

SERFF Tracking Number: ZURC-125288720 State: Arkansas
First Filing Company: American Zurich Insurance Company, ... State Tracking Number: AR-PC-07-026315
Company Tracking Number: CW CA 26548
TOI: 20.0 Commercial Auto Sub-TOI: 20.0001 Business Auto
Product Name: CW CA 26548 Adopt New Forms and Usage Rules for Municipal Risks (PUC)
Project Name/Number: /

Filing at a Glance

Companies: American Zurich Insurance Company, American Guarantee and Liability Insurance Company, Zurich American Insurance Company of Illinois, Zurich American Insurance Company

Product Name: CW CA 26548 Adopt New Forms and Usage Rules for Municipal Risks (PUC) SERFF Tr Num: ZURC-125288720 State: Arkansas

TOI: 20.0 Commercial Auto	SERFF Status: Closed	State Tr Num: AR-PC-07-026315
Sub-TOI: 20.0001 Business Auto	Co Tr Num: CW CA 26548	State Status:
Filing Type: Form	Co Status: Not Applicable	Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
	Author: Barbara Smith	Disposition Date: 10/05/2007
	Date Submitted: 10/03/2007	Disposition Status: Approved
Effective Date Requested (New): 01/01/2008		Effective Date (New): 01/01/2008
Effective Date Requested (Renewal): 01/01/2008		Effective Date (Renewal): 01/01/2008

General Information

Project Name:	Status of Filing in Domicile: Pending
Project Number:	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 10/05/2007	
State Status Changed: 10/04/2007	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
Filing to adopt new endorsements and usage rules for the Municipal Risk program for Commercial Auto.	

Company and Contact

Filing Contact Information

Barbara Smith, Filing Analyst
1400 American Lane

barb.smith@zurichna.com
(847) 605-6291 [Phone]

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Schaumburg, IL 60196-1056 (847) 605-7768[FAX]

Filing Company Information

American Zurich Insurance Company CoCode: 40142 State of Domicile: Illinois
1400 American Lane Group Code: 212 Company Type:
Schaumburg, IL 60196 Group Name: State ID Number:
(847) 605-6000 ext. [Phone] FEIN Number: 36-3141762

American Guarantee and Liability Insurance CoCode: 26247 State of Domicile: New York
Company Group Code: 212 Company Type:
1400 American Lane Group Name: State ID Number:
Schaumburg, IL 60196 FEIN Number: 36-6071400
(847) 605-6000 ext. [Phone] -----

Zurich American Insurance Company of Illinois CoCode: 27855 State of Domicile: Illinois
1400 American Lane Group Code: 212 Company Type:
Schaumburg, IL 60196 Group Name: State ID Number:
(847) 605-6000 ext. [Phone] FEIN Number: 36-2781080

Zurich American Insurance Company CoCode: 16535 State of Domicile: New York
1400 American Lane Group Code: 212 Company Type:
Schaumburg, IL 60102 Group Name: State ID Number:
(847) 605-6000 ext. [Phone] FEIN Number: 36-4233459

SERFF Tracking Number: ZURC-125288720 State: Arkansas
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Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: AR fees - \$50 per filing
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Zurich American Insurance Company	\$50.00	10/03/2007	15927400
American Guarantee and Liability Insurance Company	\$0.00	10/03/2007	
Zurich American Insurance Company of Illinois	\$0.00	10/03/2007	
American Zurich Insurance Company	\$0.00	10/03/2007	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	10/05/2007	10/05/2007

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Project Name/Number: /

Disposition

Disposition Date: 10/05/2007
Effective Date (New): 01/01/2008
Effective Date (Renewal): 01/01/2008
Status: Approved
Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Filing Memo	Approved	Yes
Form	Auto Enhancement Endorsement for Municipal Risks	Approved	Yes
Form	Auto Enhancement Endoresment for Municipal Risks Supplemental Schedule	Approved	Yes
Form	Municipal Risks Value Guard Coverage	Approved	Yes

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Auto Enhancement Endorsement for Municipal Risks	U-CA-749-07-07 A CW		Endorsement/Amendment/Conditions		0.00	U-CA-749-A CW Auto.pdf
Approved	Auto Enhancement Endoresment for Municipal Risks Supplemental Schedule	U-CA-750-07-07 A CW		Endorsement/Amendment/Conditions		0.00	U-CA-750-A CW Auto Supp Schedule.pdf
Approved	Municipal Risks Value Guard Coverage	U-CA-753-07-07 A CW		Endorsement/Amendment/Conditions		0.00	U-CA-753-A CW Value Guard.pdf



ZURICH

Auto Enhancement Endorsement For Municipal Risks

Policy No.	Eff. Date of Pol.	Exp. Date of Pol.	Eff. Date of End.	Producer	Add'l. Prem	Return Prem.
					\$	\$

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the:

BUSINESS AUTO COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

1. TEMPORARY SUBSTITUTE AUTOS PHYSICAL DAMAGE

The following is added to **Section I – Covered Autos**:

D. Temporary Substitute Autos – Physical Damage

If Physical Damage Coverage is provided by this Coverage Form for an "auto" you own and that covered "auto" is out of service because of its:

1. Breakdown;
2. Repair;
3. Servicing;
4. "Loss"; or
5. Destruction

Physical Damage Coverage is provided for an "auto" you do not own while it is being used with the permission of its owner as a temporary substitute "auto" for the out of service covered "auto".

We will pay the owner for "loss" to the temporary substitute "auto". The insurance covers the interest of the owner unless the "loss" results from fraudulent acts or omissions on your part. If we make any payment to the owner, we will obtain the owner's rights against any other party.

2. EMPLOYEES OR VOLUNTEER WORKERS AS INSURED

The following is added to Paragraph **A.1. Who Is An Insured** of **Section II – Liability Coverage**:

- d. Your "employee" or "volunteer worker" while using a covered "auto" you do not own, hire or borrow while performing duties related to the conduct of your business.

3. ELECTED OR APPOINTED OFFICIALS – COMMISSIONS AS INSURED

The following is added to Paragraph **A.1. Who Is An Insured** of **Section II – Liability Coverage**:

- e. Your elected or appointed officials while using a covered "auto" you do not own, hire or borrow, while performing duties related to the conduct of your business. Anyone else who furnishes that "auto" is also an "insured".
- f. Your commissions, authorities, boards or agencies, their commissioners, officers and members while using a covered "auto" you do not own, hire or borrow, but only while acting within the authority granted by you and only while performing duties related to the conduct of your business.

4. **ADDITIONAL INSURED – CONTRACT, AGREEMENT OR PERMIT**

The following is added to Paragraph **A.1. Who Is An Insured** of **Section II – Liability Coverage**:

- g. Any person or organization with whom you agreed, in a written contract, agreement or permit, to provide insurance such as is afforded under this Coverage Part, but only with respect to your ownership, maintenance or use of a covered “auto”. This provision only applies if the written contract or agreement has been executed or permit issued prior to the “bodily injury” or “property damage”.

This coverage shall be primary and not contributory with respect to the person or organization included as an “insured” under this section. Any other insurance that person or organization has shall be excess and not contributory with respect to this insurance, but this provision only applies if it is required in the written contract, agreement or permit identified in this section, and is permitted by law.

5. **COMMANDEERED AUTO – OWNER AS INSURED**

The following is added to Paragraph **A.1. Who Is An Insured** of **Section II – Liability Coverage**:

- h. The owner of a commandeered “auto” is an “insured” while the commandeered “auto” is in your temporary care, custody or control.

6. **EMPLOYEE HIRED AUTOS - LIABILITY**

The following is added to Paragraph **A.1. Who Is An Insured** of **Section II – Liability Coverage**:

- i. An “employee”, an elected or appointed official of yours, or a commissioner, officer or member of your commissions, authorities, boards or agencies while operating a covered “auto” hired or rented under a written contract or agreement in the name of that “employee” or elected or appointed official, with your permission, while performing duties related to the conduct of your business.

7. **SUPPLEMENTARY PAYMENTS**

Paragraphs **a.(2)** and **a.(4)** of **Supplementary Payments** in Paragraph **A.2. Coverage Extensions** of **Section II – Liability Coverage** are replaced by the following:

- (2) Up to the Limit of Insurance shown on the Automobile Enhancement Endorsement For Municipal Risks Supplemental Schedule for cost of bail bonds (including bonds for related traffic law violations) required because of an “accident” we cover. We do not have to furnish these bonds.

- (4) All reasonable expenses incurred by the “insured” at our request, including actual loss of earnings up to the per day Limit of Insurance shown on the Automobile Enhancement Endorsement For Municipal Risks Supplemental Schedule because of time off from work.

