

SERFF Tracking Number: MRKB-125697115 State: Arkansas  
Filing Company: Markel Insurance Company State Tracking Number: EFT \$50  
Company Tracking Number: 0805FF044  
TOI: 09.0 Inland Marine Sub-TOI: 09.0005 Other Commercial Inland Marine  
Product Name: Horse Equipment  
Project Name/Number: Animal Liability Inland Marine Forms/0805FF044

## Filing at a Glance

Company: Markel Insurance Company

Product Name: Horse Equipment

TOI: 09.0 Inland Marine

Sub-TOI: 09.0005 Other Commercial Inland Marine

Filing Type: Form

SERFF Tr Num: MRKB-125697115 State: Arkansas

SERFF Status: Closed

Co Tr Num: 0805FF044

Co Status: Sent to DOI for Approval Reviewer(s): Betty Montesi, Llyweyia Rawlins

Author: Wilfredo Mejia

Date Submitted: 06/16/2008

State Tr Num: EFT \$50

State Status: Fees verified and received

Disposition Date: 06/18/2008

Disposition Status: Approved

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

Effective Date Requested (Renewal): 12/01/2008

Effective Date (New): 10/01/2008

Effective Date (Renewal): 12/01/2008

State Filing Description:

## General Information

Project Name: Animal Liability Inland Marine Forms

Project Number: 0805FF044

Reference Organization: N/A

Reference Title: N/A

Filing Status Changed: 06/18/2008

State Status Changed: 06/18/2008

Corresponding Filing Tracking Number:

Filing Description:

Markel Insurance Company is filing the following new commercial inland marine independent coverage forms.

Status of Filing in Domicile: Pending

Domicile Status Comments:

Reference Number: N/A

Advisory Org. Circular: N/A

Deemer Date:

MIM 121 (04/08) – Riding Clubs And Hunt Clubs Horse Equipment Coverage Form - This new optional form replaces our currently used forms MIM103 Riding Club or Hunt Club – Non-owned Horse Equipment Coverage Form and MIM104 Riding Club or Hunt Club - Owned Horse Equipment Coverage Form. The new form combines the coverages offered in MIM103 and MIM104 into one form. The form provides named perils coverage for horse equipment that is

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owned by the riding club and/or hunt club. In addition, this form provides named perils coverage for non-owned horse equipment that the insured is found legally liable. Both coverage items are provided with flexible coverage limits and choice of available deductibles.

MIM 122 (04/08) – Owned Horse Equipment Coverage Form - This new optional form replaces MIM102 Owned Tack & Saddlery Floater Endorsement and provides named perils coverage for horse equipment owned by the named insured. The coverage is provided with flexible coverage limits and choice of available deductibles.

## Company and Contact

### Filing Contact Information

Wilfredo Mejia, Regulatory Compliance wmejia@markelcorp.com  
 Specialist  
 4600 Cox Road (800) 431-1270 [Phone]  
 Glen Allen, VA 23060 (804) 527-7900[FAX]

### Filing Company Information

Markel Insurance Company	CoCode: 38970	State of Domicile: Illinois
4600 Cox Road	Group Code: 785	Company Type: Commercial
		Property & Casualty
Glen Allen, VA 23060	Group Name:	State ID Number:
(800) 431-1270 ext. [Phone]	FEIN Number: 36-3101262	

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## Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Markel Insurance Company	\$50.00	06/16/2008	20925040

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	06/18/2008	06/18/2008

*SERFF Tracking Number:*      *MRKB-125697115*                      *State:*                      *Arkansas*  
*Filing Company:*              *Markel Insurance Company*                      *State Tracking Number:*      *EFT \$50*  
*Company Tracking Number:*      *0805FF044*  
*TOI:*                      *09.0 Inland Marine*                      *Sub-TOI:*                      *09.0005 Other Commercial Inland Marine*  
*Product Name:*              *Horse Equipment*  
*Project Name/Number:*      *Animal Liability Inland Marine Forms/0805FF044*

