

SERFF Tracking Number: STNA-125946858 State: Arkansas  
Filing Company: State National Insurance Company Inc. State Tracking Number: #? \$50  
Company Tracking Number: LG-UCC-AR-CA-002-F  
TOI: 20.0 Commercial Auto Sub-TOI: 20.0004 Truckers  
Product Name: Commercial Auto  
Project Name/Number: Deluxe Coverages Endorsement correction/LG-UCC-AR-CA-002-F

## Filing at a Glance

Company: State National Insurance Company Inc.

Product Name: Commercial Auto	SERFF Tr Num: STNA-125946858	State: Arkansas
TOI: 20.0 Commercial Auto	SERFF Status: Closed	State Tr Num: #? \$50
Sub-TOI: 20.0004 Truckers	Co Tr Num: LG-UCC-AR-CA-002-F	State Status: Fees verified
Filing Type: Form	Co Status:	Reviewer(s): Llyweyia Rawlins, Brittany Yielding
	Author: Larry Wilk	Disposition Date: 12/18/2008
	Date Submitted: 12/17/2008	Disposition Status: Approved
Effective Date Requested (New): On Approval		Effective Date (New): 12/18/2008
Effective Date Requested (Renewal): On Approval		Effective Date (Renewal): 12/18/2008

State Filing Description:

## General Information

Project Name: Deluxe Coverages Endorsement correction	Status of Filing in Domicile: Not Filed
Project Number: LG-UCC-AR-CA-002-F	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 12/18/2008	
State Status Changed: 12/18/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	

We are filing a corrected Deluxe Coverages Endorsement. We discovered an error in section A., DOWNTIME/RENTAL REIMBURSEMENT COVERAGE - the maximum amount per loss should read "\$5,000" instead of "\$50,000".

Also, a typographical error on page 3 has been corrected. "CARRERIER" has been corrected to "CARRIER".

Please note that there is no premium charge for this endorsement.

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This form is identical to the one filed by Universal Casualty company under their file # AR-CA-0166, SERFF Tracking number UNCA-125937486.

## Company and Contact

### Filing Contact Information

Larry Wilk, Compliance Manager lwilk@univcas.com  
 150 Northwest Point Blvd (847) 700-9163 [Phone]  
 Elk Grove, IL 60007 (847) 228-4104[FAX]

### Filing Company Information

State National Insurance Company Inc. CoCode: 12831 State of Domicile: Texas  
 8200 Anderson Boulevard Group Code: 93 Company Type: Property & Casualty  
 Fort Worth, TX 76120 Group Name: State ID Number:  
 (800) 877-4567 ext. [Phone] FEIN Number: 75-1980552  
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## Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
State National Insurance Company Inc.	\$0.00	12/17/2008	

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
33217	\$50.00	12/16/2008

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	12/18/2008	12/18/2008

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## **Disposition**

Disposition Date: 12/18/2008

Effective Date (New): 12/18/2008

Effective Date (Renewal): 12/18/2008

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	3rd party filing authorization	Approved	Yes
Supporting Document	Marked up copy of form	Approved	Yes
Form	Deluxe Coverages Endorsement	Approved	Yes

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## Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Deluxe Coverages Endorsement	UCC 10 09	12 08	Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 UCC 10 09 09 07 Previous Filing #:		UCC 10 09 12 08.pdf

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

## **DELUXE COVERAGES ENDORSEMENT**

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM  
MOTOR CARRIER COVERAGE FORM  
TRUCKERS COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

### **SCHEDULE**

Downtime/Rental Reimbursement:	( )	Applicable	( )	Not Applicable
Personal Effects:	( )	Applicable	( )	Not Applicable
Electronic Equipment:	( )	Applicable	( )	Not Applicable
Diminishing Deductible:	( )	Applicable	( )	Not Applicable

(If no entry appears above all coverages above apply unless information required to complete this endorsement is shown in the Declarations as applicable to this endorsement)

The following coverages A.-D., described by this endorsement are to be mutually exclusive of each other and constitute separate insuring agreements. These coverages are supplementary to the coverages offered in your Policy. Each coverage is provided only when the coverage is specifically listed in the above Schedule or is shown in the Policy Declarations. Definitions not included in this endorsement are those definitions in the Policy to which this endorsement is attached.

#### **A. DOWNTIME/RENTAL REIMBURSEMENT COVERAGE**

We will pay for "Downtime" in an amount of up to a maximum of \$150 each day, or \$750 a week, subject to a maximum of \$5,000 each "loss" incurred after the "Waiting Period".

