

SERFF Tracking Number: STAT-125721907 State: Arkansas
 Filing Company: State Auto Property and Casualty Insurance Company State Tracking Number: EFT \$25
 Company Tracking Number: PC-PIM-2008-261
 TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations
 Product Name: Arkansas PIM
 Project Name/Number: Rules eff 12-30-08/PC-PIM-2008-261

Filing at a Glance

Company: State Auto Property and Casualty Insurance Company

Product Name: Arkansas PIM	SERFF Tr Num: STAT-125721907	State: Arkansas
TOI: 09.0 Inland Marine	SERFF Status: Closed	State Tr Num: EFT \$25
Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations	Co Tr Num: PC-PIM-2008-261	State Status: Fees verified and received
Filing Type: Rule	Co Status:	Reviewer(s): Becky Harrington, Betty Montesi
	Authors: Doug Griffith, Amanda Scott	Disposition Date: 08/04/2008
	Date Submitted: 07/09/2008	Disposition Status: Filed
Effective Date Requested (New): 12/30/2008		Effective Date (New):
Effective Date Requested (Renewal): 12/30/2008		Effective Date (Renewal):
State Filing Description:		

General Information

Project Name: Rules eff 12-30-08	Status of Filing in Domicile:
Project Number: PC-PIM-2008-261	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 08/04/2008	Deemer Date:
State Status Changed: 07/09/2008	
Corresponding Filing Tracking Number:	
Filing Description:	
With this filing we are revising our Personal Inland Marine program, as detailed in the Summary of Proposed Changes.	

A copy of the revised manual pages is attached.

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Company and Contact

Filing Contact Information

Doug Griffith, Supervisor, State Filings doug.griffith@stateauto.com
 518 E. Broad Street (614) 917-5492 [Phone]
 Columbus, OH 43215 (614) 887-1615[FAX]

Filing Company Information

State Auto Property and Casualty Insurance CoCode: 25127 State of Domicile: Iowa
 Company
 1300 Woodland Ave Group Code: 175 Company Type: Property and
 Casualty

PO Box 66150
 West Des Moines, IA 50265-0150 Group Name: State ID Number:
 (614) 464-5000 ext. [Phone] FEIN Number: 57-6010814

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
State Auto Property and Casualty Insurance Company	\$25.00	07/09/2008	21310018

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	08/04/2008	08/04/2008
Filed	Becky Harrington	07/09/2008	07/09/2008

Amendments

Item	Schedule	Created By	Created On	Date Submitted
Revised Manual Pages	Rate	Amanda Scott	08/04/2008	08/04/2008

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Manual Revision	Note To Reviewer	Amanda Scott	07/30/2008	07/30/2008

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Disposition

Disposition Date: 08/04/2008

Effective Date (New):

Effective Date (Renewal):

Status: Filed

Comment: Disposition to re-close filing after correction to manual pages.

Rate data does NOT apply to filing.

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Amendment Letter

Amendment Date:
 Submitted Date: 08/04/2008

Comments:

Per our note to reviewer we have revised our payment plan section to remove the wording that a customer can pay a down payment with their credit card. We have also expanded our payment options section to include all available payment options. Revisions have caused rule 6 to shift pages.

Changed Items:

Rate/Rule Schedule Item Changes:

Exhibit Name:	Rule # or Page #:	Rate Action:	Previous State Filing Numbers:	Attach Document:
Revised Manual Pages	Various Pages	Replacement		AR PIM Manual eff 12-30-08 revised pages with pay plan change.pdf

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
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ARKANSAS PERSONAL INLAND MARINE MANUAL

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1. UNDERWRITING REQUIREMENTS

- A. Property must be insured to 100% of current market value. It is the insured's responsibility to establish the current market value of the property to substantiate the amount of insurance. However, because values are often difficult to establish, every effort should be made to assist the insured in determining the insurable value of the property to be covered.
- B. A complete detailed description of the items to be insured is required in addition to evidence of valuation. Refer to personal property classes and rates section.
 - 1. For jewelry, furs, fine arts, antiques and various types of collections, detailed appraisals are required.
 - 2. The amount of insurance written under a previous policy is not satisfactory evidence of value.
 - 3. For all other items, a bill of sale from an established store is acceptable as satisfactory evidence of value, if the sale was made within the past three years. If a current bill of sale is not available or an appraisal is not required, a complete detailed description of the items to be insured is required.
 - 4. Photographs of insured property are desirable, especially with valuable and intricate items.
- C. We do not insure unset diamonds or gold or silver bullion.
- D. Property used for business purposes or held for sale must be submitted for review prior to binding.
- E. The policy must be written in the name of the individual owner(s). Property titled in the name of a company or corporation is not eligible for coverage.

