B	Incl.	-

**DIVISION SIX
GENERAL LIABILITY**

**PROCEDURE 5.
ESTIMATED LOSS POTENTIALS - ELP BASED (a) RATES**

**PREMISES/OPERATIONS (SUBLINE CODE 334)
PRODUCTS/COMPLETED OPERATIONS (SUBLINE CODE 336)
\$100,000/200,000 BASIC LIMIT**

CODE	DESCRIPTION	PREMIUM BASIS	PREM/OPS RATE	H/R	PROD/COMP OPS RATE	H/R
44106	Governmental Subdivision - not state or federal Municipalities - boroughs, cities, towns, townships, villages, etc. Population over 250,000	Total Operating	\$8.72	2/B	Incl.	-
44194	Grandstands or Bleachers - Not for Profit Only	Each	\$414.00	2/C	Incl.	-
44193	Grandstands or Bleachers - Other Than Not For Profit	Each	\$414.00	2/B	Incl.	-
95487	Greenhouse Erection	Payroll	Manual	-	\$6.54	5/A
44222	Guides or Outfitters	Sales	\$4.79	2/A	Incl.	-
95620	Gunsmiths	Payroll	Manual	-	Refer to Company	
95630	Hazardous Material Contractors	Payroll		DO NOT WRITE		
95648	Heating or Combined Heating and Air Conditioning Systems or Equipment - dealers or distributors and installation, servicing or repair - NOC	Payroll	\$9.63	4/C	\$8.73	4/C
44500	Home Health Care Services - Not For Profit Only	Payroll	Refer to Company		Incl.	
44501	Home Health Care Services - Other Than Not For Profit Only	Payroll	Refer to Company		Incl.	
64500	Housing Projects - federal, state, local	Units	\$36.30	5/B	Incl.	-
45225	Hunting Preserves - Not For Profit Only	Sales	Refer to Company		Incl.	-
45224	Hunting Preserves - Other Than Not For Profit	Sales	Refer to Company		Incl.	-
55410	Importers	Sales	Refer to Company		Refer to Company	
55426	Ink Mfg.	Sales	Manual	-	\$1.61	5/A
55648	Instrument Mfg. - control	Sales	Manual	-	\$1.93	1/A
55649	Instrument Mfg. - NOC	Sales	Manual	-	\$.54	1/A
55717	Insulating Material Mfg. - plastic - for application in a solid state	Sales	Manual	-	Refer to Company	
55718	Insulating Material Mfg. - plastic - NOC	Sales	Manual	-	Refer to Company	
47600	Internet Access Providers	Sales	Refer to Company		Incl.	
47610	Internet Services Providers	Sales	Refer to Company		Incl.	

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GENERAL LIABILITY**

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ESTIMATED LOSS POTENTIALS - ELP BASED (a) RATES**

**PREMISES/OPERATIONS (SUBLINE CODE 334)
PRODUCTS/COMPLETED OPERATIONS (SUBLINE CODE 336)
\$100,000/200,000 BASIC LIMIT**

CODE	DESCRIPTION	PREMIUM BASIS	PREM/OPS RATE	H/R	PROD/COMP OPS RATE	H/R
96702	Irrigation or Drainage System Construction	Payroll	Manual	-	\$11.80	3/A
96703	Irrigation Works Operations	Payroll	\$27.20	3/B	Incl.	-
96872	Jetty or Breakwater Construction	Payroll	Manual	-	Refer to Company	
45380	Junk Dealers	Sales	Manual	-	Refer to Company	
97003	Laboratories - research, development or testing - Not For Profit Only	Payroll	\$.73	2/A	\$.29	2/A
97002	Laboratories - research, development or testing - Other Than Not For Profit	Payroll	\$.73	2/A	\$.29	2/A
45524	Lakes or Reservoirs - existence hazard only - Not For Profit Only	Each	Refer to Company		Incl.	-
45523	Lakes or Reservoirs - existence hazard only - Other Than Not For Profit	Each	Refer to Company		Incl.	-
56041	Lamps or Lanterns Mfg. - electric	Sales	Manual	-	\$.97	5/A
56042	Lamps or Lanterns Mfg. - NOC	Sales	Manual	-	\$1.45	3/A
45539	Land - occupied by persons other than the insured for business purposes - (lessor's risk only)	Per Acre	\$1.13	2/D	Incl.	-
56170	Lead Mfg. - red or white	Sales	Manual	-	Refer to Company	
56171	Lead Works - sheet, pipe or shot	Sales	Manual	-	Refer to Company	
56567	Lubricants Mfg. - grease	Sales	Manual	-	\$2.62	3/A
15060	Machinery or Equipment Dealers - construction or industrial - mobile type	Sales	\$.48	3/B	\$.86	2/B
15061	Machinery or Equipment Dealers - farm type	Sales	\$1.24	4/B	\$.39	3/B
15062	Machinery or Equipment Dealers - NOC	Sales	Manual	-	\$1.06	1/B
15063	Machinery or Equipment Dealers - yard or garden type	Sales	Manual	-	\$.62	4/A
97221	Machinery or Equipment - farm - installation, servicing, repair or erection	Payroll	\$7.22	1/A	Manual	-
56650	Machinery or Machinery Parts Mfg. - construction, mining or materials handling type	Sales	Manual	-	\$4.29	2/A
56651	Machinery or Machinery Parts Mfg. - farm type	Sales	Manual	-	\$4.08	4/B
56652	Machinery or Machinery Parts Mfg. - industrial type	Sales	Manual	-	\$3.39	2/B
56653	Machinery or Machinery Parts Mfg. - metalworking	Sales	Manual	-	\$3.39	3/A

