

**PROPERTY - MONOLINE**  
**AMCO Insurance Company**

**Base Rate Calculation**

1. Calculate the base rate by multiplying the ISO Loss Cost by the AMCOLoss Cost Multiplier.
2. The AMCOLoss Cost Multiplier is: **2.574**
3. The Earthquake Loss Cost Multiplier is: **2.414**

**AMCO Insurance Company**  
**ALABAMA**

**Effective New Business:** 01/01/15  
**Effective Renewal Business:** 01/01/15

**PROPERTY - PACKAGE**  
**AMCO Insurance Company**

**Base Rate Calculation**

1. Calculate the package base rate by multiplying the ISO Loss Cost by the AMCO Loss Cost Multiplier by the appropriate Package Modification Factor from below.
2. The AMCO Loss Cost Multiplier is: **2.574**

Package Modification Factors are:

Motel - Hotel	<b>0.78</b>
Apartment	<b>0.78</b>
Office	<b>0.90</b>
Mercantile	<b>1.00</b>
Institutional	<b>0.75</b>
Service	<b>1.00</b>
Industrial & Processing	<b>0.97</b>
Contractors	<b>1.00</b>

**AMCO Insurance Company**

**ALABAMA**

**Effective New Business:**

01/01/15

**Effective Renewal Business:**

01/01/15

**PROPERTY - MONOLINE**  
**Allied Property and Casualty Ins. Company**

**Base Rate Calculation**

1. Calculate the base rate by multiplying the ISO Loss Cost by the Allied P&C Loss Cost Multiplier.
2. The Allied P&C Loss Cost Multiplier is: **2.144**
3. The Earthquake Loss Cost Multiplier is: **1.950**

**Allied Property and Casualty Ins. Company**  
**ALABAMA**

**Effective New Business:** 01/01/15  
**Effective Renewal Business:** 01/01/15

**PROPERTY - PACKAGE**  
**Allied Property and Casualty Ins. Company**

**Base Rate Calculation**

1. Calculate the package base rate by multiplying the ISO Loss Cost by the Allied P&C Loss Cost Multiplier by the appropriate Package Modification Factor from below.
2. The Allied P&C Loss Cost Multiplier is: **2.144**

Package Modification Factors are:

Motel - Hotel	<b>0.78</b>
Apartment	<b>0.78</b>
Office	<b>0.90</b>
Mercantile	<b>1.00</b>
Institutional	<b>0.75</b>
Service	<b>1.00</b>
Industrial & Processing	<b>0.97</b>
Contractors	<b>1.00</b>

**Allied Property and Casualty Ins. Company**

**ALABAMA**

**Effective New Business:** 01/01/15

**Effective Renewal Business:** 01/01/15

**PROPERTY - MONOLINE**  
**Depositors Insurance Company**

**Base Rate Calculation**

1. Calculate the base rate by multiplying the ISO Loss Cost by the Depositors Loss Cost Multiplier.
2. The Depositors Loss Cost Multiplier is: **1.716**
3. The Earthquake Loss Cost Multiplier is: **1.448**

**Depositors Insurance Company**  
**ALABAMA**

**Effective New Business:** 01/01/15  
**Effective Renewal Business:** 01/01/15

**PROPERTY - PACKAGE**  
**Depositors Insurance Company**

**Base Rate Calculation**

1. Calculate the package base rate by multiplying the ISO Loss Cost by the Depositors Loss Cost Multiplier by the appropriate Package Modification Factor from below.
2. The Depositors Loss Cost Multiplier is: **1.716**

Package Modification Factors are:

Motel - Hotel	<b>0.78</b>
Apartment	<b>0.78</b>
Office	<b>0.90</b>
Mercantile	<b>1.00</b>
Institutional	<b>0.75</b>
Service	<b>1.00</b>
Industrial & Processing	<b>0.97</b>
Contractors	<b>1.00</b>

**Depositors Insurance Company**

**ALABAMA**

**Effective New Business:**

01/01/15

**Effective Renewal Business:**

01/01/15