

SERFF Tracking Number: MRKA-125636977 State: Arkansas
Filing Company: Markel American Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: AREVLRR-081
TOI: 17.2 Other Liability - Occurrence Only Sub-TOI: 17.2022 Other
Product Name: Event Liability
Project Name/Number: AR Liability Rate and Rule Filing/AREVLRR-081

Filing at a Glance

Company: Markel American Insurance Company

Product Name: Event Liability

TOI: 17.2 Other Liability - Occurrence Only

Sub-TOI: 17.2022 Other

Filing Type: Rate/Rule

Effective Date Requested (New): 07/01/2008

Effective Date Requested (Renewal):

State Filing Description:

SERFF Tr Num: MRKA-125636977 State: Arkansas

SERFF Status: Closed

Co Tr Num: AREVLRR-081

Co Status:

Authors: Angel Wunrow, Diane Lunde

Date Submitted: 05/08/2008

State Tr Num: EFT \$100

State Status: Fees verified and received

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

Disposition Date: 05/13/2008

Disposition Status: Filed

Effective Date (New):

Effective Date (Renewal):

General Information

Project Name: AR Liability Rate and Rule Filing

Project Number: AREVLRR-081

Reference Organization: none

Reference Title: none

Filing Status Changed: 05/13/2008

State Status Changed: 05/13/2008

Corresponding Filing Tracking Number: MRKA-125636976; AREVLF-081

Filing Description:

Enclosed please find the 2008 updates to our current Special Event Cancellation Program. The last program revision was filed and approved by your department effective November 8, 2004 under filing number AREVTRR-041.

We have identified some areas for change as outlined below that will help us to become more competitive. Since this program has been available for less than four years, our experience is very limited and not credible. A competitor

Status of Filing in Domicile: Pending

Domicile Status Comments: none

Reference Number: none

Advisory Org. Circular: none

Deemer Date:

<i>SERFF Tracking Number:</i>	<i>MRKA-125636977</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Markel American Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>AREVLRR-081</i>		
<i>TOI:</i>	<i>17.2 Other Liability - Occurrence Only</i>	<i>Sub-TOI:</i>	<i>17.2022 Other</i>
<i>Product Name:</i>	<i>Event Liability</i>		
<i>Project Name/Number:</i>	<i>AR Liability Rate and Rule Filing/AREVLRR-081</i>		

comparison is enclosed for your review. Please note that there will be no impact on our current book since in force business does not renew. Coverage is purchased for specific events on specific dates (ex. weddings) instead of a fixed policy term of one year, etc.

- Revised Rating Plan
- Clarified policy term and application of rating for endorsements on Rule Page P-1.
- Correcting the lettering of the items on Rule Page P-1, Territory Definitions is now item G. instead of a second item F.
- Removed the provisions that applied only to the cancellation program since the cancellation program is filed separately.
- Expanded Optional Coverages: Commercial Liquor Liability Exclusion Endorsement; Cancellation or Postponement of Event Coverage

Company and Contact

Filing Contact Information

Angel Wunrow, Regulatory Compliance Specialist	awunrow@markelcorp.com
P.O. Box 906	(800) 236-2862 [Phone]
Pewaukee, WI 53072-0906	(262) 548-9790[FAX]

Filing Company Information

Markel American Insurance Company	CoCode: 28932	State of Domicile: Virginia
P.O. Box 906	Group Code: 785	Company Type: Insurance Company
N14 W23800		
Pewaukee, WI 53072-0906	Group Name:	State ID Number:
(800) 236-2862 ext. [Phone]	FEIN Number: 54-1398877	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$100.00
Retaliatory?	No
Fee Explanation:	\$100 Rate filing fee.

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Per Company: No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Markel American Insurance Company	\$100.00	05/08/2008	20163281

SERFF Tracking Number: MRKA-125636977 State: Arkansas
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Product Name: Event Liability
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Edith Roberts	05/13/2008	05/13/2008

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Disposition

Disposition Date: 05/13/2008
 Effective Date (New):
 Effective Date (Renewal):
 Status: Filed
 Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Markel American Insurance Company	0.000%	\$		\$1,736	%	%	0.000%

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Item Type	Item Name	Item Status	Public Access
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	Rate/Rule Filing Schedule	Filed	Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	Liability Rate Comparison	Filed	Yes
Supporting Document	AR Liability Manual Listing	Filed	Yes
Rate	Liability Rules	Filed	Yes
Rate	Liability Rates	Filed	Yes

<i>SERFF Tracking Number:</i>	<i>MRKA-125636977</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Markel American Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
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Rate Information

Rate data applies to filing.

Filing Method:	File and Use
Rate Change Type:	Decrease
Overall Percentage of Last Rate Revision:	0.000%
Effective Date of Last Rate Revision:	11/08/2004
Filing Method of Last Filing:	File and Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Markel American Insurance Company	0.000%	0.000%			\$1,736	%	%

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Number:	Filing Attachments
Filed	Liability Rules	P-1	Replacement	AREVTRR-041	AR Liability P-1.pdf
Filed	Liability Rates	R-1	Replacement	AREVTRR-041	AR Liability R-1.pdf

**ARKANSAS
Special Event Liability
Rules**

A. Policy Term

Liability: Policy term is the date of the event described on the declarations page. The event includes set up and breakdown and any rehearsal or rehearsal dinner scheduled within 48 hours in advance of the event, if the event is a wedding.

B. Rating

Rates are as shown on the rate page for the selected limit package for liability. Flat dollar amounts for endorsements are applied to the base rate prior to the application of the sum of credits and surcharges.

C. Premium Rounding

All policies and endorsements shall be a full dollar amount. For this purpose, an amount of fifty (50) cents or more shall be rounded to the next whole dollar.

D. Minimum Premiums

All policies are fully earned.

E. Cancellation

This policy cannot be cancelled except for non-payment of premium, at which time the policy would be flat cancelled.

F. Deductible

Liability: A \$1000 deductible applies to property damage liability.

G. Territory Definitions

The entire state shall comprise one territory.

**ARKANSAS
Special Event Liability Program
Rates**

Markel American Insurance Company

Liability	Personal Insured	Organizational Insured
\$500,000	\$ 150	\$ 225
\$1,000,000	\$ 175	\$ 263
\$1,000,000 per person/\$2,000,000 per occurrence	\$ 235	\$ 353
 Optional Coverages		
Liquor Liability Exclusion	\$ (75)	\$ (75)
Cancellation or Postponement of Event Endorsement (Only available when Cancellation Policy is Not also purchased)	\$ 50	\$ 50
 Discounts and Surcharges		
Mutli Policy Discount (applies only when both Cancellation & Liability are purchased; all applicable discount and surcharge percentages are summed before applying the sum percentage to the Cancellation Package Rate and the Liability Rate)	15%	n/a

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Supporting Document Schedules

Review Status:
Bypassed -Name: NAIC loss cost data entry document Filed 05/13/2008
Bypass Reason: n/a
Comments:

Review Status:
Satisfied -Name: Rate/Rule Filing Schedule Filed 05/13/2008
Comments:
Attachment:
 AR Liability Rates - NAIC Trans 2.pdf

Review Status:
Satisfied -Name: Uniform Transmittal Document- Property & Casualty Filed 05/13/2008
Comments:
Attachment:
 AR Liability Rates - NAIC Trans 1.pdf

Review Status:
Satisfied -Name: Liability Rate Comparison Filed 05/13/2008
Comments:
Attachment:
 Liability Rate Comparison.pdf

Review Status:
Satisfied -Name: AR Liability Manual Listing Filed 05/13/2008
Comments:
Attachment:
 AR Liability Manual Listing 08.pdf

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 #	AREVLR-081
2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	AREVLF-081

Rate Increase Rate Decrease Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	File and Use						
4a.	Rate Change by Company (As Proposed)							
	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)
	Markel American Ins. Co.	0%	0%	\$0	0	\$1736	0%	0%
4b.	Rate Change by Company (As Accepted) For State Use Only							
	Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change	Minimum % Change

5. Overall Rate Information (Complete for Multiple Company Filings only)			
		COMPANY USE	STATE USE
5a	Overall percentage rate indication (when applicable)	%	
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	0
7.	Effective Date of last rate revision	11/08/2004
8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	File and Use

9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01	Rule Page 1	[] New [X] Replacement [] Withdrawn	AREVTRR-041
02	Rate Page 1	[] New [X] Replacement [] Withdrawn	AREVTRR-041
03		[] New [] Replacement [] Withdrawn	

Property & Casualty Transmittal Document (Revised 1/1/06)

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	Group NAIC #

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Markel American Insurance Company	Virginia	785-28932	54-1398877	

5. Company Tracking Number	AREVLRR-081
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
Angel Wunrow P.O. Box 906 Pewaukee, WI 53072-0906	Regulatory Compliance	800-236-2862 ext. 3393 262-548-9880 ext. 3393	262-548-9790	awunrow@markelcorp.com
7. Signature of authorized filer		<i>Angel Wunrow</i>		
8. Please print name of authorized filer		Angel Wunrow		

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

9. Type of Insurance (TOI)	17.0 Other Liability
10. Sub-Type of Insurance (Sub-TOI)	17.0000 Other Liability
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	Special Event Liability
13. Filing Type	[] Rate/Loss Cost [] Rules [X] Rates/Rules [] Forms [] Combination Rates/Rules/Forms [] Withdrawal [] Other (give description)
14. Effective Date(s) Requested	New: 07/01/08 Renewal:
15. Reference Filing?	[] Yes [X] No
16. Reference Organization (if applicable)	N/A
17. Reference Organization # & Title	N/A
18. Company's Date of Filing	05/07/08
19. Status of filing in domicile	[] Not Filed [X] Pending [] Authorized [] Disapproved

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking # [AREVLRR-081](#)

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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- Removed the provisions that applied only to the cancellation program since the cancellation program is filed separately.
- Expanded Optional Coverages:
 - Commercial Liquor Liability Exclusion Endorsement;
 - Cancellation or Postponement of Event Coverage

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 #: [Filing Fee submitted via SERFF EFT](#)
Amount: [\\$100.00](#)

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

**Special Event Liability Program
Rates Comparison**

Liability	Markel American Insurance Company			Travelers Rate	Fireman's Fund Rate
	Current Rate	Proposed Individual	Proposed Business		
\$500,000	\$ 175	\$ 150	\$ 225		\$ 145
\$1,000,000	\$ 195	\$ 175	\$ 263	\$ 200	\$ -
\$1,000,000 per person/\$2,000,000 per occurrence	\$ 245	\$ 235	\$ 353		
Primary Hosting Facility Additional Insured	Included	Included		Included, but excess	\$ 50
Liquor Liability Exclusion	NA	\$ (75)		NA	\$ (50)
Discounts and Surcharges					
Mutli Policy Discount (applies only when both Cancellation & Liability are purchased; all applicable discount and surcharge percentages are summed before applying the sum percentage to the Cancellation Package Rate and the Liability Rate)	10%	15%	n/a		

ARKANSAS

Special Event Liability Program Rule and Rate Manual Listing Page

<u>PAGE NO.</u>	<u>EDITION DATE</u>	<u>INCLUSION</u>	<u>DESCRIPTION</u>	<u>REASON</u>
P-1	07/01/2008	Included	Rules Page	2008 Changes
R-1	07/01/2008	Included	Rate Page	2008 Changes