

SERFF Tracking Number: GRTA-125950301 State: Arkansas
First Filing Company: Great American Alliance Insurance Company, ... State Tracking Number: EFT \$225
Company Tracking Number: CL AR 0811 PRIN
TOI: 33.0 Other Lines of Business Sub-TOI: 33.0002 Other Commercial Lines
Product Name: CL AR 0811 PRIN
Project Name/Number: /

Filing at a Glance

Companies: Great American Alliance Insurance Company, Great American Assurance Company, Great American Insurance Company, Great American Insurance Company of New York

Product Name: CL AR 0811 PRIN SERFF Tr Num: GRTA-125950301 State: Arkansas
TOI: 33.0 Other Lines of Business SERFF Status: Closed State Tr Num: EFT \$225
Sub-TOI: 33.0002 Other Commercial Lines Co Tr Num: CL AR 0811 PRIN State Status: Fees verified and received

Filing Type: Rule Co Status: Reviewer(s): Betty Montesi, Llyweyia Rawlins
Author: Jennifer Stadtmiller Disposition Date: 12/19/2008
Date Submitted: 12/18/2008 Disposition Status: Exempt from Review
Effective Date Requested (New): Effective Date (New): 12/19/2008
Effective Date Requested (Renewal): Effective Date (Renewal): 12/19/2008

State Filing Description:

General Information

Project Name: Status of Filing in Domicile:
Project Number: Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 12/19/2008
State Status Changed: 12/19/2008 Deemer Date:
Corresponding Filing Tracking Number:

Filing Description:

To place on file an updated rule page for Premium Installment Plans. This filing applies to the following lines of business:

- Commercial Auto
- Commercial Crime and Fidelity

SERFF Tracking Number: GRTA-125950301 State: Arkansas
First Filing Company: Great American Alliance Insurance Company, ... State Tracking Number: EFT \$225
Company Tracking Number: CL AR 0811 PRIN
TOI: 33.0 Other Lines of Business Sub-TOI: 33.0002 Other Commercial Lines
Product Name: CL AR 0811 PRIN
Project Name/Number: /

- Commercial General Liability
- Commercial Inland Marine
- Commercial Lines Package
- Commercial Property
- Commercial Umbrella and Excess
- AgriPak Program
- SafePak Program

The intent of this filing is to simplify and streamline across lines of business the fees associated with installment plan billing wherever possible within state regulations. It will replace any previously filed editions or plan outlines.

A premium installment charge of 1% of total term premium will be charged for all billing plans per policy.

We request that this filing be applicable to all policies under all the above listed lines of business and programs as soon as possible within the laws of your state.

Company and Contact

Filing Contact Information

Jen Stadtmiller, Analyst jstadmiller@gaic.com
49 east 4th street (513) 369-5000 [Phone]
cincinnati, OH 45202

Filing Company Information

Great American Alliance Insurance Company	CoCode: 26832	State of Domicile: Ohio
580 Walnut Street	Group Code: 84	Company Type: P&C
Cincinnati, OH 45202	Group Name:	State ID Number:
(513) 369-5000 ext. [Phone]	FEIN Number: 95-1542353	

Great American Assurance Company	CoCode: 26344	State of Domicile: Ohio
580 Walnut Street	Group Code: 84	Company Type: P&C
Cincinnati, OH 45202	Group Name:	State ID Number:
(513) 369-5000 ext. [Phone]	FEIN Number: 15-6020948	

SERFF Tracking Number: GRTA-125950301 State: Arkansas
First Filing Company: Great American Alliance Insurance Company, ... State Tracking Number: EFT \$225
Company Tracking Number: CL AR 0811 PRIN
TOI: 33.0 Other Lines of Business Sub-TOI: 33.0002 Other Commercial Lines
Product Name: CL AR 0811 PRIN
Project Name/Number: /

Great American Insurance Company
580 Walnut Street
Cincinnati, OH 45202
(513) 369-5000 ext. [Phone]

CoCode: 16691
Group Code: 84
Group Name:
FEIN Number: 31-0501234

State of Domicile: Ohio
Company Type: P&C
State ID Number:

Great American Insurance Company of New York
580 Walnut Street
Cincinnati, OH 45202
(513) 369-5000 ext. [Phone]

CoCode: 22136
Group Code: 84
Group Name:
FEIN Number: 13-5539046

State of Domicile: New York
Company Type: P&C
State ID Number:

SERFF Tracking Number: GRTA-125950301 State: Arkansas
First Filing Company: Great American Alliance Insurance Company, ... State Tracking Number: EFT \$225
Company Tracking Number: CL AR 0811 PRIN
TOI: 33.0 Other Lines of Business Sub-TOI: 33.0002 Other Commercial Lines
Product Name: CL AR 0811 PRIN
Project Name/Number: /

Filing Fees

Fee Required? Yes
Fee Amount: \$225.00
Retaliatory? No
Fee Explanation: \$25 required for each line of business. This filing includes 9 lines of business.

