

SERFF Tracking Number: USLI-125632115 State: Arkansas
Filing Company: United States Liability Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: NP-SSO-08-04-R
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0002 Businessowners
Liability
Product Name: Non-Profit Package Businessowners
Project Name/Number: NP-SSO-08-04/NP-SSO-08-04

Filing at a Glance

Company: United States Liability Insurance Company

Product Name: Non-Profit Package SERFF Tr Num: USLI-125632115 State: Arkansas

Businessowners

TOI: 05.0 Commercial Multi-Peril - Liability & Non-Liability SERFF Status: Closed State Tr Num: EFT \$100

Sub-TOI: 05.0002 Businessowners Co Tr Num: NP-SSO-08-04-R State Status: Fees verified and received

Filing Type: Rate/Rule Co Status: Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
Author: Mark Miller Disposition Date: 05/09/2008
Date Submitted: 05/05/2008 Disposition Status: Exempt from Review

Effective Date Requested (New): On Approval

Effective Date (New): 05/09/2008

Effective Date Requested (Renewal): On Approval

Effective Date (Renewal):
05/09/2008

State Filing Description:

General Information

Project Name: NP-SSO-08-04

Status of Filing in Domicile: Pending

Project Number: NP-SSO-08-04

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 05/09/2008

State Status Changed: 05/09/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

We are filing changes to our approved Non-Profit Social Service Package Product.

Changes include:

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- Expansion of eligible non-profit class codes
- Updating General Liability rates and increased limit factors to more recent versions of ISO's loss costs and increased limit factors
- Eliminate the \$100,000 limit option for Hired/Non-Owned Auto Liability Coverage
- Introduce two new limit options for Employers Liability Coverage
- Revision of Additional Insured premium charges
- Revising rates for 1000/2000 limits for Special Events with over 1501 attendees and introducing new limits of 500/1000 and 300/600
- Revising General Liability and Property minimum premiums
- Introducing new limit options, increased limit factors and minimum premiums for professional liability coverage
- Introducing new limit options, increased limit factors and minimum premiums for molestation or abuse liability coverage
- Revising Property rates and rating factors to be comparable to those used on our Businessowner's product (For profit classes)
- Additional Optional Coverage Revisions (all are listed and explained in the attached support)
- Addition of new forms, and revision of some existing forms (comparisons have been included for your review)

Company and Contact

Filing Contact Information

Mark Miller, State Filings Manager mmiller@usli.com
 190 South Warner Road (888) 523-5545 [Phone]
 Wayne, PA 19087-2191 (610) 688-4391[FAX]

Filing Company Information

United States Liability Insurance Company CoCode: 25895 State of Domicile: Pennsylvania
 190 South Warner Road Group Code: 31 Company Type: Property & Casualty
 PO Box 6700
 Wayne, PA 19087-2191 Group Name: Berkshire Hathaway State ID Number:
 Group
 (888) 523-5545 ext. 586[Phone] FEIN Number: 23-1383313

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Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United States Liability Insurance Company	\$100.00	05/05/2008	20086615

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Exempt from Review	Llyweyia Rawlins	05/09/2008	05/09/2008

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Disposition

Disposition Date: 05/09/2008

Effective Date (New): 05/09/2008

Effective Date (Renewal): 05/09/2008

Status: Exempt from Review

Comment:

This line is exempt from filing rates 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 filing and review requirements.

Rate data does NOT apply to filing.

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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 Number:	Attachments
Accepted for Informational Purposes	Rate Manual	pp.1-13	Replacement	NP-SSO-05-01-R	AR Soc Svc Filing - 4-2008 final.pdf

**United States Liability Insurance Group
Non-Profit Package
Businessowners Rate Filing
State of Arkansas**

I. Company – United States Liability Insurance Company

A. Commercial General Liability Coverage – Coverage for Non-Profit organizations and written as part of the Businessowners Package Policy.

1. Rating

- a. Classification: Eligible Non-Profit ISO classifications are shown below. In addition to the classifications shown below, classifications that are not filed on an admitted basis but are incidental to the primary classification that is filed will also be considered filed and written on an admitted basis.

Class Code	Description
61216	Building or Premises - bank or office - mercantile or Mfg (lessor's risk only) NFP
61218	Building or Premises - bank or office - mercantile or Mfg (lessor's risk only) NFP - maintained by the insured
61227	Building or Premises - office - NFP
61225	Building or Premises - office - premises occupied by employees of the insured - NFP
11128	Clothing or Wearing Apparel Stores
41668	Clubs - civic, service or social - having building or premises owned or leased - NFP
41670	Clubs - civic, service or social - no building or premises owned or leased except for office purposes- NFP
11168	Concessionaires
13507	Gift Shops - NFP
44277	Halls - NFP
44428	Health Care Facilities - alcohol and drug - NFP
44440	Health Care Facilities - clinics, dispensaries or infirmaries treating outpatients only - no regular bed and board facilities - NFP
46427	Museums - NFP
46882	Professional and Trade Associations - no building or premises owned or leased excepts as offices - NFP
16820	Restaurants - operated by concessionaires - NFP
67513	Schools - NFP
47474	Schools Trade or Vocational
48600	Social Services - Consulting Services only - operated by the Private Sector
18438	Stores - no food or drink - NFP
49452	Vacant Land - NFP
68707	Warehouses - Private - NFP
00040	Special Events with Liquor - NFP
00041	Special Events without Liquor - NFP

- b. Premium Basis: Per ISO Commercial Lines Manual
c. ISO Loss Cost Edition: GL-2006-BGL1 (ED 10/1/2006)
d. Loss Cost Multiplier: 1.65
e. Increased Limit Factors: GL-2005-RRPL1 (ED 11/1/2005)

**United States Liability Insurance Group
Non-Profit Package
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2. Limit Options

Each Occurrence	General Aggregate	Products/Compl. Operations Aggregate	Personal/Advertising
300,000	600,000	600,000	300,000
500,000	1,000,000	1,000,000	600,000
1,000,000	2,000,000	2,000,000	1,000,000
1,000,000	3,000,000	3,000,000	1,000,000

a. Optional Increased Damage to Premises Limits:

Limits of Insurance	Premium
\$100,000	Included in base
\$300,000	\$150
\$500,000	\$200
\$1,000,000	\$350

b. Optional Medical Expense Limits:

Limits of Insurance	Premium
\$5,000	Included in base
\$10,000	\$200
\$25,000	\$400

3. Coverage Options

a. Hired/Non-owned Auto Liability Coverage

Limit	Premium
300,000	\$175
500,000	\$200
1,000,000	\$225

b. Employers Liability Coverage – Limits and Rating

Limits of Insurance BI each Accident/ BI each Disease/ Aggregate	Premium Charge	Minimum Premium
300,000/300,000/300,000	.14 per \$100 of payroll	\$140
300,000/300,000/600,000	.15 per \$100 of payroll	\$150
500,000/500,000/500,000	.18 per \$100 of payroll	\$180
500,000/500,000/1,000,000	.20 per \$100 of payroll	\$200
1,000,000/1,000,000/1,000,000	.25 per \$100 of payroll	\$250

