

SERFF Tracking Number: CHMU-125952486 State: Arkansas  
Filing Company: Church Mutual Insurance Company State Tracking Number: EFT \$50  
Company Tracking Number: CPP-21  
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0000 CMP Sub-TOI Combinations  
Liability  
Product Name: Independent Church Package Program  
Project Name/Number: 2008 Water Exclusion/ CPP-21

## Filing at a Glance

Company: Church Mutual Insurance Company  
Product Name: Independent Church Package Program SERFF Tr Num: CHMU-125952486 State: Arkansas  
TOI: 05.0 Commercial Multi-Peril - Liability & Non-Liability SERFF Status: Closed State Tr Num: EFT \$50  
Sub-TOI: 05.0000 CMP Sub-TOI Combinations Co Tr Num: CPP-21 State Status: Fees verified and received  
Filing Type: Form Co Status: Reviewer(s): Betty Montesi, Llyweyia Rawlins  
Authors: Barbara Meyer, Bonny Graap Disposition Date: 12/18/2008  
Date Submitted: 12/18/2008 Disposition Status: Approved  
Effective Date Requested (New): 02/01/2009 Effective Date (New): 02/01/2009  
Effective Date Requested (Renewal): 05/01/2009 Effective Date (Renewal): 05/01/2009

State Filing Description:

## General Information

Project Name: 2008 Water Exclusion Status of Filing in Domicile: Pending  
Project Number: CPP-21 Domicile Status Comments:  
Reference Organization: Reference Number:  
Reference Title: Advisory Org. Circular:  
Filing Status Changed: 12/18/2008  
State Status Changed: 12/18/2008 Deemer Date:  
Corresponding Filing Tracking Number:  
Filing Description:  
Church Mutual Insurance Company has our Independent Church Package Program filed and approved in your state.

Church Mutual requests approval of new Endorsements E 135 (11-08), and E 136 (11-08) effective February 1, 2009,

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for new business, and May 1, 2009, for renewal business.

Endorsements E 135 (11-08) and E 136 (11-08) closely follow approved ISO Endorsement CP 10 32 08 08. These new endorsements clarify the water exclusion.

## Company and Contact

### Filing Contact Information

Eric Eggebrecht, Associate Director-- eeggebrecht@churchmutual.com  
 Commercial Lines  
 3000 Schuster Lane (715) 539-4606 [Phone]  
 Merrill, WI 54452 (715) 539-4409[FAX]

### Filing Company Information

Church Mutual Insurance Company CoCode: 18767 State of Domicile: Wisconsin  
 3000 Schuster Lane Group Code: Company Type: P&C  
 PO Box 357  
 Merrill, WI 54452 Group Name: State ID Number:  
 (715) 536-5577 ext. [Phone] FEIN Number: 39-0712210  
 -----

## Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Church Mutual Insurance Company	\$50.00	12/18/2008	24611722

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	12/18/2008	12/18/2008

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*Project Name/Number:* 2008 Water Exclusion/ CPP-21

## **Disposition**

Disposition Date: 12/18/2008

Effective Date (New): 02/01/2009

Effective Date (Renewal): 05/01/2009

Status: Approved

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Filing Letter	Approved	Yes
Supporting Document	Index of Forms and Endorsements	Approved	Yes
Supporting Document	Informational	Approved	Yes
Form	Water Exclusion Endorsement	Approved	Yes
Form	Water Exclusion Endorsement	Approved	Yes

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## Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Water Exclusion Endorsement	E 135	11-08	Endorsement/Amendment/Conditions			13501108.pdf
Approved	Water Exclusion Endorsement	E 136	11-08	Endorsement/Amendment/Conditions			13601108.pdf

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**WATER EXCLUSION ENDORSEMENT**

This endorsement modifies insurance provided under the Property Coverage Form.

The following replaces Exclusion 7. of the **EXCLUSIONS** section of the **PROPERTY COVERAGE BUILDING AND PERSONAL PROPERTY COVERAGE FORM SPECIAL FORM**.

7. Water.
- a. Flood, surface water, waves (including tidal wave and tsunami), tides, tidal water, overflow of any body of water, or spray from any of these, all whether or not driven by wind (including storm surge);
  - b. Mudslide or mudflow;
  - c. Water that backs up or overflows or is otherwise discharged from a sewer, drain sump, sump pump or related equipment except as provided under Additional Coverage – Back Up Through Sewers and Drains.
  - d. Water under the ground surface pressing on, or flowing or seeping through:
    - (1) Foundations, walls, floors or paved surfaces;
    - (2) Basements, whether paved or not; or
    - (3) Doors, windows or other openings; or
  - e. Waterborne material carried or otherwise moved by any of the water referred to in Paragraph a., c., or d. or material carried or otherwise moved by mudslide or mudflow.

