

<i>SERFF Tracking Number:</i>	<i>CLBA-125973602</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Columbia Mutual Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$25</i>
<i>Company Tracking Number:</i>	<i>CMI-DFA-09-R01</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0002 Personal Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>Dwelling</i>		
<i>Project Name/Number:</i>	<i>Inflation Guard Rule/08-89</i>		

Filing at a Glance

Company: Columbia Mutual Insurance Company

Product Name: Dwelling	SERFF Tr Num: CLBA-125973602	State: Arkansas
TOI: 01.0 Property	SERFF Status: Closed	State Tr Num: EFT \$25
Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)	Co Tr Num: CMI-DFA-09-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: 01/05/2009
	Date Submitted: 01/05/2009	Disposition Status: Filed
Effective Date Requested (New): 03/01/2009		Effective Date (New): 03/01/2009
Effective Date Requested (Renewal): 03/01/2009		Effective Date (Renewal): 03/01/2009

State Filing Description:

General Information

Project Name: Inflation Guard Rule	Status of Filing in Domicile: Pending
Project Number: 08-89	Domicile Status Comments:
Reference Organization: N/A	Reference Number: N/A
Reference Title: N/A	Advisory Org. Circular: N/A
Filing Status Changed: 01/05/2009	
State Status Changed: 01/05/2009	Deemer Date:
Corresponding Filing Tracking Number: CLBA-125913421	

Filing Description:

Filing revised manual page GR-2 which we propose to use in our Dwelling Policy Program. Please note as we are no longer using the vendor Marshall Swift Boeckh to provide our inflation guard factors, we are merely revising the wording to not specify a particular vendor. This revision is being done in order to eliminate future filings in the event we replace our vendor again. Also note this revision corresponds with the revision of our company form DP-400 which was recently

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 TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)
 Product Name: Dwelling
 Project Name/Number: Inflation Guard Rule/08-89

approved.

Company and Contact

Filing Contact Information

Christina Walker, Analyst I cwalker@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

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	01/05/2009	24828236

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	01/05/2009	01/05/2009

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Project Name/Number: Inflation Guard Rule/08-89

Disposition

Disposition Date: 01/05/2009

Effective Date (New): 03/01/2009

Effective Date (Renewal): 03/01/2009

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Form RF-1 NAIC Loss Cost Data Entry Document--All P&C Lines	Filed	Yes
Supporting Document	HPCS-Homeowners Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Rate	Revised Manual Page	Filed	Yes

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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	GR-2 (3-09)	Replacement	GR-2 (3-09).pdf

DWELLING POLICY PROGRAM

ELIGIBILITY

A Dwelling Policy may be issued to provide insurance under:

- A. Coverage A - Dwelling on a dwelling building:
 - 1. used solely for residential purposes except that certain incidental occupancies or up to 5 roomers or boarders are permitted;
 - 2. containing not more than four apartments; and
 - 3. which may be in a townhouse or row house structure; or
 - 4. in course of construction.
- B. Coverage A - Dwelling on a mobile or trailer home:
 - 1. only under Form DP 00 01; and
 - 2. at the permanent location described in the policy.
- C. Coverage B - Other Structures:
 - 1. at the same location as the dwelling eligible for insurance under Coverage A; and
 - 2. not used for business purposes except a permitted incidental occupancy or rented for use as a private garage; or
 - 3. at a separate location when used for private garage purposes.
- D. Coverage C - Personal Property in:
 - 1. a dwelling, mobile home or trailer home eligible under Coverage A; or
 - 2. a dwelling with rental apartments including furnishings, equipment and appliances in hall or utility rooms; or
 - 3. any apartment or condominium unit used as private living quarters of the insured or rented to others furnished.
- E. Coverage D - Fair Rental Value - for the loss of the fair rental value of a building, eligible for insurance under Coverage A or Coverage B while uninhabitable as a result of a property loss caused by a peril insured against.
- F. Coverage E - Additional Living Expense - for the additional living expenses incurred to maintain the insured's household as a result of property loss caused by a peril insured against.

Note: Apartment means one or more rooms on one or more floors designed for occupancy by one family for dwelling purposes.

DEDUCTIBLES

All base premium shown in the rate pages reflect a \$250 deductible. Optional deductible factors are published in the rate pages.

INFLATION GUARD – FORMS DP 00 02 AND DP 00 03

The policy will be endorsed to provide automatic annual increases of the Coverages A, B, D and E – Limits of Liability. This adjustment will be based upon the annual average building cost percentage change factors for the property location and applied at policy renewal. This coverage is not available for mobile homes.

Use Endorsement DP-400 Inflation Guard