State: California First Filing Company: Civic Property and Casualty Company, ...

TOI/Sub-TOI: 05.0 CMP Liability and Non-Liability/05.0002 Businessowners

Product Name: Businessowners

Project Name/Number: Exclusion of Loss Due to Virus or Bacteria/J-CA-2007-BP-F

Filing at a Glance

Companies: Civic Property and Casualty Company

Exact Property and Casualty Company

Farmers Insurance Exchange
Mid-Century Insurance Company

Neighborhood Spirit Property & Casualty Company

Truck Insurance Exchange

Product Name: Businessowners

State: California

TOI: 05.0 CMP Liability and Non-Liability

Sub-TOI: 05.0002 Businessowners

Filing Type: Form

Date Submitted: 02/21/2007

SERFF Tr Num: FARM-125109388 SERFF Status: Closed-Approved

State Tr Num: 07-1577; 07-1578; 07-1579; 07-1580; 07-1581; 07-1582

State Status: Approved

Co Tr Num: J2CA070220BPBD1

Effective Date 09/01/2007

Requested (New):

Effective Date 11/01/2007

Requested (Renewal):

Author(s): Tina Campbell

Reviewer(s): Richard Patterson (primary), Bill Duncan

Disposition Date: 04/18/2007
Disposition Status: Approved

Effective Date (New): Effective Date (Renewal):

State: California First Filing Company: Civic Property and Casualty Company, ...

TOI/Sub-TOI: 05.0 CMP Liability and Non-Liability/05.0002 Businessowners

Product Name: Businessowners

Project Name/Number: Exclusion of Loss Due to Virus or Bacteria/J-CA-2007-BP-F

General Information

Project Name: Exclusion of Loss Due to Virus or Bacteria Status of Filing in Domicile: Pending

Project Number: J-CA-2007-BP-F Domicile Status Comments: Filing is being made in California

Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:

Filing Status Changed: 04/18/2007

State Status Changed: 04/18/2007 Deemer Date: 05/01/2007
Created By: Cynthia Nelson Submitted By: Bernice Diaz

Corresponding Filing Tracking Number:

Filing Description:

Farmers Insurance Group of Companies respectfully submits the following forms designed to enhance coverage for our Businessowners, Habitational, and Auto Service and Repair programs.

1st Edition J6316 – EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA – For use with our Businessowners and Habitational programs – Is modeled after the corresponding ISO endorsement BP 06 01 01 07 that was contained in ISO filing CL-06-OVBEF effective 01/01 2007; and referenced by CDI. Filing Number- 06-4833. Our Businessowners Package Policies (other than Auto Services & Repair) contain the Businessowners Special Property Coverage Form – BP 00 02. In like fashion, our Habitational Policies contain a Property Coverage Form modeled from the BP 00 02. The approved BP 06 01 01 07 is written with reference points attaching to the newer BP 00 03 01 06 Businessowners Coverage Form. The reference points of the endorsement are not compatible with the appropriate coverage form; therefore, we created the J6316, 1st Edition.

1st Edition J6315 – EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA – For use with our Auto Service and Repair program – Is modeled after the corresponding ISO endorsement BP 06 01 01 07, which was contained in ISO filing CL-06-OVBEF, effective 01/01 2007. Our Auto Services and Repair Businessowners program is written to a platform based upon an older ISO Businessowners Coverage Form BP 00 03 07 02. The approved BP 06 01 01 07 is written with reference points attaching to the newer BP 00 03 01 06 Businessowners Coverage Form. The reference points of the endorsement are not compatible with the appropriate coverage form; therefore, we created the J6315, 1st Edition.

Our effective dates for these forms are September 1, 2007 for new business and November 1, 2007 for renewals.

If you have any questions regarding this forms filing, please contact Ted Petersen at (805) 306-6542, fax number (805) 306-6667 or email Ted.Petersen@FarmersInsurance.com. Please reference the filing numbers listed on the first page. Your early approval of this filing is appreciated.

Company and Contact

Filing Contact Information

Charlene Hall, Commercial Contract Charlene_Hall@farmersinsurance.com

Manager

6303 Owensmouth Ave. 818-936-8423 [Phone]

Woodland Hills, CA 91367

State: California First Filing Company: Civic Property and Casualty Company, ...

