

SERFF Tracking Number:	CRUM-125797968	State:	Arkansas
First Filing Company:	Crum & Forster Indemnity Company, ...	State Tracking Number:	EFT \$75
Company Tracking Number:	MOTOR CARRIER		
TOI:	20.0 Commercial Auto	Sub-TOI:	20.0001 Business Auto
Product Name:	Motor Carrier		
Project Name/Number:	Motor08/08Motor		

## Filing at a Glance

Companies: Crum & Forster Indemnity Company, The North River Insurance Company, United States Fire Insurance Company

Product Name: Motor Carrier	SERFF Tr Num: CRUM-125797968	State: Arkansas
TOI: 20.0 Commercial Auto	SERFF Status: Closed	State Tr Num: EFT \$75
Sub-TOI: 20.0001 Business Auto	Co Tr Num: MOTOR CARRIER	State Status: Fees verified and received
Filing Type: Rule	Co Status:	Reviewer(s): Betty Montesi, Llyweyia Rawlins
	Authors: Roger Bennett, Debbie Deluccia	Disposition Date: 09/03/2008
	Date Submitted: 09/02/2008	Disposition Status: Exempt from Review
Effective Date Requested (New): 10/01/2008		Effective Date (New): 10/01/2008
Effective Date Requested (Renewal): 10/01/2008		Effective Date (Renewal): 10/01/2008

State Filing Description:

## General Information

Project Name: Motor08	Status of Filing in Domicile: Pending
Project Number: 08Motor	Domicile Status Comments: This new country wide filing is pending with the the domicile states of DE and NJ.
Reference Organization: N/A	Reference Number: N/A
Reference Title: N/A	Advisory Org. Circular: N/A
Filing Status Changed: 09/03/2008	Deemer Date:
State Status Changed: 09/03/2008	
Corresponding Filing Tracking Number: N/A	
Filing Description:	
This is our new Motor Carrier Rule for commercial auto.	

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Refer to the Explanatory.

## Company and Contact

### Filing Contact Information

Roger W. Bennett, Regulatory Compliance roger\_bennett@cfins.com  
 Specialist  
 305 MADISON AVENUE (973) 490-6809 [Phone]  
 MORRISTOWN, NJ 07962 (973) 490-6062[FAX]

### Filing Company Information

Crum & Forster Indemnity Company	CoCode: 31348	State of Domicile: Delaware
305 Madison Avenue	Group Code: 158	Company Type:
Morristown, NJ 07960	Group Name:	State ID Number:
(973) 490-6476 ext. [Phone]	FEIN Number: 22-2868548	
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The North River Insurance Company	CoCode: 21105	State of Domicile: New Jersey
305 Madison Avenue	Group Code: 158	Company Type:
Morristown, NJ 07960	Group Name:	State ID Number:
(973) 490-6476 ext. [Phone]	FEIN Number: 22-1964135	
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United States Fire Insurance Company	CoCode: 21113	State of Domicile: Delaware
305 MADISON AVENUE	Group Code: 158	Company Type:
MORRISTOWN, NJ 07962	Group Name:	State ID Number:
(973) 490-6476 ext. [Phone]	FEIN Number: 13-5459190	
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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$75.00  
 Retaliatory? No  
 Fee Explanation: 25 per company - 3 companies  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
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Crum & Forster Indemnity Company	\$0.00	09/02/2008	
The North River Insurance Company	\$0.00	09/02/2008	
United States Fire Insurance Company	\$75.00	09/02/2008	22247914



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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Exempt from Review	Llyweyia Rawlins	09/03/2008	09/03/2008

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## Disposition

Disposition Date: 09/03/2008

Effective Date (New): 10/01/2008

Effective Date (Renewal): 10/01/2008

Status: Exempt from Review

Comment:

This line is exempt from filing rates/rules in compliance with ACA 23-67-206 which states that P&C insurance for commercial risks, excluding workers' compensation, employers' liability and professional liability insurance, including but not limited to, medical malpractice insurance, are exempted from the rate/rule filing and review requirements.

Rate data does NOT apply to filing.

### Overall Rate Information for Multiple Company Filings

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

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Explanatory	Accepted for Informational Purposes	Yes
Rate	New Venture Surcharge	Accepted for Informational Purposes	Yes

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## **Rate Information**

Rate data does NOT apply to filing.

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## Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Accepted for Informational Purposes	New Venture Surcharge	Rule 71	New	C&F Auto Rules.pdf

COMMERCIAL LINES MANUAL  
DIVISION ONE  
COMMERCIAL AUTOMOBILE  
EXCEPTION PAGES

**EXCEPTIONS TO DIVISION 1 GENERAL RULES**

**12. FORMS PORTFOLIO REFERENCE**

The following are added to the current exception to **Rule 12 D**. The following forms are also available:

FM 114.0.1336	07 08	Single Deductible
FM 114.0.1337	07 08	Transportation Broker of Freight Forwarder Operations Limited Liability
FM 114.0.1338	07 08	Motor Carrier Coverage Part Declarations
FM 114.0.1338(A)	07 08	Motor Carrier Coverage Part Supplemental Declarations

**ADDITIONS TO DIVISION 1 GENERAL RULES**

**71. NEW VENTURE SURCHARGE**

- A. Eligibility:** New Ventures are risks that have been formed or been in business for less than three years or existing firms that are under new ownership and new owners with less three years experience in managing or running a trucking company.
- B. Rating:** New ventures will be subject to an additional premium calculated by multiplying the otherwise applicable liability and physical damage premium by a factor of 1.15 for the first year and a second year factor of 1.10.

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## Supporting Document Schedules

**Satisfied -Name:** Explanatory

### Review Status:

Accepted for Informational 09/03/2008  
Purposes

### Comments:

Attached

### Attachment:

1111 - Motor Carrier Explan.pdf

## **EXPLANATORY MEMORANDUM MOTOR CARRIER FILING**

### **Forms**

#### **1. FM 114.0.1336 07 08 SINGLE DEDUCTIBLE**

This optional additional coverage endorsement is provided without an additional premium charge. In the event of loss or damage to multiple covered autos and/or cargo or trailer coverages, we will only apply one deductible to the loss. The applied deductible will be the largest deductible that would otherwise apply.

#### **2. FM 114.0.1337 07 08 TRANSPORTATION BROKER OR FREIGHT FORWARDER OPERATIONS LIABILITY EXCLUSION**

This optional endorsement provides notice to the insured that the premium charged does not include exposure to the described operations.

### **Additional Rule**

#### **1. NEW VENTURE SURCHARGE**

We are adding an additional rule for rating New Ventures. New Ventures are risks that have been formed or been in business for less than three years or existing firms that are under new ownership and new owners with less three years experience in managing or running a trucking company.

Qualifying new ventures will be subject to an additional premium calculated by multiplying the otherwise applicable liability and physical damage premium by a factor of 1.15 for the first year and a second year factor of 1.10. This premium charge is comparable to that of competitor filings.

The following Declarations pages are included on an informational basis. They do not provide coverage and are not considered to be part of the policy. If required to be formally filed, please consider these to be part of this filing.

1. FM 114.0.1338 07 08 MOTOR CARRIER COVERAGE PART DECLARATIONS
2. FM 114.0.1338(A) 07 08 MOTOR CARRIER SUPPLEMENTAL DECLARATIONS