

SERFF Tracking Number: PENN-125464128 State: Arkansas
Filing Company: Diamond State Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: DS-2008-GL-FRR-072
TOI: 17.2 Other Liability - Occurrence Only Sub-TOI: 17.2001 Commercial General Liability
Product Name: Commercial General Liability - Risk Purchasing Group - Vendors Cart Program
Project Name/Number: /DS-2008-GL-FRR-072

Filing at a Glance

Company: Diamond State Insurance Company

Product Name: Commercial General Liability - SERFF Tr Num: PENN-125464128 State: Arkansas

Risk Purchasing Group - Vendors Cart Program

TOI: 17.2 Other Liability - Occurrence Only SERFF Status: Closed State Tr Num: EFT \$100

Sub-TOI: 17.2001 Commercial General Liability Co Tr Num: DS-2008-GL-FRR-072 State Status: Fees verified and received

Filing Type: Rate/Rule

Co Status:

Reviewer(s): Betty Montesi, Edith Roberts, Brittany Yielding

Author: Kathleen Reed

Disposition Date: 02/14/2008

Date Submitted: 01/30/2008

Disposition Status: Filed

Effective Date Requested (New): 03/01/2008

Effective Date (New):

Effective Date Requested (Renewal): 03/01/2008

Effective Date (Renewal):

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number: DS-2008-GL-FRR-072

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 02/14/2008

State Status Changed: 02/14/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Diamond State Insurance Company is taking this opportunity to inform you that under the provisions of the 1986 Federal Liability Risk Retention Act; we are implementing a new program for vendors in your state. The forms and rates are to be used as part of the insurance program for The American Retail Traders, Inc. Risk Purchasing Group that is domiciled in the state of Delaware. Diamond State is making this filing for use only with The American Retail Traders, Inc. Risk Purchasing Group.

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The program is designed to provide commercial general liability coverage to its subscribing members. It is the intention of this purchasing group to write both short term and ongoing operations of vendors selling from carts/kiosks in malls, at street fairs, festivals, concerts, trade shows, conventions, farmers markets, swap meets, and other similar venues and special events including, but not limited to, lectures, meetings, job fairs, fashion shows, health fairs, book sales, and choir concerts for up to thirty (30) days and held by non-profit community organizations.

The Insurance Services Office, Inc. commercial general liability forms and endorsements including all applicable amendatory endorsements will be used. Diamond State proprietary endorsements will also be used. Copies of all Diamond State forms to be used are included in the manual.

Due to the unique and highly customized nature of the activities of the members of the Risk Purchasing Group, a more sophisticated and flexible approach to pricing is required. The enclosed manual contains proprietary rating which will be used in lieu of standard, generic ISO rating.

Company and Contact

Filing Contact Information

Kathleen Reed, State Filings Analyst kreed@unitednat.com
 Three Bala Plaza, East (610) 660-5430 [Phone]
 Bala Cynwyd, PA 19004 (610) 668-3399[FAX]

Filing Company Information

Diamond State Insurance Company	CoCode: 42048	State of Domicile: Indiana
Three Bala Plaza, East	Group Code: 920	Company Type:
Suite 300		
Bala Cynwyd, PA 19004	Group Name:	State ID Number:
(610) 660-6825 ext. [Phone]	FEIN Number: 51-0257823	

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation:

SERFF Tracking Number: PENN-125464128 *State:* Arkansas
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Per Company: No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Diamond State Insurance Company	\$100.00	01/30/2008	17737725

SERFF Tracking Number: PENN-125464128 State: Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Edith Roberts	02/14/2008	02/14/2008

Amendments

Item	Schedule	Created By	Created On	Date Submitted
Commercial General Liability - Vendor Carts Program	Supporting Document	Kathleen Reed	01/30/2008	01/30/2008

SERFF Tracking Number: *PENN-125464128* *State:* *Arkansas*
Filing Company: *Diamond State Insurance Company* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *DS-2008-GL-FRR-072*
TOI: *17.2 Other Liability - Occurrence Only* *Sub-TOI:* *17.2001 Commercial General Liability*
Product Name: *Commercial General Liability - Risk Purchasing Group - Vendors Cart Program*
Project Name/Number: */DS-2008-GL-FRR-072*

Disposition

Disposition Date: 02/14/2008

Effective Date (New):

Effective Date (Renewal):

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: PENN-125464128 State: Arkansas
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Commercial General Liability - Vendor Carts Program	Filed	Yes
Supporting Document	Commercial General Liability - Vendor Carts Program	Filed	Yes
Rate	Commercial General Liability - Vendor Carts Program	Filed	Yes

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Amendment Letter

Amendment Date:

Submitted Date: 01/30/2008

Comments:

January 31, 2008

Subject:

Commercial General Liability - Vendor Carts Program - Arkansas
Rules and Rates Filing - Filing Number: DS-2008-GL-FRR-072R

Dear Sir/Madam:

This is in reference to the above captioned filing.

Please see attached Property and Casualty Transmittal Filing Form to complete this filing.

If you should need anything further, please feel free to call me.

Thank you for your time and cooperation.

Sincerely,

Kat Reed

610-660-5430

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: Commercial General Liability - Vendor Carts Program

Comment:

COMM. GEN. LIAB. - VENDOR CARTS PROGRAM - P&C TRANSMITTAL FORM.pdf

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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	Commercial General Liability - Vendor Carts Program	Pages 1 thru 11	New	Comm. Gen. Liab. - Vendor Carts Program - Rules and Rates Manual Pages.pdf

Introduction

The American Retail Traders Inc. Risk Purchasing Group (RPG) has been set up to efficiently deal with (1) both short term and ongoing operations of Vendors selling from carts/kiosks in malls, at street fairs, festivals, concerts, trade shows, conventions, farmers markets, swapmeets, and other similar venues (2) Special Events including but not limited to lectures, meetings, job fairs, fashion shows, health fairs, book sales, and choir concerts for up to 30 days and held by Non-profit Community Organizations.

The Risk Purchasing Group will have a master policy and each Subscribing member of the Risk Purchasing Group desiring insurance coverage will be added by a Certificate to the Master Policy. If a risk does not meet the eligibility requirements for the RPG, it must be individually underwritten and accepted outside of the RPG arrangements and insured under its own separate policy.

