

SERFF Tracking Number: ARKS-125919590 State: Arkansas  
Filing Company: 00006 - INSURANCE SERVICES OFFICE, INC. State Tracking Number: #106365 \$100  
Company Tracking Number: MS-2008-OCGFO (AMENDMENT)  
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package  
Liability  
Product Name: n/a  
Project Name/Number: /

## Filing at a Glance

Company: 00006 - INSURANCE SERVICES OFFICE, INC.

Product Name: n/a SERFF Tr Num: ARKS-125919590 State: Arkansas  
TOI: 05.0 Commercial Multi-Peril - Liability & Non-Liability SERFF Status: Closed State Tr Num: #106365 \$100  
Sub-TOI: 05.0003 Commercial Package Co Tr Num: MS-2008-OCGFO (AMENDMENT) State Status: Fees verified and received  
Filing Type: Form Co Status: Reviewer(s): Betty Montesi, Llyweyia Rawlins  
Author: Disposition Date: 11/26/2008  
Date Submitted: 11/25/2008 Disposition Status: Filed  
Effective Date Requested (New): 08/01/2009 Effective Date (New): 08/01/2009  
Effective Date Requested (Renewal): 08/01/2009 Effective Date (Renewal): 08/01/2009

State Filing Description:

Forms: 1

## General Information

Project Name: Status of Filing in Domicile:  
Project Number: Domicile Status Comments:  
Reference Organization: Reference Number:  
Reference Title: Advisory Org. Circular:  
Filing Status Changed: 11/26/2008  
State Status Changed: 11/26/2008 Deemer Date:  
Corresponding Filing Tracking Number:  
Filing Description:

## Company and Contact

SERFF Tracking Number: ARKS-125919590 State: Arkansas  
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Liability  
Product Name: n/a  
Project Name/Number: /

### Filing Contact Information

NA NA, NA@NA.com  
NA (123) 555-4567 [Phone]  
NA, AR 00000

### Filing Company Information

00006 - INSURANCE SERVICES OFFICE, CoCode: 6 State of Domicile: Arkansas  
INC.  
No Address Group Code: Company Type:  
City, AR 99999 Group Name: State ID Number:  
(999) 999-9999 ext. [Phone] FEIN Number: 99-9999999  
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### Filing Fees

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

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Liability  
Product Name: n/a  
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Llyweyia Rawlins	11/26/2008	11/26/2008

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Liability  
Product Name: n/a  
Project Name/Number: /

## Disposition

Disposition Date: 11/26/2008

Effective Date (New): 08/01/2009

Effective Date (Renewal): 08/01/2009

Status: Filed

Comment:

Rate data does NOT apply to filing.





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Liability  
Product Name: n/a  
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## Supporting Document Schedules

### Review Status:

**Satisfied -Name:** ARKS-125919590

11/26/2008

**Comments:**

**Attachment:**

ARKS-125919590.pdf

ARKS-125919590

LR



2828 E. TRINITY MILLS ROAD SUITE 150 CARROLLTON, TX 75006  
TEL: (214) 390-1825 FAX: (214) 390-1975

# 106365  
100.00

November 18, 2008

Honorable Julie Benafield Bowman  
Commissioner of Insurance  
Arkansas Insurance Department  
1200 West Third Street  
Little Rock, Arkansas 72201-1904

~~Approved until withdrawn  
or revoked~~

NOV 25 2008

Attention: William R. Lacy, Director  
Property and Casualty Division

Arkansas Insurance Department  
By: *LK-Filed*

RE: Insurance Services Office, Inc.  
MS-2008-OGCFO (Amendment)  
Introduction of Market Segments – Golf Courses Program – Forms  
State of Arkansas

Dear Mr. Lacy:

On behalf of those participating insurers that have authorized Insurance Services Office, Inc. to do so, we hereby file the enclosed Amendment to filing MS-2008-OGCFO, approved on October 28, 2008.

It is proposed that this revision will become effective in accordance with the following rule of application:

These changes are applicable to all policies written on or after August 1, 2009.

Please return an acknowledged copy of this cover letter for our records. An addressed, stamped envelope is enclosed for your convenience. We have also included an additional copy of this letter and envelope; we request that you return it now with a "received" stamp to confirm that you have received the filing.

Very truly yours,

*Donald J. Beckel*

Donald J. Beckel, CPCU, ARM  
Assistant Regional Manager  
Government Relations

DJB:dlb  
Encl.

