

**AMERICAN ASSOCIATION OF INSURANCE SERVICES  
INLAND MARINE GUIDE  
MOTOR TRUCK CARGO LIABILITY - RATING**

**PER VEHICLE - PREMIUM DETERMINATION**

This method of rating should be used if the insured's gross receipts are \$500,000 or less, or the insured has less than ten power units.

**Premium Base**

The per vehicle limit and the number of vehicles are the Premium Base.

**Step 1.A**

**Commodity Classification** -- Refer to the Commodity Classification Index to determine the applicable commodity classification. If a commodity is classified as 5, Step 6.A also applies.

**Step 2.A**

**Basic Load** -- Determine a basic load based on the limit per vehicle.

Determine a specific basic load based on the following risk features:

- a. Commodity Classification (refer to Step 1.A)
  - 1) Classifications 1 and 2
  - 2) Classifications 3 and 4
  - 3) Classification 5 (also refer to Step 6.A)
- b. Radius of operations
  - 1) Local (within 50 miles)
  - 2) Intermediate (51 to 200 miles)
  - 3) Long Haul (over 200 miles also, refer to Step 8.A)
- c. Vehicle protection
  - 1) Guards, guards in following vehicle
  - 2) Vehicle alarms, tracking equipment
  - 3) No additional protection
- d. Use of owner-operators
  - 1) No owner-operators
  - 2) Limited use of owner-operators, background check of drivers, inspection of vehicles
  - 3) Extensive use of owner-operators, limited supervision

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Step 2.A (cont.)

- e. Condition of fleet
  - 1) Newer vehicles, regular and documented inspection of vehicles
  - 2) Mix of newer and older vehicles, irregular inspection of vehicles
  - 3) Older fleet, poor documentation of inspections
- f. Financial stability (based on review of financial statement or Central Analysis Bureau report)
  - 1) Excellent
  - 2) Good
  - 3) Poor

<u>Limit Per Vehicle (per \$100)</u>	<u>Factor</u>
\$1 - \$ 50,000	1.30 - 1.50
50,001 - 100,000	1.10 - 1.35
100,001 and over	1.05 - 1.15

**EXAMPLE**

Per vehicle limit	<u>\$60,000</u>
Factor	<u>1.25</u>
\$60,0(00) X 1.25 =	<u>750</u>
Basic load	<u>750</u> (per vehicle)

Step 3.A

**Refrigeration Breakdown Load** -- If refrigeration breakdown coverage is provided:

- a. Based on the following risk features determine the refrigeration breakdown load:
  - 1) Distance traveled
    - a) Local (within 50 miles)
    - b) Intermediate (51 to 200 miles)
    - c) Long Haul (over 200 miles)
  - 2) Temperature alarms
    - a) Alarms installed on vehicles
    - b) No installed alarms

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Step 3.A (cont.)

- 3) Availability of cold storage facilities
  - a) Insured has contracts with cold storage warehouses for emergency storage
  - b) Drivers have maps of cold storage warehouses for possible emergency storage
  - c) No contingency plans for emergency cold storage

Load: 200 - 350 per vehicle

- b. When a separate increased deductible is written for refrigeration breakdown, multiply the refrigeration breakdown load by the following deductible modification:

<u>Deductible Amount</u>	<u>Factor</u>
\$2,500	.95
\$5,000 and over	.90

- c. Add the refrigeration breakdown load to the basic load.

**EXAMPLE**

Basic Load	<u>750</u>
Refrigeration Load	<u>250</u>
750 + 250 =	1,000
Modified Load	<u>1,000</u> (per vehicle)

Step 4.A

**Contingent Coverage Modification** -- If contingent coverage is provided for covered property in the care, custody, and control of a subcontractor:

- a. Based on the following risk features determine the contingent coverage modification:
  - 1) Shipments via subcontractors incidental to insured's trucking operations
    - a) Shipments incidental to insured's trucking operations
    - b) Shipments are substantial part of the insured's trucking operations

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Step 4.A (cont.)

- 2) Named as additional named insured
  - a) Insured named as additional named insured
  - b) Insured not named as additional named insured
- 3) Written brokerage agreement with hold harmless provision
  - a) Written brokerage agreement with hold harmless provision
  - b) No written brokerage agreement with hold harmless provision
- 4) Relationship between the insured and the subcontractor
  - a) Established relationship between the insured and the subcontractor
  - b) Short term relationships with subcontractors

Modification: .90 - 1.25

- b. Multiply the basic load or the modified load by the contingent coverage modification.