## **Disposition**

Disposition Date: 06/18/2008

Effective Date (New): 10/01/2008

Effective Date (Renewal): 12/01/2008

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: MRKB-125697115 State: Arkansas  
 Filing Company: Markel Insurance Company State Tracking Number: EFT \$50  
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 TOI: 09.0 Inland Marine Sub-TOI: 09.0005 Other Commercial Inland Marine  
 Product Name: Horse Equipment  
 Project Name/Number: Animal Liability Inland Marine Forms/0805FF044

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Filing Letter	Approved	Yes
Supporting Document	Filing Memorandum	Approved	Yes
Form	Riding Clubs And Hunt Clubs Horse Equipment Coverage Form	Approved	Yes
Form	Owned Horse Equipment Coverage Form	Approved	Yes

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 Product Name: Horse Equipment  
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## Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Riding Clubs And Hunt Clubs Horse Equipment Coverage Form	MIM121	04/08	Policy/Coverage New Form		0.00	MIM12108.pdf
Approved	Owned Horse Equipment Coverage Form	MIM122	04/08	Policy/Coverage New Form		0.00	MIM12208.pdf

# MARKEL INSURANCE COMPANY

## RIDING CLUBS AND HUNT CLUBS HORSE EQUIPMENT COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy, the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the Company providing this coverage.

Other words and phrases that appear in quotation marks have special meaning.

### SCHEDULE

	Limit of Insurance	Deductible
Non-Owned Horse Equipment	\$	\$
Owned Horse Equipment	\$	\$

#### A. Coverage

##### 1. Non-Owned Horse Equipment

a. If a limit is shown in the SCHEDULE, we will pay up to Limit of Insurance shown in the Schedule of this Coverage that the insured becomes legally obligated to pay as damages to Covered Property from any Covered Cause of Loss.

##### b. Covered Property

Covered Property as used in this Coverage Form means horse equipment, tack (excluding saddles), jumps, and signs used for the care of, or used on horses provided that the club or its members does not own and in the club's care, custody and control.

##### 2. Owned Horse Equipment

a. If a limit is shown in the SCHEDULE, we will pay up to the Limit of Insurance shown in the Schedule for loss or damage to Covered Property from any Covered Cause of Loss.

##### b. Covered Property

Covered Property as used in the Coverage Form means any club owned horse equipment, tack (excluding saddles), jumps and signs (excluding individual club member's owned equipment, tack, jumps and signs) directly relating to horse club activities.

#### B. Covered Causes of Loss

1. As respects this Coverage Form, Covered Causes of Loss means the following:

- a. Fire,
- b. Lightning,
- c. Explosion,
- d. Windstorm or Hail,
- e. Smoke, or
- f. Theft.

2. Cap On Certified Terrorism Losses

a. "Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Act. The criteria contained in the Terrorism Risk Insurance Act for a "certified act of terrorism" include the following:

- (1) The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
- (2) The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceeds \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

#### **b. Application Of Exclusions**

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss that would otherwise be excluded under this Coverage Part or Policy, such as losses excluded by the Nuclear Hazard Exclusion or the War And Military Action Exclusion.

### **C. Exclusions**

1. We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss or damage.

#### **a. Government Action**

Seizure or destruction of property by order of government authority. But we will pay for loss or damage caused by or resulting from acts of destruction ordered by governmental authority and taken at the time of a fire to prevent its spread.

#### **b. Nuclear Hazard**

- (1) Any weapon employing atomic fission or fusion; or
- (2) Nuclear reaction or radiation, or radioactive contamination from any other cause. But if nuclear reaction or radiation, or radioactive contamination results in fire, we will pay for direct loss or damage caused by that fire.

#### **c. War and Military Action**

- (1) War, including undeclared or civil war;
- (2) Warlike action by a military force in hindering or defending against an actual or expected attack, by a government, sovereign or other authority using military personnel or other agents; or
- (3) Insurrection, rebellion, revolution, usurped power or action taken by governmental authority in hindering or defending against any of these.

Exclusions C.1.a. through C.1.c. apply whether or not the loss event results in widespread damage or affects a substantial area.

