

State: District of Columbia **Filing Company:** Arch Insurance Company
TOI/Sub-TOI: 05.0 CMP Liability and Non-Liability/05.0007 Other CMP
Product Name: American Specialty Sports and Entertainment Program
Project Name/Number: Submission of Sports and Entertainment Program - Package Materials/ARCH-16-179

Filing at a Glance

Company: Arch Insurance Company
Product Name: American Specialty Sports and Entertainment Program
State: District of Columbia
TOI: 05.0 CMP Liability and Non-Liability
Sub-TOI: 05.0007 Other CMP
Filing Type: Rate/Rule
Date Submitted: 11/21/2016
SERFF Tr Num: WESA-130816236
SERFF Status: Submitted to State
State Tr Num:
State Status:
Co Tr Num: ARCH-16-179-R
Effective Date: On Approval
Requested (New):
Effective Date: On Approval
Requested (Renewal):
Author(s): Wesley Pohler
Reviewer(s):
Disposition Date:
Disposition Status:
Effective Date (New):
Effective Date (Renewal):

State: District of Columbia **Filing Company:** Arch Insurance Company
TOI/Sub-TOI: 05.0 CMP Liability and Non-Liability/05.0007 Other CMP
Product Name: American Specialty Sports and Entertainment Program
Project Name/Number: Submission of Sports and Entertainment Program - Package Materials/ARCH-16-179

General Information

Project Name: Submission of Sports and Entertainment Program - Package Materials	Status of Filing in Domicile: Pending
Project Number: ARCH-16-179	Domicile Status Comments: Pending in MO
Reference Organization: (ISO)	Reference Number: None
Reference Title: None	Advisory Org. Circular: None
Filing Status Changed: 11/21/2016	
State Status Changed:	Deemer Date:
Created By: Wesley Pohler	Submitted By: Wesley Pohler
Corresponding Filing Tracking Number:	

Filing Description:

With this filing, Arch Insurance Company is submitting for your review and approval, its countrywide Property and Auto rates and rules for the American Specialty Sports and Entertainment Risk Purchasing Group. We have reviewed historical premium and loss data from American Specialty in support of our filing. This filing is designed to complement and supplement the currently filed and approved rules and loss costs from the Insurance Services Office, Inc. (ISO). The corresponding form filing is being submitted under separate cover via Company tracking # ARCH-16-179-F.

This program writes in the following four key segments: Entertainment, Motor Sports, Professional Sports, and Amateur Sports. Each of these general segments is broken down into smaller parts. For example, Entertainment includes theme parks, family fun centers, fairs, parades, zoos, etc. Motor Sports includes car racing and motorcycle racing. Professional Sports includes team and individual sports such as football, basketball, baseball, hockey, tennis, soccer, etc. The Amateur Sports segment includes Intercollegiate, Interscholastic, and Community Recreation team and individual sports.

Company and Contact

Filing Contact Information

Wesley Pohler,	wes@westmontlaw.com
1763 Marlton Pike, Suite 200	856-216-0220 [Phone]
Cherry Hill, NJ 08003	

Filing Company Information

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

Arch Insurance Company	CoCode: 11150	State of Domicile: Missouri
Harborside 3	Group Code: 1279	Company Type: Property and
210 Hudson Street	Group Name: Arch Capital Group,	Casualty
Suite 300	Ltd.	State ID Number:
Jersey City, NJ 07311-1104	FEIN Number: 43-0990710	
(201) 743-4000 ext. [Phone]		

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

SERFF Tracking #:

WESA-130816236

State Tracking #:

Company Tracking #:

ARCH-16-179-R

State: District of Columbia

Filing Company: Arch Insurance Company

TOI/Sub-TOI: 05.0 CMP Liability and Non-Liability/05.0007 Other CMP

Product Name: American Specialty Sports and Entertainment Program

Project Name/Number: Submission of Sports and Entertainment Program - Package Materials/ARCH-16-179

Rate Information

Rate data applies to filing.

