

SERFF Tracking Number: APCG-125942062 State: Arkansas
Filing Company: AIG Casualty Company State Tracking Number: EFT \$125
Company Tracking Number: 08-PC-AR-001R
TOI: 09.0 Inland Marine Sub-TOI: 09.0006 Other Personal Inland Marine
Product Name: Private Collections
Project Name/Number: Private Collections Me Too Filing/08-PC-AR-001R

Filing at a Glance

Company: AIG Casualty Company

Product Name: Private Collections

TOI: 09.0 Inland Marine

Sub-TOI: 09.0006 Other Personal Inland
Marine

Filing Type: Rate/Rule

SERFF Tr Num: APCG-125942062 State: Arkansas

SERFF Status: Closed

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

Co Status:

Author: Michael Neuwirth

Date Submitted: 01/09/2009

State Tr Num: EFT \$125

State Status: Fees verified and
received

Reviewer(s): Becky Harrington,
Betty Montesi

Disposition Date: 01/16/2009

Disposition Status: Filed

Effective Date Requested (New): 05/01/2009

Effective Date Requested (Renewal): 07/31/2009

Effective Date (New): 05/01/2009

Effective Date (Renewal):

07/31/2009

State Filing Description:

General Information

Project Name: Private Collections Me Too Filing

Project Number: 08-PC-AR-001R

Reference Organization:

Reference Title:

Filing Status Changed: 01/16/2009

State Status Changed: 01/14/2009

Corresponding Filing Tracking Number: 08-PC-AR-001F

Filing Description:

AIG Casualty Company is submitting, for your approval, our Private Client Group Private Collections Program. This program is identical to the originally approved program for American International Insurance Company (AIIC). We are changing writing companies due to restructuring, but have made no changes to the rates or rules. This is a me-too filing.

Status of Filing in Domicile: Authorized

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

Company and Contact

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Filing Contact Information

Stefanie Colavito, Property Manager stefanie.colavito@aig.com
 70 Pine Street, 22nd Floor (212) 770-8249 [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 Group Name: AIG State ID Number:
 Harrisburg, PA 17110 FEIN Number: 25-1118791
 (212) 770-5730 ext. [Phone] -----

Filing Fees

Fee Required? Yes
 Fee Amount: \$125.00
 Retaliatory? No
 Fee Explanation: The requirement for independent rate filing is \$100.

 The requirement for independent rule filing is \$25.

 \$100.00 X 1 rate filing = \$100.00

 \$25.00 X 1 rule filing = \$25.00

 \$100.00 + \$25.00 = \$125.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
AIG Casualty Company	\$125.00	01/09/2009	24933058

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	01/16/2009	01/16/2009

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Becky Harrington	01/14/2009	01/14/2009	Mikki Gutierrez	01/15/2009	01/15/2009

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Re: No Claims Premium Credit Endorsement	Note To Reviewer	Mikki Gutierrez	01/14/2009	01/14/2009
No Claims Premium Credit Endorsement	Note To Filer	Becky Harrington	01/14/2009	01/14/2009

SERFF Tracking Number: *APCG-125942062* *State:* *Arkansas*
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TOI: *09.0 Inland Marine* *Sub-TOI:* *09.0006 Other Personal Inland Marine*
Product Name: *Private Collections*
Project Name/Number: *Private Collections Me Too Filing/08-PC-AR-001R*

Disposition

Disposition Date: 01/16/2009

Effective Date (New): 05/01/2009

Effective Date (Renewal): 07/31/2009

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: APCG-125942062 State: Arkansas
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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 data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	AIG Casualty Renewal Letter	Filed	Yes
Rate	AIG Private Client Group Excess Flood General Rules - State of Arkansas	Filed	Yes
Rate (revised)	AIG Private Client Group Excess Flood Rate Pages - State of Arkansas	Filed	Yes
Rate	AIG Private Client Group Excess Flood Rate Pages - State of Arkansas		Yes

SERFF Tracking Number: APCG-125942062 State: Arkansas
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Project Name/Number: Private Collections Me Too Filing/08-PC-AR-001R

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 01/14/2009

Submitted Date 01/14/2009

Respond By Date

Dear Stefanie Colavito,

This will acknowledge receipt of the captioned filing.