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ESTIMATED LOSS POTENTIALS - ELP BASED (a) RATES**

**PREMISES/OPERATIONS (SUBLINE CODE 334)
PRODUCTS/COMPLETED OPERATIONS (SUBLINE CODE 336)
\$100,000/200,000 BASIC LIMIT**

CODE	DESCRIPTION	PREMIUM BASIS	PREM/OPS RATE	H/R	PROD/COMP OPS RATE	H/R
56654	Machinery or Machinery Parts Mfg. - NOC	Sales	Manual	-	\$3.39	1/B
97220	Machine Shops - NOC	Payroll	Manual	-	\$2.69	1/B
54444	Manufacturers - NOC	Sales	Refer to Company		Refer to Company	
45993	Manufacturers Representatives	Sales	Refer to Company		Refer to Company	
15120	Markets - not open air (lessor's risk only) - Not For Profit Only	Sales	Refer to Company		Incl.	-
15119	Markets - not open air (lessor's risk only) - Other Than Not For Profit	Sales	\$5.04	2/A	Incl.	-
56805	Medical, Dental, Hospital or Surgical Equipment or Supplies Mfg. - expendable	Sales	Manual	-	\$.97	1/A
56806	Medical, Dental, Hospital or Surgical Equipment or Supplies Mfg. - nonexpendable	Sales	Manual	-	\$2.79	2/A
56807	Medical, Dental, Hospital or Surgical Instruments Mfg.	Sales	Manual	-	\$2.54	3/A
56808	Medical, Dental or Surgical Diagnostic or Treatment Machines or Devices Mfg.	Sales	Manual	-	\$1.90	3/A
15300	Medical, Hospital and Surgical Equipment and Supplies - rented to others	Sales	\$1.22	1/B	Incl.	-
15314	Medical, Hospital and Surgical Supply Stores	Sales	Manual	-	\$.99	5/A
15404	Metal Dealers or Distributors - nonstructural	Sales	Manual	-	\$.51	4/A
15405	Metal Dealers or Distributors - structural	Sales	Manual	-	\$.41	2/A
56900	Metal - extraction or refining - NOC	Sales	Manual	-	Refer to Company	
56910	Metal Foil Mfg.	Sales	Manual	-	Refer to Company	
56911	Metal Goods Mfg. - NOC	Sales	Manual	-	\$1.32	1/C
56913	Metal Heating Processing	Sales	Manual	-	\$.81	5/A
56917	Metals - extraction or refining-chemical processes	Sales	Manual	-	Refer to Company	
56918	Metals - extraction or refining - electrometallurgical processes	Sales	Manual	-	Refer to Company	
56919	Metals - extraction or refining - of ferrous metals - blast furnace or other pyrometallurgical processes	Sales	Manual	-	Refer to Company	

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ESTIMATED LOSS POTENTIALS - ELP BASED (a) RATES**

**PREMISES/OPERATIONS (SUBLINE CODE 334)
PRODUCTS/COMPLETED OPERATIONS (SUBLINE CODE 336)
\$100,000/200,000 BASIC LIMIT**

CODE	DESCRIPTION	PREMIUM BASIS	PREM/OPS RATE	H/R	PROD/COMP OPS RATE	H/R
56920	Metals - extraction or refining of nonferrous metals - blast furnace or other pyrometallurgical processes	Sales	Manual	-	Refer to Company	
56915	Metal Works - shop - structural - load bearing	Sales	Manual	-	\$.84	4/A
56980	Mica Goods Mfg.	Sales	Manual	-	Refer to Company	
98003	Mining - surface	Payroll	Manual	-	Refer to Company	
15488	Mobile Home Sales Agencies	Sales	Manual	-	\$2.62	5/B
57202	Motorcycle, Moped or Motor Scooter Mfg.	Sales	Manual	-	Refer to Company	
57411	Net Mfg. - safety nets	Sales		DO NOT WRITE		
98150	Oil or Gas Lease Operations - natural gas	Payroll	Refer to Company		Incl.	-
98151	Oil or Gas Lease Operations - natural gas - within the limits of any town or city, on the right-of-way of any railroad, or in an ocean, gulf or bay	Payroll	Refer to Company		Incl.	-
98153	Oil or Gas Wells - acidizing	Payroll	Manual	-	Refer to Company	
98154	Oil or Gas Wells - cementing	Payroll	Manual	-	Refer to Company	
98155	Oil or Gas Wells - cleaning or swabbing by contractors	Payroll	Manual	-	Refer to Company	
98156	Oil or Gas Wells - cleaning or swabbing by contractors - within the limits of any town or city, on the right-of-way of any railroad, or in any ocean, gulf or bay	Payroll	Refer to Company		Refer to Company	
98158	Oil or Gas Wells - drilling or redrilling, installation or recovery of casing - within the limits of any town or city, on the right-of-way of any railroad, or in any ocean, gulf or bay	Payroll	Refer to Company		Refer to Company	
98159	Oil or Gas Wells - instrument logging or survey work in wells	Payroll	Manual	-	Refer to Company	
46510	Oil or Gas Wells - nonoperating work interest	No Exposure	Refer to Company		Incl.	-
98160	Oil or Gas Wells - perforating of casing	Payroll	Manual	-	Refer to Company	
98161	Oil or Gas Wells - servicing - by Contractors	Payroll	Manual	-	Refer to Company	
98162	Oil or Gas Wells - shooting	Payroll		DO NOT WRITE		
15188	Oil or Gas Wells Supplies or Equipment Dealers - secondhand	Sales	Manual	-	Refer to Company	

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ESTIMATED LOSS POTENTIALS - ELP BASED (a) RATES**

