

<i>SERFF Tracking Number:</i>	<i>EVST-125277474</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Everest National Insurance Company</i>	<i>State Tracking Number:</i>	<i>AR-PC-07-025942</i>
<i>Company Tracking Number:</i>	<i>AR-IM-20021127</i>		
<i>TOI:</i>	<i>09.0 Inland Marine</i>	<i>Sub-TOI:</i>	<i>09.0000 Inland Marine Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>Non-Filed Inland Marine</i>		
<i>Project Name/Number:</i>	<i>Risk Managed Towing and Recovery Program/CW-IM-20018804-R</i>		

Filing at a Glance

Company: Everest National Insurance Company

Product Name: Non-Filed Inland Marine	SERFF Tr Num: EVST-125277474	State: Arkansas
TOI: 09.0 Inland Marine	SERFF Status: Closed	State Tr Num: AR-PC-07-025942
Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations	Co Tr Num: AR-IM-20021127	State Status: PENDING FEES
Filing Type: Rate	Co Status:	Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
	Author: Vanessa King	Disposition Date: 08/31/2007
	Date Submitted: 08/30/2007	Disposition Status: Exempt from Review
Effective Date Requested (New): 10/01/2007		Effective Date (New): 10/01/2007
Effective Date Requested (Renewal): 10/01/2007		Effective Date (Renewal): 10/01/2007

General Information

Project Name: Risk Managed Towing and Recovery Program	Status of Filing in Domicile: Authorized
Project Number: CW-IM-20018804-R	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 08/31/2007	Deemer Date:
State Status Changed: 08/31/2007	
Corresponding Filing Tracking Number:	
Filing Description:	
We are submitting our Company Exception Page, Risk Managed Towing And Recovery Program, which contains the usage rules and related premium charges for the proprietary forms and endorsements introduced with this filing.	

Company and Contact

Filing Contact Information

Vanessa King, Associate Manager, Filing and vanessa.king@everestire.com

SERFF Tracking Number: EVST-125277474 State: Arkansas
Filing Company: Everest National Insurance Company State Tracking Number: AR-PC-07-025942
Company Tracking Number: AR-IM-20021127
TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations
Product Name: Non-Filed Inland Marine
Project Name/Number: Risk Managed Towing and Recovery Program/CW-IM-20018804-R

Regulation

P.O. Box 830 (908) 604-3267 [Phone]
Liberty Corner, NJ 07938-0830 (908) 604-3546[FAX]

Filing Company Information

Everest National Insurance Company CoCode: 10120 State of Domicile: Delaware
477 Martinsville Road Group Code: 1120 Company Type:
P.O. Box 830
Liberty Corner, NJ 07938-0830 Group Name: Everest Re Group, State ID Number:
Ltd.
(908) 604-3000 ext. [Phone] FEIN Number: 22-2660372

SERFF Tracking Number: EVST-125277474 *State:* Arkansas
Filing Company: Everest National Insurance Company *State Tracking Number:* AR-PC-07-025942
Company Tracking Number: AR-IM-20021127
TOI: 09.0 Inland Marine *Sub-TOI:* 09.0000 Inland Marine Sub-TOI Combinations
Product Name: Non-Filed Inland Marine
Project Name/Number: Risk Managed Towing and Recovery Program/CW-IM-20018804-R

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation:
Per Company: No

SERFF Tracking Number: EVST-125277474 State: Arkansas
Filing Company: Everest National Insurance Company State Tracking Number: AR-PC-07-025942
Company Tracking Number: AR-IM-20021127
TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations
Product Name: Non-Filed Inland Marine
Project Name/Number: Risk Managed Towing and Recovery Program/CW-IM-20018804-R

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Exempt from Review	Llyweyia Rawlins	08/31/2007	08/31/2007

SERFF Tracking Number: EVST-125277474 State: Arkansas
 Filing Company: Everest National Insurance Company State Tracking Number: AR-PC-07-025942
 Company Tracking Number: AR-IM-20021127
 TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations
 Product Name: Non-Filed Inland Marine
 Project Name/Number: Risk Managed Towing and Recovery Program/CW-IM-20018804-R

Disposition

Disposition Date: 08/31/2007

Effective Date (New): 10/01/2007

Effective Date (Renewal): 10/01/2007

Status: Exempt from Review

Comment: Per Arkansas Code 23-67-206: Property and casualty insurance for commercial risk, excluding workers' compensation, employers' liability, and professional liability insurance are exempted from rate and rule filing and review.