Step 5.A

Multiply the number of vehicles by the basic load, the modified load, or the result of 4.A.

**EXAMPLE**

Per vehicle limit	<u>\$60,000</u>
Factor	<u>1.25</u>
\$60,0(00) X 1.25 =	750
Basic load	<u>750 (per vehicle)</u>
Basic Load	<u>750</u>
Refrigeration Load	<u>250</u>
750 + 250 =	1,000
Modified Load	<u>1,000 (per vehicle)</u>
Contingent Cov. Mod.	<u>1.16</u>
1,000 X 1.16 =	1,160
Modified load	<u>1,160</u>
Number of Vehicles	<u>7</u>
1,160 X 7 =	<u>8,120</u>

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Step 6.A

**Target/Hazardous Cargo** -- Modify the result of Step 5.A by the Target/Hazardous Cargo Modification when commodities are classified as 5 in the Commodity Classification Index. The modification should reflect:

- a. Over the road exposures
  - 1) Driver with vehicle at all times, overnight parking in a fenced and secured area
  - 2) Driver not with vehicle at all times, overnight parking in open lot
  
- b. Protection of shipments
  - 1) Guards, guards in following vehicle
  - 2) Vehicle alarms, tracking equipment
  - 3) No additional protection
  
- c. Pickup and drop-off locations
  - 1) Low risk area
  - 2) High risk area (e.g., ports, high crime locality)

Modification: 1.25 to 2.00

Step 7.A

Multiply the Motor Truck Cargo rating information shown in the Loss Cost Rating Information by the applicable company loss cost multiplier, and then multiply the result by the result of Step 5.A (or Step 6.A, if applicable).

Step 8.A

**Modification For Radius Of Operations** -- When coverage for long haul operations includes exposures not contemplated in the basic load:

- a. Determine the modification for radius of operations based on the following:
  - 1) Distance involved
    - a) 200 to 500 miles
    - b) 501 to 1,000 miles
    - c) Over 1,000 miles

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Step 8.A (cont.)

- 2) Vehicle data
  - a) Available vehicle data (e.g., satellite tracking, black box)
  - b) Vehicle data not available
- 3) Hours driven
  - a) Documentation of hours driven
  - b) No documentation of hours driven

Modification: .05 to .50

- b. Multiply the result of Step 7.A by the modification for radius of operations to determine the additional premium for radius of operations.

Step 9.A

**Additional Terminal Modification** -- When coverage for terminals includes exposures not contemplated in the basic load:

- a. Determine the additional terminal modification based on the following:
  - 1) Construction features
    - a) Fire resistive
    - b) Non-combustible
    - c) Frame
  - 2) Terminal limit higher than the vehicle limit
    - a) Terminal limit same as the vehicle limit
    - b) Terminal limit higher than the vehicle limit
  - 3) Special occupancy exposures
    - a) Terminal not used to store hazardous materials
    - b) Terminal also used to store hazardous materials
  - 4) Disaster exposure
    - a) Area not prone to disasters
    - b) Area prone to disasters (e.g. hurricane, brush fire)

Modification: .05 to .30

- b. Multiply the result of Step 7.A by the additional terminal modification to determine the additional premium for additional terminal modification.

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Step 10.A

Add the additional premium determined in Steps 8.A and 9.A to the result of Step 7.A.

Step 11.A

**Named Perils Form** -- Modify the premium by the Named Perils Modification when the Named Perils Endorsement (IM 7488) is written.

Modification: .90

Step 12.A

**Deductible** -- Modify the premium by any applicable deductible modification.

<u>Deductible Amount</u>	<u>Factor</u>
\$500	1.10
\$2,500	.90
\$5,000	.80

Step 13.A

**IRPM** -- Modify the premium by any applicable Individual Risk Premium Modification.

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**GROSS RECEIPTS -- PREMIUM DETERMINATION**

This method of rating should be used if the insured's gross receipts are more than \$500,000, or the insured has more than ten power units.

**Premium Base**

The insured's gross receipts is the Premium Base.

**Step 1.B**

**Commodity Classification** -- Refer to the Commodity Classification Index to determine the applicable commodity classification.

**Step 2.B**

**Basic Load** – Determine the basic load based on the commodity classification. If a commodity is classified as 5, use the load for commodity classification 4 to determine the basic load and refer to Step 6. B for an additional modification.