\$25 x 9 = \$225

Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Great American Alliance Insurance Company	\$0.00	12/18/2008	
Great American Assurance Company	\$0.00	12/18/2008	
Great American Insurance Company	\$225.00	12/18/2008	24619175
Great American Insurance Company of New York	\$0.00	12/18/2008	

SERFF Tracking Number: GRTA-125950301 State: Arkansas
First Filing Company: Great American Alliance Insurance Company, ... State Tracking Number: EFT \$225
Company Tracking Number: CL AR 0811 PRIN
TOI: 33.0 Other Lines of Business Sub-TOI: 33.0002 Other Commercial Lines
Product Name: CL AR 0811 PRIN
Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Exempt from Review	Llyweyia Rawlins	12/19/2008	12/19/2008

SERFF Tracking Number: GRTA-125950301 State: Arkansas
First Filing Company: Great American Alliance Insurance Company, ... State Tracking Number: EFT \$225
Company Tracking Number: CL AR 0811 PRIN
TOI: 33.0 Other Lines of Business Sub-TOI: 33.0002 Other Commercial Lines
Product Name: CL AR 0811 PRIN
Project Name/Number: /

Disposition

Disposition Date: 12/19/2008

Effective Date (New): 12/19/2008

Effective Date (Renewal): 12/19/2008

Status: Exempt from Review

Comment:

This line is exempt from filing rates/rules in compliance with ACA 23-67-206 which states that P&C insurance for commercial risks, excluding workers' compensation, employers' liability and professional liability insurance, including but not limited to, medical malpractice insurance, are exempted from the rate/rule filing and review requirements.

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: GRTA-125950301 State: Arkansas
 First Filing Company: Great American Alliance Insurance Company, ... State Tracking Number: EFT \$225
 Company Tracking Number: CL AR 0811 PRIN
 TOI: 33.0 Other Lines of Business Sub-TOI: 33.0002 Other Commercial Lines
 Product Name: CL AR 0811 PRIN
 Project Name/Number: /

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Accepted for Informational Purposes	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Accepted for Informational Purposes	Yes
Supporting Document	NAIC loss cost data entry document	Accepted for Informational Purposes	Yes
Supporting Document	Cover Letter	Accepted for Informational Purposes	Yes
Supporting Document	Explanatory Memo	Accepted for Informational Purposes	Yes
Rate	AgriPak Product Exception Page	Accepted for Informational Purposes	Yes
Rate	Commercial Auto Exception Page	Accepted for Informational Purposes	Yes
Rate	Commercial Crime and Fidelity Exception Page	Accepted for Informational Purposes	Yes
Rate	Commercial General Liability Exception Page	Accepted for Informational Purposes	Yes
Rate	Commercial Inland Marine Exception Page	Accepted for Informational Purposes	Yes
Rate	Commercial Lines Package Exception Page	Accepted for Informational Purposes	Yes
Rate	Commercial Property Exception Page	Accepted for Informational Purposes	Yes
Rate	SafePak Program Exception Page	Accepted for Informational Purposes	Yes
Rate	Commercial Umbrella and Excess Exception Page	Accepted for Informational Purposes	Yes

SERFF Tracking Number: GRTA-125950301 State: Arkansas
 First Filing Company: Great American Alliance Insurance Company, ... State Tracking Number: EFT \$225
 Company Tracking Number: CL AR 0811 PRIN
 TOI: 33.0 Other Lines of Business Sub-TOI: 33.0002 Other Commercial Lines
 Product Name: CL AR 0811 PRIN
 Project Name/Number: /

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Accepted for Informational Purposes	AgriPak Product Exception Page		New	1% Rule Exception Page-agripak.pdf
Accepted for Informational Purposes	Commercial Auto Exception Page		New	1% Rule Exception Page-auto.pdf
Accepted for Informational Purposes	Commercial Crime and Fidelity Exception Page		New	1% Rule Exception Page-crime and fidelity.pdf
Accepted for Informational Purposes	Commercial General Liability Exception Page		New	1% Rule Exception Page-general liability.pdf
Accepted for Informational Purposes	Commercial Inland Marine Exception Page		New	1% Rule Exception Page-inland marine.pdf
Accepted for Informational Purposes	Commercial Lines Package Exception Page		New	1% Rule Exception Page-package.pdf
Accepted for Informational Purposes	Commercial Property Exception Page		New	1% Rule Exception Page-property.pdf
Accepted for	SafePak Program		New	1% Rule Exception

SERFF Tracking Number: GRTA-125950301 State: Arkansas
First Filing Company: Great American Alliance Insurance Company, ... State Tracking Number: EFT \$225
Company Tracking Number: CL AR 0811 PRIN
TOI: 33.0 Other Lines of Business Sub-TOI: 33.0002 Other Commercial Lines
Product Name: CL AR 0811 PRIN
Project Name/Number: /

Informational Exception Page
Purposes

Page-safepak.pdf

SERFF Tracking Number: GRTA-125950301 State: Arkansas
First Filing Company: Great American Alliance Insurance Company, ... State Tracking Number: EFT \$225
Company Tracking Number: CL AR 0811 PRIN
TOI: 33.0 Other Lines of Business Sub-TOI: 33.0002 Other Commercial Lines
Product Name: CL AR 0811 PRIN
Project Name/Number: /

Accepted for Informational Purposes Commercial Umbrella and Excess Exception Page New 1% Rule Exception Page-umbrella and excess.pdf

Commercial Lines Manual
AgriPak Program

Arkansas – Premium Computation Rule Page

The following is added to General Rule 5:

One year term policies to be paid as follows:

1. In full at policy inception.
2. The installment charge is 1.0%
Total Premium = Term Premium x 1.01
3. Monthly Installments – If the annual premium is \$500 or more, it may be paid in 10 monthly installments computed as follows:

Downpayment = Total Premium x 0.2998
Monthly Payments = Total Premium x 0.778 in 9 consecutive months after policy inception
4. Monthly Installments – If the annual premium is \$500 or more, it may be paid in 10 monthly installments computed as follows:

Downpayment = Total Premium x 0.2503
Monthly Payments = Total Premium x 0.0833 in 9 consecutive months after policy inception
5. Monthly Installments – If the annual premium is \$500 or more, it may be paid in 10 monthly installments computed as follows:

Downpayment = Total Premium x 0.1999
Monthly Payments = Total Premium x 0.0889 in 9 consecutive months after policy inception
6. Monthly Installments – If the annual premium is \$500 or more, it may be paid in 10 monthly installments computed as follows:

Downpayment = Total Premium x 0.0802
Monthly Payments = Total Premium x 0.1022 in 9 consecutive months after policy inception
7. Monthly Installments – If the annual premium is \$500 or more, it may be paid in 12 monthly installments computed as follows:

Downpayment = Total Premium x 0

Monthly Payments = Total Premium x 0.0833 in 12 consecutive months after policy inception

8. Monthly Installments – If the annual premium is \$500 or more, it may be paid in 11 monthly installments computed as follows:

Downpayment = Total Premium x 0

Monthly Payments = Total Premium x 0.0909 in 11 consecutive months after policy inception

9. Quarterly Installments – If the annual premium is \$500 or more, it may be paid in four quarterly installments computed as follows:

Downpayment = Total Premium x 0.4000

Quarterly Payments = Total Premium x 0.2000 in 3 subsequent quarterly periods

10. Quarterly Installments – If the annual premium is \$500 or more, it may be paid in four quarterly installments computed as follows:

Downpayment = Total Premium x 0.3499

Quarterly Payments = Total Premium x 0.2167 in 3 subsequent quarterly periods

11. Quarterly Installments – If the annual premium is \$500 or more, it may be paid in four quarterly installments computed as follows:

Downpayment = Total Premium x 0

Quarterly Payments = Total Premium x 0.2500 in 4 subsequent quarterly periods

12. Semi-annual Installments – If the annual premium is \$2,500 or more, it may be paid in two installments computed as follows:

Downpayment = Total Premium x 0.6500

Payment = Total Premium x 0.3500 due 6 months after policy inception

13. Semi-annual Installments – If the annual premium is \$2,500 or more, it may be paid in two installments computed as follows:

Downpayment = Total Premium x 0.5000

Payment = Total Premium x 0.5000 due 6 months after policy inception

Attach the Installment Payment of Premium Endorsement IL 88 04 to all policies issued with Premium Installment Plans.

Additional premiums due for endorsements issued after inception will be paid on a cash basis.

Commercial Lines Manual
Division 1 – Commercial Auto

Arkansas – Premium Computation Rule Page

The following is added to General Rule 5:

One year term policies to be paid as follows:

1. In full at policy inception.
2. The installment charge is 1.0%
Total Premium = Term Premium x 1.01
3. Monthly Installments – If the annual premium is \$500 or more, it may be paid in 10 monthly installments computed as follows:

Downpayment = Total Premium x 0.2998
Monthly Payments = Total Premium x 0.778 in 9 consecutive months after policy inception
4. Monthly Installments – If the annual premium is \$500 or more, it may be paid in 10 monthly installments computed as follows:

Downpayment = Total Premium x 0.2503
Monthly Payments = Total Premium x 0.0833 in 9 consecutive months after policy inception
5. Monthly Installments – If the annual premium is \$500 or more, it may be paid in 10 monthly installments computed as follows:

Downpayment = Total Premium x 0.1999
Monthly Payments = Total Premium x 0.0889 in 9 consecutive months after policy inception
6. Monthly Installments – If the annual premium is \$500 or more, it may be paid in 10 monthly installments computed as follows:

Downpayment = Total Premium x 0.0802
Monthly Payments = Total Premium x 0.1022 in 9 consecutive months after policy inception
7. Monthly Installments – If the annual premium is \$500 or more, it may be paid in 12 monthly installments computed as follows:

Downpayment = Total Premium x 0

Monthly Payments = Total Premium x 0.0833 in 12 consecutive months after policy inception

8. Monthly Installments – If the annual premium is \$500 or more, it may be paid in 11 monthly installments computed as follows:

Downpayment = Total Premium x 0

Monthly Payments = Total Premium x 0.0909 in 11 consecutive months after policy inception

9. Quarterly Installments – If the annual premium is \$500 or more, it may be paid in four quarterly installments computed as follows:

Downpayment = Total Premium x 0.4000

Quarterly Payments = Total Premium x 0.2000 in 3 subsequent quarterly periods

10. Quarterly Installments – If the annual premium is \$500 or more, it may be paid in four quarterly installments computed as follows:

Downpayment = Total Premium x 0.3499

Quarterly Payments = Total Premium x 0.2167 in 3 subsequent quarterly periods

11. Quarterly Installments – If the annual premium is \$500 or more, it may be paid in four quarterly installments computed as follows:

Downpayment = Total Premium x 0

Quarterly Payments = Total Premium x 0.2500 in 4 subsequent quarterly periods

12. Semi-annual Installments – If the annual premium is \$2,500 or more, it may be paid in two installments computed as follows:

Downpayment = Total Premium x 0.6500

Payment = Total Premium x 0.3500 due 6 months after policy inception

13. Semi-annual Installments – If the annual premium is \$2,500 or more, it may be paid in two installments computed as follows:

Downpayment = Total Premium x 0.5000

Payment = Total Premium x 0.5000 due 6 months after policy inception

Attach the Installment Payment of Premium Endorsement IL 88 04 to all policies issued with Premium Installment Plans.

