

SERFF Tracking Number: CLBA-125814756 State: Arkansas  
Filing Company: Columbia Mutual Insurance Company State Tracking Number: EFT \$25  
Company Tracking Number: CMI-HOP-08-R01  
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
Product Name: Homeowners - Standard  
Project Name/Number: Manual revision under Water Back Up & Sump Overflow/CMI-HOP-08-R01

## Filing at a Glance

Company: Columbia Mutual Insurance Company

Product Name: Homeowners - Standard SERFF Tr Num: CLBA-125814756 State: Arkansas  
TOI: 04.0 Homeowners SERFF Status: Closed State Tr Num: EFT \$25  
Sub-TOI: 04.0000 Homeowners Sub-TOI Co Tr Num: CMI-HOP-08-R01 State Status: Fees verified and received  
Combinations  
Filing Type: Rule Co Status: Reviewer(s): Becky Harrington, Betty Montesi  
Authors: Dennis McVay, Christina Walker, DeeDee Williams Disposition Date: 09/17/2008  
Date Submitted: 09/16/2008 Disposition Status: Filed  
Effective Date Requested (New): 01/01/2009 Effective Date (New): 01/01/2009  
Effective Date Requested (Renewal): 01/01/2009 Effective Date (Renewal): 01/01/2009

State Filing Description:

## General Information

Project Name: Manual revision under Water Back Up & Sump Overflow Status of Filing in Domicile: Pending  
Project Number: CMI-HOP-08-R01 Domicile Status Comments:  
Reference Organization: N/A Reference Number: N/A  
Reference Title: N/A Advisory Org. Circular: N/A  
Filing Status Changed: 09/17/2008  
State Status Changed: 09/17/2008 Deemer Date:  
Corresponding Filing Tracking Number: CMI-HOP-08-F01

Filing Description:

Filing revised manual page AR-58, which we propose to use in our Standard Homeowners Policy Program. Please note we are merely revising the ISO Water Back Up and Sump Overflow form number HO 04 95 to reflect our new company form number HO-624, which was recently approved on 9/12/08.

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## Company and Contact

### Filing Contact Information

DeeDee Williams, Asst. Analyst dwilliams@colinsgrp.com  
 2102 White Gate Drive (573) 474-6193 [Phone]  
 Columbia, MO 65205 (800) 836-5713[FAX]

### Filing Company Information

Columbia Mutual Insurance Company CoCode: 40371 State of Domicile: Missouri  
 2102 White Gate Drive Group Code: 807 Company Type: Mutual  
 P O Box 618  
 Columbia, MO 65205 Group Name: Columbia Insurance State ID Number: 03  
 Group  
 (573) 474-6193 ext. [Phone] FEIN Number: 43-0790393  
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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$25.00  
 Retaliatory? No  
 Fee Explanation:  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Columbia Mutual Insurance Company	\$25.00	09/16/2008	22530068

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	09/17/2008	09/17/2008

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## **Disposition**

Disposition Date: 09/17/2008

Effective Date (New): 01/01/2009

Effective Date (Renewal): 01/01/2009

Status: Filed

Comment:

Rate data does NOT apply to filing.

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<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	HPCS-Homeowners Premium Comparison Survey		Yes
<b>Supporting Document</b>	NAIC loss cost data entry document		Yes
<b>Supporting Document</b>	NAIC Loss Cost Filing Document for OTHER than Workers' Comp		Yes
<b>Supporting Document</b>	Uniform Transmittal Document-Property & Casualty		Yes
<b>Rate</b>	Revised manual page	Filed	Yes

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## **Rate Information**

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## Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Revised manual page	AR-58	Replacement	AR-58.pdf

## HOMEOWNERS POLICY PROGRAM

### HOME DAY CARE COVERAGE - ALL FORMS

Coverage for a home day care business is limited under Section I and excluded under Section II. The policy may be endorsed to provide expanded Section I coverage and Section II coverage on a home day care business in the dwelling or in another structure on the residence premises. Use Endorsement HO 04 97 Home Day Care Coverage Endorsement, for Sections I and II Coverage. Note that the HO 04 97 provides that property of this business is covered up to the Coverage C limit. However, the HO 04 97 does not increase the Coverage C limit. If increased Coverage C limits are desired, see PERSONAL PROPERTY rule. The premium is developed as follows:

- A. If the home day care business is located in the dwelling, no additional charge is made.
- B. If the home day care business is located in another structure, Coverage B does not apply to that structure. When coverage is desired for such a structure, charge \$3.86 per \$1,000 of insurance on the structure.
- C. To develop the premium for Coverages E (Personal Liability) and F (Medical Payments), refer to the rates shown in Section II Coverages.

Use Endorsement HO 04 97 Home Day Care Coverage Endorsement.

### PERSONAL PROPERTY REPLACEMENT COST (Coverage C) - ALL FORMS

To extend the limit of liability for Coverage C to include Replacement Cost Coverage, the premium shall be developed by applying the following factors to the BASE PREMIUM including any premium adjustment for Coverage C limits.

HO 00 02, 03 & 08	1.15
HO 00 04 or 06	1.35

Replacement Cost Coverage also applies to articles or classes of property separately described and specifically insured in this policy, as listed in the Scheduled Personal Property Endorsement.

Use Endorsement HO 04 90 Personal Property Replacement Cost.

### WATER BACK UP AND SUMP OVERFLOW - ALL FORMS EXCEPT HO 00 08

The policy may be endorsed to provide coverage for loss resulting from water which backs up through sewers or drains or which overflows from a sump. The limit of liability available under this option is \$5,000. A \$250 deductible applies. No other deductible option is available.

The additional premium is \$29.

Use Endorsement **HO-624** Water Back Up and Sump Overflow.