

SERFF Tracking Number: PENM-125869446 State: Arkansas
 Filing Company: Penn Millers Insurance Company State Tracking Number: EFT \$50
 Company Tracking Number: 2008-047
 TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)
 Product Name: Solutions 2000 for Agribusiness
 Project Name/Number: Introduction of Form PMAG-56 (10 08)/2008-047

Filing at a Glance

Company: Penn Millers Insurance Company
 Product Name: Solutions 2000 for Agribusiness SERFF Tr Num: PENM-125869446 State: Arkansas
 TOI: 01.0 Property SERFF Status: Closed State Tr Num: EFT \$50
 Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines) Co Tr Num: 2008-047 State Status: Fees verified and received
 Filing Type: Form Co Status: Reviewer(s): Betty Montesi, Llyweyia Rawlins
 Author: Stanley Balut Disposition Date: 10/24/2008
 Date Submitted: 10/22/2008 Disposition Status: Approved
 Effective Date Requested (New): 12/01/2008 Effective Date (New): 12/01/2008
 Effective Date Requested (Renewal): 12/01/2008 Effective Date (Renewal): 12/01/2008

State Filing Description:

General Information

Project Name: Introduction of Form PMAG-56 (10 08) Status of Filing in Domicile: Authorized
 Project Number: 2008-047 Domicile Status Comments: None
 Reference Organization: NA Reference Number: NA
 Reference Title: NA Advisory Org. Circular: NA
 Filing Status Changed: 10/24/2008
 State Status Changed: 10/24/2008 Deemer Date:
 Corresponding Filing Tracking Number:
 Filing Description:
 Penn Millers Insurance Company, an agribusiness specialty insurer in Arkansas, wishes to place on file new, optional, property endorsement PMAG-56 (10 08), Contamination Coverage Endorsement.

Contamination Coverage Endorsement PMAG-56 (10 08) covers losses and expenses incurred due to the loss of purity in described stock such as milk, juice, and oils due to a foreign substance mixing or coming in contact with the stock

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making it unfit for its intended purpose and resulting in its reduced market value. The form provides for a specific limit of liability as well as an applicable deductible.

Contamination Coverage Endorsement PMAG-56 (10 08) will be attached to underlying form AG 0100 Agribusiness Property and Income Coverage Part. The form provides for a specific limit of liability as well as an applicable deductible.

Contamination Coverage is optional and will have no impact on current policyholders coverage except for those policyholders desiring to purchase such coverage.

Company and Contact

Filing Contact Information

Stanley Balut, Senior Analyst sbalut@penmillers.com
 PO Box P (800) 233-8347 [Phone]
 Wilkes-Barre, PA 18773-0016 (570) 829-2060[FAX]

Filing Company Information

Penn Millers Insurance Company CoCode: 14982 State of Domicile: Pennsylvania
 PO Box P Group Code: -99 Company Type:
 72 North Franklin Street
 Wilkes-Barre, UNK 18773-0016 Group Name: State ID Number:
 (800) 233-8347 ext. [Phone] FEIN Number: 24-0686200

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: \$50 per form
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
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Penn Millers Insurance Company \$50.00 10/22/2008 23397792

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	10/24/2008	10/24/2008

SERFF Tracking Number: PENM-125869446 *State:* Arkansas
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TOI: 01.0 Property *Sub-TOI:* 01.0001 Commercial Property (Fire and Allied Lines)
Product Name: Solutions 2000 for Agribusiness
Project Name/Number: Introduction of Form PMAG-56 (10 08)/2008-047

Disposition

Disposition Date: 10/24/2008

Effective Date (New): 12/01/2008

Effective Date (Renewal): 12/01/2008

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: PENM-125869446 *State:* Arkansas
Filing Company: Penn Millers Insurance Company *State Tracking Number:* EFT \$50
Company Tracking Number: 2008-047
TOI: 01.0 Property *Sub-TOI:* 01.0001 Commercial Property (Fire and Allied Lines)

Product Name: Solutions 2000 for Agribusiness
Project Name/Number: Introduction of Form PMAG-56 (10 08)/2008-047