8. **EXPECTED OR INTENDED INJURY**

Paragraph **B.1. Expected Or Intended Injury** of **Section II – Liability Coverage** is replaced by the following:

“Bodily injury” or “property damage” expected or intended from the standpoint of the “insured”.

This exclusion does not apply to “bodily injury” or “property damage” caused by an “employee” or “volunteer worker” while acting in the performance of his or her duties and within the scope of his or her employment or membership, unless such “bodily injury” or “property damage” is the result of any willful or wanton act of such “employee” or “volunteer worker” in the discharge of such duty.

9. **EMERGENCY EQUIPMENT RODEOS – LIABILITY & PHYSICAL DAMAGE**

Paragraph **B.13. Racing** of **Section II – Liability Coverage** and Paragraph **B.2. of Section III – Physical Damage Coverage** do not apply to covered “autos” participating in emergency equipment rodeos as part of a driver safety program.

10. **TOWING**

Paragraph **A.2. Towing** of **Section III – Physical Damage Coverage** is replaced by the following:

2. **Towing**

We will pay up to the Limit of Insurance shown on the Automobile Enhancement Endorsement For Municipal Risks Supplemental Schedule for towing and labor costs incurred each time a covered “auto” is disabled. However, the labor must be performed at the place of disablement.

11. PHYSICAL DAMAGE – TRANSPORTATION EXPENSE COVERAGE

Paragraph **A.4.a. Transportation Expenses** of **Section III – Physical Damage Coverage** is replaced by the following:

a. Transportation Expenses

We will pay up to the Maximum Limit of Insurance shown on the Automobile Enhancement Endorsement For Municipal Risks Supplemental Schedule for temporary transportation expense incurred by you because of the total theft of a covered “auto”. We will pay only for those covered “autos” for which you carry either Comprehensive or Specified Causes Of Loss Coverage. We will pay for temporary transportation expenses incurred during the period beginning 24 hours after the theft and ending, regardless of the policy’s expiration, when the covered “auto” is returned to use or we pay for its “loss”.

12. PHYSICAL DAMAGE – LOSS OF USE EXPENSES

Paragraph **A.4.b. Loss Of Use Expenses** of **Section III – Physical Damage Coverage** is replaced by the following:

b. Loss Of Use Expenses

For Hired Auto Physical Damage, we will pay expenses for which an “insured” becomes legally responsible to pay for loss of use of a vehicle rented or hired without a driver, under a written rental contract or agreement. We will pay for loss of use expenses if caused by:

- (1) Other than collision only if the Declarations indicate that Comprehensive Coverage is provided for any covered “auto”;
- (2) Specified Causes Of Loss only if the Declarations indicate that Specified Causes Of Loss Coverage is provided for any covered “auto”; or
- (3) Collision only if the Declarations indicate that Collision Coverage is provided for any covered “auto”.

However, the most we will pay for any expenses for loss of use is the Per Day Limit of Insurance, subject to the Maximum Limit of Insurance shown on the Automobile Enhancement Endorsement For Municipal Risks Supplemental Schedule.

13. The following are added to Paragraph **A.4. Coverage Extensions** of **Section III – Physical Damage Coverage**:

c. Rental Reimbursement

We will pay for rental reimbursement expenses incurred by you for the rental of an “auto” because of “loss” to a covered “auto”. We will pay only for those expenses incurred after the first 24 hours following the “loss” to a covered “auto”. The most we will pay for rental reimbursement expenses because of “loss” to any one covered “auto” is the Limit of Insurance shown on the Automobile Enhancement Endorsement For Municipal Risks Supplemental Schedule. No deductible applies to this coverage.

d. Personal Effects

If Comprehensive Coverage is provided on this coverage form for a covered “auto” you own and that covered “auto” is stolen, we will pay, without application of a deductible, up to the Limit of Insurance shown on the Automobile Enhancement Endorsement For Municipal Risks Supplemental Schedule for personal effects stolen with that covered “auto”. This coverage is excess over any other collectible insurance. Personal effects do not include tools, jewelry, money or securities.

e. Hired Auto Physical Damage

Physical Damage Coverage is provided for covered “autos” you hire without drivers to the same extent as Physical Damage Coverage for covered “autos” you own, except:

- (1) The most we will pay for “loss” in any one “accident” is the lesser of:
 - (a) The actual cash value of the damaged or stolen property as of the time of the “loss”; or
 - (b) The cost of repairing or replacing the damaged or stolen property with other property of like kind and quality

less the Deductible shown on the Automobile Enhancement Endorsement For Municipal Risks Supplemental Schedule. This deductible is applicable to any "loss" except "loss" caused by fire or lightning.

- (2) Subject to Paragraph e.(1), of this endorsement, we will provide coverage equal to the broadest Physical Damage coverage applicable to any covered "auto".

f. Limited Physical Damage Deductible Coverage For Employees Or Volunteer Workers

At your request, we will pay up to the Limit of Insurance shown on the Automobile Enhancement Endorsement For Municipal Risks Supplemental Schedule as reimbursement of deductible payments made by your "employee" or "volunteer worker" under the Physical Damage Coverage of the "employee's" or "volunteer worker's" policy of automobile insurance but only if:

- (1) The "loss" is to an "auto" owned by the "employee" or "volunteer worker" but not hired or borrowed by you; and
- (2) The "auto" was being used at the time of the "loss" in the course and scope of the "employee's" employment by you or while the "volunteer worker" was performing duties related to the conduct of your business.

With regards to this endorsement, travel to and from a normal place of employment is not within the course and scope of employment by you unless such travel is in response to an emergency summons of that "employee" or "volunteer worker".

g. Commandeered Auto Coverage

We will pay for "loss" to a commandeered "auto".

For purposes of this extension, a commandeered "auto" is any "auto" that is seized by an "insured" during an emergency in order to protect persons or property.

14. AIRBAG COVERAGE AND FREEZING OF PERMANENTLY ATTACHED EQUIPMENT

The following is added to Paragraph B.3.a. of Section III – Physical Damage Coverage:

The exclusion relating to mechanical breakdown does not apply to the accidental discharge of an airbag.

The exclusion relating to freezing does not apply to any "loss" caused by freezing to permanently attached special equipment common to a fire or rescue emergency vehicle, unless the "loss" is caused by your failure to properly maintain such equipment. Such equipment includes, but is not limited to, pumps, gauges, valves, fill lines, drains and tanks. In no event will any "loss" caused by freezing to an automobile engine be covered by this policy.

15. ELECTRONIC EQUIPMENT – BROADENED COVERAGE

Paragraph B.4.c. of Section III – Physical Damage Coverage is replaced by the following:

- c. Any electronic equipment that receives or transmits audio, visual or data signals, and that is not designed solely for the reproduction of sound unless permanently installed in the covered "auto" or unless the housing unit for removable equipment is permanently installed in the covered "auto".

16. PHYSICAL DAMAGE – COMPREHENSIVE COVERAGE – DEDUCTIBLE

The following is added to Paragraph D. Deductible of Section III – Physical Damage Coverage:

Regardless of the number of covered "autos" damaged or stolen, the maximum deductible that will be applied to Comprehensive Coverage for all "loss" from any one cause is the Deductible shown on the Automobile Enhancement Endorsement For Municipal Risks Supplemental Schedule.

17. KNOWLEDGE OF ACCIDENT

The following is added to Paragraph A.2. Duties In The Event Of Accident, Claim, Suit Or Loss of Section IV – Business Auto Conditions:

- d. The failure of any agent, servant, "volunteer worker" or "employee" of the "insured", other than an "employee" authorized by you to give or receive notice of an "accident", claim, "suit" or "loss", to notify us of any "accident" of which he or she has knowledge, shall not invalidate insurance afforded by this policy.

18. EMPLOYEE HIRED AUTOS – PHYSICAL DAMAGE

Paragraph **B.5. Other Insurance**, subparagraph **b.** of **Section IV – Business Auto Conditions**, is replaced by the following:

- b.** For Hired Auto Physical Damage Coverage, the following are deemed to be covered “autos” you own:
 - (1)** Any covered “auto” you lease, hire, rent or borrow; and
 - (2)** Any “auto” hired or rented under a written contract or agreement entered into by an “employee” or elected or appointed official with your permission while being operated within the course and scope of that “employee's” or elected or appointed official's employment by you.

However, any “auto” that is leased, hired, rented or borrowed with a driver is not a covered “auto”.

19. VOLUNTEER WORKER

The following is added to **Section V – Definitions**:

“Volunteer worker” means a person who is not your “employee”, and who donates his or her work and acts at the direction of and within the scope of duties determined by you, and is not paid a fee, salary or other compensation by you or anyone else for their work performed for you.

