

SERFF Tracking Number: PERR-125778475 State: Arkansas
Filing Company: Diamond State Insurance Company State Tracking Number: #103547 \$50
Company Tracking Number: DSIC-GL-VD-AR-08-01-F
TOI: 17.2 Other Liability - Occurrence Only Sub-TOI: 17.2001 Commercial General Liability
Product Name: Vacant Dwelling Program
Project Name/Number: DSIC-GL-VD-AR-08-01-F /DSIC-GL-VD-AR-08-01-F

Filing at a Glance

Company: Diamond State Insurance Company

Product Name: Vacant Dwelling Program SERFF Tr Num: PERR-125778475 State: Arkansas
TOI: 17.2 Other Liability - Occurrence Only SERFF Status: Closed State Tr Num: #103547 \$50
Sub-TOI: 17.2001 Commercial General Liability Co Tr Num: DSIC-GL-VD-AR-08-01-F State Status: Fees verified and received
Filing Type: Form Co Status: Reviewer(s): Betty Montesi, Edith Roberts
Authors: Faviola Jimenez, Lois Pimentel, Olga E. Burciaga Disposition Date: 09/30/2008
Date Submitted: 08/15/2008 Disposition Status: Approved
Effective Date Requested (New): 01/01/2009 Effective Date (New):
Effective Date Requested (Renewal): 01/01/2009 Effective Date (Renewal):
State Filing Description:

General Information

Project Name: DSIC-GL-VD-AR-08-01-F Status of Filing in Domicile: Pending
Project Number: DSIC-GL-VD-AR-08-01-F Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 09/30/2008
State Status Changed: 08/25/2008 Deemer Date:
Corresponding Filing Tracking Number:
Filing Description:

On behalf of Diamond State Insurance Company ("The Company"), we are filing to propose changes to the general liability forms under their Vacant Dwelling program. The new and revised forms/endorsements are described in more detail in Attachment A. See enclosed filing memorandum for further details.

The Company respectfully requests that the proposed forms be implemented for all policies effective on January 1, 2009.

<i>SERFF Tracking Number:</i>	<i>PERR-125778475</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Diamond State Insurance Company</i>	<i>State Tracking Number:</i>	<i>#103547 \$50</i>
<i>Company Tracking Number:</i>	<i>DSIC-GL-VD-AR-08-01-F</i>		
<i>TOI:</i>	<i>17.2 Other Liability - Occurrence Only</i>	<i>Sub-TOI:</i>	<i>17.2001 Commercial General Liability</i>
<i>Product Name:</i>	<i>Vacant Dwelling Program</i>		
<i>Project Name/Number:</i>	<i>DSIC-GL-VD-AR-08-01-F /DSIC-GL-VD-AR-08-01-F</i>		

Enclosed is authorization for Perr&Knight to submit this filing on behalf of the Company. All correspondence related to this filing should be directed to Perr&Knight. The Company has prepared the forms contained in this filing. If there are any requests for additional information related to items prepared by the Company, we will forward the request immediately to the Company. We will submit the Company's response to your attention as soon as we receive it.

We trust you will find this submission acceptable, and as such look forward to your approval. Please do not hesitate to contact us with any questions or comments.

Company and Contact

Filing Contact Information

(This filing was made by a third party - perrandknightactuaryconsultants)

Faviola Jimenez , Filing Analyst	doi@perrknight.com
881 Alma Real Drive	(310) 230-9339 [Phone]
Pacific Palisades, CA 90272	(310) 230-8529[FAX]

Filing Company Information

Diamond State Insurance Company	CoCode: 42048	State of Domicile: Indiana
c/o Perr&Knight, 881 Alma Real Drive	Group Code: 920	Company Type: Property & Casualty

Suite 205	Group Name: United National Group	State ID Number:
Pacific Palisades, CA 90272	FEIN Number: 51-0257823	
(888) 201-5123 ext. 138[Phone]	-----	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	AR filing fee is \$50 per form submission
Per Company:	No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Diamond State Insurance Company	\$0.00	08/15/2008	

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
103547	\$50.00	08/07/2008

SERFF Tracking Number: PERR-125778475 State: Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Edith Roberts	09/30/2008	09/30/2008

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending	Edith Roberts	08/25/2008	08/25/2008	Faviola Jimenez	09/22/2008	09/22/2008

Industry
Response

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
RE: Due Date	Note To Reviewer	Olga E. Burciaga	09/18/2008	09/18/2008

SERFF Tracking Number: *PERR-125778475* *State:* *Arkansas*
Filing Company: *Diamond State Insurance Company* *State Tracking Number:* *#103547 \$50*
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Disposition

