

## Filing at a Glance

Companies: Continental Casualty Company , National Fire Insurance Company of Hartford, American Casualty Company of Reading PA, Transportation Insurance Company, Valley Forge Insurance Company, Continental Insurance Company

Product Name: Inland Marine	SERFF Tr Num: CNAB-125252722	State: Arkansas
TOI: 09.0 Inland Marine	SERFF Status: Closed	State Tr Num: AR-PC-07-025701
Sub-TOI: 09.0005 Other Commercial Inland Marine	Co Tr Num: 07-F3253	State Status:
Filing Type: Form	Co Status:	Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
	Author: Roberta Cooper	Disposition Date: 08-06-2007
	Date Submitted: 08-03-2007	Disposition Status: Approved
Effective Date Requested (New): On Approval		Effective Date (New): 09-01-2007
Effective Date Requested (Renewal): On Approval		Effective Date (Renewal): 09-01-2007

## General Information

Project Name: Concurrent Causation	Status of Filing in Domicile: Pending
Project Number: 07-F3253	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 08-06-2007	
State Status Changed: 08-03-2007	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
This is a filing of a new mandatory endorsement for use with our Inland Marine Builders Risk Program. This endorsement is intended to clarify and reinforce policy language, with no change in coverage.	

## Company and Contact

### Filing Contact Information

Roberta F. Cooper, State Filing Consultant	roberta.cooper@cna.com
333 S. Wabash	(312) 822-4292 [Phone]
Chicago, IL 60685	(312) 755-2394[FAX]

### Filing Company Information

Continental Casualty Company	CoCode: 20443	State of Domicile: Illinois
333 South Wabash	Group Code: 218	Company Type: Property and Casualty
Chicago , IL 60604	Group Name: CNA Insurance	State ID Number:

Companies

(312) 822-4292 ext. [Phone]

FEIN Number: 36-2114545

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National Fire Insurance Company of Hartford  
333 South Wabash

CoCode: 20478  
Group Code: 218

State of Domicile: Illinois  
Company Type: Property and  
Casualty

37th Floor  
Chicago, IL 60604

Group Name: CNA Insurance  
Companies

State ID Number:

(312) 822-4292 ext. [Phone]

FEIN Number: 06-0464510

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American Casualty Company of Reading PA  
333 South Wabash

CoCode: 20427  
Group Code: 218

State of Domicile: Pennsylvania  
Company Type: Property and  
Casualty

37th Floor  
Chicago, IL 60604

Group Name: CNA Insurance  
Companies

State ID Number:

(312) 822-4292 ext. [Phone]

FEIN Number: 23-0342560

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Transportation Insurance Company  
333 South Wabash

CoCode: 20494  
Group Code: 218

State of Domicile: Illinois  
Company Type: Property and  
Casualty

37th Floor  
Chicago, IL 60604

Group Name: CNA Insurance  
Companies

State ID Number:

(312) 822-4292 ext. [Phone]

FEIN Number: 36-1877247

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Valley Forge Insurance Company  
333 South Wabash

CoCode: 20508  
Group Code: 218

State of Domicile: Pennsylvania  
Company Type: Property and  
Casualty

37th Floor  
Chicago, IL 60604

Group Name: CNA Insurance  
Companies

State ID Number:

(312) 822-4292 ext. [Phone]

FEIN Number: 23-1620527

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Continental Insurance Company  
333 South Wabash

CoCode: 35289  
Group Code: 218

State of Domicile: Pennsylvania  
Company Type: Property and  
Casualty

37th Floor  
Chicago, IL 60604

Group Name: CNA Insurance  
Companies

State ID Number:

(312) 822-4292 ext. [Phone]

FEIN Number: 13-5010440

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## Filing Fees

Fee Required? Yes  
Fee Amount: \$300.00  
Retaliatory? No  
Fee Explanation: Arkansas's filing fee is \$50 per company-- we are filing 6 companies, therefore we are sending a check in the amount of \$300.00  
Per Company: No

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
0010384844	\$300.00	07-27-2007

## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Approved	Llyweyia Rawlins	08-06-2007	08-06-2007

## **Disposition**

Disposition Date: 08-06-2007

Effective Date (New): 09-01-2007

Effective Date (Renewal): 09-01-2007

Status: Approved

Comment:

Rate data does NOT apply to filing.

