

**INSURANCE AGENT'S COMMERCIAL - PERSONAL UMBRELLA  
STATE RATES AND MINIMUM UNDERLYING LIMITS  
MASSACHUSETTS**

<b>COMMERCIAL MINIMUM UNDERLYING LIMITS REQUIREMENTS</b>			
<b>COMMERCIAL GENERAL LIABILITY SIMPLIFIED ISO OCCURRENCE OR CLAIMS-MADE FORM</b>	\$1,000,000 General Aggregate	<b>ERRORS AND OMISSIONS</b> Gross Commission Income \$ 0 - 500,000	\$1,000,000 Each Claim
	\$1,000,000 Prod/Co Aggregate		\$1,000,000 Aggregate
	\$500,000 Each Occurrence		\$ 500,001 - \$1,000,000
<b>BUSINESSOWNERS</b> Staff Rated Other than Staff Rated	\$500,000 Personal/Advertising	\$1,000,001 - \$1,500,000	\$1,000,000 Each Claim \$3,000,000 Aggregate
	\$50,000 Fire Damage Limit	\$1,500,001 - \$8,000,000	\$2,000,000 Each Claim \$4,000,000 Aggregate
	\$5,000 Med Expense Limit		
<b>COMMERCIAL AUTOMOBILE LIABILITY</b> 0 - 5 vehicles 6 or more vehicles	\$ 500,000 CSL \$1,000,000 CSL	<b>EMPLOYMENT PRACTICES LIABILITY</b> (Coverage Is Subject To Prior Approval))	\$1,000,000 CSL
<b>EMPLOYERS' LIABILITY</b>	<b>Bodily Injury By Accident</b> \$100,000 Each accident	<b>WATERCRAFT</b> (No Coverage For Jet Skis & Wave Runners)  Less Than 35 Feet in Length More Than 35 Feet but Less Than 50 Feet In Length	Each Accident or Occurrence
	<b>Bodily Injury By Disease</b> \$500,000 Policy Limit \$100,000 Each Employee		\$ 500,000 \$1,000,000

<b>COMMERCIAL RATES 1 - 9 TOTAL STAFF (Does not include EPLI).</b>							
<b>LIABILITY LIMITS</b> <i>Limits are available up to 10 million</i>	<b>1 - 3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>
<b>1 MILLION</b>	\$943	1046	1141	1244	1367	1556	1744
<b>2 MILLION</b>	\$1650	1831	1996	2178	2393	2722	3051
<b>3 MILLION</b>	\$2357	2617	2851	3111	3417	3888	4360

<b>SUBMIT FOR QUOTATION - Not Staff Rated Eligible</b>	
1. Limits greater than 3 million.	2. Annual gross commission income exceeding \$8,000,000.
3. Total staff exceeding 9.	4. Owned and/or leased vehicles in excess of 5.
5. Has any watercraft exceeding 26 ft. in length or 60 HP and/or any aircraft exposure (owned or non-owned).	6. Greater than 25% of total premium is written through Brokers, MGA's, Other Retail Agencies, Insurance Intermediaries, or as a Broker (incl Surplus lines).
7. Greater than 20% of total premium written in the following lines of business (any combination): Flood, Med Mal, all other Professional, Aviation, Bonds, Wet Marine, Life Insurance, Accident & Health.	8. Greater than 15% of total premium written in coastal Property business.
9. Greater than 10% of total premium is placed in the following: Self Insured Captives, Risk Retention Groups, Multiple Employer Trusts, Multiple Employer Welfare Trust	10. Additional revenue activities generating in excess of \$75,00 income for Loss Control, PEO Marketing, Fee Based Consulting, Mutual Funds Sales.
11. Gross Commission income from real estate operations greater than 10% of total agency commission income or \$500,000, whichever is greater.	12. Agency engaged in any business other than insurance.
13. Any underlying claim (incl E&O) in excess of \$250,000 within the past 5 years.	14. Any of top 5 companies Agency represents has a Best rating of less than B+.
15. Agency is a cluster or involved in a cluster arrangement	16. Excess EPLI limit > \$2,000,000.

<b>PERSONAL MINIMUM UNDERLYING LIMITS REQUIREMENTS</b>	
<b>PERSONAL AUTOMOBILE</b>	\$500,000/500,000 BI and 100,000 PD OR 500,000 CSL
<b>PERSONAL LIABILITY</b>	\$300,000 Each Occurrence Without Swimming Pools \$500,000 Each Occurrence With Swimming Pools
<b>WATERCRAFT</b> (No Coverage For Jet Skis & Wave Runners) Less Than 35 Feet in Length More Than 35 Feet but Less Than 50 Feet In Length	\$500,000 Each Accident or Occurrence \$1,000,000 Each Accident or Occurrence

<b>PERSONAL UMBRELLA RATES</b>		
<b>ANNUAL RATE PER INSURED</b> <i>includes 2 vehicles written on a Personal Auto Policy, 1 residence and any watercraft under 26 feet in length and less 60 HP.</i>	<b>LIABILITY LIMITS</b> <i>Limits are available up to 5 million</i>	<b>ANNUAL RATE PER INSURED</b>
	1 MILLION	\$150
	2 MILLION	\$250

<b>SUBMIT FOR QUOTATION</b>	
1. Limits in excess of 2 million.	4. Any aircraft exposure (owned or non-owned)
2. Any additional residence.	5. Any driver under the age of 25 who drives a vehicle listed on the insured's personal auto policy.
3. Owned and/or leased vehicles in excess of 2.	6. Any watercraft exceeding 26 ft. in length or with motor(s) exceeding 60 HP.