

## Kentucky Proposal - July 15, 2011

Major Coverage	Coverage Type	Including	Home State Only / Multistate / Allocation	Allocation Method
Casualty	General Liability, Excess Liability	The coverage type General Liability includes, but is not limited to, Manufacturers and Contractors, Premises Operations, Owners and Contractors Protective, Products, Competed Operations, Amusement Park Liability, Special Events, Day Care Center Liability, Liquor Liability and other third party liability products	Home State basis <b>unless</b> the policy is rated on a state-specific or location-specific basis	
	Umbrella and Excess Workers Compensation		Home State	
	Errors & Omissions (E&O) / Professional Liability	Includes, but is not limited to Architects & Engineers E&O, Contractors Professional, Data Processing/Software E&O	Home State	
	Medical Malpractice	Includes medical malpractice for individual healthcare providers or facilities, i.e. hospitals, nursing homes, psychiatric centers	Home State basis <b>unless</b> the policy is rated on a state-specific or location-specific basis	
	Employment Practices Liability (EPLI)	EPLI for all industries	Home State	
Automobile/Aviation	Aircraft	Non-Owned Aircraft, Aircraft Liability	Multistate	Hanger location
	Automobile	Automobile Liability, Excess Automobile Liability, Automobile Physical Damage	Multistate	Garaging Location
Financial Risk	Directors and Officers Liability	General Partnership Liability	Home State	
	SEC Liability	Unauthorized Trading	Home State	
	Kidnap & Ransom		Home State	
	Excess SIPC		Home State	
	Mortgage Impairment		Home State	
	Patent Infringement		Home State	
	Securities	Mail	Home State	
	Media Liability		Home State	
	Representative/Warranties		Home State	
	Tax Opinion Guarantee		Home State	
	Intellectual Property		Home State	
Crime	Crime	Blanket, Fidelity Bond, Individual Bond, Employee Dishonesty, Forgery, Theft, Robbery, Burglary, Fraud	Home State	
Accident and Health	Accident and Health	Disease, Accidental Injury or Death, Medical, Surgical expenses and Income	Home State	
Property	Additional Property	Bitmap Leakage of sprinklers both real and personal, Explosion, Riot & Civil Commotion both real and personal, Earthquake both real and personal, Blanket Form both real and personal, Water Damage both real and personal, Business Interruption, Time Element or similar valued coverage	Multistate	Total Insured Value (TIV) = Physical Damage + Business Interruption
	All Risk	Real Property	Multistate	TIV
	Animal	All Classes	Multistate	TIV
	Aviation	Physical Damage, All other	Multistate	TIV
	Boiler & Machinery	Direct, Consequential, Engine & Machinery, All other	Multistate	TIV
	Fire (including excess)	Fire & Allied Lines both real and personal, Excess of Loss both real and personal, Fire Only personal property including inland marine, Fire Only real property including buildings and other permanent additions	Multistate	TIV
	Glass	All classes	Multistate	TIV
	Inland Marine	Fine Arts Dealers, Jewelers Block, Furriers Block, Business & Personal Floater, Builders Risk, All Other non appearance & abandonment	Multistate	TIV
	Inland Marine	Motor Truck Cargo	Multistate	TIV
	Marine (non-exempt lines only)	All Classes/marine, Watercraft	Multistate	TIV
	Residual Value	All Classes/ residual value	Multistate	TIV
Wind, Hail	Crop, Hail, Tornado, Cyclone, Wind, Hail both real and personal property	Multistate	TIV	
Marine, Other than Wet/Ocean Marine	Vessels		Multistate	Principal Location
	All other property		Multistate	Total insured values