TOI/Sub-TOI: 05.0 CMP Liability and Non-Liability/05.0002 Businessowners

Product Name: Businessowners

Project Name/Number: Exclusion of Loss Due to Virus or Bacteria/J-CA-2007-BP-F

Filing Company Information

Civic Property and Casualty CoCode: 10315 State of Domicile: California

Company Group Code: 212 Company Type: 4680 Wilshire Blvd. Group Name: State ID Number:

Los Angeles, CA 90010 FEIN Number: 95-4528269

(323) 932-3056 ext. [Phone]

Exact Property and Casualty CoCode: 10318 State of Domicile: California

Company Group Code: 212 Company Type: 4680 Wilshire Blvd. Group Name: State ID Number:

Los Angeles, CA 90010 FEIN Number: 95-4528266

(323) 932-3056 ext. [Phone]

Farmers Insurance Exchange CoCode: 21652 State of Domicile: California

4680 Wilshire Blvd. Group Code: 212 Company Type:

Los Angeles, CA 90010 Group Name: State ID Number: 24000

(323) 932-3056 ext. [Phone] FEIN Number: 95-2575893

Mid-Century Insurance Company CoCode: 21687 State of Domicile: California

4680 Wilshire Blvd. Group Code: 212 Company Type:

Los Angeles, CA 90010 Group Name: State ID Number: 45400

(323) 932-3056 ext. [Phone] FEIN Number: 95-6016640

Neighborhood Spirit Property & CoCode: 10317 State of Domicile: California

Casualty Company Group Code: 212 Company Type: 4680 Wilshire Blvd. Group Name: State ID Number:

Los Angeles, CA 90010 FEIN Number: 95-4528264

Truck Insurance Exchange CoCode: 21709 State of Domicile: California

4680 Wilshire Blvd. Group Code: 212 Company Type:

Los Angeles, CA 90010 Group Name: State ID Number: 74500

(323) 932-3056 ext. [Phone] FEIN Number: 95-2575892

Filing Fees

Fee Required? No Retaliatory? No

(323) 932-3056 ext. [Phone]

Fee Explanation:

 SERFF Tracking #:
 FARM-125109388
 State Tracking #:
 07-1577; 07-1578; 07-1579; 07-1580; 07 Company Tracking #:
 J2CA070220BPBD1

1...

State: California First Filing Company: Civic Property and Casualty Company, ...

TOI/Sub-TOI: 05.0 CMP Liability and Non-Liability/05.0002 Businessowners

Product Name: Businessowners

Project Name/Number: Exclusion of Loss Due to Virus or Bacteria/J-CA-2007-BP-F

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Bill Duncan	04/18/2007	04/18/2007

Objection Letters and Response Letters

Objection Letters Response Letters

Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending company response	Richard Patterson	03/13/2007	03/13/2007	Bernice Diaz	03/16/2007	03/16/2007
Pending company response	Jesse Rivera	02/28/2007	02/28/2007			
Pending company response	Jesse Rivera	02/23/2007	02/23/2007	Bernice Diaz	02/26/2007	02/26/2007

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	CA-FA	Bernice Diaz	02/28/2007	02/28/2007

State: California First Filing Company: Civic Property and Casualty Company, ...

TOI/Sub-TOI: 05.0 CMP Liability and Non-Liability/05.0002 Businessowners

Product Name: Businessowners

Project Name/Number: Exclusion of Loss Due to Virus or Bacteria/J-CA-2007-BP-F

Disposition

Disposition Date: 04/18/2007

Effective Date (New): Effective Date (Renewal):

Status: Approved

Comment:

Only the changes specifically indicated in the application set forth above, as it may have been amended, are approved. Nothing in this letter shall constitute approval of any other application, whether incorporated by reference, or filed prior or subsequent to the application set forth above. The insurer shall begin issuing policies pursuant to this approval within 90 days of the date of this approval, provided that the insurer is licensed in California to transact the line of insurance for which the approval is given. The insurer may implement this approval earlier if it is able to do so. Regardless of the implementation date, the insurer shall implement this approval with the same effective date for both new and renewal business and shall offer this product to all eligible applicants as of the implementation date. This approval shall continue to have full force and effect until such time as a subsequent change for the referenced lines or programs may be approved or ordered by the Insurance Commissioner.

