

SERFF Tracking Number: ERCB-125680593 State: Arkansas
Filing Company: Westport Insurance Corporation State Tracking Number: EFT \$25
Company Tracking Number: W-UMBXS-AR-08-03588-1-R
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0020 Commercial Umbrella & Excess
Product Name: Commercial Umbrella
Project Name/Number: Commercial Umbrella_Agents/W-UMBXS-AR-08-03588-1-R

Filing at a Glance

Company: Westport Insurance Corporation

Product Name: Commercial Umbrella

TOI: 17.0 Other Liability - Claims

Made/Occurrence

Sub-TOI: 17.0020 Commercial Umbrella & Excess

Filing Type: Rule

SERFF Tr Num: ERCB-125680593 State: Arkansas

SERFF Status: Closed

State Tr Num: EFT \$25

Co Tr Num: W-UMBXS-AR-08-03588-1-R

Co Status:

State Status: Fees verified and received

Reviewer(s): Betty Montesi, Edith Roberts

Author: Marci Fine

Date Submitted: 06/27/2008

Disposition Date: 07/10/2008

Disposition Status: Exempt from Review

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

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

Effective Date (New):

Effective Date (Renewal):

State Filing Description:

General Information

Project Name: Commercial Umbrella_Agents

Project Number: W-UMBXS-AR-08-03588-1-R

Reference Organization: N/A

Reference Title: N/A

Filing Status Changed: 07/10/2008

State Status Changed: 07/10/2008

Corresponding Filing Tracking Number:

Filing Description:

The purpose of this filing is to submit on behalf of Westport Insurance Corporation (WIC), the attached rule Commercial Umbrella Liability filing. This filing consists of filing revised rule pages in order to write our Umbrella Liability coverage over Agents Professional Liability coverage.

Status of Filing in Domicile: Pending

Domicile Status Comments:

Reference Number: N/A

Advisory Org. Circular: N/A

Deemer Date:

The rules submitted consist of filing revised rule pages WIC-UMB-CW-E1 04/08, which replace previously approved

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5200 Metcalf (800) 255-6931 [Phone]
Overland Park, KS 66201 (913) 676-6226[FAX]

Filing Company Information

Westport Insurance Corporation CoCode: 39845 State of Domicile: Missouri
5200 Metcalf Group Code: 181 Company Type:
Overland Park, KS 66201 Group Name: Swiss Re State ID Number:
(800) 255-6931 ext. [Phone] FEIN Number: 48-0921045

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Filing Fees

Fee Required? Yes
Fee Amount: \$25.00
Retaliatory? No
Fee Explanation: Independent Rule filing
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Westport Insurance Corporation	\$25.00	06/27/2008	21126198

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Exempt from Review	Edith Roberts	07/10/2008	07/10/2008

SERFF Tracking Number: *ERCB-125680593* *State:* *Arkansas*
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Disposition

Disposition Date: 07/10/2008

Effective Date (New):

Effective Date (Renewal):

Status: Exempt from Review

Comment: Pursuant to AR Code Anno.23-67-206.

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Rate	Commercial Lines Manual Division Thirteen - Commercial Umbrella Liability	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	Commercial Lines Manual Division Thirteen - Commercial Umbrella Liability	WIC-UMB-CW- E1 (04/08)	Replacement	Umbrella CW Rule pages 0408.pdf

**COMMERCIAL LINES MANUAL
DIVISION THIRTEEN – COMMERCIAL UMBRELLA LIABILITY**

Current ISO Commercial Umbrella Liability rules and rates applicable except as follows:

8. POLICY WRITING MINIMUM PREMIUM

A. Prepaid Policies

1. A minimum of \$750.00 per 1 million layer applies. In addition, the total premium for the \$5,000,000 excess of \$5,000,000 must be at least 25% of the first \$5,000,000 excess primary premium. Minimum premium may be adjusted dependent upon reinsurance costs.

B. Annual Premium Payment Plan Policies Or Continuous Policies

1. A minimum of \$750.00 per 1 million layer applies. In addition, the total premium for the \$5,000,000 excess of \$5,000,000 must be at least 25% of the first \$5,000,000 excess primary premium. Minimum premium may be adjusted dependent upon reinsurance costs.

