

SERFF Tracking Number: WESA-125662355 State: Arkansas
Filing Company: Tokio Marine & Nichido Fire Insurance Co., Ltd. State Tracking Number: #29310 \$100
Company Tracking Number: 08-AR-2-CA-30-1
TOI: 20.0 Commercial Auto Sub-TOI: 20.0003 Other
Product Name: Premier Hotel Risk Purchasing Group - Commercial Automobile
Project Name/Number: Premier Hotel Risk Purchasing Group - Commercial Automobile/08-AR-2-CA-30-1

Filing at a Glance

Company: Tokio Marine & Nichido Fire Insurance Co., Ltd.

Product Name: Premier Hotel Risk Purchasing Group - Commercial Automobile SERFF Tr Num: WESA-125662355 State: Arkansas

Group - Commercial Automobile

TOI: 20.0 Commercial Auto

SERFF Status: Closed

State Tr Num: #29310 \$100

Sub-TOI: 20.0003 Other

Co Tr Num: 08-AR-2-CA-30-1

State Status: Fees verified and received

Filing Type: Form

Co Status:

Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding

Author: Westmont Associates

Disposition Date: 06/05/2008

Date Submitted: 05/23/2008

Disposition Status: Exempt from Review

Effective Date Requested (New): 09/01/2008

Effective Date (New): 09/01/2008

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Effective Date (Renewal): 09/01/2008

State Filing Description:

General Information

Project Name: Premier Hotel Risk Purchasing Group - Commercial Automobile

Status of Filing in Domicile: Pending

Project Number: 08-AR-2-CA-30-1

Domicile Status Comments: Filed in NY.

Reference Organization:

Reference Number:

Reference Title:

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Corresponding Filing Tracking Number: 08-AR-3-CA-29-1

Filing Description:

Submission of revised rules for Company's Premier Hotel Risk Purchasing Group - Commercial Automobile program.

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Company and Contact

Filing Contact Information

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

Sherrri Nierzwicki, Analyst sherri@westmontlaw.com
 25 Chestnut Street (856) 216-0220 [Phone]
 Haddonfield, NJ 08033 (856) 216-0303[FAX]

Filing Company Information

Tokio Marine & Nichido Fire Insurance Co., Ltd. CoCode: 12904	State of Domicile: New York
230 Park Avenue Group Code: 3098	Company Type:
New York, NY 10169 Group Name:	State ID Number:
(212) 297-6600 ext. [Phone] FEIN Number: 13-6108722	

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: AR filing fee.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Tokio Marine & Nichido Fire Insurance Co., Ltd.	\$0.00	05/23/2008	

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
29310	\$100.00	05/20/2008

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Exempt from Review	Llyweyia Rawlins	06/05/2008	06/05/2008

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Disposition

Disposition Date: 06/05/2008

Effective Date (New): 09/01/2008

Effective Date (Renewal): 09/01/2008

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.

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	Accepted for Informational Purposes	Yes
Supporting Document	Cover Letter	Accepted for Informational Purposes	Yes
Supporting Document	Explanatory Memo	Accepted for Informational Purposes	Yes
Supporting Document	Letter of Authorization	Accepted for Informational Purposes	Yes
Rate	Premier Hotel Risk Purchasing Group Commercial Auto Program Manual - Countrywide	Accepted for Informational Purposes	Yes
Rate	State Exception Pages	Accepted for Informational Purposes	Yes

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Rate Information

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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	Premier Hotel Risk Purchasing Group Commercial Auto Program Manual - Countrywide	Pages 1-13	Replacement	Manual - Countrywide.pdf
Accepted for Informational Purposes	State Exception Pages	Pages 1-6	New	AR Exception Page.pdf



TOKIO MARINE NICHIDO



PREMIER HOTEL RISK PURCHASING GROUP COMMERCIAL AUTO PROGRAM MANUAL COUNTRYWIDE

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ADDITIONAL RULE(S)

A1. PROGRAM ELIGIBILITY

Risk must be a member of the Premier Hotel Insurance Group.

A2. MANDATORY COVERAGES AND LIMITS

A. Mandatory Coverages

An Automobile Coverage Part written under this program must contain the following coverages:

1. Bodily Injury & Property Damage Liability
2. Uninsured Motorists
3. Drive Other Car

B. Mandatory Limits

1. Bodily Injury & Property Damage Liability shall be written at a limit of \$1,000,000 each accident.
2. Underinsured Motorist shall be written at a limit of \$1,000,000 each accident. Refer to Rule **97**, Uninsured Motorist Coverage.
3. Drive Other Car coverages (Liability and Uninsured Motorist) shall be written at \$1,000,000 limit. Refer to Rule **88**, Drive Other Car Coverage.

A3. HOTEL PROGRAM BUSINESS AUTO AMENDATORY ENDORSEMENT

Hotel Program Business Auto Amendatory Endorsement, **HT9 01 007**, provides broadening enhancements to the coverage provided by the Business Auto Coverage Form and is attached to all policies at no additional charge.

A4. HOTEL PROGRAM AUTOMOBILE LIABILITY RETENTION ENDORSEMENT

A. Eligibility

1. Form

Hotel Program Automobile Liability Retention Endorsement **HT9 01 008**.

2. Use

To provide Automobile Liability Retention.

B. Premium Impact

We are offering our insureds certain premium reductions for electing retentions on each accident of auto liability loss. These premium reductions correspond to the estimated reduction in losses net of retention to be paid under the policy. Refer to Tier Rate Pages.

C. Business Auto Retention – Additional Rules

1. The retention applies to all liability coverages.
2. The retention applies to damages caused by any one accident and any claims expense.
3. Claims expense is defined to include all allocated claims expense of the company or our designated claims service organization.
4. If the company pays all or any part of the retention, the insured will reimburse the company.
5. If any provision of this endorsement is in conflict with any state compulsory or financial responsibility law or any statutory coverage for Uninsured and/or Underinsured Motorists Coverage then the provisions of such laws or statutes shall apply.

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A5. PHYSICAL DAMAGE COVERAGE

Automobile Physical Damage Coverage does not apply.