**PREMISES/OPERATIONS (SUBLINE CODE 334)
PRODUCTS/COMPLETED OPERATIONS (SUBLINE CODE 336)
\$100,000/200,000 BASIC LIMIT**

CODE	DESCRIPTION	PREMIUM BASIS	PREM/OPS RATE	H/R	PROD/COMP OPS RATE	H/R
57625	Orthopedic, Ambulation or Prosthetic Devices Mfg.	Sales	Manual	-	\$4.84	3/A
57798	Parachute Mfg.	Sales	Manual	-	Refer to Company	
46590	Parades	Each	Refer to Company		Incl.	-
46671	Parks or Playgrounds	Each	\$70.90	1/C	Incl.	-
57808	Pattern Mfg. - metal	Sales	Manual	-	\$1.45	4/A
57809	Pattern Mfg. - NOC	Sales	Manual	-	\$1.93	3/A
46773	Picnic Grounds - commercially operated	Each	\$324.00	2/A	Incl.	-
98413	Pile Driving - building foundation only	Payroll	Manual	-	Refer to Company	
98414	Pile Driving - NOC	Payroll	Manual	-	\$7.41	3/A
98415	Pile Driving - sonic method	Payroll	Manual	-	Refer to Company	
98423	Pipeline Construction - gas	Payroll	Manual	-	\$8.72	3/A
98424	Pipeline Construction - NOC	Payroll	Manual	-	\$8.72	2/A
98425	Pipeline Construction - oil	Payroll	Manual	-	Refer to Company	
98426	Pipeline Construction - slurry - nonflammable mixtures	Payroll	Manual	-	Refer to Company	
98428	Pipelines - operation - NOC	Payroll	Refer to Company		Incl.	-
98430	Pipelines - operation - slurry - nonflammable mixtures	Payroll	Refer to Company		Incl.	-
58020	Pipes Mfg. - tobacco	Sales	Manual	-	Refer to Company	
58009	Pipes or Tubes Mfg. - metal	Sales	Manual	-	\$1.31	2/A
58010	Pipes or Tubes Mfg. - plastic	Sales	Manual	-	\$1.05	2/A
58056	Plastic Mfg. - raw material	Sales	Manual	-	\$1.03	2/A
58057	Plastic or Rubber Goods Mfg. - household - NOC	Sales	Manual	-	\$.78	4/C
58058	Plastic or Rubber Goods Mfg. - other than household - NOC	Sales	Manual	-	\$.94	2/D
16501	Plastic or Rubber Supply Goods Distributors	Sales	Manual	-	\$.36	5/A
46822	Political Campaign Headquarters or Offices	Each	Refer to Company		Incl.	-
16588	Printers or Electrotypers Supplies - distributors	Sales	Manual	-	Refer to Company	

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GENERAL LIABILITY**

**PROCEDURE 5.
ESTIMATED LOSS POTENTIALS - ELP BASED (a) RATES**

**PREMISES/OPERATIONS (SUBLINE CODE 334)
PRODUCTS/COMPLETED OPERATIONS (SUBLINE CODE 336)
\$100,000/200,000 BASIC LIMIT**

CODE	DESCRIPTION	PREMIUM BASIS	PREM/OPS RATE	H/R	PROD/COMP OPS RATE	H/R
46882	Professional and Trade Associations - no building or premises owned or leased except as offices - Not For Profit Only	Each Member	\$.243	4/A	Incl.	-
46881	Professional and Trade Associations - no building or premises owned or leased except as offices - Other Than Not For Profit	Each Member	\$.243	4/A	Incl.	-
58532	Pumps or Compressors Mfg.	Sales	Manual	-	\$2.24	2/A
46913	Race Tracks - motorized vehicles (lessor's risk only)	Sales		DO NOT WRITE		
46915	Race Tracks - motorized vehicles (sponsor's risk only)	Admissions		DO NOT WRITE		
46914	Racing - (lessor's risk only) NOC	Sales		DO NOT WRITE		
46916	Racing - (sponsor's risk only) NOC	Admissions		DO NOT WRITE		
98601	Railroad Construction	Payroll	Manual	-	\$17.40	4/A
58559	Railroad Engine Mfg.	Sales	Manual	-	DO NOT WRITE	
58560	Railroad or Other Public Conveyance Cars Mfg.	Sales	Manual	-	DO NOT WRITE	
58561	Railroad or Other Public Conveyance Cars Parts Mfg.	Sales	Refer to Company		DO NOT WRITE	
98622	Railroads - operation and maintenance - with BI passenger hazard	Payroll	\$15.40	5/A	Incl.	-
98623	Railroads - operations and maintenance without BI passenger hazards	Payroll	\$34.90	5/A	Incl.	-
47051	Real Estate Development Property	Each Acre	\$5.77	5/E	Incl.	-
47052	Real Estate Property Managed	Sales	\$4.93	2/E	Incl.	-
47103	Recording Studios	Area	\$13.10	5/A	Incl.	-
16694	Recreational Vehicle Dealers	Sales	Manual	-	\$1.45	2/A
47147	Recycling Collection Centers - Not For Profit Only	Sales	\$2.15	4/A	Incl.	-
47146	Recycling Collection Centers - Other Than Not For Profit	Sales	\$2.15	4/B	Incl.	-
58682	Rendering Works	Sales	Manual	-	Refer to Company	
16723	Rental Stores - machinery or equipment - rented to others on a long-term basis	Sales	\$3.07	1/B	Incl.	-
16722	Rental Stores - NOC	Sales	\$3.72	1/D	Incl.	-

