

**COMMERCIAL LINES MANUAL
 DIVISION SIX – GENERAL LIABILITY
 KANSAS EXCEPTION PAGE**

The Loss Experience Factor rule is modified to provide the following:

LOSS EXPERIENCE FACTOR

Apply the appropriate credit or debit in accordance with the following table based on the insured's claims or loss experience. This factor is not included in determining any Minimum Premium rules.

Factor	Criteria	Factor Range
No Claims	No claims reported or payments made within the last five years	1.00
Minimal	A total of \$5,000 or less incurred (including both indemnity and legal defense expenses, paid and reserved) in the last five years	1.25
Material	A total of more than \$5,000 or up to \$25,000 incurred (including both indemnity and legal defense expenses, paid and reserved) in the last five years	1.50
Severe	A total of more than \$25,000 incurred (including both indemnity and legal defense expenses, paid and reserved) in the last five years	2.00

COMMERCIAL GENERAL LIABILITY EXPERIENCE AND SCHEDULE RATING PLAN

The Insurance Services Office, Inc. Experience and Schedule Rating Plan is amended as follows:

Rule 9. SCHEDULE RATING

A schedule rating modification may also be applied to the otherwise chargeable premium in accordance with the following table, subject to a maximum credit or debit of 40%, to reflect such characteristics of the risk as are not reflected in its experience.

Schedule Rating Modifications

Risk Characteristic	Description	Range Of Modifications	
		Credit	Debit
Management	Cooperation in implementing risk management techniques to mitigate loss.	15%	to 15%
Financial Condition	Financial condition of the applicant.	15%	to 15%
Location	Exposure inside premises.	7.5%	to 7.5%
	Exposure outside premises.	7.5%	to 7.5%
Premises	Condition and care of premises.	15%	to 15%
Equipment	Type, condition and care of equipment.	15%	to 15%
Classification	Peculiarities of classification.	15%	to 15%
Employees	Selection, training, supervision, experience.	10%	to 10%
Cooperation	Medical Facilities.	5%	to 5%
	Safety Program.	5%	to 5%