

SERFF Tracking Number: LBPM-125854197 State: Arkansas
 First Filing Company: Liberty Insurance Corporation, ... State Tracking Number: EFT \$50
 Company Tracking Number: AR AO EDUCATORS ENDORSEMENT
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Auto
 Project Name/Number: Educators Endorsement/AR AO Educators Endorsement

Filing at a Glance

Companies: Liberty Insurance Corporation, Liberty Mutual Fire Insurance Company, The First Liberty Insurance Corporation

Product Name: Auto	SERFF Tr Num: LBPM-125854197	State: Arkansas
TOI: 19.0 Personal Auto	SERFF Status: Closed	State Tr Num: EFT \$50
Sub-TOI: 19.0001 Private Passenger Auto (PPA)	Co Tr Num: AR AO EDUCATORS ENDORSEMENT	State Status: Fees verified and received
Filing Type: Form	Co Status:	Reviewer(s): Alexa Grissom, Betty Montesi
	Author: Jennifer Colby	Disposition Date: 10/14/2008
	Date Submitted: 10/10/2008	Disposition Status: Approved
Effective Date Requested (New): 02/23/2009		Effective Date (New): 02/23/2009
Effective Date Requested (Renewal): 03/30/2009		Effective Date (Renewal): 03/30/2009

State Filing Description:

General Information

Project Name: Educators Endorsement	Status of Filing in Domicile: Not Filed
Project Number: AR AO Educators Endorsement	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 10/14/2008	
State Status Changed: 10/14/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
Liberty Mutual Group requests permission to introduce new coverage endorsements for teachers and educators at no additional cost. The educator endorsement expands coverage to waive any applicable comprehensive or collision deductible on the policy when the insured is involved in a loss associated with their profession. The endorsements will be added to a policy if the customer is associated with an educator affinity group or if their occupation is classified as an educator.	

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Company and Contact

Filing Contact Information

Jennifer Colby, Industry Filing Analyst jennifer.colby@libertymutual.com
 175 Berkeley Street (800) 225-8346 [Phone]
 Boston, MA 02116

Filing Company Information

Liberty Insurance Corporation	CoCode: 42404	State of Domicile: Illinois
175 Berkeley Street	Group Code: 111	Company Type:
Boston, MA 02116	Group Name:	State ID Number:
(800) 225-8346 ext. [Phone]	FEIN Number: 03-0316876	

Liberty Mutual Fire Insurance Company	CoCode: 23035	State of Domicile: Wisconsin
175 Berkeley Street	Group Code: 111	Company Type:
Boston, MA 02116	Group Name:	State ID Number:
(800) 225-8346 ext. [Phone]	FEIN Number: 04-1924000	

The First Liberty Insurance Corporation	CoCode: 33588	State of Domicile: Iowa
175 Berkeley Street	Group Code: 111	Company Type:
Boston, MA 02116	Group Name:	State ID Number:
(800) 225-8346 ext. [Phone]	FEIN Number: 04-3058503	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	\$50 per submission
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Liberty Insurance Corporation	\$50.00	10/10/2008	23117907
Liberty Mutual Fire Insurance Company	\$0.00	10/10/2008	
The First Liberty Insurance Corporation	\$0.00	10/10/2008	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Alexa Grissom	10/14/2008	10/14/2008

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Disposition

Disposition Date: 10/14/2008
Effective Date (New): 02/23/2009
Effective Date (Renewal): 03/30/2009
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

SERFF Tracking Number: *LBPM-125854197* State: *Arkansas*
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 TOI: *19.0 Personal Auto* Sub-TOI: *19.0001 Private Passenger Auto (PPA)*
 Product Name: *Auto*
 Project Name/Number: *Educators Endorsement/AR AO Educators Endorsement*

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	Flesch Score Certification	Approved	Yes
Form	Education Affinity Endorsement	Approved	Yes
Form	Educator Endorsement	Approved	Yes

SERFF Tracking Number: *LBPM-125854197* State: *Arkansas*
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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Education Affinity Endorsement	AS 2303	10 08	Endorsement/Amendment/Conditions		40.30	Educator Endorsement 2303 10 08.pdf
Approved	Educator Endorsement	AS 2304	10 08	Endorsement/Amendment/Conditions		40.00	Educator Endorsement 2304 10 08 .pdf

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**EDUCATION AFFINITY ENDORSEMENT**

The provisions of the policy apply unless modified by the endorsement.

