

Filing at a Glance

Companies: Utica Mutual Insurance Company, Graphic Arts Mutual Insurance Company
Product Name: General Liability SERFF Tr Num: UTCX-125226909 State: Arkansas
TOI: 17.0 Other Liability - Claims SERFF Status: Closed State Tr Num: AR-PC-07-025392
Made/Occurrence
Sub-TOI: 17.0001 Commercial General Liability Co Tr Num: GL AR09156CGF01 State Status:
Filing Type: Form Co Status: Reviewer(s): Betty Montesi, Edith
Roberts, Brittany Yielding
Author: SPI UticaNational Disposition Date: 07-11-2007
Date Submitted: 07-09-2007 Disposition Status: Approved
Effective Date Requested (New): 12-01-2007 Effective Date (New):
Effective Date Requested (Renewal): Effective Date (Renewal):

General Information

Project Name: General Liability Status of Filing in Domicile:
Project Number: GL AR09156CGF01 Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 07-11-2007
State Status Changed: 07-10-2007 Deemer Date:
Corresponding Filing Tracking Number:
Filing Description:
Our companies would like to implement our Policyholders Notice - 2007 General Liability Forms Revision. This form notifies insureds of the significant changes to their General Liability Coverage, which are associated with the 12/07 ISO revisions.

Attached please find the following notice:

Company and Contact

Filing Contact Information

Julie Garrabrant, Senior State Filings julie.garrabrant@uticanational.com
Coordinator
180 Genesee Street (315) 734-2000 [Phone]
New Hartford, NY 13413 (315) 734-2252[FAX]

Filing Company Information

Utica Mutual Insurance Company CoCode: 25976 State of Domicile: New York
180 Genesee Street Group Code: 201 Company Type:

New Hartford, NY 13413

(315) 734-2000 ext. [Phone]

Graphic Arts Mutual Insurance Company

180 Genesee Street

New Hartford, NY 13413

(315) 734-2000 ext. [Phone]

Group Name: Utica National
Insurance Group

FEIN Number: 15-0476880

CoCode: 25984

Group Code: 201

Group Name: Utica National
Insurance Group

FEIN Number: 13-5274760

State ID Number:

State of Domicile: New York

Company Type:

State ID Number:

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Edith Roberts	07-11-2007	07-11-2007

Disposition

Disposition Date: 07-11-2007

Effective Date (New):

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

Created by SERFF on 07-11-2007 11:24 AM

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Form	Policyholders Notice - General Liability Forms Revision Edition 12-07	Approved	Yes

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Policyholders Notice - General Liability Forms Revision Edition 12-07	8-L-2145	Ed. 12- 2007	Policy/CoveNew rage Form		0.00	8-L- 2145.PDF

POLICYHOLDERS NOTICE - GENERAL LIABILITY **FORMS REVISION EDITION 12-07**

THIS POLICYHOLDERS NOTICE PROVIDES A SUMMARY OF RECENT COVERAGE CHANGES FOUND IN THE NEW FORMS AND LATEST EDITIONS (EDITION DATE 12-07) OF VARIOUS COMMERCIAL GENERAL LIABILITY COVERAGE FORMS AND ENDORSEMENTS. THIS NOTICE PROVIDES NO COVERAGE NOR CAN IT BE CONSTRUED TO REPLACE ANY PROVISION OF YOUR POLICY. FOR COMPLETE INFORMATION ON YOUR COVERAGES, READ YOUR POLICY AND REVIEW YOUR DECLARATIONS PAGE.

IF THERE IS ANY CONFLICT BETWEEN THE POLICY AND THIS SUMMARY, THE PROVISIONS OF THE POLICY SHALL PREVAIL.

THIS NOTICE HIGHLIGHTS THE SIGNIFICANT CHANGES IN COVERAGE BUT DOES NOT REFERENCE EVERY EDITORIAL CHANGE MADE IN THE FORM AND NOT ALL COVERAGE FORMS OR ENDORSEMENTS MAY BE INCLUDED IN YOUR POLICY.

PLEASE READ THIS NOTICE CAREFULLY.

COVERAGE FORM CHANGES

NO IMPACT IN COVERAGE

SUPPLEMENTARY PAYMENTS SECTION

- CG 00 01 12 07 -- Commercial General Liability Coverage Form (Occurrence Version)**
- CG 00 02 12 07 -- Commercial General Liability Coverage Form (Claims-Made Version)**
- CG 00 09 12 07 -- Owners And Contractors Protective Liability Coverage Form**
- CG 00 33 12 07 -- Liquor Liability Coverage Form (Occurrence Version)**
- CG 00 34 12 07 -- Liquor Liability Coverage Form (Claims-Made Version)**
- CG 00 35 12 07 -- Railroad Protective Liability Coverage Form**
- CG 00 37 12 07 -- Products/Completed Operations Liability Coverage Form (Occurrence Version)**
- CG 00 38 12 07 -- Products/Completed Operations Liability Coverage Form (Claims-Made Version)**
- CG 00 39 12 07 -- Pollution Liability Coverage Form (Designated Sites)**
- CG 00 40 12 07 -- Pollution Liability Limited Coverage Form (Designated Sites)**
- CG 00 65 12 07 -- Electronic Data Liability Coverage Form**
- CG 00 66 12 07 -- Product Withdrawal Coverage Form**

The Supplementary Payments Section in your policy provides coverage for your defense costs with respect to any claim we investigate or settle, or any suit against you that we defend. The Supplementary Payments Section has been revised to reinforce that coverage is provided for court costs taxed against you, but this section does not provide coverage for plaintiff's attorneys' fees or attorneys' expenses taxed against you.

