

SERFF Tracking Number: QBEC-125379948 State: Arkansas
Filing Company: QBE Insurance Corporation State Tracking Number: EFT \$50
Company Tracking Number:
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability
Product Name: QBCG-0272 (10-07) - Contractor's Pollution Legal Liability Endorsement Form Implementation
Project Name/Number: QBCG-0272 (10-07) - Contractor's Pollution Legal Liability Endorsement Form Implementation/QBE-07-573-GL-AR

Filing at a Glance

Company: QBE Insurance Corporation
Product Name: QBCG-0272 (10-07) - Contractor's Pollution Legal Liability Endorsement Form Implementation
SERFF Tr Num: QBEC-125379948 State: Arkansas
TOI: 17.0 Other Liability - Claims Made/Occurrence
SERFF Status: Closed State Tr Num: EFT \$50
Sub-TOI: 17.0001 Commercial General Liability Co Tr Num: State Status: Fees verified and received
Filing Type: Form Co Status: Reviewer(s): Betty Montesi, Edith Roberts, Brittany Yielding
Author: Marsha Layton Disposition Date: 12/07/2007
Date Submitted: 12/06/2007 Disposition Status: Approved
Effective Date Requested (New): 01/15/2008 Effective Date (New):
Effective Date Requested (Renewal): 01/15/2008 Effective Date (Renewal):
State Filing Description:

General Information

Project Name: QBCG-0272 (10-07) - Contractor's Pollution Legal Liability Endorsement Form Implementation
Status of Filing in Domicile:
Project Number: QBE-07-573-GL-AR
Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 12/07/2007
State Status Changed: 12/07/2007 Deemer Date:
Corresponding Filing Tracking Number:
Filing Description:
We submit, for your approval, the following revisions which will apply to new and renewal policies effective on and after January 15, 2008:

New Independent Forms

SERFF Tracking Number: QBE-125379948 State: Arkansas
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 QBCG-0272 (10-07) - Contractor's Pollution Legal Liability Endorsement
 APP-6 (10-07) - Contractor's Environmental Impairment Liability Exposures Questionnaire

Company and Contact

Filing Contact Information

Marsha Layton, Senior Compliance Analyst
 2230 Village Mall Drive (419) 747-9933 [Phone]
 Mansfield, OH 44906 (419) 747-9944[FAX]

Filing Company Information

QBE Insurance Corporation CoCode: 39217 State of Domicile: Pennsylvania
 88 Pine Street - 16th Floor Group Code: 796 Company Type:
 New York, NY 10005 Group Name: QBE Insurance State ID Number:
 Group
 (212) 422-9888 ext. [Phone] FEIN Number: 22-2311816

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
QBE Insurance Corporation	\$50.00	12/06/2007	16987038

SERFF Tracking Number: QBEC-125379948 State: Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Edith Roberts	12/07/2007	12/07/2007

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Disposition

Disposition Date: 12/07/2007

Effective Date (New):

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: QBEC-125379948 State: Arkansas
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Cover Letter	Approved	Yes
Form	Contractor's Pollution Legal Liability Endorsement	Approved	Yes
Form	Contractor's Environmental Impairment Liability Exposures Questionnaire	Approved	Yes

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Contractor's Pollution Legal Liability Endorsement	QBCG-0272	10-07	Endorsement/Amendment/Conditions		0.00	QBCG-0272_10-07_ - Contractor's Pollution Legal Liability....PDF
Approved	Contractor's Environmental Impairment Liability Exposures Questionnaire	APP-6	10-07	Application/ New Binder/Enrollment		0.00	APP-6 - Contractor's Environmental Legal Liability Appli....PDF



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CONTRACTOR'S POLLUTION LEGAL LIABILITY ENDORSEMENT

**IT PROVIDES OCCURRENCE COVERAGE AND INCLUDES DEFENSE WITHIN THE
LIMITS OF INSURANCE.**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

Contractor's Pollution Legal Liability Per "Loss" Limit	\$ _____
Contractor's Pollution Legal Liability Aggregate Limit	\$ _____
Contractor's Pollution Legal Liability Deductible	\$ _____

A. The following is added to the policy:

COVERAGE D – CONTRACTOR'S POLLUTION LEGAL LIABILITY

1. Insuring Agreement

a. We will pay those sums the insured becomes legally obligated to pay as damages for "loss" directly caused by "pollution conditions" arising out of:

(1) The performance of "your work", provided that:

(a) The "pollution conditions" are caused by an "occurrence" that takes place in the "coverage territory";

(b) The "pollution conditions" first occur during the policy period;

(c) In the event the "pollution conditions" continue through more than one policy period placed with us, only one policy will respond. The policy that will pay for any resulting "loss" is the policy in which the "pollution conditions" first commenced; and

(d) The "pollution conditions" arising out of "your work" occurs at a site that is not currently, and never was, owned by, occupied by, operated by, rented to, loaned to or given to you or any person or organization performing work or operations on your behalf.

b. The amount that we will pay for damages is limited as described in Paragraph C. of this endorsement; and

c. We have the right and duty to defend the insured against any "suit" seeking damages for "loss" to which this insurance applies. However, our right and duty to defend end when we have used up to the respective Limits of Insurance as set forth in the Schedule made part of this endorsement. We have no right or duty to defend the insured against any "suit" to which this insurance does not apply. We may, at our discretion, investigate any "occurrence" or "loss".

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Costs, charges and expenses incurred in the investigation, adjustment or defense of claims are included in the definition of "loss" and reduce the applicable limits of insurance and shall be applied against the Contractor's Pollution Legal Liability Deductible amount, if any, shown in the Schedule of this endorsement.

- d. This insurance does not apply to "pollution conditions" existing and known to any insured prior to the inception of this policy period.

2. Exclusions

Coverage D. – Contractor's Pollution Legal Liability does not apply to:

a. Known Conditions

"Loss" arising out of "pollution conditions" existing and known by any insured prior to the inception of this policy.

b. Workers Compensation and Similar Laws

Any obligation of the insured under any workers' compensation, unemployment compensation or disability benefits law or similar law.

c. Employers Liability

"Bodily injury" to:

- (1) An employee of any insured arising out of and in the course of employment by any insured or the performance of duties related to the conduct of any insured's business; or
- (2) To the spouse, child, parent, brother or sister of that employee as a consequence of (1) above.

This exclusion applies:

- (1) Whether any insured may be liable as an employer or in any other capacity;
- (2) To any obligation to share damages with or repay someone else who must pay damages as a result of the injury.

This exclusion does not apply to liability assumed by you under an "insured contract".

d. Contractual Liability

"Loss" for which any insured is obligated to pay damages by reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for damages assumed by you in a contract or agreement that is an "insured contract".

e. Vehicles

"Loss" arising out of:

- (1) The ownership, maintenance, use, or operation of any "auto", aircraft, watercraft or rolling stock; or

- (2) Waste or materials transported by any "auto", aircraft, watercraft, or rolling stock beyond the boundaries of the job sites where "your work" is being performed.

f. Products Liability

"Loss" arising out of goods or products manufactured, sold and/or distributed by any insured or by others under license from the insured.

g. Intentional Acts

"Loss" arising out of "pollution conditions" which result from or are attributable to any insured's intentional, willful or deliberate non-compliance with any law, statute, regulation, ordinance, administrative complaint, notice of violation, notice letter, executive order, or instruction of any governmental agency or body.

h. Hostile Acts

"Loss" that arises, whether directly or indirectly or in whole or in part, out of: war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection of military, usurped power, strike, riot or civil commotion.

i. Professional Liability

"Loss" arising out of the rendering of or the failure to render professional services by any insured.

j. Absolute Asbestos

"Loss", arising out of the existence of asbestos in any form, products containing asbestos, asbestos fibers or asbestos dust.

k. Absolute Lead

"Loss" arising out of exposure to lead, lead paint or any material containing lead or lead paint; or the existence, removal or abatement of lead, lead paint, or any material containing lead or lead paint, including without limitation the costs of lead or lead paint removal; or "property damage" or any other injury or damage suffered in the course of effecting such removal.

l. Fines, Punitive Damages, and Other Forms of Liability and Relief

Any claim, "suit", award, judgment, or liability for or based upon fines, penalties, taxes, punitive damages, exemplary damages, multiplied damages, equitable relief, restitution, or the return of money for work or operations.

m. Nuclear Energy Liability

- (1) "Loss":

