

SERFF Tracking Number: BEAC-125269838 State: Arkansas
First Filing Company: The Employers' Fire Insurance Company, ... State Tracking Number: EFT \$50
Company Tracking Number: 2007-GL-AR-FO-484
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations
Product Name: @vantage Product GL
Project Name/Number: Asbestos and Temporary or Leased Worker Exclusion Endorsements /2008-GL-AR-FO-484

Filing at a Glance

Companies: The Employers' Fire Insurance Company, OneBeacon America Insurance Company

Product Name: @vantage Product GL

SERFF Tr Num: BEAC-125269838 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: 2007-GL-AR-FO-484

State Status: Fees verified and received

Combinations

Filing Type: Form

Co Status:

Reviewer(s): Betty Montesi, Edith Roberts, Brittany Yielding

Authors: Linda Jordan-Dow, Sharon Kennedy
Disposition Date: 03/13/2008

Date Submitted: 02/28/2008

Disposition Status: Approved

Effective Date Requested (New): 04/01/2008

Effective Date (New):

Effective Date Requested (Renewal): 04/01/2008

Effective Date (Renewal):

State Filing Description:

General Information

Project Name: Asbestos and Temporary or Leased Worker Exclusion Endorsements

Status of Filing in Domicile: Pending

Project Number: 2008-GL-AR-FO-484

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 03/13/2008

State Status Changed: 03/13/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

The OneBeacon Insurance Group is submitting for your approval commercial general liability endorsements applicable to the captioned companies @vantage program. We propose these endorsements be available for policies written on or after April 1, 2008.

The reason for this filing is to:

SERFF Tracking Number: BEAC-125269838 State: Arkansas
 First Filing Company: The Employers' Fire Insurance Company, ... State Tracking Number: EFT \$50
 Company Tracking Number: 2007-GL-AR-FO-484
 TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations
 Product Name: @vantage Product GL
 Project Name/Number: Asbestos and Temporary or Leased Worker Exclusion Endorsements /2008-GL-AR-FO-484

1 - Introduce a revised mandatory asbestos exclusion endorsement:

VCG 302 07 07 Absolute Exclusion - Asbestos Liability (for use with Commercial General Liability Form)

2 - Introduce a new Temporary Worker or Leased Worker - Employment Agency Services exclusion endorsement:

VCG 315 07 07 Exclusion - Temporary Worker Or Leased Worker - Employment Agency Services (for use with Commercial General Liability Form)

Company and Contact

Filing Contact Information

Sharon Kennedy, Compliance Analyst skennedy@onebeacon.com
 One Beacon Lane (781) 332-8190 [Phone]
 Canton, MA 02021-1030 (888) 209-7219[FAX]

Filing Company Information

The Employers' Fire Insurance Company	CoCode: 20648	State of Domicile: Massachusetts
One Beacon Lane	Group Code: 1129	Company Type:
Canton, MA 02021-1030	Group Name:	State ID Number:
(781) 332-7000 ext. [Phone]	FEIN Number: 04-1288420	

OneBeacon America Insurance Company	CoCode: 20621	State of Domicile: Massachusetts
One Beacon Lane	Group Code: 1129	Company Type:
Canton, MA 02021-1030	Group Name:	State ID Number:
(781) 332-7000 ext. [Phone]	FEIN Number: 04-2475442	

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No

SERFF Tracking Number: BEAC-125269838 *State:* Arkansas
First Filing Company: The Employers' Fire Insurance Company, ... *State Tracking Number:* EFT \$50
Company Tracking Number: 2007-GL-AR-FO-484
TOI: 17.0 Other Liability - Claims Made/Occurrence *Sub-TOI:* 17.0000 Other Liability Sub-TOI Combinations
Product Name: @vantage Product GL
Project Name/Number: Asbestos and Temporary or Leased Worker Exclusion Endorsements /2008-GL-AR-FO-484
Fee Explanation: AR form filing fees = \$50.00 per filing for each line of business.
Per Company: No

SERFF Tracking Number: BEAC-125269838 State: Arkansas
First Filing Company: The Employers' Fire Insurance Company, ... State Tracking Number: EFT \$50
Company Tracking Number: 2007-GL-AR-FO-484
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations
Product Name: @vantage Product GL
Project Name/Number: Asbestos and Temporary or Leased Worker Exclusion Endorsements /2008-GL-AR-FO-484

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Employers' Fire Insurance Company	\$0.00	02/28/2008	
OneBeacon America Insurance Company	\$50.00	02/28/2008	18221107