If any portion of the application or related documentation conflicts with California law, that portion is specifically not approved. This approval does not constitute an approval of underwriting guidelines nor the specific language, coverages, terms, covenants and conditions contained in any forms, or the forms themselves. Policy forms and underwriting guidelines included in this filing were reviewed only insofar as they relate to rates contained in this filing or currently on file with the California Department of Insurance. Any subsequent changes to underwriting guidelines or coverage, terms, covenants and conditions contained in any forms must be submitted with supporting documentation where those changes result in any rating impact. The Commissioner may at any time take any action allowed by law if he determines that any underwriting guidelines, forms or procedures for application of rates, or any other portions of the application conflict with any applicable laws or regulations.

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Prior Approval Rate Application		Yes
Supporting Document	CA-RA2, CA-RA3, CA-RA4		No
Supporting Document (revised)	CA-FA		No
Supporting Document	CA-FA		No
Form	Exclusion of Loss Due to Virus or Bacteria		No
Form	Exclusion of Loss Due to Virus or Bacteria		No

State: California First Filing Company: Civic Property and Casualty Company, ...

TOI/Sub-TOI: 05.0 CMP Liability and Non-Liability/05.0002 Businessowners

Product Name: Businessowners

Project Name/Number: Exclusion of Loss Due to Virus or Bacteria/J-CA-2007-BP-F

Objection Letter

Objection Letter Status Pending company response

Objection Letter Date 03/13/2007 Submitted Date 03/13/2007

Respond By Date

Dear Charlene Hall,

Introduction:

ISO indicated its endorsement filings, referenced in your memorandum, were not being made in response to any particular past virus/bacterial losses, but rather to reinforce policy intent and to avoid or limit the number of disputes that may otherwise arise.

For the Farmers' companies, what is the anticipated annualized premium level impact attributed to the proposed forms amendments due to the elimination of losses, if any?

Please respond by March 20, 2007.

Conclusion:

Sincerely,

Richard Patterson

State: California First Filing Company: Civic Property and Casualty Company, ...

TOI/Sub-TOI: 05.0 CMP Liability and Non-Liability/05.0002 Businessowners

Product Name: Businessowners

Project Name/Number: Exclusion of Loss Due to Virus or Bacteria/J-CA-2007-BP-F

Objection Letter

Objection Letter Status Pending company response

Objection Letter Date 02/28/2007 Submitted Date 02/28/2007

Respond By Date

Dear Charlene Hall,

Introduction:

We also need the complete CA-FA page. I need it today.

Conclusion:

Sincerely,

Jesse Rivera

State: California First Filing Company: Civic Property and Casualty Company, ...

TOI/Sub-TOI: 05.0 CMP Liability and Non-Liability/05.0002 Businessowners

Product Name: Businessowners

Project Name/Number: Exclusion of Loss Due to Virus or Bacteria/J-CA-2007-BP-F

Objection Letter

Objection Letter Status Pending company response

Objection Letter Date 02/23/2007 Submitted Date 02/23/2007

Respond By Date

Dear Charlene Hall,

Introduction:

Please submit the CA-RA2, CA-RA3 and CA-RA4.

Conclusion:

Sincerely, Jesse Rivera

1...

State: California First Filing Company: Civic Property and Casualty Company, ...

TOI/Sub-TOI: 05.0 CMP Liability and Non-Liability/05.0002 Businessowners

Product Name: Businessowners

Project Name/Number: Exclusion of Loss Due to Virus or Bacteria/J-CA-2007-BP-F

Response Letter

Response Letter Status Submitted to State

Response Letter Date 03/16/2007 Submitted Date 03/16/2007

Dear Richard Patterson,

Introduction:

Response 1

Comments:

Hi Richard,

CA-FA has been revised to accurately reflect that this is not a restriction of coverage, but it is actually just a clarification of coverage. As such, there is no anticipated annualized premium level impact.

Sorry for any inconvenience this may have caused you. If you have any further questions please give me a call at (805) 306-6517.

