

COMMONWEALTH OF VIRGINIA



STEVEN T. FOSTER
COMMISSIONER OF INSURANCE

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STATE CORPORATION COMMISSION BUREAU OF INSURANCE

January 26, 1988

Administrative Letter
1988-2

TO: All Companies Licensed to Write Commercial Liability Insurance

RE: Report of Certain Liability Claims as Required by Virginia Code Section 38.2-2228.1

In response to concerns about the commercial general liability insurance market, the 1987 General Assembly enacted legislation to require additional data to be reported by each insurance company writing commercial liability insurance as defined in Sections 38.2-117 (Personal injury liability) and 38.2-118 (Property damage liability). To collect the data required by this legislation, the State Corporation Commission Bureau of Insurance has developed the attached market definitions and reporting formats that each insurer is required to complete. A separate report is required for each of the market definitions attached. These reports are due September 1, 1988.

The current law provides that each insurer must report the data requested. This prohibits combined reports by groups of insurance companies under common ownership, management, or control. It also does not allow the exemption of any company, regardless of the size or nature of their premium writings. We are recommending that the 1988 Virginia General Assembly modify the Code to allow group reports, and to allow that certain small premium companies be exempted from supplying the reports, unless specifically requested by the State Corporation Commission. We will advise all companies of any change in the Code that affects the completion of the required reports.

Insurers should report data in the greatest detail prescribed by the report formats. If an insurer cannot report the data requested, a complete explanation must accompany the report detailing why limited data is being provided.

The market definitions provided are to be used as a guide in defining specific markets which are required to be reported. Companies should also report the required information for policies written under any comparable classification in use by the individual company.

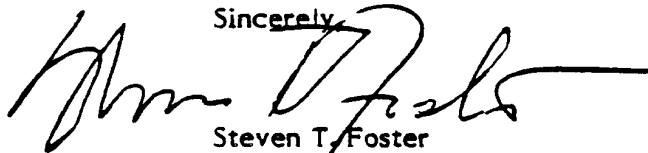
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Companies and statistical agents should contact Jan Fatouros (804)-786-4418 at the State Corporation Commission for details regarding the computerized transmission of the reports to the Bureau of Insurance. While the receipt of computerized reports is preferred, manual reports will be accepted.

Actuarial questions about the report may be addressed to our consulting actuary at the following address:

Dennis R. Henry, FCAS, MAAA
Huggins Financial Services, Inc.
229 S. 18th Street
Philadelphia, Pennsylvania 19103
(215)-875-2837

Sincerely,

A handwritten signature in cursive script, appearing to read "Steven T. Foster", written in black ink.

Steven T. Foster
Commissioner of Insurance

STF:dw
Attachment

Exhibit 1

Page 2

MUNICIPAL LIABILITY

OTHER GOVERNMENTAL SUBDIVISION CLASSES (A)

- . Street, road, highway or bridge construction
- . Transportation systems, facilities and services including airports, bus systems or other transit facilities such as subways and aircraft
- . Utilities - electric, gas, water, steam
- . Wharves, piers, docks, marinas and watercraft
- . Zoos

<u>Class Code</u>		<u>Description</u>	<u>Exposure Base</u>
<u>Old</u>	<u>New</u>		
93050	93050	Governmental Composite Rate Risks	No Exposure
<u>Streets, Roads, Highways or Bridges (B)</u>			
93151		Streets, Roads or Highways- with or without sidewalks - including bridges and culverts - but excluding toll bridges and drawbridges - existence hazard only (excluding New York)	Number of Miles
	48727	Streets, Roads, Highways or Bridges - existence and maintenance hazard only	Number of Miles

- (A) The data reported for these classes reflect primarily governmental exposure.
(B) Separately rated classes for Governmental Subdivisions.

Exhibit 2

PUBLIC SCHOOL LIABILITY (A)

<u>Class Code</u>		<u>Description</u>	<u>Exposure Base</u>
<u>Old</u>	<u>New</u>		
<u>Schools - Public</u>			
82113		Schools - high or junior colleges - public - Not Otherwise Classified	Number of Pupils
	47473	Schools - public - high	Number of Pupils
93221		Schools - elementary, kindergarten, junior high - public	Number of Pupils
	47471	Schools - public - elementary, kindergarten, junior high	Number of Pupils
<u>Schools - Other Schools (B)</u>			
82420		Schools - manual training, trade, vocational - public or private	Number of Pupils
	47474	Schools - trade or vocational	Number of Pupils
82116		Schools - Not Otherwise Classified	Square Feet
	67507	Schools - Not otherwise Classified	Square Feet

(A) Separately rated classes for Governmental Subdivisions.

(B) To varying degrees, the data for these classes reflect both public and private exposure.

VIRGINIA LIABILITY CLAIMS REPORT DEFINITIONS

Calendar Year Earned Premium (#2)

Report premium that is earned during the Calendar year beginning January 1st and ending December 31st for each year.

Incurred But Not Reported (IBNR) Loss and Allocated Loss Adjustment Expenses

Report IBNR loss and allocated loss adjustment expense reserves segregated by year of accident or occurrence at annual intervals for each accident year. IBNR is the amount held in reserve for claims which have occurred, but have not yet been reported, plus the amount held in reserve for the deficiency (or redundancy) of known case reserves. It is the estimated ultimate incurred loss and allocated loss adjustment expenses for each accident year as of the particular evaluation date minus the incurred loss and allocated loss adjustment expenses for all reported accidents as of the particular evaluation date.

Evaluation Dates

Report data on a cumulative basis for the evaluation points indicated up to 120 months.