20. GOVERNMENTAL BODIES

The following is added to Paragraph **K. Mobile Equipment** of **Section V – Definitions**:

Any land motor vehicle or “trailer” you own or lease that is designed for travel on public roads is an “auto” and not “mobile equipment” if the sole reason for considering it “mobile equipment” is such vehicle is used solely on roads you own.



ZURICH

Auto Enhancement Endorsement For Municipal Risks Supplemental Schedule

Policy No.	Eff. Date of Pol.	Exp. Date of Pol.	Eff. Date of End.	Producer	Add'l. Prem	Return Prem.
					\$	\$

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This Schedule is used in conjunction with the Business Auto Declarations when the Business Auto Coverage Form includes the Auto Enhancement Endorsement For Municipal Risks. This Schedule supplements the Business Auto Declarations.

SCHEDULE

ADDITIONAL COVERAGES AND COVERAGE ENHANCEMENTS

Temporary Substitute Autos Physical Damage	Extension of Coverage
Employees Or Volunteer Workers As Insureds	Extension of Coverage
Elected Or Appointed Officials – Commissions As Insureds	Extension of Coverage
Additional Insureds – Contract, Agreement Or Permit	Extension of Coverage
Commandeered Auto – Owner As Insured	Extension of Coverage
Employee Hired Autos – Liability	Extension of Coverage
Supplementary Payments	
Bail Bonds	\$5,000 Limit of Insurance
Reasonable Expenses Incurred By Insured	\$400 Per Day Limit of Insurance
Expected Or Intended Injury	Extension of Coverage
Emergency Equipment Rodeos – Liability & Physical Damage	Extension of Coverage
Towing	\$5,000 Per Disablement Limit of Insurance
Physical Damage – Transportation Expense Coverage	\$1,500 Maximum Limit of Insurance
Physical Damage – Loss Of Use Expenses	\$50 Per Day/\$1,500 Maximum Limit of Insurance
Rental Reimbursement	\$3,000 Maximum Limit of Insurance
Personal Effects	\$1,000 Limit of Insurance
Hired Auto Physical Damage	\$1,000 Deductible
Limited Physical Damage Deductible Coverage For Employees Or Volunteer Workers	\$1,500 Limit of Insurance
Commandeered Auto Coverage	Extension of Coverage
Airbag Coverage & Freezing Of Permanently Attached Equipment	Extension of Coverage
Electronic Equipment – Broadened Coverage	Extension of Coverage
Physical Damage – Comprehensive Coverage - Deductible	\$5,000 Per Any One Cause Deductible
Knowledge Of Accident	Extension of Coverage
Employee Hired Autos – Physical Damage	Extension of Coverage
Volunteer Worker	Expanded Definition
Governmental Bodies	Clarification of Coverage

Municipal Risks

Value Guard Coverage



Policy No.	Eff. Date of Pol.	Exp. Date of Pol.	Eff. Date of End.	Producer	Add'l. Prem	Return Prem.
					\$	\$

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the:

BUSINESS AUTO COVERAGE FORM

Schedule of Covered "Autos"

<u>Covered "Autos"</u>	<u>Limit of Insurance</u>
	\$
	\$
	\$
	\$

A. For any covered "auto" listed in the above Schedule of Covered "Autos", Paragraph **C. Limit Of Insurance of Section III – Physical Damage Coverage** is replaced by the following:

C. Limit Of Insurance

The most we will pay for "loss" in any one "accident" is the lesser of:

1. The cost to repair such covered "auto" or part thereof; or
2. The cost to replace a part of the covered "auto" with a part or parts of like kind or quality, without deduction for depreciation; or
3. The cost to replace a covered "auto" with a replacement auto of like kind or quality, without deduction for depreciation; or
4. The Limit of Insurance listed in the above Schedule of Covered "Autos" for the respective covered "auto"; or
5. For a newly acquired "auto", the amount that you paid for that "auto".

A newly acquired "auto" that replaces a covered "auto" listed in the above Schedule of Covered "Autos" will be considered a covered "auto" under this endorsement.

A newly acquired "auto" will be considered a covered "auto" under this endorsement if you tell us within 30 days after you acquire the "auto" that the coverage provided by this endorsement should apply.