2. MINIMUM PREMIUM

A single minimum annual policy premium will apply, either \$35.00 or \$50.00, based on the type of property insured. Refer to the rate page in order to determine which minimum premium applies. In the event that two different deductibles could apply, only the \$50.00 deductible will apply.

3. POLICY TERM/PAYMENT OPTION

- A. The policy is written for 12 months. Renewal terms are processed according to the current rates and forms.

Twelve Month Policy Term			
Pay Plan Options	E-Pay Available	Service Charge	Billing Due Dates
Full Pay	Yes	N/A	Full payment due at inception of policy term.
Two Pay	Yes	N/A	50% due at inception with remaining due in 6 months
Four Pay	Yes	\$4 N/A- EFT	25% due at inception with remaining billed in 25% installments each 90 days
☞...Monthly	Yes	\$4 N/A- EFT	1/12 th due at inception with remaining billed in installments every 30 days

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3. POLICY TERM/PAYMENT OPTION (continued)

B. Electronic Funds Transfer (“E-Pay”)

An option available to insureds is to have their payment automatically transferred, from their bank account to State Auto electronically. The insured has the option of choosing the date they would like the deduction to take place. The insured will be notified by the company of the initial monthly amount of premium to be transferred, as well as any changes to that amount of one dollar (\$1.00) or more.

This option is available for new and existing business. Once State Auto receives the enrollment form, the insured’s policy will be set up for the electronic funds transfer. This option is not available on premium financed policies.

...C. Customers Can Pay:

- 1) **By Check** – Customers can mail in a check with the invoice billing stub.
- 2) **EFT** – Customers can have an automatic deduction taken from their bank account. Refer to item D.
- 3) Payments can be made any time of the day or night, seven days a week, by **credit** or **debit card** ((Visa or Master Card), or **automated check** (ACH payment), using either of these options:
 - a) **Pay on the Web** at www.stateauto.com – After selecting the option to “Pay Your Policy” customers can make a one-time payment without enrolling in the system or they can enroll in our “Pay Now” program where personal and payment type information is stored to facilitate and expedite future payments.
 - b) **Pay By Phone** using our automated service – just call 1-800-444-9950, extension 5118.

D. Agent “Sweep” / Upload Payments – Agents can collect insured payments in their office, deposit in their bank account, and State Auto “Sweeps” the money out via electronic transaction.

- 1) **New Business** – Agencies may upload insured new business and down payments through AgentSite netXress.
- 2) **Installment Payments** – Agents can “Sweep” insureds installment payments received in their office via State Auto’s AgentSite.

Contact Agency Interface Services at 1-888-999-8103 for more information on “Sweeping”.

...E. Timing Considerations – If the policy is issued 21 days or less before the effective date, the remaining installment payments will be divided accordingly by the number of installments remaining in the term. At renewal, the payment cycle will convert to the valid pay plan that was selected.

F. NSF Charge: A \$20 non-sufficient fund fee will be charged on all returned checks

4. CANCELLATION

- A.** If the policy or form of coverage is canceled or reduced, the return premium is computed pro-rata.
- B.** In the event of cancellation, return premium amounts under \$1.00 will be retained by the company unless requested by the insured.

5. PROCESSING INSTRUCTIONS

- A.** A current application should be secured and submitted to the company for each new risk. The application serves as a combination binder and application. It must be completed in its entirety, indicating coverage desired, and submitted to the company for policy issuance.
- B.** Endorsements will also be issued by the company. A completed Change Request (ACORD 70) provides the information needed to endorse a policy. When indicating “Additional Coverages,” if the added endorsement is a “fill-in,” indicate the information in the remarks section or attach a completed endorsement.

STATE AUTO INSURANCE COMPANIES

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6. RATING

All premium calculations in this program are rounded to the nearest dollar. Amounts of fifty cents or more are carried to the next highest dollar amount. Where multiple rating steps are performed, round at the end of each step. **Refer to rate pages to determine base rates for the desired coverage.**

...7. PERSONAL PROPERTY CLASSES

The various forms contained in this manual are designed to cover property acceptable to the State Auto Insurance Companies. Property that does not meet the following guidelines may be considered by submitting a completed application along with an appraisal or an acceptable evaluation document. We require a complete detailed description for all items regardless of value. For jewelry, furs and fine arts, any item(s) valued at \$5,000 or more will require an appraisal dated within the past five years of the effective date the item(s) was added. For other categories of personal property if the value is \$5,000 or more, an appraisal is not required however, a bill of sale and a full description is required. Refer to the policy form for complete and specific information regarding coverages.

A. PERSONAL ARTICLES

...Form **IM-175** provides open peril coverage for physical loss or damage, with a few exceptions and is used with policy jacket **FI-102** to cover the classes of personal property shown below.

- | | |
|-----------------------|---------------------------|
| 1. Bicycles | 6. Jewelry |
| 2. Coin Collections | 7. Musical Instruments |
| 3. Fine Arts | 8. Photographic Equipment |
| 4. Furs | 9. Silverware |
| 5. Golfers' Equipment | 10. Stamp Collections |

1. Bicycles IM-175

Coverage available for property owned by individuals and family members residing in the insured's household. Covers bicycles within the continental limits of the United States and Canada.

...2. Coin Collections IM-175

Covers rare and current coins, medals, paper money, bank notes, tokens of money and other numismatic property, including coin albums, containers, frames, cards and display cabinets in use with such collections. The policy provides worldwide coverage.

...3. Fine Arts IM-175

Covers fine arts and antiques, such as paintings, etchings, pictures, tapestries, art-glass windows, and other bonafide works of art (such as valuable rugs, statuary, marbles, bronzes, antique furniture, books, antique silver, manuscripts, porcelains, glass and bric-a-brac) of rarity, historical value or artistic merit, within the continental United States and Canada. Coverage on premises of fair grounds or any national or international exposition is not provided. Any single item to be insured for more than \$5,000 or any schedule of items to be insured for more than \$20,000 must be accompanied by an acceptable appraisal, dated within the past five years. A previous policy with another company is not satisfactory evidence of value. Do not bind coverage on any one item valued at \$15,000 or more or a schedule of items totaling \$50,000 or more without prior approval by the Company.

Breakage Rates -- The exclusion relating to breakage of fragile articles may be deleted for an additional premium computed at the rate applied to the aggregate value of articles given such protection. Use endorsement **IM-664-2** in addition to **IM-175**.

...4. Furs IM-175

Covers fur garments and garments trimmed with fur, anywhere in the world. This does NOT include artificial "furs" of man-made fabrics. Any single item to be insured for more than \$5,000 must be accompanied by an acceptable appraisal, dated within the past five years. Do not write or bind coverage on any one item valued at \$15,000 or more without prior approval by the company.

**ARKANSAS
PERSONAL INLAND MARINE MANUAL**

7. PERSONAL PROPERTY CLASSES (continued)

5. Golfers' Equipment IM-175

Covers golf clubs, golf clothing, golf equipment and self-propelled pull carts. The form covers such property anywhere in the world and also covers other clothing of the insured while contained in any locker situated in a clubhouse or other building used in connection with the game of golf.

6. Jewelry IM-175

Covers personal jewelry anywhere in the world. Jewelry is defined as articles of personal adornment made from precious and semi-precious metals, with or without gems or semi precious stones. Silverware, plated ware, and pewter are NOT considered to be jewelry. In addition, we do not insure unset gemstones.

Jewelry in vaults: Specific items of scheduled jewelry which are kept in a vault in a bank may be insured at a rate of \$5.20 per \$1,000 of insurance per year. The company must be notified in advance of removal from the vault and a short rate additional premium is charged for the period the jewelry is not vaulted. Use **IM-175-4** in addition to **IM-175**.