A6. TERRORISM PREMIUM DETERMINATION

This rule does not apply.

SECTION I - GENERAL RULES

1. APPLICATION OF THIS MANUAL

A. Contents

This Manual applies to policies issued to eligible Premier Hotel Risk Purchasing Group members. It contains the rules and rating procedures for the Commercial Automobile Coverage Part.

B. Sections

This Manual is divided into separate Sections for:

1. Section I - General Rules
2. Section II - Coverages and Rating Procedures

C. Rule Exceptions

Refer to the state exceptions for any exception to the rules in this Manual.

D. Company Rates

This Manual does not contain rates. Our Tier Rate Pages contain our individual company rates. These are rates and not loss costs.

E. Statistical Codes

For statistical codes not shown, refer to the Commercial Statistical Plan.

2. RESERVED FOR FUTURE USE

3. EFFECTIVE OR DISTRIBUTION DATE

The edition date shown is not necessarily the effective or distribution date. The effective date or distribution date will be announced by the company's Corporate Underwriting Department.

4. RESERVED FOR FUTURE USE

5. PREMIUM COMPUTATION

A. Prepaid Policies

For one-year policies, compute the premium at the rates in effect at policy inception.

B. Annual Premium Payment Plan Policies

For policies issued for more than one year, compute the premium at the rates in effect on each anniversary date of the policy's inception for each annual period. Use Calculation of Premium Endorsement [IL 00 03](#).

6. FACTORS OR MULTIPLIERS

Factors or multipliers are to be applied consecutively and not added together, unless otherwise specified.

7. ROUNDING PROCEDURE

A. Rates

Round rates, factors and multipliers after the final calculation to three decimal places. Five-tenths or more of a million shall be considered one million, for example, .1245 = .125.

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B. Premium

Round the premium for each coverage for which a separate premium is calculated, to the nearest whole dollar. Round a premium involving \$50 or over to the next higher whole dollar.

8. POLICY WRITING MINIMUM PREMIUM

A. Prepaid Policies

1. The policy writing Minimum Premium is \$300.
2. Apply a minimum premium regardless of term.

B. Annual Premium Payment Plan Policies

1. The policy writing Minimum Premium is \$300.
2. Apply a minimum premium for each annual period.

9. ADDITIONAL PREMIUM CHANGES

A. Calculation of Premium

1. Prorate all changes requiring additional premium.
2. In computing the additional premium, charge the amount applicable on the effective date of the change even if the policy inception premium was less than the policy writing minimum premium.

B. Waiver of Premium

The maximum amount of Additional Premium to be waived is \$100. This waiver applies only to that portion of the premium due on the effective date of the policy change.

10. RETURN PREMIUM CHANGES

A. Premium Computation

1. Compute return premium at the rates used to calculate the policy premium.
2. Compute return premium pro rata and round to the next higher whole dollar when any coverage or exposure is deleted or an amount of insurance is reduced. Retain the policy writing minimum premium.

B. Waiver of Premium

The maximum amount of Return Premium to be waived is \$100. This waiver applies only to the portion of the premium due on the effective date of the policy change.

11. POLICY CANCELLATIONS

A. Pro Rata Calculation

Compute return premium pro rata and round to the next higher whole dollar when a policy is cancelled:

1. At the company's request.
2. Because the insured no longer has a financial or insurable interest in the property or business operation that is the subject of insurance.
3. And rewritten in the same company or company group.
4. After the first year for a prepaid policy written for a term of more than one year.

B. Other Calculations

If preceding Paragraph A. does not apply, compute return premium as follows:

1. Annual Premium Payment Policies

Compute return premium at .90 of the pro rata unearned premium for the one year or annual installment period and round to the next higher whole dollar.

2. Prepaid Policies

If cancelled during the first year, compute the return premium at .90 of the pro rata unearned premium for the first year, plus the full annual premium for the subsequent years and round to the next higher whole dollar.

3. Policies With Term Less Than One Year

Compute return premium at .90 of the pro rata unearned premium and round to the next higher whole dollar.

12. FORMS PORTFOLIO REFERENCE

Refer to the Section IV. Forms and Endorsements and Section V. State Exceptions Page for:

A. Information on the following endorsements:

1. Common Policy Conditions **IL 00 17**
2. Garagekeepers Coverage **CA 99 37**
3. Nuclear Energy Liability Exclusion Endorsement (Broad Form) **IL 00 21**
4. Policy Changes **IL 12 01**
5. Designated Insured Endorsement **CA 20 48**
6. Hotel Program Automobile Amendatory Endorsement **HT9 01 007**
- 7a. Hotel Program Automobile Liability Retention Endorsement **HT9 01 008**; or
- 7b. Deductible Liability Coverage Endorsement **CA 03 01 or CA 03 02** (see state exception page); or
- 7c. Deductible Liability Coverage Endorsement (Supplementary Payments Included Within the Deductible Amount) **CA9 03 003**
8. Drive Other Car Coverage CA 99 10

Refer to the Section V. State Exceptions Page for:

B. State amendatory and other special state endorsements.

13. RESIDENT AGENT COUNTERSIGNATURE

If a resident agent's countersignature is required by state law, use Resident Agent Countersignature Endorsement **IL 09 17**, unless state law prohibits use of such an endorsement, or so restricts such use as to make it inappropriate.

14. COMBINATION OF INTEREST

More than one interest may be named on a policy and rated as a single risk if one interest owns more than 50% of another. All the interests that are combined must be named on the policy.

15. RESERVED FOR FUTURE USE

SECTION II - COVERAGES AND RATING PROCEDURES

16. HOW TO CLASSIFY AUTOS

- A. If an auto has more than one use, select the highest rated classification, unless 80% of the use is in a lower rated activity. In that case, use the lower rated classification.
- B. When using seating capacity to classify an auto,
 - 1. Use the seating capacity specified by the manufacturer of the auto unless a public authority rules otherwise.
 - 2. Do not include the driver's seat when determining seating capacity.
- C. When a risk is required by law to have or is eligible for a coverage that is not available in the territory of principal garaging, use the registration address to determine the territory for that coverage.