B. For the purposes of this endorsement, the following definitions apply:

1. "Auto", as respects the Schedule of Covered "Autos" listed above only, shall include "permanently attached equipment".

2. "Permanently attached equipment" means equipment that is welded, bolted, or permanently screwed to the dashboard, firewall or body of the "auto".

"Permanently attached equipment" does not include equipment inserted on permanently installed slide brackets with or without the use of setscrews or tension, or portable fire fighting and/or rescue related equipment.

All other terms, conditions, provisions and exclusions of this policy remain unchanged.

Signed by: _____
Authorized Representative

_____ Date

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Project Name/Number: */*

Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-Property & Casualty **Review Status:** Approved 10/05/2007

Comments:

Attachments:

ARPCTD.pdf
FFS 0307.pdf

Satisfied -Name: Filing Memo **Review Status:** Approved 10/05/2007

Comments:

Attachment:

Expl Memo Auto - CW.pdf

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only a. Date the filing is received: b. Analyst: c. Disposition: d. Date of disposition of the filing: e. Effective date of filing: <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; border-bottom: 1px solid black;">New Business</td> <td style="border-bottom: 1px solid black;"></td> </tr> <tr> <td style="border-bottom: 1px solid black;">Renewal Business</td> <td style="border-bottom: 1px solid black;"></td> </tr> </table> f. State Filing #: g. SERFF Filing #: h. Subject Codes	New Business		Renewal Business	
New Business					
Renewal Business					

3. Group Name	Group NAIC #
Zurich North America	212

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Zurich American Insurance Company	NY	16535	36-4233459	
American Guarantee & Liability Ins. Co.	NY	26247	36-6071400	
American Zurich Insurance Company	IL	40142	36-3141762	
Zurich American Insurance Company of IL	IL	27855	36-2781080	

5. Company Tracking Number	CW CA 26548
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Barbara Smith 1400 American Lane Schaumburg, IL 60196	Filing Analyst	847-605-6291	847-605-7768	barb.smith@zurichna.com

7. Signature of authorized filer	<i>Barbara J. Smith</i>
8. Please print name of authorized filer	Barbara J. Smith

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	19.2, 21.2
10. Sub-Type of Insurance (Sub-TOI)	19.2002, 21.2000
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: 01/01/2008 Renewal: 01/01/2008

FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms)

(Do **not** refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	CW CA 26548			
2.	This filing corresponds to rate/rule filing number <small>(Company tracking number of rate/rule filing, if applicable)</small>	N/A			
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	Auto Enhancement Endorsement for Municipal Risks	U-CA-749-A CW	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02	Auto Enhancement Endorsement for Municipal Risks Supplement Schedule	U-CA-750-A CW	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03	Municipal Risks Value Guard Coverage	U-CA-753-A CW	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

EXPLANATORY MEMORANDUM
AUTO ENHANCEMENT

The purpose of this filing is to submit new endorsements and rating rules to be offered with our Municipal Risks program.

The following is a brief description of each of the forms enclosed:

U-CA-749-A CW (07-07) Auto Enhancement Endorsement For Municipal Risks

This is an optional endorsement to be offered with our Municipal Risks program. This endorsement attaches to the ISO Business Auto coverage form and it offers coverage enhancements that are particular to a Municipal Risks policy.

We are charging a surcharge of 5% of the auto physical damage premium.

U-CA-750-A CW (07-07) Auto Enhancement Endorsement For Municipal Risks Supplemental Schedule

This is a mandatory form whenever the Automobile Enhancement Endorsement For Municipal Risks endorsement is attached to the policy. It serves as a quick reference to the coverage extensions and limits provided by the enhancement endorsement. The form is pre-filled with the limits contemplated in the basic charge for the Auto Enhancement Endorsement For Municipal Risks. Towing, Rental Reimbursement and Hired Auto Physical Damage coverages may be increased for an additional premium charge determined by using filed rating plans for those coverages.

There is no pricing effect for this endorsement.

U-CA-753-A CW (07-07) Municipal Risks Value Guard Coverage

This is an optional endorsement. It amends the Limit Of Insurance provision of the Business Auto Coverage Form for vehicles scheduled on the endorsement.

With this endorsement, the auto will be rated as "new" and the damaged auto will be replaced with a new auto, unless otherwise stated. Since any premium change will involve an exposure change, there is no rate impact with this endorsement.

We wish to file these forms with an effective date of January 1, 2008.