

Great American Rating Examples to Modify Beazley Rate

All TX

Insured	Limit	Premium	Revenue	Rate	Credit	Base Rate
Big Bend	\$ 1,000,000.00	\$ 7,710.00	\$ 33,164,451.00	\$ 0.02	25	\$ 0.03
Border to Border	\$ 1,000,000.00	\$ 3,252.00	\$ 5,013,895.00	\$ 0.06	25	\$ 0.08
Brazoria	\$ 1,000,000.00	\$ 4,684.00	\$ 12,249,340.00	\$ 0.04	25	\$ 0.05
Cap Rock	\$ 1,000,000.00	\$ 6,015.00	\$ 5,394,941.00	\$ 0.11	25	\$ 0.14
Central TX	\$ 1,000,000.00	\$ 5,990.00	\$ 59,771,208.00	\$ 0.01	25	\$ 0.01
Coleman Co	\$ 1,000,000.00	\$ 6,967.00	\$ 4,050,000.00	\$ 0.17	25	\$ 0.22
Coleston	\$ 1,000,000.00	\$ 3,819.00	\$ 6,661,850.00	\$ 0.06	25	\$ 0.07
Colorado Valley	\$ 1,000,000.00	\$ 4,805.00	\$ 11,633,994.00	\$ 0.04	25	\$ 0.05
Community	\$ 1,000,000.00	\$ 3,601.00	\$ 5,544,136.00	\$ 0.06	25	\$ 0.08
Cumby	\$ 1,000,000.00	\$ 4,816.00	\$ 4,573,813.00	\$ 0.11	25	\$ 0.13
Dell	\$ 1,000,000.00	\$ 5,759.00	\$ 9,674,322.00	\$ 0.06	25	\$ 0.07
First American	\$ 1,000,000.00	\$ 3,385.00	\$ 4,753,000.00	\$ 0.07	25	\$ 0.09
Five Area	\$ 1,000,000.00	\$ 5,753.00	\$ 17,207,303.00	\$ 0.03	25	\$ 0.04
Harris	\$ 1,000,000.00	\$ 3,952.00	\$ 4,428,586.00	\$ 0.09	25	\$ 0.11
Industry	\$ 1,000,000.00	\$ 7,554.00	\$ 5,962,191.00	\$ 0.13	25	\$ 0.16
LaWard	\$ 1,000,000.00	\$ 4,047.00	\$ 2,588,000.00	\$ 0.16	25	\$ 0.20
Santa Rosa	\$ 1,000,000.00	\$ 7,764.00	\$ 18,000,000.00	\$ 0.04	25	\$ 0.05
South Plains	\$ 1,000,000.00	\$ 6,103.00	\$ 9,212,672.00	\$ 0.07	25	\$ 0.08
West Texas	\$ 1,000,000.00	\$ 9,493.00	\$ 11,398,648.00	\$ 0.08	25	\$ 0.10
XIT	\$ 1,000,000.00	\$ 4,797.00	\$ 15,602,931.00	\$ 0.03	25	\$ 0.04
Average Rate				\$ 0.07		\$ 0.09
Beazley Rate				\$ 0.25		\$ 0.25
Rate @ 15%				\$ 0.16		\$ 0.17
Rate @ 20%				\$ 0.17		\$ 0.18
Sele cted Rate				\$ 0.15		\$ 0.15

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**Class 1**  
Examples include:  
Reseller/Distributor  
Archiving/Records Management  
Training/Education  
Automation/Word Processing  
Consulting & Administrative Services (Low Exposure)  
Prepackaged Software Products/Services (Low Exposure)  
Technology Hardware (Low Exposure)  
Internet Access Provider (Low Exposure)

All Other – Other classes or areas of practice that present a similar risk profile to those within this Class.

Base Rates:

Hazard Class	Base Rate per \$100 Revenue
1	0.25
2	0.5
3	1
4	1.5
5	1.85
6	2.5

ILF BEAZLEY	Sample	RTIC	Sample
	\$ 2,000.00		\$ 2,000.00
\$2m	1.32 \$ 2,640.00	50% \$ 1,000.00	\$ 3,000.00
\$3m	1.625 \$ 3,250.00	50% \$ 500.00	\$ 3,500.00
\$4m	1.9 \$ 3,800.00	50% \$ 500.00	\$ 4,000.00
\$5m	2.15 \$ 4,300.00	50% \$ 500.00	\$ 4,500.00

Per Occurrence Limit	Aggregate Limit	Increased Limit Factor (Total Revenues \$35M or less)	Increased Limit Factor (Total Revenues over \$35M)
100,000	100,000	0.600	0.600
250,000	250,000	0.675	0.675
300,000	300,000	0.700	0.700
500,000	500,000	0.800	0.800
500,000	1,000,000	0.850	0.850
1,000,000	1,000,000	1.000	1.000
1,000,000	2,000,000	1.000	1.000

1,000,000	2,000,000	1.060	1.060
1,000,000	3,000,000	1.095	1.095
1,000,000	4,000,000	1.112	1.112
1,000,000	5,000,000	1.126	1.126
2,000,000	2,000,000	1.320	1.325
2,000,000	3,000,000	1.371	1.377
2,000,000	4,000,000	1.400	1.405
2,000,000	5,000,000	1.425	1.430
2,500,000	2,500,000	1.491	1.463
3,000,000	3,000,000	1.625	1.600
3,000,000	5,000,000	1.695	1.669
4,000,000	4,000,000	1.900	1.850
5,000,000	5,000,000	2.150	2.100