2. We will not pay for loss or damage caused by or resulting from any of the following:

- a. Theft from any unattended vehicle unless at the time of theft its windows, doors, and compartments were closed and locked and there are visible signs that the theft was the result of forced entry.
- b. Delay, loss of use, loss of market or any other consequential loss.
- c. Unexplained disappearance.
- d. Shortage found upon taking inventory.
- e. Dishonest or criminal act committed by:
  - (1) You, any of your partners, employees, directors, trustees, or authorized representatives;
  - (2) A manager or a member if you are a limited liability company;
  - (3) Anyone else with an interest in the property, or their employees or authorized representatives; or
  - (4) Anyone else to whom the property is entrusted for any purpose.

This exclusion applies whether or not such person is acting alone or in collusion with other persons or such act occurs during the hours of employment.

- f. Any repairing, restoration or retouching of the Covered Property.
- g. Marring, scratching, chipping or denting.
- h. Voluntary parting with any property by you or anyone entrusted with the property if induced to do so by any fraudulent scheme, trick, device or false pretense.

3. We will not pay for loss or damage caused by or resulting from any of the following. But if loss or damage by a Covered Cause of Loss results, we will pay for the loss or damage caused by that Covered Cause of Loss.

- a. Wear and tear.
- b. Any quality in the property that causes it to damage or destroy itself, gradual deterioration.
- c. Insects, vermin or rodents.

### **D. Deductible**

We will not pay for loss or damage in any one occurrence until the amount of the adjusted loss or damage before applying the applicable Limits of Insurance exceeds the Deductible shown in the SCHEDULE of this Coverage Form. We will then pay the amount of the adjusted loss or damage in excess of the Deductible, up to the applicable Limit of Insurance.

## E. Additional Condition

The following condition applies in addition to the Commercial Inland Marine Conditions and the Common Policy Conditions:

### 1. Coverage Territory

- a. We will cover property wherever located within:
  - (1) The United States of America (including its territories and possessions);
  - (2) Puerto Rico; and
  - (3) Canada.
- b. We also cover property being shipped by air within and between points in Paragraph a.

## F. Additional Exclusions

### Mold

We will not pay for loss or damage caused directly or indirectly by "mold" existing, emanating or moving anywhere indoors and outdoors. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

This exclusion applies to:

1. The actual, alleged or threatened discharge, dispersal, seepage, migration, release, escape, presence, growth or reproduction of "mold" as well as testing for, monitoring, cleaning up, removing, abating, mitigating, remediating, disposing, containing, treating, detoxifying or neutralizing, or in any way responding to or assessing the concentration or effect of "mold"; and
2. The cost of rebuilding, restoring, repairing or replacing any real or personal property, diminution in property value or any consequential loss, damage or expense caused directly or indirectly by or resulting directly or indirectly from "mold".

### Pollutant Clean Up or Removal

We will not pay for:

1. The expense or cost to extract "pollutants" from land or water regardless of whether the discharge, dispersal, seepage, migration, release or escape of pollutants results from a Covered Cause of Loss or not.

However, this exclusion does not apply to loss or damage to Covered Property that arises out of heat, smoke or fumes from a "hostile fire".

## 2. Any loss, cost or expense arising out of any:

- (a) Request, demand, order or statutory or regulatory requirement that any insured or others test for, monitor, clean up, remove, contain, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants"; or
- (b) Claim or suit by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of "pollutants".

As used in this Coverage Form, the following terms have the following meanings:

"Mold" means any permanent or transient fungus, mold, mildew or mycotoxin, or any of the spores, scents, or by-products resulting therefrom regardless of whether they are determined to cause loss or damage.

"Hostile fire" means one which becomes uncontrollable or breaks out from where it was intended to be.

"Pollutants" means any solid, liquid or gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

## MARKEL INSURANCE COMPANY

# OWNED HORSE EQUIPMENT COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy, the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the Company providing this coverage.

Other words and phrases that appear in quotation marks have special meaning.