Coverage

General Liability coverage will be offered.

General Rules

The following general rules must be followed for risk to be included in the RPG:

- Additional Insureds for Lessors such as venue owners or managers may be added without referral. All others must be referred.
- Any previous insurance cancellations must be referred
- Vendors or Events with prior losses must be submitted to the carrier for approval prior to binding
- All professional exposures are excluded

Risks Eligible for RPG:

- Vendors selling from carts/kiosks in malls, at street fairs, festivals, concerts, trade shows, conventions, farmers markets, swapmeets, and other similar venues. Operations may be short term or ongoing
- Non-Profit Community Organizations holding Special Events such as lectures, meetings, job fairs, fashion shows, health fairs, book sales, and choir concerts and other similar events. Events may go on for up to 30 days.

Risks ineligible for RPG:

- Any Tattooing-(including Airbrush, Henna, and temporary), Ear or Body Piercing, Face Painting
- Automotive, Boat, Motor home or Motorcycle sales
- Chiropractic, Medical or Dental Operations
- Amusement Rides/Devices except coin operated rides or games
- Virtual Reality or interactive arcade games (example: dance revolution, tennis game, basketball hoops or throwing of balls, etc)
- Massage Operations except coin operated or water massage bed
- Insurance Operations
- Mortgage or Financial Operations
- Real Estate agents who are also Developers
- Home Developers
- Construction related or installation related vendors.
- Zoom copters or remote control flying toys.

- Any vendor who manufactures/makes or relabels any product they sell
- Any operation involving the serving or sales of liquor
- Workout Facilities
- Moon Bounce Equipment

Minimum Earned Premium

Certificates issued for a period of less than one year will have a Minimum Earned Premium of 100%. Certificates issued for a period of one year will have a Minimum earned Premium of 25%.

Premium Audits

Policies will not be audited.

Terrorism

Terrorism will be offered via the Diamond State Filed Disclosure Form. Forms and rates will follow the existing filings in Diamond State in each state.

Forms – Diamond State Forms

Commercial Insurance Policy Common Policy Declarations – DPA-100 (8-98)

Commercial General Liability Coverage Part Declarations – CL-150 (9/95)

Risk Purchasing Group Common Policy Provisions – EPA-1316 (01/08)

Limits of Insurance Endorsement – EPA-1317 (01/2008)

Liquor Liability Exclusion – EPA-1320 (01/2008)

Assault or Battery Exclusion – EPA-1324 (01/2008)

Pre-Existing Damages Exclusion – EPA-1321 (01/2008)

Auto Exclusion – EPA-1318 (01/2008)

Special Events Liability Endorsement – EPA-1319 (01/2008)

Disease Exclusion – EPA-1322 (01/2008)

Alaska Only

Attorney Fees Coverage - SL-56 (02/98)

Certificate of Insurance

Certificate of Liability Insurance – ACORD 25-S (7/97)

Forms - ISO

The Insurance Services offices Commercial General Liability forms and endorsements including applicable amendatory endorsements currently filed with Diamond State will be used.

Operation	Description	Limits	Rates																					
Community Special Events	Non-profit community organizations utilizing public, community properties (schools, community centers, libraries & meeting rooms) for lectures, meetings, job fairs, fashion shows, health fairs, book sales, choir concerts	\$1M Occurrence \$2M Aggregate \$1M Products Aggregate \$1M Personal &Advertising Injury \$250,000 Fire Damage \$5,000 Med. Pay.	<table border="0"> <thead> <tr> <th data-bbox="1314 276 1715 308"><u>No. of Days</u></th> <th data-bbox="1719 276 1923 308"><u>Rate/Day</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="1314 311 1715 344">1-2 days</td> <td data-bbox="1719 311 1923 344">\$175</td> </tr> <tr> <td data-bbox="1314 347 1715 380">3 days</td> <td data-bbox="1719 347 1923 380">\$158</td> </tr> <tr> <td data-bbox="1314 383 1715 415">4-5 days</td> <td data-bbox="1719 383 1923 415">\$140</td> </tr> <tr> <td data-bbox="1314 418 1715 451">6-10 days</td> <td data-bbox="1719 418 1923 451">\$123</td> </tr> <tr> <td data-bbox="1314 454 1715 487">10-30 days</td> <td data-bbox="1719 454 1923 487">\$105</td> </tr> <tr> <td data-bbox="1314 490 1715 522">1 Day Local or Unknown Band</td> <td data-bbox="1719 490 1923 522">\$100</td> </tr> <tr> <td data-bbox="1314 526 1715 558">Additional Insured - Landlord</td> <td data-bbox="1719 526 1923 558">\$25</td> </tr> <tr> <td colspan="2" data-bbox="1314 561 1923 784">Events with over 1,000 Attendees Per Day, a 50% Surcharge on the above rates applies</td> </tr> </tbody> </table>		<u>No. of Days</u>	<u>Rate/Day</u>	1-2 days	\$175	3 days	\$158	4-5 days	\$140	6-10 days	\$123	10-30 days	\$105	1 Day Local or Unknown Band	\$100	Additional Insured - Landlord	\$25	Events with over 1,000 Attendees Per Day, a 50% Surcharge on the above rates applies			
<u>No. of Days</u>	<u>Rate/Day</u>																							
1-2 days	\$175																							
3 days	\$158																							
4-5 days	\$140																							
6-10 days	\$123																							
10-30 days	\$105																							
1 Day Local or Unknown Band	\$100																							
Additional Insured - Landlord	\$25																							
Events with over 1,000 Attendees Per Day, a 50% Surcharge on the above rates applies																								
Daily Vendors	Vendors selling clothing, music, crafts, books, food, jewelry, sun glasses, candles, hats, footwear, art, beauty products, souvenirs, etc. at short term street festivals, fairs, concerts, trade shows, etc.	\$1M Occurrence \$2M Aggregate \$1M Products Aggregate \$1M Personal &Advertising Injury \$100,000 Fire Damage \$5,000 Med. Pay.	<table border="0"> <thead> <tr> <th data-bbox="1314 787 1715 820"><u>Non-Food – excl. products</u></th> <th data-bbox="1719 787 1923 820"><u>Rate/Event</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="1314 823 1715 855">1 day</td> <td data-bbox="1719 823 1923 855">\$35</td> </tr> <tr> <td data-bbox="1314 859 1715 891">2-5 days</td> <td data-bbox="1719 859 1923 891">\$60</td> </tr> <tr> <td data-bbox="1314 894 1715 927">6-10 days</td> <td data-bbox="1719 894 1923 927">\$100</td> </tr> <tr> <td data-bbox="1314 930 1715 963">11-20 days</td> <td data-bbox="1719 930 1923 963">\$150</td> </tr> <tr> <td colspan="2" data-bbox="1314 966 1923 998"><u>Food Vendors – Incl. products</u></td> </tr> <tr> <td data-bbox="1314 1002 1715 1034">1 day</td> <td data-bbox="1719 1002 1923 1034">\$55</td> </tr> <tr> <td data-bbox="1314 1037 1715 1070">2-5 days</td> <td data-bbox="1719 1037 1923 1070">\$90</td> </tr> <tr> <td data-bbox="1314 1073 1715 1105">6-10 days</td> <td data-bbox="1719 1073 1923 1105">\$150</td> </tr> <tr> <td data-bbox="1314 1109 1715 1141">11-20 days</td> <td data-bbox="1719 1109 1923 1141">\$225</td> </tr> </tbody> </table>		<u>Non-Food – excl. products</u>	<u>Rate/Event</u>	1 day	\$35	2-5 days	\$60	6-10 days	\$100	11-20 days	\$150	<u>Food Vendors – Incl. products</u>		1 day	\$55	2-5 days	\$90	6-10 days	\$150	11-20 days	\$225
<u>Non-Food – excl. products</u>	<u>Rate/Event</u>																							
1 day	\$35																							
2-5 days	\$60																							
6-10 days	\$100																							
11-20 days	\$150																							
<u>Food Vendors – Incl. products</u>																								
1 day	\$55																							
2-5 days	\$90																							
6-10 days	\$150																							
11-20 days	\$225																							

Operation	Description	Limits	Rates	
Event Exhibitors	Vendors selling products at convention centers, hotels, fair grounds, schools & community centers	\$1M Occurrence \$2M Aggregate \$1M Products Aggregate \$1M Personal & Advertising Injury \$100,000 Fire Damage \$5,000 Med. Pay.	<u>Annual</u> Excl. Products Incl. Products Additional Insured	<u>Per Vendor</u> \$500 \$600 Included
Mall Special Events	Special events held in malls by non-profit community organizations	\$1M Occurrence \$2M Aggregate \$1M Products Excl. Personal & Advertising Injury Excl. Fire Damage Excl. Med. Pay.	<u>Description</u> Social Gatherings without food Social Gatherings including food Vendors without food Vendors including food Additional Insured <u>Optional Coverage</u> \$250,000 Fire Dam. \$500,000 Fire Dam.	<u>Per Event</u> \$100 \$145 <u>Per Vendor</u> \$25 \$70 Included <u>Per Day</u> \$15 \$30

Operation	Description	Limits	Rates	
Mall Special Events II	Special events held in malls by non-profit community organizations	\$2M Occurrence \$2M Aggregate \$1M Products Aggregate Excl. Personal & Advertising Injury Excl. Fire Damage Excl. Med. Pay.	<u>Description</u> Social Gatherings without food Social Gatherings including food Vendors without food Vendors including food. Additional Insured <u>Optional Coverage</u> \$250,000 Fire Dam. \$500,000 Fire Dam	<u>Per Event</u> \$95 \$45 <u>Per Vendor</u> \$25 \$45 Included <u>Per Day</u> \$15 \$30
Members of National Merchants	Vendors at marketplaces nationwide Swap meets, farmers markets & street fairs.	\$1M Occurrence \$2M Aggregate Excl. Personal & Advertising Injury \$50,000 Fire Damage Excl. Med. Pay	<u>Description</u> Outdoor/Indoor Flea Markets Street Fairs & Farmers Markets Additional Insured Sales of \$40,000 & under Sales over \$40,000	<u>Per 1000 sales</u> \$11.25 \$11.25 Included <u>Min. Prem.</u> \$500 \$875

Operation	Description	Limits	Rates	
Vendors of Cart	Temporary tenants selling from carts/kiosks in malls – incl. in-line stores (ones at the corner that aren't full stores)	<u>General Liability</u> \$1M Occurrence \$2M Aggregate \$1M Products \$1M Personal & Advertising Injury \$250,000 Fire Dam. \$5,000 Med. Pay.	<u>Display Units/Carts</u>	<u>Per Unit/Cart</u>
			1 mo.(w or w/o food prod)	\$35
			1 mo. (w/non-food prod.)	\$55
			2 mo. (w or w/o food prod)	\$63
			2 mo. (w/non-food prod.)	\$93
			3 mo. (w or w/o food prod)	\$92
			3 mo. (w/non-food prod.)	\$132
			Annual (w/o food prod.)	\$247
			Annual (w/food prod.)	\$339
			Annual (w/non-food prod.)	\$439
			<u>In-Line Store</u>	<u>Per Store</u>
			1 mo.(w or w/o food prod)	\$63
			1 mo. (w/non-food prod.)	\$83
			2 mo. (w or w/o food prod)	\$121
			2 mo. (w/non-food prod.)	\$151
			3 mo. (w or w/o food prod)	\$178
			3 mo. (w/non-food prod.)	\$218
			Annual (w/o food prod.)	\$339
			Annual (w/food prod.)	\$426
			Annual (w/non-food prod.)	\$526
<u>Optional Coverages</u>	<u>Addl. Charge</u>			
\$2M Occurrence				
\$2M Aggregate	\$5/per month			
\$2M Products				
\$500,000 Fire Damage	\$25/annual			
\$1,000,000 Fire Damage	\$50/annual			
Transfer of location within policy term	\$50.00			
Multi-loc. Discount:				
2 nd loc.	25%			
3 rd loc.	50%			