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c. Employee Benefits Liability Coverage

- Premium Basis: Number of Employees up to 100
- Applied as charge per location

Employee Count	Liability Limits		
	300,000/600,000	500,000/1,000,000	1,000,000/2,000,000
1 – 5	75	85	100
6 – 20	125	150	175
21 – 50	150	200	250
51 – 100	400	500	600

d. Additional Insured Coverage

Form	Title	Premium Charge
BP-6	Grantor of Franchise	Included
BP0402	Manager or Lessor	\$50
BP0406	Controlling Interest	Included
BP0409	Mortgagee, Assignee, Receiver	Included
BP0410	Leased Land	Included
BP0411	Co-owner of Premises	Included
BP0416	Lessor of Leased Equipment	\$50
BP0448	Designated Premise	\$50
All other		\$50

e. Special Events/Liquor Liability Coverage– Limits and Rating

- This rating is outside of the minimum premium calculations

1,000,000/2,000,000 Coverage Limit Rates:

SPECIAL EVENTS LIABILITY ONLY			SPECIAL EVENTS LIABILITY + LIQUOR LIABILITY		
# of Attendees	Pricing		# of Attendees	Pricing	
	1 st Day	2 nd Day		1 st Day	2 nd Day
0 – 100	3 free – \$50 ea. Add'l	0	0 – 100	400	200
101 – 250	100	45	101 – 250	400	200
251 – 500	200	100	251 – 500	400	200
501 – 1,000	350	150	501 – 1,000	600	300
1,001 – 1,500	450	250	1,001 – 1,500	750	375
1,501 – 2,500	665	357	1,501 – 2,500	988	519
2,501 – 5,000	1,030	540	2,501 – 5,000	XXXX	XXXX

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500,000/1,000,000 Coverage Limit Rates:

SPECIAL EVENTS LIABILITY ONLY			SPECIAL EVENTS LIABILITY + LIQUOR LIABILITY		
# of Attendees	Pricing		# of Attendees	Pricing	
	1 st Day	2 nd Day		1 st Day	2 nd Day
0 – 100	3 free – \$50 ea. Add'l	0	0 – 100	313	156
101 – 250	78	35	101 – 250	313	156
251 – 500	156	78	251 – 500	313	156
501 – 1,000	273	117	501 – 1,000	469	234
1,001 – 1,500	352	195	1,001 – 1,500	586	293
1,501 – 2,500	520	279	1,501 – 2,500	772	405
2,501 – 5,000	805	422	2,501 – 5,000	XXXX	XXXX

300,000/600,000 Coverage Limit Rates:

SPECIAL EVENTS LIABILITY ONLY			SPECIAL EVENTS LIABILITY + LIQUOR LIABILITY		
# of Attendees	Pricing		# of Attendees	Pricing	
	1 st Day	2 nd Day		1 st Day	2 nd Day
0 – 100	3 free – \$50 ea. Add'l	0	0 – 100	267	134
101 – 250	67	30	101 – 250	267	134
251 – 500	134	67	251 – 500	267	134
501 – 1,000	234	100	501 – 1,000	401	200
1,001 – 1,500	300	167	1,001 – 1,500	501	250
1,501 – 2,500	444	238	1,501 – 2,500	660	347
2,501 – 5,000	688	361	2,501 – 5,000	XXXX	XXXX

Set up and take down coverage is 10% of the 1st day for all coverage limit rates.

4. General Liability Minimum Premiums

LIMITS	MIN PREM
300,000/600,000	\$400
500,000/1,000,000	\$425
1,000,000/2,000,000	\$450
1,000,000/3,000,000	\$500

B. Professional Liability Coverage and Molestation or Abuse Liability Coverage

- Each of the below coverages maintain their own distinct set of limits, rating and minimum premiums.

1. Professional Liability Coverage is offered via its own coverage form – Social Service Organization Professional Liability Coverage Form.

a. Rating

- Premium Basis: Per Employee based category of coverage professional
- Where an organization has no employees on staff within the designated categories, the Location Charge will be applied.
- Increased Limit Factors: See table below

**United States Liability Insurance Group
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Category	Base Rate
Location Charge	150
Psychologist	225
Nurse (RN, LPN)	110
Social Worker	45
Counselor	45
Teacher	45
Nutritionist/Dietician	25
Limits	ILF
300/300	1.21
500/500	1.31
1000/1000	1.43
1000/2000	1.45
1000/3000	1.47
Limits	Prof MPs
300/300	\$200
500/500	\$300
1000/1000	\$400
1000/2000	\$500
1000/3000	\$600

b. Limit Options

Each Professional Incident	Aggregate
300,000	300,000
500,000	500,000
1,000,000	1,000,000
1,000,000	2,000,000
1,000,000	3,000,000

2. Molestation or Abuse Liability Coverage is offered via an endorsement to the Social Service Organization Professional Liability Coverage Form.

a. Rating:

- Premium Basis: Per Employee based category of coverage professional
- Where an organization has no employees on staff within the designated categories, the Location Charge will be applied.
- Increased Limit Factors: See table below

Category	Base Rate
Location Charge	100
Psychologist	65
Nurse (RN, LPN)	40
Social Worker	20
Counselor	20
Teacher	20
Nutritionist/Dietician	15
Limits	ILF
300/300	1.21
500/500	1.31
1000/1000	1.43
1000/2000	1.45
1000/3000	1.47

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Limits	A&M MPs
300/300	\$100
500/500	\$200
1000/1000	\$300
1000/2000	\$400
1000/3000	\$500

b. Limit Options

Each Claim	Aggregate
300,000	300,000
500,000	500,000
1,000,000	1,000,000
1,000,000	2,000,000
1,000,000	3,000,000

C. Property Coverage - \$5,000 of Contents Coverage - Included

1. Rating – The company rates apply per \$100 of the limit of insurance. All rates are based upon a standard \$1,000 deductible. Multiply the base rate times the Territory Multiplier, deductible factor, and Protection Class factor. Minimum premium is listed below.

a. Base Rates

ALL OTHER

Building	Named Perils	Special
Frame	0.90	1.04
Joisted Masonry/Non-Combustible	0.76	0.87
Masonry Non-Combustible	0.68	0.80
Fire Resistive	0.65	0.76
BPP	Named Perils	Special
Frame	1.04	1.21
Joisted Masonry/Non-Combustible	0.90	1.04
Masonry Non-Combustible	0.76	0.87
Fire Resistive	0.71	0.82

MERCANTILE, PROCESSING OR SERVICE (EXCEPT CONVENIENCE/DELI AND GROCERY STORES)

Building	Named Perils	Special
Frame	0.67	0.77
Joisted Masonry/Non-Combustible	0.56	0.67
Masonry Non-Combustible	0.49	0.56
Fire Resistive	0.49	0.56
BPP	Named Perils	Special
Frame	0.70	0.81
Joisted Masonry/Non-Combustible	0.67	0.77
Masonry Non-Combustible	0.56	0.64
Fire Resistive	0.56	0.64