17. – 20. RESERVED FOR FUTURE USE

21. ELIGIBLE AND INELIGIBLE VEHICLES

- A. The following types of vehicles are eligible:
 - 1. A private passenger auto is a four-wheel auto of the private passenger or station wagon type.
 - 2. Trucks, including pickup, panel, dump and van types whose gross vehicle weight can be either under 10,000 or more than 10,000.
 - 3. Buses, whose gross vehicle weight is 10,000 or more, used for the transportation of members of the public who consist almost exclusively of hotel guests.
 - 4. Mini-buses or van pools used for the transportation of members of the public who consist almost exclusively of hotel guests.
 - 5. Limousines or similar unmarked vehicles with a seating capacity of eight (8) or less used for the transportation of members of the public who consist almost exclusively of hotel guests.
- B. The following types of vehicles are ineligible:
 - 1. Farm vehicles such as pickups, panel trucks or vans owned by an individual, husband and wife or a family farm partnership or corporation and used for farming or ranching and not customarily used for other business.
 - 2. Individually owned Autos such as pickups, panel trucks or vans not used for business.
 - 3. Self-Propelled vehicles with the following types of permanently attached equipment.
 - a. Equipment designed primarily for:
 - 1. Snow removal;
 - 2. Road maintenance, but not construction or resurfacing;
 - 3. Street cleaning;
 - b. Cherry pickers and similar devices mounted on auto or truck chassis and used to raise or lower workers; and
 - c. Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting or well servicing equipment.

22. PREMIUM DEVELOPMENT

The premium for a risk is calculated as follows:

- A. Determine the appropriate classification for each vehicle.
- B. Select the rate for each classification from the state rate table based upon the Insured's retention amount or deductible amount.
- C. Multiply the number of vehicles in each classification by the corresponding rate that was selected in Paragraph B.
- D. Determine premium for Hired Auto and/or Non-Ownership Liability.
- E. Determine premium for Hired Auto and/or Non-Ownership Liability.
- F. Add the premiums determined in Paragraphs C., D. and E.
- G. Determine the application of any minimum premiums.
- H. Use the premium developed under Paragraph F. or the policy writing minimum premium, whichever is greater.

23. – 37. RESERVED FOR FUTURE USE

38. PUBLIC AUTOS

When the coverage form insures Limousine and/or Bus, use **CA 24 02** Public Transportation Autos Endorsement to amend the care, custody or control exclusion.

39. – 54. RESERVED FOR FUTURE USE

55. GARAGE KEEPERS' INSURANCE – PREMIUM DEVELOPMENT

- A. When a policy provides coverage for owned autos, Garagekeepers Coverage CA 99 37 is provided on a legal liability basis at no additional charge for the limits and deductibles shown below:
 - Comprehensive: \$1,000,000 limit of insurance minus a \$500 deductible for each customer's auto subject to a \$2,500 maximum deductible For All Such Loss In Any One Event.
 - Collision: \$1,000,000 limit of insurance minus a \$500 deductible for each customer's auto.
- B. When a policy does not provide coverage for owned autos, Garagekeepers Coverage CA 99 37 may be provided for a charge on a legal liability basis for the limits and deductibles shown above. Refer to Rule 55., Garagekeepers' Insurance - Premium Development, , Section V-Garages of ISO Commercial Lines Manual, Division One – Commercial Auto. In the event coverage for owned autos is subsequently added to policy, the pro-rata return premium that would otherwise be due on the ISO rated Garagekeeper's will be applied to the premium charge for adding the owned auto(s).

56. – 87. RESERVED FOR FUTURE USE

88. DRIVE OTHER CAR COVERAGE

Drive Other Car Coverage:

Except for an individual named insured who is an auto dealer garage risk or an individual named insured who owns a private passenger auto, use Drive Other Car Coverage – Broadened Coverage For Named Individuals Endorsement **CA 99 10**.

Limits:

1. Bodily Injury and Property Damage Liability at a limit of \$1,000,000; and,
2. Uninsured Motorists at a limit of \$1,000,000.

Note:

- If the policy is providing coverage for an individual named insured, use Individual Named Insured Endorsement **CA 99 17**, instead.
- No coverage will be provided for an individual named insured, who is an auto dealer garage risk.

89. NON-OWNERSHIP LIABILITY

Liability for automobiles that a RPG member does not own but leases, hires, rents, or borrows from that member's employees or partners or members of their families.

Premium Computation:

Refer to Rule 89., Non-Ownership Liability, Section VII-Common Coverages and Rating Procedures of ISO Commercial Lines Manual, Division One – Commercial Auto.

90. HIRED AUTOS

- A. Liability for automobiles that a RPG member leases, hires, rents, or borrows. This does not include those autos a RPG member leases, hires, rents or borrows from any of its employees or partners or members of their families.
- B. If the policy is extended to cover the owner of the auto as an additional insured:
Use Lessor - Additional Insured And Loss Payee **CA 20 01**, or
Hired Autos Specified As Covered Autos You Own Endorsement **CA 99 16**.

Premium Computation:

Refer to Rule 90., Hired Autos, Section VII-Common Coverages and Rating Procedures of ISO Commercial Lines Manual, Division One – Commercial Auto.

91. INDIVIDUAL AS THE NAMED INSURED

Endorse a policy issued to an individual named insured with the appropriate individual named insured endorsement.

- A. Family drive other car coverage is provided at no additional charge if the policy covers:
 1. A private passenger auto not used for public transportation or rented to others without a driver.
 2. A pickup, panel truck or van that is not used in the business of the insured other than for farming or ranching.
 3. Use Individual Named Insured Endorsement **CA 99 17**.

92. MEDICAL PAYMENTS

Refer to the state exceptions page.

93. NO-FAULT COVERAGES

Refer to the state exceptions page.

94. – 96. RESERVED FOR FUTURE USE

97. UNINSURED MOTORISTS INSURANCE

Refer to the state exceptions page.

98. INSURED'S RETENTION

A. Definition

Under this method, the insured agrees to handle the claims, pay the claims expense and contribute up to a specific sum towards the amount paid to claimants as damages.

