

SERFF Tracking Number: CARC-125590939 State: Arkansas
Filing Company: Carolina Casualty Insurance Company State Tracking Number: EFT \$50
Company Tracking Number: AR/CTP5443/0708
TOI: 20.0 Commercial Auto Sub-TOI: 20.0004 Truckers
Product Name: AR/CTP5443/0708
Project Name/Number: AR/CTP5443/0708/AR/CTP5443/0708

Filing at a Glance

Company: Carolina Casualty Insurance Company

Product Name: AR/CTP5443/0708

TOI: 20.0 Commercial Auto

Sub-TOI: 20.0004 Truckers

Filing Type: Form

Effective Date Requested (New): 07/01/2008

Effective Date Requested (Renewal): 08/01/2008

SERFF Tr Num: CARC-125590939 State: Arkansas

SERFF Status: Closed

Co Tr Num: AR/CTP5443/0708

Co Status:

Author: Anita Napoli

Date Submitted: 04/02/2008

State Tr Num: EFT \$50

State Status: Fees verified and received

Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding

Disposition Date: 04/10/2008

Disposition Status: Approved

Effective Date (New): 07/01/2008

Effective Date (Renewal): 08/01/2008

State Filing Description:

General Information

Project Name: AR/CTP5443/0708

Project Number: AR/CTP5443/0708

Reference Organization: N/A

Reference Title: N/A

Filing Status Changed: 04/10/2008

State Status Changed: 04/10/2008

Corresponding Filing Tracking Number:

Filing Description:

Carolina Casualty is mainly a long-haul truck insurer. Due to the unique nature of our exposures and based on our underwriting expertise, we are revising and reformatting our previously filed and approved Asbestos Exclusion, CTP 5443 (11/03). We have added our Commercial Auto Programs (Business Auto, Motor Carrier and Truckers Coverage Forms) to the list of applicable coverages and revised the effective date. A copy of the revised form with a (04/06) edition as well as a marked up version showing the changes is attached.

Status of Filing in Domicile: Authorized

Domicile Status Comments:

Reference Number: N/A

Advisory Org. Circular: N/A

Deemer Date:

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Company and Contact

Filing Contact Information

Anita Napoli, Regulatory Analyst I anapoli@carolinacas.com
 P O BOX 2575 (800) 874-8053 [Phone]
 Jacksonville, FL 32203 (904) 363-8098[FAX]

Filing Company Information

Carolina Casualty Insurance Company CoCode: 10510 State of Domicile: Iowa
 4600 TOUCHTON RD E Group Code: 98 Company Type: PROPERTY &
 CASUALTY
 BLDG 100, SUITE 400
 Jacksonville, FL 32246 Group Name: State ID Number:
 (904) 363-0900 ext. 8070[Phone] FEIN Number: 59-0733942

Filing Fees

Fee Required? Yes
 Fee Amount: \$0.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Carolina Casualty Insurance Company	\$50.00	04/02/2008	19205279

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	04/10/2008	04/10/2008

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Disposition

Disposition Date: 04/10/2008

Effective Date (New): 07/01/2008

Effective Date (Renewal): 08/01/2008

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: *CARC-125590939* *State:* *Arkansas*
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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	MARKED UP COPY	Approved	Yes
Form	ASBESTOS EXCLUSION	Approved	Yes

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	ASBESTOS EXCLUSION	CTP5443	04/06	Endorsement/Amendment/Conditions Replaced	Replaced Form #: Previous Filing #:		CTP5443(0406).pdf

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ASBESTOS EXCLUSION

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM
COMMERCIAL GENERAL LIABILITY COVERAGE FORM
GARAGE COVERAGE FORM
MOTOR CARRIER COVERAGE FORM
TRUCKERS COVERAGE FORM

- A. The following is added to Paragraph 2., Exclusions of both **Section I – Coverage A – Bodily Injury And Property Damage Liability**, and **Section I – Coverage B – Personal And Advertising Injury Liability** in the General Liability Coverage Form, and **Section II – Liability Coverage, Paragraph B.**, in the Commercial Auto Coverage Forms and the Garage Coverage Form.

This insurance does not apply to:

Asbestos

1. "Bodily injury", "property damage", "personal and advertising injury" or "reduction in value" related to the actual, alleged, or threatened presence of or exposure to "asbestos" in any form, or to harmful substances emanating from "asbestos". This includes ingestion, inhalation, absorption, contact with, existence, or presence of, or exposure to "asbestos". Such injury from or exposure to "asbestos" also includes, but is not limited to:
 - a. The existence, installation, storage, handling or transportation of "asbestos";
 - b. The removal, abatement or containment of "asbestos" from any structures, materials, goods, products, or manufacturing process;
 - c. The disposal of "asbestos";
 - d. Any structures, manufacturing processes, or products containing "asbestos";
 - e. Any obligation to share damages with or repay someone else who must pay damages because of such injury or damage;
 - f. Any supervision, instructions, recommendations, warnings or advice given or which should have been given.
2. Any loss, cost or expense including, but not limited to, payment for investigation or defense, fines, penalties, interest and other costs or expenses, arising out of any:
 - a. Claim, "suit", demand, judgment, obligation, order, request, settlement, or statutory or regulatory requirement that any insured or any other person or entity test for, monitor, clean up, remove, contain, mitigate, treat, neutralize, remediate, or dispose of, or in any way respond to, or assess the actual or alleged effects of "asbestos"; or
 - b. Claim, "suit", demand, judgment, obligation, request, or settlement due to any actual, alleged, or threatened injury or damage from "asbestos" or testing for, monitoring, cleaning up, removing, containing, mitigating, treating, neutralizing, remediating, or disposing of, or in any way responding to or assessing the actual or alleged effects of, "asbestos" by any insured or by any other person or entity; or

c. Claim, "suit", demand, judgment, obligation, or request to investigate which would not have occurred, in whole or in part, but for the actual or alleged presence of or exposure to "asbestos".

B. The following exclusion is added to **Paragraph 2., Exclusions, Coverage C., Medical Payments**, in the General Liability Coverage Form:

Asbestos

We will not pay expenses for "bodily injury":

Due to the actual, alleged or threatened consumption of, inhalation of, ingestion of, absorption of, contact with, exposure to, existence of or presence of, "asbestos" in any form.

C. The following definition is added to the **DEFINITIONS** Section for all coverage forms:

"Asbestos" means any type or form of asbestos, asbestos fibers, asbestos products, or asbestos materials, including any products, goods, or material containing asbestos or asbestos fibers, products or materials and any gases, vapors, scents or by-products produced or released by asbestos.

"Reduction in value" means any claim, demand or "suit" that alleges diminution, impairment or devaluation of property.

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Rate Information

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Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty **Review Status:** Approved 04/10/2008

Comments:

Attachment:

ARPCTD.0708.pdf

Satisfied -Name: COVER LETTER **Review Status:** Approved 04/10/2008

Comments:

Attachment:

ARletter.0708.pdf

Satisfied -Name: MARKED UP COPY **Review Status:** Approved 04/10/2008

Comments:

Attachment:

marked up CTP5443.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 border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">New Business</td> <td></td> </tr> <tr> <td>Renewal Business</td> <td></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 #
W.R. Berkley Corporation	098-10510

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Carolina Casualty Insurance Company	FL	10510	59-0733942	FL

5. Company Tracking Number	AR/CTP5443/0708
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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
	Anita Napoli, CPIW P.O.Box 2575 Jacksonville, FL 32203	Senior Compliance Analyst II	(800) 874-8053	(904) 596-6935	anapoli@carolinacas.com
7.	Signature of authorized filer		<i>Anita Napoli</i>		
8.	Please print name of authorized filer		Anita Napoli		

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

9. Type of Insurance (TOI)	Commercial Auto & General Liability
10. Sub-Type of Insurance (Sub-TOI)	
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	Truck & Business Auto Programs
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: 7/1/08 Renewal: 8/1/08
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	4/2/08
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input checked="" type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	AR/CTP5443/0708
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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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Carolina Casualty is mainly a long-haul truck insurer. Due to the unique nature of our exposures and based on our underwriting expertise, we are revising and reformatting our previously filed and approved Asbestos Exclusion, CTP 5443 (11/03). We have added our Commercial Auto Programs (Business Auto, Motor Carrier and Truckers Coverage Forms) to the list of applicable coverages and revised the effective date. A copy of the revised form with a (04/06) edition as well as a marked up version showing the changes is attached.

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 #: EFT
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.)**


Carolina Casualty Insurance Company

PO Box 2575 · Jacksonville, Florida 32203 · Phone 904-363-0900 · Fax 904-363-8098

April 2, 2008

Honorable Julie Benafield Bowman
Commissioner of Insurance
Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201-1904

Re: Carolina Casualty Insurance Company – NAIC No. 098-10510 FEIN No. 59-0733942
Carolina Casualty Commercial Auto and General Liability Form Filing
Effective Date: July 1, 2008 - New Business, August 1, 2008 - Renewals
Company Tracking Number: AR/CTP5443/0708

Carolina Casualty Insurance Company herewith files the above referenced form revision for our Commercial Automobile and General Liability Programs.

Carolina Casualty is mainly a long-haul truck insurer. Due to the unique nature of our exposures and based on our underwriting expertise, we are revising and reformatting our previously filed and approved Asbestos Exclusion, CTP 5443 (11/03). We have added our Commercial Auto Programs (Business Auto, Motor Carrier and Truckers Coverage Forms) to the list of applicable coverages and revised the effective date. A copy of the revised form with a (04/06) edition as well as a marked up version showing the changes is attached.

Thank you for your consideration and we look forward to your approval.

Respectfully submitted,



Anita Napoli, CPIW
Senior Compliance Analyst II
Phone: 800-874-8053 x 6935
E-mail: anapoli@carolinacas.com

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ASBESTOS EXCLUSION

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM
COMMERCIAL GENERAL LIABILITY COVERAGE FORM
GARAGE COVERAGE FORM
MOTOR CARRIER COVERAGE FORM
TRUCKERS COVERAGE FORM

- A. The following is added to Paragraph 2., Exclusions of both **Section I – Coverage A – Bodily Injury And Property Damage Liability**, and **Section I – Coverage B – Personal And Advertising Injury Liability** in the General Liability Coverage Form, and **Section II – Liability Coverage, Paragraph B.**, in the Commercial Auto Coverage Forms and the Garage Coverage Form.

This insurance does not apply to:

Asbestos

1. “Bodily injury”, “property damage”, “personal and advertising injury” or “reduction in value” –related to the actual, alleged, or threatened presence of or exposure to “asbestos” in any form, or to harmful substances emanating from “asbestos”. This includes ingestion, inhalation, absorption, contact with, existence, or presence of, or exposure to “asbestos”. Such injury from or exposure to “asbestos” also includes, but is not limited to:
 - a. The existence, installation, storage, handling or transportation of “asbestos”;
 - b. The removal, abatement or containment of “asbestos” from any structures, materials, goods, products, or manufacturing process;
 - c. The disposal of “asbestos”;
 - d. Any structures, manufacturing processes, or products containing “asbestos”;
 - e. Any obligation to share damages with or repay someone else who must pay damages because of such injury or damage;
 - f. Any supervision, instructions, recommendations, warnings or advice given or which should have been given.
2. Any loss, cost or expense including, but not limited to, payment for investigation or defense, fines, penalties, interest and other costs or expenses, arising out of any:
 - a. Claim, “suit”, demand, judgment, obligation, order, request, settlement, or statutory or regulatory requirement that any insured or any other person or entity test for, monitor, clean up, remove, contain, mitigate, treat, neutralize, remediate, or dispose of, or in any way respond to, or assess the actual or alleged effects of “asbestos”; or
 - b. Claim, “suit”, demand, judgment, obligation, request, or settlement due to any actual, alleged, or threatened injury or damage from “asbestos” or testing for, monitoring, cleaning up, removing, containing, mitigating, treating, neutralizing, remediating, or disposing of, or in any way responding to or assessing the actual or alleged effects of, “asbestos” by any insured or by any other person or entity; or
 - c. Claim, “suit”, demand, judgment, obligation, or request to investigate which would not have occurred, in whole or in part, but for the actual or alleged presence of or exposure to “asbestos”.

- B. The following exclusion is added to **Paragraph 2., Exclusions, ~~of Coverage C., Medical Payments,~~ in the General Liability Coverage Form:**

Asbestos

We will not pay expenses for “bodily injury”:

Due to the actual, alleged or threatened consumption of, inhalation of, ingestion of, absorption of, contact with, exposure to, existence of or presence of, “asbestos” in any form.

- C. The following definition is added to the **DEFINITIONS** Section for all coverage forms:

“Asbestos” means any type or form of asbestos, asbestos fibers, asbestos products, or asbestos materials, including any products, goods, or material containing asbestos or asbestos fibers, products or materials and any gases, vapors, scents or by-products produced or released by asbestos.

“Reduction in value” means any claim, demand or “suit” that alleges diminution, impairment or devaluation of property.