

Sample Loss Cost Report

This sample Loss Cost Report is for a specifically rated property in a sprinklered office building with three occupants. The construction class is modified fire resistive, and the Public Protection Classification (PPC™) is 3. The higher BGI loss costs for restaurant occupant indicate a higher loss potential.

RCP (Rating Plan/Construction/Protection) code

Experience Level Adjustment (ELA)

Basic Group I (BGI) loss costs

LOSS COST QUOTE

Policy# /Insured: Zexample Building

410 ZEXAMPLE ST
SAN FRANCISCO, CALIFORNIA 94112
County: SAN MATEO

ISO Risk ID: 04 8888 999998
On-Site Survey Date: 05/2008
Schedule Applied Date: 05/03/2008

Building and Address Details

RCP Code: 1503
Building Rated as: 1 - Specific Rated
Building Construction: 5 - Modified Fire Resistive
Public Protection Classification: 03

ESP Territory Code: 092
BGI CSP: 54
BGI Symbol: AA - Superior Wind Resistive Construction

** THESE ARE SPECIFIC BGI LOSS COSTS **

Experience Level Adjustment (ELA) Details	Effective/Distribution Date	ISO Filing Designation	Approval/Implementation Consider
Current:	08-01-2007	CF-2007-RLA1	LI-CF-2007-016

Building - ZEXAMPLE BUILDING

ISO Risk ID: 04 8888 999998 Line#: 010 CSP Class: 0433

BGI Loss Cost - Specific	ELA Factor	BGI Loss Cost	Protective Safeguard clause(s)
.034	.163	.016	P-1 Automatic Sprinkler System

Occupant - PJ'S MUSIC CENTER

ISO Risk ID: 04 8888 999998 Line#: 015 CSP Class: 0534

BGI Loss Cost - Specific	ELA Factor	BGI Loss Cost	Protective Safeguard clause(s)
.068	.213	.011	P-1 Automatic Sprinkler System

Occupant - NEVERMIND FLOWERS

ISO Risk ID: 04 8888 999998 Line#: 025 CSP Class: 0567

BGI Loss Cost - Specific	ELA Factor	BGI Loss Cost	Protective Safeguard clause(s)
.062	.213	.011	P-1 Automatic Sprinkler System

Occupant - PERUVIAN CHICKEN RESTAURANT

ISO Risk ID: 04 8888 999998 Line#: 030 CSP Class: 0567

BGI Loss Cost - Specific	ELA Factor	BGI Loss Cost	Protective Safeguard clause(s)
.098	.306	.011	P-1 Automatic Sprinkler System

Commercial Statist
Plan (CSP) territor
code

Basic Group II (BG
CSP code

BGII symbol

CSP class codes

BGII loss costs

Protective Safeg
Clause

Experience Level Adjustment (ELA)

The ELA is based on ISO's annual actuarial reviews of premium and loss data. This critical information reflects increasing or decreasing industry loss experience for each of the major statistical classifications in each state — giving you the competitive pricing edge you need to stay profitable. When you retrieve a Loss Cost Report, you'll get the current loss costs first. But if your company hasn't adopted the most current ELA, you can choose the appropriate prior one from a drop-down menu. You'll find up to seven prior levels, and the system adjusts the loss cost to reflect the ELA you select.