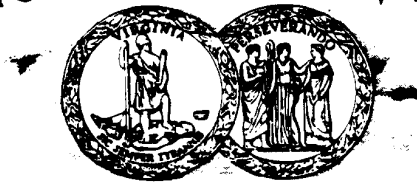


COMMONWEALTH OF VIRGINIA



STEVEN T. FOSTER
COMMISSIONER OF INSURANCE

Box 1157
RICHMOND, VA 23209
TELEPHONE: (804) 786-3741

STATE CORPORATION COMMISSION BUREAU OF INSURANCE

January 26, 1988

Administrative Letter
1988-3

TO: All Companies Licensed to Write Commercial Liability Insurance

RE: Supplemental Report for Certain Lines and Subclassifications of Liability Insurance as Required by Virginia Code Section 38.2-1905.2

Virginia Code Section 38.2-1905.2 provides that all insurers licensed to write the classes of insurance defined in Sections 38.2-117 (Personal injury liability) and 38.2-118 (Property damage liability) shall file a report showing their direct experience in the Commonwealth attributable to all lines and subclassifications of liability insurance designated by the State Corporation Commission (SCC) in accordance with subsection B of Section 38.2-1905.1; provided such reports shall be required only of insurers actually writing any such designated line or subclassification of insurance. Section 38.2-1905.1 requires the SCC to designate lines and subclassifications where it believes competition may not be an effective regulator of rates.

The lines and subclassifications where the Commission has cause to believe that competition may not be an effective regulator of rates have been identified in the SCC's report, "The Level of Competition, Availability and Affordability in the Commercial Liability Insurance Industry", submitted to the General Assembly in November, 1987. Copies of this report may be obtained from Legislative Services at (804)-786-6530.

To collect the data required by the legislation, the SCC has adopted the attached supplemental report format (see Exhibit 1) that each insurer is required to complete for the designated lines and subclassifications. A separate report is required of each insurer actually writing any of the lines or subclassifications described in the attached market definitions. 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.

January 26, 1988
Page 2

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.

The report is due May 1, 1988. Insurers shall report data in the greatest detail prescribed by the report format. If an insurer cannot report the data requested, a complete explanation should accompany the report detailing why limited data was provided.

Actuarial questions 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, PA 19103
(215)-875-2837

Sincerely,



Steven T. Foster
Commissioner of Insurance

STF:dw
Attachment

DOCUMENT CONTROL SERVICE
COMMONWEALTH OF VIRGINIA

STATE CORPORATION COMMISSION

1988 JAN 20 PM 4:03

AT RICHMOND, JANUARY 20, 1988

COMMONWEALTH OF VIRGINIA

At the relation of the

STATE CORPORATION COMMISSION

CASE NO. INS870345

Ex Parte, In re: Adoption of reporting form for lines and subclassifications of insurance designated pursuant to Virginia Code §§38.2-1905.1.B and 38.1-1905.2.B.

ORDER ADOPTING SUPPLEMENTAL REPORTING FORM

WHEREAS, pursuant to an order entered herein November 17, 1987, a hearing was conducted by the Commission in its Courtroom at 10:00 a.m. on December 16, 1987 for the purpose of receiving comments from interested parties concerning the adoption of a proposed supplemental reporting form for lines and subclassifications of insurance designated by the Commission pursuant to Virginia Code §§38.2-1905.1.B and 38.2.1905.2.B.; and

WHEREAS, the Commission has considered the supplemental reporting form, as proposed and as amended at the hearing, the comments of interested parties and the law applicable herein,

THE COMMISSION is of the opinion and ORDERS that the reporting form entitled "Supplemental Report Required by §38.2-1905.2 for Certain Lines of Subclassifications of Liability Insurance", which is attached hereto and made a part hereof, should be, and it is hereby, ADOPTED for filing with the Commission's Bureau of Insurance by licensed insurers in this Commonwealth on or before May 1, 1988.

