

SERFF Tracking Number: LMUG-125348298 State: Arkansas  
First Filing Company: Liberty Insurance Corporation, ... State Tracking Number: EFT \$25  
Company Tracking Number: LPRR-CW-059-07  
TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)  
Product Name: Commercial Property  
Project Name/Number: Submission of Rule LCP 92 28 10 07 E-RULE 1/LPRR-CW-059-07

## 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 Property SERFF Tr Num: LMUG-125348298 State: Arkansas  
TOI: 01.0 Property SERFF Status: Closed State Tr Num: EFT \$25  
Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines) Co Tr Num: LPRR-CW-059-07 State Status: FEES RECEIVED  
Filing Type: Rate Co Status: Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding  
Author: Jill Schroeder3 Disposition Date: 11/08/2007  
Date Submitted: 11/06/2007 Disposition Status: Exempt from Review  
Effective Date Requested (New): On Approval Effective Date (New): 11/08/2007  
Effective Date Requested (Renewal): On Approval Effective Date (Renewal): 11/08/2007

## General Information

Project Name: Submission of Rule LCP 92 28 10 07 E-RULE 1 Status of Filing in Domicile:  
Project Number: LPRR-CW-059-07 Domicile Status Comments:  
Reference Organization: Reference Number:  
Reference Title: Advisory Org. Circular:  
Filing Status Changed: 11/08/2007  
State Status Changed: 11/06/2007 Deemer Date:  
Corresponding Filing Tracking Number:  
Filing Description:  
RE: COMMERCIAL PROPERTY

NEW COMPANY RULE LCP 92 28 10 07 E-RULE 1

PROJECT # LPRR-CW-059-07

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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

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

We are submitting a new Liberty Mutual Commercial Property manual rule for your review and approval.

Please see the applicable Memorandum and Inventory for your review.

I look forward to your acknowledgement/approval of this filing request.

Sincerely,

Jill Schroeder  
State Filings Analyst  
Liberty Mutual Group  
PO Box 8089  
Wausau WI 54402-8089  
1-877-792-8728, Ext. 8922  
Fax: 1-715-842-6828  
Jill.schroeder@wausau.com  
Enclosure

## **Company and Contact**

SERFF Tracking Number: LMUG-125348298 State: Arkansas  
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**Filing Contact Information**

Jill Schroeder, State Filing Analyst Jill.Schroeder@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  
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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  
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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  
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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  
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**Filing Fees**

*SERFF Tracking Number:* LMUG-125348298      *State:* Arkansas  
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*Product Name:* Commercial Property  
*Project Name/Number:* Submission of Rule LCP 92 28 10 07 E-RULE 1/LPRR-CW-059-07

Fee Required?      Yes  
 Fee Amount:      \$25.00  
 Retaliatory?      No  
 Fee Explanation:      \$25 for filing  
 Per Company:      No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Liberty Mutual Fire Insurance Company	\$25.00	11/06/2007	16494675
Liberty Mutual Insurance Company	\$0.00	11/06/2007	
The First Liberty Insurance Corporation	\$0.00	11/06/2007	
LM Insurance Corporation	\$0.00	11/06/2007	
Liberty Insurance Corporation	\$0.00	11/06/2007	

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Exempt from Review	Llyweyia Rawlins	11/08/2007	11/08/2007

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## Disposition

Disposition Date: 11/08/2007

Effective Date (New): 11/08/2007

Effective Date (Renewal): 11/08/2007

Status: Exempt from Review

Comment:

This line is exempt from filing rates/rules in compliance with ACA 23-67-206 which states that P&C insurance for commercial risks, excluding workers' compensation, employers' liability and professional liability insurance, including but not limited to, medical malpractice insurance, are exempted from the rate/rule filing and review requirements.

Rate data does NOT apply to filing.

### Overall Rate Information for Multiple Company Filings

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

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<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	supporting doc	Accepted for Informational Purposes	Yes
<b>Rate</b>	Company Exception pg	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	Company Exception pg	LCP 92 28 10 07 E-RULE 1	New	Rule pg LCP 92 28 10 07 E-RULE 1 v4.pdf

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**5. PREMIUM COMPUTATION**

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**D. PREMIUM COMPUTATION – Optional Coverage Endorsements**

**Liberty Mutual Commercial Property Enhancement – LCP 92 28 10 07**

**A. Building and Personal Property Form**

Applies to CP 00 10 – Building and Personal Property Coverage Form

*Increased Limits*

1. **Debris Removal and Additional Expense:** A \$10,000 Limit of Liability is offered in the base ISO form. Increased limit options are offered based on the following table:

<b>Sublimit of Liability</b>	<b>Associated Premium</b>
\$ 10,000	Included in ISO base rates
\$ 25,000	\$ 5
\$ 50,000	\$ 10
\$100,000	\$ 20