Additional premiums due for endorsements issued after inception will be paid on a cash basis.

Commercial Lines Manual
Division 3 – Commercial Crime and Fidelity
Arkansas – Premium Computation Rule Page

The following is added to General Rule 5:

One year term policies to be paid as follows:

1. In full at policy inception.
2. The installment charge is 1.0%
Total Premium = Term Premium x 1.01
3. Monthly Installments – If the annual premium is \$500 or more, it may be paid in 10 monthly installments computed as follows:

Downpayment = Total Premium x 0.2998
Monthly Payments = Total Premium x 0.778 in 9 consecutive months after policy inception
4. Monthly Installments – If the annual premium is \$500 or more, it may be paid in 10 monthly installments computed as follows:

Downpayment = Total Premium x 0.2503
Monthly Payments = Total Premium x 0.0833 in 9 consecutive months after policy inception
5. Monthly Installments – If the annual premium is \$500 or more, it may be paid in 10 monthly installments computed as follows:

Downpayment = Total Premium x 0.1999
Monthly Payments = Total Premium x 0.0889 in 9 consecutive months after policy inception
6. Monthly Installments – If the annual premium is \$500 or more, it may be paid in 10 monthly installments computed as follows:

Downpayment = Total Premium x 0.0802
Monthly Payments = Total Premium x 0.1022 in 9 consecutive months after policy inception
7. Monthly Installments – If the annual premium is \$500 or more, it may be paid in 12 monthly installments computed as follows:

Downpayment = Total Premium x 0

Monthly Payments = Total Premium x 0.0833 in 12 consecutive months after policy inception

8. Monthly Installments – If the annual premium is \$500 or more, it may be paid in 11 monthly installments computed as follows:

Downpayment = Total Premium x 0

Monthly Payments = Total Premium x 0.0909 in 11 consecutive months after policy inception

9. Quarterly Installments – If the annual premium is \$500 or more, it may be paid in four quarterly installments computed as follows:

Downpayment = Total Premium x 0.4000

Quarterly Payments = Total Premium x 0.2000 in 3 subsequent quarterly periods

10. Quarterly Installments – If the annual premium is \$500 or more, it may be paid in four quarterly installments computed as follows:

Downpayment = Total Premium x 0.3499

Quarterly Payments = Total Premium x 0.2167 in 3 subsequent quarterly periods

11. Quarterly Installments – If the annual premium is \$500 or more, it may be paid in four quarterly installments computed as follows:

Downpayment = Total Premium x 0

Quarterly Payments = Total Premium x 0.2500 in 4 subsequent quarterly periods

12. Semi-annual Installments – If the annual premium is \$2,500 or more, it may be paid in two installments computed as follows:

Downpayment = Total Premium x 0.6500

Payment = Total Premium x 0.3500 due 6 months after policy inception

13. Semi-annual Installments – If the annual premium is \$2,500 or more, it may be paid in two installments computed as follows:

Downpayment = Total Premium x 0.5000

Payment = Total Premium x 0.5000 due 6 months after policy inception

Attach the Installment Payment of Premium Endorsement IL 88 04 to all policies issued with Premium Installment Plans.

Additional premiums due for endorsements issued after inception will be paid on a cash basis.

Commercial Lines Manual
Division 6 – Commercial General Liability

Arkansas – Premium Computation Rule Page

The following is added to General Rule 5:

One year term policies to be paid as follows:

1. In full at policy inception.
2. The installment charge is 1.0%
Total Premium = Term Premium x 1.01
3. Monthly Installments – If the annual premium is \$500 or more, it may be paid in 10 monthly installments computed as follows:

Downpayment = Total Premium x 0.2998
Monthly Payments = Total Premium x 0.778 in 9 consecutive months after policy inception
4. Monthly Installments – If the annual premium is \$500 or more, it may be paid in 10 monthly installments computed as follows:

Downpayment = Total Premium x 0.2503
Monthly Payments = Total Premium x 0.0833 in 9 consecutive months after policy inception
5. Monthly Installments – If the annual premium is \$500 or more, it may be paid in 10 monthly installments computed as follows:

Downpayment = Total Premium x 0.1999
Monthly Payments = Total Premium x 0.0889 in 9 consecutive months after policy inception
6. Monthly Installments – If the annual premium is \$500 or more, it may be paid in 10 monthly installments computed as follows:

Downpayment = Total Premium x 0.0802
Monthly Payments = Total Premium x 0.1022 in 9 consecutive months after policy inception
7. Monthly Installments – If the annual premium is \$500 or more, it may be paid in 12 monthly installments computed as follows:

Downpayment = Total Premium x 0

Monthly Payments = Total Premium x 0.0833 in 12 consecutive months after policy inception

8. Monthly Installments – If the annual premium is \$500 or more, it may be paid in 11 monthly installments computed as follows:

Downpayment = Total Premium x 0

Monthly Payments = Total Premium x 0.0909 in 11 consecutive months after policy inception

9. Quarterly Installments – If the annual premium is \$500 or more, it may be paid in four quarterly installments computed as follows:

