

SERFF Tracking Number: VANL-125729030 State: Arkansas
Filing Company: Vanliner Insurance Company State Tracking Number: EFT \$50
Company Tracking Number: AR IM 0808
TOI: 09.0 Inland Marine Sub-TOI: 09.0005 Other Commercial Inland Marine
Product Name: AR Commercial Inland Marine Form Filing
Project Name/Number: AR Commercial Inland Marine Form Filing/AR IM 0808

Filing at a Glance

Company: Vanliner Insurance Company

Product Name: AR Commercial Inland Marine SERFF Tr Num: VANL-125729030 State: Arkansas

Form Filing

TOI: 09.0 Inland Marine

SERFF Status: Closed

State Tr Num: EFT \$50

Sub-TOI: 09.0005 Other Commercial Inland
Marine

Co Tr Num: AR IM 0808

State Status: Fees verified and
received

Filing Type: Form

Co Status:

Reviewer(s): Betty Montesi,
Llyweyia Rawlins

Author: Brian Hingst

Disposition Date: 07/15/2008

Date Submitted: 07/15/2008

Disposition Status: Approved

Effective Date Requested (New): 08/01/2008

Effective Date (New): 08/01/2008

Effective Date Requested (Renewal): 08/01/2008

Effective Date (Renewal):
08/01/2008

State Filing Description:

General Information

Project Name: AR Commercial Inland Marine Form Filing

Status of Filing in Domicile: Pending

Project Number: AR IM 0808

Domicile Status Comments:

Reference Organization: ISO

Reference Number: Exhibit V Page 1

Reference Title: ISO

Advisory Org. Circular: ISO

Filing Status Changed: 07/15/2008

State Status Changed: 07/15/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

The Vanliner Insurance Company (Vanliner) hereby files to revise its Inland Marine forms used for writing Inland Marine coverage for moving and storage companies. Vanliner is a subscriber to both ISO and AAIS and hereby files to adopt all ISO and AAIS programs and forms for Inland Marine coverages with minimal changes and appropriate additions.

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Company and Contact

Filing Contact Information

Tina Kampwerth, Senior Compliance Tina_Kampwerth@Vanliner.com
 Coordinator
 One Premier Drive (800) 325-3619 [Phone]
 St. Louis, MO 63026 (636) 305-4270[FAX]

Filing Company Information

Vanliner Insurance Company CoCode: 21172 State of Domicile: Arizona
 One Premier Drive Group Code: -99 Company Type:
 St Louis, MO 63026 Group Name: State ID Number:
 (636) 343-9889 ext. [Phone] FEIN Number: 86-0114294

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: AR \$50 Filing Fee
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Vanliner Insurance Company	\$50.00	07/15/2008	21415076

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	07/15/2008	07/15/2008

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Disposition

Disposition Date: 07/15/2008

Effective Date (New): 08/01/2008

Effective Date (Renewal): 08/01/2008

Status: Approved

Comment:

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	Approved	Yes
Supporting Document	Supporting Documentation	Approved	Yes
Form	Manuscript Endorsement	Approved	Yes
Form	Exhibition Floater	Approved	Yes
Form	Refrigeration Breakdown Endorsement	Approved	Yes
Form	Inland Marine General Conditions	Approved	Yes
Form	Contractor Equipment Floater - All Risks	Approved	Yes
Form	Bailee's Service Floater - All Risks	Approved	Yes
Form	Scheduled Property Floater - All Risks	Approved	Yes
Form	Trip Transit Floater - All Risks	Approved	Yes
Form	Excess Bill Of Lading Coverage	Approved	Yes
Form	Moving and Rigging Floater	Approved	Yes
Form	Commercial Inland Marine Coverage Part	Approved	Yes
Form	Mold Exclusion	Approved	Yes
Form	Inland Marine Declaration Page	Approved	Yes
Form	Privacy Policy	Approved	Yes
Form	Evidence of Increased Carrier or Warehouseman Obligation	Approved	Yes
Form	Certificate of Insurance Transit Agent's Authority	Approved	Yes
Form	Certificate of Insurance Storage Agent's Authority	Approved	Yes

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Manuscript Endorsement	VL000	08 89	Endorsement/Amendment/Conditions	New		VL0000 08 89 Manuscript Endorsement.pdf
Approved	Exhibition Floater	VL6032	05 87	Endorsement/Amendment/Conditions	New		VL6032 05 87 Exhibition Floater.pdf
Approved	Refrigeration Breakdown Endorsement	VL7016	04 89	Endorsement/Amendment/Conditions	New		VL7016 04 89 Refrigeration Breakdown Endorsement.pdf
Approved	Inland Marine General Conditions	VL7501	05 89	Endorsement/Amendment/Conditions	New		VL7501 05 89 Inland Marine General Conditions.pdf
Approved	Contractor Equipment Floater - All Risks	VL7502	01 87	Endorsement/Amendment/Conditions	New		VL7502 01 87 Contractor Equipment Floater - All Risks.pdf
Approved	Bailee's Service Floater - All Risks	VL7503	01 87	Endorsement/Amendment/Conditions	New		VL7503 01 87 Bailee's Service Floater - All Risks.pdf
Approved	Scheduled	VL7504	01 87	Endorsement	New		VL7504 01

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	Property Floater - All Risks			nt/Amendm ent/Condi tions		87 Scheduled Property Floater - All Risks.pdf
Approved	Trip Transit Floater - All Risks	VL7511	08 87	Endorseme nt/Amendm ent/Condi tions		VL7511 Trip Transit Floater - All Risks.pdf
Approved	Excess Bill Of Lading Coverage	VL7515	01 89	Endorseme nt/Amendm ent/Condi tions		VL7515 01 89 Excess Bill Of Lading Coverage.pdf
Approved	Moving and Rigging Floater	VL7516	11 89	Endorseme nt/Amendm ent/Condi tions		VL7516 11 89 Moving And Rigging Floater.pdf
Approved	Commercial Inland Marine Coverage Part	VL7517	07 90	Endorseme nt/Amendm ent/Condi tions		VL7517 07 90 Commercial IM Coverage Part.pdf
Approved	Mold Exclusion	VL7541	07 08	Endorseme nt/Amendm ent/Condi tions		VL7541 07 08 Mold Exclusion.pdf
Approved	Inland Marine Declaration Page IMLDEC00	VIC	08 08	Declaration New s/Schedule		VIC IMLDEC00 08 08 IM Declarations.pdf
Approved	Privacy Policy	14344	06 01	Other	New	Doc. No. 14344 06 01.pdf
Approved	Evidence of Increased Carrier	EIO-Rev	01 07	Other	New	EIO-Rev 07 Evidence of

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 Transit
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 Authority.pdf

Approved Certificate of VL7543 08 08 Certificate New
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 Storage Agent's
 Authority

VL7543 08
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 Authority.pdf

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

VANLINER INSURANCE COMPANY

(The attaching clause need be completed only when this endorsement is issued subsequent to preparation of the policy.)

ENDORSEMENT

Effective Date At 12:01 A.M. Standard Time	Policy Number
Named Insured	Countersigned By

(AUTHORIZED REPRESENTATIVE)

VANLINER INSURANCE COMPANY

**EXHIBITION FLOATER
(BROAD FORM)
(FOR USE WITH SPECIAL FLOATER POLICY ONLY)**

ENDORSEMENT

Endorsement Effective At 12:01 A.M. Standard Time	Policy Number
Named Insured	Authorized Representative

DESCRIPTION OF PROPERTY INSURED

ORDER NUMBER LIMITS OF LIABILITY

\$ At _____

\$ At _____

\$ At _____

\$ At _____

\$ While in due course of transit:

DEDUCTIBLE \$

COINSURANCE PERCENTAGE %

MINIMUM EARNED PREMIUM \$

Named Insured	Policy Number
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REPRESENTATIONS

The Named Insured represents that the property insured is in sound condition at the time of attachment of this insurance, and further represents that the following condition(s) will exist during the term of this policy.

1. PROPERTY INSURED.

This policy insures property owned by the Insured, or property of others in the care, custody, or control of the Insured, while on exhibition at the location(s) specified above and while in due course of transit to or from the specified location(s).

2. PERILS INSURED.

This policy insures against all risks of direct physical loss of or damage to the property insured from any external cause, except as otherwise provided herein.

3. PERILS EXCLUDED.

This policy does not insure against:

- A. Loss or damage which is due and confined to wear and tear, inherent vice, gradual deterioration, insects, vermin, freezing, dampness of atmosphere, extremes of temperature, mechanical or electrical breakdown or failure, unless such damage is the result of other loss covered by this policy;
- B. Loss or damage caused by or resulting from delay, loss of market, loss of use or interruption of business;
- C. Loss or damage caused by or resulting from infidelity and dishonesty, either or both, of the Insured whether or not such act or acts occurred during the regular hours of employment or service, or any person or persons to whom the property may be entrusted (Carriers for Hire excepted).

4. DEDUCTIBLE.

In the event of loss, all claims arising out of each occurrence shall be adjusted separately, and from the total of all such adjusted claims arising out of each occurrence, of the applicable amount(s) of insurance, whichever is the lesser, the sum specified above shall be deducted. Such deductible shall not apply, however, to loss or damage by fire or lightning.

5. COINSURANCE.

The Company shall be liable for no greater proportion of any loss than the above stated percentage bears to the actual cash value of the property insured hereunder at the time when such loss shall happen, if this policy covers two or more items, this clause shall apply to each item separately.

6. PROPERTY OF OTHERS.

At the option of the Company, loss or damage to property or others may be adjusted with and paid directly to the owner of the property or adjusted with and paid to the Named Insured for account of whom it may concern.

Countersignature of Authorized Agent

VANLINER INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

REFRIGERATION BREAKDOWN ENDORSEMENT

In consideration of the additional premium of \$XXXXXXXXXXXX this policy is extended to cover loss or damage caused by or resulting from the sudden and accidental mechanical breakdown of the refrigeration equipment of the transporting vehicle, but excluding any loss or damage resulting from:

1. Wear and tear or gradual deterioration;
2. Depletion, corrosion, or erosion of material;
3. Slow leakage of any valve, fitting, shaft seal, or gland packing, joint or connection;
4. Breakdown of any vacuum tube, gas tube or brush, processing equipment, or of any structure or foundations supporting the refrigeration unit or any part thereof, or the functioning of any safety or protective device.

It is warranted by the Insured that as respects all refrigeration equipped vehicles:

- A. The refrigeration equipment is regularly serviced by a competent refrigeration mechanic;
- B. The Insured's drivers have been instructed that in the event of the discovery of a breakdown or malfunction of refrigeration equipment, the deficiency be either immediately corrected or the Insured be immediately contacted by the fastest means possible for instructions;
- C. It is understood and agreed that this extension of coverage shall not cover loss or damage caused by or resulting from incorrect temperature settings for the cargo contained in the refrigerated cargo compartment;
- D. It is a condition of this endorsement that upon discovery of mechanical breakdown, or malfunction of refrigeration equipment, the Insured shall use all reasonable means to save and preserve the cargo from loss or damage.

VANLINER INSURANCE COMPANY

INLAND MARINE GENERAL CONDITIONS

- 1. Territorial Limits:**
This policy covers only within the limits of the United States and Canada.
- 2. Misrepresentation and Fraud:**
This entire policy shall be void if, whether before or after a loss, the Insured has concealed or misrepresented any material fact or circumstance concerning this insurance or the subject thereof, or the interest of the Insured therein, or in case of any fraud or false swearing by the Insured relating thereto.
- 3. Notice of Loss:**
The Insured shall as soon as practicable report in writing to the Company or its Agent every loss, damage or occurrence which may give rise to a claim under this policy and shall also file with the Company or its Agent within ninety (90) days from the date of discovery of such loss, damage or occurrence, a detailed sworn proof of loss.
- 4. Examination under oath:**
The Insured, as often as may be reasonably required, shall exhibit to any person designated by the Company all that remains of any property herein described, and shall submit, and in so far as is within his or their power cause his or their employees, members of the household and others to submit to examinations under oath by any person named by the Company and subscribe the same; and, as often as may be reasonably required, shall produce for examination all writings, books of account, bills, invoices and other vouchers, or certified copies thereof if originals be lost, at such reasonable time and place as may be designated by the Company or its representative and shall permit extracts and copies thereof to be made. No such examination under oath or examination of books or documents, nor any other act of the Company or any of its employees or representatives in connection with the investigation of any loss or claim, hereunder, shall be deemed a waiver of any defense which the Company might otherwise have with respect to any loss or claim, but all such examinations and acts shall be deemed to have been made or done without prejudice to the Company's liabilities.
- 5. Valuation:**
This Company shall not be liable beyond the actual cash value of the property at the time of any loss or damage occurs and the loss or damage shall be ascertained or estimated according to such actual cash value with proper deductions for depreciation, however caused, and shall in no event exceed what it would then cost to repair or replace the same with material of like kind and quality.
- 6. Settlement of Loss:**
All adjusted claims shall be paid or made good to the Insured within sixty (60) days after presentation and acceptance of satisfactory proof of interest and loss at the office of the Company. No loss shall be paid or made good if the Insured has collected the same from others.
- 7. No Benefit to Bailee:**
This insurance shall in no way directly or indirectly to the benefit of any carrier or other bailee.
- 8. Subrogation or Loan:**
If in the event of loss or damage the Insured shall acquire any right of action against any individual, firm or corporation for loss of, or damage to, property covered hereunder, the Insured will, if requested by the Company, assign and transfer such claim or right of action to the Company or, at the Company's option, execute and deliver to the Company the customary form of loan receipt upon receiving an advance of funds in respect of the loss or damage; and will subrogate the Company to, or will hold in trust for the Company all such rights of action to the extent of the amount paid or advanced, and will permit suit to be brought in the Insured's name under the direction of and at the expense of the Company.
- 9. Reinstatement:**
 - A. Scheduled Property**
The amount of insurance and the applicable limit of liability, upon the occurrence of any loss covered hereunder, is reduced by the amount of such loss.

INLAND MARINE GENERAL CONDITIONS

B. Unscheduled Property

Each claim paid hereunder reduces the amount of insurance by the sum paid, but the amount of such loss shall be reinstated automatically and a pro rata additional premium shall be payable from the date of the occurrence when the amount of such loss is determined.

10. Pair or Set:

In the event of loss of or damage to any article or articles which are a part of a pair or set, the measure of loss of, or damage to such article or articles shall be reasonable and fair proportion of the total value of the pair or set, giving consideration to the importance of said article or articles, but in no event shall such loss or damage be construed to mean total loss of the pair or set.

11. Parts:

In the event of loss of or damage to any part of property covered consisting, when complete for use, of several parts, the Company shall only be liable for the value of the part lost or damaged.

12. Machinery:

In the event of loss of or damage to machinery consisting, when complete for sale or use; of several parts, the Company shall only be liable for the value of the part(s) lost or damaged, including the cost of installation.

13. Labels:

In the event of loss of, or damage to labels, capsules or wrappers, the loss shall be adjusted on the basis of an amount sufficient to pay the cost of new labels, capsules or wrappers.

14. Impairment of Recovery Rights:

Any act or agreement by the Insured before or after loss or damage whereby any right of the Insured to recover in whole or in part for loss or damage to property covered hereunder against any carrier, bailee or other party liable therefor, is released, impaired or lost, shall render this policy null and void, but the insurer's right to retain or recover the premium shall not be effected. The Company is not liable for any loss or damage which, without its written consent, has been settled or compromised by the Insured. It shall, however, be permissible for the Insured without prejudice to this insurance, to accept the ordinary bills of lading or shipping receipts issued by carriers limiting their liability to less than the actual value.

15. Protection of Property:

In case of loss, it shall be lawful and necessary for the Insured, his or their factors, servants and assigns, to sue, labor, and travel for, in and about the defense, safeguard and recovery of the property insured hereunder, or any part thereof, without prejudice to this insurance, nor shall the acts of the Insured or the Company, in recovering, saving and preserving the property Insured in case of loss be considered a waiver or an acceptance of abandonment. The expenses so incurred shall be borne by the Insured and the Company proportionately to the extent of their respective interests.

16. Company's Options:

It shall be optional with the Company to take all, or any part, of the property at the agreed or appraised value, or to repair, rebuild or replace the property destroyed or damaged with other of like kind and quality within a reasonable time, on giving notice of its intention so to do within sixty (60) days after the receipt of the proof of loss herein required.

17. Abandonment:

There can be no abandonment to the Company of any property.

18. Suit:

No suit, action or proceeding for the recovery of any claim under this policy shall be sustainable in any court of law or equity unless the same be commenced within twenty-four (24) months next after discovery by the Insured of the occurrence which gives rise to the claim, provided however, that if by the laws of the state within which this policy is issued such limitation is invalid then any such claims shall be void unless such action, suit or proceeding be commenced within the shortest limit of time permitted by the laws of such state.

INLAND MARINE GENERAL CONDITIONS

19. Appraisal:

If the Insured and the Company fail to agree as to the amount of loss, each shall, on the written demand of either, made within sixty (60) days after receipt of proof of loss by the Company, select a competent and disinterested appraiser, and the appraisal shall be made at a reasonable time and place. The appraisers shall first select a competent and disinterested umpire, and failing for fifteen (15) days to agree upon such umpire, then, on the request of the Insured or the Company, such umpire shall be selected by a judge of a court of record in the state in which such appraisal is pending. The appraisers shall then appraise the loss, stating separately the actual cash value at the item of loss and the amount of loss, and failing to agree shall submit their differences to the umpire. An award in writing of any two shall determine the amount of loss. The Insured and the Company shall each pay his or its chosen appraiser and shall bear equally the other expenses of the appraisal and umpire. The Company shall not be held to have waived any of its rights by any act relating to appraisal.

20. Assignment of Policy:

This policy shall be void if assigned or transferred without the written consent of this Company.

21. Conformity to Statute:

Terms of this policy which are in conflict with the statutes for the state wherein this policy is issued are hereby amended to conform to such statutes.

22. Changes:

Notice to any Agent or knowledge possessed by any Agent or by any other person shall not effect a waiver or a change in any part of this policy or stop the Company from asserting any right under the terms of this policy, nor shall the terms of this policy be waived or changed, except by endorsement issued to form a part of this policy.

EXCLUSIONS

2. Perils Excluded. This policy does not insure against loss, damage, or expense caused directly or indirectly by:

- A. Hostile or warlike action in time of peace or war, including action in hindering, combating or defending against an actual, impending or expected attack;
 - 1. By any government or sovereign power (De Jure or De Facto), or by any authority maintaining or using military, naval or air forces;
 - 2. By military, naval or air forces;
 - 3. By agent of any government, power, authority or forces;
 - 4. Any weapon of war employing atomic fission or radioactive force whether in time of peace or war;
 - 5. Insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authority in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulations, confiscation by order of any government or public authority, or risks of contraband or illegal transportation or trade.
- B. Nuclear reaction or nuclear radiation or radioactive contamination, all whether controlled or uncontrolled, and whether such loss be direct or indirect, proximate or remote, or be in whole or in part caused by, contributed to, or aggravated by the peril(s) insured against in this policy, however, subject to the foregoing and all provisions of this policy, direct loss by fire resulting from nuclear reaction or nuclear radiation or radioactive contamination is insured against by this policy.

SPECIAL STATE PROVISIONS

North Carolina. Suit:

If this policy is issued in the state of North Carolina, the words thirty-six (36) months are substituted for the words "twenty-four (24) months" in Condition 2.B.

In witness whereof; the Company has executed and attested by these presents, but this policy shall not be valid unless countersigned by a duly authorized Agent hereinbefore mentioned.

PRESIDENT

SECRETARY

VANLINER INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CONTRACTOR EQUIPMENT FLOATER - ALL RISKS

ENDORSEMENT

Endorsement Effective At 12:01 A.M. Standard Time	Policy Number
Named Insured	Authorized Representative

1. PROPERTY INSURED AND LIMITS OF LIABILITY

- A. This policy insures the following described property for not exceeding the amount set opposite each of the articles described.
- B. This Company shall not be liable for more than \$ _____ in any one disaster, either in the case of partial or total loss or salvage, or any other cost and expense or all combined.
- C. If this policy insures tools or miscellaneous items on a blanket basis, this Company shall not be liable in any event for loss or damage for more than \$ _____ per tool or item.

DESCRIPTION OF PROPERTY

MANUFACTURER

IDENTIFYING MARKS AND NUMBERS

LIMIT OF LIABILITY \$ _____
\$ _____
\$ _____

2. THIS POLICY INSURES AGAINST:

All risks of direct physical loss of or damage to the property covered from any external cause except as excluded elsewhere in this policy.

3. COINSURANCE CLAUSE

In no event shall this Company be liable for a greater proportion of any loss than the sum insured bears to _____ % of the actual cash value of the property described herein at the time such loss shall happen. If the insurance under this policy is divided into two or more items, the foregoing shall apply to each item separately.

Named Insured	Policy Number
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CONTRACTOR EQUIPMENT FLOATER - ALL RISKS

4. THIS POLICY DOES NOT INSURE AGAINST:

- A. Loss or damage to automobiles or similar conveyances, plans, blueprints, designs or specifications or to underground property or property while located underground;
- B. Loss or damage to any property which has become a permanent part of any structure.

5. THIS POLICY DOES NOT INSURE AGAINST:

- A. Loss or damage occasioned by the weight of a load exceeding the registered lifting or supporting capacity of the machine or by the collision of the boom with any part of the machine or other objects;
- B. Wear and tear, gradual deterioration, inherent vice, or obsolescence; breakage, rust or corrosion, unless the same be the direct result of fire, lightning, explosion, cyclone, tornado, windstorm, flood, earthquake, collision, derailment or overturn of conveyance, malicious damage or aircraft damage;
- C. Loss or damage to property while actually being worked upon and directly resulting therefrom, or loss by structural or mechanical failure or breakdown, unless loss by fire or explosion not otherwise excluded ensues, and the Company shall be liable for only such ensuing loss;
- D. Loss of Market, delay or loss of use however caused;
- E. Loss or damage caused by misappropriation, secretion, conversion, infidelity or any dishonest act on the part of the Insured, his employees or person to whom the Insured property may be entrusted;
- F. Unexplained loss or mysterious disappearance or loss or shortage disclosed upon taking inventory;
- G. Loss or damage to electrical motors, appliances or devices (including wiring) caused by artificial electric current unless fire ensues, and and if fire does ensue, then this Company shall be liable only for its proportion of loss caused by such ensuing fire;

H. Loss or damage caused directly or indirectly by:

- 1. Hostile or warlike action in time of peace or war, including action in hindering, combating or defending against an actual, impending or expected attack;
 - a. By any government or sovereign power (De Jure or De Facto), or by any authority maintaining or using military, naval or air forces;
 - b. By military, naval or air forces; or
 - c. By agent of any government, power, authority or forces;
- 2. Any weapon of war employing atomic fission or radioactive force whether in time of peace or war;
- 3. Insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authority in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulation, confiscation by order of any government or public authority, or risks of contraband or illegal transportation or trade;

- I. Loss or damage caused directly or indirectly by nuclear reaction or nuclear radiation or radioactive contamination, all whether controlled or uncontrolled, and whether such loss be direct or indirect, proximate or remote, or be in whole or in part caused by, contributed to, or aggravated by the peril(s) insured against in this policy; however; subject to the foregoing and all provisions of this policy, direct loss by fire resulting from nuclear reaction or nuclear radiation or radioactive contamination is insured against by this policy.

6. ADDITIONALLY ACQUIRED PROPERTY

In consideration of the agreement by the Insured;

- A. To report additional property of the kind insured hereunder, acquired by the Insured subsequent to the attachment date of this policy, within thirty (30) days from the date acquired; and

Named Insured	Policy Number
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CONTRACTOR EQUIPMENT FLOATER - ALL RISKS

B. To pay full premium thereon from the date acquired at pro rata of the current rates of the Company for such insurance, this policy covers on each separate class of such additionally acquired property for not exceeding 25%, or \$10,000, whichever is the lesser, of the amount of insurance on such class exclusive of this provision. It is specifically understood and agreed by the Insured that this policy shall cease to cover such additionally acquired property if it is not reported to the Company within the stated thirty (30) day period. This additional coverage does not apply to property of a class not already insured hereunder.