Market Definitions

The attached Insurance Services Office (ISO) Commercial Statistical Plan (CSP) subline and classification codes are to be used as a guide in defining specific markets which are required to be reported. Companies should also report the required premium and loss data written under any comparable classification in use by the individual company.

Attorney's Fees (#3)

Attorney's fees are all expenses billed by an attorney to the insurer including hourly billings, expert or other witnesses, stenographic, summons and copies of documents.

Exhibit 1

MUNICIPAL LIABILITY

GOVERNMENTAL SUBDIVISIONS - NOT STATE OR FEDERAL

Municipalities (including boroughs, cities, towns, townships, etc.)

<u>Class Code</u>		<u>Population</u>	<u>Exposure Base</u>
<u>Old</u>	<u>New</u>		
91250	44100	Under 2,500	Total Operating Expenditures
91251	44101	2,501 - 10,000	Total Operating Expenditures
91252	44102	10,001 - 25,000	Total Operating Expenditures
91253	44103	25,001 - 50,000	Total Operating Expenditures
91254	44104	50,001 - 100,000	Total Operating Expenditures
91255	44105	100,001 - 250,000	Total Operating Expenditures
91256	44106	Over 250,000	Total Operating Expenditures
91263	Included	Personal Injury Coverage	No Exposure

Counties or Parishes

91257	44108	Under 10,000	Total Operating Expenditures
91258	44109	10,001 - 25,000	Total Operating Expenditures
91259	44110	25,001 - 50,000	Total Operating Expenditures
91260	44111	50,001 - 100,000	Total Operating Expenditures
91261	44112	100,001 - 250,000	Total Operating Expenditures
91262	44113	Over 250,000	Total Operating Expenditures
91263	Included	Personal Injury Coverage	No Exposure

"Total Operating Expenditures" defined as total expenditures (including grants, entitlements and shared revenue) without regard to source of revenue during the policy period, including accounts payable and excluding:

- (a) Capital improvements
- (b) Expenditures for independent contractors operations
- (c) Welfare benefits (not administrative costs)
- (d) Expenditures on the following exposures which are separately classified and rated:
 - . Amusement parks
 - . Exhibition or convention buildings (including arenas and auditoriums)
 - . Dams, levees or dikes - existence hazard
 - . Golf courses
 - . Housing projects - e.g., urban development and public housing
 - . Lakes or reservoirs - existence hazard
 - . Medical care facilities - e.g., hospitals, clinics and sanitariums
 - . Penal institutions, jails - e.g., correctional institutions
 - . Schools or colleges
 - . Ski facilities
 - . Stadiums, bleachers or grandstands with total seating capacity in excess of 5,000
 - . Streets, roads, highways or bridges - existence hazard only for "old" and existence and maintenance hazard for "new"

Market Definitions

Market	Commercial Statistical Plan (CSP) Classes
OWNERS LANDLORDS AND TENANTS Municipal Liability Public School Liability Day Care Liability Recreational Liability Public Housing	All Subline 314 Classes See Exhibit 1 See Exhibit 2 See Exhibit 3 See Exhibit 4 See Exhibit 5
MANUFACTURERS AND CONTRACTORS LIABILITY Exterminators Liability Commercial Contracting Liability	All Subline 313 Classes See Exhibit 6 See Exhibit 7
PREMISES/OPERATIONS LIABILITY Municipal Liability Public School Liability Day Care Liability Recreational Liability Exterminator Liability Commercial Contracting Liability Public Housing	All Subline 334 Classes See Exhibit 1 See Exhibit 2 See Exhibit 3 See Exhibit 4 See Exhibit 6 See Exhibit 7 See Exhibit 5
LIQUOR LIABILITY	All Subline 312 & 332 Classes See Exhibit 8
PROFESSIONAL LIABILITY OTHER THAN MEDICAL (Including Insurance Agents, Architects and Engineers, Real Estate Agents, and Lawyers) Lawyers Professional Liability Pollution/Environmental Impairment Liability	All Subline 317 Classes Classes 81113, 81114, 81220, 81330, 81400 and 81420
POLLUTION/ENVIRONMENTAL IMPAIRMENT LIABILITY	See Exhibit 9
PRODUCTS AND COMPLETED OPERATIONS LIABILITY	All Subline 316 and 336 Classes
CONTRACTUAL LIABILITY	All Subline 311 Classes
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY	All Subline 315 and 335 Classes
COMMERCIAL UMBRELLA LIABILITY	All Classes
MEDICAL PROFESSIONAL LIABILITY	All Subline 210, 220, 230 and 240 Classes
DIRECTORS AND OFFICERS LIABILITY	All Classes including for- profit and not-for-profit organizations
LAW ENFORCEMENT AGENCIES LIABILITY	See Exhibit 10

Exhibit 3

DAYCARE LIABILITY

Class Code
Old New

Description

Exposure Base

82115

41712
41714

Day Nurseries
Day Care Centers
Day Care Centers

Square Feet
Square Feet
Number of Persons

Exhibit 4

RECREATIONAL LIABILITY

<u>Class Code</u>		<u>Description</u>	<u>Exposure Base</u>
<u>Old</u>	<u>New</u>		
<u>Amusement Parks, Centers, Devices, etc.</u>			
	77110-135	Various Amusement Devices, Stands, Shows, etc.	Receipts
	77139	General Park Operations - Ground Hazard	Receipts
	77199	Amusement Parks, Centers Devices, etc. - Contingent Liability	Receipts
	79431	Penny Arcades and Shooting Galleries	Receipts
	79439	Hobby Horses or Rocket Ships - not on premises of insured or in amusement parks - coin operated	Receipts
	40039	Amusement Devices - operated in connection with carnivals or fairs	Gross Sales
	40040	Amusement Devices - Not Otherwise Classified	Gross Sales
	10020	Amusement Parks	Gross Sales
	10015	Amusement Centers	Gross Sales
<u>Animals</u>			
	47891	Animals - not saddle	Number of Animals
	79434	Animals - saddle - for hire	Number of Animals
	47893	Animals - saddle - private	Number of Animals
	40046	Animals - saddle - for rent	Number of Animals
	40047	Animals - saddle - private	Number of Animals