Disposition Date: 09/30/2008

Effective Date (New):

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: PERR-125778475 State: Arkansas
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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	Independent Contractors - Total Exclusion	Approved	Yes
Form	Independent Contractors - Conditional Exclusion	Approved	Yes
Form	Injury to Independent Contractors and Employees of Independent Contractors Exclusion	Approved	Yes
Form	Indoor Air Quality Exclusion	Approved	Yes
Form	Lead Liability Exclusion	Approved	Yes
Form	Asbestos and Silica Exclusion	Approved	Yes
Form (revised)	Arkansas Punitive & Exemplary Damages Exclusion	Approved	Yes
Form	Punitive & Exemplary Damages Exclusion	Approved	Yes
Form	Limitation of Coverage to Premises/Operations	Approved	Yes
Form	Multi-Exclusion Endorsement	Approved	Yes

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 08/25/2008
Submitted Date 08/25/2008
Respond By Date

Dear Faviola Jimenez ,

This will acknowledge receipt of the captioned filing.

Pursuant to AR Code 23-79-307 (8), punitive damages must be defined similarly to "those damages imposed to punish a wrong-doer or to deter others from similar conduct." Please add definition to this endorsement (Endorsement # F658).

Please feel free to contact me if you have questions.

Sincerely,
Edith Roberts

Response Letter

Response Letter Status Submitted to State
Response Letter Date 09/22/2008
Submitted Date 09/22/2008

Dear Edith Roberts,

Comments:

Response 1

Comments: Thank you for your initial review of this filing. Attached please find F662 Arkansas Punitive & Exemplary Damages Exclusion which replaces endorsement F658.

Please do not hesitate to contact us with any questions or comments.

Changed Items:

No Supporting Documents changed.

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Form Schedule Item Changes

Form Name	Form Number	Edition Date	Form Type	Action	Action Specific Data	Readability Score	Attach Document
Arkansas Punitive & Exemplary Damages Exclusion	F662	09/2008	Endorsement/Amendment/Conditions	New		0	F662 Arkansas Punitive and Exemplary Damages.pdf
Previous Version							
Punitive & Exemplary Damages Exclusion	F658	05/2008	Endorsement/Amendment/Conditions	New		0	F658 - Punitive & Exemplary Damages Exclusion.pdf

No Rate/Rule Schedule items changed.

Sincerely,
 Faviola Jimenez, Lois Pimentel, Olga E. Burciaga

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Note To Reviewer

Created By:

Olga E. Burciaga on 09/18/2008 02:22 PM

Subject:

RE: Due Date

Comments:

Ms. Roberts,

At this time, Diamond State Insurance Company would like to request a two-week extension of the due date. Please advise if this request could be granted. We thank you in advance for your time and assistance with this matter.

Please do not hesitate to contact us with any comments or concerns.

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Independent Contractors - Total Exclusion	F275	05/2008	Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 F275 (09/1998) Previous Filing #: Data not available	0.00	F275 - Independent Contractors-Total Exclusion.pdf
Approved	Independent Contractors - Conditional Exclusion	F276	05/2008	Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 F276 (09/1998) Previous Filing #: Data not available	0.00	F276 - Independent Contractors-Conditional Exclusion.pdf
Approved	Injury to Independent Contractors and Employees of Independent Contractors Exclusion	F277	05/2008	Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 F277 (09/1998) Previous Filing #: Data not available	0.00	F277 - Injury to Independent Contractors and Employees of Independent Contractors.pdf
Approved	Indoor Air Quality Exclusion	F637	05/2008	Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 F637 (05/2001) Previous Filing #: Data not available	0.00	F637 - Indoor Air Quality Exclusion.pdf
Approved	Lead Liability Exclusion	F638	05/2008	Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 F638 (05/2001) Previous Filing #: Data not available	0.00	F638 - Lead Liability Exclusion.pdf
Approved	Asbestos and	F657	05/2008	Endorsement New		0.00	F657 -

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Approval	Description	Code	Effective Date	Endorsement/Condition	Amount	File Name
	Silica Exclusion			nt/Amendm ent/Condi ons		Asbestos and Silica Exclusion.pd f
Approved	Arkansas Punitive & Exemplary Damages Exclusion	F662	09/2008	Endorseme New nt/Amendm ent/Condi ons	0.00	F662 Arkansas Punitive and Exemplary Damages.pd f
Approved	Limitation of Coverage to Premises/Operati ons	F119		Endorseme Withdrawn nt/Amendm ent/Condi ons	Replaced Form #:0.00 Previous Filing #: Data not available	
Approved	Multi-Exclusion Endorsement	F161		Endorseme Withdrawn nt/Amendm ent/Condi ons	Replaced Form #:0.00 Previous Filing #: Data not available	

POLICY NUMBER:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

INDEPENDENT CONTRACTORS – TOTAL EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

This insurance does not apply to “bodily injury”, “property damage” or “personal and advertising injury” arising out of operations performed for you or on your behalf, by any “volunteer worker”, independent contractor or sub-contractor of yours.

