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April 22, 2013

Public Service Commission of Kentucky
P.O. Box 615
211 Sower Boulevard,
Frankfort KY 40602-0615

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PUBLIC SERVICE
COMMISSION

RE: Jackson Energy Tariff Filing, No. 2013-0004

Greetings:

As a licensed *Agent, Broker & Consultant* for 35+ years, and currently employed at **Brown and Brown Inc. (B & B)**, the nation's seventh largest insurance intermediary, I have placed and / or offered homeowner's and commercial property/ casualty insurance policies in Kentucky for the past 33 years and am familiar with their provisions and limitations.

I have been informed that the issue of liability insurance has come up at the **Kentucky Public Service Commission** in regards to net metered renewable energy systems. I have been asked to comment on the *typical* minimum limits of standard liability coverage in homeowner's' and commercial casualty insurance policies underwritten in the Commonwealth.

Typically, the minimum third-party liability limits offered by insurers' standard homeowner insurance policies in Kentucky is \$50,000 to \$100,000/person. The minimum limits offered for most *small* standard commercial casualty policies in Kentucky is \$100,000/person, with an aggregate (i.e. per "accident") limit of \$250,000 for bodily injury and a separate limit of \$100,00 for property damage, where annual premiums may run from \$500 to \$10,000.

Hope this information is useful to the Commission.

Respectfully,

A handwritten signature in black ink, appearing to read 'J. Altobellis', written over a horizontal line.

Joseph T. Altobellis, CPCU, CIC

Ja/