

SERFF Tracking Number: FFDC-125898293 State: Arkansas
First Filing Company: Fireman's Fund Insurance Company, ... State Tracking Number: EFT \$25
Company Tracking Number: NARPL0208-R
TOI: 17.1 Other Liability - Claims Made Only Sub-TOI: 17.1022 Other
Product Name: Nonprofit Organization Liability
Project Name/Number: Nonprofit Organization Liability/NWPL0208

Filing at a Glance

Companies: Fireman's Fund Insurance Company, National Surety Corporation

Product Name: Nonprofit Organization Liability SERFF Tr Num: FFDC-125898293 State: Arkansas
TOI: 17.1 Other Liability - Claims Made Only SERFF Status: Closed State Tr Num: EFT \$25
Sub-TOI: 17.1022 Other Co Tr Num: NARPL0208-R State Status: Fees verified and received
Filing Type: Rule Co Status: Waiting for Reviewer(s): Betty Montesi, Edith Roberts
Acknowledgment
Author: Michelle Davanzo Disposition Date: 12/11/2008
Date Submitted: 12/04/2008 Disposition Status: Filed
Effective Date Requested (New): 02/01/2009 Effective Date (New):
Effective Date Requested (Renewal): 02/01/2009 Effective Date (Renewal):

State Filing Description:

General Information

Project Name: Nonprofit Organization Liability Status of Filing in Domicile:
Project Number: NWPL0208 Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 12/11/2008
State Status Changed: 12/11/2008 Deemer Date:
Corresponding Filing Tracking Number:
Filing Description:

nclosed for your review is a new supplemental rule page that addresses pricing for Third Party Discrimination. Under separate cover we have submitted our new Nonprofit Organization and Directors and Officers Liability Insurance coverage form, 5332 05 08 and endorsements.

We will continue to use our previously approved Nonprofit Organization Directors and Officers and Employment Practices Liability (Defense Plus) rates and rules. See the Actuarial Memorandum for further detail.

<i>SERFF Tracking Number:</i>	<i>FFDC-125898293</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Fireman's Fund Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$25</i>
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<i>Project Name/Number:</i>	<i>Nonprofit Organization Liability/NWPL0208</i>		

This is a rule filing only.

Enclosed in support of this filing are:

- Actuarial Memorandum and supporting exhibit;
- New rule page, Defense Plus – Supplemental-b, edition 05-08; and
- State filing forms/checklists if any.

Your approval of this filing, which has a proposed effective date of February 1, 2009, is appreciated.

Company and Contact

Filing Contact Information

Michelle Davanzo, Regulatory Services Senior Analyst
 mdavanzo@ffic.com

777 San Marin Drive (415) 899-2660 [Phone]
 Novato, CA 94998 (866) 290-0671[FAX]

Filing Company Information

Fireman's Fund Insurance Company	CoCode: 21873	State of Domicile: California
777 San Marin Drive	Group Code: 761	Company Type:
Novato, CA 94998	Group Name:	State ID Number:
(415) 899-3290 ext. [Phone]	FEIN Number: 94-1610280	

National Surety Corporation	CoCode: 21881	State of Domicile: Illinois
777 San Marin Drive	Group Code: 761	Company Type:
Novato, CA 94998	Group Name:	State ID Number:
(415) 899-2817 ext. [Phone]	FEIN Number: 36-2704643	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$25.00
Retaliatory?	No
Fee Explanation:	

<i>SERFF Tracking Number:</i>	<i>FFDC-125898293</i>	<i>State:</i>	<i>Arkansas</i>
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Per Company:	No		

SERFF Tracking Number: *FFDC-125898293* *State:* *Arkansas*
First Filing Company: *Fireman's Fund Insurance Company, ...* *State Tracking Number:* *EFT \$25*
Company Tracking Number: *NARPL0208-R*
TOI: *17.1 Other Liability - Claims Made Only* *Sub-TOI:* *17.1022 Other*
Product Name: *Nonprofit Organization Liability*
Project Name/Number: *Nonprofit Organization Liability/NWPL0208*

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Fireman's Fund Insurance Company	\$25.00	12/04/2008	24328764
National Surety Corporation	\$0.00	12/04/2008	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Edith Roberts	12/11/2008	12/11/2008

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Disposition

Disposition Date: 12/11/2008

Effective Date (New):

Effective Date (Renewal):

Status: Filed

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	NAIC Transmittal	Filed	Yes
Supporting Document	Cover Letter	Filed	Yes
Supporting Document	Actuarial Memorandum	Filed	Yes
Supporting Document	Third Party Endorsement Rate Comparison	Filed	Yes
Rate	Defense Plus - Supplemental	Filed	Yes

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Rate Information

Rate data does NOT apply to filing.