Created by SERFF on 08-06-2007 10:58 AM

<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>Supporting Document</b>	Filing Memo	Approved	Yes
<b>Form</b>	Concurrent Causation, Earth Movement & Water Exclusion Changes	Approved	Yes

## Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Concurrent Causation, Earth Movement & Water Exclusion Changes	G-300484-A	07-2007	Endorsement/Amendment/Conditions	New	43.00	G-300484-A0001.pdf

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**  
**CONCURRENT CAUSATION, EARTH MOVEMENT & WATER EXCLUSION**  
**CHANGES**

This endorsement modifies insurance provided under the **BUILDERS RISK COVERAGE FORM**

**A. Section B. EXCLUSIONS** the first paragraph of **B.1.** is deleted in its entirety and replaced by the following:

1. We will not pay for loss or damage directly or indirectly caused by or resulting from any of the following regardless of: (a) the causes of the excluded event; or (b) other causes of the loss; or (c) any other causes or events, whether or not insured under this Policy, which may have contributed concurrently or in any sequence with the excluded event to produce the loss; or (d) whether the event occurred suddenly or gradually, involved isolated or widespread damage, arose from natural or external forces or acts or omissions of man, or occurred as a result of any combination of any of the following:

**B. Section B. EXCLUSIONS** exclusion **B.1.b. Earth Movement** is deleted in its entirety and replaced by the following:

**b. Earth Movement**

- (1) Earthquake, including any earth sinking, rising or shifting related to such event;
- (2) Landslide, including any earth sinking, rising or shifting related to such event;
- (3) Mine subsidence, meaning subsidence of a man-made mine, whether or not mining activity has ceased;
- (4) Earth sinking (other than sinkhole collapse), rising or shifting, including soil conditions which cause settling, cracking or other disarrangement of foundations or other parts of realty. Soil conditions include contraction, expansion, freezing, thawing, erosion, improperly compacted soil and the action of water under the ground surface.

Also, Earth Movement, as described in (1) through (4) applies to acts or omissions of man or any other cause or combination of causes listed above. But if Earth Movement, as described in (1) through (4) above, results in fire or explosion, and such resulting loss or damage is not otherwise excluded, we will pay for the loss or damage caused by that fire or explosion.

- (5) Volcanic eruption, explosion or effusion. But if volcanic eruption, explosion or effusion results in fire, building glass breakage or Volcanic Action, and such resulting loss or damage is not otherwise excluded, we will pay for the loss or damage caused by that fire, building glass breakage or Volcanic Action.

Volcanic action means direct loss or damage resulting from the eruption of a volcano when the loss or damage is caused by:

- (a) Airborne volcanic blast or airborne shock waves;
- (b) Ash, dust or particulate matter; or
- (c) Lava flow.

All volcanic eruptions that occur within any 168 hour period will constitute a single occurrence.

Volcanic action does not include the cost to remove ash, dust or particulate matter that does not cause direct physical loss or damage to the Covered Property.

This exclusion does not apply to the coverage provided under the Additional Coverages:

- "Accounts Receivable";
  - "Electronic Data Processing"; and
  - "Valuable Papers and Records";
- or

To the Coverage Extension "Property in transit" in Section A.

- C. Section **B. EXCLUSIONS** exclusion **B.1.g. Water** subparagraph **(1)** is deleted in its entirety and replaced by the following:

**(1)** "Flood", surface water, waves, tides, tidal waves, overflow of any body of water, including release of water held by a dam, levy or dike or by a water or flood control device, or their spray, all whether driven by wind or not;

- D. Wherever the word "flood" appears in the Builders Risk Coverage Part, it is amended to a defined term, as per the following, and is added to the Definitions section of the coverage part.

**"Flood"** means a general and temporary condition of partial or complete inundation of normally dry land areas, whether caused by natural occurrences, acts or omissions of man or any other cause or combination of causes.

All flooding in a continuous or protracted event will constitute a single flood.

