

SERFF Tracking Number: FFDC-125316408 State: Arkansas
First Filing Company: American Automobile Insurance Company, ... State Tracking Number: AR-PC-07-026366
Company Tracking Number: NARCR0107
TOI: 26.0 Burglary & Theft Sub-TOI: 26.0001 Commercial Burglary & Theft
Product Name: Property of Others Exclusion Endorsement
Project Name/Number: Property of Others Exclusion Endorsement/NWCR0107

Filing at a Glance

Companies: American Automobile Insurance Company, Associated Indemnity Corporation, Fireman's Fund Insurance Company, National Surety Corporation, The American Insurance Company

Product Name: Property of Others Exclusion Endorsement SERFF Tr Num: FFDC-125316408 State: Arkansas

TOI: 26.0 Burglary & Theft	SERFF Status: Closed	State Tr Num: AR-PC-07-026366
Sub-TOI: 26.0001 Commercial Burglary & Theft	Co Tr Num: NARCR0107	State Status:
Filing Type: Form	Co Status: Pending	Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
	Authors: Michelle Davanzo, Gina Bondanza	Disposition Date: 10/10/2007
	Date Submitted: 10/08/2007	Disposition Status: Approved
Effective Date Requested (New): 11/01/2007		Effective Date (New): 11/01/2007
Effective Date Requested (Renewal): 12/01/2007		Effective Date (Renewal): 12/01/2007

General Information

Project Name: Property of Others Exclusion Endorsement	Status of Filing in Domicile: Pending
Project Number: NWCR0107	Domicile Status Comments: New nationwide
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 10/10/2007	
State Status Changed: 10/09/2007	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
Dear Sir or Madam:	

Enclosed for your review and approval is one optional endorsement that clarifies the intent of the insurance protection provided under our previously approved Commercial Crime program:

Exclusion Of Property Of Others Endorsement – CR7015 - 09/07

This optional endorsement is non-industry specific, is generic in nature, and will be used on accounts that fall into the

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manufacturing, wholesale distribution and 3rd party warehousing sectors.

This endorsement provides the coverage language that modifies the Commercial Crime Coverage Form, Commercial Crime Policy and the Employee Theft And Forgery Policy.

It excludes from coverage Other Property, which is defined in the base Commercial Crime form as "property other than money and securities", that the insured holds for others whether or not they are legally liable for loss of such property.

In 3rd party warehousing, wholesaling or manufacturing operations there are large amounts of property of others for which the insured may be liable under varying operations and multiple terms, conditions or valuations. These exposures require sophisticated underwriting methodologies that are better suited for Inland Marine or Property coverage approaches.

Your approval/acknowledgement of this filing, which has a proposed effective date of November 1, 2007 and a renewal date of December 1, 2007 would be appreciated.

Company and Contact

Filing Contact Information

Michelle Davanzo, Regulatory Services Senior Analyst mdavanzo@ffic.com

777 San Marin Drive (415) 899-2660 [Phone]
 Novato, CA 94998 (866) 290-0671[FAX]

Filing Company Information

American Automobile Insurance Company	CoCode: 21849	State of Domicile: Missouri
777 San Marin Drive	Group Code: 761	Company Type:
Novato, CA 94998	Group Name:	State ID Number:
(415) 899-2817 ext. [Phone]	FEIN Number: 22-1608585	

Associated Indemnity Corporation	CoCode: 21865	State of Domicile: California
777 San Marin Drive	Group Code: 761	Company Type:
Novato, CA 94998	Group Name:	State ID Number:

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(415) 899-2817 ext. [Phone]

FEIN Number: 22-1708002

Fireman's Fund Insurance Company

CoCode: 21873

State of Domicile: California

777 San Marin Drive

Group Code: 761

Company Type:

Novato, CA 94998

Group Name:

State ID Number:

(415) 899-3290 ext. [Phone]

FEIN Number: 94-1610280

National Surety Corporation

CoCode: 21881

State of Domicile: Illinois

777 San Marin Drive

Group Code: 761

Company Type:

Novato, CA 94998

Group Name:

State ID Number:

(415) 899-2817 ext. [Phone]

FEIN Number: 36-2704643

The American Insurance Company

CoCode: 21857

State of Domicile: Nebraska

777 San Marin Drive

Group Code: 761

Company Type:

Novato, CA 94998

Group Name:

State ID Number:

(415) 899-2817 ext. [Phone]

FEIN Number: 22-0731810

SERFF Tracking Number: FFDC-125316408 State: Arkansas
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Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Automobile Insurance Company	\$50.00	10/08/2007	16002794
The American Insurance Company	\$0.00	10/08/2007	
Associated Indemnity Corporation	\$0.00	10/08/2007	
Fireman's Fund Insurance Company	\$0.00	10/08/2007	
National Surety Corporation	\$0.00	10/08/2007	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	10/10/2007	10/10/2007

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Disposition

Disposition Date: 10/10/2007
Effective Date (New): 11/01/2007
Effective Date (Renewal): 12/01/2007
Status: Approved
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	Approved	Yes
Supporting Document	NAIC Form Transmittal	Approved	Yes
Supporting Document	Explanatory Memorandum	Approved	Yes
Form	Property of Others Exclusion Endorsement	Approved	Yes

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Property of Others Exclusion Endorsement	CR7015	09 07	Endorsement/New/Amendment/Conditions		0.00	Crime - Property of Others Exclusion - Final 9-07.pdf

Exclusion Of Property Of Others Endorsement - CR7015 - 9/07

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

This endorsement modifies insurance provided under the following:

COMMERCIAL CRIME COVERAGE FORM
COMMERCIAL CRIME POLICY
EMPLOYEE THEFT AND FORGERY POLICY

PROVISIONS

With regard to this Exclusion Of Property Of Others Endorsement, the provisions of the coverage form or policy to which this endorsement is attached apply, unless modified by this endorsement.

