

SERFF Tracking Number: CNNA-125715055 State: Arkansas
Filing Company: The Cincinnati Insurance Company State Tracking Number: EFT \$50
Company Tracking Number: CCP-08-6015-AR
TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)
Product Name: CCP-08-6015-AR
Project Name/Number: /

Filing at a Glance

Company: The Cincinnati Insurance Company

Product Name: CCP-08-6015-AR

TOI: 01.0 Property

Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)

Filing Type: Form

SERFF Tr Num: CNNA-125715055 State: Arkansas

SERFF Status: Closed

Co Tr Num: CCP-08-6015-AR

Co Status:

Author: Sharon Whitaker

Date Submitted: 06/27/2008

State Tr Num: EFT \$50

State Status: Fees verified and received

Reviewer(s): Betty Montesi, Llyweyia Rawlins

Disposition Date: 06/30/2008

Disposition Status: Approved

Effective Date Requested (New): 01/01/2009

Effective Date Requested (Renewal): 01/01/2009

Effective Date (New): 01/01/2009

Effective Date (Renewal): 01/01/2009

State Filing Description:

General Information

Project Name:

Project Number:

Reference Organization:

Reference Title:

Filing Status Changed: 06/30/2008

State Status Changed: 06/30/2008

Corresponding Filing Tracking Number:

Filing Description:

At this time, we wish to file form(s) per the attached memorandum.

Status of Filing in Domicile: Pending

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

Final copies are attached for your review.

Filing fees will be sent through the Electronic Filing Fee System as a (EFT) filing.

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Please be advised that we work on a 90-days-in-advance schedule. As a result, we would appreciate your approval by October 1, 2008, for the software to be mailed to our agents on November 1, 2008, for the effective date of January 1, 2009.

Your approval is respectfully requested for use on policies effective on or after January 1, 2009.

Company and Contact

Filing Contact Information

Sharon Grubbs, Senior Filings Analyst sharon_grubbs@cinfin.com
 6200 S. Gilmore Road (513) 870-2091 [Phone]
 Fairfield, OH 45014

Filing Company Information

The Cincinnati Insurance Company CoCode: 10677 State of Domicile: Ohio
 6200 S. Gilmore Road Group Code: 244 Company Type:
 Fairfield, OH 45014 Group Name: State ID Number:
 (513) 870-2000 ext. [Phone] FEIN Number: 31-0542366

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	06/27/2008	21127480

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	06/30/2008	06/30/2008

SERFF Tracking Number: *CNNA-125715055* *State:* *Arkansas*
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Disposition

Disposition Date: 06/30/2008

Effective Date (New): 01/01/2009

Effective Date (Renewal): 01/01/2009

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
Supporting Document	MEMORANDUM	Approved	Yes
Form	MORTGAGE HOLDER'S INSURANCE COVERAGE SCHEDULE	Approved	Yes
Form	WINDSTORM OR HAIL PERCENTAGE DEDUCTIBLE	Approved	Yes
Form	PROPERTY COVERAGE PART AMENDATORY 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	MORTGAGE HOLDER'S INSURANCE COVERAGE SCHEDULE	FA4067	11 07	Declaration	New s/Schedule		0.00	FA4067 11-07.pdf
Approved	WINDSTORM OR HAIL PERCENTAGE DEDUCTIBLE	FA 474	03 08	Other	Replaced	Replaced Form #:0.00 FA 474 12 07 Previous Filing #: CCP-08-6008-AR		FA474 03-08.pdf
Approved	PROPERTY COVERAGE PART AMENDATORY ENDORSEMENT	FA 4042	11 07	Endorsement/Amendment/Conditions	Replaced	Replaced Form #:0.00 FA 4042 04 04 Previous Filing #: CCP-05-6010-AR		FA4042 11-07.pdf

THE ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MORTGAGE HOLDER'S INSURANCE COVERAGE SCHEDULE

This endorsement provides supplementary information to be used with the following:

MORTGAGE HOLDER'S INSURANCE COVERAGE FORM

Coverage	Premium Base A - Type A Mortgages B - Type B Mortgages C - All Mortgages M - Applicable Mortgages T - Trusts	Rate (each)	Advance Premium
Coverage A.	A		\$
	B		\$
Coverage B.	T		\$
Coverage C.	C Included		
Optional Coverages (applicable if checked and premium shown):			
<input type="checkbox"/> Mortgage Interest Flood	M		\$
<input type="checkbox"/> Flood Hazard Determination Liability	C		\$
<input type="checkbox"/> Life and Disability Insurance Placement Liability	M		\$
<input type="checkbox"/> Mortgage Insurance Placement Liability	M		\$
<input type="checkbox"/> Seller/Service Liability	M		\$
<input type="checkbox"/> Title Liability	C		\$
The Mortgage Holder's Insurance Coverage Part is subject to an annual minimum premium.	Total Annual Premium		\$

