

SERFF Tracking Number: HART-125807133 State: Arkansas  
First Filing Company: Hartford Casualty Insurance Company, ... State Tracking Number: EFT \$25  
Company Tracking Number: FN.13.039.2008.01(R)  
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability  
Product Name: General Liability  
Project Name/Number: Self-Storage Facilities/ FN.13.039.2008.01(R)

## Filing at a Glance

Companies: Hartford Casualty Insurance Company, Hartford Insurance Company of the Midwest, Hartford Underwriters Insurance Company, Property and Casualty Insurance Company of Hartford, Twin City Fire Insurance Company, Hartford Accident and Indemnity Company, Hartford Fire Insurance Company

Product Name: General Liability SERFF Tr Num: HART-125807133 State: Arkansas  
TOI: 17.0 Other Liability - Claims SERFF Status: Closed State Tr Num: EFT \$25  
Made/Occurrence

Sub-TOI: 17.0001 Commercial General Liability Co Tr Num: FN.13.039.2008.01(R) State Status: Fees verified and received

Filing Type: Rule Co Status: Initial Filing Reviewer(s): Betty Montesi, Edith Roberts  
Authors: Jane Croucher, Joyce Disposition Date: 09/19/2008  
Driscoll, Marilu Gonzalez, David  
Logan, Sima Nizami, Angela Isaac  
Date Submitted: 09/09/2008 Disposition Status: Exempt from Review

Effective Date Requested (New): 12/06/2008

Effective Date Requested (Renewal): 12/06/2008

State Filing Description:

Effective Date (New):

Effective Date (Renewal):

## General Information

Project Name: Self-Storage Facilities  
Project Number: FN.13.039.2008.01(R)  
Reference Organization:  
Reference Title:  
Filing Status Changed: 09/19/2008  
State Status Changed: 09/19/2008  
Corresponding Filing Tracking Number:  
Filing Description:

Status of Filing in Domicile:  
Domicile Status Comments:  
Reference Number:  
Advisory Org. Circular:  
Deemer Date:

We are submitting rules to be used with our Self-Storage Facilities, which includes two new coverage forms HS 24 93 06 08 Amendment Of Coverage - Sale And Disposal Legal Liability (Self-Storage Facilities) and HS 24 94 06 08

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**Amendment Of Coverage - Damage To Customer's Goods.**

For risks that meet our underwriting standards, coverage may be expanded to include:

- Liability for property damage to customer's goods while at the self-storage facility; and
- Liability for loss of customer's goods because of negligent acts, errors or omision in the sale and disposal of customer's goods.

The related forms have been submitted under a separate filing Our Filing Number FN.13.039.2008.01(F).

**Company and Contact**

**Filing Contact Information**

Marilu Gonzalez, Filing Analyst marilu.gonzalez2@thehartford.com  
 Hartford Plaza HO-GL-19 (860) 547-3471 [Phone]  
 Hartford, CT 06155 (860) 547-5941[FAX]

**Filing Company Information**

Hartford Casualty Insurance Company	CoCode: 29424	State of Domicile: Indiana
Hartford Plaza	Group Code: 91	Company Type: Property
Hartford, CT 06115	Group Name:	State ID Number:
(860) 547-5000 ext. [Phone]	FEIN Number: 06-0294398	
	-----	

Hartford Insurance Company of the Midwest	CoCode: 37478	State of Domicile: Indiana
Hartford Plaza	Group Code: 91	Company Type: Property
Hartford, CT 06115	Group Name:	State ID Number:
(860) 547-5000 ext. [Phone]	FEIN Number: 06-1008026	
	-----	

Hartford Underwriters Insurance Company	CoCode: 30104	State of Domicile: Connecticut
Hartford Plaza	Group Code: 91	Company Type: Property
Hartford, CT 06115	Group Name:	State ID Number:
(860) 547-5000 ext. [Phone]	FEIN Number: 06-1222527	
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Property and Casualty Insurance Company of Hartford	CoCode: 34690	State of Domicile: Indiana
Hartford Plaza	Group Code: 91	Company Type: Property

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Hartford, CT 06115 Group Name: State ID Number:  
(860) 547-5000 ext. [Phone] FEIN Number: 06-1276326  
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Twin City Fire Insurance Company CoCode: 29459 State of Domicile: Indiana  
Hartford Plaza Group Code: 91 Company Type: Property  
Hartford, CT 06115 Group Name: State ID Number:  
(860) 547-5000 ext. [Phone] FEIN Number: 06-0732738  
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Hartford Accident and Indemnity Company CoCode: 22357 State of Domicile: Connecticut  
690 Asylum Ave Group Code: 91 Company Type: Property  
Hartford, CT 06115 Group Name: State ID Number:  
(860) 547-5000 ext. [Phone] FEIN Number: 06-0383030  
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Hartford Fire Insurance Company CoCode: 19682 State of Domicile: Connecticut  
Hartford Plaza Group Code: 91 Company Type:  
690 Asylum Avenue Group Name: State ID Number:  
Hartford, CT 06115 FEIN Number: 06-0383750  
(860) 547-5000 ext. [Phone] -----

