

SERFF Tracking Number: CLBA-125814778 State: Arkansas  
Filing Company: Columbia National Insurance Company State Tracking Number: EFT \$25  
Company Tracking Number: CNI-HOP-08-R01  
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
Product Name: Homeowners - Preferred  
Project Name/Number: Manual revision under Water Back Up & Sump Overflow/CNI-HOP-08-R01

## Filing at a Glance

Company: Columbia National Insurance Company

Product Name: Homeowners - Preferred	SERFF Tr Num: CLBA-125814778	State: Arkansas
TOI: 04.0 Homeowners	SERFF Status: Closed	State Tr Num: EFT \$25
Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations	Co Tr Num: CNI-HOP-08-R01	State Status: Fees verified and received
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: CNI-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: CNI-HOP-08-F01	

Filing Description:

Filing revised manual page AR-33, which we propose to use in our Preferred 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 National Insurance Company CoCode: 19640 State of Domicile: Nebraska  
 2102 White Gate Drive Group Code: 807 Company Type: Stock  
 P O Box 618  
 Columbia, MO 65205 Group Name: Columbia Insurance State ID Number: 03  
 Group  
 (573) 474-6193 ext. [Phone] FEIN Number: 47-0685688  
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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 National Insurance Company	\$25.00	09/16/2008	22530067

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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-33	Replacement	AR-33.pdf

## HOMEOWNERS POLICY PROGRAM

### SPECIAL COMPUTER COVERAGE - ALL FORMS

The policy may be endorsed to insure computers and related equipment against additional risks of physical loss subject to certain exclusions.

The additional premium is \$14.40.

Use Endorsement HO 04 01 Special Computer Coverage - Arkansas.

### 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.

### WATER BACK UP AND SUMP OVERFLOW - ALL FORMS

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 Form **HO-624** Water Back Up and Sump Overflow.

### SCHEDULED PERSONAL PROPERTY AND WATERCRAFT PHYSICAL DAMAGE COVERAGES - ALL FORMS

Refer to the Inland Marine section of your manual.

### SPECIAL PERSONAL PROPERTY COVERAGE - HO 00 03 ONLY

- A. Coverages A and B under Form HO 00 03 are insured against additional risks of physical loss subject to certain exclusions. Coverage C is insured against perils named in the form.
- B. The policy may be endorsed to insure Coverage C against additional risks of physical loss subject to certain exclusions. (When Special Loss Settlement is used, this option may **not** be used.)
- C. Multiply the appropriate BASE PREMIUM from the HO 00 03 rate page by a 1.15 factor.

Use Endorsement HO-615 Special Personal Property Coverage.