

SERFF Tracking Number: EVST-125412333 State: Arkansas
 Filing Company: Everest National Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: AR-CP-20022544
 TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)
 Product Name: Commercial Property
 Project Name/Number: RISK MANAGED AGRIBUSINESS, DISTRIBUTORS, FORESTY, MOVING AND STORAGE AND WASTE SYSTEMS PROGRAM /CW-CP-20019420

Filing at a Glance

Company: Everest National Insurance Company

Product Name: Commercial Property	SERFF Tr Num: EVST-125412333	State: Arkansas
TOI: 01.0 Property	SERFF Status: Closed	State Tr Num: EFT \$100
Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)	Co Tr Num: AR-CP-20022544	State Status: Fees verified and received
Filing Type: Rate	Co Status:	Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
	Author: Vanessa King	Disposition Date: 01/09/2008
	Date Submitted: 01/04/2008	Disposition Status: Exempt from Review
Effective Date Requested (New): 02/01/2008		Effective Date (New): 02/01/2008
Effective Date Requested (Renewal): 02/01/2008		Effective Date (Renewal): 02/01/2008

State Filing Description:

General Information

Project Name: RISK MANAGED AGRIBUSINESS, DISTRIBUTORS, FORESTY, MOVING AND STORAGE AND WASTE SYSTEMS PROGRAM	Status of Filing in Domicile: Pending
Project Number: CW-CP-20019420	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 01/09/2008	
State Status Changed: 01/09/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
We are introducing a number of new proprietary endorsements for use in conjunction with its Risk Managed Agribusiness, Distributors, Forest Products, Moving And Storage And Waste Systems Program.	

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These endorsements are designed to provide greater underwriting and coverage flexibility in response to individual risk characteristics.

Company and Contact

Filing Contact Information

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

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

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Everest National Insurance Company	\$100.00	01/04/2008	17342017

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Exempt from Review	Llyweyia Rawlins	01/09/2008	01/09/2008

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Disposition

Disposition Date: 01/09/2008

Effective Date (New): 02/01/2008

Effective Date (Renewal): 02/01/2008

Status: Exempt from Review

Comment:

This line is exempt from filing rates in compliance with ACA 23-67-206 which states that P&C insurance for commercial risks, excluding workers' compensation, employers' liability and professional liability insurance, including but not limited to, medical malpractice insurance, are exempted from the rate filing and review requirements.

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%

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Explanatory Memo	Accepted for Informational Purposes	Yes
Rate	Company Exception Pages	Accepted for Informational Purposes	Yes

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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:

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%

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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-CP-AR-02012008	New	CEP-CP-AR-02012008.pdf

COMPANY EXCEPTION PAGES

Everest National Insurance Company

Arkansas (03)

Commercial Lines Manual

Division Five – Fire and Allied Lines

G. Miscellaneous

2. Hepatitis “A” Business Interruption and Extra Expense

- a.** Description of Coverage. This endorsement provides coverage for business income and extra expense from an episode of Hepatitis “A” at the insured premises.
- b.** Form. Use endorsement ECP 04 532 – Hepatitis “A” Coverage.
- c.** Premium Determination. The premium for the attachment of this endorsement is the flat charges shown in the following table (subject to LCM):

Limit Options

(All limits apply per occurrence and as an annual aggregate.)

Inoculations	Business Income - Extra Expense	
Basic	\$ 2,500	\$ 5,000
Opt. A	\$10,000	\$ 50,000
Opt. B	\$25,000	\$100,000
Opt. C	\$30,000	\$100,000

Higher Limits: Refer to Company

Deductible: \$1,000 per occurrence

Rates

<u>Store Type</u>	<u>Basic</u>	<u>Opt. A</u>	<u>Opt. B</u>	<u>Opt. C</u>
Convenience store without prep	N.C.	\$100	\$250	
Convenience store with prep	N.C.	\$150	\$350	
Grocery store without prep	N.C.	\$250	\$500	
Grocery store with prep	N.C.	\$500	\$750	
Supermarket	N.C.	\$750	\$1,250	\$1,500

Plus \$25 for each additional location (Loss Costs do not apply).

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Supporting Document Schedules

Satisfied -Name: Explanatory Memo **Review Status:** Accepted for Informational Purposes 01/09/2008

Comments:

Attachment:
Actuarial Memo.pdf

**Everest National Insurance Company
Actuarial Memorandum**

Everest National Insurance Company (ENIC) has recently formed a strategic alliance with the Mattei Insurance Company, a Program Administrator. Mattei has historically performed as a Program Administrator, writing business primarily through the Stonington Insurance Company.

The following endorsement included in this filing is premium bearing:

- ECP 04 532 07 07 – Hepatitis “A” Coverage (For the Agribusiness segment)

We are filing rates identical with those currently charged by Stonington. ENIC does not have any of its own experience or data upon which to develop rates for these two endorsements.