

SERFF Tracking Number: SAFX-125831150 State: Arkansas
 First Filing Company: American Economy Insurance Company, ... State Tracking Number: EFT \$50
 Company Tracking Number: GLAR08314CGF01
 TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations
 Product Name: General Liability
 Project Name/Number: GL-Multi-Family Excl-Floor Coverage Contractors/GLAR08314CGF01

Filing at a Glance

Companies: American Economy Insurance Company, American States Insurance Company, First National Insurance Company of America, General Insurance Company of America, Safeco Insurance Company of America
 Product Name: General Liability SERFF Tr Num: SAFX-125831150 State: Arkansas
 TOI: 17.0 Other Liability - Claims SERFF Status: Closed State Tr Num: EFT \$50
 Made/Occurrence
 Sub-TOI: 17.0000 Other Liability Sub-TOI Co Tr Num: GLAR08314CGF01 State Status: Fees verified and received
 Combinations
 Filing Type: Form Co Status: Reviewer(s): Betty Montesi, Edith Roberts
 Author: SPI SafecoInsuranceSPI Disposition Date: 10/07/2008
 Date Submitted: 09/24/2008 Disposition Status: Approved
 Effective Date Requested (New): 12/04/2008 Effective Date (New):
 Effective Date Requested (Renewal): 12/04/2008 Effective Date (Renewal):
 State Filing Description:

General Information

Project Name: GL-Multi-Family Excl-Floor Coverage Contractors Status of Filing in Domicile:
 Project Number: GLAR08314CGF01 Domicile Status Comments:
 Reference Organization: Reference Number:
 Reference Title: Advisory Org. Circular:
 Filing Status Changed: 10/07/2008
 State Status Changed: 10/07/2008 Deemer Date:
 Corresponding Filing Tracking Number:
 Filing Description:
 Submitting: CG 80 44 09 08 Multi-Unit and Tract Housing Residential Exclusion for Wood Floor Covering
 Contractors

American States Insurance Company 163-19704

SERFF Tracking Number: SAFX-125831150 State: Arkansas
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Submitting: CU 23 00 09 08 Multi-Unit and Tract Housing Residential Exclusion for Wood Floor Covering Contractors

The captioned independent forms are submitted on behalf of the indicated companies.

With this filing we are introducing endorsements for wood floor covering contractors. We are targeting these operations for new business production. The language of these endorsements clarifies coverage. It both broadens and in some respects restricts the coverage currently offered. The exclusions will not restrict coverage for any inforce policies/customers.

It is not possible to assign a numerical value to these changes. We will continue to monitor the results and present future rate indications based on the new coverage.

CU 23 00 09 08 will be attached to the Commercial Umbrella Liability Coverage.

Compliance with applicable statutes including cancellation, nonrenewal and other state specific requirements is satisfied through use of appropriate ISO forms.

Company and Contact

Filing Contact Information

Steven Darci, Commercial Lines Filings Analyst stedar@safeco.com
Safeco Plaza (206) 473-5823 [Phone]
Seattle, WA 98185-0001 (206) 473-6723[FAX]

Filing Company Information

American Economy Insurance Company	CoCode: 19690	State of Domicile: Indiana
Safeco Plaza	Group Code: 163	Company Type:
State Filings Suite 2800		
Seattle, WA 98185-0001	Group Name: Safeco Group	State ID Number:
(206) 545-5000 ext. [Phone]	FEIN Number: 35-1044900	

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American States Insurance Company CoCode: 19704 State of Domicile: Indiana
 Safeco Plaza Group Code: 163 Company Type:
 State Filings Suite 2800
 Seattle, WA 98185-0001 Group Name: Safeco Group State ID Number:
 (206) 545-5000 ext. [Phone] FEIN Number: 35-0145400

First National Insurance Company of America CoCode: 24724 State of Domicile: Washington
 Safeco Plaza Group Code: 163 Company Type:
 State Filings Suite 2800
 Seattle, WA 98185-0001 Group Name: Safeco Group State ID Number:
 (206) 545-5000 ext. [Phone] FEIN Number: 91-0742144

General Insurance Company of America CoCode: 24732 State of Domicile: Washington
 Safeco Plaza Group Code: 163 Company Type:
 State Filings Suite 2800
 Seattle , WA 98185-0001 Group Name: Safeco Group State ID Number:
 (206) 545-5000 ext. [Phone] FEIN Number: 91-0231910

Safeco Insurance Company of America CoCode: 24740 State of Domicile: Washington
 Safeco Plaza Group Code: 163 Company Type:
 State Filings Suite 2800
 Seattle, WA 98185-0001 Group Name: Safeco Group State ID Number:
 (206) 545-5000 ext. [Phone] FEIN Number: 91-0742148

SERFF Tracking Number: SAFX-125831150 State: Arkansas
 First Filing Company: American Economy Insurance Company, ... State Tracking Number: EFT \$50
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 Product Name: General Liability
 Project Name/Number: GL-Multi-Family Excl-Floor Coverage Contractors/GLAR08314CGF01

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Economy Insurance Company	\$50.00	09/24/2008	22694383
American States Insurance Company	\$0.00	09/24/2008	
First National Insurance Company of America	\$0.00	09/24/2008	
General Insurance Company of America	\$0.00	09/24/2008	
Safeco Insurance Company of America	\$0.00	09/24/2008	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Edith Roberts	10/07/2008	10/07/2008

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Project Name/Number: GL-Multi-Family Excl-Floor Coverage Contractors/GLAR08314CGF01

Disposition

Disposition Date: 10/07/2008

Effective Date (New):

Effective Date (Renewal):

Status: Approved

Comment:

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	Cover Letter	Approved	Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Form	Multi-Unit and Tract Housing Residential Exclusion for Wood Floor Covering Contractors	Approved	Yes
Form	Multi-Unit and Tract Housing Residential Exclusion for Wood Floor Covering Contractors	Approved	Yes

SERFF Tracking Number: SAFX-125831150 State: Arkansas
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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Multi-Unit and Tract Housing Residential Exclusion for Wood Floor Covering Contractors	CG 80 44	09 08	Endorsement/Amendment/Conditions New		0.00	CG 80 44.PDF
Approved	Multi-Unit and Tract Housing Residential Exclusion for Wood Floor Covering Contractors	CU 23 00	09 08	Endorsement/Amendment/Conditions New		0.00	CU 23 00.PDF

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MULTI-UNIT AND TRACT HOUSING RESIDENTIAL EXCLUSION FOR FLOOR COVERING CONTRACTORS

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

- A. The following exclusion is added to Paragraph 2., Exclusions of **Section I COVERAGES, COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY** and **COVERAGE B PERSONAL AND ADVERTISING INJURY LIABILITY**:

2. Exclusions

This insurance does not apply to:

Multi-Unit and Tract Housing

“Bodily injury”, “property damage” or “personal and advertising injury liability” arising out of any “construction operations” whether ongoing operations or operations included within the products-completed operations hazard that involve a “housing tract” or “multi-unit residential building”.

This exclusion does not apply to:

- a. Remodeling, maintenance or repair performed for the “owner” of a detached single family dwelling provided that the work does not involve the repair or replacement of either “your work”, or the work of any other insured under this policy, that was part of the original construction of the building; or
- b. Your “construction operations” within the boundaries of what is or will become a public street or roadway or public right of way; or
- c. Remodeling, maintenance or repair within the interior of an individual unit within a condominium, townhouse or cooperative building provided that the work is for the “owner” of the unit and does not involve the repair or replacement of either “your work”, or the work of any other insured under this policy, that was part of the original construction

of the building or conversion of an apartment building to a condominium, townhouse or cooperative building.

- d. Maintenance or repair within the interior of an apartment building provided that the work does not involve the repair or replacement of either “your work”, or the work of any other insured under this policy, that was part of the original construction of the building.
- e. Installation of interior floor covering, including preparation of the existing sub-floor necessary and incidental to the installation of interior floor covering. Construction of sub-floors is not considered part of the installation of floor covering and is subject to this exclusion.

- B. The following definitions are added to the **Definitions** Section:

“Construction operations” means pre-construction, construction, post-construction, reconstruction, renovation, remodeling, conversion of the building to a condominium, townhouse, cooperative building or any other type of multiple unit residential structure, maintenance or repair.

“Multi-unit residential building” means condominiums, townhouses, apartments, dormitories or similar structures that have more than four (4) units built or used for the purpose of residential occupancy, at the same location or complex, regardless of the number of buildings.

“Owner” means the person or persons that own the individual residential dwelling or unit but does not include a limited liability company, sole proprietor, partnership, joint venture, corporation, unincorporated association, trust, or the developer of the property or real estate manager or any entity related to either.