Determine a specific basic load based on the following risk features:

- a. Radius of operations
  - 1) Local (within 50 miles)
  - 2) Intermediate (51 to 200 miles)
  - 3) Long Haul (over 200 miles also, refer to Step 6.B)
- b. Vehicle protection
  - 1) Guards, guards in following vehicle
  - 2) Vehicle alarms, tracking equipment
  - 3) No additional protection
- c. Use of owner-operators
  - 1) No owner-operators
  - 2) Limited use of owner-operators, background check of drivers, inspection of vehicles
  - 3) Extensive use of owner-operators, limited supervision
- d. Condition of fleet
  - 1) Newer vehicles, regular and documented inspection of vehicles
  - 2) Mix of newer and older vehicles, irregular inspection of vehicles
  - 3) Older fleet, poor documentation of inspections

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Step 2.B (cont.)

- e. Financial stability (based on review of financial statement or Central Analysis Bureau report)
  - 1) Excellent
  - 2) Good
  - 3) Poor

<u>Annual Gross Receipts</u>	<u>Commodity Classification</u>			
	1	2	3	4
\$ 250,000 - \$ 500,000	.50 - .70	.71 - .80	.81 - .95	.96 - 1.10
500,001 - 2,500,000	.35 - .50	.51 - .72	.73 - .80	.81 - .85
2,500,001 - 5,000,000	.30 - .42	.43 - .62	.63 - .75	.76 - .85
over 5,000,000	.22 - .32	.33 - .45	.46 - .70	.71 - .85

Step 3.B

**Refrigeration Breakdown Load** -- If refrigeration breakdown coverage is provided:

- a. Based on the following risk features determine the refrigeration breakdown load:
  - 1) Distance traveled
    - a) Local (within 50 miles)
    - b) Intermediate (51 to 200 miles)
    - c) Long Haul (over 200 miles)
  - 2) Temperature alarms
    - a) Alarms installed on vehicles
    - b) No installed alarms
  - 3) Availability of cold storage facilities
    - a) Insured has contracts with cold storage warehouses for emergency storage
    - b) Drivers have maps of cold storage warehouses for possible emergency storage
    - c) No contingency plans for emergency cold storage

Load: .10 - .15

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Step 3.B (cont.)

- b. When a separate increased deductible is written for refrigeration breakdown, multiply the refrigeration breakdown load by the following deductible modification:

<u>Deductible Amount</u>	<u>Factor</u>
\$2,500	.95
\$5,000 and over	.90

- c. Add the refrigeration breakdown load to the basic load.

Step 4.B

**Contingent Coverage Modification** -- If contingent coverage is provided for covered property in the care, custody, and control of a subcontractor:

- a. Based on the following risk features, determine the contingent coverage modification:
- 1) Shipments via subcontractors incidental to insured's trucking operations
    - a) Shipments incidental to insured's trucking operations
    - b) Shipments are substantial part of the insured's trucking operations
  - 2) Named as additional named insured
    - a) Insured named as additional named insured
    - b) Insured not named as additional named insured
  - 3) Written brokerage agreement with hold harmless provision
    - a) Written brokerage agreement with hold harmless provision
    - b) No written brokerage agreement with hold harmless provision
  - 4) Relationship between the insured and the subcontractor
    - a) Established relationship between the insured and the subcontractor
    - b) Short term relationships with subcontractors

Modification: .90 - 1.25

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Step 4.B (cont.)

- b. Multiply the basic load or the modified load by the contingent coverage modification.

Step 5.B

Multiply the insured's gross receipts (per \$100) by the basic load, the modified load, or the result of 4.B.

**EXAMPLE**

Gross Receipts	\$1,000,000
Commodity Classification	<u>3</u>
Basic Load	<u>.75</u>
Refrigeration Load	<u>.12</u>
.75 + .12 =	<u>.87</u>
Modified load	<u>.87</u>
Contingent Cov. Mod.	<u>1.16</u>
.87 X 1.16 =	<u>1.01</u>
Modified load	<u>1.01</u>
1,000,0(00) X 1.01 =	<u>10,100</u>

Step 6.B

**Target/Hazardous Cargo** -- Modify the result of Step 5.B by the Target/Hazardous Cargo Modification when commodities are classified as 5 in the Commodity Classification Index. The modification should reflect:

- a. Over the road exposures
  - 1) Driver with vehicle at all times, overnight parking in a fenced and secured area
  - 2) Driver not with vehicle at all times, overnight parking in open lot
- b. Protection of shipments
  - 1) Guards, guards in following vehicle
  - 2) Vehicle alarms, tracking equipment
  - 3) No additional protection

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Step 6.B (cont.)