B. Application

When an Insured's Retention is selected by the insured, the company's obligation under the Bodily Injury Liability and Property Damage Coverages to pay damages on behalf of the insured applies only to the amount of damages in excess of any insured retention amounts stated as applicable to such coverages. This option applies on a per "accident" basis.

C. Insured Retention Discount

The Insured Retention discounts are contemplated in the program rates, which are displayed in the Tier rate pages.

D. Insured Retention Amounts

- \$ 2,500
- \$ 5,000
- \$ 10,000
- \$ 25,000
- \$ 50,000

E. Endorsement

Use Hotel Program Business Auto Retention endorsement **HT9 01 008**

99. DEDUCTIBLE(S)

A. Definition(s)

- Deductible Liability Coverage Endorsement CA 03 01 or CA 03 02 (ISO endorsement)
Under this method, Supplementary payments are **not** considered part of the Deductible and do not reduce limit of liability.
- Deductible Liability Coverage Endorsement CA9 03 003 (TMM endorsement)
Under this method, Supplementary payments **are** considered to be part of the Deductible but do not reduce limit of liability.

B. Application

When a Liability Deductible is selected by the insured, the company's obligation under the Bodily Injury Liability and Property Damage Coverage is as follows:

We will settle the claim or suit, we will pay all or any part of any deductible limit and we will seek reimbursement from the member of the Premier Hotel Risk Purchasing Group for the deductible or the part of the deductible we paid.

C. Insured Deductible Discount

The Insured deductible discounts are contemplated in the program rates, which are displayed in the Tier rate pages.

D. Insured Deductible Amounts

- \$ 2,500
- \$ 5,000

\$ 10,000
\$ 25,000
\$ 50,000

E. Endorsement(s)

- Deductible Liability Coverage Endorsement **CA 03 01** or **CA 03 02** (see state exception page) or
- Deductible Liability Coverage Endorsement (Supplementary Payments Included Within the Deductible Amount) **CA9 03 003**

100. – 110. RESERVED FOR FUTURE USE

111. TERRORISM ENDORSEMENT OPTIONS – FEDERAL BACKSTOP

This rule does not apply

112. – 113. RESERVED FOR FUTURE USE

SECTION III – SUPPLEMENTAL RATING PLAN

SCHEDULE RATING

A. Eligibility for Schedule Rating

Any risk that develops a premium of \$2,500 or more for the exposure to be rated shall be eligible for the application of the schedule rating modification.

B. Schedule Rating

Refer to State Exceptions Page

SECTION IV – FORMS AND ENDORSEMENTS

1. TMM Hotel Policy Forms

Rule:

None of these forms have rate charges other than the program rates which are part of this filing. They will be attached to all General Liability policies.

HT9 05 003	02 08	Hotel Program Common Policy Declarations
HT9 05 004	04 08	Hotel Program Business Auto Coverage Form Supplemental Declarations
HT9 05 005	04 08	Hotel Program Schedule of Covered Autos You Own
HT9 05 007	04 08	Hotel Program Covered Autos You Own Changes
HT9 05 008	04 08	Hotel Program Miscellaneous Auto Changes
HT9 01 007	03 08	Hotel Program Business Auto Amendatory Endorsement
HT9 01 008	03 08	Hotel Program Business Auto Retention Endorsement
CA9 03 003	01 05	Deductible Liability Coverage
IL9 05 002	02 08	In Witness Page
IL9 05 004	02 08	Schedule of Named Insureds
IL9 05 005	02 08	Schedule of Taxes, Surcharges, Assessments or Fees
IL9 05 006	02 08	Schedule of Forms and Endorsements
IL9 05 008	02 08	Schedule of Locations
IL9 05 011	02 08	Installment Schedule
IL9 12 003	02 08	Policy Changes Endorsement

2. Commercial Automobile Forms

Rule:

These forms may have rate charges other than the program rates, which are part of this filing.
See Section V, State Exception Pages.

SECTION V – STATE EXCEPTION PAGE

Please see State Exception Pages

TOKIO MARINE AND NICHIDO FIRE INSURANCE CO., LTD. (U.S. BRANCH)	PREMIER HOTEL RISK PURCHASING GROUP COMMERCIAL AUTOMOBILE SECTION V STATE EXCEPTIONS PAGE	ARKANSAS
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SECTION I - GENERAL RULES

12. FORMS PORTFOLIO REFERENCE

Refer to the Section IV. Forms and Endorsements and Section V. State Exception Page for:

A. Information on the following endorsements:

7b. Deductible Liability Coverage Endorsement **CA 03 01**

B. State amendatory and other special state endorsements:

Rule:

The following endorsements are mandatory and must be attached to all Commercial Auto Coverage Parts:

Form(s):

CA 01 62 Arkansas Changes

IL 02 31 Arkansas Changes - Cancellation and Nonrenewal

SECTION II - COVERAGES AND RATING PROCEDURES

92. MEDICAL PAYMENTS

This rule does not apply.

93. NO-FAULT COVERAGES

Medical Expenses, Work Loss and Accidental Death Benefit coverages:

Use Arkansas Personal Injury Protection Endorsement **CA 22 02**.

Limit: Medical Expenses \$5,000 Each Person

Note: put "X" in An Owned "Auto" for each check box.

97. UNINSURED MOTORISTS INSURANCE

Uninsured and Underinsured Motorists Insurance:

Uninsured Motorists Coverage:

Use Arkansas Uninsured Coverage Endorsement **CA 21 08**.

Limit: \$1,000,000

Underinsured Motorists Coverage:

Use Arkansas Uninsured Coverage Endorsement **CA 31 28**.

Limit: \$1,000,000

Property Damage Coverage:

Use Arkansas Uninsured Motorists Coverage - Property Damage Endorsement **CA 21 66**.

Limit: \$35,000 Each "Accident"

99. DEDUCTIBLE(S)

F. Endorsements

Supplementary Payments *not* included in Deductible Amount:

Use Deductible Liability Coverage **CA 03 01**

TOKIO MARINE AND NICHIDO FIRE INSURANCE CO., LTD. (U.S. BRANCH)	PREMIER HOTEL RISK PURCHASING GROUP COMMERCIAL AUTOMOBILE SECTION V STATE EXCEPTIONS PAGE	ARKANSAS
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SECTION III – SUPPLEMENTAL RATING PLAN

SCHEDULE RATING PLAN

B. Schedule Rating

A schedule rating modification shall also be applied to the otherwise chargeable premium in accordance with the following table, subject to a maximum credit or debit of 40%, to reflect such characteristics of the risk as are not reflected in its experience.

