

SERFF Tracking Number: PERR-125819069 State: Arkansas  
Filing Company: SUA Insurance Company State Tracking Number: #? \$50  
Company Tracking Number: SUA-CP-AR-08-01-F  
TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)  
Product Name: Notice to Policyholders  
Project Name/Number: SUA-CP-AR-08-01-F/SUA-CP-AR-08-01-F

## Filing at a Glance

Company: SUA Insurance Company  
Product Name: Notice to Policyholders SERFF Tr Num: PERR-125819069 State: Arkansas  
TOI: 01.0 Property SERFF Status: Closed State Tr Num: #? \$50  
Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines) Co Tr Num: SUA-CP-AR-08-01-F State Status: Fees verified  
Filing Type: Form Co Status: Reviewer(s): Betty Montesi, Llyweyia Rawlins  
Author: Laura Jennette Disposition Date: 10/10/2008  
Date Submitted: 10/08/2008 Disposition Status: Approved  
Effective Date Requested (New): 11/01/2008 Effective Date (New): 11/01/2008  
Effective Date Requested (Renewal): 11/01/2008 Effective Date (Renewal): 11/01/2008

State Filing Description:

## General Information

Project Name: SUA-CP-AR-08-01-F Status of Filing in Domicile: Pending  
Project Number: SUA-CP-AR-08-01-F Domicile Status Comments:  
Reference Organization: Reference Number:  
Reference Title: Advisory Org. Circular:  
Filing Status Changed: 10/10/2008  
State Status Changed: 10/10/2008 Deemer Date:  
Corresponding Filing Tracking Number:  
Filing Description:

On behalf of SUA Insurance Company (the "Company"), we are filing the following policyholder notice:

Form Name: Commercial Property Coverage Party Multistate Revision of Forms and Endorsements Advisory Notice to Policyholders

Form Number: CP P 010 06 07

<i>SERFF Tracking Number:</i>	<i>PERR-125819069</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>SUA Insurance Company</i>	<i>State Tracking Number:</i>	<i>#? \$50</i>
<i>Company Tracking Number:</i>	<i>SUA-CP-AR-08-01-F</i>		
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While the Company is member of Insurance Services Offices, Inc. (ISO), ISO has not filed this form on behalf of member companies.

There is no premium impact associated with this filing.

Enclosed is authorization for Perr&Knight to submit this filing on behalf of the Company. All correspondence related to this filing should be directed to Perr&Knight. If there are any requests for additional information related to items prepared by the Company, we will forward the request immediately to the Company. We will submit the Company's response to your attention as soon as we receive it.

We respectfully request this filing to be effective on November 1, 2008.

Please do not hesitate to contact us should you have any questions or concerns.

## Company and Contact

### Filing Contact Information

(This filing was made by a third party - perrandknightactuaryconsultants)

Laura Jennette, State Filings Analyst	doi@perrknight.com
881 Alma Real Drive Suite 205	(310) 230-9339 [Phone]
Pacific Palisades, CA 90272	

### Filing Company Information

SUA Insurance Company	CoCode: 40134	State of Domicile: Illinois
222 S. Riverside Plaza	Group Code: -99	Company Type:
Chicago, IL 60606	Group Name:	State ID Number:
(312) 277-1600 ext. [Phone]	FEIN Number: 23-2182777	
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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00

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Retaliatory? No  
Fee Explanation:  
Per Company: No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
SUA Insurance Company	\$0.00	10/08/2008	

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
103938	\$50.00	09/16/2008

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	10/10/2008	10/10/2008

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Filing Fee	Note To Filer	Llyweyia Rawlins	10/10/2008	10/10/2008

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## **Disposition**

Disposition Date: 10/10/2008

Effective Date (New): 11/01/2008

Effective Date (Renewal): 11/01/2008

Status: Approved

Comment:

This filing is approved contingent on receiving the filing fees the company indicates in the filing that they have sent.