*"Downtime" includes:*

1. "Loss" of "Business Income" you incur due to necessary suspension of your operations during the "Period of Restoration." The suspension must be caused by direct physical "loss" of or damage to a covered "auto" described in the Policy, caused by or resulting from any covered cause of "loss".

2. Extra expenses that minimize the suspension of your business operations and that you would not have incurred if there had been no direct physical "loss" of or damage to your covered "auto" caused by or resulting from a covered cause of "loss." This includes the rental of a reasonable substitute vehicle.

#### **Definitions**

*"Business Income" means:*

1. Net income, which is gross income less operating expenses before income taxes, that would have been earned or incurred; and
2. Continuing normal operating expenses incurred, including payroll.

*"Waiting Period" means:*

1. Seven days after we have given you our agreement to pay for appraised repairs and you have given "Authorization of Repair" or
2. If you choose to wait, or use your vehicle for some period of time before authorizing repair, then "downtime" coverage will begin on the seventh day after the date on which you authorize those repairs which we had previously give our agreement to pay.

*"Authorization of Repair" means:*

The "Insured's" signing of the work order at the repair facility or the time when the repairs of the covered "auto" commence.

*"Period of Restoration" means:*

The period of time after the waiting period has been satisfied until the date when the covered "auto" has reasonably been scheduled to be repaired, rebuilt, or replaced.

### **Exclusions**

1. We will not pay for "Loss" arising out of any dishonest or illegal act, alone or in collusion with another by you, others under your employment or service or any person or persons to whom the property may be entrusted.
2. We will not pay for "Downtime" for the period of time between the date of the "Loss" and our authorization to repair the vehicle.
3. "Period of Restoration" does not include any increased period required due to the enforcement of any ordinance or law that requires any "insured" or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effect of "pollutants."

### **Other Insurance Provision**

In the event of other insurance for the same "loss," the coverage provided by this **Supplemental Coverages Endorsement** will be excess over any other collectible insurance.

## **B. PERSONAL EFFECTS COVERAGE**

We will pay the lesser of actual cash value, repair cost or replacement cost, up to a limit of \$5,000 for any one "loss" subject to a \$250.00 deductible, for "loss" to personal property or effects of the "insured." The property must be in the covered "auto" at the time of "loss."

### **Exclusions**

1. This coverage excludes "loss" of the following:
  - a. Accounts, bills, currency, deeds, evidence of debt, money, notes or securities.
  - b. Electronic equipment or tapes, records, discs, or other similar audio visual or data electronic equipment.
  - c. Jewelry, watches, necklaces, bracelets, or rings.
  - d. Precious metals and stones such as gems, gold, platinum or silver.
  - e. Furs.
  - f. Animals, birds, or fish
  - g. Motorized vehicles

2. This coverage excludes "loss" caused by the following:

Theft if, at the time of "loss" the covered "auto" is unattended, unless the "loss" is the result of forcible entry into such vehicle while all doors, windows, or other openings are closed and locked and provided there are visible signs or marks of forcible entry.

3. This coverage excludes:

Mysterious disappearance of the covered property, collision, conversion, embezzlement, secretion or any other intentional "loss" to the covered property.

### **Other Insurance Provision**

In the event of other insurance for the same coverage, the coverage provided by this **Supplemental Coverages Endorsement** will be excess over any other collectible insurance.

## **C. ELECTRONIC EQUIPMENT COVERAGE**

We will pay the lesser of actual cash value, repair cost or replacement cost, up to a limit of \$5,000 for any one "loss" subject to a \$250.00 deductible, for "loss" to electronic equipment, including satellite communication equipment, antennas, tapes, records, discs or other similar devices used with the electronic equipment and other accessories used for audio, visual, or data purposes. At the time of "loss" the equipment must be in or on the covered "auto."

### **Exclusions**

1. We will not pay for the following:
  - a. Equipment used to operate the covered "auto."
  - b. Radar detection devices.
  - c. Actual data, however maintained.
  - d. Facts, concepts, or instructions converted to a form for use with electronic equipment
  - e. The cost to reproduce or replace information placed on electronic equipment.
  - f. "Loss" because of theft if, at the time of "loss," the covered "auto" is unattended, unless the "loss" is the result of forcible entry into such "auto" while all doors, windows, or other openings are closed and locked and provided there are visible signs or marks of forcible entry.
  - g. "Loss" due to mysterious disappearance of covered property.
  - h. "Loss" from collusion, conversion, embezzlement, secretion or any other intentional "loss" to the covered equipment.

- i. Any satellite and satellite equipment, speakers, stereo equipment, computers and computer equipment, monitors or television not permanently installed to the vehicle.

