

SERFF Tracking Number: UTCX-125335522 State: Arkansas
First Filing Company: Utica Mutual Insurance Company, ... State Tracking Number: AR-PC-07-026561
Company Tracking Number: GLAR09293CGR01
TOI: 17.1 Other Liability - Claims Made Only Sub-TOI: 17.1010 Employment Practices Liability
Product Name: General Liability
Project Name/Number: General Liability/GLAR09293CGR01

Filing at a Glance

Companies: Utica Mutual Insurance Company, Graphic Arts Mutual Insurance Company
Product Name: General Liability SERFF Tr Num: UTCX-125335522 State: Arkansas
TOI: 17.1 Other Liability - Claims Made Only SERFF Status: Closed State Tr Num: AR-PC-07-026561
Sub-TOI: 17.1010 Employment Practices Co Tr Num: GLAR09293CGR01 State Status: Fees verified and received
Liability
Filing Type: Rate Co Status: Reviewer(s): Betty Montesi, Edith Roberts, Brittany Yielding
Author: SPI UticaNational Disposition Date: 03/20/2008
Date Submitted: 10/25/2007 Disposition Status: Filed
Effective Date Requested (New): 03/01/2008 Effective Date (New):
Effective Date Requested (Renewal): Effective Date (Renewal):
State Filing Description:

General Information

Project Name: General Liability Status of Filing in Domicile: Pending
Project Number: GLAR09293CGR01 Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 03/20/2008
State Status Changed: 03/20/2008 Deemer Date:
Corresponding Filing Tracking Number:
Filing Description:

Our company would like to implement a new optional Small Business Employment Related Practices Liability (ERPLI) program, which provides limited coverage for certain wrongful employment practices committed by the insured. Our new declarations page, which is specific to this program, will be used with our currently filed ERPLI coverage form and endorsements. Please note that this is a claims-made coverage.

We have developed a new manual page for this program which outlines the applicable eligibility, forms and rating for this program.

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Company and Contact

Filing Contact Information

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

Filing Fees

Fee Required? Yes
 Fee Amount: \$125.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
0000006319	\$125.00	10/24/2007

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Edith Roberts	03/20/2008	03/20/2008
Filed	Edith Roberts	01/31/2008	01/31/2008
Filed	Edith Roberts	11/07/2007	11/07/2007

Amendments

Item	Schedule	Created By	Created On	Date Submitted
Small Business Employment Practices Program	Rate	SPI UticaNational	01/25/2008	01/25/2008

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Re-opened filing	Note To Reviewer	SPI UticaNational	02/21/2008	02/21/2008
1/25/2008 Addendum/Correction	Note To Filer	Edith Roberts	01/31/2008	01/31/2008

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Disposition

Disposition Date: 03/20/2008

Effective Date (New):

Effective Date (Renewal):

Status: Filed

Comment: Clsoing again after re-opening for correction. Original Filed date of 11/01/07 still effective.

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:
Utica Mutual Insurance Company	%	\$		\$	%	%	%
Graphic Arts Mutual Insurance Company	%	\$		\$	%	%	%

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
Rate	Small Business Employment Practices Program	Filed	Yes
Rate	Small Business Employment Practices Program		Yes

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Disposition

Disposition Date: 11/07/2007

Effective Date (New):

Effective Date (Renewal):

Status: Filed

Comment: Addendum/correction of 1/25 acknowledged and accepted.

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:
Utica Mutual Insurance Company	%	\$		\$	%	%	%
Graphic Arts Mutual Insurance Company	%	\$		\$	%	%	%

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

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Disposition

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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:
Utica Mutual Insurance Company	%	\$		\$	%	%	%
Graphic Arts Mutual Insurance Company	%	\$		\$	%	%	%

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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Note To Reviewer

Created By:

SPI UticaNational on 02/21/2008 02:59 PM

Subject:

Re-opened filing

Comments:

Thank you for re-opening our filing, however we have already made the change to our manual page. You had re-opened the filing for us on January 25, 2008 and we made our revision on that same day and you had acknowledged and closed our filing again. We have no further changes to make at this time.

Than you.