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WINDSTORM OR HAIL PERCENTAGE DEDUCTIBLE

This endorsement modifies insurance provided under the following:

COMMERCIAL PROPERTY COVERAGE PART

SCHEDULE*

Location Number	Building Number	Windstorm or Hail Deductible Percentage
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The Windstorm or Hail Deductible, as shown in the Schedule, applies to "loss" to Covered Property caused directly or indirectly by Windstorm or Hail, regardless of any other cause or event that contributes concurrently or in any sequence to the "loss". If "loss" from a covered weather condition other than Windstorm or Hail occurs, and that "loss" would not have occurred but for the Windstorm or Hail, such "loss" shall be considered to be caused by Windstorm or Hail and therefore part of the Windstorm or Hail occurrence.

With respect to Covered Property at a location identified in the Schedule, no other deductible applies to Windstorm or Hail.

The Windstorm or Hail Deductible applies whenever there is an occurrence of Windstorm or Hail.

As used in this endorsement, the terms "specific insurance" and "blanket insurance" have the following meanings: Specific insurance covers each item of insurance (for example, each building or personal property in a building) under a separate Limit of Insurance. Blanket insurance covers two or more items of insurance (for example, a building and personal property in that building, or two buildings) under a single Limit of Insurance. Items of insurance and corresponding Limit(s) of Insurance are shown in the Declarations.

WINDSTORM OR HAIL DEDUCTIBLE CLAUSE

A. All Policies

1. A Deductible is calculated separately for and applies separately to:

* Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations.

- a. Each building, if two or more buildings sustain "loss":
 - b. The building and to personal property in that building, if both sustain "loss":
 - c. Personal property at each building, if personal property at two or more buildings sustains "loss":
 - d. Personal property in the open.
2. We will not pay for "loss" until the amount of "loss" exceeds the applicable Deductible. We will then pay the amount of "loss" in excess of that Deductible, up to the applicable Limit of Insurance, after any reduction required by any of the following: Coinsurance Condition, Agreed Value Optional Coverage, Additional Condition - Need for Adequate Insurance or Additional Condition - Need for Full Reports.
 3. When property is covered under the Coverage Extension for Newly Acquired or Constructed Property: In determining the amount, if any, that we will pay for "loss", we will deduct an amount equal to a percentage of the value(s) of the property at time of "loss". The applicable percentage for Newly Acquired or Constructed Property is the highest percentage shown in the Schedule for any "premises".

B. Calculation of the Deductible - Specific Insurance Other than Builders Risk

1. Property Not Subject to Value Reporting Forms

In determining the amount, if any, that we will pay for "loss", we will deduct an amount equal to the percentage (shown in the Schedule) of the Limit(s) of Insurance applicable to the property that has sustained "loss".

2. Property Subject to Value Reporting Forms

In determining the amount, if any, that we will pay for "loss", we will deduct an amount equal to the percentage (shown in the Schedule) of the value(s) of the property that has sustained "loss". The value(s) to be used are the latest value(s) shown in the most recent Report of Values on file with us.

However:

- a. If the most recent Report of Values shows less than the full value(s) of the property on the report dates, we will determine the deductible amount as a percentage of the full value(s) as of the report dates.
- b. If the first Report of Values is not filed with us prior to "loss", we will determine the deductible amount as a percentage of the applicable Limit(s) of Insurance.

C. Calculation of the Deductible - Blanket Insurance Other than Builders Risk

1. Property Not Subject to Value Reporting Forms

In determining the amount, if any, that we will pay for "loss", we will deduct an amount equal to the percentage (shown in the Schedule) of the value(s) of the property that has sustained "loss". The value(s) to be used are those shown in the most recent Statement of Values on file with us.

2. Property Subject to Value Reporting Forms

In determining the amount, if any, that we will pay for property that has sustained "loss", we will deduct an amount equal to the percentage (shown in the Schedule) of the value(s) of that property as of the time of "loss".