AN ATTESTED COPY hereof shall be sent by the Clerk of the Commission to Honorable Mary Sue Terry, Attorney General of Virginia, in care of Anthony Gambardella, Esquire and Gale D. Jaspén, Esquire, Office of the Consumer Counsel of the Office of the Attorney General, 101 North 8th Street, Richmond, Virginia 23219; C. William Waechter, Jr., Esquire, 6722 Patterson Avenue, Richmond, Virginia 23226, counsel for the Alliance of American Insurers; Donald G. Owens, Esquire, P.O. Box 1122, Richmond, Virginia 23208-9970, counsel for the American Insurance Association; John William Crews, Esquire, 700 E. Main Street, Suite 1015, 700 Building, Richmond, Virginia 23219, counsel for The Virginia Insurance Reciprocal; and the Bureau of Insurance in care of Robert A. Miller, Deputy Commissioner, who shall forthwith cause a copy of this order and the attachment hereto to be sent to all insurers licensed to transact the lines and subclassifications designated in Attachment A of the order entered herein November 17, 1987 and all rate service organizations licensed pursuant to Chapter 19 of Title 38.2 of the Code of Virginia.

A True Copy
— Teste:

George W. Bryant, Jr.

Clerk of the
State Corporation Commission

**SUPPLEMENTAL REPORT REQUIRED BY VIRGINIA CODE 38.2-1905.2
FOR CERTAIN LINES OR SUBCLASSIFICATIONS OF LIABILITY INSURANCE**

BY ORDER OF THE STATE CORPORATION COMMISSION THIS REPORT IS DUE ON OR BEFORE MAY 1, 1988, AT THE STATE CORPORATION COMMISSION BUREAU OF INSURANCE, P. O. BOX 1157, RICHMOND, VIRGINIA 23209.

All insurers licensed to write the classes of insurance defined in Section 38.2-117 (Personal injury liability) and 38.2-118 (Property damage liability) shall file a report showing their direct experience in the Commonwealth attributable to all lines or subclassifications of liability insurance designated by the Commission in accordance with subsection B of Section 38.2-1905.1; provided such reports shall be required only of insurers actually writing any such designated line or subclassification of insurance in the Commonwealth.

For each line or subclassification designated, provide the information requested below: (000's omitted)

Designated line or subclassification	Insurer				
		NAIC#			
Calendar Year	<u>1983</u>	<u>1984</u>	<u>1985</u>	<u>1986</u>	<u>1987</u>
1. Number of exposures written*	_____	_____	_____	_____	_____
2. Direct premiums written	_____	_____	_____	_____	_____
3. Direct premiums earned	_____	_____	_____	_____	_____
4. Direct losses paid for prior calendar years	_____	_____	_____	_____	_____
5. Number of claims paid and closed	_____	_____	_____	_____	_____
6a. Direct losses incurred during the year	_____	_____	_____	_____	_____
b. Direct losses incurred during the year which occurred and were paid during the year	_____	_____	_____	_____	_____
c. Direct losses incurred during the year which were reported during the year but were not yet paid	_____	_____	_____	_____	_____
7. Any loss development factor used and supporting data used in the calculating IBNR losses in 6a.	_____	_____	_____	_____	_____
8. Number of claims unpaid and open at end of year	_____	_____	_____	_____	_____
9. Investment income allocated to this line or subclassification (in \$) (attach information to describe the allocation method used)	_____	_____	_____	_____	_____

10. Are your rates for this line or subclassification recommended or filed by a rate service organization? yes no. If yes, name of organization _____
Do you deviate from the filed rate or any other company's filed rate? yes no.
Deviation for this line or subclassification ____%.

11. Have you sought to write or obtain new business within the line or subclassification within the past year? yes no. If yes, indicate calendar year 1987
policy count and written premium. _____ Policy Count
\$ _____ Written Premium

An insurer may submit other relevant information as part of this report that it would like the Commission to consider in determining whether competition is an effective regulator of rates for this line or subclassification.

