



ANY CHANGES MADE TO AN ANSWER ON THIS APPLICATION
MUST BE INITIALED BY THE APPLICANT.

PERSONAL UMBRELLA LIABILITY INSURANCE APPLICATION

RLI Insurance Company

Name

(The named insured may be a maximum of two individuals, provided both individuals reside in the same household.
This policy cannot be issued in the name of an estate, trust or LLC.)

Primary

Residence Address

City State Zip

Mailing Address (if different from Primary Residence Address)

Address

City State Zip

Phone () -

E-mail: _____

Applicant's Brokering Agent Number			
Requested Effective Date		Premium \$	
Coverage Limit Desired:			
\$5 Million <input type="checkbox"/>	\$3 Million <input type="checkbox"/>	\$2 Million <input type="checkbox"/>	\$1 Million <input type="checkbox"/>

See page 5 for definitions and question details.

QUESTIONS 1-9	Carefully read questions 1 through 9 and respond by circling the correct number. If any question is unanswered or answered in the "Not Eligible" column, the risk is not eligible.				
	Preferred	Standard	*Standard II	**PUP Special (\$1 Mill Max)	Not Eligible
1. How many motorized vehicles licensed for road use (<i>i.e., motor homes, motorcycles, cars, etc.</i>) are owned, leased, rented, or regularly operated by you or any member of your household ? (Do not count antique, classic or collectible vehicles . See question 10.)	0 1 2 3	4	5 6	7 8 9 10	11 or more
2. How many residential properties are owned or rented by you or any member of your household ? 1-4 family units are eligible and should be counted as one property. Do not include residential properties that are covered under a Commercial General Liability Policy or other non-personal Premises Liability Policy since they are excluded from coverage.	0 1	2 3 4	5 6	7 8 9 10	11 or more
3. How many watercraft, between 14 and 45 ft. and with a maximum speed of 50 mph, are owned or regularly operated by you or any member of your household ? Watercraft exceeding these limitations are excluded from coverage. (Do not count canoes, jet skis, waverunners or other personal watercraft. See question 4.)	0	1 2	3		4 or more
4. How many jet skis, waverunners or other personal watercraft are owned or regularly operated by you or any member of your household ?	0	1 2	3		4 or more
5. What is the total number of drivers ? (Include drivers with a learner's permit.)	0 1 2	3 4 5 6		7 8	9 or more
6. How many drivers are under the age of 22? (Include any member of your household with a learner's permit or driver's license and see the definition of " driver " on page 5.)	0	1 2	3 4		5 or more
7. How many drivers are age 70 or over? Note: This response is not considered when determining the rating tier for applicants in Maine. (Include any member of your household with a driver's license).	0	1 2 3 4			5 or more
8. How many moving violations have all drivers had within the last 3 years? (Include DWI/DUI incidents within the last 5 years or 3 years in MT.) (See question 28).	0	1 2	3 4	5 6	7 or more
9. How many at-fault accidents have all drivers in your household had in the last 3 years? (See question 28).	0	1	2	3	4 or more

* If there are **drivers** age 70 or over AND an answer to questions 8 or 9 falls under the Standard II (N/A in HI) or the PUP Special column, the risk is not eligible.

** \$1 Million is the ONLY available limit for PUP Special.

QUESTIONS 10 - 15 Print the response clearly on the line provided. If the question is unanswered or the response is greater than the maximum number indicated, the risk is not eligible. PUP Special charge(s) apply if any answer to questions 11 through 15 is greater than 0 (or greater than 640 for question 12).

- 10. How many **antique, classic and/or collectible vehicles** are owned by **you** or any **member of your household**? (Max. of 25)
- 11. How many residential properties owned or rented by **you** or any **member of your household** are located outside of the U.S. (including its territories and possessions), Puerto Rico or Canada? (Max. of 5)
- 12. How many acres of timberland and/or land that is farmed, for which the liability coverage is provided by a Homeowners, Farmowners or Farm Comprehensive Personal Liability Policy do **you** or any **member of your household** own or lease (including partial ownership)? (Max. of 1280)
- 13. How many **drivers** have been licensed to drive in the U.S. less than one year, currently have a learner's permit, and/or have a non-U.S. driver's license? A year or more with a learner's permit does not qualify as a year with a driver's license. (Max. of 8)
- 14. How many driving **incidents** have all **drivers** ages 20-21 and/or age 80 or over had within the last 3 years? (Max. 1 per **driver**)
- 15. How many arrests, citations or license suspensions for driving under the influence of alcohol/drugs, driving while intoxicated and/or any other alcohol/drug related **incidents** have all **drivers** had in the last 5 years or 3 years in MT? (Max. 1 per household for **drivers** between ages 22 and 79; 0 per household for **drivers** under ages 22 and 80 or over.)