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GENERAL LIABILITY**

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ESTIMATED LOSS POTENTIALS - ELP BASED (a) RATES**

**PREMISES/OPERATIONS (SUBLINE CODE 334)
PRODUCTS/COMPLETED OPERATIONS (SUBLINE CODE 336)
\$100,000/200,000 BASIC LIMIT**

CODE	DESCRIPTION	PREMIUM BASIS	PREM/OPS RATE	H/R	PROD/COMP OPS RATE	H/R
16820	Restaurants - operated by concessionaires - Not For Profit Only	Sales	Manual	-	\$.218	5/A
16819	Restaurants - operated by concessionaires - Other Than Not For Profit	Sales	Manual	-	\$.218	5/B
47253	Rifle or Pistol Ranges - indoor	Each Range			DO NOT WRITE	
47254	Rifle or Pistol Ranges - NOC	Each Range			DO NOT WRITE	
58713	Rolling Mills - cold or hot process	Sales	Manual	-	\$.70	4/A
58756	Rubber Mfg.	Sales	Manual	-	\$.33	3/A
58757	Rubber Reclaiming	Sales	Manual	-	Refer to Company	
58759	Rubber Stamp Mfg. or Assembling	Sales	Manual	-	\$.135	5/A
58813	Safes or Safe Vaults Mfg.	Sales	Manual	-	Refer to Company	
58822	Sail Making	Sales	Manual	-	Refer to Company	
98698	Salvage Operations - NOC	Payroll	Refer to Company		Refer to Company	
98699	Salvage Operations - removing, sorting, reconditioning and distributing of merchandise in damaged buildings and incidental operations away from such buildings	Payroll	Manual	-	Refer to Company	
47468	Schools - correspondence	Sales	\$.48	5/A	Incl.	-
16881	Secondhand or Salvage Dealers and Distributors	Sales	Manual	-	\$.29	2/A
16892	Seed Merchants - excluding germination failure	Sales	Manual	-	\$.68	4/A
16890	Seed Merchants - excluding misdelivery, error in mixture and germination failure	Sales	Manual	-	\$.38	4/A
16891	Seed Merchants - NOC	Sales	Manual	-	\$1.09	4/A
58903	Sewing Machines Mfg. - commercial	Sales	Manual	-	Refer to Company	
98871	Shaft Sinking	Payroll	Refer to Company		Refer to Company	
59057	Sign Mfg. - electrical	Sales	Manual	-	\$2.18	4/A
59058	Sign Mfg. - NOC	Sales	Manual	-	\$1.03	3/A
48177	Skating Rinks - ice	Sales	Refer to Company		Incl.	-
48178	Skating Rinks - roller	Sales	Refer to Company		Incl.	-

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ESTIMATED LOSS POTENTIALS - ELP BASED (a) RATES**

**PREMISES/OPERATIONS (SUBLINE CODE 334)
PRODUCTS/COMPLETED OPERATIONS (SUBLINE CODE 336)
\$100,000/200,000 BASIC LIMIT**

CODE	DESCRIPTION	PREMIUM BASIS	PREM/OPS RATE	H/R	PROD/COMP OPS RATE	H/R
48252	Ski Lifts, Tows or Runs	Sales	Refer to Company		Incl.	-
18200	Spas or Personal Enhancement Facilities	Sales	Refer to Company		Incl.	
59306	Sporting Goods or Athletic Equipment Mfg.	Sales	Manual	-	\$5.23	1/B
48610	Sports or Outdoor Activities - Commercially Operated	Each Activity Day	Refer to Company		Incl.	
99160	Steam Heating or Steam Power Companies	Payroll	\$16.40	5/A	Incl.	-
99165	Steam Pipe or Boiler Insulation	Payroll	Manual	-	\$7.27	4/A
99220	Stevedoring - by hand or by means of hand trucks exclusively - no hoisting of cargo	Payroll	Manual	-	Refer to Company	
99221	Stevedoring - handling explosives or ammunition under contract	Payroll	Excluded from Reinsurance Treaty			
99222	Stevedoring - NOC	Payroll	Manual	-	Refer to Company	
99223	Stevedoring - tallyers or checking clerks engaged in connection with stevedoring work	Payroll	Manual	-	Refer to Company	
48636	Stockyards	Payroll	Manual	-	Refer to Company	
59482	Stone Cutting or Polishing	Sales	Manual	-	\$.238	5/A
18438	Stores - no food or drink - Not For Profit Only - NOC	Sales	Manual	-	\$.58	1/A
18437	Stores - NOC - no food or drink- Other Than Not For Profit	Sales	Manual	-	\$.58	1/C
48727	Streets, Roads, Highways or Bridges - existence and maintenance hazard only	Each Mile	\$45.90	1/E	Incl.	-
99445	Subway Construction	Payroll	Refer to Company		Refer to Company	
48924	Swimming Pools - commercially operated	Sales	Refer to Company		Incl.	-
59661	Tank Building or Mfg. - metal - pressurized	Sales	Manual	-	\$3.73	3/A
99570	Tank Construction, Installation, Erection or Repair - metal - not pressurized - NOC	Payroll	Manual	-	\$4.84	2/A
99572	Tank Construction, Installation, Erection or Repair - metal - not pressurized - within buildings exclusively	Payroll	Manual	-	Refer to Company	
99571	Tank Construction, Installation, Erection or Repair - metal - pressurized - NOC	Payroll	Manual	-	\$7.27	3/A

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PRODUCTS/COMPLETED OPERATIONS (SUBLINE CODE 336)
\$100,000/200,000 BASIC LIMIT**