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Letter of Authorization	Approved	Yes
Form	COMMERCIAL PROPERTY COVERAGE PART MULTISTATE REVISION OF FORMS AND ENDORSEMENTS ADVISORY NOTICE TO POLICYHOLDERS	Approved	Yes

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**Note To Filer**

**Created By:**

Llyweyia Rawlins on 10/10/2008 09:38 AM

**Subject:**

Filing Fee

**Comments:**

Hello Laura

When can we expect the filing fee payment check?

Sincerely,

Llyweyia Rawlins

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## Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	COMMERCIAL PROPERTY COVERAGE PART MULTISTATE REVISION OF FORMS AND ENDORSEMENT S ADVISORY NOTICE TO POLICYHOLDER S	CP P 010	06 07	Disclosure/ New Notice		0.00	CP P 010 06 07.pdf

# COMMERCIAL PROPERTY COVERAGE PART MULTISTATE REVISION OF FORMS AND ENDORSE- MENTS ADVISORY NOTICE TO POLICYHOLDERS

This is a summary of the major changes in your Commercial Property insurance. 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 Declarations 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 or reduce coverage, and other changes, are highlighted below. This notice does not reference every editorial change made in your policy.

The material in this notice makes reference to form and endorsement numbers; **however, not all forms and endorsements are included in a particular policy.**

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## PROPERTY DAMAGE AND RELATED COVERAGE FORMS

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### 1. Broadenings In Coverage

- **Outdoor Signs**

In form **CP 00 20**, the Limit of Insurance for signs attached to the building is increased from \$1,000 per sign to \$2,500 per sign in any one occurrence.

In forms **CP 00 10**, **CP 00 17**, **CP 00 18**, and **CP 00 99**, the Limit of Insurance for attached outdoor signs is increased from \$1,000 to \$2,500 per sign in any one occurrence. The Limit of Insurance for detached outdoor signs is increased from \$1,000 per-occurrence (in total) to \$2,500 per sign in any one occurrence. Further, coverage for detached outdoor signs is broadened to include all causes of loss otherwise covered under the applicable Causes of Loss form.

- **Fire Department Service Charge (CP 00 10, CP 00 17, CP 00 18, CP 00 20, CP 00 80, CP 00 99)**

The Fire Department Service Charge Additional Coverage is revised to enable purchase of a higher limit of coverage. This is a new coverage option which broadens a policy to which it applies.

- **Party Walls (CP 00 10, CP 00 17, CP 00 20, CP 00 99)**

Potential broadening of coverage: As revised, the above captioned forms identify the exposure (party walls) and convey loss adjusting procedures for it. Under this insurance, loss payment relating to a party wall reflects the insured's partial interest in that wall. However, if the owner of the adjoining building elects not to repair or replace that building (and the building insured under this insurance is being repaired or replaced), this insurance will pay the full value of the party wall subject to all other applicable policy provisions.

### 2. Other Changes

- **Additional Coverages - Various**

In forms **CP 00 10** and **CP 00 17**, revisions are made to reinforce that the amount of coverage for Electronic Data and Increased Cost of Construction Additional Coverages applies in addition to the Limits of Insurance for any other coverages under these forms.

In forms **CP 00 18** and **CP 00 99**, revisions are made to reinforce that the amount of coverage for Electronic Data applies in addition to the Limits of Insurance for any other coverages under these forms.

Forms **CP 00 40** and **CP 00 70** have been revised to make it more explicit that the amount of coverage under the Supplementary Payments Additional Coverage applies in addition to the Limit of Insurance under these forms.

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## BUSINESS INTERRUPTION COVERAGE FORMS

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### 1. Broadenings In Coverage

- **Civil Authority Additional Coverage (CP 00 30, CP 00 32, CP 00 50)**

The basic coverage period for the Civil Authority Additional Coverage is increased from three weeks to four weeks.

If endorsement CP 15 32 was and is used to increase the coverage period, there may be no actual change in the coverage period under a particular policy.

### 2. Reduction Or Potential Reduction Of Coverage

- **Civil Authority Additional Coverage (CP 00 30, CP 00 32, CP 00 50)**

The use of a radius of one mile to circumscribe Civil Authority coverage is, from a technical (though not historical) perspective, a reduction in coverage -- that is, narrowing of the circumstances under which this coverage may apply. Optional endorsement **CP 15 32** may be used to modify the radius.