Exhibit 4

Page 2

RECREATIONAL LIABILITY

<u>Class Code</u>		<u>Description</u>	<u>Exposure Base</u>
<u>Old</u>	<u>New</u>		
79492		Archery Ranges Code 79492 also includes: "Golf Driving Ranges" and "Tennis, Handball or Shuffleboard Courts - operated for commercial purpose - not private or municipal"	Receipts
	10052	Archery Ranges - Indoor	Gross Sales
	10054	Archery Ranges - Not Otherwise Classified	Gross Sales
<u>Athletic Games, Teams, Programs, etc.</u>			
79422		Athletic Games Sponsored by the Insured - no admission other than for charitable purpose	Number of Games
79495		Athletic Games or Sports Contests - in buildings Code 79495 also includes: "Automobile Shows - in buildings", "Caves" and "Exhibitions in buildings"	Number of Admissions
79429		Athletic Teams - games away from premises operated by insured Code 79429 also includes: "Baseball Programs - Little League, Pony League, etc."	Number of Games
	40060	Athletic Games Sponsored by the Insured	Number of Games
	40062	Athletic Games or Sports Contests - in buildings - lessees	Number of Admissions
	40065	Athletic Programs - amateur	Number of Games

Exhibit 4

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RECREATIONAL LIABILITY

<u>Class Code</u>		<u>Description</u>	<u>Exposure Base</u>
<u>Old</u>	<u>New</u>		
	40069	Athletic Teams - professional or semi-professional	Number of Games
72992		Awnings or Canopies - loaned or rented to others Code 72992 also includes: "Chairs Not Rolling Chairs - rented to others" and "Beach Chairs and Umbrellas - rented to others"	Receipts
79411		Baseball Parks - operated by insured	Number of Admissions
79436		Baseball Parks - operated by insured Code 79436 also includes: "Exhibition or Convention Buildings or Armories" and "Schools - Stadiums or Outdoor Grandstands or Bleachers"	Receipts
79401		Sports Programs - Youth - Not Otherwise Classified	Number of Games
47894		Teams - Not Otherwise Classified	Number of Team Months
<hr/>			
79426		Bazaars - operated by the insured	No Exposure
	10131	Bazaars - operated by the insured	Gross Sales
<u>Beaches, Baths, Swimming Pools, etc.</u>			
79493		Bathhouses or Bathing Pavilions	Receipts
	10120	Bathhouses or Bathing Pavilions	Gross Sales
80927		Baths - Not Otherwise Classified	Gross Sales
	47420	Saunas & Baths - public	Gross Sales

Exhibit 4

Page 4

RECREATIONAL LIABILITY

<u>Class Code</u>		<u>Description</u>	<u>Exposure Base</u>
<u>Old</u>	<u>New</u>		
	10133	Beach Chairs and Umbrellas - rented to others	Gross Sales
79306		Private Beaches - not swimming clubs	No Exposure
	40072	Beaches - bathing - not commercially operated	Number of Beaches
79307		Public beaches - commercially operated	Receipts
	10135	Beaches - bathing - commercially operated	Gross Sales
72993		Chairs - rolling operation and Rolling Chairs - operation	Receipts
79416		Swimming Pools - commercially operated in connection with hotels or apartment hotels (operator or owned)	Receipts
	48924	Swimming Pools - commercially operated	Gross Sales
79417		Swimming Pools - Not Otherwise Classified	Receipts
	48925	Swimming Pools - Not Otherwise Classified	Number of Pools
72997		Swimming Pools - in parks - not amusement parks - no admission charge	Number of Pools

Code 72997 also includes:
 "Apartment, Tenement, Boarding
 or Rooming Houses - Not Otherwise
 Classified and Apartment Hotels -
 Swimming Pools or Bathing Beaches
 (not commercial)," "Mobile Home
 Parks or Courts - Swimming Pools or
 Bathing Beaches (not commercial)"
 and "Clubs - Swimming Pools or
 Bathing Beaches (not commercial)"

Exhibit 4

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RECREATIONAL LIABILITY

<u>Class Code</u>		<u>Description</u>	<u>Exposure Base</u>
<u>Old</u>	<u>New</u>		
79428		Bicycles - rented to others	Receipts
	10151	Bicycles - rented to others	Gross Sales
79300		Billiard or Pool Halls and Bowling Alleys	Square Feet
	10160	Billiard or Pool Halls	Gross Sales
	10220	Bowling Lanes	Gross Sales

Exhibit 4

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RECREATIONAL LIABILITY

<u>Class Code</u>		<u>Description</u>	<u>Exposure Base</u>
<u>Old</u>	<u>New</u>		
79415		Bleachers or Grandstands in Connection with Baseball Programs (on any premises)	No Exposure
		Code 79415 also includes: "Grandstands or Bleachers - Not Otherwise Classified"	
79424		Bingo Games - in public halls or theaters - commercially operated	Number of Admissions
	40075	Bingo Games - in public halls or theaters - commercially operated	Number of Admissions
<u>Boats</u>			
	10107	Boat yards or marinas - public	Gross Sales
44693		Canoes or Rowboats - for hire - not equipped with motor	Receipts
		Code 44693 also includes "Motorboats or Sailboats - for hire - not operated by the insured - Not Otherwise Classified"	
	10110	Canoes or Rowboats - for rent - not equipped with motors	Gross Sales
44696		Canoes or Rowboats - private - with or without sails - no motors	Number of Boats
	40111	Canoes or Rowboats - not for rent - not equipped with motors	Number of Boats
44598		Camps, Clubs, Hotels etc. - Motorboats and Sailboats - Not Otherwise Classified	Number of Boats
44617		Houseboats	No Exposure