A. Definitions

The following definitions are added:

1. "School" means the following.
 - a. A state licensed primary or secondary, public or private educational institution.
 - b. A state accredited undergraduate college or university.
 - c. A state accredited graduate college or university.
2. "School business" means the following.
 - a. Travel required by your duties while employed by the "school."
 - b. Travel while on business for the affinity group.
 - c. This excludes your commute between "school" and your primary residence.
3. "Member" means a listed operator who is a member of the affinity group for which this endorsement applies.

B. Member Endorsement Features

1. **Other than Collision Deductible Waiver:** Any deductible amount applicable to "Other than Collision" coverage will be reduced to \$0 for any malicious mischief or vandalism loss that occurs to "your covered auto" while:
 - a. Parked on "school" property.
 - b. When used for "school" related events.
2. **Collision Deductible Waiver:** Any deductible amount applicable to collision coverage will be reduced to \$0 for any covered collision loss that occurs to "your covered auto" while the "member" is operating the vehicle on "school business."
3. **Personal Property Coverage:** Personal property, or "school" property for which the "member" is held responsible by the "school." This includes materials used in the course of the "member's" employment for the "school" stolen from or damaged while in "your covered auto." Personal property is covered at actual cash value up to a limit of \$2,500 per occurrence. A \$50 deductible applies to losses under this additional coverage.

This additional personal property coverage does not apply to the following property:

- a. Money, banknotes, bullion, gold, silver, platinum, coins, or medals.
- b. The legal obligation of an insured to pay because of the unauthorized use of credit cards in the insured's possession.
- c. Business data, including such data stored in:
 - (1) Books of account, drawings, or other paper records.
 - (2) Electronic data processing tapes, wires, records, discs, or other software media.We will cover the cost of blank recording or storage media, and of pre-recorded computer programs available on the retail market.
- d. Manuscripts.

- C. **If the insured has any other insurance for claims covered under B.3. the insurance provided by this endorsement shall be primary over such other insurance.**

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**EDUCATOR ENDORSEMENT**

The provisions of the policy apply unless modified by the endorsement.

A. Definitions

The following definitions are added:

1. "Educator" means a listed operator who is employed full time at a "school" as an administrator or faculty member other than a teaching assistant.
2. "School" means the following.
 - a. A state licensed primary or secondary, public or private educational institution.
 - b. A state accredited undergraduate college or university.
 - c. A state accredited graduate college or university.
3. "School business" means the following.
 - a. Travel required by your duties while employed by the "school."
 - b. This excludes your commute between "school" and your primary residence.

B. Educator Endorsement Features

1. **Other than Collision Deductible Waiver:** Any deductible amount applicable to "Other than Collision" coverage will be reduced to \$0 for any malicious mischief or vandalism loss that occurs to "your covered auto" while:
 - a. Parked on "school" property.
 - b. When used for "school" related events.
2. **Collision Deductible Waiver:** Any deductible amount applicable to collision coverage will be reduced to \$0 for any covered collision loss that occurs to "your covered auto" while the "member" is operating the vehicle on "school business."
3. **Personal Property Coverage:** Personal property, or "school" property for which the "member" is held responsible by the "school." This includes materials used in the course of the "member's" employment for the "school" stolen from or damaged while in "your covered auto." Personal property is covered at actual cash value up to a limit of \$2,500 per occurrence. A \$50 deductible applies to losses under this additional coverage.

This additional personal property coverage does not apply to the following property:

- a. Money, banknotes, bullion, gold, silver, platinum, coins, or medals.
- b. The legal obligation of an insured to pay because of the unauthorized use of credit cards in the insured's possession.
- c. Business data, including such data stored in the following.
 - (1) Books of account, drawings, or other paper records.
 - (2) Electronic data processing tapes, wires, records, discs, or other software media.We will cover the cost of blank recording or storage media, and of pre-recorded computer programs available on the retail market.
- d. Manuscripts.