Downpayment = Total Premium x 0.4000

Quarterly Payments = Total Premium x 0.2000 in 3 subsequent quarterly periods

10. Quarterly Installments – If the annual premium is \$500 or more, it may be paid in four quarterly installments computed as follows:

Downpayment = Total Premium x 0.3499

Quarterly Payments = Total Premium x 0.2167 in 3 subsequent quarterly periods

11. Quarterly Installments – If the annual premium is \$500 or more, it may be paid in four quarterly installments computed as follows:

Downpayment = Total Premium x 0

Quarterly Payments = Total Premium x 0.2500 in 4 subsequent quarterly periods

12. Semi-annual Installments – If the annual premium is \$2,500 or more, it may be paid in two installments computed as follows:

Downpayment = Total Premium x 0.6500

Payment = Total Premium x 0.3500 due 6 months after policy inception

13. Semi-annual Installments – If the annual premium is \$2,500 or more, it may be paid in two installments computed as follows:

Downpayment = Total Premium x 0.5000

Payment = Total Premium x 0.5000 due 6 months after policy inception

Attach the Installment Payment of Premium Endorsement IL 88 04 to all policies issued with Premium Installment Plans.

Additional premiums due for endorsements issued after inception will be paid on a cash basis.

Commercial Lines Manual
Division 8 – Commercial Inland Marine

Arkansas – Premium Computation Rule Page

The following is added to General Rule 5:

One year term policies to be paid as follows:

1. In full at policy inception.
2. The installment charge is 1.0%
Total Premium = Term Premium x 1.01
3. Monthly Installments – If the annual premium is \$500 or more, it may be paid in 10 monthly installments computed as follows:

Downpayment = Total Premium x 0.2998
Monthly Payments = Total Premium x 0.778 in 9 consecutive months after policy inception
4. Monthly Installments – If the annual premium is \$500 or more, it may be paid in 10 monthly installments computed as follows:

Downpayment = Total Premium x 0.2503
Monthly Payments = Total Premium x 0.0833 in 9 consecutive months after policy inception
5. Monthly Installments – If the annual premium is \$500 or more, it may be paid in 10 monthly installments computed as follows:

Downpayment = Total Premium x 0.1999
Monthly Payments = Total Premium x 0.0889 in 9 consecutive months after policy inception
6. Monthly Installments – If the annual premium is \$500 or more, it may be paid in 10 monthly installments computed as follows:

Downpayment = Total Premium x 0.0802
Monthly Payments = Total Premium x 0.1022 in 9 consecutive months after policy inception
7. Monthly Installments – If the annual premium is \$500 or more, it may be paid in 12 monthly installments computed as follows:

Downpayment = Total Premium x 0

Monthly Payments = Total Premium x 0.0833 in 12 consecutive months after policy inception

8. Monthly Installments – If the annual premium is \$500 or more, it may be paid in 11 monthly installments computed as follows:

Downpayment = Total Premium x 0

Monthly Payments = Total Premium x 0.0909 in 11 consecutive months after policy inception

9. Quarterly Installments – If the annual premium is \$500 or more, it may be paid in four quarterly installments computed as follows:

Downpayment = Total Premium x 0.4000

Quarterly Payments = Total Premium x 0.2000 in 3 subsequent quarterly periods

10. Quarterly Installments – If the annual premium is \$500 or more, it may be paid in four quarterly installments computed as follows:

Downpayment = Total Premium x 0.3499

Quarterly Payments = Total Premium x 0.2167 in 3 subsequent quarterly periods

11. Quarterly Installments – If the annual premium is \$500 or more, it may be paid in four quarterly installments computed as follows:

Downpayment = Total Premium x 0

Quarterly Payments = Total Premium x 0.2500 in 4 subsequent quarterly periods

12. Semi-annual Installments – If the annual premium is \$2,500 or more, it may be paid in two installments computed as follows:

Downpayment = Total Premium x 0.6500

Payment = Total Premium x 0.3500 due 6 months after policy inception

13. Semi-annual Installments – If the annual premium is \$2,500 or more, it may be paid in two installments computed as follows:

Downpayment = Total Premium x 0.5000

Payment = Total Premium x 0.5000 due 6 months after policy inception

Attach the Installment Payment of Premium Endorsement IL 88 04 to all policies issued with Premium Installment Plans.

Additional premiums due for endorsements issued after inception will be paid on a cash basis.

Commercial Lines Manual
Division 9 – Commercial Lines Package

Arkansas – Premium Computation Rule Page

The following is added to General Rule 5:

One year term policies to be paid as follows:

1. In full at policy inception.
2. The installment charge is 1.0%
Total Premium = Term Premium x 1.01
3. Monthly Installments – If the annual premium is \$500 or more, it may be paid in 10 monthly installments computed as follows:

Downpayment = Total Premium x 0.2998
Monthly Payments = Total Premium x 0.778 in 9 consecutive months after policy inception
4. Monthly Installments – If the annual premium is \$500 or more, it may be paid in 10 monthly installments computed as follows:

Downpayment = Total Premium x 0.2503
Monthly Payments = Total Premium x 0.0833 in 9 consecutive months after policy inception
5. Monthly Installments – If the annual premium is \$500 or more, it may be paid in 10 monthly installments computed as follows:

Downpayment = Total Premium x 0.1999
Monthly Payments = Total Premium x 0.0889 in 9 consecutive months after policy inception
6. Monthly Installments – If the annual premium is \$500 or more, it may be paid in 10 monthly installments computed as follows:

Downpayment = Total Premium x 0.0802
Monthly Payments = Total Premium x 0.1022 in 9 consecutive months after policy inception
7. Monthly Installments – If the annual premium is \$500 or more, it may be paid in 12 monthly installments computed as follows:

Downpayment = Total Premium x 0

Monthly Payments = Total Premium x 0.0833 in 12 consecutive months after policy inception

8. Monthly Installments – If the annual premium is \$500 or more, it may be paid in 11 monthly installments computed as follows:

Downpayment = Total Premium x 0

Monthly Payments = Total Premium x 0.0909 in 11 consecutive months after policy inception

9. Quarterly Installments – If the annual premium is \$500 or more, it may be paid in four quarterly installments computed as follows:

Downpayment = Total Premium x 0.4000

Quarterly Payments = Total Premium x 0.2000 in 3 subsequent quarterly periods

10. Quarterly Installments – If the annual premium is \$500 or more, it may be paid in four quarterly installments computed as follows:

Downpayment = Total Premium x 0.3499

Quarterly Payments = Total Premium x 0.2167 in 3 subsequent quarterly periods

11. Quarterly Installments – If the annual premium is \$500 or more, it may be paid in four quarterly installments computed as follows:

Downpayment = Total Premium x 0

Quarterly Payments = Total Premium x 0.2500 in 4 subsequent quarterly periods

12. Semi-annual Installments – If the annual premium is \$2,500 or more, it may be paid in two installments computed as follows:

Downpayment = Total Premium x 0.6500

Payment = Total Premium x 0.3500 due 6 months after policy inception

13. Semi-annual Installments – If the annual premium is \$2,500 or more, it may be paid in two installments computed as follows:

Downpayment = Total Premium x 0.5000

Payment = Total Premium x 0.5000 due 6 months after policy inception

Attach the Installment Payment of Premium Endorsement IL 88 04 to all policies issued with Premium Installment Plans.

Additional premiums due for endorsements issued after inception will be paid on a cash basis.

Commercial Lines Manual
Division 5 – Commercial Property

Arkansas – Premium Computation Rule Page

The following is added to General Rule 5:

One year term policies to be paid as follows:

1. In full at policy inception.
2. The installment charge is 1.0%
Total Premium = Term Premium x 1.01
3. Monthly Installments – If the annual premium is \$500 or more, it may be paid in 10 monthly installments computed as follows:

Downpayment = Total Premium x 0.2998
Monthly Payments = Total Premium x 0.778 in 9 consecutive months after policy inception
4. Monthly Installments – If the annual premium is \$500 or more, it may be paid in 10 monthly installments computed as follows:

Downpayment = Total Premium x 0.2503
Monthly Payments = Total Premium x 0.0833 in 9 consecutive months after policy inception
5. Monthly Installments – If the annual premium is \$500 or more, it may be paid in 10 monthly installments computed as follows:

Downpayment = Total Premium x 0.1999
Monthly Payments = Total Premium x 0.0889 in 9 consecutive months after policy inception
6. Monthly Installments – If the annual premium is \$500 or more, it may be paid in 10 monthly installments computed as follows:

Downpayment = Total Premium x 0.0802
Monthly Payments = Total Premium x 0.1022 in 9 consecutive months after policy inception
7. Monthly Installments – If the annual premium is \$500 or more, it may be paid in 12 monthly installments computed as follows:

Downpayment = Total Premium x 0

Monthly Payments = Total Premium x 0.0833 in 12 consecutive months after policy inception

8. Monthly Installments – If the annual premium is \$500 or more, it may be paid in 11 monthly installments computed as follows:

Downpayment = Total Premium x 0

Monthly Payments = Total Premium x 0.0909 in 11 consecutive months after policy inception

9. Quarterly Installments – If the annual premium is \$500 or more, it may be paid in four quarterly installments computed as follows:

Downpayment = Total Premium x 0.4000

Quarterly Payments = Total Premium x 0.2000 in 3 subsequent quarterly periods

10. Quarterly Installments – If the annual premium is \$500 or more, it may be paid in four quarterly installments computed as follows:

Downpayment = Total Premium x 0.3499

Quarterly Payments = Total Premium x 0.2167 in 3 subsequent quarterly periods

11. Quarterly Installments – If the annual premium is \$500 or more, it may be paid in four quarterly installments computed as follows:

Downpayment = Total Premium x 0

Quarterly Payments = Total Premium x 0.2500 in 4 subsequent quarterly periods

12. Semi-annual Installments – If the annual premium is \$2,500 or more, it may be paid in two installments computed as follows:

Downpayment = Total Premium x 0.6500

Payment = Total Premium x 0.3500 due 6 months after policy inception

13. Semi-annual Installments – If the annual premium is \$2,500 or more, it may be paid in two installments computed as follows:

Downpayment = Total Premium x 0.5000

Payment = Total Premium x 0.5000 due 6 months after policy inception

Attach the Installment Payment of Premium Endorsement IL 88 04 to all policies issued with Premium Installment Plans.

Additional premiums due for endorsements issued after inception will be paid on a cash basis.

