

SERFF Tracking Number: CNAB-125535154 State: Arkansas
First Filing Company: Continental Insurance Company, ... State Tracking Number: #218884 \$50
Company Tracking Number: 08-F3016
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package
Liability
Product Name: Commercial Multi Peril
Project Name/Number: Tailored Commercial Program Plus (TCPP)/08-F3016

Filing at a Glance

Companies: Continental Insurance Company, American Casualty Company of Reading PA, National Fire Insurance Company of Hartford, Transportation Insurance Company, Valley Forge Insurance Company, Continental Casualty Company

Product Name: Commercial Multi Peril	SERFF Tr Num: CNAB-125535154	State: Arkansas
TOI: 05.0 Commercial Multi-Peril - Liability & Non-Liability	SERFF Status: Closed	State Tr Num: #218884 \$50
Sub-TOI: 05.0003 Commercial Package	Co Tr Num: 08-F3016	State Status: Fees verified and received
Filing Type: Form	Co Status:	Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
	Authors: Roberta Cooper, Ruby McGhee	Disposition Date: 03/20/2008
	Date Submitted: 03/14/2008	Disposition Status: Approved
Effective Date Requested (New): 05/01/2008		Effective Date (New): 05/01/2008
Effective Date Requested (Renewal): 05/01/2008		Effective Date (Renewal): 05/01/2008

State Filing Description:

General Information

Project Name: Tailored Commercial Program Plus (TCPP)
Project Number: 08-F3016

Status of Filing in Domicile: Pending
Domicile Status Comments: Filings in the domicile are being filed simultaneously with all other states and the District of Columbia.
Reference Number: N/A
Advisory Org. Circular: N/A

Reference Organization: N/A
Reference Title: N/A
Filing Status Changed: 03/20/2008
State Status Changed: 03/17/2008
Corresponding Filing Tracking Number:

Deemer Date:

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Filing Description:

The enclosed endorsement (G-123091-E, Winery Extension Endorsement) will replace the like numbered "D" version endorsement currently on file with your Department, approved on 06/26/06. This endorsement will be used with our Tailored Commercial Program Plus (TCPP) coverage.

We are requesting a May 1, 2008 written date for this filing.

Company and Contact

Filing Contact Information

Ruby G. McGhee, State Filing Analyst ruby.mcghee@cna.com
 333 S. Wabash (312) 822-4344 [Phone]
 Chicago, IL 60685 (312) 755-2394[FAX]

Filing Company Information

Continental Insurance Company 333 South Wabash 37th Floor Chicago, IL 60604 (312) 822-4292 ext. [Phone]	CoCode: 35289 Group Code: 218 Group Name: CNA Insurance Companies FEIN Number: 13-5010440 -----	State of Domicile: Pennsylvania Company Type: Property and Casualty State ID Number:
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American Casualty Company of Reading PA 333 South Wabash 37th Floor Chicago, IL 60604 (312) 822-4292 ext. [Phone]	CoCode: 20427 Group Code: 218 Group Name: CNA Insurance Companies FEIN Number: 23-0342560 -----	State of Domicile: Pennsylvania Company Type: Property and Casualty State ID Number:
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National Fire Insurance Company of Hartford 333 South Wabash	CoCode: 20478 Group Code: 218	State of Domicile: Illinois Company Type: Property and Casualty
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Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Continental Insurance Company	\$0.00	03/14/2008	
American Casualty Company of Reading PA	\$0.00	03/14/2008	
National Fire Insurance Company of Hartford	\$0.00	03/14/2008	
Transportation Insurance Company	\$0.00	03/14/2008	
Valley Forge Insurance Company	\$0.00	03/14/2008	
Continental Casualty Company	\$0.00	03/14/2008	

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
0000218884	\$50.00	01/16/2008

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	03/20/2008	03/20/2008

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Disposition

Disposition Date: 03/20/2008
Effective Date (New): 05/01/2008
Effective Date (Renewal): 05/01/2008
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	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Cover Letter	Approved	Yes
Supporting Document	Form Filing Memorandum	Approved	Yes
Supporting Document	G-123091-E (annotated with revision marks)	Approved	Yes
Supporting Document	Previous Approval (G-123091-D)	Approved	Yes
Form	Winery Extension Endorsement	Approved	Yes

SERFF Tracking Number: CNAB-125535154 State: Arkansas
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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Winery Extension Endorsement	G-123091-E	12-2007	Endorsement/Amendment/Conditions	Replaced Form #:0.00 G-123091-D Previous Filing #: Approved 06/26/06		08-F3016 (G-123091-E) Winery Extension Endorsement.pdf