9. ADDITIONAL PREMIUM CHANGES

B. Waiver of Premiums

1. Additional Premiums will not be waived for any amount.

10. RETURN PREMIUM CHANGES

B. Waiver of Premiums

1. Return Premiums will not be waived for any amount.

25. DESCRIPTION OF ADDITIONAL OPTIONAL ENDORSEMENTS

G. Additional Company Forms

Refer to the state specific company Forms Summary Listing Report contained in the Form Filing

39. PREMIUM DETERMINATION is replaced by the following:

I. General Liability including Products and Other Miscellaneous Liability and Automobile Liability

The following Premium Determination Procedure should be followed:

1st Million Pricing:

- For purposes of rating, the underwriter will classify each exposure into one of the following:
 - High: Greatest exposure to catastrophic loss and/or the greatest likelihood to have underlying limits of primary depleted by aggregation of smaller losses.
 - Moderate: Those risks that present a moderate exposure to catastrophic loss and/or the depletion of underlying limits by numerous smaller losses.
 - Low: Extremely limited chance of catastrophic loss penetrating primary underlying limits as well as limited chance of aggregate depletion.

COMMERCIAL LINES MANUAL
DIVISION THIRTEEN – COMMERCIAL UMBRELLA LIABILITY

A. General Liability including Products and Other Miscellaneous Liability

- Low 10%
• Moderate 17%
• High 30%

B. Automobile Liability

- Low 15%
• Moderate 20%
• High 30%
• The following minimum premiums per unit apply:

Table with 2 columns: Vehicle Type and Per Unit Premium. Rows include Private Passenger (\$110), Light (\$120), Medium Truck (\$175), Heavy Truck (\$250), Extra Heavy Truck (\$450), Tractor Trailer (Local:0-50 miles) (\$475), Tractor Trailer (Intermediate:50-500 miles) (\$575), Tractor Trailer (Long Haul:500+ miles) (\$775), Buses/School Buses (\$1000), Concrete/Trash (\$1000), and Emergency Vehicles (\$1000).

- Territory Factors will be applied to the Total Unit Premium, as follows:

Table with 2 columns: Territory and Factor. Rows: Territory 1: .80, Territory 2: 1.00, Territory 3: 1.25

For rating purposes, three territories have been established as follows:

TERRITORY 1

All other states and counties and cities not specified in Territories 2 or 3.

TERRITORY 2

California, Connecticut, Florida, Massachusetts, Michigan, New Jersey, New York, Ohio, Pennsylvania. Cities of Atlanta, GA Baltimore, MD, St. Louis, MO Las Vegas, NV

TERRITORY 3

Texas, Boston, MA, New York City, NY, Long Island, NY, Southern California - Alameda, Los Angeles, Marin, San Mateo and San Francisco, Southern Florida - Broward, Dade and Palm Beach, District of Columbia -

COMMERCIAL LINES MANUAL
DIVISION THIRTEEN – COMMERCIAL UMBRELLA LIABILITY

C. Additional Limits

The factors indicated below are to be applied to the developed premium of the first \$1,000,000 umbrella liability limit. Premium for the first \$1,000,000 limit is to be added to the excess premium to produce the total policy premium.

Classification

2 nd Million	30% - 50%
3 rd Million	15% - 35%
4 th Million	10% - 25%
5 th Million	10% - 15%

Limits in excess of \$5,000,000 excess of primary are “A” rated

D. Scheduled Rating Plan

There are a number of individual risk characteristics that could serve to distinguish a particular risk from the average. A maximum factor of + or - 25% will apply.

Scheduled Modification (Max Credit/Debit 25%)

Location	Exposure inside premises	+/-5%
	Exposure outside premises.	+/-5%
Premises	Condition and care of premises	+/-5%
Equipment	Type, condition and care of equipment.	+/-10%
Classification	Peculiarities of classification	+/-10%
Employees	Selection, training and supervision	+/-3%
Cooperation	Medical Facilities	+/-2%
	Safety Program..	+/-2%
Nature/Use of Products	Product type, and use of product	+/-10%
Underlying	Policy wording and carrier financial rating	+/-10%

**COMMERCIAL LINES MANUAL
DIVISION THIRTEEN – COMMERCIAL UMBRELLA LIABILITY**

II. Insurance Industry Professional Liability

Refer to company

50. EXCESS LIABILITY COVERAGE:

- A.** A standard coverage form is available for Commercial Excess Liability risks to provide excess liability coverage for the ultimate net loss in excess of the retained limit for bodily injury, property damage, personal and advertising injury to which this insurance applies. The coverage is follow form, matching the coverages and limitations of the underlying.
- B.** For details of coverage, refer to coverage form:

Excess Liability Policy SP 2 667
- C.** The rules contained on these company pages, apply: