

ALABAMA  
COMMERCIAL AUTO RATE RULE INDEX

| Rule Number   | Title   | Liberty Mutual Insurance Company | Liberty Mutual Fire Insurance Company | LM Insurance Corporation | The First Liberty Insurance Corporation | Liberty Insurance Corporation | Employers Insurance Company of Wausau | Wausau Underwriters Insurance Company | Wausau Business Insurance Company |
|---|---|----------------------------------|---------------------------------------|--------------------------|---|-------------------------------|---------------------------------------|---------------------------------------|-----------------------------------|
| RULE 2.C. ESRP Liability<br>1st Edition 11 12   | 2. Eligibility - Liability Experience and Schedule Rating Plan                                    | X                                | X                                     | X                        | X                                       | X                             | X                                     | X                                     | X                                 |
| RULE 2.D. ESRP Liability<br>1st Edition 11 12   | 2. Eligibility - Liability Experience and Schedule Rating Plan                                    | X                                | X                                     | X                        | X                                       | X                             | X                                     | X                                     | X                                 |
| RULE 2.E. ESRP Liability<br>1st Edition 11 12   | 2. Eligibility - Liability Experience and Schedule Rating Plan                                    | X                                | X                                     | X                        | X                                       | X                             | X                                     | X                                     | X                                 |
| RULE 5.B.2. ESRP Liability<br>2nd Edition 06 13   | 5. Determination Of Experience Modification - Liability Experience and Schedule Rating Plan       | X                                | X                                     | X                        | X                                       | X                             | X                                     | X                                     | X                                 |
| RULE 5.E. ESRP Liability<br>2nd Edition 06 13   | 5. Determination Of Experience Modification - Liability Experience and Schedule Rating Plan       | X                                | X                                     | X                        | X                                       | X                             | X                                     | X                                     | X                                 |
| RULE 8 ESRP Liability<br>1st Edition 11 12  | 8. Schedule Rating – Liability Experience and Schedule Rating Plan                                | X                                | X                                     | X                        | X                                       | X                             | X                                     | X                                     | X                                 |
| RULE 2.B. ESRP Physical Damage<br>1st Edition 11 12   | 2. Eligibility - Physical Damage Experience and Schedule Rating Plan                              | X                                | X                                     | X                        | X                                       | X                             | X                                     | X                                     | X                                 |
| RULE 2.C. ESRP Physical Damage<br>1st Edition 11 12   | 2. Eligibility - Physical Damage Experience and Schedule Rating Plan                              | X                                | X                                     | X                        | X                                       | X                             | X                                     | X                                     | X                                 |
| RULE 2.D. ESRP Physical Damage<br>1st Edition 11 12   | 2. Eligibility - Physical Damage Experience and Schedule Rating Plan                              | X                                | X                                     | X                        | X                                       | X                             | X                                     | X                                     | X                                 |
| RULE 5.A.2. ESRP Physical Damage<br>1st Edition 11 12   | 5. Determination Of Experience Modification - Physical Damage Experience and Schedule Rating Plan | X                                | X                                     | X                        | X                                       | X                             | X                                     | X                                     | X                                 |
| RULE 5.H. ESRP Physical Damage<br>1st Edition 11 12   | 5. Determination Of Experience Modification - Physical Damage Experience and Schedule Rating Plan | X                                | X                                     | X                        | X                                       | X                             | X                                     | X                                     | X                                 |
| RULE 8 ESRP Physical Damage<br>1st Edition 11 12  | 8. Schedule Rating – Physical Damage Experience and Schedule Rating Plan                          | X                                | X                                     | X                        | X                                       | X                             | X                                     | X                                     | X                                 |
| CO-EX-CA-LC-RULE 5D.1<br>CO-EX-CA-LC-RULE 5D.2<br>CO-EX-CA-LC-RULE 5E.1<br>CO-EX-CA-LC-RULE 5E.2<br>1st Edition 05-07 | 5. Premium Development<br>Target Market Risk Premium Modification Plan                            |                                  |                                       |                          |   |                               | X                                     | X                                     | X                                 |
| CO-EX-CA-RULE 15.1<br>1st Edition 07-07   | 15. Individual Risk Situations  |                                  |                                       |                          |   |                               | X                                     | X                                     | X                                 |
| CO-EX-CA-RULE 100.1<br>2nd Edition 03-08  | 100. Increased Liability Limits   |                                  |                                       |                          |   |                               | X                                     | X                                     | X                                 |
| Rule 103.<br>1st Edition 04 12  | Rule 103. Pollution Liability   | X                                | X                                     | X                        | X                                       | X                             | X                                     | X                                     | X                                 |
| AL 1.1<br>4th Edition 05 13   | Loss Cost Multipliers   | X                                | X                                     | X                        | X                                       | X                             | X                                     | X                                     | X                                 |
| Rule 2.<br>1st Edition 01-12  | Rule 2. Eligibility Requirements  | X                                | X                                     | X                        | X                                       | X                             | X                                     | X                                     | X                                 |
| Rule 8.<br>1st Edition 11 11  | Rule 8. Policywriting Minimum Premium   | X                                | X                                     | X                        | X                                       | X                             | X                                     | X                                     | X                                 |
| Rule 24.<br>1st Edition 11 11   | Rule 24. Truckers/Motor Carriers  | X                                | X                                     | X                        | X                                       | X                             | X                                     | X                                     | X                                 |
| Rule 49.<br>1st Edition 11 11   | Rule 49. Auto Dealers-Premium Development   | X                                | X                                     | X                        | X                                       | X                             | X                                     | X                                     | X                                 |
| Rule 55.<br>1st Edition 11 11   | Rule 55. Garagekeepers Insurance-Premium Development  | X                                | X                                     | X                        | X                                       | X                             | X                                     | X                                     | X                                 |
| Rule 79.<br>1st Edition 11 11   | Rule 79. Repossessed Autos  | X                                | X                                     | X                        | X                                       | X                             | X                                     | X                                     | X                                 |
| Rule 89.<br>1st Edition 11 11   | Rule 89. Non-Ownership Liability  | X                                | X                                     | X                        | X                                       | X                             | X                                     | X                                     | X                                 |
| Rule 90.<br>1st Edition 11 11   | Rule 90. Hired Autos  | X                                | X                                     | X                        | X                                       | X                             | X                                     | X                                     | X                                 |
| Rule 92.<br>1st Edition 11 11   | Rule 92. Medical Payments   | X                                | X                                     | X                        | X                                       | X                             | X                                     | X                                     | X                                 |
| Rule 95.<br>1st Edition 11 11   | Rule 95. Audio, Visual And Data Electronic Equipment  | X                                | X                                     | X                        | X                                       | X                             | X                                     | X                                     | X                                 |
| Rule 97. Loss Cost<br>1st Edition 11 11   | Rule 97. Uninsured Motorists Insurance  | X                                | X                                     | X                        | X                                       | X                             | X                                     | X                                     | X                                 |
| Rule 98.<br>2nd Edition 03 12   | Rule 98. Deductible Insurance   | X                                | X                                     | X                        | X                                       | X                             | X                                     | X                                     | X                                 |