POLICY NUMBER:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

INDEPENDENT CONTRACTORS – CONDITIONAL EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

This insurance does not apply to “bodily injury”, “property damage” or “personal and advertising injury” arising out of operations performed for you or on your behalf, by any independent contractor or sub-contractor of yours, unless such contractor has in force general liability coverage including “products-completed operations hazard” and contractual liability coverage, with limits equal to the limits on this policy and on which you are named as a additional insured.

POLICY NUMBER:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**INJURY TO INDEPENDENT CONTRACTORS
AND EMPLOYEES OF INDEPENDENT CONTRACTORS EXCLUSION**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

This insurance does not apply to "bodily injury" sustained by any independent contractor and/or any employee of an independent contractor contracted by you or on your behalf, unless such independent contractor has a Workers' Compensation Policy, Employee Accident Policy or Non-Subscriber Legal Liability Policy in force to cover such employee injuries.

This exclusion applies:

1. Whether the insured may be liable as an employer or in any other capacity;
2. To any obligation to share damages with or repay someone else who must pay damages because of the injury; or
3. To liability assumed by the insured under an "insured contract."

POLICY NUMBER:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

INDOOR AIR QUALITY EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

This insurance does not apply to:

1. "Bodily injury", "property damage" or "personal and advertising injury" arising out of, resulting from, caused or contributed to by mold, mildew and/or other conditions affecting indoor air quality; or
2. The cost of abatement, mitigation, removal or disposal of mold, mildew and/or other conditions affecting indoor air quality.

This exclusion also includes:

- a. Any supervision, instructions, recommendations, warnings, or advice given or which should have been given in connection with the above; and
- b. Any obligation to share damages with or repay someone else who must pay damages because of such injury or damage.

POLICY NUMBER:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LEAD LIABILITY EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

This insurance does not apply to:

1. "Bodily injury", "property damage" or "personal and advertising injury" arising out of, resulting from, caused by or contributed to by inhalation, ingestion or prolonged physical exposure to lead or lead paint or any goods or products containing lead;
2. The cost of abatement, mitigation, removal or disposal of lead, lead paint or any product or material containing lead.

This exclusion also applies to:

- a. Any supervision, instructions, recommendations, warnings, or advice given or which should have been given in connection with the above; and
- b. Any obligation to share damages with or repay someone else who must pay damages because of such injury or damage.

POLICY NUMBER:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

ASBESTOS AND SILICA EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

This insurance does not apply to:

- (1) "Bodily injury", "property damage" or "personal and advertising injury" arising out of, resulting from, caused or contributed to by asbestos or silica; or
- (2) The cost of abatement, mitigation, removal or disposal of asbestos or silica.

This exclusion also includes:

- (a) Any supervision, instructions, recommendations, warnings, or advice given or which should have been given in connection with the above; and
- (b) Any obligation to share damages with or repay someone else who must pay damages because of such injury or damage.

POLICY NUMBER:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

ARKANSAS PUNITIVE & EXEMPLARY DAMAGES EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

This insurance does not apply to “punitive damages”, exemplary damages, fines, penalties, treble damages, or any other increase in damages resulting from the multiplication of compensatory damages.

“Punitive damages” means those damages imposed to punish a wrong doer or to deter others from similar conduct.

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Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty **Review Status:** Approved 09/30/2008

Comments:

Attachment:

2007 NAIC FFS + GL.pdf

Satisfied -Name: Supporting Documentation **Review Status:** Approved 09/30/2008

Comments:

- Filing Memorandum
- Appendix A
- Letter of Authorization

Attachments:

DSIC GL Form memo - change states.pdf

Appendix A.pdf

P&K Third-Party Authorization Letter - Vacant Dwellings.pdf

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 #		DSIC-GL-VD-AR-08-01-F		
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)		N/A		
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement or Withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	Independent Contractors - Total Exclusion	F275 (05/2008)	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
02	Independent Contractors - Conditional Exclusion	F276 (05/2008)	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
03	Injury to Independent Contractors and Employees of Independent Contractors Exclusion	F277 (05/2008)	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		
04	Indoor Air Quality Exclusion	F637 (05/2008)	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
05	Lead Liability Exclusion	F638 (05/2008)	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
06	Asbestos and Silica Exclusion	F657 (05/2008)	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		
07	Punitive & Exemplary Damages Exclusion	F658 (05/2008)	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		
08	Limitation of Coverage to Premises/Operations	F119	<input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
09	Multi-Exclusion Endorsement	F161	<input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
10			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
11			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
12			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		

Diamond State Insurance Company

Vacant Dwelling – General Liability

Forms Memorandum

Diamond State Insurance Company (“The Company”) is filing to introduce new forms and propose changes to existing general liability forms under their Vacant Dwelling program. The proposed forms/endorsements are included in this submission and are addressed in the attached forms list. In addition, the new and revised forms/endorsements are described in more detail in Attachment A.

UnitedAmerica Insurance Group
Vacant Dwelling Program - General Liability
Proposed Changes to the Current Forms

Liability Endorsements	Explanation for use	Description of Changes made to form	Mandatory (M) or Optional (O)
1 Limitation of Coverage to Premises/Operations (F119)		WITHDRAW	
2 Multi-Exclusion Endorsement (F161) Vacant & Renovations only	Mandatory Endorsement attached to all policies with Commercial General Liability Coverage Part. Modifies	WITHDRAW	M
3 Independent Contractors-Total Exclusion (F275) Renovations only Old Ed 09 98 New Ed 05 08	Optional endorsement. Excludes coverage for Independent Contractors totally.	Language amended to modify most recent ISO form	O
4 Independent Contractors-Conditional Exclusion (F276) Renovations only Old Ed 09 98 New Ed 05 08	Optional endorsement. Provides conditional coverage to defend or investigate if insured is named as an additional insured under the independent contractor or sub-contractor's comprehensive liability policy.	Language amended to modify most recent ISO form	O
5 Exclusion-Injury to Independent Contractors & Employees of Independent Contractors (F277) Renovations only Old Ed 09 98 New Ed 05 08	Optional endorsement but must be attached when F276 is requested.	Language amended to modify most recent ISO form	O
6 Indoor Air Quality Exclusion (F637) Vacant & Renovations only Old Ed 05 01 New Ed 05 08	Mandatory Endorsement attached to all policies with Commercial General Liability Coverage Part. Endorsement excludes injury or damage arising out of, resulting from, caused or contributed to by mold, mildew and/or other conditions affecting indoor air quality.	Language amended to fit updated ISO wording.	M
7 Lead Exclusion (F638) Vacant & Renovations only Old Ed 05 01 New Ed 05 08	Mandatory Endorsement attached to all policies with Commercial General Liability Coverage Part.	Language amended to fit updated ISO wording.	M
8 Asbestos and Silica Exclusion (F657) Ed 05 08	Excludes Asbestos and Silica	NEW FORM – was part of General Multi Exclusion F161	M
9 Punitive & Exemplary Damages Exclusion (F658) Ed 05 08	Excludes Punitive & Exemplary Damages	NEW FORM – was part of F161 that is being withdrawn	M



UnitedAmerica Insurance Group

Andrea Seuren
Vice –President, Product Management
P: 610.660.5449
F: 610.668.3399
aseuren@uai-group.com

May 1, 2008

To: State Insurance Department

**RE: Authorization of Perr & Knight, Inc.
DIAMOND STATE INSURANCE COMPANY
Vacant Dwellings Program
Rates, Rules, and Forms**

To Whom It May Concern:

Diamond State Insurance Company, NAIC Number 920-42048, is an admitted insurer in your state with an A rating from A.M. Best.

Diamond State Insurance Company hereby grants authorization to Perr & Knight, Inc. to file the above referenced filing on its behalf. We further grant Perr & Knight, Inc. authorization to respond directly to the Department of Insurance on any questions that may be raised concerning this filing. This authorization is continuous until modified or revoked by Diamond State Insurance Company.

If you have any questions regarding this authorization, please contact me. My direct phone number is 610-660-5449. My fax number is 610-668-3399. Thank you.

Sincerely,

A handwritten signature in black ink, appearing to read 'Andrea Seuren'.

Andrea Seuren
Vice President – Product Management

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Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Form	Punitive & Exemplary Damages Exclusion	08/15/2008	F658 - Punitive & Exemplary Damages Exclusion.pdf

POLICY NUMBER:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

PUNITIVE & EXEMPLARY DAMAGES EXCLUSION

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