

Filing at a Glance

Companies: EMCASCO Insurance Company, Employers Mutual Casualty Company

Product Name: General Liability SERFF Tr Num: EMCC-125244184 State: Arkansas

TOI: 17.0 Other Liability - Claims SERFF Status: Closed State Tr Num: AR-PC-07-025578

Made/Occurrence

Sub-TOI: 17.0001 Commercial General Liability Co Tr Num: AR-GL-2007-03

State Status:

Filing Type: Form

Co Status:

Reviewer(s): Betty Montesi, Edith

Roberts, Brittany Yielding

Author: Jo Byers

Disposition Date: 07-26-2007

Date Submitted: 07-25-2007

Disposition Status: Approved

Effective Date Requested (New): 10-15-2007

Effective Date (New):

Effective Date Requested (Renewal): 10-15-2007

Effective Date (Renewal):

General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number:

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 07-26-2007

State Status Changed: 07-26-2007

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

July 25, 2007

Commissioner of Insurance

Arkansas Insurance Department

1200 West Third St.

Little Rock, AR 72201-1904

SERFF FILING

EMPLOYERS MUTUAL CASUALTY COMPANY 062-21415

EMCASCO INSURANCE COMPANY 062-21407

General Liability

Form Revision

Company File # AR-GL-2007-03

Effective October 15, 2007

The captioned companies are members of Insurance Services Office and ISO files the General Liability Program on our behalf. For the purpose of clarifying our underwriting intent, we are submitting a form revision to be applicable to the General Liability program and policies written on or after October 15, 2007.

In connection with exclusions for Exterior Insulation and Finish Systems (EIFS) and Exterior Insulation and Finish Systems or Direct Applied Exterior Finish Systems (DEFS), we have created a new endorsement and revised another. It has been argued that ISOs exclusion language found in CG2186 can be applied on a significantly broader basis than is intended. It can be used to eliminate coverage for BI or PD in connection with the insureds work or product when that work or product is part of an EIFS-clad exterior, whether or not the presence of EIFS is related in any way to the injury or damage. This is not our underwriting intent. Our forms differ from ISOs in that we have removed this language.

CG7523.3 (3-07) Exclusion Exterior Insulation and Finish Systems

CG7523 (3-07) Exclusion Exterior Insulation and Finish Systems or Direct Applied Exterior Finish Systems - Replaces CG7523 (1-06)

We supplement this filing with the \$50.00 filing fee (sent via EFT), Property and Casualty Transmittal Document, and final printed copies of the endorsements.

We respectfully request your approval of this filing, to be applicable to policies written on or after October 15, 2007. Thank you.

Jo L. Byers, Filings Analyst
Rates and Filings Dept.
(800) 247-2128 Ext. 2707
jo.l.byers@emcins.com

Company and Contact

Filing Contact Information

Jo Byers, Filings Analyst
PO Box 712
Des Moines, IA 50306-0712

Jo.L.Byers@EMCIns.com
(800) 247-2128 [Phone]
(515) 345-2223[FAX]

Filing Company Information

EMCASCO Insurance Company
717 Mulberry Street
Des Moines, IA 50309

CoCode: 21407
Group Code: 62
Group Name:

State of Domicile: Iowa
Company Type: P & C
State ID Number:

(800) 247-2128 ext. [Phone]

FEIN Number: 42-6070764

Employers Mutual Casualty Company

CoCode: 21415

State of Domicile: Iowa

717 Mulberry Street

Group Code: 62

Company Type: P & C

Des Moines, IA 50309

Group Name:

State ID Number:

(800) 247-2128 ext. [Phone]

FEIN Number: 42-0234980

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
EMCASCO Insurance Company	\$0.00	07-25-2007	
Employers Mutual Casualty Company	\$50.00	07-25-2007	14776667

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Edith Roberts	07-26-2007	07-26-2007

Disposition

Disposition Date: 07-26-2007

Effective Date (New):

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

Created by SERFF on 07-26-2007 09:41 AM

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Form	Exclusion Exterior Insulation and Finish Systems	Approved	Yes
Form	Exclusion Exterior Insulation and Finish Systems or Direct Applied Exterior Finish Systems	Approved	Yes

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Exclusion Exterior Insulation and Finish Systems	CG7523.3	3-07	Endorseme New nt/Amendm ent/Conditio ns		0.00	CG7523_3_200703.pdf
Approved	Exclusion Exterior Insulation and Finish Systems or Direct Applied Exterior Finish Systems	CG7523	3-07	Endorseme Replaced nt/Amendm ent/Conditio ns	CG7523 (1-06)	0.00	CG7523_200703.pdf

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – EXTERIOR INSULATION AND FINISH SYSTEMS

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE FORM

- A.** This insurance does not apply to "bodily injury", or "property damage" included within the "products – completed operations hazard" or "personal and advertising injury" arising out of, caused by, or attributable to, whether in whole or in part, the design, manufacture, construction, fabrication, preparation, distribution and sale, installation, application, alteration, maintenance or repair, including remodeling, service, correction or replacement, of any "exterior insulation and finish system" or any part thereof, or any substantially similar system or any part thereof, including the application or use of conditioners, primers, accessories, flashings, coatings, caulking or sealants in connection with such a system.
- B.** The following definition is added to the Definitions Section:
- "Exterior insulation and finish system" means a non-load bearing exterior cladding or finish system, and all component parts therein, used on any part of any structure, and consisting of:
1. A rigid or semi-rigid insulation board made of expanded polystyrene and other materials;
 2. The adhesive and/or mechanical fasteners used to attach the insulation board to the substrate;
 3. A reinforced or unreinforced base coat;
 4. A finish coat providing surface texture to which color may be added; and
 5. Any flashing, caulking or sealant used with the system for any purpose.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**EXCLUSION – EXTERIOR INSULATION AND FINISH SYSTEMS
OR DIRECT – APPLIED EXTERIOR FINISH SYSTEMS**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE FORM

