

SERFF Tracking Number: WESA-125640893 State: Arkansas
Filing Company: Arch Insurance Company State Tracking Number: #29181 \$100
Company Tracking Number: ARCH-08-111-R
TOI: 35.0 Interline Filings Sub-TOI: 35.0002 Commercial Interline Filings
Product Name: AdvenSure Program
Project Name/Number: Submission of AdvenSure Program/ARCH-08-111

Filing at a Glance

Company: Arch Insurance Company
Product Name: AdvenSure Program SERFF Tr Num: WESA-125640893 State: Arkansas
TOI: 35.0 Interline Filings SERFF Status: Closed State Tr Num: #29181 \$100
Sub-TOI: 35.0002 Commercial Interline Filings Co Tr Num: ARCH-08-111-R State Status: Fees verified and received
Filing Type: Rate/Rule Co Status: Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
Disposition Date: 06/02/2008
Authors: Westmont Associates, Wesley Pohler
Date Submitted: 05/09/2008 Disposition Status: Exempt from Review
Effective Date Requested (New): On Approval Effective Date (New): 06/02/2008
Effective Date Requested (Renewal): On Approval Effective Date (Renewal): 06/02/2008

State Filing Description:

General Information

Project Name: Submission of AdvenSure Program Status of Filing in Domicile: Pending
Project Number: ARCH-08-111 Domicile Status Comments: Pending in MO
Reference Organization: NONE Reference Number: NONE
Reference Title: NONE Advisory Org. Circular: NONE

Filing Status Changed: 06/02/2008

State Status Changed: 06/02/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Enclosed please find Arch Insurance Company's (Arch) AdvenSure Program rate and rule filing. The filing contained herein constitutes a new program filing for Arch and does not have any impact on any current insureds or policies. A letter permitting Westmont Associates, Inc. to submit this filing on Arch's behalf is enclosed.

On December 15, 2004, your Department approved Arch's Great Outdoors Insurance Program (GOIP). At this time, the

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Company will no longer be actively writing this program as it is currently in run off with the current program administrator. The AdvenSure product will not utilize the GOIP rating structure. It will utilize ISO rating plans, rules and loss costs in conjunction with Arch's loss costs multipliers and independent schedule rating plans.

As the policies and insureds under the former GOIP Program will no longer be written by Arch, these rates and rules for the AdvenSure product is technically a NEW program for Arch Insurance Company. There is no rating impact contemplated by this filing.

The forms to be used in coordination with the enclosed rates have been filed under separate cover letter as Company filing number ARCH-08-111-F.

Your approval or acknowledgement otherwise of this submission is respectfully requested. Thank you for your attention to this matter.

Company and Contact

Filing Contact Information

(This filing was made by a third party - westmontassociatesinc)

Wesley Pohler, AVP wes@westmontlaw.com
25 Chestnut Street (856) 216-0220 [Phone]
Haddonfield, NJ 08033 (856) 216-0303[FAX]

Filing Company Information

Arch Insurance Company CoCode: 11150 State of Domicile: Missouri
300 First Stamford Place Group Code: 1279 Company Type: Property and
Casualty

5th Floor East
Stamford, CT 06902 Group Name: State ID Number:
(203) 388-3220 ext. [Phone] FEIN Number: 43-0990710

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00

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

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Arch Insurance Company	\$0.00	05/09/2008	

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
29181	\$100.00	05/08/2008

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Exempt from Review	Llyweyia Rawlins	06/02/2008	06/02/2008

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Disposition

Disposition Date: 06/02/2008

Effective Date (New): 06/02/2008

Effective Date (Renewal): 06/02/2008

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 rates/rules filing and review requirements.

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:
Arch Insurance Company	0.000%	\$0	0	\$0	0.000%	0.000%	0.000%

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Letter of Authorization	Accepted for Informational Purposes	Yes
Supporting Document	Cover Letter	Accepted for Informational Purposes	Yes
Rate	GL Exception Pages	Accepted for Informational Purposes	Yes
Rate	IM Exception Pages	Accepted for Informational Purposes	Yes
Rate	Property Exception Pages	Accepted for Informational Purposes	Yes

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Rate Information

Rate data applies to filing.

Filing Method: File and Use
Rate Change Type: Neutral
Overall Percentage of Last Rate Revision: Neutral
Effective Date of Last Rate Revision:
Filing Method of Last Filing: None

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):
Arch Insurance Company	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

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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	GL Exception Pages	Pages 1 through 3	New	2008 GL Exception Page - AdvenSure.pdf
Accepted for Informational Purposes	IM Exception Pages	Page 1 of 1	New	2008 IM Exception Page - AdvenSure.pdf
Accepted for Informational Purposes	Property Exception Pages	Pages 1 through 2	New	2008 Prop Exception Page - AdvenSure.pdf

**COMMERCIAL LINES MANUAL
DIVISION SIX – GENERAL LIABILITY**

STATE EXCEPTION PAGE

The following table will supplement as applicable the Insurance Services Office Division Six – General Liability rules for: Outdoor Recreation & Outdoor related risks

ELIGIBILITY

This exception page is designed for various classes of the Outdoor Recreation industry including but not limited to those listed below:

- Resorts & Lodges
- Fishing & Hunting Lodges
- Bed & Breakfasts / Country Inns
- RV Parks and Campgrounds
- Outfitters & Guides
- Rod & Gun Clubs
- Trap, Skeet, Sporting Clay and Hunting Preserves
- Hunting Leases
- Associated Equine Activities
- Sports & Other Outdoor Activities

ADDITIONAL RULES

The following rules are added:

1. Additional Extensions/Endorsements/Factors

General Liability Endorsements

Rate/Factor

- Additional Insured's \$50 Each subject to \$200 Maximum
- Personal Liability Endorsement \$250 Flat

2. Non-Owned Auto Liability

Eligibility

Non-Owned Auto Liability may be provided as an optional endorsement to the Commercial General Liability Coverage Part using the Hired Auto and Non-owned Auto Liability Insurance Endorsement.

This only applies when the respective insured is not afforded any auto coverage under a Commercial Automobile Policy.

Premium Development

Limit	Employee Count		
	0 - 25	26 – 100	101 & Over
\$300,000	\$100	\$200	\$300
\$500,000	\$150	\$300	\$450
\$1,000,000	\$200	\$400	\$600

**COMMERCIAL LINES MANUAL
DIVISION SIX – GENERAL LIABILITY**

* All rates are a flat charge per policy and NOT subject to any additional schedule rating.

Application

- (1) Determine the total number of employees for all locations
- (2) Select the applicable limit of liability and the respective premium

Earned Premium

Unless there is a significant change in exposures during the policy term, the advanced premium is the earned premium.

3. Employee Benefits Liability

The rates listed below for Employee Benefits Liability contemplate \$300,000 / \$600,000 per occurrence /aggregate limit:

Number of Employees	Rate
1-5000	\$0.220
Next 5000	\$0.160
Each Additional	\$0.120

Extended Reporting Period Endorsement – The charge is 200% of the expiring premium for an annual term and is fully earned upon the effective date of the endorsement.

- Minimum premium for this coverage part is \$225
- A \$1,000 Deductible Applies

Increased Limits Factors

Limit of Coverage	Factor
\$500,000/\$1,000,000	1.16
\$1,000,000/\$2,000,000	1.38
\$1,000,000/\$3,000,000	1.40

4. Minimum Premiums

The following minimum premiums apply to all Trap, Skeet, Sporting Clay, Hunting Preserves, Rod/Gun Clubs,

Limit of Coverage	Minimum Premium
\$500,000/\$1,000,000	\$500
\$1,000,000/\$2,000,000	\$750
\$1,000,000/\$3,000,000	\$800

All Hunt Lease minimums premiums are subject to a \$500 minimum regardless of limit.

**COMMERCIAL LINES MANUAL
DIVISION SIX – GENERAL LIABILITY**

5. Liquor Liability

The rates listed below for Liquor Liability contemplate each common cause and aggregate of \$1,000,000 and are stated per \$1,000 of exposure.

Exposure Type	Class Code	Rate	Per Location or Event Minimum	Premium Basis
Clubs or Special Events	58168	\$20	\$500	Per Event
Restaurants – Liquor Sales < 20% - no separate bar	58161	\$7.50	\$450	Gross Sales
Restaurants – Liquor Sales < 20% - separate bar	58161	\$10.00	\$550	Gross Sales
Restaurants – Liquor Sales > 20%	58161	\$20.00	\$650	Gross Sales
Stores – Not Liquor (e.g. Convenience stores, Campgrounds, etc.)	59211	\$7.50	\$300	Gross Sales

Additional Rating Factors	Factor – Yes/No
Alcohol Server Responsibility Training	.95/1.05
Management Controls	.95/1.05

Other Limits Factors

Limit of Coverage	Factor
\$300,000/\$300,000	.62
\$500,000/\$500,000	.88

RULE 55. TERRORISM ENDORSEMENT OPTIONS – FEDERAL BACKSTOP

General Liability Terrorism Premium Determination: TRIA Certified Acts of Terrorism - Included at no additional charge

**COMMERCIAL LINES MANUAL
DIVISION EIGHT – INLAND MARINE**

STATE EXCEPTION PAGE

The following table will supplement as applicable the Insurance Services Office Division Eight – Inland Marine rules for: Outdoor Recreation & Outdoor Related Risks

ELIGIBILITY

This exception page is designed for various classes of the Outdoor Recreation industry including but not limited to those summarized below:

- Resorts & Lodges
- Fishing & Hunting Lodges
- Bed & Breakfasts / Country Inns
- RV Parks and Campgrounds
- Outfitters & Guides
- Rod & Gun Clubs
- Trap, Skeet, Sporting Clay and Hunting Preserves
- Hunting Leases
- Associated Equine Activities
- Sports & Other Outdoor Activities

ADDITIONAL RULES

The rates shown below are applicable to the Inland Marine Coverages:

Floaters - per \$100 of values and contemplate \$250 deductible

Audio Equipment	\$1.00 - \$4.00
Cameras/ Video Equipment	\$1.00 - \$4.00
Other Inland Marine and Mobile Equipment	\$.20 to \$4.00 (per \$100 of values)

Rate Evaluation Criteria Include:

- Quality of operations (Below Average, Average, Above Average)
- Type of equipment or fine art
- Condition of equipment or art
- Deductibles/Perils Covered
- Valuation/ Coinsurance
- Storage/ Security
- Maintenance and Upkeep
- Usage
- Leased or Rented Equipment

**COMMERCIAL LINES MANUAL
DIVISION FIVE – FIRE AND ALLIED LINES**

STATE EXCEPTION PAGE

The following table will supplement as applicable the Insurance Services Office Division Fire – Fire and Allied Lines rules for: Outdoor Recreation & Outdoor related risks.