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**COMMERCIAL AUTOMOBILE LIABILITY EXPERIENCE AND SCHEDULE RATING PLAN**

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**2. ELIGIBILITY**

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Rule **2.C.** The following is added:

Expected Liability Loss & ALAE Ratio = 0.695.

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**COMMERCIAL AUTOMOBILE LIABILITY EXPERIENCE AND SCHEDULE RATING PLAN**

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**2. ELIGIBILITY**

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Rule 2.D. is replaced by the following:

**D. Eligibility For Experience Rating**

Any risk shall be eligible for experience rating if it has:

1. More than ten owned or leased autos (excluding trailers); or
2. An estimated manual premium of at least \$4,000 for nonowned or garage exposures.

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**2. ELIGIBILITY**

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Rule 2.E. is replaced by the following:

**E. Eligibility For Schedule Rating**

Any risk eligible for experience rating under this Plan or any risk with more than ten owned autos is also eligible for the Schedule Rating provisions of this Plan.

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**5. DETERMINATION OF EXPERIENCE MODIFICATION**

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Rule 5.B.2. is replaced by the following:

**2. Determination Of Annual Basic Limits Company Premium**

Determine the annual basic limits company premium for the policy being rated. The policy being rated is the policy to which the experience modification of Paragraph H. shall apply. Annual basic limits company premium is premium prior to the application of any individual risk modification and prior to the application of deviation. Package modification factors are included in the annual basic limits company premium. Multiply the annual basic limits company premium by the company Expected Loss Ratio (ELR) for the risk. The result is the annual basic limits company loss cost (basic limits expected losses) for the risk.

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**5. DETERMINATION OF EXPERIENCE MODIFICATION**

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Rule 5.D. is replaced by the following:

**D. Effect Of Dramatic Change In Determination Of Company Subject Loss Cost**

If the actual exposures of the risk have been subject to a dramatic change during or since the experience period due to known factors other than inflation, it may be appropriate to apply the following advisory procedure to determine the company subject loss cost.

1. Determine the actual historical exposures for each policy of the experience period.
2. Divide the actual historical exposures by the current exposures, to determine the exposure adjustment factor.
3. Apply the exposure adjustment factor for each year to the current loss costs based on the current exposures.
4. The sum of the annual basic limits company loss cost subject to the experience rating for the years included in the experience period is the company subject loss cost.

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**COMMERCIAL AUTOMOBILE LIABILITY EXPERIENCE AND SCHEDULE RATING PLAN**

**8. SCHEDULE RATING**

Rule 8. is replaced by the following:

A schedule rating modification may also be applied to the otherwise chargeable premium in accordance with the following table, subject to a maximum credit or debit of 25%, to reflect such characteristics of the risk as are not reflected in its experience.

**Schedule Rating Modifications**

| Risk<br>Characteristic         | Description  | Range Of<br>Modifications |       |
|--------------------------------|--|---------------------------|-------|
|                                |  | Credit                    | Debit |
| <b>Management</b>              | Cooperation with the insurance company, revision of schedules, routes and practices to conform with insurer recommendations.                                     | 15%                       | 15%   |
| <b>Employees</b>               | Selection, training, supervision, experience and basis of remuneration.  | 15%                       | 15%   |
| <b>Equipment</b>               | Type, condition, servicing, risk's own repair facilities, safety equipment, drivers' reports on condition.   | 15%                       | 15%   |
| <b>Safety<br/>Organization</b> | Periodic meetings, distribution of safety literature, award and penalty system, review of accidents with drivers, safety director, accident reports and records. | 15%                       | 15%   |

**Table 8. Schedule Rating Modifications**

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**COMMERCIAL AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE AND SCHEDULE RATING PLAN**

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**2. ELIGIBILITY**

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Rule **2.B.** The following is added:

Expected Physical Damage Loss Ratio = 0.581. This expected loss ratio will be adjusted depending on the exposure weighted average physical damage deductible.