D. Calculation of the Deductible - Builders Risk Insurance

1. Builders Risk Other than Reporting Form

In determining the amount, if any, that we will pay for property that has sustained "loss", we will deduct an amount equal to the percentage (shown in the Schedule) of the actual cash value(s) of that property as of the time of "loss".

2. Builders Risk Reporting Form

In determining the amount, if any, that we will pay for "loss", we will deduct an amount equal to the percentage (shown in the Schedule) of the value(s) of the property that has sustained "loss". The values(s) to be used are the actual cash value(s) shown in the most recent Report of Values on file with us.

However:

- a. If the most recent Report of Values shows less than the actual cash value(s) of the property on the report date, we will determine the deductible amount as a percentage of the actual cash value(s) as of the report date.
- b. If the first Report of Values is not filed with us prior to "loss", we will determine the deductible amount as a percentage of the actual cash value(s) of the property as of the time of "loss".

EXAMPLES - APPLICATION OF DEDUCTIBLE:

Example #1 - Specific Insurance (B.1.)

The amount of "loss" to the damaged building is \$60,000.

The value of the damaged building at time of "loss" is \$100,000. The Coinsurance percentage shown in the Declarations is 80%; the minimum Limit of Insurance needed to meet the coinsurance requirement is \$80,000 (80% of \$100,000).

The **actual** Limit of Insurance on the damaged building is \$70,000.

The Deductible is 1%.

- Step (1): \$70,000 ÷ \$80,000 = .875
- Step (2): \$60,000 X .875 = \$52,500
- Step (3): \$70,000 X 1% = \$700
- Step (4): \$52,500 - \$700 = \$51,800

The most we will pay is \$51,800. The remainder of the "loss", \$8,200, is not covered due to the Coinsurance penalty for inadequate insurance (steps

(1) and (2) and the application of the Deductible (steps (3) and (4)).

Example #2 - Specific Insurance (B.1.)

The amounts of "loss" to the damaged property are \$60,000 (building) and \$40,000 (business personal property in building).

The value of the damaged building at time of "loss" is \$100,000. The value of the business personal property in that building is \$80,000. The Coinsurance percentage shown in the Declarations is 80%; the minimum Limits of Insurance needed to meet the coinsurance requirement are \$80,000 (80% of \$100,000) for the building and \$64,000 (80% of \$80,000) for the business personal property.

The **actual** Limits of Insurance on the damaged property are \$80,000 on the building and \$64,000 on the business personal property (therefore no Coinsurance penalty).

The Deductible is 2%.

Building

Step (1): $\$80,000 \times 2\% = \$1,600$
Step (2): $\$60,000 - \$1,600 = \$58,400$

Business Personal Property

Step (1): $\$64,000 \times 2\% = \$1,280$
Step (2): $\$40,000 - \$1,280 = \$38,720$

The most we will pay is \$97,120. That portion of the total "loss" not covered due to application of the Deductible is \$2,880.

Example #3 - Blanket Insurance (C.1.)

The sum of the values of Building #1 (\$500,000), Building #2 (\$500,000) and Building #3 (\$1,000,000), as shown in the most recent Statement of Values on file with us, is \$2,000,000.

The Coinsurance percentage shown in the Declarations is 90%; the minimum Blanket Limit of Insurance needed to meet the coinsurance requirement is \$1,800,000 (90% of \$2,000,000).

The **actual** Blanket Limit of Insurance covering Buildings #1, #2 and #3, shown in the Declarations, is \$1,800,000 (therefore no Coinsurance penalty).

Buildings #1 and #2 have sustained damage; the amounts of "loss" to these buildings are \$40,000 (Building #1) and \$20,000 (Building #2).

The Deductible is 2%.

Building #1

Step (1): $\$500,000 \times 2\% = \$10,000$
Step (2): $\$40,000 - \$10,000 = \$30,000$

Building #2

Step (1): $\$500,000 \times 2\% = \$10,000$
Step (2): $\$20,000 - \$10,000 = \$10,000$

The most we will pay is \$40,000. That portion of the total "loss" not covered due to application of the Deductible is \$20,000.

Example #4 - Blanket Insurance (C.1.)

The sum of the values of Building #1 (\$500,000), Building #2 (\$500,000), Business Personal Property at Building #1 (\$250,000) and Business Personal Property at Building #2 (\$250,000), as shown in the most recent Statement of Values on file with us, is \$1,500,000.

The Coinsurance percentage shown in the Declarations is 90%; the minimum Blanket Limit of Insurance needed to meet the coinsurance requirement is \$1,350,000 (90% of \$1,500,000).