Operation	Description	Limits	Rates	
Vendors of Cart II	Temporary tenants selling from carts/kiosks in malls – incl. in-line stores (ones at the corner that aren't full stores)	<u>General Liability</u> \$2M Occurrence \$2M Aggregate \$2M Products Aggregate \$2M Products & Advertising Injury \$250,000 Fire Dam. \$5,000 Med. Pay.	<u>Display Units/Carts</u> 1 mo.(w or w/o food prod) 1 mo. (w/non-food prod.) 2 mo. (w or w/o food prod) 2 mo. (w/non-food prod.) 3 mo. (w or w/o food prod) 3 mo. (w/non-food prod.) Annual (w/o food prod.) Annual (w/food prod.) Annual (w/non-food prod.) <u>In-Line Store</u> 1 mo.(w or w/o food prod) 1 mo. (w/non-food prod.) 2 mo. (w or w/o food prod) 2 mo. (w/non-food prod.) 3 mo. (w or w/o food prod) 3 mo. (w/non-food prod.) Annual (w/o food prod.) Annual (w/food prod.) Annual (w/non-food prod.) <u>Optional Coverages</u> \$3M/\$3M/\$3M \$500,000 Fire Damage \$1,000,000 Fire Damage Transfer of location within policy term Multi-loc. Discount: 2 nd loc. 3 rd loc.	<u>Per Unit/Cart</u> \$38 \$58 \$76 \$106 \$101 \$141 \$270 \$370 \$470 <u>Per Store</u> \$69 \$89 \$132 \$162 \$196 \$236 \$370 \$466 \$566 <u>Addl. Charge</u> \$5/per month or \$40/annual \$25 \$50.00 \$25 50% 25%

Operation	Description	Limits	Rates	
Vendors of Cart – Animal Events	Vendors at dog shows, horse shows, etc.	\$1M Occurrence \$2M Aggregate \$1M Products Aggregate \$1M Personal & Advertising Injury \$250,000 Fire Dam. Excl. Med. Pay.	Annual	<u>Per Vendor</u> \$450
Vendors of Western Jewelers Assoc.	Vendors of Western Jewelers	\$2M Aggregate \$2M Occurrence \$1M Products Aggregate \$1M Personal & Advertising Injury \$50,000 fire Damage \$1,000 Medical Payments	Jewelry Stores/Dist. Up TO 1000 Sq. Ft 1,001 TO 1,500 Sq Ft 1,501 TO 2,000 Sq Ft Over 2,000 Sq Ft Additional Insured	\$700 \$908 \$1,408 \$1,760 Included
Vendors at the California Certified Farmers Market	Vendors selling rafts and food items at Farmers Markets throughout California	\$2M Aggregate \$1M Occurrence \$1M Products Aggregate Personal & Advertising Injury excluded Property Damage excluded \$5,000 Medical Payments	Non-food Vendors Excluding Products First Location: Each additional Location: Food Vendors Including Food Products: First Location: Each Additional Location: Additional Insured	\$100 \$75 \$125 \$100 Included

Operation	Description	Limits	Rates	
Vendors of the Orange County Marketplace	Vendors at the Orange County Marketplace selling items such as arts, crafts,	\$M Aggregate \$1M Occurrence \$1M Products Aggregate \$1M Personal & Advertising Injury Damage to Prem. -Excluded Med Pay - Excluded	Annual vendors: Vendor Food products Other Products Daily vendors: Each vendor No products for daily vendors	\$91 \$136 \$100 \$7/day
Vendors of C.A.R.T Beauty Revolution	Vendors of beauty shows	\$2M Aggregate Products Excluded \$1M Occurrence \$1M Personal & Advertising Injury \$250,000 Fire Damage \$10,000 Med Pay	1-4 days per vendor 5-8 days per vendor 9-12 days per vendor Additional Insured - Landlord Includes one set up day and one take down day	\$75 \$100 \$125 Included
Sacramento Fresh Air Mall	Vendors selling various items at the Sacramento Fresh Air Mall	\$2M Aggregate \$1M Products \$1M Occurrence Personal and Advertising Injury - Excluded \$50,000 Fire Damage Med Pay Excluded	Daily Vendors – no products Annual Vendors – no products Annual Vendors – with food and drink – including products	\$7 \$80 \$110

Operation	Description	Limits	Rates	
California Daily Farmers Market Vendor	Daily Vendors selling items at Farmers Markets in California	\$2M Aggregate Products - Excluded \$1M Occurrence Personal and Advertising Injury - Excluded \$50,000 Fire Damage Med Pay Excluded	Daily Vendors – no products	\$7
Vendors of Fantastic Indoor Swapmeet	Vendors selling items at the Fantastic Indoor Swapmeet	\$2M Aggregate \$1M Products \$1M Occurrence Personal and Advertising Injury - Excluded \$50,000 Fire Damage Med Pay Excluded	Annual Vendors without products Annual Vendors – food or drink – including products Monthly Vendors – without products Monthly Vendor – with food or drink – including products	\$175 \$225 \$15 \$19
Vendors of California Vendors	Vendors selling various arts and crafts items. Food and Drink products coverage available for additional premium	\$2M Aggregate \$1M Products \$1M Occurrence \$1M Personal and Advertising Injury \$50,000 Fire Damage Med Pay Excluded	Annual: Vendor – food and drink without products Vendor – food and drink with products Daily: 1 Day Vendor Events – food and drink without products 1 Day Vendor Events– food and drink with products 0-5 Day Vendors – food and drink without products	\$80 \$122 \$27 \$37 \$32

Operation	Description	Limits	Rates	
			Annual: Vendors other than food products	\$174
			Six Month: Vendors other than food products	\$88
			1 Day Vendor Events – other than food or drink –excluding products	\$25
			Six Month : Golf Cart Used to Replenish Stock	\$68
			Annual Musicians – family type – magic acts and clowns	\$1,000
			Six Month: Musicians Magic Acts and Clowns	\$325 \$500
			Annual: Midway games, strolling hosts, balloons not to include rides or amusement devices	\$263
			Six Month: Midway games, strolling hosts, balloons – not to include rides or amusement devices	\$131

