

SERFF Tracking Number: ZURC-125829013 State: Arkansas
First Filing Company: Universal Underwriters Insurance Company, ... State Tracking Number: EFT \$50
Company Tracking Number: CW ML 27731
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package
Liability
Product Name: Unicover VI - Aftermarket Auto Conversion Exclusion
Project Name/Number: CW ML 27731 - Unicover VI - Aftermarket Auto Conversion Exclusion and Rule/CW ML 27731

Filing at a Glance

Companies: Universal Underwriters Insurance Company, Universal Underwriters of Texas Insurance Company

Product Name: Unicover VI - Aftermarket Auto SERFF Tr Num: ZURC-125829013 State: Arkansas

Conversion Exclusion

TOI: 05.0 Commercial Multi-Peril - Liability & Non-Liability SERFF Status: Closed State Tr Num: EFT \$50

Sub-TOI: 05.0003 Commercial Package Co Tr Num: CW ML 27731 State Status: Fees verified and received

Filing Type: Form Co Status: Not Applicable Reviewer(s): Betty Montesi, Llyweyia Rawlins

Author: Patricia Chudik Disposition Date: 09/30/2008

Date Submitted: 09/29/2008 Disposition Status: Approved

Effective Date Requested (New): 11/01/2008

Effective Date Requested (Renewal): 11/01/2008

Effective Date (New): 11/01/2008

Effective Date (Renewal):

11/01/2008

State Filing Description:

General Information

Project Name: CW ML 27731 - Unicover VI - Aftermarket Auto Conversion Exclusion and Rule

Status of Filing in Domicile: Pending

Project Number: CW ML 27731

Domicile Status Comments:

Reference Organization: NA

Reference Number: NA

Reference Title: NA

Advisory Org. Circular: NA

Filing Status Changed: 09/30/2008

State Status Changed: 09/30/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

The purpose of this filing is to seek approval of a new optional endorsement for use with Unicover VI. The new endorsement, Aftermarket Auto Conversion Exclusion, is intended to eliminate coverage for motorcycle dealers' conversion of two-wheeled motorcycles to be three-wheeled vehicles.

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Company and Contact

Filing Contact Information

Patricia Chudik, Product Analyst pat.chudik@zurichna.com
 1400 American Lane (847) 605-7714 [Phone]
 Schaumburg, IL 60196-1056 (847) 605-7768[FAX]

Filing Company Information

Universal Underwriters Insurance Company 7045 College Blvd. Overland Park, KS 66211 (800) 821-7803 ext. [Phone]	CoCode: 41181 Group Code: 212 Group Name: Zurich North American FEIN Number: 43-1249228 -----	State of Domicile: Kansas Company Type: Property and Casualty State ID Number:
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Universal Underwriters of Texas Insurance Company 7045 College Blvd. Overland Park, KS 66211 (800) 821-7803 ext. [Phone]	CoCode: 40843 Group Code: 212 Group Name: Zurich North America FEIN Number: 36-3139101 -----	State of Domicile: Texas Company Type: Property and Casualty State ID Number:
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Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: Arkansas's fee is \$50 per form filing.
 Per Company: No

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	09/30/2008	09/30/2008

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Disposition

Disposition Date: 09/30/2008
Effective Date (New): 11/01/2008
Effective Date (Renewal): 11/01/2008
Status: Approved
Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

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

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Explanatory memorandum	Approved	Yes
Form	Aftermarket Auto Conversion Exclusion	Approved	Yes

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Aftermarket Auto Conversion Exclusion	810	9-2008	Endorsement/Amendment/Conditions		0.00	810U6 09-08.pdf

ENDORSEMENT NO. 810
AFTERMARKET AUTO CONVERSION EXCLUSION
COVERAGE PARTS 500 AND 980
UNICOVER VI

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

COVERAGE PARTS 500 – GARAGE AND 980 – COMMERCIAL UMBRELLA

EXCLUSIONS

THE FOLLOWING IS ADDED:

THIS INSURANCE DOES NOT APPLY TO AN *OCCURRENCE, *SUIT OR CLAIM ARISING FROM THE SALE OF *AUTOS THAT HAVE BEEN CONVERTED FROM TWO-WHEELED *AUTOS TO THREE-WHEELED *AUTOS. THIS EXCLUSION ONLY APPLIES IF SUCH CONVERSIONS ARE PERFORMED BY *YOU OR BY OTHERS ACTING UNDER *YOUR DIRECTION.

