

SERFF Tracking Number: SMPJ-125608706 State: Arkansas
Filing Company: Sompo Japan State Tracking Number: #? \$?
Company Tracking Number: 08-GL-9005
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability
Product Name: General Liability
Project Name/Number: Stop-Gap Rule/08-GL-2008

Filing at a Glance

Company: Sompo Japan
Product Name: General Liability SERFF Tr Num: SMPJ-125608706 State: Arkansas
TOI: 17.0 Other Liability - Claims SERFF Status: Closed State Tr Num: #? \$?
Made/Occurrence
Sub-TOI: 17.0001 Commercial General Liability Co Tr Num: 08-GL-9005 State Status: Fees verified and received
Filing Type: Rule Co Status: Reviewer(s): Betty Montesi, Edith Roberts, Brittany Yielding
Author: Mary Lynn Teel Disposition Date: 04/16/2008
Date Submitted: 04/14/2008 Disposition Status: Exempt from Review
Effective Date Requested (New): 05/01/2008 Effective Date (New):
Effective Date Requested (Renewal): 05/01/2008 Effective Date (Renewal):
State Filing Description:

General Information

Project Name: Stop-Gap Rule Status of Filing in Domicile: Pending
Project Number: 08-GL-2008 Domicile Status Comments: N/A
Reference Organization: N/A Reference Number: N/A
Reference Title: N/A Advisory Org. Circular: N/A
Filing Status Changed: 04/16/2008
State Status Changed: 04/16/2008 Deemer Date:
Corresponding Filing Tracking Number:
Filing Description:
We submit for your review a revised rating rule to be used with our Stop Gap Coverage.

We are withdrawing our current rating structure and replacing it with a rule that outlines the steps to offering coverage on an "if-any" basis. The new rule instructs the user to charge minimum premium if there is no exposure in a monopolistic state, and to refer to the rates and rules on file in the monopolistic states when there is exposure.

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Company Tracking Number: 08-GL-9005
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Product Name: General Liability
Project Name/Number: Stop-Gap Rule/08-GL-2008

Enclosed please find the filing memorandum, a copy of the withdrawn rule and replacement rule page SAR-GL-1 for your review.

We trust this submission will prove satisfactory and respectfully request your acknowledgment for policies effective on or after May 1, 2008.

Company and Contact

Filing Contact Information

Mary Lynn Teel, State Filings Analyst mteel@sompo-japan-us.com
13850 Ballantyne Corporate Place (704) 759-2158 [Phone]
Charlotte, NC 28277-2711 (704) 759-2542[FAX]

Filing Company Information

Sompo Japan CoCode: 11126 State of Domicile: New York
2 WFC, 43rd Floor Group Code: 3219 Company Type:
225 Liberty St
New York, NY 10281 Group Name: State ID Number:
(212) 416-1200 ext. [Phone] FEIN Number: 13-2554270

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: No

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Product Name: General Liability
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Exempt from Review	Edith Roberts	04/16/2008	04/16/2008

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Product Name: General Liability
Project Name/Number: Stop-Gap Rule/08-GL-2008

Disposition

Disposition Date: 04/16/2008

Effective Date (New):

Effective Date (Renewal):

Status: Exempt from Review

Comment:

Rate data does NOT apply to filing.

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 Company Tracking Number: 08-GL-9005
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Filing Memorandum	Accepted for Informational Purposes	Yes
Rate	Arkansas Manual Page	Accepted for Informational Purposes	Yes

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Rate Information

Rate data does NOT apply to filing.

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Accepted for Informational Purposes	Arkansas Manual Page	SAR-GL-1	Replacement	N/A
				Stop Gap Manual Rule Page.xls Arkansas Withdrawn Manual Page.PDF

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Attachment "Stop Gap Manual Rule Page.xls" is not a PDF document and cannot be reproduced here.



ARKANSAS (03)
COMMERCIAL LINES MANUAL
DIVISION SIX - GENERAL LIABILITY
EXCEPTION PAGE

WITHDRAWN

The **STOP GAP – EMPLOYERS LIABILITY rule** is replaced by the following:

A. Premium Determination

1. Determine the applicable classification according to the chart below:

Construction: .24 per 100 payroll
Manufacturing: .10 per 100 payroll
Mercantile: .04 per 100 payroll
Service: .03 per 100 payroll
Clerical: .02 per 100 payroll

2. Apply an increased factor according to the limits of insurance chosen:

Limits of Insurance	Increased Limits Factor
100/100/500	1.00
500/500/500	1.25
500/500/1000	1.27
1,000/1,000/1,000	1.36
2,000/2,000/2,000	1.46

This coverage is subject to a minimum premium of **\$150.00**. Rates are subject to applicable schedule modification, but the premium charged cannot be less than **\$150.00**. Not subject to experience modification, pro-rata or short-rate cancellation factors.

B. Coverage Endorsement

Attach Stop Gap - Employers Liability Endorsement, **SGL 02 020**.

Effective February 15, 2006

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Supporting Document Schedules

Satisfied -Name: Filing Memorandum

Review Status:

Accepted for Informational 04/16/2008
Purposes

Comments:

Attachment:

Filing Memorandum.pdf

**Sompo Japan Insurance Company of America
Filing Memorandum for Stop Gap Rate/Rule**

Sompo Japan Insurance Company of America is filing to revise the rating structure for our Stop Gap coverage. We propose to withdraw our current rating page and introduce a rule that outlines the steps to offering coverage on an "if-any" basis. The new rule instructs the user to charge minimum premium if there is no exposure in a monopolistic state, and to refer to the rates and rules on file in the monopolistic states when there is exposure.

If we are providing coverage on an "if-any" basis, insureds are currently paying the minimum premium, so there is no rating impact.