Objection 1

No Objections

Comment: Provide information on the number policies currently written in the prior program.

How will their renewals be handled?

Please feel free to contact me if you have questions.

In accordance with Regulation 23, Section 7.A., this filing may not be implemented until 20 days after the requested amendment(s) and/or information is received.

Sincerely,

Becky Harrington

Response Letter

Response Letter Status Submitted to State

Response Letter Date 01/15/2009

Submitted Date 01/15/2009

Dear Becky Harrington,

Comments:

This is in response to your objection letter dated January 14, 2009.

Response 1

Comments: We have only 63 in-force policies for Private Collections under American International Insurance Company (AIIC). The policies will be renewed into the new company using the exact same rates from the previous company. We are only changing writing companies due to restructuring within AIG. Furthermore, the policyholders will be provided with the attached Renewal Letter.

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In addition, a corresponding rule was created for the No Claims Premium Credit Endorsement. We initially indicated that we were considering withdrawing the endorsement, but opted to create a corresponding rule instead. The rule is placed in the manual rate pages.

Related Objection 1

Comment:

Provide information on the number policies currently written in the prior program.

How will their renewals be handled?

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: AIG Casualty Renewal Letter

Comment:

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
AIG Private Client Group	AR-RT-1 through AR-RT-3,	New	
Excess Flood Rate Pages -	Edition 01/09		
State of Arkansas			

Previous Version

AIG Private Client Group	AR-RT-1 through AR-RT-2,	New	
Excess Flood Rate Pages -	Edition 01/09		
State of Arkansas			

We hope that you will find our responses satisfactory and look forward to the approval of our filing. If you have any additional questions, please feel free to contact me.

Sincerely,
Michael Neuwirth

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Product Name: *Private Collections*
Project Name/Number: *Private Collections Me Too Filing/08-PC-AR-001R*

Note To Reviewer

Created By:

Mikki Gutierrez on 01/14/2009 03:52 PM

Subject:

Re: No Claims Premium Credit Endorsement

Comments:

Good Afternoon Becky,

With respect to your inquiry, rather than create a corresponding rule for this endorsement, we are considering withdrawing this endorsement from the filing. I will address this in my response to your objection letter.

Thanks,

Mikki

SERFF Tracking Number: *APCG-125942062* *State:* *Arkansas*
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TOI: *09.0 Inland Marine* *Sub-TOI:* *09.0006 Other Personal Inland Marine*
Product Name: *Private Collections*
Project Name/Number: *Private Collections Me Too Filing/08-PC-AR-001R*

Note To Filer

Created By:

Becky Harrington on 01/14/2009 11:05 AM

Subject:

No Claims Premium Credit Endorsement

Comments:

A rule must be included for the No Claims Premium Credit Endorsement.

SERFF Tracking Number: *APCG-125942062* *State:* *Arkansas*
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Company Tracking Number: *08-PC-AR-001R*
TOI: *09.0 Inland Marine* *Sub-TOI:* *09.0006 Other Personal Inland Marine*
Product Name: *Private Collections*
Project Name/Number: *Private Collections Me Too Filing/08-PC-AR-001R*

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: APCG-125942062 State: Arkansas
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 Product Name: Private Collections
 Project Name/Number: Private Collections Me Too Filing/08-PC-AR-001R

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	AIG Private Client Group Excess Flood General Rules - State of Arkansas	AR-GR-1 through AR-GR-3, Edition 01/09	New	AR_PC_GR Ed 01-09.pdf
Filed	AIG Private Client Group Excess Flood Rate Pages - State of Arkansas	AR-RT-1 through AR-RT-3, Edition 01/09	New	AR_PC_RT Ed 01-09-REVISED.pdf

**AIG PRIVATE CLIENT GROUP
PRIVATE COLLECTIONS POLICY
ARKANSAS GENERAL RULES**

I. ELIGIBILITY

The Private Collections Policy may be written for an individual or individual and spouse or two unmarried individuals living in the same household, for a corporate entity, or for an estate or trust.