Risk Characteristic	Description	Range of Modifications	
		Credit	Debit
Management	Cooperation with insurance company, revision of schedules, routes and practices to conform with insurer recommendations.	5%	5%
Employees	Selection, training, supervision, experience and basis of remuneration.	5%	5%
Equipment	Type, condition, servicing, risk's own repair facilities, safety equipment and drivers' reports on condition.	5%	10%
Safety Organization	Periodic meetings, distribution of safety literature, award and penalty system, review of accidents with drivers, safety director, accident reports and records.	10%	5%

TOKIO MARINE AND NICHIDO FIRE INSURANCE CO., LTD. (U.S. BRANCH)	PREMIER HOTEL RISK PURCHASING GROUP COMMERCIAL AUTOMOBILE SECTION V STATE EXCEPTIONS PAGE	ARKANSAS
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SECTION IV – FORMS AND ENDORSEMENTS

2. Commercial Automobile Forms

Rule:

These forms have rate charges other than the program rates, which are part of this filing and are found elsewhere in this Manual.

CA 00 01	03 06	Business Auto Coverage Form
CA 00 05	03 06	Garage Coverage Form
CA 00 10	03 06	Business Auto Physical Damage Coverage Form
CA 00 12	03 06	Truckers Coverage Form
CA 00 20	03 06	Motor Carrier Coverage Form
CA 01 21	02 99	Limited Mexico Coverage
CA 01 62	10 07	Arkansas Changes
CA 02 38	12 93	Reinstatement of Insurance
CA 02 40	10 01	Suspension of Insurance
CA 03 01	03 06	Deductible Liability Coverage
CA 03 03	12 93	100 Dollar Deductible For Completed Operations Does Not Apply
CA 20 01	03 06	Lessor - Additional Insured And Loss Payee
CA 20 02	12 93	Sound Receiving Equipment Coverage - Fire, Police And Emergency Vehicles
CA 20 05	12 93	Drive-Away Contractors
CA 20 06	12 93	Driving Schools
CA 20 07	12 93	Emergency Vehicles – Fellow Volunteer Firefighters and Workers
CA 20 08	12 93	Farm Tractors And Farm Tractors Equipment
CA 20 09	07 97	Leasing or Rental Concerns – Contingent Coverage
CA 20 10	12 93	Leasing or Rental Concerns - Conversion, Embezzlement or Secretion Coverage
CA 20 11	03 06	Leasing or Rental Concerns - Exclusion of Certain Leased Autos
CA 20 12	10 01	Leasing or Rental Concerns - Rent-It-There/Leave-It-Here Autos
CA 20 13	10 01	Leasing or Rental Concerns - Schedule of Limits For Owned Autos
CA 20 14	07 97	Leasing or Rental Concerns – Second Level Coverage
CA 20 15	12 04	Mobile Equipment
CA 20 16	10 01	Mobile Homes Contents Coverage
CA 20 17	12 93	Mobile Homes Contents Not Covered
CA 20 18	12 93	Professional Services Not Covered
CA 20 19	07 97	Repossessed Autos
CA 20 21	07 97	Snowmobiles
CA 20 27	02 99	Registration Plates Not Issued For A Specific Auto
CA 20 30	12 93	Emergency Vehicles – Volunteer Firefighters and Workers
CA 20 33	10 01	Autos Leased, Hired, Rented or Borrowed With Drivers - Physical Damage Coverage
CA 20 47	07 97	Additional Insured - Lessor of Leased Equipment
CA 20 48	02 99	Designated Insured
CA 20 49	07 97	Additional Insured - Garages - Grantor of Franchise
CA 20 54	10 01	Employee Hired Autos
CA 20 55	10 01	Fellow Employee Coverage
CA 20 56	02 99	Fellow Employee Coverage For Designated Employees/Positions
CA 20 70	10 01	Coverage For Certain Operations In Connection With Railroads

TOKIO MARINE AND NICHIDO FIRE INSURANCE CO., LTD. (U.S. BRANCH)	PREMIER HOTEL RISK PURCHASING GROUP COMMERCIAL AUTOMOBILE SECTION V STATE EXCEPTIONS PAGE	ARKANSAS
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CA 20 71	10 01	Auto Loan/Lease Gap Coverage
CA 21 07	12 93	Split Uninsured Motorists Coverage Limits
CA 21 08	03 06	Arkansas Uninsured Motorists Coverage
CA 21 46	12 93	Split Underinsured Motorists Coverage Limits
CA 21 66	03 06	Arkansas Uninsured Motorists Coverage – Property Damage
CA 22 02	03 06	Arkansas Personal Injury Protection
CA 23 01	12 93	Explosives
CA 23 03	12 93	Multi-Purpose Equipment
CA 23 04	10 01	Rolling Stores
CA 23 05	12 93	Wrong Delivery of Liquid Products
CA 23 08	12 93	Truckers - Excess Coverage For The Named Insured And Named Lessors For Leased Autos
CA 23 09	02 99	Truckers - Insurance For Non-Trucking Use
CA 23 12	12 93	Truckers - Named Lessee As Insured
CA 23 13	12 93	Trailer Interchange Fire And Fire And Theft Coverages
CA 23 17	03 06	Truckers - Uniform Intermodal Interchange Endorsement Form UIIE - 1
CA 23 20	03 06	Truckers Endorsement
CA 23 24	10 01	Agricultural Produce Trailers - Seasonal
CA 23 25	07 97	Coverage for Injury to Leased Workers
CA 23 84	01 06	Exclusion of Terrorism
CA 23 85	01 06	Exclusion of Terrorism Involving Nuclear, Biological Or Chemical Terrorism
CA 23 94	03 06	Silica Or Silica-Related Dust Exclusion For Covered Autos Exposure
CA 24 01	12 93	Farm Labor Contractors
CA 24 02	12 93	Public Transportation Autos
CA 25 01	12 93	Broad Form Products Coverage
CA 25 02	12 93	Dealers Driveaway Collision Coverage
CA 25 03	03 06	False Pretense Coverage
CA 25 04	03 06	Fire, Fire And Theft And Limited Specified Causes of Loss Coverage For Dealers
CA 25 05	03 06	Garage Locations And Operations Medical Payments Coverage
CA 25 07	12 93	Locations And Operations Not Covered
CA 25 08	03 06	Personal Injury Liability Coverage - Garages
CA 25 09	12 93	Owners of Garage Premises
CA 25 10	10 01	Fire Legal Liability Coverage - Garages
CA 25 11	12 93	Named Driver Collision Coverage
CA 25 14	03 06	Broadened Coverage - Garages
CA 25 16	10 01	Garage Coverage Form - Other Than Covered Autos Exposure - Total Pollution Exclusion
CA 25 18	09 98	Exclusion - Year 2000 Computer-Related And Other Electronic Problems
CA 25 19	09 98	Exclusion - Year 2000 Computer-Related And Other Electronic Problems - Products/Work You Performed
CA 25 20	09 98	Year 2000 Limited Coverage Options - Computer-Related And Other Electronic Problems
CA 25 24	09 98	Exclusion - Year 2000 Computer-Related And Other Electronic Problems - With Exception For Bodily Injury On Your Premises
CA 25 25	09 98	Year 2000 Computer-Related And Other Electronic Problems - Exclusion Of Specified Coverages For Designated Locations, Products, Services Or Work You Performed
CA 25 36	03 06	Garage Coverage Form - Other Than Covered Autos Exposure - Total

TOKIO MARINE AND NICHIDO FIRE INSURANCE CO., LTD. (U.S. BRANCH)	PREMIER HOTEL RISK PURCHASING GROUP COMMERCIAL AUTOMOBILE SECTION V STATE EXCEPTIONS PAGE	ARKANSAS
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CA 25 37	03 06	Pollution Exclusion With A Building Heating, Cooling And Dehumidifying Equipment Exception And A Hostile Fire Exception
CA 25 38	03 06	Fungi Or Bacteria Exclusion – Garage Operations - Other Than Covered Autos
CA 25 39	03 06	Limited Fungi Or Bacteria Coverage For Garage Operations - Other Than Covered Autos
CA 26 01	03 06	Silica Or Silica-Related Dust Exclusion For Other Than Covered Autos Exposure - Garage Coverage Form
CA 26 02	03 06	Single Interest Automobile Physical Damage Insurance Policy (Individual Policy Form) Blank Fire Insurance Company
CA 26 05	04 80	Single Interest Automobile Physical Damage Insurance Policy (Finance Master Policy Form) Blank Fire Insurance Company
CA 31 28	03 06	Single Interest Deductibles
CA 99 03	03 06	Arkansas Underinsured Motorists Coverage
CA 99 10	09 02	Auto Medical Payments Coverage
CA 99 13	07 97	Drive Other Car Coverage – Broadened Coverage
CA 99 14	07 97	Fiduciary Liability of Banks
CA 99 15	12 93	Fire, Fire And Theft, Fire, Theft And Windstorm And Limited Specified Causes of Loss Coverages
CA 99 16	12 93	Governmental Bodies Amendatory Endorsement
CA 99 17	12 93	Hired Autos Specified As Covered Autos You Own
CA 99 18	03 06	Individual Named Insured
CA 99 23	12 93	Individual Named Insured - Dealers Only
CA 99 27	12 93	Rental Reimbursement Coverage
CA 99 28	01 87	Split Liability Limits
CA 99 30	10 01	Stated Amount Insurance
CA 99 33	10 01	Tapes, Records And Discs Coverage
CA 99 34	02 99	Employees As Insureds
CA 99 37	12 93	Social Service Agencies – Volunteers As Insureds
CA 99 38	03 06	Garagekeepers Coverage
CA 99 40	01 87	Split Liability Limits - Garages
CA 99 44	12 93	Exclusion or Excess Coverage Hazards Otherwise Insured
CA 99 47	12 93	Loss Payable Clause
CA 99 48	07 97	Employee As Lessor
CA 99 54	03 06	Pollution Liability - Broadened Coverage For Covered Autos - Business Auto, Motor Carrier And Truckers Coverage Forms
CA 99 55	07 97	Covered Auto Designation Symbol
CA 99 59	03 06	Pollution Liability - Broadened Coverage For Covered Autos – Garage Coverage Form
CA 99 60	03 06	Garagekeepers Coverage - Customers' Sound Receiving Equipment
CA 99 61	03 06	Audio, Visual And Data Electronic Equipment Coverage
CA 99 90	12 93	Loss Payable Clause - Audio, Visual And Data Electronic Equipment
CA DS 03	03 06	Optional Limits - Loss of Use Expenses
CA DS 09	03 06	Business Auto Declarations
CA DS 14	03 06	Garage Declarations
CA DS 15	03 06	Truckers Declarations
CA DS 21	10 01	Business Auto Physical Damage Declarations
IL 00 03	03 06	Motor Carrier Declarations
IL 00 17	09 07	Calculation of Premium
	11 98	Common Policy Conditions

TOKIO MARINE AND NICHIDO FIRE INSURANCE CO., LTD. (U.S. BRANCH)	PREMIER HOTEL RISK PURCHASING GROUP COMMERCIAL AUTOMOBILE SECTION V STATE EXCEPTIONS PAGE	ARKANSAS
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IL 00 21	07 02	Nuclear Energy Liability Exclusion Endorsement (Broad Form)
IL 02 31	09 07	Arkansas Changes – Cancellation and Nonrenewal
IL 09 09	03 98	Arkansas Notice
IL 09 11	11 85	Supplement To Retrospective Premium Endorsement - Final Premium Computation
IL 09 17	11 85	Resident Agent Countersignature Endorsement
IL 09 18	10 93	Retrospective Premium Endorsement - One Year Plan - Multiple Lines
IL 09 19	10 93	Retrospective Premium Endorsement - Three Year Plan - Multiple Lines
IL 09 20	10 93	Retrospective Premium Endorsement – Long Term Construction Project - Multiple Lines
IL 09 21	04 84	Retrospective Premium Endorsement - Short Form
IL 09 23	04 84	Retrospective Premium Endorsement Exclusion of Retrospective Development Factors
IL 12 01	11 85	Policy Changes
IL DS 00	09 07	Common Policy Declarations