Exhibit 4

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RECREATIONAL LIABILITY

<u>Class Code</u>		<u>Description</u>	<u>Exposure Base</u>
<u>Old</u>	<u>New</u>		
<u>Boats (continued)</u>			
	10119	Boats - Not Otherwise Classified - rented to others	Gross Sales
	10117	Boats - motor or sail - rented to others	Gross Sales
	40117	Boats - Not Otherwise Classified - not for rent	Number of Boats
44613		Boats - private passenger - motor or sail- stored out of water or tied to buoys or docks for storage purposes away from insured's premises	No Exposure
	40115	Boats - motor or sail - not for rent	Number of Boats
44607		Boats - inboard motor - not exceeding 10 horsepower	Number of Boats
44615		Boats - outboard motor - not for hire - 25 horsepower or more	Number of Boats
44614		Boats - not for hire - with outboard motors less than 25 horsepower	Number of Boats
44614		Boats - private passenger - motor or sail - non-owned	Number of Boats
	40140	Boats - non-owned over 26 feet	Number of Boats
44507		Inboard Motorboats and Sailboats (not equipped with auxiliary power) - Private Passenger - not applicable to Camps, Clubs or Hotels	Number of Boats
44517			
44557			
44567			
44577			
44587			
44597			
44598			

Exhibit 4

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RECREATIONAL LIABILITY

<u>Class Code</u>		<u>Description</u>	<u>Exposure Base</u>
<u>Old</u>	<u>New</u>		
<u>Camps</u>			
70322		Camps - Boy or Girl - Not Otherwise Classified	Number of Camper Days
	41421	Camps - for profit	Per Camper Day
	10330	Campgrounds	Gross Sales
70321		Camps - Boy or Girl - non-profit	Number of Camper Days
	41422	Camps - not for profit	Number of Camper Days
80998		Camps - first aid to campers	Number of Camper Days
<u>Carnivals and Circuses</u>			
79221		Carnivals or Circus Companies - excluding mechanical amuse- ment devices	No Exposure
	10375	Carnival or Circus Companies	Gross Sales
	10377	Carnival or Circuses - in tents (sponsor's risk only)	Gross Sales
	10376	Carnival - outside (sponsor's risk only)	Gross Sales
79421		Carnival - outside (sponsor's risk only)	Receipts
79464		Circuses - in tents (sponsor's risk only)	Receipts

Exhibit 4

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RECREATIONAL LIABILITY

<u>Class Code</u>		<u>Description</u>	<u>Exposure Base</u>
<u>Old</u>	<u>New</u>		
<u>Clubs</u>			
79498		Clubs - athletic sports, games or contests away from club premises	Number of Games
79472		Clubs - country, golf, polo or tennis	Square Feet
	11138	Clubs - country or golf	Gross Sales
70411		Clubs - Not Otherwise Classified (including lodges, fraternal orders and sororities)	Square Feet
		Code 70411 also includes: "Clubs - riding - private without riding rings, etc. - not commercial (not riding academies)"	
79496		Clubs - riding - private, with riding rings - not commercial (not riding academies)	Square Feet
		Code 79496 also includes: "Riding Academies - with riding rings, etc."	
	41664	Clubs - horseback riding - no commercial riding instructions	Square Feet
86990		Clubs - swimming (not commercial)	Number of Clubs
	41666	Clubs - swimming	Gross Sales
	41665	Clubs - racquet sports and handball	Gross Sales

Exhibit 4

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RECREATIONAL LIABILITY

<u>Class Code</u>		<u>Description</u>	<u>Exposure Base</u>
<u>Old</u>	<u>New</u>		
86110		Conventions	No Exposure
	41671	Conventions (sponsor's risk)	Number of Convention Days
79112		Dance Halls - admission charge	Receipts
79301		Dance Halls - no admission charge	Number of Halls
	11270	Dance Halls or Ballrooms	Gross Sales
86414		Day Camps and Youth Recreation Programs	No Exposure
		Code 86414 also includes: "Fair Grounds - non operating season" and "Parks or Play Grounds - Not Otherwise Classified"	
79467		Dog Shows - outside	Receipts
70323		Dude Ranches	Number of Guests
	43117	Dude Ranches	Gross Sales
80996		Exercise or Health Institutes	Square Feet
	44311	Exercise or Health Clubs	Gross Sales
<u>Exhibitions</u>			
79435		Exhibitions or Convention Buildings or Armories	Square Feet
	63212	Exhibition or Convention Buildings	Square Feet
	63213	Exhibitions in Buildings - Not Otherwise Classified	Number of Admissions
79499		Exhibition - in Buildings - trade or educational exhibitions - no admission charge	Number of Exhibitions

Exhibit 4

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RECREATIONAL LIABILITY

<u>Class Code</u>		<u>Description</u>	<u>Exposure Base</u>
<u>Old</u>	<u>New</u>		
<u>Exhibitions (continued)</u>			
	63214	Exhibitions - in Buildings - no admission charge	Number of Exhibitions
79418		Exhibitions - Not Otherwise Classified - outside - no stadiums or grandstands	Receipts
79462		Exhibitions - Not Otherwise Classified - outside - in stadiums or on premises having grandstands - ushers not provided by insured	Number of Admissions
	43421	Exhibitions - outside - in stadiums or on premises having grandstands not erected by or for insured - ushers not provided by insured	Number of Admissions
79413		Exhibitions - Not Otherwise Classified - outside - in stadiums or grandstands - ushers provided by insured Code 79413 also includes: "Stadiums - Not Otherwise Classified - operated by insured"	Number of Admissions
	43424	Exhibitions - outside - no stadiums or grandstands	Gross Sales
	43422	Exhibitions - outside - in stadiums or on premises having grandstands - ushers provided by insured	Number of Admissions
	43517	Fair Grounds - non operating season	Number of Fairgrounds
79465		Fairs - outside	Receipts
	43518	Fairs - outside (operator's risk only)	Gross Sales