Thank you,

Bernice Diaz

Changed Items:

Supporting Document Schedule Item Changes			
Satisfied - Item:	CA-FA		
Comments:	Attached is the CA-FA requested.		
Attachment(s):	CAFA.pdf CA-FA.rev.pdf		
Previous Version			
Satisfied - Item:	CA-FA		
Comments:	Attached is the CA-FA requested.		
Attachment(s):	CAFA.pdf		

No Form Schedule items changed.

 SERFF Tracking #:
 FARM-125109388
 State Tracking #:
 07-1577; 07-1578; 07-1579; 07-1579; 07-1580; 07 Company Tracking #:
 J2CA070220BPBD1

California First Filing Company: Civic Property and Casualty Company, ...

TOI/Sub-TOI: 05.0 CMP Liability and Non-Liability/05.0002 Businessowners

Product Name: Businessowners

Project Name/Number: Exclusion of Loss Due to Virus or Bacteria/J-CA-2007-BP-F

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely, Bernice Diaz

State:

1...

State: California First Filing Company: Civic Property and Casualty Company, ...

TOI/Sub-TOI: 05.0 CMP Liability and Non-Liability/05.0002 Businessowners

Product Name: Businessowners

Project Name/Number: Exclusion of Loss Due to Virus or Bacteria/J-CA-2007-BP-F

Response Letter

Response Letter Status Submitted to State

Response Letter Date 02/26/2007 Submitted Date 02/26/2007

Dear Richard Patterson,

Introduction:

Response 1

Comments:

Added CA-RA2, CA-RA3, CA-RA4.

Sorry for any inconvenience this may have caused. If you need any further information please feel free to call me at (805) 306-6517.

Thank you,

Bernice Diaz

Changed Items:

Supporting Document Schedule Item Changes			
Satisfied - Item:	CA-RA2, CA-RA3, CA-RA4		
Comments:			
Attachment(s):	CA-RA234.pdf		

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,

Bernice Diaz

1...

State: California First Filing Company: Civic Property and Casualty Company, ...

TOI/Sub-TOI: 05.0 CMP Liability and Non-Liability/05.0002 Businessowners

Product Name: Businessowners

Project Name/Number: Exclusion of Loss Due to Virus or Bacteria/J-CA-2007-BP-F

Amendment Letter

Submitted Date: 02/28/2007

Comments:

Attached please find the CA-FA as requested. Please correct the effective date for New Business to be 11/1/07 as California uses the same effective dates for new business and renewals.

Sorry for any inconvenience this may have caused you. If you have any further questions please call me at (805) 306-6517.

Thank you,

Bernice Diaz

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes			
Satisfied - Item:	CA-FA		
Comments:	Attached is the CA-FA requested.		
Attachment(s):	CAFA.pdf		

 SERFF Tracking #:
 FARM-125109388
 State Tracking #:
 07-1577; 07-1578; 07-1579; 07-1579; 07-1580; 07 Company Tracking #:
 J2CA070220BPBD1

State: California First Filing Company: Civic Property and Casualty Company, ...

TOI/Sub-TOI: 05.0 CMP Liability and Non-Liability/05.0002 Businessowners

Product Name: Businessowners

Project Name/Number: Exclusion of Loss Due to Virus or Bacteria/J-CA-2007-BP-F

Rate Information

Rate data does NOT apply to filing.

 SERFF Tracking #:
 FARM-125109388
 State Tracking #:
 07-1577; 07-1578; 07-1579; 07-1579; 07-1580; 07 Company Tracking #:
 J2CA070220BPBD1

State: California First Filing Company: Civic Property and Casualty Company, ...

