

SERFF Tracking Number: TRVD-125733320 State: Arkansas
First Filing Company: St. Paul Fire and Marine Insurance Company, ... State Tracking Number: EFT \$50
Company Tracking Number: 2008-07-0013
TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)
Product Name: Technology Premier Property Protection
Project Name/Number: Vacant Buildings/2008-07-0013

Filing at a Glance

Companies: St. Paul Fire and Marine Insurance Company, St. Paul Guardian Insurance Company, St. Paul Mercury Insurance Company

Product Name: Technology Premier Property Protection	SERFF Tr Num: TRVD-125733320	State: Arkansas
TOI: 01.0 Property	SERFF Status: Closed	State Tr Num: EFT \$50
Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)	Co Tr Num: 2008-07-0013	State Status: Fees verified and received
Filing Type: Form	Co Status:	Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
	Authors: Carrie Acuna, Carol Letendre	Disposition Date: 07/28/2008
	Date Submitted: 07/22/2008	Disposition Status: Approved
Effective Date Requested (New): 08/21/2008		Effective Date (New): 08/21/2008
Effective Date Requested (Renewal): 08/21/2008		Effective Date (Renewal): 08/21/2008

State Filing Description:

General Information

Project Name: Vacant Buildings	Status of Filing in Domicile: Authorized
Project Number: 2008-07-0013	Domicile Status Comments:
Reference Organization: NA	Reference Number: NA
Reference Title: NA	Advisory Org. Circular: NA
Filing Status Changed: 07/28/2008	
State Status Changed: 07/28/2008	Deemer Date:
Corresponding Filing Tracking Number:	

Filing Description:

In compliance with the insurance laws and regulations of your state, we respectfully submit our new endorsement for use with our Property insuring agreement.

SERFF Tracking Number: TRVD-125733320 State: Arkansas
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 Company Tracking Number: 2008-07-0013
 TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)
 Product Name: Technology Premier Property Protection
 Project Name/Number: Vacant Buildings/2008-07-0013

The enclosed new endorsement, Form F0505 Ed. 7-08, Vacant Buildings Endorsement, will be used with our Technology Premier Property Protection program. This optional endorsement restricts coverage on vacant buildings. There is no rate impact associated with this form.

We plan to implement this new coverage with respect to policies effective on or after August 21, 2008. Your approval of this filing will be appreciated. Should you have any questions regarding this submission, please feel free to contact me at your convenience.

Company and Contact

Filing Contact Information

Carol Letendre, Senior Regulatory Analyst CLETENDR@travelers.com
 385 Washington Street (651) 310-7110 [Phone]
 St. Paul, MN 55102 (651) 310-4361[FAX]

Filing Company Information

St. Paul Fire and Marine Insurance Company	CoCode: 24767	State of Domicile: Minnesota
385 Washington Street	Group Code: 3548	Company Type:
St. Paul, MN 55102	Group Name:	State ID Number:
(651) 310-7782 ext. [Phone]	FEIN Number: 41-0406690	

St. Paul Guardian Insurance Company	CoCode: 24775	State of Domicile: Minnesota
385 Washington Street	Group Code: 3548	Company Type:
St. Paul, MN 55102	Group Name:	State ID Number:
(651) 310-7782 ext. [Phone]	FEIN Number: 41-0963301	

St. Paul Mercury Insurance Company	CoCode: 24791	State of Domicile: Minnesota
385 Washington Street	Group Code: 3548	Company Type:
St. Paul, MN 55102	Group Name:	State ID Number:
(651) 310-7782 ext. [Phone]	FEIN Number: 41-0881659	

Filing Fees

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Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: \$50.00 for form filing
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
St. Paul Fire and Marine Insurance Company	\$50.00	07/22/2008	21536160
St. Paul Guardian Insurance Company	\$0.00	07/22/2008	
St. Paul Mercury Insurance Company	\$0.00	07/22/2008	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	07/28/2008	07/28/2008

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Disposition

Disposition Date: 07/28/2008
Effective Date (New): 08/21/2008
Effective Date (Renewal): 08/21/2008
Status: Approved
Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Vacant Buildings Endorsement	F0505	Ed. 7-08	Endorsement/New/Amendment/Conditions		0.00	F0505F_0708.pdf

VACANT BUILDINGS ENDORSEMENT

This endorsement changes your Technology Premier Property Protection.

How Coverage Is Changed

The following is added to the Other Rules For This Agreement section. This change limits coverage.

Vacant buildings. If you lease part of a covered building, we'll consider that part of the building you lease to be vacant when it doesn't contain enough business personal property to conduct customary operations. If you own a covered building, or you lease the entire building, we'll consider it to be vacant unless at least 31% of its total square footage is:

- rented to a lessee or sub lessee and used by such lessee or sub lessee for residential purposes or to conduct their customary operations; or
- used by the building owner to conduct customary operations.

We won't consider buildings in the process of renovation or under construction to be vacant.

After 60 consecutive days of vacancy, we won't pay for loss of or damage to covered property due to the following, regardless of whether they're covered causes of loss for that property:

- vandalism;
- sprinkler leakage, unless the system has been protected against freezing;
- building glass breakage;
- water damage;
- theft; or
- attempted theft.

If a covered building is vacant, we'll reduce our payment for covered loss by 15% when such loss occurs after the first 60 consecutive days of vacancy.

Other Terms

All other terms of your policy remain the same.

Draft

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Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-Property & Casualty **Review Status:** Approved 07/28/2008

Comments:

Attachments:

AR NAIC Transmittal.pdf
NAIC Form Filing Schedule.pdf

20. This filing transmittal is part of Company Tracking #	2008-07-0013
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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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In compliance with the insurance laws and regulations of your state, we respectfully submit our new endorsement for use with our Property insuring agreement.

The enclosed new endorsement, Form F0505 Ed. 7-08, Vacant Buildings Endorsement, will be used with our Technology Premier Property Protection program. This optional endorsement restricts coverage on vacant buildings. There is no rate impact associated with this form.

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 #: NA - EFT
Amount: \$50.00

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.)**

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 #	2008-07-0013			
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)	NA			
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	Vacant Buildings Endorsement	F0505 Ed. 7-08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	N/A - New	
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		