Exhibit 4

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RECREATIONAL LIABILITY

<u>Class Code</u>		<u>Description</u>	<u>Exposure Base</u>
<u>Old</u>	<u>New</u>		
79463		Fireworks exhibitions - contractor's risk only	No Exposure
	43626	Fireworks exhibitions - contractor's risk only	Gross Sales
79461		Fireworks exhibition - sponsor's risk only	Number of Location Days
	43627	Fireworks exhibition - sponsor's risk only	Number of Location Days
79407		Firing ranges - indoor - not amusement parks or shooting galleries	No Exposure
<u>Fishing</u>			
44637		Fishing Piers - commercially operated - no boats rented by insured	Receipts
	43754	Fishing Piers	Number of Fishing Piers
79478		Fishing Ponds or Lakes - commercially operated - includes boats rented	Receipts
	43760	Fishing Ponds or Lakes - commercially operated	Gross Sales
44636		Fishing Ponds or Lakes - commercially operated - no boats rented by insured	Receipts
<u>Golf</u>			
	44071	Golf Driving Ranges	Gross Sales
79497		Golf Courses - miniature	Receipts
	44069	Golf Courses - miniature	Gross Sales
79420		Golf Courses - municipal or public - not golf or country club	Receipts
	44070	Golf Courses - municipal or public - not golf or country club	Gross Sales

Exhibit 4

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RECREATIONAL LIABILITY

<u>Class Code</u>		<u>Description</u>	<u>Exposure Base</u>
<u>Old</u>	<u>New</u>		
<u>Golf (continued)</u>			
79410		Golfmobiles - loaned or rented to others	Number of Golfmobiles
	44072	Golfmobiles - loaned or rented to others	Gross Sales
79433		Additional Charge Class under Golf Courses: "Golfmobiles loaned or rented to others"	Number of Golfmobiles
<hr/>			
	44192	Grandstands or Bleachers	Number of Grandstands or Bleachers
93120		Halls - Not Otherwise Classified	Square Feet
	44275	Halls	Square Feet
79466		Horse shows - outside	Receipts
07410		Hunting on insured premises for a charge	Receipts
	45223	Hunting preserves	Gross Sales
	45522	Lakes or reservoirs - existence hazard only	Number of Lakes or Reservoirs
82310		Libraries	Square Feet
		Code 82310 also includes: "Museums" and "Mausoleums"	
	66309	Libraries	Square Feet
79302		Model Airplane Contests	Number of Contests
	46425	Museums	Square Feet

Exhibit 4

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RECREATIONAL LIABILITY

<u>Class Code</u>		<u>Description</u>	<u>Exposure Base</u>
<u>Old</u>	<u>New</u>		
	15655	Nightclubs, cabarets and discotheques	Gross Sales
79303		Parades	No Exposure
	46590	Parades (Note: does not apply to parades organized or sponsored by a governmental body)	Number of Parades
	46671	Parks or Playgrounds (Note: does not apply to parks or playgrounds owned by a governmental body)	Number of Parks or Playgrounds
79305		Picnic Grounds - commercially operated	Number of Picnic Grounds
	46773	Picnic Grounds - commercially operated	Number of Picnic
<u>Racing: Auto, horse, dog, etc.</u>			
79483		Horse racing, dog racing, race tracks	Number of Admissions
	46911	Race tracks - motorized vehicles - operators	Gross Sales
79482		Auto racing - midget and not midget; Motorcycle Racing	Number of Admissions
	46912	Race tracks - Not Otherwise Classified - operators	Gross Sales
	46913	Race tracks - motorized vehicles (lessor's risk only)	Gross Sales
	46914	Racing - Not Otherwise Classified (lessors risk only)	Gross Sales
	46915	Race Tracks - motorized vehicles (sponsor's risk only)	Number of Admissions
	46916	Racing - Not Otherwise Classified (sponsor's risk only)	Number of Admissions
	47221	Riding academies	Square Feet

Exhibit 4

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RECREATIONAL LIABILITY

<u>Class Code</u>		<u>Description</u>	<u>Exposure Base</u>
<u>Old</u>	<u>New</u>		
86411		Recreation Centers	Square Feet
		Code 86411 includes: "YMCA and YWCA Institutions"	
79255		Rifle Ranges - indoor - not on insured premises	Number of Ranges
	47253	Rifle or Pistol Ranges - indoor	Number of Ranges
79308		Rifle Ranges - open air - private - away from other premises - owned or operated by the insured	Each
	47254	Rifle or Pistol Ranges - Not Otherwise Classified	Number of Ranges
79468		Rodeos - includes parades	Receipts
	47318	Rodeos	Gross Sales
79451		Skating Rinks - ice	Receipts
	48177	Skating Rinks - ice*	Gross Sales
79452		Skating Rinks - roller	Receipts
	48178	Skating Rinks - roller	Gross Sales
79444		Skeet shooting or trap shooting ranges	No Exposure
	48206	Skeet shooting or trap shooting ranges	Number of Ranges
41191		Ski lifts or tows - including ski runs - commercially operated	Receipts
	48252	Ski lifts, Tows or Runs	Gross Sales
70324		Ski lifts or Tows - not commercial	Number of Lifts or Tows
79481		Soap box derbies - without seating arrangements for spectators	No Exposure