**Other Insurance Provision**

In the event of other insurance for the same coverage, the coverage provided by this **Supplemental Coverages Endorsement** will be excess over any other collectible insurance.

# of loss free Years with Deductible.	The Deluxe Cov. EndmtReduction
1	0%
2	25%
3	50%
4	75%
5	100%

**D. DIMINISHING DEDUCTIBLE**

1. The following is added to the PHYSICAL DAMAGE COVERAGE Section, Paragraph D. Deductible of the BUSINESS AUTO, MOTOR CARRIER, and TRUCKERS COVERAGE FORMS, and to "Deductible" of the INLAND MARINE COVERAGE FORMS DEDUCTIBLE;ENDORSEMENT:

For each consecutive policy period that you purchase this Deluxe Coverage Endorsement and you have not paid a Physical Damage or Cargo "loss" under any Business Auto, Motor Carrier, Truckers, or Inland Marine Cargo Coverage Form with us, your deductible stated in the declaration's page of each such Coverage Form with us will be reduced by the percentage indicated below:

If we pay a Physical Damage or Cargo "loss" during the policy term under Business Auto, Motor Carrier, Truckers, or Transportation Coverage Form you have with us, your deductible stated in the declaration's page of each such Coverage Form will not be reduced on any subsequent claims during the remainder of your policy term and your deductible reduction will revert back to 0% for each such Coverage Form if coverage is renewed.

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## **Rate Information**

Rate data does NOT apply to filing.

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Product Name: Commercial Auto  
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## Supporting Document Schedules

**Bypassed -Name:** Uniform Transmittal Document-  
Property & Casualty **Review Status:** Approved 12/18/2008  
**Bypass Reason:** No longer required per your General Instructions.  
**Comments:**

**Satisfied -Name:** 3rd party filing authorization **Review Status:** Approved 12/18/2008  
**Comments:**  
**Attachment:**  
FAL Letters 12-11-2008.pdf

**Satisfied -Name:** Marked up copy of form **Review Status:** Approved 12/18/2008  
**Comments:**  
**Attachment:**  
UCC 10 09 09 07 marked up copy.pdf



December 11, 2008

Arkansas Insurance Department  
1200 West Third Street  
Little Rock, AR 72201-1904

**Re: Letter of Filing Authorization  
State National Insurance Company, Inc.  
NAIC# 0093-12831; FEIN # 75-1980552  
Commercial Auto  
Form Filing**

Dear Ladies/Gentlemen:

This letter will certify that Universal Casualty Company has been given full authorization to submit the captioned filing on behalf of State National Insurance Company, Inc. This authorization extends to all correspondence related to the referenced filing only. It does not apply to any subsequent filings made after the approval of the referenced filing.

Please direct all correspondence in relation to this filing directly to Larry Wilk, CIDM, AIE, CPCU, Universal Casualty Company, 150 Northwest Point Blvd., Suite 200, Elk Grove, Illinois 60007. Should you have any questions concerning this filing, please contact Mr. Wilk at 847-700-9163 or by email at [lwilk@univcas.com](mailto:lwilk@univcas.com).

Thank you for your assistance in this matter.

Sincerely,

A handwritten signature in black ink, appearing to read "D. M. Cleff", written over a horizontal line.

David M. Cleff  
Senior Vice President and General Counsel

Cc: File (Avalon-UCC)

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

## **DELUXE COVERAGES ENDORSEMENT**

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MOTOR CARRIER COVERAGE FORM  
TRUCKERS COVERAGE FORM

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### **SCHEDULE**

Downtime/Rental Reimbursement:	( )	Applicable	( )	Not Applicable
Personal Effects:	( )	Applicable	( )	Not Applicable
Electronic Equipment:	( )	Applicable	( )	Not Applicable
Diminishing Deductible:	( )	Applicable	( )	Not Applicable

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*"Downtime" includes:*

1. "Loss" of "Business Income" you incur due to necessary suspension of your operations during the "Period of Restoration." The suspension must be caused by direct physical "loss" of or damage to a covered "auto" described in the Policy, caused by or resulting from any covered cause of "loss".

2. Extra expenses that minimize the suspension of your business operations and that you would not have incurred if there had been no direct physical "loss" of or damage to your covered "auto" caused by or resulting from a covered cause of "loss." This includes the rental of a reasonable substitute vehicle.

#### **Definitions**

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1. Seven days after we have given you our agreement to pay for appraised repairs and you have given "Authorization of Repair" or
2. If you choose to wait, or use your vehicle for some period of time before authorizing repair, then "downtime" coverage will begin on the seventh day after the date on which you authorize those repairs which we had previously give our agreement to pay.