### SCHEDULE

#### LIMITS OF INSURANCE

##### (A) **Unscheduled Horse Equipment**

The most we will pay for loss in any one occurrence for all Horse Equipment is \$\_\_\_\_\_.

The most we will pay for loss to any one item of Horse Equipment is \$\_\_\_\_\_.

##### (B) **Scheduled Horse Equipment**

(The limit shown in this Schedule is the most that we will pay for loss or damage to an item of **Scheduled Horse Equipment**.)

<u>Description</u>	<u>Value</u>
1.	\$
2.	\$
3.	\$
4.	\$
5.	\$

Schedule attached

**Deductible:** \$\_\_\_\_\_ per Occurrence

#### **A. Coverage**

We will pay for direct physical loss or damage to your Covered Property from any Covered Causes of Loss.

#### **B. Covered Property**

As respects this Coverage Form, Covered Property means any horse equipment owned by you used to ride a horse. This includes but is not limited to: saddles; bits; caparison; cinches or girths; hames; harnesses; headgear; martingales; horse blanket, saddle blankets or saddlecloths; and yokes.

#### **C. Covered Causes of Loss**

1. As respects this Coverage Form, Covered Causes of Loss means the following:

- a. Fire,
- b. Lightning,
- c. Explosion,
- d. Windstorm or Hail,
- e. Smoke, and
- f. Theft.

## 2. Cap On Certified Terrorism Losses

a. "Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Act. The criteria contained in the Terrorism Risk Insurance Act for a "certified act of terrorism" include the following:

- (1) The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
- (2) The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceeds \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

### b. Application Of Exclusions

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss that would otherwise be excluded under this Coverage Part or Policy, such as losses excluded by the Nuclear Hazard Exclusion or the War And Military Action Exclusion.

## D. Exclusions

1. We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss or damage.

### a. Government Action

Seizure or destruction of property by order of government authority. But we will pay for loss or damage caused by or resulting from acts of destruction ordered by governmental authority and taken at the time of a fire to prevent its spread.

### b. Nuclear Hazard

- (1) Any weapon employing atomic fission or fusion; or
- (2) Nuclear reaction or radiation, or radioactive contamination from any other cause. But if nuclear reaction or radiation, or radioactive contamination results in fire, we will pay for direct loss or damage caused by that fire.

### c. War and Military Action

- (1) War, including undeclared or civil war;
- (2) Warlike action by a military force in hindering or defending against an actual or expected attack, by a government, sovereign or other authority using military personnel or other agents; or
- (3) Insurrection, rebellion, revolution, usurped power or action taken by governmental authority in hindering or defending against any of these.

Exclusions **C.1.a.** through **C.1.c.** apply whether or not the loss event results in widespread damage or affects a substantial area.

2. We will not pay for loss or damage caused by or resulting from any of the following:

- a. Theft from any unattended vehicle unless at the time of theft its windows, doors, and compartments were closed and locked and there are visible signs that the theft was the result of forced entry.
- b. Delay, loss of use, loss of market or any other consequential loss.
- c. Unexplained disappearance.
- d. Shortage found upon taking inventory.
- e. Dishonest or criminal act committed by:
  - (1) You, any of your partners, employees, directors, trustees, or authorized representatives;
  - (2) A manager or a member if you are a limited liability company;
  - (3) Anyone else with an interest in the property, or their employees or authorized representatives; or
  - (4) Anyone else to whom the property is entrusted for any purpose.

This exclusion applies whether or not such person is acting alone or in collusion with other persons or such act occurs during the hours of employment.

- f. Any repairing, restoration or retouching of the Covered Property.
- g. Marring, scratching, chipping or denting.

- h. Voluntary parting with any property by you or anyone entrusted with the property if induced to do so by any fraudulent scheme, trick, device or false pretense.
3. We will not pay for loss or damage caused by or resulting from any of the following. But if loss or damage by a Covered Cause of Loss results, we will pay for the loss or damage caused by that Covered Cause of Loss.
- a. Wear and tear.
  - b. Any quality in the property that causes it to damage or destroy itself, gradual deterioration.
  - c. Insects, vermin or rodents.