Commercial Lines Manual
SafePak Program

Arkansas – Premium Computation Rule Page

The following is added to General Rule 5:

One year term policies to be paid as follows:

1. In full at policy inception.
2. The installment charge is 1.0%
Total Premium = Term Premium x 1.01
3. Monthly Installments – If the annual premium is \$500 or more, it may be paid in 10 monthly installments computed as follows:

Downpayment = Total Premium x 0.2998
Monthly Payments = Total Premium x 0.778 in 9 consecutive months after policy inception
4. Monthly Installments – If the annual premium is \$500 or more, it may be paid in 10 monthly installments computed as follows:

Downpayment = Total Premium x 0.2503
Monthly Payments = Total Premium x 0.0833 in 9 consecutive months after policy inception
5. Monthly Installments – If the annual premium is \$500 or more, it may be paid in 10 monthly installments computed as follows:

Downpayment = Total Premium x 0.1999
Monthly Payments = Total Premium x 0.0889 in 9 consecutive months after policy inception
6. Monthly Installments – If the annual premium is \$500 or more, it may be paid in 10 monthly installments computed as follows:

Downpayment = Total Premium x 0.0802
Monthly Payments = Total Premium x 0.1022 in 9 consecutive months after policy inception
7. Monthly Installments – If the annual premium is \$500 or more, it may be paid in 12 monthly installments computed as follows:

Downpayment = Total Premium x 0

Monthly Payments = Total Premium x 0.0833 in 12 consecutive months after policy inception

8. Monthly Installments – If the annual premium is \$500 or more, it may be paid in 11 monthly installments computed as follows:

Downpayment = Total Premium x 0

Monthly Payments = Total Premium x 0.0909 in 11 consecutive months after policy inception

9. Quarterly Installments – If the annual premium is \$500 or more, it may be paid in four quarterly installments computed as follows:

Downpayment = Total Premium x 0.4000

Quarterly Payments = Total Premium x 0.2000 in 3 subsequent quarterly periods

10. Quarterly Installments – If the annual premium is \$500 or more, it may be paid in four quarterly installments computed as follows:

Downpayment = Total Premium x 0.3499

Quarterly Payments = Total Premium x 0.2167 in 3 subsequent quarterly periods

11. Quarterly Installments – If the annual premium is \$500 or more, it may be paid in four quarterly installments computed as follows:

Downpayment = Total Premium x 0

Quarterly Payments = Total Premium x 0.2500 in 4 subsequent quarterly periods

12. Semi-annual Installments – If the annual premium is \$2,500 or more, it may be paid in two installments computed as follows:

Downpayment = Total Premium x 0.6500

Payment = Total Premium x 0.3500 due 6 months after policy inception

13. Semi-annual Installments – If the annual premium is \$2,500 or more, it may be paid in two installments computed as follows:

Downpayment = Total Premium x 0.5000

Payment = Total Premium x 0.5000 due 6 months after policy inception

Attach the Installment Payment of Premium Endorsement IL 88 04 to all policies issued with Premium Installment Plans.

Additional premiums due for endorsements issued after inception will be paid on a cash basis.

Commercial Lines Manual
Commercial Umbrella and Excess

Arkansas – Premium Computation Rule Page

The following is added to General Rule 5:

One year term policies to be paid as follows:

1. In full at policy inception.
2. The installment charge is 1.0%
Total Premium = Term Premium x 1.01
3. Monthly Installments – If the annual premium is \$500 or more, it may be paid in 10 monthly installments computed as follows:

Downpayment = Total Premium x 0.2998
Monthly Payments = Total Premium x 0.778 in 9 consecutive months after policy inception
4. Monthly Installments – If the annual premium is \$500 or more, it may be paid in 10 monthly installments computed as follows:

Downpayment = Total Premium x 0.2503
Monthly Payments = Total Premium x 0.0833 in 9 consecutive months after policy inception
5. Monthly Installments – If the annual premium is \$500 or more, it may be paid in 10 monthly installments computed as follows:

Downpayment = Total Premium x 0.1999
Monthly Payments = Total Premium x 0.0889 in 9 consecutive months after policy inception
6. Monthly Installments – If the annual premium is \$500 or more, it may be paid in 10 monthly installments computed as follows:

Downpayment = Total Premium x 0.0802
Monthly Payments = Total Premium x 0.1022 in 9 consecutive months after policy inception
7. Monthly Installments – If the annual premium is \$500 or more, it may be paid in 12 monthly installments computed as follows:

Downpayment = Total Premium x 0

Monthly Payments = Total Premium x 0.0833 in 12 consecutive months after policy inception

8. Monthly Installments – If the annual premium is \$500 or more, it may be paid in 11 monthly installments computed as follows:

Downpayment = Total Premium x 0

Monthly Payments = Total Premium x 0.0909 in 11 consecutive months after policy inception

9. Quarterly Installments – If the annual premium is \$500 or more, it may be paid in four quarterly installments computed as follows:

Downpayment = Total Premium x 0.4000

Quarterly Payments = Total Premium x 0.2000 in 3 subsequent quarterly periods

10. Quarterly Installments – If the annual premium is \$500 or more, it may be paid in four quarterly installments computed as follows:

Downpayment = Total Premium x 0.3499

Quarterly Payments = Total Premium x 0.2167 in 3 subsequent quarterly periods

11. Quarterly Installments – If the annual premium is \$500 or more, it may be paid in four quarterly installments computed as follows:

Downpayment = Total Premium x 0

Quarterly Payments = Total Premium x 0.2500 in 4 subsequent quarterly periods

12. Semi-annual Installments – If the annual premium is \$2,500 or more, it may be paid in two installments computed as follows:

Downpayment = Total Premium x 0.6500

Payment = Total Premium x 0.3500 due 6 months after policy inception

13. Semi-annual Installments – If the annual premium is \$2,500 or more, it may be paid in two installments computed as follows:

Downpayment = Total Premium x 0.5000

Payment = Total Premium x 0.5000 due 6 months after policy inception

Attach the Installment Payment of Premium Endorsement IL 88 04 to all policies issued with Premium Installment Plans.

