

SERFF Tracking Number: *HNVR-125879042* State: *Arkansas*
 First Filing Company: *Hanover American Insurance Company, ...* State Tracking Number: *# \$0*
 Company Tracking Number: *ML-CW-08500-01*
 TOI: *05.0 Commercial Multi-Peril - Liability & Non- Liability* Sub-TOI: *05.0002 Businessowners*
 Product Name: *Avenues BOP; Non-Adopt of Multi-State Water Exclusion Forms*
 Project Name/Number: *Avenues BOP; Non-Adopt of Multi-State Water Exclusion Forms/ML-CW-08500-01*

Filing at a Glance

Companies: Hanover American Insurance Company, Massachusetts Bay Insurance Company, The Hanover Insurance Company

Product Name: Avenues BOP; Non-Adopt of Multi-State Water Exclusion Forms	SERFF Tr Num: HNVR-125879042	State: Arkansas
TOI: 05.0 Commercial Multi-Peril - Liability & Non-Liability	SERFF Status: Closed	State Tr Num: # \$0
Sub-TOI: 05.0002 Businessowners	Co Tr Num: ML-CW-08500-01	State Status: Fees verified and received
Filing Type: Form	Co Status:	Reviewer(s): Llyweyia Rawlins, Brittany Yielding
	Authors: Ann-Marie Blute, Mandi Provencher	Disposition Date: 10/30/2008
	Date Submitted: 10/29/2008	Disposition Status: Non-Adoption
Effective Date Requested (New): On Approval		Effective Date (New): 10/30/2008
Effective Date Requested (Renewal): On Approval		Effective Date (Renewal): 10/30/2008

State Filing Description:

General Information

Project Name: Avenues BOP; Non-Adopt of Multi-State Water Exclusion Forms	Status of Filing in Domicile:
Project Number: ML-CW-08500-01	Domicile Status Comments:
Reference Organization: ISO	Reference Number: CL-2008-OWEFO
Reference Title: Multistate Water Exclusion Endorsements Approved in Various Jurisdictions	Advisory Org. Circular: LI-BP-2008-198
Filing Status Changed: 10/30/2008	
State Status Changed: 10/30/2008	Deemer Date:
Corresponding Filing Tracking Number:	

SERFF Tracking Number: HNVN-125879042 State: Arkansas
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Liability
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(508) 855-1000 ext. [Phone]

FEIN Number: 13-5129825

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Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Hanover American Insurance Company	\$0.00	10/29/2008	
Massachusetts Bay Insurance Company	\$0.00	10/29/2008	
The Hanover Insurance Company	\$0.00	10/29/2008	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Non-Adoption	Llyweyia Rawlins	10/30/2008	10/30/2008

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Disposition

Disposition Date: 10/30/2008

Effective Date (New): 10/30/2008

Effective Date (Renewal): 10/30/2008

Status: Non-Adoption

Comment: Company wish to non adopt the ISO Multistate Water Exclusion Endorsements Approved in Various Jurisdictions as found in ISO Filing Designation Number CL-2008-OWEFO. They are unable to implement the changes at this time.

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property &Non-adoption Casualty		Yes

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Supporting Document Schedules

Satisfied -Name:	Uniform Transmittal Document- Property & Casualty	Review Status:	Non-adoption	10/30/2008
Comments:	Transmittal form is attached.			
Attachment:	P&C Transmittal.pdf			

Property & Casualty Transmittal Document

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: <table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none;">New Business</td> <td style="border: none;"></td> </tr> <tr> <td style="border: none;">Renewal Business</td> <td style="border: none;"></td> </tr> </table> f. State Filing #: g. SERFF Filing #: h. Subject Codes	New Business		Renewal Business	
New Business					
Renewal Business					

3. Group Name	Group NAIC #
The Hanover Insurance Group	0088

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Hanover Insurance Company	NH	22292	13-5129825	
The Hanover American Insurance Company	NH	36064	04-3063898	
Massachusetts Bay Insurance Company	NH	22306	04-2217600	

5. Company Tracking Number	ML-CW-08500-01
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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
	Mandi L. Provencher 440 Lincoln Street Worcester MA 01653	State Filing Consultant	508-855-2675 Ext. 2675	508-855-4786	ma1provench@hanover. com

7.	Signature of authorized filer	<i>Mandi Provencher</i>
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8.	Please print name of authorized filer	Mandi L. Provencher
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Filing Information (see General Instructions for descriptions of these fields)

9.	Type of Insurance (TOI)	05.0 Commercial Multi-Peril - Liability & Non-Liability
10.	Sub-Type of Insurance (Sub-TOI)	05.0002 Businessowners
11.	State Specific Product code(s) (if applicable) [See State Specific Requirements]	
12.	Company Program Title (Marketing Title)	Avenues BOP
13.	Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> X Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14.	Effective Date(s) Requested	New: Upon Approval Renewal: Upon Approval
15.	Reference Filing?	X Yes <input type="checkbox"/> No
16.	Reference Organization (if applicable)	ISO
17.	Reference Organization # & Title	CL-2008-OWEFO; Multistate Water Exclusion Approved in Various Jurisdictions
18.	Company's Date of Filing	10/29/2008
19.	Status of filing in domicile	<input type="checkbox"/> Not Filed X Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document

20.	This filing transmittal is part of Company Tracking #	ML-CW-08500-01
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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]
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Our companies wish to non adopt the ISO Multistate Water Exclusion Endorsements Approved in Various Jurisdictions as found in ISO Filing Designation Number CL-2008-OWEFO. We are unable to implement the changes at this time.

If you should have any questions or require additional information, please do not hesitate to contact this office. Thank you for your time and attention to this matter.

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: N/A
	Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

***Refer to each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)