QUESTIONS 16 - 24 Read and respond by checking "Yes" or "No". If any question is unanswered or checked "Yes", the risk is not eligible.

- 16. Have **you** or any other **driver** had an arrest, citation or conviction for reckless driving, careless driving (with 4 points in FL), negligent driving and/or had a driver's license suspended (for reasons other than driving under the influence of alcohol or drugs), revoked or refused in the last 5 years or 3 years in MT? (Careless or negligent driving N/A in SC) YES NO
- 17. Have **you** or any **member of your household** been indicted, charged with or convicted of a felony within the last 5 years? YES NO
- 18. Do **you** or any **member of your household** have an occupation of a professional entertainer, athlete, or media personality, or hold a position as an appointed or elected political figure at the federal or state level, or in a political subdivision lower than the state level where the population within that subdivision exceeds 100,000 people? (N/A for political figures in FL, OR and TX.) YES NO
- 19. Have **you** or any **member of your household** had any personal liability or personal auto bodily injury liability claims for which payment by your insurance company exceeded \$25,000 in the last 5 years? YES NO
- 20. Does any other **member of your household** or other person residing in **your** household have a Personal Umbrella policy with RLI Insurance Company other than this policy? YES NO
- 21. Do **you** or any **member of your household** own (including partial ownership) 6 or more residential properties rented to others that are not occupied in whole or in part at any time by **you** or any **member of your household**? 1-4 family units are eligible and should be counted as one property. YES NO
- 22. Has any one **driver** had more than 3 moving violations in the last 3 years? (Include DWI/DUI **incidents** within the last 5 years or 3 years in MT.) YES NO
- 23. Has any **driver** under the age of 20 had a driving **incident** within the last 3 years? YES NO
- 24. Has any one **driver** ages 20-21 or age 80 or over had more than one driving incident within the past 3 years? YES NO

QUESTION 25 Carefully read the information below and respond to Question 25. Note an additional form is required in the states of FL, LA, NH, VT and WV as outlined below.

- | | | |
|---|--------------------------|--------------------------|
| 25. Do you elect to purchase or reject Excess UM/UIM coverage? (select one)
<i>Residents of FL, LA, NH, VT and WV: Submission of a state mandated form supersedes any response you may make to this Question 25.</i> | PURCHASE | REJECT |
| | <input type="checkbox"/> | <input type="checkbox"/> |

EXCESS UNINSURED/UNDERINSURED MOTORIST (UM/UIM) COVERAGE: Excess UM/UIM coverage is offered for an additional premium. Required Basic UM/UIM policy limits must be equal to the liability limits for the Required Basic Automobile Liability Policy. **For residents of FL, LA, NH, VT or WV you must submit the referenced state mandated form.**

FL and WV: If you elect to purchase this coverage, you are required to accept this coverage in writing and pay the additional premium. If you accept Excess UM/UIM coverage you must complete and return form PUP257B in FL or forms PUP547A and PUP547B in WV.

VT: Matching limits of Excess UM/UIM are available for an additional premium. If you elect to reduce the Excess UM/UIM limits to the statutory minimum of \$100,000, you must complete and return form PUP257D. Receipt of the applicable form by the company will result in a reduction in the premium.

LA and NH: If you elect to reject Excess UM/UIM coverage you must complete and return form PUP257A in NH and PUP517 in LA. Receipt of the applicable form by the company will result in a reduction in the premium.

All Other States: Excess UM/UIM coverage is offered at a limit of \$1 million and an additional premium must be paid. No other form is required.