(see actual code site for details)

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Everest National Insurance Company	0.000%	\$0	0	\$0	0.000%	0.000%	0.000%

SERFF Tracking Number: EVST-125277474 *State:* Arkansas
Filing Company: Everest National Insurance Company *State Tracking Number:* AR-PC-07-025942
Company Tracking Number: AR-IM-20021127
TOI: 09.0 Inland Marine *Sub-TOI:* 09.0000 Inland Marine Sub-TOI Combinations
Product Name: Non-Filed Inland Marine
Project Name/Number: Risk Managed Towing and Recovery Program/CW-IM-20018804-R

Item Type	Item Name	Item Status	Public Access
Supporting Document	Transmittal/Expl. Memo	Accepted for Informational Purposes	Yes
Rate	Company Exception Pages	Accepted for Informational Purposes	Yes

SERFF Tracking Number: EVST-125277474 State: Arkansas
 Filing Company: Everest National Insurance Company State Tracking Number: AR-PC-07-025942
 Company Tracking Number: AR-IM-20021127
 TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations
 Product Name: Non-Filed Inland Marine
 Project Name/Number: Risk Managed Towing and Recovery Program/CW-IM-20018804-R

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: NA-New Program

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Everest National Insurance Company	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

SERFF Tracking Number: EVST-125277474 State: Arkansas
 Filing Company: Everest National Insurance Company State Tracking Number: AR-PC-07-025942
 Company Tracking Number: AR-IM-20021127
 TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations
 Product Name: Non-Filed Inland Marine
 Project Name/Number: Risk Managed Towing and Recovery Program/CW-IM-20018804-R

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Accepted for Informational Purposes	Company Exception Pages	CEP-NFIM-AR-6	New	CEP-IM-AR-10012007.pdf

COMPANY EXCEPTION PAGES

Everest National Insurance Company

Arkansas (03)

ISO Inland Marine Handbook

Uncontrolled Classes – Inland Marine

[CEP-NFIM-AR-6](#)
[\(return to index\)](#)

Risk Managed Towing And Recovery Program

(10/07)

A. Eligibility

1. All towing, recovery, salvage, auto transport and similar classifications are eligible to be written as part of this program if they are submitted through a producer that meets the following criteria:
 - a. The production source uses approved risk management techniques, has financial and operational stability and a history of profitable results.
 - b. The Producer's book of business and/or individual risk(s) presented has sufficient size, stability and risk quality, particularly in this class of business.
2. Eligibility of individual risks written under this program will be determined by the Company.

B. The following additional forms are available for use with this program:

1. On-Hook And Cargo Liability Coverage Form – EIH 00 500

- a. The On-Hook And Cargo Liability Coverage Form covers the insured's legal liability for property of others while in due course of transit or in the process of recovery by a scheduled vehicle. The form also provides additional coverage for Debris Removal and for Pollutant Clean Up And Removal.
Use **On-Hook And Cargo Liability Supplementary Schedule – CM DEC 49**.
- b. Determine the premium using the rates shown in the On-Hook Coverage Rate Schedule below:

On-Hook Coverage Rate Schedule

Deductible	Rate per \$100 of Coverage
1,000	.250 to 1.250
1,500	.225 to 1.225
2,000	.200 to 1.200
2,500	.175 to 1.175
3,000	.150 to 1.150
5,000	.125 to 1.125
10,000	.100 to 1.100
15,000	.075 to 1.075
20,000	.050 to 1.050
25,000	.025 to 1.025

2. The following endorsements may be used with the **Motor Truck Cargo Carriers Coverage Form IH 00 72**:
 - a. **Debris Removal Coverage – EIH 72 501** – Attach this endorsement to provide debris removal coverage. A \$2,500 limit applies. Apply a flat charge of \$15 per truck.

COMPANY EXCEPTION PAGES

Everest National Insurance Company

Arkansas (03)

ISO Inland Marine Handbook

Uncontrolled Classes – Inland Marine

- b. Theft From An Unattended Vehicle – EIH 72 502** – Attach this endorsement to exclude coverage for loss caused by theft from an unattended vehicle unless the vehicle was locked at time of theft. The endorsement also excludes coverage for theft of an entire vehicle unless the insured submits a signed and notarized statement that the vehicle was locked at the time of theft.
- c. Valuation Additional Condition – Shipments Of New Motor Vehicles – EIH 72 503** – This endorsement adds an additional valuation condition that provides three damage categories applicable to shipments of new motor vehicles: reparable to new car condition, constructive total loss, and total loss for scrap. Charge 20% **(.20)** of the Motor Truck Cargo premium.
- d. Amendment Of Limits – Named Shipper – EIH 72 505** – Attach this endorsement to increase the Limits of Insurance when hauling on behalf of the Named Shipper.

Rating: To calculate the endorsement charge:

- (1)** Multiply the policy premium by the increased limit factor (for the limit desired by the named shipper);
- (2)** Subtract the original policy premium from the premium determined in step **(1)**;
- (3)** Multiply the ratio of the named shipper's receipts to total receipts by the quantity determined in step **(2)**;
- (4)** The resulting amount is the premium charge for the endorsement.