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Form	Contamination Coverage Endorsement	Approved	Yes

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 TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)
 Product Name: Solutions 2000 for Agribusiness
 Project Name/Number: Introduction of Form PMAG-56 (10 08)/2008-047

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Contamination Coverage Endorsement	PMAG-56	10 08	Endorsement/New Amendment/Conditions		44.50	PMAG-56 (10-08).pdf

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CONTAMINATION COVERAGE ENDORSEMENT

This endorsement modifies insurance provided under the following:

AGRIBUSINESS PROPERTY AND INCOME COVERAGE PART

SCHEDULE *	
Description of Stock:	
Limit:	\$
Deductible:	\$
* Information required to complete this Schedule, if not shown above, will be shown on the "Declarations".	

The following is added to **SUPPLEMENTAL COVERAGES**.

Contamination Coverage

- (a) Subject to the "limit" shown in the **SCHEDULE** above for this coverage, "we" will cover losses and expenses "you" incur due to the loss of purity in the stock described in the **SCHEDULE** above due to a foreign substance mixing or coming in contact with the stock making the stock unfit for its intended purpose and resulting in its reduced market value.
- (b) The loss of purity shall be substantiated by tests conducted by a laboratory acceptable to "us".
- (c) A deductible per occurrence as shown in the **SCHEDULE** above applies to this **Contamination Coverage**.

SERFF Tracking Number: *PENM-125869446* *State:* *Arkansas*
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TOI: *01.0 Property* *Sub-TOI:* *01.0001 Commercial Property (Fire and Allied Lines)*

Product Name: *Solutions 2000 for Agribusiness*
Project Name/Number: *Introduction of Form PMAG-56 (10 08)/2008-047*

Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-Property & Casualty **Review Status:** Approved 10/24/2008

Comments:

Attachment:

NAIC Transmittal Forms.pdf

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

1. Reserved for Insurance Dept. Use Only

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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 #
Penn Millers	125

4. Company Name(s)	Domicile	NAIC #	FEIN #
Penn Millers Insurance Company	Pennsylvania	14982	24-0686200

5. Company Tracking Number	2008-047
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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
	Stanley R Balut PO Box P Wilkes-Barre, PA 18773-0016	Senior Analyst	800-233-8347	750-829-2060	sbalut@pennmillers.com

7. Signature of authorized filer	/s/ <i>Stanley R Balut</i>
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8. Please print name of authorized filer	Stanley R Balut
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Filing information (see General Instructions for descriptions of these fields)

9.	Type of Insurance (TOI)	1.0000 – Property
10.	Sub-Type of Insurance (Sub-TOI)	1.0001 – Commercial
11.	State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12.	Company Program Title (Marketing title)	Solutions 2000® for Agribusiness
13.	Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other
14.	Effective Date(s) Requested	New: Dec 1 2009 Renewal: Dec 1 2009
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	Oct 222008
19.	Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input checked="" type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document

20.	This filing transmittal is part of Company Tracking #	2008-047
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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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Penn Millers Insurance Company, an agribusiness specialty insurer in Arkansas, wishes to place on file new, optional, property endorsement PMAG-56 (10 08), Contamination Coverage Endorsement.

Contamination Coverage Endorsement **PMAG-56 (10 08)** covers losses and expenses incurred due to the loss of purity in described stock such as milk, juice, and oils due to a foreign substance mixing or coming in contact with the stock making it unfit for its intended purpose and resulting in its reduced market value. The form provides for a specific limit of liability as well as an applicable deductible.

Contamination Coverage Endorsement **PMAG-56 (10 08)** will be attached to underlying form AG 0100 Agribusiness Property and Income Coverage Part. The form provides for a specific limit of liability as well as an applicable deductible. Form **PMAG-56** received a Flesch Score of 44.5.

Contamination Coverage is optional and will have no impact on current policyholders coverage except for those policyholders desiring to purchase such coverage.

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]
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Check #:	EFT via SERFF
Amount:	\$50

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.)**

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 #	2008-047			
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	Contamination Coverage Endorsement	PMAG-56 (10 08)	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither	None	None
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		
11			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
12			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
13			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		