

SERFF Tracking Number: LMUG-125316803 State: Arkansas
First Filing Company: Liberty Insurance Corporation, ... State Tracking Number: AR-PC-07-026501
Company Tracking Number: LGLR-CW-045-07
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability
Product Name: Commercial General Liability
Project Name/Number: GL Direct Solutions-Pricing to accompany new and revised Forms/LGLR-CW-045-07

Filing at a Glance

Companies: Liberty Insurance Corporation, Liberty Mutual Fire Insurance Company, LM Insurance Corporation, Liberty Mutual Insurance Company, The First Liberty Insurance Corporation

Product Name: Commercial General Liability SERFF Tr Num: LMUG-125316803 State: Arkansas
TOI: 17.0 Other Liability - Claims SERFF Status: Closed State Tr Num: AR-PC-07-026501
Made/Occurrence
Sub-TOI: 17.0001 Commercial General Liability Co Tr Num: LGLR-CW-045-07 State Status:
Filing Type: Rate Co Status: Reviewer(s): Betty Montesi, Edith Roberts
Author: Michelle Skidmore Disposition Date: 10/29/2007
Date Submitted: 10/22/2007 Disposition Status: Exempt from Review

Effective Date Requested (New): On Approval Effective Date (New):
Effective Date Requested (Renewal): On Approval Effective Date (Renewal):

General Information

Project Name: GL Direct Solutions-Pricing to accompany new and revised Forms Status of Filing in Domicile: Pending
Project Number: LGLR-CW-045-07 Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 10/29/2007
State Status Changed: 10/23/2007 Deemer Date:
Corresponding Filing Tracking Number:
Filing Description:
RE: COMMERCIAL GENERAL LIABILITY COVERAGE PART

APPLICABLE PRICING PAGE TO ACCOMPANY
NEW/REVISED COMPANY ENDORSEMENTS

Project # LGLR-CW-045-07

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Liberty Mutual Insurance Company NAIC-0111-23043

Liberty Mutual Fire Insurance Company NAIC-0111-23035

LM Insurance Corporation NAIC-0111-33600

The First Liberty Insurance Corporation NAIC-0111-33588

Liberty Insurance Corporation NAIC-0111-42404

The captioned companies submit for your review and approval, the enclosed pricing page to accompany the new and revised forms filed accordingly under our project #LGLF-CW-006-07. The forms and pricing are for use with the Commercial General Liability Coverage Part.

We are requesting an effective date of Upon Approval for new and renewal business.

In an effort to remain competitive in the marketplace, we are making this filing to update current "LIBERTY DirectSolutions" endorsements and to introduce new "LIBERTY DirectSolutions" forms for additional industries.

We have included a rating memorandum as well as a charge breakdown exhibit for your reference.

I would appreciate your review and acknowledgment/approval of this filing submission.

Sincerely,

Michelle Skidmore
State Filings Analyst
Liberty Mutual Group
PO BOX 8089
Wausau WI 54402-8089
1-877-792-8728, Ext. 3203
Enclosure

SERFF Tracking Number: LMUG-125316803 State: Arkansas
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Company and Contact

Filing Contact Information

Michelle Skidmore, State Filing Analyst Michelle.Skidmore@Wausau.com
 P.O. Box 8070 (877) 792-8728 [Phone]
 Wausau, WI 54402-8070 (715) 842-6828[FAX]

Filing Company Information

Liberty Insurance Corporation	CoCode: 42404	State of Domicile: Illinois
PO BOX 8070	Group Code: 111	Company Type:
Wausau, WI 54402-8070	Group Name:	State ID Number:
(877) 792-8728 ext. [Phone]	FEIN Number: 03-0316876	

Liberty Mutual Fire Insurance Company	CoCode: 23035	State of Domicile: Wisconsin
PO Box 8070	Group Code: 111	Company Type:
Wausau, WI 54402-8070	Group Name:	State ID Number:
(877) 792-8728 ext. [Phone]	FEIN Number: 04-1924000	

LM Insurance Corporation	CoCode: 33600	State of Domicile: Iowa
PO Box 8070	Group Code: 111	Company Type:
Wausau, WI 54402-8070	Group Name:	State ID Number:
(877) 792-8728 ext. [Phone]	FEIN Number: 04-3058504	

Liberty Mutual Insurance Company	CoCode: 23043	State of Domicile: Massachusetts
PO Box 8070	Group Code: 111	Company Type:
Wausau, WI 54402-8070	Group Name:	State ID Number:
(877) 792-8728 ext. [Phone]	FEIN Number: 04-1543470	

The First Liberty Insurance Corporation	CoCode: 33588	State of Domicile: Iowa
PO Box 8070	Group Code: 111	Company Type:
Wausau, WI 54402-8070	Group Name:	State ID Number:
(877) 792-8728 ext. [Phone]	FEIN Number: 04-3058503	

Filing Fees

SERFF Tracking Number: LMUG-125316803 State: Arkansas
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Fee Required? Yes
Fee Amount: \$25.00
Retaliatory? No
Fee Explanation: Base fee 25.00 x 1 Rate filing = \$25.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Liberty Mutual Fire Insurance Company	\$25.00	10/22/2007	16227515
Liberty Mutual Insurance Company	\$0.00	10/22/2007	
The First Liberty Insurance Corporation	\$0.00	10/22/2007	
LM Insurance Corporation	\$0.00	10/22/2007	
Liberty Insurance Corporation	\$0.00	10/22/2007	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Exempt from Review	Edith Roberts	10/29/2007	10/29/2007

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Disposition

Disposition Date: 10/29/2007

Effective Date (New):

Effective Date (Renewal):

Status: Exempt from Review

Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Rating Memorandum	Accepted for Informational Purposes	Yes
Rate	5. PREMIUM COMPUTATION	Accepted for Informational Purposes	Yes

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Rate Information

Rate data does NOT apply to filing.

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Accepted for Informational Purposes	5. PREMIUM COMPUTATION	GL-LDS-E-RULE 1	New	GL-LDS-E-RULE 1.pdf

**COMMERCIAL LINES MANUAL
DIVISION SIX – GENERAL LIABILITY
EXCEPTION PAGE**

5. PREMIUM COMPUTATION

C. PREMIUM COMPUTATION – Specified Endorsements

A. MANDATORY COVERAGES

(Unless Liberty DirectSolutions endorsement attached)

Item 1. – LG 31 53 09 07 LIBERTY DirectEnhancement

This endorsement is non-premium bearing.

B. INDIVIDUALLY SELECTED OPTIONAL COVERAGES

Item 1. – LG 32 32 09 07 LIBERTY DirectSolutions for Contractors (with Excess over Wrap Up)

1% of total GL premium, subject to our filed Experience and Schedule Rating Plans plus 10% of premium that would be generated if wrap up jobs were primary. Minimum premium of \$500.

Item 2. – LG 32 34 09 07 LIBERTY DirectSolutions for Contractors (with Professional Liability)

2.5% of total GL premium, subject to our filed Experience and Schedule Rating Plans. Minimum premium of \$500.

Item 3. – LG 32 33 09 07 LIBERTY DirectSolutions for Contractors (with Professional Liability and Excess over Wrap Up)

2.5% of total GL premium, subject to our filed Experience and Schedule Rating Plans plus 10% of premium that would be generated if wrap up jobs were primary. Minimum premium of \$500.

Item 4. – LG 60 80 09 07 Excess Over Consolidated Insurance Program (Wrap Up)

10% of premium that would be generated if wrap up jobs were primary. Minimum premium of \$500.

Item 5. – LG 20 55 09 07 Amendment for Worldwide Coverage

0.5% of total GL premium, subject to our filed Experience and Schedule Rating Plans. No minimum premium.

Item 6. – LG 32 48 09 07 Damage to Borrowed Equipment

1.5% of total GL premium, subject to our filed Experience and Schedule Rating Plans. No minimum premium.

Item 7. – LG 32 58 09 07 Additional Insured - Vendors

20% of GL Products/Completed Operations premium, subject to our filed Experience and Schedule Rating Plans. No minimum premium.

Item 8. – The Following Endorsements

LG 31 80 09 07 LIBERTY DirectSolutions for Contractors

1% of total GL premium, subject to our filed Experience and Schedule Rating Plans. Minimum premium of \$500.

**COMMERCIAL LINES MANUAL
DIVISION SIX – GENERAL LIABILITY
EXCEPTION PAGE**

Item 9. – The Following Endorsements

LG 32 38 09 07 LIBERTY DirectSolutions for Professional Services
LG 32 39 09 07 LIBERTY DirectSolutions for Real Estate and Property Managers
LG 31 59 09 07 LIBERTY DirectSolutions for Restaurants
LG 32 40 09 07 LIBERTY DirectSolutions for Restaurants (with Incident Coverage)

1.5% of total GL premium, subject to our filed Experience and Schedule Rating Plans. Minimum premium of \$500.

Item 10. – The Following Endorsements

LG 32 37 09 07 LIBERTY DirectSolutions for Janitorial Service Contractors
LG 32 14 09 07 LIBERTY DirectSolutions for Retailers
LG 32 41 09 07 LIBERTY DirectSolutions for Retailers (with Incident Coverage)

3% of total GL premium, subject to our filed Experience and Schedule Rating Plans. Minimum premium of \$500.

Item 11. – The Following Endorsements

LG 31 91 09 07 LIBERTY DirectSolutions for Fabricated Metal Manufacturers
LG 31 60 09 07 LIBERTY DirectSolutions for Food Processors
LG 32 35 09 07 LIBERTY DirectSolutions for Food Processors (with Incident Coverage)
LG 31 79 09 07 LIBERTY DirectSolutions for Wholesalers & Distributors
LG 32 42 09 07 LIBERTY DirectSolutions for Wholesalers & Distributors (with Incident Coverage)
LG 32 13 09 07 LIBERTY DirectSolutions for Manufacturers

7% of total GL premium, subject to our filed Experience and Schedule Rating Plans. Minimum premium of \$500.

Item 12. – The Following Endorsements

LG 32 68 09 07 Janitorial Services – Property Damage Coverage

1% of total GL premium, subject to our filed Experience and Schedule Rating Plans. No minimum premium.

Item 13. – The Following Endorsements

LG 20 72 09 07 Lost Key Coverage

0.5% of total GL premium, subject to our filed Experience and Schedule Rating Plans. No minimum premium.

Item 14. – The Following Endorsements

LG 32 53 09 07 Restaurant Incident Coverage
LG 32 54 09 07 Retailers Incident Coverage
LG 32 55 09 07 Food Processors Incident Coverage
LG 32 56 09 07 Wholesalers & Distributors Incident Coverage

The premium for these endorsements vary by limit selected:

- \$1,000 limit results in premium credit of 0.010 per \$1,000 of Sales (-.010)
- \$2,500 limit results in premium credit of 0.005 per \$1,000 of Sales (-.005)
- \$5,000 limit results in no premium credit or debit (premium neutral)

COMMERCIAL LINES MANUAL
DIVISION SIX – GENERAL LIABILITY
EXCEPTION PAGE

– \$10,000 limit results in premium debit of 0.026 per \$1,000 of Sales (+.026)

Item 15. – The Following Endorsements

LG 32 69 09 07 Broad Additional Insured and Waiver Of Subrogation – Scheduled Contractors
LG 32 71 09 07 Broad Additional Insured and Waiver Of Subrogation – Scheduled Person or Organization

20% of the Total GL premium that is attributable to the insured's relationship with the additional insured, subject to our filed Experience and Schedule Rating Plans. \$1,000 minimum premium per Scheduled additional insured.

Item 16. – The Following Endorsements

LG 32 72 09 07 Broad Additional Insured and Waiver Of Subrogation – Scheduled Managers & Lessors of Premises
LG 32 70 09 07 Broad Additional Insured and Waiver Of Subrogation – Scheduled Contractors – Ongoing Operations

20% of the Premises/Operations GL premium that is attributable to the insured's relationship with the additional insured, subject to our filed Experience and Schedule Rating Plans. \$500 minimum premium per Scheduled additional insured.

Item 17. – The Following Endorsements

LG 32 57 09 07 Unintentional Errors & Omissions
LG 32 60 09 07 Amendment – Knowledge Of Occurrence
LG 32 61 09 07 Liberalization
LG 32 64 09 07 Amendment – Premium Responsibility

These endorsements are premium neutral.

Item 18. The Following Endorsements

LG 32 43 09 07 Bodily Injury to Co-Employees – Supervisors and Good Samaritans
LG 10 17 09 07 Expanded Blanket Additional Insured and Waiver Of Subrogation – Contractors
LG 32 44 09 07 Blanket Additional Insured and Waiver Of Subrogation – Contractors
LG 10 18 09 07 Additional Insured and Waiver Of Subrogation – Managers & Lessors of Premises
LG 32 45 09 07 Blanket Additional Insured and Waiver Of Subrogation – Person or Organization
LG 32 20 09 07 Expanded Blanket Additional Insured and Waiver Of Subrogation – Contractors Ongoing Operations
LG 32 46 09 07 Blanket Additional Insured and Waiver Of Subrogation – Contractors Ongoing Operations

LG 32 47 09 07 Additional Insured – State, Municipality, or Political Subdivision – Permits
LG 60 40 09 07 Professional Healthcare Amendment
LG 32 49 09 07 Mobile Equipment Redefinition
LG 32 50 09 07 Coverage For Newly Formed or Acquired Entities
LG 32 52 09 07 Products Completed Operations Hazard Redefined – Blanket
LG 32 59 09 07 Additional Insured and Waiver Of Subrogation – Lessor Of Leased Equipment
LG 32 62 09 07 Bodily Injury Redefined
LG 32 63 09 07 Non Owned Watercraft Extension
LG 32 65 09 07 Damage To Premises Rented To You – Expanded Coverage
LG 32 66 09 07 Amendment – Supplementary Payments
LG 32 67 09 07 Valet Parking Services

These endorsements are non-premium bearing.

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Supporting Document Schedules

Satisfied -Name: Rating Memorandum **Review Status:** Accepted for Informational 10/29/2007
Purposes

Comments:

Rating memorandum as well as a charge breakdown exhibit attached for your reference

Attachments:

Rating Memorandum.pdf

LDS Rate-Charge Breakdown Exhibit.pdf

Rating Memorandum

There are several new and/or revised endorsements included in this filing that have an associated premium charge. Each of these endorsements represents one of the individual coverage grants found within the LIBERTY DirectSolutions program.

Please reference the following section for an explanation of how the premium charge for these endorsements is determined:

Individual Coverage Grants

- *LG 32 48 09 07 – Damage To Borrowed Equipment.* This is a new endorsement. The charge for this endorsement is 1.5% of total GL premium subject to our filed Experience and Schedule Rating Plans; there is no minimum premium charge. This incidental charge represents the sub-limited but broadened exposure provided by the coverage expansion.
- *LG 60 80 09 07 – Excess Over Consolidated Insurance Program (Wrap Up).* The charge for this endorsement is 10% of premium that would be generated if wrap up jobs were primary. A minimum premium charge of \$500 applies. This is a revised endorsement and there is no evidence indicating that pricing needs have changed from past years.
- *LG 20 55 09 07 – Amendment For Worldwide Coverage.* The charge for this endorsement is 0.5% of total GL premium subject to our filed Experience and Schedule Rating Plans; there is no minimum premium charge. As this is an incidental exposure, it is being offered at the corresponding incidental rate of 0.5%. In addition, this is a revised endorsement and there is no evidence indicating that pricing needs have changed from past years.
- *LG 32 58 09 07 – Additional Insured - Vendors.* The charge for this endorsement is 20% of GL Products/Completed Operations premium subject to our filed Experience and Schedule Rating Plans; there is no minimum premium charge. This is a new endorsement for Liberty Mutual, however it is similar to the ISO CG 20 15 endorsement. The charge for this endorsement is consistent with our pricing rule for the ISO CG 20 15.
- *LG 20 72 09 07 – Lost Key Coverage.* The charge for this endorsement is 1% of total GL premium subject to our filed Experience and Schedule Rating Plans; there is no minimum premium charge. As this is an incidental exposure, it is being offered at the corresponding incidental rate of 1%. In addition, this is a revised endorsement and there is no evidence indicating that pricing needs have changed from past years.
- *LG 32 68 09 07 – Janitorial Services - Property Damage Coverage.* The charge for this endorsement is 1% of total GL premium subject to our filed Experience and Schedule Rating Plans; there is no minimum premium charge. This is a new endorsement that provides Care, Custody and Control as well as Property Damage coverage for Janitorial Services. This endorsement is being rated at the same charge as the Care, Custody and Control coverage we offer as there is no evidence that the pricing needs are different for either of these incidental coverage grants.
- *LG 32 69 09 07 – Broad Additional Insured and Waiver Of Subrogation - Scheduled Contractors; LG 32 71 09 07 – Broad Additional Insured and Waiver Of Subrogation - Scheduled Person or Organization.* The charge for these endorsements is 20% of the total GL premium that is attributable to the Insured's relationship with the Additional Insured, subject to our filed Experience and Schedule Rating Plans. There is a \$1,000 minimum premium charge per Scheduled Additional Insured. The form provides broad coverage for Sole Negligence of the Additional Insured and, as such, a representative amount of premium is necessary. The charge applies to total GL premium since the endorsement responds to both Premises/Operations and Products/Completed Operations hazards. Through other endorsements we have available, we are choosing not to charge for providing Additional Insured coverage for contractual obligations, subject to the anti-indemnity statutes of the jurisdiction, but expect there will be occasions where our Insureds are forced to provide coverage for the Additional Insured's own sole negligence even when a jurisdiction's contractual statutes do not permit such a degree of transfer. The LG 32 69 and LG 32 71 will provide the means to meet our Insured's needs when necessary. These endorsements allow us to do this on a Schedule basis, so we can be aware of the broad obligation.

- *LG 32 72 09 07 – Broad Additional Insured and Waiver Of Subrogation - Scheduled Managers and Lessors of Premises; LG 32 70 09 07 – Broad Additional Insured and Waiver Of Subrogation - Scheduled Contractors - Ongoing Operations.* The charge for these endorsements is 20% of the Premises/Operations GL premium that is attributable to the Insured’s relationship with the Additional Insured, subject to our filed Experience and Schedule Rating Plans. There is a \$500 minimum premium per Scheduled Additional Insured. The charge for these endorsements is 20% of the total GL premium that is attributable to the Insured’s relationship with the Additional Insured, subject to our filed Experience and Schedule Rating Plans. There is a \$1,000 minimum premium charge per Scheduled Additional Insured. The charge applies to Premises/Operations premium only since the endorsement responds only to Premises/Operations hazards but does not respond to Products/Completed Operations hazards. The form provides broad coverage for Sole Negligence of the Additional Insured and, as such, a representative amount of premium is necessary. Through other endorsements we have available, we are choosing not to charge for providing Additional Insured coverage for contractual obligations, subject to the anti-indemnity statutes of the jurisdiction, but expect there will be occasions where our Insureds are forced to provide coverage for the Additional Insured’s own sole negligence even when a jurisdiction’s contractual statutes do not permit such a degree of transfer. The LG 32 69 and LG 32 71 will provide the means to meet our Insured’s needs when necessary. These endorsements allow us to do this on a Schedule basis, so we can be aware of the broad obligation.
- *LG 32 53 09 07 – Restaurant Incident Coverage; LG 32 54 09 07 – Retailers Incident Coverage; LG 32 55 09 07 – Food Processors Incident Coverage; LG 32 56 09 07 – Wholesalers & Distributors Incident Coverage.* The premium for these endorsements vary by limit selected:
 - \$1,000 limit results in premium credit of 0.010 per \$1,000 of Sales (-.010)
 - \$2,500 limit results in premium credit of 0.005 per \$1,000 of Sales (-.005)
 - \$5,000 limit results in no premium credit or debit (premium neutral)
 - \$10,000 limit results in premium debit of 0.026 per \$1,000 of Sales (+.026)
 These charges reflect the net impact of removing Medical Payments and replacing Medical Payments with Incident Coverage as was previously filed for the optional Item 2 in the 2004 Liberty DirectSolutions for Restaurants endorsement (LG 31 59 08 04).

This filing also includes the LIBERTY DirectSolutions package of endorsements. We have determined the premium charge for each LIBERTY DirectSolutions endorsement by rolling up the percentage charges specific to the individual coverage grants offered within the endorsement, in order to arrive at a single percentage-based assessment.

For example, the LG 32 37 09 07 – LIBERTY DirectSolutions for Janitorial Service Contractors includes 3 coverages that, by rule, require additional premium:

1. Borrowed Equipment (1.5%)
2. Janitorial Services Property Damage Coverage (1.0%)
3. Lost Key Coverage (0.5%)

These charges add up to 3.0%, which is the single percentage-based, charge for the LG 32 37 09 07 endorsement.

An exception to this rollup calculation applies to the LIBERTY DirectSolutions endorsements that include a charge for Additional Insured – Vendors. For the manufacturing class, the Products/Completed Operations premium generally represents a larger portion of the total GL premium than the Prem/Ops premium. In an effort to apply the endorsement premium across the total GL policy rather than to a single coverage component, the charge that is usually applicable only to the Products premium is being reduced and applied across the total GL premium. Additionally, with the understanding that the Additional Insured – Vendors coverage is being provided to a select customer group, which will result in increased sharing of both risk and premium, we have further reduced the charge for this coverage to 4% of total GL premium when this coverage is provided through the LIBERTY DirectSolutions program.