Exhibit 4

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RECREATIONAL LIABILITY

<u>Class Code</u>		<u>Description</u>	<u>Exposure Base</u>
<u>Old</u>	<u>New</u>		
	48441	Soap Box Derbies	Number of Contestants
79111		Social Gatherings and Meetings - on premises not owned or operated by the insured	No Exposure
	48556	Social Gatherings and Meetings - on premises not owned or operated by the insured	Number of Locations
	99111	Stables - boarding, livery, racing	Payroll
79413		Stadiums - Not Otherwise Classified - operated by insured	Number of Admissions
79414		Stadiums - Not Otherwise Classified - operated by insured	Receipts
	48634	Stadiums - operated by insured	Gross Sales
	48808	Sun Tanning Salons	Gross Sales
72995		Tents - loaned or rented to others	Receipts
	49111	Tents or Canopies - loaned or rented to others	Gross Sales
<u>Theaters</u>			
78821		Theaters - Not Otherwise Classified	Number of Admissions
	49182	Theaters - Not Otherwise Classified	Number of Admissions
78330		Theaters - drive in - admissions	Number of Admissions

Exhibit 4

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RECREATIONAL LIABILITY

<u>Class Code</u>		<u>Description</u>	<u>Exposure Base</u>
<u>Old</u>	<u>New</u>		
<u>Theaters (continued)</u>			
	49181	Theaters - drive in - admissions	Number of Admissions
78331		Theaters - drive in - receipts	Receipts
	49183	Theaters - motion picture	Number of Admissions
78329		Theaters (not drive in) - Halls or Auditoriums - not operated by insured (lessor's risk only)	Square Feet
78320		Theaters - motion picture	Number of Admissions
<hr/>			
	99718	Theatrical Companies - traveling	Payroll
70324		Tobaggan Slides - not commercial	Number of Slides
	49333	Travel Agency Tours	Number of Passenger Days
70329		Vacation Farms	Number of Guests
	49870	YMCA, YWCA or similar institutions	Square Feet
	49889	Youth Recreation Programs	Number of Registrants
07292		Additional Charge Class under Parks or Playgrounds - Not Otherwise Classified: "Zoos"	Number of Zoos
	49901	Zoos	Number of Zoos

**Annual Report of Virginia Commercial Liability Claims
As Required by Section 38.2-2228.1 of the Code of Virginia**

Insurer: _____ NAIC# _____
 Address: _____

This report is due September 1, 1988. For each type of coverage described in the Market Definitions attached, provide the information requested for the state of Virginia.

1. Type of coverage _____

	(\$000 omitted)						6 months
	<u>1981</u>	<u>1982</u>	<u>1983</u>	<u>1984</u>	<u>1985</u>	<u>1986</u>	<u>1987</u>
2. Calendar year earned premium	_____	_____	_____	_____	_____	_____	_____
3. Total amount of attorney's fees paid in connection with the claim(s) to the extent these amounts are known (evaluated as of 3/31/87 on an accident year basis)	_____	_____	_____	_____	_____	_____	XXX
4. Total amount of paid and outstanding unallocated loss adjustment expense in connection with the claim(s) to the extent these amounts are known (evaluated as of 3/31/87 on an accident year basis).	_____	_____	_____	_____	_____	_____	XXX

5. Signed: _____
 Telephone: _____
 Date: _____

6. Title: _____
 Print Name: _____

VIRGINIA LIABILITY CLAIMS REPORT
(\$000 omitted)

Insurer
NAIC#

7. Type of coverage:
(from #1 on page 1)

8. For accident years beginning with 1979, list the cumulative paid loss and allocated loss adjustment expense at the various points in time.

PAID LOSS AND ALLOCATED LOSS ADJUSTMENT EXPENSES EVALUATED AS OF:

Accident Year	6 Mos	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72	75	78	81	84	87	90	93	96	99	102	105	108						
1979	XXX	XXX	XXX	XXX	XXX																																			
1980	XXX																																							
1981	XXX																																							
1982	XXX																																							
1983	XXX																																							
1984	XXX																																							
1985	XXX																																							
1986	XXX																																							
1987																																								

9. For accident years beginning with 1979, list the case outstanding loss and allocated loss adjustment expense (excluding IBNR) at the various points in time.

CASE OUTSTANDING LOSS AND ALLOCATED LOSS ADJUSTMENT EXPENSES EVALUATED AS OF:

Accident Year	6 Mos	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72	75	78	81	84	87	90	93	96	99	102	105	108							
1979	XXX	XXX	XXX	XXX	XXX																																				
1980	XXX																																								
1981	XXX																																								
1982	XXX																																								
1983	XXX																																								
1984	XXX																																								
1985	XXX																																								
1986	XXX																																								
1987																																									

VIRGINIA LIABILITY CLAIMS REPORT
(\$000 omitted)

Insurer
NAIC#

10. Type of coverage:
(from #1 on page 1)

11. For accident years beginning with 1979, list the cumulative incurred loss and allocated loss adjustment expense at (excluding IRRR) the various points in time.
(sum of 8 and 9)

INCURRED LOSS AND ALLOCATED LOSS ADJUSTMENT EXPENSES EVALUATED AS OF:

Accident Year	6 Mos	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72	75	78	81	84	87	90	93	96	99	102	105	108	
1979	XXX	XXX	XXX	XXX	XXX																														
1980	XXX																																		
1981	XXX																																		
1982	XXX																																		
1983	XXX																																		
1984	XXX																																		
1985	XXX																																		
1986	XXX																																		
1987																																			

12. For accident years beginning with 1979, list the cumulative number of incurred claims at the various points in time.

ACTUAL NUMBER OF INCURRED CLAIMS AS OF:

Accident Year	6 Mos	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72	75	78	81	84	87	90	93	96	99	102	105	108		
1979	XXX	XXX	XXX	XXX	XXX																															
1980	XXX																																			
1981	XXX																																			
1982	XXX																																			
1983	XXX																																			
1984	XXX																																			
1985	XXX																																			
1986	XXX																																			
1987																																				

VIRGINIA LIABILITY CLAIMS REPORT
(\$000 omitted)

Insurer
NAIC#

13. Type of coverage:
(from #1 on page 1)

14. For accident years beginning with 1979, list the IBNR for loss and allocated loss adjustment expense for each evaluation.