*"Authorization of Repair" means:*

The "Insured's" signing of the work order at the repair facility or the time when the repairs of the covered "auto" commence.

*"Period of Restoration" means:*

The period of time after the waiting period has been satisfied until the date when the covered "auto" has reasonably been scheduled to be repaired, rebuilt, or replaced.

### **Exclusions**

1. We will not pay for "Loss" arising out of any dishonest or illegal act, alone or in collusion with another by you, others under your employment or service or any person or persons to whom the property may be entrusted.
2. We will not pay for "Downtime" for the period of time between the date of the "Loss" and our authorization to repair the vehicle.
3. "Period of Restoration" does not include any increased period required due to the enforcement of any ordinance or law that requires any "insured" or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effect of "pollutants."

### **Other Insurance Provision**

In the event of other insurance for the same "loss," the coverage provided by this **Supplemental Coverages Endorsement** will be excess over any other collectible insurance.

## **B. PERSONAL EFFECTS COVERAGE**

We will pay the lesser of actual cash value, repair cost or replacement cost, up to a limit of \$5,000 for any one "loss" subject to a \$250.00 deductible, for "loss" to personal property or effects of the "insured." The property must be in the covered "auto" at the time of "loss."

### **Exclusions**

1. This coverage excludes "loss" of the following:
  - a. Accounts, bills, currency, deeds, evidence of debt, money, notes or securities.
  - b. Electronic equipment or tapes, records, discs, or other similar audio visual or data electronic equipment.
  - c. Jewelry, watches, necklaces, bracelets, or rings.
  - d. Precious metals and stones such as gems, gold, platinum or silver.
  - e. Furs.
  - f. Animals, birds, or fish
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2. This coverage excludes "loss" caused by the following:

Theft if, at the time of "loss" the covered "auto" is unattended, unless the "loss" is the result of forcible entry into such vehicle while all doors, windows, or other openings are closed and locked and provided there are visible signs or marks of forcible entry.

3. This coverage excludes:

Mysterious disappearance of the covered property, collision, conversion, embezzlement, secretion or any other intentional "loss" to the covered property.

### **Other Insurance Provision**

In the event of other insurance for the same coverage, the coverage provided by this **Supplemental Coverages Endorsement** will be excess over any other collectible insurance.

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### **Exclusions**

1. We will not pay for the following:
  - a. Equipment used to operate the covered "auto."
  - b. Radar detection devices.
  - c. Actual data, however maintained.
  - d. Facts, concepts, or instructions converted to a form for use with electronic equipment
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  - f. "Loss" because of theft if, at the time of "loss," the covered "auto" is unattended, unless the "loss" is the result of forcible entry into such "auto" while all doors, windows, or other openings are closed and locked and provided there are visible signs or marks of forcible entry.
  - g. "Loss" due to mysterious disappearance of covered property.
  - h. "Loss" from collusion, conversion, embezzlement, secretion or any other intentional "loss" to the covered equipment.

- i. Any satellite and satellite equipment, speakers, stereo equipment, computers and computer equipment, monitors or television not permanently installed to the vehicle.

**Other Insurance Provision**

In the event of other insurance for the same coverage, the coverage provided by this **Supplemental Coverages Endorsement** will be excess over any other collectible insurance.

# of loss free Years with Deductible.	The Deluxe Cov. Endmt Reduction
1	0%
2	25%
3	50%
4	75%
5	100%

**D. DIMINISHING DEDUCTIBLE**

1. The following is added to the PHYSICAL DAMAGE COVERAGE Section, Paragraph D. Deductible of the BUSINESS AUTO, MOTOR [CARRERIER] CARRIER, and COVERAGE FORMS, and to "Deductible" of the INLAND MARINE COVERAGE FORMS DEDUCTIBLE;ENDORSEMENT:

For each consecutive policy period that you purchase this Deluxe Coverage Endorsement and you have not paid a Physical Damage or Cargo "loss" under any Business Auto, Motor Carrier, Truckers, or Inland Marine Cargo Coverage Form with us, your deductible stated in the declaration's page of each such Coverage Form with us will be reduced by the percentage indicated below:

TRUCKERS

If we pay a Physical Damage or Cargo "loss" during the policy term under Business Auto, Motor Carrier, Truckers, or Transportation Coverage Form you have with us, your deductible stated in the declaration's page of each such Coverage Form will not be reduced on any subsequent claims during the remainder of your policy term and your deductible reduction will revert back to 0% for each such Coverage Form if coverage is renewed.