Operation	Description	Limits	Rates	
Vendors of College of the Desert	Vendors at College of the Desert street fair selling various items	\$1M Aggregate \$1M Occurrence \$1M Products Aggregate \$1M Personal & Advertising Injury Fire Damage Excluded Med Pay Excluded	Annual vendor – no food Annual Vendor – with food Daily vendor No products for daily vendors Monthly vendors No products for monthly vendors	\$91 \$136 \$5 \$35
Vendors of Western Jewelers – Jewelry Mart	Vendors selling jewelry at the Jewelry Mart	\$2M Aggregate \$1M Occurrence \$1M Products Aggregate \$1M Personal & Advertising Injury \$50,000 Fire Damage Med Pay Excluded	200 Square Feet and Under 201 – 500 Square Feet 501 – 1,000 Square Feet 1,001 – 1500 Square Feet 1501 – 2000 Square Feet Over 2,000 Square Feet	\$115 \$230 \$450 \$800 \$1065 \$1350
Vendors of National Merchants Assoc	Vendors selling various items arts and crafts. Entertainment related risks such as clowns, magicians, small bands, etc.	\$2M Aggregate \$1M Products \$1M Occurrence \$1M Personal and Advertising Injury \$50,000 Fire Damage Med Pay Excluded	Annual Vendors: Vendors without products Vendors- with food products only Six Month Vendors: Vendors without products Vendors- with food products only Annual: Second or add'l unit stands that operate at different venues at the same time as the original. Per each	\$263 \$458 \$131 \$229

Operation	Description	Limits	Rates	
			additional	\$174
			Annual:	
			Golf cart used to replenish	
			stock:	\$135
			0-to5 day Vendor Events –	
			excluding products	\$30

SERFF Tracking Number: PENN-125464128 State: Arkansas
Filing Company: Diamond State Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: DS-2008-GL-FRR-072
TOI: 17.2 Other Liability - Occurrence Only Sub-TOI: 17.2001 Commercial General Liability
Product Name: Commercial General Liability - Risk Purchasing Group - Vendors Cart Program
Project Name/Number: /DS-2008-GL-FRR-072

Supporting Document Schedules

Satisfied -Name: Commercial General Liability - Vendor Carts Program
Review Status: Filed
02/14/2008

Comments:

Attachments:

Comm. Gen. Liab. - Vendor Carts Program - Actuarial Exhibits.pdf
Comm. Gen. Liab. - Vendor Carts Program - Actuarial Exhibits - 2.pdf
Comm. Gen. Liab. - Vendor Carts Program - Rate Explanatory Memorandum.pdf

Satisfied -Name: Commercial General Liability - Vendor Carts Program
Review Status: Filed
02/14/2008

Comments:

Attachment:

COMM. GEN. LIAB. - VENDOR CARTS PROGRAM - P&C TRANSMITTAL FORM.pdf

Diamond State Insurance Company
Line of Business: Liability Lines of Business
Vendor Carts Program
Projected After-Tax Rate of Return

A. Operating Return

(1) Earned Premium	100.0%
(2) Expected Loss & Loss Adjustment Expense (Exhibit I)	63.2%
(3) Commission & Brokerage Fees (Exhibit III)	23.0%
(4) General & Other Acquisition Expenses (Exhibit III)	9.0%
(5) Taxes, Licenses & Fees (Exhibit III)	3.0%
(6) Underwriting Profit Before Federal Income Tax (1) - (2) - (3) - (4) - (5)	1.8%
(7) Federal Income Tax on Underwriting Profit = (6) x 35%	0.6%
(8) Underwriting Profit After Federal Income Tax = (6) - (7)	1.1%
(9) After-Tax Inv. Income on Policyholder Supplied Funds (Exhibit IV.2)	6.7%
(10) After-Tax Return from Insurance Operations = (8) + (9)	7.9%

B. Total Rate of Return

(11) Premium to Surplus Ratio (Exhibit IV.5)	1.00:1
(12) After-Tax Investment Income on a Dollar of Surplus (Exhibit IV.2)	4.1%
(13) Total After-Tax Rate of Return on Statutory Surplus = (10) x (11) + (12)	11.9%

Diamond State Insurance Company
 Line of Business: Liability Lines of Business
 Vendor Carts Program
 Estimated Investment Earnings On Policyholder Supplied Funds

A. Unearned Premium Reserve		
(1) Direct Earned Premium		187,383
(2) Mean Unearned Premium Reserve		85,794
(3) Percentage Pre-paid Expense		30.5%
(a) Commission & Brokerage (Exhibit III)	23.0%	
(b) Taxes, Licenses, & Fees (Exhibit III)	3.0%	
(c) 50% of Other Acquisition (Exhibit III)	1.5%	
(d) 50% of General Expense (Exhibit III)	3.0%	
(4) Deduction for Federal Income Taxes Payable		7.0%
(5) Total Prepaid Expense (A.2) x [(A.3) + (A.4)]		32,173
(6) Total Unearned Premium Reserve Available For Investment [(A.2) - (A.5)]		53,621
B. Delayed Remission of Premiums		
(1) Average Agents' Balance as % of Premium		12.4%
(2) Total Delayed Remission = (A.1) x (B.1)		23,142
C. Expected Loss and Loss Adjustment Expense (LAE) Reserve		
(1) Expected Loss & LAE Ratio		63.2%
(2) Expected Loss & LAE (A.1) * (C.1)		118,426
(3) Reserve To Incurred Ratio		235.9%
(4) Expected Loss & LAE Reserve (C.2) * (C.3)		279,361
D. Total Funds Available For Investment (A.6) - (B.2) + (C.4)		309,840
E. Projected After Tax Rate of Return		4.1%
F. Investment Earnings on Policyholder Supplied Funds = (D) x (E)		12,573
G. After-Tax Investment Earnings on Policyholder Supplied Funds = (F) / (A.1)		6.7%

Diamond State Insurance Company

Line of Business: Liability Lines of Business

Vendor Carts Program

Source Notes for Exhibit IV.2

(000 omitted)

