

GENERAL LIABILITY PROGRAM

Next Insurance US Company

ISO Manual Exception Page – Countrywide

DIVISION SIX – GENERAL LIABILITY

I. Loss Costs Multipliers

Apply the following Loss Costs Multipliers to the appropriate Loss Costs found in ISO Commercial Lines Manual.

COVERAGE

LCM

GENERAL LIABILITY

See State Exception Page

II. COMPANY RATES AND RATING VALUES

The following rules replace corresponding ISO Rules:

8. POLICY WRITING MINIMUM PREMIUM (Not applied to Commercial Auto other than Section IV.ix. HIRED AUTO AND NON-OWNED AUTO LIABILITY)

A. Annual Prepaid, Annual Payment Plan, and Continuous Policies

Minimum premiums will be based on the relative cost per class of business that Next Insurance incurs to administer and underwrite the policy. This includes costs arising from but not limited to: underwriting complexity, agent servicing time, and exceptional manual requests on policy.

Administrative and Underwriting Cost Tiers

| Tier | Annual Minimum Premium | Classes |
|-------------|-------------------------------|--|
| 1 | \$100 | Registered Nurses, Nurse Practitioners, Home Health Aides, Pet Walkers/Sitters |
| 2 | \$200 | Beauty Professionals, DJs, Performers, Tutors, Physical Therapists, Acupuncturists, Other Healthcare Services, Photographers, Massage Therapists |
| 3 | \$300 | Consultants, Developers, Therapists, Recruiters, Food/Beverage Concessionaries, Nutritionists, Coffee Shops, Restaurants, Retail Stores, Other Personal Services, Bartenders, Caterers, Interior Designers, Engineers, Architects, Coaches, Surveyors, All Other Classes (outside construction) |
| 4 | \$500 | Cleaning Services, Event Planners, Nail Services, Residential/Rehabilitation Centers, Schools |
| 5 | \$600 | Flooring, Wall Boarding, Handyperson work, Carpentry, Lawn Care/Landscaping, All Other Construction , Excavation and Grading, Concrete Construction, Snow and Ice Removal |
| 6 | \$900 | Welding, Cleaning – outside surfaces of buildings and other exterior surfaces (Pressure Washing), Tree Trimming, Appliance Installation Service and Repair, Martial Arts, Painting, HVAC/Electrical, Plumbing, Child Daycare, Adult Daycare |
| 7 | \$1000 | General Contractors, Roofing |

Multiple Tiers for Administrative and Underwriting cost are deemed necessary due to Next Insurance not having extensive experience in administering policies to the wide range of classes we hope to serve through this filing. We believe that certain classes will require significantly more upfront investment to solicit business - coming in the form of marketing spend, call center costs, and manual underwriter review.

- B. Short Term Policies** (written using “**CG 21 44** Limitation of Coverage to Designated Premises or Project” or “**NXUS-GL-2109** - Limitation of Coverage To Designated Premises, Project or Operation” with a specified time period of less than or equal to 15 days) – Applies to both General Liability and Contractors Program. Minimum premiums will be based on the Annual Minimum Premium for the applicable Administrative and Underwriting Cost Tier and will be adjusted based on the following procedure.