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**COMMERCIAL AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE AND SCHEDULE RATING PLAN**

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**2. ELIGIBILITY**

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Rule 2.C. is replaced by the following:

**C. Eligibility For Experience Rating**

Any risk shall be eligible for experience rating if it has:

1. More than ten owned or leased autos (excluding trailers); or
2. An estimated manual premium of at least \$1,300 for hired or garage exposures.

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**2. ELIGIBILITY**

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Rule **2.D.** is replaced by the following:

**D. Eligibility For Schedule Rating**

Any risk eligible for experience rating under this Plan or any risk with more than ten owned autos is also eligible for the Schedule Rating provisions of this Plan.

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**5. DETERMINATION OF EXPERIENCE MODIFICATION**

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Rule 5.A.2. is replaced by the following:

**2. Determination Of Annual Company Premium**

Determine the annual company premium for the policy being rated. The policy being rated is the policy to which the experience modification of Paragraph E. shall apply. Annual company premium is premium prior to the application of any individual risk modification and prior to the application of deviation. Package modification factors are included in the annual company premium. Multiply the annual company premium by the company Expected Loss Ratio (ELR) for the risk. The result is the annual company loss cost (expected losses) for the risk.

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**5. DETERMINATION OF EXPERIENCE MODIFICATION**

---

Rule 5.H. is replaced by the following:

**H. Effect Of Dramatic Change In Determination Of Company Subject Loss Costs**

If the actual exposures of the risk have been subject to a dramatic change during or since the experience period due to known factors other than inflation, it may be appropriate to apply the following advisory procedure to determine the company subject loss cost.

1. Determine the actual historical exposures for each policy of the experience period.
2. Divide the actual historical exposures by the current exposures, to determine the exposure adjustment factor.
3. Apply the exposure adjustment factor for each year to the current loss costs based on the current exposures.
4. The sum of the annual basic limits company loss cost subject to the experience rating for the years included in the experience period is the company subject loss cost.

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**8. SCHEDULE RATING**

Rule 8. is replaced by the following:

A schedule rating modification may also be applied to the otherwise chargeable premium in accordance with the following table, subject to a maximum credit or debit of 25%, to reflect such characteristics of the risk as are not reflected in its experience.

**Schedule Rating Modifications**

| Risk Characteristic                                  | Description  | Range Of Modifications |       |
|--|--|------------------------|-------|
|  |  | Credit                 | Debit |
| <b>Management</b>                                    | Cooperation with the insurance company, revision of schedules, routes and practices to conform with insurer recommendations.                                     | 15%                    | 15%   |
| <b>Employees</b>                                     | Selection, training, supervision, experience, basis of remuneration.   | 15%                    | 15%   |
| <b>Equipment</b>                                     | Type, condition, servicing, risk's own repair facilities, safety equipment, drivers' reports on condition.   | 15%                    | 15%   |
| <b>Safety Organization</b>                           | Periodic meetings, distribution of safety literature, award and penalty system, review of accidents with drivers, safety director, accident reports and records. | 15%                    | 15%   |
| <b>Dispersion or Concentration of Values Insured</b> |  | 15%                    | 15%   |

**Table 8. Schedule Rating Modifications**

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**Additional Rule**

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Add the following endorsement to provide professional coverages for a mechanic's errors or omissions.

WA2537 - Amendment of Products and Garagekeepers Coverage Endorsement

Charge 1% of the Garage Liability Premium.

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**5. Premium Development**

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**The following is added as Rule 5.D :**

**D. TARGET MARKET RISK PREMIUM MODIFICATION PLAN**

**1. Eligibility**

This Plan may be applied to Commercial Automobile Liability premiums eligible for Modification Factors written on any Target Market program whose:

- a.** Annual Commercial Automobile Liability premium is in excess of \$1,000 after application of this and all other rating plans filed by this company, and
  - b.** Target Market program relationship is such that the Underwriting Department of this company deems Modifications under this plan to be applicable to all risks with the same common characteristics.
- 2.** This Plan may not be applied to the following:
- a.** Medical Payments
  - b.** Personal Injury Protection (PIP)
  - c.** Risks with the following exposures:
    - (1)** Long Haul Trucking
    - (2)** Public Livery / Van Pools / Social Service Vehicles
    - (3)** Pollutants or Hazardous Material Transportation
    - (4)** Emergency Vehicles
    - (5)** Time Dependent Delivery Operations, e.g., pizza delivery

**3. Rating Procedure:**

The following modifications may be applied by underwriting personnel to recognize such special characteristics of the risk not fully reflected in the basic premium, rates or available rating plans due to their common characteristics as a Target Market Program. Total credits under the following may not exceed 25%. Total debits may not exceed 25%.

## **Range of Modifications**

### **Risk Characteristics Credit Debit**

- a.** Target Market Program automobile liability specifications reviewed by Underwriting and/or Loss Prevention. -10% to +10%
- b.** Product Research and Development conducted by the Target Market program management. -10% to +10%
- c.** Target Market Program Loss Control Program. -10% to +10%
- d.** Active review of claims and claims handling by the Target Market Program. -10% to +10%
- e.** Active review of loss sources by the Target Market Program. -10% to +10%.
- f.** Standard equipment specifications and safeguards. -10% to +10%
- g.** Standard operations conducted. -10% to +10%
- h.** Training program for owners, managers and/or drivers. -10% to +10%
- i.** Standard maintenance procedures. -10% to +10%
- j.** Regular inspection of operations by Target Market Program members. -10% to +10%.
- k.** Financial investment required. -5% to +5%
- l.** Financial accountability to and audit conducted by Target Market Program management. -5% to +5%

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## 5. Premium Development

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The following is added as Rule 5E.:

### E. TARGET MARKET RISK PREMIUM MODIFICATION PLAN

#### 1. Eligibility

This Plan may be applied to Commercial Automobile Physical Damage premiums eligible for Modification Factors written on any Target Market program whose:

- a. Annual Commercial Automobile Physical Damage premium is in excess of \$1,000 after application of this and all other rating plans filed by this company, and
- b. Target Market program relationship is such that the Home Office Underwriting Department of this company deems modifications under this plan to be applicable to all risks with the same common characteristics.