TOI/Sub-TOI: 05.0 CMP Liability and Non-Liability/05.0002 Businessowners

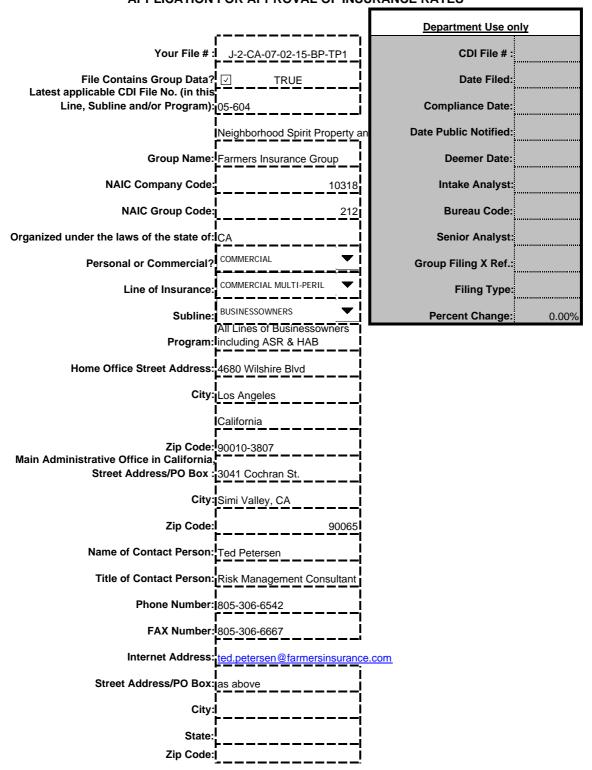
Product Name: Businessowners

Project Name/Number: Exclusion of Loss Due to Virus or Bacteria/J-CA-2007-BP-F

Supporting Document Schedules

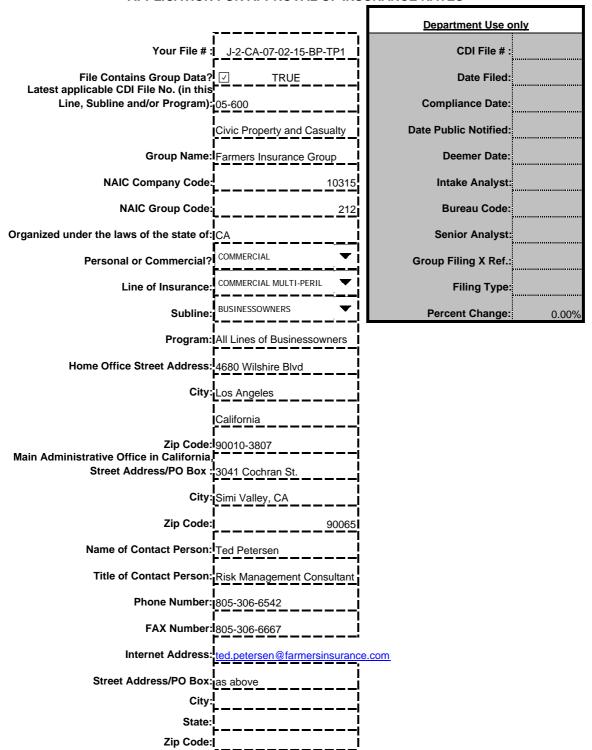
Satisfied - Item:	Prior Approval Rate Application	
Comments:		
Attachment(s):	CDIcombined.pdf	
Item Status:		
Status Date:		

		Department Use	<u>only</u>
Your File # :	J-2-CA-07-02-15-BP-TP1	CDI File # :	
File Contains Group Data?		Date Filed:	
Latest applicable CDI File No. (in this Line, Subline and/or Program):		Compliance Date:	
	Mid Century Insurance Company	Date Public Notified:	
Group Name:	Farmers Insurance Group	Deemer Date:	
NAIC Company Code:	21687	Intake Analyst:	
NAIC Group Code:	212	Bureau Code:	
Organized under the laws of the state of:	CA	Senior Analyst:	
Personal or Commercial?	COMMERCIAL	Group Filing X Ref.:	
Line of Insurance:	COMMERCIAL MULTI-PERIL	Filing Type:	
	BUSINESSOWNERS	Percent Change:	0.00%
	All Lines of Businessowners including ASR & HAB		
Home Office Street Address:	4680 Wilshire Blvd		
City:	Los Angeles		
	California		
	90010-3807		
Main Administrative Office in California Street Address/PO Box :			
City:	Simi Valley, CA		
Zip Code:	90065		
Name of Contact Person:	Ted Petersen		
Title of Contact Person:	Risk Management Consultant		
Phone Number:	805-306-6542		
FAX Number:	805-306-6667		
Internet Address:	ted.petersen@farmersinsurance.	<u>com</u>	
Street Address/PO Box:	as above		
City:	i 		
State:	 		
Zin Code	i i		