QUESTION 26	Carefully read Question 26 and respond by checking "Yes" or "No". If left unanswered or checked "No," the risk is not eligible.	Indicate Response Below
<p>26. Do you and ALL members of your household agree to maintain the MINIMUM REQUIRED LIMITS OF LIABILITY coverage outlined below as a condition of coverage? For those limits that currently do not apply to you or any member of your household, you must agree to maintain those limits only if they become applicable to you or any member of your household during the policy period as a condition of your coverage.</p>		YES <input type="checkbox"/> NO <input type="checkbox"/>
<p>PRIMARY RESIDENCE ONLY - REQUIRES HOMEOWNERS OR COMPREHENSIVE PERSONAL LIABILITY</p> <p style="text-align: center;">\$300,000 per occurrence</p> <p>SEASONAL, SECONDARY OR RENTAL PROPERTIES REQUIRE PREMISES LIABILITY OR COMPREHENSIVE PERSONAL LIABILITY</p> <p style="text-align: center;">\$300,000 per occurrence</p> <p>NOTE: Residential properties that are covered under a commercial or other non-personal premises liability policy are excluded from coverage.</p>	<p style="text-align: center;">FARMOWNERS OR FARM COMPREHENSIVE PERSONAL LIABILITY (Required only if you or any member of your household own a farm which is not covered by your homeowners policy.)</p> <p style="text-align: center;">\$300,000 per occurrence</p> <p>UNLICENSED RECREATIONAL VEHICLES (Including snowmobiles, ATVs, golf carts, etc.)</p> <p>(Required only if you or a member of your household own or acquire an unlicensed recreational vehicle during the policy period that is not covered by your homeowners or personal liability policy for the following limits of liability.)</p> <p style="text-align: center;">\$100,000 Combined Single Limit per occurrence (\$325,000 in Texas) -OR- \$100,000/\$300,000/\$25,000</p>	<p style="text-align: center;">WATERCRAFT (Including boats, personal watercraft, jet skis and canoes)</p> <p>(Required only if you or a member of your household own or acquire a watercraft during the policy period that is not covered by your homeowners or personal liability policy for the following limits of liability.)</p> <p style="text-align: center;">\$300,000 Combined Single Limits -OR- \$250,000/\$500,000/\$100,000 -OR- \$300,000/\$300,000/\$100,000</p> <p>NOTE: The RLI Personal Umbrella does not provide coverage for watercraft exceeding 45 ft and/or 50 mph. This exclusion does not apply to personal watercraft.</p>
<p>If you are unsure what underlying coverage limits you are carrying, or are required to carry, we suggest contacting your local brokering agent.</p>		

QUESTION 27	Carefully read Question 27 and respond by selecting one limit (A, B, or C) in the box provided. You MUST agree to maintain one of the three limits outlined in question 27, regardless of whether you currently own, lease, rent or operate a vehicle. If left unanswered, the risk is not eligible.	Option A, B, or C Selected Below
<p>27. Which of the following MINIMUM REQUIRED LIMITS OF AUTOMOBILE LIABILITY do you and all members of your household agree to maintain as a condition of coverage for all licensed vehicles, that are owned, leased, rented, operated or acquired during the policy period? If you elect to purchase Excess Uninsured/Underinsured Motorist (UM/UIM) coverage the Required Basic UM/UIM Policy Limits must be equal to the liability limits for the Required Basic Automobile Liability Policy. You agree that this condition applies equally to personal use of a vehicle covered under a Commercial Automobile Liability Policy.</p>		A B C
<p style="text-align: center;"><u>Limit A</u></p> <p style="text-align: center;">\$500,000 Bodily Injury per person/ \$500,000 Bodily Injury per occurrence/ \$50,000 Property Damage per occurrence -OR- \$500,000 Combined Single Limit per occurrence</p> <p>Limit A is ALWAYS REQUIRED if there are drivers under the age of 22 in the household -OR- If the answer to question 15 is >0 -OR- In KS and MA, if there are drivers with six years or less driving experience in the household.</p>	<p style="text-align: center;"><u>Limit B</u></p> <p style="text-align: center;">\$250,000 Bodily Injury per person/ \$500,000 Bodily Injury per occurrence/ \$50,000 Property Damage per occurrence -OR- \$300,000 Bodily Injury per person/ \$300,000 Bodily Injury per occurrence/ \$50,000 Property Damage per occurrence -OR- \$300,000 Combined Single Limit per occurrence (\$325,000 in Texas)</p> <p>Limits B and C are available options ONLY if all drivers in the household are age 22 and over. Limit C is NOT available if there are any drivers age 70 or over in the household; and/or if any response makes the risk Standard II (N/A in HI); and/or if any response makes the risk PUP Special.</p>	<p style="text-align: center;"><u>Limit C</u></p> <p style="text-align: center;">\$100,000 Bodily Injury per person/ \$300,000 Bodily Injury per occurrence/ \$50,000 Property Damage per occurrence</p> <p style="text-align: center;">The choice of Limit C results in a higher premium.</p> <p style="text-align: center;">Excess UM/UIM is not available if you maintain Limit C.</p>
<p>If you are unsure what underlying coverage limits you are carrying, or are required to carry, we suggest contacting your local brokering agent.</p>		