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Note To Filer

Created By:

Edith Roberts on 01/31/2008 08:41 AM

Subject:

1/25/2008 Addendum/Correction

Comments:

The 1/25/2008 addendum/correction is acknowledged and accepted. Thank you, Edith Roberts

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Amendment Letter

Amendment Date:
Submitted Date: 01/25/2008

Comments:

After submitting this filing we realized that there were a couple typographical errors on our manual page, as follows:

Column three in the State Relativity Factors chart erroneously appears as Group II when it should be Group III and MD appears twice in the table when it should only appear once under the .89 relativity factor. Both errors were on page 2, and no other changes were made to the page.

Attached is our corrected manual page, 8-MP-2177 Ed. 10-2007. Your acknowledgement would be greatly appreciated.

We apologize for any inconvenience this may have caused.

Thank you,
Julie Garrabrant

Changed Items:

Rate/Rule Schedule Item Changes:

Exhibit Name:	Rule # or Page #:	Rate Action:	Previous State Filing Numbers:	Attach Document:
Small Business Employment Practices Program	8-MP-2177	New		8-MP-2177.PDF

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Rate Information

Rate data applies to filing.

Filing Method: File and Use
Rate Change Type: Neutral
Overall Percentage of Last Rate Revision: Neutral
Effective Date of Last Rate Revision:
Filing Method of Last Filing:

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):
Utica Mutual Insurance Company	%	%				%	%
Graphic Arts Mutual Insurance Company	%	%				%	%

Overall Rate Information for Multiple Company Filings

Overall % Rate Indicated:
Overall Percentage Rate Impact For This Filing:
Effect of Rate Filing - Written Premium Change For This Program: \$0

<i>SERFF Tracking Number:</i>	<i>UTCX-125335522</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-07-026561</i>
<i>Company Tracking Number:</i>	<i>GL AR09293CGR01</i>		
<i>TOI:</i>	<i>17.1 Other Liability - Claims Made Only</i>	<i>Sub-TOI:</i>	<i>17.1010 Employment Practices Liability</i>
<i>Product Name:</i>	<i>General Liability</i>		
<i>Project Name/Number:</i>	<i>General Liability/GL AR09293CGR01</i>		

Effect of Rate Filing - Number of Policyholders Affected: 0

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Small Business Employment Practices Program	8-MP-2177	New	8-MP-2177.PDF
	Small Business Employment Practices Program	8-MP-2177	New	8-MP-2177.PDF

COMMERCIAL LINES MANUAL

DIVISION SIX: GENERAL LIABILITY

EXCEPTION PAGE

SMALL BUSINESS EMPLOYMENT PRACTICES PROGRAM

Coverage

Utica National's Small Biz ERPLI Program provides limited coverage for certain wrongful employment practices committed by the insured. Such wrongful employment practice must have occurred on or after the Retroactive Date, if any, and before the end of the policy period. Coverage applies on a claims-made basis and the claim must be first made against an insured during the policy period or any Extended Reporting Period.

Eligibility

Ineligible classes of business are shown below. Eligible classes must have 25 or fewer employees (combined total of full and part time) and their Commercial General Liability coverage written by the Utica National Insurance Group.

The following classes of business are not eligible for this program:

Accounting Firms, Casinos, Educational Institutions, Colleges and Universities, Franchise Store Chains, Hospitals, Law Firms, Municipalities, Nursing Homes and Health Professionals, Oil and Gas Firms, Police or Security Firms, Temporary Help or Employee Leasing Firms.

Forms

To provide this coverage, attach **8-C-2636 "Employment-Related Practices Liability Coverage Form"** along with **8-D-SB2636 "Small Business Employment Practices Declarations"**.

A separate Employment Practices application is not required for this Program.

Any required state-specific amendatory endorsements or ISO state-specific amendatory endorsement used with the Commercial General Liability Coverage Part that changes cancellation and nonrenewal provisions to comply with state regulations must be attached for policies covering exposures in such state.

Limit Of Insurance And Retention

The only Limit of Insurance available for this program is \$100,000 Each Claim subject to a \$100,000 Policy Aggregate Limit and a \$5,000 Retention Amount. The Limits of Insurance and Retention Amount apply to damages and defense costs. The company's obligation to pay either damages or defense costs only applies to amounts in excess of the Retention Amount.

COMMERCIAL LINES MANUAL

DIVISION SIX: GENERAL LIABILITY

EXCEPTION PAGE

Coinsurance

The Coinsurance option is not applicable to this program.

Premium

The rate per employee is \$59 and the premium is calculated by multiplying this amount by the number of employees, the applicable State Relativity Factor from **Table 1** below and the SIC Relativity Factor from **Table 2** below (\$59 x number of employees x State Factor x SIC Factor). There is no minimum premium applicable to this program.

Table 1

STATE RELATIVITY FACTORS

Group I	Group II	Group III	Group IV	Group V	Group VI	Group VII	Group VIII
0.83	0.86	0.89	0.92	0.95	1.00	1.20	1.60

AR	FL	AL	GA	CO	CT	DC	CA
IA	LA	AZ	HI	DE	MI	TX	
ID	NC	IN	IL	MA	AK		
KY	NE	KS	ME	NJ			
MS	OH	MD	MD	NY			
ND	OR	MN	OK				
SC	VT	MT	PR				
SD	WI	NH	WA				
WV	WY	TN	MO				
		NV					
		VA					

COMMERCIAL LINES MANUAL

DIVISION SIX: GENERAL LIABILITY

EXCEPTION PAGE

Table 2

SIC RELATIVITY FACTORS

00 - All Codes	1.00
01 - Agr. Production - Crops	1.00
02 - Agr. Production - Livestock	1.00
07 - Agr. Services	1.00
08 - Forestry	1.50
09 - Fishing, Hunting & Trapping	1.50
10 - Metal Mining	1.50
12 - Coal Mining	1.20
13 - Oil & Gas Extraction	1.30
14 - Nonmetallic minerals, except fuels	1.10
15 - Gen'l Building Contractors	0.90
16 - Heavy construction, excpt bldg	1.00
17 - Special Trade Contractors	0.80
20 - Food & Kindred Prods.	1.20
21 - Tobacco Prods.	1.50
22 - Textile, Mill Products	0.90
23 - Apparel & other Textile Prods.	0.75
24 - Lumber & Wood Prods.	0.80
25 - Furniture & Fixtures	0.90
26 - Paper & Allied Prods.	1.10
27 - Printing & Publishing	0.90
28 - Chemicals & Allied Prods.	1.30
29 - Petroleum & Coals Prods.	1.50
30 - Rubber & Misc. Plastics Prods.	0.90
31 - Leather & Leather Prods.	0.90
32 - Stone, Clay & Glass Prods.	0.90
33 - Primary Metal Industries	1.30
34 - Fabricated Metal Prods.	1.00
35 - Industrial Machinery & Equipment	1.00
36 - Electronic & other Elec Equipment	1.20
37 - Transportation Equipment	1.30
38 - Instruments & Related Prods.	1.00
39 - Misc. Manufacturing Industries	1.10
41 - Local & Interurban Pass. Trans	1.10
42 - Trucking & Warehousing	0.90
44 - Water Transportation	1.20
45 - Transportation by Air	1.20
46 - Pipelines, except Natural Gas	1.50
47 - Transportation Services	1.30
48 - Communications	1.30
49 - Electric, Gas & Sanitary Serv.	1.40
50 - Wholesale Trade - Durable Goods	0.75

COMMERCIAL LINES MANUAL

DIVISION SIX: GENERAL LIABILITY

EXCEPTION PAGE

51 - Wholesale Trade - Nondurable Gds	0.80
52 - Bldg Materials & Garden Supplies	0.90
53 - General Merchandise Stores	0.80
54 - Food Stores	0.75
55 - Auto Dealers & Service Stations	1.00
56 - Apparel & Accessory Stores	0.75
57 - Furn & Homefurnishings Stores	0.75
58 - Eating & Drinking Places	0.75
59 - Miscellaneous Retail	0.75
60 - Depository Institutions	1.00
61 - Nondepository Institutions	1.20
62 - Security & Commodity Brokers	1.30
63 - Insurance Carriers	1.20
64 - Ins Agents, Brokers, & Service	0.80
65 - Real Estate	0.80
67 - Holding & Other Invest Offices	1.10
70 - Hotels & Other Lodging Places	1.00
72 - Personal Services	0.75
73 - Business Services	0.90
75 - Auto Repair, Services & Parking	0.80
76 - Miscellaneous Repair Services	0.80
78 - Motion Pictures	0.75
79 - Amusement & Recreation Services	0.75
80 - Health Services	1.10
81 - Legal Services	1.00
82 - Educational Services	1.30
83 - Social Services	0.75
84 - Museums, Botncl, Zoolgcl Grdns	1.20
86 - Membership Organizations	0.80
87 - Engineering & Mngmnt Services	0.75
89 - Services, NEC	1.00
91 - Exec., Legislative & Gen'l Gov't	1.00
92 - Justice, Public Order & Safety	1.00
93 - Finance, Tax & Monetary Policy	1.00
94 - Admin. of Human Resources	1.00
95 - Environ. Quality & Housing	1.00
96 - Admin of Economic Programs	1.00
97 - National Security & Int'l Affairs	1.00

COMMERCIAL LINES MANUAL

DIVISION SIX: GENERAL LIABILITY

EXCEPTION PAGE

Retroactive Date / Prior Acts Coverage

Normally the retroactive date will be the first date on which continuous uninterrupted coverage of this type has been provided.

