

SERFF Tracking Number: APCG-125931087 State: Arkansas
Filing Company: AIG Casualty Company State Tracking Number: EFT \$100
Company Tracking Number: 08-PEL-AR-001R
TOI: 17.0 Other Liability-Occ/Claims Made Sub-TOI: 17.0021 Personal Umbrella and Excess
Product Name: Personal Excess Liability
Project Name/Number: AIG Casualty Me Too Filing/08-PEL-AR-001R

Filing at a Glance

Company: AIG Casualty Company

Product Name: Personal Excess Liability

TOI: 17.0 Other Liability-Occ/Claims Made

Sub-TOI: 17.0021 Personal Umbrella and Excess

Filing Type: Rate/Rule

SERFF Tr Num: APCG-125931087 State: Arkansas

SERFF Status: Closed

Co Tr Num: 08-PEL-AR-001R

Co Status:

Authors: Timothy Carney, Sumintra Vishudanand

Date Submitted: 12/22/2008

State Tr Num: EFT \$100

State Status: Fees verified and received

Reviewer(s): Becky Harrington, Betty Montesi

Disposition Date: 01/02/2009

Disposition Status: Filed

Effective Date Requested (New): 03/01/2009

Effective Date Requested (Renewal): 05/29/2009

Effective Date (New): 03/01/2009

Effective Date (Renewal): 05/29/2009

State Filing Description:

General Information

Project Name: AIG Casualty Me Too Filing

Project Number: 08-PEL-AR-001R

Reference Organization:

Reference Title:

Filing Status Changed: 01/02/2009

State Status Changed: 01/02/2009

Corresponding Filing Tracking Number:

Filing Description:

AIG Casualty Company is submitting, for your approval, our AIG Private Client Group Personal Excess Liability Program. The AIG Private Client Group is a profit center charged with offering high quality personal lines products and superior risk management services. The content of this filing is identical to our approved filing for use in Arkansas in American International Insurance Company. Due to restructuring, we are changing the writing company.

Status of Filing in Domicile: Authorized

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

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To meet the special needs of our clientele, the coverage provided under this program has been designed to compete with the coverage of competitors who also target high quality personal lines accounts. Please note that we are a member of ISO, but use independent rates and forms for this personal excess liability program.

Please refer to our accompanying filing 08-PEL-AR-001F for the forms portion of this program.

Company and Contact

Filing Contact Information

Timothy Carney, Casualty Manager timothy.carney@aig.com
 70 Pine Street (212) 770-5730 [Phone]
 New York, NY 10270 (212) 770-7261[FAX]

Filing Company Information

AIG Casualty Company CoCode: 19402 State of Domicile: Pennsylvania
 2704 Commerce Drive Group Code: 12 Company Type: Property & Casualty

Suite B
 Harrisburg, PA 17110 Group Name: AIG State ID Number:
 (212) 770-5730 ext. [Phone] FEIN Number: 25-1118791

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: \$100.00 per Rate/Rule filing.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
AIG Casualty Company	\$100.00	12/22/2008	24669648

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	01/02/2009	01/02/2009

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Disposition

Disposition Date: 01/02/2009
 Effective Date (New): 03/01/2009
 Effective Date (Renewal): 05/29/2009
 Status: Filed
 Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
AIG Casualty Company	0.000%	\$0	0	\$0	0.000%	0.000%	0.000%

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Rate	General Rules	Filed	Yes
Rate	Rating Rules	Filed	Yes

<i>SERFF Tracking Number:</i>	<i>APCG-125931087</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>AIG Casualty Company</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>08-PEL-AR-001R</i>		
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<i>Project Name/Number:</i>	<i>AIG Casualty Me Too Filing/08-PEL-AR-001R</i>		

Rate Information

Rate data applies to filing.

Filing Method:	File and Use
Rate Change Type:	Neutral
Overall Percentage of Last Rate Revision:	10.300%
Effective Date of Last Rate Revision:	10/01/2006
Filing Method of Last Filing:	File and Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
AIG Casualty Company	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	General Rules	AR-GR-1 to AR-GR-5	New	AR_PEL_GR Ed. 1-1-2009.pdf
Filed	Rating Rules	AR-RT-1 to AR-RT-3	New	AR_PEL_RT Ed 1-1-2009.pdf

**AIG PRIVATE CLIENT GROUP
PERSONAL EXCESS LIABILITY POLICY
ARKANSAS GENERAL RULES**

I. ELIGIBILITY

The Personal Excess Liability Policy may be written for an individual or individual and spouse or two unmarried individuals living in the same household. The applicant(s) must maintain the required underlying limits and meet the appropriate underwriting standards.

II. DEFINITIONS FOR RATING

Registered Vehicles – any motorized land vehicle **subject** to motor vehicle registration.

Corporate Vehicles – a private passenger auto that is owned or leased by a corporation, and furnished for the regular use by the insured who is an employee, officer or director of that corporation.

Collector's Vehicle – any motorized land vehicle with a model year of 1945 or earlier, or that is maintained primarily for use in collector activities, exhibits, parades, or other functions of public interest and not for general transportation.