Please be sure to sign application on page 4.

**QUESTION
28**

Complete the following for all **members of your household age 14 and older**. Also include on this list any other person who operates a vehicle owned, leased, rented or regularly operated by **you** or a **member of your household** at least 50% or more of that vehicle's use.

Full Name (First, MI, Last)	Date of Birth	Licensed or Permit? Y/N	Drivers License or Permit Number	State	Relationship to Applicant	Number of:		DWI/DUI Y/N
						Violations 3 yrs (Incl. DWI/DUI 5 yrs/3 yrs MT)	At-Fault Accidents (3 yrs)	

IMPORTANT NOTICE REGARDING THE FAIR CREDIT REPORTING ACT: I understand that as a part of the underwriting procedure, a consumer report may be obtained or an investigative consumer report may be prepared. Such reports may include information regarding my driving record, credit history, general reputation, personal characteristics and mode of living. I hereby consent to the preparation of such reports and the disclosure of such reports to RLI Insurance Company and the producer of record. I understand that these reports will be handled in the strictest confidence, and that information as to the nature and the scope of these reports will be provided to me upon request.

FRAUD WARNING: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false, incomplete, or misleading information, or conceals information concerning any material fact thereto, commits a fraudulent insurance act, which is a crime punishable by incarceration, and shall also be subject to civil penalties.

APPLICANT STATEMENT: The information given on this application is true and complete to the best of my knowledge. I understand that any omission or misstatement of fact in the information given voids the policy. I agree that I will acquire and maintain Minimum Required Limits of Liability for all additional exposures (drivers, houses, vehicles, watercraft, etc.) if they become applicable during the policy period. The insured's Brokering Agent shall not have the right to make, alter, modify, or discharge any contract or policy issued on the basis of this Application. I understand that the application and prepayment of premium must be accepted by RLI Insurance Company.

I UNDERSTAND THIS APPLICATION IS SUBJECT TO UNDERWRITING REVIEW, IS NOT A BINDER and NO INSURANCE WILL BE IN EFFECT UNTIL RLI INSURANCE COMPANY ISSUES A POLICY. THE APPLICATION WILL NOT BE ACCEPTED WITHOUT APPLICANT'S ORIGINAL SIGNATURE. A Power of Attorney letter must accompany the application, where applicable.

DATE _____ **APPLICANT'S ORIGINAL SIGNATURE:** _____

(FL Requirement: This application is in compliance with Section 626.752, Florida Statutes. A copy has been furnished to the applicant and coverage is Not Bound.)

APPLICANT'S BROKERING AGENT'S SIGNATURE: _____

APPLICANT'S BROKERING AGENCY'S NAME: _____

APPLICANT'S BROKERING AGENCY'S ADDRESS: _____

APPLICANT'S BROKERING AGENT'S LICENSE ID #: _____

ANY CHANGES MADE TO AN ANSWER ON THIS APPLICATION MUST BE INITIALED BY THE APPLICANT. THE SAME VERSION DATE MUST APPEAR ON ALL 4 PAGES OF THE APPLICATION.

A PREMIUM CHECK MUST ACCOMPANY THE APPLICATION TO COMPLETE PROCESSING.

Definitions and Question Details

Definitions:

"**You**", "**Your**" and "**I**" means the applicant.

"**Member of your household**" means your spouse by marriage or civil union; any person related to you by blood or adoption, who resides with you, even if temporarily away at school; and anyone else who resides with you while in your or a relative's care or custody.

"**Driver**" means **you** and **members of your household** who operate motor vehicles licensed for road use, plus any other person who operates a vehicle owned, leased, rented, or regularly operated by **you** or a **member of your household** at least 50% or more of that vehicle's use.

