

State: Maryland **First Filing Company:** Graphic Arts Mutual Insurance Company, ...
TOI/Sub-TOI: 05.0 CMP Liability and Non-Liability/05.0002 Businessowners
Product Name: MD - BOP Rate Revision
Project Name/Number: /

General Information

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Filing Status Changed: 05/27/2026	
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Created By: Julie Garrabrant	Submitted By: Julie Garrabrant
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Filing Description:

Our goal with this filing is to increase our range of pricing by modifying our spread of company deviations. We are also recommending changes by our different pricing segments to align better with ISO pricing.

Below are the changes suggested by pricing segment.

- For ISO Based Restaurants, we are not proposing a change at this time. We are currently using independently filed loss costs from ISO Reference Filing BP-2022-RLA1. The overall effect to this segment with the company deviation change is +5.3%. The calculation is found on Exhibit JDG-1a.
- For Contractors, we are proposing to update our payroll conversion factor. We utilize the ISO BOP rating algorithm for Contractors, with one exception. Our liability rating basis is based on number of employees instead of payroll. We incorporate a payroll conversion factor into our algorithm to convert our rating to a payroll basis. This factor is based on the Mean Annual Wage of BOP contractor’s classes from OSHA’s Occupational and Wage data. The proposed factor is based on updated data from May 2024. We are currently utilizing independent loss cost based on ISO Reference Filing BP-2022-RLA1. The overall effect to this segment with the company deviation change is +19.5%. The calculation is found on Exhibit JDG-1b.
- For Auto Service & Repair (ASAP), Child Care, and Religious Institutions, we are proposing a change to our Liability loss costs, Liability Group Relativity Factors, as well as the Property Class Relativities for Child Care. Our comparison is based on the most recent ISO General Liability rating and ISO Commercial Property. The detailed changes and effects are shown on JDG-1c, JDG-1d, JDG-1e and JDG-1f. The overall effect by group with the company deviation change: ASAP: +3.0%, Child Care: +9.7%, Religious Institutions: -0.5%.
- For Independent Legacy, we are proposing a change to our base rates in all territories. Our independent legacy program encompasses the traditional BOP classifications – Offices, Retailers, Wholesalers. We analyzed our rating compared to ISO BOP rating. Our goal is to get Property and Liability each more in line with ISO. More details can be found on JDG-1f. The overall effect to this segment with the company deviation change is +1.0%.

Company and Contact

Filing Contact Information

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