Private Collections coverage is available for the following types of property:

1. **Fine Arts.** We cover private collections of paintings, etchings, statuary, antiques and other bona fide works of art, rarity, historical value or artistic merit.
2. **Silverware.** We cover silver-plated ware, goldware, gold-plated ware and pewterware. This includes flatware, tea sets, trays and trophies made of silver, gold, or pewter; or other precious metals.
3. **Musical Instruments.** We cover musical instruments and related equipment. We do not cover loss to musical instruments or related equipment used for profit, except in an incidental business activity.
4. **Furs.** We cover garments made of or consisting of fur.
5. **Cameras.** We cover cameras and related equipment. We do not cover any loss to cameras or related equipment used for profit, except in an incidental business activity.
6. **Jewelry.** We cover personal items made of gold, silver, platinum, or other precious metals.
7. **Stamps and Coins.** We cover stamps and coins including any related philatelic numismatic property.
8. **Wine.** We cover wine and wine collections.
9. **Collectibles.** We cover private collections of items of rare or special interest including memorabilia (for example guns, dolls, and baseball cards).
10. **Other valuable articles.** We cover other valuable articles on an itemized basis.

II. 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.

III. TYPES OF COVERAGES

There are two types of coverages for Private Collections: Blanket coverage and Scheduled coverage.

IV. BLANKET COVERAGE: BASE RATE LIMIT PER ITEM

The Blanket Rates-per-\$100 that appear on the State Rate Page contemplate a \$10,000 per item limit for all classes eligible for Blanket coverage. Jewelry kept in vault and Other Property are not eligible for Blanket coverage.

The insured may select a different Blanket limit per item than \$10,000. The Blanket premium will be adjusted to reflect the different limit per item. The credit or debit adjustments appear on the State Rate Page.

V. PREMIUM DETERMINATION

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

For each class of business, compute the premium for scheduled and blanket coverage separately. For scheduled coverage, multiply the total amount of scheduled coverage times the scheduled rate-per-\$100. For blanket coverage, multiply the total amount of blanket coverage times the blanket rate-per-\$100. If the amount of coverage for Private Collections (total blanket and scheduled combined) exceeds \$50,000, the risk is eligible for our Rate Adjustment Plan. These adjustments are applied to the specific class and separately for blanket and scheduled coverage. The cumulative debit or credit amount may not exceed $\pm 40\%$. The final premium is the sum of the class premiums, after application of our Rate Adjustment Plan, for scheduled and blanket coverages.

VI. JEWELRY IN-VAULT

The Jewelry In-Vault rate contemplates that a specific scheduled item will be permanently kept in a bank vault. Our policy does provide coverage for a specific item while temporarily removed from its vault as long as we are informed of the removal beforehand. No additional premium charge is required. However, if a specific item is removed more than 3 times a year or for more than 2 weeks per removal, coverage will be reclassified as Jewelry (Worldwide) and the appropriate premium will apply.

VII. 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:

Private Collections: \$500,000 total coverage amount for all classes
 \$150,000 any single item

VIII. NET OF COMMISSION PREMIUM ADJUSTMENT

If an agent foregoes his or her commission from us, the total premium, as calculated above, will be adjusted to reflect the “net of commission” basis. The final premium will be multiplied by a factor of 0.83.

IX. CHANGES

All changes requiring premium adjustments shall be computed *pro rata*.

