

Filing at a Glance

Companies: Nationwide Property & Casualty Insurance Company, Nationwide Mutual Insurance Company, Nationwide Mutual Fire Insurance Company

Product Name: Commercial Multi-Peril - Commercial Package	SERFF Tr Num: NWCM-125249092	State: Arkansas
TOI: 05.0 Commercial Multi-Peril - Liability & Non-Liability	SERFF Status: Closed	State Tr Num: AR-PC-07-025652
Sub-TOI: 05.0003 Commercial Package	Co Tr Num: E-2006WLSO-6S9QFQ	State Status:
Filing Type: Rule	Co Status: Pending - Submitted	Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
	Author: Shirley Collins	Disposition Date: 08-03-2007
	Date Submitted: 07-31-2007	Disposition Status: Exempt from Review
Effective Date Requested (New): 08-01-2007		Effective Date (New): 08-01-2007
Effective Date Requested (Renewal): 08-01-2007		Effective Date (Renewal): 08-01-2007

General Information

Project Name:	Status of Filing in Domicile: Not Filed
Project Number: E-2006WLSO-6S9QFQ	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 08-03-2007	
State Status Changed: 08-01-2007	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
We are filing to adopt new rules applicable to Golf Course Property written on Commercial Package policies. Corresponding endorsements are being filed under this same Project Number (E-2006WLSO-6S9QFQ).	

Company and Contact

Filing Contact Information

Shirley Collins, Sr. Filing Analyst	collinsa@nationwide.com
One Nationwide Plaza	(614) 249-4353 [Phone]
Columbus, OH 43215	(614) 249-3922[FAX]

Filing Company Information

Nationwide Property & Casualty Insurance Company	CoCode: 37877	State of Domicile: Ohio
One Nationwide Plaza	Group Code: 140	Company Type:

1-17-02

Columbus, OH 43215
(614) 249-2271 ext. [Phone]

Group Name:
FEIN Number: 31-0970750

State ID Number:

Nationwide Mutual Insurance Company
One Nationwide Plaza

CoCode: 23787
Group Code: 140

State of Domicile: Ohio
Company Type: Property &
Casualty

1-17-02

Columbus, OH 43215
(614) 249-2271 ext. [Phone]

Group Name:
FEIN Number: 31-4177100

State ID Number:

Nationwide Mutual Fire Insurance Company
One Nationwide Plaza

CoCode: 23779
Group Code: 140

State of Domicile: Ohio
Company Type: Property &
Casualty

1-17-02

Columbus, OH 43215
(614) 249-2271 ext. [Phone]

Group Name:
FEIN Number: 31-4177110

State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$75.00
Retaliatory? No
Fee Explanation: Independent Rule Filing per item = \$25
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Nationwide Mutual Insurance Company	\$25.00	07-31-2007	14875391
Nationwide Mutual Fire Insurance Company	\$0.00	07-31-2007	
Nationwide Property & Casualty Insurance Company	\$0.00	07-31-2007	

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Exempt from Review	Llyweyia Rawlins	08-03-2007	08-03-2007

Amendments

Item	Schedule	Created By	Created On	Date Submitted
P & C Transmittal Document and Rate Filing Schedule	Supporting Document	Shirley Collins	07-31-2007	07-31-2007
Rule Filing Memorandum	Supporting Document	Shirley Collins	07-31-2007	07-31-2007

Disposition

Disposition Date: 08-03-2007

Effective Date (New): 08-01-2007

Effective Date (Renewal): 08-01-2007

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)

Rate data does NOT apply to filing.

Item Type	Item Name	Item Status	Public Access
Supporting Document	P & C Transmittal Document and Rate Filing Schedule	Accepted for Informational Purposes	Yes
Supporting Document	Rule Filing Memorandum	Accepted for Informational Purposes	Yes
Rate	Golf Course Endorsements	Accepted for Informational Purposes	Yes

Amendment Letter

Amendment Date:

Submitted Date: 07-31-2007

Comments:

Attached is the Transmittal Document and Filing Memorandum.