**RECEIVED**

NOV 25 2008

PROPERTY AND CASUALTY DIVISION  
ARKANSAS INSURANCE DEPARTMENT

**Property & Casualty Transmittal Document**

**1. Reserved for Insurance Dept. Use Only**

~~Approved until withdrawn or revoked~~

NOV 26 2008

Arkansas Insurance Department  
By: *RR*

**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: **RECEIVED**

New Business	<b>1 NOV 25 2008</b>
Renewal Business	

f. State Filing #:

g. SERFF Filing #:

h. Subject Codes

**PROPERTY AND CASUALTY DIVISION  
ARKANSAS INSURANCE DEPARTMENT**

3. Group Name	Group NAIC #
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4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Insurance Services Office, Inc.			13-3131412	

5. Company Tracking Number	MS-2008-OCGFO (Amendment)
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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
Donald J. Beckel Insurance Services Office, Inc. 2828 E. Trinity Mills Rd., Ste. 150 Carrollton, TX 75006	Assistant Regional Manager	(214) 390-1825 ext 224	(214) 390-1975	dbeckel@iso.com

7. Signature of authorized filer *Donald J. Beckel*

8. Please print name of authorized filer Donald J. Beckel

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

9. Type of Insurance (TOI)	05.0 - CMP
10. Sub-Type of Insurance (Sub-TOI)	05.0003
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	Market Segments - Golf Courses Program
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 (give description)
14. Effective Date(s) Requested	New: 08/01/2009      Renewal: 08/01/2009
15. Reference Filing?	<input type="checkbox"/> Yes <input type="checkbox"/> No
16. Reference Organization (if applicable)	
17. Reference Organization # & Title	
18. Company's Date of Filing	11/18/2008
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

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## Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking # MS-2008-OCGFO (Amendment)

21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]

This filing replaces endorsement MS GC 10 08 09 Golf Courses – Pesticide Or Herbicide Applicator 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]

Check #: 106365  
Amount: \$100.00

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.)

PC TD-1 pg 2 of 2

## FORM FILING SCHEDULE

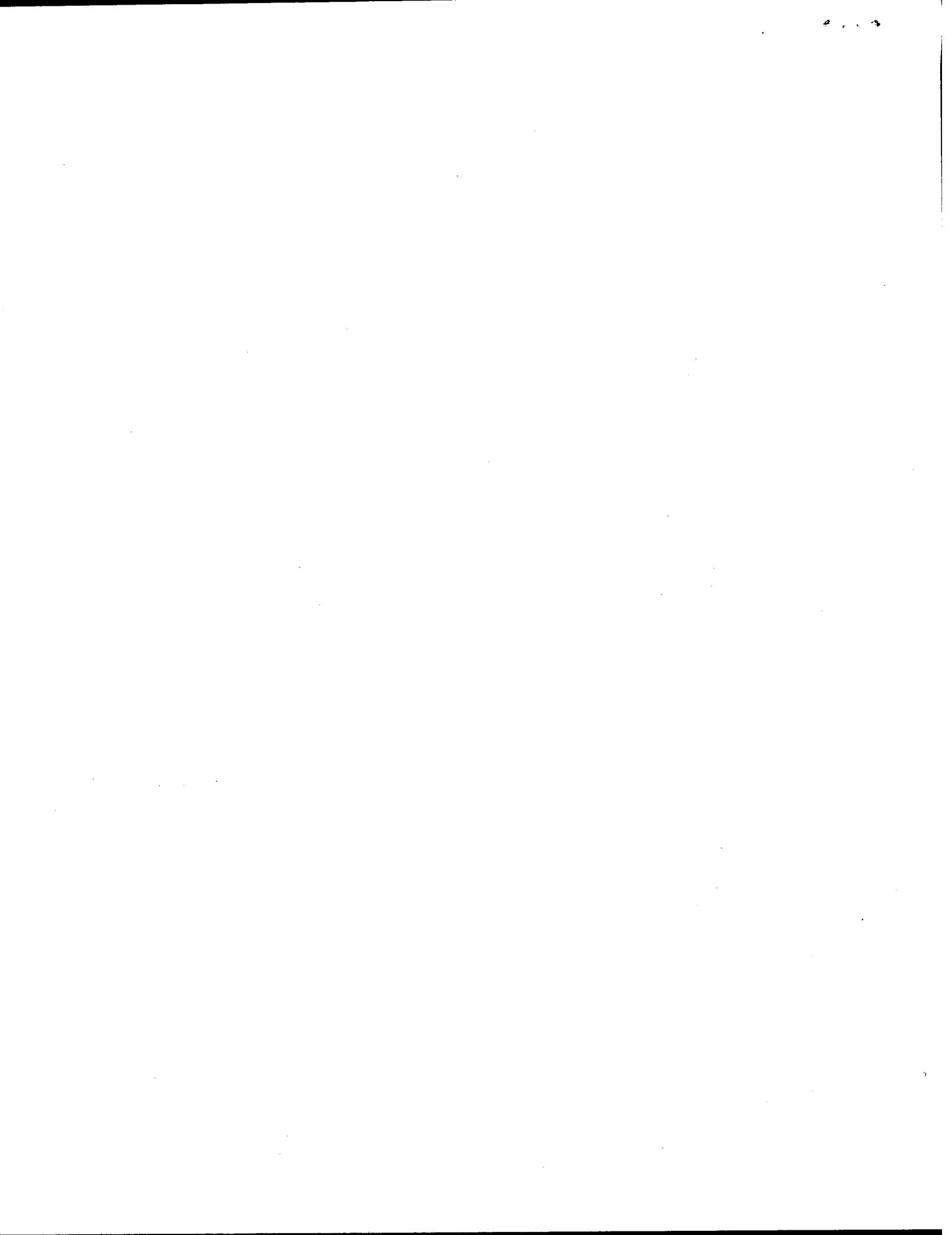
(This form must be provided ONLY when making a filing that includes forms)  
 (Do not refer to the body of the filing for the forms listing, unless allowed by state.)