INCURRED BUT NOT REPORTED (IBNR) LOSS AND ALLOCATED LOSS ADJUSTMENT EXPENSE EVALUATED AS OF:

Accident Year	12 Mos	24	36	48	60	72	84	96	108	120
1979	XXX									
1980										
1981										
1982										
1983										
1984										
1985										
1986										
1987										

Exhibit 5

PUBLIC HOUSING

<u>Class Code</u>		<u>Description</u>	<u>Exposure Base</u>
<u>Old</u>	<u>New</u>		
93181		Housing Projects - Federal, State, Local - Apartment Houses - not three or four family dwellings	Square footage
93182		Housing Projects - Federal, State, Local - Dwellings - four family	Number of dwellings
93183		Housing Projects - Federal, State, Local - Dwellings - three family	Number of dwellings
93184		Housing Project - Federal, State, Local - Dwellings - two family	Number of dwellings
93185		Housing Projects - Federal, State, Local - Private Residences	Number of residences
	64500	Housing Projects - Federal, State, Local	Number of units

Exhibit 6

EXTERMINATOR LIABILITY

<u>Class Code</u>		<u>Description</u>	<u>Exposure Base</u>
<u>Old</u>	<u>New</u>		
73420		Exterminators including Pest Control - excluding the use of gas	Receipt
	43470	Exterminators	Gross Sales

Exhibit 7

MARKET DEFINITIONS
COMMERCIAL CONTRACTING (NON-SIMPLIFIED CSP CODES)

Class Codes

Air Conditioning, Heating, or Refrigeration Systems or Combined Heating and Air Conditioning Systems - including duct work and piping - installation, servicing or repair	17140
Airport Runway or Warming Apron Construction, Paving or Repaving	16135
Boiler Inspecting or Scaling	76992
Boiler Installation or Repair - steam-including construction or repair of foundation	17145
Bridge or Elevated Highway Construction	16275
Building Equipment Installation, Erection, Servicing or Repair	17835
Building or Structure Raising, Moving or Underpinning - including incidental shoring, removal or rebuilding of walls, foundations, columns or piers	17885
Cable Installation in Conduits or Subways	17314
Caisson Work - foundations for buildings - including pile driving, excavation, masonry or concrete work up to completion of substructure only	17805
Caisson Work - not foundations for buildings - including pile driving, excavation, masonry or concrete work up to completion of substructure only	16235
Carpentry NOC	17535
Ceiling or Wall Installation - metal	17621
Ceiling or Wall Installation - not plastering	17535
Cement, Concrete or Granolithic Floor Construction, Finishing or Surfacing	17745
Chimney Construction - stone, brick or concrete - including foundations	17425
Cleaning or Renovating - outside surfaces of buildings	17965
Cofferdam Work - including pile driving, excavation, masonry or concrete work up to completion of substructure only	16235
Concrete Block Construction - buildings	17741
Concrete Construction - including foundations, making, setting up or taking down forms, scaffolds, false-work or concrete distributing apparatus	17745
Conduit Construction for Cables or Wires	16285

Exhibit 7

Page 2

Contractors Equipment - cranes, derricks, power shovels and equipment incidental thereto - rented to others with operators including installation, repair or removal	73912
Contractors Equipment - cranes, derricks, power shovels, and equipment incidental thereto - rented to others without operators - including installation repair or removal	73917
Contractors Equipment - earth moving equipment other than cranes, derricks and power shovels - rented to others with operators - including installation, repair or removal	17861
Contractors Equipment - excluding automobiles - rented to others - without operators - including installation, removal or repair	73911
Contractors Equipment - excluding automobiles - rented to others - without operators- including installation, repair or removal	73913
Contractors Equipment - hod or material platform hoists and equipment incidental thereto - rented to others with operators - excluding installation, repair or removal	17875
Contractors Equipment - hod or material platform hoists and equipment incidental thereto - rented to others without operators - excluding installation, repair or removal	73914
Contractors Equipment - ladders, scaffolds, scaffolding, sidewalk bridges, towers and equipment incidental thereto - rented to others - excluding installation, repair or removal	73915
Contractors Equipment - steam boilers, compressors, air pressure tanks, pneumatic tools and equipment incidental thereto - rented to others with operators - including installation, repair or removal	73916
Contractors Equipment Distributors - ladders or hoists - excluding scaffolds or towers	59991
Contractors Equipment Distributors - ladders or hoists - including scaffolds or towers	59991
Contractors Permanent Yards - maintenance or storage of equipment or material	42264
Core Drilling	17755
Dam or Reservoir Construction	16232
Dike or Revetment Construction - river work only	16295
Door, Window or Assembled Millwork Erection - metal covered	17511
Dredging - not gold dredging	16293
Drilling	17755