This exclusion applies regardless of whether any of the above, in Paragraphs 7. a., through 7. d., is caused by an act of nature or is otherwise caused. An example of a situation to which this exclusion applies is the situation where a dam, levee, seawall or other boundary or containment system fails in whole or in part, for any reason, to contain the water.

But if any of the above, in Paragraphs 7. a., through 7. e., results in fire, explosion or sprinkler leakage, we will pay for the loss or damage caused by that fire, explosion or sprinkler leakage (if sprinkler leakage is a Covered Cause of Loss).

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**WATER EXCLUSION ENDORSEMENT**

This endorsement modifies insurance provided under the Property Coverage Form.

The following replaces Exclusion 7. of the **EXCLUSIONS** section of the **PROPERTY COVERAGE BUILDING AND PERSONAL PROPERTY COVERAGE FORM BASIC FORM**.

7. Water.

- a. Flood, surface water, waves (including tidal wave and tsunami), tides, tidal water, overflow of any body of water, or spray from any of these, all whether or not driven by wind (including storm surge);
- b. Mudslide or mudflow;
- c. Water that backs up or overflows or is otherwise discharged from a sewer, drain, sump, sump pump or related equipment;
- d. Water under the ground surface pressing on, or flowing or seeping through:
  - (1) Foundations, walls, floors or paved surfaces;
  - (2) Basements, whether paved or not; or
  - (3) Doors, windows or other openings; or

- e. Waterborne material carried or otherwise moved by any of the water referred to in Paragraph a., c., or d. or material carried or otherwise moved by mudslide or mudflow.

This exclusion applies regardless of whether any of the above, in Paragraphs 7. a., through 7. e., is caused by an act of nature or is otherwise caused. An example of a situation to which this exclusion applies is the situation where a dam, levee, seawall or other boundary or containment system fails in whole or in part, for any reason, to contain the water.

But if any of the above, in Paragraphs 7. a., through 7. e., results in fire, explosion or sprinkler leakage, we will pay for the loss or damage caused by that fire, explosion or sprinkler leakage (if sprinkler leakage is a Covered Cause of Loss).

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## Rate Information

Rate data does NOT apply to filing.

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## Supporting Document Schedules

<b>Satisfied -Name:</b> Uniform Transmittal Document-Property & Casualty	<b>Review Status:</b> Approved	12/18/2008
<b>Comments:</b>		
<b>Attachments:</b>		
PC TD-1 E Series.pdf		
PC FFS-1 E Series.pdf		
<b>Satisfied -Name:</b> Filing Letter	<b>Review Status:</b> Approved	12/18/2008
<b>Comments:</b>		
<b>Attachment:</b>		
AR CPP-21.pdf		
<b>Satisfied -Name:</b> Index of Forms and Endorsements	<b>Review Status:</b> Approved	12/18/2008
<b>Comments:</b>		
<b>Attachment:</b>		
Index E Series.pdf		
<b>Satisfied -Name:</b> Informational	<b>Review Status:</b> Approved	12/18/2008
<b>Comments:</b>		
<b>Attachment:</b>		
CP10328R.pdf		

## Property & Casualty Transmittal Document

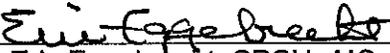
<b>1. Reserved for Insurance Dept. Use Only</b>	<b>2. Insurance Department Use only</b>				
	a. Date the filing is received:				
	b. Analyst:				
	c. Disposition:				
	d. Date of disposition of the filing:				
	e. Effective date of filing:				
	<table style="width: 100%; border: none;"> <tr> <td style="width: 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>	New Business		Renewal Business	
New Business					
Renewal Business					
	f. State Filing #:				
	g. SERFF Filing #:				
	h. Subject Codes				

<b>3. Group Name</b>	<b>Group NAIC #</b>

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Church Mutual Insurance Company	WI	18767	39-0712210	