Filing Method: File and Use

Rate Change Type: Neutral

Overall Percentage of Last Rate Revision: 0.000%

Effective Date of Last Rate Revision:

Filing Method of Last Filing: None

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Arch Insurance Company	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

SERFF Tracking #:

WESA-130816236

State Tracking #:

Company Tracking #:

ARCH-16-179-R

State: District of Columbia

Filing Company: Arch Insurance Company

TOI/Sub-TOI: 05.0 CMP Liability and Non-Liability/05.0007 Other CMP

Product Name: American Specialty Sports and Entertainment Program

Project Name/Number: Submission of Sports and Entertainment Program - Package Materials/ARCH-16-179

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Company Exception Pages	Pages 1 through 4	New		property and auto_rates and rules 11_16_16.pdf

ARCH INSURANCE COMPANY
AMERICAN SPECIALTY SPORTS AND ENTERTAINMENT
COMMERCIAL LINES MANUAL
COMMERCIAL MULTILINE
COMPANY EXCEPTION PAGES
MULTISTATE

PROGRAM DESCRIPTION

SECTION I – APPLICABLE SUBLINES

- COMMERCIAL AUTO
- COMMERCIAL FIRE AND ALLIED LINES

SECTION II - ELIGIBILITY

This Arch Sports and Entertainment Program is designed for a variety of Sports and Entertainment risks which can be broken down into the following four key segments: Entertainment, Motor Sports, Professional Sports, and Amateur Sports. Each of these segments can be further broken down into smaller parts which include but are not limited to those listed below:

- Entertainment includes theme parks, family fun centers, fairs, parades, zoos, etc.
- Motorsports includes car racing and motorcycle racing.
- Professional Sports includes team and individual sports such as football, basketball, baseball, hockey, tennis, soccer, etc.
- Amateur Sports includes Intercollegiate, Interscholastic, and Community Recreation team and individual sports.

SECTION III - PROGRAM FORMS, RULES AND RATES

1. COMMERCIAL AUTO

A. ISO Loss Costs and Loss Cost Multipliers: We will be utilizing the most current ISO loss costs and LCMs on file for Arch Insurance Company.

B. Rule 8. POLICY WRITING MINIMUM PREMIUM

All Commercial Auto policies will be subject to a policy writing minimum premium of \$500.

C. Commercial Auto Liability Experience and Schedule Rating Plan

Rule 2.E. is deleted and replaced by the following:

2. Eligibility

E. Eligibility for Schedule Rating

To be eligible for the Commercial Auto Liability Schedule Rating Plan a policy must have two or more scheduled autos.

D. Commercial Auto Physical Damage Experience and Schedule Rating Plan

Rule 2.D. is deleted and replaced by the following:

2. Eligibility

D. Eligibility for Schedule Rating

To be eligible for the Commercial Auto Physical Damage Schedule Rating Plan a policy must have two or more scheduled autos.

ARCH INSURANCE COMPANY
 AMERICAN SPECIALTY SPORTS AND ENTERTAINMENT
 COMMERCIAL LINES MANUAL
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 MULTISTATE

E. Auto Enhancement Endorsement 00 CA0158

This mandatory endorsement broadens coverages provided under the Business Auto Coverage Form as shown below.

Coverage	Amendment of Coverage
Additional Insureds	
Employee using a covered auto you do not own, hire, or borrow in your personal or your business affairs	Included in Who is an Insured
Additional Insured if required by contract or agreement	Included in Who is an Insured
Lessors of a covered auto	Included in Who is an Insured
Lessees of a covered auto	Included in Who is an Insured
Broadened Named Insured	Who is an Insured is amended to include Corporations of the U.S. & Canada and an ownership interest in an organization of more than 50%
Fellow Employee Auto Liability Coverage	Exclusion is deleted if use of auto with permission, in the scope of employment and a workers compensation claim has been made. Coverage is excess.
Towing and Labor Costs	\$250 or limit shown in Declarations, whichever is higher
Transportation Expenses	\$75 per day/up to 30 days, \$500 for expenses to remove and replace your materials and equipment
Extra Expense	\$2,500 for any expense incurred for the return of a covered stolen auto
Hired Auto Physical Damage	\$50,000 per accident /\$100,000 annual aggregate
Sign Coverage	\$1,000
Airbag Coverage	Exclusion deleted for accidental discharge
Electronic Equipment	Coverage for equipment not permanently installed
Repaired Glass and Stolen Autos with Radio Frequency Transceivers	Waiver of Deductible
Hybrid Auto Payment Coverage	10% of ACV or replacement cost \$250 max/\$5,000 max multiple autos
Auto Rented by Employees	Primary to employees personal insurance
Knowledge	Only applicable if executive officer or manager receives notice
Waiver of Subrogation	Only if waived prior to the accident under written agreement
Unintentional Failure to Disclose Hazards	Will not prejudice coverage
Cancellation Condition	Amended to 60 Days

Premium Determination: See Commercial Auto Table below.