**Rate Information**

Rate data does NOT apply to filing.

## Supporting Document Schedules

**Satisfied -Name:** Uniform Transmittal Document-  
Property & Casualty

**Review Status:**  
Approved 08-06-2007

**Comments:**

**Attachment:**

07-F3253 Transmittal for IM0001.pdf

**Satisfied -Name:** Filing Memo

**Review Status:**  
Approved 08-06-2007

**Comments:**

**Attachment:**

07-F3253 Filing Memo0001.pdf

## Property & Casualty Transmittal Document

<b>1. Reserved for Insurance Dept. Use Only</b>
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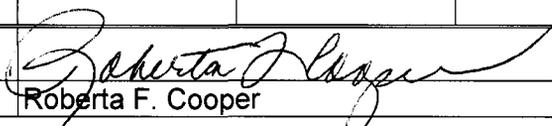
<b>2. Insurance Department Use only</b>	
a. Date the filing is received:	
b. Analyst:	
c. Disposition:	
d. Date of disposition of the filing:	
e. Effective date of filing:	
New Business	
Renewal Business	
f. State Filing #:	
g. SERFF Filing #:	
h. Subject Codes	

<b>3. Group Name</b>	<b>Group NAIC #</b>
CNA Insurance Companies	218

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Continental Casualty Company	Illinois	20443	36-2114545	
National Fire Insurance Company of Hartford	Illinois	20478	06-0464510	
American Casualty Company of Reading PA	PA	20427	23-0342560	
Transportation Insurance Company	IL	20494	36-1877247	
Valley Forge Insurance Company	PA	20508	23-1620527	
The Continental Insurance Company	PA	35289	13-5010440	

<b>5. Company Tracking Number</b>	<b>07-F3253</b>
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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
Roberta F. Cooper 333 S. Wabash Chicago, IL	State Filing Consultant	312-822-4292	312-755-2394	Roberta.cooper@cna.com
7. Signature of authorized filer				
8. Please print name of authorized filer		Roberta F. Cooper		

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

<b>9. Type of Insurance (TOI)</b>	
<b>10. Sub-Type of Insurance (Sub-TOI)</b>	09.0000
<b>11. State Specific Product code(s)</b> (if applicable)[See State Specific Requirements]	
<b>12. Company Program Title</b> (Marketing title)	Commercial Inland Marine
<b>13. Filing Type</b>	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> <b>Forms</b> <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
<b>14. Effective Date(s) Requested</b>	New: 9/01/2007                      Renewal: 09/01/2007
<b>15. Reference Filing?</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>16. Reference Organization</b> (if applicable)	
<b>17. Reference Organization # &amp; Title</b>	
<b>18. Company's Date of Filing</b>	08/03/07
<b>19. Status of filing in domicile</b>	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

## Property & Casualty Transmittal Document—

<b>20. This filing transmittal is part of Company Tracking #</b>	07-F3253
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<b>21. Filing Description</b> [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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.We are filing a new mandatory endorsement for use with our Inland Marine Builders Risk Program. This endorsement is intended to clarify and reinforce policy language, with no change in coverage.

<b>22. Filing Fees</b> (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:**

**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.)**

## 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.)

<b>1.</b>	<b>This filing transmittal is part of Company Tracking #</b>	<b>07-F3253</b>			
<b>2.</b>	<b>This filing corresponds to rate/rule filing number</b> (Company tracking number of rate/rule filing, if applicable)				
<b>3.</b>	<b>Form Name /Description/Synopsis</b>	<b>Form # Include edition date</b>	<b>Replacement or Withdrawn?</b>	<b>If replacement, give form # it replaces</b>	<b>Previous state filing number, if required by state</b>
01	Concurrent Causation, Earth Movement & Water Exclusion Changes	G-300484-A (Ed. 07/07)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02			<input 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		

**07-F3253**

**FORMS FILING MEMORANDUM – Concurrent Causation, Earth Movement & Water  
Exclusion Changes**

We are filing a new mandatory endorsement for use with our Inland Marine Builders Risk Program. This endorsement is intended to clarify and reinforce policy language, with no change in coverage.