<b>5. Company Tracking Number</b>	<b>CPP-21</b>
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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
	Eric Eggebrecht, CPCU, AIC, AIS	Associate Director--- Commercial Line	800-554-2642, Option 4, Ext. 4261	715-539-4409	eeggebrecht@church mutual.com
	3000 Schuster Lane PO Box 357 Merrill, WI 54452-0357				
7.	Signature of authorized filer				
8.	Please print name of authorized filer		Eric Eggebrecht, CPCU, AIC, AIS		

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

9.	Type of Insurance (TOI)	05.0 CMP Liability and Non-Liability
10.	Sub-Type of Insurance (Sub-TOI)	05.0000 CMP Sub-TOI Combinations
11.	State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12.	Company Program Title (Marketing title)	<b>Independent Church Package Program</b>
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: 02/01/09      Renewal: 05/01/09

## Property & Casualty Transmittal Document---

<b>15.</b>	<b>Reference Filing?</b>	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	
<b>16.</b>	<b>Reference Organization (if applicable)</b>	N/A		
<b>17.</b>	<b>Reference Organization # &amp; Title</b>	N/A		
<b>18.</b>	<b>Company's Date of Filing</b>	December 16, 2008		
<b>19.</b>	<b>Status of filing in domicile</b>	<input type="checkbox"/> Not Filed	<input type="checkbox"/> Pending	<input checked="" type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

<b>20.</b>	<b>This filing transmittal is part of Company Tracking #</b>	CPP-21
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<b>21.</b>	<b>Filing Description</b> [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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Church Mutual requests approval of new Endorsements E 135 (11-08) and A 136 (11-08) effective February 1, 2009, for new business, and May 1, 2009, for renewal business.

Endorsements E 135 (11-08), and E 136 (11-08) closely follow ISO Endorsement CP 10 32 08 08. These endorsements clarify water exclusion.

<b>22.</b>	<b>Filing Fees</b> (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 \$ sent thru 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, unless allowed by state.)

<b>1.</b>	<b>This filing transmittal is part of Company Tracking #</b>	CPP-21			
<b>2.</b>	<b>This filing corresponds to rate/rule filing number</b> <small>(Company tracking number of rate/rule filing, if applicable)</small>	N/A			
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	Water Exclusion Endorsement	E 135 (11-08)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02	Water Exclusion Endorsement	E 136 (11-08)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

Effective March 1, 2007

**This page is informational only and do not need to be submitted with your filings!**

**Notes for Form Filing Transmittal  
DESCRIPTION OF ITEMS IN THE FORM FILING SCHEDULE**

**FORM FILING SCHEDULE**

- 1. This filing transmittal is part of Company Tracking #:** This ties all of the pages of the transmittal to the same filing. It is helpful for the state
- 2. This filing corresponds to rate/rule filing number:** Many states require that rates and forms be submitted separately due to different review procedures that are required by law. For those states, this will tie the form filing with the associated rate filing, if there is one.
- 3. Exhibit/Form Name/Description/Synopsis:** This is a list of forms being filed. **Do not refer to the body of the filing for a separate forms listing, unless allowed by state. This is required information and is required here.** The line numbers below this are to help the Departments that track the number of forms they receive.



Listening. Learning. Leading.®

December 16, 2008

HONORABLE JULIE BENAFIELD BOWMAN  
COMMISSIONER OF INSURANCE  
ARKANSAS DEPARTMENT OF INSURANCE  
1200 W 3RD ST  
LITTLE ROCK AR 72201-1904

RE: Church Mutual Insurance Company  
Independent Church Package Program  
Form Filing  
NAIC No. 18767  
Church Mutual Filing No. CPP-21

Dear Commissioner Bowman:

Church Mutual Insurance Company has our Independent Church Package Program filed and approved in your state.

Church Mutual requests approval of new Endorsements E 135 (11-08) and E 136 (11-08) effective February 1, 2009, for new business and May 1, 2009, for renewal business.

- Endorsements E 135 (11-08) and E 136 (11-08) closely follow approved ISO Endorsement CP 10 32 08 08. These new endorsements clarify the water exclusion.

Please respond with your approval of this filing.

If you have any questions, please call me at (800) 554-2642, select Option 4, and enter Extension 4261.

Sincerely,

A handwritten signature in black ink that reads "Eric Eggebrecht".