<b>1. This filing transmittal is part of Company Tracking #</b>	MS-2008-OCGFO (Amendment)
<b>2. This filing corresponds to rate/rule filing number</b> <small>(Company tracking number of rate/rule filing, if applicable)</small>	MS-2008-OGCRU, MS-2008-RGCLC

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	Golf Courses – Pesticide Or Herbicide Applicator Coverage	MS GC 10 08 09	[ ] New [X] Replacement [ ] Withdrawn	MS GC 10 08 09	
02			[ ] New [ ] Replacement [ ] Withdrawn		
03			[ ] New [ ] Replacement [ ] Withdrawn		
04			[ ] New [ ] Replacement [ ] Withdrawn		
05			[ ] New [ ] Replacement [ ] Withdrawn		
06			[ ] New [ ] Replacement [ ] Withdrawn		
07			[ ] New [ ] Replacement [ ] Withdrawn		
08			[ ] New [ ] Replacement [ ] Withdrawn		
09			[ ] New [ ] Replacement [ ] Withdrawn		
10			[ ] New [ ] Replacement [ ] Withdrawn		

PC FFS-1

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# Introduction of Market Segments – Golf Courses Program Amended

## About This Filing

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This filing replaces endorsement **MS GC 10 08 09** Golf Courses – Pesticide Or Herbicide Applicator Coverage.

## Revised Form

We are revising **MS GC 10 08 09** Golf Courses – Pesticide Or Herbicide Applicator Coverage. We have replaced this endorsement in its entirety.

## Background

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In multistate filing MS-2008-OGCFO we introduced endorsement **MS GC 10 08 09** Golf Courses – Pesticide Or Herbicide Applicator Coverage. We have decided to amend the endorsement to more explicitly reflect its limited application.

## Explanation of Changes

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We have replaced endorsement **MS GC 10 08 09** in its entirety. The updated version of this endorsement revises the underlying Commercial General Liability (CGL) coverage only insofar as it replaces the Section I – Coverage A – Bodily Injury And Property Damage Liability pollution exclusion. The Insuring Agreement and Conditions of the underlying CGL are unchanged by the updated version of this endorsement.