7. OTHER INSURANCE

In case other valid and collectible insurance exists on any property hereby insured at the time and place of loss, the insurance under this policy shall be considered as excess insurance and shall not apply or contribute to the payment of any loss until the amount of such other insurance shall have been exhausted; it being understood and agreed that under this policy the Insured is to be reimbursed to the extent of the difference between the amount collectible from such other insurance and the amount of actual loss otherwise collectible hereunder.

VANLINER INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

BAILEE'S SERVICE FLOATER - ALL RISKS

ENDORSEMENT

Endorsement Effective At 12:01 A.M. Standard Time	Policy Number
Named Insured	Authorized Representative

1. INTEREST AND PROPERTY INSURED.

This policy covers all goods and articles:

- A. Accepted by the Insured for repairs consisting principally of
(The property of customers), while contained on the premises occupied by the Insured, or in the custody of his agents and while being transported to and from the premises of his customers.
- B. Consisting of portable tools and portable equipment used by the Insured in repairing, adjusting or installation of property described in A, no one item being more than \$_____ nor more than \$_____ total.

2. PERILS INSURED AGAINST.

This policy insures against all risks of direct physical loss of or damage to the property covered from any external cause except as excluded elsewhere in this policy.

3. LIMITS OF LIABILITY.

This Company shall not be liable for more than the following amounts for loss or damage arising from any one loss or disaster;

- A. \$_____ at _____.
- B. \$_____ at any one location not owned, leased or operated by the Insured for a period of not exceeding seventy-two hours at any one time, unless specifically endorsed hereon;
- C. \$_____ while in transit at the risk of the Insured.

4. DEDUCTIBLE CLAUSE.

All claims for loss, damage or expense arising out of any one occurrence shall be adjusted as one claim, and from the amount of such adjusted claim there shall be deducted the sum of \$_____.

5. PERILS EXCLUDED.

This policy does not insure against:

- A. Loss or damaged caused by wear, tear or gradual depreciation, vermin, insects or inherent vice;
- B. Loss or damage caused by chipping, marring, scratching, corrosion, rusting, dampness of the atmosphere, rain or extremes of temperature;

Named Insured	Policy Number
---------------	---------------

BAILEE'S SERVICE FLOATER - ALL RISKS

- C. Loss or damage caused by latent defect or mechanical breakdown, unless the same be the direct result of fire, lightning, explosion, cyclone, tornado, windstorm, flood, earthquake, collision, derailment or overturn of conveyance, malicious damage or aircraft damage;
- D. Loss or damage to property outside of buildings caused by any climatic condition, other than wind, hail and lightning;
- E. Loss or damage caused by theft or pilferage of the insured property while left unattended in or on any vehicle unless such vehicle is equipped with a fully enclosed body or compartment, and the loss be a direct result of violent, forcible entry (of which there shall be visible evidence) from the fully enclosed body, the doors and windows of which shall have been securely locked, or from the compartment which shall have been securely locked;
- F. Loss or damage to property while actually being worked upon and directly resulting therefrom (to include testing and demonstrations) unless loss by fire or explosion not otherwise excluded ensues, and then the Company shall be liable for only such ensuing loss;
- G. Loss due to mysterious disappearance or loss or shortage on taking inventory;
- H. Loss or damage caused by explosion, rupture, or bursting of steam boilers, steam pipes, steam turbines, steam engines, or fly wheels, owned, operated or controlled by the Insured;
- I. Loss or damage to electrical appliances or devices (including wiring) caused by electrical currents artificially generated unless fire ensues, and then for the loss caused by such ensuing fire;
- J. Loss or damage caused by infidelity of the Insured, his employees or person to whom the insured property is entrusted;
- K. Loss or damage caused directly or indirectly by:
 - 1. Hostile or warlike action in time of peace or war, including action in hindering, combating or defending against an actual, impending or expected attack;
 - a. By any government or sovereign power (De Jure or De Facto), or by any authority maintaining or using military, naval or air forces;
 - b. By military, naval or air forces;
 - c. By agent of any such government, power, authority or forces;
 - 2. Any weapon of war employing atomic fission or radioactive force whether in time of peace or war;
 - 3. Insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authority in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulation, confiscation by order of any government or public authority, or risks of contraband or illegal transportation or trade;
 - 4. Loss by nuclear reaction or nuclear radiation or radioactive contamination, all whether controlled or uncontrolled, and whether such loss be direct or indirect, proximate or remote, or be in whole or in part caused by, contributed to, or aggravated by the peril(s) insured against in this policy; however, subject to the foregoing and all provisions of this policy, direct loss by fire resulting from nuclear reaction or nuclear radiation or radioactive contamination is insured against by this policy.

6. PROPERTY IN STORAGE.

This policy does not insure against loss or damage to goods held in storage unless endorsed hereon. Goods held by the Insured without instructions from the owners to hold in storage shall not be considered as being held in storage. Goods accepted for storage on which a repair charge has been made or is to be made are covered only while in process or in transportation by the Insured between its premises of its customers.

Named Insured	Policy Number
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BAILEE'S SERVICE FLOATER - ALL RISKS

7. EARNED OR INCURRED CHARGES.

This policy shall cover the customary charges that have been earned or incurred on lost or damaged goods.

8. The Insured agrees that all thefts for which claims are made under this policy will be reported promptly to the police department.

9. PAYMENT OF LOSS.

Loss if any, at the option of this Company to be adjusted with and paid to the Insured, for account of whom it may concern, or adjusted with and paid direct to its customers.

10. OTHER INSURANCE

No recovery shall be had under this policy, if at the time of loss or damage there be other insurance, valid or not, covering such loss or damage, except that this insurance shall apply only as excess and in no event as contributing insurance, and then only after liability of all other insurance has been exhausted. This clause shall not apply to insurance effected by a customer of the Insured, and the existence of such insurance, or payment of a loss hereunder, shall not constitute a defense to any claim otherwise payable under this policy, nor shall such insurance be called on to contribute to any loss payable hereunder.

VANLINER INSURANCE COMPANY
SCHEDULED PROPERTY FLOATER - ALL RISKS

ENDORSEMENT

Endorsement Effective At 12:01 A.M. Standard Time	Policy Number
Named Insured	Authorized Representative

1. PROPERTY INSURED AND LIMITS OF LIABILITY

This policy insures the following described articles of property of the Insured:

DESCRIPTION OF PROPERTY	IDENTIFYING MARKS & NUMBERS	LIMIT OF LIABILITY
-------------------------	--------------------------------	-----------------------

2. THIS POLICY INSURES AGAINST:

All risks of direct physical loss of or damage to the property covered from any external cause except as excluded elsewhere in this policy.

D. Loss or damage to property while actually being worked upon and directly resulting therefrom, unless by fire or explosion not otherwise excluded ensues, and then Company shall be liable for only such ensuing loss;

3. THIS POLICY DOES NOT INSURE AGAINST:

A. Loss or damage caused by theft or pilferage of the insured property while left unattended in or on any vehicle unless such vehicle is equipped with a fully enclosed body or compartment, and the loss be a direct result of violent forcible entry (of which there shall be visible evidence) from a fully enclosed body, the doors and windows of which shall have been securely locked, or from a compartment which shall have been securely locked;

E. Loss or damage caused by misappropriation, secretion, conversion, infidelity or any dishonest act on the part of the Insured, his employees or persons to whom the insured property may be entrusted;

B. Loss or damage by wear and tear, or gradual deterioration, vermin, insects, inherent vice, or latent defect;

F. Unexplained loss or mysterious disappearance or loss or shortage disclosed upon taking inventory;

C. Loss or damage caused by chipping, marring, scratching, humidity, extremes in temperature, evaporation, shrinkage, or by being rotted, soured, or changed in flavor, color, textile or finish unless caused by fire, lightning, windstorm, flood, explosion, collision, derailment, or overturn, stranding, burning or sinking of ferry or liner;

G. Loss or damage to electrical motors, appliances or devices (including wiring) caused by artificial electric current unless fire ensues, and if fire does ensue, then this Company shall be liable only for its proportion of loss caused by such ensuing fire;

Named Insured	Policy Number
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SCHEDULED PROPERTY FLOATER - ALL RISKS

H. Loss or damage caused directly or indirectly by:

1. Hostile or warlike action in time of peace or war, including action in hindering, combating or defending against an actual, impending or expected attack,
 - a. By any government or sovereign power (de jure or de facto), or by any authority maintaining or using military, naval or air forces; or
 - b. By military, naval or air forces; or
 - c. By an agent of any government, power, authority or forces;
2. Any weapon of war employing atomic fission or radioactive force whether in time of peace or war;
3. Insurrection, rebellion, revolution, civil war, usurped power, or action by governmental authority in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulations, confiscation by order of any government or public authority, or risks of contraband or illegal transportation or trade;

I. Loss or damage caused directly or indirectly by nuclear reaction or radioactive contamination, all whether controlled or uncontrolled, and whether such loss be direct or indirect, proximate or remote, or be in whole or in part caused by, contributed to, or aggravated by the peril(s) insured against in this policy, however, subject to the foregoing and all provisions of this policy, direct loss by fire resulting from nuclear reaction or nuclear radiation or radioactive contamination is insured against by this policy.

4. COINSURANCE CLAUSE

In no event shall this Company be liable for a greater proportion of any loss than the sum Insured bears to the actual cash value of the property described herein at the time such loss shall happen, if the insurance under this policy is divided into two or more items, the foregoing shall apply to each item separately.

5. All other terms and conditions of this policy remain unchanged.

VANLINER INSURANCE COMPANY
TRIP TRANSIT FLOATER - ALL RISKS

ENDORSEMENT

Endorsement Effective At 12:01 A.M. Standard Time	Policy Number
Named Insured	Authorized Representative

1. COVERAGE

This policy covers:

- A. A shipment of lawful goods and merchandise consisting of:

(including materials, supplies and containers therefor), commencing on or about and terminating on or about _____ which is the property of the Insured or property of others for which the Insured may be liable or on which they have made advances, but excluding accounts, bill, currency, deeds, evidences of debt, money, notes, securities, jewelry or other similar valuables.

- B. Such shipment only while in due course of transit at risk of the Insured from the time it leaves the initial point of shipment at:

until delivered at place of destination at _____
but only while in the custody of _____ and connecting carriers.

2. AMOUNT OF INSURANCE AND LIMIT OF LIABILITY

The total amount of insurance hereunder is \$ _____ but the Company shall not be liable for more than \$ _____ in any one loss, disaster or casualty, either in case of partial loss or total loss or salvage or any other costs and expenses or all combined.

3. DEDUCTIBLE

All claims for loss, damage or expense arising out of any loss, disaster or casualty shall be adjusted as one claim, and from the amount otherwise recoverable the sum of \$ _____ shall be deducted.

In the event of any recovery and/or salvage on a loss which has been or is being or is about to be paid hereunder such recovery and/or salvage shall accrue entirely to the benefit of the Company until the sum paid by it has been recovered.

4. COINSURANCE

The Company shall not be liable for a greater proportion of any loss of, or damage to, the property described herein than the amount insured hereunder bears to the aggregate value (as determined by the valuation clause contained in this policy) of said property at the time such loss or damage shall occur.

Named Insured	Policy Number
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TRIP TRANSIT FLOATER - ALL RISKS

5. PERILS INSURED

This policy insures against all risks of direct physical loss of, or damage to, the property covered from any external cause, except as excluded elsewhere herein.

6. PERILS EXCLUDED

This policy does not insure against:

- A. Delay, loss of market, loss of use, interruption of business, or any other indirect or consequential loss of any kind, however caused;
- B. Loss or damage by wet or dampness, by being spotted, discolored, molded, rusted, frosted, rotted, soured, steamed or changed in flavor; or by leakage, breakage, marring or scratching;
- C. Loss or damage caused by or resulting from wear and tear, gradual deterioration, inherent vice or latent defect;
- D. Loss or damage caused by or resulting from:
 - 1. Hostile or warlike action in time of peace or war, including action in hindering, combating or defending against an actual, impending or expected attack;
 - a. By any government or sovereign power (de jure or de facto), or by any authority maintaining or using military, naval or air forces;
 - b. By military, naval or air forces; or
 - c. By agent of any government, power, authority or forces;
 - 2. Any weapon of war employing atomic fission or radioactive force whether in time of peace or war;
 - 3. Insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authority in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulation, confiscation by order of any government or public authority, or risks of contraband or illegal transportation or trade;

- E. Loss by nuclear reaction or radioactive contamination, all whether controlled or uncontrolled, and whether such loss be direct or indirect, proximate or remote, or be in whole or in part caused by, contributed to, or aggravated by the peril(s) insured against in this policy, however, subject to the foregoing and all provisions of this policy, direct loss by fire resulting from nuclear reaction or nuclear radiation or radioactive contamination is insured against by this policy.

7. SPECIAL CONDITIONS

A. Valuation

The valuation of the property covered hereunder shall be at actual invoice cost, including prepaid freight, if any, together with such charges and costs since shipment as may have accrued and become legally due thereon. In the absence of any invoice, the valuation clause in the basic policy shall apply.

B. Other Insurance

If at the time of loss or damage there is available to the Insured or any other interested party any other insurance which would apply in the absence of this policy, the insurance under this policy shall apply only as excess insurance over such other insurance.

C. Impairment of Recovery Rights

Any act or agreement by the Insured before or after loss or damage whereby any right of the Insured to recover in whole or in part for loss or damage to property covered hereunder against any carrier, bailee or other party liable therefor, is released, impaired or lost, shall render this policy null and void, but the Company's right to retain or recover the premium shall not be affected.

The Company is not liable for any loss or damage which, without its written consent, has been settled or compromised by the Insured.

It shall, however, be permissible for the Insured without prejudice to this insurance, to accept the ordinary bill of lading or shipping receipts issued by carriers limiting their liability to less than the actual value.

D. Claims Against Third Parties

In the event of loss of, or damage to, the property covered hereunder the Insured shall immediately make claim in writing against the carrier(s), bailee(s) or others involved.

Named Insured	Policy Number
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TRIP TRANSIT FLOATER - ALL RISKS

E. Labels

In the event of loss of, or damage to, labels, capsules or wrappers, the loss shall be adjusted on the basis of an amount sufficient to pay the cost of new labels, capsules or wrappers.

F. Cancellation

This policy may be cancelled by the Insured on giving to the Company or its authorized agents five (5) days notice in writing prior to date of shipment. This policy may be cancelled by the Company by mailing to the Insured at the address shown in this policy or last known address written notice stating when, not less than five (5) days prior to date of shipment, such cancellation shall be effective. Delivery of such written notice either by the Insured or by the Company shall be equivalent to mailing.

G. Loss Clause

The amount of insurance and the applicable limit of liability upon the occurrence of any loss covered hereunder, is reduced by the amount of such loss.

H. Assignment of Policy

This policy may not be assigned or transferred without the written consent of the Company.

All other terms and conditions of this policy not in conflict herewith remain unchanged.

**VANLINER INSURANCE COMPANY
EXCESS BILL OF LADING COVERAGE**

ENDORSEMENT

Endorsement Effective At 12:01 A.M. Standard Time	Policy Number
Named Insured	Authorized Representative

1. COVERAGE:

A. This policy covers shipments of lawful goods and merchandise consisting of household goods and personal effects only while in transit, or storage in transit, in Intra State Commerce and Interstate Commerce under standard bill of lading, as prescribed by state regulatory authority, released at not less than sixty cents (.60) per pound per article, as issued by _____, (hereinafter called the Booking Agent), or issued by a hauling agent designated by the Booking Agent in the following states:

INTRA

B. This policy shall be excess of the bill of lading, released at sixty cents (.60) per pound per article (hereinafter called released bill of lading). Loss, if any, shall be adjusted in accordance with the provisions of the released bill of lading. This policy shall be liable only when the replacement cost of this item(s) damaged exceeds the adjusted loss under the terms and provisions of the released bill of lading, and then not to exceed the value declared on the work order on any one claim or occurrence, on any one shipment, either in case of partial loss, total loss, salvage and any other cost and expense, all combined.

C. Schedule of Amounts and Premiums:

<u>Valuation</u>	<u>Premium</u>
\$	\$
\$	\$
\$	\$
\$	\$
\$	\$
\$	\$
\$	\$
\$	\$
\$	\$

2. Salvage or Subrogation:

In the event of any recovery and/or salvage or a loss which has been or is being or is about to be paid hereunder, such recovery and/or salvage shall accrue entirely to the benefit of the Company until the sum paid by it has been recovered.

Named Insured	Policy Number
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EXCESS BILL OF LADING COVERAGE

3. Reporting Provision:

- A. The Booking Agent shall furnish copies of all released bills of lading by the 15th day of the month following their Issuance. Premium shall be determined by multiplying the total number of shipments at each level of valuation by the premium amount indicated in paragraph 1 (C) above.
- B. Earned Premium shall be computed and applied against a deposit premium of \$_____. In the event such earned premium is in excess of the deposit premium, an additional premium equal to the difference shall be due and payable to the Company as of the date of such report.

4. Special Conditions:

A. Other Insurance

If at the time of loss or damage there is available to the Insured or any other interested party any other insurance which would apply in the absence of this policy, the insurance under this policy shall apply only as excess insurance over such other insurance.

B. Impairments of Recovery Rights

Any act or agreement by the Insured before or after loss or damage whereby any right of the Insured to recover in whole or in part for loss or damage to property covered hereunder against any carrier, bailee or other party liable therefor, is released, impaired or lost shall render this policy null and void, but the Company's right to retain or recover the premium shall not be affected. The Company is not liable for any loss or damage which, without its written consent, has been settled or compromised by the Insured.

It shall, however, be permissible for the Insured without prejudice to this insurance, to accept the released bills of lading or shipping receipts issued by carriers limiting their liability to less than the replacement cost.

C. Claims against third parties

In the event of loss of, or damage to, the property covered hereunder the Insured shall immediately make claim in writing against the carrier(s), bailee(s) or other involved.

All other terms and conditions of this policy not in conflict herewith remain unchanged.

VANLINER INSURANCE COMPANY
MOVING AND RIGGING FLOATER

Attached to and forming part of policy number: _____

Issued to: _____

By _____ at its Agency

Located (city and state) _____

Date: _____

- I. This policy insures property;** in the care, custody or control of the Assured for the purpose of transportation, installation, rigging, moving or erection. Such property consisting principally of
- II. This policy insures against**
All risks of direct physical loss or damage to the insured property from any external cause (except as hereinafter excluded).
- III. This policy does not insure against**
- A. The described property while contained in stocks of merchandise held for sale to the public;
 - B. Loss or damage occasioned by wear and tear, gradual deterioration, obsolescence, rust, corrosion, latent defect, inherent vice, mechanical breakdown, extremes of temperatures;
 - C. Loss, damage or expense caused by or resulting from conversion, infidelity or any dishonest act on the part of the assured or other party of interest, his or their employees or agents or any person or persons to whom the property may be entrusted;
 - D. Loss or damage to electrical appliances or devices of any kind, including wiring, arising from electrical injury or disturbance, from artificial causes, unless fire ensues and then only for direct loss or damage caused by such ensuing fire;
 - E. Delay, loss of market, indirect or consequential loss of any kind;
 - F. Loss or damage to assured's, contractor's or subcontractor's tools and equipment;
 - G. Blueprints, drawings, tracings, motor vehicles; trailers or other conveyances or their appurtenances or accessories;
 - H. Loss or damage occasioned by the weight of a load exceeding the registered lifting or supporting capacity of any machine;
 - I. Loss or damage, except by fire, while the insured property is being waterborne (except while on a regular ferry line);
 - J. Loss or damage occasioned by the enforcement of any local or state ordinance or law regulating the construction, repair demolition of building(s) or structure(s).
 - K. Loss or damage caused by or resulting from:
 - 1. Hostile or warlike action in time of peace or war, including action in hindering, combating or defending against an actual, impending or expected attack;
 - a. By any government or sovereign power (De Jure or De Facto), or by any authority maintaining or using military, naval or air forces;
 - b. By military, naval or air forces; or
 - c. By agent of any government, power, authority or forces;
 - 2. Any weapon of war employing atomic fission or radioactive force whether in time of peace or war;
 - 3. Insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authority in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulation, confiscation by order of any government or public authority, or risks of contraband or illegal transportation or trade;

MOVING AND RIGGING FLOATER

CONDITIONS

- IV. In case other valid and collectible insurance exists or any property hereby insured (except as to the liability of the assured) at the time and place of loss, the insurance under this policy shall be considered as excess insurance and shall not apply or contribute to the payment of any loss until the amount of such other insurance shall have been exhausted; it being understood and agreed that under this policy the assured is to be reimbursed to the extent of the difference between the amount collectible from such other insurance and the amount of actual loss otherwise collectible hereunder.
- V. In case of loss or damage to property of others held by the assured, for which claim is made upon this Company, with the consent of the assured, the right to adjust such loss or damage with the owners of the property is reserved to this Company and the receipt of such owner or owners in satisfaction thereof shall be in full satisfaction of any claim of the assured for which such payment has been made. If legal proceeding be taken to enforce a claim against the assured as respects any such loss or damage, this Company reserves the right at its option without expense to the assured, to conduct and control the defense on the behalf of and in the name of the assured. No action of this Company in such regard shall increase the liability of this Company under this policy.
- VI. **Limits of Liability:**
This Company's liability shall not exceed in case of partial loss, total loss or expense or all combined.
A. While in transit \$ _____
B. While otherwise in the care, custody or control of the assured
\$ _____
- VII. **Deductible Clause:**
Each claim for loss or damage for the perils of marring, chipping, scratching or breakage shall be adjusted separately, and from the amount of each such adjusted claim or the applicable limit of liability, whichever is less, the following amounts shall be deducted. One per cent (1%) of the value of the item or piece being handled subject however to a minimum of \$50.00 and a maximum of \$1,000.00.

VIII. Valuation:

In the event of claim for loss or damage hereunder this Company shall not be liable for an amount in excess of the amount insured hereunder, either in case of partial or total loss or any other costs and expenses, or all combined. Any claim for loss or damage shall be ascertained or estimated according to the actual cash value with proper deductions for depreciation, howsoever caused.

IX. Machinery:

In case of loss or injury to any part of the insured property consisting, when complete for sale or use, of several parts, this Company shall only be liable for the insured value of the part lost or damaged.

- X. **Co-insurance:** This Company shall not be liable for a greater proportion of any loss or damage to the property described herein than the amount insured (by declaration) under this policy bears to 100 % of the actual aggregate value of said property at all places where coverage is afforded herein at the time such loss shall occur.

XI. Monthly reporting clause-reserve deposit premium:

The Insured agrees to keep an accurate record of the gross receipts (either collected or uncollected) from their business during the term of this policy and to report to this Company or its authorized agent, not later than the thirtieth (30th) day of each month succeeding the month in which this policy is issued, the full amount of such gross receipts (either collected or uncollected) from their rigging business during the preceding month, or such time as is within the policy period, and to pay to the Company monthly an earned premium thereon at the rate hereinbefore specified.

XII. Premium rate and deposit premium:

The premium for this coverage shall be computed at the rate of \$ _____ per \$100.00 of gross receipts (whether uncollectible or not).

It is further agreed that such premiums shall be remitted with the declaration.

All other terms and conditions remain unchanged.

Attached to and forming part of
Policy No. _____ of the
Vanliner Insurance Company.

