

Filing at a Glance

Company: RLI Insurance Company

Product Name: @Home Business Program

TOI: 05.0 Commercial Multi-Peril - Liability &
Non-Liability

Sub-TOI: 05.0002 Businessowners

Filing Type: Form

SERFF Tr Num: RLSC-125225283 State: Arkansas

SERFF Status: Closed

State Tr Num: AR-PC-07-025346

Co Tr Num: @HOME-F-0607

Co Status:

State Status:

Reviewer(s): Betty Montesi,
Llyweyia Rawlins

Author: Tom Hokanson

Date Submitted: 07-06-2007

Disposition Date: 07-12-2007

Disposition Status: Approved

Effective Date Requested (New): 11-01-2007

Effective Date Requested (Renewal): 01-01-2008

Effective Date (New): 11-01-2007

Effective Date (Renewal): 01-01-
2008

General Information

Project Name: New & Revised Forms

Project Number: @HOME-F-0607

Reference Organization: ISO

Reference Title: Businessowners Program 2006 Multistate Forms
Revision

Filing Status Changed: 07-12-2007

State Status Changed: 07-06-2007

Corresponding Filing Tracking Number:

Filing Description:

RLI Insurance Company submits for your review and approval an update to the policy forms and endorsements used in offering our @Home Business Program. This submission is to be implemented for use with policies effective on and after November 1, 2007 for new business and January 1, 2008 for renewals. However, in order to allow adequate lead time for the necessary testing of the policy issuance system, and to provide appropriate notice to our producers, we ask that approval of the filing be acknowledged prior to September 1, 2007.

Status of Filing in Domicile: Authorized

Domicile Status Comments:

Reference Number: BP-2004-OFR04

Advisory Org. Circular: LI-BP-2005-364

Deemer Date:

This submission advises of RLIs implementation of the policy and endorsement revisions included in the Insurance Services Offices Businessowners 2006 Multi-state Forms Revision, reference filing number BP-2004-OFR04, as described and identified in ISO Circular LI-BP-2005-364. Additionally, this submission consists of six new and three revised independent forms for use with this program. We are also withdrawing three previously approved endorsements which are no longer necessary as a result of ISOs changes to the ISO Businessowners Policy, form BP 00 03.

Following are comments regarding the new and revised independent forms:

NEW FORMS

BOP 426 (11/07), Automatic Increase - Business Personal Property -- This is an inflation guard endorsement. It will be

attached to all policies and provides an automatic 4% annual increase to the Business Personal Property coverage limit. BOP 427 (11/07), Residential Inspection Services -- This endorsement is for use on policies issued to insureds that perform residential inspections. It provides Property Damage Liability for customers property in the care custody and control of an insured, subject to the specified sub-limits. The endorsement does NOT provide professional liability coverage. This is a newly emerging class of insureds for our program.

BOP 428 (11/07), Pet Sitting Services -- This endorsement is for use on policies issued to insureds that perform pet sitting services. It provides Property Damage Liability for customers property in the possession of an insured subject to the specified sub-limits. Includes Key and Lock Replacement coverage for up to \$5,000 per occurrence with a \$100 deductible. For the purpose of this endorsement animals are included as tangible property. The endorsement is in response to a growing number of applicants performing this service.

BOP 429 (11/07), Limitation - Business Personal Property - Jewelry and Watches -- This endorsement increases the limit on individual items of jewelry, watches, and watch movements from a maximum per item of \$100 to a maximum \$250 per item. A number of our policyholders sell costume jewelry at home parties. The value of the merchandise is almost exclusively between \$100 and \$250. The current limitation leaves the majority of their stock partially or significantly underinsured.

BOP 430 (11/07), Exclusion - Products / Completed Operations Hazard -- This program is not intended for risks with anything more than a VERY incidental Products/Completed Operations exposure. BOP 430 is a discretionary form for use when an otherwise acceptable risk has an unacceptable Products/Completed Ops exposure or loss history. It enables RLI to offer coverage - minus the unacceptable hazard - to applicants that might otherwise have no admitted market available to them.

BOP 431, (11/07), Additional Insured Dispatcher or Referral Service - Schedule -- This form is an alternative to existing blanket form BOP 424. It includes a schedule of the specific persons or organizations included as additional insureds. A number of our insured have advised that some of the entities covered as additional insureds are demanding to see their name indicated on the policy. This schedule form addresses that need.

REVISED FORMS

BOP 422 (11/07), Selected Products Liability Exclusion -- Due to ISOs revision of BP 00 03 the reference to the Products Liability exclusion had to be corrected from item q. to item t.. The endorsement is otherwise unchanged from the current edition.

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BOP 0001 (11/07), Policy Declarations -- Editorial changes have been made to our existing Dec Page. The changes are as follows: i) Changed wording from Agent to Producer and added Sub-Producer; ii) Eliminated the now unnecessary EDP Coverage; iii) Updated wording from Fire Legal Liability to Damage To Premises Rented To You. None of the changes have rate, premium or coverage implications.

WITHDRAWN FORMS -- No longer necessary due to ISOs revision of BP 00 03

BOP 400 (07/02), Electronic Data Processing

BOP 412 (07/02), Exclusion - Power Failure

BOP 423 (07/05), Exclusion - Unsolicited Communications

A companion rate/rule filing for our @Home Business Program will be submitted for concurrent implementation dates.

Company and Contact

Filing Contact Information

Tom Hokanson, Administrator
9025 N. Lindbergh Dr.
Peoria, IL 61615

tom_hokanson@rlicorp.com
(800) 331-4929 [Phone]
() -[FAX]

Filing Company Information

RLI Insurance Company
9025 N LINDBERGH DR
PEORIA, IL 61615
(800) 331-4929 ext. 5276[Phone]

CoCode: 13056
Group Code: 783
Group Name:
FEIN Number: 37-0915434

State of Domicile: Illinois
Company Type:
State ID Number:

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	Flat Fee - \$50 per filing
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
RLI Insurance Company	\$50.00	07-06-2007	14472607

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	07-12-2007	07-12-2007

Disposition

Disposition Date: 07-12-2007

Effective Date (New): 11-01-2007

Effective Date (Renewal): 01-01-2008

Status: Approved

Comment:

Rate data does NOT apply to filing.

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Index/Synopsis of Submitted Forms	Approved	Yes
Supporting Document	Comparison Documents	Approved	Yes
Form	Automatic Increase - Business Personal Property	Approved	Yes
Form	Residential Inspection Services	Approved	Yes
Form	Pet Sitting Services	Approved	Yes
Form	Limitation - Business Personal Property - Jewelry & Watches	Approved	Yes
Form	Exclusion - Products/Completed Operations Hazard	Approved	Yes
Form	Additional Insured - Dispatcher or Referral Service - Schedule	Approved	Yes
Form	Selected Products Liability Exclusion	Approved	Yes
Form	Personal Property Off Premises Limits Endorsement	Approved	Yes
Form	Policy Declarations	Approved	Yes
Form	Electronic Data Processing	Approved	Yes
Form	Exclusion - Power Failure	Approved	Yes
Form	Exclusion - Unsolicited Communications	Approved	Yes

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Automatic Increase - Business Personal Property	BOP 426	11/07	Endorsement/New Amendment/Conditions		0.00	BOP426.pdf
Approved	Residential Inspection Services	BOP 427	11/07	Endorsement/New Amendment/Conditions		0.00	BOP427.pdf
Approved	Pet Sitting Services	BOP 428	11/07	Endorsement/New Amendment/Conditions		0.00	BOP428.pdf
Approved	Limitation - Business Personal Property - Jewelry & Watches	BOP 429	11/07	Endorsement/New Amendment/Conditions		0.00	BOP429.pdf
Approved	Exclusion - Products/Completed Operations Hazard	BOP 430	11/07	Endorsement/New Amendment/Conditions		0.00	BOP430.pdf
Approved	Additional Insured - Dispatcher or Referral Service - Schedule	BOP 431	11/07	Endorsement/New Amendment/Conditions		0.00	BOP431.pdf
Approved	Selected Products Liability Exclusion	BOP 422	11/07	Endorsement/Replacement/Amendment/Conditions	BOP 422 (07/05)	0.00	BOP422.pdf
Approved	Personal Property Off Premises Limits Endorsement	BOP 410	11/07	Endorsement/Replacement/Amendment/Conditions	BOP 410 (07/02)	0.00	BOP410.pdf
Approved	Policy Declarations	BOP 0001	11/07	Declaration/Replacement/Schedule	BOP 0001 (05/04)	0.00	BOP0001.pdf
Approved	Electronic Data Processing	BOP 400	07/02	Endorsement/Withdrawn/Amendment/Conditions		0.00	

Approved	Exclusion - Power Failure	BOP 412	07/02	ons Endorseme Withdrawn nt/Amendm ent/Condi ons	0.00
Approved	Exclusion - Unsolicited Communications	BOP 423	07/05	ons Endorseme Withdrawn nt/Amendm ent/Condi ons	0.00

THIS ENDORSEMENT CHANGES YOUR COVERAGE. PLEASE READ IT CAREFULLY.

AUTOMATIC INCREASE - BUSINESS PERSONAL PROPERTY

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

The limits of insurance applicable to business personal property are amended as follows:

Business Personal Property Limit - Automatic Increase

- a. The Limit of Insurance for Business Personal Property will automatically increase by the annual percentage shown in the Declarations.
- b. The amount of increase will be:
 - (1) The Business Personal Property limit that applied on the most recent of the policy inception date, the policy anniversary date, or any other policy change amending the Business Personal Property limit, times
 - (2) The percentage of annual increase shown in the Declarations, expressed as a decimal (example: 4% is .04), times
 - (3) The number of days since the beginning of the current policy year, or the effective date of the most recent policy change amending the Business Personal Property limit, divided by 365.

Example:

If: The applicable Business Personal Property limit is \$5,000. The annual percentage increase is 4%. The number of days since the beginning of the policy year (or last policy change) is 146.

The amount of increase is

$$\$5,000 \times .04 \times 146 \div 365 = \$80.$$

ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

RESIDENTIAL INSPECTION SERVICES

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

The following is added to Paragraph **A. Coverages** of **Section II - Liability**:

3. Property Damage During The Course of Residential Home Inspections

- a. We will pay those sums that you become legally obligated to pay as damages because of "Property Damage" during the course of a residential home inspection. We will have the right and duty to defend the insured against any "suit" seeking those damages. However, we will have no duty to defend the insured against any "suit" seeking damages for "property damage" to which this insurance does not apply. We may, at our discretion, investigate any "occurrence" and settle any claim or "suit" that may result. But:

(1) The amount we will pay for damages is limited as described in Paragraph **D - Liability And Medical Expenses Limits Of Insurance** in **Section II - Liability**; and

(2) Our right and duty to defend end when we have used up the applicable Limit of Insurance in the payment of judgments or settlements or medical expenses.

- b. This insurance applies only if the loss or destruction of, or damage to property took place in the "coverage territory" during the policy period.

A. The following is added to Paragraph **B. Exclusions** of **Section II - Liability**:

4. Applicable To Property Damage During The Course of Residential Home Inspections

This insurance does not apply to:

- a. Liability excluded under Business Liability Coverage.

However, with respect to the coverage provided for "Property Damage" during the course of a residential home inspection, Exclusions **B.1.k.(4)** and **(5)** of **Section II - Liability** do not apply;

- b. Dishonest acts committed by you, your partners, members or managers;
- c. Loss or destruction of or damage to property resulting from seizure or destruction of the property by order of governmental authority; and
- d. Liability incurred from your release of any other person or organization from legal liability.

B. The following is added to Paragraph **D. Liability And Medical Expenses Limits Of Insurance** of **Section II - Liability**:

5. Property Damage During The Course of Residential Home Inspections Limits Of Insurance

- a. The most we will pay for all damages because of "Property Damage" during the course of a residential home inspection in any one "occurrence" is \$10,000.
- b. Subject to the applicable limit stated above in **5.a.**, the most we will pay for all "Property Damage" arising from all occurrences relating to any one residential inspection is \$10,000.

All loss, destruction or damage involving a single act or series of related acts whether caused by one or more persons is considered one "occurrence".

ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PET SITTING SERVICES

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

The following is added to Paragraph **A.5. Additional Coverage of Section I - Property.**

s. Key and Lock Replacement

- a. We will pay for the cost to replace keys and locks at the customer's premises due to theft or other loss to keys entrusted to you by your customer.

- b. We will not pay for:

Loss or damage resulting from theft or any other dishonest or criminal act that you or any of your partners, members, officers, "employees", managers, directors, trustees, authorized representatives or anyone to whom you entrust the keys of a customer for any purpose commit, whether acting alone or in collusion with other persons.

- c. The most we will pay under this Additional Coverage for all loss or damage in any one occurrence is \$5,000.
- d. A per occurrence deductible of \$100 will apply.

The following is added to Paragraph **A. Coverages of Section II - Liability:**

3. Liability For Customers' Property

- a. We will pay those sums that you become legally obligated to pay as damages because of loss or destruction of, or damage to property belonging to your customer while the property is in your possession. We will have the right and duty to defend the insured against any "suit" seeking those damages. However, we will have no duty to defend the insured against any "suit" seeking

damages for "property damage" to which this insurance does not apply. We may, at our discretion, investigate any "occurrence" and settle any claim or "suit" that may result. But:

- (1) The amount we will pay for damages is limited as described in Paragraph **D - Liability And Medical Expenses Limits Of Insurance in Section II - Liability;** and

- (2) Our right and duty to defend end when we have used up the applicable Limit of Insurance in the payment of judgments or settlements or medical expenses.

- b. This insurance applies to damages resulting from the loss or destruction of, or damage to property belonging to your customers only if the loss or destruction of, or damage to property took place in the "coverage territory" during the policy period.

- A. The following is added to Paragraph **B. Exclusions of Section II - Liability:**

4. Applicable To Liability For Customers' Property

This insurance does not apply to:

- a. Liability excluded under Business Liability Coverage.

However, with respect to the coverage provided for damage to Customers' Property, Exclusion **B.1.k.(4) of Section II - Liability** does not apply;

- b. Dishonest acts committed by you, your partners, members or managers;

- c. Loss or destruction of or damage to property resulting from seizure or destruction of the property by order of governmental authority; and
- d. Liability incurred from your release of any other person or organization from legal liability.

B. The following is added to Paragraph D. Liability And Medical Expenses Limits Of Insurance of Section II - Liability:

5. Liability For Customers' Property Limits Of Insurance

- a. The most we will pay for all damages because of loss or destruction of or damage

to property belonging to your customers in any one "occurrence" is \$10,000 unless a higher amount is shown in the Declarations.

- b. Subject to the applicable limit stated above in **5.a.**, the most we will pay for all damages because of loss or destruction of or damage to property belonging to any one customer is \$2,500, unless a higher amount is shown in the Declarations.

All loss, destruction or damage involving a single act or series of related acts whether caused by one or more persons is considered one "occurrence".

ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES YOUR COVERAGE. PLEASE READ IT CAREFULLY.

LIMITATION - BUSINESS PERSONAL PROPERTY JEWELRY AND WATCHES

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

The following replaces **Section I - Property - A. Coverage - 4. Limitations - c. (2)**

\$2,500 for jewelry, watches, watch movements, jewels, pearls, precious and semi-precious stones, bullion, gold, silver, platinum and other precious alloys or metals. This limit does not apply to jewelry and watches worth \$250 or less per item.

ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES YOUR COVERAGE. PLEASE READ IT CAREFULLY.

EXCLUSION - PRODUCTS-COMPLETED OPERATIONS HAZARD

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

Section II - Liability - B. Exclusions, is amended by adding the following exclusion:

- u.** This insurance does not apply to "bodily injury" or "property damage" included within the "products-completed operations hazard."

ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES YOUR COVERAGE. PLEASE READ IT CAREFULLY.

**ADDITIONAL INSURED - DISPATCHER OR REFERRAL SERVICE
WITH ADDITIONAL INSURED REQUIREMENT IN A CONTRACT
SCHEDULED**

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

SCHEDULE

Name of Person or Organization:

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

The following is added to Paragraph **C. Who Is An Insured** in **SECTION II - LIABILITY**:

3. The person or organization shown in the schedule that provides dispatch or referral services to your operations is also an insured, if you and such person or organization has agreed in writing in a contract or agreement that such person or organization be included as an additional insured on your policy. Such person or organization is an additional insured only with respect to liability arising out of your ongoing operations performed at the direction or by referral of that insured. A person's or organization's status as an insured under this paragraph ends when your operations at the direction or by referral of that insured are completed or the agreement requiring additional insured status is terminated.

ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES YOUR COVERAGE. PLEASE READ IT CAREFULLY.

SELECTED PRODUCTS LIABILITY EXCLUSION

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

SECTION II - LIABILITY, B. Exclusions, is amended by adding the following exclusion:

t. Products Liability

"Bodily Injury" or "Property Damage" included within the "products-completed operations hazard" and arising out of "your product" if the product was manufactured, imported by, on behalf of, or under the direction of any insured.

This exclusion only applies if revenue from all products manufactured, or imported by, on behalf of, or under the direction of any insured exceeded \$5,000 in one or both of the two fiscal years preceding the date of loss.

ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES YOUR COVERAGE. PLEASE READ IT CAREFULLY.

PERSONAL PROPERTY OFF PREMISES LIMITS ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

The coverage applicable to **Personal Property Off Premises** is hereby deleted and replaced with the following:

Personal Property Off Premises

You may extend the insurance that applies to Business Personal Property to apply to covered Business Personal Property, other than money and securities, while it is in course of transit, temporarily at a premises you do not own, or at a premise you do not lease or operate for more than 90 days in any 12-month period. The most we will pay for loss or damage under this Extension is the Limit of Insurance shown in the Declarations for Business Personal Property.

ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.

RLI Insurance Company

9025 North Lindbergh Drive Peoria, IL 61615

Renewal of Number

**BUSINESSOWNERS POLICY
DECLARATIONS**

Form Applicable
 Standard Special

Policy No.

Named Insured and Mailing Address:

Administrator Name and Mailing Address:

Policy Period: From _____ to _____ at 12:01 A.M.* Standard Time at your mailing address shown above.
* Exceptions: 12:00 noon in Maine, Michigan, North Carolina, and Puerto Rico.

In return for the payment of the premium, and subject to all the terms of this policy, we agree with you to provide the insurance as stated in this policy.

BUSINESS DESCRIPTION							
Form of Business: <input type="checkbox"/> Individual <input type="checkbox"/> Joint Venture/Partnership <input type="checkbox"/> Organization (Any Other)							
Business description:							
DESCRIBED PREMISES				ADDITIONAL INTEREST			
PROPERTY							
		PREM. NO.	BLDG. NO.	PREM. NO.	BLDG. NO.	PREM. NO.	BLDG. NO.
Limits of Insurance for Buildings		\$	N/A	\$		\$	
* Actual Cash Value - Buildings Option (Y/N)							
* Automatic Increase - Building Limit (Percent)			%		%		%
Business Personal Property		\$		\$		\$	
Deductible \$ <u>250</u>		Minimum Earned Premium \$ _____					
Optional Coverages -- Applicable only if an "X" is shown in the boxes below:				<u>Limits of Insurance</u>			
1. <input type="checkbox"/> Money and Securities (Special Form only)		\$		Inside the Premises			
		\$		Outside the Premises			
2. <input type="checkbox"/> Other (specify)							
LIABILITY AND MEDICAL PAYMENTS							
Except for Fire Legal Liability, each paid claim for the following coverages reduces the amount of insurance we provide during the applicable annual period. Please refer to Paragraph D.4. of the Businessowners Liability Coverage Form.							
		<u>Limits of Insurance</u>					
Liability and Medical Expenses		\$					
Medical Expenses		\$ 5,000		per person			
Damage to Premises Rented to You		\$ 50,000		any one fire or explosion			
FORMS AND ENDORSEMENTS Forms and Endorsements made part of this policy at time of issue:							
Please see reverse side.							
PREMIUM Total Annual Premium \$ _____							

Countersigned:

By _____
Authorized Representative

THESE DECLARATIONS, TOGETHER WITH THE COVERAGE FORM(S), COMMON POLICY CONDITIONS AND FORMS, AND ENDORSEMENTS, IF ANY, ISSUED TO FORM A PART THERE OF, COMPLETE THE ABOVE NUMBERED POLICY.

Includes copyrighted material of Insurance Services Office, Inc., with its permission. Copyright, Insurance Services Office, Inc., 1984, 1985

Rate Information

Rate data does NOT apply to filing.

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty **Review Status:** Approved 07-12-2007

Comments:

Attachments:

AR pc td-1.pdf

pc ffs-1.pdf

Satisfied -Name: Index/Synopsis of Submitted Forms **Review Status:** Approved 07-12-2007

Comments:

Attachment:

1ndex-Synopsis.pdf

Satisfied -Name: Comparison Documents **Review Status:** Approved 07-12-2007

Comments:

These documents compare the revised forms with their currently approved counterparts. Deleted language is struckthrough, added wording is underscored.

Attachments:

cmpr bop0001.pdf

cmpr bop410.pdf

cmpr bop422.pdf

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking #	@HOME-F-0607
21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]	

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BOP 423 (07/05), Exclusion - Unsolicited Communications

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22.

Filing Fees (Filer must provide check # and fee amount if applicable)

[If a state requires you to show how you calculated your filing fees, place that calculation below]

Check #: Not Applicable - Fee Submitted via EFT.

