

SERFF Tracking Number: CNAB-125726948 State: Arkansas  
First Filing Company: Continental Insurance Company, ... State Tracking Number: EFT \$50  
Company Tracking Number: 08-F3186  
TOI: 17.2 Other Liability - Occurrence Only Sub-TOI: 17.2001 Commercial General Liability  
Product Name: Real Estate Gen. Liab. End  
Project Name/Number: Real Estate Gen. Liab. End/G-300660-A

## Filing at a Glance

Companies: Continental Insurance Company, American Casualty Company of Reading PA, National Fire Insurance Company of Hartford, Transportation Insurance Company, Valley Forge Insurance Company, Continental Casualty Company

Product Name: Real Estate Gen. Liab. End SERFF Tr Num: CNAB-125726948 State: Arkansas  
TOI: 17.2 Other Liability - Occurrence Only SERFF Status: Closed State Tr Num: EFT \$50  
Sub-TOI: 17.2001 Commercial General Liability Co Tr Num: 08-F3186 State Status: Fees verified and received  
Filing Type: Form Co Status: Reviewer(s): Betty Montesi, Edith Roberts  
Author: Mercy Marasigan Disposition Date: 07/15/2008  
Date Submitted: 07/09/2008 Disposition Status: Approved  
Effective Date Requested (New): 10/01/2008 Effective Date (New):  
Effective Date Requested (Renewal): 10/01/2008 Effective Date (Renewal):  
State Filing Description:

## General Information

Project Name: Real Estate Gen. Liab. End Status of Filing in Domicile: Pending  
Project Number: G-300660-A Domicile Status Comments: Pending review by the Dept. of Insurance  
Reference Organization: N/A Reference Number: N/A  
Reference Title: N/A Advisory Org. Circular: N/A  
Filing Status Changed: 07/15/2008  
State Status Changed: 07/15/2008 Deemer Date:  
Corresponding Filing Tracking Number:  
Filing Description:  
We are submitting new and optional endorsement G-300660-A Real Estate General Liability Endorsement for use with the ISO Commercial General Liability Coverage Part.

This new endorsement provides coverage extensions to meet the needs of the insured in the Real Estate Business.

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These coverage extensions are described in detail in the EXPLANATORY MEMORANDUM and/or in Item 21 of the NAIC P & C Transmittal Document.

This filing has no rate impact.

We respectfully request approval of this filing to be applicable to all policies written on and after September 1, 2008.

## Company and Contact

### Filing Contact Information

Mercy A. Marasigan, State Filing Analyst mercedes.marasigan@cna.com  
 333 S. Wabash (312) 822-6609 [Phone]  
 Chicago, IL 60685 (312) 755-2394[FAX]

### Filing Company Information

Continental Insurance Company	CoCode: 35289	State of Domicile: Pennsylvania
333 South Wabash	Group Code: 218	Company Type: Property and Casualty

37th Floor	Group Name: CNA Insurance	State ID Number:
Chicago, IL 60604	Companies	
(312) 822-4292 ext. [Phone]	FEIN Number: 13-5010440	
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American Casualty Company of Reading PA	CoCode: 20427	State of Domicile: Pennsylvania
333 South Wabash	Group Code: 218	Company Type: Property and Casualty

37th Floor	Group Name: CNA Insurance	State ID Number:
Chicago, IL 60604	Companies	
(312) 822-4292 ext. [Phone]	FEIN Number: 23-0342560	
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National Fire Insurance Company of Hartford	CoCode: 20478	State of Domicile: Illinois
333 South Wabash	Group Code: 218	Company Type: Property and Casualty

37th Floor

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Chicago, IL 60604 Group Name: CNA Insurance State ID Number:  
Companies  
(312) 822-4292 ext. [Phone] FEIN Number: 06-0464510  
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Transportation Insurance Company CoCode: 20494 State of Domicile: Illinois  
333 South Wabash Group Code: 218 Company Type: Property and  
Casualty