**E. Deductible**

We will not pay for loss or damage in any one occurrence until the amount of the adjusted loss or damage before applying the applicable Limits of Insurance exceeds the Deductible shown in the SCHEDULE of this Coverage Form. We will then pay the amount of the adjusted loss or damage in excess of the Deductible, up to the applicable Limit of Insurance.

**F. Additional Condition**

The following condition applies in addition to the Commercial Inland Marine Conditions and the Common Policy Conditions:

**1. Coverage Territory**

- a. We will cover property wherever located within:
  - (1) The United States of America (including its territories and possessions);
  - (2) Puerto Rico; and
  - (3) Canada.
- b. We also cover property being shipped by air within and between points in Paragraph a.

**G. Additional Exclusions**

**Mold**

We will not pay for loss or damage caused directly or indirectly by "mold" existing, emanating or moving anywhere indoors and outdoors. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

This exclusion applies to:

- 1. The actual, alleged or threatened discharge, dispersal, seepage, migration, release, escape, presence, growth or reproduction of "mold" as well as testing for, monitoring, cleaning up, removing, abating, mitigating, remediating, disposing, containing, treating, detoxifying or neutralizing, or in any way responding to or assessing the concentration or effect of "mold"; and

- 2. The cost of rebuilding, restoring, repairing or replacing any real or personal property, diminution in property value or any consequential loss, damage or expense caused directly or indirectly by or resulting directly or indirectly from "mold".

**Pollutant Clean Up or Removal**

We will not pay for:

- 1. The expense or cost to extract "pollutants" from land or water regardless of whether the discharge, dispersal, seepage, migration, release or escape of pollutants results from a Covered Cause of Loss or not.

However, this exclusion does not apply to loss or damage to Covered Property that arises out of heat, smoke or fumes from a "hostile fire".

- 2. Any loss, cost or expense arising out of any:
  - (a) Request, demand, order or statutory or regulatory requirement that any insured or others test for, monitor, clean up, remove, contain, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants"; or
  - (b) Claim or suit by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of "pollutants".

As used in this Coverage Form, the following terms have the following meanings:

"Mold" means any permanent or transient fungus, mold, mildew or mycotoxin, or any of the spores, scents, or by-products resulting therefrom regardless of whether they are determined to cause loss or damage.

"Hostile fire" means one which becomes uncontrollable or breaks out from where it was intended to be.

"Pollutants" means any solid, liquid or gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

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Product Name: Horse Equipment  
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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 06/18/2008

**Comments:**

**Attachment:**  
NAIC PCTD.pdf

**Satisfied -Name:** Filing Letter **Review Status:** Approved 06/18/2008

**Comments:**

**Attachment:**  
Filing Letter.pdf

**Satisfied -Name:** Filing Memorandum **Review Status:** Approved 06/18/2008

**Comments:**

**Attachment:**  
Filing Memorandum.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: <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">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					

<b>3. Group Name</b>	<b>Group NAIC #</b>
Markel	785

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Markel Insurance Company	Illinois	38970	36-3101262	

<b>5. Company Tracking Number</b>	<b>0805FF044</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
	c/o Deidre Balbuena 4600 Cox Road Glen Allen VA 23060	VP-Product & Regulatory Services	1-800-431-1270 ext 7941	804-527-7900	wmejia@markelcorp.com

7. Signature of authorized filer	
8. Please print name of authorized filer	Deidre Balbuena

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

9. Type of Insurance (TOI)	Commercial Inland Marine
10. Sub-Type of Insurance (Sub-TOI)	Other Commercial Inland Marine
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	
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: 10-01-2008      Renewal: 12-01-2008

## Property & Casualty Transmittal Document---

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	06-15-2008
19.	Status of filing in domicile	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

20.	This filing transmittal is part of Company Tracking #	0804FF044
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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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Markel Insurance Company is filing the following new commercial inland marine independent coverage forms.

