

SERFF Tracking Number: AOIC-125268889 State: Arkansas
First Filing Company: Auto-Owners Insurance Company, ... State Tracking Number: AR-PC-07-025941
Company Tracking Number: EUM-AR-99-08/29/2007-01
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0021 Personal Umbrella and Excess
Product Name: Executive Umbrella
Project Name/Number: Executive Umbrella Rate/Rule Filing/EUM-AR-99-08/29/2007-01

Filing at a Glance

Companies: Auto-Owners Insurance Company, Owners Insurance Company
Product Name: Executive Umbrella SERFF Tr Num: AOIC-125268889 State: Arkansas
TOI: 17.0 Other Liability - Claims SERFF Status: Closed State Tr Num: AR-PC-07-025941
Made/Occurrence
Sub-TOI: 17.0021 Personal Umbrella and Excess Co Tr Num: EUM-AR-99-08/29/2007-01 State Status:
Filing Type: Rate Co Status: Reviewer(s): Becky Harrington, Betty Montesi, Brittany Yielding
Disposition Date: 08/29/2007
Authors: Jennifer Smith, Kelly Staake, Megan Shaff, Russ Potter, Debbie Garofalo
Date Submitted: 08/29/2007 Disposition Status: Filed
Effective Date Requested (New): 09/11/2007 Effective Date (New):
Effective Date Requested (Renewal): 10/17/2007 Effective Date (Renewal): 10/17/2007

General Information

Project Name: Executive Umbrella Rate/Rule Filing Status of Filing in Domicile: Authorized
Project Number: EUM-AR-99-08/29/2007-01 Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 08/31/2007
State Status Changed: 08/30/2007 Deemer Date:
Corresponding Filing Tracking Number:
Filing Description:
Rate and rule filing

Company and Contact

Filing Contact Information

Jennifer Smith, Administrator

smith.jennifer.l@aoins.com

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P.O. Box 30660 (800) 346-0346 [Phone]
Lansing, MI 48909-8160 (517) 323-8796[FAX]

Filing Company Information

Auto-Owners Insurance Company CoCode: 18988 State of Domicile: Michigan
P.O. Box 30660 Group Code: 280 Company Type: PC
Lansing, MI 48909-8160 Group Name: Auto-Owners Ins State ID Number:
Group
(800) 346-0346 ext. [Phone] FEIN Number: 38-0315280

Owners Insurance Company CoCode: 32700 State of Domicile: Ohio
P.O. Box 30660 Group Code: 280 Company Type: PC
Lansing, MI 48909-8160 Group Name: Auto-Owners Ins State ID Number:
Group
(800) 346-0346 ext. [Phone] FEIN Number: 34-1172650

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Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Auto-Owners Insurance Company	\$100.00	08/29/2007	15347303
Owners Insurance Company	\$0.00	08/29/2007	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	08/31/2007	08/31/2007

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Disposition

Disposition Date: 08/29/2007

Effective Date (New):

Effective Date (Renewal): 10/17/2007

Status: Filed

Comment:

Arkansas Code Annotated 23- 67-211(a)(1) requires every authorized insurer to file with the Commissioner all rates and supplementary rate information and all changes and amendments made by it for use in this State at least twenty (20) days before they become effective. Your filing was completed on the date above and cannot be effective before 20 days after that date.

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Auto-Owners Insurance Company	0.500%	\$153	169	\$31,331	4.600%	0.000%	13.200%
Owners Insurance Company	0.000%	\$0	3	\$521	0.000%	0.000%	13.200%

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing

13.200%

<i>SERFF Tracking Number:</i>	<i>AOIC-125268889</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Auto-Owners Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>AR-PC-07-025941</i>
<i>Company Tracking Number:</i>	<i>EUM-AR-99-08/29/2007-01</i>		
<i>TOI:</i>	<i>17.0 Other Liability - Claims Made/Occurrence</i>	<i>Sub-TOI:</i>	<i>17.0021 Personal Umbrella and Excess</i>
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<i>Project Name/Number:</i>	<i>Executive Umbrella Rate/Rule Filing/EUM-AR-99-08/29/2007-01</i>		

Overall Percentage Rate Impact For This Filing	0.500%
Effect of Rate Filing-Written Premium Change For This Program	\$153
Effect of Rate Filing - Number of Policyholders Affected	172

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Rate	Rate	Filed	Yes
Rate	Rule	Filed	Yes
Rate	Rule	Filed	Yes
Rate	Cover letter	Filed	Yes

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Rate Information

Rate data applies to filing.