CODE	DESCRIPTION	PREMIUM BASIS	PREM/OPS RATE	H/R	PROD/COMP OPS RATE	H/R
99573	Tank Construction, Installation, Erection or Repair - metal - pressurized - within buildings exclusively	Payroll	Manual	-	Refer to Company	
59695	Telecommunication Equipment Mfg.	Sales	Refer to Company		Refer to Company	
18575	Telecommunication Equipment Providers	Sales	Refer to Company		Refer to Company	
99709	Tent or Canvas Goods - erection, removal or repair - away from shop	Payroll	Manual	-	\$5.39	4/A
59751	Tire Mfg. - not auto, bus or truck	Sales	Manual	-	Refer to Company	
59783	Tool Mfg. - hand type - powered	Sales	Manual	-	\$3.88	1/A
59784	Tool Mfg. - power equipment - household type - outdoor or workshop	Sales	Manual	-	\$8.94	1/A
18833	Toy Distributors	Sales	Manual	-	\$.44	3/A
59790	Toys or Games Mfg.	Sales	Manual	-	\$1.74	1/A
19795	Trailer Dealers	Sales	Manual	-	Refer to Company	
59806	Truck Mfg. or Assembling	Sales	Manual	-	\$4.05	1/A
99798	Tunneling	Payroll	\$34.00	2/A	Refer to Company	
59867	Turpentine or Resin Mfg.	Sales	Manual	-	Refer to Company	
99803	Underpinning Buildings or Structures	Payroll	Refer to Company		Manual	-
49452	Vacant Land - Not For Profit Only	Each Acre	\$1.64	5/C	Incl.	-
49451	Vacant Land - Other Than Not For Profit	Each Acre	\$.97	5/E	Incl.	-
59892	Valves Mfg.	Sales	Manual	-	\$3.05	1/A
18991	Warehouses - mini-warehouses	Sales	\$3.68	4/C	Incl.	-
96930	Web page or Web Site Designers	Payroll	Refer to Company		Incl.	-
49800	Wharf and Waterfront Property - ferry docks or terminals	Area	Refer to Company		Incl.	-
59941	Wheel Mfg.	Sales	Manual	-	Refer to Company	
59973	Wire Drawing	Sales	Manual	-	\$.61	5/A
59977	Wire Rope or Cable Mfg. - metal	Sales	Manual	-	\$1.67	3/A
59985	Wood Products Mfg. - NOC	Sales	Manual	-	\$.61	3/B
59986	Wood Turned Products Mfg. - NOC	Sales	Manual	-	\$.67	4/A

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ESTIMATED LOSS POTENTIALS - ELP BASED (a) RATES**

**PREMISES/OPERATIONS (SUBLINE CODE 334)
PRODUCTS/COMPLETED OPERATIONS (SUBLINE CODE 336)
\$100,000/200,000 BASIC LIMIT**

CODE	DESCRIPTION	PREMIUM BASIS	PREM/OPS RATE	H/R	PROD/COMP OPS RATE	H/R
99986	Wrecking - buildings or structures - NOC	Payroll	\$47.90	1/A	Incl.	-
99987	Wrecking - dismantling of prefabricated dwellings not exceeding three stories for reerection	Payroll	Refer to Company		Incl.	-
49891	Youth Recreation Programs - Not For Profit Only	Each Registrant	\$1.93	1/B	Incl.	-
49890	Youth Recreation Programs - Other Than Not For Profit	Each Registrant	\$4.50	1/B	Incl.	-
49903	Zoos - Not For Profit Only	Each	Refer to Company		Incl.	-
49902	Zoos - Other Than Not For Profit	Each	Refer to Company		Incl.	-

**DIVISION SIX
GENERAL LIABILITY**

**PROCEDURE 5.
ESTIMATED LOSS POTENTIALS - ELP BASED (a) RATES**

C. OCP & PP ELP Based Rates

**OWNERS AND CONTRACTORS PROTECTIVE LIABILITY
AND PRINCIPALS PROTECTIVE LIABILITY
SUBLINE CODE 335
\$100,000/200,000 BASIC LIMIT**

CODE	DESCRIPTION	PREMIUM BASIS	OCP RATE	H/R
91181	Construction Operations - Federal, State or Local Housing Authorities	Total Cost	\$.78	1/A
17982	Operations - This is an NOC classification	Total Cost	Refer to Company	
93161	Permits - Building Demolition Operations - Municipalities	Total Cost	\$.99	1/A
93163	Permits - Construction Operations - Municipalities	Total Cost	\$.70	1/A
15191	Principals Protective Liability - Liability TO Independent Contractors (Coverage A) - This is an NOC classification	Per News - Carrier	Percent of otherwise applicable Worker's Compensation rates: 75%	3/A
15192	Principals Protective Liability - Liability FOR Independent Contractors (Coverage B) - This is an NOC classification	Per News - Carrier	\$1.38	3/A

**DIVISION SIX
GENERAL LIABILITY**

**PROCEDURE 5.
ESTIMATED LOSS POTENTIALS - ELP BASED (a) RATES**

D. Railroad Protective Liability ELP Based Rates

1. Class Code 40014

The rating procedure for class code 40014 Operations Involving No Work Within 50 Feet of Tracks on Which Railroad Trains Run Or Which Involve No Exposure to Actual Railroad Trains Hazards (Railroads) is as

- a. For construction operations, the \$100,000/300,000 Basic Limit rate per \$1,000 of Total Cost is 150% of the rate for class code 16292 Construction Operations - Owner. The H/R is 1/A.

For the extension of coverage to include injuries to supervisors and inspectors employed by the insured at the job site and other employees of the insured assigned to independent contractors for work at the job site, charge an additional premium of 10%.