Commercial Auto	Form Number	Factor or Charge
Auto Enhancement Endorsement	00 CA0158	2% of total premium with minimum premium of \$150

This endorsement is not subject to any IRPM.

ARCH INSURANCE COMPANY
 AMERICAN SPECIALTY SPORTS AND ENTERTAINMENT
 COMMERCIAL LINES MANUAL
 COMMERCIAL MULTILINE
 COMPANY EXCEPTION PAGES
 MULTISTATE

2. COMMERCIAL FIRE AND ALLIED LINES

A. ISO Loss Costs and Loss Cost Multiplier: We will be utilizing the most current ISO loss costs and LCMs on file for Arch Insurance Company.

B. PREMIER PROPERTY ENHANCEMENT ENDORSEMENT 00 ASP0001

This optional endorsement broadens coverage and is available at specifically declared limits outlined below. The following exhibit identifies each extension for this class of business.

Earthquake Coverage (Earth Movement)	\$25,000
Earthquake Sprinklers Leakage	\$25,000
Newly Acquired Property	\$300,000/\$300,000/\$300,000 180 days
Business Income and Extra Expense	\$150,000
Business Personal Property	Within 1500 feet
Flood or Backup of Sewers and Drains	\$25,000
Ordinance or Law – Undamaged Portion of the Building	Building limit
Ordinance or Law – Demolition Cost	\$500,000
Ordinance or Law – Increased Cost	\$500,000
Accounts Receivable	\$75,000
Valuable Papers	\$75,000
Personal Effects / Property of Others	\$10,000/\$35,000
Computer/EDP Coverage for each Described Premises	\$35,000
Property Off Premises-Including Stock	\$500,000
Property at Conventions, Fairs, Exhibitions or Special Events.	\$75,000
Property in Transit	\$50,000
Outdoor Property Including Playground Removal	\$50,000 and Exercise Equipment/Debris
Money and Securities Inside and Out	\$25,000
Consequential Loss Assumption	\$50,000
Off Premises Power Failure	\$50,000
Utility Services	Extension
Business Income & Extra Expense Coverage	
Spoilage	\$35,000
Pollutant Clean-up and Removal	\$50,000
Fire Department Service Charge	\$35,000
Emergency Vacating Expense	\$25,000
Identity Theft Expense	\$25,000
Terrorist Travel Reimbursement	\$25,000
Emergency Real Estate Consulting Fee	\$25,000
Temporary Meeting Space Reimbursement	\$25,000
Workplace Violence Counseling	\$25,000

ARCH INSURANCE COMPANY
 AMERICAN SPECIALTY SPORTS AND ENTERTAINMENT
 COMMERCIAL LINES MANUAL
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 MULTISTATE

Key Individual Replacement Expense	\$75,000
Automated External Defibrillators	\$10,000
Lease Cancellation Moving Expenses	\$10,000
Other Buildings or Structures	\$10,000
Retaining Walls	\$10,000
Residential Room Reserve	\$75,000
Fire Extinguishers Recharge	\$15,000
Lock Replacement	\$10,000
Reward Reimbursement	\$30,000
Inventory and Appraisals of Loss	\$50,000
Pair, Set, or Parts	Adjustment included
Fine Arts	\$35,000
Furs	\$10,000
Precious Metals	\$10,000
Miscellaneous "Dependent Property" Locations	\$25,000
Brands and Labels	\$25,000
Kidnap Expense	\$50,000
Donation Assurance	\$25,000
Image Restoration Expense	\$25,000
Workplace Violence---Loss Of Income/Extra Expense	\$50,000
Non-Owned Detached Trailers	\$25,000

Premium Determination: See Commercial Property Table below.

Form Name	Form Number	Factor or charge	Optional / Mandatory
Premier Property Enhancement	00 ASP0001	2% of total Property premium with \$150 minimum premium.	Mandatory
Equipment Breakdown Cause of Loss	CP 10 46	2% of total Property premium	Optional

This endorsement is not subject to any IRPM.

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TOI/Sub-TOI: 05.0 CMP Liability and Non-Liability/05.0007 Other CMP
Product Name: American Specialty Sports and Entertainment Program
Project Name/Number: Submission of Sports and Entertainment Program - Package Materials/ARCH-16-179

Supporting Document Schedules

Satisfied - Item:	Consulting Authorization
Comments:	Please see letter of authorization attached below.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (P&C)
Bypass Reason:	This requirement does not apply to new program submissions.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Bypass Reason:	This requirement does not apply.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	This requirement does not apply.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Cover Letter
Comments:	Please see the attached cover letter.
Attachment(s):	Cover Letter (Rates).pdf
Item Status:	
Status Date:	

Satisfied - Item:	Letter of Authorization
Comments:	Attached is the letter of auth.
Attachment(s):	2016 Letter of Auth.pdf
Item Status:	
Status Date:	

SERFF Tracking #:

WESA-130816236

State Tracking #:

Company Tracking #:

ARCH-16-179-R

State:

District of Columbia

Filing Company:

Arch Insurance Company

TOI/Sub-TOI:

05.0 CMP Liability and Non-Liability/05.0007 Other CMP

Product Name:

American Specialty Sports and Entertainment Program

Project Name/Number:

Submission of Sports and Entertainment Program - Package Materials/ARCH-16-179

Satisfied - Item:	Filing Memorandum
Comments:	Please refer to the attached.
Attachment(s):	property and auto explanatory memorandum.pdf
Item Status:	
Status Date:	



November 21, 2016

Department of Insurance
Property and Casualty Division
Rate and Rule Review Section

**RE: Arch Insurance Company NAIC# 11150 FEIN 43-0990710
Multiple Line Rates and Rules Filing
New Program: Sports and Entertainment
Company Filing Number: ARCH-16-179-R**

To Whom It May Concern:

Enclosed please find Arch Insurance Company's (Arch) Sports and Entertainment Program rate and rule filing. The filing contained herein constitutes a **new program** filing for Arch and does not replace any previously filed rate or rule. A letter permitting Westmont Associates, Inc. to file on Arch's behalf is enclosed.

The Sports and Entertainment Program consists of a commercial multi-peril insurance product designed for the unique needs of Sports and Entertainment courses and other closely related businesses, which includes but not limited to Pro-Sports, Amateur Sports, Motorsports, and Family Entertainment Facilities.

This program provides coverage for Property and Commercial Auto.

We are submitting independent rates and rules for use with this new program. We are submitting the corresponding rates and rules using Company tracking #ARCH-16-179-F under separate cover. All other forms, rates and rules that will be used with this program are those filed by ISO on behalf of Arch as part of its ISO affiliation.

Your approval and/or acknowledgement of this submission is respectfully requested. If you have any questions regarding the enclosed materials, please do not hesitate to contact me. Thank you for your attention to this matter.

Respectfully submitted,

Wesley Pohler

Wesley Pohler
Vice-President
wes@westmontlaw.com

Enclosures

cc: N. Stepanski – Westmont
C. Kennedy – Arch



Arch Insurance Company

Harborside 3
210 Hudson Street, Suite 300
Jersey City, NJ 07311

T: 201.743.4000

F: 201.743.4005

archinsurance.com

September 30, 2016

Arch Insurance Company
NAIC: #11150
Letter of Authorization
Filing of Forms, Rates and Rules

Dear Sir or Madame:

In accordance with the applicable statutes and regulations in your state, Wesley Pohler and Westmont Associates are hereby authorized to file form, rate and rule filings on behalf of Arch Insurance Company.

Very truly yours,

A handwritten signature in black ink that reads "Carol Kennedy". The signature is written in a cursive style with a large, looping initial "C".

Carol Kennedy
Vice President and Director of Compliance

Arch Insurance Company

American Specialty Sports and Entertainment Program

Explanatory Memorandum

With this filing, Arch Insurance Company is submitting for your review and approval, its countrywide Property and Auto rates, rules and forms for the American Specialty Sports and Entertainment Risk Purchasing Group. We have reviewed historical premium and loss data from American Specialty in support of our filing. This filing is designed to complement and supplement the currently filed and approved rules and loss costs from the Insurance Services Office, Inc. (ISO).

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