ALL OTHER TERMS, CONDITIONS, PROVISIONS AND EXCLUSIONS OF THIS POLICY REMAIN UNCHANGED.

THE FIRST SENTENCE OF THE DEFINITIONS CONDITION IN THE GENERAL CONDITIONS IS REPLACED BY: A WORD IDENTIFIED WITH AN ASTERISK * INDICATES IT HAS A SPECIFIC MEANING AS DEFINED IN EACH COVERAGE PART.

EDITION 9-2008

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Supporting Document Schedules

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

Comments:

Attachment:

NAIC transmittal.pdf

Satisfied -Name: Explanatory memorandum **Review Status:** Approved 09/30/2008

Comments:

Attachment:

Explanatory Memorandum.pdf

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only a. Date the filing is received: b. Analyst: c. Disposition: d. Date of disposition of the filing: e. Effective date of filing: <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">New Business</td> <td></td> </tr> <tr> <td>Renewal Business</td> <td></td> </tr> </table> f. State Filing #: g. SERFF Filing #: h. Subject Codes	New Business		Renewal Business	
New Business					
Renewal Business					

3. Group Name	Group NAIC #
Zurich North America	212

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Universal Underwriters Insurance Company	KS	41181	43-1249228	
Universal Underwriters of Texas Insurance Company	TX	40843	36-3139101	

5. Company Tracking Number	CW ML 27731
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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
	Patricia E. Chudik Regulatory Services Analyst Zurich North America 1400 American Lane Schaumburg, Illinois 60196	Regulatory Services Analyst	847 605-7714	847 605-7768	pat.chudik@zurichna.com
7.	Signature of authorized filer		<i>Patricia E. Chudik</i>		
8.	Please print name of authorized filer		Patricia E. Chudik		

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

9. Type of Insurance (TOI)	05.0
10. Sub-Type of Insurance (Sub-TOI)	05.0003
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	Unicover VI program – New Endorsement
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input 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: 11-01-2008 Renewal: 11-01-2008
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	NA
17. Reference Organization # & Title	NA
18. Company's Date of Filing	09-29-2008
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	CW ML 27731
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21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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The purpose of this filing is to seek approval of a new optional endorsement for use with Unicover VI, our commercial multiperil program. The new endorsement, Aftermarket Auto Conversion Exclusion, is intended to eliminate coverage for motorcycle dealers' conversion of two-wheeled motorcycles to be three-wheeled vehicles.

Please see the explanatory memorandum for a complete description of this filing.

22.	Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
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Check #: EFT
Amount: \$50.00

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

*****Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

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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 #	CW ML 27762
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2.	This filing corresponds to rate/rule filing number <small>(Company tracking number of rate/rule filing, if applicable)</small>	NA
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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	Aftermarket Auto Conversion Exclusion	810 (9-2008)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	NA	NA
02			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

PC FFS-1

Explanatory Memorandum
Form 810 (9-2008), Aftermarket Auto Conversion Exclusion
Unicover VI
CW ML 27731 (Company filing number)

Since 1999, different methods for performing conversions have developed, and some trikes are now sold by original equipment manufacturers (OEM). A manufacturer can take a fully assembled two-wheeled motorcycle and convert it to a trike or add a sidecar. Dealers can have their own technicians perform the conversion work, or a certified subcontractor can complete the conversion.

Endorsement 810 – Aftermarket Auto Conversion Excluded, provides wording to exclude this trike or sidecar conversion exposure. We want to cover usual work that our dealer performs on any three-wheeled vehicle, such as service or repair and normal modifications that do not affect vehicle operation. However, we do *not* want to cover aftermarket trike conversions or aftermarket sidecars without underwriting and charging for the exposure.