**UNDERWRITING RULES/GUIDELINES**

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| **Form Title** | **Form No.** | **Mandatory or Optional** | **Restricts, Broadens or Other** | **Rate Impact**  (Yes or No) | **Description of Form** | **Terms of Usage**  (see instructions below) |
| **Retroactive Periods with Specific Limits of Insurance Endorsement** | **119833** | Optional | Other | No | This endorsement will be used with the Commercial Umbrella Declaration form 57696, on file with the Department under company filing no. NU-C-174. This is a clarifying endorsement that describes which retroactive periods and underlying limits apply during a specific coverage period when multiple or differing underlying limits have been in effect under the policy. | This endorsement will be used with the Commercial Umbrella Declaration form 57696, on file with the Department under company filing no. NU-C-174. There is no impact on current book of business. This is clarifying coverage. There is no additional premium charge for this umbrella endorsement because we base our umbrella premium on a percentage of the GL premium and the underlying GL premium already contemplates these differing limits and multiple retroactive periods.  This endorsement will be used for all insureds who have multiple retroactive periods and differing underlying limits during a specific coverage period |

**Instructions:**

**Terms of Usage -** If applicable, complete as follows:

* Who are eligible insureds?
* What is the impact of the change in coverage to the current book of business?
* If broadening coverage with no additional premium charge, explain why.
* If restricting coverage, what premium adjustments will be applied? if none, explain why? Is there a buyback option?

**Rate Impact:**

* Answer Yes or No. If “No” is selected, is there additional premium or pricing for the endorsement in the rate plan or on a separate manual page?