For example:

Policy limits \$500K. Policy premium is \$100. Named shipper wants \$1M limit. Named shipper has receipts of \$100,000 and Total Receipts (including named shipper) are \$1M. ILF to go from \$500K to \$1M is 1.25.

- 1) $\$100 \times 1.25 = \125*
- 2) $\$125 - \$100 = \$25$*
- 3) $\$100,000/\$1M \times \$25 =$*
- 4) $\$2.5$*

- e. Additional Coverage – Terminal Locations – EIH 72 506** – Attach this endorsement to provide coverage for terminal locations designated in the endorsement as well as for newly acquired terminals. The limits of insurance applicable to these coverages are shown in the Schedule of the endorsement.
 - f. Supplemental Cargo – EIH 72 507** – This endorsement provides coverage for non-owned autos transported by the insured that are subsequently off-loaded and driven by the insured to a final destination point within 10 miles of the point of off-loading. Charge 10% **(.10)** of the Motor Truck Cargo premium.
- 3.** The following endorsement is for use with the **Contractors Equipment Coverage Form IH 00 68**:
- 1. Amendment of Exclusions – EIH 68 501** – Use this endorsement to exclude coverage for fraudulent acts, unexplained or mysterious disappearance, loss or damage caused by

COMPANY EXCEPTION PAGES

Everest National Insurance Company

Arkansas (03)

ISO Inland Marine Handbook

Uncontrolled Classes – Inland Marine

escape or release of pollutants, loss or damage caused by humidity, dampness, dryness or changes or extremes in temperature, and contamination including fungus, mildew and rot.

SERFF Tracking Number: EVST-125277474 State: Arkansas
Filing Company: Everest National Insurance Company State Tracking Number: AR-PC-07-025942
Company Tracking Number: AR-IM-20021127
TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations
Product Name: Non-Filed Inland Marine
Project Name/Number: Risk Managed Towing and Recovery Program/CW-IM-20018804-R

Supporting Document Schedules

Satisfied -Name: Transmittal/Expl. Memo

Review Status:

Accepted for Informational 08/31/2007
Purposes

Comments:

Attachments:

Transmittal-R.pdf

Explanatory Memorandum.pdf

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking #	AR-IM-20021127
--	----------------

21. Filing Description [This area should be similar to the body of a cover letter and is free-form text]

We are submitting our Company Exception Page, **Risk Managed Towing And Recovery Program**, which contains the usage rules and related premium charges for the proprietary forms and endorsements introduced with this filing.

We request an effective date of **October 1, 2007** or the earliest permissible date consistent with your requirements.

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]

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.)

1.	This filing transmittal is part of Company Tracking #				
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)				
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			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
02			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
03			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
04			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
05			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
06			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
07			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
08			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
09			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
10			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		

To be complete, a form filing must include the following:

1. A completed Form Filing Schedule Document (PC FFS-1) **(Do not refer to the body of the filing for the forms listing.)** and,
2. A completed Property & Casualty Transmittal Document (PC TD-1), and
3. One copy of each form to be reviewed for the reviewer's records, and
4. One copy of any other components/exhibits submitted with the filing, and
5. The appropriate state Review Requirements, if required, and
6. The appropriate filing fees, if required, and
7. A postage-paid, self-addressed envelope large enough to accommodate the return.
8. You should refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing.)

1.	This filing transmittal is part of Company Tracking #	AR-IM-20021127			
2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	AR-IM-20021105			
<input type="checkbox"/> Rate Increase <input type="checkbox"/> Rate Decrease <input checked="" type="checkbox"/> Rate Neutral (0%)					
3.	Overall percentage rate impact for this filing	0%-New Program			
4.	Effect of Rate Filing – Written premium change for this program	0			
5.	Effect of Rate Filing – Number of policyholders	NA			
6.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	File and Use			
7.	Rate Change by Company				
	Company Name	Percentage Change	Effect of Rate Filing		
			<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center;"># of policyholders for this program</td> <td style="width: 50%; text-align: center;">Written premium change for this program</td> </tr> </table>	# of policyholders for this program	Written premium change for this program
# of policyholders for this program	Written premium change for this program				
	Everest National Ins. Co.	0	0		
8.	Overall percentage of last rate revision	NA			
9.	Effective Date of last rate revision	NA			
10.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	File and Use			

11.	Exhibit Name/Description /Synopsis	Rule # or Page #	Replacement or Withdrawn?	Previous state filing number, if required by state
01	Company Exception Pages	CEP-NFIM-AR-6	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither	
02			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	
03			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	
04			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	
05			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	

To be complete, a rate/rule filing must include the following:

1. A completed Rate/Rule Filing Transmittal document (PC RRFS-1) (Do not refer to the body of the filing for the component/exhibit listing.) and,
2. A completed Property & Casualty Transmittal Document (PC TD-1) and,
3. One copy of all rate/rule components/exhibits submitted with the filing, and
4. The appropriate state review requirements, if required, and
5. The appropriate filing fees, if required, and
6. A postage-paid, self-addressed envelope large enough to accommodate the return
7. You should refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

