

MEDICAL MALPRACTICE JOINT UNDERWRITING ASSOCIATION OF RHODE ISLAND

COMMERCIAL GENERAL LIABILITY RATE CHANGE EFFECTIVE NOVEMBER 1, 2025

September 5, 2025

Dear Agents and Policyholders,

We are writing to inform you that the MMJUA of RI will implement updated Insurance Services Office (ISO) rates and rules for pricing commercial general liability insurance. This change will apply to all new and renewal policies effective on or after November 1, 2025.

The MMJUA of RI is authorized to use current ISO classifications, premium bases, loss costs, and rules to price its commercial general liability insurance. As ISO regularly updates these rates, we will adjust our pricing accordingly.

What You Need to Know:

- **Impact Assessment:** We have attached a table detailing current class codes, definitions, premium bases, loss costs, and territory definitions. Please ensure you list the correct class codes for each policyholder's locations or business activities when preparing the online application and include the most recent exposure data.
- **Premium Calculation:** The MMJUA of RI will calculate general liability premiums by multiplying territory-specific loss costs for the applicable class code(s) at each insured location by the ISO-specified premium base. While we adhere to ISO rules, we currently do not apply additional multipliers or discounts.
- **Retrospective Audit:** As in the past, premiums for all commercial general liability policies will be subject to a retrospective audit of the policyholder's records.

For further clarification or assistance, please contact a member of the MMJUA of RI.

Thank you,



Susan Hughes Mertes
Executive Director
MMJUA of Rhode Island

MMJUA OF RI - COMMERCIAL GENERAL LIABILITY RATE CHANGE EFFECTIVE ON 11/01/2025

***** Highlighted Rates Indicate Changes/Increase in CGL Rate *****

	(a) = ISO - Refer to Co.
	No Change in Rate
	Rate Increase
	Rate Decrease

Base Rates By Territory Code

	Description	GL Code	Base	ILF Table	ILF	501 Expiring Rate	501 2025 Rate	502 Expiring Rate	502 2025 Rate	503 Expiring Rate	503 2025 Rate	
1	Dental Lab	12014	Per \$1,000 Gross Sales	2	1.44	0.147	0.147	0.148	0.15	0.126	0.127	
2	Gift Shop	13507	Per \$1,000 Gross Sales	1	1.31	2.80	2.86	3.95	4.06	2.16	2.22	
3	Cafeteria	16820	Per \$1,000 Gross Sales	1	1.31	1.32	1.33	1.34	1.35	1.14	1.15	
4	Adult Day Care - For Profit	40005	Per Patient	2	1.44	16.61	16.61	10.84	10.84	9.95	9.95	(a)
5	Adult Day Care - Not For Profit	40006	Per Patient	2	1.44	16.61	16.61	10.84	10.84	9.95	9.95	(a)
6	Blood Bank - For Profit	40101	Per 1,000 Square Feet	2	1.44	51.60	53.40	32.00	33.30	52.10	54.20	
7	Blood Bank - Not For Profit	40102	Per 1,000 Square Feet	2	1.44	45.60	47.20	28.20	29.40	46.00	47.90	
8	Day Care Center - For Profit	41715	Per Patient	1	1.31	23.70	24.00	20.30	20.70	14.60	14.90	
9	Day Care Center - Not For Profit	41716	Per Patient	1	1.31	15.10	15.30	12.90	13.10	9.28	9.47	
10	Inpatient Alcohol & Drug Facility - FP	44427	Per 1,000 Square Feet	2	1.44	186.00	193.00	116.00	120.00	188.00	196.00	
11	Inpatient Alcohol & Drug Facility - NFP	44428	Per 1,000 Square Feet	2	1.44	188.00	194.00	116.00	121.00	189.00	197.00	
12	Convalescent/Nursing Home - FP	44429	Per \$1,000 Gross Sales	2	1.44	2.81	2.91	1.74	1.81	2.84	2.96	
13	Convalescent/Nursing Home - NFP	44430	Per \$1,000 Gross Sales	2	1.44	1.95	2.03	1.21	1.26	1.97	2.06	
14	Home for the Aged - FP	44431	Per \$1,000 Gross Sales	2	1.44	6.24	6.47	3.87	4.03	6.30	6.57	
15	Home for the Aged - NFP	44432	Per \$1,000 Gross Sales	2	1.44	1.98	2.05	1.23	1.28	2.00	2.08	
16	Home for the Handicapped - FP	44433	Per 1,000 Square Feet	3	1.68	63.00	65.30	39.10	40.70	63.70	66.30	
17	Home for the Handicapped - NFP	44434	Per 1,000 Square Feet	3	1.68	121.00	125.00	74.80	77.80	122.00	127.00	
18	Acute Care Hospital - FP	44435	Per 1,000 Square Feet	2	1.44	125.00	129.00	77.40	80.50	126.00	131.00	
19	Acute Care Hospital - NFP	44436	Per 1,000 Square Feet	2	1.44	146.00	151.00	90.40	94.10	147.00	153.00	
20	Psychiatric Hospital - FP	44437	Per 1,000 Square Feet	2	1.44	121.00	125.00	74.90	78.00	122.00	127.00	
21	Psychiatric Hospital - NFP	44438	Per 1,000 Square Feet	2	1.44	95.50	99.00	59.20	61.60	96.40	100.00	
22	Clinics, Dispensaries - FP	44439	Per 1,000 Square Feet	2	1.44	186.00	193.00	115.00	120.00	188.00	196.00	
23	Clinics, Dispensaries - NFP	44440	Per 1,000 Square Feet	2	1.44	154.00	159.00	95.40	99.20	155.00	162.00	
24	Home Health Services - NFP	44500	Per \$1,000 Clinical Payroll	2	1.44	6.95	6.95	7.08	7.08	4.89	4.89	(a)
25	Home Health Services - FP	44501	Per \$1,000 Clinical Payroll	2	1.44	5.48	5.48	5.57	5.57	3.85	3.85	(a)
26	Diagnostic Testing Lab	46112	Per \$1,000 Gross Sales	2	1.44	0.203	0.210	0.126	0.131	0.21	0.213	
27	Parking Lot	46622	Per 1,000 Square Feet	2	1.44	23.10	22.80	25.80	25.60	16.30	16.10	
28	Vacant Land	49451	Per Acre	2	1.44	17.52	17.52	20.16	20.16	19.08	19.08	(a)
29	Apartment Building	60010	Per Unit	2	1.44	64.70	69.70	114.00	124.00	74.80	81.10	
30	Boarding or Rooming House	61000	Per Unit	3	1.68	64.10	69.00	113.00	122.00	74.00	80.30	
31	Office Building or Premise - FP	61226	Per 1,000 Square Feet	2	1.44	161.00	169.00	207.00	217.00	185.00	195.00	
32	Office Building or Premise - NFP	61227	Per 1,000 Square Feet	2	1.44	148.00	154.00	189.00	199.00	169.00	178.00	
33	Medical Office Building	66561	Per 1,000 Square Feet	2	1.44	123.00	128.00	157.00	166.00	141.00	148.00	
34	Vacant Building	68606	Per 1,000 Square Feet	2	1.44	20.00	20.90	25.70	27.00	22.90	24.20	
35	Storage/Warehouse	68706	Per 1,000 Square Feet	2	1.44	41.80	43.80	53.60	56.40	47.90	50.50	