## Copyright Explanation

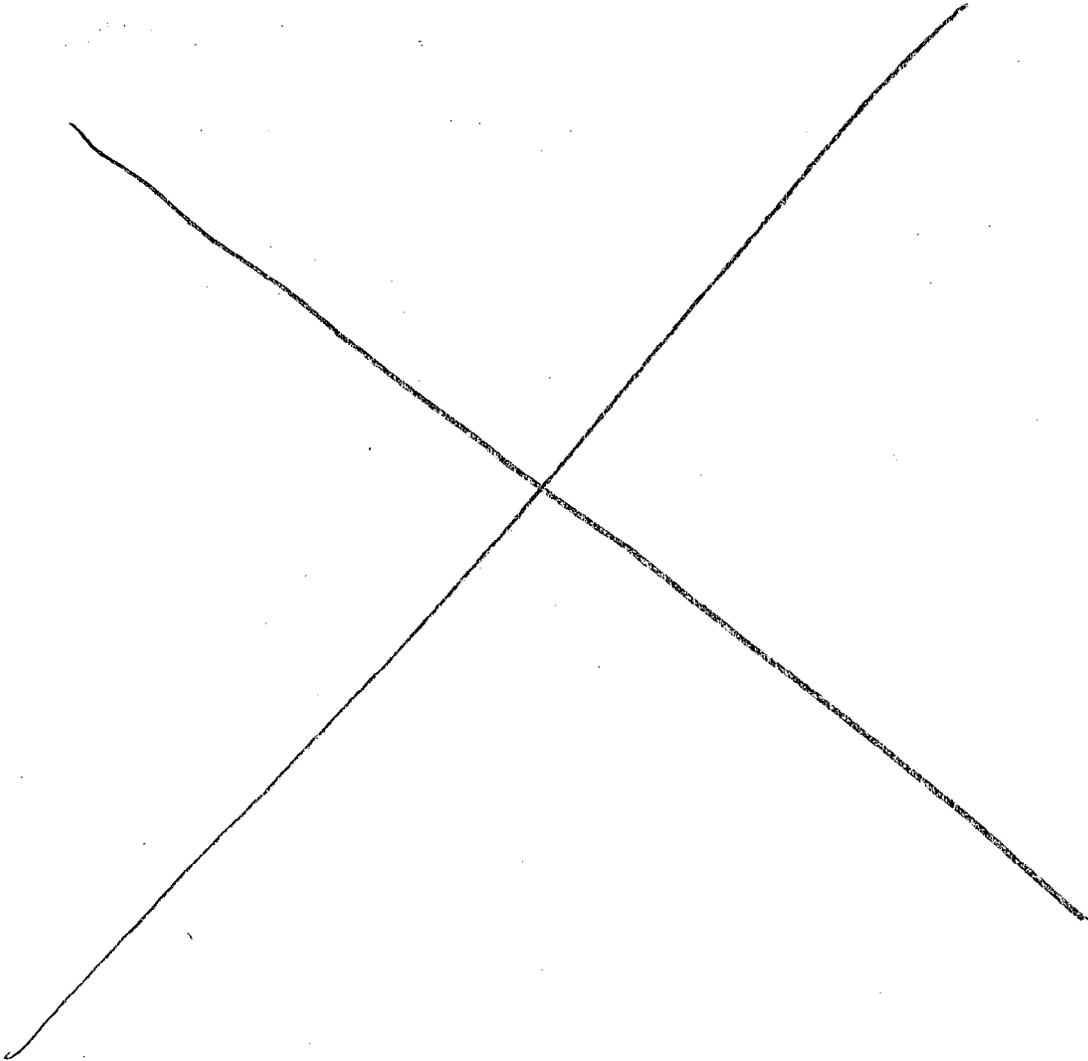
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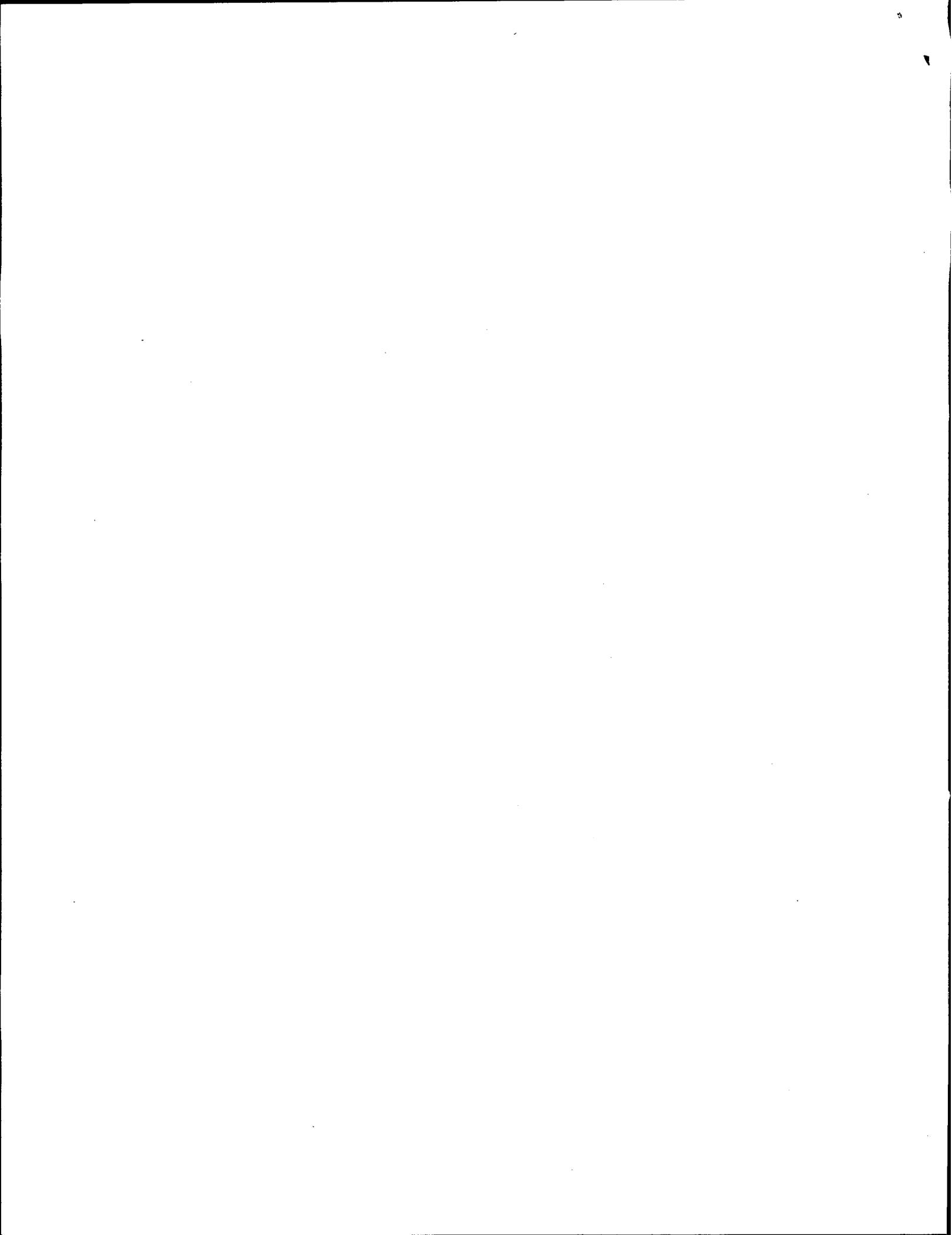
The material distributed by Insurance Services Office, Inc. is copyrighted. All rights reserved. Possession of these pages does not confer the right to print, reprint, publish, copy, sell, file or use same in any manner without the written permission of the copyright owner.