•...Appraisals, dated within the past five years, are required for each item of jewelry valued at more than \$2,500. A complete description -- including color, clarity, cut and carat weight along with the type of mounting (gold, silver, platinum) and its weight -- is needed in order to identify covered property. A

previous policy with another company is not satisfactory evidence of value. Do not bind coverage on any one item valued at \$15,000 or more or a schedule of items totaling \$50,000 or more without prior approval by the Company.

7. Musical Instruments IM-175

- Non-Professional use **IM-175**
- Professional use **IM-175** with **IM-175-6**

Covers musical instruments without restriction as to location.

8. Photographic Equipment IM-175

Covers cameras, camcorders/VCR cameras, projection machines and articles of equipment pertaining thereto, movable sound equipment pertaining to the recording, projection, reproduction and operation of motion pictures, and property such as films, binoculars, telescopes and microscopes which may be used in conjunction with photographic equipment. We do NOT cover television cameras or equipment, coin or token-operated devices, or property of dealers or manufacturers, or camera equipment used for business purposes. The coverage is worldwide.

9. Silverware, goldware or pewterware IM-175

Covers silverware, silver-plated ware, goldware, gold-plated ware and pewterware worldwide. We do not insure gold or silver bullion.

Antiques and property having historical value should be insured under a Fine Arts policy. The Silverware Floater is intended to insure property for its current value only. Current manufacturer's price lists are acceptable for establishing values.

10. Stamps IM-175

Covers postage stamps, including postage due, envelope, official, revenue, match and medicine stamps, covers, locals, reprints, essays, proof and other philatelic property including the books, pages and mounting thereof. The policy provides worldwide coverage.

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8. ADDITIONAL PERSONAL PROPERTY CLASSES

A. CB Radios and Car Telephones

☛...May be covered under an Inland Marine policy with a \$25.00 deductible. Use endorsement **IM-220** for CB radios and **IM-901** Scheduled Property endorsement for car telephones. These endorsements provide open peril coverage for direct physical loss or damage, with certain exclusions.

B. Farm Equipment **IM-850** and **IM-851**

Covers mobile farm equipment and machinery on a blanket or scheduled basis subject to an 80% coinsurance clause. Coverage applies only to property within the limits of the continental United States and Canada. Harvester combines and/or cotton pickers are not eligible on Form IM851.

☛...C. Guns **IM-211** and **IM-212**

Covers guns, equipment and accessories used with guns. Each item must be scheduled showing a separate limit of liability. The description of the gun or accessory should include the name of the manufacturer, the cost, date of purchase and the serial or other identifying number. The value of a given firearm depends on its condition and should follow the guidelines set out by the National Rifle Association to determine value.

These endorsements provide open peril coverage for direct physical loss or damage, with certain exclusions, within the continental United States and Canada.

☛...D. Hearing Aids **IM-901**

Provides open peril coverage for direct physical loss or damage, with certain exclusions, within the limits of the continental United States and Canada. The description of the hearing aid should include the name of manufacturer, cost, date of purchase and serial or other identifying number.

E. Livestock **IM-860**, **IM-861**, **IM-860-5**

Covers livestock of the type usual for farming and personal riding purposes, and also cattle used for breeding and show purposes. Our company insures such property only within the continental United States and Canada.

IM-861 provides blanket coverage which may be divided according to age, use type or otherwise.

IM-860 requires scheduling either by individual animal or by type with a limit of liability applying to each animal. **IM-861** is subject to 80% coinsurance.

Optional Perils - Livestock **IM-860-5**

At the specified additional rate on the entire policy amount, the coverage may be extended to cover the following hazards: accidental shooting, except by the insured or his employees, drowning, artificial electricity, attack by dogs or wild animals, collapse of buildings, and malicious mischief.

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8. ADDITIONAL PERSONAL PROPERTY CLASSES (Continued)

F. Miscellaneous Bric-A-Brac IM-901, IM-902, IM-903, IM-904

There are cases when coverage is requested for property for which a specific form is not available. There are two alternatives available to provide coverage for those risks that meet our underwriting requirements:

1. Scheduled Property Form All - Risk **IM-901** or Named Peril **IM-902**. Each item must be scheduled including a complete description and value.
2. Miscellaneous Property Form All - Risk **IM-903** or Named Peril **IM-904** provides coverage on a blanket basis.

Covers various types of collections such as baseball cards, dolls (cloth or ceramic), beer cans, comic books, magazines, cigarette lighters, etc. A valid appraisal or some other reliable evidence of value must accompany the application for insuring each item. Coverage applies while the property is in the continental United States, Canada or Puerto Rico.

G. Personal Effects IM-176

This policy provides open peril coverage for direct physical loss or damage to the insured property except as excluded. The policy covers personal effects that are usually carried by tourists and travelers while outside of the insured's domicile, anywhere in the world.

H. Sports Equipment IM-901

Provides open peril coverage for direct physical loss or damage, with certain exclusions within the limits of the continental United States and Canada. The description of the sporting equipment should include the name of the manufacturer, cost, date of purchase, model number, serial number and/or other identification numbers.

I. Tools IM-459

Portable tools, hand tools, and similar items not used for business purposes, are eligible for coverage under a Personal Inland Marine Policy. For tools used in a business or profession, refer to Commercial Lines Underwriting.

J. Trip Transit IM-412

A Trip Transit policy is written to cover property that is being transported on an individual trip, such as a load of furniture en route to a new residence. While the homeowners policy usually only provides broad named perils coverage to property being moved, a homeowner who is moving to a new location may need a Trip Transit policy for open peril coverage due to direct physical damage or loss with certain exclusions during the move. Territorial limits are set according to the trip covered. If the insured uses his/her own vehicle, or a leased or rental vehicle where no other insurance exists, add 50% to the applicable rate.

K. Wedding Presents IM-282

The Wedding Presents form provides temporary open peril coverage for direct physical damage or loss, with certain exceptions for wedding gifts. The wedding date must be shown on the form, as coverage automatically expires 90 days after the wedding date.

L. Personal Home Computers - Refer to Homeowners Manual HO-314

Mini-Computers, Micro Computers, Media and Data necessary for the operation of the equipment such as tapes, discs, drums, cards or other materials on which data is recorded, may be insured under the homeowners program. The endorsement provides open peril coverage for direct physical damage or loss, except as excluded.

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Supporting Document Schedules

Satisfied -Name:	Summary of Proposed Changes	Review Status:	
Comments:		Filed	07/09/2008
Attachment:			
AR PIM Summary of Proposed Changes.pdf			

Summary of Proposed Changes
Arkansas - Personal Inland Marine Program
State Auto Property & Casualty Insurance Company
Page 1 of 1

1) Payment plans:

We are adding a payment option chart with Full Pay, Monthly, Two Pay and Four Pay options. We are also added a timing considerations section.

2) Miscellaneous Rule Changes:

We are revising our manual as outlined in the following table:

Rule Name and Description of Change	New Rule # and New Page #	Old Rule # and Old Page #
Table of Contents-Adjusted Rules and Page numbers to reflect changes.		
Policy Term/Payment Options added policy term chart, also revised credit card payment option wording for clarification purposes. Also added Timing Considerations section. Additions caused remaining rules to shift pages.	Rule 3, Pages 1 and 2	Rule 3, Pages 1 and 2
Personal Property Classes, revised appraisal requirement to reflect that appraisals dated within the past five years are needed for items valued at \$5000 or more effective the date the item was added. Also revised Personal Articles wording from "all risk coverage" to "open peril coverage".	Rule 7, Pages 3 and 4	Rule 7, Pages 2 to 4
Additional Personal Property Classes, revised wording from "all risk coverage" to "open peril coverage".	Rule 8, Page 5 and 6	Rule 8, Page 4 to 6

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Pay Plan Options	E-Pay Available	Service Charge	Billing Due Dates
Full Pay	Yes	N/A	Full payment due at inception of policy term.
Two Pay	Yes	N/A	50% due at inception with remaining due in 6 months
Four Pay	Yes	\$4 N/A- EFT	25% due at inception with remaining billed in 25% installments each 90 days
☞...Monthly	Yes	\$4 N/A- EFT	1/12 th due at inception with remaining billed in installments every 30 days

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3. POLICY TERM/PAYMENT OPTION (continued)

B. Electronic Funds Transfer ("E-Pay")

An option available to insureds is to have their payment automatically transferred, from their bank account to State Auto electronically. The insured has the option of choosing the date they would like the deduction to take place. The insured will be notified by the company of the initial monthly amount of premium to be transferred, as well as any changes to that amount of one dollar (\$1.00) or more.