X. CANCELLATION

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

AIG Casualty Company
Private Collections Policy
Arkansas Rate Page

I. RATE PER \$100

	<i>Rate Per \$100 (All Territories)</i>	
	Scheduled	Blanket
Jewelry		
<i>Worldwide</i>	1.30	1.65
<i>In Vault</i>	0.30	N/A
Fine Arts	0.15	0.20
Furs	0.50	0.65
Silverware	0.40	0.50
Cameras	1.50	1.85
Stamps	0.45	0.55
Coins	1.50	1.85
Musical Instruments	0.35	0.45
Collectibles	0.40	0.50
Wine	0.40	0.50
Other	2.85	N/A

AIG Casualty Company
Private Collections Policy
Arkansas Rate Page

II. LIMITS

<u>Blanket Limit Per Item</u>	<u>Credit/Debit</u>
\$2,500	-20%
\$5,000	-10%
\$10,000	N/A
\$20,000	+15%
\$50,000	+30%

III. Rate Adjustment Plan

If the amount of coverage for Valuable Articles (total blanket and scheduled coverage) exceeds \$50,000, the following modifications will apply to the rate per \$100.

<u>Risk Factor</u>	<u>Range</u>	<u>Of</u>	<u>Adjustments *</u>
The Insured			
Age & Lifestyle	0%	to	20%
Loss Experience	-15%	to	50%
Public Exposure	0%	to	15%
Travel & Transit Exposure			
Frequency and nature of travel or transit	-10%	to	25%
In transit theft/damage protection	-10%	to	10%
Use of shippers and packers	-15%	to	15%
The Residences			
Type of Residences	-5%	to	15%
Location of Residences	-30%	to	30%
Theft/Burglar protection	-25%	to	25%
Occupancy	-10%	to	20%
Fire protection	-10%	to	10%
Proximity to Fire Station & Water Source	0%	to	50%
Other Premises Exposures			
Use of storage facilities	-25%	to	10%
Temporary & permanent loans	0%	to	50%
The Collection			
Maintenance & Management	-10%	to	10%
Balance of the Schedule	-10%	to	50%
Composition of the Schedule	-10%	to	35%
Geographical distribution	-10%	to	0%
Use	-20%	to	20%
Appraisal / Valuation	-15%	to	15%
Loss Limitations			
Absolute Loss Limit	-75%	to	0%
Out of Bank Vault Loss Limit	-75%	to	0%
Out of Home Safe Loss Limit	-75%	to	0%
Deductibles	-25%	to	0%

* The maximum cumulative debit is +40%. The maximum cumulative credit is -40%.

AIG Casualty Company
Private Collections Policy
Arkansas Rate Page

IV. No Claims Premium Credit

The No Claims Premium Credit is calculated at 10% of the gross premium charged subject to there being no claims or expenses paid, advised or outstanding, subject to this policy being renewed with the same underwriters. The premium credit will be applied to the premium payment due for the upcoming renewal.

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Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty **Review Status:** Filed 01/16/2009

Comments:

Attachments:

Property & Casualty Transmittal Document.pdf
AR PC Rate-Rule Filing Schedule.pdf

Satisfied -Name: AIG Casualty Renewal Letter **Review Status:** Filed 01/16/2009

Comments:

Attachment:

AIG Casualty Renewal Letter.pdf

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking # 08-PC-AR-001R

21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]

AIG Casualty Company is submitting, for your acknowledgment, our Private Client Group Private Collections Program. This program is identical to the originally approved program for American International Insurance Company (AIIC). We are changing writing companies due to restructuring, but have made no changes to the rates, rules or forms. This is a me-too 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]

Check #:
Amount:

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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RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	08-PC-AR-001R
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2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	08-PC-AR-001F
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Rate Increase
 Rate Decrease
 Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	File & Use
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4a.	Rate Change by Company (As Proposed)
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)
AIG Casualty Company	zero	zero	zero	zero	zero	zero	zero

4b.	Rate Change by Company (As Accepted) For State Use Only
------------	--

Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)

Overall Rate Information (Complete for Multiple Company Filings only)			
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		COMPANY USE	STATE USE
5a.	Overall percentage rate indication (when applicable)		
5b.	Overall percentage rate impact for this filing		
5c.	Effect of Rate Filing – Written premium change for this program		
5d.	Effect of Rate Filing – Number of policyholders affected		