#### 2. This Plan may not be applied to risks with the following exposures:

- a. Long Haul Trucking
- b. Public Livery / Van Pools / Social Service Vehicles
- c. Pollutants or Hazardous Material Transportation
- d. Emergency Vehicles
- e. Time Dependent Delivery Operations, e.g., pizza delivery

#### 3. Rating Procedure:

The following modifications may be applied by underwriting personnel to recognize such special characteristics of the risk not fully reflected in the basic premium, rates or available rating plans due to their common characteristics as a Target Market Program. Total credits under the following may not exceed 25%. Total debits may not exceed 25%.

##### Range of Modifications

##### Risk Characteristics Credit Debit

- a. Target Market Program automobile physical damage specifications reviewed by Underwriting and/or Loss Prevention. -10% to +10%
- b. Product Research and Development conducted by the Target Market program management. -10% to +10%
- c. Target Market Program Loss Control Program. -10% to +10%
- d. Active review of claims and claims handling by the Target Market Program. -10% to +10%
- e. Active review of loss sources by the Target Market Program. -10% to +10%.
- f. Standard equipment specifications and safeguards. -10% to +10%
- g. Standard operations conducted. -10% to +10%

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- h.** Training program for owners, managers and/or drivers. -10% to +10%
- i.** Standard maintenance procedures. -10% to +10%
- j.** Regular inspection of operations by Target Market Program members.-10% to +10%.
- k.** Financial investment required. -5% to +5%
- l.** Financial accountability to and audit conducted by Target Market Program management.  
-5% to +5%

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**15. INDIVIDUAL RISK SITUATIONS**

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**RULE B.1.d. is replaced by:**

- d. Increased limits are provided and the increased limits are in excess of \$100,000/\$100,000 bodily injury and \$100,000 property damage or \$100,000 combined single limit.

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**100. INCREASED LIABILITY LIMITS**

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Rule 100 B. is replaced by:

- B. Unless an Individual Risk Filings is made, for limits not displayed, apply the factors in the increased liability limit table in the state exceptions and apply Rule 17. Interpolation.

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**RULE 103. POLLUTION LIABILITY (CLASS CODE 7971)**

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Paragraph B. is replaced by the following:

**B. Pollution Liability - Broadened Coverage For Covered Autos**

1. Coverage for BI and PD

The Business Auto, Motor Carrier, Truckers and Garage Coverage Forms may be endorsed to delete that part of the pollution exclusion relating to discharges of pollutants which are in or upon, being transported or towed by, being loaded onto or unloaded from a covered auto.

Use Pollution Liability – Broadened Coverage For Covered Autos **AC 99 06** for the Business Auto, Motor Carrier and Truckers Coverage Forms.

Use Pollution Liability – Broadened Coverage For Covered Autos – Garage Coverage Form **AC 25 02** for the Garage Coverage Form.

This extension of coverage does not apply to liability assumed under any contract or agreement. Refer to company for rating.

2. Coverage for BI, PD and Clean Up Costs

The Business Auto, Motor Carrier, Truckers and Garage Coverage Forms may be endorsed to delete that part of the pollution exclusion and the definition of "covered pollution cost or expense", for bodily injury, property damage and covered pollution cost or expense relating to discharges of pollutants which are in or upon, being transported or towed by, being loaded onto or unloaded from a covered auto.

Use Pollution Liability – Broadened Coverage For Covered Autos – Business Auto, Motor Carrier And Truckers Coverage Forms Endorsement **CA 99 48** or Broadened Pollution Liability And Deductible – For Covered Autos – Business Auto, Motor Carrier And Truckers Coverage Forms Endorsement **AC 99 01** for the Business Auto, Motor Carrier and Truckers Coverage Forms.

Use Pollution Liability – Broadened Coverage For Covered Autos – Garage Coverage Form Endorsement **CA 99 55** for the Garage Coverage Form.

This extension of coverage does not apply to liability assumed under any contract or agreement. Refer to company for rating.

3. Endorsement Selection

Any policy with MOTOR CARRIER ENDORSEMENT MCS 90 (**AC 70 01**) must include either **CA 99 48** or **CA 99 55**.

Any policy which does not include MOTOR CARRIER ENDORSEMENT MCS 90 (**AC 70 01**), the addition of any of these endorsements is optional.

4. Rating Basis

Rating is on a Refer to Company basis. Due to the variation in exposure from risk to risk it is impractical to establish a uniform manual rate. The company should establish the appropriate rates according to the available underwriting information.

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Effective Date: May 1, 2013

| <u>Company</u>                          | <u>Liability</u> | <u>Physical<br/>Damage</u> | <u>Uninsured<br/>Motorists</u> |
|---|------------------|----------------------------|--------------------------------|
| Liberty Mutual Insurance Company        | 2.261            | 2.624                      | 1.507                          |
| Liberty Mutual Fire Insurance           | 1.507            | 1.749                      | 1.507                          |
| LM Insurance Corporation                | 0.904            | 1.049                      | 1.507                          |
| The First Liberty Insurance Corporation | 1.884            | 2.186                      | 1.507                          |
| Liberty Insurance Corporation           | 1.206            | 1.399                      | 1.507                          |
| Employers Insurance Company of Wausau   | 2.517            | 2.921                      | 1.507                          |
| Wausau Underwriters Insurance Company   | 1.507            | 1.749                      | 1.507                          |
| Wausau Business Insurance Company       | 0.904            | 1.049                      | 1.507                          |

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**RULE 2. ELIGIBILITY REQUIREMENTS**

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Rule 2. A. Eligibility Requirements is replaced by the following:

**A. Eligibility Per Line of Insurance**

In order to qualify for application of this Plan, the exposures to be rated on a composite rate basis shall produce a total annual company premium (GL) or motorized vehicle count (Auto), for the period indicated in Rule 3.A.1., for all states of at least:

**1. Eligibility When Plan Is Applied To A Single Kind Of Insurance**

- a. Automobile Physical Damage – 25 motorized vehicles.
- b. Automobile Liability – 25 motorized vehicles
- c. General Liability - \$10,000 at present company manual rates for basic limits.
- d. Liberty does not composite Rate Crime.
- e. Liberty does not composite Rate Fidelity

**2. Premium Eligibility When Plan is Applied To Combination Of Kinds Of Insurance**

This paragraph does not apply.

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**8. POLICYWRITING MINIMUM PREMIUM**

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|  |       |
|--|-------|
| A. Prepaid policies  | \$500 |
| B. Annual premium payment plan policies or continuous policies | \$500 |

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**24. TRUCKERS/MOTOR CARRIERS**

**Table B.2.b.(2)(b)(LC)**

The following information is added:

**Legal Liability For Physical Damage  
To Trailers Under A Trailer Interchange Agreement  
Daily Per Trailer Base Loss Costs**

| Limit of Liability  | Local         |       |       |         | Intermediate  |       |       |         | Long Distance |       |       |         |
|---|---------------|-------|-------|---------|---------------|-------|-------|---------|---------------|-------|-------|---------|
|   | Comprehensive |       |       |         | Comprehensive |       |       |         | Comprehensive |       |       |         |
|   | Deductibles   |       |       |         | Deductibles   |       |       |         | Deductibles   |       |       |         |
|   | \$100         | \$250 | \$500 | \$1,000 | \$100         | \$250 | \$500 | \$1,000 | \$100         | \$250 | \$500 | \$1,000 |
| <b>\$1,000</b>  | 0.003         | 0.002 | 0.001 | 0.001   | 0.006         | 0.003 | 0.002 | 0.001   | 0.009         | 0.005 | 0.004 | 0.002   |
| <b>2,000</b>  | 0.006         | 0.003 | 0.003 | 0.002   | 0.009         | 0.005 | 0.004 | 0.003   | 0.014         | 0.008 | 0.006 | 0.004   |
| <b>3,000</b>  | 0.007         | 0.004 | 0.004 | 0.002   | 0.011         | 0.007 | 0.005 | 0.004   | 0.019         | 0.011 | 0.009 | 0.006   |
| <b>4,000</b>  | 0.009         | 0.006 | 0.005 | 0.003   | 0.015         | 0.009 | 0.008 | 0.005   | 0.023         | 0.014 | 0.012 | 0.008   |
| <b>5,000</b>  | 0.011         | 0.007 | 0.006 | 0.004   | 0.017         | 0.011 | 0.009 | 0.006   | 0.027         | 0.018 | 0.015 | 0.010   |
| <b>6,000</b>  | 0.013         | 0.009 | 0.007 | 0.005   | 0.021         | 0.014 | 0.012 | 0.008   | 0.031         | 0.021 | 0.018 | 0.012   |
| <b>7,000</b>  | 0.015         | 0.010 | 0.009 | 0.006   | 0.024         | 0.017 | 0.014 | 0.009   | 0.037         | 0.025 | 0.022 | 0.014   |
| <b>8,000</b>  | 0.017         | 0.012 | 0.010 | 0.007   | 0.027         | 0.019 | 0.016 | 0.011   | 0.041         | 0.029 | 0.025 | 0.017   |
| <b>9,000</b>  | 0.019         | 0.014 | 0.012 | 0.008   | 0.029         | 0.021 | 0.018 | 0.012   | 0.045         | 0.033 | 0.028 | 0.019   |
| <b>10,000</b>   | 0.020         | 0.015 | 0.013 | 0.009   | 0.033         | 0.024 | 0.021 | 0.014   | 0.050         | 0.037 | 0.032 | 0.022   |
| <b>11,000</b>   | 0.022         | 0.016 | 0.014 | 0.010   | 0.035         | 0.026 | 0.023 | 0.016   | 0.054         | 0.040 | 0.035 | 0.024   |
| <b>12,000</b>   | 0.024         | 0.018 | 0.016 | 0.011   | 0.039         | 0.029 | 0.026 | 0.017   | 0.059         | 0.045 | 0.039 | 0.026   |
| <b>13,000</b>   | 0.025         | 0.019 | 0.017 | 0.011   | 0.041         | 0.032 | 0.028 | 0.019   | 0.063         | 0.048 | 0.042 | 0.029   |
| <b>14,000</b>   | 0.027         | 0.021 | 0.019 | 0.013   | 0.044         | 0.034 | 0.030 | 0.020   | 0.068         | 0.053 | 0.046 | 0.031   |
| <b>15,000</b>   | 0.029         | 0.022 | 0.020 | 0.013   | 0.047         | 0.037 | 0.032 | 0.022   | 0.073         | 0.057 | 0.050 | 0.034   |
| <b>16,000</b>   | 0.031         | 0.025 | 0.022 | 0.015   | 0.050         | 0.039 | 0.035 | 0.024   | 0.077         | 0.061 | 0.053 | 0.037   |
| <b>17,000</b>   | 0.033         | 0.026 | 0.023 | 0.016   | 0.053         | 0.042 | 0.038 | 0.026   | 0.082         | 0.065 | 0.058 | 0.039   |
| <b>18,000</b>   | 0.035         | 0.028 | 0.024 | 0.017   | 0.056         | 0.045 | 0.040 | 0.027   | 0.087         | 0.069 | 0.061 | 0.042   |
| <b>19,000</b>   | 0.037         | 0.030 | 0.026 | 0.018   | 0.059         | 0.048 | 0.042 | 0.029   | 0.091         | 0.073 | 0.065 | 0.044   |
| <b>20,000</b>   | 0.038         | 0.031 | 0.027 | 0.019   | 0.062         | 0.050 | 0.044 | 0.031   | 0.095         | 0.077 | 0.069 | 0.047   |
| <b>Additional Charges Added For Every \$1,000 Liability In Excess Of \$20,000</b> |               |       |       |         |               |       |       |         |               |       |       |         |
|   | 0.001         | 0.001 | 0.001 | 0.001   | 0.003         | 0.002 | 0.002 | 0.002   | 0.005         | 0.004 | 0.004 | 0.003   |