VANLINER INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

COMMERCIAL INLAND MARINE COVERAGE PART

ENDORSEMENT

Endorsement Effective At 12:01 A.M. Standard Time	Policy Number
Named Insured	Authorized Representative

This endorsement modifies insurance provided under the following:

COMMERCIAL INLAND MARINE COVERAGE PART

In consideration of the premium charge, it is agreed that paragraph 7. Special Conditions, Subparagraph A-Valuation is deleted and replaced by the following:

Replacement Cost: In consideration of the premium charged hereunder, in the event of loss or damage to the property for which this Company shall be liable to the Insured, the Company at its option, shall exercise one of the

- A. Pay for full cost of repairs; or
- B. Pay for replacement with like articles; or
- C. Pay current market replacement value, without deduction for depreciation.

following to make the Insured whole for those articles lost, destroyed or damaged:

- A. Pay for full cost of repairs; or
- B. Pay for replacement with like articles; or
- C. Pay current market replacement value, without deduction for depreciation.

All other terms and condition remain unchanged.

VANLINER INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MOLD EXCLUSION

ANNUAL TRANSIT
BAILEE'S CUSTOMER INSURANCE
BUILDERS RISK
COMMERCIAL FINE ARTS
COMPUTER SYSTEMS
CONTRACTORS EQUIPMENT
INSTALLATION
MISCELLANEOUS ARTICLES
MOTOR TRUCK CARGO-CARRIERS
MOTOR TRUCK CARGO-OWNERS
RADIO AND TELEVISION TOWERS AND EQUIPMENT
TRIP TRANSIT
WAREHOUSE OPERATORS LEGAL LIABILITY

The following is added to the EXCLUSIONS section of the above coverage forms:

As used with this endorsement, the following term has the following meaning.

"Mold" means any permanent or transient fungus, mold, mildew or mycotoxin, or any of the spores, scents or by-products resulting there from regardless of whether they are proven to cause disease, injury or damage.

We will not pay for loss or damage whether caused directly or indirectly by or resulting directly or indirectly from "mold" which exists, emanates, or moves anywhere indoors and outdoors. Any such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

This exclusion applies to:

1. The actual, alleged or threatened discharge, dispersal, seepage, migration, release, escape, presence, growth or reproduction of "mold" as well as testing for, monitoring, cleaning up, removing, abating mitigating, remediating, disposing, containing, treating, detoxifying or neutralizing, or in any way responding to or assessing the concentration or effect of "mold"; and
2. The cost of rebuilding, restoring, repairing or replacing any real or personal property, reduction in property value or any consequential loss, damage or expense caused directly or indirectly by or resulting directly or indirectly from "mold".

All other terms and conditions remain the same.

Vanliner Insurance Company

One Premier Drive
 St. Louis, MO 63026
 636-343-9889

INLAND MARINE DECLARATIONS

Policy Number	Policy Period
	From To
12:01 A.M. Standard Time at the described location	

Transaction	
Named Insured and Address	Agent
Business Description	Telephone: / Type of Business

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

COVERAGE

PREMIUM

POLICY PREMIUM	\$
DEPOSIT PREMIUM	\$
TAXES AND SURCHARGES	\$
TOTAL DEPOSIT PREMIUM	\$

Forms and Endorsements Applicable to this Policy
SEE ATTACHED SCHEDULE

These Declarations together with the common policy conditions, coverage declarations, coverage form(s) and form(s) and endorsements, if any, issued, complete the above numbered policy.

Countersigned this _____ Day of _____, _____ Authorized Representative

Issued Date:
 VIC IMLDEC00 08 08

Vanliner Insurance Company

One Premier Drive
St. Louis, MO 63026

MOVERS' & WAREHOUSEMEN'S LEGAL LIABILITY

Policy Number:
Named Insured:
Agent:

TAXES, SURCHARGES, FEES AND ASSESSMENTS

Taxes and/or Surcharges

Vanliner Insurance Company

One Premier Drive
St. Louis, MO 63026

FORM INVENTORY SCHEDULE

Policy Number:
Named Insured:
Agent:

FORMS INVENTORY

INLAND MARINE FORMS

PRIVACY POLICY

A. INTRODUCTION

We are sending this Privacy Policy to explain how Vanliner Group, Inc., Vanliner Insurance Company and TransProtection Service Company (hereinafter referred to as Vanliner) handle and protect personal information about you. Be assured that at Vanliner, keeping personal information secure is a priority. This Privacy Policy will explain how we utilize personal information, including the possible disclosure of that information to third parties.

At Vanliner, we strive to meet your expectations for privacy while still managing information to properly conduct our business and to serve you to our fullest potential. There are occasions when information must be disclosed to fulfill your requests, to deliver products and services, to administer and update policies and to comply with laws and regulations. Keep in mind that information sharing can be very important for meeting your needs and providing you with excellent and consistent quality service.

Please take a few minutes to review the contents of this brochure. If you have any questions concerning this Privacy Policy and how it may affect you, please write us at: One Premier Drive, Fenton, MO 63026.

B. INFORMATION SECURITY IS A PRIORITY

The security of personal information is one of Vanliner priorities. You may be assured that we regularly review our security practices to protect against unauthorized access to information. We restrict access to your personal information to those employees who need to know that information in the course of performing their jobs. We maintain physical, electronic and procedural safeguards that further protect your personal information.

C. PERSONAL INFORMATION COVERED BY THIS PRIVACY POLICY

Our Privacy Policy applies to all personal information that is obtained by Vanliner in connection with providing insurance coverage. Specifically, this includes individually identifiable information about your character, habits, finances, occupation, general reputation, credit, health, or other personal characteristics, including your name, address and medical information.

D. PERSONAL INFORMATION WE COLLECT

In order to properly serve you and to effectively and efficiently operate, we collect certain types of personal information about you, which may come from the following sources:

1. Information that you provide us, whether on applications, forms, in writing, over the telephone, electronically or by other means. This information may include your name, address, employment information, financial information, and claim information. It may also include health information such as individual medical records or information about an illness, disability or injury. This information could concern your application for an insurance policy or your utilization of an existing insurance policy, either through the claims process or otherwise.

2. Information that we receive from other sources about you. This may include information received from your employer, your health care providers and other third parties. Again, the information received from other sources may include individual medical records or information about an illness, disability or injury. This information could concern your application for an insurance policy or your utilization of an existing insurance policy, either through the claims process or otherwise. Note that information obtained from a report by an insurance support organization may be retained by that organization and disclosed to other persons.
3. Information that we receive from public sources, which may include telephone numbers, addresses, court records or other public records.

At Vanliner, we do not disclose personal information except as permitted or required by law.

E. TYPES OF INFORMATION DISCLOSURE DONE BY VANLINER

(1.) DISCLOSURE WITHIN THE VANLINER AFFILIATED FAMILY

We may disclose personal information to our affiliates in accordance with law.

(2.) DISCLOSURE TO NON - AFFILIATED THIRD PARTIES

To serve you and to properly administer our business, we may also disclose personal information to non-affiliated third parties, including other insurance companies, agents, brokers, administrators and service providers. We may also disclose personal information to non-affiliated third parties who are assisting us by performing services or functions, such as marketing our products and services, conducting surveys or performing audits.

(3.) OTHER INFORMATION DISCLOSURE

We may disclose personal information to companies or organizations outside the Vanliner family as required or permitted by law. For example, we may disclose personal information as required to respond to a subpoena, to respond to insurance regulatory authorities, or to service your policy.

F. PERMITTED DISCLOSURES OF PERSONAL INFORMATION

Vanliner is permitted by law to disclose some personal information obtained in connection with an insurance transaction without your prior authorization. Such permitted disclosures could occur in the context of claims adjusting, van line qualification or when revising or changing an agency contract. These permitted disclosures include:

- a. Disclosure to a third party other than an insurance institution, agent or insurance support organization if reasonably necessary for that person to perform a business, professional or insurance function for Vanliner and that person agrees not to further disclose the personal information without your written authorization. (However, further disclosure without your written authorization is permitted if it is reasonably necessary for the business, professional or insurance function that person is performing for Vanliner or if further disclosure would be permissible if made by an insurance institution, agent or insurance support organization.)

- b. Disclosure to a third party other than an insurance institution, agent or insurance support organization which enables the third party to provide Vanliner information it requires to determine your eligibility for an insurance benefit or payment.
- c. Disclosure to a third party other than an insurance institution, agent or insurance support organization for the purpose of detecting or preventing criminal activity, fraud, material misrepresentation or material nondisclosure in connection with an insurance transaction.
- d. Disclosure to an insurance institution, agent, insurance support organization or self-insurer if the information is reasonably necessary to detect or prevent criminal activity, fraud, material misrepresentation or material nondisclosure concerning an insurance transaction.
- e. Disclosure to an insurance institution, agent, insurance support organization or self-insurer if the information is reasonably necessary for either Vanliner or the other party receiving the information to perform their job with regards to an insurance transaction.
- f. Disclosure to a medical professional or medical institution to verify insurance coverage or benefits, informing an individual of a medical problem of which they may be unaware, or conducting operations audit or service audit. However, Vanliner is limited to only disclose enough information reasonably needed to accomplish these purposes.
- g. Disclosure to an insurance regulatory authority.
- h. Disclosure to a law enforcement or related governmental authority to protect Vanliner interests in preventing or prosecuting fraud or if Vanliner reasonably believes you may have broken the law in some other way.
- i. Disclosure to conduct actuarial or research studies provided no individual information is identified in the actuarial or research report. Materials which identify you must be returned to Vanliner or destroyed when no longer needed. The actuarial or research institution must agree not to further disclose the information unless further disclosure would be permitted if done by an insurance institution, agent or insurance support organization.
- j. Disclosure to a person or business for the sole purpose of marketing a product or service as long as no medical information is disclosed. Further, personal information concerning your character, personal habits, general reputation, mode of living or a classification derived from the information may not be disclosed. Further, an opportunity must be given for you to tell us you do not want personal information disclosed for this purpose and have not done so.
- k. Disclosure to an affiliate who will use the information in auditing Vanliner.
- l. Disclosure of nonmedical personal information to an affiliate who will use the information in marketing an insurance product or service. The affiliate must agree not to further disclose the information. Medical information may be disclosed for this purpose only with your written permission.
- m. Disclosure to a group insurance policyholder to report claims experience or audit Vanliner services. Only information reasonably needed for this review or audit may be disclosed.

- n. Disclosure pursuant to your written authorization.
- o. Disclosure pursuant to your written authorization but submitted by another insurance institution, agent or insurance support organization, if this authorization meets legal guidelines imposed on the insurance industry.
- p. Disclosure pursuant to a written authorization signed by you but submitted by someone other than that noted in subsection (o.) immediately above, if this authorization is dated and disclosure is sought within one year of the authorization date .

G. YOUR PRIVACY OPTIONS

For Vanliner to obtain additional personal information other than that listed previously, we need your prior authorization.

For Vanliner to disclose personal information other than that listed previously, we also need your authorization.

H. ACCESS TO PERSONAL INFORMATION

If you request in writing access to specific and reasonably retrievable personal information about yourself, and you have identified yourself in such a way so that we believe no unauthorized party is fraudulently attempting to review your personal information we, or another entity authorized to act on our behalf, will:

- (1) Inform you of the nature and substance of the requested personal information. We may do this in writing, by telephone or by another means of communication.
- (2) Allow you to personally inspect and copy the requested personal information or send to you via U.S. Mail a copy of the requested personal information. We may charge a reasonable fee for this service, and we may employ an insurance support organization to perform the copying and requested disclosure of your personal information.
- (3) Tell you to whom Vanliner has disclosed the requested personal information in the preceding two (2) years. If this is not discernible, we will tell you who normally would receive this type of information.
- (4) Tell you from where Vanliner obtained the requested personal information if from an institutional source.
- (5) Provide to you a summary of the procedures used to correct, amend or delete the requested personal information.

**** Note:** If the information you request is medical information which has been supplied to Vanliner by a medical professional or institution, we may give the information and the source of the information either directly to you or to a medical professional designated by you if this medical professional is licensed to provide medical care with respect to the medical condition to which the personal information relates. If we choose to provide the information to your designated medical professional, we will give you notice the requested information has been so disclosed.

**** Note:** The rights of access noted within this section only apply to information concerning natural persons which has been collected and maintained in connection with an insurance transaction. This section does not apply to personal information collected concerning possible or existing claims, civil proceedings or criminal proceedings.

I. CORRECTION OF PERSONAL INFORMATION

If you request in writing that we correct, amend or delete specific personal information about you that we have in our possession, we will:

- (1) Correct, amend or delete the personal information as requested. If we do this, we will notify you in writing of the change. We will also send notice of the correction, amendment or deletion to:
 - a. any person you designate who may have received this particular information within the preceding two years,
 - b. any insurance support organization that mainly receives personal information from insurance institutions if this support organization has been provided the prior version of the personal information within the preceding seven (7) years and if this support organization currently maintains recorded personal information about you,
 - c. any insurance support organization that furnished to Vanliner the information which has now been corrected, amended or deleted.

- (2) Notify you in writing of our refusal to correct, amend or delete the personal information within Vanliner possession, explain to you the reasons for this refusal, and inform you of your right to file with Vanliner a concise statement clearly illustrating what you believe is the correct information and why you disagree with Vanliner refusal to correct, amend or delete certain information. If you file such a statement, Vanliner shall:
 - a. file the statement along with the disputed personal information and make the statement available to those seeking access to the disputed personal information,
 - b. when subsequently disclosing the disputed personal information, clearly identify the disputed matter and provide your statement along with the disputed personal information,
 - c. provide your statement to any person you designate who may have received this particular information within the preceding two (2) years,
 - d. provide your statement to any insurance support organization that mainly receives personal information from insurance institutions if this support organization has been provided the disputed personal information within the preceding seven (7) years and if this support organization currently maintains recorded personal information about you,
 - e. provide your statement to any insurance support organization that furnished to Vanliner the disputed information.

**** Note:** The rights discussed in this section apply to information concerning natural persons which has been collected and maintained in connection with an insurance transaction. This section does not apply to personal information collected concerning possible or existing claims, civil proceedings or criminal proceedings.

Evidence of Increased Carrier or Warehouseman Obligation

Name of Carrier [] No. []
or Warehouseman []
Address []

Owner of Property _____
Mailing Address _____
Obligation Assumed: _____

Property: In Transit In Storage
Valuation: Actual Cash Value Replacement Cost (Not Available in Illinois)

Bill of Lading or Warehouse Receipt Number _____ Total Charge \$ _____

Declared Value \$ _____ (This amount is the owner's written declaration of value)

Carrier's/Warehouseman's Maximum Limit of Liability is
the Declared Value Shown Above

Owner's Retained Liability: Each claim for loss or damage shall be adjusted separately and from each adjusted claim the amount of \$ _____ shall be deducted. (Absence of entry means no owner retention.)

Signature of Carrier's/Warehouseman's _____ Date _____
Authorized Representative _____
Signature of Owner of _____ Date _____
Property _____

THIS IS NOT INSURANCE

In consideration of the charge stated on the warehouse receipt or bill of lading shown above, the carrier/warehouseman agrees with the owner to assume the obligation for damage to or destruction of the property covered subject to the following provisions, stipulations and limitations:

- OBLIGATION ASSUMED.** The carrier/warehouseman assumes obligation against all risk of direct physical loss or damage to the property from any external cause except as hereinafter excluded.
- PROPERTY COVERED BY OBLIGATION.** This obligation covers household goods (defined as: personal effects and personal property used or to be used in a dwelling when a part of the equipment or supply of such dwelling; furniture, fixtures, equipment and the property of stores, offices, museums, institutions, hospitals or other establishments; and articles including objects of art, displays and exhibits, which, because of their unusual nature or value, require specialized handling and equipment usually employed in moving household goods) of the customer accepted by the carrier/warehouseman for transportation, repositioning, packing or storage, or declared in a bill of lading or warehouse receipt except as hereinafter excluded.
- ENTIRE CONTRACT.** This evidence represents the entire contract and is not subject to alteration or modification.
- TERRITORIAL LIMIT.** This Evidence covers only loss or damage occurring within the forty-eight contiguous states of the United States, the District of Columbia, Canada, or within the states of Alaska or Hawaii.
- EXCLUSIONS & LIMITATIONS.** No obligation is assumed for:
 - Delay of shipment, loss of market or loss of use.
 - The condition or flavor of perishable articles.
 - Manuscripts, mechanical drawings, blueprints, documents, records, other valuable papers, computer disks or tapes, computer generated data, currency, money.
 - Jewelry, watches, bullion, precious stones, pearls, furs or garments trimmed with fur or articles of extraordinary value which are not specifically listed on the bill of lading or warehouse receipt by description and value.
 - Breakage of china, glassware, bric-a-brac, or similar articles of a brittle or fragile nature unless packed by the carrier/warehouseman or unless such breakage results from negligence of the carrier or is caused directly by fire, lightning, explosion, flood, cyclone, tornado, windstorm, collapse of bridges, theft, or collision, overturn or upset of the transporting vehicle.
 - Loss or damage caused by or resulting from:
 - An act, omission or order of owner or his agent;
 - Insects, moths, vermin or ordinary wear and tear;
 - Defect or inherent vice of the article;
 - Sale or auction of goods pursuant to state or federal law;
 - Dampness of atmosphere or extreme of temperature, mold and mildew;
 - Mechanical or electrical breakdown or derangement of any mechanical, electrical or electromechanical devices unless there is evidence of external damage to such property.
- Loss caused directly or indirectly, by or due to any act or condition incident to the following:
 - Hostile or warlike action in time of peace or war, including action in hindering, combating or defending against an actual, impending or expected attack by (i) any government or sovereign power (de jure or de facto), or by any authority maintaining or using military, naval or air forces; or (ii) by military, naval or air forces; or (iii) by an agent of any such government, power, authority or forces, it being understood that any discharge, explosion or use of any weapon of war employing nuclear fission or fusion shall be conclusively presumed to be such a hostile or warlike action by such a government, power, authority or forces.
 - Insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authority in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or custom's regulations, confiscation by order of any government or public authority or risks of contraband or illegal transportation or trade.
 - Terrorist activity, including action in hindering or defending against an actual or expected terrorist activity, regardless of any other cause or event that contributes concurrently or in any sequence to the loss; the term "terrorist activity" means any activity which is unlawful under the laws of the United States or any State and which involves any of the following: (i) the hijacking or sabotage of any conveyance (including an aircraft, vessel, cab, truck, van, trailer, container or vehicle) or warehouse or any other building; (ii) the seizing or detaining, and

Evidence of Increased Carrier or Warehouseman Obligation

threatening to kill, injure, or continue to detain, another individual in order to compel a third person (including a governmental organization) to do or abstain from doing any act as an explicit or implicit condition for the release of the individual seized or detained; (iii) an assassination; (iv) the use of any (a) biological agent, chemical agent or nuclear weapon or device, or (b) explosive, firearm, or other weapon or dangerous device (other than for mere personal monetary gain), with intent to endanger, directly or indirectly, the safety of one or more individuals or to cause substantial damage to property; or (v) a threat, attempt, or conspiracy to do any of the foregoing.

H. Loss or damage caused by nuclear reaction or nuclear radiation or radioactive contamination, all whether directly or indirectly resulting from an obligation assumed by this evidence.

6. **CHARGES.** The charges shown on the bill of lading or warehouse receipt, together with all other charges, must be paid in full before this evidence shall be valid.

7. **VALUATION.** If the valuation stated herein is "Actual Cash Value", the carrier/warehouseman shall not be liable for more than the lesser of the following amounts:

- A. The actual cash value of the property at the time of loss, allowing for depreciation and/or obsolescence; or
- B. The maximum limit of obligation stated on the bill of lading and/or warehouse receipt; or
- C. The actual cost to repair the damaged property.

If the valuation stated herein is "Replacement Cost", the carrier/warehouseman shall not be liable for more than the lesser of the following amounts:

- A. The replacement cost of the damaged or destroyed property at the time of loss; or
- B. The maximum limit of obligation stated on the bill of lading and/or warehouse receipt; or
- C. The actual cost to repair the damaged property.

8. **PROTECTION OF PROPERTY.** In case of loss, it shall be lawful and necessary for the owner, his or their factors, servants, and assigns, to sue, labor and travel for, in and about the defense, safeguard and recovery of the property covered hereunder, or any part thereof, without prejudice to this evidence, nor shall the acts of the owner or the carrier/warehouseman, in recovering, saving and preserving the property in case of loss be considered a waiver or an acceptance of abandonment. The expenses so incurred shall be borne by the owner and the carrier/warehouseman proportionately to the extent of their respective interests.

9. **NOTICE AND PROOF OF LOSS.** The owner shall, as soon as practicable (but in no event more than ninety [90] days or as per the terms of the bill of lading or warehouse receipt, whichever is applicable, from the date of delivery), file a claim in writing for loss or damage with the carrier/warehouseman, or it's agent, every loss, damage or occurrence which may give rise to a claim under this evidence and shall file with the carrier/warehouseman or it's agent. Failure of the owner to file such written claim under these time limitations shall bar any and all claims under this evidence.

10. **TERMINATION.** This evidence may be terminated at any time at the request of the owner, or by the carrier/warehouseman giving thirty (30) days written notice of such termination.

11. **SUBROGATION.** In all cases of loss, the owner, shall, at the request of the carrier/warehouseman or its agents, assign and subrogate all their rights and claims against others to the carrier/warehouseman at time of payment for an amount not exceeding the sum paid by this carrier/warehouseman; and permit suit to be brought in the owner's name, but at the carrier's/warehouseman's expense, and the owner fully agrees to render all reasonable assistance in the prosecution of said suit or suits. The carrier/warehouseman is not liable for any loss, which, without its consent, has been settled or compromised with others, who may be liable therefor.

12. **APPRAISAL.** In the event of a disagreement as to the amount of loss, the same shall be determined by two competent and disinterested appraisers, the owner and the carrier/warehouseman each selecting one, and the two so chosen shall first select a competent or disinterested umpire or mediator. The appraisers together shall then estimate and appraise the loss, stating separately the appraised value and damage, and failing to agree shall submit their respective appraisals to the umpire or mediator to determine the loss amount of any such loss. The parties thereto shall pay the appraisers respectfully selected by them, and each shall bear its own expenses for the appraisal and shall equally share the expense of the umpire or mediator. The umpire's/mediator's determination of the value of any such loss shall be binding on the parties.

13. **ARBITRATION.** The parties agree that any claim or dispute between them or against any agent, employee, successor, or assign of the other, whether related to this evidence or otherwise, and any claim or dispute related to this evidence or the relationship or duties contemplated under this contract, including the validity of this arbitration clause, shall be resolved by binding arbitration by the National Arbitration Forum, under the Code of Procedure then in effect. Any award of the arbitrator(s) may be entered as a judgment in any court of competent jurisdiction. Information may be obtained and claims may be filed at any office of the National Arbitration Forum or at P. O. Box 50191, Minneapolis, Minnesota 55405. This evidence shall be interpreted under the Federal Arbitration Act.

14. **PAIRS, SETS OR PARTS.** In the event of loss of or damage to: (a) any article or articles which are a part of a pair or set, the measure of loss of or damage to such article or articles shall be a reasonable and fair proportion of the total value of the pair or set, giving consideration to the importance of said article or articles, but in no event shall such loss or damage be construed to mean total loss of the pair or set; or (b) any part of property covered consisting, when complete for use, of several parts, the Company shall only be liable for the value of the part lost or damaged.

15. **ASSIGNMENT OF EVIDENCE.** This evidence shall be void if assigned or transferred.

16. **AGENT.** No person or firm shall be deemed an agent of the carrier/warehouseman unless specifically authorized in writing by the carrier/warehouseman.

17. Nothing herein contained shall be construed to be more restrictive than rules or tariff of any governmental agency having jurisdiction.

THIS EVIDENCE NOT VALID UNLESS SIGNED BY CARRIER/WAREHOUSEMAN.