- A.** This insurance does not apply to “bodily injury,” or “property damage” included within the “products – completed operations hazard” or “personal and advertising injury” arising out of, caused by or attributable to, whether in whole or in part the design, manufacture, construction, fabrication, preparation, distribution and sale, installation, application, alteration, maintenance or repair, including remodeling, service, correction or replacement, of any “exterior insulation and finish system” or “direct-applied exterior finish system” or any part thereof, or any substantially similar system or any part thereof, including the application or use of conditioners, primers, accessories, flashings, coatings, caulking or sealants in connection with such a system.
- B.** The following definitions are added to the **Definitions** Section:
- “Exterior Insulation and Finish System” means a non-load bearing exterior cladding or finish system, and all component parts therein, used on any part of any structure and consisting of:
1. A rigid or semi-rigid insulation board made of expanded polystyrene or other materials;
 2. The adhesive and/or mechanical fasteners used to attach the insulation board to the substrate;
 3. A reinforced or unreinforced base coat;
 4. A finish coat providing surface texture to which color may be added; and
 5. Any flashing, caulking or sealant used with the system for any purpose.
- “Direct-Applied Exterior Finish System” means a non-load bearing system, and all component parts therein, used on any part of any structure and consisting of:
1. A rigid or semi-rigid substrate such as Durock or other materials;
 2. The adhesive and/or mechanical fasteners used to attach the substrate to the structure;
 3. A reinforced or unreinforced base coat;
 4. A finish coat providing surface texture to which color may be added; and
 5. Any flashing, caulking or sealant used with the system for any purpose.

Rate Information

Rate data does NOT apply to filing.

Supporting Document Schedules

Satisfied -Name:	Uniform Transmittal Document- Property & Casualty	Review Status: Approved	07-26-2007
Comments:			
Attachment:			
pctd.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: <table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none;">New Business</td> <td style="border: none;"></td> </tr> <tr> <td style="border: none;">Renewal Business</td> <td style="border: none;"></td> </tr> </table> f. State Filing #: g. SERFF Filing #: h. Subject Codes	New Business		Renewal Business	
New Business					
Renewal Business					

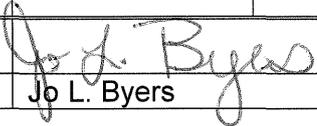
3. Group Name	Group NAIC #
EMC Insurance Companies	062

4. Company Name(s)	Domicile	NAIC #	FEIN #
Employers Mutual Casualty Company	IA	21415	42-0234980

5. Company Tracking Number	AR-GL-2007-03
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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
	Jo L. Byers P.O. Box 712 Des Moines, IA 50303	Filings Analyst	800-247-2128 ext. 2707	515-345-2223	Jo.L.Byers@EMCIns.com

7. Signature of authorized filer	
8. Please print name of authorized filer	Jo L. Byers

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

9. Type of Insurance (TOI)	Commercial General Liability
10. Sub-Type of Insurance (Sub-TOI)	General Liability
11. State Specific Product code(s) (if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	General Liability
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: 10/15/07 Renewal: 10/15/07

Property & Casualty Transmittal Document---

15.	Reference Filing?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
16.	Reference Organization (if applicable)		
17.	Reference Organization # & Title		
18.	Company's Date of Filing	7/25/07	
19.	Status of filing in domicile	<input type="checkbox"/> Not Filed	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

20.	This filing transmittal is part of Company Tracking #	AR-GL-2007-03
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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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In connection with exclusions for Exterior Insulation and Finish Systems (EIFS) and Exterior Insulation and Finish Systems or Direct Applied Exterior Finish Systems (DEFS), we have created a new endorsement and revised another. It has been argued that ISO's exclusion language found in CG2186 can be applied on a significantly broader basis than is intended. It can be used to eliminate coverage for BI or PD in connection with the insured's work or product when that work or product is part of an EIFS-clad exterior, whether or not the presence of EIFS is related in any way to the injury or damage. This is not our underwriting intent. Our forms differ from ISO's in that we have removed this language.

- CG7523.3 (3-07) Exclusion – Exterior Insulation and Finish Systems
- CG7523 (3-07) Exclusion Exterior Insulation and Finish Systems or Direct Applied Exterior Finish Systems - Replaces CG7523 (1-06)

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 #:
Amount: \$50.00

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

*****Refer to each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

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 #		AR-GL-2007-03		
2.	This filing corresponds to rate/rule filing number <small>(Company tracking number of rate/rule filing, if applicable)</small>				
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	Exclusion - Exterior Insulation and Finish Systems	CG7523.3 (3-07)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02	Exclusion Exterior Insulation and Finish Systems or Direct Applied Exterior Finish systems	CG7523 (3-07)	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	CG7523 (1-06)	
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		