**Table 24B.2.b.(2)(b)(LC) Trailer Interchange Agreement Loss Costs**

Table C.2.b.(5)(LC) is replaced by the following:

|                                  |
|----------------------------------|
| <b>Liability Minimum Premium</b> |
| Not Applicable                   |

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**49. AUTO DEALERS – PREMIUM DEVELOPMENT**

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**COMPREHENSIVE**

\*Optional Deductibles is replaced by the following:

To provide higher deductibles, multiply the comprehensive coverage loss cost by the following factors:

|   |   |
|---|---|
| <b>*Optional Deductibles:</b>   | \$ 250 per car and \$ 1,000 per occurrence – Multiply the above by .90.   |
|   | \$ 500 per car and \$ 2,500 per occurrence – Multiply the above by .75.   |
|   | \$ 1,000 per car and \$ 5,000 per occurrence – Multiply the above by .71. |
|   | \$ 2,000 per car and \$10,000 per occurrence – Multiply the above by .64. |
|   | \$ 2,500 per car and \$12,500 per occurrence – Multiply the above by .61. |
|   | \$ 3,000 per car and \$15,000 per occurrence – Multiply the above by .59. |
|   | \$ 4,000 per car and \$20,000 per occurrence – Multiply the above by .55. |
|   | \$ 5,000 per car and \$25,000 per occurrence – Multiply the above by .52. |
| \$10,000 per car and \$50,000 per occurrence – Multiply the above by .50. |   |

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**55. GARAGEKEEPERS' INSURANCE – PREMIUM DEVELOPMENT**

**GARAGEKEEPERS' – OTHER THAN COLLISION**

\*Optional Deductibles is replaced by the following:

To provide higher deductibles, multiply the comprehensive coverage loss cost by the following factors:

|   |   |
|---|---|
| <b>*Optional Deductibles:</b>   | \$ 250 per car and \$ 1,000 per occurrence – Multiply the above by .90.   |
|   | \$ 500 per car and \$ 2,500 per occurrence – Multiply the above by .75.   |
|   | \$ 1,000 per car and \$ 5,000 per occurrence – Multiply the above by .71. |
|   | \$ 2,000 per car and \$10,000 per occurrence – Multiply the above by .64. |
|   | \$ 2,500 per car and \$12,500 per occurrence – Multiply the above by .61. |
|   | \$ 3,000 per car and \$15,000 per occurrence – Multiply the above by .59. |
|   | \$ 4,000 per car and \$20,000 per occurrence – Multiply the above by .55. |
|   | \$ 5,000 per car and \$25,000 per occurrence – Multiply the above by .52. |
| \$10,000 per car and \$50,000 per occurrence – Multiply the above by .50. |   |

**GARAGEKEEPERS' – COLLISION**

For additional coverages, refer to company is replaced by the following:

To provide higher deductibles, multiply the \$500 collision deductible loss cost by the following factors:

|   |  |
|---|--|
| For additional coverages, refer to company. | \$ 1,000 deductible – Multiply the above by .86. |
|   | \$ 2,000 deductible – Multiply the above by .66. |
|   | \$ 2,500 deductible – Multiply the above by .58. |
|   | \$ 3,000 deductible – Multiply the above by .52. |
|   | \$ 4,000 deductible – Multiply the above by .43. |
|   | \$ 5,000 deductible – Multiply the above by .36. |
|   | \$10,000 deductible – Multiply the above by .34. |

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**79. REPOSSESSED AUTOS**

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Table **79.B.1.d.(LC)** is replaced by the following:

|                                  |
|----------------------------------|
| <b>Liability Minimum Premium</b> |
| \$ Not Applicable                |

**Table 79.B.1.d.(LC) Repossessed Autos Liability Minimum Premium**

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**89. NON-OWNERSHIP LIABILITY**

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Table **89.C.2.e.(LC)** is replaced by the following:

|                                  |
|----------------------------------|
| <b>Liability Minimum Premium</b> |
| \$ Not Applicable                |

