Standard Commission Schedule

FOR AGENTS AND BROKERS

Liberty Mutual INSURANCE

Policies Issued by Primary Risk State:

Line of Business	Commission Rates	
	New	Renewal
Auto: Multiline	15%	15%
Monoline[1]	15%	10%
CA Monoline	8%	8%
BOP: All States Except Below[2]	15%	15%
ME	20%	20%
NH, VT[3]	15% or 20%	15% or 20%
Custom Protector	15%	15%
Farm	15%	15%
General Liability	15%	15%
Inland Marine: Monoline Builder's Risk[4]	18%	18%
Monoline All Other[4]	15%	15%
Package: All States Except Below	15%	15%
CT, MA, ME, NJ, NY, RI	20%	20%
NH, VT[3]	15% or 20%	15% or 20%
Property	15%	15%
Umbrella & Excess Casualty	15%	15%
Worker's Compensation	See Page 2	See Page 2

[1] Policies (except CA) with inception dates prior to April 1, 2024, receive 15% renewal.
[2] Policies with inception dates prior to April 1, 2023, in IL, IN, IA, ME, MI, MN, NE, ND, SD, or WI receive 20% renewal.
[3] New and renewal rates vary by policy Underwriting Company.
[4] Policies with inception dates prior to April 1, 2023, receive 20% renewal.

Unless required by applicable state law, Liberty Mutual will pay no commission (0%) on any business written or renewed 90 days after the effective date of termination of your Producer Agreement.

Please review your proposal for the commission on a specific piece of business. Qualifying business includes policies written through our Small Commercial underwriting units on eCLIQ® and eCLIQ® Simple™. Policies transferred from eCLIQ® or State Auto® underwriting systems to the GRS underwriting system may have commission rates negotiated.

Contact your territory manager for any questions regarding these rates or other elements of the Producer Agreement.

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The descriptions of coverage are necessarily brief and subject to the provisions, limitations, and exclusions that can only be expressed in the policy and related endorsements. The actual terms and conditions of the policies determine the coverage and limits afforded. Not all coverages apply in all states. Insurance underwritten by Liberty Mutual Insurance Co. or its affiliates or subsidiaries.

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Worker's Compensation Commission Rates

Policy Inception Date as of 1/1/2022 and Issued as of 9/1/2024 by Primary Risk State:

	New		Renewal	
State	First $25,000	> $25,000	First $25,000	> $25,000
AZ, ID, NV	15%	10%	10%	8%
CA	15%	10%	10%	8%
ME, MA, NJ, VT	15%	10%	10%	6%
FL	13%	10%	10%	10%
IA, OR, WI	11.5%	8.5%	8.5%	8.5%
All Other States	15%	10%	10%	7%

Policy Inception Date Prior to 1/1/2022 by Agent State:

Region	State	Renewal
Central	AR, KS, LA, MO, OK, TX	8%
Mid-Atlantic(1)	DE, DC, KY, MD, OH, PA, VA, WV	5%-10%
Midwest	IA, IL, IN, MI, MN, ND, NE, SD, WI	8.5%
Mountain	AZ, CO, NV, NM, UT, WY	8%
Northeast(1)	CT, MA. ME, NH, NJ, NY, RI, VT First $1,000: Next $4,000: Next $10,000: Next $35,000: Over $50,000:	 8%-10% 5%-7% 3%-5% 3%-5% 1.5%-2.5%
Northwest	AK ID MT OR, WA	10% 9% 8% 7.5%
Pacific	CA, HI	10%
Southeast	AL, GA, MS, NC, SC, TN FL	8% 10%

(1) Renewal rates vary by policy Underwriting Company.

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