

SERFF Tracking Number: HNVR-125647481 State: Arkansas  
First Filing Company: Hanover American Insurance Company, ... State Tracking Number: #21728791 \$50  
Company Tracking Number: GL-CW-08164-01F  
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability  
Product Name: Commercial General Liability; Real Estate Advantage  
Project Name/Number: Commercial General Liability; Real Estate Advantage/GL-CW-08164-01F

## Filing at a Glance

Companies: Hanover American Insurance Company, Massachusetts Bay Insurance Company, The Hanover Insurance Company

Product Name: Commercial General Liability; Real Estate Advantage SERFF Tr Num: HNVR-125647481 State: Arkansas

Real Estate Advantage

TOI: 17.0 Other Liability - Claims  
Made/Occurrence

SERFF Status: Closed

State Tr Num: #21728791 \$50

Sub-TOI: 17.0001 Commercial General Liability Co Tr Num: GL-CW-08164-01F

State Status: Fees verified and  
received

Filing Type: Form

Co Status:

Reviewer(s): Betty Montesi, Edith  
Roberts, Brittany Yielding

Author: Sylvie Bosunga, CPCU

Disposition Date: 05/27/2008

Date Submitted: 05/15/2008

Disposition Status: Approved

Effective Date Requested (New): 06/15/2008

Effective Date (New):

Effective Date Requested (Renewal): 06/15/2008

Effective Date (Renewal):

State Filing Description:

## General Information

Project Name: Commercial General Liability; Real Estate Advantage

Status of Filing in Domicile:

Project Number: GL-CW-08164-01F

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 05/27/2008

State Status Changed: 05/27/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Effective June 15, 2008, the Hanover Insurance Group wishes to file the attached general liability endorsements which have been developed to fit the needs of commercial real estate accounts. The forms will apply to both monoline and package policies. There is no cost associated with these endorsements. The corresponding rules have been submitted on this same date under filing number GL-CW-08164-01R.

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The following endorsements modify and broaden coverage provided under the Commercial General Liability Coverage Part (CG 00 01):

Commercial General Liability Real Estate Additional Insured Endorsement – 421-0480 02 08:

This optional endorsement is tailored to fit the needs of an insured owning and managing commercial real estate. It is common for property managers to purchase the building insurance on behalf of their clients. This endorsement extends our existing additional insured coverage to include the property owners' members, managers, partners and spouses.

Commercial General Liability Newly Acquired or Formed Real Estate Organizations Endorsement – 421-0481 02 08:

This optional endorsement is tailored to fit the needs of an insured owning and managing commercial real estate. Real Estate organizations usually are structured as Limited Liability Companies, Limited Liability Partnerships or Limited Partnerships. The newly acquired provisions in standard ISO based policies do not extend to these types of entities. This endorsement provides coverage for 90 days for these types of newly formed or acquired organizations.

If you should have any questions or need additional information, please feel free to contact our office. Thank you for your time and attention to this matter

## Company and Contact

### Filing Contact Information

Sylvie Bosunga, State Filing Consultant sbosunga@hanover.com  
 440 Lincoln Street (508) 855-8136 [Phone]  
 Worcester, MA 01653 (508) 635-0703[FAX]

### Filing Company Information

Hanover American Insurance Company	CoCode: 36064	State of Domicile: New Hampshire
440 Lincoln Street	Group Code: 88	Company Type: Property & Casualty
Worcester, MA 01653	Group Name: The Hanover Ins Group	State ID Number:
(508) 855-1000 ext. [Phone]	FEIN Number: 04-3063898	
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Massachusetts Bay Insurance Company	CoCode: 22306	State of Domicile: New Hampshire
440 Lincoln Street	Group Code: 88	Company Type: Property &

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Casualty

Worcester, MA 01653

(508) 855-1000 ext. [Phone]

The Hanover Insurance Company  
440 Lincoln Street

Worcester, MA 01653

(508) 855-1000 ext. [Phone]

Group Name: The Hanover Ins  
Group

FEIN Number: 04-2217600

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CoCode: 22292

Group Code: 88

Group Name: The Hanover Ins  
Group

FEIN Number: 13-5129825

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State ID Number:

State of Domicile: New Hampshire

Company Type: Property &  
Casualty

State ID Number:

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## Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Hanover American Insurance Company	\$0.00	05/15/2008	
Massachusetts Bay Insurance Company	\$0.00	05/15/2008	
The Hanover Insurance Company	\$0.00	05/15/2008	

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
0021728791	\$50.00	05/14/2008

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Edith Roberts	05/27/2008	05/27/2008

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## Disposition

Disposition Date: 05/27/2008

Effective Date (New):

Effective Date (Renewal):

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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 Project Name/Number: *Commercial General Liability; Real Estate Advantage/GL-CW-08164-01F*

<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Uniform Transmittal Document-Property & Casualty	Approved	Yes
<b>Form</b>	Commercial General Liability Real Estate Additional Insured Endorsement	Approved	Yes
<b>Form</b>	Commercial General Liability Newly Acquired or Formed Real Estate Organizations Endorsement	Approved	Yes

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## Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Commercial General Liability Real Estate Additional Insured Endorsement	421-0480	02 08	Endorsement/Amendment/Conditions	New	0.00	421-0480 0208 real estate additional insured endt.pdf
Approved	Commercial General Liability Newly Acquired or Formed Real Estate Organizations Endorsement	421-0481	02 08	Endorsement/Amendment/Conditions	New	0.00	421-0481 0208 newly acquired or formed real estate organization s endt.pdf

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**COMMERCIAL GENERAL LIABILITY REAL ESTATE ADDITIONAL INSURED ENDORSEMENT**

This endorsement modifies insurance provided under the following:

**COMMERCIAL GENERAL LIABILITY COVERAGE PART**

The following is added to **Section II - Who Is An insured**

Paragraph **4.** is added as follows:

For any Additional Insured to this policy that is a Real Estate Organization and is a Limited Liability Company, Limited Liability Partnership or a Limited Partnership, the following are also additional insureds:

- a. their members
- b. their managers
- c. their partners and their spouses

but only with respect to the conduct of your business.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## COMMERCIAL GENERAL LIABILITY NEWLY ACQUIRED OR FORMED REAL ESTATE ORGANIZATIONS ENDORSEMENT

This endorsement modifies insurance provided under the following:

### COMMERCIAL GENERAL LIABILITY COVERAGE PART

Under Section II – Who is an Insured, is added:

#### 4. Newly Acquired or Formed Real Estate Organizations

Any newly formed or acquired Limited Liability Company, Limited Partnerships and Limited Liability Partnerships and over which you maintain majority ownership or controlling interest, will qualify as a Named Insured if there is no other insurance available to the organization. However:

- a. Coverage under this provision is afforded only until the 90th day after you acquire or form the organization or the end of the policy period, whichever is earlier;
- b. Coverage under this provision is afforded only to organizations formed or acquired for the sole purpose of renting or maintenance of real estate property. No coverage applies to newly formed or acquired construction organizations.

- c. Coverage A does not apply to “bodily injury” or “property damage” that occurred before you acquired or formed the organization; and
- d. Coverage B does not apply to “personal and advertising injury” arising out of an offense committed before you acquired or formed the organization.
- e. This coverage does not respond to joint ventures or other forms of partnerships.
- f. This coverage does not apply to newly acquired or formed organizations prior to the inception date of this policy.

No person or organization is an insured with respect to the conduct of any past partnerships, joint ventures, Limited Liability Companies, Limited Partnerships, or Limited Liability Partnerships that are not shown as a Named Insured in the Declarations.

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## **Rate Information**

Rate data does NOT apply to filing.

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## Supporting Document Schedules

**Satisfied -Name:** Uniform Transmittal Document-  
Property & Casualty

**Review Status:** Approved 05/27/2008

**Comments:**

**Attachments:**

PC TD-1 forms.pdf

PC FFS-1.pdf

## Property & Casualty Transmittal Document

<b>1. Reserved for Insurance Dept. Use Only</b>	<b>2. Insurance Department Use only</b>
	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

<b>3. Group Name</b>	<b>Group NAIC #</b>
The Hanover Insurance Company	0088

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
The Hanover Insurance Company	NH	22292	13-5129825	
Massachusetts Bay Insurance Company	NH	22306	04-2217600	
Hanover American Insurance Company	NH	36064	04-3063898	

<b>5. Company Tracking Number</b>	<b>GL-CW-08164-01F</b>
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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
	Sylvie N. Bosunga 440 Lincoln Street Worcester, MA 01653	State Filings Consultant	(508) 855-8136	(508) 635-0703	sbosunga@hanover.com

7. Signature of authorized filer	
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8. Please print name of authorized filer	Sylvie N. Bosunga
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**Filing information** (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	17.0 Other Liability – Claims Made/Occurrence
10. Sub-Type of Insurance (Sub-TOI)	17.0001 Commercial General Liability
11. State Specific Product code(s) (if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	Real Estate Advantage
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: 06/15/2008                      Renewal: 06/15/2008
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	05/15/2008
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—**

<b>20. This filing transmittal is part of Company Tracking #</b>	GL-CW-08164-01F
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<b>21. Filing Description</b> [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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The following endorsements modify and broaden coverage provided under the Commercial General Liability Coverage Part (CG 00 01):

**Commercial General Liability Real Estate Additional Insured Endorsement – 421-0480 02 08:**  
This optional endorsement is tailored to fit the needs of an insured owning and managing commercial real estate. It is common for property managers to purchase the building insurance on behalf of their clients. This endorsement extends our existing additional insured coverage to include the property owners' members, managers, partners and spouses.

**Commercial General Liability Newly Acquired or Formed Real Estate Organizations Endorsement – 421-0481 02 08:**  
This optional endorsement is tailored to fit the needs of an insured owning and managing commercial real estate. Real Estate organizations usually are structured as Limited Liability Companies, Limited Liability Partnerships or Limited Partnerships. The newly acquired provisions in standard ISO based policies do not extend to these types of entities. This endorsement provides coverage for 90 days for these types of newly formed or acquired organizations.

If you should have any questions or need additional information, please feel free to contact our office. Thank you for your time and attention to this matter

<b>22. Filing Fees</b> (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 #:** 0021728791

**Amount:** 50.00

\$50.00 Flat Fee for form filing

**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.)

<b>1.</b>	<b>This filing transmittal is part of Company Tracking #</b>	<b>GL-CW-08164-01F</b>			
<b>2.</b>	<b>This filing corresponds to rate/rule filing number</b> (Company tracking number of rate/rule filing, if applicable)	<b>GL-CW-08164-01R</b>			
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	Commercial General Liability Real Estate Additional Insured Endorsement	421-0480 02 08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02	Commercial General Liability Newly Acquired or Formed Real Estate Organizations Endorsement	421-0481 02 08	<input checked="" 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		