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Defense Plus - Supplemental	Defense Plus - Supplemental - (b) Edition 05 08	New	Defense Plus-Supplemental-__b__ed 05 08.pdf

FIREMAN'S FUND INSURANCE COMPANIES®
Nonprofit Organization Directors and Officers and Employment Practices Liability
Defense Plus - Supplemental

EPL PREMIUM BEARING ENDORSEMENT

Third Party Liability

For Third Party Discrimination coverage, apply the appropriate percentage to the adjusted Employment Practices Liability premium (EPL).

Third Party Exposure	Percentage of adjusted EPL premium
Class I Minimal or no customer contact. Minimal customer contact includes little face-to-face contact of mainly the corporate or business type customer, or incidental general public contact	10%
Class II Average to above average customer contact, either corporate or general public.	15%
Class III Extensive face-to-face customer contact with the general public. A very high potential for alleged civil rights violation	20%

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Supporting Document Schedules

Satisfied -Name: NAIC Transmittal **Review Status:** Filed 12/11/2008
Comments:
Attachments:
NAIC Transmittal - Rule.pdf
Rate-Rule Filing Schedule.pdf

Satisfied -Name: Cover Letter **Review Status:** Filed 12/11/2008
Comments:
Attachment:
Cover Letter NWPL0208.pdf

Satisfied -Name: Actuarial Memorandum **Review Status:** Filed 12/11/2008
Comments:
Attachment:
Actuarial Memorandum 1.pdf

Satisfied -Name: Third Party Endorsement Rate Comparison **Review Status:** Filed 12/11/2008
Comments:
Attachment:
3rd Party Endorsement Rate Comparison - npr.pdf

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only a. Date the filing is received: b. Analyst: c. Disposition: d. Date of disposition of the filing: e. Effective date of filing: <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">New Business</td> <td></td> </tr> <tr> <td>Renewal Business</td> <td></td> </tr> </table> f. State Filing #: g. SERFF Filing #: h. Subject Codes	New Business		Renewal Business	
New Business					
Renewal Business					

3. Group Name	Group NAIC #
Fireman's Fund Insurance Companies	0761

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Fireman's Fund Insurance Company	CA	21873	94-1610280	
National Surety Corporation	IL	21881	36-2704643	

5. Company Tracking Number	NARPL0208-R
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Michelle A. Davanzo	Regulatory Analyst	(415) 899-2660	866-290-0671	Michelle.davanzo@ffic.com

7. Signature of authorized filer	<i>Michelle A. Davanzo</i>
8. Please print name of authorized filer	Michelle A. Davanzo

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	17.1 Other Liability – Claims Made Only
10. Sub-Type of Insurance (Sub-TOI)	17.1022 Other
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input checked="" type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: 02-01-09 Renewal: 02-01-09
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	
17. Reference Organization # & Title	
18. Company's Date of Filing	12-4-08
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking # NARPL0208-R
21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text] Enclosed for your review is a new supplemental rule page that addresses pricing for Third Party Discrimination. Under separate cover we have submitted our new Nonprofit Organization and Directors and Officers Liability Insurance coverage form, 5332 05 08 and endorsements. We will continue to use our previously approved Nonprofit Organization Directors and Officers and Employment Practices Liability (Defense Plus) rates and rules. See the Actuarial Memorandum for further detail. This is a rule filing only. Enclosed in support of this filing are: <ul style="list-style-type: none">• Actuarial Memorandum and supporting exhibit;• New rule page, Defense Plus – Supplemental-b, edition 05-08; and• State filing forms/checklists if any. Your approval of this filing, which has a proposed effective date of February 1, 2009, is appreciated.

