

SERFF Tracking Number: EVST-125788895 State: Arkansas
Filing Company: Everest National Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: AR-CA-20025110
TOI: 20.0 Commercial Auto Sub-TOI: 20.0001 Business Auto
Product Name: Commercial Automobile
Project Name/Number: Pollution Change/CW-CA-20021216

Filing at a Glance

Company: Everest National Insurance Company

Product Name: Commercial Automobile

TOI: 20.0 Commercial Auto

Sub-TOI: 20.0001 Business Auto

Filing Type: Rule

Effective Date Requested (New): 11/01/2008

Effective Date Requested (Renewal): 11/01/2008

State Filing Description:

SERFF Tr Num: EVST-125788895

SERFF Status: Closed

Co Tr Num: AR-CA-20025110

Co Status:

Author: Vanessa King

Date Submitted: 08/25/2008

State: Arkansas

State Tr Num: EFT \$100

State Status: Fees verified and received

Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding

Disposition Date: 08/26/2008

Disposition Status: Exempt from Review

Effective Date (New): 11/01/2008

Effective Date (Renewal): 11/01/2008

General Information

Project Name: Pollution Change

Project Number: CW-CA-20021216

Reference Organization:

Reference Title:

Filing Status Changed: 08/26/2008

State Status Changed: 08/26/2008

Corresponding Filing Tracking Number:

Filing Description:

We are introducing endorsement EIL 01 510 – Pollution Changes, for use with our Commercial Auto business. This endorsement reinforces the intent of the pollution exclusion to state that it applies whether or not a pollutant is of essential or significant use to the insured's business.

We are also revising our company exception rule pages (where applicable) to reference this new endorsement.

Status of Filing in Domicile:

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

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Company and Contact

Filing Contact Information

Vanessa King, Manager, Filing and Regulation vanessa.king@everestre.com
 P.O. Box 830 (908) 604-3267 [Phone]
 Liberty Corner, NJ 07938-0830 (908) 604-3546[FAX]

Filing Company Information

Everest National Insurance Company CoCode: 10120 State of Domicile: Delaware
 477 Martinsville Road Group Code: 1120 Company Type:
 P.O. Box 830
 Liberty Corner, NJ 07938-0830 Group Name: Everest Re Group, State ID Number:
 Ltd.
 (908) 604-3000 ext. [Phone] FEIN Number: 22-2660372

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Everest National Insurance Company	\$100.00	08/25/2008	22110788

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Exempt from Review	Llyweyia Rawlins	08/26/2008	08/26/2008

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Disposition

Disposition Date: 08/26/2008

Effective Date (New): 11/01/2008

Effective Date (Renewal): 11/01/2008

Status: Exempt from Review

Comment: Overpayment on filing fee. A refund of \$75 will be coming shortly. Rule filings are \$25 and Rate filings are \$100.

This line is exempt from filing rates/rules in compliance with ACA 23-67-206 which states that P&C insurance for commercial risks, excluding workers' compensation, employers' liability and professional liability insurance, including but not limited to, medical malpractice insurance, are exempted from the rate/rule filing and review requirements.

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Everest National Insurance Company	0.000%	\$0	6	\$94,005	0.000%	0.000%	0.000%

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Item Type	Item Name	Item Status	Public Access
Rate	Company Exception Pages	Accepted for Informational Purposes	No

SERFF Tracking Number: EVST-125788895
 Filing Company: Everest National Insurance Company
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 TOI: 20.0 Commercial Auto
 Product Name: Commercial Automobile
 Project Name/Number: Pollution Change/CW-CA-20021216

State: Arkansas
 State Tracking Number: EFT \$100
 Sub-TOI: 20.0001 Business Auto

Rate Information

Rate data applies to filing.

Filing Method: File and Use
Rate Change Type: Neutral
Overall Percentage of Last Rate Revision: 0.000%
Effective Date of Last Rate Revision:
Filing Method of Last Filing:

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Everest National Insurance Company	0.000%	0.000%	\$0	6	\$94,005	0.000%	0.000%

<i>SERFF Tracking Number:</i>	<i>EVST-125788895</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Everest National Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>AR-CA-20025110</i>		
<i>TOI:</i>	<i>20.0 Commercial Auto</i>	<i>Sub-TOI:</i>	<i>20.0001 Business Auto</i>
<i>Product Name:</i>	<i>Commercial Automobile</i>		
<i>Project Name/Number:</i>	<i>Pollution Change/CW-CA-20021216</i>		

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Accepted for Informational Purposes	Company Exception Pages	CEP-CA-AR-6	New	CEP-CA-AR-6.pdf

COMPANY EXCEPTION PAGES

Everest National Insurance Company

Arkansas (03)

Commercial Lines Manual

Division One – Commercial Automobile

CEP-AR-CA-6

Additional Optional Endorsements/Coverages

ed. 11/08

(paragraph number follows the next in sequence, the remainder of this rule remains unchanged)

ENIC E-##. POLLUTION CHANGES

Attach **Pollution Changes Endorsement EIL 01 510** to revise the Pollution Exclusion to state that it applies whether or not a pollutant is of essential or significant use to the insured's business.