

MMJUA of RI advises of a Commercial GL rate change effective on 11/01/2023.

This Advisory is to notify you and your policyholders that the MMJUA of RI will use updated Insurance Services Offices (ISO) rates and rules to price its commercial General Liability insurance for all new and renewal policies with effective dates on or after November 1, 2023.

The MMJUA of RI is authorized to price its commercial general liability insurance using current ISO classifications, premium bases, loss costs and rules. As the ISO regularly updates and changes these rates and rules, the MMJUA of RI revises its rates as well.

To assist you in assessing the impact of these updates for your policyholders, we have attached a table containing the current class codes and definitions, premium bases, loss costs, and territory definitions. When preparing the online application, please list the appropriate class codes for each of the policyholder’s locations or business activities and include the most recent exposure data. Consistent with the ISO rules, the MMJUA of RI will calculate its general liability premium by multiplying territory-specific loss costs for the appropriate class code(s) for each of the insured locations by the ISO specified premium base. Although allowed under the ISO rates and rules, the MMJUA of RI does not currently apply any additional multipliers or discounts to these rates. As in the past, the premium for all commercial general liability policies will be subject to retrospective audit of the policyholder’s records.

Please contact us should you have any questions.

Thank you,

Susan Mertes
Executive Director

Description	GL Code	Base	ILF Table	ILF	Base Rate		
					501	502	503
Territory					501	502	503
Dental Lab	12014	Per \$1,000 gross sales	2	1.44	0.151	0.151	0.129
Gift Shop	13507	Per \$1,000 gross sales	1	1.31	2.93	4.20	2.28
Cafeteria	16820	Per \$1,000 gross sales	1	1.31	1.37	1.36	1.17
Adult Day Care - For Profit	40005	Per Patient	2	1.44	16.61	10.84	9.95
Adult Day Care - Not For Profit	40006	Per Patient	2	1.44	16.61	10.84	9.95

Blood Bank - For Profit	40101	Per 1,000 square feet	2	1.44	52.40	32.90	53.20
Blood Bank - Not For Profit	40102	Per 1,000 square feet	2	1.44	46.30	29.10	47.00
Day Care Center - For Profit	41715	Per Patient	1	1.31	24.00	20.90	14.90
Day Care Center - Not For Profit	41716	Per Patient	1	1.31	15.30	13.30	9.48
Inpatient Alcohol & Drug Facility - FP	44427	Per 1,000 square feet	2	1.44	189.00	119.00	193.00
Inpatient Alcohol & Drug Facility - NFP	44428	Per 1,000 square feet	2	1.44	190.00	120.00	194.00
Convalescent/Nursing Home - FP	44429	Per \$1,000 gross sales	2	1.44	2.85	1.80	2.90
Convalescent/Nursing Home - NFP	44430	Per \$1,000 gross sales	2	1.44	1.98	1.25	2.02
Home for the Aged - FP	44431	Per \$1,000 gross sales	2	1.44	6.34	3.99	6.44
Home for the Aged - NFP	44432	Per \$1,000 gross sales	2	1.44	2.01	1.26	2.04
Home for the Handicapped - FP	44433	Per 1,000 square feet	3	1.68	64.00	40.30	65.10
Home for the Handicapped - NFP	44434	Per 1,000 square feet	3	1.68	122.00	77.00	124.00
Acute Care Hospital - FP	44435	Per 1,000 square feet	2	1.44	127.00	79.80	129.00
Acute Care Hospital - NFP	44436	Per 1,000 square feet	2	1.44	148.00	93.20	151.00
Psychiatric Hospital - FP	44437	Per 1,000 square feet	2	1.44	123.00	77.20	125.00
Psychiatric Hospital - NFP	44438	Per 1,000 square feet	2	1.44	97.00	61.00	98.60
Clinics, Dispensaries - FP	44439	Per 1,000 square feet	2	1.44	189.00	119.00	192.00
Clinics, Dispensaries - NFP	44440	Per 1,000 square feet	2	1.44	156.00	98.30	159.00
Home Health Services - NFP	44500	Per \$1,000 clinical payroll	2	1.44	6.95	7.08	4.89
Home Health Services - FP	44501	Per \$1,000 clinical payroll	2	1.44	5.48	5.57	3.85
Diagnostic Testing Lab	46112	Per \$1,000 gross sales	2	1.44	0.206	0.130	0.210
Parking Lot	46622	Per 1,000 square feet	2	1.44	24.40	26.90	17.10
Apartment Building	60010	Per Unit	2	1.44	63.10	113.00	73.40

Boarding or Rooming House	61000	Per Unit	3	1.68	62.40	112.00	72.70
Office Building or Premise - FP	61226	Per 1,000 square feet	2	1.44	160.00	208.00	184.00
Office Building or Premise - NFP	61227	Per 1,000 square feet	2	1.44	146.00	191.00	169.00
Medical Office Building	66561	Per 1,000 square feet	2	1.44	122.00	159.00	140.00
Storage/Warehouse	68706	Per 1,000 square feet	2	1.44	41.40	54.00	47.80
Vacant Building	68606	Per 1,000 square feet	2	1.44	19.80	25.90	22.90
Vacant Land	49451	per acre	2	1.44	17.52	20.16	19.08