37th Floor  
Chicago, IL 60604 Group Name: CNA Insurance State ID Number:  
Companies  
(312) 822-4292 ext. [Phone] FEIN Number: 36-1877247  
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Valley Forge Insurance Company CoCode: 20508 State of Domicile: Pennsylvania  
333 South Wabash Group Code: 218 Company Type: Property and  
Casualty

37th Floor  
Chicago, IL 60604 Group Name: CNA Insurance State ID Number:  
Companies  
(312) 822-4292 ext. [Phone] FEIN Number: 23-1620527  
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Continental Casualty Company CoCode: 20443 State of Domicile: Illinois  
333 South Wabash Group Code: 218 Company Type: Property and  
Casualty

Chicago , IL 60604 Group Name: CNA Insurance State ID Number:  
Companies  
(312) 822-4292 ext. [Phone] FEIN Number: 36-2114545  
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## Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Continental Insurance Company	\$0.00	07/09/2008	
American Casualty Company of Reading PA	\$0.00	07/09/2008	
National Fire Insurance Company of Hartford	\$0.00	07/09/2008	
Transportation Insurance Company	\$0.00	07/09/2008	
Valley Forge Insurance Company	\$0.00	07/09/2008	
Continental Casualty Company	\$50.00	07/09/2008	21318209

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Edith Roberts	07/15/2008	07/15/2008

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## Disposition

Disposition Date: 07/15/2008

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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<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>Supporting Document</b>	Exp. Memo	Approved	Yes
<b>Form</b>	Real Estate Gen. Liab. End	Approved	Yes

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## Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Real Estate Gen. Liab. End	G-300660-A	04-2008	Endorsement/Amendment/Conditions		0.00	G-300660-A REAL ESTATE GEN LIAB ENDORSEM ENT.pdf



**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**  
**REAL ESTATE GENERAL LIABILITY ENDORSEMENT**

This endorsement modifies insurance provided under the following:

**COMMERCIAL GENERAL LIABILITY COVERAGE PART**

Coverage afforded under this extension of coverage endorsement does not apply to any person or organization covered as an additional insured on any other endorsement now or hereafter attached to this Coverage Part.

**I. BROADENED NAMED INSURED**

Any organization, other than a partnership or joint venture, over which a Named Insured shown in the Declarations maintained an ownership interest of more than 50% on the effective date of the policy will qualify as a Named Insured if there is no other similar insurance available to that organization. Any such organization will cease to qualify as a Named Insured as of the date during the policy period when a Named Insured shown in the Declarations no longer maintains an ownership interest of more than 50% in the organization.

This provision I. does not apply to any organization for which coverage is excluded by endorsement.

**II. NEWLY FORMED OR ACQUIRED ORGANIZATIONS**

**A.** Paragraph 3. of **SECTION II – WHO IS AN INSURED** is deleted and replaced by the following:

**3.** Any organization you newly acquire or form, other than a partnership or joint venture, and over which you maintain ownership or majority interest, will qualify as a Named Insured if there is no other similar insurance available to that organization. However:

- a.** Coverage under this provision is afforded only until the end of the policy period or the next anniversary of this policy's effective date after you acquire or form the organization, whichever is earlier;
- b.** Coverage **A** does not apply to "bodily injury" or "property damage" that occurred before you acquired or formed the organization; and
- c.** Coverage **B** does not apply to "personal and advertising injury" arising out of an offense committed before you acquired or formed the organization.

**B.** The last paragraph of **SECTION II – WHO IS AN INSURED** is deleted and replaced by the following:

Except as provided in Paragraph 3. above, provisions **I.** and **V.** of the Real Estate General Liability Endorsement, or by the attachment of another endorsement (if any), no person or organization is an insured with respect to the conduct of any current or past partnership, joint venture or limited liability company that is not shown as a Named Insured in the Declarations.

This provision **II.** does not apply to any organization for which coverage is excluded by endorsement.

**III. ADDITIONAL INSURED – TENANTS**

**A.** **Section II – Who Is An Insured** is amended to include as an insured any tenant of yours, (called additional insured) when you and such tenant have agreed in writing in a contract or agreement that such tenant be added as an additional insured on your policy, but only if the contract or agreement:

- 1.** Is in effect or becomes effective during the term of this policy; and
- 2.** Was executed prior to the:
  - a.** "Bodily injury" or "property damage"; or
  - b.** Offense that caused the "personal and advertising injury".

for which the additional insured seeks coverage under this policy.

**B.** The insurance provided to the additional insured is limited as follows:

- 1.** The tenant is an additional insured only where the tenant's liability is solely and directly caused by:
  - a.** Your acts or omissions; or
  - b.** The acts or omissions of those acting on your behalf, other than the additional insured or its employees;

in the performance of your ongoing operations at premises you own or operate.

- 2.** The insurance provided to the additional insured does not apply to liability arising out of the acts or omissions of the additional insured or its employees.

3. The Limits of Insurance applicable to the additional insured are those specified in the contract or agreement or in the Declarations of this policy, whichever is less. These Limits of Insurance are included within, and not in addition to, the Limits of Insurance shown in the Declarations.
4. The insurance provided to the additional insured does not apply to any "occurrence" or offense which takes place after the additional insured ceased to be your tenant at the premises where the "occurrence" or offense occurred.

#### IV. BLANKET WAIVER OF SUBROGATION

The **Transfer Of Rights Of Recovery Against Others To Us** Condition (**SECTION IV – COMMERCIAL GENERAL LIABILITY CONDITIONS**) is amended by the addition of the following:

We waive any right of recovery we may have against any person or organization because of payments we make for injury or damage arising out of your ongoing operations or "your work" done under a contract with that person or organization and included in the "products-completed operations hazard." This waiver applies only when you have agreed in writing to do so in a contract or agreement, but only if the contract or agreement:

1. Is in effect or becomes effective during the term of this policy; and
2. Was executed prior to loss.

#### V. EXTENDED ADDITIONAL INSURED COVERAGE

Any person or organization added by endorsement as an additional insured is an insured, but only to the extent described in the endorsement.

When the additional insured is:

1. An individual, then his/her spouse is an insured;
2. A partnership, then its partners and their spouses are insureds;
3. A limited liability company, then its members and managers are insureds;
4. An organization other than a partnership, joint venture, or limited liability company, then its executive officers, directors and shareholders are insureds;

but only with respect to locations and operations covered by the additional insured endorsement, and only with respect to their roles within their organizations.

<i>SERFF Tracking Number:</i>	<i>CNAB-125726948</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Product Name:</i>	<i>Real Estate Gen. Liab. End</i>		
<i>Project Name/Number:</i>	<i>Real Estate Gen. Liab. End/G-300660-A</i>		

## **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 07/15/2008

**Comments:**  
P & C Transmittal Document and Form Filing Schedule attached

**Attachments:**  
AR08-F3186 P & C Trans. Doc..pdf  
08-F3186 FF Schedule.pdf

**Satisfied -Name:** Exp. Memo **Review Status:** Approved 07/15/2008

**Comments:**  
Explanatory Memo attached

**Attachment:**  
08-F3186 EXP. MEMO.pdf



# Property & Casualty Transmittal Document—

<b>20.</b> This filing transmittal is part of Company Tracking #	08-F3186
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<b>21.</b> 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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The new endorsement G-300660 being submitted provides 5 coverage extensions to meet the needs of insureds in the Real Estate Industry.

1. Provision I. **BROADENED NAMED INSURED** allows for Named Insured status for organizations (other than joint ventures or partnerships) that are not shown in the Declarations which more than 50% owned by a Named Insured as of the inception date of the policy.

2. Provision II. **NEWLY FORMED OR ACQUIRED ORGANIZATIONS** allows for coverage for newly acquired or formed organizations (other than joint ventures or partnerships) from the date of formation or acquisition until the end of the policy period. Basic CGL does not allow such coverage for limited liability companies only for maximum of 90 days.

3. Provision III. **ADDITIONAL INSURED – TENANTS** allows additional insured status for tenants of the Named Insured where required by written contract. Coverage is limited to liability due to the Named Insured's acts or omissions or those acting on behalf of the Named Insured.

4. Provision IV. **BLANKET WAIVER OF SUBROGATION** waives any right of recovery we may have against any person or organization because of payments we make for injury or damage arising out of our Named Insured's ongoing operations or our Named Insured's work done under a contract with that person or organization and included in the "products-completed operations hazard"- where the Named Insured agreed to do so in a written contract or agreement that is in effect or becomes effective during the term of the policy; and was executed prior to loss.

5. Provision V. **EXTENDED ADDITIONAL INSURED COVERAGE** specifies that if individuals or certain types of organizations are included as an additional insured via endorsement to the policy, then certain other individuals will also be considered additional insured but only with respect to locations and operations covered by the additional insured endorsement, and only with respect to their roles within their organizations.

Example: If a corporation is added as an additional insured under the terms of an endorsement, then its executive officers, directors and shareholders are additional insureds as well – subject to the terms of that endorsement.

<b>22.</b> 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]
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Check #: EFT  
Amount: \$50.00

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

## 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>08-F3186</b>			
<b>2.</b>	<b>This filing corresponds to rate/rule filing number</b> (Company tracking number of rate/rule filing, if applicable)	<b>N/A</b>			
<b>3.</b>	<b>Form Name /Description/Synopsis</b>	<b>Form # Include Edition Date</b>	<b>Replacement or Withdrawn?</b>	<b>If replacement, give form # it replaces</b>	<b>Previous state filing number, if required by state</b>
01	Real Estate General Liability Endorsement	G-300660-A (Ed. 04/08)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02			<input 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		

**EXPLANATORY MEMORANDUM  
ID#08-F3186**

**RE: G-300660-A REAL ESTATE GENERAL LIABILITY  
ENDORSEMENT**

This optional endorsement provides 5 coverage extensions to meet the needs of insureds in the Real Estate Business:

1. Provision I. **BROADENED NAMED INSURED** allows for Named Insured status for organizations (other than joint ventures or partnerships) that are not shown in the Declarations which more than 50% owned by a Named Insured as of the inception date of the policy.
2. Provision II. **NEWLY FORMED OR ACQUIRED ORGANIZATIONS** allows for coverage for newly acquired or formed organizations (other than joint ventures or partnerships) from the date of formation or acquisition until the end of the policy period. Basic CGL does not allow such coverage for limited liability companies only for maximum of 90 days.
3. Provision III. **ADDITIONAL INSURED – TENANTS** allows additional insured status for tenants of the Named Insured where required by written contract. Coverage is limited to liability due to the Named Insured's acts or omissions or those acting on behalf of the Named Insured.
4. Provision IV. **BLANKET WAIVER OF SUBROGATION** waives any right of recovery we may have against any person or organization because of payments we make for injury or damage arising out of our Named Insured's ongoing operations or our Named Insured's work done under a contract with that person or organization and included in the "products-completed operations hazard"- where the Named Insured agreed to do so in a written contract or agreement that is in effect or becomes effective during the term of the policy; and was executed prior to loss.
5. Provision V. **EXTENDED ADDITIONAL INSURED COVERAGE** specifies that if individuals or certain types of organizations are included as an additional insured via endorsement to the policy, then certain other individuals will also be considered additional insured but only with respect to locations and operations covered by the additional insured endorsement, and only with respect to their roles within their organizations.

Example: If a corporation is added as an additional insured under the terms of an endorsement, then its executive officers, directors and shareholders are additional insureds as well – subject to the terms of that endorsement.

There is no additional premium charge for this endorsement.