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- (a) With respect to which an insured under this policy is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters or Nuclear Insurance Association of Canada, or would be insured under any such policy but for the exhaustion of its limit of liability; or
- (b) Resulting from the "hazardous properties" of "nuclear material" with respect to which:
 - (i) Any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or
 - (ii) The insured is, or had this policy not been issued would be, entitled to indemnity from the United States of America or any agency thereof, under any agreement entered into by the United States of America or any agency thereof, with any person or organization.
- (2) Under any Medical Expense Benefits Coverage, or under any Supplementary Payments provision relating to first aid, to expenses incurred with respect to "bodily injury" resulting from the "hazardous properties" of "nuclear material" and arising out of the operation of a "nuclear facility" by any person or organization.
- (3) "Loss" resulting from the "hazardous properties" of "nuclear material" if:
 - (a) The "nuclear material"
 - (i) Is at any "nuclear facility" owned by, or operated by or on behalf of an insured; or
 - (ii) Has been discharged or dispersed therefrom;
 - (b) The "nuclear material" is contained in "spent fuel" or waste at any time possessed, handled, used, processed, stored, transported, or disposed of by or on behalf of an insured; or
 - (c) The "loss" arises out of the furnishing by an insured of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any "nuclear facility", but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion (c) applies only to "property damage" to such
 - "nuclear facility" and any property thereat.
- n. Rot, Mold, Mildew or Other Fungi
 - "Loss" based upon or arising out of the existence, exposure to, required removal or abatement of mold, rot or other fungi, including but not limited to any such cause or condition involving the presence, discharge or infiltration of moisture, vapor, water or any other liquid, or any damage related thereto.
- B. For the purposes of the coverage provided by this endorsement, **Section III – Limits of Insurance** is replaced by the following:
 1. The Contractor's Pollution Legal Liability Per "Loss" Limit shown in the Schedule to this endorsement shall apply to claims under Coverage D.
 2. The Limits of Insurance shown in the Schedule of this endorsement, and the rules below fix the most we will pay regardless of the number of:
 - a. Insureds,
 - b. "Loss", claims made or "suits" brought;
 - c. Persons or organizations making claims or bringing "suits"; or
 - d. Governmental actions taken with respect to "cleanup costs".
 3. The Contractor's Pollution Legal Liability Aggregate Limit shown in the Schedule to this endorsement is the most we will pay for all damages for "loss" under Coverage D.
 4. Deductible (Coverage D)
 - a. Our obligation under Coverage D to pay damages on your behalf applies only to the amount of damages in excess of the deductible amount stated in the Schedule above.
 - b. The deductible amount indicated in the Schedule to Coverage D is on a per "loss" basis.
 - c. The terms of the insurance under Coverage D, including those with respect to:
 - (1) Our right and duty to defend any "suits" seeking damages for "loss" to which this insurance applies, and
 - (2) Your duties in the event of an "occurrence", claim, or "suit", apply irrespective of the application of the deductible amount.
 - d. We may pay any part or all of the deductible amount to effect settlement of any claim or "suit" and, upon notification of the action taken you shall promptly reimburse us for such part of the deductible amount as has been paid by us.

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C. The following Conditions are added to the policy:

1. If insurance is available under the terms of the Contractor's Pollution Legal Liability Endorsement and also available under "other intra-policy insurance" for the same loss, damage or injury, our obligations are limited as follows:
 - a. Any insurance available under the terms of the Contractor's Pollution Legal Liability Endorsement is primary, and there will be no contribution from or concurrent coverage with "other intra-policy insurance" that would otherwise be applicable; and
 - b. Any "other intra-policy insurance" is excess over any insurance available under the terms of the Contractor's Pollution Legal Liability Endorsement, including amounts within the Contractor's Pollution Legal Liability Deductible.

The insurance afforded by "other intra-policy insurance" shall apply only: (1) in excess of insurance available under the terms of the Contractor's Pollution Legal Liability Endorsement; (2) in excess of amounts within the Contractor's Pollution Legal Liability Deductible, provided that insurance is available under the terms of the Contractor's Pollution Legal Liability Endorsement; and (3) after insurance available under the terms of the Contractor's Pollution Legal Liability Endorsement is exhausted by payment of the Contractor's Pollution Legal Liability Per "Loss" Limit or Contractor's Pollution Legal Liability Aggregate Limit, whichever is applicable.

Under no circumstances will "other intra-policy insurance" contribute to or be concurrent with insurance available under the terms of the Contractor's Pollution Legal Liability Endorsement.

When "other intra-policy insurance" is excess, we will have no duty under "other intra-policy insurance" to defend the insured against any "suit" if we have the duty to defend the insured under the terms of the Contractor's Pollution Legal Liability Endorsement.