Eric Eggebrecht, CPCU, AIC, AIS  
Associate Director - Commercial Lines

had

Enclosures: Index of Forms and Endorsements  
E 135 (11-08)  
E 136 (11-08)  
CP 10 32 08 08 (Informational)

**CHURCH MUTUAL INSURANCE COMPANY  
INDEX OF FORMS AND ENDORSEMENTS  
INDEPENDENT CHURCH PACKAGE PROGRAM**

	<u>Form</u>	<u>Ed. Date</u>
General Forms		
Mutual and Common Policy Conditions	E 001	(01-98)
Calculation of Premium	E 002	(06-93)
Policy Declarations	E 010-AR	(03-04)
Binder	E 702	(03-04)
*Property Coverage Forms		
Building and Personal Property Coverage - Basic Form	E 101	(04-06)
Building and Personal Property Coverage - Special Form	E 102	(04-06)
Cemetery Endorsement	E 123	(05-96)
Identity Recovery Coverage Form	E 124	(01-08)
Actual Cash Value Endorsement	E 125	(06-93)
Replacement Cost Endorsement	E 126	(06-93)
Earthquake Causes of Loss Endorsement	E 127	(01-98)
Business Personal Property of Your Clergy	E 128	(06-93)
Building Construction Endorsement	E 129	(01-98)
Theft Exclusion Endorsement	E 130	(01-98)
Loss Payable Provisions	E 131	(06-93)
Windstorm or Hail Percentage Deductible	E 133	(08-94)
* Water Exclusion Endorsement	E 135	(11-08)
* Water Exclusion Endorsement	E 136	(11-08)
Multiple Deductible (Fixed Dollar Deductibles)	E 149.1	(10-99)
Systems/Equipment Breakdown Coverage	E 154	(10-99)
General Liability Coverage Forms		
Nuclear Energy Liability Exclusion - Broad Form	E 052	(06-93)
General Liability Coverage Form	E 200	(01-04)
Amendatory Endorsement – Personal Injury	E 200.1	(12-06)
Bodily Injury Definition	E 200.2	(12-07)
Medical Expense Amendment	E 200.3	(12-07)
Child Care Facility/Adult Day Care Facility	E 201	(01-04)
Child Care or Adult Day Care Facility Exclusion	E 202	(06-93)
Endorsement - Medical Expense		
Sexual Misconduct or Sexual Molestation Exclusion	E 203	(06-93)
Endorsement		
Additional Insured - Owners or Other Interests From Whom Land Has Been Leased	E 204	(01-98)
Additional Insured - Controlling Interest	E 205	(01-98)
Additional Insured - Designated Person or Organization	E 206	(01-98)
Additional Insured – Designated Person or Organization - Excess Insurance	E 206.1	(07-01)
Additional Insured – Designated Person or Organization - Excess Insurance	E 206.2	(01-04)
Additional Insured – Designated Person or Organization	E 206.3	(01-04)
Additional Insured – Designated Person or Organization	E 206.4	(07-01)
Additional Insured – Managers or Lessors of Premises	E 207	(01-98)
Additional Insured – Lessor of Leased Equipment	E 208	(01-98)
Additional Insured - State or Political Subdivisions - Permits	E 209	(01-04)

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **WATER EXCLUSION ENDORSEMENT**

This endorsement modifies insurance provided under the following:

COMMERCIAL PROPERTY COVERAGE PART  
STANDARD PROPERTY POLICY

**A.** The exclusion in Paragraph **B.** replaces the **Water Exclusion** in this Coverage Part or Policy.

**B. Water**

1. Flood, surface water, waves (including tidal wave and tsunami), tides, tidal water, overflow of any body of water, or spray from any of these, all whether or not driven by wind (including storm surge);
2. Mudslide or mudflow;
3. Water that backs up or overflows or is otherwise discharged from a sewer, drain, sump, sump pump or related equipment;
4. Water under the ground surface pressing on, or flowing or seeping through:
  - a. Foundations, walls, floors or paved surfaces;
  - b. Basements, whether paved or not; or
  - c. Doors, windows or other openings; or
5. Waterborne material carried or otherwise moved by any of the water referred to in Paragraph **1.**, **3.** or **4.**, or material carried or otherwise moved by mudslide or mudflow.

This exclusion applies regardless of whether any of the above, in Paragraphs **1.** through **5.**, is caused by an act of nature or is otherwise caused. An example of a situation to which this exclusion applies is the situation where a dam, levee, seawall or other boundary or containment system fails in whole or in part, for any reason, to contain the water.

But if any of the above, in Paragraphs **1.** through **5.**, results in fire, explosion or sprinkler leakage, we will pay for the loss or damage caused by that fire, explosion or sprinkler leakage (if sprinkler leakage is a Covered Cause of Loss).