“Housing tract” means a residential development or subdivision consisting of more than eight (8) of any combination of dwelling units, detached single family dwellings, or lots all built, owned, or developed by the same or related general contractors, developers, persons, limited liability

companies, partnerships, joint ventures, corporations, unincorporated associations or trusts. A development or subdivision built upon multiple tracts and/or built in multiple phases shall be considered to be one “housing tract”.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MULTI-UNIT AND TRACT HOUSING RESIDENTIAL EXCLUSION FOR FLOOR COVERING CONTRACTORS

This endorsement modifies insurance provided under the following:

COMMERCIAL UMBRELLA LIABILITY COVERAGE FORM

This policy does not apply to any claim, loss or "suit" resulting from:

1. "Bodily injury", "property damage", "personal injury" or "advertising injury" arising out of any "construction operations" whether ongoing operations or operations included within the products-completed operations hazard that involve "housing tract" or "multi-unit residential building".

This exclusion does not apply to:

- a. Remodeling, maintenance or repair performed for the "owner" of a detached single family dwelling provided that the work does not involve the repair or replacement of either "your work" or the work of any other insured under this policy, that was part of the original construction of the building.
- b. Your "construction operations" within the boundaries of what is, or will become, a public street or roadway or public right of way.
- c. Remodeling, maintenance or repair within the interior of an individual unit within a condominium, townhouse or cooperative building provided that the work is for the "owner" of the unit and does not involve the repair or replacement of either "your work", or the work of any other insured under this policy, that was part of the original construction of the building or conversion of an apartment building to a condominium, townhouse or cooperative building.
- d. Maintenance or repair within the interior of an apartment building provided that the work does not involve the repair or replacement of either "your work", or the work of any other insured under this policy, that was part of the original construction of the building.
- e. Installation of interior floor covering, including preparation of the existing sub-floor

necessary and incidental to the installation of interior floor covering. Construction of sub-floors is not considered part of the installation of floor covering and is subject to this exclusion.

2. As used in this endorsement:

"Construction operations" means:

Pre-construction, construction, post-construction, reconstruction, renovation, remodeling, conversion of the building to a condominium, townhouse, cooperative building or any other type of multiple unit residential structure, maintenance or repair.

"Multi-unit residential building" means:

Condominiums, townhouses, apartments, dormitories or similar structures that have more than four (4) units built for the purpose of residential occupancy, at the same location or complex, regardless of the number of buildings.

"Owner" means:

A person or persons that own the individual residential dwelling or unit but does not include a limited liability company, sole proprietor, partnership, joint venture, corporation, unincorporated association, trust, or the developer of the property or real estate manager or any entity related to either.

"Housing Tract" means:

A residential development or subdivision consisting of more than eight (8) of any combination of dwelling units, detached single family dwellings, or lots all built, owned or developed by the same or related general contractors, developers, persons, limited liability companies, partnerships, joint ventures, corporations, unincorporated associations or trusts. A development or subdivision built upon multiple tracts and/or built in multiple phases shall be considered to be one "housing tract".

SERFF Tracking Number: *SAFX-125831150* *State:* *Arkansas*
First Filing Company: *American Economy Insurance Company, ...* *State Tracking Number:* *EFT \$50*
Company Tracking Number: *GL AR08314CGF01*
TOI: *17.0 Other Liability - Claims Made/Occurrence* *Sub-TOI:* *17.0000 Other Liability Sub-TOI Combinations*
Product Name: *General Liability*
Project Name/Number: *GL-Multi-Family Excl-Floor Coverage Contractors/GL AR08314CGF01*

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: SAFX-125831150 State: Arkansas
First Filing Company: American Economy Insurance Company, ... State Tracking Number: EFT \$50
Company Tracking Number: GLAR08314CGF01
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations
Product Name: General Liability
Project Name/Number: GL-Multi-Family Excl-Floor Coverage Contractors/GLAR08314CGF01

Supporting Document Schedules

Satisfied -Name: Cover Letter **Review Status:** Approved 10/07/2008
Comments:
Attachment:
Cover Letter.PDF

Satisfied -Name: Uniform Transmittal Document-Property & Casualty **Review Status:** Approved 10/07/2008
Comments:
Attachments:
AR PCTD.PDF
AR FFS.PDF