	,
Your File # :	J-2-CA-07-02-15-BP-TP1
File Contains Group Data? Latest applicable CDI File No. (in this	
Line, Subline and/or Program):	
	Truck Insurance Exchange
Group Name:	Farmers Insurance Group
NAIC Company Code:	21709
NAIC Group Code: Organized under the laws of the state	
of:	i i
Personal or Commercial?	COMMERCIAL
Line of Insurance:	COMMERCIAL MULTI-PERIL
Subline:	BUSINESSOWNERS All Lines of Businessowners
Program:	including ASR & HAB
Home Office Street Address:	4680 Wilshire Blvd
City:	Los Angeles
	California
	90010-3807
Main Administrative Office in California, Street Address/PO Box :	3041 Cochran St.
City:	Simi valley, CA
Zip Code:	90065
Name of Contact Person:	Ted Petersen
Title of Contact Person:	Risk Management Consultant
Phone Number:	805-306-6542
FAX Number:	
Internet Address:	ted.petersen@farmersinsuranc e.com
Street Address/PO Box:	as above
City:	
State:	
Zip Code:	

Department Use only		
CDI File # :		
Date Filed:		
Compliance Date:		
Date Public Notified:		
Deemer Date:		
Intake Analyst:		
Bureau Code:		
Senior Analyst:		
Group Filing X Ref.:		
Filing Type:		
Percent Change:		



		Department Use only
Your File # :	J-2-CA-07-02-15-BP-TP1	CDI File # :
File Contains Group Data?		Date Filed:
Latest applicable CDI File No. (in this Line, Subline and/or Program):		Compliance Date:
	Farmers Insurance Exchange	Date Public Notified:
Group Name:	Farmers Insurance Group	Deemer Date:
NAIC Company Code:	21652	Intake Analyst:
NAIC Group Code:	212	Bureau Code:
Organized under the laws of the state of:	CA	Senior Analyst:
Personal or Commercial?	COMMERCIAL	Group Filing X Ref.:
Line of Insurance:	COMMERCIAL MULTI-PERIL	Filing Type:
	BUSINESSOWNERS All Lines of Businessowners	Percent Change: 0.00%
•	including ASR & HAB	
Home Office Street Address:	4680 Wilshire Blvd	
City:	Los Angeles	
	California	
	90010-3807	
Main Administrative Office in California, Street Address/PO Box :		
+	Simi Valley, CA	
Zip Code:	90065	
Name of Contact Person:		
Phone Number:	Risk Management Consultant	
FAX Number:	805-306-6667 ted.petersen@farmersinsurand	0.00
j		<u>e.com</u>
Street Address/PO Box:	as above	
City:		
State:	 	
Zip Code:	i	

		Department Use only
Your File # :	J-2-CA-07-02-15-BP-TP1	CDI File #:
File Contains Group Data?		Date Filed:
Latest applicable CDI File No. (in this Line, Subline and/or Program):		Compliance Date:
	Exact Property and Casualty	Date Public Notified:
Group Name:	Farmers Insurance Group	Deemer Date:
NAIC Company Code:	10317	Intake Analyst:
NAIC Group Code:	212	Bureau Code:
Organized under the laws of the state of:	CA	Senior Analyst:
Personal or Commercial?	COMMERCIAL $lacksquare$	Group Filing X Ref.:
Line of Insurance:	COMMERCIAL MULTI-PERIL	Filing Type:
Subline:		Percent Change: 0.00%
	All Lines of Businessowners including ASR & HAB	
Home Office Street Address:	4680 Wilshire Blvd	
City:	Los Angeles	
	California	
Zip Code:	90010-3807	
Main Administrative Office in California, Street Address/PO Box :		
	Simi Valley, CA	
	Jilli valley, CA	
Zip Code:	90065	
Name of Contact Person:	Ted Petersen	
Title of Contact Person:	Risk Management Consultant	
Phone Number:	805-306-6393	
FAX Number:	805-306-6667	
Internet Address:	ted.petersen@farmersinsurance.	<u>com</u>
Street Address/PO Box:	as above	
City:	i 	
State:	i 	
Zip Code:		