- C. **If the insured has any other insurance for claims covered under B.3. the insurance provided by this endorsement shall be primary over such other insurance.**

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TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *Auto*
Project Name/Number: *Educators Endorsement/AR AO Educators Endorsement*

Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-Property & Casualty **Review Status:** Approved 10/14/2008

Comments:

Attachments:

Transmittal.pdf
Form Schedule.pdf

Satisfied -Name: Cover Letter **Review Status:** Approved 10/14/2008

Comments:

Attachment:

cover letter AR Educators End.pdf

Satisfied -Name: Flesch Score Certification **Review Status:** Approved 10/14/2008

Comments:

Attachment:

Flesch Certifications.pdf

16. Reference Organization (if applicable)	
17. Reference Organization # & Title	
18. Company's Date of Filing	October 10, 2008
19. Status of filing in domicile	<input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking #	AR AO Educators Endorsement
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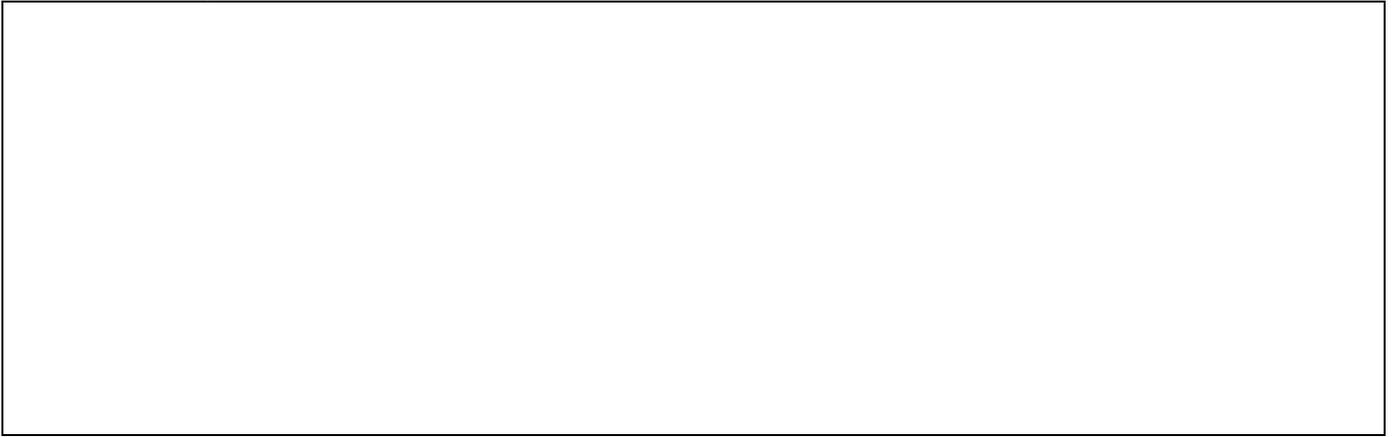
21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
--

Liberty Mutual Group requests permission to introduce new coverage endorsements for teachers and educators at no additional cost. The educator endorsement expands coverage to waive any applicable comprehensive or collision deductible on the policy when the insured is involved in a loss associated with their profession. The endorsements will be added to a policy if the customer is associated with an educator affinity group or if their occupation is classified as an educator.

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]

Check #: EFT
Amount: 50.00

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.)**

FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms)
 (Do **not** refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #		AR AO Educators Endorsement		
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)				
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement or Withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	Education Affinity Endorsement	AS 2303 10 08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02	Education Endorsement	AS 2304 10 08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		



Liberty Mutual Group

175 Berkeley Street
Mail drop O3J
Boston, MA 02117
Telephone: (800) 225-8346
Facsimile: (617) 574-6699

Submitted via SERFF

October 10, 2008

Honorable Julie Benafield Bowman
Arkansas Insurance Department
Property & Casualty Division
1200 W 3rd Street
Little Rock, AR 72201-1904

**Re: Liberty Guard Personal Automobile Policy Program
Company Filing No: AR AO Educators Endorsement
Liberty Mutual Fire Insurance Company, NAIC 111-23035
Liberty Insurance Corporation, NAIC 111-42404
The First Liberty Insurance Corporation, NAIC 111-33588**

Dear Commissioner:

Liberty Mutual Group requests permission to introduce new coverage endorsements for teachers and educators at no additional cost. The educator endorsement expands coverage to waive any applicable comprehensive or collision deductible on the policy when the insured is involved in a loss associated with their profession. The endorsements will be added to a policy if the customer is associated with an educator affinity group or if their occupation is classified as an educator.

Benefits

- ✓ Waiver of the comprehensive deductible for any malicious mischief or vandalism loss that occurs to the insured's vehicle while parked on school property or when used for school related events.
- ✓ Waiver of the collision deductible for any covered collision loss that occurs to the insureds vehicle while being operated for school business.
- ✓ Coverage for personal property or school property, in the form of materials used in the course of the educator's employment for the school district, stolen from or damaged while in educator's auto are covered at actual cash value up to \$2,500.