Filing Method: File and Use
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 0.000%
Effective Date of Last Rate Revision: 09/11/2006
Filing Method of Last Filing: File and Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Auto-Owners Insurance Company	13.200%	0.500%	\$153	169	\$31,331	4.600%	0.000%
Owners Insurance Company	13.200%	0.000%	\$0	3	\$521	0.000%	0.000%

Overall Rate Information for Multiple Company Filings

Overall % Rate Indicated: 13.200%
Overall Percentage Rate Impact For This Filing: 0.500%
Effect of Rate Filing - Written Premium Change For This Program: \$153

<i>SERFF Tracking Number:</i>	<i>AOIC-125268889</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Auto-Owners Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>AR-PC-07-025941</i>
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172

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Rate	AOU7Z007	Replacement	AOU7Z007 Rate.pdf
Filed	Rule	AOU7Z006	Replacement	AOU7Z006 Rule.pdf
Filed	Rule	AOULZ254	Replacement	AOULZ254 Rule.pdf
Filed	Cover letter		New	Filing Letter - EUM 8-29-07 AO & OIC.pdf

- [Introduction](#)
- [Territory](#)
- [Liability Rate Table](#)
- [Discounts](#)
- [Rating Excess Millions and Minimum Premiums](#)

INTRODUCTION

The premium for Executive Umbrella Liability is a flat charge based on the exposures of the risk and the underlying insurance limits.

An Executive Umbrella policy may be attached to a Commercial Umbrella policy. Total premiums shall be rounded to the nearest dollar.

TERRITORY

Territory 4 - Pulaski County

Territory 11 - Remainder of State

LIABILITY RATE TABLE

Premium Basis

Annual Premium \$1,000,000 Limit For All Territories

Basic Umbrella Premium (Premium contemplates one automobile and all personal residences occupied by the insured)

The basic umbrella premium is the product of the base charge, the appropriate territory relativity and the appropriate underlying auto limit relativity.

Base Charge

\$160

Territory Relativities

Territory 4

1.13

Territory 11

1.08

Underlying Auto Limit Relativity

Underlying Auto Limit of Liability

\$500,000/\$500,000

1.00

\$500,000/\$1,000,000 or higher

.85

Additional Charges

Each additional charge is calculated by multiplying the **basic umbrella premium** by the appropriate additional charge relativity.

Relativity

Automobiles, or other vehicles licensed for road use (such as golf carts and dune buggies), over one*

PREMIER*

STANDARD

\$500,000 Underlying auto occurrence limits	0.16 each	0.24 each
\$1,000,000 Underlying auto occurrence limits	0.10 each	0.17 each

*Insureds are eligible for the Premier rates shown above if the following criteria are met:

1. The underlying automobile policy is written in an Auto-Owners Insurance Group company.
2. Any vehicle on the underlying automobile policy is rated as premier or preferred.

All other insureds receive Standard rates.

Antique Automobiles	0.03 each
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Drivers under 25 years of age

First Youthful Driver	0.24
-----------------------	------

Each Additional Youthful Driver	0.01
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Recreational Vehicles (Including snowmobiles, dune buggies, minibikes, trailbikes or other vehicles not licensed for road use).

First recreational vehicle	0.10
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Each additional recreational vehicle	0.01
--------------------------------------	------

Watercraft under 26 ft. in length and more than 50 h.p. and any waterjet propelled boats

First watercraft	0.10
------------------	------

Each additional watercraft	0.01
----------------------------	------

Watercraft under 26 ft. in length and less than or equal to 50 h.p. are included at no charge.

Watercraft 26 to 75 feet in length.

Length

26-30	0.14
31-35	0.24
36-40	0.35
41-50	0.42
51-55	0.56
56-60	0.66
61-65	0.76
66-70	0.87
71-75	0.97

Additional charge for any watercraft with speeds greater than 44 M.P.H.

M.P.H.

45-50	0.14
51-55	0.17
56-60	0.21

Watercraft in excess of 75 feet and/or speeds greater than 60 M.P.H.

Submit for rating

Aircraft

Submit for rating

Charges For Optional Coverages

Incidental Farm Liability

361 to 500 acres

0.13

Additional Charge for 501 to 1000 acres

0.06

Owned residential premises rented to others (limited to a maximum of 10 families/units)

1-4 family dwelling

0.07 per dwelling (not per unit)

5-10 family dwelling

0.17 per dwelling (not per unit)

Over 10 families/units must be written on a Commercial Umbrella Policy or Econ-O-Pak. (A unit is described as each living quarter.)

