

**CUMIS Insurance Society, Inc.**  
**Filing Memorandum**  
**Commercial Property**  
NAIC #306-10847  
CUMIS FEIN 39-0972608  
CUMIS Company 1870  
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This filing introduces a new Property Policy designed to provide property insurance coverage for Condominium Associations and Homeowners Associations.

The policy has been developed to address the property exposures associated with the ownership, operation, and maintenance of association-owned property and common areas within residential communities.

The form provides coverage for direct physical loss of or damage to covered property caused by covered causes of loss, subject to the terms, conditions, limitations, and exclusions of the policy.

As part of this filing, CUMIS Insurance Society, Inc. is adopting Insurance Services Office, Inc.'s (ISO) Capital Assets Program (Output Policy) forms to provide standardized commercial property coverage.

The forms included in this filing were prepared on a personal computer and will ultimately be printed on another data processing system that may cause some print style, formatting and/or page spacing changes. However, there will not be any changes to the actual text of the policies and endorsements or to the general print size.

#### RATES AND RULES

The Actuarial Memorandum provides an explanation of changes.

The forms and rating manual pages are in final print.