"**Incident(s)**" includes any moving violation, **at-fault accident** and/or traffic arrest, citation or conviction.

"**At-Fault Accident**" includes any single or multi-car accident chargeable under a primary auto policy, any accident resulting in any payment for bodily injury or property damage, any single car accident resulting in payment to an insured (unless caused by an animal), and/or any accident resulting in a citation to **you** or a **member of your household** with or without a conviction or final adjudication.

"**Antique, classic or collector vehicles**" includes private passenger vehicles more than 20 years old, licensed for road use, driven less than 2,500 miles annually, owned for limited pleasure use, car shows and club events and insured under a Collectors Automobile Policy.

Question Details:

All Questions: **You** and all **members of your household** should be considered when answering any question on this application.

Question 1: Include company vehicles provided for **your** use, or for use by a **member of your household**. All vehicles licensed for road use need to be counted regardless of individual insurance. Full Timers should count their RV as a vehicle and not a residence.

Question 2 & 21: Primary residences must have liability coverage under a policy containing Comprehensive Personal Liability (including Homeowners and Farmowners). Seasonal, secondary or rental properties may have liability coverage under a Comprehensive Personal Liability or Premises Liability Policy. **Do not include residential properties that are covered under a Commercial General Liability Policy or other non-personal Premises Liability Policy as they are excluded from coverage.**

Question 6: In KS and MA, count only those **drivers** with six years or less driving experience. Driving with a permit is not considered driving experience and should not be included with the six years as driving experience.

Question 8: In FL, count only moving violations with one or more points assessed to the driver's license.

Question 11: RLI provides worldwide coverage, provided suit on the merits is brought in the U.S. (including its territories and possessions), Puerto Rico or Canada.

PUP Helpful Hints:

- PUP Special exposure charges are added to either the Preferred, Standard or Standard II premium. For further explanation, refer to your state rate sheet.
- **Drivers** under the age of 20 may not have any **incidents**.
- **Drivers** age 20 to 21 or age 80 or over may not have any alcohol related **incidents**. These **drivers** may have only one **incident**.
- The total number of properties allowed is 10. The maximum acceptable number of residential properties rented to others that are not occupied in whole or in part at any time by you or any member of your household is 5. The maximum number of residential properties owned or rented by **you** or any **member of your household** located outside the U.S. (including its territories and possessions), Puerto Rico and Canada is 5.
- The exposure charge for 641 to 1280 acres is a flat charge. It is not a per acre charge.
- Required underlying liability limits for Automobile, Uninsured/Underinsured Motorist (UM/UIM), Property, and Watercraft are listed on the application. Carefully review these limits and make certain that **you** and all **members of your household** are carrying the proper underlying amount of coverage.
- For residents of California: If you cancel the policy prior to the end of the policy period, the return premium may be calculated on a basis that is other than a pro rata basis. The premium returned may be reduced by up to 10% of the pro rata return premium and will be calculated at the time of cancellation.

Washington

RLI Insurance Company – Personal Umbrella Premiums

Effective September 1, 2014 – New Business • November 1, 2014 – Renewal

For risks maintaining underlying automobile limits of \$250/500/50, \$300/300/50 or \$300 CSL.

Note: Risks rated Standard with Youth or Standard II with Youth must maintain \$500/500/50 or \$500 CSL. Add any PUP Special surcharges. UM/UIM must be purchased with base coverages.

Zip Code (1 st 3 Digits)	Class	\$1 Million	\$2 Million	\$3 Million	\$5 Million	UM/UIM \$1 Million*
981, 984	Preferred	\$223	\$401	\$535	\$702	\$180 per Driver
	Standard	\$366	\$659	\$878	\$1,153	
	Standard with Youth	\$586	\$1,055	\$1,406	\$1,846	
	Standard II	\$527	\$949	\$1,265	\$1,660	
	Standard II with Youth	\$843	\$1,517	\$2,023	\$2,655	
980, 983, 986, 992	Preferred	\$174	\$313	\$418	\$548	\$180 per Driver
	Standard	\$276	\$497	\$662	\$869	
	Standard with Youth	\$442	\$796	\$1,061	\$1,392	
	Standard II	\$393	\$707	\$943	\$1,238	
	Standard II with Youth	\$629	\$1,132	\$1,510	\$1,981	
All Other	Preferred	\$130	\$234	\$312	\$410	\$180 per Driver
	Standard	\$207	\$373	\$497	\$652	
	Standard with Youth	\$331	\$596	\$794	\$1,043	
	Standard II	\$302	\$544	\$725	\$951	
	Standard II with Youth	\$483	\$869	\$1,159	\$1,521	

*The \$1 Million UM/UIM limit is the only available UM/UIM limit.