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: P & C Transmittal Document and Rate Filing Schedule

Comment:

P & C Trans - Rule.pdf

Rate-Rule Filing Schedule.pdf

User Added -Name: Rule Filing Memorandum

Comment:

Rule Filing Memorandum.pdf

Rate Information

Rate data does NOT apply to filing.

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Accepted for Informational Purposes	Golf Course Endorsements	Rule NH.	New	NHsmIARf99.pdf

NATIONWIDE INSURANCE
NATIONWIDE MUTUAL INS. CO.
NATIONWIDE MUTUAL FIRE INS. CO.
NATIONWIDE PROPERTY AND CASUALTY INS. CO.

MULTI LINE - COMMERCIAL PACKAGE POLICY

ARKANSAS - EFFECTIVE 8/01/2007

ADDITIONAL RULES - NATIONWIDE

RULE NH. GOLF COURSE ENDORSEMENTS

Property enhancement endorsements for eligible golf course risks are available, subject to the rules following. These enhancement endorsements modify the Building and Personal Property Coverage form (CP 00 10) and the Special Causes of Loss form (CP 10 30). The premium charged is not subject to any modification (ie. package modifications, deviations or rating plans such as IRPM).

A. Endorsements

1. Fire 3290 - Golf Course Property Endorsement may be attached when the eligibility criteria shown below are met to provide a package of property coverage enhancements. Wind and Hail perils may be excluded for Putting Greens, Fairways and Tee Boxes and/or Outdoor Property by an X in the Schedule of the endorsement.
2. Fire 3291 - Golf Course Coverage Increased Limits Schedule may be attached with the Golf Course Property Endorsement to increase limits for certain coverages contained in that form.
3. The Blanket Plus endorsement may not be used when Fire 3290 or Fire 3291 is attached to the policy.

B. Eligibility - the following eligibility criteria must be met to qualify for use of the Golf Course Property endorsements:

1. The insured premises must be utilized principally for golfing purposes. The major insured building and property exposures should be related to the golf course business. If in doubt about the acceptability of a property for these enhancements contact your underwriter before binding.
2. Miniature golf courses and golf courses in protection class ten (10) are not eligible. Courses in protection class nine (9) must be submitted to underwriting before binding.
3. Policy must be written as a Commercial Package Policy including at least the Commercial Property coverage part (including Building and/or Personal Property) AND the Commercial General Liability coverage part.
4. Property coverage on all locations must be written with the Causes of Loss - Special Form CP 10 30. Theft may not be excluded.

C. Premium

1. Golf Course Property Endorsement

Charge an additional premium of 12% of the otherwise developed commercial property premium subject to a minimum premium of \$50 and maximum premium \$2,000. This charge is not subject to modification.

2. Golf Course Increased Limits Schedule

Indicate the new limit for the coverage in the Schedule of the endorsement

Debris Removal Coverage for Trees, Shrubs and Plants limit may be increased from the \$10,000 basic coverage limit up to \$50,000. Charge \$2.00 per \$100 of increased limit.

Back Up or Overflow Water Damage limit may be increased from the \$25,000 basic coverage limit up to \$75,000. Charge \$2.25 per \$100 of increase limit.

Putting Greens, Fairways and Tee Boxes coverage limit can be increased from the \$100,000 basic coverage limit up to \$300,000. Charge \$1.00 per \$100 of additional limit.

Outdoor Property limit may be increased from the \$50,000 basic coverage limit up to \$250,000. Charge \$0.50 per \$100 of increased limit.