*The term "number of exposures" as used in this report shall mean the unit of measure of risk which is used by the insurer for the designated line or subclassification. Each insurer shall indicate in its report the unit of measure, e.g., number of individuals insured, number of entities insured, payroll, square foot, etc., used by each insurer for each line and subclassification. Such insurer shall use such unit consistently in all reports required by this section.

12. Signed: _____ Title: _____
Telephone: _____ Print Name: _____
Date: _____

**SUPPLEMENTAL REPORT FOR CERTAIN LINES OR SUBCLASSIFICATIONS OF
LIABILITY INSURANCE AS REQUIRED BY VIRGINIA CODE 38.2-1905.2**

Market Definitions

Market	Commercial Statistical Plan (CSP) Classes
1. Products and Completed Operations (including Discontinued Operations)	all 316 and 336 classes
2. Environmental Impairment Liability including Hazardous Waste	See Exhibit 2
3. Liquor Liability	All Subline 312 and 332 classes See Exhibit 3
4. Directors and Officers Liability	All classes including for profit and not for profit organization
5. Premises/Operations Liability as identified below:	
Commercial Contracting	See Exhibit 5
Law Enforcement Agencies	See Exhibit 6
Pest Control/Exterminators	See Exhibit 7
Governmental or Municipal Liability	See Exhibit 8
School Divisions	See Exhibit 9
Public Housing	See Exhibit 10
Recreation Liability (all types, including special events)	See Exhibit 11
Daycare/Child Care Liability	See Exhibit 12
6. Professional Liability	
Medical Professional	All Subline 210, 220, 230 and 240 classes
Lawyers Professional Liability	Classes 81113, 81114, 81220, 81330, 81400 and 81420
Insurance Agents Errors and Omissions	All classes
Architects and Engineers Errors and Omissions	All classes
Real Estate Agents Errors and Omissions	All classes

The above market definitions 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.

Exhibit 2

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 3

LIQUOR LAW LIABILITY

<u>Class Code</u>			<u>Exposure Base</u>	
<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 4

DIRECTORS AND OFFICERS LIABILITY

All classes including for-profit and not-for-profit organizations.

Exhibit 5

MARKET DEFINITIONS
COMMERCIAL CONTRACTING (NON-SIMPLIFIED CSP CODES)

	<u>Class Codes</u>
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 foundation	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 5

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 5

Page 3

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 in height	17762

Exhibit 5

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, Scoffoldings, 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 5

Page 5

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 6

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

Exhibit 7

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	Receipts
	43470	Exterminators	Gross Sales

Exhibit 8

**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"

Exhibit 8

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 9

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

Schools - Other Schools (B)

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.

Exhibit 10

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 11

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 11

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 11

Page 3

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 11

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 11

Page 5

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 11

Page 6

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 11

Page 7

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 11

Page 8

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 11

Page 9

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 11

Page 10

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 11

Page 11

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
<hr/>			
	43517	Fair Grounds - non operating season	Number of Fairgrounds
79465		Fairs - outside	Receipts
	43518	Fairs - outside (operator's risk only)	Gross Sales

Exhibit 11

Page 12

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 11

Page 13

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 11

Page 14

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 <u>not</u> apply to parades organized or sponsored by a governmental body)	Number of Parades
	46671	Parks or Playgrounds (Note: does <u>not</u> 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 11

Page 15

RECREATIONAL LIABILITY

<u>Class Code</u>		<u>Description</u>	<u>Exposure Base</u>
<u>Old</u>	<u>New</u>		
86411		Recreation Centers Code 86411 includes: "YMCA and YWCA Institutions"	Square Feet
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 11

Page 16

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 11

Page 17

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

Exhibit 12

DAYCARE LIABILITY

<u>Class Code</u>		<u>Description</u>	<u>Exposure Base</u>
<u>Old</u>	<u>New</u>		
82115		Day Nurseries	Square Feet
	41712	Day Care Centers	Square Feet
	41714	Day Care Centers	Number of Persons