Amount: \$450

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms)
 (Do **not** refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #			@HOME-F-0607	
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)			@HOME-R-0707	
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement or Withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	Automatic Increase - Business Personal Property	BOP 426 (11/07)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02	Residential Inspection Services	BOP 427 (11/07)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03	Pet Sitting Services	BOP 428 (11/07)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04	Limitation - Business Personal Property - Jewelry & Watches	BOP 429 (11/07)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05	Exclusion Products - Completed Operations Hazard	BOP 430 (11/07)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06	Additional Insured Dispatcher or Referral Service - Schedule	BOP 431 (11/07)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07	Selected Products Liability Exclusion	BOP 422 (11/07)	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	BOP 422 (07/05)	
08	Personal Property Off Premises Limits Endorsement	BOP 410 (11/07)	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	BOP 410 (07/02)	
09	Policy Declarations	BOP 0001 (11/07)	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	BOP 0001 (05/04)	
10	Electronic Data Processing	BOP 400 (07/02)	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
11	Exclusion - Power Failure	BOP 412 (07/02)	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
12	Exclusion - Unsolicited Communications	BOP 423 (07/05)	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		

RLI INSURANCE COMPANY
@Home Business Program
NEW/REVISED/WITHDRAWN FORMS FILING 06/2007
FORMS INDEX & SYNOPSIS

FORM TITLE	FORM NUMBER	SYNOPSIS / COMMENT
NEW		
Automatic Increase - Business Personal Property	BOP 426 (11/07)	This is an "inflation guard" endorsement. It will be attached to all policies and provides an automatic 4% annual increase to the Business Personal Property coverage limit.
Residential Inspection Services	BOP 427 (11/07)	This endorsement is for use on policies issued to insureds that perform residential inspections. It provides Property Damage Liability for customer's property in the care custody and control of an insured, subject to the specified sub-limits. The endorsement does NOT provide professional liability coverage. This is a newly emerging class of insureds for our program.
Pet Sitting Services	BOP 428 (11/07)	This endorsement is for use on policies issued to insureds that perform pet sitting services. It provides Property Damage Liability for customer's property in the possession of an insured subject to the specified sub-limits. Includes Key and Lock Replacement coverage for up to \$5,000 per occurrence with a \$100 deductible. For the purpose of this endorsement animals are included as tangible property. The endorsement is in response to a growing number of applicants performing this service.
Limitation - Business Personal Property - Jewelry and Watches	BOP 429 (11/07)	This endorsement increases the limit on individual items of jewelry, watches, and watch movements from a maximum per item of \$100 to a maximum \$250 per item. A number of our policyholders sell "costume" jewelry at home parties. The value of the merchandise is almost exclusively between \$100 and \$250. The current limitation leaves the majority of their stock partially or significantly underinsured.
Exclusion - Products / Completed Operations Hazard	BOP 430 (11/07)	This program is <u>not</u> intended for risks with anything more than a VERY incidental Products/Completed Operations exposure. BOP 430 is a discretionary form for use when an otherwise acceptable risk has an unacceptable Products/Completed Ops exposure or loss history. It enables RLI to offer coverage - minus the unacceptable hazard - to applicants that might otherwise have no admitted market available to them.
Additional Insured Dispatcher or Referral Service - Schedule	BOP 431, (11/07)	This form is an alternative to existing blanket form BOP 424. It includes a schedule of the specific persons or organizations included as additional insureds. A number of our insured have advised that some of the entities covered as additional insureds are demanding to see their name indicated on the policy. This schedule form addresses that need.
REVISED		
Selected Products Liability Exclusion	BOP 422 (11/07)	Due to ISO's revision of BP 00 03 the reference to the Products Liability exclusion had to be corrected from item "q." to item "t.". The endorsement is otherwise unchanged from the current edition.

Personal Property Off Premises Limits Endorsement	BOP 410 (11/07)	This endorsement has been changed to clarify that "temporary" means no longer than 90 days at one location in any 12 month period. The current edition does not define "temporary" allowing for ambiguity and potential disputes over coverage.
Policy Declaration	BOP 0001 (11/07)	Editorial changes have been made to our existing Dec Page. The changes are as follows: i) Changed wording from "Agent" to "Producer" and added "Sub-Producer"; ii) Eliminated the now unnecessary EDP Coverage; iii) Updated wording from "Fire Legal Liability" to "Damage To Premises Rented To You". None of the changes have rate, premium or coverage implications.
WITHDRAWN		
Electronic Data Processing	BOP 400 (07/02)	No longer necessary due to ISO's revision of BP 00 03
Exclusion - Power Failure	BOP 412 (07/02)	No longer necessary due to ISO's revision of BP 00 03
Exclusion - Unsolicited Communications	BOP 423 (07/05)	No longer necessary due to ISO's revision of BP 00 03

Text Comparison

Documents Compared

bop 0001.pdf - Adobe Acrobat Professional

BOP0001.pdf

Summary

44 word(s) added

39 word(s) deleted

317 word(s) matched

11 block(s) matched

To see where the changes are, scroll down.