SERFF Tracking Number: WESA-125662355 State: Arkansas
Filing Company: Tokio Marine & Nichido Fire Insurance Co., Ltd.State Tracking Number: #29310 \$100
Company Tracking Number: 08-AR-2-CA-30-1
TOI: 20.0 Commercial Auto Sub-TOI: 20.0003 Other
Product Name: Premier Hotel Risk Purchasing Group - Commercial Automobile
Project Name/Number: Premier Hotel Risk Purchasing Group - Commercial Automobile/08-AR-2-CA-30-1

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-Property & Casualty
Review Status: Accepted for Informational Purposes 06/05/2008

Comments:

Attachment:

AR NAIC - Rules.pdf

Satisfied -Name: Cover Letter
Review Status: Accepted for Informational Purposes 06/05/2008

Comments:

Attachment:

AR - R.pdf

Satisfied -Name: Explanatory Memo
Review Status: Accepted for Informational Purposes 06/05/2008

Comments:

Attachment:

Explanatory Memo - TMNF.pdf

Satisfied -Name: Letter of Authorization
Review Status: Accepted for Informational Purposes 06/05/2008

Comments:

Attached is the Letter of Authorization.

Attachment:

TMNF (1-1-08).pdf

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: <table style="width: 100%; border: none;"> <tr> <td style="width: 60%; border: none;">New Business</td> <td style="border: none;"></td> </tr> <tr> <td style="border: none;">Renewal Business</td> <td style="border: none;"></td> </tr> </table> f. State Filing #: g. SERFF Filing #: h. Subject Codes	New Business		Renewal Business	
New Business					
Renewal Business					

3. Group Name	Group NAIC #

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #

5. Company Tracking Number	
-----------------------------------	--

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

6.	Name and address	Title	Telephone #s	FAX #	e-mail

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

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

9. Type of Insurance (TOI)	
10. Sub-Type of Insurance (Sub-TOI)	
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input 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: <input type="text"/> Renewal: <input type="text"/>
15. Reference Filing?	<input type="checkbox"/> Yes <input type="checkbox"/> No
16. Reference Organization (if applicable)	
17. Reference Organization # & Title	
18. Company's Date of Filing	
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking #

21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]

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 #:
Amount:

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)	
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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	
-----------	---	--

7.	Effective Date of last rate revision	
-----------	---	--

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	



WESTMONT ASSOCIATES, INC.

May 19, 2008

The Honorable Julie Benafield-Bowman
Commissioner of Insurance
Arkansas Insurance Department
1200 West 3rd Street
Little Rock, AR 72201-1904

Attn: Property and Casualty Division

RE: Tokio Marine & Nichido Fire Insurance Co., Ltd. (U.S. Branch)
NAIC #: 3098-12904/FEIN #13-6108722
Premier Hotel Risk Purchasing Group Program
Commercial Automobile
Addenda to General Liability Rating Factors and Rules
Company Filing Number: 08-AR-2-CA-30-1
Effective Date: September 1, 2008

Dear Commissioner Benafield-Bowman:

The Company is filing for your approval the enclosed addenda submission to the Commercial Automobile portion of its Premier Hotel Risk Purchasing Group Programs. A letter authorizing Westmont Associates, Inc., to submit this filing on the Company's behalf is enclosed.

The Company wishes to introduce as well as revise various Commercial Auto rating factors and rules for the above-captioned purchasing group program. . Through this filing, the Company wishes to delete as well as revise rules in their countrywide program manual. Please refer to the attached explanatory memorandum for further detail.

Please note that the forms associated with this filing have been filed under a separate cover letter as filing number 08-AR-3-CA-29-1.

Enclosed are the forms, manual and exception pages for your review and approval. Please be advised that the Company is requesting and effective date of **September 1, 2008**.

Your early approval of this submission is respectfully requested. Enclosed please find a self-addressed stamped envelope for your convenience in returning the duplicate copy of this filing, evidencing your approval.

Respectfully Submitted,

Sherri Penn

Sherri Penn
Senior Analyst
sherri@westmontlaw.com

Enc.

Cc: P. Olson – Tokio
M. Nadler – Tokio
J. Coleman - Tokio

**PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL AUTOMOBILE
(Rates, Rules, Forms)
Explanatory Memorandum**

Regarding our Premier Hotel Risk Purchasing Group we wish to revise as well as introduce various rules, forms and rating factors for the Commercial Automobile line of this program. We will incorporate these in an updated Manual. These are all the revisions we are filing to this program.

Upon approval we wish to incorporate the Form and Rule changes into a Manual

RULES

Additional Rules of A1. Eligibility in Hotel Program

We are deleting these Additional Rules as they are superfluous to eligibility for the Commercial Automobile line for this Risk Purchasing Group.

Additional Rule B.2. of A2. Mandatory Coverages and Limits

We are deleting the wording "However, lower limits are available.", because Underinsured Motorist limits are only available at \$1,000,000 liability limit for this program.

Additional Rule A6. Schedule Rating

This section is being deleted as we are including Schedule Rating in the State Exception Pages. Please refer to Section III – Supplemental Rating Plan, Schedule Rating Plan in the State Exception Pages.

Additional Rule A7. Terrorism Premium Determination

The Department of the Treasury has excluded Commercial Automobile as a type of Insurance to be included under the TRIA extension. We are deleting the indication to refer to Terrorism Supplement , renumbered the heading and indicate that this rule no longer applies. Circular for this Department of the Treasury decision is located elsewhere in this filing.

Additional Premium Changes

General Rule 9., which pertains to additional premiums that can be waived, is being revised. Via an entry in Paragraph 9.B., we wish to increase the amount to be waived to \$100.