**Table 89.C.2.e.(LC) Social Service Agency Risks Liability Minimum Premium**

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**90. HIRED AUTOS**

Table 90.B.3.g.(LC) is replaced by the following:

|   |
|---|
| <b>Liability Minimum Premium at \$100,000</b> |
| \$ 250  |

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

Table 90.C.3.c.(LC) is replaced by the following:

| Coverage                            | Deductible        | Loss Cost<br>Per Each<br>\$100 Annual<br>Cost Of Hire |
|-------------------------------------|-------------------|---|
| <b>Comprehensive</b>                | No Deductible     | \$ .34  |
|                                     | \$ 50 Deductible  | .32   |
|                                     | 100 Deductible    | .31   |
|                                     | 200 Deductible    | .29   |
|                                     | 250 Deductible    | .28   |
|                                     | 500 Deductible    | .26   |
|                                     | 750 Deductible    | .24   |
|                                     | 1,000 Deductible  | .22   |
|                                     | 2,000 Deductible  | .20   |
|                                     | 2,500 Deductible  | .19   |
|                                     | 3,000 Deductible  | .18   |
|                                     | 4,000 Deductible  | .16   |
|                                     | 5,000 Deductible  | .14   |
|                                     | 7,500 Deductible  | .12   |
|                                     | 10,000 Deductible | .11   |
| <b>Collision</b>                    | \$ 50 Deductible  | .52   |
|                                     | 100 Deductible    | .51   |
|                                     | 200 Deductible    | .50   |
|                                     | 250 Deductible    | .49   |
|                                     | 500 Deductible    | .46   |
|                                     | 750 Deductible    | .45   |
|                                     | 1,000 Deductible  | .43   |
|                                     | 2,000 Deductible  | .40   |
|                                     | 2,500 Deductible  | .38   |
|                                     | 3,000 Deductible  | .37   |
|                                     | 4,000 Deductible  | .34   |
|                                     | 5,000 Deductible  | .31   |
|                                     | 7,500 Deductible  | .27   |
|                                     | 10,000 Deductible | .23   |
|                                     | 15,000 Deductible | .20   |
| 20,000 Deductible                   | .18               |   |
| 25,000 Deductible                   | .17               |   |
| <b>Specified Causes<br/>Of Loss</b> | No Deductible     | .16   |

**Table 90.C.3.c.(LC) Hired Autos Physical Damage Loss Costs**

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**90. HIRED AUTOS** *(Continued)*

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Table **90.C.3.e.(LC)** is replaced by the following:

| <b>Physical Damage Minimum Premium</b> |        |
|--|--------|
| OTC*                                   | \$ 143 |
| Collision                              | \$ 143 |
| * OTC is Other Than Collision.         |        |

**Table 90.C.3.e.(LC) Hired Autos Physical Damage Minimum Premium**

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**92. MEDICAL PAYMENTS**

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Paragraphs **A.** and **B.** are replaced by the following:

- A.** The premiums for trucks, tractors, trailers, public autos and private passenger types are in the state company rates/ISO loss costs.

For \$10,000 medical payment limit, multiply the \$100,000 liability premium shown in the state company rates/ISO loss costs for the applicable vehicle type by the following factors:

| <b>Vehicle Type</b>           | <b>Factor</b> |
|-------------------------------|---------------|
| Trucks, Tractors and Trailers | 0.173         |
| Van Pools                     | 0.216         |
| Taxis and Limos               | 0.166         |
| School/Church Buses           | 0.137         |
| All Other Buses               | 0.094         |
| Private Passenger Types       | 0.086         |

- B.** For zone-rated risks, multiply the \$100,000 liability premium shown in the state company rates/ISO loss costs by the following factors:

| <b>Limit</b> | <b>Factor</b> |
|--------------|---------------|
| \$ 500       | 0.034         |
| 1,000        | 0.055         |
| 2,000        | 0.076         |
| 5,000        | 0.110         |
| 10,000       | 0.173         |

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**95. AUDIO, VISUAL AND DATA ELECTRONIC EQUIPMENT**

---

Table 95.B.2.a.(LC) is replaced by the following:

| <b>Added Limits For<br/>Audio, Visual And Data<br/>Electronic Equipment</b> | <b>Loss Cost Per Auto</b> |
|---|---------------------------|
| \$ 500  | 20                        |
| 1,000   | 40                        |
| 1,500   | 60                        |
| 2,000   | 80                        |
| 2,500   | 100                       |
| 3,000   | 120                       |
| 3,500   | 140                       |
| 4,000   | 160                       |
| 4,500   | 180                       |
| 5,000   | 200                       |
| 5,500   | 220                       |
| 6,000   | 240                       |
| 6,500   | 260                       |
| 7,000   | 280                       |
| 7,500   | 300                       |
| 8,000   | 320                       |
| 8,500   | 340                       |
| 9,000   | 360                       |
| 9,500   | 380                       |
| 10,000  | 400                       |
| 10,500  | 420                       |
| 11,000  | 440                       |
| 11,500  | 460                       |
| 12,000  | 480                       |
| 12,500  | 500                       |
| 13,000  | 520                       |
| 13,500  | 540                       |
| 14,000  | 560                       |
| 14,500  | 580                       |
| 15,000  | 600                       |
| 15,500  | 620                       |
| 16,000  | 640                       |
| 16,500  | 660                       |
| 17,000  | 680                       |
| 17,500  | 700                       |
| 18,000  | 720                       |
| 18,500  | 740                       |
| 19,000  | 760                       |
| 19,500  | 780                       |
| 20,000  | 800                       |
| Over 20,000   | *                         |

\* Refer to company.