While this change is considered to be a reinforcement of coverage intent, it may result in a decrease in coverage in jurisdictions where courts have ruled that plaintiff's attorneys' fees or attorneys' expenses taxed against the insured can be levied as a supplementary payment.

INFRINGEMENT OF COPYRIGHT, PATENT, TRADEMARK OR TRADE SECRET EXCLUSION

CG 00 01 12 07 -- Commercial General Liability Coverage Form (Occurrence Version)

CG 00 02 12 07 -- Commercial General Liability Coverage Form (Claims-Made Version)

CG 00 65 12 07 -- Electronic Data Liability Coverage Form

The Infringement Of Copyright, Patent, Trademark Or Trade Secret exclusion in your policy has been revised to reinforce that the exclusion does not apply to coverage for personal and advertising injury arising out of infringement of other intellectual property rights involving the use of another's advertising idea in your advertisement.

DISTRIBUTION OF MATERIAL IN VIOLATION OF STATUTES EXCLUSION

CG 00 01 12 07 -- Commercial General Liability Coverage Form (Occurrence Version)

CG 00 02 12 07 -- Commercial General Liability Coverage Form (Claims-Made Version)

Previously, this exclusion was added to your policy, via mandatory endorsement. The endorsement contained an exclusion addressing injury or damage arising out of any action or omission that violates or is alleged to violate the Telephone Consumer Protection Act (TCPA), the CAN-SPAM Act of 2003 or any other similar statute, ordinance or regulation that prohibits or limits the sending, transmitting, communicating or distribution of material or information. This exclusion has now been incorporated directly into your policy.

LIQUOR LIABILITY

CG 00 33 12 07 -- Liquor Liability Coverage Form (Occurrence)

CG 00 34 12 07 -- Liquor Liability Coverage Form (Claims-Made)

The definition of "injury" in your policy has been revised to reinforce that coverage is provided for bodily injury or property damage, as well as any related care, loss of services or loss of support.

MULTISTATE ENDORSEMENTS

BROADENINGS IN COVERAGE

Existing Endorsements

CG 22 60 12 07 -- Limitation Of Coverage - Real Estate Operations

When this revised endorsement is attached to your policy, coverage is provided for injury and damage arising out of the ownership, operation, maintenance or use of premises listed or shown by you. The addition of the words "or shown" accommodates real estate agents who provide real estate professional services for properties shown but not listed by such agents.

CG 22 93 12 07 -- Lawn Care Services Coverage

When this revised endorsement is attached to your policy, insureds who apply herbicides/pesticides on lawns under their regular care are now provided bodily injury and property damage coverage.

New Endorsements

CG 22 92 12 07 -- Snowplowing Operations Coverage

When this endorsement is attached to your policy, coverage is provided for bodily injury and property damage arising out of snow plow operations performed by an auto.

CG 24 16 12 07 -- Canoes Or Rowboats

When this endorsement is attached to your policy, coverage is provided for bodily injury and property damage arising out of the operation of any canoe or rowboat owned or used by or rented to you.

REDUCTIONS IN COVERAGE

Existing Endorsements

CG 21 47 12 07 -- Employment-Related Practices Exclusion (For Use With Commercial General Liability Coverage Forms)

CG 29 51 12 07 -- Employment-Related Practices Exclusion (For Use With The Owners And Contractors Protective Liability And Pollution Liability Coverage Forms)

The Employment-Related Practices Exclusion is revised to reinforce that, when these endorsements are attached to your policy, coverage is not provided for any injury to a person associated with the employment of that person, whether it occurs before employment, during employment or after employment of that person. Additionally, the exclusion is revised to reinforce that coverage does not apply for injury to a person caused by the malicious prosecution of that person.

While these changes are each a reinforcement of coverage intent, they may result in a decrease in coverage in jurisdictions where courts have ruled the exclusion to be inapplicable in employment-related malicious prosecution claims and/or post employment claims. For that reason, out of caution, we are listing it as a decrease.

New Endorsements

CG 21 97 12 07 -- Abuse Or Molestation Exclusion - Specified Professional Services

When this endorsement is attached to your policy, coverage is not provided for injury or damage arising out of the actual or threatened abuse or molestation of a person while in the care, custody or control of any insured, during the rendering of the specified professional service.

CG 21 98 12 07 -- Total Pollution Exclusion Endorsement (For Use With The Products Completed Operations Coverage Forms)

When this endorsement is attached to your policy, coverage is not provided for bodily injury or property damage (including any loss, cost or expense) arising out of any pollution exposure.

Please consult with your agent or broker if you have any questions.



Utica National Insurance Group

Insurance that starts with you.

Utica Mutual Insurance Company and its affiliated companies, New Hartford, N.Y. 13413

Rate Information

Rate data does NOT apply to filing.

Supporting Document Schedules

Bypassed -Name:	Uniform Transmittal Document- Property & Casualty	Review Status: Approved	07-11-2007
Bypass Reason:	Information will generate with new version of serff.		
Comments:			