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## Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Hartford Casualty Insurance Company	\$0.00	09/09/2008	
Hartford Insurance Company of the Midwest	\$0.00	09/09/2008	
Hartford Underwriters Insurance Company	\$0.00	09/09/2008	
Property and Casualty Insurance Company of Hartford	\$0.00	09/09/2008	
Twin City Fire Insurance Company	\$0.00	09/09/2008	
Hartford Accident and Indemnity Company	\$0.00	09/09/2008	
Hartford Fire Insurance Company	\$25.00	09/09/2008	22371022

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Exempt from Review	Edith Roberts	09/19/2008	09/19/2008

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## Disposition

Disposition Date: 09/19/2008  
Effective Date (New):  
Effective Date (Renewal):  
Status: Exempt from Review  
Comment: Pursuant to deregulation AR Code Anno. 23-67-206.

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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Item Type	Item Name	Item Status	Public Access
Supporting Document	Explanatory Memorandum	Accepted for Informational Purposes	Yes
Rate	Self Storage Facilities Coverage (FN 039)	Accepted for Informational Purposes	Yes

*SERFF Tracking Number:*     *HART-125807133*                     *State:*                     *Arkansas*  
*First Filing Company:*     *Hartford Casualty Insurance Company, ...*     *State Tracking Number:*     *EFT \$25*  
*Company Tracking Number:*     *FN.13.039.2008.01(R)*  
*TOI:*                     *17.0 Other Liability - Claims Made/Occurrence*     *Sub-TOI:*                     *17.0001 Commercial General Liability*  
*Product Name:*             *General Liability*  
*Project Name/Number:*     *Self-Storage Facilities/ FN.13.039.2008.01(R)*

## **Rate Information**

Rate data does NOT apply to filing.

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## Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Accepted for Informational Purposes	Self Storage Facilities Coverage (FN 039)	GL_S_039-AR-0608	New	GL_S_039-AR-0608.pdf

**SELF STORAGE FACILITIES COVERAGE (FN 039)**

**A. COVERAGE**

This program was developed for the operations described by ISO classification Warehouses – mini-warehouses (18991).

1. Coverage may be provided including liability because of property damage to customer's goods. To provide this coverage, attach Amendment of Coverage – Damage to Customer's Goods **HS 24 94**. When **HS 24 94** is attached to the policy, do not attach form Exclusion – Property Entrusted Endorsement **CG 22 29**. Coverage provided by **HS 24 94** is subject to the limits of insurance that apply to Coverage A – Bodily Injury and Property Damage Liability. **HS 24 94** does not include coverage for:
  - a. Liability assumed under any contract or agreement.
  - b. Dishonest acts of the named insured, employees or agents of the named insured or any other person to whom the named insured entrusts such property; or
  - c. Sale and disposal operations.
2. Coverage may be provided including liability because of a negligent act, error or omission in sale and disposal operations may also be provided. Use Amendment Of Coverage - Sale And Disposal Legal Liability (Self-Storage Facilities) **HS 24 93**. Coverage provided by **HS 24 93** is subject to the Sale And Disposal Legal Liability limits of insurance and deductible.

**B. RULES**

**1. Premium determination**

- a. Prem/Ops Subline Code 334 including property damage to customer's goods (**HS 24 94**). Standard premium determination rules apply. Refer to Paragraph **2.** of this rule for rates.
- b. Optional Additional coverage – Sale and Disposal Operations Legal Liability
  1. Determine the final premium at policy inception that applies to classification 18991 including property damage to customer's goods (**HS 24 94**).
  2. Divide the premium determined in Step 1. by the appropriate increased limits factor used in calculating the premium.
  3. Determine the deductible amount that applies to Sale and Disposal Legal Liability
  4. Determine the limits to be provided for Sale and Disposal Legal Liability
  5. Based on the deductible and limits chosen, determine the rating factor from the **Sale And Disposal Legal Liability Rate Table** in Rule **B.2.b**.
  6. Multiply the premium from Step 2. by the rating factor determined in Step 5.
  7. Compare the premium developed in Step 6. to the minimum premium in paragraph **B.5.** of this rule. Use the higher of the two premiums for the final premium for Sale and Disposal Legal Liability.

**2. Rates**

The use of these (a) rates is governed by the application of ISO Rule **2. Referrals To Company**.

**a. Warehouses – Mini-Warehouses Rate Table**

Code	Prem/Ops Rates (All Territories)
18991	(a)

**b. Sale And Disposal Legal Liability Rate Table**

The tables below describe the deductibles and limits available when coverage is provided using Amendment Of Coverage - Sale And Disposal Legal Liability (Self-Storage Facilities) **HS 24 93**.

**(1) Deductible of \$1,000**

Per Occurrence	Aggregate Limit					
	\$25,000	50,000	100,000	250,000	500,000	1,000,000
\$5,000	(a)	(a)	(a)	(a)	(a)	(a)
10,000	(a)	(a)	(a)	(a)	(a)	(a)
25,000	(a)	(a)	(a)	(a)	(a)	(a)
50,000		(a)	(a)	(a)	(a)	(a)

100,000	(a)	(a)	(a)	(a)
250,000		(a)	(a)	(a)
500,000			(a)	(a)
1,000,000				(a)

**(2) Deductible of \$5,000**

Per Occurrence	Aggregate Limit					
	\$25,000	50,000	100,000	250,000	500,000	1,000,000
\$10,000	(a)	(a)	(a)	(a)	(a)	(a)
25,000	(a)	(a)	(a)	(a)	(a)	(a)
50,000		(a)	(a)	(a)	(a)	(a)
100,000			(a)	(a)	(a)	(a)
250,000				(a)	(a)	(a)
500,000					(a)	(a)
1,000,000						(a)

**(3) Deductible of \$10,000**

Per Occurrence	Aggregate Limit					
	\$25,000	50,000	100,000	250,000	500,000	1,000,000
\$25,000	(a)	(a)	(a)	(a)	(a)	(a)
50,000		(a)	(a)	(a)	(a)	(a)
100,000			(a)	(a)	(a)	(a)
250,000				(a)	(a)	(a)
500,000					(a)	(a)
1,000,000						(a)

**3. Basis of Premium For Sale And Disposal Legal Liability**

Flat Charge.

**4. Deductibles For Sale And Disposal Legal Liability**

A minimum deductible of \$1,000 applies to each occurrence. For other deductible options refer to Rule B.2., Rates.

**5. Minimum Premium For Sale And Disposal Legal Liability**

\$100 minimum premium

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## Supporting Document Schedules

**Satisfied -Name:** Explanatory Memorandum

**Review Status:**

Accepted for Informational 09/19/2008  
Purposes

**Comments:**

Attached is the Explanatory Memorandum.

**Attachment:**

AR Rule Explanatory Memorandum.pdf

## SELF-STORAGE FACILITIES

### About This Filing

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With this filing we are submitting rules related to two new coverage forms to be used with our Self-Storage Facilities Program. For risks that meet our underwriting standards, coverage may be expanded to include:

- Liability for property damage to customer's goods while at the self-storage facility; and
- Liability for loss of customer's goods because of negligent acts, errors or omission in the sale and disposal of customer's goods.

### Coverage Impact

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The use of these two forms expands coverage under the Commercial General Liability Coverage Form for risks operating mini-warehouses.

### Rate Impact

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The use of these two forms results in an additional premium.

### Related Filing(s)

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See accompanying Form filing

### Copyright Explanation

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This material is proprietary to The Hartford and may not be copied without The Hartford's prior express written approval.

### Explanation of Changes

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#### Background

Self-storage Facilities are classified using ISO's classification rules. Classification 18991 Warehouses – mini-warehouses requires the use of Exclusion – Property Entrusted Endorsement **CG 22 29** to exclude property damage to property of others whether such property is entrusted to the insured (care, custody or control of the insured) or is merely on premises of the insured without regard to the issue of custody or control.

#### Description of Changes

For risks that meet program eligibility, we are adding rules that permit the replacement of Exclusion **CG 22 29** with broadening endorsements **HS 24 94** - Amendment of Coverage – Damage to Customer's Goods and **HS 24 93** - Amendment Of Coverage - Sale And Disposal Legal Liability (Self-Storage Facilities).

For loss or damage that falls within **HS 24 94**, Coverage A Limits and Deductibles apply. For loss or damage that falls within **HS 24 93**, special limits and deductibles apply.

#### Rates:

ISO shows the rate for Classification 18991 – Warehouses - Mini-warehouses as an (a) rate. This means that rates are subject to Rule 2. **Referrals To Company**. The coverage under this classification with the broadened coverage provided by **HS 24 93** and **HS 24 94** will also be (a) rated. This is a new program for which we have no credible data to establish rates. When risks are written under this rule, rates will be based on our underwriting judgment and will be adequate, not excessive nor unfairly discriminatory.

#### Bruce L Graham CPCU

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