Return Premium Changes

General Rule 10., which pertains to return premiums that can be waived, is being revised. Via an entry in Paragraph 10.B., we wish to increase the amount to be waived to \$100.

**PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL AUTOMOBILE
(Rates, Rules, Forms)
Explanatory Memorandum**

Forms Portfolio Reference

General Rule 12., which pertains to the construction of a Commercial Automobile policy for the Premier Hotel Program, is being revised.

The adoption of the 03/06 edition of the Business Auto Coverage Form (CA 00 01) necessitates a change in a mandatory endorsement. Form CA 00 38 - War Exclusion, is being withdrawn, as the wording is incorporated in the 03/06 edition of Form CA 00 01.

We want to offer more choices to the members of the Premier Hotel RPG, so we wish to provide these deductible alternatives to the Retention endorsement:

- Deductible Liability Coverage Endorsement (ISO) CA 03 01 or CA 03 02
- Deductible Liability Coverage Endorsement (TMM) CA9 03 003

A separate explanatory memorandum as well as a copy of each endorsement is provided elsewhere in this filing.

Medical Payments, No-Fault Coverages, Uninsured Motorists Insurance

Because we are creating a Countrywide Automobile Manual for this program, we are listing these requirements in separate state exceptions pages.

Insured's Retention

We wish to increase the number of retention options by offering two (2) more retention options.

Deductible(s)

We want to offer more choices to the members of the Premier Hotel RPG, so we wish to provide deductible alternatives to the Retention endorsement. As indicated above, a separate explanatory memorandum as well as a copy of each endorsement is provided elsewhere in this filing.

State Exception pages

This section contains various state specific items as well as the listing of current Commercial Auto Multistate Forms to be used in the program.

**PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL AUTOMOBILE
(Rates, Rules, Forms)
Explanatory Memorandum**

FORMS:

Hotel Program Common Declarations

Form HP9 05 001, Hotel Program Common Declarations, is being re-numbered and re-named as HT9 05 003, Hotel Program Common Policy Declarations. The changes are cosmetic only. This form is not being revised but we had to change the "HP" prefix to "HT" due to a conflict because the "HP" prefix was already in use for some Company forms.

Hotel Program Business Auto Retention Endorsement

Form CA9 03 001, Hotel Program Business Auto Retention Endorsement, is being re-numbered as HT9 01 008, Hotel Program Business Auto Retention Endorsement. The changes are cosmetic only. This form is not being revised but we had to change the "HP" prefix to "HT" due to a conflict because the "HP" prefix was already in use for some Company forms.

Hotel Program Business Auto Amendatory Endorsement

Form CA9 04 010, Hotel Program Business Auto Amendatory Endorsement, is being re-numbered as HT9 01 007 and is being revised. A separate explanatory memorandum is provided elsewhere in this filing.

Hotel Program Business Auto Coverage Declarations

Form CA9 05 001, Hotel Program Business Auto Coverage Declarations, is being re-numbered as HT9 05 004 and re-titled Hotel Program Business Auto Coverage Form Supplemental Declarations. This form is not being revised and the changes are cosmetic only.

Hotel Program Schedule of Covered Autos You Own

Form CA9 05 022, Hotel Program Schedule of Covered Autos You Own, is being re-numbered as HT9 05 005. This form is not being revised and the changes are cosmetic only.

Hotel Program Covered Autos You Own Changes

HT9 05 007, Hotel Program Covered Autos You Own Changes, is being added in order to record any changes to owned vehicles.

Hotel Program Miscellaneous Auto Changes

HT9 05 008, Hotel Program Miscellaneous Auto Changes, is being added in order to be able to schedule Hired or Borrowed Coverage and/or Non-ownership Liability.

Deductible Liability Coverage (With Supplementary Payments included within Deductible Amount)

Form CA9 03 003, Deductible Liability Coverage (With Supplementary Payments included within Deductible Amount), is being offered as an option. A separate explanatory memorandum is provided elsewhere in this filing.

**PREMIER HOTEL RISK PURCHASING GROUP
COMMERCIAL AUTOMOBILE
(Rates, Rules, Forms)
Explanatory Memorandum**

In Witness Page

IL9 05 002, In Witness Page, is not being revised. The changes are cosmetic only.

Schedule of Named Insureds

IL9 05 010, Named Insured Certificate in being withdrawn in favor of IL9 05 004, Schedule of Named Insureds.

Schedule of Taxes, Surcharges, Assessment or Fees

IL9 05 005, Schedule of Taxes, Surcharges, Assessment or Fees, is not being revised. The changes are cosmetic only.

Schedule of Forms and Endorsements

IL9 05 006, Schedule of Forms and Endorsements, is not being revised. The changes are cosmetic only.

Schedule of Locations

IL9 05 008, Schedule of Locations, is not being revised. The changes are cosmetic only.

Schedule of Installments

IL9 05 011, Schedule of Installments, is not being revised. The changes are cosmetic only.

Policy Changes Endorsement

IL9 12 003, Policy Changes Endorsement, is not being revised. The changes are cosmetic only.

MANUAL

In conjunction with the coverage forms and endorsements, we wish to incorporate Form and Rule changes into a Manual which is provided elsewhere in this filing.



Tokio Marine Management, Inc.
U.S. Manager and/or Manager for
Tokio Marine & Nichido Fire
Insurance Co., Ltd. (U.S. Branch)
Trans Pacific Insurance Company
TM Casualty Insurance Company
TNUS Insurance Company

230 Park Avenue
New York, New York 10169
Phone: (212) 297-6600
Main Fax: (212) 297-6062
Claims Fax: (212) 297-6064

MILLEA GROUP

January 1, 2008

Re: Tokio Marine & Nichido Fire Insurance Co., Ltd. (U.S. Branch)
NAIC # 3098-12904
FEIN # 13-6108722
Letter of Authorization
Filing of Forms, Rates, and Rules

In accordance with applicable statutes and regulations of your state, Nancy Stepanski, Wesley Pohler, Jennifer Waldron, and Westmont Associates, Inc. are hereby authorized to file rates, rules, and forms on behalf of the Company.

Sincerely,

Pamela J. Olson
Vice President – Corporate Underwriting