THIS IS NOT INSURANCE

INSTRUCTIONS TO OWNER

1. Be sure to make a physical count of your property, checking off your inventory as your property arrives.
2. Make notations of any missing items or damages on all copies of the inventory, bill of lading, or delivery receipt at time of delivery.
3. If the movers only partially unpack, indicate on the bill of lading or checklist which cartons were unpacked at delivery.
4. Be sure your copy of the delivery papers is signed by the driver and includes notations of any damages and/or losses.
5. Contact the office of the carrier/warehouseman in the event of a loss.

Failure to perform these activities may form the basis for a denial of your claim.

CERTIFICATE OF INSURANCE
TRANSIT
AGENT'S AUTHORITY

VANLINER INSURANCE COMPANY
 Certificate No.
 Date Issued:

Insured's name and address

Producer name and address

Limit of Insurance	Transit rate/\$100	Transit Premium	Minimum Premium	Reporting Frequency

1. This certificate provides coverage for _____ of the Insured (Certificate Holder) as (select one of the following)
- Actual Cash Value (Replacement Cost Less Depreciation)
 - Replacement Cost

This certificate will not duplicate any payments made by the liability Insurance of the mover/warehouseman for damage to goods. Goods are as described in the shipping document or warehouse receipt issued by _____, herein called the Furniture Mover, while such goods are in the custody of the Furniture Mover.

In Transit on or about From	to	
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2. Each claim for loss or damage (separately occurring) shall be adjusted separately and from the amount of each adjusted claim the sum of \$ _____ shall be deducted.

In the event of any recovery or salvage on a loss which has been or is being paid thereunder, such recovery or salvage shall accrue entirely to the benefit of the Company under this policy until the sum paid by them has been made up.

3. This certificate does not cover accounts, bills, deeds, evidences of debt, currency, money, bullion, notes, securities stamps, letters, manuscripts, mechanical drawings, blueprints, documents, records, or other valuable papers. Jewelry, watches, precious stones, pearls, furs or garments trimmed with fur accepted for specific fur storage, are covered in transit only, with coverage limited to \$5,000 any one loss, disaster or occurrence, only when these items are specifically declared by the insured named above on a high value inventory form or similar form prior to the Furniture Mover taking possession of such property.
4. **It is the responsibility of the Insured that the amount of insurance effected on the Insured's property is not less than 100% of the actual cash value, or replacement cost whichever is selected above. Failure to do so will result in the proven claim being at the % which the insurance bears to the actual cash value, or replacement cost, whichever was selected.**
5. In consideration of the premium charged hereunder, in the event of loss or damage to the property for which this company shall be liable to the Insured, the Company, at its option, shall exercise one of the following to make the Insured whole for those articles lost, destroyed or damage:
- a. Pay for full cost of repairs; or
 - b. Pay for replacement with like article, or
 - c. Pay current actual cash value/replacement cost, as selected above.

THIS CERTIFICATE IS ISSUED AND ACCEPTED subject to the foregoing stipulations and conditions and to the conditions printed on the attached pages, which are hereby specifically referred to and made a part of this certificate, unless modified by endorsement VL0000.

PROVISIONS REQUIRED BY LAW TO BE STATED IN THIS CERTIFICATE: This certificate is issued by a stock corporation.

THIS CERTIFICATE INSURES AGAINST "ALL RISKS" OF DIRECT PHYSICAL LOSS OF OR DAMAGE TO THE PROPERTY COVERED FROM ANY EXTERNAL CAUSE, EXCEPT AS PROVIDED ELSEWHERE IN THIS CERTIFICATE.

THIS CERTIFICATE DOES NOT INSURE:

- (a) Against loss or damage caused by or arising out of ordinary wear and tear, gradual deterioration, dampness of atmosphere, extremes of temperature, insects, moths, vermin, inherent vice or latent defects;
- (b) Against damage sustained during any cleaning, repairing, restoration or retouching process, unless caused by fire;
- (c) Against loss or damage caused by or resulting from (1) hostile or warlike action in time of peace or war, including action in hindering, combating or defending against an actual impending or expected attack (a) by any government or sovereign power (de jure or de facto), or by any authority maintaining or using military, naval or air forces; or (b) by military, naval or air forces; or (c) by any agent of any such government, power, authority or forces; or (2) any weapon of war employing atomic fission or radioactive force whether in time of peace or war; (3) insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authority in hindering, combating or defending against an occurrence, seizure or destruction under quarantine or Customs regulations, confiscation by order of any government or public authority or risks of contraband or illegal transportation or trade.
- (d) Against loss by nuclear reaction or nuclear radiation or radioactive contamination, all whether controlled or uncontrolled, and whether such loss be direct or indirect, proximate or remote, or be in whole or in part caused by, contributed to, or aggravated by the peril(s) insured against in this certificate; however, subject to the foregoing and all provisions of this certificate direct loss by fire resulting from nuclear radiation or radioactive contamination is insured against by this certificate.
- (e) Against loss or damage caused by mechanical or electrical breakdown or derangement of any mechanical, electrical or electro-mechanical devices unless there is evidence of external damage.

CONDITIONS

1. MISREPRESENTATION AND FRAUD. This certificate shall be void if whether before or after a loss, the Insured has concealed or misrepresented any material fact or circumstance concerning this insurance or the subject thereof or the interest of the Insured therein, or in case of any fraud or false swearing by the Insured relating thereto.
2. NOTICE OF LOSS. The Insured shall within ninety-one (91) days of the date of delivery report in writing to the Company, or its agent every loss, damage or occurrence which may give rise to a claim under this certificate and shall also file with the Company or its agent a sworn proof of loss.
3. EXAMINATION UNDER OATH. The Insured, as often as may be reasonably required shall exhibit to any person designated by the Company all that remains of any property herein described, and shall submit, and in so far as is within his or their power cause his or their employees, members of the household and others to submit to examinations under oath by any person named by the Company and subscribe the same; and, as often as may be reasonably required, shall produce for examination all writings, books of account, bills, invoices and other vouchers, or certified copies thereof if originals be lost, at such reasonable time and place as may be designated by the Company or its representative, and shall permit extracts and copies thereof to be made.
4. SETTLEMENT OF LOSS. All adjusted claims shall be paid or made good to the insured within sixty (60) days after presentation and acceptance of satisfactory proof of interest and loss at the office of the Company.
5. NO BENEFIT TO BAILEE. This insurance shall in nowise inure directly or indirectly to the benefit of any carrier or other bailee.
6. SUBROGATION OR LOAN. If in the event of loss or damage the Insured shall acquire any right of action against any individual, firm or corporation for loss of, or damage to property covered hereunder, the Insured will, if requested by the Company, assign and transfer such claim or right of action to the Company or, at the Company's option, execute and deliver to the Company the customary form of loan receipt and upon receiving and advance of funds in respect of the loss or damage, and will subrogate the Company to, or will hold in trust for the Company, all such rights of action to the extent of the amount paid or advanced, and will permit suit to be brought in the Insured's name under the direction of and at the expense of the Company.
7. LOSS CLAUSE. Any loss hereunder shall not reduce the amount of this certificate, except in the event of payment of claim for total loss.
8. PAIR, SET or PARTS. In the event of loss of or damage to:
 - (a) any article or articles which are a part of a pair or set, the measure of loss of or damage to such article or articles shall be a reasonable and fair proportion of the total value of the pair or set, giving consideration to the importance of said article or articles, but in no event shall such loss or damage be construed to mean total loss of the pair or set; or
 - (b) any part of property covered consisting, when complete for use, of several parts, the Company shall only be liable for the value of the part lost or damaged.

9. **SUIT.** No suit, action or proceeding for the recovery of any claim under this certificate shall be sustainable in any court of law or equity unless the same be commenced within two years and one day next after discovery by the Insured of the occurrence which gives rise to the claim, provided however, that if by the laws of the State within which this certificate is issued such limitation is invalid, then any such claims shall be void unless such action, suit or proceeding be commenced within the shortest limit of time permitted by the laws of such State.

10. **APPRAISAL.** If the Insured and the Company fail to agree as to the amount of loss, each shall on the written demand of either, made within sixty (60) days after receipt of proof of loss by the Company, select a competent and disinterested appraiser, and the appraisal shall be made at a reasonable time and place. The appraisers shall first select a competent and disinterested umpire, and failing for fifteen (15) days to agree upon such umpire, then, on the request of the Insured or the Company, such umpire shall be selected by a judge of a court of record in the State in which such appraisal is pending. The appraisers shall then appraise the loss, stating separately the actual cash value at the time of loss and the amount off, and failing to agree shall submit their differences to the umpire. An award in writing of any two shall determine the amount of loss. The Insured and the Company shall each pay his or its chosen appraiser and shall bear equally the other expenses of the appraisal and umpire. The Company shall not be held to have waived any of its rights by an act relating to appraisal.

11. **CANCELLATION.** This certificate may be cancelled by the Insured by surrender thereof to the Company or any of its authorized agents or by mailing to the Company written notice stating when thereafter such cancellation shall be effective. This certificate may be canceled by the Company by mailing to the Insured at the address shown in this certificate or last known address written notice stating when, not less than five (5) days thereafter, such cancellation shall be effective.

The mailing of notice as aforesaid shall be sufficient proof of notice. The time of surrender or the effective date of the cancellation stated on the notice shall become the end of the certificate period. Delivery of such written notice either by the Insured or by the Company shall be equivalent to mailing.

If the Insured cancels, earned premiums shall be computed in accordance with the customary short rate table and procedure. If the Company cancels, earned premiums all be computed pro rata. Premium adjustment may be made at the time cancellation is effected and, if not then made, shall be made as soon as practicable after cancellation becomes effective. The Company's check or the check of its representative mailed or delivered as aforesaid shall be a sufficient tender of any refund of premium due the Insured.

12. **CHANGES.** Notice to any agent or knowledge possessed by any agent or by any other person shall not effect a waiver or a change in any part of this certificate or estop the Company from asserting any right under the terms of this certificate, nor shall the terms of this certificate be waived or changed except by endorsement issued to form a part of this certificate.

13. **CONFORMITY TO STATUTE.** Terms of this certificate which are in conflict with the statutes of the State wherein this certificate is issued are hereby amended to conform to such statutes.

14. **SUE AND LABOR.** In case of any loss or misfortune resulting from any peril insured against, the party insured hereby engages for himself or themselves, his or their factors, servants, and assigns, to sue, labor and travel, and to use all reasonable and proper means for the security, preservation, relief and recovery of the property lost or damaged or any part thereof, it is an express condition of this certificate that in event of disaster, the contents or cargo of the truck shall not be abandoned or left without a responsible person in charge. In event of expenditure for salvage, salvage charge, or sue and labor expenses, the liability under this certificate shall be limited to such proportion of such amounts as the amount Insured bears to the total value of the merchandise involved.

15. **RIGHT OF INSPECTION.** The Insured must retain all damaged goods, until they are inspected and examined by the Company or its designated legal representative, and will only dispose of those goods after the inspection takes place and Insured is instructed to dispose of those goods by the Company.

16. **RIGHT OF SALVAGE.** The Company has the right at its discretion to take possession of the salvage of any items for which it pays the Insured for the actual cash value, or replacement cost (whichever coverage is selected by the Insured under this certificate), and is also entitled to the proceeds of the sale of any such salvage items.

CERTIFICATE OF INSURANCE
STORAGE
AGENT'S AUTHORITY

VANLINER INSURANCE COMPANY
Certificate No.
Date Issued:

Insured's name and address

Producer name and address

Limit of Insurance	Policy Term Premium	Minimum Premium	Reporting Frequency

1. This certificate provides coverage for _____ of the Insured
(Certificate Holder) as (select one of the following)
- Actual Cash Value (Replacement Cost Less Depreciation)
 Replacement Cost

This certificate will not duplicate any payments made by the liability Insurance of the mover/warehouseman for damage to goods.

Goods are as described in the shipping document or warehouse receipt # _____ issued by _____, herein called the Furniture Mover, while such goods are in the custody of the Furniture Mover in storage at (location of warehouse) _____

beginning on or about _____

The certificate "policy term premium" is based on a period from _____ to _____ 12:01 a.m. Standard time at the Insured's mailing address. Actual premium will be calculated based on the number of days from the certificate inception date until goods are removed from storage or until cancelled by the Insured or Company in accordance with the cancellation provisions herein. The minimum premium will apply. Goods in transit via vehicles of the Furniture Movers from and to the warehouse and the premises designated by the Insured shall be considered in storage if such premises are within 50 miles of the location of the Furniture Mover's warehouse designated above.

2. Each claim for loss or damage (separately occurring) shall be adjusted separately and from the amount of each adjusted claim the sum of \$ _____ shall be deducted.
- In the event of any recovery or salvage on a loss which has been or is being paid thereunder, such recovery or salvage shall accrue entirely to the benefit of the Company under this policy until the sum paid by them has been made up.
3. This certificate does not cover accounts, bills, deeds, evidences of debt, currency, money, bullion, notes, securities stamps, letters, manuscripts, mechanical drawings, blueprints, documents, records, or other valuable papers. Jewelry, watches, precious stones, pearls, furs or garments trimmed with fur accepted for specific fur storage, are covered in transit only, with coverage limited to \$5,000 any one loss, disaster or occurrence, only when these items are specifically declared by the insured named above on a high value inventory form or similar form prior to the Furniture Mover taking possession of such property.
4. **It is the responsibility of the Insured that the amount of insurance effected on the Insured's property is not less than 100% of the actual cash value, or replacement cost whichever is selected above. Failure to do so will result in the proven claim being at the % which the insurance bears to the actual cash value, or replacement cost, whichever was selected.**
5. In consideration of the premium charged hereunder, in the event of loss or damage to the property for which this company shall be liable to the Insured, the Company, at its option, shall exercise one of the following to make the Insured whole for those articles lost, destroyed or damaged:
- a. Pay for full cost of repairs; or
 - b. Pay for replacement with like article, or
 - c. Pay current actual cash value/replacement cost, as selected above.

THIS CERTIFICATE IS ISSUED AND ACCEPTED subject to the foregoing stipulations and conditions and to the conditions printed on the attached pages, which are hereby specifically referred to and made a part of this certificate, unless modified by endorsement VL0000.

PROVISIONS REQUIRED BY LAW TO BE STATED IN THIS CERTIFICATE: This certificate is issued by a stock corporation.

THIS CERTIFICATE INSURES AGAINST "ALL RISKS" OF DIRECT PHYSICAL LOSS OF OR DAMAGE TO THE PROPERTY COVERED FROM ANY EXTERNAL CAUSE, EXCEPT AS PROVIDED ELSEWHERE IN THIS CERTIFICATE.

THIS CERTIFICATE DOES NOT INSURE:

- (a) Against loss or damage caused by or arising out of ordinary wear and tear, gradual deterioration, dampness of atmosphere, extremes of temperature, insects, moths, vermin, inherent vice or latent defects;
- (b) Against damage sustained during any cleaning, repairing, restoration or retouching process, unless caused by fire;
- (c) Against loss or damage caused by or resulting from (1) hostile or warlike action in time of peace or war, including action in hindering, combating or defending against an actual impending or expected attack (a) by any government or sovereign power (de jure or de facto), or by any authority maintaining or using military, naval or air forces; or (b) by military, naval or air forces; or (c) by any agent of any such government, power, authority or forces; or (2) any weapon of war employing atomic fission or radioactive force whether in time of peace or war; (3) insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authority in hindering, combating or defending against an occurrence, seizure or destruction under quarantine or Customs regulations, confiscation by order of any government or public authority or risks of contraband or illegal transportation or trade.
- (d) Against loss by nuclear reaction or nuclear radiation or radioactive contamination, all whether controlled or uncontrolled, and whether such loss be direct or indirect, proximate or remote, or be in whole or in part caused by, contributed to, or aggravated by the peril(s) insured against in this certificate; however, subject to the foregoing and all provisions of this certificate direct loss by fire resulting from nuclear radiation or radioactive contamination is insured against by this certificate.
- (e) Against loss or damage caused by mechanical or electrical breakdown or derangement of any mechanical, electrical or electro-mechanical devices unless there is evidence of external damage.

CONDITIONS

1. MISREPRESENTATION AND FRAUD. This certificate shall be void if whether before or after a loss, the Insured has concealed or misrepresented any material fact or circumstance concerning this insurance or the subject thereof or the interest of the Insured therein, or in case of any fraud or false swearing by the Insured relating thereto.
2. NOTICE OF LOSS. The Insured shall within ninety-one (91) days of the date of delivery report in writing to the Company, or its agent every loss, damage or occurrence which may give rise to a claim under this certificate and shall also file with the Company or its agent a sworn proof of loss.
3. EXAMINATION UNDER OATH. The Insured, as often as may be reasonably required shall exhibit to any person designated by the Company all that remains of any property herein described, and shall submit, and in so far as is within his or their power cause his or their employees, members of the household and others to submit to examinations under oath by any person named by the Company and subscribe the same; and, as often as may be reasonably required, shall produce for examination all writings, books of account, bills, invoices and other vouchers, or certified copies thereof if originals be lost, at such reasonable time and place as may be designated by the Company or its representative, and shall permit extracts and copies thereof to be made.
4. SETTLEMENT OF LOSS. All adjusted claims shall be paid or made good to the insured within sixty (60) days after presentation and acceptance of satisfactory proof of interest and loss at the office of the Company.
5. NO BENEFIT TO BAILEE. This insurance shall in nowise inure directly or indirectly to the benefit of any carrier or other bailee.
6. SUBROGATION OR LOAN. If in the event of loss or damage the Insured shall acquire any right of action against any individual, firm or corporation for loss of, or damage to property covered hereunder, the Insured will, if requested by the Company, assign and transfer such claim or right of action to the Company or, at the Company's option, execute and deliver to the Company the customary form of loan receipt and upon receiving and advance of funds in respect of the loss or damage, and will subrogate the Company to, or will hold in trust for the Company, all such rights of action to the extent of the amount paid or advanced, and will permit suit to be brought in the Insured's name under the direction of and at the expense of the Company.
7. LOSS CLAUSE. Any loss hereunder shall not reduce the amount of this certificate, except in the event of payment of claim for total loss.
8. PAIR, SET or PARTS. In the event of loss of or damage to:
 - (a) any article or articles which are a part of a pair or set, the measure of loss of or damage to such article or articles shall be a reasonable and fair proportion of the total value of the pair or set, giving consideration to the importance of said article or articles, but in no event shall such loss or damage be construed to mean total loss of the pair or set; or
 - (b) any part of property covered consisting, when complete for use, of several parts, the Company shall only be liable for the value of the part lost or damaged.

9. **SUIT.** No suit, action or proceeding for the recovery of any claim under this certificate shall be sustainable in any court of law or equity unless the same be commenced within two years and one day next after discovery by the Insured of the occurrence which gives rise to the claim, provided however, that if by the laws of the State within which this certificate is issued such limitation is invalid, then any such claims shall be void unless such action, suit or proceeding be commenced within the shortest limit of time permitted by the laws of such State.

10. **APPRAISAL.** If the Insured and the Company fail to agree as to the amount of loss, each shall on the written demand of either, made within sixty (60) days after receipt of proof of loss by the Company, select a competent and disinterested appraiser, and the appraisal shall be made at a reasonable time and place. The appraisers shall first select a competent and disinterested umpire, and failing for fifteen (15) days to agree upon such umpire, then, on the request of the Insured or the Company, such umpire shall be selected by a judge of a court of record in the State in which such appraisal is pending. The appraisers shall then appraise the loss, stating separately the actual cash value at the time of loss and the amount off, and failing to agree shall submit their differences to the umpire. An award in writing of any two shall determine the amount of loss. The Insured and the Company shall each pay his or its chosen appraiser and shall bear equally the other expenses of the appraisal and umpire. The Company shall not be held to have waived any of its rights by an act relating to appraisal.

11. **CANCELLATION.** This certificate may be cancelled by the Insured by surrender thereof to the Company or any of its authorized agents or by mailing to the Company written notice stating when thereafter such cancellation shall be effective. This certificate may be canceled by the Company by mailing to the Insured at the address shown in this certificate or last known address written notice stating when, not less than five (5) days thereafter, such cancellation shall be effective.

The mailing of notice as aforesaid shall be sufficient proof of notice. The time of surrender or the effective date of the cancellation stated on the notice shall become the end of the certificate period. Delivery of such written notice either by the Insured or by the Company shall be equivalent to mailing.

If the Insured cancels, earned premiums shall be computed in accordance with the customary short rate table and procedure. If the Company cancels, earned premiums all be computed pro rata. Premium adjustment may be made at the time cancellation is effected and, if not then made, shall be made as soon as practicable after cancellation becomes effective. The Company's check or the check of its representative mailed or delivered as aforesaid shall be a sufficient tender of any refund of premium due the Insured.

12. **CHANGES.** Notice to any agent or knowledge possessed by any agent or by any other person shall not effect a waiver or a change in any part of this certificate or estop the Company from asserting any right under the terms of this certificate, nor shall the terms of this certificate be waived or changed except by endorsement issued to form a part of this certificate.

13. **CONFORMITY TO STATUTE.** Terms of this certificate which are in conflict with the statutes of the State wherein this certificate is issued are hereby amended to conform to such statutes.

14. **SUE AND LABOR.** In case of any loss or misfortune resulting from any peril insured against, the party insured hereby engages for himself or themselves, his or their factors, servants, and assigns, to sue, labor and travel, and to use all reasonable and proper means for the security, preservation, relief and recovery of the property lost or damaged or any part thereof, it is an express condition of this certificate that in event of disaster, the contents or cargo of the truck shall not be abandoned or left without a responsible person in charge. In event of expenditure for salvage, salvage charge, or sue and labor expenses, the liability under this certificate shall be limited to such proportion of such amounts as the amount Insured bears to the total value of the merchandise involved.

15. **RIGHT OF INSPECTION.** The Insured must retain all damaged goods, until they are inspected and examined by the Company or its designated legal representative, and will only dispose of those goods after the inspection takes place and Insured is instructed to dispose of those goods by the Company.

16. **RIGHT OF SALVAGE.** The Company has the right at its discretion to take possession of the salvage of any items for which it pays the Insured for the actual cash value, or replacement cost (whichever coverage is selected by the Insured under this certificate), and is also entitled to the proceeds of the sale of any such salvage items.

SERFF Tracking Number: VANL-125729030 *State:* Arkansas
Filing Company: Vanliner Insurance Company *State Tracking Number:* EFT \$50
Company Tracking Number: AR IM 0808
TOI: 09.0 Inland Marine *Sub-TOI:* 09.0005 Other Commercial Inland Marine
Product Name: AR Commercial Inland Marine Form Filing
Project Name/Number: AR Commercial Inland Marine Form Filing/AR IM 0808

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: VANL-125729030 State: Arkansas
Filing Company: Vanliner Insurance Company State Tracking Number: EFT \$50
Company Tracking Number: AR IM 0808
TOI: 09.0 Inland Marine Sub-TOI: 09.0005 Other Commercial Inland Marine
Product Name: AR Commercial Inland Marine Form Filing
Project Name/Number: AR Commercial Inland Marine Form Filing/AR IM 0808

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty **Review Status:** Approved 07/15/2008

Comments:
Transmittal Document

Attachment:
AR IM p&c.pdf

Satisfied -Name: Supporting Documentation **Review Status:** Approved 07/15/2008

Comments:
AR Commercial Inland Marine Form Filing

Attachments:
AR IM ltr.pdf
AR IM ffs.pdf
AR IM Adoption.pdf
AR IM XMemo.pdf

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only a. Date the filing is received: b. Analysis: c. Disposition: d. Date of disposition of the filing: e. Effective date of filing: <table style="width: 100%; border: none;"> <tr> <td style="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. Sate Filing #: g. SERFF Filing #: h. Subjects Codes	New Business		Renewal Business	
New Business					
Renewal Business					

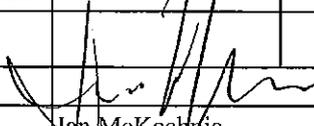
3. Group Name	Group NAIC #
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4. Company Name(s)	Domicile	NAIC #	FEIN#	State #
Vanliner Insurance Company	MO	21172	86-0114294	24

5. Company Tracking Number	AR IM 0808
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Contact Info of Filer(s) or Corporate Officer(S) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
Ian McKechnie Vanliner Insurance Company One Premier Drive St. Louis, MO 63026	Chief Actuary, Director of Industry Compliance	636-305-4793 800-325-3619 ext. 4793	636-305-4270	Ian_McKechnie@unigro upinc.com

7. Signature of authorized filer	
8. Please print the name of the authorized filer	Ian McKechnie

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

9. Type of Insurance (TOI)	09.0
10. Sub-Type of Insurance (Sub-TOI)	09.0005
11. State Specific Product code(s) (if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	AR IM 0808
13. Filing Type	<input type="checkbox"/> Rate /Loss Cost <input type="checkbox"/> Rules <input checked="" type="checkbox"/> Rates/Rules <input checked="" 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: 8/1/2008 Renewal: 8/1/2008



July 8, 2008

Honorable Julie Benefield Bowman
Commissioner of Insurance
Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201-1904

RE: Vanliner Insurance Company
Commercial Lines
Division Eight – Inland Marine
NAIC: 000-21172
Federal Employer ID #86-0114294
Proposed Effective Date: August 1, 2008

Dear Honorable Bowman:

Vanliner Insurance Company hereby files to adopt ISO Commercial Lines – Division Eight – Inland Marine as a new program. Vanliner is requesting an implementation date of August 1, 2008.

Should you have any questions or require additional information, please call me at 800-325-3619 extension 4793 or e-mail me at Ian_McKechnie@unigroupinc.com.

Sincerely,

Ian McKechnie
Chief Actuary, Director of Industry Compliance

Enc.

IM/tk

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 #	AR IM 0808			
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule, if applicable)				
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?	If replacement give form # if replaces	Previous state filing number, if required by state
01	Manuscript Endorsement	VL0000 08 89	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02	Exhibition Floater	VL6032 05 87	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03	Refrigeration Breakdown Endorsement	VL7016 04 89	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04	Inland Marine General Conditions	VL7501 05 89	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05	Contractor Equipment Floater - All Risks	VL7502 01 87	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06	Bailee's Service Floater - All Risks	VL7503 01 87	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07	Scheduled Property Floater - All Risks	VL7504 01 87	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08	Trip Transit Floater - All Risks	VL7511 08 87	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09	Excess Bill Of Lading Coverage	VL7515 01 89	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10	Moving And Rigging Floater	VL7516 11 89	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

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 #	AR IM 0808			
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule, if applicable)				
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?	If replacement give form # if replaces	Previous state filing number, if required by state
01	Commercial Inland Marine Coverage Part	VL7517 07 90	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02	Mold Exclusion	VL7541 07 08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03	Certificate of Insurance Transit Agent's Authority	VL7542 08 08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04	Certificate of Insurance Storage Agent's Authority	VL7543 08 08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05	Inland Marine Declaration Page	VIC IMLDEC00 08 08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06	Privacy Policy	Doc. No. 14344 06/01	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07	Evidence of Increased Carrier or Warehouseman Obligation	EIO-Rev 07	<input checked="" 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		

NAIC LOSS COST FILING DOCUMENT--OTHER THAN WORKERS' COMPENSATION
CALCULATION OF COMPANY LOSS COST MULTIPLIER
(EFFECTIVE AUG. 16, 2004)

This filing transmittal is part of Company Tracking #	AR IM 0808
This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	

(x) **Loss Cost Reference Filing** See Exhibit V Page 1 () **Independent Rate Filing**
(Advisory Org. & Reference filing #)

If this is a loss cost filing adopting an advisory organization's loss costs, the above insurer hereby declares that it is a member, subscriber or service purchaser of the named advisory organization for this line of insurance. The insurer hereby files (to be deemed to have independently submitted as its own filing) the prospective loss costs in the captioned Reference Filing. The insurer's rates will be the combination of the prospective loss costs and the loss cost multipliers and, if utilized, the expense constants specified in the attachments.

1. Check one of the following:

<input checked="" type="checkbox"/>	The insurer hereby files to have its loss cost multipliers and, if utilized, expense constants be applicable to future revisions of the advisory organization's prospective loss costs for this line of insurance. The insurer's rates will be the combination of the advisory organization's prospective loss costs and the insurer's loss cost multipliers and if utilized, expense constants specified in the attachments. The rates will apply to policies written on or after the effective date of the advisory organization's prospective loss costs. This authorization is effective until disapproved by the Commissioner, or until amended or withdrawn by the insurer. Note: Some states have statutes that prohibit this option for some lines of business.
<input type="checkbox"/>	The insurer hereby files to have its loss multipliers and, if utilized, expense constants be applicable only to the above Advisory Organization Reference Filing.

2. Line, Subline, Coverage, Territory, Class, ect. combination to which this page applies: Division Eight - Inland Marine

3. Loss cost modification:

A. The insurer hereby files to adopt the prospective loss costs in the captioned reference filing (Check One):
(x) Without Modification (factor = 1.000)
() With the following modification(s). (Cite the nature and percent modification, and attach supporting data and/or rationale for the modification.) _____

B. Loss Cost Modification Expressed as a Factor (See Examples Below) 1.00

Example 1: Loss cost Modification Factor: If your company's loss cost modification is -10% a factor of .90 (1.000 - .100) should be used.

Example 2: Loss cost Modification Factor: If your company's loss cost modification is 15% a factor of 1.15 (1.000 + .150) should be used.

NOTE: IF EXPENSE CONSTANTS ARE UTILIZED ATTACH "EXPENSE CONSTANT SUPPLEMENT" OR OTHER SUPPORTING INFORMATION. DO NOT COMPLETE ITEMS 4-8 BELOW.

4. Development of Expected Loss Ratio. (Attach exhibit detailing insurer expense data and/or other supporting information.)

		Selected Provisions
A.	Total Production	22.27%
B.	General Expense	4.62%
C.	Taxes, Licenses & Fees	3.44%
D.	Underwriting Profit & Contingencies (explain how investment income is taken into account)	8.26%
E.	Other (explain)	0.00%
F.	Total	38.60%

5.	A. Expected Loss Ratio: $ELR = 100\% - 4F = A$		61.40%
	B. ELR in Decimal Form =		0.614
6.	Company Formula Loss Cost Multiplier (3B/5B)		1.629
	Company Selected Loss Cost Multiplier =		
7.	(Attach explanation for any differences between 6 and 7)		1.629
8.	Rate Level Change for the coverage(s) to which this page applies		0.00%

Date: July 11, 2008

Space Reserved for Insurance Department Use

INSURER RATE FILING
ADOPTION OF ADVISORY ORGANIZATION
PROSPECTIVE LOSS COSTS
REFERENCE FILING ADOPTION FORM

1. INSURER NAME ADDRESS Vanliner Insurance Company
One Premier Drive
St. Louis, MO 63026

PERSON RESPONSIBLE FOR FILING Ian McKechnie

TITLE Chief Actuary, Director of Industry Compliance TELEPHONE # 800-325-3619 ext. 4793

2. INSURER NAIC # 21172

3. LINE OF INSURANCE Division Eight - Inland Marine

4. ADVISORY ORGANIZATION ISO

5. ADVISORY ORGANIZATION REFERENCE FILING # Please See Exhibit V Page 1

6. The above insurer hereby declares that it is a member, subscriber or service purchaser of the named advisory organization for this line of insurance. The insurer hereby files to be deemed to have independently submitted as its own filing the prospective loss costs in the captioned Reference Filing.

The insurer's rates will be the combination of the prospective loss costs and the loss cost multipliers and, if utilized, the expense constants specified in the attachments.

7. PROPOSED RATE LEVEL CHANGE New Program % EFFECTIVE DATE 8/1/2008

8. PRIOR RATE LEVEL CHANGE n/a % EFFECTIVE DATE n/a

9. ATTACH "SUMMARY OF SUPPORTING INFORMATION FORM"
(Use a separate summary for each insurer-selected loss cost multiplier.)

10. CHECK ONE OF THE FOLLOWING

The insurer hereby files to have its loss cost multipliers and, if utilized, expense constants be applicable to future revisions of the advisory organization's prospective loss costs for this line of insurance. The insurer's rates will be the combination of the advisory organization's prospective loss costs and the insurer's loss cost multipliers and, if utilized, expense constants specified in the attachments. The rates will apply to policies written on or after the effective date of the advisory organization's prospective loss costs. This authorization is effective until disapproved by the Director, or amended or withdrawn by the insurer.

The insurer hereby files to have its loss cost multipliers and, if utilized, expense constants be applicable only to the above Advisory Organization Reference Filing.

11. Attach \$50 filing fee. Section 374.230(6), RSMo

Insurer Name: Vanliner Insurance Company
NAIC Number: 21172

Date: July 11, 2008

INSURER RATE FILING
ADOPTION OF ADVISORY ORGANIZATION PROSPECTIVE LOSS COSTS
SUMMARY OF SUPPORTING INFORMATION FORM

CALCULATION OF COMPANY LOSS COST MULTIPLIER

1. Line, Subline, Coverage, Territory, Class, etc. combination to which this page applies:

Division Eight - Inland Marine

2. Loss Cost Modification:

A. The insurer hereby files to adopt the prospective loss costs in the captioned reference filing:

(CHECK ONE)

Without modification. (factor = 1.000)

With the following modification(s). (Cite the nature and percent modification, and attach supporting data and/or rationale for the modification.)

B. Loss Cost Modification Expressed as a Factor
(See examples below.)

1.00

NOTE: IF EXPENSE CONSTANTS ARE UTILIZED, ATTACH "EXPENSE CONSTANT SUPPLEMENT" OR OTHER SUPPORTING INFORMATION. DO NOT COMPLETE ITEMS 3-7 BELOW.

3. Development of Expected Loss Ratio. (Attach exhibit detailing insurer expense data and/or other supporting information.)

Selected Provisions

A. Total Production Expense	<u>22.27</u>	%
B. General Expense	<u>4.62</u>	%
C. Taxes, Licenses & Fees	<u>3.44</u>	%
D. Underwriting Profit & Contingencies	<u>8.26</u>	%
E. Other (explain)	<u>0.00</u>	%
F. TOTAL	<u>38.60</u>	%

4A. Expected Loss Ratio: $ELR = 100\% - 3F =$

61.40

4B. ELR in decimal form =

0.6140

5. Company Formula Loss Cost Multiplier: $(2B \div 4B) =$

1.629

6. Company Selected Loss Cost Multiplier =

Explain any differences between 5 and 6:

1.629

7. Rate level change for the coverages to which this page applies

0

%

Example 1: Loss Cost modification factor: If your company's loss cost modification is - 10%, a factor of .90 (1.000 - .100) should be used.

Example 2: Loss Cost modification factor: If your company's loss cost modification is + 15%, a factor of 1.15 (1.000 + .150) should be used.

Explanatory Memorandum

The Vanliner Insurance Company (Vanliner) hereby files to revise its Inland Marine rates, rules and forms used for writing Inland Marine coverage for moving and storage companies. Vanliner is a subscriber to both ISO and AAIS and hereby files to adopt all ISO and AAIS programs and forms for Inland Marine coverages with minimal changes and appropriate additions.

Proposed Effective Date

The following effective date rule is proposed:

“These rates, rules and forms will be used for policies effective on or after August 1, 2008.”

If approval is not received by the proposed effective date, these changes will become effective upon approval.

Vanliner Insurance Company

The Vanliner Insurance Company (NAIC # 21172) is a small commercial lines insurer specializing in the moving and storage industry, Vanliner’s state of domicile is Missouri and this filing has been made in Missouri. Vanliner has received an A- rating with a Stable outlook from A.M. Best.

Expense Experience

The Vanliner Insurance Company has written a limited amount of Commercial Inland Marine coverage in the past. In particular, Vanliner has written one special coverage, Movers and Warehouseman’s Legal Liability, on a unique non-traditional coverage form. This particular coverage covers the mover’s legal liability for damage to property in transit to or from and in the custody of our insured moving and storage company. Traditionally this is considered a “non-filed” class for which risks are generally not written according to manual rules and rating plans. Review of the 1976 Nation-Wide Marine Definition shows that this coverage is described by section I.F:

“(11) Property in transit to or from and in the custody of bailee (not owned, controlled or operated by the bailor.)”

Exhibit I Page 1 is a summary of Vanliner’s historical expense experience for this line of business. This direct data is taken from Part III of the prior three years’ IEE’s. The bottom half of Exhibit I displays a number of direct expense ratios.

The Vanliner Insurance Company has not written the traditional Commercial Inland Marine coverages (specifically the “filed” classes contained in the ISO Commercial Lines Manual) in past. As such we have no historical expense experience for these first party coverages within this line of business. After review, we believe the industry expense experience for Commercial Inland Marine line of business is the best proxy we can find for our expected expense provisions.

Explanatory Memorandum

Exhibit 1 is a summary of the entire US P&C industry's expense experience for this line of business. This is direct data is taken from Part III of the prior three years' Insurance Expense Exhibits. The bottom half of Exhibit 1 displays a number of direct expense ratios. This data was drawn from A.M. Best's Aggregates and Averages – Property/Casualty.

Investment Income

The Vanliner Insurance Company has written a very limited amount of Commercial Inland Marine coverage in past. Exhibit II Page 1 is a summary of Vanliner's investment income experience for this line of business. This exhibit displays an allocation of policyholder's surplus to line of business calculation, calculates an investment gain ratio, a prepaid expense ratio and eventually develops an expected investment income by line of business attributable to insurance transactions provision. However, Vanliner's historical Inland Marine experience is for an unusual "non-filed" coverage, Movers' and Warehouseman's Legal Liability. This third party coverage generates unusually high (for Inland Marine) loss and ALAE liability reserves when compared to earned premium. For example, see Exhibit II Page 1 2006 Lines (5)/(2) = 2.38 whereas the industry ratios for more traditional Inland Marine coverage for 2006, see Exhibit II Page 2 (5)/(2) = 0.43. This and other expense and payout differences make Vanliner's historical experience a poor proxy for the experience we expect for the traditional first party "filed" classes of Inland Marine coverage.

The Vanliner Insurance Company has not written the traditional Commercial Inland Marine coverages in past. As such we have no historical investment income experience for these coverages. After review, we believe the industry investment income experience for Inland Marine line of business is the best proxy we can find for our expected investment income results. These results are displayed as Exhibit II Page 2. This data was drawn from A.M. Best's Aggregates and Averages – Property/Casualty.

Exhibit II Page 3 develops Vanliner's selected Profit and Contingency provision. The figures shown reflect our approach to developing the profit provision which is intended to generate the same average return the entire US P&C industry has experienced in the latest three period (2004-2006) for which data is available. See the notes for details about data sources and calculations. We are subtracting Investment Income from our Target Return as % of Direct Written Premium to get Vanliner's selected Profit & Contingency Provision.

Exhibit II Page 4 develops the three average industry return on surplus based upon figures drawn from A.M. Best's Aggregates and Averages – Property/Casualty.

Loss Cost Multiplier Calculations

Vanliner's Loss Cost Multiplier calculations are displayed in Exhibit III. Our selected Commission and Brokerage expense provision is based upon our agency commission schedule. The selected Other Acquisition and General Expense provisions three year averages taken from Exhibit 1 Page 2. The Tax provisions listed are a state premium tax plus a miscellaneous taxes,

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licenses and fees provision to coverage various miscellaneous and payroll taxes. The selected Profit and Contingency provision is developed in Exhibit II Page 3.

Vanliner's Commercial Inland Marine Experience

The Vanliner Insurance Company has written a limited amount of Commercial Inland Marine coverage in past (see the Statutory Page 14 experience displayed on Exhibit IV). Our statutory Inland Marine experience is for a unique Mover's and Warehouseman's Legal Liability coverage that has very different characteristics than the traditional filed inland marine classes. It covers the mover's legal liability for property in transit to or from and in the custody of our insured moving and storage company. Traditionally this is called Warehouse Legal Liability and is considered a "non-filed" class for which risks are generally not written according to manual rules and rating plans. In fact, upon review of the 1976 Nation-Wide Marine Definition we believe this coverage is described by section I.F:

"(11) Property in transit to or from and in the custody of bailee (not owned, controlled or operated by the bailor.)"

Vanliner's Commercial Inland Marine historical business on a calendar year basis is displayed on Exhibit IV Page 1. These results have not been developed, trended, brought on-level and do not include any provision for Adjusting and Other expense.

ISO and AAIS Filings Being Adopted

With this filing Vanliner is adopting the entire current ISO Inland Marine section of the Commercial Lines Manual as currently filed and approved in this state, for "filed" classes. With this filing Vanliner is also adopting the entire current AAIS Inland Marine Program as currently filed and approved in this state, for "non filed" classes. Exhibit V Page 1 contains a list of all the manual holder notices, ISO's and AAIS reference filing numbers and the state filing reference numbers (if any). Please note that it is our general intention to adopt both the entire ISO program for "filed" classes and the AAIS program for "non filed" classes for Inland Marine including:

Inland Marine Handbook
State Insurance Manual
Commercial Inland Marine Individual Risk Premium Modification Plan
Terrorism Supplement to the CLM
Policy Forms

Vanliner's Inland Marine rates and rules for "filed" classes will be based on the ISO program with only minimal exceptions. Vanliner is also adopting the entire ISO forms portfolio for Commercial Inland Marine. Vanliner's Inland Marine coverage "non-filed" classes will be based on the AAIS program with only minimal exceptions. Vanliner is also adopting the entire AAIS forms portfolio for Commercial Inland Marine. A few additional forms are also being filed, a listing of Vanliner Commercial Inland Marine forms is attached as Exhibit V Page 2. A detailed listing of all the Inland Marine classes in both the ISO and AAIS programs is included in the

Explanatory Memorandum

Vanliner manual pages along with a clear indication for each class of which program Vanliner is adopting with this filing.

ISO and AAIS have both been given filing authorization to file their Inland Marine programs on behalf of Vanliner Insurance Company.

Vanliner's traditional Inland Marine coverage, the Movers' and Warehouseman's Legal Liability coverage, has been filed previously. A listing of all the forms previously filed to support this program is included on Exhibit V Page 2. While our Movers' and Warehousemans' Legal Liability coverage clearly qualifies as Inland Marine coverage under the Nationwide Inland Marine definition of 1976 as cited earlier, we also believe this coverage is traditionally considered to be a "non-filed" class for which risks are generally not written according to manual rules and rating plans. Accordingly no manual rules, rates or rating plans have been filed for any of the "non-filed" classes of Inland Marine.

Vanliner Exception Pages

Vanliner's proposed manual exception pages are attached as Exhibit VI. These are built to work with ISO's Commercial Lines Manual. Note they also clearly indicate which bureau (ISO or AAIS) program we will be referencing for specific coverages. The Vanliner state exception pages also display the Loss Cost Multiplier developed and supported in this filing.

State Filing Forms

A complete set of state filing forms is attached.

Person to Contact

If there any questions about this filing please contact the following:

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State Filing Forms

Vanliner Insurance Company
Insurance Expense Exhibit (000) Omitted
Inland Marine

Col.	Item	2003	2004	2005	2006	2007	Latest 3 yr 2005-07
Part III - Allocation to Lines of Direct Business Written							
1	Premiums Written	3,101	2,477	2,339	2,260	2,192	6,791
3	Premiums Earned	3,052	2,501	2,332	2,322	2,112	6,766
5	Dividends to Policyholders	0	0	0	0	0	0
7	Incurred Loss	1,152	1,470	1,156	1,217	661	3,034
9	Defense and Cost Containment Expenses Incurred	518	598	766	341	154	1,262
11	Adjusting and Other Expenses Incurred	782	866	1,048	36	33	1,118
13	Unpaid Losses	2,524	2,968	3,606	4,599	5,088	13,294
15	Defense and Cost Containment Expenses Unpaid	350	400	617	759	756	2,132
17	Adjusting and Other Expenses Unpaid	93	85	85	85	85	255
19	Unearned Premium Reserves	965	942	948	886	966	2,800
21	Agent's Balances	3,508	3,825	4,245	922	980	6,147
23	Commission and Brokerage Expenses Incurred	167	174	178	195	362	735
25	Taxes, Licenses & Fees Incurred	70	50	57	40	36	133
27	Other Acquisitions, Field Supervision, and Collection Expenses Incurred	59	34	34	82	100	216
29	General Expenses Incurred	41	23	22	77	88	187
31	Other Income Less Expenses	0	0	0	0	0	0
33	Pre-Tax Profit or Loss Excluding All Investment Gain	263	(713)	(929)	333	678	82
	Paid Loss	1,261	1,026	518	224	172	914
	Defense and Cost Containment Expenses Paid	513	548	549	199	157	905
	Adjusting and Other Expenses Paid	773	874	1,048	36	33	1,118

Direct Expense Ratios

Inc. Loss / Earned Premium Ratio	= (7) / (3)	37.7%	58.8%	49.6%	52.4%	31.3%	44.8%
Inc. ALAE / Earned Premium Ratio	= (9) / (3)	17.0%	23.9%	32.8%	14.7%	7.3%	18.6%
Inc. ULAE / Earned Premium Ratio	= (11) / (3)	25.6%	34.6%	44.9%	1.6%	1.6%	16.5%
Inc. Loss & LAE / Earned Premium Ratio	subtotal	80.3%	117.3%	127.4%	68.7%	40.2%	80.0%
Inc LAE / Inc Loss Ratio	= ((9)+(11))/(7)	112.8%	99.6%	156.9%	31.0%	28.4%	78.4%
Inc Loss & LAE / Inc Loss & ALAE Ratio	=((7)+(9)+(11))/((7)+(9))	146.8%	141.9%	154.5%	102.3%	104.1%	126.0%
Inc Loss & LAE / Inc Loss Ratio	=((7)+(9)+(11)) / (7)	212.8%	199.6%	256.9%	131.0%	128.4%	178.4%
Paid Loss Ratio to DEP		41.3%	41.0%	22.2%	9.6%	8.1%	66.3%
Paid ALAE Ratio to DEP		16.8%	21.9%	23.5%	8.6%	7.4%	12.1%
Paid ULAE Ratio to DEP		25.3%	34.9%	44.9%	1.6%	1.6%	12.3%
Change in ALAE O/S to DEP		0.2%	2.0%	9.3%	6.1%	-0.1%	
Change in ULAE O/S to DEP		0.3%	-0.3%	0.0%	0.0%	0.0%	
Commission Ratio to DWP	= (23) / (1)	5.4%	7.0%	7.6%	8.6%	16.5%	10.8%
T. L. & F Ratio to DWP	= (25) / (1)	2.3%	2.0%	2.4%	1.8%	1.6%	2.0%
Other Acq Ratio to DWP	= (27) / (1)	1.9%	1.4%	1.5%	3.6%	4.6%	3.2%
General Exp Ratio to DEP	= (29) / (3)	1.3%	0.9%	0.9%	3.3%	4.2%	2.8%
U/W Expense Ratio to DEP	sum((23):(29)) / (3)	11.0%	11.2%	12.5%	17.0%	27.7%	18.8%

Total US PC Industry
Insurance Expense Exhibit (000) Omitted
Inland Marine
As reported in Best's Aggregates & Averages - Property/Casualty

Col. Item	2003	2004	2005	2006	Latest 3 yr 2004-06
Part III - Allocation to Lines of Direct Business Written					
1 Premiums Written	11,329,487	11,852,816	12,637,493	14,161,213	38,651,522
3 Premiums Earned	11,318,542	11,988,142	12,315,213	13,737,743	38,041,098
5 Dividends to Policyholders	11,342	14,000	10,284	12,867	37,151
7 Incurred Loss	4,902,582	5,127,617	8,441,146	6,092,329	19,661,092
9 Defense and Cost Containment Expenses Incurred	164,007	176,548	227,211	83,137	486,896
11 Adjusting and Other Expenses Incurred	333,236	422,622	3,871,903	393,823	4,688,348
13 Unpaid Losses	3,462,810	3,613,618	6,163,985	4,936,956	14,714,559
15 Defense and Cost Containment Expenses Unpaid	203,820	240,397	328,908	260,525	829,830
17 Adjusting and Other Expenses Unpaid	164,392	201,021	279,506	270,445	750,972
19 Unearned Premium Reserves	4,853,407	4,752,539	5,034,769	5,440,063	15,227,371
21 Agent's Balances	1,930,284	1,999,141	2,134,432	2,465,049	6,598,622
23 Commission and Brokerage Expenses Incurred	1,823,811	1,787,256	1,941,450	2,094,620	5,823,326
25 Taxes, Licenses & Fees Incurred	265,580	285,118	284,327	326,608	896,053
27 Other Acquisitions, Field Supervision, and Collection Expenses Incurred	539,366	599,916	590,274	654,409	1,844,599
29 General Expenses Incurred	495,879	524,482	555,468	677,763	1,757,713
31 Other Income Less Expenses	(180,724)	(171,763)	(68,593)	(105,838)	(346,194)
33 Pre-Tax Profit or Loss Excluding All Investment Gain	2,602,016	2,878,858	(3,675,491)	3,296,343	2,499,710
Paid Loss		4,976,809	5,890,779	7,319,358	18,186,946
Defense and Cost Containment Expenses Paid		139,971	138,700	151,520	430,191
Adjusting and Other Expenses Paid		385,993	3,793,418	402,884	4,582,295

Direct Expense Ratios

Inc. Loss / Earned Premium Ratio	= (7) / (3)	43.3%	42.8%	68.5%	44.3%	51.7%
Inc. ALAE / Earned Premium Ratio	= (9) / (3)	1.4%	1.5%	1.8%	0.6%	1.3%
Inc. ULAE / Earned Premium Ratio	= (11) / (3)	2.9%	3.5%	31.4%	2.9%	12.3%
Inc. Loss & LAE / Earned Premium Ratio	subtotal	47.7%	47.8%	101.8%	47.8%	65.3%
Inc LAE / Inc Loss Ratio	= ((9)+(11))/(7)	10.1%	11.7%	48.6%	7.8%	26.3%
Inc Loss & LAE / Inc Loss & ALAE Ratio	= ((7)+(9)+(11))/((7)+(9))	106.6%	108.0%	144.7%	106.4%	123.3%
Inc Loss & LAE / Inc Loss Ratio	= ((7)+(9)+(11)) / (7)	110.1%	111.7%	148.6%	107.8%	126.3%
Paid Loss Ratio to DEP			41.5%	47.8%	53.3%	47.8%
Paid ALAE Ratio to DEP			1.2%	1.1%	1.1%	1.1%
Paid ULAE Ratio to DEP			3.2%	30.8%	2.9%	12.0%
Change in ALAE O/S to DEP			0.3%	0.7%	-0.5%	
Change in ULAE O/S to DEP			0.3%	0.6%	-0.1%	
Commission Ratio to DWP	= (23) / (1)	16.1%	15.1%	15.4%	14.8%	15.1%
T. L. & F Ratio to DWP	= (25) / (1)	2.3%	2.4%	2.2%	2.3%	2.3%
Other Acq Ratio to DWP	= (27) / (1)	4.8%	5.1%	4.7%	4.6%	4.8%
General Exp Ratio to DEP	= (29) / (3)	4.4%	4.4%	4.5%	4.9%	4.6%
U/W Expense Ratio to DEP	sum((23):(29)) / (3)	27.6%	26.7%	27.4%	27.3%	27.1%

Vanliner Insurance Company
Allocation of Investment
Income by Line of Business
(000) Omitted

	Overall Total			Line - Inland Marine			Notes:
	(a) 2006	(b) 2007	(c) Mean	(s) 2006	(t) 2007	(u) Mean	
Allocation of Policyholder Surplus to Line of Business							
Direct Earned Premium	(1)	173,401	165,017	2,322	2,112		
Net Earned Premium	(2)	154,199	147,022	2,230	1,999		
Net Loss Reserves	(3)	211,597	234,201	4,490	4,979	4,735	
Net LAE Reserves	(4)	34,319	40,909	828	825	827	
Net Loss & LAE Reserves	(5)	245,916	275,110	5,318	5,804	5,561	= (3) + (4)
Net Unearned Premium Reserves	(6)	64,062	69,343	864	962	913	
Mean Reserves & Current Premium	(7)		474,238			8,473	= (2) + (5) + (6)
Policyholder's Surplus	(8)	112,739	118,555				
Policyholder Surplus Ratio to Liabilities & Net Earned Prem	(9)		24.39%			24.39%	= (7) / (6)
Allocated Policyholder Surplus	(10)		115,647			2,066	= (6) * (8)
Net Earned Premium / Surplus Ratio	(11)		1.27			0.97	= (2) / (10)
Calculation of Investment Gain Ratio							
Net Investment Income Earned	(12)	18,237	21,232				
Net Realized Capital Gains or (Losses)	(13)	49	60				
Net Investment Gain or (Loss)	(14)	18,286	21,292				= (12) + (13)
Net Loss & LAE & Unearned Premium Reserves	(15)	309,978	344,453	6,182	6,766	6,474	= (5) + (6)
Net Agents' Balances	(16)	62,718	65,958	918	976	947	
Funds held by company under reinsurance treaties	(17)		-			-	
Policyholder's Surplus	(18)		115,647			2,066	= (10)
Total Investable Funds	(19)		378,525			7,593	= (15) - (16) + (17) + (18)
Net Investment Gain Ratio	(20)		0.056			0.056	= (14) / (19)
Calculation Of Prepaid Expense Ratio							
Commissions	(21)	11,871	11,808	195	362		
Taxes, Licenses & Fees	(22)	4,368	4,081	40	36		
Other Acquisition Expense	(23)	5,647	7,143	82	100		
General Expense	(24)	5,227	6,360	77	88		
Net Prepaid Expense	(25)	24,500	26,212	356	542		= (21)+(22)+(23)+(0.5 * (24))
Net Written Premium	(26)	153,091	152,304	2,166	2,097		
Prepaid Expense Ratio	(27)	16.00%	17.21%	18.41%	25.85%		= (25) / (26)
Investment Gain on Funds Attributable to Insurance Transactions							
Net Unearned Premium Reserves	(28)	64,062	69,343	864	962	913	= (6)
(1 - Prepaid Expense ratio)	(29)		0.8279			0.7415	= 1.00 - (27)
Unpaid Unearned Premium Reserve	(30)		55,223			677	= (28) * (29)
Net Loss & LAE Reserves	(31)	245,916	275,110	5,318	5,804	5,561	= (5)
Net Agents' Balances	(32)	62,718	65,958	918	976	947	= (16)
Investment Funds Attributable to Insurance Transactions	(33)		251,398			5,291	= (30) + (31) - (32)
Net Investment Gain Ratio	(34)		0.056			0.056	= (20)
Investment Gain on Funds Attributable to Insurance Transactions	(35)		14,141			298	= (33) * (34)
Investment Gain on Funds Attributable to Capital & Surplus							
Total Investable Funds	(36)		378,525			7,593	= (19)
Net Investment Gain Ratio	(37)		0.056			0.056	= (20)
Total Investment Gain	(38)		21,292			427	= (36) * (37)
Investment Gain On Funds Attributable to Insurance Transactions	(39)		14,141			298	= (35)
Investment Gain on Funds Attributable to Capital & Surplus	(40)		7,151			129	= (38) - (39)
Inv Gain on Funds Attrib to Capital & Surplus / DEP	(41)		4.3%			6.1%	= (40) / (1)
Investment Income Attributable to Insurance Transactions							
(As a % of Net Earned Premium)	(42)		9.6%			14.9%	= (35) / (2)
(As a % of Direct Earned Premium) - pre-tax	(43)		8.6%			14.1%	= (35) / (1)
Latest Federal Income Tax Rate	(44)		29.0%			29.0%	AS Page 4 Col 1 Line 19/18
(As a % of Direct Earned Premium) - after-tax	(45)		6.1%			10.0%	= (1.00 - (44)) * (43)

Total US PC Industry
Allocation of Investment Income by Line of Business (000) Omitted
As Reported In A.M. Best's Aggregates and Averages

	Overall US PC Industry			Line - Inland Marine			Notes:	
	(a) 2005	(b) 2006	(c) Mean	(s) 2005	(t) 2006	(u) Mean		
Allocation of Policyholder Surplus to Line of Business								
Direct Earned Premium	(1)	475,744,787	484,089,549	479,917,168	12,315,213	13,737,743	13,026,478	
Net Earned Premium	(2)	425,631,427	440,531,383	433,081,405	7,968,645	8,794,373	8,381,509	
Net Loss Reserves	(3)	435,546,639	444,012,015	439,779,327	3,049,023	2,732,282	2,890,653	
Net LAE Reserves	(4)	88,037,369	93,017,782	90,527,576	392,720	383,607	388,164	
Net Loss & LAE Reserves	(5)	523,584,008	537,029,797	530,306,903	3,441,743	3,115,889	3,278,816	= (3) + (4)
Net Unearned Premium Reserves	(6)	192,545,236	199,911,689	196,228,463	4,494,415	4,917,072	4,705,744	
Mean Reserves & Current Premium	(7)			1,167,066,748			16,778,933	= (2) + (5) + (6)
Policyholder's Surplus	(8)	438,730,167	501,207,293	469,968,730				
Policyholder Surplus Ratio	(9)			40.27%			40.27%	= (8) / (7)
Allocated Policyholder Surplus	(10)			469,968,730			6,756,746	= (7) * (9)
Net Earned Premium / Surplus Ratio	(11)			0.94			1.30	= (2) / (10)
Calculation of Investment Gain Ratio								
Net Investment Income Earned	(12)	51,734,584	54,646,113					
Net Realized Capital Gains or (Losses)	(13)	12,194,108	3,587,228					
Net Investment Gain or (Loss)	(14)	63,928,692	58,233,341					= (12) + (13)
Net Loss & LAE & Unearned Premium Reser	(15)	716,129,244	736,941,486	728,535,365	7,936,158	8,032,961	7,984,560	= (5) + (6)
Net Agents' Balances	(16)	85,518,520	92,714,854	89,116,687	1,820,627	2,419,774	2,120,201	
Funds held by company under reinsurance tr	(17)	33,994,289	30,553,086	32,273,688			-	
Policyholder's Surplus	(18)			469,968,730			6,756,746	= (10)
Total Investable Funds	(19)			1,139,661,096			12,621,105	= (15) - (16) + (17) + (18)
Net Investment Gain Ratio	(20)			0.051			0.051	= (14) / (19)
Calculation Of Prepaid Expense Ratio								
Commissions	(21)	45,587,636	46,948,341	46,267,989	1,152,736	1,112,565	1,132,651	
Taxes, Licenses & Fees	(22)	11,918,521	11,869,096	11,893,809	298,379	307,719	303,049	
Other Acquisition Expense	(23)	28,606,861	31,302,514	29,954,688	558,165	605,799	581,982	
General Expense	(24)	24,793,525	27,773,256	26,283,391	556,142	622,394	589,268	
Net Prepaid Expense	(25)	98,509,781	104,006,579	101,258,180	2,287,351	2,337,280	2,312,316	= (21)+(22)+(23)+(0.5 * (24))
Net Written Premium	(26)	433,530,933	448,417,041	440,973,987	8,371,104	9,216,742	8,793,923	
Prepaid Expense Ratio	(27)	22.72%	23.19%	22.96%	27.32%	25.36%	26.34%	= (25) / (26)
Investment Gain on Funds Attributable to Insurance Transactions								
Net Unearned Premium Reserves	(28)	192,545,236	199,911,689	196,228,463	4,494,415	4,917,072	4,705,744	= (6)
(1 - Prepaid Expense ratio)	(29)			0.7681			0.7464	= 1 - (27)
Unpaid Unearned Premium Reserve	(30)			150,714,913			3,512,411	= (28) * (29)
Net Loss & LAE Reserves	(31)	523,584,008	537,029,797	530,306,903	3,441,743	3,115,889	3,278,816	= (5)
Net Agents' Balances	(32)	85,518,520	92,714,854	89,116,687	1,820,627	2,419,774	2,120,201	= (16)
Investment Funds Attributable to Insurance Tr	(33)			591,905,129			4,671,026	= (30) + (31) - (32)
Net Investment Gain Ratio	(34)			0.051			0.051	= (20)
Investment Gain on Funds Attributable to Ins	(35)			30,244,617			238,676	= (33) * (34)
Investment Gain on Funds Attributable to Capital & Surplus								
Total Investable Funds	(36)			1,139,661,096			12,621,105	= (19)
Net Investment Gain Ratio	(37)			0.051			0.051	= (20)
Total Investment Gain	(38)			58,233,341			644,901	= (36) * (37)
Investment Gain On Funds Attributable to Ins	(39)			30,244,617			238,676	= (35)
Investment Gain on Funds Attributable to Ca	(40)			27,988,724			406,226	= (38) - (39)
Investment Gain on Funds Attributable to Ca	(41)			5.8%			3.1%	= (40) / (1)
Investment Income Attributable to Insurance Transactions								
(As a % of Net Earned Premium)	(42)			6.9%			2.7%	= (35) / (2)
(As a % of Direct Earned Premium) - pre-tax	(43)			6.2%			1.7%	= (35) / (1)
Latest Federal Income Tax Rate	(44)			24.9%			26.9%	AS Pg 4 Col 1 Line 19/18
(As a % of Direct Earned Premium) - after-tax	(45)			4.7%			1.3%	= (1.00 - (44)) * (43)

Vanliner Insurance Company
Profit & Contingency Exhibit
Inland Marine

#	<u>Item</u>	
(1)	Direct Earned Premium	2,112,411
(2)	Net Earned Premium	1,999,189
(3)	Premium / Surplus Ratio	1.30
(4)	Statutory Surplus to GAAP Equity Ratio	1.000
(5)	GAAP Equity	1,535,984
(6)	ROS Objective	11.73%
(7)	After-Tax Target Return	180,147
(8)	Federal Income Tax Rate	35.0%
(9)	Before Tax Target Return	277,149
(10)	Target Return as % of DWP = Underwriting Profit & Contingencies Provision	13.1%
(11)	Inv. Income Attributable to Insurance Transactions	1.7%
(12)	Investment Gain Attributable to Capital & Surplus	3.1%
(13)	Company Selected Profit & Contingency Provision* *Net of Investment Income	<u>8.3%</u>

Notes:

- (1) Exhibit I Page 1 Row 3
- (2) Vanliner's Insurance Expense Exhibit
- (3) Exhibit II Page 2 Line 11
- (4) 1.00 in this filing because a return on surplus target is being used in lieu of ROE
- (5) = ((2) / (3)) / (4)
- (6) Exhibit 2 Page 3 Line 5
- (7) (7) = (5) * (6)
- (8) Federal Income Tax Rate
- (9) = (7) / (1 - (8))
- (10) = (9) / (1)
- (11) Exhibit II Page 2 Line 43
- (12) Exhibit II Page 2 Line 41
- (13) = (10) - (11) - (12)

Total US PC Industry
Underwriting and Investment Exhibit
Statement of Income
As Reported in A.M. Best's Aggregates and Averages

	Calendar Year				
	2004	2005	2006		2004-06
Total US PC Industry					
(1) Net Income before income tax	55,287,713	59,496,441	89,956,746	204,740,900	
(2) Federal and foreign income taxes	14,757,786	10,700,427	22,362,919	47,821,132	
(3) Net Income after income tax	40,529,927	48,796,014	67,593,827	156,919,768	
(4) Surplus as regards policyholders	401,388,974	435,348,403	501,207,293	1,337,944,670	
(5) Return on Policyholder Surplus (After Tax)	10.10%	11.21%	13.49%	11.73%	
	2004	2005	2006	2007	2005-07
Vanliner Insurance Company					
(6) Surplus as regards policyholders (STAT)	104,922,753	107,627,181	112,738,562	118,554,575	338,920,318
(7) Shareholder's Equity (GAAP)	110,702,213	114,515,478	124,033,206	131,907,755	370,456,439
(8) Surplus / Equity ratio	0.948	0.940	0.909	0.899	0.915

Notes / Sources

- (1) AS Page 4 Line 18
- (2) AS Page 4 Line 19
- (3) AS Page 4 Line 20
- (4) AS Page 3 Line 35
- (5) = (3) / (5)
- (6) Vanliner Insurance Company - Reclass for Statutory Financial Statements
- (7) Vanliner Insurance Company - Reclass for Statutory Financial Statements
- (8) = (6) / (7)

Vanliner Insurance Company
Arkansas Commercial Inland Marine
Selected Expense Provisions

	<u>Item</u>	<u>Provision</u>
(1)	Commission & Brokerage	17.50%
(2)	Other Acquisition Expenses	4.77%
(3)	General Expenses	4.62%
	Taxes, Licenses & Fees	
(4)	Premium Tax	2.50%
(5)	Miscellaneous Taxes, Licenses and Fees	0.94%
(6)	total	<u>3.44%</u>
	Other Expenses	
(7)	Unallocated Loss Adjustment Expense	0.00%
(8)	Residual Market Costs	<u>0.00%</u>
(9)	Total	0.00%
(10)	Profit & Contingencies	
(11)	Required Return on Surplus	13.12%
(12)	Expected Total Investment Income	<u>4.86%</u>
(13)	Profit & Contingencies net of Investment Income	8.26%
(14)	Expense Ratio	38.60%
(15)	Expected Loss and ALAE Ratio	61.40%
(16)	Loss Cost Modification	100%
(17)	Indicated Loss Cost Multiplier	1.629

Notes:

- (1) Per Commission Schedule
- (2) Three year average from Exhibit I
- (3) Three year average from Exhibit I
- (4) Statutory rate per state
- (5) Industry average
- (7) Three year average from Exhibit I
- (13) Net of expected investment income on insurance transactions
- (11) Line 10 Exhibit 2 Page 2
- (12) Line 11 Exhibit 2 Page 2
- (14) = sum (1) to (13)
- (15) = 100% minus (8)
- (16) Exhibit IV
- (17) = (16) / (15)

INSURANCE SERVICES OFFICE, INC.

Miscellaneous Taxes and Payroll Taxes

<u>Miscellaneous Taxes</u>	<u>Industry Aggregates All Lines</u>
(1) Net Earned Premium	\$433,983,070
(2) Insurance Department Licenses and Fees Paid ^a	725,703
(3) Ratio [(2) / (1)]	0.17%
(4) All Other Miscellaneous Taxes Paid ^b	742,741
(5) Ratio [(4) / (1)]	0.17%
(6) Total Miscellaneous Tax Ratio [(3) + (5)]	0.34%
<u>Payroll Taxes</u>	
(1) Net Earned Premium	\$433,983,070
(2) Payroll Taxes ^c	2,623,932
(3) Ratio [(2) / (1)]	0.60%

Note: All dollar amounts are in thousands.

^a Includes only those taxes that appear in Part I, line 20.2, column 4 (Taxes, Licenses and Fees), of the Insurance Expense Exhibit.

^b Includes only those taxes that appear in Part I, line 20.4, column 4 (Taxes, Licenses and Fees), of the Insurance Expense Exhibit.

^c Payroll taxes include Social Security, Medicare and unemployment taxes. Of the \$2.6 billion in payroll taxes reported above, \$1.0 billion are classified as loss adjustment expenses on the Insurance Expense Exhibit, \$0.8 billion are classified as acquisition expenses and \$0.8 billion are classified as general expenses. Thus, adding the payroll tax ratio to underwriting expense ratios shown elsewhere in this circular would result in double counting.

Source: Insurance Expense Exhibit data for calendar year 2006 from A.M. Best.

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INSURANCE SERVICES OFFICE, INC.				
2007 Tax Rates by State [†]				
	(1)		(2)	
	Premium Tax			
State	Foreign Rate		Domestic Rate	
Alabama	3.60%	a	3.60%	a
Alaska	2.70%		2.70%	
Arizona	2.20%	b	2.20%	b
Arkansas	2.50%		2.50%	
California	2.35%		2.35%	
Colorado	2.00%	d	2.00%	d
Connecticut	1.75%		1.75%	
Delaware	1.75%		1.75%	
District of Columbia	1.70%		1.70%	
Florida	1.75%		1.75%	
Georgia	2.25%		2.25%	
Hawaii	4.27%	k	4.27%	k
Idaho	2.10%	n	2.10%	n
Illinois	0.50%		0.50%	
Indiana	1.30%			r
Iowa	1.00%		1.00%	
Kansas	2.00%		2.00%	
Kentucky	2.00%		2.00%	u
Louisiana	3.00%		3.00%	
Maine	2.00%		2.00%	
Maryland	2.00%		2.00%	
Massachusetts	2.28%		2.28%	
Michigan		cc		cc
Minnesota	2.00%	dd	2.00%	dd
Mississippi	3.00%		3.00%	
Missouri	2.00%		2.00%	
Montana	2.75%		2.75%	
Nebraska	1.00%		1.00%	
Nevada	3.50%	ii	3.50%	ii
New Hampshire		jj		jj
New Jersey	2.10%	ll	2.10%	ll
New Mexico	3.00%	pp	3.00%	pp
New York	2.00%	rr	2.00%	rr
North Carolina	1.90%		1.90%	
North Dakota	1.75%		1.75%	
Ohio	1.40%		1.40%	
Oklahoma	2.25%		2.25%	
Oregon		bbb		bbb
Pennsylvania	2.00%		2.00%	
Puerto Rico		fff	0.00%	ggg
Rhode Island	2.00%		2.00%	
South Carolina	1.25%		1.25%	
South Dakota	2.50%	jjj	2.50%	jjj, kkk
Tennessee	2.50%		2.50%	
Texas	1.60%		1.60%	
Utah	2.25%		2.25%	
Vermont	2.00%		2.00%	
Virginia	2.25%		2.25%	
Washington	2.00%		2.00%	
West Virginia	4.00%	rrr	4.00%	rrr
Wisconsin	0.38%	ttt		uuu
Wyoming	0.75%		0.75%	

† Tax rates do not reflect any credits for payments to guaranty fund associations or any other credits that may be available under the laws of each state.
* Applies to both foreign and domestic companies unless otherwise noted.

See State Notes starting on Sheet 2.