Supporting Document Schedules

Satisfied -Name: P & C Transmittal Document and
Rate Filing Schedule

Review Status: Accepted for Informational 08-03-2007
Purposes

Comments:

Attachments:

P & C Trans - Rule.pdf
Rate-Rule Filing Schedule.pdf

Satisfied -Name: Rule Filing Memorandum

Review Status: Accepted for Informational 08-03-2007
Purposes

Comments:

Attachment:

Rule Filing Memorandum.pdf

Property & Casualty Transmittal Document (Revised 1/1/06)

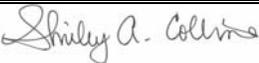
1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only
	a. Date the filing is received:
	b. Analyst:
	c. Disposition:
	d. Date of disposition of the filing:
	e. Effective date of filing:
	New Business
	Renewal Business
	f. State Filing #:
	g. SERFF Filing #:
	h. Subject Codes

3. Group Name	Group NAIC #
Nationwide Insurance Companies	140

4. Company Name(s)	Domicile	NAIC #	FEIN #
Nationwide Mutual Insurance Company	OH	140-23787	31-4177100
Nationwide Mutual Fire Insurance Company	OH	140-23779	31-4177110
Nationwide Property & Casualty Insurance Company	OH	140-37877	31-0970750

5. Company Tracking Number	E-2006WLS D-6S9QFQ
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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
	Shirley Collins One Nationwide Plaza 1-17-02 Columbus, OH 43215	State Filing Specialist	(614)-249-4353	(614)-249-3922	collinsa@nationwide.com
7.	Signature of authorized filer				
8.	Please print name of authorized filer		Shirley A. Collins		

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

9. Type of Insurance (TOI)	5.0 Commercial Multi-Peril – Liability and Non-Liability
10. Sub-Type of Insurance (Sub-TOI)	5.0003 Commercial Package
11. State Specific Product code(s) (if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	Commercial Package
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input checked="" type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input 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: 8/1/07 Renewal: 8/1/07
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	7/31/07
19. Status of filing in domicile	<input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking #	E-2006WLSD-6S9QFQ
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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]

We are filing to adopt new rules applicable to Golf Course Property written on Commercial Package policies.

Please see Filing Memorandum for details.

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 #: EFT Amount: \$25.00
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.)

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, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	E-2006WLSD-6S9QFQ
2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	E-2006WLSD-6S9QFQ

Rate Increase Rate Decrease Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	Prior Approval				
4a.	Rate Change by Company (As Proposed)					
Company Name	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)
NW Mutual	N/A	N/A	N/A			
NW Mutl Fire	N/A	N/A	N/A			
NW P & C	N/A	N/A	N/A			
4b.	Rate Change by Company (As Accepted) For State Use Only					
Company Name	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change	Minimum % Change

5. Overall Rate Information (Complete for Multiple Company Filings only)			
		COMPANY USE	STATE USE
5a	Overall percentage rate impact for this filing	N/A	
5b	Effect of Rate Filing – Written premium change for this program	N/A	
5c	Effect of Rate Filing – Number of policyholders affected	N/A	

6.	Overall percentage of last rate revision	N/A
7.	Effective Date of last rate revision	N/A
8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	N/A

9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01	Commercial Package Policy – Rule Exception Pages	<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	

**Nationwide Mutual Insurance Company
Nationwide Mutual Fire Insurance Company
Nationwide Property & Casualty Insurance Company**

Multi-Line - Commercial Package Policy – Rules

We wish to place on file new rules for use of the new optional Golf Course property endorsements. This program is available for eligible golf course risks written on a Commercial Package Policy when both Commercial Property and Commercial General Liability coverages are provided. The forms for this program have been submitted for approval in a separate submission.

The text of the rules follows:

GOLF COURSE ENDORSEMENTS

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Outdoor Property limit may be increased from the \$50,000 basic coverage limit up to \$250,000. Charge \$0.50 per \$100 of increased limit.

Pricing is based on our underwriting judgment of the exposures and the premium required for the coverages provided. The rating for this program is the same as that for a similar program of our affiliate, the Allied Insurance Companies. We will be gathering premium and loss data going forward to develop more actuarially sound rating in the future for this program.

A copy of the new rule page is attached.