This option is available for new and existing business. Once State Auto receives the enrollment form, the insured's policy will be set up for the electronic funds transfer. This option is not available on premium financed policies.

...C. Customers Can Pay Online / Credit Card Payments. Direct bill customers can now use their credit card to make a down payment when taking out a new policy with State Auto. Agents can access the Credit Card Payment Agreement New Business Cash With Application Only Form (CG 874) via Agent Site. The form must be completed and faxed to the number provided on the form. Additionally, direct bill customers can make regular premium payments online at www.stateauto.com. After selecting the option to "Pay Your Policy" customers can make a one-time payment without enrolling in the system or they can enroll in our "Pay Now" program where personal and payment type information is stored to facilitate and expedite future payments. Whether direct bill customers are making a one-time online payment or are enrolled in our "Pay Now" program, they can opt to pay through use of an automated check (ACH payment) or can make payment using a VISA™ or MasterCard™ credit or "pin-less" debit card.

...D. Timing Considerations – If the policy is issued 21 days or less before the effective date, the remaining installment payments will be divided accordingly by the number of installments remaining in the term. At renewal, the payment cycle will convert to the valid pay plan that was selected.

E. NSF Charge: A \$20 non-sufficient fund fee will be charged on all returned checks

4. CANCELLATION

A. If the policy or form of coverage is canceled or reduced, the return premium is computed pro-rata.

B. In the event of cancellation, return premium amounts under \$1.00 will be retained by the company unless requested by the insured.

5. PROCESSING INSTRUCTIONS

A. A current application should be secured and submitted to the company for each new risk. The application serves as a combination binder and application. It must be completed in its entirety, indicating coverage desired, and submitted to the company for policy issuance.

B. Endorsements will also be issued by the company. A completed Change Request (ACORD 70) provides the information needed to endorse a policy. When indicating "Additional Coverages," if the added endorsement is a "fill-in," indicate the information in the remarks section or attach a completed endorsement.

6. RATING

All premium calculations in this program are rounded to the nearest dollar. Amounts of fifty cents or more are carried to the next highest dollar amount. Where multiple rating steps are performed, round at the end of each step. **Refer to rate pages to determine base rates for the desired coverage.**

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7. PERSONAL PROPERTY CLASSES

The various forms contained in this manual are designed to cover property acceptable to the State Auto Insurance Companies. Property that does not meet the following guidelines may be considered by submitting a completed application along with an appraisal or an acceptable evaluation document. We require a complete detailed description for all items regardless of value. For jewelry, furs and fine arts, any item(s) valued at \$5,000 or more will require an appraisal dated within the past five years of the effective date the item(s) was added. For other categories of personal property if the value is \$5,000 or more, an appraisal is not required however, a bill of sale and a full description is required. Refer to the policy form for complete and specific information regarding coverages.

A. PERSONAL ARTICLES

Form **IM-175** provides open peril coverage for physical loss or damage, with a few exceptions and is used with policy jacket **FI-102** to cover the classes of personal property shown below.

- | | |
|-----------------------|---------------------------|
| 1. Bicycles | 6. Jewelry |
| 2. Coin Collections | 7. Musical Instruments |
| 3. Fine Arts | 8. Photographic Equipment |
| 4. Furs | 9. Silverware |
| 5. Golfers' Equipment | 10. Stamp Collections |

1. Bicycles IM-175

Coverage available for property owned by individuals and family members residing in the insured's household. Covers bicycles within the continental limits of the United States and Canada.

2. Coin Collections IM-175

Covers rare and current coins, medals, paper money, bank notes, tokens of money and other numismatic property, including coin albums, containers, frames, cards and display cabinets in use with such collections. The policy provides worldwide coverage.