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Vanliner Insurance Company
Inland Marine Historical Experience
Arkansas
Results from Statutory Page 14

	2003	2004	2005	2006	2007	3 Year Tot
(1) Premiums Written	11,912	6,186	8,029	7,355	14,844	30,228
(2) Premiums Earned	11,853	6,059	7,363	7,680	7,415	22,458
(4) Unearned Premium Reserves	3,690	3,817	4,483	4,158	11,587	20,228
(5) Direct Losses Paid	46,942	0	-8,600	5,000	0	-3,600
(6) Losses Incurred	-28,379	-921	-4,217	4,497	2,429	2,709
(7) Direct Losses Unpaid	11,340	10,419	14,802	14,299	16,728	45,829
(8) DCC Paid	9,308	3,019	1,173	541	0	1,714
(9) DCC Incurred	2,802	-91	6,154	639	351	7,144
(10) DCC Unpaid	5,238	2,129	7,109	7,207	7,558	21,874
Loss & DCC Incurred	-25,577	-1,012	1,937	5,136	2,780	9,853
(11) Commission & Brokerage Paid	296	637	648	630	1,710	2,988
(12) Taxes, Licenses & Fees Paid	390	184	277	176	246	699
						3 Yr Avg
Incurred Loss Ratio (6) / (2)	-239.4%	-15.2%	-57.3%	58.6%	32.8%	12.1%
DCC Incurred Ratio (9) / (2)	23.6%	-1.5%	83.6%	8.3%	4.7%	31.8%
Loss & DCC Incurred Ratio (6) + (9) / (2)	-215.8%	-16.7%	26.3%	66.9%	37.5%	43.9%
Commission & Brokerage Ratio (11) / (1)	2.5%	10.3%	8.1%	8.6%	11.5%	9.9%
Taxes, Licenses & Fees Ratio (12) / (1)	3.3%	3.0%	3.4%	2.4%	1.7%	2.3%

Countrywide

	2003	2004	2005	2006	2007	3 Year A
(1) Premiums Written	3,101,193	2,477,082	2,338,558	2,259,719	2,192,065	2,263,447
(2) Premiums Earned	3,052,165	2,500,801	2,331,979	2,321,735	2,112,411	2,255,375
(4) Unearned Premium Reserves	965,323	941,514	948,184	886,168	965,821	933,391
(5) Direct Losses Paid	1,261,948	1,025,207	518,100	223,943	171,698	304,580
(6) Losses Incurred	1,152,286	1,469,698	1,156,077	1,217,379	660,645	1,011,367
(7) Direct Losses Unpaid	2,523,591	2,968,085	3,606,061	4,599,490	5,088,447	4,431,333
(8) DCC Paid	513,932	548,084	548,696	199,078	157,018	301,597
(9) DCC Incurred	518,434	597,899	765,779	341,440	154,445	420,555
(10) DCC Unpaid	349,790	397,612	616,683	759,034	756,916	710,878
Loss & DCC Incurred	1,670,720	2,067,597	1,921,856	1,558,819	815,090	1,431,922
(11) Commission & Brokerage Paid	166,826	173,873	177,625	194,840	362,059	244,841
(12) Taxes, Licenses & Fees Paid	70,499	49,767	57,298	39,711	35,866	44,292
Loss Ratio (6) / (2)	37.8%	58.8%	49.6%	52.4%	31.3%	44.8%
DCC Incurred Ratio (9) / (2)	17.0%	23.9%	32.8%	14.7%	7.3%	18.6%
Loss & DCC Incurred Ratio (6) + (9) / (2)	54.7%	82.7%	82.4%	67.1%	38.6%	63.5%
Commission & Brokerage Ratio (11) / (1)	5.4%	7.0%	7.6%	8.6%	16.5%	10.8%
Taxes, Licenses & Fees Ratio (12) / (1)	2.3%	2.0%	2.5%	1.8%	1.6%	2.0%

Vanliner Insurance Company
Commercial Lines Manual
Division Eight – Inland Marine Policy
ISO / AAIS Reference Filing Numbers

Manualholder Notice	Filing Reference #
ISO	
Multistate:	
IMH-HU-2007-RU-002	CM-2007-IMHB2
MLCP-MU-2005-RU-001	ML-2004-0RU04
MLCP-MU-1998-RU-001	CP-97-097RU
MLCP-MU-2002-IRPM-001	RP-2001-RIR01
Arkansas:	
CM-AR-1998-CMIRPM-001	RP-98-R98CM
CM-AR-2008-LC-001	CM-2008-RLA1
CM-AR-2004-FO-001	CM-2003-OMF03
AAIS	
Arkansas - See Exhibit V Pages 3 - 13	

Vanliner Insurance Company
Multistate Commercial Lines Manual
Division Eight - Inland Marine
Vanliner Insurance Company Forms

Form Number	Form Title
Multistate:	
VL0000 08 89	Manuscript Endorsement
VL6032 05 87	Exhibition Floater
VL7016 04 89	Refrigeration Breakdown Endorsement
VL7501 05 89	Inland Marine General Conditions
VL7502 01 87	Contractor Equipment Floater - All Risks
VL7503 01 87	Bailee's Service Floater - All Risks
VL7504 01 87	Scheduled Property Floater - All Risks
VL7511 08 87	Trip Transit Floater - All Risks
VL7515 01 89	Excess Bill Of Lading Coverage
VL7516 11 89	Moving And Rigging Floater
VL7517 07 90	Commercial Inland Marine Coverage Part
VL7541 07 08	Mold Exclusion
VL7542 08 08	Certificate of Insurance Transit Agent's Authority
VL7543 08 08	Certificate of Insurance Storage Agent's Authority
VIC IMLDEC00 08 08	Inland Marine Declaration Page
Doc. No. 14344 06/01	Privacy Policy
EIO-Rev 07	Evidence of Increased Carrier or Warehouseman Obligation

Previously filed forms for the Movers' and Warehouseman's Legal Liability Policy:

VL6200 03 03	Description Of Coverage
VL6217 03 03	AR Changes Cancellation
VL6239 03 03	Nonpayment Of Deductibles
VL6297 04 04	Cov F Business Income/Extra Expense Coverage Form
VL6322 11 04	Authority Limitations
VL6335 07 06	Coverage Extension Endorsement
VL6338 09 07	Portable Storage And Moving Containers Limitation Endorsement
VL6341 04 08	Department Of Defense Contracts Deductible Endorsement
VL0000 08 89	Manuscript Endorsement
VL6201 03 03	Monthly Prem Flat Sec A,B,C,E
VL6202 03 03	Reporting/Adj Linehaul Abcde
VL6203 03 03	Reporting/Adj Linehaul Abce
VL6204 03 03	Reporting/Adj Gross Rec Abcde
VL6205 03 03	Reporting/Adj Gross Rec Abce
VL6206 03 03	Prem Adjust - A(Two)
VL6207 03 03	Valuable Papers - Basic
VL6208 03 03	Valuable Papers - Broad
VL6209 03 03	Air Freight
VL6210 03 03	Annual - A-E
VL6211 03 03	Prem Adjust - B(One)
VL6212 03 03	Refrigerator Breakdown
VL6213 03 03	"Acts Of God" Coverage"
VL6314 03 03	Locked Vehicle Warranty
VL6215 03 03	Working Order End"t For Alarms
VL6298 04 04	Cov F Business Personal Property
VL6299 04 04	Cov F Bus Per Property Bus Income Extra Exp
VL6321 11 04	Deductible Changes (Conditions Of Deductibles)
VL6334 07 06	Deductible Endorsement
VL6336 08 06	Families First Deductible Endorsement
VL9319 07 02	Retrospective Endt-Paid Loss R
VL9323 07 06	Schedule Of Additional Named Insureds
VIC IMCDEC00 01 07	Movers And Warehousemen'S Legal Liability Declaration Page

**INLAND MARINE GUIDE PROGRAM
FORMS AND ENDORSEMENTS - REFERENCE FILING NUMBERS
ARKANSAS**

Exhibit V
Page 3

FORM NO.	ED NO.	TITLE	AAIS FILING NO.	STATE FILE NO.
CL 0100	03 99	Common Policy Conditions	AAIS-2004-9	None
MANDATORY ENDORSEMENTS				
CL 0178	11 01	Amendatory Endorsement - Arkansas	AAIS-2004-9	None
CL 0700	10 06	Virus Or Bacteria Exclusion	AAIS-2006-67IMG	AR-PC-06-022149
IM 2007	09 06	Amendatory Endorsement - Arkansas	AAIS-2006-57	AR-PC-06-021737
BAILEE CUSTOMERS FLOATER - DRY CLEANERS				
IM 7550	06 04	Bailee Customers Floater Coverage - Dry Cleaners and Laundry Form	AAIS-2004-28	None
IM 7555	04 04	Schedule of Coverages - Bailee Customers Floater	AAIS-2004-9	None
IM 7561	04 04	Fur Garment Endorsement	AAIS-2004-9	None
BUILDERS' RISK				
IM 7050	04 04	Builders' Risk Coverage - Scheduled Jobsite Form - Broad Form	AAIS-2004-9	None
IM 7051	04 04	Builders' Risk Coverage - Scheduled Jobsite Form	AAIS-2004-9	None
IM 7052	04 04	Builders' Risk Coverage - Contractors' Reporting Form	AAIS-2004-9	None
IM 7053	04 04	Builders' Risk Coverage - Builders' Risk and Installation Floater Form	AAIS-2004-9	None
IM 7054	05 07	Builders' Risk Coverage - Rehabilitation and Renovation Form	AAIS-2007-63	AR-PC-07-025799
IM 7055	04 04	Schedule of Coverages - Builders' Risk - Broad Form	AAIS-2004-9	None
IM 7056	06 04	Schedule of Coverages - Builders' Risk	AAIS-2004-28	None
IM 7057	04 04	Schedule of Coverages - Builders' Risk - Contractors' Reporting Form	AAIS-2004-9	None
IM 7058	04 04	Schedule of Coverages - Builders' Risk and Installation Floater	AAIS-2004-9	None
IM 7059	05 07	Schedule of Coverages - Builders' Risk - Rehabilitation and Renovation	AAIS-2007-63	AR-PC-07-025799
IM 7062	04 04	Soft Cost Schedule - Soft Cost and Rental Income	AAIS-2004-9	None
IM 7066	05 07	Reporting Conditions Schedule - Builders' Risk	AAIS-2007-63	AR-PC-07-025799
IM 7080	04 04	Soft Cost Schedule - Soft Cost, Extra Expense, and Rental Income	AAIS-2004-9	None
IM 7086	04 04	Earthquake, Flood, and Sewer Backup Schedule	AAIS-2004-9	None
IM 7087	04 04	Additional Builders' Risk Schedule	AAIS-2004-9	None
IM 7090	05 07	Additional Scheduled Jobsite Locations	AAIS-2007-63	AR-PC-07-025799
IM 7061	04 04	Soft Cost and Rental Income Endorsement	AAIS-2004-9	None
IM 7063	04 04	Permission to Occupy Endorsement	AAIS-2004-9	None
IM 7064	04 04	Reporting Conditions Endorsement	AAIS-2004-9	None
IM 7068	04 04	Trees, Shrubs, and Plants Endorsement	AAIS-2004-9	None

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AR - 1

IMG forms & endorsements

**INLAND MARINE GUIDE PROGRAM
FORMS AND ENDORSEMENTS - REFERENCE FILING NUMBERS
ARKANSAS**

Exhibit V
Page 4

FORM NO.	ED NO.	TITLE	AAIS FILING NO.	STATE FILE NO.
BUILDERS' RISK (Cont'd)				
IM 7070	04 04	Rehabilitation and Renovation Endorsement	AAIS-2004-9	None
IM 7071	04 04	Business Personal Property Endorsement	AAIS-2004-9	None
IM 7072	04 04	Ordinance or Law Coverage	AAIS-2004-9	None
IM 7073	04 04	Contract Penalty Endorsement	AAIS-2004-9	None
IM 7075	04 04	Expediting Expenses Endorsement	AAIS-2004-9	None
IM 7076	04 04	Testing Coverage	AAIS-2004-9	None
IM 7077	04 04	Fraud and Deceit Coverage	AAIS-2004-9	None
IM 7079	04 04	Soft Cost, Extra Expense, and Rental Income Endorsement	AAIS-2004-9	None
IM 7082	04 04	Freezing Exclusion	AAIS-2004-9	None
IM 7083	04 04	Equipment Breakdown Endorsement	AAIS-2004-9	None
IM 7084	06 04	Mortgageholders Endorsement	AAIS-2004-28	None
IM 7085	04 04	Earthquake, Flood, and Sewer Backup Endorsement	AAIS-2004-9	None
IM 7088	04 04	Windstorm Deductible	AAIS-2004-9	None
CONTRACTORS' COMBINATION				
IM 8000	10 06	Contractors' Combination Form - Scheduled Coverage	AAIS-2006-66	AR-PC-06-022146
IM 8005	09 06	Schedule Of Coverages - Contractors' Combination Form	AAIS-2006-66	AR-PC-06-022146
IM 8007	09 06	Flood Schedule	AAIS-2006-66	AR-PC-06-022146
IM 8008	09 06	Earthquake And Volcanic Eruption Schedule	AAIS-2006-66	AR-PC-06-022146
IM 8009	09 06	Reporting Conditions Schedule - Contractors' Combination	AAIS-2006-66	AR-PC-06-022146
IM 8010	09 06	Additional Coverages Schedule - Equipment And Tools	AAIS-2006-66	AR-PC-06-022146
IM 8011	09 06	Additional Coverages Schedule - Builders' Risk And Installation Floater	AAIS-2006-66	AR-PC-06-022146
IM 8012	09 06	Additional Coverages Schedule - Electronic Business Equipment	AAIS-2006-66	AR-PC-06-022146
IM 8013	09 06	Jobsite Schedule - Builders' Risk	AAIS-2006-66	AR-PC-06-022146
IM 8014	09 06	Soft Cost Schedule - Multiple Jobsites - Builders' Risk	AAIS-2006-66	AR-PC-06-022146
IM 8015	09 06	Soft Cost Schedule - Single Jobsite - Builders' Risk	AAIS-2006-66	AR-PC-06-022146
IM 8016	09 06	Agreed Amount Schedule - Equipment And Tools	AAIS-2006-66	AR-PC-06-022146
IM 8017	09 06	Income Coverage Schedule - Equipment And Tools	AAIS-2006-66	AR-PC-06-022146
IM 8018	09 06	Equipment Schedule - Equipment And Tools	AAIS-2006-66	AR-PC-06-022146
IM 8019	09 06	Equipment Schedule - Valuation Basis - Equipment And Tools	AAIS-2006-66	AR-PC-06-022146
IM 8030	09 06	Electronics Coverage - Equipment And Tools	AAIS-2006-66	AR-PC-06-022146
IM 8031	09 06	Additional Coverages Endorsement - Equipment And Tools	AAIS-2006-66	AR-PC-06-022146

**INLAND MARINE GUIDE PROGRAM
FORMS AND ENDORSEMENTS - REFERENCE FILING NUMBERS
ARKANSAS**

Exhibit V
Page 5

FORM NO.	ED NO.	TITLE	AAIS FILING NO.	STATE FILE NO.
CONTRACTORS' COMBINATION (Cont'd)				
IM 8032	09 06	Additional Coverages Endorsement - Builders' Risk And Installation Floater	AAIS-2006-66	AR-PC-06-022146
IM 8033	09 06	Additional Coverages Endorsement - Electronic Business Equipment	AAIS-2006-66	AR-PC-06-022146
IM 8034	02 07	Mortgageholders Endorsement - Builders' Risk	AAIS-2006-66	AR-PC-06-022146
IM 8035	09 06	Permission To Occupy Endorsement - Builders' Risk	AAIS-2006-66	AR-PC-06-022146
IM 8036	09 06	Additional Soft Cost, Extra Expense, And Rental Income - Builders' Risk	AAIS-2006-66	AR-PC-06-022146
IM 8040	09 06	Boom Restriction Endorsement - Equipment And Tools	AAIS-2006-66	AR-PC-06-022146
IM 8041	09 06	Weight Of Load Exclusion - Equipment And Tools	AAIS-2006-66	AR-PC-06-022146
IM 8042	09 06	Income Coverage - Equipment And Tools	AAIS-2006-66	AR-PC-06-022146
IM 8043	09 06	Percentage Deductible Endorsement - Equipment And Tools	AAIS-2006-66	AR-PC-06-022146
IM 8044	09 06	Agreed Amount Endorsement - Equipment and Tools	AAIS-2006-66	AR-PC-06-022146
IM 8050	09 06	Reporting Conditions Endorsement	AAIS-2006-66	AR-PC-06-022146
IM 8051	09 06	Earthquake And Volcanic Eruption Coverage	AAIS-2006-66	AR-PC-06-022146
IM 8052	09 06	Flood Coverage	AAIS-2006-66	AR-PC-06-022146

CONTRACTORS' EQUIPMENT

IM 7000	04 04	Contractors' Equipment Coverage	AAIS-2004-9	None
IM 7001	04 04	Contractors' Equipment Coverage - Scheduled Equipment Form	AAIS-2004-9	None
IM 7002	06 04	Contractors' Equipment Coverage - Blanket Equipment Form	AAIS-2004-28	None
IM 7003	04 04	Contractors' Equipment Coverage - Small Tools Floater	AAIS-2004-9	None
IM 7004	04 04	Contractors' Equipment Coverage - Leased Or Rented Equipment Form	AAIS-2004-9	None
IM 7005	04 04	Schedule of Coverages - Contractors' Equipment	AAIS-2004-9	None
IM 7006	04 04	Schedule of Coverages - Contractors' Equipment - Scheduled Equipment Form	AAIS-2004-9	None
IM 7007	04 04	Schedule of Coverages - Contractors' Equipment - Blanket Equipment Form	AAIS-2004-9	None
IM 7008	01 07	Schedule of Coverages - Contractors' Equipment - Small Tools Floater	AAIS-2007-22	AR-PC-07-023222
IM 7009	04 04	Schedule of Coverages - Contractors' Equipment Coverage - Leased or Rented Equipment	AAIS-2004-9	None
IM 7030	04 04	Equipment Schedule - Contractors' Equipment	AAIS-2004-9	None
IM 7031	04 04	Equipment Schedule - Contractors' Equipment - Valuation Basis	AAIS-2004-9	None
IM 7032	04 04	Equipment Schedule - Income Coverage - Contractors' Equipment	AAIS-2004-9	None
IM 7033	04 04	Agreed Amount Schedule - Contractors' Equipment	AAIS-2004-9	None

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FORM NO.	ED NO.	TITLE	AAIS FILING NO.	STATE FILE NO.
CONTRACTORS' EQUIPMENT (Cont'd)				
IM 7035	04 04	Equipment Leased or Rented To Others Schedule	AAIS-2004-9	None
IM 7036	04 04	Equipment Leased or Rented From Others Schedule	AAIS-2004-9	None
IM 7012	04 04	Equipment Leased or Rented From Others Endorsement	AAIS-2004-9	None
IM 7013	04 04	Equipment Leased or Rented To Others Endorsement	AAIS-2004-9	None
IM 7014	04 04	Rental Reimbursement Endorsement	AAIS-2004-9	None
IM 7015	04 04	Small Tools Endorsement	AAIS-2004-9	None
IM 7016	04 04	Boom Restriction Endorsement	AAIS-2004-9	None
IM 7017	06 04	Weight of Load Exclusion	AAIS-2004-28	None
IM 7018	06 04	Percentage Deductible Endorsement	AAIS-2004-28	None
IM 7019	04 04	Waterborne Endorsement	AAIS-2004-9	None
IM 7020	04 04	Replacement Cost Endorsement	AAIS-2004-9	None
IM 7021	04 04	Split Deductible Endorsement	AAIS-2004-9	None
IM 7022	04 04	Property Loaned To Others - Scheduled Contractors	AAIS-2004-9	None
IM 7023	04 04	Property Loaned To Others - Jobsite Coverage	AAIS-2004-9	None
IM 7024	04 04	Trailers and Spare Parts Endorsement	AAIS-2004-9	None
IM 7025	04 04	Additional Coverages Endorsement	AAIS-2004-9	None
IM 7026	01 07	Agreed Amount Endorsement	AAIS-2007-22	AR-PC-07-023222
IM 7027	04 04	Contractors' Equipment - Income Coverage	AAIS-2004-9	None
IM 7034	06 04	Tools Endorsement	AAIS-2004-28	None
IM 7037	09 06	Equipment Borrowed From Others	AAIS-2006-57	AR-PC-06-021737
IM 7038	09 06	Continuing Rental Or Lease Payments	AAIS-2006-57	AR-PC-06-021737
DIFFERENCE IN CONDITIONS				
IM 7800	04 07	Difference In Conditions Form - Property Coverage Part	AAIS-2007-61	AR-PC-07-025860
IM 7801	04 07	Difference In Conditions Form - Property Coverage Part - Excess Coverage	AAIS-2007-61	AR-PC-07-025860
IM 7805	07 07	Schedule Of Coverages - Difference In Conditions	AAIS-2007-61	AR-PC-07-025860
IM 7806	04 07	Locations Schedule - Difference In Conditions	AAIS-2007-61	AR-PC-07-025860
IM 7808	04 07	Schedule Of Coverages - Difference In Conditions - Excess Coverage	AAIS-2007-61	AR-PC-07-025860
IM 7813	04 07	Excess Coverage Schedule	AAIS-2007-61	AR-PC-07-025860
IM 7810	07 07	Difference In Conditions - Income Coverage Part	AAIS-2007-61	AR-PC-07-025860
IM 7814	04 07	Difference In Conditions - Income Coverage Part - Excess Coverage	AAIS-2007-61	AR-PC-07-025860
IM 7815	04 07	Mortgageholders Endorsement	AAIS-2007-61	AR-PC-07-025860

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FORM NO.	ED NO.	TITLE	AAIS FILING NO.	STATE FILE NO.
ELECTRONIC DATA PROCESSING				
IM 7200	10 02	Electronic Data Processing - Equipment Coverage Part - Scheduled Limits	AAIS-2004-9	None
IM 7201	10 02	Computer Coverage	AAIS-2004-9	None
IM 7202	10 02	Electronic Data Processing - Equipment Coverage Part - Blanket Limits	AAIS-2004-9	None
IM 7203	10 04	Business Computer Coverage	AAIS-2004-84	AR-PC-04-012777
IM 7205	10 02	Electronic Data Processing - Schedule of Coverages - Scheduled Limits (use with IM 7200)	AAIS-2004-9	None
IM 7206	10 02	Computer Coverage - Schedule of Coverages (use with IM-7201)	AAIS-2004-9	None
IM 7207	10 02	Electronic Data Processing - Schedule of Coverages - Blanket Limits (use with IM 7202)	AAIS-2004-9	None
IM 7208	05 01	Electronic Data Processing - Additional Locations Schedule	AAIS-2004-9	None
IM 7209	05 01	Computer Coverage - Additional Locations Schedule	AAIS-2004-9	None
IM 7210	05 01	Electronic Data Processing - Additional Premises Schedule	AAIS-2004-9	None
IM 7214	05 01	Upgrade Value Schedule	AAIS-2004-9	None
IM 7220	10 04	Schedule of Coverages - Business Computer	AAIS-2004-84	AR-PC-04-012777
IM 7236	10 04	Web Site Server Schedule	AAIS-2004-84	AR-PC-04-012777
IM 7237	10 02	Interruption of Web Site Schedule	AAIS-2004-9	None
IM 7239	10 02	Earthquake, Flood, and Sewer Backup Schedule	AAIS-2004-9	None
IM 7241	10 04	Business Computer - Income Coverage Schedule - Scheduled Location Coverage	AAIS-2004-84	AR-PC-04-012777
IM 7242	10 04	Business Computer - Income Coverage Schedule - Blanket Coverage	AAIS-2004-84	AR-PC-04-012777
IM 7243	10 04	Additional Coverages Schedule	AAIS-2004-84	AR-PC-04-012777
IM 7245	10 04	Additional Property Schedule	AAIS-2004-84	AR-PC-04-012777
IM 7247	10 04	Additional Locations Schedule - Business Computer	AAIS-2004-84	AR-PC-04-012777
IM 7249	10 04	Earthquake, Flood, and Sewer Backup Schedule - Business Computer	AAIS-2004-84	AR-PC-04-012777
IM 7213	10 02	Upgrade Value Endorsement	AAIS-2004-9	None
IM 7215	09 03	Electronic Data Processing - Income Coverage Part	AAIS-2004-9	None
IM 7222	10 04	Web Site Coverage Extension Endorsement	AAIS-2004-84	AR-PC-04-012777
IM 7223	10 02	Electrical and Power Supply Disturbance Limitation	AAIS-2004-9	None
IM 7224	05 01	Incompatible Hardware and Media	AAIS-2004-9	None
IM 7226	05 01	Foreign Transit and Location Coverage	AAIS-2004-9	None
IM 7227	05 01	Reproduction Equipment	AAIS-2004-9	None
IM 7228	05 01	Telecommunications Equipment	AAIS-2004-9	None
IM 7229	10 02	Interruption of Web Site - Income Coverage	AAIS-2004-9	None
IM 7230	05 01	Functionally Comparable Hardware - Valuation	AAIS-2004-9	None
IM 7231	05 01	Coinurance Provisions	AAIS-2004-9	None
IM 7232	05 01	Power Protection Equipment	AAIS-2004-9	None