- c. Pickup and drop-off locations
  - 1) Low risk area
  - 2) High risk area (e.g., ports, high crime locality)

Modification: 1.25 to 2.00

Step 7.B

Multiply the Motor Truck Cargo rating information shown in the Loss Cost Rating Information by the applicable company loss cost multiplier, and then multiply the result by the result of Step 5.B (or Step 6.B, if applicable).

Step 8.B

**Modification For Radius Of Operations** -- When coverage for long haul operations includes exposures not contemplated in the basic load:

- a. Determine the modification for radius of operations based on the following:
  - 1) Distance involved
    - a) 200 to 500 miles
    - b) 501 to 1,000 miles
    - c) Over 1,000 miles
  - 2) Vehicle data
    - a) Available vehicle data (e.g., satellite tracking, black box)
    - b) Vehicle data not available
  - 3) Hours driven
    - a) Documentation of hours driven
    - b) No documentation of hours driven

Modification: .05 to .50

- b. Multiply the result of Step 7.B by the modification for radius of operations to determine the additional premium for radius of operations.

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Step 9.B

**Additional Terminal Modification** -- When coverage for terminals includes exposures not contemplated in the basic load:

- a. Determine the additional terminal modification based on the following:
  - 1) Construction features
    - a) Fire resistive
    - b) Non-combustible
    - c) Frame
  - 2) Terminal limit higher than the vehicle limit
    - a) Terminal limit same as the vehicle limit
    - b) Terminal limit higher than the vehicle limit
  - 3) Special occupancy exposures
    - a) Terminal not used to store hazardous materials
    - b) Terminal also used to store hazardous materials
  - 4) Disaster exposure
    - a) Area not prone to disasters
    - b) Area prone to disasters (e.g. hurricane, brush fire)

Modification: .05 to .30

- b. Multiply the result of Step 7.B by the additional terminal modification to determine the additional premium for additional terminal modification.

Step 10.B

Add the additional premium determined in Steps 8.B and 9.B to the result of Step 7.B.

Step 11.B

**Named Perils Form** -- Modify the premium by the Named Perils Modification when the Named Perils Coverage Form is written.

Modification: .90

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Step 12.B

**Deductible** -- Modify the premium by any applicable deductible modification.

<u>Deductible Amount</u>	<u>Factor</u>
\$500	1.10
\$2,500	.90
\$5,000	.80

Step 13.B

**IRPM** -- Modify the premium by any applicable Individual Risk Premium Modification.

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**MOBILE EQUIPMENT, MOVING EQUIPMENT, ELECTRONIC  
EQUIPMENT, AND PERSONAL PROPERTY -- PREMIUM  
DETERMINATION**

These rating rules should be used if coverage is provided for mobile equipment, moving equipment, electronic equipment, and/or personal property.

**Premium Base**

The limit of insurance is the Premium Base.

IM 7450 includes built-in coverage limits of \$5,000 for moving equipment and electronic equipment (Off-Board Electronics, On-Board Electronics). Use the built-in limits as the premium base unless the limits are changed.

**Step 1.C**

**Basic Load** – Determine a specific load based on the following risk features:

- a. Theft potential while on the road
  - 1) Driver with vehicle at all times, vehicles parked overnight in secured, fenced lot
  - 2) Driver not with vehicle at all times, vehicles parked in open lot
  
- b. Vehicle protection
  - 1) Vehicle alarms, vehicles parked in secured, fenced lot when not in use
  - 2) No additional vehicle protection
  
- c. Radius of operations
  - a) Local (within 50 miles)
  - b) Intermediate (51 to 200 miles)
  - c) Long Haul (over 200 miles)

**Load**

1.00-1.25

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Step 2.C

Multiply the limit of insurance (per \$100) by the basic load.

Step 3.C

Multiply the Motor Truck Cargo rating information shown in the Loss Cost Rating Information by the applicable company loss cost multiplier then multiply the result by the result of Step 2.C.

Step 4.C

**IRPM** -- Modify the premium by any applicable Individual Risk Premium Modification.

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**TRAILER COVERAGE -- PREMIUM DETERMINATION**

These rating rules should be used if coverage is provided for trailers.

**Premium Base**

The limit of insurance.

Step 1.D

**Basic Load** – Determine a specific load based on the following risk features:

- a. Theft potential while on the road
  - 1) Driver with vehicle/trailer at all times, vehicle/trailer parked overnight in secured, fenced lot
  - 2) Driver not with vehicle/trailer at all times, vehicle/trailer parked in open lot
- b. Vehicle protection
  - 1) Trailers parked in secured, fenced lot when not in use
  - 2) No additional trailer protection
- c. Radius of operations
  - a) Local (within 50 miles)
  - b) Intermediate (51 to 200 miles)
  - c) Long Haul (over 200 miles)

**Load**

.50 - 1.00

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Step 2.D

Multiply the limit of insurance (per \$100) by the basic load.

Step 3.D

Multiply the Motor Truck Cargo rating information shown in the Loss Cost Rating Information by the applicable company loss cost multiplier then multiply the result by the result of Step 2.D.

Step 4.D

**IRPM** -- Modify the premium by any applicable Individual Risk Premium Modification.

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**REPORTING FORM** (if applicable)

When reporting conditions are part of the motor truck cargo coverage form:

- The reporting period can be on a monthly, quarterly, or annual basis.
- The premium adjustment period can be on a monthly, quarterly, or annual basis.
- For the purposes of reporting, the premium determined under the Gross Receipts Premium Determination and Per Vehicle Premium Determination can be converted to another reporting base (e.g., sales, mileage)

**Gross Receipts Premium Determination and Gross Receipts Reporting**

1. Determine the premium per the Gross Receipts Premium Determination section.
2. Divide the premium by the insured's annual gross receipts (per \$100) to determine the gross receipts reporting rate.
3. The gross receipts reporting rate should be applied per \$100 to the reported gross receipts.

**Per Vehicle Premium Determination and Gross Receipts Reporting**

1. Determine the annual premium using the Per Vehicle Premium Determination section.
2. Divide the estimated annual premium by the annual gross receipts (per \$100) to determine the gross receipts reporting rate.
3. The gross receipts reporting rate should be applied per \$100 to the reported gross receipts.

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**Per Vehicle Premium Determination and Per Vehicle Reporting**

Use the following steps to determine the premium for a monthly reporting period risk. Adjust accordingly for quarterly or annual reporting periods.

1. Determine the per vehicle premium using the Per Vehicle Premium Determination section.
2. Divide the per vehicle premium by 12 to obtain the monthly per vehicle premium.
3. Apply the monthly premium to each vehicle listed in the report to determine the premium per vehicle.
4. Add the premium for each vehicle listed in the report to determine the monthly earned premium.

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**COMMODITY CLASSIFICATION INDEX**

<u>Commodity</u>	<u>CLASSIFICATION</u>
Agricultural equipment	2
Alcoholic beverages (except beer and wine)	5
Appliances (except TV and stereos)	3
Automobile parts and accessories	4
Beer and wine	2
Beverages (nonalcoholic)	2
Building materials	2
Cameras and film	5
Canned goods	1
Cement, sand, or gravel	1
China and ceramics	3
Cigarettes and cigars	5
Clothing	3
Ladies' and men's dress apparel	5
Computers	4
Contractors' heavy equipment	2
Cosmetics and perfume	5
Dangerous articles, explosives, corrosives, flammables, acids	5
Dairy products	2
Drugs (except narcotics)	4
Dry goods	2
Eggs (shell)	3
Electrical supplies and fixtures	3
Farm products	3
Fertilizer	1
Fine arts	5
Food products	3
Frozen or refrigerated	4
Meat or seafood	5

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<u>Commodity</u>	<u>CLASSIFICATION</u>
Furniture	3
Furs	5
General merchandise	2
Glassware	3
Grain, hay, feed	1
Hardware and paint	2
Household effects	2
Jewelry	5
Leather goods (except shoes)	4
Livestock and live poultry	2
Liquid haulers (bulk nonflammable)	3
Lumber	1
Machinery and heavy equipment	4
Specialized heavy haulers	5
Power tools	5
Metal and steel	2
Narcotics	5
Office equipment	3
Paper and paper products	1
Petroleum products	1
Under 140 degrees flashpoint	5
Pipe, cable, and wire	3
Plumbing supplies	2
Poultry (dressed)	2
Precious metals	5
Rugs and carpets	2
Oriental	5
Shoes	3
Sporting goods and toys	5
Textiles	5
Tires and tubes	4
TV, radios, and stereo equipment	5
Video equipment and tapes	5