OFFICE

Building	Named Perils	Special
Frame	0.42	0.49

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Joisted Masonry/Non-Combustible	0.39	0.46
Masonry Non-Combustible	0.29	0.34
Fire Resistive	0.25	0.29
BPP	Named Perils	Special
Frame	0.49	0.56
Joisted Masonry/Non-Combustible	0.46	0.53
Masonry Non-Combustible	0.34	0.39
Fire Resistive	0.29	0.34

CONVENIENCE, DELICATESSEN OR GROCERY STORE WITH COOKING

Building	Named Perils	Special
Frame	1.03	1.19
Joisted Masonry/Non-Combustible	0.90	1.05
Masonry Non-Combustible	0.78	0.90
Fire Resistive	0.72	0.84
BPP	Named Perils	Special
Frame	1.13	1.30
Joisted Masonry/Non-Combustible	1.01	1.15
Masonry Non-Combustible	0.89	1.02
Fire Resistive	0.89	1.02

CONVENIENCE, DELICATESSEN OR GROCERY STORE WITHOUT COOKING

Building	Named Perils	Special
Frame	0.78	0.90
Joisted Masonry/Non-Combustible	0.70	0.81
Masonry Non-Combustible	0.53	0.61
Fire Resistive	0.48	0.55
BPP	Named Perils	Special
Frame	0.90	1.14
Joisted Masonry/Non-Combustible	0.81	1.02
Masonry Non-Combustible	0.61	0.77
Fire Resistive	0.55	0.70

b. Territory Multiplier

Territory	Multiplier
Entire State	0.80

c. Protection Class Factor

Protection Class	Factor
1 – 6	1.00
7 & 8	1.20
9 & 10	1.75

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d. Deductible Options

Deductible	Factor
\$500	1.10
\$1,000	1.00
\$2,500	0.95
\$5,000	0.90

e. Business Income and Extra Expense

Business Income and Extra Expense coverage may be provided. Our standard policy provides coverage at 50% of revenues not to exceed \$50,000 or Total Insured Values. Add form BP-15 Business Income and Extra Expense Limit for this coverage.

f. Building Valuation

When building coverage is provided, the building valuation must be calculated. To calculate the 100% estimated replacement cost, follow these steps:

Step (1): Multiply the per square foot cost shown in the table below by the appropriate Territorial Multiplier.

Construction Cost Table

OFFICE (3 STORIES OR LESS)						
Condition of Bldg.	Frame	Joisted Masonry	Non-Combustible	Masonry Non-Combustible	Modified Fire Resistive	Fire Resistive
Good	80	88	84	85	113	108

OFFICE (4 OR MORE STORIES)						
Condition of Bldg.	Frame	Joisted Masonry	Non-Combustible	Masonry Non-Combustible	Modified Fire Resistive	Fire Resistive
Good	92	100	95	96	127	122

MERCANTILE WITH APARTMENT (3 STORIES OR LESS)						
Condition of Bldg.	Frame	Joisted Masonry	Non-Combustible	Masonry Non-Combustible	Modified Fire Resistive	Fire Resistive
Good	79	81	84	91	95	94

MERCANTILE WITH APARTMENT (4 OR MORE STORIES)						
Condition of Bldg.	Frame	Joisted Masonry	Non-Combustible	Masonry Non-Combustible	Modified Fire Resistive	Fire Resistive
Good	94	96	-	109	112	110

CONVENIENCE MARKET						
Condition of Bldg.	Frame	Joisted Masonry	Non-Combustible	Masonry Non-Combustible	Modified Fire Resistive	Fire Resistive
Good	75	83	77	84	105	100

STORE RETAIL						
Condition of Bldg.	Frame	Joisted Masonry	Non-Combustible	Masonry Non-Combustible	Modified Fire Resistive	Fire Resistive
Good	85	94	87	95	119	113

WAREHOUSE						
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Condition of Bldg.	Frame	Joisted Masonry	Non-Combustible	Masonry Non-Combustible	Modified Fire Resistive	Fire Resistive
Good	44	48	46	50	62	59

State	First 3 Digits of Zip Code	Territorial Multiplier
Arkansas	All	0.89

Example: 5,000 square foot joisted masonry 2-story office building in Arkansas would have a replacement cost calculation of $\$88 \times 0.89 \times 5,000 = \$391,600$.

Step (2): We require that the building be insured to 80% of the full replacement cost in order to offer replacement cost coverage. Therefore, our minimum requirements for replacement cost would be calculated as the result from Step (1) above x 80%.

Example: $\$391,600 \times 80\% = \$313,280$ would be our minimum requirements for replacement cost.

Step (3): Divide the building limit requested by the Replacement Cost calculated in Step (2) above to get the Value Factor percentage to Replacement Cost.

Example: The building limit requested is \$230,000. Therefore, $\$230,000 / \$313,280 = 73.4\%$.

Step (4): Refer to the table below for the appropriate value factor based on the result in Step (3) above. This factor should be applied to the appropriate Building Rate and Territorial Multiplier as shown under Sections C.1.a. and C.1.b. above.

Building Valuation Factors	
Value Factor Percentage	Value Factor
30 – 39%	1.40
40 – 49%	1.30
50 – 59%	1.20
60 – 69%	1.15
70 – 79%	1.10
80 – 119%	1.00
120 – 129%	.90
130 – 139%	.85
140 – 149%	.80
150% & over	.75

Example: A Value Factor Percentage of 73.4% has a Value Factor of 1.10. The 1.10 factor would be applied to the appropriate building rate and territorial multiplier found in C.1.a. & C.1.b. above.

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2. Optional Coverages:

a. Employee Dishonesty Coverage – Limits and Rating

LIMIT	EMPLOYEE CHARGE	LOCATION CHARGE	MINIMUM PREMIUM
\$5,000	5	15	75
\$10,000	8	20	100
\$25,000	11	25	150
\$50,000	15	25	200
\$100,000	20	25	250

b. Money and Securities Coverage - Rating

- Premium applies per location.
- Inside: \$4.00 per \$100 limit of insurance
- Outside: \$1.00 per \$100 limit of insurance

c. Glass Coverage - Rating

- \$4.00 rate per linear feet of glass
- Minimum premium of \$50
- Special deductible of \$500

d. Outdoor Signs, Canopies, Awnings Coverage - Rating

- \$3.00 per \$100 limit of insurance

e. Accounts Receivable Coverage –Rating

- Rate is 50% of the Business Personal Property rate per \$100 of limit of insurance in excess of the \$5,000 given in the policy form.

f. Valuable Papers Coverage –Rating

- Rate is 20% of the Business Personal Property rate per \$100 of limit of insurance in excess of the \$5,000 given in the policy form.

g. Value Plus and Value Endorsement - Rating

Add form BP-57 Value Plus endorsement when we are offering theft coverage. Add form BP-93 when we are excluding theft coverage. Premium applies per location:

Form	Premium
BP-57	\$175
BP-93	\$175

h. Personal Property of Others and Improvements and Betterments - Rating

- Use the same rates as you use for business personal property per \$100 of the limit of insurance. Rate each item separately.

