

SERFF Tracking Number: CLBA-125974343 State: Arkansas
 First Filing Company: Columbia National Insurance Company, ... State Tracking Number: EFT \$25
 Company Tracking Number: CIG-FMP-09-R01
 TOI: 03.0 Personal Farmowners Sub-TOI: 03.0000 Personal Farmowners
 Product Name: Farmowners
 Project Name/Number: Inflation Guard Rule/08-83

Filing at a Glance

Companies: Columbia National Insurance Company, Columbia Mutual Insurance Company

Product Name: Farmowners	SERFF Tr Num: CLBA-125974343	State: Arkansas
TOI: 03.0 Personal Farmowners	SERFF Status: Closed	State Tr Num: EFT \$25
Sub-TOI: 03.0000 Personal Farmowners	Co Tr Num: CIG-FMP-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: 01/07/2009
	Date Submitted: 01/06/2009	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: 08-83	Domicile Status Comments:
Reference Organization: N/A	Reference Number: N/A
Reference Title: N/A	Advisory Org. Circular: N/A
Filing Status Changed: 01/07/2009	
State Status Changed: 01/07/2009	Deemer Date:
Corresponding Filing Tracking Number: CLBA-125912396	

Filing Description:

Filing revised manual page GR-15, which we propose to use in our Farmowners Policy Program, as well as GR-14 in our Preferred Farmowners Policy Program. Please note as we are no longer using the vendor Marshall Swift Boeckh (M, S & B) 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 FO-400 which was recently approved.

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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

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 National Insurance Company	\$25.00	01/06/2009	24840875
Columbia Mutual Insurance Company	\$0.00	01/06/2009	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	01/07/2009	01/07/2009

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Disposition

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Status: Filed
Comment:

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	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Rate	Revised manual page - CMI	Filed	Yes
Rate	Revised manual page - CNI	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 - CMI	GR-15 (3-09)	Replacement	GR-15.pdf
Filed	Revised manual page - CNI	GR-14 (3-09)	Replacement	GR-14.pdf

FARMOWNERS POLICY PROGRAM

INFLATION GUARD COVERAGE

The policy will be endorsed to provide automatic annual increases of the Dwelling Coverage – Property (Coverages A, B, C and D) 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. Use endorsement form FO-400 Inflation Guard.

CONSTRUCTION DEFINITIONS

Frame

Exterior wall of wood or other combustible construction, including wood ironclad, stucco on wood or plaster on combustible supports. This includes aluminum or vinyl siding over frame.

Masonry

Exterior walls constructed of masonry materials such as adobe, brick, concrete, gypsum, block, hollow concrete block, stone, tile or similar materials and floors and roof of combustible construction (disregarding floors resting directly on the ground).

Masonry Veneer

Exterior walls of combustible construction veneered with brick or stone. Masonry Veneer shall be considered Masonry.

Mixed (Masonry/Frame)

A combination of both frame and masonry construction shall be classed and coded as frame when the exterior walls of frame construction (including gables) exceeds 33 1/3% of the total exterior wall area; otherwise class and code as masonry.

OTHER INSURANCE

Other insurance on the dwelling covered under Coverage A is not permitted except insurance against perils not covered by the policy.

Form FO-4 - Other insurance on personal property (household) covered under coverage C is not permitted except insurance against perils not covered by the policy.

Form FO-6 - Other insurance on Scheduled Farm Personal Property covered under Coverage F. Unscheduled Farm Personal Property covered under Coverage G or Farm Barns, Buildings, and Structures covered under Coverage E is not permitted without written consent of the Company.

Credit for existing insurance is not permitted.

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