3. Fine Arts IM-175

Covers fine arts and antiques, such as paintings, etchings, pictures, tapestries, art-glass windows, and other bonafide works of art (such as valuable rugs, statuary, marbles, bronzes, antique furniture, books, antique silver, manuscripts, porcelains, glass and bric-a-brac) of rarity, historical value or artistic merit, within the continental United States and Canada. Coverage on premises of fair grounds or any national or international exposition is not provided. Any single item to be insured for more than \$5,000 or any schedule of items to be insured for more than \$20,000 must be accompanied by an acceptable appraisal, dated within the past five years. A previous policy with another company is not satisfactory evidence of value. Do not bind coverage on any one item valued at \$15,000 or more or a schedule of items totaling \$50,000 or more without prior approval by the Company.

Breakage Rates -- The exclusion relating to breakage of fragile articles may be deleted for an additional premium computed at the rate applied to the aggregate value of articles given such protection. Use endorsement **IM-664-2** in addition to **IM-175**.

4. Furs IM-175

Covers fur garments and garments trimmed with fur, anywhere in the world. This does NOT include artificial "furs" of man-made fabrics. Any single item to be insured for more than \$5,000 must be accompanied by an acceptable appraisal, dated within the past five years. Do not write or bind coverage on any one item valued at \$15,000 or more without prior approval by the company.

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7. PERSONAL PROPERTY CLASSES (continued)

5. Golfers' Equipment IM-175

Covers golf clubs, golf clothing, golf equipment and self-propelled pull carts. The form covers such property anywhere in the world and also covers other clothing of the insured while contained in any locker situated in a clubhouse or other building used in connection with the game of golf.

6. Jewelry IM-175

Covers personal jewelry anywhere in the world. Jewelry is defined as articles of personal adornment made from precious and semi-precious metals, with or without gems or semi precious stones. Silverware, plated ware, and pewter are NOT considered to be jewelry. In addition, we do not insure unset gemstones.

Jewelry in vaults: Specific items of scheduled jewelry which are kept in a vault in a bank may be insured at a rate of \$5.20 per \$1,000 of insurance per year. The company must be notified in advance of removal from the vault and a short rate additional premium is charged for the period the jewelry is not vaulted. Use **IM-175-4** in addition to **IM-175**.

☛...Appraisals, dated within the past five years, are required for each item of jewelry valued at more than \$2,500. A complete description -- including color, clarity, cut and carat weight along with the type of mounting (gold, silver, platinum) and its weight -- is needed in order to identify covered property. A previous policy with another company is not satisfactory evidence of value. Do not bind coverage on any one item valued at \$15,000 or more or a schedule of items totaling \$50,000 or more without prior approval by the Company.

7. Musical Instruments IM-175

- Non-Professional use **IM-175**
- Professional use **IM-175** with **IM-175-6**

Covers musical instruments without restriction as to location.

8. Photographic Equipment IM-175

Covers cameras, camcorders/VCR cameras, projection machines and articles of equipment pertaining thereto, movable sound equipment pertaining to the recording, projection, reproduction and operation of motion pictures, and property such as films, binoculars, telescopes and microscopes which may be used in conjunction with photographic equipment. We do NOT cover television cameras or equipment, coin or token-operated devices, or property of dealers or manufacturers, or camera equipment used for business purposes. The coverage is worldwide.

9. Silverware, goldware or pewterware IM-175

Covers silverware, silver-plated ware, goldware, gold-plated ware and pewterware worldwide. We do not insure gold or silver bullion.

Antiques and property having historical value should be insured under a Fine Arts policy. The Silverware Floater is intended to insure property for its current value only. Current manufacturer's price lists are acceptable for establishing values.

10. Stamps IM-175

Covers postage stamps, including postage due, envelope, official, revenue, match and medicine stamps, covers, locals, reprints, essays, proof and other philatelic property including the books, pages and mounting thereof. The policy provides worldwide coverage.

STATE AUTO INSURANCE COMPANIES

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8. ADDITIONAL PERSONAL PROPERTY CLASSES

A. CB Radios and Car Telephones

☛...May be covered under an Inland Marine policy with a \$25.00 deductible. Use endorsement **IM-220** for CB radios and **IM-901** Scheduled Property endorsement for car telephones. These endorsements provide open peril coverage for direct physical loss or damage, with certain exclusions.

B. Farm Equipment **IM-850** and **IM-851**

Covers mobile farm equipment and machinery on a blanket or scheduled basis subject to an 80% coinsurance clause. Coverage applies only to property within the limits of the continental United States and Canada. Harvester combines and/or cotton pickers are not eligible on Form IM851.