**United States Liability Insurance Group
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i. Equipment Breakdown Coverage – Limits and Rating

- This rating is outside of the minimum premium calculations

This is an optional coverage that can be added by endorsement BP-47. Coverage limits is provided up to the Total Insurance Value of building, business personal property, and business income and extra expense and includes a \$25,000 sub-limit for Refrigeration Contamination, Consequential Losses and Perishable Goods Spoilage. Apply the flat charge for the coverage based upon the Total Insurance Value of the property. Rate each location separately.

LIMIT	PREMIUM
50,000	55
60,000	64
70,000	73
80,000	82
90,000	91
100,000	100
110,000	109
120,000	118
130,000	127
140,000	136
150,000	145
160,000	154
170,000	163
180,000	172
190,000	181
200,000	190
220,000	199
240,000	208
260,000	217
280,000	226
300,000	235
325,000	244
350,000	253
375,000	262
400,000	271
425,000	280
450,000	289
475,000	298
500,000	307
550,000	316

600,000	325
650,000	334
700,000	343
750,000	352
800,000	361
850,000	370
900,000	379
950,000	388
1,000,000	397
1,100,000	406
1,200,000	415
1,300,000	424
1,400,000	433
1,500,000	442
1,600,000	451
1,700,000	460
1,800,000	469
1,900,000	478
2,000,000	487
2,100,000	496
2,200,000	505
2,300,000	514
2,400,000	523
2,500,000	532
2,600,000	541
2,700,000	550
2,800,000	559
2,900,000	568
3,000,000	577

3. Property Minimum Premium

DEDUCTIBLE	MIN PREM
1,000	\$50

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D. Terrorism Coverage Rates and Rules

New and Renewal Policy Rates

Terrorism Charge: The higher of \$100 Minimum Premium or the percentage shown below applied to the annual policy premium:

Major Metropolitan Area*: 10%
All Other Territories except NC and WA: 5%
NC – entire state: 3%
WA – entire state: 2%

* Major Metropolitan Territories are: Boston (Suffolk County), Chicago (Cook County), Dallas/Ft. Worth, Detroit, Houston (Harris County), Las Vegas, Los Angeles, Miami, New York City (5 Boroughs), Orlando, Philadelphia, San Francisco, and Washington D.C.

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APPENDIX A – COASTAL ZONES

COASTAL WIND & HAIL EXCLUDED AREAS
(Maximum property values \$250,000)

Texas X-wind Counties – Aransas, Bee, Brazoria, Brooks, Calhoun, Cameron, Chambers, Fort Bend, Galveston, Goliad, Hardin, Harris, Hidalgo, Jackson, Jefferson, Jim Wells, Kennedy, Kleberg, Liberty, Live Oak, Matagorda, Nueces, Orange, Refugio, San Patricio, Victoria, Wharton, Willacy.

Louisiana – No Property or Package business is written in this state.

Mississippi X-wind Counties- George, Hancock, Harrison, Jackson, Pearl River and Stone.

Alabama X-wind Counties- Baldwin & Mobile

Florida X-wind Counties- Entire state.

Georgia X-wind Counties- Brantley, Bryan, Camden, Charlton, Chatham, Effingham, Glynn, Long, Liberty, McIntosh, Pierce, Wayne.

South Carolina X-wind Counties- Beauford, Berkeley, Charleston, Colleton, Dillon, Dorchester, Florence, Georgetown, Horry, Jasper, Marion and Williamsburg.

North Carolina X-wind Counties- Entire Outer Banks area, Beaufort, Bladen, Brunswick, Camden, Carteret, Chowan, Columbus, Craven, Currituck, Dare, Duplin, Gates, Hyde, Jones, New Hanover, Onslow, Pomlico, Pasquotank, Pender, Perquimans, Sampson, Tyrrell and Washington.

Virginia X-wind Counties – Accomack, Gloucester, Ft. Eustis, Isle of Wright, James City, Lancaster, Mathews, Middlesex, Northampton, Northumberland, Richmond, Westmoreland, York, and the area east of the counties of Isle of Wright & Southampton (not including the counties of Isle of Wright & Southampton) which includes all of Chesapeake, Norfolk, Portsmouth, Suffolk, Virginia Beach, etc...

Maryland X-wind Counties – Calvert, Dorchester, Somerset, St. Marys, Wicomico, Worcester and city of Salisbury.

Delaware X-wind Area – In Kent and Sussex Counties.

New Jersey X-wind Areas – Any Barrier Islands, Cape May County, and from Cape May County line east of Route 50 to the intersection with Route 563 to the intersection with Route 72 to the intersection with Route 70 to the intersection with Route 539 to the intersection with Route 537 to the intersection with Route 9 to the New York border.

New York X-wind Areas – Any Barrier Islands, In Nassau and Suffolk County nothing South of Rt. 27 or in Suffolk County East of Rt. 83, In Queens, from Far Rockaway west along the peninsula to Breezy Point.

Connecticut X-wind Areas – South and East of Route 15 to Hamden; South and West of Route 22 to Route 80; South of Route 80 connecting with South of Route 82. All of New London County.

Rhode Island X-wind Areas – The Counties of Newport and Bristol and Washington.

Massachusetts X-wind Areas – Any Islands, South and East of Route 44 in the south of the state to Route 3 with anything east of Route 3 up to I-93 (anything East of I-93) through Boston until the intersection of I-95 then anything East of I-95, any islands and the counties of Barnstable, Dukes, or Nantucket.

Maine and New Hampshire X-wind Areas – East of I-95 up to Saco, ME; then the greater of 5 miles or east of Route 1 all the way up to Canada.

Hawaii – No Property or Package business is written in this state.

SERFF Tracking Number: USLI-125632115 State: Arkansas
Filing Company: United States Liability Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: NP-SSO-08-04-R
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0002 Businessowners
Liability
Product Name: Non-Profit Package Businessowners
Project Name/Number: NP-SSO-08-04/NP-SSO-08-04

Supporting Document Schedules

Satisfied -Name: Manual with Changes Shown **Review Status:** Accepted for Informational 05/09/2008
Purposes

Comments:

Attachment:

AR Social Service Manual Current w 4 08 revisions.pdf

**United States Liability Insurance Group
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I. Company – United States Liability Insurance Company

A. **Commercial General Liability Coverage** – Coverage for Non-Profit Organizations and must be written as part of the Businessowners Package Policy

1. Rating

a. Classification:

~~61227 Building or Premises – Office (Not for Profit)~~
Eligible Non-Profit ISO classifications are shown below. In addition to the classifications shown below, classifications that are not filed on an admitted basis but are incidental to the primary classification that is filed will also be considered filed and written on an admitted basis.

<u>Class Code</u>	<u>Description</u>
<u>61216</u>	<u>Building or Premises - bank or office - mercantile or Mfg (lessor's risk only) NFP</u>
<u>61218</u>	<u>Building or Premises - bank or office - mercantile or Mfg (lessor's risk only) NFP - maintained by the insured</u>
<u>61227</u>	<u>Building or Premises - office - NFP</u>
<u>61225</u>	<u>Building or Premises - office - premises occupied by employees of the insured - NFP</u>
<u>11128</u>	<u>Clothing or Wearing Apparel Stores</u>
<u>41668</u>	<u>Clubs - civic, service or social - having building or premises owned or leased - NFP</u>
<u>41670</u>	<u>Clubs - civic, service or social - no building or premises owned or leased except for office purposes- NFP</u>
<u>11168</u>	<u>Concessionaires</u>
<u>13507</u>	<u>Gift Shops - NFP</u>
<u>44277</u>	<u>Halls - NFP</u>
<u>44428</u>	<u>Health Care Facilities - alcohol and drug - NFP</u>
<u>44440</u>	<u>Health Care Facilities - clinics, dispensaries or infirmaries treating outpatients only - no regular bed and board facilities - NFP</u>
<u>46427</u>	<u>Museums - NFP</u>
<u>46882</u>	<u>Professional and Trade Associations - no building or premises owned or leased excepts as offices - NFP</u>
<u>16820</u>	<u>Restaurants - operated by concessionaires - NFP</u>
<u>67513</u>	<u>Schools - NFP</u>
<u>47474</u>	<u>Schools Trade or Vocational</u>
<u>48600</u>	<u>Social Services - Consulting Services only - operated by the Private Sector</u>
<u>18438</u>	<u>Stores - no food or drink - NFP</u>
<u>49452</u>	<u>Vacant Land - NFP</u>
<u>68707</u>	<u>Warehouses - Private - NFP</u>
<u>00040</u>	<u>Special Events with Liquor - NFP</u>
<u>00041</u>	<u>Special Events without Liquor - NFP</u>

b. Premium Basis: ~~Per 1,000 Square Feet~~Per ISO Commercial Lines Manual

c. ISO Loss Cost Edition: 11/03 GL-2006-BGL1 (ED 10/1/2006)
i. ~~ISO Reference Filing # GL-2003-BGL1~~

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- d. Loss Cost Multiplier: 1.65
- e. Increased Limit Factors: ~~See table below~~ [GL-2005-RRPL1 \(ED 11/1/2005\)](#)

~~* Where a risk may require the addition or use of a classification other than the one indicated above, we will apply the latest ISO Loss Costs and factors in effect at the time of quoting.~~

2. Limit Options

Each Occurrence	General Aggregate	Products/Compl. Operations Aggregate	Personal/ Advertising	Damage to Premises Rented	Medical Expense
300,000	600,000	Included 600,000	300,000	100,000	5,000
500,000	1,000,000	Included 1,000,000	600,000	100,000	5,000
1,000,000	2,000,000	Included 2,000,000	1,000,000	100,000	5,000
1,000,000	3,000,000	3,000,000	1,000,000		

a. Optional Increased Damage to Premises Limits:

<u>Limits of Insurance</u>	<u>Premium</u>
\$100,000	Included in base
\$300,000	\$150
\$500,000	\$200
\$1,000,000	\$350

b. Optional Medical Expense Limits:

<u>Limits of Insurance</u>	<u>Premium</u>
\$5,000	Included in base
\$10,000	\$200
\$25,000	\$400

Territory	Base Rate
AR-1	41.400
Limits	ILF
300/600	1.21
500/1000	1.31
1000/2000	1.43
Limits	GL-MPs
300/600	\$200
500/1000	\$450
1000/2000	\$700

Note: GL-MPs are moving to section A.4. as shown below.

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3. Coverage Options

NOTE: Below items are moving from Sections 1.C. through 1.E. below to here.

a. Hired/Non-owned Auto Liability Coverage

Limit	Premium
100,000	150
300,000	\$175
500,000	\$200
1,000,000	\$225

b. Employers Liability Coverage – Limits and Rating

Limits of Insurance BI each Accident/ BI each Disease/ Aggregate	Premium Charge	Minimum Premium
300,000/300,000/300,000	.14 per \$100 of payroll	\$140
300,000/300,000/600,000	.15 per \$100 of payroll	\$150
500,000/500,000/500,000	.18 per \$100 of payroll	\$180
500,000/500,000/1,000,000	.20 per \$100 of payroll	\$200
1,000,000/1,000,000/1,000,000	.25 per \$100 of payroll	\$250

c. Employee Benefits Liability Coverage

- Premium Basis: Number of Employees up to 100
- Applied as charge per location

Employee Count	Liability Limits		
	300,000/600,000	500,000/1,000,000	1,000,000/2,000,000
1 – 5	75	85	100
6 – 20	125	150	175
21 – 50	150	200	250
51 – 100	400	500	600

d. Additional Insured Coverage

Form	Title	Premium Charge
BP-6	Grantor of Franchise	Included
BP0402	Manager or Lessor	\$50
BP0406	Controlling Interest	Included
BP0409	Mortgagee, Assignee, Receiver	Included
BP0410	Leased Land	Included
BP0411	Co-owner of Premises	Included
BP0416	Lessor of Leased Equipment	\$50
BP0448	Designated Premise	\$50
All other		\$50

NOTE: Item e. is moving from under Section P. below.

e. Special Events/Liquor Liability Coverage– Limits and Rating

- This rating is outside of the minimum premium calculations

1,000,000/2,000,000 Coverage Limit Rates:

SPECIAL EVENTS LIABILITY ONLY			SPECIAL EVENTS LIABILITY + LIQUOR LIABILITY		
# of Attendees	Pricing		# of Attendees	Pricing	
	1 st Day	2 nd Day		1 st Day	2 nd Day
0 – 100	3 free – \$50 ea. Add'l	0	0 – 100	400	200
101 – 250	100	45	101 – 250	400	200
251 – 500	200	100	251 – 500	400	200
501 – 1,000	350	150	501 – 1,000	600	300
1,001 – 1,500	450	250	1,001 – 1,500	750	375

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<u>1,501 – 2,500</u>	<u>665</u>	<u>357</u>
<u>2,501 – 5,000</u>	<u>1,030</u>	<u>540</u>

<u>1,501 – 2,500</u>	<u>988</u>	<u>519</u>
<u>2,501 – 5,000</u>	<u>XXXX</u>	<u>XXXX</u>

500,000/1,000,000 Coverage Limit Rates:

SPECIAL EVENTS LIABILITY ONLY			SPECIAL EVENTS LIABILITY + LIQUOR LIABILITY		
# of Attendees	Pricing		# of Attendees	Pricing	
	1 st Day	2 nd Day		1 st Day	2 nd Day
0 – 100	3 free – \$50 ea. Add'l	0	0 – 100	313	156
<u>101 – 250</u>	<u>78</u>	<u>35</u>	<u>101 – 250</u>	<u>313</u>	<u>156</u>
<u>251 – 500</u>	<u>156</u>	<u>78</u>	<u>251 – 500</u>	<u>313</u>	<u>156</u>
<u>501 – 1,000</u>	<u>273</u>	<u>117</u>	<u>501 – 1,000</u>	<u>469</u>	<u>234</u>
<u>1,001 – 1,500</u>	<u>352</u>	<u>195</u>	<u>1,001 – 1,500</u>	<u>586</u>	<u>293</u>
<u>1,501 – 2,500</u>	<u>520</u>	<u>279</u>	<u>1,501 – 2,500</u>	<u>772</u>	<u>405</u>
<u>2,501 – 5,000</u>	<u>805</u>	<u>422</u>	<u>2,501 – 5,000</u>	<u>XXXX</u>	<u>XXXX</u>

300,000/600,000 Coverage Limit Rates:

SPECIAL EVENTS LIABILITY ONLY			SPECIAL EVENTS LIABILITY + LIQUOR LIABILITY		
# of Attendees	Pricing		# of Attendees	Pricing	
	1 st Day	2 nd Day		1 st Day	2 nd Day
0 – 100	3 free – \$50 ea. Add'l	0	0 – 100	267	134
<u>101 – 250</u>	<u>67</u>	<u>30</u>	<u>101 – 250</u>	<u>267</u>	<u>134</u>
<u>251 – 500</u>	<u>134</u>	<u>67</u>	<u>251 – 500</u>	<u>267</u>	<u>134</u>
<u>501 – 1,000</u>	<u>234</u>	<u>100</u>	<u>501 – 1,000</u>	<u>401</u>	<u>200</u>
<u>1,001 – 1,500</u>	<u>300</u>	<u>167</u>	<u>1,001 – 1,500</u>	<u>501</u>	<u>250</u>
<u>1,501 – 2,500</u>	<u>444</u>	<u>238</u>	<u>1,501 – 2,500</u>	<u>660</u>	<u>347</u>
<u>2,501 – 5,000</u>	<u>688</u>	<u>361</u>	<u>2,501 – 5,000</u>	<u>XXXX</u>	<u>XXXX</u>

Set up and take down coverage is 10% of the 1st day for all coverage limit rates.

4. General Liability Minimum Premiums

LIMITS	MIN PREM
300,000/600,000	\$200 \$400
500,000/1,000,000	\$450 \$425
1,000,000/2,000,000	\$700 \$450
<u>1,000,000/3,000,000</u>	<u>\$500</u>

B. Professional Liability Coverage / Molestation or Abuse Liability Coverage

Professional Liability Coverage is offered via its own coverage form – Social Service Organization Professional Liability Coverage Form

Limit Options

Each Professional Incident	Aggregate
300,000	300,000
500,000	500,000
1,000,000	1,000,000
<u>1,000,000</u>	<u>2,000,000</u>
<u>1,000,000</u>	<u>3,000,000</u>

RATING:

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1. Rating

- a. Premium Basis: Per Employee based category of coverage professional
- b. Where an organization has no employees on staff within the designated categories, the Location Charge will be applied.
- c. Increased Limit Factors: See Table below

Category	Base Rate
Location Charge	150
Psychologist	225
Nurse (RN, LPN)	110
Social Worker	45
Counselor	45
Teacher	45
Nutritionist/Dietician	25
Limits	ILF
300/300	1.21
500/500	1.31
1000/1000	1.43
<u>1000/2000</u>	<u>1.45</u>
<u>1000/3000</u>	<u>1.47</u>
Limits	Prof MPs
300/300	\$200
500/500	\$300
1000/1000	\$400
<u>1000/2000</u>	<u>\$500</u>
<u>1000/3000</u>	<u>\$600</u>

Molestation or Abuse Liability Coverage is offered via an endorsement to the Social Service Organization Professional Liability Coverage Form

Limit Options

Each Claim	Aggregate
300,000	300,000
500,000	500,000
1,000,000	1,000,000
<u>1,000,000</u>	<u>2,000,000</u>
<u>1,000,000</u>	<u>3,000,000</u>

- Each of the above coverages maintain their own distinct set of limits

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2. Rating:
- a. Premium Basis: Per Employee based category of coverage professional
 - b. Where an organization has no employees on staff within the designated categories, the Location Charge will be applied.
 - c. Increased Limit Factors: See Table below

Category	Base Rate
Location Charge	100
Psychologist	65
Nurse (RN, LPN)	40
Social Worker	20
Counselor	20
Teacher	20
Nutritionist/Dietician	15
Limits	ILF
300/300	1.21
500/500	1.31
1000/1000	1.43
1000/2000	1.45
1000/3000	1.47
Limits	A&M MPs
300/300	\$100
500/500	\$200
1000/1000	\$300
1000/2000	\$400
1000/3000	\$500

NOTE: Current items C. through E. below are moving to Section A.3. as shown above.

C. ~~Hired/Non-owned Liability Coverage~~

1. ~~Rating~~

Limit	Premium
100,000	150
300,000	175
500,000	200
1,000,000	225

D. ~~Employers Liability Coverage~~

Limits	Premium Charge	Minimum Premium
300,000/300,000/300,000	-.14 per \$100 of payroll	140
500,000/500,000/500,000	-.18 per \$100 of payroll	180
1,000,000/1,000,000/1,000,000	-.25 per \$100 of payroll	250

E. ~~Employee Benefits Liability Coverage~~

1. ~~Rating~~

- ~~a. Premium Basis: Number of Employees up to 100~~
- ~~b. Applied as flat charge per location~~

Employee Count	Liability Limits		
	300,000 / 600,000	500,000 / 1,000,000	1,000,000 / 2,000,000
1-5	75	85	100
6-20	125	150	175

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21—50	150	200	250
51—100	400	500	600

F.C. Property Coverage - \$10,000,000 of Contents Coverage - Included

1. Rating – The company rates apply per \$100 of the limit of insurance. All rates are based upon a standard \$1,000 deductible. Multiply the base rate times the Territory Multiplier, deductible factor, and Protection Class factor. Minimum premium is listed below.

a. ~~Premium Basis: Per \$100 of Building Value @ 80%~~

NOTE: REFER TO INSERT A ATTACHED FOR PROPOSED PROPERTY RATES AND.