SERFF Tracking Number: BEAC-125269838 State: Arkansas
First Filing Company: The Employers' Fire Insurance Company, ... State Tracking Number: EFT \$50
Company Tracking Number: 2007-GL-AR-FO-484
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations
Product Name: @vantage Product GL
Project Name/Number: Asbestos and Temporary or Leased Worker Exclusion Endorsements /2008-GL-AR-FO-484

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Edith Roberts	03/13/2008	03/13/2008

SERFF Tracking Number: BEAC-125269838 State: Arkansas
First Filing Company: The Employers' Fire Insurance Company, ... State Tracking Number: EFT \$50
Company Tracking Number: 2007-GL-AR-FO-484
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations
Product Name: @vantage Product GL
Project Name/Number: Asbestos and Temporary or Leased Worker Exclusion Endorsements /2008-GL-AR-FO-484

Disposition

Disposition Date: 03/13/2008

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

SERFF Tracking Number: BEAC-125269838 State: Arkansas
 First Filing Company: The Employers' Fire Insurance Company, ... State Tracking Number: EFT \$50
 Company Tracking Number: 2007-GL-AR-FO-484
 TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations
 Product Name: @vantage Product GL
 Project Name/Number: Asbestos and Temporary or Leased Worker Exclusion Endorsements /2008-GL-AR-FO-484

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Explanatory Memorandum	Approved	Yes
Form	Absolute Exclusion -Asbestos Liability	Approved	Yes
Form	Exclusion- Temporary Worker or Leased Worker - Employment Agency Services	Approved	Yes

SERFF Tracking Number: BEAC-125269838 State: Arkansas
 First Filing Company: The Employers' Fire Insurance Company, ... State Tracking Number: EFT \$50
 Company Tracking Number: 2007-GL-AR-FO-484
 TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations
 Product Name: @vantage Product GL
 Project Name/Number: Asbestos and Temporary or Leased Worker Exclusion Endorsements /2008-GL-AR-FO-484

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Absolute Exclusion - Asbestos Liability	VCG 302	07 07	Endorsement/Amendment/Conditions	Replaced Form #:0.00 VCG 302 02 05 Previous Filing #:		VCG 302 07 07.pdf
Approved	Exclusion-Temporary Worker or Leased Worker - Employment Agency Services	VCG315	07 07	Endorsement/Amendment/Conditions		0.00	VCG 315 07 07.pdf

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ABSOLUTE EXCLUSION – ASBESTOS LIABILITY

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

This insurance does not apply to:

- 1.** "Bodily injury", "property damage" or "personal and advertising injury" arising out of or alleged to have arisen out of:
 - a.** exposure to asbestos, asbestos fiber, or any material containing asbestos or asbestos products; or
 - b.** the removal of asbestos, asbestos fiber, or any material containing asbestos or asbestos products, including, without limitation,
 - (1)** the costs of asbestos removal; or
 - (2)** "property damage" in the course of effecting such removal.

We shall not be obligated to investigate, or defend the insured against any claim for any liability described above which is asserted against any insured or to pay any judgment entered against any insured for such liability.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – TEMPORARY WORKER OR LEASED WORKER – EMPLOYMENT AGENCY SERVICES

This endorsement modifies insurance provided by the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

With respect to any “temporary worker” or “leased worker” employment agency services provided by or on behalf of the insured, the following exclusion is added to Paragraph 2., **Exclusions of Section I – Coverage A – Bodily Injury and Property Damage Liability** and Paragraph 2., **Exclusions of Section I – Coverage B – Personal and Advertising Injury Liability**:

This insurance does not apply to “bodily injury,” “property damage,” or “personal and advertising injury” arising out of any Temporary Worker or Leased Worker Employment Agency services performed by or on behalf of any insured and any services provided by any “temporary worker” or “leased worker” at any location.

However, this exclusion does not apply if a written contract has been executed between the insured and the insured’s client in which the client holds the insured harmless for “bodily injury,” “property damage” or “personal and advertising injury” arising out of the insured’s “temporary worker” or “leased worker” employment agency services for the client, including but not limited to, supervision or lack of supervision, training or failure to train, failure to provide adequate tools, equipment, and/or safety devices, negligent hiring or negligent retention of temporary workers or leased workers at the client’s locations.