Joint Tenancy

0.10

Incidental Business Coverage (on premises) covered by primary Comprehensive Personal Liability Section of Homeowners

0.03

Office occupied by the insured (off premises)

0.07

Other Business Property

1. Business property owned but not occupied by the insured, less than 5,000 square feet per building:

1 – 2,500 square foot building

0.14

2,501 – 5,000 square foot building

0.21

2. Limited to a maximum of two buildings. Over two buildings must be written on a Commercial Umbrella Policy or an Econ-O-Pak Umbrella.

DISCOUNTS

Owners Insurance Company

Refer to {{AR PUMB OIC General Rules}} for eligibility and discount information. (Not subject to minimum premium.)

Mature Insured Discount

A discount will be applied for insureds 50 years of age or older as follows (Subject to minimum premium) :

Age 50-74: 10% discount
Age 75 and older: 5% discount

Multi-Policy Discount

A. Comprehensive Personal Liability Coverage

A 7% premium discount will be applied when the primary comprehensive personal liability coverage is written with an Auto-Owners Insurance Group Company. (Subject to minimum premiums).

B. Auto Liability Coverage

A 22% premium discount will be applied when **any** auto liability coverage is written with an Auto-Owners Insurance Group Company. (Subject to minimum premium and applicable to no auto carrier scheduled).

Executive Umbrella Discount

A 10% discount will be applied to Executive Umbrellas that are attached to Commercial Umbrellas. Minimum premiums will not be reduced.

Following Form Endorsement Discount

A 1% discount will be applied when the Following Form Endorsement {{26360 (AR)}} is attached. (Subject to minimum premium).

Note: **These credits do** not apply to policies requiring special reinsurance or limits greater than \$5,000,000.

RATING EXCESS MILLIONS AND MINIMUM PREMIUMS

1st Million - \$100 minimum premium.

2nd Million - Charge 50% of 1st Million premium or \$80 minimum premium whichever is greater

3rd Million - Charge 50% of 2nd Million premium or \$75 minimum premium whichever is greater

4th Million - Charge 50% of 3rd Million premium or \$70 minimum premium whichever is greater

5th Million - Charge 50% of 4th Million premium or \$65 minimum premium whichever is greater

[Introduction](#)[Umbrella Coverage](#)[Limits of Liability](#)[Policy Term](#)[Forms and Underwriting Guide](#)

INTRODUCTION

The Executive Umbrella policy is a broad coverage liability policy specifically designed for business persons, executives, professionals, and all other persons who wish to protect their financial assets. It is written in the name of an individual only.

For rating information, refer to {{AR PUMB Executive Rating}}

UMBRELLA COVERAGE

1. The policy at basic limits provides:
 - a. \$1,000,000 insurance over an insured's automobile, homeowners, watercraft and aircraft liability policies;
 - b. \$1,000,000 insurance over a self-insured retention of \$250 on a number of perils not usually included under the standard forms of liability insurance. This includes:
 1. Personal injury, such as
 - mental anguish
 - false arrest
 - false imprisonment
 - wrongful eviction
 - libel
 - slander
 - defamation of character
 - invasion of privacy
 2. property rented to, used by, or in the care, custody or control of the insured;
 3. blanket contractual liability;
 4. liquor law liability;
 5. worldwide coverage;
 6. legal defense in all of the above areas when coverage is not provided by primary liability insurance.
- c. Optional Coverages
 1. eligible Incidental Business Coverage (covered by Comprehensive Personal Liability or Homeowners);
 2. office premises occupied by the insured;
 3. other business property owned but not occupied or operated by the insured (limited to a maximum of 2 buildings);

Note: The \$250 Self-Insured retention is waived when the underlying automobile and homeowners policies are written with an Auto-Owners Insurance Group company.

4. apartments and/or rental dwellings (apartments or dwellings having over 10 units are not eligible under the Executive Umbrella);
5. joint tenancy – provides coverage for jointly held property (land, buildings, watercraft, automobiles, etc.). Refer to Underwriting Bulletin {{Umbrella 02-83}} for a complete description of this coverage and the proper underwriting procedures.
6. eligible **Incidental Farm Liability up to 1000 acres (covered by Incidental Farm Coverage on a Comprehensive Personal Liability or Homeowners).**

Note: Professional liability and/or Errors and Omissions coverage is not available under the Executive Umbrella.

LIMITS OF LIABILITY

1. Executive Umbrella Liability Limits

This insurance may be purchased for any of the following limits of liability:

\$1,000,000 \$2,000,000 \$3,000,000 \$4,000,000 \$5,000,000

Limits in excess of \$5,000,000 may be arranged. Please contact your branch underwriting office.

The single liability limit is applicable to each occurrence in excess of the underlying primary insurance or specified self-insured retention limit.

2. Required Limits of Underlying Insurance

The following minimum underlying limits of insurance are required. Such underlying insurance may be with Auto-Owners or any other company with either an A.M. Best Co. rating of "B+" or better or a Demotech, Inc. rating of "A" or better licensed to do business in the state where the policy is issued. Exception: Owners Insurance Company umbrellas require the underlying automobile liability to be written with an Auto Owners Group Company

Coverage	Required Limits of Underlying Insurance
Automobile Liability (all automobiles owned, leased or regularly used by the named insured spouse and resident relatives including motorcycles, mopeds, and other road licensed vehicles, such as golf carts and dune buggies)	\$500,000/500,000 BI and \$100,000 PD or \$500,000 CSL
Personal Liability (Family Liability or a Liability Section of Homeowners Policy)	\$300,000
Recreational Vehicles (including snowmobiles, dune buggies, minibikes, trailbikes or other vehicles not licensed for road use)	\$300,000/300,000 BI and \$50,000 PD or \$300,000 CSL
Aircraft Liability including Aircraft Passenger Liability	\$1,000,000 including \$500,000 per seat, subject to a minimum limit of \$1,000,000 for two seats or less
Watercraft Liability (boats 26' or greater in length, or more than 44 M.P.H.)	\$500,000
All other watercraft	\$300,000

Employers Liability	
Provided by Homeowners or	\$300,000
Part Two of Workers Compensation Policy	\$100,000/500,000/100,000
Office occupied by the insured (off premises), Incidental Business Coverage (on premises), or Other Business Property (apartments, rental dwellings, investment property, leased buildings, etc.)	\$300,000 BI and \$50,000 PD or \$300,000 CSL

POLICY TERM

All policies will be written for a term of one year.

FORMS AND UNDERWRITING GUIDE

Coverage Form

Refer to Executive Umbrella Policy, Form {{26029 (AR)}}

Aircraft

Refer to "Aircraft Liability" in the Umbrella Underwriting Guide {{UUG Coverages Aircraft (rw)}}

Refer to Amendment of Aircraft Exclusion, Form {{2678 (AR)}}

Recreational Vehicle

Refer to Recreational Vehicle Following Form {{26081 (AR)}}

Watercraft

Refer to "Watercraft Liability" in the Umbrella Underwriting Guide {{UUG Coverages Watercraft (rw)}}

Refer to Designated Watercraft Exclusion, Form {{26634 (AR)}}

Refer to Watercraft Exclusion, Form {{26055 (AR)}}

Refer to Watercraft Liability Following Form {{26256 (AR)}}

Refer to Water Skiing Following Form {{26082 (AR)}}

Application

Refer to Executive Umbrella Application, Form {{26469 (AR)}}

AOULZ254

**Auto-Owners
Owners**

EXECUTIVE UMBRELLA

Arkansas

RULE 6. WAIVER OF PREMIUM

Waive an additional or return premium of \$4 or less. Grant any return premium if requested by the insured. This waiver applies only to that portion of the premium due on the effective date of the policy change.



August 29, 2007

Honorable Julie Benafield Bowman
Commissioner of Insurance
Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201-1904

Attention: Ms. Becky Harrington
Senior Rate and Form Analyst

AUTO-OWNERS INSURANCE COMPANY, NAIC #280-18988
OWNERS INSURANCE COMPANY, NAIC #280-32700
EXECUTIVE UMBRELLA PROGRAM
RATE AND RULE REVISION
COMPANY TRACKING NUMBER: EUM-AR-99-08/29/2007-01

Dear Ms. Harrington:

Auto-Owners Insurance Company of Lansing, Michigan and Owners Insurance Company of Lima, Ohio are submitting the enclosed rate and rule revision.

The effective dates for this filing are as follows:

New Business	September 11, 2007
Renewal Business	October 17, 2007

We are making the following rate and rule revisions with this filing:

AOU7Z006 (Umbrella Coverage - subpart 1.c.6.)

We are adding this item.

AOU7Z006 (Limits of Liability – subpart 2. Office Occupied by the Insured)

We are making editorial changes to this section.

AOU7Z006 (Forms and Underwriting Guide)

We are adding a form reference under Watercraft.