- b. For operations other than construction, refer to company.

2. Class Code 40013

The rating procedure for class code 40013 State Or Federal Highway Projects is as follows:

- a. RRP Class Code 40013

**RAILROAD PROTECTIVE LIABILITY (SUBLINE CODE 335)
\$100,000/300,000 BASIC LIMIT**

Class Code	Description	Premium Basis	Number Of Passenger And Freight Trains Per Day	Rate	H/R
40013	State or Federal Highway Projects	\$1,000 of Total Cost	5 or less	\$6.97	1/A
			6 - 20	\$11.16	1/A
			21 - 40	\$15.11	1/A
			41 - 60	\$19.76	1/A
			61 - 100	\$26.74	1/A
			Over 100	\$33.71	1/A

Table 5.D.2.a. RRP Class Code 40013

- b. Premium Computation

For premium computation purposes, total cost includes the rental cost to the contractor for rental of work trains or other railroad equipment, including the payroll of all employees of the insured railroad attached to or engaged in the operation of the equipment.

The rates for a particular project are determined by applying to the rate the ratio of the estimated contract cost of the operations performed on, over or under the insured railroad's property or within 50 feet of the insured railroad's tracks on which railroad trains run to the total contract cost for the entire project. The ratio is included in the specifications for the individual project which is prepared by the government authority. The rates apply to each \$1,000 of total cost for the entire project.

**DIVISION SIX
GENERAL LIABILITY**

**PROCEDURE 5.
ESTIMATED LOSS POTENTIALS - ELP BASED (a) RATES**

c. Additional Premium

Where work trains or other railroad equipment is assigned by the insured exclusively to the contractors or its subcontractors for work in connection with the project, an additional premium should be obtained for each \$1,000 of total cost to the subcontractor or its subcontractors for the use of such railroad

The \$100,000/300,000 Basic Limit rate per \$1,000 of Total Cost is \$82.53 The H/R is 1/A.

3. Class Code 40011 And 40012

The rating procedure for class codes 40011 and 40012 Operations - Railroad NOC is as follows:

a. RPP Class Code 40011

**RAILROAD PROTECTIVE LIABILITY (SUBLINE CODE 335)
\$100,000/300,000 BASIC LIMIT**

Class Code	Description	Premium Basis	Number Of Passenger And Freight Trains Per Day	Rate	H/R
40011	Operations - Railroad NOC - Construction	\$1,000 of	5 or less	\$4.18	1/A
	Operations - Operations Performed For Railroads	Total Cost	6 - 20	\$6.97	1/A
			21 - 40	\$9.30	1/A
			41 - 60	\$12.09	1/A
			61 - 100	\$16.27	1/A
			Over 100	\$20.23	1/A

Table 5.D.3.a. RRP Class Code 40011

b. RRP Class Code 40012

**RAILROAD PROTECTIVE LIABILITY (SUBLINE CODE 335)
\$100,000/300,000 BASIC LIMIT**

Class Code	Description	Premium Basis	Number Of Passenger And Freight Trains Per Day	Rate	H/R
40012	Operations - Railroad NOC - Construction	\$1,000 of	5 or less	\$3.49	1/A
	Operations - Operations Performed For Interests Other Than Railroads	Total Cost	6 - 20	\$5.81	1/A
			21 - 40	\$8.14	1/A
			41 - 60	\$10.46	1/A
			61 - 100	\$13.95	1/A
			Over 100	\$17.44	1/A

Table 5.D.3.b. RRP Class Code 40012

DIVISION SIX GENERAL LIABILITY

PROCEDURE 5. ESTIMATED LOSS POTENTIALS - ELP BASED (a) RATES

c. Construction Operations

For construction operations, the extension of coverage to include injuries to supervisors and inspectors employed by the insured at the job site and other employees of the insured assigned to independent contractors for work at the job site, charge an additional premium of 10% of the premium for operations performed for railroads.

d. Refer To The Company

For operations other than construction, refer to company.

4. Special Rating Procedure

The rating procedure for projects which involve operations, part of which are subject to an actual railroad train hazard and part of which are not subject to such hazard, is as follows:

a. Operations Performed For Railroads

The rates and increased limits factors for a particular project are determined as a weighted average of the rates and increased limits factors applicable to each of the two conditions. Use as weights the estimated contract cost for each of the two conditions. The rates apply to each \$1,000 of contract cost for the entire project.

b. Operations Performed For Interests Other Than Railroads

The rates for a particular project are determined by applying to the ELP for the entire project the ratio of the estimated contract cost of the operations which are subject to an actual railroad train hazard to the total contract cost for the entire project. The rates apply to each \$1,000 of contract cost for the entire project.

**DIVISION SIX
GENERAL LIABILITY**

**PROCEDURE 5.
ESTIMATED LOSS POTENTIALS ELP Based (a) Rates**

E. Liquor Liability

**LIQUOR LIABILITY COVERAGE SUBLINE CODE 332
\$100,000/200,000 BASIC LIMIT**

CODE	DESCRIPTION	PREMIUM BASIS	RATE	H/R
70412	Clubs	Sales	\$1.63	3/B
50911	Manufacturers, Wholesalers and Distributors selling alcoholic beverages for consumption off premises	Sales	\$.051	4/A
59211	Package Stores and other retail establishments selling alcoholic beverages for consumption off premises	Sales	\$.60	4/B
58161	Restaurants, Taverns, Hotels, Motels, including package sales	Sales	\$1.44	4/D
58168	Temporary Licenses	Each	Refer to Company	