Youth is defined as any driver under the age of 22. If the risk has any drivers under the age of 22, underlying automobile limits of \$500/500/50 or \$500 CSL are required. All other risks require underlying automobile limits of \$250/500/50, \$300/300/50 or \$300 CSL.

To qualify for the **Preferred** premium, all answers to questions 1 through 9 on the Application must fall under the **Preferred** column. Even if one answer falls under the **Standard** column use the **Standard** premium; and even if one answer falls under the **Standard II** column, use the **Standard II** premium.

Standard II premiums are **NOT** available if there are **drivers age 70 and older** in the household and the response to Questions 8 or 9 falls under the **Standard II** column.

Add \$25.00 per **Antique/Classic/Collectible** vehicle to the policy premium (count not to exceed 25). Antique/Classic/Collectible vehicles are defined as private passenger vehicles licensed for road use, more than 20 years old, driven not more than 2,500 miles annually, owned for limited pleasure use, car shows, and club events that are covered under a Collectors Automobile policy. Antique/Classic/Collectible vehicles should not be included in the count for Number of Licensed Vehicles when determining the rating tier..

Refer to the next page for PUP Special exposure charges and premiums, also the 100/300 underlying auto limits buy back charge.

Washington

RLI Insurance Company – Personal Umbrella Premiums

Effective September 1, 2014 – New Business • November 1, 2014 – Renewal

For risks maintaining \$100/300/50 underlying automobile liability limits.

Note: Not available to risks with youthful operators and/or drivers age 70 and older and/or if the risk requires a PUP Special exposure charge. UM/UIM coverage is unavailable with 100/300 limits.

Zip Code (1 st 3 Digits)	Class*	\$1 Million	\$2 Million	\$3 Million	\$5 Million
981, 984	Preferred	\$368	\$662	\$883	\$1,159
	Standard	\$604	\$1,087	\$1,450	\$1,903
980, 983, 986, 992	Preferred	\$289	\$520	\$694	\$910
	Standard	\$455	\$819	\$1,092	\$1,433
All Other	Preferred	\$245	\$441	\$588	\$772
	Standard	\$342	\$616	\$821	\$1,077

*Standard II not available

PUP Special Exposure Charges

Note: The charges displayed below are not applicable to risks with \$100/300/50 underlying automobile liability limits.

Policies with PUP Special exposure charges are available only with a \$1 Million policy limit.

Exposure	Exposure Count	Charge Per Additional Exposure
Vehicles in the household	7 to 10	\$ 50 per vehicle > 6
Properties in the household	7 to 10	\$ 50 per property > 6
Total Drivers in the household	7 to 8	\$ 50 per driver > 6
Moving Violations in the household	5 to 6	\$ 75 per violation > 4
At Fault Accidents in the household	3	\$100 per accident > 2
Licensed < 1 yr, Non U.S. license	Number not to exceed eligible number of drivers based on application.	\$100 each person licensed < 1 year or holding a non-US license
DUI - \$500/500/50 underlying auto limits are required. Not available to drivers < 22 or > 79.	1 Per Household	\$250
Drivers age 20 – 21 & 80+ with incident	1 Incident Per Driver	\$100 per incident per driver
Acreage	0-640 Acres 641 to 1,280 Acres	No Charge \$300 flat charge
Properties outside U.S.	5	\$ 75 per property

Add PUP Special exposure charge(s) to the policy premium as follows: If the response to question 5 is the only response falling under the PUP Special column, add the PUP Special exposure charge(s) to the Standard premium. If the response to questions 1-9 (except question 5) falls under the PUP Special column, add the PUP Special exposure charge(s) to the Standard II premium. If any response to questions 11-15 is greater than 0, first determine the rating tier based on questions 1 through 9 and then add the PUP Special exposure charge(s).