

SERFF Tracking Number: CNNB-125596734 State: Arkansas
Filing Company: The Cincinnati Insurance Company State Tracking Number: EFT \$50
Company Tracking Number: A-08-7067-AR
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto form
Project Name/Number: /

Filing at a Glance

Company: The Cincinnati Insurance Company

Product Name: Personal Auto form

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Filing Type: Form

SERFF Tr Num: CNNB-125596734 State: Arkansas

SERFF Status: Closed

Co Tr Num: A-08-7067-AR

Co Status:

Author: Matt Terrell

Date Submitted: 04/07/2008

State Tr Num: EFT \$50

State Status: Fees verified and received

Reviewer(s): Alexa Grissom, Betty Montesi, Brittany Yielding

Disposition Date: 04/08/2008

Disposition Status: Approved

Effective Date (New): 10/01/2008

Effective Date (Renewal):

Effective Date Requested (New): 10/01/2008

Effective Date Requested (Renewal): 10/01/2008

State Filing Description:

General Information

Project Name:

Project Number:

Reference Organization:

Reference Title:

Filing Status Changed: 04/08/2008

State Status Changed: 04/08/2008

Corresponding Filing Tracking Number:

Filing Description:

REPLACEMENT COST PLUS FOR PERSONAL AUTO contains revisions described on the P&C transmittal.

Status of Filing in Domicile: Pending

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

Company and Contact

Filing Contact Information

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Fairfield, OH 45014

(513) 881-8885[FAX]

Filing Company Information

The Cincinnati Insurance Company
6200 S. Gilmore Rd.
Fairfield, OH 45014
(513) 870-2000 ext. [Phone]

CoCode: 10677
Group Code: 244
Group Name:
FEIN Number: 31-0542366

State of Domicile: Ohio
Company Type:
State ID Number:

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Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Cincinnati Insurance Company	\$50.00	04/07/2008	19333018

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Alexa Grissom	04/08/2008	04/08/2008

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Disposition

Disposition Date: 04/08/2008

Effective Date (New): 10/01/2008

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Form	REPLACEMENT COST PLUS FOR PERSONAL AUTO	Approved	Yes

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	REPLACEMENT COST PLUS FOR PERSONAL AUTO	CPA1417	10/08	Endorsement/Amendment/Conditions Replaced	Replaced Form #: CPA1417 10/07 Previous Filing #:		CPA1417 10-08.pdf

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

REPLACEMENT COST PLUS FOR PERSONAL AUTO

This endorsement applies only in the event of a "total loss" to "your covered auto" and only if a premium is shown on the Declarations indicating "replacement cost" coverage is provided for that auto.

A. VALUATIONS

1. Replacement Cost

In the event of a "total loss" to "your covered auto", "we" will pay "replacement cost" for the causes of loss covered in **PART D - COVERAGE FOR DAMAGE TO YOUR AUTO**, except for loss caused by:

- a. Fire;
- b. Theft or larceny or damage to the auto while it is stolen; or
- c. Malicious mischief or vandalism.

2. Other Than Replacement Cost

In the event of a "total loss" to "your covered auto" when loss is caused by **A. VALUATIONS, 1. Replacement Cost, a., b. or c.** above, "we" will pay the Limit of Insurance as provided in **PART D - COVERAGE FOR DAMAGE TO YOUR AUTO**.

3. Gap Coverage

In addition, if the amount payable to "you" for "replacement cost" or other than "replacement cost" is less than the outstanding balance due on the original loan, if any, on "your covered auto", "we" will pay the difference between the "replacement cost" or other than "replacement cost", whichever is applicable, and the outstanding balance due under the terms of the original loan on "your covered auto". "We" will not pay for any of the following:

- a. Overdue loan payments; or
- b. Carry-over balances from previous loans.

B. ADDITIONAL DEFINITIONS, LIMITATIONS AND PROVISIONS

1. "Replacement cost" means "our" limit of insurance for loss shall not exceed the cost of a "new auto" of:
 - a. The same make, model and equipment, if available; or
 - b. Similar vehicle size, class, body type and equipment as the auto that has suffered the "total loss".

If the same make and model is not available because it has been discontinued by the manufacturer, or the model has been significantly redesigned by the manufacturer and the cost of the "new auto" has risen substantially, Item **B.1.a.** above will not apply.

"We" may replace the auto that has been determined to be a "total loss" or pay for the loss in money, at "our" discretion.

2. "Our" payment for loss will be reduced by any applicable deductible shown in the Declarations.
3. As used in this endorsement only, a "new auto" means an auto that has not been previously titled and is of the latest model year available at the time of loss.
4. As used in this endorsement only, "total loss" means direct and accidental loss, covered by this policy, to "your covered auto" where the cost to repair the damaged auto plus the salvage value equals or exceeds the actual cash value of the auto, unless otherwise defined by governing statute or regulation.
5. This coverage does not apply to loss to any vehicle not shown in the Declarations as subject to this endorsement nor does it apply to any replacement or temporary substitute auto.

6. If "you" acquire an auto during the policy period, either as an additional auto or as a replacement, the coverage provided by this endorsement will not apply to that auto. "You" must ask "us" to provide "replacement cost" coverage, in writing, within 30 days of acquisition of a "new auto".
7. The coverage provided by this endorsement does not apply to any customization to the auto performed after the auto has been purchased from the dealership.

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Rate Information

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Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty

Review Status: Approved 04/08/2008

Comments:

Attachment:

#P&CTransmittal.pdf

18. Company's Date of Filing	4/7/08
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 #	A-08-7067-AR
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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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CPA1417 (10/08) Replaces CPA1417 (1/07)
 Revised titled form REPLACEMENT COST PLUS FOR PERSONAL AUTO contains the following revisions:

1. Advisement at top of form of the endorsement changing the policy and for insured to read the form carefully is added.
2. Title of form changes from previous REPLACEMENT COST COVERAGE FOR A TOTAL LOSS - AUTO.
3. The first sentence is deleted from the opening paragraph.
4. Former 'TOTAL LOSS LIMIT OF LIABILITY' provisions are relocated in form (q.v., items 8. and 9. below) and replaced by paragraph A. VALUATIONS. This is subdivided under three parts, 1. Replacement Cost, 2. Other Than Replacement Cost, and 3. Gap Coverage.
5. Replacement Cost part states the conditions where payment will apply with the exception of the specific listed causes of loss. This was formerly in Paragraph A. ADDITIONAL EXCLUSION.
6. Other Than Replacement Cost part states the conditions in which payment will apply (replacement cost less depreciation, i.e., "actual cash value") when the loss is caused by the listed causes of loss in part 1.
7. Gap Coverage part is added to provide payment of the difference when the amount payable for replacement cost or other than replacement cost is less than the outstanding balance due on a loan for that vehicle.
8. Paragraph B. ADDITIONAL DEFINITIONS, LIMITATIONS AND PROVISIONS adds a definition for "replacement cost". The wording used for this definition is relocated from the former 'TOTAL LOSS LIMIT OF LIABILITY' provision.
9. The deductible provision is added to this paragraph as new part 2.
10. New part 6. (formerly 4.) clarifies that the request by the insured for replacement cost coverage for an additional or replacement new auto within 30 days of acquisition must be 'in writing'.

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]

Check #: EFT
Amount: 50.00

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

Effective March 1, 2007

*****Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**