Table 5.E Liquor Liability

SERFF Tracking Number: LDRX-125697103 State: Arkansas
First Filing Company: Bituminous Casualty Corporation, ... State Tracking Number: EFT \$100
Company Tracking Number: GL AR07056CGR01
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability
Product Name: ELP Revision
Project Name/Number: 2007 Independent Company Filings/GL AR07056CGR01

Supporting Document Schedules

Satisfied -Name: AR - RATE FILING ABSTRACT
RF-1

Comments:

Attachment:

AR - RATE FILING ABSTRACT RF-1.PDF

Review Status:

Accepted for Informational 06/24/2008
Purposes

Satisfied -Name: AR - REFERENCE FILING
ABSTRACT RF-2

Comments:

Attachment:

AR - REFERENCE FILING ABSTRACT RF-2.PDF

Review Status:

Accepted for Informational 06/24/2008
Purposes

FORM RF-1 Rate Filing Abstract NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	GL AR07056CGR01
2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	

Company Name		Company NAIC Number	
3.	A. Bituminous Casualty Corporation	B.	150-20095

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)	
4.	A. 17.0 Other Liability - Claims Made/Occurrence	B.	17.0001 Commercial General Liability (ELP's)

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change ***	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio ***	(E) Loss Cost Modification Factor ***	(F) Selected Loss Cost Multiplier ***	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
General Liability		-0-	.688	1.00	1.453	--	1.453
Estimated Loss Potentials (ELP's)							
TOTAL OVERALL EFFECT		-0-					

***This information is from our filing dated 10/4/06 approving this LCM. We are requesting not to change it with this revision.

6. 5 Year History Rate Change History

Year	Policy Count ***	% of Change ***	Effective Date ***	State Earned Premium (000) ***	Incurred Losses (000) ***	State Loss Ratio ***	Countrywide Loss Ratio ***
2004	600	-3.1	7-1-04	5,930,382	3,991,540	67.31	35.62
2003	613	1.7	7-1-03	5,518,999	-1,074,241	-19.46	41.65
2002	658	2.4	7-1-02	4,434,072	2,195,588	49.52	25.13
2001	675	12.4	8-1-01	3,029,429	993,211	32.79	42.23
2000	703	8.9	8-1-00	2,335,465	537,775	23.03	11.19

7.

Expense Constants	Selected Provisions ***
A. Total Production Expense	23.4
B. General Expense	5.12
C. Taxes, License & Fees	2.66
D. Underwriting Profit & Contingencies	4.0
E. Other (explain)	-4.0
F. TOTAL	31.18

8. Y ELP's: Apply Lost Cost Factors to Future filings? (Y or N)

9. _____ Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____
10. _____ Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): _____

FORM RF-1 Rate Filing Abstract NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	GL AR07056CGR01
2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	

Company Name		Company NAIC Number	
3.	A. Bituminous Fire and Marine Insurance Company	B.	150-20109

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)	
4.	A. 17.0 Other Liability - Claims Made/Occurrence	B.	17.0001 Commercial General Liability (ELP's)

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio ***	(E) Loss Cost Modification Factor ***	(F) Selected Loss Cost Multiplier ***	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
General Liability		-0-	.688	1.00	1.453	--	1.453
Estimated Loss Potentials (ELP's)							
TOTAL OVERALL EFFECT							

***This information is from our filing dated 10/4/06 approving this LCM. We are requesting not to change it with this revision.

6. 5 Year History Rate Change History

Year	Policy Count ***	% of Change ***	Effective Date ***	State Earned Premium (000) ***	Incurred Losses (000) ***	State Loss Ratio ***	Countrywide Loss Ratio ***
2004	1	-3.1	7-1-04	37,443	13,100	34.99	35.62
2003	3	1.7	7-1-03	87,300	11,261	12.9	41.65
2002	7	2.4	7-1-02	179,313	-188,015	-104.85	25.13
2001	20	12.4	8-1-01	281,164	106,074	37.73	42.23
2000	31	8.9	8-1-00	404,453	-150,411	-37.19	11.19

7.

Expense Constants	Selected Provisions ***
A. Total Production Expense	23.4
B. General Expense	5.12
C. Taxes, License & Fees	2.66
D. Underwriting Profit & Contingencies	4.0
E. Other (explain)	-4.0
F. TOTAL	31.18

8. Y ELP's Apply Lost Cost Factors to Future filings? (Y or N)

9. _____ Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____

PC RLC

10. _____ Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): _____

FORM RF2- Reference filing abstract NAIC LOSS COST FILING DOCUMENT—OTHER THAN WORKERS' COMPENSATION

CALCULATION OF COMPANY LOSS COST MULTIPLIER

This filing transmittal is part of Company Tracking #	GL AR07056CGR01
This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	

- Loss Cost Reference Filing** _____ **Independent Rate Filing**
(Advisory Org. & Reference filing #)

If this is a loss cost filing adopting an advisory organization's loss costs, the above insurer hereby declares that it is a member, subscriber or service purchaser of the named advisory organization for this line of insurance. The insurer hereby files (to be deemed to have independently submitted as its own filing) the prospective loss costs in the captioned Reference Filing. The insurer's rates will be the combination of the prospective loss costs and the loss cost multipliers and, if utilized, the expense constants specified in the attachments.

1. Check one of the following:

<input checked="" type="checkbox"/>	The insurer hereby files to have its loss cost multipliers and, if utilized, expense constants be applicable to future revisions of the advisory organization's prospective loss costs for this line of insurance. The insurer's rates will be the combination of the advisory organization's prospective loss costs and the insurer's loss cost multipliers and if utilized, expense constants specified in the attachments. The rates will apply to policies written on or after the effective date of the advisory organization's prospective loss costs. This authorization is effective until disapproved by the Commissioner, or until amended or withdrawn by the insurer. Note: Some states have statutes that prohibit this option for some lines of business.
<input type="checkbox"/>	The insurer hereby files to have its loss cost multipliers and, if utilized, expense constants be applicable only to the above Advisory Organization Reference Filing.