### 3. Other Changes

- **Interruption In Computer Operations Additional Coverage (CP 00 30, CP 00 32, CP 00 50)**

Revisions are made to reinforce that the amount of coverage for the Interruption In Computer Operations Additional Coverage applies in addition to the Limits of Insurance for any other coverages under these forms.

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## CAUSES OF LOSS FORMS

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### 1. Broadenings In Coverage

- **Utility Services Exclusion (CP 00 70, CP 00 99, CP 10 10, CP 10 20, CP 10 30)**

With respect to time element coverage, there is a broadening of coverage, in that on-premises failure is limited to situations where the failure involves equipment used to supply utility service from an off-premises source.

### 2. Reduction Or Potential Reduction Of Coverage

- **Utility Services Exclusion (CP 00 70, CP 00 99, CP 10 10, CP 10 20, CP 10 30)**

This exclusion newly applies to utility failure that originates at the described premises, when such failure involves equipment used to provide utility service supplied by an off-premises provider. With respect to time element coverage, the aforementioned statement is relevant to the covered building, since the current time element exclusion already includes failure originating on the described premises outside a covered building.

### 3. Other Changes

- **Product Errors (CP 00 70, CP 10 30)**

Coverage does not apply to loss or damage to any merchandise, goods or other product, caused by error or omission in any stage of the development, production or use of the product. But if the error or omission results in a covered cause of loss, the loss or damage attributable to the covered cause of loss is covered. Coverage intent is reinforced, with an explicit provision, in light of sporadic claims being asserted in contradiction of intent.

- **Collapse**

In forms **CP 00 70** and **CP 10 30**, the exclusion for collapse and the Additional Coverage - Collapse (which builds back limited coverage) are revised to reinforce that relationship.

In form **CP 10 20**, the Additional Coverage - Collapse is revised to reinforce the applicability of such coverage with respect to certain perils that are not otherwise covered by the policy.

- **Artificially Generated Electrical Current Exclusion (CP 00 70, CP 00 99, CP 10 10, CP 10 20, CP 10 30)**

This exclusion has been revised to explicitly incorporate various terms that reflect current understanding of technology with respect to power sources and associated systems, such as electromagnetic energy (including electromagnetic pulse or waves) and microwaves, and the various risks presented by them.

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## ENDORSEMENTS

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### 1. Broadenings In Coverage

- **Discretionary Payroll Expense Endorsement CP 15 04**

This endorsement enables covering the payroll expense of particular job classifications or employees regardless of whether such expense is necessary to resume operations. Such coverage may be provided for the entire period of restoration or limited to a specified maximum number of days.

### 2. Reduction Or Potential Reduction Of Coverage

- **Limitation On Loss Settlement - Blanket Insurance (Margin Clause) Endorsement CP 12 32**

Under this endorsement, loss payment on an individual property under the blanket is limited to its stated value plus a percentage of that value as shown in the Schedule. The margin does not increase the blanket Limit of Insurance. In the event of partial loss, this endorsement may reduce the amount of loss payment in comparison to a blanket policy without a margin clause.

### 3. Other Changes

- **Business Income - Landlord As Additional Insured (Rental Value)**

Endorsement **CP 15 03**, Business Income - Landlord As Additional Insured (Rental Value) provides coverage for loss of rental income for a landlord (the Additional Insured) under a tenant's policy. The amount of any payment made to the Additional Insured under this endorsement will be deducted from the Named Insured's business income loss.

- **Additional Insured and Loss Payee (Building Owner)**

Endorsement **CP 12 19**, Additional Insured - Building Owner, enables adding the building owner as an additional named insured under a tenant's Building Coverage.

Endorsement **CP 12 18**, Loss Payable Provisions, is revised to add an option, Building Owner Loss Payable, to identify the building owner and recognize that entity as a loss payee.

- **Building Glass Under Tenant's Policy**

Endorsement **CP 14 70**, Building Glass - Tenant's Policy, is introduced to enable coverage of building glass under a tenant's policy that does not otherwise cover the building. Coverage, if any, was previously identified by means of Declarations entry.