Unregistered Vehicle – any motorized land vehicle **not subject** to motor vehicle registration.

III. POLICY TERM

Policies may be written for a term of one year. The rates, rules and forms in effect at the effective date of the policy shall apply. A policy may be renewed based on premiums in effect at renewal date. The current editions of the applicable forms and endorsements will be made a part of the policy. All rates contained in this manual are for a one year term policy.

IV. LIMITS OF LIABILITY/DEDUCTIBLE

The policy may be written for the limits shown below. Either a deductible or an underlying primary insurance requirement applies:

Coverage	Limits Available	Deductible
Personal, Vehicle and Watercraft Liability	\$1,000,000 to \$100,000,000, in million dollar increments	*See below
Employment Practices Liability	\$250,000/\$250,000 (Per Occurrence/Aggregate)	\$10,000
Uninsured/Underinsured Motorist Liability	\$1,000,000 to \$10,000,000, in million dollar increments	*See below

*There is no deductible with respect to coverages not provided by primary insurance. Rule V. describes the required underlying primary insurance.

V. MINIMUM UNDERLYING INSURANCE

The following minimum limits of primary insurance are required:

A. Private Passenger Auto, Motorcycle or Motor Home Liability	\$250,000/\$500,000 Bodily Injury and \$25,000 Property Damage or \$300,000 Single Limit Liability
B. Private Passenger Auto – Uninsured Motorist Coverage	\$250,000/\$500,000 Bodily Injury and \$25,000 Property Damage UM Property Damage required minimum is applicable only if coverage is available in the state. or \$300,000 Single Limit Liability
C. Personal Liability – Comprehensive Personal Liability and Section II of Homeowners Multi Peril Policies	\$300,000 Single Limit Liability
D. Unregistered Vehicles and Recreational Vehicle Liability	\$300,000 Single Limit Liability
E. Employers Liability	\$100,000 Single Liability Limit

F. Watercraft Liability Watercraft: Less than 26 feet and less than 50hp 26 -42 feet 43 – 54 feet 55 – 75 feet and Hull value up to \$1,000,000 Over 75 feet and Hull value up to \$1,000,000 With a Hull value greater than \$1,000,000	Single Liability Limit: \$300,000 \$500,000 \$500,000 \$1,000,000 \$1,000,000 Hull Value
G. Limited Charitable Board Directors and Trustees Liability	\$1,000,000 Single Limit Liability

There is no underlying insurance requirement for Employment Practices Liability Insurance. Instead, a \$10,000 deductible applies for each wrongful act.

VI. HIGHER UNDERLYING INSURANCE

If the insured elects to maintain higher underlying limits of vehicle liability, they may be eligible for reduced premiums. Applicable credits are shown on the State Rate Page. The premium credit is calculated by applying the applicable credit to the registered vehicles premium for a \$1,000,000 limit prior to applying the Liability Increased Limit Factor.

VII. PREMIUM DETERMINATION

Refer to the State Territory Page for assignment of the appropriate rating territory. The rating location is determined by the location of the primary home. Refer to the State Rate page for the appropriate premium charge. The appropriate premium charge is calculated as follows:

Compute the Personal, Vehicle and Watercraft Liability Base Premium by adding together the charges for the Personal, Vehicle and Watercraft components. Apply the higher underlying limits credit to the registered vehicle component of the Vehicle Base Premium, if applicable. This will give you the premium for the basic \$1,000,000 liability limit.

For higher liability limits up to \$10,000,000, multiply the Personal, Vehicle and Watercraft Liability Base Premium by the appropriate Liability Increased Limit Factor. For liability limits greater than \$10,000,000, compute the premium for a \$10,000,000 limit, and then add to that the appropriate higher limit charge. The higher limit charge is calculated by multiplying the appropriate charge per million by the additional amount of coverage, in million dollar increments, desired.

Add the charge for \$250,000/\$250,000 (Per Occurrence/Aggregate) Employment Practices Liability Insurance. If the insured chooses to opt out of this coverage, do not add this charge.

Add the charge for \$1,000,000/\$1,000,000 (Per Occurrence/Aggregate) Limited Charitable Board Directors and Trustees Liability Insurance. If the insured chooses to opt out of this coverage, do not add this charge.

If Uninsured/Underinsured Motorists Coverage is selected, refer to the State Rate Page for the Uninsured/Underinsured Motorists Base Premium. This is the rate for \$1,000,000 of Uninsured/Underinsured Motorists Coverage. For higher Uninsured/Underinsured Motorists limits, multiply the Uninsured/Underinsured Motorists Base Premium by the appropriate Uninsured/Underinsured Motorists Increased Limit Factor.

The total premium charged for the policy is the sum of the Personal, Vehicle and Watercraft Liability Premium, the Employment Practices Liability Insurance Premium, the Uninsured/Underinsured Motorists Premium and the Limited Charitable Board Directors and Trustees Liability Premium.

