**Section 2201.20 Definitions**

"Compensation" shall relate to all insurance effected by virtue of statutes providing compensation to employees for personal injury or occupational disease irrespective of fault of the employer;

"Earned premiums" shall include gross premiums charged on all policies written, including all determined excess and additional premiums, less return premiums to policyholders, but excluding amounts returned as dividends or unabsorbed surplus, and less reinsurance premiums and premiums on policies cancelled, and less unearned premiums on policies in force; provided, that any participating company which has charged in its premiums a loading solely for dividends shall not be required to include such loading in its earned premiums, provided a statement of the amount of such loading has been filed with and approved by the Director;

"Liability" shall relate to all insurances except Workmen's Compensation insurance against loss or damage from accident to or injuries or occupational disease suffered by an employee or other person, including death or disability and insurance against damage to or destruction of another person's property, for all of which the insured is liable; the definition is extended with respect to Automobile Liability to include all coverages required by statute ("No-Fault"). This subsection shall apply to lines of business described in the Annual Statement as Automobile Liability and Liability Other Than Automobile. For accident years 1970 and prior, liability shall be separated into bodily injury and property damage wherever this separation appears in the Annual Statement.

"Loss expense" shall include, but not be limited to, all payments made, due, or to become due for legal expenses, salaries and expenses of investigators, adjusters and field men, rents, stationery, telegraph and telephone charges, postage, salaries, and expenses or office employees, home office expenses and all other payments made or to be made on account of claims, whether such payments will be allocated to specific claims or be unallocated but required in the discharge of the company's claim liability.

"Loss incurred" means amounts paid and payable to or on behalf of claimants, including amounts paid and payable for medical and surgical attendance.