2.	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 #: Amount: 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.)

PC TD-1 pg 2 of 2

RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	NARPL0208-R
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2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	
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Rate Increase
 Rate Decrease
 Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	
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4a.	Rate Change by Company (As Proposed)						
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)
Fireman's Fund Insurance Company	0%	0%	0%	0	0	0%	0%
National Surety Corporation	0%	0%	0%	0	0	0%	0%

4b.	Rate Change by Company (As Accepted) For State Use Only						
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change	Minimum % Change

5. Overall Rate Information (Complete for Multiple Company Filings only)

		COMPANY USE	STATE USE
5a.	Overall percentage rate indication (when applicable)	0%	
5b.	Overall percentage rate impact for this filing	0%	
5c.	Effect of Rate Filing – Written premium change for this program	0	
5d.	Effect of Rate Filing – Number of policyholders affected	0 – No Rate Impact	

6.	Overall percentage of last rate revision	0%
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7.	Effective Date of last rate revision	None
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8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	N/A
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9.	Rule # or Page # Submitted for Review	Replacement or Withdrawn?	Previous state filing number, if required by state
01	Defense Plus – Supplemental-(b), edition 05 08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
02		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
03		<input type="checkbox"/> New <input type="checkbox"/> Replacement	



December 4, 2008

Honorable Julie Benafield Bowman
Commissioner of Insurance
Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201-1904

RE: NONPROFIT ORGANIZATION LIABILITY
Fireman's Fund Insurance Company 0761-21873
National Surety Corporation 0761-21881
Company Filing #NARPL0208-R

Dear Sir or Madam:

Enclosed for your review is a new supplemental rule page that addresses pricing for Third Party Discrimination. Under separate cover we have submitted our new Nonprofit Organization and Directors and Officers Liability Insurance coverage form, 5332 05 08 and endorsements.

We will continue to use our previously approved Nonprofit Organization Directors and Officers and Employment Practices Liability (Defense Plus) rates and rules. See the Actuarial Memorandum for further detail.

This is a rule filing only.

Enclosed in support of this filing are:

- Actuarial Memorandum and supporting exhibit;
- New rule page, Defense Plus – Supplemental-b, edition 05-08; and
- State filing forms/checklists if any.

Your approval of this filing, which has a proposed effective date of February 1, 2009, is appreciated.

Sincerely,

Michelle A. Davanzo
Regulatory Analyst
415-899-2660 (p)
800-227-1700 ext 22 2660 (toll-free phone)
866-290-0671 (fax)
michelle.davanzo@ffic.com

Fireman's Fund
Insurance Companies
A member of the
Alliance Group

777 San Marin Drive
Novato, CA 94998
415.899.2000



Fireman's Fund Insurance Companies®
Nonprofit Organization and Directors and Officers Liability Insurance Endorsement
Actuarial Memorandum

This nationwide filing is for Fireman's Fund Insurance Companies® (FFIC) Nonprofit Organization and Directors and Officers Liability Insurance Endorsement. The filing is offered as endorsed coverage to the insureds that may purchase this coverage as an add-on to the Nonprofit Organization and Directors and Officers Liability Insurance policy.

RATE DETERMINATION:

Third Party Liability Premium:

The Third Party Liability coverage is a new coverage offered by FFIC. Since this is a new coverage, FFIC does not have any historical premium and loss experience from which to determine rates. Therefore, FFIC has relied upon competitor's rating plans to determine the proposed rating plan.

Exhibit I contains a comparison of proposed rating variables to FFIC competitors including Hartford Insurance Group and State National Insurance Company.

Fireman's Fund Insurance Company

Exhibit 2

Employment Practices Liability Insurance Comparison of Expense Components

	Hartford Insurance Group	Philadelphia Indemnity Company	State National Insurance Company	Fireman's Fund Insurance Company
Commission:		20.0%	30.0%	15.0%
General & Other Acquisition Expense:		8.1%	0.0%	14.1%
Taxes, Licenses & Fees:	<i>No Data available</i>	2.3%	2.9%	2.5%
Profit & Contingency:		15.5%	6.6%	5.3%
Total Expense:		45.9%	39.5%	36.9%