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ELECTRONIC DATA PROCESSING (Cont'd)				
IM 7233	05 01	Production Equipment Exclusion	AAIS-2004-9	None
IM 7234	05 01	Calendar Date or Time Failure Exclusion	AAIS-2004-9	None
IM 7235	10 04	Web Site Server Coverage and Interruption of Web Site	AAIS-2004-84	AR-PC-04-012777
IM 7238	10 02	Earthquake, Flood, and Sewer Backup Endorsement	AAIS-2004-9	None
IM 7240	10 04	Business Computer - Income Coverage Part	AAIS-2004-84	AR-PC-04-012777
IM 7244	10 04	Additional Coverages Endorsement	AAIS-2004-84	AR-PC-04-012777
IM 7246	10 04	Additional Property Endorsement	AAIS-2004-84	AR-PC-04-012777
IM 7248	10 04	Earthquake, Flood, and Sewer Backup Endorsement - Business Computer	AAIS-2004-84	AR-PC-04-012777
FINE ART DEALERS				
IM 7350	04 04	Fine Art Dealers Coverage	AAIS-2004-9	None
IM 7351	06 04	Fine Art Dealers - Blanket Coverage Form	AAIS-2004-28	None
IM 7355	04 04	Schedule of Coverages - Fine Art Dealers Coverage	AAIS-2004-9	None
IM 7356	04 04	Schedule of Coverages - Fine Art Dealers - Blanket Coverage Form	AAIS-2004-9	None
IM 7360	04 04	Breakage Endorsement	AAIS-2004-9	None
IM 7361	04 04	Off-Site Location Endorsement	AAIS-2004-9	None
FINE ARTS FLOATER				
IM 7400	04 04	Fine Arts Floater	AAIS-2004-9	None
IM 7401	04 04	Fine Arts Coverage - Collectors' Form	AAIS-2004-9	None
IM 7405	04 04	Schedule of Coverages - Fine Arts Floater	AAIS-2004-9	None
IM 7406	04 04	Fine Arts Schedule - Fine Arts Floater	AAIS-2004-9	None
IM 7407	04 04	Schedule of Coverages - Fine Arts Coverage - Collectors' Form	AAIS-2004-9	None
IM 7408	04 04	Fine Arts Schedule - Fine Arts Coverage - Collectors' Form	AAIS-2004-9	None
INSTALLATION FLOATER				
IM 7100	06 04	Installation Floater Coverage	AAIS-2004-28	None
IM 7101	06 04	Installation Floater Coverage - Reporting Form	AAIS-2004-28	None
IM 7105	04 04	Schedule of Coverages - Installation Floater Coverage	AAIS-2004-9	None
IM 7106	06 04	Schedule of Coverages - Installation Floater Coverage - Reporting Form	AAIS-2004-28	None
IM 7113	06 04	Reporting Conditions Schedule - Installation Floater	AAIS-2004-28	None
IM 7115	04 04	Testing and Commissioning Schedule - Installation Floater	AAIS-2004-9	None
IM 7111	04 04	Business Personal Property Endorsement	AAIS-2004-9	None
IM 7112	04 04	Reporting Conditions Endorsement	AAIS-2004-9	None

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INSTALLATION FLOATER (Cont'd)				
IM 7114	04 04	Testing and Commissioning Coverage	AAIS-2004-9	None
IM 7117	04 04	Waterborne Endorsement	AAIS-2004-9	None
IM 7118	04 04	Fraud and Deceit Coverage	AAIS-2004-9	None
IM 7119	04 04	Equipment Breakdown Endorsement	AAIS-2004-9	None
MISCELLANEOUS FLOATERS				
IM 7500	04 04	Scheduled Property Floater	AAIS-2004-9	None
IM 7501	04 04	Miscellaneous Bailee - Processor Floater	AAIS-2004-9	None
IM 7502	04 04	Patterns and Dies Floater	AAIS-2004-9	None
IM 7503	04 04	Exhibition Floater	AAIS-2004-9	None
IM 7504	06 04	Sales Representative Floater	AAIS-2004-28	None
IM 7505	05 07	Mobile Equipment Floater	AAIS-2007-63	AR-PC-07-025799
IM 7506	04 04	Schedule of Coverages - Scheduled Property Floater	AAIS-2004-9	None
IM 7507	04 04	Schedule of Coverages - Miscellaneous Bailee - Processor Floater	AAIS-2004-9	None
IM 7508	04 04	Schedule of Coverages - Patterns and Dies Floater	AAIS-2004-9	None
IM 7509	04 04	Schedule of Coverages - Exhibition Floater - Scheduled Exhibitions	AAIS-2004-9	None
IM 7510	04 04	Schedule of Coverages - Sales Representative Floater	AAIS-2004-9	None
IM 7513	04 04	Schedule of Coverages - Exhibition Floater - Blanket Exhibition Coverage	AAIS-2004-9	None
IM 7514	05 07	Schedule of Coverages - Mobile Equipment Floater	AAIS-2007-63	AR-PC-07-025799
IM 7515	05 07	Equipment Schedule - Mobile Equipment Floater	AAIS-2007-63	AR-PC-07-025799
IM 7512	04 04	Named Perils Endorsement	AAIS-2004-9	None
IM 7516	05 07	Coverage Restricted To Described Premises	AAIS-2007-63	AR-PC-07-025799
MISCELLANEOUS FORMS				
IM 7300	04 04	Golf Course Coverage	AAIS-2004-9	None
IM 7302	04 04	Irrigation Equipment Coverage	AAIS-2004-9	None
IM 7303	04 04	Installment Sales Coverage	AAIS-2004-9	None
IM 7304	12 04	Mobile Medical Equipment Coverage	AAIS-2005-6	AR-PC-05-013274
IM 7315	10 06	Cold Storage Locker Coverage - Special Perils Form	AAIS-2006-57	AR-PC-06-021737
IM 7316	10 06	Cold Storage Locker Coverage - Named Perils Form	AAIS-2006-57	AR-PC-06-021737
IM 7305	04 04	Schedule of Coverages - Golf Course Coverage	AAIS-2004-9	None
IM 7307	04 04	Schedule of Coverages - Irrigation Equipment Coverage	AAIS-2004-9	None
IM 7308	04 04	Schedule of Coverages - Installment Sales Coverage	AAIS-2004-9	None
IM 7309	12 04	Schedule of Coverages - Mobile Medical Equipment Coverage	AAIS-2005-6	AR-PC-05-013274
IM 7310	04 04	Irrigation Equipment Schedule	AAIS-2004-9	None
IM 7312	12 04	Additional Coverages Schedule	AAIS-2005-6	AR-PC-05-013274

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MISCELLANEOUS FORMS (Cont'd)				
IM 7314	12 04	Equipment Schedule - Mobile Medical Equipment Coverage	AAIS-2005-6	AR-PC-05-013274
IM 7317	09 06	Schedule of Coverages - Cold Storage Locker Coverage	AAIS-2006-57	AR-PC-06-021737
IM 7318	09 06	Additional Covered Premises Schedule - Cold Storage Locker Coverage	AAIS-2006-57	AR-PC-06-021737
IM 7311	12 04	Additional Coverages Endorsement	AAIS-2005-6	AR-PC-05-013274
IM 7313	12 04	Mobile Medical Equipment Coverage - Income Coverage	AAIS-2005-6	AR-PC-05-013274
MOTOR TRUCK CARGO				
IM 7450	01 07	Motor Truck Cargo Legal Liability Coverage - Reporting Form	AAIS-2007-22	AR-PC-07-023222
IM 7451	01 07	Motor Truck Cargo Legal Liability Coverage	AAIS-2007-22	AR-PC-07-023222
IM 7455	04 04	Schedule of Coverages - Motor Truck Cargo Legal Liability Coverage - Reporting Form	AAIS-2004-9	None
IM 7456	01 07	Schedule of Coverages - Motor Truck Cargo Legal Liability Coverage	AAIS-2007-22	AR-PC-07-023222
IM 7469	04 04	Contingent Coverage Schedule - Motor Truck Cargo	AAIS-2004-9	None
IM 7472	04 04	Trailer Schedule - Motor Truck Cargo	AAIS-2004-9	None
IM 7478	04 04	Electronic Equipment Schedule - Motor Truck Cargo	AAIS-2004-9	None
IM 7482	04 04	Reporting Schedule - Motor Truck Cargo	AAIS-2004-9	None
IM 7484	04 04	Additional Terminals Schedule - Motor Truck Cargo	AAIS-2004-9	None
IM 7486	04 04	Refrigeration Breakdown Schedule - Motor Truck Cargo	AAIS-2004-9	None
IM 7461	04 04	Refrigeration Breakdown Coverage - Vehicles	AAIS-2004-9	None
IM 7463	04 04	Reporting Conditions Endorsement	AAIS-2004-9	None
IM 7465	04 04	Operating Territory	AAIS-2004-9	None
IM 7466	04 04	Property Excluded	AAIS-2004-9	None
IM 7468	04 04	Contingent Coverage	AAIS-2004-9	None
IM 7470	04 04	Mobile Equipment Coverage	AAIS-2004-9	None
IM 7471	04 04	Trailer Coverage	AAIS-2004-9	None
IM 7473	04 04	Additional Named Insured Endorsement	AAIS-2004-9	None
IM 7474	04 04	Theft Exclusion - Motor Truck Cargo	AAIS-2004-9	None
IM 7475	04 04	Theft Limitation	AAIS-2004-9	None
IM 7476	04 04	Unattended Vehicle Exclusion	AAIS-2004-9	None
IM 7477	04 04	Electronic Equipment Coverage	AAIS-2004-9	None
IM 7479	04 04	Parked Trailer Exclusion	AAIS-2004-9	None
IM 7480	04 04	Cotton Exclusion	AAIS-2004-9	None
IM 7481	04 04	Vehicle Alarm Endorsement	AAIS-2004-9	None
IM 7483	04 04	Personal Property Coverage	AAIS-2004-9	None
IM 7485	04 04	Refrigeration Breakdown Coverage - Vehicles and Terminals	AAIS-2004-9	None
IM 7487	01 07	Flood and Earth Movement Exclusion	AAIS-2007-22	AR-PC-07-023222
IM 7488	06 04	Named Perils Endorsement	AAIS-2005-6	AR-PC-05-013274

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RADIO AND TELEVISION TOWERS & EQUIPMENT				
IM 7600	06 04	Broadcasting Equipment and Tower Coverage	AAIS-2004-28	None
IM 7601	04 04	Broadcasting Equipment and Tower Coverage - Broadcasting and Data Processing Equipment Form	AAIS-2004-9	None
IM 7605	06 04	Schedule of Coverages - Broadcasting Equipment and Tower Coverage	AAIS-2004-28	None
IM 7606	05 07	Schedule of Coverages - Broadcasting Equipment and Tower Coverage - Broadcasting and Data Processing Equipment Form	AAIS-2007-63	AR-PC-07-025799
IM 7614	04 04	Additional Premises Schedule - Broadcasting Equipment and Tower Coverage	AAIS-2004-9	None
IM 7615	04 04	Additional Premises Schedule - Broadcasting Equipment and Tower Coverage - Broadcasting and Data Processing Equipment Form	AAIS-2004-9	None
IM 7611	04 04	Equipment and Towers - Income Coverage Part	AAIS-2004-9	None
RIGGERS' LIABILITY				
IM 7150	06 04	Riggers' Coverage	AAIS-2004-28	None
IM 7155	04 04	Schedule of Coverages - Riggers' Coverage	AAIS-2004-9	None
TRANSIT				
IM 7250	04 04	Transportation Coverage	AAIS-2004-9	None
IM 7251	06 04	Owner's Cargo Coverage	AAIS-2004-28	None
IM 7252	06 04	Trip Transit Coverage	AAIS-2004-28	None
IM 7255	04 04	Schedule of Coverages - Transportation Coverage	AAIS-2004-9	None
IM 7256	04 04	Schedule of Coverages - Owner's Cargo Coverage	AAIS-2004-9	None
IM 7257	04 04	Schedule of Coverages - Trip Transit Coverage	AAIS-2004-9	None
IM 7266	04 04	Additional Terminals Schedule	AAIS-2004-9	None
IM 7261	04 04	Refrigeration Breakdown Endorsement	AAIS-2004-9	None
IM 7263	04 04	Named Perils Endorsement	AAIS-2004-9	None
IM 7264	04 04	Scheduled Vehicle Endorsement	AAIS-2004-9	None
IM 7265	04 04	Backhaul Coverage	AAIS-2004-9	None
IM 7267	05 07	Unattended Vehicle Exclusion- Transportation Coverage	AAIS-2007-63	AR-PC-07-025799
IM 7268	05 07	Theft Limitation - Transportation Coverage	AAIS-2007-63	AR-PC-07-025799
IM 7269	05 07	Unattended Vehicle Exclusion - Owner's Cargo Coverage	AAIS-2007-63	AR-PC-07-025799
IM 7270	05 07	Theft Limitation - Owner's Cargo Coverage	AAIS-2007-63	AR-PC-07-025799
IM 7271	05 07	Vehicle Alarm Endorsement	AAIS-2007-63	AR-PC-07-025799

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WAREHOUSE LEGAL LIABILITY				
IM 7650	04 04	Warehouse Legal Liability Coverage	AAIS-2004-9	None
IM 7655	04 04	Schedule of Coverages - Warehouse Legal Liability	AAIS-2004-9	None
IM 7667	04 04	Reporting Schedule - Warehouse Legal Liability	AAIS-2004-9	None
IM 7672	04 04	Spoilage Schedule - Warehouse Legal Liability	AAIS-2004-9	None
IM 7673	04 04	Additional Warehouse Schedule - Warehouse Legal Liability	AAIS-2004-9	None
IM 7675	09 06	Processing Work Schedule - Warehouse Legal Liability	AAIS-2006-57	AR-PC-06-021737
IM 7676	09 06	Additional Covered Locations Schedule - Processing Work Coverage	AAIS-2006-57	AR-PC-06-021737
IM 7662	04 04	Inventory Shortage Coverage	AAIS-2004-9	None
IM 7663	04 04	Defense Limit Endorsement	AAIS-2004-9	None
IM 7665	04 04	Flood and Earth Movement Exclusion	AAIS-2004-9	None
IM 7666	04 04	Reporting Conditions Endorsement	AAIS-2004-9	None
IM 7668	04 04	Leakage of Refrigerant Exclusion	AAIS-2004-9	None
IM 7669	04 04	Cold Storage Coverage	AAIS-2004-9	None
IM 7671	06 04	Spoilage Coverage	AAIS-2004-28	None
IM 7674	09 06	Processing Work Coverage	AAIS-2006-57	AR-PC-06-021737
GENERAL				
IM 7807	04 04	Earthquake, Flood, and Sewer Backup Schedule	AAIS-2004-9	None
IM 7902	04 04	Loss Payable Schedule	AAIS-2004-9	None
IM 7903	04 04	Schedule	AAIS-2004-9	None
IM 7904	04 04	Protective Devices Schedule	AAIS-2004-9	None
CL 0600	01 08	Certified Terrorism Loss	AAIS-2008-4IMGF	None
CL 0605	01 08	Certified Terrorism Loss Disclosure of Premium and Federal Share of Insured Losses	AAIS-2008-4IMGF	None
CL 0610	01 08	Certified Act of Terrorism Exclusion	AAIS-2008-4IMGF	None
CL 1605	06 06	Certified Terrorism Loss Disclosure of Premium and Federal Share of Insured Losses	AAIS-2006-23COM	AR-PC-06-019784
CL 1630	06 06	Conditional Terrorism Exclusion	AAIS-2006-23COM	AR-PC-06-019784
CL 1650	06 06	Conditional Nuclear, Biological, and Chemical Terrorism Exclusion	AAIS-2006-23COM	AR-PC-06-019784

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GENERAL (Cont'd)				
CL 2630	06 04	Terrorism Exclusion	AAIS-2004-53F	None
CL 2650	06 04	Nuclear, Biological, and Chemical Terrorism Exclusion	AAIS-2004-53F	None
IM 7850	04 04	Change Endorsement	AAIS-2004-9	None
IM 7851	04 04	Blank Endorsement	AAIS-2004-9	None
IM 7852	04 04	Fire Department Service Charge	AAIS-2004-9	None
IM 7853	04 04	Protective Devices Endorsement	AAIS-2004-9	None
IM 7854	04 04	Loss Payable Options	AAIS-2004-9	None
IM 7855	04 04	Replacement Cost Endorsement	AAIS-2004-9	None
IM 7856	04 04	Property Excluded	AAIS-2004-9	None
IM 7857	04 04	Earthquake, Flood, and Sewer Backup Endorsement	AAIS-2004-9	None
IM 7858	05 04	Limited Theft Coverage	AAIS-2004-28	None
IM 7859	04 04	Breakage Endorsement	AAIS-2004-9	None
IM 7860	04 04	Earth Movement, Flood and Sewer Backup Exclusions	AAIS-2004-9	None
IM 7861	09 06	Limited Fungus Coverage	AAIS-2006-57	AR-PC-06-021737

FOR INFORMATIONAL PURPOSES ONLY

CL 1045	01 08	Policyholder Disclosure Notice of Terrorism Insurance Coverage	AAIS-2008-4IMGF	None
IM 7900	04 04	Inland Marine -- Declarations	AAIS-2004-9	None
IM 7901	04 04	Inland Marine -- Declarations Renewal Certificate	AAIS-2004-9	None

Rule 9: Policy Writing Minimum Premium

- | | | |
|---|---|-------|
| A | Prepaid Policies | \$100 |
| B | Annual Premium Payment Plan Policies or Continuous Policies | \$100 |

Rule 10: Additional Premium Changes

- B Waiver of Premium
In the event of a policy change that generates a premium change Vanliner will bill the full additional premium or credit the insured with the full return premium no matter how small the premium difference is i.e., there is no size of change where Vanliner will waive the premium change amount.

Rule 11: Return Premium Changes

- B Waiver of Premium
In the event of a policy change that generates a premium change Vanliner will bill the full additional premium or credit the insured with the full return premium no matter how small the premium difference is i.e., there is no size of change where Vanliner will waive the premium change amount.

Rule A: Movers' And Warehousemen's Legal Liability

- A. Coverage A - Insured's Liability as a Warehouseman
1. Coverage - Warehouseman's legal liability insures the warehouseman based on the warehouse receipt issued by the warehouseman, according to the provisions of the policy.
- B. Coverage B - Insured's Legal Liability as a Carrier:
1. Coverage - This section insures the carrier for its legal liability for loss or damage to goods while in its care, custody and/or control during the course of transit or while being held as "storage in transit."

<u>Type of Goods</u>	<u>Base Limit</u>
Household Goods Excluding Electronics	100,000
Electronics	100,000
Air Freight	100,000
Storage-In-Transit	100,000
Any One Occurrence	200,000

- C. Coverage C - Insured's Uncollectible Charges
1. Coverage - When a shipment is destroyed in the midst of being moved, in a van fire for example, the customer is not required to pay the shipping charges. The mover has expenses arising from packing and hauling the shipment up to the point of damage. This section of the policy will reimburse the mover for out-of-pocket expenses up to the point of loss.
- D. Coverage D - Increased Obligation
1. Coverage - Vanliner will indemnify the customers of the "Insured," or the "Insured" on their behalf, for "loss" of, destruction of, or "damage" to their "household goods." This coverage applies only to those customers who have secured such insurance. Vanliner shall issue certificates as evidence of coverage to such customers.
- E. Coverage E - Moving Equipment
1. Coverage - Vanliner shall indemnify the insured in the event of direct physical loss or damage to moving equipment owned by the insured including pads, dollies, burlap, skids, wardrobes, barrels, cartons, pallets and other similar moving equipment. These include self-propelled vehicles and lift trucks.
- Adjustment of such loss shall be on the basis of the lesser of:
- (1) the reasonable cash value of the property at the time of loss or damage with appropriate allowance for depreciation; or
 - (2) the reasonable amount for which the insured could have the property restored to its condition immediately prior to loss.
- F. Coverage F - Business Personal Property
1. Coverage - General section for specific or unique coverage such as miscellaneous potential exposures, i.e. Excess Bill of Lading, Containerized Storage.

Commercial Inland Marine Classes - ISO vs AAIS Program

ISO Class Name	AAIS Class name (if different)	ISO vs AAIS	CLM Section
"Filed" Classes			
Accounts Receivable	same	ISO	II
Camera and Musical Instrument Dealers	same	ISO	III
Commercial Articles	n/a	ISO	IV
Equipment Dealers	Mobile Equipment Dealers	ISO	V
Film	Photographic Equipment	ISO	VI
Floor Plan	same	ISO	VII
Jewelers Block	Jewelry Dealers (Inventory under 250K)	ISO	VIII
Mail	n/a	ISO	IX
Physicians and Surgeons	Physicians and Dentists Equipment	ISO	X
Signs	same	ISO	XI
Theatrical Property	same	ISO	XII
Valuable Papers	Valuable Papers and Records	ISO	XIII
n/a	Musical Instruments	AAIS	
"Non-Filed" Classes			
Animal Mortality	Livestock	AAIS	
Bailees Customers	Bailee Customers - Dry Cleaners	AAIS	
Builders' Risk	same	AAIS	
n/a	Contractors' Combination	AAIS	
Contractors Equipment	same	AAIS	
Difference in Conditions	same	AAIS	
Computer Systems	Electronic Data Processing	AAIS	
Commercial Fine Arts	Fine Arts Floater	AAIS	
Fine Arts Dealers and Galleries	Fine Art Dealers	AAIS	
Fine Art Museums		ISO	
Installation	Installation Floater	AAIS	
Machinery & Equipment	n/a	ISO	
Marine Supplies Dealers	n/a (Boat Dealers Coverage)	ISO	
Miscellaneous Classes			
n/a	Golf Course (Course and Carts)	AAIS	
Installment Sales and Leased Property	Installment Sales	AAIS	
n/a	Irrigation Equipment	AAIS	
Scientific and Medical Diagnostic Equipment	Mobile Medical Equipment	AAIS	
n/a	Cold Storage Locker	AAIS	
Miscellaneous Floaters			
Exhibition	Exhibition Coverage	AAIS	
Processors	Miscellaneous Bailee - Processor	AAIS	
Patterns and Dies	Patterns and Dies	AAIS	
Salespersons Samples	Sales Representative Samples	AAIS	
Miscellaneous Articles	Scheduled Property Floater	AAIS	
Motor Truck Cargo - Carriers	Motor Truck Cargo Legal Liability	AAIS	
Radio and Television Towers & Equipment	Radio/Television Towers & Equipment	AAIS	
Railroad Rolling Stock	n/a	ISO	
Riggers Liability	Riggers' Liability	AAIS	
Tank Storage	n/a	ISO	
Transit			
Motor Truck Cargo - Owners	Owners' Cargo	AAIS	
Annual Transit	Transportation	AAIS	
Trip Transit	Trip Transit	AAIS	
Warehouse Operators Legal Liability	Warehouse Legal Liability	Vanliner	
Watercraft	n/a	ISO	
Yachts	Yacht Coverage	AAIS	
n/a	Farm Irrigation Equipment	AAIS	
n/a	Farm Machinery	AAIS	

Arkansas (3)

Vanliner Insurance Company
Commercial Lines Manual
Division Eight - Inland Marine - State Exceptions

Rule 1: Application of this Division

D. Company Rates/ISO Loss Costs

3 Loss Cost Conversion - Loss Cost Multiplier

Policies effective on or after	LCM
8/1/2008	1.629

Rounding Rule - Base rates are calculated by multiplying the ISO loss cost times the Vanliner loss cost multiplier and rounding to 3 places.

4 Expected Loss Ratio

Policies effective on or after	
8/1/2008	0.614