☛...C. Guns **IM-211** and **IM-212**

Covers guns, equipment and accessories used with guns. Each item must be scheduled showing a separate limit of liability. The description of the gun or accessory should include the name of the manufacturer, the cost, date of purchase and the serial or other identifying number. The value of a given firearm depends on its condition and should follow the guidelines set out by the National Rifle Association to determine value.

These endorsements provide open peril coverage for direct physical loss or damage, with certain exclusions, within the continental United States and Canada.

☛...D. Hearing Aids **IM-901**

Provides open peril coverage for direct physical loss or damage, with certain exclusions, within the limits of the continental United States and Canada. The description of the hearing aid should include the name of manufacturer, cost, date of purchase and serial or other identifying number.

E. Livestock **IM-860**, **IM-861**, **IM-860-5**

Covers livestock of the type usual for farming and personal riding purposes, and also cattle used for breeding and show purposes. Our company insures such property only within the continental United States and Canada.

IM-861 provides blanket coverage which may be divided according to age, use type or otherwise.

IM-860 requires scheduling either by individual animal or by type with a limit of liability applying to each animal. **IM-861** is subject to 80% coinsurance.

Optional Perils - Livestock **IM-860-5**

At the specified additional rate on the entire policy amount, the coverage may be extended to cover the following hazards: accidental shooting, except by the insured or his employees, drowning, artificial electricity, attack by dogs or wild animals, collapse of buildings, and malicious mischief.

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8. ADDITIONAL PERSONAL PROPERTY CLASSES (Continued)

F. Miscellaneous Bric-A-Brac IM-901, IM-902, IM-903, IM-904

There are cases when coverage is requested for property for which a specific form is not available. There are two alternatives available to provide coverage for those risks that meet our underwriting requirements:

1. Scheduled Property Form All - Risk **IM-901** or Named Peril **IM-902**. Each item must be scheduled including a complete description and value.
2. Miscellaneous Property Form All - Risk **IM-903** or Named Peril **IM-904** provides coverage on a blanket basis.

Covers various types of collections such as baseball cards, dolls (cloth or ceramic), beer cans, comic books, magazines, cigarette lighters, etc. A valid appraisal or some other reliable evidence of value must accompany the application for insuring each item. Coverage applies while the property is in the continental United States, Canada or Puerto Rico.

G. Personal Effects IM-176

This policy provides open peril coverage for direct physical loss or damage to the insured property except as excluded. The policy covers personal effects that are usually carried by tourists and travelers while outside of the insured's domicile, anywhere in the world.

H. Sports Equipment IM-901

Provides open peril coverage for direct physical loss or damage, with certain exclusions within the limits of the continental United States and Canada. The description of the sporting equipment should include the name of the manufacturer, cost, date of purchase, model number, serial number and/or other identification numbers.

I. Tools IM-459

Portable tools, hand tools, and similar items not used for business purposes, are eligible for coverage under a Personal Inland Marine Policy. For tools used in a business or profession, refer to Commercial Lines Underwriting.

J. Trip Transit IM-412

A Trip Transit policy is written to cover property that is being transported on an individual trip, such as a load of furniture en route to a new residence. While the homeowners policy usually only provides broad named perils coverage to property being moved, a homeowner who is moving to a new location may need a Trip Transit policy for open peril coverage due to direct physical damage or loss with certain exclusions during the move. Territorial limits are set according to the trip covered. If the insured uses his/her own vehicle, or a leased or rental vehicle where no other insurance exists, add 50% to the applicable rate.

K. Wedding Presents IM-282

The Wedding Presents form provides temporary open peril coverage for direct physical damage or loss, with certain exceptions for wedding gifts. The wedding date must be shown on the form, as coverage automatically expires 90 days after the wedding date.

L. Personal Home Computers - Refer to Homeowners Manual HO-314

Mini-Computers, Micro Computers, Media and Data necessary for the operation of the equipment such as tapes, discs, drums, cards or other materials on which data is recorded, may be insured under the homeowners program. The endorsement provides open peril coverage for direct physical damage or loss, except as excluded.