New Forms

Title	New Form #
EDUCATION AFFINITY ENDORSEMENT	AS 2303 10 08
EDUCATION ENDORSEMENT	AS 2304 10 08

Filing

This change is applicable in Arkansas for new business policies bound and effective on or after **February 23, 2009** and renewal policies effective on or after **March 30, 2009**.

If you have any questions, please direct them to Jennifer Colby at 800-225-8346, extension 41714, or e-mail Jennifer.Colby@LibertyMutual.com.

Sincerely,

A handwritten signature in cursive script that reads "Jennifer Colby".

Jennifer Colby
Industry Filings Analyst
Liberty Mutual Industry & Regulatory Relations

STATE OF ARKANSAS
REVISED CERTIFICATE OF COMPLIANCE

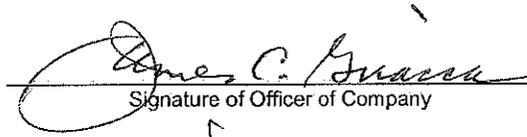
COMPANY NAME: Liberty Mutual Fire Insurance Company

DESCRIPTION: Education Endorsement

FORM NUMBER: AS 2304

EDITION DATE: 10 08

This is to certify that the above captioned policy form has achieved a Flesch Reading Ease Test score of 40.0 and complies with the requirements of Act 517 of 1981 (Ark. State Ann. Sec. 23-80-301 — 23-80-308) and Rule and Regulation 29.



Signature of Officer of Company



Title

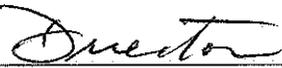
If a policy is scored by a method other than the Flesch Reading Ease Test, the alternate method should be explained in detail.

**STATE OF ARKANSAS
REVISED CERTIFICATE OF COMPLIANCE**

COMPANY NAME: Liberty Insurance Corporation
DESCRIPTION: Education Endorsement
FORM NUMBER: AS 2304
EDITION DATE: 10 08

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Signature of Officer of Company


Title

If a policy is scored by a method other than the Flesch Reading Ease Test, the alternate method should be explained in detail.

**STATE OF ARKANSAS
REVISED CERTIFICATE OF COMPLIANCE**

COMPANY NAME: The First Liberty Insurance Corporation
DESCRIPTION: Education Endorsement
FORM NUMBER: AS 2304
EDITION DATE: 10 08

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Signature of Officer of Company


Title

If a policy is scored by a method other than the Flesch Reading Ease Test, the alternate method should be explained in detail.

**STATE OF ARKANSAS
REVISED CERTIFICATE OF COMPLIANCE**

COMPANY NAME: The First Liberty Insurance Corporation

DESCRIPTION: Education Affinity Endorsement

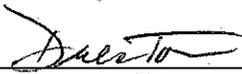
FORM NUMBER: AS 2303

EDITION DATE: 10 08

This is to certify that the above captioned policy form has achieved a Flesch Reading Ease Test score of 40.3 and complies with the requirements of Act 517 of 1981 (Ark. State Ann. Sec. 23-80-301 — 23-80-308) and Rule and Regulation 29.



Signature of Officer of Company



Title

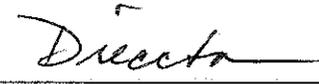
If a policy is scored by a method other than the Flesch Reading Ease Test, the alternate method should be explained in detail.

**STATE OF ARKANSAS
REVISED CERTIFICATE OF COMPLIANCE**

COMPANY NAME: Liberty Insurance Corporation
DESCRIPTION: Education Affinity Endorsement
FORM NUMBER: AS 2303
EDITION DATE: 10 08

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Signature of Officer of Company


Title

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**STATE OF ARKANSAS
REVISED CERTIFICATE OF COMPLIANCE**

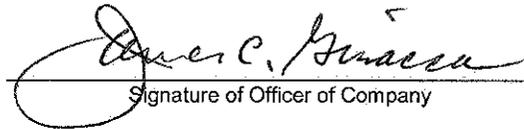
COMPANY NAME: Liberty Mutual Fire Insurance Company

DESCRIPTION: Education Affinity Endorsement

FORM NUMBER: AS 2303

EDITION DATE: 10 08

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Signature of Officer of Company


Title

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