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WINERY EXTENSION ENDORSEMENT

This endorsement modifies insurance provided under the following:

**BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CAUSES OF LOSS – SPECIAL FORM**

A. CHANGES TO THE BUILDING AND PERSONAL PROPERTY COVERAGE FORM

1. Additional Coverage Extensions

The following Coverage Extensions are added to Section A.5. of the **BUILDING AND PERSONAL PROPERTY COVERAGE FORM**. Each of these Coverage Extensions is additional insurance and shall apply as excess over any other applicable coverage in your policy. The Additional Condition, Coinsurance, does not apply to these additional Coverage Extensions.

a. Outdoor Vines, Growing Grapes and Trellises

The insurance provided by this Coverage Form is extended to apply to loss of or damage to your outdoor vines, growing grapes and trellises at the described premises, including debris removal.

This Coverage Extension applies only to loss or damage caused by or resulting from any of the following causes of loss:

- (1) Fire;
 - (2) Lightning;
 - (3) Explosion;
 - (4) Riot or civil commotion; or
 - (5) Aircraft;
 - (6) Vehicles not owned or operated by you or your employees;
 - (7) Vandalism; or
 - (8) Theft
- to the extent they are covered in Section II Coverage; or
- (9) Animals, but not including rodents, birds or insects.

The most we will pay for loss or damage in any one occurrence under this Coverage Extension is \$25,000, unless a higher limit is shown in the declarations.

b. Harvested Grapes

The insurance provided by this Coverage Form is extended to apply to loss of or damage to your harvested grapes while outside of buildings at the described premises, including debris removal.

This Coverage Extension applies only to loss or damage caused by or resulting from:

- (1) The "Specified Causes of Loss" as defined and limited in the Causes of Loss – Special Form; or
- (2) Rain, snow, ice or sleet.

The exclusion of loss caused by or resulting from rain, snow, ice or sleet to property in the open in the Causes of Loss – Special Form does not apply to this Coverage Extension. All other Exclusions and Limitations in that form continue to apply.

The most we will pay for loss or damage in any one occurrence under this Coverage Extension is \$25,000, unless a higher limit is shown in the declarations.

c. Wine Leakage

The insurance provided by this Coverage Form is extended to insure against wine leakage of finished or in-process wine products from tanks, vessels or barrels used to process or store the wine products, or from component parts of, or connections to or from the tanks, vessels or barrels due to direct physical damage caused by or resulting from;

- (1) Risks of Direct Physical Loss, as defined and limited in the Special Causes of Loss Form or;
- (2) The implosion or inward collapse of the tank, vessel or barrel due to the failure of a pressure relief device on the tank, vessel or barrel; or
- (3) Errors or omissions in the workmanship of you or your employee(s).

However, we will not pay for any loss or damage under this Coverage Extension caused by wine leakage that can reasonably be considered normal and customary to the trade or operation.

If the Business Income (And Extra Expense) Coverage Form or the Business Income (Without Extra Expense) Coverage Form is attached to this policy, we will also pay for loss of Business Income and Extra Expense resulting from necessary suspension of your "operations" due to wine leakage.

All other exclusions continue to apply.

The most we will pay for Property Damage or Business Income loss or damage in any one occurrence under this Coverage Extension is \$25,000, unless a higher limit is shown in the declarations.

d. Product Contamination and Adulteration

- (1) The insurance provided by this Coverage Form is extended to insure against direct physical loss to:

- (a) Wine in process,
- (b) Wine being aged, and
- (c) Bottled Winery Products

caused by adulteration or contamination, while located on your premises.

“Adulteration” or “Contamination” must result from the actual accidental introduction of a foreign substance, agent or organism during the fermentation, aging process and bottling process of your wine goods, which causes the property to become diminished in value or use. This includes, but is not limited to, diminished value or use due to change in color, finish, flavor, size or texture.

If the Business Income and Extra Expense Coverage endorsement is attached to this policy, we will also pay for loss of Business Income and Extra Expense resulting from necessary suspension of your “operations” due to direct physical loss, if covered by this endorsement.

To the extent of the coverage provided under this endorsement, any current exclusion or limitation regarding adulteration, contamination, nesting or infestation, change in color, finish, flavor, size or texture that are on this policy do not apply. All other coverages, exclusions and limitations applicable to this policy continue to apply.

- 2) This policy is extended to insure against contact of wine products with residual cleaning solvents within the tanks, vessels or barrels, including their component parts and connections, used to process or store the wine products due to direct physical loss caused by or resulting from the "Specified Causes of Loss" as defined and limited in the Causes of Loss – Special Form.

The most we will pay for Property Damage or Business Income loss or damage in any one occurrence under this Coverage Extension is \$25,000, unless a higher limit is shown in the declarations.

Definitions:

- 1. Adulteration:

Introduction of a substance, agent, enzyme and/or organism that affects the nature and quality of the product.

- 2. Contamination:

Significant deterioration of a food product caused by bacteria, organism and enzymes that produces a noticeable change in the color, taste, appearance and/or texture of the product.

- 3. Bottled Winery Products:

Wine and other winery products:

- a. In the bottle; or
- b. Not bottled, but:
 - (1) Irreplaceable in kind and quality; and

- (2) In the ordinary course of your business, would be:
- (a) Bottled; and
 - (b) In your hands as producer or processor.

e. Damage to In-Process Wine Goods and Wine Goods Being Aged

- (1) The insurance provided by this Coverage Form extends Your Business Personal Property insurance to apply to loss or damage to, or spoilage of, your in-process wine goods or wine goods being aged caused by or resulting from:
- (a) Complete or partial lack of electric power to wine processing or temperature control equipment at the described premises, or to computer apparatus at the described premises which services or controls such equipment, due to conditions beyond your control.
 - (b) Mechanical breakdown of wine processing or temperature control equipment at the described premises, or of computer apparatus at the described premises which services or controls such equipment, meaning:
 - (i) The actual breaking of any mechanical part(s) of the wine processing equipment, temperature control equipment or computer apparatus; or
 - (ii) The burning out of motors or electrical equipment or apparatus which is part of or services the wine processing equipment, temperature control equipment or computer apparatus; or
 - (iii) The actual breaking of any equipment built to operate under internal pressure or vacuum other than weight of contents.

The mechanical breakdown must manifest itself by physical damage to the equipment or apparatus which causes the mechanical action of the equipment or apparatus to stop completely and which requires repair or replacement to become functional. Faulty operation or malfunction of the equipment or apparatus which does not cause the complete stopping of the mechanical action and does not require repair or replacement of the damaged parts, will not be considered mechanical breakdown.
 - (c) A surge of electric power or a false electronic signal to the computer apparatus at the described premises which services or controls the wine processing or temperature control equipment at the described premises. Insurance under this Coverage Extension includes the reasonable extra expense you incur to minimize such a loss, but only to the extent it reduces the amount of loss otherwise payable under this Extension.
- (2) We will not pay for loss or damage under this Coverage Extension caused by:
- (a) The manual disconnection of any wine processing equipment, temperature control equipment or computer apparatus from the source of electrical power at the described premises;

- (b) The termination of electrical power caused by the throwing or turning off of any switch or other device at the described premises used to control the flow of electrical power or current;
 - (c) The inability of an electric utility company or other source of electric power, whether on or off the described premises, to provide sufficient power due to government order, lack of fuel, or insufficient installed generating capacity to meet demand; or
 - (d) Programming errors or faulty machine instructions.
- (3) None of the exclusions in the Causes of Loss – Special Form apply to this Extension except:
- (a) Earth Movement;
 - (b) Governmental Action;
 - (c) Nuclear Hazard;
 - (d) War and Military Action;
 - (e) Water

The most we will pay for loss or damage in any one occurrence under this Coverage Extension is \$25,000, unless a higher limit is shown in the declarations.

(f) Processing Water

The insurance provided by this Coverage Form is extended to pay additional costs and expenses you incur when, due to a loss of water supply to your premises as a result of a Covered Cause of loss, you are required to have water needed to continue your "operations" shipped, trucked or otherwise separately delivered to your premises by an outside supplier or vendor.

The most we will pay in any one occurrence for loss or damage under this Coverage Extension is \$25,000, unless a higher limit is shown for this coverage in the Schedule of this endorsement.

2. Wine or Distilled Products – Special Valuation

The Valuation Loss Condition in Section **E.7.** of the **BUILDING AND PERSONAL PROPERTY COVERAGE FORM** is amended by the addition of the following:

In the event of loss, wine goods to which this insurance applies, including harvested grapes and in-process and finished wine goods, whether your property or the property of others, will be valued as follows:

- a. "Irreplaceable Inventories," meaning products that in the ordinary course of your business would be specifically identified by at least three of the following designations:
 - (1) Estate Bottled;
 - (2) Produced and Bottled by;
 - (3) Named Vineyard;
 - (4) Appellation; or
 - (5) Vintage or Methode Champenoise;

will be valued at the average market listing, at the time of loss, of three well established and reputable wine merchants selected by us.

- b. "Replaceable Inventories," meaning your harvested grapes and any cased and bulk wine, other than "irreplaceable inventories," will be valued at the average net market release price for the same varietal or vintage over the previous three years.

The value of wine products does not include discounts or expenses you otherwise would have had, such as bottling, labeling, racking and other unincurred processing expenses which you would have incurred had there been no loss.

In addition, the value of wine products does not include unpaid U.S. Government Internal Revenue taxes for which you are liable. But the value of wine products do include State, County and Local taxes for which you are liable.

B. CHANGE TO THE CAUSES OF LOSS – SPECIAL FORM

Collapse of a Tank Extension

The ADDITIONAL COVERAGE – COLLAPSE in Section D. is extended to also apply to loss or damage to Covered Property caused by the implosion or inward collapse of a tank due to the failure of a pressure relief device on the tank.

Wine Leakage

Wine leakage is excluded in section B.3, except as provided in section A.1.c. above.

C. LIMITS OF INSURANCE

Per Occurrence Limit: _____
Annual Aggregate Limit: _____

If a limit is shown above (or in the Declarations pages as applicable to this endorsement), the most we will pay for loss or damage arising from the coverage extensions listed above:

1. In any one occurrence is the Per Occurrence Limit, and
2. The Annual Aggregate Limit arising from all occurrences during the policy period.

The Limit of Insurance is the most we will pay in a single occurrence for loss or damage. If there is more than one loss in a 12-month period (starting with the beginning of the present annual policy period), the most we will pay for the total of all loss or damage sustained during that period of time is the amount identified as the Annual Aggregate shown in the Schedule or the Declarations.

SERFF Tracking Number: CNAB-125535154 *State:* Arkansas
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Company Tracking Number: 08-F3016
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package
Liability
Product Name: Commercial Multi Peril
Project Name/Number: Tailored Commercial Program Plus (TCPP)/08-F3016

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: CNAB-125535154 State: Arkansas
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Product Name: Commercial Multi Peril
Project Name/Number: Tailored Commercial Program Plus (TCPP)/08-F3016

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty **Review Status:** Approved 03/20/2008

Comments:

Attachments:

08-F3016 (AR) Tranmittal.pdf
08-F3016 AR Form Filing Schedule.pdf

Satisfied -Name: Cover Letter **Review Status:** Approved 03/20/2008

Comments:

Attachment:

08-F3106 (AR) written.pdf

Satisfied -Name: Form Filing Memorandum **Review Status:** Approved 03/20/2008

Comments:

Attachment:

08-F3016 WINERY ENDORSEMENT FORM FILING MEMO (written date).pdf

Satisfied -Name: G-123091-E (annotated with
revision marks) **Review Status:** Approved 03/20/2008

Comments:

Attachment:

08-F3016 (G-123091-E (Annotated).pdf

Satisfied -Name: Previous Approval (G-123091-D) **Review Status:** Approved 03/20/2008

Comments:

Attachment:

SERFF Tracking Number: CNAB-125535154 *State:* Arkansas
First Filing Company: Continental Insurance Company, ... *State Tracking Number:* #218884 \$50
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Liability
Product Name: Commercial Multi Peril
Project Name/Number: Tailored Commercial Program Plus (TCPP)/08-F3016

AR06-F3149-APPROVAL.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:
	New Business
	Renewal Business
	f. State Filing #:
	g. SERFF Filing #:
	h. Subject Codes

3. Group Name	Group NAIC #
CNA Insurance	218

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Continental Casualty Company	IL	20443	36-2114545	
National Fire Insurance Company of Hartford	IL	20478	06-0464510	
American Casualty Company of Reading, PA	PA	20427	23-0342560	
Transportation Insurance Company	IL	20494	36-1877247	
Valley Forge Insurance Company	PA	20508	23-1620527	
The Continental Insurance Company	PA	35289	13-5010440	

5. Company Tracking Number	08-F3106
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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
	Ruby G. McGhee	State Filing Analyst	(312) 822-4344	(312) 755-2394	ruby.mcgee@cna.com
	CNA Plaza – 37S Chicago, IL 60685				
7.	Signature of authorized filer		<i>Ruby G. McGhee</i>		
8.	Please print name of authorized filer		Ruby G. McGhee		

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

9. Type of Insurance (TOI)	05.0 - Commercial Multi Peril
10. Sub-Type of Insurance (Sub-TOI)	05.0003 - Multi Peril (Commercial Package)
11. State Specific Product code(s) (if applicable)[See State Specific Requirements]	N/A
12. Company Program Title (Marketing title)	Tailored Commercial Program Plus (TCPP)
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: 05/01/08 written date Renewal: 05/01/08 written
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	N/A
17. Reference Organization # & Title	N/A
18. Company's Date of Filing	03/10/08
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	08-F3106
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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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We are filing the enclosed endorsement for use with our Tailored Commercial Program Plus (TCPP) coverage. A more detailed description of this filing is set forth in the enclosed Forms Filing Memorandum.

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 #: 0000218884
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.)**

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 #	08-F3016			
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)	08-R3016			
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	Winery Extension Endorsement	G-123091-E (Ed. 12/07)	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	G-123091-D (Ed. 04/06)	Approved 06/26/06
02			<input 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		



CNA Plaza Chicago IL 60685-0001

Ruby G. McGhee

State Filing Unit
333 S. Wabash - 37S
Chicago, IL 60604-9901

Telephone 312-822-4344

Facsimile 312-755-2394

Internet ruby.mcgee@cna.com

March 10, 2008

Honorable Julie Benafield Bowman
Commissioner of Insurance
Arkansas Insurance Department
1200 West Third Street
Little Rock AR 72201-1904
Attn: Compliance/Property & Casualty

RE: **Tailored Commercial Program Plus (TCPP) (08-F3016)**
G-123091-E Winery Extension Endorsement
CONTINENTAL CASUALTY COMPANY-218-20443
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD-218-20478
AMERICAN CASUALTY COMPANY OF READING, PA-218-20427
TRANSPORTATION INSURANCE COMPANY-218-20494
VALLEY FORGE INSURANCE COMPANY-218-20508
CONTINENTAL INSURANCE COMPANY-218-35289

Dear Commissioner:

We submit on behalf of the named companies, the captioned form for use with our Tailored Commercial Program Plus (TCPP) coverage. The referenced "E" version form will be replacing the "D" version previously approved by your Department on June 26, 2006. A copy of that approval is enclosed for ready reference. In addition, we have included an annotated copy of the endorsement with underlining to show where the revisions are. There were no deletions. This filing is further detailed in the attached Form Filing Memorandum.

We request a May 1, 2008 written date for this filing.

The companion rate filing is being submitted simultaneously with our Filing ID # 08-R3106.

An extra copy of this letter is enclosed which we request you to stamp and return to us for our records.

Respectfully,

Ruby G. McGhee

FORM FILING MEMORANDUM 08-F3016

Winery Extension Endorsement

The **Winery Extension Endorsement, G-123091**, is an enhanced package of coverage extensions to the Commercial Building and Personal Property Coverage Form specifically targeting the insurance needs of the winery market segment. This endorsement was initially filed in 1996, with subsequent revisions in 2002 and 2006.

Form: This endorsement amends the Building and Personal Property Coverage Form and Causes of Loss – Special form.

The current version of this form provides a single \$25,000 non-increasable limit for the coverages listed below:

1. Outdoor Vines, Growing Grapes and Trellises
2. Harvested Grapes
3. Damage to In-Process Wine Goods and Wine Goods being Aged

The current form includes the following additional Causes of Loss:

4. Wine or Distilled Products – Special Valuation
5. Collapse Cause of Loss amended to include loss or damage to Covered Property caused by the implosion or inward collapse of a tank due to the failure of a pressure relief device on the tank.

We are revising the endorsement to add the following additional coverages to items 1-5 above:

7. Wine Leakage
8. Product Adulteration and Contamination
9. Processing Water

We are also revising the form to provide a separate \$25,000 limit, which can be optionally increased to a maximum of \$1,000,000, for the items listed below:

1. Outdoor Vines, Growing Grapes and Trellises Coverage - \$25,000, unless a higher limit is selected,
2. Harvested Grapes - \$25,000, unless a higher limit is selected,
3. Wine Leakage - \$25,000, unless a higher limit is selected, and
4. Product Adulteration and Contamination - \$25,000, unless a higher limit is selected,
5. Damage to In-Process Wine Goods and Wine Goods being Aged - \$25,000, unless a higher limit is selected.
6. Processing Water - \$25,000, unless a higher limit is selected

Items 7 and 8 below remain the same as in the prior version:

7. Wine or Distilled Products – Special Valuation
8. Collapse Cause of Loss amended to include loss or damage to Covered Property caused by the implosion or inward collapse of a tank due to the failure of a pressure relief device on the tank.

Occurrence/Aggregate optional limits

A new feature of the revised endorsement includes the ability to add an Occurrence/Annual Aggregate applicable to coverages 1-6 above. These limits are optional per underwriting judgment, subject to a minimum limit equal to the lowest limit selected for each of the individual coverages.

Rate Impact

In totality, the pricing of the updated endorsement for any given insured who seeks these extensions will be dependent upon the nature and number of individual coverages extended. For an insured seeking only the basic limits of coverage, the pricing change will equate to an increase of \$100 – a new flat charge over the previous absence of a charge. For insureds seeking higher limits of coverage for one or more individual coverages, the pricing change will vary based on the higher limits, and therefore cannot be estimated.

Assuming a 75% endorsement acceptance ratio applicable to New and Renewal business, and a \$100 minimum charge, the rate change is 1.1% for the average package policy in Division 9.

Manual Pages

Manual page CNA-TCPP (Tailored Commercial Program Plus) II-5 has been updated to reflect the enhancements above and has been submitted for your review.

Pricing

The rating rule for this endorsement is being filed under companion filing 08-R3016.

Implementation

We propose to implement this revision for policies written on and after 5/1/08.

Contacts

Please direct any questions about this Form filing to Ruby McGhee at ruby.mcghee@cna.com, 312-822-4344 or Douglas Clark at Douglas.clark@cna.com, 312-822-6483.



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WINERY EXTENSION ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CAUSES OF LOSS – SPECIAL FORM

A. CHANGES TO THE BUILDING AND PERSONAL PROPERTY COVERAGE FORM

1. Additional Coverage Extensions

The following Coverage Extensions are added to Section A.5. of the **BUILDING AND PERSONAL PROPERTY COVERAGE FORM**. Each of these Coverage Extensions is additional insurance and shall apply as excess over any other applicable coverage in your policy. The Additional Condition, Coinsurance, does not apply to these additional Coverage Extensions.

a. Outdoor Vines, Growing Grapes and Trellises

The insurance provided by this Coverage Form is extended to apply to loss of or damage to your outdoor vines, growing grapes and trellises at the described premises, including debris removal.

This Coverage Extension applies only to loss or damage caused by or resulting from any of the following causes of loss:

- (1) Fire;
- (2) Lightning;
- (3) Explosion;
- (4) Riot or civil commotion; or
- (5) Aircraft;
- (6) Vehicles not owned or operated by you or your employees;
- (7) Vandalism; or
- (8) Theft

to the extent they are covered in Section II Coverage; or

- (9) Animals, but not including rodents, birds or insects.

The most we will pay for loss or damage in any one occurrence under this Coverage Extension is \$25,000, unless a higher limit is shown in the declarations.

b. Harvested Grapes

The insurance provided by this Coverage Form is extended to apply to loss of or damage to your harvested grapes while outside of buildings at the described premises, including debris removal.

This Coverage Extension applies only to loss or damage caused by or resulting from:

- (1) The "Specified Causes of Loss" as defined and limited in the Causes of Loss – Special Form; or
- (2) Rain, snow, ice or sleet.

The exclusion of loss caused by or resulting from rain, snow, ice or sleet to property in the open in the Causes of Loss – Special Form does not apply to this Coverage Extension. All other Exclusions and Limitations in that form continue to apply.

The most we will pay for loss or damage in any one occurrence under this Coverage Extension is \$25,000, unless a higher limit is shown in the declarations.

c. Wine Leakage

The insurance provided by this Coverage Form is extended to insure against wine leakage of finished or in-process wine products from tanks, vessels or barrels used to process or store the wine products, or from component parts of, or connections to or from the tanks, vessels or barrels due to direct physical damage caused by or resulting from:

- (1) Risks of Direct Physical Loss, as defined and limited in the Special Causes of Loss Form or;
- (2) The implosion or inward collapse of the tank, vessel or barrel due to the failure of a pressure relief device on the tank, vessel or barrel; or
- (3) Errors or omissions in the workmanship of you or your employee(s).

However, we will not pay for any loss or damage under this Coverage Extension caused by wine leakage that can reasonably be considered normal and customary to the trade or operation.

If the Business Income (And Extra Expense) Coverage Form or the Business Income (Without Extra Expense) Coverage Form is attached to this policy, we will also pay for loss of Business Income and Extra Expense resulting from necessary suspension of your "operations" due to wine leakage.

All other exclusions continue to apply.

The most we will pay for Property Damage or Business Income loss or damage in any one occurrence under this Coverage Extension is \$25,000, unless a higher limit is shown in the declarations.

d. Product Contamination and Adulteration

- (1) The insurance provided by this Coverage Form is extended to insure against direct physical loss to:

- (a) Wine in process,
- (b) Wine being aged, and
- (c) Bottled Winery Products

caused by adulteration or contamination, while located on your premises.

“Adulteration” or “Contamination” must result from the actual accidental introduction of a foreign substance, agent or organism during the fermentation, aging process and bottling process of your wine goods, which causes the property to become diminished in value or use. This includes, but is not limited to, diminished value or use due to change in color, finish, flavor, size or texture.

If the Business Income and Extra Expense Coverage endorsement is attached to this policy, we will also pay for loss of Business Income and Extra Expense resulting from necessary suspension of your “operations” due to direct physical loss, if covered by this endorsement.

To the extent of the coverage provided under this endorsement, any current exclusion or limitation regarding adulteration, contamination, nesting or infestation, change in color, finish, flavor, size or texture that are on this policy do not apply. All other coverages, exclusions and limitations applicable to this policy continue to apply.

- 2) This policy is extended to insure against contact of wine products with residual cleaning solvents within the tanks, vessels or barrels, including their component parts and connections, used to process or store the wine products due to direct physical loss caused by or resulting from the "Specified Causes of Loss" as defined and limited in the Causes of Loss – Special Form.

The most we will pay for Property Damage or Business Income loss or damage in any one occurrence under this Coverage Extension is \$25,000, unless a higher limit is shown in the declarations.

Definitions:

1. Adulteration:

Introduction of a substance, agent, enzyme and/or organism that affects the nature and quality of the product.

2. Contamination:

Significant deterioration of a food product caused by bacteria, organism and enzymes that produces a noticeable change in the color, taste, appearance and/or texture of the product.

3. Bottled Winery Products:

Wine and other winery products:

a. In the bottle; or

b. Not bottled, but:

(1) Irreplaceable in kind and quality; and

(2) In the ordinary course of your business, would be:

- (a) Bottled; and
- (b) In your hands as producer or processor.

e. Damage to In-Process Wine Goods and Wine Goods Being Aged

(1) The insurance provided by this Coverage Form extends Your Business Personal Property insurance to apply to loss or damage to, or spoilage of, your in-process wine goods or wine goods being aged caused by or resulting from:

- (a) Complete or partial lack of electric power to wine processing or temperature control equipment at the described premises, or to computer apparatus at the described premises which services or controls such equipment, due to conditions beyond your control.
- (b) Mechanical breakdown of wine processing or temperature control equipment at the described premises, or of computer apparatus at the described premises which services or controls such equipment, meaning:
 - (i) The actual breaking of any mechanical part(s) of the wine processing equipment, temperature control equipment or computer apparatus; or
 - (ii) The burning out of motors or electrical equipment or apparatus which is part of or services the wine processing equipment, temperature control equipment or computer apparatus; or
 - (iii) The actual breaking of any equipment built to operate under internal pressure or vacuum other than weight of contents.

The mechanical breakdown must manifest itself by physical damage to the equipment or apparatus which causes the mechanical action of the equipment or apparatus to stop completely and which requires repair or replacement to become functional. Faulty operation or malfunction of the equipment or apparatus which does not cause the complete stopping of the mechanical action and does not require repair or replacement of the damaged parts, will not be considered mechanical breakdown.

- (c) A surge of electric power or a false electronic signal to the computer apparatus at the described premises which services or controls the wine processing or temperature control equipment at the described premises. Insurance under this Coverage Extension includes the reasonable extra expense you incur to minimize such a loss, but only to the extent it reduces the amount of loss otherwise payable under this Extension.
- (2) We will not pay for loss or damage under this Coverage Extension caused by:
- (a) The manual disconnection of any wine processing equipment, temperature control equipment or computer apparatus from the source of electrical power at the described premises;

- (b) The termination of electrical power caused by the throwing or turning off of any switch or other device at the described premises used to control the flow of electrical power or current;
 - (c) The inability of an electric utility company or other source of electric power, whether on or off the described premises, to provide sufficient power due to government order, lack of fuel, or insufficient installed generating capacity to meet demand; or
 - (d) Programming errors or faulty machine instructions.
- (3) None of the exclusions in the Causes of Loss – Special Form apply to this Extension except:
- (a) Earth Movement;
 - (b) Governmental Action;
 - (c) Nuclear Hazard;
 - (d) War and Military Action;
 - (e) Water

The most we will pay for loss or damage in any one occurrence under this Coverage Extension is \$25,000, unless a higher limit is shown in the declarations.

(f) Processing Water

The insurance provided by this Coverage Form is extended to pay additional costs and expenses you incur when, due to a loss of water supply to your premises as a result of a Covered Cause of loss, you are required to have water needed to continue your "operations" shipped, trucked or otherwise separately delivered to your premises by an outside supplier or vendor.

The most we will pay in any one occurrence for loss or damage under this Coverage Extension is \$25,000, unless a higher limit is shown for this coverage in the Schedule of this endorsement.

2. Wine or Distilled Products – Special Valuation

The Valuation Loss Condition in Section **E.7.** of the **BUILDING AND PERSONAL PROPERTY COVERAGE FORM** is amended by the addition of the following:

In the event of loss, wine goods to which this insurance applies, including harvested grapes and in-process and finished wine goods, whether your property or the property of others, will be valued as follows:

- a. "Irreplaceable Inventories," meaning products that in the ordinary course of your business would be specifically identified by at least three of the following designations:
 - (1) Estate Bottled;
 - (2) Produced and Bottled by;
 - (3) Named Vineyard;
 - (4) Appellation; or
 - (5) Vintage or Methode Champenoise;

will be valued at the average market listing, at the time of loss, of three well established and reputable wine merchants selected by us.

- b. "Replaceable Inventories," meaning your harvested grapes and any cased and bulk wine, other than "irreplaceable inventories," will be valued at the average net market release price for the same varietal or vintage over the previous three years.

The value of wine products does not include discounts or expenses you otherwise would have had, such as bottling, labeling, racking and other unincurred processing expenses which you would have incurred had there been no loss.

In addition, the value of wine products does not include unpaid U.S. Government Internal Revenue taxes for which you are liable. But the value of wine products do include State, County and Local taxes for which you are liable.

B. CHANGE TO THE CAUSES OF LOSS – SPECIAL FORM

Collapse of a Tank Extension

The ADDITIONAL COVERAGE – COLLAPSE in Section D. is extended to also apply to loss or damage to Covered Property caused by the implosion or inward collapse of a tank due to the failure of a pressure relief device on the tank.

Wine Leakage

Wine leakage is excluded in section B.3, except as provided in section A.1.c. above.

C. LIMITS OF INSURANCE

Per Occurrence Limit: _____

Annual Aggregate Limit: _____

If a limit is shown above (or in the Declarations pages as applicable to this endorsement), the most we will pay for loss or damage arising from the coverage extensions listed above:

1. In any one occurrence is the Per Occurrence Limit, and
2. The Annual Aggregate Limit arising from all occurrences during the policy period.

The Limit of Insurance is the most we will pay in a single occurrence for loss or damage. If there is more than one loss in a 12-month period (starting with the beginning of the present annual policy period), the most we will pay for the total of all loss or damage sustained during that period of time is the amount identified as the Annual Aggregate shown in the Schedule or the Declarations.



CNA Plaza Chicago IL 60685-0001

June 20, 2006

Honorable Julie Benafield Bowman
Commissioner of Insurance
Arkansas Insurance Department
1200 West Third Street
Little Rock AR 72201-1904
Attn: Compliance/Property & Casualty

Ruby G. McGhee

State Filing Unit
CNA Plaza -37 South
Chicago, IL 60685

Telephone 312-822-4344

Facsimile 312-755-2394

Internet ruby.mcgee@cna.com

RECEIVED
JUN 26 2006

**PROPERTY AND CASUALTY DIVISION
ARKANSAS INSURANCE DEPARTMENT**

RE: **Tailored Commercial Program Plus (TCPP) (06-F3149)**
G-17850-C Business Income (And Extra Expense) Coverage Form
G-18641-C Building and Personal Property Coverage Form
G-20126-C Business Income (Without Extra Expense) Coverage Form
& Associated Forms
CONTINENTAL CASUALTY COMPANY-218-20443
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD-218-20478
AMERICAN CASUALTY COMPANY OF READING, PA-218-20427
TRANSPORTATION INSURANCE COMPANY-218-20494
VALLEY FORGE INSURANCE COMPANY-218-20508
CONTINENTAL INSURANCE COMPANY-218-35289

Dear Commissioner:

We submit on behalf of the named companies, the captioned forms for use with our Tailored Commercial Program Plus (TCPP) coverage. This filing is explained in detail in the attached Forms & Rules Filing Memorandum.

We request a January 1, 2007 written date for this filing.

The corresponding rule filing is being submitted simultaneously under our Filing ID # 06-L3149.

An extra copy of this letter is enclosed which we request you to stamp and return to us for our records.

Respectfully,

Ruby G. McGhee

RECEIVED
JUL 10 2006
STATE FILINGS

Approved until withdrawn
or revoked

JUN 26 2006

Arkansas Insurance Department

By: *RW*