- **Windstorm Or Hail Percentage Deductible Endorsement CP 03 21**

The following editorial changes are made: The text of the endorsement no longer includes language pertaining to other causes or events that contribute concurrently or in any sequence to the loss, because the underlying policy addresses that concept. Language is added to make it more explicit that this endorsement does not affect the impact of the policy's Water Exclusion or any other exclusion in the policy, and does not affect the application of a Flood Deductible if the policy (or another policy) provides coverage for Flood.

- **Causes of Loss Exclusion Endorsements (CP 10 54 and CP 10 56)**

Under **CP 10 54**, a statement is added to reinforce the applicability of underlying policy exclusions.

Under **CP 10 56**, exclusionary language concerning seepage or leakage is added to conform to the provision in the underlying policy, with no change in coverage.

- **Dependent Properties - Time Element (CP 15 08, CP 15 09, CP 15 34)**

The revised description of Miscellaneous Locations makes it explicit that highways and other transportation conduits are not considered to be Miscellaneous Locations.

- **Electrical Apparatus And Electronic Commerce Endorsements**

Endorsements **CP 04 10** and **CP 04 30** are revised to reflect the changes to the Artificially Generated Electrical Current exclusion in the Causes of Loss forms.

- **Utility Services Coverage Endorsements (CP 04 17, CP 15 45)**

These endorsements are revised to remove the qualification that the utility service property be located off the described premises (or outside a covered building, in the case of time element). With respect to a policy that was and is endorsed to cover utility services, there is no change in coverage. The revision to the coverage endorsements simply recognizes the revision to the underlying exclusion.

- **Functional Replacement Cost Endorsement CP 04 38**

The section of the endorsement that addresses exclusion of pollution under Ordinance Or Law coverage is revised to include reference to fungus and other contaminants and to follow similar provisions of the Increased Cost of Construction Additional Coverage in the underlying policy.

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## **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 10/10/2008

**Comments:**

**Attachment:**

2007 NAIC FFS +.pdf

**Satisfied -Name:** Letter of Authorization **Review Status:** Approved 10/10/2008

**Comments:**

**Attachment:**

2008 Letter of Authorization.pdf

## 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.)

<b>1.</b>	<b>This filing transmittal is part of Company Tracking #</b>	<b>SUA-CP-AR-08-01-F</b>			
<b>2.</b>	<b>This filing corresponds to rate/rule filing number</b> (Company tracking number of rate/rule filing, if applicable)	N/A			
<b>3.</b>	<b>Form Name /Description/Synopsis</b>	<b>Form # Include edition date</b>	<b>Replacement or Withdrawn?</b>	<b>If replacement, give form # it replaces</b>	<b>Previous state filing number, if required by state</b>
01	COMMERCIAL PROPERTY COVERAGE PART MULTISTATE REVISION OF FORMS AND ENDORSEMENTS ADVISORY NOTICE TO POLICYHOLDERS	CP P 010 06 07	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		



*G. Michael Gooding, CPCU, ARe, AIAF, ARC, ARM  
Director of Regulatory Affairs and Legal Compliance*

January 1, 2008

Re: SUA Insurance Company  
NAIC Company Code 40134  
Rate, Rule, and Form Filings

To Whom It May Concern:

Perr&Knight, Inc. is hereby authorized to submit rates, rule, and form filings on behalf of SUA Insurance Company. This authorization includes providing additional information and responding to questions regarding the filing on our behalf as necessary. This authorization is deemed to be in effect until rescinded in writing.

Please direct all correspondences and inquires related to this filing to Perr&Knight, Inc. at the following address:

State Filings Department  
Perr&Knight, Inc.  
881 Alma Real Drive, Suite 205  
Pacific Palisades, CA 90272  
Phone: (310) 230-9339  
Fax: (310) 230-8529

Please contact me if you have any questions regarding this authorization.

Sincerely,

A handwritten signature in blue ink, appearing to read "G. Michael Gooding", is written over the typed name and title.

G. Michael Gooding, CPCU, ARe, AIAF, ARC, ARM  
Director of Regulatory Affairs and Legal Compliance

GMG/lp