

# American Resources Insurance Company

## Exceptions to the ISO Commercial Automobile Manual

State: ALABAMA

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### 8. POLICY WRITING MINIMUM PREMIUM

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

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### 9. ADDITIONAL PREMIUM CHANGES

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

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### 10. RETURN PREMIUM CHANGES

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

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### 89. NON-OWNERSHIP LIABILITY

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C. Premium Development

4. Restaurants – delivery by employees using non-owned automobiles

The premium for restaurants with non owned delivery exposure will be determined by multiplying a rate times the total delivery payroll for all employees (per \$100 of payroll). Determine the applicable rate by multiplying the factor 0.00741 times the at limits, manual liability premium for a fleet rated private passenger vehicle in the territory in which the restaurant is located.

1. For policies covering locations in more than one rating territory, apply the formula above to each location.
2. For payroll, use the rules applicable to the insured's worker's compensation coverage for determination of the payroll assignable to the applicable "drivers" classification. (Class code 7380 or equivalent)
3. The policy shall be issued with an advance premium, based on an estimate of annual payroll, and is subject to final audit upon expiration or cancellation.

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### 90. HIRED AUTOS

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Liability Minimum Premium
\$ 25.

Table 90.B.3.g.(LC) Hired Autos Liability Minimum Premium



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### ADDITIONAL RULES

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#### LOSS COST MULTIPLIERS

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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 1.60  
Preferred Tier 1.36

Additional requirements for preferred tier:

#### DRIVERS

- All drivers must be licensed a minimum 3 years
- Licensed 3 to 7 years – Must have a clean MVR.
- Total number of moving violations and at fault accidents for all drivers for an account should average 1.0 or less per driver

#### VEHICLES

- Maximum vehicle age is 10 years
- For fleet accounts, minimum 80% of power units must be light or medium weight

#### OTHER

- Minimum three years uninterrupted coverage with standard carrier
- For accounts with five or more power units, minimum three years hard copy loss runs