6.	Overall percentage of last rate revision	
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7.	Effective Date of last rate revision	N/A
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8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	N/A
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9.	Rule # or Page # Submitted for Review	Replacement or Withdrawn?	Previous state filing number, if required by state
01	AIG Private Client Group Private Collections General Rules - State of Arkansas, AR-GR-1 through AR-GR-3, Edition 01/09	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
02	AIG Private Client Group Private Collections Rate Pages - State of Arkansas, AR-RT-1 through AR-RT-2, Edition 01/09	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
03		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	



Dear Valued Policyholder:

Thank you for continuing to place your insurance with AIG Private Client Group. We realize you have a choice of carriers, and we appreciate your business.

Enclosed is your new policy.

Please be advised that we have made an underwriting company change since your previous policy was issued. Coverage is now provided through AIG Casualty Company, a subsidiary of American International Group, Inc.

This change does *not* impact your annual premium, or the level of coverage and service you receive from AIG Private Client Group. If there is a change in your premium, it is due to other factors (examples: increased/reduced coverage amounts, state-mandated rate changes, etc.).

We take great care to ensure you have superior insurance coverage. AIG Casualty Company is a state-regulated entity with an “excellent” financial strength rating from *A.M. Best*, the insurance industry’s principal rating agency.

If you have any questions, please contact your independent insurance advisor. Thank you again for your continued business.

AIG Private Client Group is a division of the property and casualty insurance subsidiaries of American International Group, Inc. (AIG). Coverage provided by the member companies of AIG. This communication is a summary only. It does not include all terms and conditions and exclusions of the policies described. All references in this communication to claim settlement information is based on the loss being covered by the policy and is subject to change without prior notice. Please refer to the actual policies for complete details of coverage and exclusions. Coverage may not be available in all jurisdictions.

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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	Rate and Rule	AIG Private Client Group Excess Flood Rate Pages - State of Arkansas	12/11/2008	AR_PC_RT Ed 01-09.pdf

AIG Casualty Company
Private Collections Policy
Arkansas Rate Page

I. RATE PER \$100

	<i>Rate Per \$100 (All Territories)</i>	
	Scheduled	Blanket
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Coins	1.50	1.85
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Wine	0.40	0.50
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AIG Casualty Company
Private Collections Policy
Arkansas Rate Page

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\$5,000	-10%
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\$50,000	+30%

III. Rate Adjustment Plan

If the amount of coverage for Valuable Articles (total blanket and scheduled coverage) exceeds \$50,000, the following modifications will apply to the rate per \$100.

<u>Risk Factor</u>	<u>Range</u>	<u>Of</u>	<u>Adjustments *</u>
The Insured			
Age & Lifestyle	0%	to	20%
Loss Experience	-15%	to	50%
Public Exposure	0%	to	15%
Travel & Transit Exposure			
Frequency and nature of travel or transit	-10%	to	25%
In transit theft/damage protection	-10%	to	10%
Use of shippers and packers	-15%	to	15%
The Residences			
Type of Residences	-5%	to	15%
Location of Residences	-30%	to	30%
Theft/Burglar protection	-25%	to	25%
Occupancy	-10%	to	20%
Fire protection	-10%	to	10%
Proximity to Fire Station & Water Source	0%	to	50%
Other Premises Exposures			
Use of storage facilities	-25%	to	10%
Temporary & permanent loans	0%	to	50%
The Collection			
Maintenance & Management	-10%	to	10%
Balance of the Schedule	-10%	to	50%
Composition of the Schedule	-10%	to	35%
Geographical distribution	-10%	to	0%
Use	-20%	to	20%
Appraisal / Valuation	-15%	to	15%
Loss Limitations			
Absolute Loss Limit	-75%	to	0%
Out of Bank Vault Loss Limit	-75%	to	0%
Out of Home Safe Loss Limit	-75%	to	0%
Deductibles	-25%	to	0%

* The maximum cumulative debit is +40%. The maximum cumulative credit is -40%.