SERFF Tracking Number: BEAC-125269838 State: Arkansas
First Filing Company: The Employers' Fire Insurance Company, ... State Tracking Number: EFT \$50
Company Tracking Number: 2007-GL-AR-FO-484
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations
Product Name: @vantage Product GL
Project Name/Number: Asbestos and Temporary or Leased Worker Exclusion Endorsements /2008-GL-AR-FO-484

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: BEAC-125269838 State: Arkansas
First Filing Company: The Employers' Fire Insurance Company, ... State Tracking Number: EFT \$50
Company Tracking Number: 2007-GL-AR-FO-484
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations
Product Name: @vantage Product GL
Project Name/Number: Asbestos and Temporary or Leased Worker Exclusion Endorsements /2008-GL-AR-FO-484

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty **Review Status:** Approved 03/13/2008

Comments:

Attachment:

Transmittal Document.pdf

Satisfied -Name: Explanatory Memorandum **Review Status:** Approved 03/13/2008

Comments:

Attachment:

Forms Explanatory Memorandum GL only.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: 60%; 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 #
White Mountains Insurance Group	1129

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
OneBeacon America Insurance Company	MA	20621	04-2475442	
Employers' Fire Insurance Company	MA	20648	04-1288420	

5. Company Tracking Number	2008-GL-AR-FO-484
-----------------------------------	-------------------

Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Sharon Kennedy	Compliance Analyst	(781) 332-8190	(888) 209-7219	skennedy@onebeacon.com

7. Signature of authorized filer	
----------------------------------	--

8. Please print name of authorized filer	Sharon B. Kennedy
--	-------------------

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

9. Type of Insurance (TOI)	Commercial Liability
10. Sub-Type of Insurance (Sub-TOI)	All commercial Liability except medical malpractice
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	
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: 04/01/08 Renewal: 04/01/08
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	02/28/2008
19. Status of filing in domicile	<input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	2008-GL-AR-FO-484
------------	--	-------------------

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

The OneBeacon Insurance Group is submitting for your approval commercial general liability endorsements applicable to the captioned companies @vantage program. We propose these endorsements be available for policies written on or after April 1, 2008.

The reason for this filing is to:

1 - Introduce a revised mandatory asbestos exclusion endorsement:

VCG 302 07 07 Absolute Exclusion - Asbestos Liability (for use with Commercial General Liability Form)

2 - Introduce a new Temporary Worker or Leased Worker - Employment Agency Services exclusion endorsement:

VCG 315 07 07 Exclusion - Temporary Worker Or Leased Worker - Employment Agency Services (for use with Commercial General Liability Form).

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 #: Paid via EFT

Amount: \$50.00

Filing fees = \$50.00 per filing, per line of business. 1 Filing x 1 Line of business x \$50.00 = \$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.)**

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 #	2008-GL-AR-FO-484
-----------	--	-------------------

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	Absolute Exclusion - Asbestos Liability	VCG 302 07 07	[] New [X] Replacement [] Withdrawn	VCG 302 02 05	
02	Exclusion- Temporary Worker or Leased Worker - Employment Agency Services	VCG315 07 07	[X] 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

Filing Explanatory Memorandum General Liability

@vantage For Product Form Changes

We are making the following changes to our independent forms in our @vantage Product:

1. Asbestos Exclusion Endorsement Changes

VCG 302 07 07 Absolute Exclusion – Asbestos Liability (for use with Commercial General Liability Form) - This mandatory endorsement was introduced with our @vantage for product filing. In the first paragraph of current endorsement VCG 302 02 05, we inadvertently replaced “Property Damage” with “Personal Injury” when transposing the wording from prior edition of the form, and wish to correct it now. It has always been our intent to exclude property damage as filed in prior versions of the endorsement and consequently there will be no rate impact with this change. Policyholders with the current endorsement will be notified of the reduction in coverage resulting from this correction.

2. Exclusion – Temporary Or Leased Workers – Employment Agency Services

VCG 315 07 07 Exclusion – Temporary Worker Or Leased Worker – Employment Agency Services (for use with Commercial General Liability Form)

We are introducing a new endorsement that applies to employment agency risks. The endorsement excludes liability for bodily injury, property damage or personal and advertising injury arising out of any temporary or leased worker employment agency services performed by or on behalf of the insured employment agency including any services provided by any “temporary worker” or “leased worker”. The exclusion does not apply if a written contract has been executed between the insured and the insured’s client in which the client holds the insured harmless for liability due to, supervision or lack of supervision, training or failure to train, failure to provide adequate tools, equipment, and/or safety devices, negligent hiring or negligent retention of temporary workers or leased workers at the client’s locations.