VIII. EXCESS OVER EXCESS INSURANCE

If an AIG Personal Excess Liability policy provides coverage in excess of another excess policy, the premium should be calculated in the following way:

- (a) Calculate the premium charge for the total limit (the sum of all excess and underlying policies)
- (b) Calculate the premium charge for the underlying excess limit.
- (c) Subtract (b) from (a). This is the premium.

Example: For a \$15 million xs \$10 million, calculate the premium for a \$25 million limit (step a) and a \$10 million limit (step b), then subtract the two (step c).

The **Revised Minimum Required Underlying Limits** endorsement must be attached to the policy.

IX. SPECIAL RATES AND CONDITIONS

For a risk with unusual circumstances or other special factors, special rates or conditions may be issued. These special rates and conditions may be requested by either the insured or the company, and must conform to individual state requirements.

Special rates and conditions may be issued for all risks which meet the following minimum criteria:

Excess Liability Limits: \$5,000,000 or greater

X. CHANGES

All changes requiring premium adjustments shall be computed *pro rata*. All changes to underlying policies must be in conformance to Rule V.

XI. CANCELLATION

If the policy is cancelled for any reason, the return premium should be computed on a *pro rata* basis.

AIG Casualty Company
AIG Private Client Group
Personal Excess Liability Policy
Arkansas Rate Page

Territory
Entire State

I. PERSONAL, VEHICLE AND WATERCRAFT LIABILITY BASE PREMIUM

Personal

Primary Residence	\$60
Additional Residence/Property, charge per Residence	\$10
Swimming Pool, charge per Residence	\$10

Registered Vehicles

1st Vehicle	\$150
2nd Vehicle	\$60
Additional Vehicle, in excess of 2nd, charge per Vehicle	\$45
Collector's Vehicle, charge per any number of Vehicles	\$10
Youthful Driver (age 21 and under), charge per Driver	\$30

Unregistered Vehicles

Unregistered Vehicle, charge per Vehicle	\$30
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Watercraft

Less than 26 feet in length, charge per Watercraft	\$80
26 to 42 feet in length, charge per Watercraft	\$100
43 to 55 feet in length, charge per Watercraft	\$125
More than 55 feet in length, charge per Watercraft	\$300

II. LIABILITY INCREASED LIMITS FACTORS

Limit	Factor
\$1,000,000	1.00
\$2,000,000	1.30
\$3,000,000	1.60
\$4,000,000	1.85
\$5,000,000	2.10
\$6,000,000	2.40
\$7,000,000	2.65
\$8,000,000	2.90
\$9,000,000	3.20
\$10,000,000	3.45

For limits greater than \$10,000,000, charge:
\$500 per million in excess of \$10,000,000

AIG Casualty Company
AIG Private Client Group
Personal Excess Liability Policy
Arkansas Rate Page

Territory
Entire State

III. EMPLOYMENT PRACTICES LIABILITY BASE PREMIUM

Charge for up to 5 employees \$650

IV. LIMITED CHARITABLE BOARD DIRECTORS AND TRUSTEES LIABILITY

Charge up to 5 boards \$695

V. UNINSURED/UNDERINSURED MOTORISTS BASE PREMIUM

Charge for any number of Vehicles \$100

VI. UNINSURED/UNDERINSURED MOTORISTS INCREASED LIMITS FACTORS

Limit	Factor
\$1,000,000	1.00
\$2,000,000	2.00
\$3,000,000	3.00
\$4,000,000	4.00
\$5,000,000	5.00
\$6,000,000	5.95
\$7,000,000	6.90
\$8,000,000	7.85
\$9,000,000	8.80
\$10,000,000	9.75

VII. MODIFICATIONS

Higher Underlying limits

A credit applies to the registered vehicles premium if all of the vehicles listed on the Declarations page have required underlying vehicle liability limits equal to or greater than the limits shown below. Multiply the credit below by the registered vehicles premium for \$1,000,000 limit of liability.

	<u>Credit is:</u>
\$500,000 (combined single limit) or \$500,000/\$500,000 (split limits)	15%
\$1,000,000 (combined single limit) or \$1,000,000/\$1,000,000 (split limits)	20%

This credit does not apply to the uninsured/underinsured motorists premium.

AIG Casualty Company
AIG Private Client Group
Personal Excess Liability Policy
Arkansas Rate Page

Territory
Entire State

VIII. ADDITIONAL CHARGES

Supplemental Defense Coverage

The AIG Personal Excess Liability policy includes \$10,000 of Expanded Defense Coverage. The insured may purchase up to an additional \$90,000 in coverage (available in \$10,000 increments) for total coverage of \$100,000.

\$100 premium per \$10,000 coverage

Uninsured/Underinsured Motorist Coverage for Corporate Car(s)

\$60 per corporate vehicle covered

AIG Casualty Company
AIG Private Client Group
Personal Excess Liability Policy
Arkansas Territory Page

County

Entire State

Territory

Entire State

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Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty

Review Status: Filed 01/02/2009

Comments:

All rate and rules are attached under the schedule tab and all information is included in General Information.