

SERFF Tracking Number: FEMC-125382054 State: Arkansas
 First Filing Company: Federated Mutual Insurance Company, ... State Tracking Number: #? \$?
 Company Tracking Number: CP-2008-2
 TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)
 Product Name: Div 5 Fire and Allied
 Project Name/Number: Tire Dealer extension filing /CP-2008-2

Filing at a Glance

Companies: Federated Mutual Insurance Company, Federated Service Insurance Company

Product Name: Div 5 Fire and Allied	SERFF Tr Num: FEMC-125382054	State: Arkansas
TOI: 01.0 Property	SERFF Status: Closed	State Tr Num: #? \$?
Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)	Co Tr Num: CP-2008-2	State Status: Fees not received
Filing Type: Form	Co Status:	Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
	Author: Sue Moldenhauer	Disposition Date: 12/13/2007
	Date Submitted: 12/10/2007	Disposition Status: Approved
Effective Date Requested (New):		Effective Date (New): 04/01/2008
Effective Date Requested (Renewal):		Effective Date (Renewal): 04/01/2008

State Filing Description:

General Information

Project Name: Tire Dealer extension filing
 Project Number: CP-2008-2

Status of Filing in Domicile: Authorized
 Domicile Status Comments: MN is a no file state

Reference Organization:
 Reference Title:
 Filing Status Changed: 12/13/2007
 State Status Changed: 12/10/2007
 Corresponding Filing Tracking Number:
 Filing Description:

Reference Number:
 Advisory Org. Circular:

Deemer Date:

We wish to implement these changes to all policies with a written date of April 1, 2008 and after.

Company and Contact

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Filing Contact Information

Sue Moldenhauer, Property & Casualty Product skmoldenhauer@fedins.com
 Specialist
 121 E Park Square (800) 533-0472 [Phone]
 Owatonna, MN 55060 (507) 444-6691[FAX]

Filing Company Information

Federated Mutual Insurance Company	CoCode: 13935	State of Domicile: Minnesota
121 East Park Square	Group Code: 7	Company Type:
PO Box 328		
Owatonna, MN 55060	Group Name:	State ID Number:
(800) 533-0472 ext. [Phone]	FEIN Number: 41-0417460	

Federated Service Insurance Company	CoCode: 28304	State of Domicile: Minnesota
121 East Park Square	Group Code: 7	Company Type:
PO Box 328		
Owatonna, MN 55060	Group Name:	State ID Number:
(800) 533-0472 ext. [Phone]	FEIN Number: 41-0984698	

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Federated Mutual Insurance Company	\$0.00	12/10/2007	17028330
Federated Service Insurance Company	\$0.00	12/10/2007	17028331

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	12/13/2007	12/13/2007

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Disposition

Disposition Date: 12/13/2007

Effective Date (New): 04/01/2008

Effective Date (Renewal): 04/01/2008

Status: Approved

Comment:

This filing is approved contingent on receiving the filing fee of \$50.

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	cover letter	Approved	Yes
Supporting Document	expl memo	Approved	Yes
Form	Auto Dealers Property Coverage Extension (Motor Pac)	Approved	Yes
Form	Tire Dealers Property Coveraeg Extension (Trac-Pac)	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 Dealers Property Coverage Extension (Motor Pac)	CP-F-114	(11-07)	Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 CP-F-114 (10-04) Previous Filing #:		CP-F-114 (11-07).PDF
Approved	Tire Dealers Property Coverage Extension (Trac-Pac)	CP-F-128	(11-07)	Endorsement/Amendment/Conditions New		49.00	CP-F-128 (11-07).PDF

FEDERATED INSURANCE COMPANIES

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AUTO DEALERS PROPERTY COVERAGE EXTENSION (Motor Pac®)

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CAUSES OF LOSS - SPECIAL FORM

A. Under **A.5. Coverage Extensions** in the Building and Personal Property Coverage Form paragraph **(3)** in Property Off-Premises is replaced with the following:

(3) The most we will pay for loss or damage under this Extension is \$25,000 per loss occurrence.

B. Under **Additional Coverage Extensions** in the Causes Of Loss - Special Form, **Property in Transit** is deleted and replaced with the following:

Property in Transit

This Extension applies only to your personal property to which this form applies.

(a) You may extend the insurance provided to apply to your personal property in transit more than 100 feet from the described premises. Property must be in or on a motor vehicle you own, lease or operate while between points in the coverage territory.

(b) Loss or damage must be caused by or result from a Covered Cause of Loss.

(c) The most we will pay for loss or damage under this Extension is \$25,000 per loss occurrence.

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FEDERATED INSURANCE COMPANIES

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TIRE DEALERS PROPERTY COVERAGE EXTENSION (Trac-Pac®)

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CAUSES OF LOSS - SPECIAL FORM