Where acceptable, unlimited prior acts coverage can be provided if the existence of continuous prior employment practices coverage at limits of at least \$100,000 can be documented. Premium is determined by multiplying the final premium calculated above by a factor of 1.175. Enter "NONE" in the Retroactive Date section to provide unlimited prior acts coverage.

Extended Reporting Period Option

This insurance provides an automatic 60 day Extended Reporting Period as well as an automatic five year Extended Reporting Period. The automatic five year Extended Reporting Period applies to claims from employment-related practices reported according to policy terms no later than 60 days after the end of the policy period.

If the Employment-Related Practices Liability Coverage Form is subject to any termination of coverage which requires the offer of an Extended Reporting Period, an Optional Extended Reporting Period of twelve (12) months is available for the insured to purchase. If the Extended Reporting Period is purchased, use Extended Reporting Period Endorsement **8-E-2758**. The Optional Extended Reporting Period will provide a single aggregate limit of insurance that applies to claims first received and recorded during the Optional Extended Reporting Period. This limit equals the amount of coverage remaining in the Policy Aggregate Limit entered in the Declarations in effect at the end of the policy period.

The Company must send written notice to the named insured on form **8-T-2636**, or the applicable state-specific version thereof, within the time prescribed in the Coverage Form or any applicable amendatory endorsement which describes the provisions of and also telling of availability of, premium for, and importance of the Extended Reporting Periods. The Optional Extended Reporting Period must be requested in writing with premium payment within the time set forth in form **8-T-2636** or the applicable state-specific version thereof.

COMMERCIAL LINES MANUAL

DIVISION SIX: GENERAL LIABILITY

EXCEPTION PAGE

Premium For Optional E.R.P.

The Optional Extended Reporting Period premium must be shown in the Declarations for this insurance and updated if exposures and premium change. Premiums for Optional Extended Reporting Periods will be based on rates in effect on the date of issue or last renewal of the policy. Apply the appropriate factor from the table below to the total premium for this coverage.

Optional E.R.P. Multipliers

No. of Years in Program	Twelve (12) Months
1	.54
2	.88
3 or more	1.09

Special Instructions

- Insureds whose policy includes this program may not also include any of our other Employment Practices Limited Additional Defense endorsements **8-E-3550**, **8-E-3551**, **8-E-3558** or any state-specific versions thereof.
- When this Small Biz ERPLI Program is included on an insured's policy, any Commercial Umbrella we write **must** have **8-UMC-100 "Exclusion – Employment Related Practices"** attached to it.

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IA	LA	AZ	HI	DE	MI	TX	
ID	NC	IN	IL	MA	AK		
KY	NE	KS	ME	NJ			
MS	OH	MD	OK	NY			
ND	OR	MN	PR				
SC	VT	MT	WA				
SD	WI	NH	MO				
WV	WY	TN					
		NV					
		VA					

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25 - Furniture & Fixtures	0.90
26 - Paper & Allied Prods.	1.10
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28 - Chemicals & Allied Prods.	1.30
29 - Petroleum & Coals Prods.	1.50
30 - Rubber & Misc. Plastics Prods.	0.90
31 - Leather & Leather Prods.	0.90
32 - Stone, Clay & Glass Prods.	0.90
33 - Primary Metal Industries	1.30
34 - Fabricated Metal Prods.	1.00
35 - Industrial Machinery & Equipment	1.00
36 - Electronic & other Elec Equipment	1.20
37 - Transportation Equipment	1.30
38 - Instruments & Related Prods.	1.00
39 - Misc. Manufacturing Industries	1.10
41 - Local & Interurban Pass. Trans	1.10
42 - Trucking & Warehousing	0.90
44 - Water Transportation	1.20
45 - Transportation by Air	1.20
46 - Pipelines, except Natural Gas	1.50
47 - Transportation Services	1.30
48 - Communications	1.30
49 - Electric, Gas & Sanitary Serv.	1.40
50 - Wholesale Trade - Durable Goods	0.75

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51 - Wholesale Trade - Nondurable Gds	0.80
52 - Bldg Materials & Garden Supplies	0.90
53 - General Merchandise Stores	0.80
54 - Food Stores	0.75
55 - Auto Dealers & Service Stations	1.00
56 - Apparel & Accessory Stores	0.75
57 - Furn & Homefurnishings Stores	0.75
58 - Eating & Drinking Places	0.75
59 - Miscellaneous Retail	0.75
60 - Depository Institutions	1.00
61 - Nondepository Institutions	1.20
62 - Security & Commodity Brokers	1.30
63 - Insurance Carriers	1.20
64 - Ins Agents, Brokers, & Service	0.80
65 - Real Estate	0.80
67 - Holding & Other Invest Offices	1.10
70 - Hotels & Other Lodging Places	1.00
72 - Personal Services	0.75
73 - Business Services	0.90
75 - Auto Repair, Services & Parking	0.80
76 - Miscellaneous Repair Services	0.80
78 - Motion Pictures	0.75
79 - Amusement & Recreation Services	0.75
80 - Health Services	1.10
81 - Legal Services	1.00
82 - Educational Services	1.30
83 - Social Services	0.75
84 - Museums, Botncl, Zoolgcl Grdns	1.20
86 - Membership Organizations	0.80
87 - Engineering & Mngmnt Services	0.75
89 - Services, NEC	1.00
91 - Exec., Legislative & Gen'l Gov't	1.00
92 - Justice, Public Order & Safety	1.00
93 - Finance, Tax & Monetary Policy	1.00
94 - Admin. of Human Resources	1.00
95 - Environ. Quality & Housing	1.00
96 - Admin of Economic Programs	1.00
97 - National Security & Int'l Affairs	1.00

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Retroactive Date / Prior Acts Coverage

Normally the retroactive date will be the first date on which continuous uninterrupted coverage of this type has been provided.

Where acceptable, unlimited prior acts coverage can be provided if the existence of continuous prior employment practices coverage at limits of at least \$100,000 can be documented. Premium is determined by multiplying the final premium calculated above by a factor of 1.175. Enter "NONE" in the Retroactive Date section to provide unlimited prior acts coverage.

Extended Reporting Period Option

This insurance provides an automatic 60 day Extended Reporting Period as well as an automatic five year Extended Reporting Period. The automatic five year Extended Reporting Period applies to claims from employment-related practices reported according to policy terms no later than 60 days after the end of the policy period.

If the Employment-Related Practices Liability Coverage Form is subject to any termination of coverage which requires the offer of an Extended Reporting Period, an Optional Extended Reporting Period of twelve (12) months is available for the insured to purchase. If the Extended Reporting Period is purchased, use Extended Reporting Period Endorsement **8-E-2758**. The Optional Extended Reporting Period will provide a single aggregate limit of insurance that applies to claims first received and recorded during the Optional Extended Reporting Period. This limit equals the amount of coverage remaining in the Policy Aggregate Limit entered in the Declarations in effect at the end of the policy period.

The Company must send written notice to the named insured on form **8-T-2636**, or the applicable state-specific version thereof, within the time prescribed in the Coverage Form or any applicable amendatory endorsement which describes the provisions of and also telling of availability of, premium for, and importance of the Extended Reporting Periods. The Optional Extended Reporting Period must be requested in writing with premium payment within the time set forth in form **8-T-2636** or the applicable state-specific version thereof.

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Premium For Optional E.R.P.

The Optional Extended Reporting Period premium must be shown in the Declarations for this insurance and updated if exposures and premium change. Premiums for Optional Extended Reporting Periods will be based on rates in effect on the date of issue or last renewal of the policy. Apply the appropriate factor from the table below to the total premium for this coverage.

Optional E.R.P. Multipliers

No. of Years in Program	Twelve (12) Months
1	.54
2	.88
3 or more	1.09

Special Instructions

- Insureds whose policy includes this program may not also include any of our other Employment Practices Limited Additional Defense endorsements **8-E-3550**, **8-E-3551**, **8-E-3558** or any state-specific versions thereof.
- When this Small Biz ERPLI Program is included on an insured's policy, any Commercial Umbrella we write **must** have **8-UMC-100 "Exclusion – Employment Related Practices"** attached to it.