D. With respect to the coverage afforded under this endorsement the following definitions will apply:

1. "Byproduct material" shall be defined by the Atomic Energy Act of 1954 or in any law amendatory thereof.

2. "Cleanup costs" means costs, charges and expenses incurred in the investigation, removal or neutralization of "pollution conditions" provided that such "cleanup costs" are the result of "pollution conditions" arising out of performance of "your work" by or on your behalf.
3. "Hazardous properties" includes radioactive, toxic or explosive properties.
4. "Loss" means "bodily injury", "property damage" (including covered radioactive contamination of property) or "cleanup costs" arising out of the same "pollution conditions", including costs, charges and expenses incurred in the investigation, adjustment or defense of claims for such "bodily injury", "property damage" or "cleanup costs".
5. "Nuclear facility" means:
 - a. Any "nuclear reactor",
 - b. Any equipment or device designed or used for:
 - (1) Separating the isotopes of uranium or plutonium,
 - (2) Processing or utilizing "spent fuel", or
 - (3) Handling, processing or packaging waste,
 - c. Any equipment or device used for the processing, fabricating or alloying of "special nuclear material" if at any time the total amount of such material in the custody of the insured at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235, and,
 - d. Any structure basin, excavation, premises or place prepared or used for the storage or disposal of waste and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations.
6. "Nuclear material" means "source material", "special nuclear material", or "byproduct material".
7. "Nuclear reactor" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material.
8. "Other intra-policy insurance" means insurance provided under the terms of the policy other than the Contractor's Pollution Legal Liability Endorsement.

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9. "Pollutants" means any solid, liquid, gaseous, or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes material to be recycled, reconditioned or reclaimed.
10. "Pollution conditions" means the discharge, dispersal, release or escape of "pollutants" into or upon land, the atmosphere, or any watercourse or body of water, which results in "bodily injury", "property damage" or "cleanup costs".
11. "Source material" shall be defined by the Atomic Energy Act of 1954 or in any law amendatory thereof.
12. "Special nuclear material" shall be defined by the Atomic Energy Act of 1954 or in any law amendatory thereof.
13. "Spent fuel" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a "nuclear reactor".

All other terms shall have the meaning attributed to them in Section **V – Definitions** of the Commercial General Liability Coverage Part.

All other terms and conditions of this policy remain unchanged.

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CONTRACTOR'S ENVIRONMENTAL IMPAIRMENT LIABILITY EXPOSURES:

Y If you circle "N/A" for a question in the left column, go down to the next question.

N/A means No or Not Applicable

Y If not, go across and complete information in the right column before proceeding.

In granting Environmental Impairment Liability Coverage, we have relied upon the declarations and statements indicated. These declarations and statements are the basis of coverage and will be considered as incorporated into and constituting a part of the Environmental Impairment Liability Coverage Part.

1. Do you have any current or prior projects involving any of the following services/activities?	N/A	<p>Check all that apply.</p> <p><input type="checkbox"/> Projects located on current or former landfills <input type="checkbox"/> EIFS</p> <p><input type="checkbox"/> Mold <input type="checkbox"/> Asbestos</p> <p><input type="checkbox"/> Lead <input type="checkbox"/> PCB's</p> <p><input type="checkbox"/> Installation or Removal of Underground or Aboveground Storage Tanks</p>
2. Do you plan to be involved in any projects involving the services/activities listed in question #1 above?	NO	<p>If yes, explain:</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p>
3. Are there any statutes, standards, or other city, state or federal regulations relating to the protection of the environment with which you cannot presently comply?	NO	<p>If yes, explain:</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p>
4. Have there been any pollution claims or any pollution policy nonrenewed during the last five (5) years?	NO	<p>If yes, describe</p> <p>△ _____</p> <p>_____</p> <p>_____</p> <p>_____</p>
5. Have you during the last five (5) years been cited and/or prosecuted for contravention or violation of any standard or law relating to any release from your premises of any substance into sewers, rivers, seas, air or onto land?	NO	<p>If yes, give details</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p>
6. Are you currently aware of any circumstances that may reasonably be expected to give rise to a pollution liability or general liability claim under this policy?	NO	<p>If yes, give details</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p>

△ Indicates an attachment is required. ✎ Indicates that the attachment has been included with the completed application.

SERFF Tracking Number: QBEC-125379948 State: Arkansas
Filing Company: QBE Insurance Corporation State Tracking Number: EFT \$50
Company Tracking Number:
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Project Name/Number: QBCG-0272 (10-07) - Contractor's Pollution Legal Liability Endorsement Form Implementation/QBE-07-573-GL-AR

Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty **Review Status:** Approved 12/07/2007

Comments:

Attachment:

AR MidStates NAIC PC Doc CPLL Form Filing.PDF

Satisfied -Name: Cover Letter **Review Status:** Approved 12/07/2007

Comments:

Attachment:

AR MidStates QBCG-0272 _10-07_ - Contractors Pollution Leg....PDF

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only a. Date the filing is received: b. Analyst: c. Disposition: d. Date of disposition of the filing: e. Effective date of filing: New Business Renewal Business f. State Filing #: g. SERFF Filing #: h. Subject Codes
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3.	Group Name	Group NAIC #			
	QBE Insurance Corporation	0796-39217			
4.	Company Name(s)	Domicile	NAIC #	FEIN #	State #
	QBE Insurance Corporation	PA	0796-39217	22-2311816	

5. Company Tracking Number	QBE-07-573-GL-AR
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Marsha Layton 2230 Village Mall Drive Suite 1 Mansfield, OH 44906	Senior Product Compliance/ Development Analyst	419-747-9933	419-747-9944	marsha.layton@qbeamericas.com
7.	Signature of authorized filer		<i>Marsha Layton</i>		
8.	Please print name of authorized filer		Marsha Layton		

Filing information (see General Instructions for descriptions of these fields)

9.	Type of Insurance (TOI)	17.0 Other Liability – Occ/Claims Made
10.	Sub-Type of Insurance (Sub-TOI)	17.0001 Commercial General Liability
11.	State Specific Product code(s)(if applicable)[See State Specific Requirements]	N/A
12.	Company Program Title (Marketing title)	MidStates Contractors Program
13.	Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14.	Effective Date(s) Requested	New: 01/15/08 Renewal: 01/15/08
15.	Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16.	Reference Organization (if applicable)	N/A
17.	Reference Organization # & Title	N/A
18.	Company's Date of Filing	12/06/07
19.	Status of filing in domicile	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	QBE-07-573-GL-AR
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21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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We submit, for your approval, the following revisions which will apply to new and renewal policies effective on and after January 15, 2008:

New Independent Forms

- QBCG-0272 (10-07) – Contractor’s Pollution Legal Liability Endorsement.
- APP-6 (10-07) – Contractor’s Environmental Impairment Liability Exposures Questionnaire

Enclosed are copies of QBCG-0272 (10-07) and APP-6 (10-07) for your review.

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]
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Check #: EFT
Amount: \$50.00

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.)**

PC TD-1 pg 2 of 2

FORM FILING SCHEDULE

(This form must be provided **ONLY** when making a filing that includes forms)
 (Do **not** refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	QBE-07-573-GL-AR
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2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)	QBE-07-573-GL-AR
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3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	Contractor's Pollution Legal Liability Endorsement	QBCG-0272 (10-07)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02	Contractor's Environmental Impairment Liability Exposures Questionnaire	APP-6 (10-07)	<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		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		



December 6, 2007

Honorable Julie Benafield Bowman
Commissioner of Insurance
Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201-1904

QBE Insurance Corporation – NAIC #0796-39217:FEIN #22-2311816
Division Six - General Liability Independent Form Filing
MidStates Contractors Program
Company ID Filing #: QBE-07-573-GL-AR

We submit, for your approval, the following revisions which will apply to new and renewal policies effective on and after January 15, 2008:

New Independent Forms

- QBCG-0272 (10-07) – Contractor’s Pollution Legal Liability Endorsement.
- APP-6 (10-07) – Contractor’s Environmental Impairment Liability Exposures Questionnaire

Enclosed are copies of QBCG-0272 (10-07) and APP-6 (10-07) for your review.

This notification is being submitted via SERFF. We appreciate your review and approval of this submission.

If you have any questions, please feel free to contact me at 2230 Village Mall Drive, Suite 1, Mansfield, OH 44906 or by phone at (419) 747-9933 ext. 16 or by Email at marsha.layton@qbeamericas.com.

Sincerely,

Marsha Layton

Marsha Layton
Senior Product Compliance/Development Analyst

Enc: NAIC P&C Transmittal Document
Filing Fee \$50.00
QBCG-0272 (10-07) – Contractor’s Pollution Legal Liability Endorsement
APP-6 (10-07) – Contractor’s Environmental Impairment Liability Exposures Questionnaire