2. Line, Subline, Coverage, Territory, Class, etc. combination to which this page applies: _____

3. Loss cost modification:

A. The insurer hereby files to adopt the prospective loss costs in the captioned reference filing (Check One):

- Without Modification (factor = 1.000)
 With the following modification(s). (Cite the nature and percent modification, and attach supporting data and/or rationale for the modification.) _____

B. Loss Cost Modification Expressed as a Factor: (See Examples Below) _____

- Example 1: Loss cost Modification Factor: If your company's loss cost modification is -10%, a factor of .90 (1.000 - .100) should be used.
 Example 2: Loss cost Modification Factor: If your company's loss cost modification is =15%, a factor of 1.15 (1.000 + .150) should be used.

NOTE: IF EXPENSE CONSTANTS ARE UTILIZED ATTACH "EXPENSE CONSTANT SUPPLEMENT" OR OTHER SUPPORTING INFORMATION. DO NOT COMPLETE ITEMS 4-8 BELOW.

4. Development of Expected Loss Ratio. (Attach exhibit detailing insurer expense data and/or other supporting information.

		Selected Provisions
A.	Total Production Expense	%
B.	General Expense	%
C.	Taxes, Licenses & Fee	%
D.	Underwriting profit & Contingencies (explain how investment income is taken into account)	%
E.	Other (explain)	%
F.	Total	%

5.	A.	Expected Loss Ratio: ELR = 100% - 4F = A		%
	B.	ELR in Decimal Form =		
6.		Company Formula Loss Cost Multiplier (3B/5B)		
7.		Company Selected Loss Cost Multiplier = (Attach explanation for any differences between 6 and 7)		
8.		Rate Level Change for the coverage(s) to which this page applies		

****This information is from our filing dated 10-4-06 approving this LCM. We are requesting not to change it with this revision.**

**FORM RF2- Reference filing abstract NAIC LOSS COST FILING DOCUMENT—OTHER THAN
WORKERS' COMPENSATION
CALCULATION OF COMPANY LOSS COST MULTIPLIER**

This filing transmittal is part of Company Tracking #	GL AR07056CGR01
This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	

Loss Cost Reference Filing _____ **Independent Rate Filing**
(Advisory Org. & Reference filing #)

If this is a loss cost filing adopting an advisory organization's loss costs, the above insurer hereby declares that it is a member, subscriber or service purchaser of the named advisory organization for this line of insurance. The insurer hereby files (to be deemed to have independently submitted as its own filing) the prospective loss costs in the captioned Reference Filing. The insurer's rates will be the combination of the prospective loss costs and the loss cost multipliers and, if utilized, the expense constants specified in the attachments.

1. Check one of the following:

<input type="checkbox"/>	The insurer hereby files to have its loss cost multipliers and, if utilized, expense constants be applicable to future revisions of the advisory organization's prospective loss costs for this line of insurance. The insurer's rates will be the combination of the advisory organization's prospective loss costs and the insurer's loss cost multipliers and if utilized, expense constants specified in the attachments. The rates will apply to policies written on or after the effective date of the advisory organization's prospective loss costs. This authorization is effective until disapproved by the Commissioner, or until amended or withdrawn by the insurer. Note: Some states have statutes that prohibit this option for some lines of business.
<input type="checkbox"/>	The insurer hereby files to have its loss cost multipliers and, if utilized, expense constants be applicable only to the above Advisory Organization Reference Filing.

2. **Line, Subline, Coverage, Territory, Class, etc. combination to which this page applies:** General Liability
Estimated Loss Potentials
(ELP's)

3. **Loss cost modification:**

- A. The insurer hereby files to adopt the prospective loss costs in the captioned reference filing (Check One):
 Without Modification (factor = 1.000)
 With the following modification(s). (Cite the nature and percent modification, and attach supporting data and/or rationale for the modification.) _____

B. Loss Cost Modification Expressed as a Factor: (See Examples Below) _____

- Example 1: Loss cost Modification Factor: If your company's loss cost modification is -10%, a factor of .90 (1.000 - .100) should be used.
 Example 2: Loss cost Modification Factor: If your company's loss cost modification is =15%, a factor of 1.15 (1.000 + .150) should be used.

NOTE: IF EXPENSE CONSTANTS ARE UTILIZED ATTACH "EXPENSE CONSTANT SUPPLEMENT" OR OTHER SUPPORTING INFORMATION. DO NOT COMPLETE ITEMS 4-8 BELOW.

4. **Development of Expected Loss Ratio. (Attach exhibit detailing insurer expense data and/or other supporting information.**

		Selected Provisions	
A.	Total Production Expense	23.4	%
B.	General Expense	5.12	%
C.	Taxes, Licenses & Fee	2.66	%
D.	Underwriting profit & Contingencies (explain how investment income is taken into account)	4.0	%
E.	Other (explain)	-4.0	%
F.	Total	31.18	%

5.	A.	Expected Loss Ratio: ELR = 100% - 4F = A	68.82	%
	B.	ELR in Decimal Form =	.688	
6.		Company Formula Loss Cost Multiplier (3B/5B)	1.453	
7.		Company Selected Loss Cost Multiplier = (Attach explanation for any differences between 6 and 7)	1.453	
8.		Rate Level Change for the coverage(s) to which this page applies	**	

****This information is from our filing dated 10-4-06 approving this LCM. We are requesting not to change it with this revision.**