Please see the LDS Charge Breakdown exhibit for the breakdown of chargeable coverages for all of the LIBERTY DirectSolutions endorsements.

LDS Charge Breakdown Exhibit

Coverages that incur additional premium - charge shown indicates the coverage is included on the Industry's DirectSolutions endorsement. No charge indicates coverage not automatically offered by Industry's DirectSolutions endorsement.									
	DAMAGE TO BORROWED EQUIPMENT	PROPERTY IN YOUR CARE, CUSTODY OR CONTROL	JANITORIAL SERVICES – PROPERTY DAMAGE COVERAGE	LOST KEY COVERAGE	CONTRACTORS PROFESSIONAL LIABILITY	ADDITIONAL INSURED - VENDORS	AMENDMENT FOR WORLDWIDE COVERAGE	EXCESS OVER CONSOLIDATED INSURANCE PROGRAM (WRAP-UP)	Total Endorsement Charge (all endorsements subject to minimum \$500 charge)
LG 31 80 09 07 – LIBERTY DirectSolutions for Contractors		1.0% GL Premium							1.0% GL Premium
LG 32 32 09 07 – LIBERTY DirectSolutions for Contractors (with Excess over Wrap Up)		1.0% GL Premium						10% of GL premium that would have been collected if wrap-up jobs were covered as Primary	1.0% GL Premium plus 10% of GL premium that would have been collected if wrap-up jobs were covered as Primary
LG 32 33 09 07 – LIBERTY DirectSolutions for Contractors (with Professional Liability and Excess over Wrap Up)		1.0% GL Premium			1.5% GL Premium			10% of GL premium that would have been collected if wrap-up jobs were covered as Primary	2.5% GL Premium plus 10% of GL premium that would have been collected if wrap-up jobs were covered as Primary
LG 32 34 09 07 – LIBERTY DirectSolutions for Contractors (with Professional Liability)		1.0% GL Premium			1.5% GL Premium				2.5 % GL Premium
LG 31 91 09 07 – LIBERTY DirectSolutions for Fabricated Metals	1.5% GL Premium	1.0% GL Premium				4% GL Premium	0.5% GL Premium		7.0% GL Premium
LG 31 60 09 07 – LIBERTY DirectSolutions for Food Processors	1.5% GL Premium	1.0% GL Premium				4% GL Premium	0.5% GL Premium		7.0% GL Premium
LG 32 35 09 07 – LIBERTY DirectSolutions for Food Processors (with Incident Coverage)	1.5% GL Premium	1.0% GL Premium				4% GL Premium	0.5% GL Premium		7.0% GL Premium
LG 32 37 09 07 – LIBERTY DirectSolutions for Janitorial Service Contractors	1.5% GL Premium		1.0% GL Premium	0.5% GL Premium					3.0% GL Premium
LG 32 13 09 07 – LIBERTY DirectSolutions for Manufacturers	1.5% GL Premium	1.0% GL Premium				4% GL Premium	0.5% GL Premium		7.0% GL Premium
LG 32 38 09 07 – LIBERTY DirectSolutions for Professional Services	1.5% GL Premium		1.0% GL Premium						1.5% GL Premium
LG 32 39 09 07 – LIBERTY DirectSolutions for Real Estate and Property Managers	1.5% GL Premium								1.5% GL Premium
LG 31 59 09 07 – LIBERTY DirectSolutions for Restaurants	1.5% GL Premium								1.5% GL Premium
LG 31 59 09 07 – LIBERTY DirectSolutions for Restaurants (with Incident Coverage)	1.5% GL Premium								1.5% GL Premium
LG 32 14 09 07 – LIBERTY DirectSolutions for Retailers	1.5% GL Premium	1.0% GL Premium					0.5% GL Premium		3.0% GL Premium
LG 32 41 09 07 – LIBERTY DirectSolutions for Retailers (with Incident Coverage)	1.5% GL Premium	1.0% GL Premium					0.5% GL Premium		3.0% GL Premium
LG 31 79 09 07 – LIBERTY DirectSolutions for Wholesalers & Distributors	1.5% GL Premium	1.0% GL Premium				4% GL Premium	0.5% GL Premium		7.0% GL Premium
LG 32 42 09 07 – LIBERTY DirectSolutions for Wholesalers & Distributors (with Incident Coverage)	1.5% GL Premium	1.0% GL Premium				4% GL Premium	0.5% GL Premium		7.0% GL Premium