<u>Line</u>		
(A.1)	Calendar Year 2006 Other Liability Earned Premium 2006 IEE, Part III, Line(s) 17, Column 3	187,383
(A.2)	(1) Calendar Year 2006 Other Liability UPR 2006 IEE, Part III, Line(s) 17, Column 19	83,235
	(2) Calendar Year 2005 Other Liability UPR 2005 IEE, Part III, Line(s) 17, Column 19	88,352
	(3) Mean Unearned Premium Reserve = [(1)+(2)]/2	85,794
(A.4)	The Tax Reform Act of 1986 taxes 20% of the unearned premium reserve. At a corporate rate of 35%, this tax = 7% (=20% x 35%).	
(B.1)	Selected Agents' Balances	12.4%
	Calendar Year 2006 Other Liability Agents' Balances	11.1%
	Calendar Year 2005 Other Liability Agents' Balances IEEs, Part III, Line(s) 17, Column 22	13.6%
(C.3)	(1) 2006 Countrywide Other Liability Unpaid Loss & LAE 2006 IEE, Part III, Line(s) 17, Columns 13, 15, 17	1,020,103
	(2) 2005 Countrywide Other Liability Unpaid Loss & LAE 2005 IEE, Part III, Line(s) 17, Columns 13, 15, 17	1,148,331
	(3) 2004 Countrywide Other Liability Unpaid Loss & LAE 2004 IEE, Part III, Line(s) 17, Columns 13, 15, 17	1,330,925
	(4) 2003 Countrywide Other Liability Unpaid Loss & LAE 2003 IEE, Part III, Line(s) 17, Columns 13, 15, 17	1,435,420
	(5) 2002 Countrywide Other Liability Unpaid Loss & LAE 2002 IEE, Part III, Line(s) 17, Columns 13, 15, 17	1,214,795
	(6) Average 2006 Unpaid Loss & LAE = [(1)+(2)]/2	1,084,217
	(7) Average 2005 Unpaid Loss & LAE = [(2)+(3)]/2	1,239,628
	(8) Average 2004 Unpaid Loss & LAE = [(3)+(4)]/2	1,383,173
	(9) Average 2003 Unpaid Loss & LAE = [(4)+(5)]/2	1,325,108
	(10) CY 2006 Other Liability Incurred Loss & LAE 2006 IEE, Part III, Line(s) 17, Columns 7, 9, 11	52,456
	(11) CY 2005 Other Liability Incurred Loss & LAE 2005 IEE, Part III, Line(s) 17, Columns 7, 9, 11	39,451
	(12) CY 2004 Other Liability Incurred Loss & LAE 2004 IEE, Part III, Line(s) 17, Columns 7, 9, 11	143,098
	(13) CY 2003 Other Liability Incurred Loss & LAE 2003 IEE, Part III, Line(s) 17, Columns 7, 9, 11	338,396
	(14) 2006 Reserve to Incurred Ratio = (6)/(10)	2066.9%
	(15) 2005 Reserve to Incurred Ratio = (7)/(11)	3142.2%
	(16) 2004 Reserve to Incurred Ratio = (8)/(12)	966.6%
	(17) 2003 Reserve to Incurred Ratio = (9)/(13)	391.6%
	(18) Selected Reserve to Incurred Ratio	250.0%
	(19) Estimated Reserve Discount	16.1%
	(20) Federal Income Taxes Payable (19)*0.35	5.6%
	(21) Reserve to Incurred Ratio Adjusted for Reserve Discount (18)*[1.0-(20)]	235.9%

Notes:

Figures obtained from Combined Annual Statement of the United National Insurance Company for which Diamond State Insurance Company is a part of.

Diamond State Insurance Company
Line of Business: Liability Lines of Business
Vendor Carts Program
Derivation of After-Tax Rate of Return on Statutory Surplus
(000 omitted)

Investment Category	2006 Investment Income Earned	Tax Rate	After-Tax Portion	2006 After-Tax Investment Income
Taxable Bonds	10,054	35.00%	65.00%	6,535
Non-Taxable Bonds	10,071	5.25%	94.75%	9,542
Preferred Stocks	203	14.18%	85.82%	174
Common Stocks	1,925	14.18%	85.82%	1,652
Common Stocks in Affiliates	21,990	0.00%	100.00%	21,990
Cash	2,893	35.00%	65.00%	1,880
All Other Investments	2,703	35.00%	65.00%	1,757
Total	49,839			43,531
Total Investment Expense	4,709	35.00%	65.00%	3,061
Net Investment Income Earned	45,129			40,470
Invested Assets as of 12/31/2005 2006 Annual Statement, Page 2, Line 10, Column 4				736,415
Invested Assets as of 12/31/2006 2006 Annual Statement, Page 2, Line 10, Column 3				702,205
Average Invested Assets				719,310
		<u>Pre-Tax</u>		<u>After-Tax</u>
Rate of Return		6.3%		5.6%

Notes:

Investment Income reflects figures from Combined Annual Statement of the United National Insurance Company for which Diamond State Insurance Company is a part of.

Diamond State Insurance Company
Line of Business: Liability Lines of Business
Vendor Carts Program
Derivation of After-Tax Rate of Return on Statutory Surplus
(000 omitted)

Investment Category	2005 Investment Income Earned	Tax Rate	After-Tax Portion	2005 After-Tax Investment Income
Taxable Bonds	4,751	35.00%	65.00%	3,088
Non-Taxable Bonds	12,664	5.25%	94.75%	11,999
Preferred Stocks	251	14.18%	85.82%	216
Common Stocks	777	14.18%	85.82%	666
Common Stocks in Affiliates	-	0.00%	100.00%	-
Cash	2,059	35.00%	65.00%	1,338
All Other Investments	807	35.00%	65.00%	525
Total	21,308			17,832
Total Investment Expense	4,709	35.00%	65.00%	3,061
Net Investment Income Earned	16,599			14,771
Invested Assets as of 12/31/2004 2005 Annual Statement, Page 2, Line 10, Column 4				711,573
Invested Assets as of 12/31/2005 2005 Annual Statement, Page 2, Line 10, Column 3				702,205
Average Invested Assets				706,889
		Pre-Tax		After-Tax
Rate of Return		2.3%		2.1%

Notes:

Investment Income reflects figures from Combined Annual Statement of the United National Insurance Company for which Diamond State Insurance Company is a part of.

