

American Resources Insurance Company

Exceptions to the ISO General Liability Manual

State: ALABAMA

8. POLICY WRITING MINIMUM PREMIUM

- | | |
|---|-------|
| A. Prepaid Policies | \$250 |
| B. Annual Premium Payment Plan Policies or Continuous Policies | \$250 |

9. ADDITIONAL PREMIUM CHANGES

- B.** Waive additional premium of \$15 or less.

10. RETURN PREMIUM CHANGES

- B.** Waive return premium of \$15 or less. However, any return premium due must be granted if requested by the insured.

16. ADDITIONAL INTERESTS

B. Additional Charge

Type	Form	Premium
Concessionaires	CG 20 23	\$35 per additional insured
Grantor of Franchise	CG 20 29	No charge
Lessor's of leased equipment	CG 20 34	No charge
Owners, lessees, contractors	CG 20 10	\$35 per additional insured
Managers or lessors of premises	CG 20 11	\$35 per additional insured
Vendors	CG 20 15	10% of applicable product liability rate(s) times sales to that vendor
Designated person or organization	CG 20 26	\$35 per additional insured
Engineers, architects or surveyors	CG 20 32	\$35 per additional insured
Contractors automatic status – premises/operations	CG 20 33	\$100
Contractors automatic status – products/completed operations	CG 20 37	\$35 per additional insured Subject to a \$175 maximum

43. EMPLOYEE BEFEFITS LIABILITY

D. Company Rates

LIMIT	ADVANCE MINIMUM PREMIUM
\$ 300,000	\$100
\$ 500,000	\$125
\$1,000,000	\$150

Subject to a \$1,000 "each employee" deductible.



American Resources Insurance Company

Exceptions to the ISO General Liability Manual

ADDITIONAL RULES

LOSS COST MULTIPLIERS

American Resources Insurance Company adopts the most current loss cost edition filed and approved with the state. To determine the company rates, apply the following loss cost multipliers;

Standard Tier 1.44
Preferred Tier 1.28

Additional requirements for preferred tier:

- Hazard group 7 or less in the ARIC appetite guide.
- Minimum of three years in business under current name and ownership
- Three or more years of hard copy loss runs provided
- No loss frequency or uncorrected loss severity problems.
- Stable financial status, with no prior history of bankruptcy or liens

GENERAL LIABILITY ENHANCEMENT ENDORSEMENT

Form CG-AR-01 provides the following additional coverages:

- Additional Insured – Owners, Lessees Or Contractors – Automatic Status When Required In Construction Agreement With You
- Additional Insured – Owners, Lessees Or Contractors – Completed Operations
- Additional Insured – Lessor Of Leased Equipment – Automatic Status When Required In Lease Agreement With You
- Waiver Of Transfer Of Rights Of Recovery Against Others To Us
- Primary And Non-Contributory Status For Additional Insureds
- "Fellow Employee" Coverage - Managers And Supervisors
- Aggregate Limits Of Insurance (Per Project) When Required In Construction Agreement With You
- Liberalization
- Damage To Premises Rented To You
- Expected Or Intended Property Damage
- Medical Payments Increased Limit
- Newly Acquired Organizations

Charge 1.5% of the modified premium for premises/operations and products/completed operations, subject to a minimum premium of \$125.

HIRED AND NON-OWNED AUTOMOBILE LIABILITY

For policies covering insureds which do not have a separate commercial automobile liability policy, form CG-AR-02 may be attached to provide coverage for use of hired and non-owned automobile. Charge the following rates:

Limit of Liability	Premium
\$300,000	\$ 50
\$500,000	\$ 75
\$1,000,000	\$100

This coverage is intended only for insureds with incidental exposures, as determined by the underwriter.