AOU7Z007 (Underlying Auto Limit Relativity)

We are changing the second underlying auto limit of liability from \$1,000,000/\$1,000,000 to \$500,000/\$1,000,000 or higher.

AOU7Z007 (Additional Charges – Automobiles, or other vehicles licensed for road)

We are clarifying that these are occurrence limits.

Ms. Becky Harrington
Page 2
August 29, 2007

AOU7Z007 (Additional Charges)

We are making an editorial change for Watercraft under 26 ft. and more than 50 h.p.

AOU7Z007 (Charges for Optional Coverages)

We are adding Incidental Farm Liability.

AOU7Z007 (Charges for Optional Coverages)

We are making an editorial change to Incidental Business.

AOU7Z007 (Charges for Optional Coverages)

We are changing "Business Rental Property" to "Other Business Property."

AOU7Z007 (Discounts-Mature Insured Discount)

We are decreasing our Mature Discount for insured's aged 75 and older from 9% to 5%.

AOU7Z007 (Discounts-Multi-Policy Discount subpart B.)

We are allowing any policy with auto liability coverage that is written with an Auto-Owners Insurance Group Company to get the Auto Liability Coverage Multi-Policy Discount.

AOU7Z007 (Discounts-Following Form Endorsement Discount)

We are adding a note.

AOULZ254 (Waiver of Premium)

We are decreasing our waiver of premium amount from \$10 to \$4.

If you have questions concerning this filing, please feel free to contact me.

Sincerely,

Jennifer L. Smith, Administrator
Other Liability Actuarial
(517) 391-1185
aoactl@aoins.net (with attachments)
smith.jennifer.l@aoins.com (without attachments)

JLS/rjp

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Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty

Review Status: Filed 08/31/2007

Comments:

Attachment:

NAIC Transmittal AO & OIC 3-1-07.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: none;"> <tr> <td style="width: 60%; border: none;">New Business</td> <td style="border: none;"></td> </tr> <tr> <td style="border: none;">Renewal Business</td> <td style="border: none;"></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 #
Auto-Owners Insurance Group	280

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Auto-Owners Insurance Company	MI	280-18988	38-0315280	
Owners Insurance Company	OH	280-32700	34-1172650	

5. Company Tracking Number	EUM-AR-99-08/29/2007-01
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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
Jennifer L. Smith 6101 Anacapri Blvd. Lansing, MI 48917	Administrator, Other Liability Actuarial	800-346-0346 ext. 1185	517-323-8796	aoactl@aoins.net (with attachments) smith.jennifer.l@aoins.com (w/o attachments)

7. Signature of authorized filer	
8. Please print name of authorized filer	Jennifer L. Smith

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

9. Type of Insurance (TOI)	17.0000 Other Liability
10. Sub-Type of Insurance (Sub-TOI)	17.0021 Umbrella and Excess (Personal)
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	N/A
12. Company Program Title (Marketing title)	Executive Umbrella
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input checked="" type="checkbox"/> Rates/Rules <input 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: 09/11/2007 Renewal: 10/17/2007
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	N/A
17. Reference Organization # & Title	N/A
18. Company's Date of Filing	August 29, 2007
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input checked="" type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	EUM-AR-99-08/29/2007-01
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21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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Rate and Rule Revision – please see cover letter.

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 #: EFT
Amount: \$100.00

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.)**

RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	EUM-AR-99-08/29/2007-01
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2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	N/A
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Rate Increase
 Rate Decrease
 Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	Prior Approval
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4a.	Rate Change by Company (As Proposed)
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)
Auto-Owners	13.2%	0.5%	\$153	169	\$31,331	4.6	0
Owners	13.2%	0.0%	\$0	3	\$521	0	0

4b.	Rate Change by Company (As Accepted) For State Use Only
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change	Minimum % Change

5.	Overall Rate Information (Complete for Multiple Company Filings only)
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		COMPANY USE	STATE USE
5a	Overall percentage rate indication (when applicable)	13.2%	
5b	Overall percentage rate impact for this filing	0.5%	
5c	Effect of Rate Filing – Written premium change for this program	\$153	
5d	Effect of Rate Filing – Number of policyholders affected	172	

6.	Overall percentage of last rate revision	0.0%
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7.	Effective Date of last rate revision	9-11-2006
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8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	File and Use
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9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01	AOU7Z006, AOU7Z007, AOULZ254	[] New [X] Replacement [] Withdrawn	N/A
02		[] New [] Replacement [] Withdrawn	