September 24, 2008

Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201-1904

American Economy Insurance Company	163-19690
American States Insurance Company	163-19704
First National Insurance Company of America	163-24724
General Insurance Company of America	163-24732
Safeco Insurance Company of America	163-24740

Division Six-Commercial General Liability
Division Nine-Commercial Multiple Peril
Division Twelve-Commercial Umbrella
Independent Forms Filing
Company File Number: GL AR08314CGF01
Proposed Effective Date: December 4, 2008

Submitting: CG 80 44 09 08 Multi-Unit and Tract Housing Residential Exclusion for Wood Floor Covering Contractors

American States Insurance Company 163-19704

Submitting: CU 23 00 09 08 Multi-Unit and Tract Housing Residential Exclusion for Wood Floor Covering Contractors

The captioned independent forms are submitted on behalf of the indicated companies.

With this filing we are introducing endorsements for wood floor covering contractors. We are targeting these operations for new business production. The language of these endorsements clarifies coverage. It both broadens and in some respects restricts the coverage currently offered. The exclusions will not restrict coverage for any inforce policies/customers.

It is not possible to assign a numerical value to these changes. We will continue to monitor the results and present future rate indications based on the new coverage.

CU 23 00 09 08 will be attached to the Commercial Umbrella Liability Coverage.

Compliance with applicable statutes including cancellation, nonrenewal and other state specific requirements is satisfied through use of appropriate ISO forms.

We propose that this filing will apply to all policies effective on or after December 4, 2008. If you have any questions concerning this filing, please contact me by any means convenient to you.

Sincerely,

A handwritten signature in cursive script that reads "Steve Darci".

Steve Darci, CPCU
Commercial Lines Analyst
SBI State Filings Dept
PH: 206-473-5823
FAX: 206-473-6723
stedar@safeco.com
SD/cc

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:	
New Business	
Renewal Business	
f. State Filing #:	
g. SERFF Filing #:	
h. Subject Codes	

3. Group Name	Group NAIC #
Safeco Group	163

4. Company Name(s)	Domicile	NAIC #	FEIN #
American Economy Insurance Company	IN	19690	35-1044900
American States Insurance Company	IN	19704	35-0145400
First National Insurance Company of America	WA	24724	91-0742144
General Insurance Company of America	WA	24732	91-0231910
Safeco Insurance Company of America	WA	24740	91-0742148

5. Company Tracking Number	GL AR08314CGF01
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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
Steve Darci, CPCU Safeco Plaza State Filings Seattle WA 98185	Commercial Lines Analyst	206-473-5823	206-473-6723	stedar@safeco.com
7. Signature of authorized filer				
8. Please print name of authorized filer	Steve Darci, CPCU			

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

9. Type of Insurance (TOI)	17.0 Other Liability-Occ/Claims Made
10. Sub-Type of Insurance (Sub-TOI)	17.0000 Other Liability Sub-TOI Combinations; 17.0020 Umbrella Excess (Commercial)
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	Commercial General Liability
13. Filing Type	[] Rate/Loss Cost [] Rules [] Rates/Rules [X] Forms [] Combination Rates/Rules/Forms [] Withdrawal [] Other (give description)
14. Effective Date(s) Requested	New: 12-04-08 Renewal: 12-04-08
15. Reference Filing?	[] Yes [X] No
16. Reference Organization (if applicable)	N/A
17. Reference Organization # & Title	N/A
18. Company's Date of Filing	09-24-08
19. Status of filing in domicile	[] Not Filed [X] Pending [] Authorized [] Disapproved

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking #	GL AR08314CGF01
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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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Submitting: CG 80 44 09 08 Multi-Unit and Tract Housing Residential Exclusion for Wood Floor Covering Contractors

American States Insurance Company 163-19704

Submitting: CU 23 00 09 08 Multi-Unit and Tract Housing Residential Exclusion for Wood Floor Covering Contractors

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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 #: N/A - EFT
Amount: \$50.00

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.)**

Effective March 1, 2007

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, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	GL AR08314CGF01
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2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)	N/A
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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	Multi-Unit and Tract Housing Residential Exclusion for Wood Floor Covering Contractors	CG 80 44 09 08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	n/a	n/a
02	Multi-Unit and Tract Housing Residential Exclusion for Wood Floor Covering Contractors	CU 23 00 09 08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	n/a	n/a

PC FFS-1