

SERFF Tracking Number: HART-125557872 State: Arkansas
First Filing Company: Hartford Casualty Insurance Company, ... State Tracking Number: EFT \$25
Company Tracking Number: FN.13.068.2008.01
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability
Product Name: Alarm Contractors Program
Project Name/Number: General Liability/FN.13.068.2008.01

Filing at a Glance

Companies: Hartford Casualty Insurance Company, Hartford Insurance Company of the Midwest, Hartford Underwriters Insurance Company, Property and Casualty Insurance Company of Hartford, Twin City Fire Insurance Company, Hartford Accident and Indemnity Company, Hartford Fire Insurance Company

Product Name: Alarm Contractors Program SERFF Tr Num: HART-125557872 State: Arkansas
TOI: 17.0 Other Liability - Claims SERFF Status: Closed State Tr Num: EFT \$25
Made/Occurrence

Sub-TOI: 17.0001 Commercial General Liability Co Tr Num: FN.13.068.2008.01 State Status: Fees verified and received

Filing Type: Rule Co Status: Initial Filing Reviewer(s): Betty Montesi, Edith Roberts, Brittany Yielding
Disposition Date: 03/27/2008
Authors: Joyce Driscoll, Claire Dubord, Marilu Gonzalez, Mary Welch
Date Submitted: 03/24/2008 Disposition Status: Exempt from Review

Effective Date Requested (New): 07/12/2008 Effective Date (New):
Effective Date Requested (Renewal): 07/12/2008 Effective Date (Renewal):

State Filing Description:

General Information

Project Name: General Liability Status of Filing in Domicile:
Project Number: FN.13.068.2008.01 Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 03/27/2008
State Status Changed: 03/27/2008 Deemer Date:
Corresponding Filing Tracking Number:
Filing Description:

This filing amends the rules related to the Alarm Contractors Specialty Program. It:

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- Adds Alarm – Security Systems – Monitoring, classification 91130, to the list of eligible operations for this program.
- Adds an exception to the class table notes for Alarm - Security Systems - Monitoring that eliminates the requirement that CG 21 38 -
 Exclusion – Personal And Advertising Injury Endorsement be attached when this classification is used.
- Makes other editorial or format changes to the rule.

Company and Contact

Filing Contact Information

Joyce Driscoll, Filing Analyst joyce.driscoll@thehartford.com
 1 Hartford Plaza (860) 547-3468 [Phone]
 Hartford, CT 06155 (860) 547-5941[FAX]

Filing Company Information

Hartford Casualty Insurance Company	CoCode: 29424	State of Domicile: Indiana
Hartford Plaza	Group Code: 91	Company Type: Property
Hartford, CT 06115	Group Name:	State ID Number:
(860) 547-5000 ext. [Phone]	FEIN Number: 06-0294398	

Hartford Insurance Company of the Midwest	CoCode: 37478	State of Domicile: Indiana
Hartford Plaza	Group Code: 91	Company Type: Property
Hartford, CT 06115	Group Name:	State ID Number:
(860) 547-5000 ext. [Phone]	FEIN Number: 06-1008026	

Hartford Underwriters Insurance Company	CoCode: 30104	State of Domicile: Connecticut
Hartford Plaza	Group Code: 91	Company Type: Property
Hartford, CT 06115	Group Name:	State ID Number:
(860) 547-5000 ext. [Phone]	FEIN Number: 06-1222527	

Property and Casualty Insurance Company of Hartford	CoCode: 34690	State of Domicile: Indiana
Hartford Plaza	Group Code: 91	Company Type: Property
Hartford, CT 06115	Group Name:	State ID Number:

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(860) 547-5000 ext. [Phone] FEIN Number: 06-1276326

Twin City Fire Insurance Company CoCode: 29459 State of Domicile: Indiana
Hartford Plaza Group Code: 91 Company Type: Property
Hartford, CT 06115 Group Name: State ID Number:

(860) 547-5000 ext. [Phone] FEIN Number: 06-0732738

Hartford Accident and Indemnity Company CoCode: 22357 State of Domicile: Connecticut
690 Asylum Ave Group Code: 91 Company Type: Property
Hartford, CT 06115 Group Name: State ID Number:

(860) 547-5000 ext. [Phone] FEIN Number: 06-0383030

Hartford Fire Insurance Company CoCode: 19682 State of Domicile: Connecticut
Hartford Plaza Group Code: 91 Company Type:

690 Asylum Avenue Group Name: State ID Number:
Hartford, CT 06115

(860) 547-5000 ext. [Phone] FEIN Number: 06-0383750

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Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Hartford Casualty Insurance Company	\$25.00	03/24/2008	18883468
Hartford Insurance Company of the Midwest	\$0.00	03/24/2008	
Hartford Underwriters Insurance Company	\$0.00	03/24/2008	
Property and Casualty Insurance Company of Hartford	\$0.00	03/24/2008	
Twin City Fire Insurance Company	\$0.00	03/24/2008	
Hartford Accident and Indemnity Company	\$0.00	03/24/2008	
Hartford Fire Insurance Company	\$0.00	03/24/2008	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Exempt from Review	Edith Roberts	03/27/2008	03/27/2008

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Disposition

Disposition Date: 03/27/2008

Effective Date (New):

Effective Date (Renewal):

Status: Exempt from Review

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	Explanatory Memorandum	Accepted for Informational Purposes	Yes
Rate	ALARM CONTRACTORS SPECIALTY PROGRAM (FN.068)	Accepted for Informational Purposes	Yes

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Rate Information

Rate data does NOT apply to filing.

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Accepted for Informational Purposes	ALARM CONTRACTORS SPECIALTY PROGRAM (FN.068)	GL-S-068-AR-0308.doc	Replacement	GL-S-068-AR-0308.pdf

A. Description of Program

1. Eligible Classifications

This program was developed for the following ISO classifications:

- 91127 Alarms and Alarm Systems - Installation, servicing or repair
- 91130 Alarm Monitoring
- 91150 Appliances and Accessories, Installation, Servicing or Repair – Commercial
- 91155 Appliances and Accessories, Installation, Servicing or Repair – Household
- 91315 Cable or Subscription Television Companies
- 91551 Communication Equipment Installation – Industrial or Commercial
- 92451 Electrical Apparatus – Installation, Servicing or Repair
- 92478 Electrical Work – Within Buildings
- 14913 Locksmiths
- 98111 Office Machines or Appliances – Installation, Inspection, Adjustment or Repair
- 18575 Telecommunications Equipment Providers

2. Changes to Classification Notes

For risks eligible for this program the following amends any notes contained in the Class Table.

The Class Table note for Alarm Monitoring (91130) is replaced by the following:

Note:

This classification applies to those insureds who monitor or respond to alarms. Alarms installation, servicing or repair shall be separately classified and rated.

3. Coverage Forms

a. Mandatory Forms

HS 04 13 – Alarm Systems And Central Station Protection Services Errors Or Omissions

This form is used with the Commercial General Liability Coverage Form to provide an affirmative grant of coverage for bodily injury and property damage because of errors or omissions.

b. Optional Forms

HS 60 68 – Extended Property Damage Coverage

This form is used to provide a limited exception to Exclusion j., Damage To Property in the Commercial General Liability Coverage Form.

HS 60 69 – Lost Key Coverage

This form is used to provide coverage for damage to property that arises out of the loss of customer's keys by an insured.

B. Basis of Premium

Form HS 04 13: No charge – Already contemplated in the rating basis for the premises and products completed operations exposure.

Form HS 60 68: 12.5% of the premises liability premium of the above class codes.

Form HS 60 69: \$50.00 flat charge

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Supporting Document Schedules

Satisfied -Name: Explanatory Memorandum

Review Status:

Accepted for Informational Purposes 03/27/2008

Comments:

Attached is the Explanatory Memorandum.

Attachment:

CW ALARM 2008 EM.pdf

**ALARM CONTRACTORS SPECIALTY PROGRAM
COMMERCIAL GENERAL LIABILITY
RULES FILING FN.13.068.2008.01**

About This Filing

This filing amends the rules related to the Alarm Contractors Specialty Program. It:

- Adds Alarm – Security Systems – Monitoring, classification 91130, to the list of eligible operations for this program.
- Adds an exception to the class table notes for Alarm - Security Systems - Monitoring that eliminates the requirement that CG 21 38 - Exclusion – Personal And Advertising Injury Endorsement be attached when this classification is used.
- Makes other editorial or format changes to the rule.

Coverage Impact

With respect to alarm monitoring risks, coverage is broadened by the omission of CG 21 38 – Exclusion – Personal And Advertising Injury.

Rate Impact

There is no rate associated with this change. Risks eligible for this program do not dispatch personnel to customer's homes to either respond to emergency, verify emergency or reset alarms. In addition, contracts with customer's are required to have a disclaimer of liability for malfunctions in equipment, non-functioning of equipment, or errors or omission in the provision of monitoring services. As a result, we believe that coverage can be provided without any increase in rate.

Copyright Explanation

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Bruce L Graham CPCU

Product Specialist

HO-2-19

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February 25, 2008