ELIGIBILITY

This exception page is designed for various classes of the Outdoor Recreation industry including but not limited to those summarized below:

- Resorts & Lodges
- Fishing & Hunting Lodges
- Bed & Breakfasts / Country Inns
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**COMMERCIAL LINES MANUAL
DIVISION FIVE – FIRE AND ALLIED LINES**

ADDITIONAL RULES

The following rules are added:

AdvenSure – Property Plus Endorsement

The AdvenSure Property Plus is available at specifically declared limits outlined below. The following exhibit identifies each extension for this class of business.

Coverage	Limits of insurance
Fire Department Service Charge	\$5,000
Ordinance Or Law. Includes Demolition Cost Coverage, subject to a maximum limit of \$50,000 Increased Cost of Construction	\$100,000
Newly Acquired or Constructed Property	\$500,000
Personal Effects	\$2,500
Personal Property of Others	\$10,000
Valuable Papers and Records – Cost of Research	\$5,000
Property Off Premises	\$15,000
Other Outdoor Property	\$2,500
Trees, Shrubs, Plants and Lawns, including Debris Removal Expense	\$2,500
Data or Media	\$10,000
Accounts Receivable	\$10,000
Property In or On a Vehicle	\$2,500
Property in the Custody of Salespersons	\$2,500
Fire Protective Devices	\$1,000
Inventory or Appraisal	\$5,000
Property In Transit	\$5,000
Money and Securities – Inside of Premises	\$5,000
Money and Securities – Outside of Premises	\$5,000
Contamination & Spoilage	\$1,000
Fairs Or Exhibitions	\$5,000
Fine Arts	\$5,000
Underground Pipes, Flues or Drains	\$5,000
Foundations of Machinery	\$10,000
Arson or Crime Reward	\$5,000
Bridges	\$2,500
Extra Expense	\$15,000
Indoor and Outdoor Signs, Attached or Unattached	\$2,500
Off Premises Power Interruption – Business Income	\$10,000
Water Damage Resulting From Backup or Overflow of Sewer, Drain or Sump	\$5,000
Patterns, Dies, Molds and Forms	\$10,000

Initial charge for the AdvenSure Plus = 5% of the final property premium subject to a \$150 minimum.
Additionally, this endorsement is not subject to any IRPM.

RULE 55. TERRORISM ENDORSEMENT OPTIONS – FEDERAL BACKSTOP

Property Terrorism Premium Determination: TRIA Certified Acts of Terrorism - Included at no additional charge

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Supporting Document Schedules

Satisfied -Name: Letter of Authorization

Review Status:

Accepted for Informational Purposes 06/02/2008

Comments:

Attached is the letter of authorization

Attachment:

2008 Use this Letter.pdf

Satisfied -Name: Cover Letter

Review Status:

Accepted for Informational Purposes 06/02/2008

Comments:

Attached is the cover letter.

Attachment:

AR Letter Rates.pdf

www.archinsurance.com



One Liberty Plaza
53rd Floor
New York, NY 10006

T 212.651.6500
F 212.651.6499

January 1, 2008

Arch Insurance Company
NAIC: #11150
Letter of Authorization
Filing of Forms, Rates and Rules

Dear Sir or Madame:

In accordance with the applicable statutes and regulations in your state, Wesley Pohler and Westmont Associates are hereby authorized to file form, rate and rate filings on behalf of Arch Insurance Company.

Very truly yours,



Carol Kennedy
Vice President & Director of Compliance

May 9, 2008

The Department of Insurance
Property and Casualty Division
Forms and Rates Review

**RE: Arch Insurance Company NAIC# 11150 FEIN 43-0990710
Multiple Line Rates and Rules Filing
New Program: AdvenSure Program
Company Filing Number: ARCH-08-111-R
Effective Date: Upon Earliest Possible Approval and/or Acknowledgement**

To Whom It May Concern:

Enclosed please find Arch Insurance Company's (Arch) AdvenSure Program rate and rule filing. The filing contained herein constitutes a new program filing for Arch and does not have any impact on any current insureds or policies. A letter permitting Westmont Associates, Inc. to submit this filing on Arch's behalf is enclosed.

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Your approval or acknowledgement otherwise of this submission is respectfully requested. Thank you for your attention to this matter.

Respectfully submitted,

Wesley Pohler

Wesley Pohler
AVP

wes@westmontlaw.com

Enc.

Cc: T. Luckstone
C. Kennedy