

SERFF Tracking Number: UTCX-125291308 State: Arkansas
First Filing Company: Utica Mutual Insurance Company, ... State Tracking Number: AR-PC-07-026085
Company Tracking Number: CP AR09247CGF01
TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)
Product Name: Religious Institutions
Project Name/Number: Religious Institutions/CP AR09247CGF01

Filing at a Glance

Companies: Utica Mutual Insurance Company, Graphic Arts Mutual Insurance Company
Product Name: Religious Institutions SERFF Tr Num: UTCX-125291308 State: Arkansas
TOI: 01.0 Property SERFF Status: Closed State Tr Num: AR-PC-07-026085
Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines) Co Tr Num: CP AR09247CGF01 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): 02/01/2008 Effective Date (New): 02/01/2008
Effective Date Requested (Renewal): Effective Date (Renewal):

General Information

Project Name: Religious Institutions Status of Filing in Domicile: Pending
Project Number: CP AR09247CGF01 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 structural revision to how we provide Flood and Backup of Sewers or Drains coverage for Religious Institutions risks. Previously these coverages were automatically included in our Uni-Flex endorsements; however this left us with no means to accommodate Religious Institutions that did not want the coverage. Also, it limited us from writing business that otherwise would have been acceptable, but we did not insure them due to the concern about the Flood or Backup exposure. Therefore, we would like to provide these coverages via two individual endorsements. With the removal of these two coverages, a premium reduction of \$75 has been deducted from our Uni-Flex coverages and will be charged to these two endorsements.

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<i>First Filing Company:</i>	<i>Utica Mutual Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>AR-PC-07-026085</i>
<i>Company Tracking Number:</i>	<i>CP AR09247CGF01</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0001 Commercial Property (Fire and Allied Lines)</i>
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When a Religious Institution purchases one of our Uni-Flex endorsements, they will still receive the Flood and Backup coverage endorsements and their premium will remain the same. If an insured chooses not to purchase the Flood and Backup of Sewers or Drains coverages, the premium will be reduced by \$75.

As a result of removing these coverages from our Uni-Flex endorsements, it will allow us to be more flexible for our policyholders as well as write business that we otherwise would not have written before.

Our independent endorsement 8-E-3609 Ed. 01-2007 will provide Backup of Sewers or Drains Coverage and CP 10 65 10 00 will provide the Flood Coverage.

Attached for your review, you will find the following:

Company and Contact

Filing Contact Information

Kathleen McSweeney, Senior State Filings Coordinator	kathleen.mcsweeney@uticanational.com
180 Genesee Street	(315) 734-2169 [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 Insurance Group	State ID Number:
(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 Insurance Group	State ID Number:
(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
0000005394	\$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): 02/01/2008
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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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Form	Backup of Sewers or Drains Endorsement	Approved	Yes

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Backup of Sewers or Drains Endorsement	8-E-3609	Ed. 01-2007	Endorsement/New/Amendment/Conditions		0.00	8-E-3609.PDF

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**BACKUP OF SEWERS OR DRAINS COVERAGE
(NOT FLOOD - RELATED)**

This endorsement modifies insurance provided under the following:

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

SCHEDULE*

Premises Number	Building Number	Revised Limit of Insurance

*Information required to complete the Schedule, if not shown on this endorsement, will be shown in the Declarations.

- A. We will pay for direct physical loss of or damage to Covered Property solely caused by or resulting from water that backs up or overflows from a sewer, drain or sump. However, the coverage provided by this endorsement is not flood insurance and does not apply to any loss or damage that is induced by or caused directly or indirectly by flood, surface water or the overflow of a river, stream, or other body of water.
- B. The most we will pay under this endorsement in any one occurrence is the applicable Limit of Insurance for Covered Property shown in the Declarations, unless a Revised Limit of Insurance is shown in the Schedule above.
- C. Only with respect to the insurance provided by this endorsement, to the extent that part **(3)** of the Water Exclusion in the Causes of Loss Form applicable to this coverage part conflicts with the coverage provided by this endorsement, that part does not apply.
- D. If any excluded cause or event contributes concurrently or in any sequence to the loss, we will not pay for the loss caused directly or indirectly by such excluded cause or event under this endorsement.

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Rate Information

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Supporting Document Schedules

Bypassed -Name: Uniform Transmittal Document-
Property & Casualty
Bypass Reason: Information generates through the new version of SERFF.
Comments:

Review Status: Approved 09/18/2007