

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT

This endorsement, effective 12:01 A.M. forms a part of Policy No.
issued to
by

COMPOSITE RATING PLAN PREMIUM ENDORSEMENT

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM (CGL)
LIQUOR LIABILITY COVERAGE FORM (LL)

OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE (OCP)
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE FORM (PCO)

RAIL ROAD PROTECTIVE LIABILITY COVERAGE FORM (RRP)
BUSINESS AUTO COVERAGE FORM (BA)

AUTO DEALERS COVERAGE FORM (AD)

MOTOR CARRIER COVERAGE FORM (MC)

Composite Rate- developing policy premium through application at a single rate. As determined from a single exposure basis.

The Class Code, Premium Basis, and Rate section of the Policy Declarations is changed to apply as follows:

The premium for this policy will be computed upon a composite basis as shown below in accordance with our rules, rates, rating plans, premiums and minimum premiums and the other policy terms.

SCHEDULE

Coverage	Auto Classification	Basis of Premium Type	Basis Type Value	Composite Rate(s)	Estimated Premium
				\$ 0	\$
				\$ 0	\$
				\$ 0	\$
				\$ 0	\$

Totals:

TERRORISM The Terrorism Premium for this policy is determined in accordance with the applicable Terrorism Exposure Pricing filing.		
Total Estimated Premium	% of Estimated Premium	Estimated Terrorism Premium

The Composite Rate(s) shown above applies per _____ (a number such as 1, 10, 100, etc. Basis Value) of _____ (the basis of premium as provided for in Basis of Premium Type section of this endorsement).

This endorsement permits development of individual composite rates specific to each policy.

Total estimated premium will be based off the sum of all composite rates.

Policy premium audit will be based upon a calculation of the sum of the initial estimated exposure and final audit exposure divided by (2) two.

COMPOSITE RATING PLAN PREMIUM ENDORSEMENT

BASIS OF PREMIUM TYPE

Admissions means the total number of persons, other than you, your partners and your employees, admitted during the policy period, to events conducted on premises you own, rent, lease, or otherwise control, whether on paid admission tickets, complimentary tickets or passes.

Cost means the total cost to you for all work performed for you during the policy period by independent contractors and their subcontractors at all levels, including the cost of all labor, materials, equipment and supplies furnished, used or delivered for use in the execution of such work, whether furnished by the owner, by contractors or subcontractors at any level, including, but not limited to, all fees, allowances, bonuses, and commissions either made, paid or due, as well as taxes other than taxes which you collect as a separate item and remit directly to a governmental division.

Gallons means the total number of gallons of liquid petroleum gases invoiced on any basis to any customer, whether or not the insured actually takes possession of such gasses.

Licensed Auto means the final average of the number of "autos" at policy inception and the number of "autos" at policy termination.

Miles means the total mileage driven during the policy period by all licensed "autos" owned by you.

Gross Receipts means the total amount earned by the insured for shipping or transporting property.

Receipts means the gross amount of money you have charged others for work that you, your partners, your employees, your contractors and subcontractors at all levels have performed during the policy period, including taxes other than taxes which you collect as a separate item and remit directly to a governmental division.

Remuneration or **Payroll** means all of the money or the substitute for money earned during the policy period by you if you are the proprietor of the insured business, by all partners if you are a partnership or by all members if you are a Limited Liability Company, and by all your employees for their services to you during the policy period, subject to the following:

- ☐ Total Gross Remuneration or Payroll, without limitation; or
- ☐ Determined and limited in accordance with our Workers' Compensation Insurance Manual's rules respectively for the states in which you have employment; or
- ☐ Determined and limited in accordance with our General Liability Insurance Manual's rules respectively for the states in which you have employment.

Sales means the gross amount of money you or others trading in your name have charged for all goods and services you or they have sold or distributed during the policy period, including charges for delivery, installation, service and repair, and including taxes other than taxes which you or such others collect as a separate item and remit directly to a governmental division. Sales will include both foreign and domestic sales and sales by one named insured to another unless otherwise indicated by "x" below:

- ☐ Sales do NOT include foreign sales.
- ☐ Sales do NOT include sales by one named insured to another.

Units means the number of items of the types specified in this endorsement.

- a. **Units that you hold for use in your business** shall mean half the sum of their number at the policy's inception and their number at its expiration or termination, (if terminated then pro-rated by the fraction of an annual period that the policy remained in effect).
- b. **Units that you sell to others** whether for your own account or the account of another, shall mean the total number of such units that you sell during the policy term.

If Units is selected as the basis of premium, a Unit is a(n) _____.

Other Basis of Premium Type (define here):

COVERAGE

Auto

Auto Dealers (AD) – includes coverage for premises liability, products liability, automobile liability and physical damage to covered autos,

Business Auto (BA) – includes physical damage and liability coverage.

Liability - includes Bodily Injury and Property Damage Liability, Med Payments, No Fault Personal Injury Protection and Uninsured/Underinsured Motorists Coverage.

Motor Carrier (MC) - includes coverage for transportation of goods and material.

Physical Damage (APD) - includes Collision unless specifically defined and Other Than Collision (Comprehensive) Coverage for insured vehicles.

General Liability

Commercial General Liability (CGL) - includes coverage against claims for Bodily Injury and Property Damage for Personal and advertising injury

Liquor Liability (LL) – includes coverage against claims for injury by reason of selling, serving or furnishing alcoholic beverages.

Owners and Contractors Protective Liability (OCP) - includes coverage for bodily injury or property damage arising out of operations performed for the named insured by an independent contractor whether the insured is an owner of property or is another contractor.

Products/Completed Operations Liability (PCO)- includes coverage against claims for bodily injury and property damage arising from products/completed operations in connection with the insured's business.

Rail Road Protective Liability (RRP) - protection for bodily injury and property damage that arises out of acts or omissions at the job location which are related to or are in connection with the work being performed.

TYPE OF AUTO CLASSIFICATIONS

PPT	Passenger Car: A motor vehicle, except motorcycles and motor-driven cycles, designed for carrying passengers.
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TRUCKS-ALL	Includes all truck types. This classification does not include PPT and TRL types.
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LT-TK	Light Trucks: GVW of 10,000 lbs or less
MD-TK	Medium Trucks: GVW of 10,001 – 20,000 lbs
HV-TK	Heavy Trucks: GVW of 20,001 – 45,000 lbs
XH-TK	Extra-Heavy Trucks: GVW of over 45,000 lbs

TR-TK	Truck-Tractors: A motorized vehicle with or without body for carrying commodities or materials, equipped with fifth wheel coupling device for semi- trailers.
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TRL

Trailers: Includes any trailer, semi-trailer, and service or utility trailer.

OTHER

Countersigned by _____

AUTHORIZED REPRESENTATIVE