Diamond State Insurance Company
Line of Business: Liability Lines of Business
Vendor Carts Program
Derivation of After-Tax Rate of Return on Statutory Surplus
(000 omitted)

Year	Invested Assets	Realized Gains	
		\$	%
2003	738,295	290	0.0%
2004	711,573	6,142	0.9%
2005	702,205	2,177	0.3%
2006	736,415	281	0.0%
Total/Average	2,888,489	8,890	0.3%
Selected Rate of Return			0.3%
Tax Rate			35.0%
After Tax Rate of Return			0.2%

Total Return on Invested Assets

	<u>Pre-Tax</u>	<u>Tax Rate</u>	<u>After-Tax</u>
* Interest Income	4.3%	10.5%	3.9%
Realized Capital Gains	0.3%	35.0%	0.2%
Total Rate of Return	4.6%		4.1%
Selected Rate of Return			4.1%

Notes:

*Average of 2005 and 2006 rates of return

Diamond State Insurance Company
 Line of Business: Liability Lines of Business
 Vendor Carts Program
 Premium to Surplus Ratio
 (000 omitted)

	Calendar Year 2005	Calendar Year 2006
(1) Beginning Surplus As Regards Policyholders Annual Statement, Page 3, Line 35, Column 2	105,843	108,040
(2) Ending Surplus As Regards Policyholders Annual Statement, Page 3, Line 35, Column 1	108,040	112,994
(3) Average Surplus Level = [(1)+(2)]/2	106,942	110,517
(4) Direct Written Premiums IEE, Part III, Line 34, Column 1	99,160	116,934
(5) Premium to Surplus Ratio = (4)/(3)	0.93	1.06
(6) Selected Premium to Surplus Ratio		1.00

Diamond State Insurance Company

Line of Business: Liability Lines of Business

Vendor Carts Program

Derivation of After-Tax Target Rate of Return on Statutory Surplus

(000 omitted)

After Tax Rate of Return on Net Worth

Year	(1) Property/ Casualty	(2) Industry Total	(3) =[(1)+(2)]/2 Average
1993	10.0%	11.9%	11.0%
1994	6.5%	13.7%	10.1%
1995	8.8%	14.0%	11.4%
1996	9.0%	14.1%	11.6%
1997	11.4%	13.9%	12.7%
1998	9.2%	13.4%	11.3%
1999	6.5%	15.2%	10.9%
2000	6.6%	14.6%	10.6%
2001	0.3%	10.4%	5.4%
2002	1.7%	10.2%	6.0%
2003	8.2%	12.6%	10.4%
2004	8.1%	13.9%	11.0%
1994-2004	6.9%	13.3%	10.1%
Avg x-2001 & 2002	8.4%	13.7%	11.1%
(4)	Selected After-Tax Return on GAAP Equity		11.1%
(5)	2006 Statutory Surplus		112,994
(6)	2006 Net Unearned Premium Reserve		6,053
(7)	Pre-Paid Expenses		31.8%
(8)	GAAP Equity in Unearned Premium Reserve		1,922
(9)	2006 GAAP Equity = (5)+(8)		114,916
(10)	GAAP to Statutory Adjustment Factor = (9)/(5)		1.02
(11)	Target After-Tax Return on Statutory Surplus = (4)x(10)		11.3%

Notes:

(1), (2) From 2004 NAIC Profitability Analysis

(4) Excludes 2001 & 2002 because September 11th causes them to be an outlier

(5) 2006 Company Annual Statement, Page 3, Line 35, Column 1

(6) 2006 IEE, Part II, Line 34, Column 19

(7) 2006 IEE, Part III, Line 34 [Clmn 24+Clmn 26+Clmn 28*.5+Clmn 30*.5]

(8) = (6) x (7)

Diamond State Insurance Company
Vendor Carts Program
Liability Lines of Business
Data Evaluation Date: July 31, 2007

Policy Year	Written Premium	Estimated Earned Premium	# Claims	Limited \$250,000	
				Paid Indemnity & ALAE	Reported Indemnity & ALAE
2002	1,885,907	1,885,907	21	141,480	241,474
2003	289,340	289,340	23	145,737	180,718
2004	2,724,264	2,724,264	25	85,894	264,394
2005	2,258,657	2,258,657	35	149,464	246,260
2006	2,208,276	2,016,585	38	70,399	295,799
2002-2006	9,366,444	9,174,754	142	592,974	1,228,645

Policy Year	Paid LDF	Reported LDF	Projected Ultimate Methods				Selected Indemnity & ALAE Ratio	Trend Factor	Trended Ultimate Indemnity & ALAE	Trended Indemnity & ALAE Ratio		
			Paid LDF	Rpt LDF	Paid BF	Rpt BF					ELR	Ultimate
2002	1,457	1,351	206,091	326,296	305,947	377,847	524,603	326,296	17.3%	1,419	462,857	24.5%
2003	1,869	1,562	272,349	282,277	185,399	211,413	85,315	282,277	97.6%	1,338	377,751	130.6%
2004	2,941	2,008	252,618	530,914	647,854	691,836	851,474	691,836	25.4%	1,262	873,427	32.1%
2005	6,159	3,006	920,537	740,230	776,269	745,618	748,304	745,618	33.0%	1,191	888,043	39.3%
2006	22,046	6,277	1,552,024	1,856,841	746,467	891,174	708,191	708,191	35.1%	1,124	795,724	39.5%
2002-2006			3,203,619	3,736,559	2,661,936	2,917,888	2,917,888	2,754,219	30.0%		3,397,802	37.0%

- [1] Selected Limited Loss & ALAE Ratio..... 37.0%
- [2] Excess of \$250,000 provision..... 12.8%
- [3] Selected Loss & ALAE Ratio..... 49.8%
- [4] Credibility..... 8.9%
- [5] Expected Loss & ALAE Ratio..... 60.0%
- [6] Credibility Weighted Loss & ALAE Ratio..... 59.1%
- [7] Selected ULAE/Loss & ALAE..... 0.070
- [8] Calculated Loss & LAE Ratio..... 63.2%
- [9] Permissible Loss & LAE Ratio..... 62.7%

Notes:

- Trend factor reflects 6% annual loss ratio trend to one year from anticipated effective date of filing.
- Credibility reflects square root of five year claim count divided by 18,000, same credibility standard ISO utilizes for similar exposures.
- Development factors derived from company's internal loss development data.

