

<i>SERFF Tracking Number:</i>	<i>UTCX-125290834</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Utica Mutual Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>AR-PC-07-026083</i>
<i>Company Tracking Number:</i>	<i>CP AR09249CGF01</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0001 Commercial Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>Commercial Property</i>		
<i>Project Name/Number:</i>	<i>Commercial Property/CP AR09249CGF01</i>		

Filing at a Glance

Companies: Utica Mutual Insurance Company, Graphic Arts Mutual Insurance Company		
Product Name: Commercial Property	SERFF Tr Num: UTCX-125290834	State: Arkansas
TOI: 01.0 Property	SERFF Status: Closed	State Tr Num: AR-PC-07-026083
Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)	Co Tr Num: CP AR09249CGF01	State Status: PENDING FEES
Filing Type: Form	Co Status:	Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
	Author: SPI UticaNational	Disposition Date: 09/18/2007
	Date Submitted: 09/13/2007	Disposition Status: Approved
Effective Date Requested (New): 12/01/2007		Effective Date (New): 12/01/2007
Effective Date Requested (Renewal):		Effective Date (Renewal):

General Information

Project Name: Commercial Property	Status of Filing in Domicile: Authorized
Project Number: CP AR09249CGF01	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 09/18/2007	
State Status Changed: 09/18/2007	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	

Our company(s) would like to implement a new policyholder notice, 8-L-2126. We are in the process of filing a structural revision for our currently filed Uni-Flex endorsements, to transition the flood coverage to ISO's flood coverage endorsement, CP 10 65. This notice will advise insured's of that change.

Company and Contact

Filing Contact Information

Linda Lape, Senior State Filings Coordinator linda.lape@uticanational.com

SERFF Tracking Number: UTCX-125290834 State: Arkansas
First Filing Company: Utica Mutual Insurance Company, ... State Tracking Number: AR-PC-07-026083
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Product Name: Commercial Property
Project Name/Number: Commercial Property/CP AR09249CGF01

180 Genesee Street (315) 734-2098 [Phone]
New Hartford, NY 13413 (315) 734-2252[FAX]

Filing Company Information

Utica Mutual Insurance Company CoCode: 25976 State of Domicile: New York
180 Genesee Street Group Code: 201 Company Type:
New Hartford, NY 13413 Group Name: Utica National State ID Number:
Insurance Group
(315) 734-2000 ext. [Phone] FEIN Number: 15-0476880

Graphic Arts Mutual Insurance Company CoCode: 25984 State of Domicile: New York
180 Genesee Street Group Code: 201 Company Type:
New Hartford, NY 13413 Group Name: Utica National State ID Number:
Insurance Group
(315) 734-2000 ext. [Phone] FEIN Number: 13-5274760

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Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation:
Per Company: No

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
0000005396	\$50.00	09/12/2007

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	09/18/2007	09/18/2007

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Disposition

Disposition Date: 09/18/2007
Effective Date (New): 12/01/2007
Effective Date (Renewal):
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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Product Name: Commercial Property
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Form	Policyholders Notice	Approved	Yes

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Policyholders Notice	8-L-2126	Ed. 07-2007	Policy/Coverage New Form		0.00	8-L-2126.PDF

POLICYHOLDERS NOTICE

This is a summary of the changes in your coverage for flood. No coverage is provided by this summary nor can it be construed to replace any provisions of your policy. You should read your policy and review your declaration page for complete information on the coverages you are provided. If there is any conflict between the policy and this summary, THE PROVISIONS OF THIS POLICY SHALL PREVAIL.

The areas within the policy that broaden, reduce or clarify coverage are highlighted below.

FOR TRANSITION FROM UNIFLEX FLOOD COVERAGE TO SEPARATE FLOOD COVERAGE ENDORSEMENT, CP 10 65

I. BROADENING OF COVERAGE under Flood Coverage Endorsement CP 10 65

- Damage from mudslides and mudflows caused by flooding are covered.
- Covered property includes foundations below the lowest basement floor or the subsurface of the ground and underground pipes, flues and drains.
- Sewer back-up or overflow resulting from flood and that occurs within 72 hours after the flood recedes is covered.
- To the extent that a tsunami causes the overflow of tidal waters, the exclusion of earthquake, in the Earth Movement Exclusion, does not apply.
- Foundations below lowest basement floor or subsurface of the ground and underground pipes, flues and drains are covered property.

II. CLARIFICATION OF COVERAGE under Flood Coverage Endorsement CP 10 65

- All flooding in a continuous or protracted event constitutes a single flood.
- The Ordinance or Law Exclusion continues to apply including with respect to any loss under Flood Coverage, unless Ordinance or Law Coverage is added by endorsement.
- Coverage does not include loss or damage caused by or resulting from destabilization of land arising from the accumulation of water in subsurface land areas.
- Land is not covered, nor is the cost of excavations, grading, backfilling, or filling. Therefore, coverage does not include the cost of restoring or remediating land due to the collapse or sinking of land caused by or resulting from flood.
- Any covered ensuing loss to a covered flood loss is included under the Flood limit.

III. REDUCTION OF COVERAGE under Flood Coverage Endorsement CP 10 65

- Property not covered includes any building or other property that is not eligible for flood insurance pursuant to the provisions of the Coastal Barrier Resources Act, 16 U.S.C. 3501 et seq. and the Coastal Barrier Improvement Act of 1990, Pub. L. 1001-591, 16 U.S.C. 3501 et seq.
- Property not covered includes boat houses and open structures and any property in or on the foregoing, if the structure is located on or over a body of water.
- Bulkheads, pilings, piers, wharves, docks or retaining walls are not covered under Flood Coverage, even if removed from Property Not Covered under the policy.
- A 72-hour waiting period for coverage to commence after increased limit or new coverage has been added.
- Property in the open is only covered when activated by an entry in the Flood Schedule.
- Debris removal coverage is part of, not in addition to, the limit provided for flood. Debris removal coverage includes cost to remove debris from the premises when caused by or resulting from flood, but debris removal coverage does not include removing mud or earth from the grounds of the described premises. Coverage also includes expense to remove covered property that has floated or been hurled off described premises by flood.

- Flood coverage does not apply to buildings or structures under the Newly Acquired or Constructed Property Coverage Extensions if they are not fully enclosed by walls and a roof.
- The limit available for the Newly Acquired or Constructed Property Coverage Extensions will be 10% of the Flood limit and will continue to be included as part of the Flood limit.
- Coverage will not include that part of loss attributable to any deductible in the National Flood Insurance Program policy.
- If flood causes another covered loss, the highest applicable deductible applies.
- This Flood Coverage is excess over any National Flood Insurance Program policy unless otherwise noted on the Flood Schedule.

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Rate Information

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Supporting Document Schedules

Bypassed -Name: Uniform Transmittal Document-Property & Casualty **Review Status:** Approved 09/18/2007
Bypass Reason: Information generates through new version of SERFF.
Comments: