

SERFF Tracking Number: CNAC-125603587 State: Arkansas
 Filing Company: Continental Casualty Company State Tracking Number: #229925 \$100
 Company Tracking Number: 08-R2211
 TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations
 Product Name: E-Pack Program Revision
 Project Name/Number: E-Pack/2008R2211

Filing at a Glance

Company: Continental Casualty Company
 Product Name: E-Pack Program Revision SERFF Tr Num: CNAC-125603587 State: Arkansas
 TOI: 17.0 Other Liability - Claims SERFF Status: Closed State Tr Num: #229925 \$100
 Made/Occurrence
 Sub-TOI: 17.0000 Other Liability Sub-TOI Co Tr Num: 08-R2211 State Status: Fees received
 Combinations
 Filing Type: Rule Co Status: Reviewer(s): Betty Montesi, Edith
 Roberts, Brittany Yielding
 Author: John Lockhart Disposition Date: 04/30/2008
 Date Submitted: 04/16/2008 Disposition Status: Filed
 Effective Date Requested (New): 05/16/2008 Effective Date (New):
 Effective Date Requested (Renewal): 05/16/2008 Effective Date (Renewal):
 State Filing Description:

General Information

Project Name: E-Pack Status of Filing in Domicile: Pending
 Project Number: 2008R2211 Domicile Status Comments:
 Reference Organization: Reference Number:
 Reference Title: Advisory Org. Circular:
 Filing Status Changed: 04/30/2008
 State Status Changed: 04/23/2008 Deemer Date:
 Corresponding Filing Tracking Number:
 Filing Description:
 Attached is a rating rule change where we are expanding the eligibility for Epack EZ

Company and Contact

Filing Contact Information

John Lockhart, Regulatory Filings Technician john.lockhart@cna.com

SERFF Tracking Number: CNAC-125603587 State: Arkansas
Filing Company: Continental Casualty Company State Tracking Number: #229925 \$100
Company Tracking Number: 08-R2211
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations
Product Name: E-Pack Program Revision
Project Name/Number: E-Pack/2008R2211

40 Wall Street (877) 269-3277 [Phone]
New York, NY 10005 (212) 440-2877[FAX]

Filing Company Information

Continental Casualty Company CoCode: 20443 State of Domicile: Illinois
40 Wall Street Group Code: 218 Company Type:
9th Floor
New York, NY 10005 Group Name: State ID Number:
(212) 440-3478 ext. [Phone] FEIN Number: 36-2114545

SERFF Tracking Number: CNAC-125603587 State: Arkansas
 Filing Company: Continental Casualty Company State Tracking Number: #229925 \$100
 Company Tracking Number: 08-R2211
 TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations
 Product Name: E-Pack Program Revision
 Project Name/Number: E-Pack/2008R2211

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Continental Casualty Company	\$0.00	04/16/2008	

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
0000229925	\$100.00	04/15/2008

SERFF Tracking Number: CNAC-125603587 State: Arkansas
Filing Company: Continental Casualty Company State Tracking Number: #229925 \$100
Company Tracking Number: 08-R2211
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations
Product Name: E-Pack Program Revision
Project Name/Number: E-Pack/2008R2211

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Edith Roberts	04/30/2008	04/30/2008

SERFF Tracking Number: CNAC-125603587 State: Arkansas
Filing Company: Continental Casualty Company State Tracking Number: #229925 \$100
Company Tracking Number: 08-R2211
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations
Product Name: E-Pack Program Revision
Project Name/Number: E-Pack/2008R2211

Disposition

Disposition Date: 04/30/2008

Effective Date (New):

Effective Date (Renewal):

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: CNAC-125603587 State: Arkansas
 Filing Company: Continental Casualty Company State Tracking Number: #229925 \$100
 Company Tracking Number: 08-R2211
 TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations
 Product Name: E-Pack Program Revision
 Project Name/Number: E-Pack/2008R2211

Item Type	Item Name	Item Status	Public Access
Supporting Document	Coverletter	Filed	Yes
Rate	E-Pack Guide A Manual	Filed	Yes

SERFF Tracking Number: CNAC-125603587 State: Arkansas
Filing Company: Continental Casualty Company State Tracking Number: #229925 \$100
Company Tracking Number: 08-R2211
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations
Product Name: E-Pack Program Revision
Project Name/Number: E-Pack/2008R2211

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: CNAC-125603587 State: Arkansas
 Filing Company: Continental Casualty Company State Tracking Number: #229925 \$100
 Company Tracking Number: 08-R2211
 TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations
 Product Name: E-Pack Program Revision
 Project Name/Number: E-Pack/2008R2211

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	E-Pack Guide A Manual	1-4	Replacement	AR-PC-06-021665 Epack General Rules 3 08 Guide.pdf

**CNA Insurance Companies
E-PACK
PRODUCT MANUAL**

Guide (a) Base Rates

I. General

Application of the E-Pack Program

This manual contains the rates and rules for the E-Pack Program – including both Epack and Epack EZ. Rates shown are annual.

Subject to the terms and conditions of the respective coverage forms which comprise this policy, the following claims-made coverages are available:

Epack:

Directors & Officers Liability (D&O) – provides coverage for claims arising from the “wrongful acts” of insured persons while serving in their capacity as directors or officers.

Entity Liability – provides coverage for the insured company’s vicarious liability arising out of “wrongful acts”.

Fiduciary Liability – provides coverage for claims arising out of the “wrongful acts” by insured persons in their capacity as fiduciaries or administrators of benefit plans of the insured company.

Employment Practices Liability (EPL) – provides coverage for claims arising out wrongful employment-related practices.

Miscellaneous Professional Liability (MPL) – provides coverage for claims arising from an insured person’s performance of professional services. Not available as part of Epack EZ.

See Section II for Rates applicable to Epack.

Epack EZ: Epack EZ is designed for those risks whose coverage requirements and underwriting characteristics allow for streamlined processing. Coverages and available limits for Epack EZ:

- Available limit options up to \$1,000,000;
- Available retention options up to \$15,000;
- Available coverage:
 - EPL only; or
 - EPL, D&O, Entity Liability, and Fiduciary Liability coverage under a single limit. MPL is not available under Epack EZ.

Eligibility for Epack EZ:

	For all eligible SIC codes other than Retail	For Retail SIC codes: 52, 53, 54, 56, 57, 59
Coverage Available	All available coverages	EPL only
Number of employees	100	50
Total Assets	\$25,000,000 or less	N/A
Claims – D&O, Entity, Fiduciary	No claims over last three years	N/A
Claims – EPL	Less than three EPL claims that total less than \$50,000 over last three years.	Less than three EPL claims that total less than \$50,000 over last three years.
Disciplinary Action	None being taken against your Company by any regulatory agency or association	None being taken against your Company by any regulatory agency or association

See Section III for Rates applicable to Epack EZ..

**CNA Insurance Companies
E-PACK
PRODUCT MANUAL**

Guide (a) Base Rates

II. Rates – Guide (a) Rates Applicable to Epack

A. Directors & Officers and Entity Liability (applicable to Epack)

The following base premiums contemplate a \$1,000,000 limit of liability:

Total Assets (Millions)	Minimum Premium	Maximum Premium	Total Assets (Millions)	Minimum Premium	Maximum Premium
0.00 – 0.99	1,785	17,850	55.00 – 59.99	4,627	46,267
1.00 – 2.59	1,913	19,125	60.00 – 64.99	4,799	47,992
2.60 – 3.99	2,040	20,400	65.00 – 69.99	4,971	49,703
4.00 – 4.99	2,168	21,675	70.00 – 74.99	5,141	51,415
5.00 – 5.99	2,289	22,887	75.00 – 79.99	5,313	53,126
6.00 – 6.99	2,410	24,099	80.00 – 84.99	5,484	54,834
7.00 – 7.99	2,531	25,308	85.00 – 89.99	5,655	56,546
8.00 – 8.99	2,652	26,520	90.00 – 94.99	5,833	58,331
9.00 – 9.99	2,773	27,732	95.00 – 99.99	6,012	60,116
10.00 – 12.59	2,907	29,070	100.00 – 109.99	6,250	62,496
12.60 – 14.99	3,041	30,408	110.00 – 119.99	6,488	64,876
15.00 – 19.99	3,200	32,004	120.00 – 129.99	6,726	67,256
20.00 – 24.99	3,387	33,870	130.00 – 139.99	6,964	69,636
25.00 – 29.99	3,572	35,721	140.00 – 149.99	7,202	72,016
30.00 – 34.99	3,758	37,579	150.00 – 169.99	7,414	74,141
35.00 – 39.99	3,937	39,364	170.00 – 189.99	7,627	76,266
40.00 – 44.99	4,115	41,150	190.00 – 209.99	7,839	78,391
45.00 – 49.99	4,286	42,861	210.00 – 229.99	8,052	80,516
50.00 – 54.99	4,458	44,573	230.00 – 249.99	8,264	82,641
			250 and over	Refer to Company	

B. Fiduciary Liability

The following base premiums contemplate a \$1,000,000 Limit of Liability

Plan Assets (000)	Minimum Premium	Maximum Premium
0 - \$500	\$450	\$ 3,500
\$501 - \$1,000	\$450	\$4,500
\$1,001 - \$10,000	\$506	\$5,060
\$10,001 - \$100,000	\$1,114	\$11,140
Over \$100,000	Refer to Company	

**CNA Insurance Companies
E-PACK
PRODUCT MANUAL**

Guide (a) Base Rates

II. Rates – Guide (a) Rates Applicable to Epack

C. Employment Practices Liability

The following base premiums contemplate a \$1,000,000 Limit of Liability

Number of Employees	Minimum Premium	Maximum Premium
0 – 25	\$ 500	\$5,000
26 - 50	\$1,034	\$10,356
51 – 100	\$1,500	\$15,021
101 – 250	\$2,610	\$26,127
251 – 500	\$3,914	\$39,189
Over 500	Refer to Company	

D. Miscellaneous Professional Liability

Total Annual Revenue (000)	Minimum Premium	Maximum Premium
0 - \$250	\$ 500	\$5,000
\$251 - \$500	\$1,200	\$9,613
\$501 - \$1,000	\$2,000	\$11,913
\$1,001 - \$1,500	\$2,800	\$14,575
\$1,501 - \$2,000	\$3,500	\$16,844
\$2,001 - \$3,000	\$4,200	\$19,325
\$3,001 - \$5,000	\$5,000	\$23,488
\$5,001 - \$10,000	\$7,000	\$32,338
\$10,001 - \$15,000	\$9,500	\$41,338
\$15,001 - \$25,000	\$11,811	\$49,213
\$25,001 - \$35,000	\$13,941	\$58,088
\$35,001 - \$50,000	\$16,131	\$67,213
\$50,001 - \$100,000	\$20,091	\$83,713
\$100,001 - \$150,000	\$25,041	\$104,338
\$150,001 - \$250,000	\$31,191	\$129,963
Over \$250,000	Refer to Company	

**CNA Insurance Companies
E-PACK
PRODUCT MANUAL**

Guide (a) Base Rates

III. Rates – Guide (a) Rates Applicable to Epack EZ

Epac EZ is available for the following coverage options:

- Employment Practices Liability (EPL) only; or
- Employment Practices Liability, Directors & Officers Liability (D&O), Entity Liability, and Fiduciary Liability coverage under a single limit.

A. Employment Practices Liability

The following base premiums contemplate a \$1,000,000 Limit of Liability

Number of Employees	Minimum Premium	Maximum Premium
0 – 25	\$ 500	\$5,000
26 - 50	\$1,034	\$10,356
51 – 100	\$1,500	\$15,021
101 – 250	\$2,610	\$26,127
251 – 500	\$3,914	\$39,189
Over 500	Refer to Company	

B. Employment Practices Liability, Directors & Officers Liability, Entity Liability, Fiduciary Liability combined:

The following base premiums contemplate a \$1,000,000 Limit of Liability

Total Assets (Millions)	Minimum Premium	Maximum Premium
\$2.0 and less	\$ 200	\$2,000
Over \$2.0 to \$8.0	\$ 500	\$ 5,000
Over \$8.0 to \$10.0	\$1,000	\$10,000
Over \$10.0 to \$15.0	\$1,500	\$15,000
Over \$15.0 to \$20.0	\$2,000	\$20,000
Over \$20.0 to \$25.0	\$2,500	\$25,000

SERFF Tracking Number: CNAC-125603587 State: Arkansas
Filing Company: Continental Casualty Company State Tracking Number: #229925 \$100
Company Tracking Number: 08-R2211
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations
Product Name: E-Pack Program Revision
Project Name/Number: E-Pack/2008R2211

Supporting Document Schedules

Satisfied -Name:	Coverletter	Review Status:	
Comments:		Filed	04/30/2008
Attachment:			
ar rates cover letter.pdf			



40 Wall Street - 9th Floor
New York, New York 10005

*John Lockhart
Regulatory Filings Technician
P & C State Filing Unit
CNA Global Specialty Lines
Telephone: 877-269-3277 x 3270
Facsimile: 212-440-2877
Email: john.lockhart@cna.com*

April 16, 2008

Commissioner of Insurance
Arkansas Department of Insurance
1200 West Third Street
Little Rock, AR 72201

RE: Continental Casualty Company NAIC# 04-20443 FEIN# 36-2114545
E-Pack Rates Filing
Filing No. 08-R2211

Honorable Commissioner:

On behalf of Continental Casualty Company, we hereby submit for your review and approval the attached revised rate manual pages for use with our E-Pack Policy Program and E-Pack EZ Program currently on file with your department. The revised E-pack Program manual general rule pages incorporate a rating rule where we expand the eligibility for E-Pack EZ.

We propose that this filing become applicable to all policies written on or after May 16, 2008, or the earliest date permitted by your state.

Your favorable consideration and approval are respectfully requested.

Sincerely,

John Lockhart