Diamond State Insurance Company

Vendor Carfs Program

Liability Lines of Business

Data Evaluation Date: July 31, 2007

Expected Loss & ALAE Ratio Derivation - Experience

		<i>Reported Development</i>							
Policy Year	Earned Premium	Reported Indemnity & ALAE	Reported Development Factor	% Reported	Trend Factor	Expected Reported Indemnity & ALAE	Expected Indemnity & ALAE Ratio		
2002	1,885,907	241,474	1.351	74.0%	1.419	388,230	27.8%		
2003	289,340	180,718	1.562	64.0%	1.338	54,620	29.5%		
2004	2,724,264	264,394	2.008	49.8%	1.262	424,032	31.3%		
2005	2,258,657	246,260	3.006	33.3%	1.191	248,946	33.1%		
2006	2,016,585	295,799	6.277	15.9%	1.124	112,816	35.1%		
	<u>9,174,754</u>	<u>1,228,645</u>				<u>1,228,645</u>			

Notes:

- Calculation reflects no price changes in historical experience.
- Trend factor reflects 3% annual loss ratio trend

Diamond State Insurance Company
Countrywide Expense Data
Vendor Carts Program
Liability Lines of Business

Category	CY Direct Liability Data (000)						3-Year Average	Selected
	2004		2005		2006			
	\$	%	\$	%	\$	%		
[1] Written Premium	49,822		58,527		73,676			
[2] Earned Premium	58,305		51,411		68,536			
[3] Commission & Brokerage	9,813	19.7%	12,725	21.7%	16,736	22.7%	21.6%	
[4] Other Acquisition	1,089	1.9%	1,807	3.5%	1,836	2.7%	2.7%	
[5] General Expenses	2,026	3.5%	3,616	7.0%	3,676	5.4%	5.2%	
[6] Taxes, Licenses and Fees	633	1.3%	1,465	2.5%	2,228	3.0%	2.4%	
[7] Underwriting Profit & Contingencies								
[8] Investment Income								
[9] Total (Exp, Taxes and Profit) [Sum of (3) through (7)]								
[10] Permissible Loss and LAE Ratio [1.000 - (8)]								

Notes:

- Commissions and Taxes shown as a percent of written premium. Other Acquisition, General Expense, and ULAE shown as a percent of earned premium.

Diamond State Insurance Company
Vendor Carts Program
Liability Lines of Business

Rate Explanation

An affiliate of the company has been writing this business on a non-admitted basis for the past five years. The proposed rates are those currently being charged on a non-admitted basis. The attached schedules are included to support the filed rate level.

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: New Business Renewal Business f. State Filing #: g. SERFF Filing #: h. Subject Codes
---	---

3. Group Name UNITED NATIONAL GROUP	Group NAIC # 920
--	----------------------------

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
DIAMOND STATE INSURANCE COMPANY	INDIANA	42048	51-0257823	NOT APPLICABLE

5. Company Tracking Number	DS-2008-GL-FRR-072R
-----------------------------------	---------------------

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

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	KATHLEEN REED THREE BALA PLAZA, EAST 300 BALA CYNWYD, PENNSYLVANIA 19004	STATE FILING ANALYST	610-660-5430	610-668-3399	KREED@UNITEDNAT.COM

7. Signature of authorized filer	
8. Please print name of authorized filer	KATHLEEN REED

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

9. Type of Insurance (TOI)	17.2 OTHER LIABILITY – OCCURRENCE ONLY
10. Sub-Type of Insurance (Sub-TOI)	17.2001 – COMMERCIAL GENERAL LIABILITY
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	COMMERCIAL GENERAL LIABILITY – VENDOR CARTS PROGRAM
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input checked="" 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: MARCH 1, 2008 Renewal: MARCH 1, 2008
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

16.	Reference Organization (if applicable)	NOT APPLICABLE
17.	Reference Organization # & Title	NOT APPLICABLE
18.	Company's Date of Filing	JANUARY 31, 2008
19.	Status of filing in domicile	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

PC TD-1 pg 1 of 2

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	DS-2008-GL-FRR-072R
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21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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Diamond State Insurance Company is taking this opportunity to inform you that under the provisions of the 1986 Federal Liability Risk Retention Act; we are implementing a new program for vendors in your state. The forms and rates are to be used as part of the insurance program for The American Retail Traders, Inc. Risk Purchasing Group that is domiciled in the state of Delaware. Diamond State is making this filing for use only with The American Retail Traders, Inc. Risk Purchasing Group.

The program is designed to provide commercial general liability coverage to its subscribing members. It is the intention of this purchasing group to write both short term and ongoing operations of vendors selling from carts/kiosks in malls, at street fairs, festivals, concerts, trade shows, conventions, farmers markets, swap meets, and other similar venues and special events including, but not limited to, lectures, meetings, job fairs, fashion shows, health fairs, book sales, and choir concerts for up to thirty (30) days and held by non-profit community organizations.

The Insurance Services Office, Inc. commercial general liability forms and endorsements including all applicable amendatory endorsements will be used. Diamond State proprietary endorsements will also be used. Copies of all Diamond State forms to be used are included in the manual.

Due to the unique and highly customized nature of the activities of the members of the Risk Purchasing Group, a more sophisticated and flexible approach to pricing is required. The enclosed manual contains proprietary rating which will be used in lieu of standard, generic ISO rating.

22. Filing Fees (Filer must provide check # and fee amount if applicable)
[If a state requires you to show how you calculated your filing fees, place that calculation below]

Check #: NOT APPLICABLE
Amount: NOT APPLICABLE

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

FORM FILING SCHEDULE

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

1.	This filing transmittal is part of Company Tracking #	
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2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)	
-----------	---	--

3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01			<input 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 <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

PC FFS-1

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 #	
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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)

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)			
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		COMPANY USE	STATE USE
5a	Overall percentage rate indication (when applicable)		
5b	Overall percentage rate impact for this filing		
5c	Effect of Rate Filing – Written premium change for this program		
5d	Effect of Rate Filing – Number of policyholders affected		

6.	Overall percentage of last rate revision	
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7.	Effective Date of last rate revision	
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8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	
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9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01		<input 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 <input type="checkbox"/> Withdrawn	