RLI Insurance Company
9025 North Lindbergh Drive Peoria, IL 61615

**BUSINESSOWNERS POLICY
DECLARATIONS**

~~Form Applicable~~
 Standard Special

Renewal of Number

Policy No.

Named Insured and Mailing Address:

~~Agent~~ Name and Mailing Address:

Policy Period: From _____ to _____ at 12:01 A.M.* Standard Time at your mailing address shown above.
* Exceptions: 12:00 noon in Maine, Michigan, North Carolina, and Puerto Rico.

In return for the payment of the premium, and subject to all the terms of this policy, we agree with you to provide the insurance as stated in this policy.

BUSINESS DESCRIPTION

Form of Business: Individual Joint Venture/Partnership Organization (Any Other)

Business description:

DESCRIBED PREMISES

ADDITIONAL INTEREST

PROPERTY

	PREM. NO.	BLDG. NO.	PREM. NO.	BLDG. NO.	PREM. NO.	BLDG.
Limits of Insurance for Buildings						
* Actual Cash Value - Buildings Option (Y/N)		N/A				
* Automatic Increase - Building Limit (Percent)		%		%		%
Business Personal Property						

Deductible \$ _____ Minimum Earned Premium \$ _____

Optional Coverages -- Applicable only if an "X" is shown in the boxes below:

Limits of Insurance

- 1- ~~Electronic Data Processing~~
- 2- ~~Money and Securities (Special Form only)~~
- 3- ~~Other (specify)~~

\$

inside the Premises
Outside the Premises

LIABILITY AND MEDICAL PAYMENTS

Except for Fire Legal Liability, each paid claim for the following coverages reduces the amount of insurance we provide during the applicable annual period. Please refer to Paragraph D.4. of the Businessowners Liability Coverage Form.

Limits of Insurance

Liability and Medical Expenses	\$	
Medical Expenses	\$ 5,000	per person
Fire Legal Liability	\$ 50,000	any one fire or explosion

FORMS AND ENDORSEMENTS Forms and Endorsements made part of this policy at time of issue.

PREMIUM Total Annual Premium \$ _____

Countersigned:

By _____
Authorized Representative

THESE DECLARATIONS, TOGETHER WITH THE COVERAGE FORM(S), COMMON POLICY CONDITIONS AND FORMS, AND ENDORSEMENTS, IF ANY, ISSUED TO FORM A PART THERE OF, COMPLETE THE ABOVE NUMBERED POLICY. Includes copyrighted material of Insurance Services Office, Inc., with its permission. Copyright, Insurance Services Office, Inc., 1984, 1985

Renewal of Number

**BUSINESSOWNERS POLICY
DECLARATIONS**

Form Applicable
 Standard Special

Policy No.

Named Insured and Mailing Address:

Administrator Name and Mailing Address:

Policy Period: From _____ to _____ at 12:01 A.M.* Standard Time at your mailing address shown above.
* Exceptions: 12:00 noon in Maine, Michigan, North Carolina, and Puerto Rico.

In return for the payment of the premium, and subject to all the terms of this policy, we agree with you to provide the insurance as stated in this policy

BUSINESS DESCRIPTION

Form of Business: Individual Joint Venture/Partnership Organization (Any Other)
Business description:

DESCRIBED PREMISES **ADDITIONAL INTEREST**

Blank space for describing premises and additional interest.

PROPERTY

	PREM. NO.	BLDG. NO.	PREM. NO.	BLDG. NO.	PREM. NO.	BLDG. NO.
Limits of Insurance for Buildings		N/A				
* Actual Cash Value - Buildings Option (Y/N)						
* Automatic Increase - Building Limit (Percent)		%		%		%
Business Personal Property						

Deductible \$ 250 Minimum Earned Premium \$

Optional Coverages -- Applicable only if an "X" is shown in the boxes below: **Limits of Insurance**

- 1. Money and Securities (Special Form only) \$ Limits of Insurance
 \$ Inside the Premises
 \$ Outside the Premises
- 2. Other (specify)

LIABILITY AND MEDICAL PAYMENTS

Except for Fire Legal Liability, each paid claim for the following coverages reduces the amount of insurance we provide during the applicable annual period. Please refer to Paragraph D.4. of the Businessowners Liability Coverage Form.

	Limits of Insurance
Liability and Medical Expenses	\$
Medical Expenses	\$ 5,000 per person
Damage to Premises Rented to You	\$ 50,000 any one fire or explosion

FORMS AND ENDORSEMENTS Forms and Endorsements made part of this policy at time of issue

Please see reverse side.

PREMIUM Total Annual Premium \$

Countersigned:

By _____
Authorized Representative

THESE DECLARATIONS, TOGETHER WITH THE COVERAGE FORM(S), COMMON POLICY CONDITIONS AND FORMS, AND ENDORSEMENTS, IF ANY, ISSUED TO FORM A PART THERE OF, COMPLETE THE ABOVE NUMBERED POLICY. Includes copyrighted material of Insurance Services Office, Inc., with its permission. Copyright, Insurance Services Office, Inc., 1984, 1985

Text Comparison

Documents Compared

BOP41002.pdf - Adobe Acrobat Professional

BOP410.pdf

Summary

44 word(s) added

18 word(s) deleted

119 word(s) matched

4 block(s) matched

To see where the changes are, scroll down.

Policy Number:

Company Name: RLI Insurance Company

THIS ENDORSEMENT CHANGES YOUR COVERAGE. PLEASE READ IT CAREFULLY.

PERSONAL PROPERTY OFF PREMISES LIMITS ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

The coverage applicable to **Personal Property Off Premises** is hereby deleted and replaced with the following:

Personal Property Off Premises

You may extend the insurance that applies to Business Personal Property to apply to covered Business Personal Property, other than money and securities, while it is in course of ~~transit or~~ temporarily at a premises you do not own, ~~lease or operate~~. The most we will pay for loss or damage under this Extension is the Limit of Insurance shown in the Declarations for Business Personal Property.

Policy Number:

Company Name: RLI Insurance Company

THIS ENDORSEMENT CHANGES YOUR COVERAGE. PLEASE READ IT CAREFULLY.

PERSONAL PROPERTY OFF PREMISES LIMITS ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

The coverage applicable to **Personal Property Off Premises** is hereby deleted and replaced with the following:

Personal Property Off Premises

You may extend the insurance that applies to Business Personal Property to apply to covered Business Personal Property, other than money and securities, while it is in course of transit, temporarily at a premises you do not own, or at a premise you do not lease or operate for more than 90 days in any 12-month period. The most we will pay for loss or damage under this Extension is the Limit of Insurance shown in the Declarations for Business Personal Property.

ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.

Text Comparison

Documents Compared

bop 422.pdf - Adobe Acrobat Professional

BOP422.pdf

Summary

23 word(s) added

22 word(s) deleted

130 word(s) matched

6 block(s) matched

To see where the changes are, scroll down.

~~Policy Number:~~

~~RLI Insurance Company~~

THIS ENDORSEMENT CHANGES YOUR COVERAGE. PLEASE READ IT CAREFULLY.

~~SELECTED PRODUCTS LIABILITY EXCLUSION~~

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

SECTION II - LIABILITY, B. Exclusions, is amended by adding the following exclusion:

~~q.~~ **Products Liability**

"Bodily Injury" or "Property Damage" included within the "products-completed operations hazard" and arising out of "your product" if the product was manufactured, imported by, on behalf of, or under the direction of any insured.

This ~~exclusion~~ only applies if revenue from all products manufactured, or imported by, on behalf of, or under the direction of any insured exceeded \$5,000 in one or both of the two fiscal years preceding the date of ~~loss.~~

ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.

Policy Number:

Company Name: RLI Insurance Company

THIS ENDORSEMENT CHANGES YOUR COVERAGE. PLEASE READ IT CAREFULLY.

SELECTED PRODUCTS LIABILITY EXCLUSION

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

SECTION II - LIABILITY, B. Exclusions, is amended by adding the following exclusion:

t. Products Liability

"Bodily Injury" or "Property Damage" included within the "products-completed operations hazard" and arising out of "your product" if the product was manufactured, imported by, on behalf of, or under the direction of any insured.

This exclusion only applies if revenue from all products manufactured, or imported by, on behalf of, or under the direction of any insured exceeded \$5,000 in one or both of the two fiscal years preceding the date of loss.

ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED