

Florida - General Liability Rating Sheets

Terr 001: Miami. Terr 002: Broward & Palm Beach Counties. Terr 004: Hillsborough & Pinellas Counties.

Terr 005: Duval County. Terr 006: Remainder of State.

Edition: May 2018

New Business Only - Top GL Classes

Minimum General Liability Final Rates

Class Code	Class Description	Limit Prem Base	Territory 001		Territory 002		Territory 004		Territory 005		Territory 006	
			\$1M/ \$2M	\$2M/ \$2M	\$1M/ \$2M	\$2M/ \$2M	\$1M/ \$2M	\$2M/ \$2M	\$1M/ \$2M	\$2M/ \$2M	\$1M/ \$2M	\$2M/ \$2M
60010	Apartment Buildings	Per Unit	130.48	163.10	150.19	187.74	98.55	123.19	114.28	142.86	106.19	132.74
10070	Automobile Parts and Supplies Distributors	Sales	0.69	0.87	0.85	1.06	0.71	0.88	0.65	0.82	0.76	0.95
10071	Automobile Parts and Supplies Store	Sales	3.52	4.40	3.46	4.33	1.96	2.45	2.02	2.52	2.60	3.25
10073	Automobile Repair or Service Shops	Sales	20.99	26.23	17.09	21.36	16.36	20.45	18.06	22.58	14.46	18.08
45210	Bed and Breakfasts	Sales	13.05	16.32	10.70	13.37	6.99	8.74	7.93	9.91	6.20	7.75
10145	Beverage Stores – Liquor & Wine	Sales	1.79	2.24	2.67	3.34	1.57	1.97	1.96	2.45	2.26	2.82
61212	Bldgs or Premises: bank or office - mercantile or manufacturing (LRO)	Area	130.04	162.55	159.51	199.38	83.77	104.71	74.52	93.15	75.51	94.39
61217	Bldgs or Premises: bank or office - mercantile or manufacturing (LRO)	Area	131.26	164.07	161.21	201.51	84.75	105.93	75.49	94.36	76.34	95.43
61226	Buildings Or Premises: Office - other than not-for-profit	Area	569.84	712.30	698.42	873.02	368.20	460.25	343.66	429.57	304.99	381.24
61224	Buildings or Premises: Office - occupied by employees of the insured	Area	257.45	321.81	315.60	394.50	165.98	207.48	147.87	184.83	131.21	164.01
62003	Condominiums: Residential (association risk only)	Per Unit	181.13	226.41	222.06	277.58	116.62	145.77	109.26	136.57	97.07	121.34
62000	Condominiums: Commercial - bank or mercantile, manufact or office	Area	118.64	148.30	145.53	181.91	76.56	95.70	71.49	89.37	63.52	79.39
41650	Churches or house of worship	Area	240.92	301.15	163.76	204.70	148.37	185.47	180.17	225.22	106.40	133.00
41715	Day Care Centers: for profit	Per Person	87.76	109.69	59.78	74.73	54.02	67.53	59.51	74.39	35.10	43.88
63010	Dwellings: One-Family (LRO)	Per Dwelling	259.28	324.10	298.55	373.19	196.07	245.09	123.26	154.08	137.97	172.47
63011	Dwellings: Two-Family (LRO)	Per Dwelling	325.25	406.56	374.34	467.92	244.85	306.07	154.08	192.59	172.40	215.50
63012	Dwellings: Three-Family (LRO)	Per Dwelling	460.25	575.32	530.83	663.53	349.79	437.24	219.31	274.14	245.13	306.42
63013	Dwellings: Four-Family (LRO)	Per Dwelling	435.71	544.63	503.21	629.01	328.31	410.39	207.65	259.57	232.08	290.11
94569	Floor Covering Installation: not ceramic tile or stone	Payroll	33.39	41.74	33.39	41.74	33.39	41.74	33.39	41.74	33.39	41.74
53374	Food Products Mfg: Dry	Sales	3.49	4.36	3.15	3.94	3.68	4.59	3.14	3.92	3.11	3.88
53375	Food Products Mfg: Frozen	Sales	1.87	2.34	1.69	2.11	1.98	2.47	1.68	2.10	1.67	2.09
53376	Food Products Mfg: Not Dry - in glass	Sales	2.20	2.75	1.91	2.39	2.37	2.96	1.90	2.38	1.88	2.35
13453	Gasoline Stations: full service	Gallons	8.15	10.19	6.06	7.57	5.71	7.14	4.15	5.19	2.96	3.69
13454	Gasoline Stations: self service	Gallons	7.84	9.80	5.41	6.76	4.97	6.21	3.78	4.72	2.36	2.96
13455	Gasoline Stations: self and full service	Gallons	8.21	10.26	5.73	7.16	5.24	6.55	3.98	4.97	2.53	3.17
13673	Grocery Stores	Sales	13.47	16.84	16.56	20.70	8.33	10.42	8.07	10.09	8.07	10.09

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Page 1 of 3

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45190	Hotels & Motels: with pools or beaches - less than four stories	Sales	23.57	29.46	19.27	24.09	12.61	15.76	14.30	17.87	11.17	13.96
45191	Hotels & Motels: with pools or beaches - four stories or more	Sales	14.95	18.68	12.23	15.29	8.01	10.01	9.08	11.35	7.10	8.88
45192	Hotels & Motels: without pools/beaches - less than four stories	Sales	17.47	21.84	14.32	17.89	9.35	11.69	10.59	13.23	8.28	10.35
45193	Hotels & Motels: without pools/beaches - four stories or more	Sales	11.54	14.42	9.45	11.81	6.17	7.71	7.00	8.75	5.46	6.83
96816	Janitorial Services	Payroll	21.92	27.40	21.92	27.40	20.59	25.74	20.59	25.74	20.59	25.74
97047	Landscape Gardening	Payroll	12.62	15.77	12.62	15.77	12.62	15.77	12.62	15.77	12.62	15.77
97050	Lawn Care Services	Payroll	20.67	25.84	20.67	25.84	20.67	25.84	20.67	25.84	20.67	25.84
97222	Machinery Or Equipment: Industrial	Payroll	41.50	51.87	41.50	51.87	27.43	34.28	25.10	31.37	25.10	31.37
97223	Machinery Or Equipment: Installation	Payroll	62.33	77.91	62.33	77.91	41.20	51.49	37.69	47.12	37.69	47.12
66561	Medical Offices	Area	686.73	858.41	842.58	1053	442.23	552.79	394.02	492.52	350.18	437.73
97650	Metal Erection: decorative or artistic	Payroll	75.95	94.94	75.95	94.94	75.95	94.94	75.95	94.94	75.95	94.94
46202	Mobile Home Parks or Courts	Sales	50.93	63.66	41.68	52.10	27.27	34.08	30.87	38.59	24.13	30.17
98304	Painting: Exterior - Buildings Or Structure	Payroll	78.17	97.71	78.17	97.71	78.17	97.71	78.17	97.71	78.17	97.71
98305	Painting: Interior - Buildings Or Structure	Payroll	21.89	27.36	21.89	27.36	21.89	27.36	21.89	27.36	21.89	27.36
47052	Real Estate Property Managers	Sales	13.28	16.60	14.42	18.03	9.61	12.02	9.04	11.30	9.04	11.30
16819	Restaurants: Operated by Concessionaires - For Profit	Sales	8.16	10.20	5.63	7.04	5.20	6.49	6.27	7.83	3.96	4.95
16940	Restaurant: sale of alcoholic beverages >75% of annual receipts - bar service only, dance floor, no tables	Sales	26.32	32.90	24.71	30.88	16.48	20.60	14.61	18.27	18.29	22.86
16941	Restaurant: sale of alcoholic beverages >75% of annual receipts - bar service only, no tables or dance floor	Sales	11.44	14.30	10.81	13.51	7.52	9.39	6.75	8.43	8.23	10.29
16921	Restaurant: sale of alcoholic beverages >75% of annual receipts - tables, dance floor, no table service	Sales	19.58	24.47	18.40	23.00	12.39	15.49	10.99	13.74	13.71	17.14
16920	Restaurant: sale of alcoholic beverages >75% of annual receipts - tables, dance floor, table service	Sales	22.03	27.54	20.74	25.93	14.13	17.67	12.63	15.78	15.59	19.49
16931	Restaurant: sale of alcoholic beverages >75% of annual receipts - with tables, no dance floor or table service	Sales	13.46	16.82	12.63	15.79	8.58	10.72	7.62	9.52	9.45	11.82
16930	Restaurant: sale of alcoholic beverages > 75% of annual receipts - with tables, table service - no dance floor	Sales	13.14	16.43	12.37	15.47	8.59	10.74	7.74	9.67	9.44	11.80

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16902	Restaurants: no sale of alcoholic beverages - no seating	Sales	8.79	10.99	8.27	10.34	5.64	7.05	5.03	6.29	6.21	7.77
16900	Restaurants: no sale of alcoholic beverages - with table service	Sales	15.87	19.84	14.91	18.64	10.09	12.61	8.99	11.24	11.16	13.95
16901	Restaurants: no sale of alcoholic beverages - with seating, no table service	Sales	10.50	13.12	9.89	12.37	6.80	8.49	6.08	7.60	7.48	9.35
16915	Restaurant: sale of alcoholic beverages >30% but <75% of annual receipts - w/dance floor	Sales	9.83	12.29	9.23	11.54	6.27	7.83	5.58	6.98	6.93	8.66
16916	Restaurant: sale of alcoholic beverages - 30% to 75% of annual receipts - w/o dance floor	Sales	8.44	10.55	7.94	9.93	5.48	6.84	4.90	6.12	6.02	7.53
16910	Restaurant: sale of alcoholic beverages <30% of annual receipts - with table service	Sales	9.70	12.12	9.12	11.40	6.24	7.80	5.58	6.98	6.87	8.59
16911	Restaurant: sale of alcoholic beverages <30% of annual receipts - w/o table service with seating	Sales	9.02	11.27	8.49	10.62	5.86	7.33	5.26	6.57	6.44	8.05
99777	Tree Pruning, Dusting, Spraying, Repairing, Trimming or Fumigating	Payroll	24.74	30.92	24.74	30.92	24.74	30.92	24.74	30.92	24.74	30.92
68604	Vacant Buildings: Factories	Area	18.01	22.51	22.12	27.65	11.63	14.54	10.34	12.93	9.21	11.51
68606	Vacant Buildings: Not Factories (for profit)	Area	63.85	79.81	78.29	97.86	41.09	51.36	36.65	45.81	32.48	40.60
68607	Vacant Buildings: Not Factories (non-profit)	Area	50.53	63.16	61.91	77.39	32.48	40.60	28.87	36.09	25.71	32.13
49451	Vacant Land - (For Profit)	Per Acre	2.06	2.57	2.06	2.57	2.06	2.57	2.06	2.57	2.06	2.57
18991	Warehouses: Mini - Warehouses	Sales	12.32	15.40	12.32	15.40	12.32	15.40	12.32	15.40	12.32	15.40
68702	Warehouses: Occupied by multiple interest (LRO)	Area	41.36	51.71	51.08	63.85	26.73	33.42	23.82	29.77	21.15	26.44
68703	Warehouses: Occupied by single interest (LRO)	Area	31.09	38.87	38.31	47.89	20.07	25.09	17.88	22.35	15.88	19.85
68706	Warehouses: Private (for profit)	Area	147.28	184.10	181.03	226.29	95.12	118.90	84.69	105.86	75.18	93.97

Minimum Premiums:

General Liability only monoline or as part of a package: \$500

General Liability with Professional only monoline or part of a package: \$750

Liquor Liability part of a package: \$500

Pool Charge

Dwellings

\$250

Apartments, Condos

\$750

Hotels, Motels

Lower Limits:

Limit - \$300K/\$600K: Apply factor of 0.80 to \$1M/\$2M rate

Limit - \$500K/\$1M: Apply factor of 0.90 to \$1M/\$2M rate

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