- **MIM 121 (04/08) – Riding Clubs And Hunt Clubs Horse Equipment Coverage Form** - This new optional form replaces our currently used forms MIM103 *Riding Club or Hunt Club – Non-owned Horse Equipment Coverage Form* and MIM104 *Riding Club or Hunt Club - Owned Horse Equipment Coverage Form*. The new form combines the coverages offered in MIM103 and MIM104 into one form. The form provides named perils coverage for horse equipment that is owned by the riding club and/or hunt club. In addition, this form provides named perils coverage for non-owned horse equipment that the insured is found legally liable. Both coverage items are provided with flexible coverage limits and choice of available deductibles.
  
- **MIM 122 (04/08) – Owned Horse Equipment Coverage Form** - This new optional form replaces MIM102 *Owned Tack & Saddlery Floater Endorsement* and provides named perils coverage for horse equipment owned by the named insured. The coverage is provided with flexible coverage limits and choice of available deductibles.

Rating for both of these forms is located on manual page MIC-AL-21 which we deskfiled under our company filing # 0804RR037 effective 8/01/08

22.	<b>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]
<p><b>Check #:</b> N/A - EFT  <b>Amount:</b> \$100.00 (2 companies                  at \$50 per company)</p> <p><b>Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.</b></p>	

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



## MARKEL CORPORATION

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4600 Cox Road Glen Allen, Virginia 23060-9817 P.O. Box 3870, Glen Allen, Virginia 23058-3870  
(804) 527-2700 (800) 431-1270 www.markelinsurance.com

June 16, 2008

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

RE: Markel Insurance Company, NAIC #785-38970  
Independent Commercial Inland Marine Forms  
Company Filing # 0805FF044

Honorable Bowman:

Markel Insurance Company wishes to file for your review our enclosed independent commercial inland marine coverage forms. Attached please find a copy of the new forms and a filing memorandum summarizing the use of the forms.

We trust you will find this filing in order. We wish to begin utilizing these forms effective on or after October 1, 2008 for new business and December 1, 2008 for renewals. Should you have any questions, please contact Meiji Mejia (800) 431-1270 extension 7941, by mail at the above address, or by e-mail at [wmejia@markelcorp.com](mailto:wmejia@markelcorp.com).

Sincerely,

Deidre Balbuena  
Vice President  
Product & Regulatory Services

**MARKEL INSURANCE COMPANY  
COMMERCIAL INLAND MARINE**

**FILING MEMORANDUM**

**New Forms**

Markel Insurance Company is filing the following new commercial inland marine independent coverage forms.

- **MIM 121 (04/08) – *Riding Clubs And Hunt Clubs Horse Equipment Coverage Form*** - This new optional form replaces our currently used forms MIM103 *Riding Club or Hunt Club – Non-owned Horse Equipment Coverage Form* and MIM104 *Riding Club or Hunt Club - Owned Horse Equipment Coverage Form*. The new form combines the coverages offered in MIM103 and MIM104 into one form. The form provides named perils coverage for horse equipment that is owned by the riding club and/or hunt club. In addition, this form provides named perils coverage for non-owned horse equipment that the insured is found legally liable. Both coverage items are provided with flexible coverage limits and choice of available deductibles.
- **MIM 122 (04/08) – *Owned Horse Equipment Coverage Form*** - This new optional form replaces MIM102 *Owned Tack & Saddlery Floater Endorsement* and provides named perils coverage for horse equipment owned by the named insured. The coverage is provided with flexible coverage limits and choice of available deductibles.

Rating for both of these forms is located on manual page MIC-AL-21, our desk-filed company company filing # 0804RR037 effective 8/1/08.

**Withdrawn Forms**

Please consider the following forms withdrawn from use.

- **MIM102 (9/95) *Owned Tack & Saddlery Floater Endorsement***
- **MIM103 (9/95) *Riding Club or Hunt Club – Non-owned Horse Equipment Coverage Form***
- **MIM104 (9/95) *Riding Club or Hunt Club - Owned Horse Equipment Coverage Form*.**