Exhibit 7

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Drilling - Water	17755
Driveway, Parking Area or Sidewalk Construction, Paving or Repaving	16144
Dry Wall or Wallboard Installation	17946
Electric Light or Power Line Construction	16245
Electric Light or Power Line Construction - Rural Electrification Administration Projects Only	16242
Electrical Wiring - within buildings, including installation or repair of fixtures or appliances	17315
Elevator Installation, Service or Repair	17845
Excavation	15111
Exterminators - including termite control - excluding the use of gas of any kind	73420
Fence Erection - metal	17985
Garbage, Ashes or Refuse Collection	49531
Gas Appliances of Equipment - household type - installation, servicing or repair	17140
Gas Mains or Connections Construction-including Tunneling at street crossings	16225
Grading of Land	07313
Insulation Work - installation or application of acoustical or thermal insulating material in buildings or within building walls	15161
Iron or Steel Erection - bridges	16275
Iron or Steel Erection - frame structures, iron-work on outside of buildings including erecting or repairing balconies, fire escapes, railings, staircases, coal chutes or fireproof shutters	17765
Iron or Steel Erection - steel lock gates, gas holders, standpipes, water towers, smoke stacks, tanks, silos, prison cells or fire or burglar proof vaults	15122
Iron or Steel Erection NOC	15125
Irrigation or Drainage System Construction - including pile driving or dredging	16255
Jetty or Breakwater Construction	16295
Levee Construction	16295
Masonry Work	17425
Military Reservation Construction - Carpentry	15142
Military Reservation Construction - iron or steel erection - not over two stories	17762

Exhibit 7

Page 4

Modular Units - buildings - erection	17535
Oil or Gas Pipeline Construction - including pile driving or dredging	16365
Painting - oil or gasoline tanks - including shop operations	17235
Painting, Decorating or Paperhanging - including shop operations	17235
Painting - Ship hulls	17215
Painting - steel structures or bridges	17225
Pile Driving - building foundations only	17805
Pile Driving - including timber wharf building	16294
Pile Driving - sonic method	16296
Pipeline Construction - including pile driving or dredging	16365
Plumbing - gas, steam, hotwater or other pipe fitting	17185
Prefabricated Building Erection	17535
Roofing - all kinds - including yard employees	17625
Sewer Mains or Connections Construction - including tunneling at street crossings	16225
Shaft Sinking - including pile driving, excavation, concrete work or lining	16235
Sheet Metal Work - erection, installation or repair - shop and outside	34401
Scaffolds, Scaffoldings, Ladders, Sidewalk Bridges, Towers and equipment incidental thereto - rented to others - excluding installation, repair or removal	73915
Sign Painting or Lettering on Buildings or Structures - including shop operations	17235
Steam Mains or Connections Construction - including tunneling at street crossings	16225
Steam Pipe or Boiler Installation - applying cork, asbestos or other non-conducting materials - including shop	17141
Street Cleaning - including snow removal from street and highways	49531
Street or Road Construction or Reconstruction - clearing of right-of-way, excavation, filling or grading, bridge or culvert building	16115
Street or Road Paving or Repaving, Surfacing or Resurfacing or Scraping	16125
Subway Construction	16205
Swimming Pools - below ground - installation, service or repair	17802
Tank Erection or Repair - metal - within buildings exclusively - including construction or repair of foundations	17145

Exhibit 7

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Telephone, Telegraph or Alarm Line Construction	16245
Tunneling - including lining	16235
Underpinning Buildings or Structures - including incidental shoring, removal or rebuilding of walls, foundations, columns or piers	17885
Water Mains or Connections Construction - including tunneling at street crossings	16225
Wrecking Buildings or Structure - not marine - including salesmen or clerical at site of wrecking	17822
Wrecking - marine - including salvage operations	17821

Exhibit 8

LIQUOR LAW LIABILITY

Class Code

Exposure Base

<u>Old</u>	<u>New</u>	<u>Description</u>	<u>Old</u>	<u>New</u>
49950		Host Liability	No Exposure	
	70414	Additional Interests		No Exposure
11111	11111	Liquor Liability - Not Otherwise Classified	No Exposure	No Exposure
70416	70416	States Where No Liquor Liability Is Imposed by Statute or Under Common Law Practice	No Exposure	No Exposure

Exhibit 9

POLLUTION/ENVIRONMENTAL IMPAIRMENT LIABILITY

<u>Class Code</u>		<u>Description</u>	<u>Exposure Base</u>
<u>Old</u>	<u>New</u>		
90000		Pollution Liability	No Exposure
	90100	Pollution Liability Form - Including Clean-up Costs Coverage	No Exposure
	90105	Pollution Liability Form - Excluding Clean-up Costs Coverage	No Exposure
	90110	CGL Coverage Form - Pollution Extension Endorsement (Excludes Clean-up Costs Coverage)	No Exposure

Exhibit 10

LAW ENFORCEMENT AGENCIES

All classes, including, but not limited to the following:

Agencies whose employees deal directly with the public and exercise general powers of arrest such as:

- (a) County Sheriff/Police Chief
- (b) Peace Officers

Agencies whose employees do not deal directly with the public and exercise limited power of arrest such as:

- (a) Jailers
- (b) Matrons
- (c) County Security
- (d) Civil Process Officers

Agencies who do not exercise power of arrest and whose duties are administrative such as:

- (a) County Commissioners
- (b) City Council
- (c) Mayors or City Managers
- (d) Auxillary or Reserve Police
- (e) Coroner
- (f) School Crossing Guards, Humane Officers, Crime Prevention Officers

Agencies whose employees whose ordinary duties are only indirectly related to enforcement of criminal laws such as:

- (a) Clerical staff/fingerprinting/license examination
- (b) Stenographic Personnel/food service/photographic
- (c) Dispatcher/Record Keeping