

Filing at a Glance

Companies: Wausau Underwriters Insurance Company, Employers Insurance Company of Wausau, Wausau Business Insurance Company

Product Name: Businessowners	SERFF Tr Num: WAUS-125245723	State: Arkansas
TOI: 05.0 Commercial Multi-Peril - Liability & Non-Liability	SERFF Status: Closed	State Tr Num: AR-PC-07-025689
Sub-TOI: 05.0002 Businessowners	Co Tr Num: BPR-CW-025-07	State Status:
Filing Type: Rule	Co Status:	Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
	Author: Anne Aschbrenner	Disposition Date: 08-06-2007
	Date Submitted: 08-03-2007	Disposition Status: Exempt from Review
Effective Date Requested (New): 01-01-2008		Effective Date (New): 01-01-2008
Effective Date Requested (Renewal): 01-01-2008		Effective Date (Renewal): 01-01-2008

General Information

Project Name: Wausau Elite Cleaning Services Endorsement & Manual Status of Filing in Domicile: Authorized rule pages

Project Number: BPR-CW-025-07	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:	
PROJECT #BPR-CW-025-07	

EMPLOYERS INSURANCE COMPANY OF WAUSAU NAIC-0111-21458
WAUSAU UNDERWRITERS INSURANCE COMPANY NAIC-0111-26042
WAUSAU BUSINESS INSURANCE COMPANY NAIC-0111-26069

BUSINESSOWNERS DIVISION TEN

Wausau ELITE Cleaning Services Platinum - Building Cleaning and Maintenance Services Manual Rule pages

We are requesting an effective date of January 1, 2008.

The captioned companies submit new, company Rule pages for use with the Division Ten Businessowners Program.

We are simultaneously submitting a filing for the related company endorsement, Wausau ELITE Cleaning Services Platinum Endorsement, FB0551 01-08. The Company Tracking number is BPF-CW-018-07.

Please see attached Inventory for purpose of filing and the attached Filing Memorandum, Classification Table Page and Company Rule page for Rule 22. Eligibility.

I look forward to your acknowledgement of this filing request.

Anne Aschbrenner
State Filings Analyst
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Enclosure

Company and Contact

Filing Contact Information

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Wausau, WI 54402-8017	(715) 842-6828[FAX]

Filing Company Information

Wausau Underwriters Insurance Company	CoCode: 26042	State of Domicile: Wisconsin
P O Box 8017	Group Code: 111	Company Type:
Wausau, WI 54402-8017	Group Name:	State ID Number:
(877) 792-8728 ext. [Phone]	FEIN Number: 39-1341459	

Employers Insurance Company of Wausau	CoCode: 21458	State of Domicile: Wisconsin
P O Box 8017	Group Code: 111	Company Type:
Wausau, WI 54402-8017	Group Name:	State ID Number:
(877) 792-8728 ext. [Phone]	FEIN Number: 39-0264050	

Wausau Business Insurance Company
P O Box 8017
Wausau, WI 54402-8017
(877) 792-8728 ext. [Phone]

CoCode: 26069
Group Code: 111
Group Name:
FEIN Number: 36-3522250

State of Domicile: Wisconsin
Company Type:
State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$25.00
Retaliatory? No
Fee Explanation: \$25 per rule filing
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Employers Insurance Company of Wausau	\$0.00	08-03-2007	
Wausau Underwriters Insurance Company	\$0.00	08-03-2007	
Wausau Business Insurance Company	\$0.00	08-03-2007	

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
60612550	\$25.00	05-02-2007

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Exempt from Review	Llyweyia Rawlins	08-06-2007	08-06-2007

Disposition

Disposition Date: 08-06-2007

Effective Date (New): 01-01-2008

Effective Date (Renewal): 01-01-2008

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	Filing Memorandum	Accepted for Informational Purposes	Yes
Supporting Document	Inventory of Manual Rule Pages	Accepted for Informational Purposes	Yes
Rate	Classification Table Page	Accepted for Informational Purposes	Yes
Rate	Company Rule Page for Rule 22. Eligibility	Accepted for Informational Purposes	Yes

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	Classification Table Page	CO-EX-CT-B.1 1st Edition	New	CO-EX-CT-B.1 010108.pdf
Accepted for Informational Purposes	Company Rule Page for Rule 22. Eligibility	CO-EX-RULE 22.A.3.1 1st Edition	New	RULE22.A.3.1 010108.pdf

COMMERCIAL LINES MANUAL
 DIVISION TEN - BUSINESSOWNERS
 CLASSIFICATION TABLE PAGE

Description	Class Code	SIC Code	NAICS Code	Prop. Rate No.	Liab. Class Group	Liab. Exp. Base	EQ	EQSL
Building Cleaning and Maintenance								
Office	74255	7349	561720	19	55	PAY	3	M
Shop	74265	7349	561720	20	55	PAY	3	M

Table #2 (CT) - B - Classifications

**SECTION III
RATING AND ELIGIBILITY RULES**

RULE 22. ELIGIBILITY

A. Eligible Occupancies

3. Contractors subparagraph b.(1) is deleted and replaced by:

No more than \$1,000,000 of annual payroll;

Supporting Document Schedules

Satisfied -Name: Filing Memorandum **Review Status:** Accepted for Informational Purposes 08-06-2007

Comments:

Attachment:

BOP Building Cleaning and Maintenance Services filing memo 4-27-07.pdf

Satisfied -Name: Inventory of Manual Rule Pages **Review Status:** Accepted for Informational Purposes 08-06-2007

Comments:

Attachment:

BOP Wausau Cleaners Clients Inv 2006 - CW.pdf

Building Cleaning and Maintenance Services
Filing Memorandum

The Wausau Small Package is a mirror image of the ISO 2006 Businessowners Policy, with a significant expansion of the base eligibility criteria. Until now, Wausau has not expanded the classifications eligibility. After analyzing a portion of our book of business, Wausau is expanding the classifications appetite to include Building Cleaning and Maintenance Services.

ISO includes several similar classifications in its BOP 2006 eligibility criteria under the Contractors eligibility section. Carpet, Rug, Furniture or Upholstery Cleaning – on customer’s premises, and, Window Cleaning – 3 stories or less in height, are notable. Since these activities are a large part of Building Cleaning and Maintenance, Wausau believes the expansion of the eligibility to include this new classification is appropriate.

All of the property for the classifications in the Contractors eligibility section of the ISO 2006 BOP are rated the same way. Office Property is rated in Property Rate Number 19. Shop Property is rated in Property Rate Number 20. Wausau will apply the same methodology. Liability is rated on a payroll basis. The aforementioned Carpet, etc. Cleaning class is rated in Liability Class Group 55, while the Window Cleaning classification is in Liability Class Group 57. This latter classification contemplates cleaning both inside and out, while the former is inside only. Therefore, Wausau will use Liability Class Group 55 to rate the Liability. All other rules filed and approved for the Businessowners program apply.

Description	Class Code	SIC Code	NAICS Code	Prop. Rate No.	Liab. Class Group	Liab. Exp. Base	EQ	EQSL
Building Cleaning and Maintenance								
Office	74255	7349	561720	19	55	PAY	3	M
Shop	74265	7349	561720	20	55	PAY	3	M

Wausau ELITE Cleaning Services Forms Inventory

New Form #/ Rule Page	Old Form #	Title	Purpose/Comments
CO-EX-CT-B.1 1st Edition		Classification Table Page	Expand classifications to include building, cleaning and maintenance services.
CO-EX-RULE 22.A.3.1 1st Edition		Rule 22. Eligibility	Expand payroll eligibility.