

<i>SERFF Tracking Number:</i>	<i>CLBA-125556950</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Columbia Mutual Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$25</i>
<i>Company Tracking Number:</i>	<i>CMI-FFP-08-R01</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0002 Personal Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>Farm Properties</i>		
<i>Project Name/Number:</i>	<i>Terrorism Reauthorization Act/CMI-FFP-08-R01</i>		

Filing at a Glance

Company: Columbia Mutual Insurance Company

Product Name: Farm Properties	SERFF Tr Num: CLBA-125556950	State: Arkansas
TOI: 01.0 Property	SERFF Status: Closed	State Tr Num: EFT \$25
Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)	Co Tr Num: CMI-FFP-08-R01	State Status: Fees verified and received
Filing Type: Rule	Co Status:	Reviewer(s): Becky Harrington, Betty Montesi, Brittany Yielding
	Authors: Dennis McVay, Christina Walker, DeeDee Williams	Disposition Date: 03/19/2008
	Date Submitted: 03/19/2008	Disposition Status: Filed
Effective Date Requested (New): 03/15/2008		Effective Date (New): 03/15/2008
Effective Date Requested (Renewal): 06/01/2008		Effective Date (Renewal): 06/01/2008

State Filing Description:

Farm property

General Information

Project Name: Terrorism Reauthorization Act	Status of Filing in Domicile: Pending
Project Number: CMI-FFP-08-R01	Domicile Status Comments:
Reference Organization: N/A	Reference Number: N/A
Reference Title: N/A	Advisory Org. Circular: N/A
Filing Status Changed: 03/19/2008	
State Status Changed: 03/19/2008	Deemer Date:
Corresponding Filing Tracking Number:	

Filing Description:

We are filing revised manual pages TC-1 and UR-5, which we propose to use in our Farm Properties Policy Program, as well as, removed manual page UR-6. Please note that we are updating the terrorism section of our manual in accordance with the most recent changes to TRIA. These changes have been highlighted for your convenience.

SERFF Tracking Number: CLBA-125556950 State: Arkansas
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 Company Tracking Number: CMI-FFP-08-R01
 TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)
 Product Name: Farm Properties
 Project Name/Number: Terrorism Reauthorization Act/CMI-FFP-08-R01

Company and Contact

Filing Contact Information

DeeDee Williams, Asst. Analyst dwilliams@colinsgrp.com
 2102 White Gate Drive (573) 474-6193 [Phone]
 Columbia, MO 65205 (800) 836-5713[FAX]

Filing Company Information

Columbia Mutual Insurance Company CoCode: 40371 State of Domicile: Missouri
 2102 White Gate Drive Group Code: 807 Company Type: Mutual
 P O Box 618
 Columbia, MO 65205 Group Name: Columbia Insurance State ID Number: 03
 Group
 (573) 474-6193 ext. [Phone] FEIN Number: 43-0790393

Filing Fees

Fee Required? Yes
 Fee Amount: \$25.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Columbia Mutual Insurance Company	\$25.00	03/19/2008	18789124

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	03/19/2008	03/19/2008

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Disposition

Disposition Date: 03/19/2008
Effective Date (New): 03/15/2008
Effective Date (Renewal): 06/01/2008
Status: Filed
Comment:

Rate data does NOT apply to filing.

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Product Name: Farm Properties
Project Name/Number: Terrorism Reauthorization Act/CMI-FFP-08-R01

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty		No
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp		No
Rate	Revised table of contents	Filed	Yes
Rate	Revised manual page	Filed	Yes
Rate	Removed manual page	Filed	Yes

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Revised table of contents	TC-1	Replacement	TC-1.pdf
Filed	Revised manual page	UR-5	Replacement	UR-5.pdf
Filed	Removed manual page	UR-6	Withdrawn	

FARM PROPERTIES PROGRAM

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FARM PROPERTIES PROGRAM

TERRORISM COVERAGE

The "Terrorism Risk Insurance Act" (TRIA) establishes a program within the Department of the Treasury in which the Federal Government will share the risk of loss from terrorist attacks with the insurance industry. Federal participation will be triggered when the Secretary of the Treasury certifies an act of terrorism, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism provided the terrorist act results in aggregate losses in excess of an amount stated in the Act. With respect to insured losses resulting from a certified act of terrorism, the Federal Government will reimburse individual insurers for a percentage of losses (as stated in the Act) in excess of the insurer's retention, which is based on a specified percentage of the insurer's earned premium for the year preceding the loss. Insured losses covered by the program are capped at \$100 billion per year; this provision serves to limit insurers' liability for losses. If a terrorism event pierces the cap of a given year, insured losses paid (amounts below the cap) under the federal program may be subject to pro rata allocation in accordance with procedures established by the Treasury. All insurers providing commercial property or casualty insurance are required to participate in the program to the extent of making available coverage for certified acts of terrorism in accordance with the terms and conditions of coverage.

For all new and renewal business, an insurer must make available to insureds coverage for losses caused by certified acts of terrorism. The insurer must disclose to the policyholder the premium for losses covered, the federal share of compensation for such losses under the Program and the existence of the \$100 billion cap, at the time of offer, purchase and renewal of the policy.

ENDORSEMENTS AND RATING

Endorsement FL 0600 will be attached to allow coverage for certified terrorism losses and to exclude coverage for certified terrorism losses that exceed the maximum annual liability as set forth in the Act.

There is no additional premium charge for the portion of certified terrorism loss coverage that is retained by the company.

INTERSTATE ACCOUNTS

Any manual rules specifying that policies covering property located in more than one state may be written subject to the rules, forms, and endorsements for the state with either the largest values or where the insured's headquarters are located do not apply with respect to terrorism loss. When a policy covers property located in more than one state or jurisdiction, exclusions and/or coverage for terrorism loss for each location must be written in accordance with the forms, rules, and rating information applicable in that state or jurisdiction.

When a policy covers property located in more than one state or jurisdiction and more than one endorsement must be attached, indicate on the declarations the location(s) to which each endorsement applies.