Building	Standard	Special
Frame	0.60	0.70
Joisted Masonry	0.56	0.65
Non-Combustible	0.42	0.48
Masonry Non-Combustible	0.39	0.45
Fire Resistive	0.36	0.42
Contents	Standard	Special
Frame	0.70	0.80
Joisted Masonry	0.66	0.75
Non-Combustible	0.48	0.55
Masonry Non-Combustible	0.45	0.51
Fire Resistive	0.42	0.48
b. Territory	Territory Factor	
Entire State	0.80	
c. Protection Class	PC Factor	
1 through 6	1.00	
7 & 8	1.20	
9 & 10	1.75	
Property MP	Deductible	
\$500	\$500 Standard/\$1,000 Special	

Additional Insured Premium Charges

- **\$50 Per Additional Insured**

NOTE: Additional Insured is moving to Section A.3.d. as shown above.

d. Deductible Options

Deductible	Factor
\$500	1.10
\$1,000	1.00
\$2,500	0.95
\$5,000	0.90

e. Business Income and Extra Expense

Business Income and Extra Expense coverage may be provided. Our standard policy provides coverage at 50% of revenues not to exceed \$50,000 or Total Insured Values. Add form BP-15 Business Income and Extra Expense Limit for this coverage.

f. Building Valuation

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When building coverage is provided, the building valuation must be calculated. To calculate the 100% estimated replacement cost, follow these steps:

Step (1): Multiply the per square foot cost shown in the table below by the appropriate Territorial Multiplier.

Construction Cost Table

OFFICE (3 STORIES OR LESS)

<u>Condition of Bldg.</u>	<u>Frame</u>	<u>Joisted Masonry</u>	<u>Non-Combustible</u>	<u>Masonry Non-Combustible</u>	<u>Modified Fire Resistive</u>	<u>Fire Resistive</u>
<u>Good</u>	<u>80</u>	<u>88</u>	<u>84</u>	<u>85</u>	<u>113</u>	<u>108</u>

OFFICE (4 OR MORE STORIES)

<u>Condition of Bldg.</u>	<u>Frame</u>	<u>Joisted Masonry</u>	<u>Non-Combustible</u>	<u>Masonry Non-Combustible</u>	<u>Modified Fire Resistive</u>	<u>Fire Resistive</u>
<u>Good</u>	<u>92</u>	<u>100</u>	<u>95</u>	<u>96</u>	<u>127</u>	<u>122</u>

MERCANTILE WITH APARTMENT (3 STORIES OR LESS)

<u>Condition of Bldg.</u>	<u>Frame</u>	<u>Joisted Masonry</u>	<u>Non-Combustible</u>	<u>Masonry Non-Combustible</u>	<u>Modified Fire Resistive</u>	<u>Fire Resistive</u>
<u>Good</u>	<u>79</u>	<u>81</u>	<u>84</u>	<u>91</u>	<u>95</u>	<u>94</u>

MERCANTILE WITH APARTMENT (4 OR MORE STORIES)

<u>Condition of Bldg.</u>	<u>Frame</u>	<u>Joisted Masonry</u>	<u>Non-Combustible</u>	<u>Masonry Non-Combustible</u>	<u>Modified Fire Resistive</u>	<u>Fire Resistive</u>
<u>Good</u>	<u>94</u>	<u>96</u>	<u>-</u>	<u>109</u>	<u>112</u>	<u>110</u>

CONVENIENCE MARKET

<u>Condition of Bldg.</u>	<u>Frame</u>	<u>Joisted Masonry</u>	<u>Non-Combustible</u>	<u>Masonry Non-Combustible</u>	<u>Modified Fire Resistive</u>	<u>Fire Resistive</u>
<u>Good</u>	<u>75</u>	<u>83</u>	<u>77</u>	<u>84</u>	<u>105</u>	<u>100</u>

STORE RETAIL

<u>Condition of Bldg.</u>	<u>Frame</u>	<u>Joisted Masonry</u>	<u>Non-Combustible</u>	<u>Masonry Non-Combustible</u>	<u>Modified Fire Resistive</u>	<u>Fire Resistive</u>
<u>Good</u>	<u>85</u>	<u>94</u>	<u>87</u>	<u>95</u>	<u>119</u>	<u>113</u>

WAREHOUSE

<u>Condition of Bldg.</u>	<u>Frame</u>	<u>Joisted Masonry</u>	<u>Non-Combustible</u>	<u>Masonry Non-Combustible</u>	<u>Modified Fire Resistive</u>	<u>Fire Resistive</u>
<u>Good</u>	<u>44</u>	<u>48</u>	<u>46</u>	<u>50</u>	<u>62</u>	<u>59</u>

<u>State</u>	<u>First 3 Digits of Zip Code</u>	<u>Territorial Multiplier</u>
<u>AR</u>	<u>All</u>	<u>0.89</u>

Example: 5,000 square foot joisted masonry 2-story office building in Arkansas would have a replacement cost calculation of \$88 x 0.89 x 5,000 = \$319,600.

Step (2): We require that the building be insured to 80% of the full replacement cost in order to offer replacement cost coverage. Therefore, our minimum requirements for replacement cost would be calculated as the result from Step (1) above x 80%.

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Example: \$319,600 x 80% = \$313,280 would be our minimum requirements for replacement cost.

Step (3): Divide the building limit requested by the Replacement Cost calculated in Step (2) above to get the Value Factor percentage to Replacement Cost.

Example: The building limit requested is \$230,000. Therefore, \$230,000 / \$313,280 = 73.4%.

Step (4): Refer to the table below for the appropriate value factor based on the result in Step (3) above. This factor should be applied to the appropriate Building Rate and Territorial Multiplier as shown under Sections C.1.a. and C.1.b. above.

Building Valuation Factors	
Value Factor Percentage	Value Factor
30 – 39%	1.40
40 – 49%	1.30
50 – 59%	1.20
60 – 69%	1.15
70 – 79%	1.10
80 – 119%	1.00

Example: A Value Factor Percentage of 73.4% has a Value Factor of 1.10. The 1.10 factor would be applied to the appropriate building rate and territorial multiplier found in C.1.a. & C.1.b. above.

2. Optional Coverages:

G.a. Employee Dishonesty Coverage – Limits and Rating

LIMIT	0–5 EMPLOYEES	EACH-ADD'L EMPLOYEE CHARGE	LOCATION CHARGE	MINIMUM PREMIUM
\$5,000	72	65	15	75
\$10,000	95	8	20	100
\$25,000	140	11	25	150
\$50,000	194	1415	25	200
\$100,000	270	2120	25	250

H. Burglary and Robbery Coverage – Limits and Rating

- Available at full Contents limit (Basic Form)
- 10% Additional Premium

I. b. Money and Securities Coverage - Rating

- Available on Special Form only Premium applies per location.
 - Inside: \$1.134.00 per \$100 of Coverage
 - Outside: \$1.131.00 per \$100 of Coverage

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J. c. Glass Coverage - Rating

~~Interior Glass: \$0.75 per square foot
Exterior Glass: \$1.20 per square foot
\$4.00 rate per linear feet of glass
Minimum premium of \$50
Special Deductible of \$500~~

K. d. Outdoor Signs, Canopies, Awnings Coverage - Rating

~~Outdoor Signs: \$2.00~~\$3.00 per \$100 of Coverage

L. Computer Coverage - Limits and Rating

~~Electronic Data Processing Equipment~~

- ~~▪ 150% of Standard Contents Rate per \$100 of limit~~

~~Media and Records~~

- ~~▪ 25% of Equipment Limit included~~
- ~~▪ Additional limits available at 150% of Standard Contents Rate per \$100 of limit~~

M. i. Equipment Breakdown Coverage

LIMIT	PREMIUM
50,000	55
60,000	64
70,000	73
80,000	82
90,000	91
100,000	100
110,000	109
120,000	118
130,000	127
140,000	136
150,000	145
160,000	154
170,000	163
180,000	172
190,000	181
200,000	190
220,000	199
240,000	208
260,000	217
280,000	226
300,000	235
325,000	244
350,000	253
375,000	262
400,000	271
425,000	280
450,000	289
475,000	298
500,000	307

SEE INSERT B ATTACHED FOR PROPOSED ADDITIONAL LIMITS AND PREMIUMS FOR EQUIPMENT BREAKDOWN COVERAGE.