**Table 95.B.2.a.(LC) Audio, Visual And Data Electronic Equipment Loss Costs**

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**97. UNINSURED MOTORISTS INSURANCE**

The following loss costs are added:

| <b>Uninsured Motorists Coverage – Individual Named Insureds</b> |  |          |                  |   |          |                  |
|---|--|----------|------------------|---|----------|------------------|
| <b>Bodily Injury Limits (000's)</b>                             | <b>Private Passenger Types Loss Costs Per Exposure</b> |          |                  | <b>Other Than Private Passenger Types Loss Costs Per Exposure</b> |          |                  |
|   | <b>Total Number Of Exposures</b>                       |          |                  | <b>Total Number Of Exposures</b>                                  |          |                  |
|   | <b>1</b>   | <b>2</b> | <b>3 Or More</b> | <b>1</b>  | <b>2</b> | <b>3 Or More</b> |
| \$ 1,000/2,000  | \$ 86.45   | 97.33    | 102.42           | \$ 61.34  | 68.68    | 72.17            |

**Table 97.B.1.c.(LC) Split Limits Uninsured (Includes Underinsured) Motorists Coverage – Individual Named Insureds Loss Costs**

| <b>Uninsured Motorists Coverage – Other Than Individual Named Insureds</b> |  |          |                  |   |          |                  |
|--|--|----------|------------------|---|----------|------------------|
| <b>Bodily Injury Limits (000's)</b>  | <b>Private Passenger Types Loss Costs Per Exposure</b> |          |                  | <b>Other Than Private Passenger Types Loss Costs Per Exposure</b> |          |                  |
|  | <b>Total Number Of Exposures</b>                       |          |                  | <b>Total Number Of Exposures</b>                                  |          |                  |
|  | <b>1</b>   | <b>2</b> | <b>3 Or More</b> | <b>1</b>  | <b>2</b> | <b>3 Or More</b> |
| \$ 1,000/2,000   | \$ 84.46   | 95.45    | 100.64           | \$ 59.59  | 67.02    | 70.55            |

**Table 97.B.1.d.(LC) Split Limits Uninsured (Includes Underinsured) Motorists Coverage – Other Than Individual Named Insureds Loss Costs**

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**98. DEDUCTIBLE INSURANCE**

The following factors are added:

| Deductible | Factor |
|------------|--------|
| 750        | 0.085  |
| 2,500      | 0.440  |
| 4,000      | 0.580  |
| 7,500      | 0.760  |
| 10,000     | 0.820  |
| 15,000     | 0.880  |
| 20,000     | 0.910  |
| 25,000     | 0.930  |

**Table 98.B.1.b.(1)(a) Private Passenger Types Comprehensive Deductible Factors**

| Deductible | Factor |
|------------|--------|
| 750        | 0.060  |
| 2,500      | 0.290  |
| 4,000      | 0.360  |
| 7,500      | 0.470  |
| 10,000     | 0.520  |
| 15,000     | 0.590  |
| 20,000     | 0.630  |
| 25,000     | 0.650  |

**Table 98.B.1.b.(1)(b) Trucks, Tractors And Trailers And All Autos Except Zone-rated Risks Comprehensive Deductible Factors**

| Deductible | Factor |
|------------|--------|
| 750        | 0.060  |
| 2,500      | 0.330  |
| 4,000      | 0.490  |
| 7,500      | 0.690  |
| 10,000     | 0.770  |
| 15,000     | 0.850  |
| 20,000     | 0.880  |
| 25,000     | 0.900  |

**Table 98.B.1.b.(2)(a) Private Passenger Types Collision Deductible Factors**

| Deductible | Factor |
|------------|--------|
| 200        | -0.080 |
| 750        | 0.065  |
| 2,500      | 0.390  |
| 4,000      | 0.530  |
| 7,500      | 0.720  |
| 10,000     | 0.820  |
| 15,000     | 0.940  |
| 20,000     | 1.000  |
| 25,000     | 1.040  |

**Table 98.B.1.b.(2)(b) Trucks, Tractors And Trailers And All Autos Except Zone-rated Risks Collision Deductible Factors**

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**98. DEDUCTIBLE INSURANCE** *(Continued)*

| Deductible | Factor |
|------------|--------|
| 750        | 0.075  |
| 2,500      | 0.300  |
| 4,000      | 0.380  |
| 7,500      | 0.510  |
| 10,000     | 0.580  |
| 15,000     | 0.700  |
| 20,000     | 0.780  |
| 25,000     | 0.860  |

**Table 98.B.2.b.(1) Zone-rated Risks Comprehensive Deductible Factors**

| Deductible | Factor |
|------------|--------|
| 200        | -0.080 |
| 750        | 0.070  |
| 2,500      | 0.360  |
| 4,000      | 0.500  |
| 7,500      | 0.710  |
| 10,000     | 0.810  |
| 15,000     | 0.990  |
| 20,000     | 1.120  |
| 25,000     | 1.230  |

**Table 98.B.2.b.(2) Zone-rated Risks Collision Deductible Factors**

**3. Garage Blanket Collision**

The following information is added:

To provide higher deductibles, multiply the \$250 deductible collision premium by the appropriate factor:

| Deductible | Factor |
|------------|--------|
| \$2,000    | .33    |
| \$2,500    | .325   |
| \$3,000    | .32    |
| \$4,000    | .31    |
| \$5,000    | .30    |
| \$10,000   | .295   |