**EVEREST NATIONAL INSURANCE COMPANY
RISK MANAGED TOWING AND RECOVERY PROGRAM
EXPLANATORY MEMORANDUM – NON-FILED INLAND MARINE**

We wish to file on behalf of Everest National Insurance Company our new On-Hook And Cargo Liability Coverage Form as well as new proprietary endorsements applicable to the Inland Marine Coverage Part to be used with our Risk Managed Towing and Recovery Program. With this filing we are introducing the following new forms and endorsements:

COVERAGE FORMS

On-Hook And Cargo Liability Coverage Form – EIH 00 500 06 07

The On-Hook And Cargo Liability Coverage Form covers the insured's legal liability for property of others while in due course of transit or in the process of recovery by a scheduled vehicle. The form also provides additional coverage for Debris Removal and for Pollutant Clean Up And Removal. EIH 00 500 06 07 will be used with the **On-Hook And Cargo Liability Supplementary Schedule – CM DEC 49 06 07**. Please refer to our companion rule filing for the related premium charges.

The On-Hook And Cargo Liability Coverage Form will be used with **Signature Page – EEO 00 515 03 07** and with ISO's **Commercial Inland Marine Conditions – CM 00 01 09 04** and **Common Policy Conditions – IL 00 17 11 98**.

ENDORSEMENTS

Amendment of Exclusions – EIH 68 501 06 07

This endorsement amends ISO's Contractors Equipment Coverage Form IH 00 68 12 03. The exclusion pertaining to dishonest and criminal acts is revised to also exclude fraudulent acts. Exclusions pertaining to loss or damage caused by unexplained or mysterious disappearance of covered property, loss or damage caused by escape or release of pollutants, and to loss or damage caused by humidity, dampness, dryness or changes or extremes in temperature are added. Fungus, decay, mildew, mold and rot are added to the corrosion or rust exclusion.

Debris Removal Coverage – EIH 72 501 06 07

This endorsement amends ISO's Motor Truck Cargo Carriers Coverage Form IH 00 72 08 02 to provide coverage for debris removal. There is an additional premium charge for this endorsement. Please refer to our companion rule filing.

Theft From An Unattended Vehicle – EIH 72 502 06 07

This endorsement amends the Motor Truck Cargo Carriers Coverage Form to exclude coverage for loss caused by theft from an unattended vehicle unless the vehicle was locked. The form also excludes coverage for loss caused by theft of an entire vehicle unless the insured submits a signed statement that the vehicle was locked at the time of theft.

Valuation Additional Condition – Shipments Of New Motor Vehicles – EIH 72 503 06 07

This endorsement adds an additional valuation condition to the Motor Truck Cargo Carriers Coverage Form that provides three damage categories applicable to shipments of new motor vehicles: reparable to new car condition, constructive total loss, and total loss for scrap. A separate valuation formula applies to each. The endorsement provides that the shipper will be the sole judge as to the applicable damage category. There is an additional premium charge for this endorsement. Please refer to our companion rule filing.

Amendment Of Limits – Named Shipper – EIH 72 505 06 07

This endorsement amends the Motor Truck Cargo Carriers Coverage Form. The Limits of Insurance for covered property in any one vehicle are increased with respect to the shipper named in the endorsement while the insured is hauling property on behalf of that shipper. There is an additional premium charge for this endorsement. Please refer to our companion rule filing.

Additional Coverage – Terminal Locations – EIH 72 506 06 07

This endorsement amends the Motor Truck Cargo Carriers Coverage Form to provide coverage for terminal locations designated in the endorsement as well as for newly acquired terminals. The limits of insurance applicable to these coverages are shown in the Schedule of the endorsement.

Supplemental Cargo – EIH 72 507 06 07

This endorsement amends the Motor Truck Cargo Carriers Coverage Form IH 00 72 08 02 to provide coverage for non-owned autos transported by the insured that are subsequently off-loaded and driven by the insured to a final destination point within 10 miles of the point of off-loading. There is an additional premium charge for this endorsement. Please refer to our companion rule filing.

As part of the TIP program, we will also provide coverage for Electronic Data Processing under the American Association of Insurance Services (AAIS) coverage form **Computer Coverage – IM 7201 10 02** in addition to the following AAIS endorsements:

Common Policy Conditions – CL 0100 03 99

Calendar Date Or Time Failure Exclusion – IM 7234 05 01

Amendatory Endorsement – California – CL 0162 08 06

RULES

We are submitting our Company Exception Page, **Risk Managed Towing And Recovery Program**, which contains the usage rules and related premium charges for the proprietary forms and endorsements introduced with this filing.