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N- e. Accounts Receivable Coverage – Limits and Rating

- ~~—\$5,000 of Coverage included~~
- ~~Additional limits available at 10% Rate is 50% of the Standard Contents Business Personal Property Rate per \$100 of limit of insurance in excess of the \$5,000 given in the policy form.~~

O- f. Valuable Papers Coverage – Limits and Rating

- ~~—\$5,000 of Coverage included~~
- ~~Additional limits available at 25% Rate is 20% of the Standard Contents Business Personal Property Rate per \$100 of limit of insurance in excess of the \$5,000 given in the policy form.~~

g. Value Plus and Value Endorsement - Rating

~~Add form BP-57 Value Plus endorsement when we are offering theft coverage. Add form BP-93 when we are excluding theft coverage.~~

~~Premium applies per location:~~

<u>Form</u>	<u>Premium</u>
<u>BP-57</u>	<u>\$175</u>
<u>BP-93</u>	<u>\$175</u>

h. Personal Property of Others and Improvements and Betterments - Rating

- Use the same rates as you use for business personal property per \$100 of the limit of insurance. Rate each item separately.

(section i. Equipment Breakdown coverage shown above is moving here)

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P. Special Events/Liquor Liability Coverage—Limits and Rating

Number of Attendees	Special Events Without Liquor First Day	Special Events Without Liquor Each Additional Day	Special Events With Liquor First Day (\$100,000 sub limit)	Special Events with Liquor Each Additional Day (\$100,000 sub limit)	Special Events with Liquor First Day (Policy Limits)	Special Events with Liquor Each Additional Day (Policy Limits)
Under 100*	Included in base premium	Included in base premium	\$250	\$125	\$400	\$200
100—250	\$100 addl.	\$45 addl.	\$250	\$125	\$400	\$200
251—500	\$200 addl.	\$100 addl.	\$250	\$125	\$400	\$200
501—1,000	\$350 addl.	\$150 addl.	400	200	600	300
Over 1,000	\$450 addl.	\$250 addl.	500	250	750	375
Over 2,500	Decline	Decline	Decline	Decline	Decline	Decline

*—If more than three (3) events, a \$50 surcharge will be applied to each event past the third event if less than 100 attendees.

Section P is being revised and moving to section A.3.e. as shown above.

Q. D. Terrorism Coverage Rates and Rules

New and Renewal Policy Rates

Terrorism Charge: The higher of \$100 Minimum premium or the percentage shown below applied to the annual policy premium:

- *Major Metropolitan Area: 10%
- All Other Territories except NC and WA: 5%
- NC – entire state: 3%
- WA – entire state: 2%

*Major Metropolitan Territories are: Boston (Suffolk County), Chicago (Cook County), Dallas/Ft. Worth, Detroit, Houston (Harris County), Las Vegas, Los Angeles, Miami, New York City (5 Boroughs), Orlando, Philadelphia, San Francisco, ~~Seattle (Kings County)~~ and Washington D.C.

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INSERT A:

a. Base Rates

ALL OTHER

Building	Named Perils	Special
Frame	0.90	1.04
Joisted Masonry/Non-Combustible	0.76	0.87
Masonry Non-Combustible	0.68	0.80
Fire Resistive	0.65	0.76
BPP	Named Perils	Special
Frame	1.04	1.21
Joisted Masonry/Non-Combustible	0.90	1.04
Masonry Non-Combustible	0.76	0.87
Fire Resistive	0.71	0.82

MERCANTILE, PROCESSING OR SERVICE (EXCEPT CONVENIENCE/DELI AND GROCERY STORES)

Building	Named Perils	Special
Frame	0.67	0.77
Joisted Masonry/Non-Combustible	0.56	0.67
Masonry Non-Combustible	0.49	0.56
Fire Resistive	0.49	0.56
BPP	Named Perils	Special
Frame	0.70	0.81
Joisted Masonry/Non-Combustible	0.67	0.77
Masonry Non-Combustible	0.56	0.64
Fire Resistive	0.56	0.64

OFFICE

Building	Named Perils	Special
Frame	0.42	0.49
Joisted Masonry/Non-Combustible	0.39	0.46
Masonry Non-Combustible	0.29	0.34
Fire Resistive	0.25	0.29
BPP	Named Perils	Special
Frame	0.49	0.56
Joisted Masonry/Non-Combustible	0.46	0.53
Masonry Non-Combustible	0.34	0.39
Fire Resistive	0.29	0.34

CONVENIENCE, DELICATESSEN OR GROCERY STORE WITH COOKING

Building	Named Perils	Special
Frame	1.03	1.19
Joisted Masonry/Non-Combustible	0.90	1.05
Masonry Non-Combustible	0.78	0.90
Fire Resistive	0.72	0.84
BPP	Named Perils	Special
Frame	1.13	1.30
Joisted Masonry/Non-Combustible	1.01	1.15
Masonry Non-Combustible	0.89	1.02
Fire Resistive	0.89	1.02

CONVENIENCE, DELICATESSEN OR GROCERY STORE WITHOUT COOKING

Building	Named Perils	Special
Frame	0.78	0.90

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Joisted Masonry/Non-Combustible	0.70	0.81
Masonry Non-Combustible	0.53	0.61
Fire Resistive	0.48	0.55
BPP	Named Perils	Special
Frame	0.90	1.14
Joisted Masonry/Non-Combustible	0.81	1.02
Masonry Non-Combustible	0.61	0.77
Fire Resistive	0.55	0.70

INSERT B:

550,000	316
600,000	325
650,000	334
700,000	343
750,000	352
800,000	361
850,000	370
900,000	379
950,000	388
1,000,000	397
1,100,000	406
1,200,000	415
1,300,000	424
1,400,000	433
1,500,000	442
1,600,000	451
1,700,000	460
1,800,000	469
1,900,000	478
2,000,000	487
2,100,000	496
2,200,000	505
2,300,000	514
2,400,000	523
2,500,000	532
2,600,000	541
2,700,000	550
2,800,000	559
2,900,000	568
3,000,000	577