## Important Note

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## GOLF COURSES – PESTICIDE OR HERBICIDE APPLICATOR COVERAGE

This endorsement modifies insurance provided under the following:

### COMMERCIAL GENERAL LIABILITY COVERAGE PART

This endorsement is subject to all the provisions of the Commercial General Liability Coverage Part except as otherwise provided in this endorsement. All numbers and letters used to designate paragraphs in this endorsement are specific to this endorsement only. They do not reference paragraphs in the Commercial General Liability Coverage Part.

With respect to only the following circumstances – if pesticides or herbicides are applied by an insured on golf course premises you own, occupy, lease or rent and the application meets all standards of applicable statutes, ordinances, regulations or license requirements of any federal, state or local government – the **Pollution Exclusion of Section I – Coverage A – Bodily Injury And Property Damage Liability** is replaced by the following.

This insurance does not apply to:

- A. "Bodily injury" or "property damage" arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of "pollutants":
1. At or from any premises, site or location which is or was at any time used by or for any insured or others for the handling, storage, disposal, processing or treatment of waste;
  2. Which are or were at any time transported, handled, stored, treated, disposed of, or processed as waste by or for:
    - a. Any insured; or
    - b. Any person or organization for whom you may be legally responsible; or

3. At or from any premises, site or location on which any insured or any contractors or sub-contractors working directly or indirectly on any insured's behalf are performing operations if the operations are to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, "pollutants".

B. Any loss, cost or expense arising out of any:

1. Request, demand, order or statutory or regulatory requirement that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, "pollutants"; or
2. Claim or "suit" by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of, "pollutants".

However, this paragraph does not apply to liability for damages because of "property damage" that the insured would have in the absence of such request, demand, order or statutory or regulatory requirement, or such claim or "suit" by or on behalf of a governmental authority.

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