- A.** Under **A.5. Coverage Extensions** in the Building and Personal Property Coverage Form paragraph **(3)** in Property Off-Premises is replaced with the following:
- (3)** The most we will pay for loss or damage under this Extension is \$25,000 per loss occurrence.
- B.** Under **Additional Coverage Extensions** in the Causes Of Loss - Special Form, **Property in Transit** is deleted and replaced with the following:
- Property in Transit**
This Extension applies only to your personal property to which this form applies.
- (a)** You may extend the insurance provided to apply to your personal property in transit more than 100 feet from the described premises. Property must be in or on a motor vehicle you own, lease or operate while between points in the coverage territory.
- (b)** Loss or damage must be caused by or result from a Covered Cause of Loss.
- (c)** The most we will pay for loss or damage under this Extension is \$25,000 per loss occurrence.
- C.** The following is added to **A.5. Coverage Extensions** in the Building and Personal Property Coverage Form:
- False Pretense Coverage**
- 1.** You may extend the insurance that applies to your business personal property and personal property of others to apply to direct physical loss or damage to Covered Property that results from:
- (a)** Someone causing you to voluntarily part with any Covered Property by trick, device, fraudulent scheme or false pretense at the time of sale, demonstration, rental or lease; or
- (b)** Your obtaining Covered Property from a seller who did not have legal ownership. For purposes of this coverage, a person who owns property subject to a lien or encumbrance on that property shall be deemed to have legal ownership to that property; or
- (c)** Conversion of Covered Property that you rent, borrow or lease to others while away from the premises described in the Declarations.
- 2.** The following provisions apply to **1.(a), (b)** and **(c)** above:
- (a)** The value of any property or money received by you in full or partial payment for the Covered Property will be deducted from your loss payment.
- (b)** We will not pay any loss or damage or any portion of a loss or damage:
- (1)** Due solely to an undisclosed lien or encumbrance, involving a purchase, trade-in or similar transaction; or
- (2)** After the first periodic or installment payment is made; or
- (3)** Due solely to an insufficient funds check; or
- (4)** As a result of your obligation under a contract or agreement in which you agree to be liable in the event of default by the purchaser; or
- (5)** Due to nonpayment for any reason, of any credit you extend. This includes bankruptcy, other insolvency proceedings or failure to honor postdated checks; or
- (6)** Unless you have made a reasonable effort, prior to parting with the property, to determine that the transaction was a legitimate business transaction and to identify the other party.

- (c) If the Covered Property is recovered and returned to you, we will pay no more than:
- (1) The actual cost and expense of recovering the property, plus
 - (2) The cost of any repairs needed as a result of damage to Covered Property following the loss or damage.
- (d) We will not make payment for loss or damage:
- (1) Under 1.(a) and 1.(c) above unless you were in possession of and had legal ownership to the Covered Property immediately prior to loss of damage.
We will not apply this provision if you do not have legal ownership to Property Of Others.
 - (2) Under 1.(b) above unless you have taken possession of the Covered Property.
- (e) You must make every effort to recover the Covered Property when located.

- (f) You must make every effort to obtain a warrant for the arrest of any person causing loss of or damage to the Covered Property as soon as practicable after the loss or damage.
- (g) This coverage does not apply to any loss of damage caused by infidelity by you, your directors, officers, partners or employees (including leased employees), whether or not acting alone or in collusion with other persons.
- (h) In the Causes of Loss - Special Form CP 10 30, B. Exclusions 2.i. is deleted.

3. Limit of Insurance

The most we will pay for loss or damage under this Extension is \$10,000 per loss occurrence.

For purposes of this coverage, all loss or damage caused by the same person or organization shall be considered one occurrence and the most we will pay for all loss or damage caused by any one person or organization within any policy period is \$10,000.

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Rate Information

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Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-Property & Casualty **Review Status:** Approved 12/13/2007

Comments:

Attachment:

NAIC P & C Transmittal Document PC TD-1 pages 1&2.pdf

Satisfied -Name: cover letter **Review Status:** Approved 12/13/2007

Comments:

Attachment:

Cover Letter Forms Only.pdf

Satisfied -Name: expl memo **Review Status:** Approved 12/13/2007

Comments:

Attachment:

Explan memo tire dealers Forms.pdf

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	CP-2008-2
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21.	Filing Description [This area should be similar to the body of a cover letter and is free-form text]
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The CP-F-114, Auto Dealers Property Coverage Extension (Motor Pac), Tire Dealers Property Coverage Extension (Trac Pac) is currently attached along with the CP 00 10 Building and Personal Property Coverage Form to all auto and tire dealer types of business (10, 11, 12, 13, 14 & 23). We are deleting Tire Dealers Property Coverage Extension (Trac Pac) from the CP-F-114 and tire dealer types of business (23) will now have a separate coverage extension. CP-F-128 Tire Dealers Property Coverage Extension (Trac-Pac) will include \$10,000 of False Pretense Coverage.

CP-F-114 should not longer attach to policies with a TOB of 23.

22.	Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
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Check #: na
Amount:

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

*****Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

December 10, 2007

AR Department of Insurance

FEDERATED MUTUAL INSURANCE COMPANY NAIC # 007-13935

FEDERATED SERVICE INSURANCE COMPANY NAIC # 007-28304

- **COMMERCIAL LINES MANUAL**
- **Division Five-Fire and Allied Lines**
 - **Tire Dealers Property Coverage Extension (Trac Pac) CP-F-128 (11-07)**
 - **Auto Dealers Property Coverage Extension (Motor Pac) CP-F-114 (11-07)**

Filing #CP-2008-2 (Forms)

We submit for your approval the above-mentioned filing. See the explanatory memorandum attached detailing the changes.

We will implement these changes under the prior approval provision for all policies written on or after April 1, 2008.

We trust that our filing meets your requirements, and we appreciate your consideration of our filing.

Thank you,

Sue Moldenhauer

**Property & Casualty Product Specialist
Federated Mutual Insurance Company
Federated Service Insurance Company**

EXPLANATORY MEMORANDUM FORMS

Tire Dealers Property Coverage Extension (Trac-Pac), CP-F-128

This is a new form. The coverage on this form used to be on the Auto Dealers Property Coverage Extension (Motor Pac), Tire Dealers Property Coverage Extension (Trac-Pac), CP-F-114. One additional coverage, False Pretense Coverage has been added.

Auto Dealers Property Coverage Extension (Motor Pac), CP-F-114

Tire Dealers Property Coverage Extension (Trac-Pac)

Tire Dealers Property Coverage Extension is being deleted from this form. A new form, Tire Dealers Property Coverage Extension (Trac-Pac), CP-F-128 will be used.