Additional premiums due for endorsements issued after inception will be paid on a cash basis.

SERFF Tracking Number: GRTA-125950301 State: Arkansas
First Filing Company: Great American Alliance Insurance Company, ... State Tracking Number: EFT \$225
Company Tracking Number: CL AR 0811 PRIN
TOI: 33.0 Other Lines of Business Sub-TOI: 33.0002 Other Commercial Lines
Product Name: CL AR 0811 PRIN
Project Name/Number: /

Supporting Document Schedules

Satisfied -Name:	Uniform Transmittal Document-Property & Casualty	Review Status:	Accepted for Informational Purposes	12/19/2008
Comments:				
Attachment:	PC TD-1.pdf			
Bypassed -Name:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Review Status:	Accepted for Informational Purposes	12/19/2008
Bypass Reason:	Not a loss cost filing			
Comments:				
Bypassed -Name:	NAIC loss cost data entry document	Review Status:	Accepted for Informational Purposes	12/19/2008
Bypass Reason:	Not a loss cost filing			
Comments:				
Satisfied -Name:	Cover Letter	Review Status:	Accepted for Informational Purposes	12/19/2008
Comments:				
Attachment:	Cover Letter.pdf			
Satisfied -Name:	Explanatory Memo	Review Status:	Accepted for Informational Purposes	12/19/2008
Comments:				
Attachment:	Filing Memorandum.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: 50%;">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 #
Great American Insurance Group	084

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Great American Insurance Company	OH	16691	31-0501234	
Great American Alliance Insurance Co.	OH	26832	95-1542353	
Great American Assurance Company	OH	26344	15-6020948	
Great American Insurance Co. of New York	NY	22136	13-5539046	

5. Company Tracking Number	CL AR 0811 PRIN
-----------------------------------	------------------------

Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Jennifer Stadtmiller	State Filings Technician	513-369-5622	513-333-6996	jstadtmiller@gaic.com
	49 East Fourth Street DTN-6 Cincinnati, OH 45202				
7.	Signature of authorized filer				
8.	Please print name of authorized filer		Jennifer Stadtmiller		

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

9.	Type of Insurance (TOI)	33.0000
10.	Sub-Type of Insurance (Sub-TOI)	33.0002 (Other Commercial Lines)
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: ASAP Renewal: ASAP

Property & Casualty Transmittal Document---

15.	Reference Filing?	<input type="checkbox"/> Yes <input type="checkbox"/> No
16.	Reference Organization (if applicable)	
17.	Reference Organization # & Title	
18.	Company's Date of Filing	
19.	Status of filing in domicile	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

20.	This filing transmittal is part of Company Tracking #	CL AR 0811 PRIN
------------	--	-----------------

21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
------------	--

See cover letter.

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]
<p>Check #: Amount:</p> <p>Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.</p>	

*****Refer to each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

Specialty Operations
49 East Fourth Street
Dixie Terminal South Building
4th Floor
Cincinnati, OH 45202-3803
PO Box 5425
Cincinnati, OH 45201-5425
513.287.8100 ph
513.333.6996 fax



December 8, 2008

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

RE: Great American Insurance Group

Great American Insurance Company	084-16691	31-0501234
Great American Alliance Insurance Company	084-26832	95-1542353
Great American Assurance Company	084-26344	15-6020948
Great American Insurance Company of New York	084-22136	13-5539046

Lines of Insurance

Commercial Auto	Commercial Lines Package
Commercial Crime & Fidelity	Commercial Property
Commercial General Liability	Commercial Umbrella & Excess
Commercial Inland Marine	AgriPak Program

SafePak Program

Premium Installment Plan Filing

GAI Filing # CL AR 0811 PRIN

Dear Sir or Madam:

The above captioned companies place on file an updated rule page for Premium Installment Plans.

We request that this filing be applicable to all policies, under all the above listed lines of business and programs as soon as possible within the laws of your state.

Please use the enclosed duplicate to indicate your receipt and acknowledgement and please contact me with any questions or additional information requests.

Sincerely,

Jennifer Stadtmiller
State Filings Technician
Product Development and Compliance
Phone: 513-369-5622
Email: jstadtmiller@gaic.com

MULTILINE COMMERCIAL FILING
PREMIUM INSTALLMENT PLAN AND FEES
FILING EXPLANATORY MEMO

The following lines of business are included in this filing:

Commercial Auto
Commercial Crime & Fidelity
Commercial General Liability
Commercial Inland Marine
Commercial Lines Package
Commercial Property
Commercial Umbrella & Excess
SafePak Program
AgriPak Program

The intent of this filing is to simplify and streamline across lines of business the fees associated with installment plan billing wherever possible within state regulations. It will replace any previously filed editions or plan outlines.

A premium installment charge of 1% of total term premium will be charged for all billing plans per policy.