

A blank schedule (flex) rating worksheet can be found under the Excess/Umbrella page of the PA website. Whenever schedule rating is used on an umbrella policy a completed schedule rating form must be put into the underwriting file.

These are examples of acceptable reasons to apply schedule credits as well as the maximum credit allowed for each category which are provided as a **guide**. You can use other justifications. In addition to providing the reason for the credit, you should indicate where this information can be found ex. See loss control survey in file. The maximum schedule debits for each category are the same as the amount of credits. For ex. Financial Condition of Risk ranges from +5 to -5.

Invalid justifications include mentioning the loss ratio or the number of years the account has been written.

CA, CO, CT, DE, FL, KS, LA, MO, NV, ND, OH, OR, SC, SD, UT & WA limit schedule rating to +/- 25%. GA limits schedule rating to +/- 15%, and schedule rating is not permitted in HI. Judgment modifications that exceed 25% (new or renewal) must be referred to the Program Manager on a prior approval basis unless if the Program Authority Statement provides additional authority. In no state can schedule rating exceed our filing.

**UMBRELLA SCHEDULE RATING  
(new and renewal)**

<b>Named Insured:</b>			
<b>Policy Period:</b>		<b>Policy Number:</b>	
<b>CATEGORIES</b>	<b>CREDIT</b>	<b>DEBIT</b>	<b>JUSTIFICATION/REASON</b>
<b>CLASSIFICATION/COVERAGE PECULIARITIES</b>			
Nonstandard deductibles	20%		Use this if there's a deductible of \$100,000 or more. Remember to remove the deductible credit when using the primary premium to price the umbrella. Ex. <i>The GL deductible is \$250,000.</i>
Variance in standard aggregate limits or in application of aggregates	20%		Use this if the aggregates are higher on the underlying than in the typical program. Ex. <i>The GL has a \$10M per location aggregate.</i>
Other classification peculiarities	20%		Only use this reason when an insured doesn't have (or for a debit has) a significant exposure as do other businesses in the same industry. List the exposure.
Other coverage peculiarities	20%		Ex. <i>The insured transports people but doesn't have any 12/15 vans, but most risks of this class use such vans.</i>

<b>LOSS CONTROL &amp; SAFETY</b>			
Formal loss control & safety program	10%		Ex. <i>The insured has a formal written safety program in place (state where in the file this is documented).</i>
Employed safety director	10%		Enter the name of the safety director
Pollution control program	10%		This is mostly for manufacturers & contractors.
Accident investigation	10%		Ex. <i>Management reviews all accidents for causes &amp; amends policies to prevent reoccurrences</i> OR ex. <i>The safety director investigates all accidents.</i>
Quality Control Policy	10%		This is mostly for manufacturers & contractors.
<b>VEHICLE AND EQUIPMENT</b>			
Formal schedule of maintenance	5%		Ex. <i>The vehicles are on a formal maintenance schedule (list location in file where this can be found ex. see loss control survey or see application)</i>
Manual or automatically operated equipment/machinery	5%		This is usually used for manufacturers.
<b>EMPLOYEES</b>			
Hiring Practices	5%		There are many possibilities. Examples include: <i>pre-employment drug tests &amp;/or background checks are conducted; periodic random drug tests are done; MVRs are run &amp; employees with Type A violations &amp; serious Type B violations are prohibited from driving; and employees must have positive references &amp; 5 years of experience.</i>
Training	5%		Use this if the insured has a training program for either new or current employees. State what it is for justification ex. <i>monthly training sessions conducted by management</i> OR <i>training is conducted based on recent accidents/incidents</i>
Stability or employment	5%		Use this if the turnover is low for

			the industry. State what the turnover percentage is. Another example is 80% of staff has been employed by the insured for at least 10 years.
Premises – condition and care	5%		If loss control determined the premises is in good condition use this. Can also use if there's documentation for emergency lighting; clean & dry floors, carpeting is not ripped or even if walk through inspections conducted each morning etc.
<b>MANAGEMENT</b>			
Year in business	5%		Use this if the insured has been in business at least 10 years ex. <i>in business 12 years</i>
Financial condition of risk	5%		Use this if the D&B rating is 1 or 2 ex. <i>D&amp;B rating is 2 (see eStart snapshot in file)</i>
Attitude – cooperative	5%		If the loss control is good & there are loss control recs use this if the insured completed all the recs promptly ex. <i>loss control survey made 3 recommendations on 1/1/14 &amp; the insured completed them by 2/1/14 (see letter from insd in file under loss control survey)</i> . Can also be used if the insured promptly supplies all underwriting information requested

Underwriter: \_\_\_\_\_  
Date: \_\_\_\_\_

Manager approval: \_\_\_\_\_  
Date: \_\_\_\_\_