

SERFF Tracking Number: CLBA-125392415 State: Arkansas  
Filing Company: Columbia Mutual Insurance Compny State Tracking Number: EFT \$50  
Company Tracking Number: CMI-CGS-07-F03  
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability  
Product Name: General Liability  
Project Name/Number: CG-326 2-08 Hired Auto and Non-Owned Auto Liability/CMI-CGS-07-F03

## Filing at a Glance

Company: Columbia Mutual Insurance Compny

Product Name: General Liability SERFF Tr Num: CLBA-125392415 State: Arkansas  
TOI: 17.0 Other Liability - Claims SERFF Status: Closed State Tr Num: EFT \$50  
Made/Occurrence

Sub-TOI: 17.0001 Commercial General Liability Co Tr Num: CMI-CGS-07-F03 State Status: Fees verified and received

Filing Type: Form Co Status: Reviewer(s): Betty Montesi, Edith Roberts, Brittany Yielding

Authors: Dennis McVay, Christina Walker, DeeDee Williams Disposition Date: 12/26/2007

Date Submitted: 12/18/2007 Disposition Status: Approved

Effective Date Requested (New): 02/01/2008 Effective Date (New):

Effective Date Requested (Renewal): 02/01/2008 Effective Date (Renewal):

State Filing Description:

## General Information

Project Name: CG-326 2-08 Hired Auto and Non-Owned Auto Liability Status of Filing in Domicile: Pending

Project Number: CMI-CGS-07-F03 Domicile Status Comments:

Reference Organization: N/A Reference Number: N/A

Reference Title: N/A Advisory Org. Circular: N/A

Filing Status Changed: 12/26/2007

State Status Changed: 12/26/2007 Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Filing revised company form CG-326 (2-08) Hired Auto and Non-Owned Auto Liability, which we propose to use in our General Liability Policy Program. Please note that this form replaces previously filed and approved CG-326 (7-00). This revised form now provides the ability to write specific limits for Hired Auto and Non-Owned Auto Liability coverage within the Schedule.

SERFF Tracking Number: CLBA-125392415 State: Arkansas  
 Filing Company: Columbia Mutual Insurance Compny State Tracking Number: EFT \$50  
 Company Tracking Number: CMI-CGS-07-F03  
 TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability  
 Product Name: General Liability  
 Project Name/Number: CG-326 2-08 Hired Auto and Non-Owned Auto Liability/CMI-CGS-07-F03

## Company and Contact

### Filing Contact Information

DeeDee Williams, Asst. Analyst dwilliams@colinsgrp.com  
 2102 White Gate Drive (573) 474-6193 [Phone]  
 Columbia, MO 65205 (800) 836-5713[FAX]

### Filing Company Information

Columbia Mutual Insurance Compny CoCode: 40371 State of Domicile: Missouri  
 2102 White Gate Drive Group Code: 807 Company Type: Mutual  
 P O Box 618  
 Columbia, MO 65205 Group Name: Columbia Insurance State ID Number: 03  
 Group  
 (573) 474-6193 ext. [Phone] FEIN Number: 43-0790393  
 -----

## Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Columbia Mutual Insurance Compny	\$50.00	12/18/2007	17161532

SERFF Tracking Number: CLBA-125392415 State: Arkansas  
Filing Company: Columbia Mutual Insurance Compny State Tracking Number: EFT \$50  
Company Tracking Number: CMI-CGS-07-F03  
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability  
Product Name: General Liability  
Project Name/Number: CG-326 2-08 Hired Auto and Non-Owned Auto Liability/CMI-CGS-07-F03

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Edith Roberts	12/26/2007	12/26/2007

SERFF Tracking Number: CLBA-125392415 State: Arkansas  
Filing Company: Columbia Mutual Insurance Compny State Tracking Number: EFT \$50  
Company Tracking Number: CMI-CGS-07-F03  
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability  
Product Name: General Liability  
Project Name/Number: CG-326 2-08 Hired Auto and Non-Owned Auto Liability/CMI-CGS-07-F03

## Disposition

Disposition Date: 12/26/2007

Effective Date (New):

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: CLBA-125392415 State: Arkansas  
 Filing Company: Columbia Mutual Insurance Compny State Tracking Number: EFT \$50  
 Company Tracking Number: CMI-CGS-07-F03  
 TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability  
 Product Name: General Liability  
 Project Name/Number: CG-326 2-08 Hired Auto and Non-Owned Auto Liability/CMI-CGS-07-F03

<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Uniform Transmittal Document-Property & Casualty	Approved	Yes
<b>Form</b>	Hired Auto and Non-Owned Auto Liability	Approved	Yes

SERFF Tracking Number: CLBA-125392415 State: Arkansas  
 Filing Company: Columbia Mutual Insurance Compny State Tracking Number: EFT \$50  
 Company Tracking Number: CMI-CGS-07-F03  
 TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability  
 Product Name: General Liability  
 Project Name/Number: CG-326 2-08 Hired Auto and Non-Owned Auto Liability/CMI-CGS-07-F03

## Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Hired Auto and Non-Owned Auto Liability	CG-326	2-08	Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 CG-326 (7-00) Previous Filing #: CMI-GL-00-F01		CG-326 2-08 Hired Auto and Non-Owned Auto Liability.pdf

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

## HIRED AUTO AND NON-OWNED AUTO LIABILITY

This endorsement modifies insurance provided under the following:

### COMMERCIAL GENERAL LIABILITY

#### SCHEDULE

Insurance is provided only with respect to those coverages and limits of insurance for which a specific premium charge is shown:

Coverage	Limits of Insurance		Premium
Non-Ownership Liability	\$ _____ /Occurrence	\$ _____ General Aggregate	\$
Hired Auto Liability	\$ _____ /Occurrence	\$ _____ General Aggregate	\$

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

### HIRED AUTO LIABILITY

The insurance provided under COVERAGE A (Section I) applies to “bodily injury” or “property damage” arising out of the maintenance or use of a “hired auto” by you or your employees in the course of your business.

With respect to the insurance provided by this endorsement:

1. The exclusions, under COVERAGE A (Section I), other than exclusions a, b, d, f and i, and the Nuclear Energy Liability Exclusion (Broad Form) are deleted and replaced by the following:
  - a. “Bodily Injury”
    - (1) To an employee of the insured arising out of and in the course of employment by the insured; or
    - (2) To the spouse, child, parent, brother or sister of that employee as a consequence of (1) above
 This exclusion applies:
    - (1) Whether the insured may be liable as an employer or in any other capacity; and
    - (2) To any obligation to share damages with or repay someone else who must pay damages because of injury.
 This exclusion does not apply to:
    - (1) Liability assumed by the insured under an “insured contract;” or
    - (2) “Bodily injury” arising out of and in the course of domestic employment by the insured unless benefits for such injury are in whole or in part either payable or required to be provided under any workers compensation law.
  - b. “Property damage: to:
    - (1) Property owned or being transported by, or rented or loaned to the insured; or
    - (2) Property in the care, custody or control of the insured.

2. WHO IS AN INSURED (Section II) is replaced by the following:

Each of the following is an insured under this insurance to the extent set forth below:

- a. You;
- b. Any other person using a "hired auto" with your permission;
- c. With respect to a "non-owned auto," any partner or executive officer of yours, but only while such "non-owned auto" is being used in your business.
- d. Any other person or organization, but only with respect to their liability because of acts or omissions of an insured under a., b., or c. above.

None of the following is an insured:

- a. Any person engaged in the business of his or her employer with respect to the "bodily injury" to any co-employee of such person injured in the course of employment;
- b. Any partner or executive officer with respect to any "auto" owned by such partner or officer or a member of his or her household;
- c. Any person while employed in or otherwise engaged in duties in connection with an "auto business" other than an "auto business" you operate;
- d. The owner or lessee (of whom you are a sublessee) of a "hired auto" or the owner of a "non-owned auto" or any agent or employee of any such owner or lessee;
- e. Any person or organization with respect to the conduct of any current or past partnership or joint venture that is not shown as a Named Insured in the Declarations.

### **NON-OWNED LIABILITY**

The insurance provided under COVERAGE A (Section I) applies to "bodily injury" or "property damage" arising out of the use of any "non-owned auto" in your business by any person other than you.

The following additional definitions apply:

"Auto business" means the business or occupation of selling, repairing, servicing, storing or parking "autos."

"Hired auto" means any "auto" you lease, hire, or borrow. This does not include any "auto" you lease, hire or borrow from any of your employees or members of their households, or from any partner or executive officer of yours.

"Non-owned auto" means any "auto" you do not own, lease, hire or borrow which are used in connection with your business. However, if you are a partnership a "non-owned auto" does not include any auto owned by any partner.

*SERFF Tracking Number:* CLBA-125392415 *State:* Arkansas  
*Filing Company:* Columbia Mutual Insurance Compny *State Tracking Number:* EFT \$50  
*Company Tracking Number:* CMI-CGS-07-F03  
*TOI:* 17.0 Other Liability - Claims Made/Occurrence *Sub-TOI:* 17.0001 Commercial General Liability  
*Product Name:* General Liability  
*Project Name/Number:* CG-326 2-08 Hired Auto and Non-Owned Auto Liability/CMI-CGS-07-F03

## **Rate Information**

Rate data does NOT apply to filing.

SERFF Tracking Number: CLBA-125392415 State: Arkansas  
Filing Company: Columbia Mutual Insurance Compny State Tracking Number: EFT \$50  
Company Tracking Number: CMI-CGS-07-F03  
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability  
Product Name: General Liability  
Project Name/Number: CG-326 2-08 Hired Auto and Non-Owned Auto Liability/CMI-CGS-07-F03

## Supporting Document Schedules

		Review Status:	
<b>Bypassed -Name:</b>	Uniform Transmittal Document- Property & Casualty	Approved	12/26/2007
<b>Bypass Reason:</b>	Please see the General Information and Form Schedule Tabs.		
<b>Comments:</b>			