

SERFF Tracking Number: NAVG-125729256 State: Arkansas  
Filing Company: Navigators Insurance Company State Tracking Number: EFT \$100  
Company Tracking Number: LUMP-R-0708-AR  
TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)  
Product Name: Lumber Property  
Project Name/Number: Lumber Property Rate and Rule Filing/LUMP-R-0708-AR

## Filing at a Glance

Company: Navigators Insurance Company

Product Name: Lumber Property

TOI: 01.0 Property

Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)

Filing Type: Rate/Rule

SERFF Tr Num: NAVG-125729256 State: Arkansas

SERFF Status: Closed

Co Tr Num: LUMP-R-0708-AR

Co Status:

Author: Sean Hayes

Date Submitted: 07/14/2008

State Tr Num: EFT \$100

State Status: Fees verified and received

Reviewer(s): Betty Montesi,  
Llyweyia Rawlins

Disposition Date: 07/15/2008

Disposition Status: Exempt from Review

Effective Date Requested (New): On Approval

Effective Date Requested (Renewal): On Approval

Effective Date (New): 07/15/2008

Effective Date (Renewal):  
07/15/2008

State Filing Description:

## General Information

Project Name: Lumber Property Rate and Rule Filing

Project Number: LUMP-R-0708-AR

Reference Organization:

Reference Title:

Filing Status Changed: 07/15/2008

State Status Changed: 07/15/2008

Corresponding Filing Tracking Number:

Filing Description:

This filing introduces Navigators Insurance Company's new Lumber Insurance Program. The program has been designed to meet the property, inland marine, trip transit, equipment breakdown, crime, automobile and general liability needs of those operations involved in producing lumber products, beginning at the sawmill and terminating with wholesale distribution. The program will also provide this protection to medium and small retail building materials

Status of Filing in Domicile: Pending

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

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distributors. This memorandum and supporting documentation addresses proposed amendments to the property, equipment breakdown and trip transit rules and rating only. The Program filing for general liability has been sent under separate cover. All other lines of business will be written using ISO filed rates, rules and forms or deviations previously submitted and approved by you for use by Navigators Insurance Company as of the date of this filing. Once approved, this filing will be altered only by future filings specific to the program.

This filing is a revision of our currently filed rates/rules under filing number LUMP-R-0508-AR approved on May 29th, 2008.

## Company and Contact

### Filing Contact Information

Sean Hayes, Compliance Analyst  
 1375 E. Woodfield Rd.  
 Schaumburg, IL 60173

shayes@navg.com  
 (847) 285-9042 [Phone]  
 (847) 230-1934[FAX]

### Filing Company Information

Navigators Insurance Company  
 1375 E. Woodfield Rd.  
 Schaumburg, IL 60173

CoCode: 42307 State of Domicile: New York  
 Group Code: 510 Company Type: P&C  
 Group Name: Navigators Group, State ID Number:  
 Inc.  
 FEIN Number: 13-3138390

(847) 285-9006 ext. [Phone]

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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$100.00  
 Retaliatory? No  
 Fee Explanation:  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Navigators Insurance Company	\$100.00	07/14/2008	21397472

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Exempt from Review	Llyweyia Rawlins	07/15/2008	07/15/2008

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## **Disposition**

Disposition Date: 07/15/2008

Effective Date (New): 07/15/2008

Effective Date (Renewal): 07/15/2008

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 rate/rule filing and review requirements.

Rate data does NOT apply to filing.

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<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Rate</b>	<b>Rate Page</b>	Accepted for Informational Purposes	Yes

*SERFF Tracking Number:*      *NAVG-125729256*                      *State:*                      *Arkansas*  
*Filing Company:*              *Navigators Insurance Company*                      *State Tracking Number:*      *EFT \$100*  
*Company Tracking Number:*      *LUMP-R-0708-AR*  
*TOI:*                      *01.0 Property*                      *Sub-TOI:*                      *01.0001 Commercial Property (Fire and Allied Lines)*  
  
*Product Name:*                      *Lumber Property*  
*Project Name/Number:*              *Lumber Property Rate and Rule Filing/LUMP-R-0708-AR*

## **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	Rate Page		New	Property Rate Page.pdf

# **NAVIGATORS SPECIALTY PROGRAM DIVISION**

<b>Smith, Bell &amp; Thompson</b>	<b>Lumber Insurance Plan State Rate Page</b>	<b>Effective:</b>
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## Arkansas RATE EXCEPTIONS

### Property Trip Transit

**Classifications:** This program includes manufacturers, distributors and other risks associated with wood product operations. Navigators Insurance Company will use ISO rates, rules, and forms except where noted.

**Property Rates:** The following are to be used in lieu of ISO rates for the combination of building, contents, business personal property and stock values.

<b>Finished Products Minimum Rates</b>								
<b>Protection Class</b>								
<b>Construction</b>	<b>1-3</b>		<b>4-5</b>		<b>6-7</b>		<b>8-10</b>	
<b>1</b>	.563	.248	.619	.315	.731	.394	.956	.675
<b>2</b>	.360	.236	.428	.259	.551	.338	.788	.675
<b>3</b>	.248	.225	.315	.225	.360	.281	.506	.394
<b>4</b>	.225	.225	.248	.225	.270	.248	.394	.338
<b>Primary Products Minimum Rates</b>								
<b>Construction</b>	<b>1-3</b>		<b>4-5</b>		<b>6-7</b>		<b>8-10</b>	
<b>1</b>	1.125	.563	1.294	.619	1.406	.675	1.688	.900
<b>2</b>	.900	.394	1.013	.506	1.125	.619	1.350	.788
<b>3</b>	.675	.394	.844	.450	.956	.563	1.238	.675
<b>4</b>	.563	.338	.675	.394	.788	.450	1.013	.563
<b>Retail/Wholesale Minimum Rates</b>								
<b>Construction</b>	<b>1-3</b>		<b>4-5</b>		<b>6-7</b>		<b>8-10</b>	
<b>1</b>	.315	.236	.338	.259	.428	.315	.563	.428
<b>2</b>	.270	.203	.248	.214	.383	.270	.529	.338
<b>3</b>	.225	.203	.248	.203	.315	.203	.371	.281
<b>4</b>	.225	.203	.248	.203	.270	.203	.315	.225

Note: Construction 1 is frame, 2 is joisted masonry, 3 is non-combustible and 4 is masonry non-combustible.

# **NAVIGATORS SPECIALTY PROGRAM DIVISION**

<b>Smith, Bell &amp; Thompson</b>	<b>Lumber Insurance Plan State Rate Page</b>	<b>Effective:</b>
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## **Trip Transit**

Minimum Limits: \$50,000  
Minimum Deductible: \$500  
Minimum Premium: \$100

Base Rate: \$0.20 per \$100 limit  
Maximum number of Days: 2  
Maximum Distance in Miles: 500

Rate Modifications:	
Condition	Rate modification
Deductibles >\$500 but <\$2500	-\$0.05
Distance 250 to 500 miles	+\$0.10

Limits above \$50,000: refer to company.

## **Equipment Breakdown**

Equipment Breakdown is rated as 3% of the property premium based on TIV. Deviations from limits as stated in the underwriting guidelines, or pricing deviations, are to be referred to the Company for prior approval.