The **actual** Blanket Limit of Insurance covering Buildings #1 and #2 and Business Personal Property at Buildings #1 and #2, shown in the Declarations, is \$1,350,000. Therefore there is no Coinsurance penalty.

Building #1 and Business Personal Property at Building #1 have sustained damage; the amounts of "loss" are \$95,000 (Building) and \$5,000 (Business Personal Property).

The Deductible is 5%.

Building

Step (1): $\$500,000 \times 5\% = \$25,000$
Step (2): $\$95,000 - \$25,000 = \$70,000$

Business Personal Property

Step (1): $\$250,000 \times 5\% = \$12,500$

The "loss", \$5,000, does not exceed the deductible.

The most we will pay is \$70,000. The remainder of the building "loss", \$25,000, is not covered due to application of the Deductible. There is no "loss" payment for the business personal property.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PROPERTY COVERAGE PART AMENDATORY ENDORSEMENT

This endorsement modifies insurance provided under the following:

**COMMERCIAL PROPERTY COVERAGE PART
MORTGAGE HOLDER'S INSURANCE COVERAGE PART**

A. Gutters and Downspouts

BUILDING AND PERSONAL PROPERTY COVERAGE FORM (INCLUDING SPECIAL CAUSES OF LOSS), SECTION A. COVERAGE, 3. Covered Causes of Loss, c. Limitations, (1) Limitations - Various Types of Property, (f) Gutters and Downspouts is deleted in its entirety.

B. Pollutant Definition

BUILDING AND PERSONAL PROPERTY COVERAGE FORM (INCLUDING SPECIAL CAUSES OF LOSS), SECTION G. DEFINITIONS, 13. "Pollutants" and **MORTGAGE HOLDER'S INSURANCE COVERAGE FORM, SECTION V. DEFINITIONS, 18. "Pollutants"** are deleted in their entirety and replaced by the following definition:

"Pollutants" means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals, petroleum, petroleum products and petroleum by-products, and waste. Waste includes materials to be recycled, reconditioned or reclaimed. "Pollutants" include but are not limited to substances which are generally recognized in industry or government to be harmful or toxic to persons, property, or the environment regardless of whether injury or damage is caused directly or indirectly by the "pollutants" and whether:

- a.** You are regularly or otherwise engaged in activities which taint or degrade the environment; or
- b.** You use, generate or produce the "pollutant".

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Product Name: *CCP-08-6015-AR*
Project Name/Number: /

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 06/30/2008

Comments:

Attachments:

F777AR.pdf

F778AR_307[1].pdf

Satisfied -Name: MEMORANDUM **Review Status:** Approved 06/30/2008

Comments:

Attachment:

FSMEMO1.pdf

20. This filing transmittal is part of Company Tracking #	CCP-08-6015-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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See Memorandum

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 FILING
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.)**

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.)

1.	This filing transmittal is part of Company Tracking #	CCP-08-6015-AR			
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)	N/A			
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	WINDSTORM OR HAIL PERCENTAGE DEDUCTIBLE	FA 474 03 08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	FA 474 12 07	CCP-08-6008-AR
02	PROPERTY COVERAGE PART AMENDATORY ENDORSEMENT	FA 4042 11 07	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	FA 4042 04 04	CCP-05-6010-AR
03	MORTGAGE HOLDER'S INSURANCE COVERAGE SCHEDULE	FA 4067 11 07	<input checked="" 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		

**ARKANSAS
DIVISION FIVE - COMMERCIAL PROPERTY
FORMS MEMORANDUM**

NEW FORM	OLD FORM	TITLE/DESCRIPTION OF CHANGE
FA 474 03 08	FA 474 12 07	WINDSTORM OR HAIL PERCENTAGE DEDUCTIBLE Revised the SCHEDULE to remove the instructions regarding the available deductible percentages.
FA 4042 11 07	FA 4042 04 04	PROPERTY COVERAGE PART AMENDATORY ENDORSEMENT "Mortgage Interest" was amended to "Mortgage Holder's Insurance" to coincide with a change to the form name. In item B., "SECTION L." was amended to "SECTION V." and the definition number was amended from 9. to 18. to coincide with form revisions.
FA 4067 11 07	-----	MORTGAGE HOLDER'S INSURANCE COVERAGE SCHEDULE New schedule (showing rate and advance premium for each Coverage Part) created for use with Mortgage Holder's Insurance Coverage Part Declarations.