2. **Pollutant Clean Up and Removal:** A \$10,000 Limit of Liability is offered in the base ISO form. Increased limit options are offered based on the following table:

<b>Sublimit of Liability</b>	<b>Associated Premium</b>
\$ 10,000	Included in ISO base rates
\$ 25,000	\$ 10
\$ 50,000	\$ 20
\$100,000	\$ 35

3. **Ordinance/Law: Increased Cost of Construction:** A \$10,000 Limit of Liability is offered in the base ISO form. Increased limit options are offered based on the following table:

<b>Sublimit of Liability</b>	<b>Associated Premium</b>
\$ 10,000	Included in ISO base rates
\$ 100,000	\$ 25
\$ 250,000	\$ 60
\$ 500,000	\$ 125

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4. **Electronic Data:** A \$2,500 Limit of Liability is offered in the base ISO form. Increased limit options are offered based on the following table:

<b>Sublimit of Liability</b>	<b>Associated Premium</b>
\$ 2,500	Included in ISO base rates
\$ 5,000	\$ 2
\$ 7,500	\$ 3
\$ 10,000	\$ 5

5. **Newly Acquired Real Property:** A \$250,000 Limit of Liability is offered in the base ISO form. Increased limit options are offered based on the following table:

<b>Sublimit of Liability</b>	<b>Associated Premium</b>
\$ 250,000	Included in ISO base rates
\$ 500,000	\$ 65
\$ 1,000,000	\$ 110

6. **Newly Acquired Personal Property:** A \$100,000 Limit of Liability is offered in the base ISO form. Increased limit options are offered based on the following table:

<b>Sublimit of Liability</b>	<b>Associated Premium</b>
\$ 100,000	Included in ISO base rates
\$ 250,000	\$ 30
\$ 500,000	\$ 65

7. **Outdoor Property:** A \$1,000 Limit of Liability is offered in the base ISO form. Increased limit options are offered based on the following table:

<b>Sublimit of Liability</b>	<b>Associated Premium</b>
\$ 1,000	Included in ISO base rates
\$ 25,000	\$ 5
\$ 50,000	\$ 10

**Any One Tree, Shrub or Plant is sublimited to \$250.**

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8. **Non-Owned Detached Trailers:** A \$ 5,000 Limit of Liability is offered in the base ISO form. Increased limit options are offered based on the following table:

<b>Sublimit of Liability</b>	<b>Associated Premium</b>
\$ 5,000	Included in ISO base rates
\$ 10,000	\$ 5

9. **Outdoor Signs Attached to Buildings:** A \$1,000 Limit of Liability is offered in the base ISO form. Increased limit options are offered based on the following table:

<b>Sublimit of Liability</b>	<b>Associated Premium</b>
\$ 1,000	Included in ISO base rates
\$ 5,000	\$ 1
\$ 10,000	\$ 2

**B. Extra Expense and/or Business Income Coverage Form**

Applies to the following forms:

- CP 00 30 – Business Income (and Extra Expense) Coverage Form
- CP 00 32 – Business Income (without Extra Expense) Coverage Form
- CP 00 50 – Extra Expense

***Increased Limits***

1. **Interruption of Computer Operations:** A \$2,500 Limit of Liability is offered in the base ISO form. Increased limit options are offered based on the following table:

<b>Sublimit of Liability</b>	<b>Associated Premium</b>
\$ 2,500	Included in ISO base rates
\$ 5,000	\$ 5
\$ 10,000	\$ 10

2. **Newly Acquired or Constructed:** A \$100,000 Limit of Liability is offered in the base ISO form. Increased limit options are offered based on the following table:

<b>Sublimit of Liability</b>	<b>Associated Premium</b>
\$ 100,000	Included in ISO base rates
\$ 250,000	\$ 30

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3. **Extended Period of Indemnity (Incl Rental Value):** 30 Days of coverage is offered in the base ISO form. Increased Time options are offered based on the following table:

<b>Days</b>	<b>Associated Premium</b>
30 Days	Included in ISO base rates
60 Days	\$ 5
120 Days	\$ 10
180 Days	\$ 20

***New Coverage Extensions***

1. **Utility Service Interruption:** Limit of Liability options are offered based on the following table:

<b>Sublimit of Liability</b>	<b>Associated Premium</b>
\$ 25,000	\$ 20
\$ 50,000	\$ 40
\$ 100,000	\$ 100

2. **Contingent Business Income Coverage:** Limit of Liability options are offered based on the following table:

<b>Sublimit of Liability</b>	<b>Associated Premium</b>
\$ 50,000	\$ 5
\$ 100,000	\$ 15
\$ 250,000	\$ 50
\$ 500,000	\$ 125

3. **Tenant Cancellation Loss of Business Income and Extra Expense:** Limit of Liability options are offered based on the following table:

<b>Sublimit of Liability</b>	<b>Associated Premium</b>
\$ 5,000	\$ 2
\$ 10,000	\$ 5

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4. **Tenant Relocation and Move-back Extra Expense**: Limit of Liability options are offered based on the following table:

Sublimit of Liability	Associated Premium
\$ 5,000	\$ 2
\$ 10,000	\$ 5

**C. Computer Coverages**

***New Coverage Extensions***

1. **Laptop/Portable Computer (worldwide)**: Limit of Liability options are offered based on the following table:

Sublimit of Liability	Associated Premium
\$ 5,000	\$ 5
\$ 10,000	\$ 10

2. **Computer Virus, Access Denial and Hacking**: Limit of Liability options are offered based on the following table:

Sublimit of Liability	Associated Premium
\$ 2,500	\$ 2
\$ 5,000	\$ 3
\$ 10,000	\$ 5

3. **Service Interruption – Web-site service only**: Limit of Liability options are offered based on the following table:

Sublimit of Liability	Associated Premium
\$ 2,500	\$ 2
\$ 5,000	\$ 3
\$ 10,000	\$ 5

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**D. Crime Coverage**

*New Coverage Extensions - Employee Dishonesty*

1. **ERISA:** Limit of Liability options are offered based on the following table:

Sublimit of Liability	Associated Premium
\$ 100,000	\$ 350
\$ 250,000	\$ 475
\$ 500,000	\$ 600

2. **Jewelry, Precious Metals, Precious Stones, Pearls, Fur, etc.:** Limit of Liability options are offered based on the following table:

Sublimit of Liability	Associated Premium
\$ 2,500	\$ 8
\$ 5,000	\$ 12
\$ 10,000	\$ 20

3. **Money, Securities & Negotiable Instruments:** Limit of Liability options are offered based on the following table:

Sublimit of Liability	Associated Premium
\$ 2,500	\$ 8
\$ 5,000	\$ 12
\$ 10,000	\$ 20

4. **Manuscripts, Drawings, Records:** Limit of Liability options are offered based on the following table:

Sublimit of Liability	Associated Premium
\$ 2,500	\$ 8
\$ 5,000	\$ 12
\$ 10,000	\$ 20

5. **All Other:** Limit of Liability options are offered based on the following table:

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<b>Sublimit of Liability</b>	<b>Associated Premium</b>
\$ 2,500	\$ 8
\$ 5,000	\$ 12
\$ 10,000	\$ 20
\$ 25,000	\$ 25

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*Additional Coverage Bucket that Excludes Employee Dishonesty*

1. **Aggregate Crime Bucket that includes:**
  - a. Forgery & Alterations
  - b. Money Orders & Counterfeit Money
  - c. Money, Checks & Negotiable Instruments)

Limit of Liability options are offered based on the following table:

Sublimit of Liability	Associated Premium
\$ 10,000	\$ 100
\$ 25,000	\$ 300

**E. Inland Marine Coverage**

*New Coverage Extensions*

1. **Inland Marine Annual Aggregate Bucket that includes:**
  - a. Contractor's Machinery and Equipment
  - b. Mobile Equipment
  - c. Employee Tools (\$2,500 per Employee)
  - d. Materials/Supplies awaiting installation
  - e. Transit

Occurrence limit for this bucket is \$50,000

Annual Aggregate Limit of Liability options are offered based on the following table:

Sublimit of Liability	Associated Premium
\$ 100,000	\$ 200
\$ 250,000	\$ 400
\$ 500,000	\$ 800

2. **Non-owned, hired or lease equipment:** Limit of Liability options are offered based on the following table:

Sublimit of Liability	Associated Premium
\$ 10,000	\$ 80
\$ 25,000	\$ 200

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**F. Commercial Property**

*New Coverage Extensions*

1. **\$200,000 Aggregate Bucket that includes:**

- a. Valuable Papers
- b. Accounts Receivable
- c. Property Off Premise
- d. Personal Effects
- e. Patterns, Dies, Molds & Forms
- f. Fire Department Charge
- g. Fire Extinguisher Recharge

**Premium charge for this bucket is \$100**

2. **Ordinance/Law: Demolition:** Limit of Liability options are offered based on the following table:

<b>Sublimit of Liability</b>	<b>Associated Premium</b>
\$ 10,000	Included in ISO base rates
\$ 100,000	\$ 25
\$ 250,000	\$ 60
\$ 500,000	\$ 125

3. **Utility Service Interruption – Direct Property Damage (excluding Spoilage):** Limit of Liability options are offered based on the following table:

<b>Sublimit of Liability</b>	<b>Associated Premium</b>
\$ 25,000	\$ 20
\$ 50,000	\$ 40
\$ 100,000	\$ 100

4. **Windblown Debris:** Limit of Liability options are offered based on the following table:

<b>Sublimit of Liability</b>	<b>Associated Premium</b>
\$ 25,000	\$ 2
\$ 50,000	\$ 5

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5. **Fine Arts:** Limit of Liability options are offered based on the following table:

<b>Sublimit of Liability</b>	<b>Associated Premium</b>
\$ 25,000	\$ 20
\$ 50,000	\$ 40
\$ 100,000	\$ 75

**Note:** Any one item is limited to \$5,000

6. **Foundations and Underground Property:** Limit of Liability options are offered based on the following table:

<b>Sublimit of Liability</b>	<b>Associated Premium</b>
\$ 25,000	\$ 2
\$ 50,000	\$ 3

7. **Building Components Required by Contract:** Limit of Liability options are offered based on the following table:

<b>Sublimit of Liability</b>	<b>Associated Premium</b>
\$ 5,000	\$ 2
\$ 10,000	\$ 5

8. **Salesman Samples:** Limit of Liability options are offered based on the following table:

<b>Sublimit of Liability</b>	<b>Associated Premium</b>
\$ 5,000	\$ 10
\$ 10,000	\$ 20

9. **Back-up of Sewer and Drains:** Limit of Liability options are offered based on the following table:

<b>Sublimit of Liability</b>	<b>Associated Premium</b>
\$ 25,000	\$ 3
\$ 50,000	\$ 7
\$ 100,000	\$ 10

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10. **Spoilage:** Limit of Liability options are offered based on the following table:

Sublimit of Liability	Associated Premium
\$ 25,000	Included within Equipment Breakdown Base Rate
\$ 50,000	\$ 750
\$ 100,000	\$ 1500

11. **Underground Water Seepage:** Limit of Liability options are offered based on the following table:

Sublimit of Liability	Associated Premium
\$ 10,000	\$ 2
\$ 25,000	\$ 5

12. **Pairs and Sets:** Limit of Liability options are offered based on the following table:

Sublimit of Liability	Associated Premium
\$ 25,000	\$ 1
\$ 50,000	\$ 2
\$ 100,000	\$ 5

13. **Claims Data Preparation:** Limit of Liability options are offered based on the following table:

Sublimit of Liability	Associated Premium
\$ 5,000	\$ 2
\$ 10,000	\$ 3
\$ 25,000	\$ 5

14. **Lock Re-keying or Replacement:** Limit of Liability options are offered based on the following table:

Sublimit of Liability	Associated Premium
\$ 5,000	\$ 2
\$ 10,000	\$ 3

15. **Arson Reward:** Limit of Liability options are offered based on the following table:

Sublimit of Liability	Associated Premium
\$ 10,000	\$ 2
\$ 25,000	\$ 5

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16. **Peak Season Enhancement:** Limit of Liability options are offered based on the following table:

<b>Sublimit of Liability</b>	<b>Associated Premium</b>
\$ 10,000	\$ 5
\$ 25,000	\$ 10
\$ 50,000	\$ 25

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## Supporting Document Schedules

**Satisfied -Name:** supporting doc **Review Status:** Accepted for Informational 11/08/2007 Purposes

**Comments:**

**Attachments:**

CW Rating Memorandum v4.pdf

Pricing Matrix.pdf

## Rating Memorandum

LCP 92 28 10 07

We are reverting to the most current versions of the following ISO forms:

- Building and Personal Property Coverage Form, CP 00 10
- Causes of Loss Special Form, CP 10 30
- Extra Expense Coverage Form, CP 00 50
- Business Expense (and Extra Expense) Coverage Form, CP 00 30
- Business Expense (without Extra Expense) Coverage Form, CP 00 32

We will be attaching our new Liberty Mutual Commercial Property Enhancement Endorsement, LCP 92 28 10 07 to the aforementioned ISO forms. This endorsement captures and replaces all additional coverages or coverage extensions of the currently approved Liberty Mutual Property Endorsement LCP 92 01 01 06 as well as the Liberty Mutual Time Element Extension LCP 92 03 01 06.

Increased Limits and New Coverage Extensions are grouped as follows:

- A. BUILDING AND PERSONAL PROPERTY COVERAGE FORM – NEW LIMITS
- B. EXTRA EXPENSE AND/OR BUSINESS INCOME COVERAGE FORM – NEW LIMITS
- C. COMPUTER COVERAGE
- D. CRIME COVERAGE
- E. INLAND MARINE COVERAGE
- F. COMMERCIAL PROPERTY ENHANCEMENT

Limits of Liability are as follows:

### A. BUILDING AND PERSONAL PROPERTY COVERAGE FORM.

Applies to CP 00 10 – Building and Personal Property Coverage Form

#### New Limits

#### COVERAGE

**Broadened Premises:** A distance of 100 ft. is offered in the base ISO form. The distance is increased to 1,000 ft.

#### ADDITIONAL COVERAGES:

**Debris Removal and Additional Expense:** A \$10,000 Limit of Liability is offered in the base ISO form. Increased limit options are offered based on the following table:

Sublimit of Liability
\$ 25,000
\$ 50,000
\$100,000

**Pollutant Clean Up and Removal:** A \$10,000 Limit of Liability is offered in the base ISO form. Increased limit options are offered based on the following table:

<b>Sublimit of Liability</b>
\$ 25,000
\$ 50,000
\$100,000

**Ordinance/Law: Increased Cost of Construction:** A \$10,000 Limit of Liability is offered in the base ISO form. Increased limit options are offered based on the following table:

<b>Sublimit of Liability</b>
\$ 100,000
\$ 250,000
\$ 500,000

**Electronic Data:** A \$2,500 Limit of Liability is offered in the base ISO form. Increased limit options are offered based on the following table:

<b>Sublimit of Liability</b>
\$ 5,000
\$ 7,500
\$ 10,000

## **COVERAGE EXTENSIONS**

**Newly Acquired Real Property:** A \$250,000 Limit of Liability is offered in the base ISO form. Increased limit options are offered based on the following table:

<b>Sublimit of Liability</b>
\$ 500,000
\$ 1,000,000

**Newly Acquired Personal Property:** A \$100,000 Limit of Liability is offered in the base ISO form. Increased limit options are offered based on the following table:

<b>Sublimit of Liability</b>
\$ 250,000
\$ 500,000

**Outdoor Property:** A \$1,000 Limit of Liability is offered in the base ISO form. Increased limit options are offered based on the following table:

Sublimit of Liability
\$ 25,000
\$ 50,000

**Any One Tree, Shrub or Plant is sublimited to \$250.**

**Non-Owned Detached Trailers:** A \$ 5,000 Limit of Liability is offered in the base ISO form. Increased limit option is offered based on the following table:

Sublimit of Liability
\$ 10,000

### **LIMITS OF INSURANCE**

**Outdoor Signs Attached to Buildings:** A \$1,000 Limit of Liability is offered in the base ISO form. Increased limit options are offered based on the following table:

Sublimit of Liability
\$ 5,000
\$ 10,000

### **B. EXTRA EXPENSE AND/OR BUSINESS INCOME COVERAGE FORM –**

Applies to the following forms:

- CP 00 30 – Business Income (and Extra Expense) Coverage Form
- CP 00 32 – Business Income (without Extra Expense) Coverage Form
- CP 00 50 – Extra Expense

#### **NEW LIMITS**

### **ADDITIONAL COVERAGES**

**Interruption of Computer Operations:** A \$2,500 Limit of Liability is offered in the base ISO form. Increased limit options are offered based on the following table:

Sublimit of Liability
\$ 5,000
\$ 10,000

**Newly Acquired or Constructed:** A \$100,000 Limit of Liability is offered in the base ISO form. Increased limit option is offered based on the following table:

Sublimit of Liability
\$ 250,000

**Extended Period of Indemnity (Incl Rental Value):** 30 Days of coverage is offered in the base ISO form. Increased Time options are offered based on the following table:

Days
60 Days
120 Days
180 Days

### New Coverage Extensions

**Utility Service Interruption:** Limit of Liability options are offered based on the following table:

Sublimit of Liability
\$ 25,000
\$ 50,000
\$ 100,000

**Contingent Business Income Coverage:** Limit of Liability options are offered based on the following table:

Sublimit of Liability
\$ 50,000
\$ 100,000
\$ 250,000
\$ 500,000

**Tenant Cancellation Loss of Business Income and Extra Expense:** Limit of Liability options are offered based on the following table:

Sublimit of Liability
\$ 5,000
\$ 10,000

**Tenant Relocation and Move-back Extra Expense:** Limit of Liability options are offered based on the following table:

Sublimit of Liability
\$ 5,000
\$ 10,000

## C. COMPUTER COVERAGES

### New Coverage Extensions

**Laptop/Portable Computer (worldwide):** Limit of Liability options are offered based on the following table:

Sublimit of Liability
\$ 5,000
\$ 10,000

**Computer Virus, Access Denial and Hacking:** Limit of Liability options are offered based on the following table:

Sublimit of Liability
\$ 2,500
\$ 5,000
\$ 10,000

**Service Interruption – Web-site service only:** Limit of Liability options are offered based on the following table:

Sublimit of Liability
\$ 2,500
\$ 5,000
\$ 10,000

## D. Crime Coverage

### New Coverage Extensions - Employee Dishonesty

**ERISA:** Limit of Liability options are offered based on the following table:

Sublimit of Liability
\$ 100,000
\$ 250,000
\$ 500,000

**Jewelry, Precious Metals, Precious Stones, Pearls, Fur, etc.:** Limit of Liability options are offered based on the following table:

Sublimit of Liability
\$ 2,500
\$ 5,000
\$ 10,000

**Money, Securities & Negotiable Instruments:** Limit of Liability options are offered based on the following table:

Sublimit of Liability
\$ 2,500
\$ 5,000
\$ 10,000

**Manuscripts, Drawings, Records:** Limit of Liability options are offered based on the following table:

Sublimit of Liability
\$ 2,500
\$ 5,000
\$ 10,000

**All Other:** Limit of Liability options are offered based on the following table:

Sublimit of Liability
\$ 2,500
\$ 5,000
\$ 10,000
\$ 25,000

**Additional Coverage Bucket that Excludes Employee Dishonesty**

1. **Aggregate Crime Bucket that includes:**
  - a. **Forgery & Alterations**
  - b. **Money Orders & Counterfeit Money**
  - c. **Money, Checks & Negotiable Instruments**

Limit of Liability options are offered based on the following table:

Sublimit of Liability
\$ 10,000
\$ 25,000

## E. Inland Marine Coverage

### New Coverage Extensions

**Inland Marine Annual Aggregate Bucket that includes:**

- a. Contractor's Machinery and Equipment
- b. Mobile Equipment
- c. Employee Tools (\$2,500 per Employee)
- d. Materials/Supplies awaiting installation
- e. Transit

Occurrence limit for this bucket is \$50,000

Annual Aggregate Limit of Liability options are offered based on the following table:

Sublimit of Liability
\$ 100,000
\$ 250,000
\$ 500,000

**Non-owned, hired or lease equipment:** Limit of Liability options are offered based on the following table:

Sublimit of Liability
\$ 10,000
\$ 25,000

## F. Commercial Property Enhancements

### New Coverage Extensions

1. **\$200,000 Aggregate Bucket that includes:**

- f. Valuable Papers
- g. Accounts Receivable
- h. Property Off Premise
- i. Personal Effects
- j. Patterns, Dies, Molds & Forms
- k. Fire Department Charge
- l. Fire Extinguisher Recharge

**Ordinance/Law: Demolition::** Limit of Liability options are offered based on the following table:

Sublimit of Liability
\$ 100,000
\$ 250,000
\$ 500,000

**Utility Service Interruption – Direct Property Damage (excluding Spoilage):** Limit of Liability options are offered based on the following table:

Sublimit of Liability
\$ 25,000
\$ 50,000
\$ 100,000

**Windblown Debris:** Limit of Liability options are offered based on the following table:

Sublimit of Liability
\$ 25,000
\$ 50,000

**Fine Arts:** Limit of Liability options are offered based on the following table:

Sublimit of Liability
\$ 25,000
\$ 50,000
\$ 100,000

**Note:** Any one item is limited to \$5,000

**Foundations and Underground Property:** Limit of Liability options are offered based on the following table:

Sublimit of Liability
\$ 25,000
\$ 50,000

**Building Components Required by Contract:** Limit of Liability options are offered based on the following table:

Sublimit of Liability
\$ 5,000
\$ 10,000

**Salesman Samples:** Limit of Liability options are offered based on the following table:

Sublimit of Liability
\$ 5,000
\$ 10,000

**Back-up of Sewer and Drains:** Limit of Liability options are offered based on the following table:

Sublimit of Liability
\$ 25,000
\$ 50,000
\$ 100,000

**Spoilage:** Limit of Liability options are offered based on the following table:

Sublimit of Liability
\$ 50,000
\$ 100,000

**Underground Water Seepage:** Limit of Liability options are offered based on the following table:

Sublimit of Liability
\$ 10,000
\$ 25,000

**Pairs and Sets:** Limit of Liability options are offered based on the following table:

Sublimit of Liability
\$ 25,000
\$ 50,000
\$ 100,000

**Claims Data Preparation:** Limit of Liability options are offered based on the following table:

Sublimit of Liability
\$ 5,000
\$ 10,000
\$ 25,000

**Lock Re-keying or Replacement:** Limit of Liability options are offered based on the following table:

Sublimit of Liability
\$ 5,000
\$ 10,000

**Arson Reward:** Limit of Liability options are offered based on the following table:

Sublimit of Liability
\$ 10,000
\$ 25,000

**Peak Season Enhancement:** Limit of Liability options are offered based on the following table:

Sublimit of Liability
\$ 10,000
\$ 25,000
\$ 50,000

## PRICING MATRIX FOR 2007 LCP 92 28 (LM Commercial Property Enhancement Endorsement)

<b>BUILDING AND PERSONAL PROPERTY FORM - <i>INCREASED LIMITS</i></b>											
PREMIUM CHARGE FOR LIMIT OF LIABILITY											
Form Coverage Offering Increased Limits	\$ 2,500	\$ 5,000	\$ 7,500	\$ 10,000	\$ 25,000	\$ 50,000	\$ 100,000	\$ 200,000	\$ 250,000	\$ 500,000	\$ 1,000,000
Debris	N/A	N/A	N/A	N/A	\$ 5	\$ 10	\$ 20	N/A	N/A	N/A	N/A
Pollutant Clean-up	N/A	N/A	N/A	N/A	\$ 10	\$ 20	\$ 35	N/A	N/A	N/A	N/A
Ordinance/Law: Incr Cost Const	N/A	N/A	N/A	N/A	N/A	N/A	\$ 25	N/A	\$ 60	\$ 125	N/A
Electronic Data	N/A	\$ 2	\$ 3	\$ 5	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Newly Acquired Real Property	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$ 65	\$ 110
Newly Acquired Personal Property	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$ 30	\$ 65	N/A
Newly Acquired Days (up to 180 days INCLUDED)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Outdoor Property	N/A	N/A	N/A	N/A	\$ 5	\$ 10	N/A	N/A	N/A	N/A	N/A
Outdoor Property - Plants trees and shrubs (INCL)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Non-owned detached trailers	N/A	N/A	N/A	\$ 5	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Outdoor signs attached to building	N/A	\$ 1	N/A	\$ 2	N/A	N/A	N/A	N/A	N/A	N/A	N/A

<b>BUSINESS INCOME AND EXTRA EXPENSE FORMS - <i>INCREASE LIMITS AND NEW COVERAGE EXTENSIONS</i></b>											
PREMIUM CHARGE FOR LIMIT OF LIABILITY											
INCREASED LIMITS											
Form Coverage Offering Increased Limits	\$ 2,500	\$ 5,000	\$ 7,500	\$ 10,000	\$ 25,000	\$ 50,000	\$ 100,000	\$ 200,000	\$ 250,000	\$ 500,000	\$ 1,000,000
Civil Authority (up to 30 day INCLUDED)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Interruption of Computers	Incl	\$ 5	N/A	\$ 10	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Newly Acquired Loss of Business Income & EE	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$ 30	N/A	N/A
	<b>30 Days</b>	<b>60 Days</b>	<b>120 Days</b>	<b>180 Days</b>							
Extended Period of Indemnity (Incl Rental Value)	Incl	\$ 5	\$ 10	\$ 20	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NEW COVERAGE EXTENSIONS											
Form Coverage Offering Increased Limits	\$ 2,500	\$ 5,000	\$ 7,500	\$ 10,000	\$ 25,000	\$ 50,000	\$ 100,000	\$ 200,000	\$ 250,000	\$ 500,000	\$ 1,000,000
Utility Services	N/A	N/A	N/A	N/A	\$ 20	\$ 40	\$ 100	N/A	N/A	N/A	N/A
Contingent BI Coverage	N/A	N/A	N/A	N/A	N/A	\$ 5	\$ 15	N/A	\$ 50	\$ 125	N/A
Tenant Cancellation BI & EE	N/A	\$ 2	N/A	\$ 5	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Tenant Relocation and Move-back BI & EE	N/A	\$ 2	N/A	\$ 5	N/A	N/A	N/A	N/A	N/A	N/A	N/A

## PRICING MATRIX FOR 2007 LCP 92 28 (LM Commercial Property Enhancement Endorsement)

<b>COMPUTER ENHANCEMENT - <i>NEW COVERAGE EXTENSIONS</i></b>											
PREMIUM CHARGE FOR LIMIT OF LIABILITY											
Form Coverage Offering Increased Limits	\$ 2,500	\$ 5,000	\$ 7,500	\$ 10,000	\$ 25,000	\$ 50,000	\$ 100,000	\$ 200,000	\$ 250,000	\$ 500,000	\$ 1,000,000
Laptops/portable computers	N/A	\$ 5	N/A	\$ 10	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Computer Virus, Access Denial and Hacking	\$ 2	\$ 3	N/A	\$ 5	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Service Interruption - Internet Only	\$ 2	\$ 3	N/A	\$ 5	N/A	N/A	N/A	N/A	N/A	N/A	N/A

<b>CRIME ENHANCEMENT - <i>NEW COVERAGE EXTENSIONS</i></b>											
PREMIUM CHARGE FOR LIMIT OF LIABILITY											
<b>EMPLOYEE DISHONESTY COVERAGES</b>											
Form Coverage Offering Increased Limits	\$ 2,500	\$ 5,000	\$ 7,500	\$ 10,000	\$ 25,000	\$ 50,000	\$ 100,000	\$ 200,000	\$ 250,000	\$ 500,000	\$ 1,000,000
ERISA Plans	N/A	N/A	N/A	N/A	N/A	N/A	\$ 350	N/A	\$ 475	\$ 600	N/A
Jewelry Precious Metals, Precious Stones, Pearls, Furs, Garments, etc.	\$ 8	\$ 12	N/A	\$ 20	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Money, Securities and Negotiable Instruments	\$ 8	\$ 12	N/A	\$ 20	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Manuscripts, Drawings, Records	\$ 8	\$ 12	N/A	\$ 20	N/A	N/A	N/A	N/A	N/A	N/A	N/A
All Other	\$ 8	\$ 12	N/A	\$ 20	\$ 25	N/A	N/A	N/A	N/A	N/A	N/A
<b>ADDITIONAL COVERAGES EXCL EMPLOYEE DISHONESTY</b>											
Form Coverage Offering Increased Limits	\$ 2,500	\$ 5,000	\$ 7,500	\$ 10,000	\$ 25,000	\$ 50,000	\$ 100,000	\$ 200,000	\$ 250,000	\$ 500,000	\$ 1,000,000
Aggregate Bucket Limit to Included: -Money, Securities and Negotiable Instruments -Forgery and Alteration -Money Orders and Counterfeit Money	N/A	N/A	N/A	\$ 100	\$ 300	N/A	N/A	N/A	N/A	N/A	N/A

## PRICING MATRIX FOR 2007 LCP 92 28 (LM Commercial Property Enhancement Endorsement)

INLAND MARINE ENHANCEMENT - <i>NEW COVERAGE EXTENSIONS</i>											
PREMIUM CHARGE FOR LIMIT OF LIABILITY											
Form Coverage Offering Increased Limits	\$ 2,500	\$ 5,000	\$ 7,500	\$ 10,000	\$ 25,000	\$ 50,000	\$ 100,000	\$ 200,000	\$ 250,000	\$ 500,000	\$ 1,000,000
Aggregate Bucket Limit (with \$50,000 Occ limit) to Included :											
-Contractor's Machinery & Equipment											
-Mobile Equipment											
-Employee Tools (\$2,500 per employee)											
-Materials/Supplies awaiting Installation											
-Transit	N/A	N/A	N/A	N/A	N/A	\$ 200	\$ 400	\$ 800	N/A	N/A	N/A
Non-owned, hired or leased equipment	N/A	N/A	N/A	\$ 80	\$ 200	N/A	N/A	N/A	N/A	N/A	N/A

COMMERCIAL PROPERTY ENHANCEMENT - <i>NEW COVERAGE EXTENSIONS</i>											
PREMIUM CHARGE FOR LIMIT OF LIABILITY											
Form Coverage Offering Increased Limits	\$ 2,500	\$ 5,000	\$ 7,500	\$ 10,000	\$ 25,000	\$ 50,000	\$ 100,000	\$ 200,000	\$ 250,000	\$ 500,000	\$ 1,000,000
Windblown Debris	N/A	N/A	N/A	N/A	\$ 2	\$ 5	N/A	N/A	N/A	N/A	N/A
Service Interruption - Direct Damage (excl Spoilage)	N/A	N/A	N/A	N/A	\$ 20	\$ 40	\$ 100	N/A	N/A	N/A	N/A
Ordinance/Law: Demolition	N/A	N/A	N/A	N/A	N/A	N/A	\$ 25	N/A	\$ 60	\$ 125	N/A
Fine Arts (Limit \$5,000 per item)	N/A	N/A	N/A	N/A	\$ 20	\$ 40	\$ 75	N/A	N/A	N/A	N/A
Foundation and Underground Property	N/A	N/A	N/A	N/A	\$ 2	\$ 3	N/A	N/A	N/A	N/A	N/A
Bldg Components required by Contract	N/A	\$ 2	N/A	\$ 5	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Salesperson Samples	N/A	\$ 10	N/A	\$ 20	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Aggregate Bucket Limit:											
-Valuable Papers											
-Accounts Receivable											
-Property Off Premises											
-Personal Effects											
-Patterns, Dies, Molds & Forms											
-Fire Department Charge											
-Fire Extinguisher Recharge	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$ 100	N/A	N/A	N/A
Back-up of Sewer and drains	N/A	N/A	N/A	N/A	\$ 3	\$ 7	\$ 10	N/A	N/A	N/A	N/A
Spoilage	N/A	N/A	N/A	N/A	N/A	\$ 750	\$ 1,500	N/A	N/A	N/A	N/A
Underground Water Seepage	N/A	N/A	N/A	\$ 2	\$ 5	N/A	N/A	N/A	N/A	N/A	N/A
Pairs and Sets	N/A	N/A	N/A	N/A	\$ 1	\$ 2	\$ 5	N/A	N/A	N/A	N/A
Claim Data Preparation	N/A	\$ 2	N/A	\$ 3	\$ 5	N/A	N/A	N/A	N/A	N/A	N/A
Lock Re-keying or Replacement	N/A	\$ 2	N/A	\$ 3	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Arson Reward	N/A	N/A	N/A	\$ 2	\$ 5	N/A	N/A	N/A	N/A	N/A	N/A
Peak Season	N/A	N/A	N/A	\$ 5	\$ 10	\$ 25	N/A	N/A	N/A	N/A	N/A

**PRICING MATRIX FOR 2007 LCP 92 28  
(LM Commercial Property Enhancement Endorsement)**

The premium charges associated with the limit of liability options for endorsement LCP 92 28 are based on underwriting judgement.