A. Under Section E. Conditions:

The **Ownership of Property; Interests Covered** Condition is deleted and replaced by the following;

Ownership Of Property; Interests Covered

The property covered under this insurance is limited to property that you own or lease.

Other property that you hold for others whether or not you are legally liable for loss of such property is not covered by this insurance.

This insurance is for your benefit only. It provides no rights or benefits to any other person or organization. Any claim for loss that is covered under this insurance must be presented by you.

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

This Form must be attached to Change Endorsement when issued after the policy is written.

One of the **Fireman's Fund Insurance Companies** as named in the policy.



Secretary



President

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Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-Property & Casualty **Review Status:** Approved 10/10/2007

Comments:

Attachment:

NAIC Transmittal Form.pdf

Satisfied -Name: NAIC Form Transmittal **Review Status:** Approved 10/10/2007

Comments:

Attachment:

aForm Filing Schedule.pdf

Satisfied -Name: Explanatory Memorandum **Review Status:** Approved 10/10/2007

Comments:

Attachment:

Explanatory Memorandum - Property Of Others Exclusion.pdf

Property & Casualty Transmittal Document (Revised 1/1/06)

1. Reserved for Insurance Dept. Use Only

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2. Insurance Department Use only

a. Date the filing is received:	
b. Analyst:	
c. Disposition:	
d. Date of disposition of the filing:	
e. Effective date of filing:	
New Business	
Renewal Business	
f. State Filing #:	
g. SERFF Filing #:	
h. Subject Codes	

3. Group Name	Group NAIC #
Fireman's Fund Insurance Companies	0761

4. Company Name(s)	Domicile	NAIC #	FEIN #
Fireman's Fund Insurance Company	California	21873	94-1610280
The American Insurance Company	Nebraska	21857	22-0731810
National Surety Corporation	Illinois	21881	36-2704643
Associated Indemnity Corporation	California	21865	22-1708002
American Automobile Insurance Company	Missouri	21849	22-1608585

5. Company Tracking Number	NARCR0107
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	Fax #	e-mail
	Michelle A. Davanzo 777 San Marin Drive Novato, California 94998	Regulatory Analyst	(415)899-2660	(866)290-0671	mdavanzo@ffic.com
7.	Signature of authorized filer		<i>Michelle A. Davanzo</i>		
8.	Please print name of authorized filer		Michelle A. Davanzo		

Filing information (see General Instructions for descriptions of these fields)

9.	Type of Insurance (TOI)	26.0 Burglary & Theft		
10.	Sub-Type of Insurance (Sub-TOI)	26.0001 Commercial Burglary & Theft		
11.	State Specific Product code(s)(if applicable)[See State Specific Requirements]			
12.	Company Program Title (Marketing title)	Commercial Crime		
13.	Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other		
14.	Effective Date(s) Requested	New: 11-01-07	Renewal:	12-01-07
15.	Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
16.	Reference Organization (if applicable)			
17.	Reference Organization # & Title			
18.	Company's Date of Filing	10-8-07		
19.	Status of filing in domicile	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved		

Property & Casualty Transmittal Document---

20.	This filing transmittal is part of Company Tracking # NARCR0107				
21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text] Enclosed for your review and approval is one optional endorsement that clarifies the intent of the insurance protection provided under our previously approved Commercial Crime program: Exclusion Of Property Of Others Endorsement – CR7015 - 09/07 This optional endorsement is non-industry specific, is generic in nature, and will be used on accounts that fall into the manufacturing, wholesale distribution and 3rd party warehousing sectors. This endorsement provides the coverage language that modifies the Commercial Crime Coverage Form, Commercial Crime Policy and the Employee Theft And Forgery Policy. It excludes from coverage Other Property, which is defined in the base Commercial Crime form as "property other than money and securities", that the insured holds for others whether or not they are legally liable for loss of such property. In 3rd party warehousing, wholesaling or manufacturing operations there are large amounts of property of others for which the insured may be liable under varying operations and multiple terms, conditions or valuations. These exposures require sophisticated underwriting methodologies that are better suited for Inland Marine or Property coverage approaches.				
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] <table data-bbox="207 1245 667 1318"><tr><td data-bbox="207 1245 326 1276">Check #:</td><td data-bbox="354 1245 667 1276"><input type="text"/></td></tr><tr><td data-bbox="207 1276 326 1318">Amount:</td><td data-bbox="354 1276 667 1318">\$ <input type="text"/></td></tr></table> <div data-bbox="212 1350 1507 1457" style="border: 1px solid black; height: 50px; width: 100%;"></div> <p data-bbox="188 1486 1406 1556">Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.</p> <p data-bbox="188 1591 1446 1661">***Refer to each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)</p>	Check #:	<input type="text"/>	Amount:	\$ <input type="text"/>
Check #:	<input type="text"/>				
Amount:	\$ <input type="text"/>				

Effective January 1, 2006

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 #	NARCR0107			
2.	This filing corresponds to rate/rule filing number <small>(Company tracking number of rate/rule filing, if applicable)</small>				
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	Exclusion Of Property Of Others Endorsement	CR7015-09/07	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

Explanatory Memorandum
Exclusion Of Property Of Others Endorsement – CR7015 - 09/07

Introduction

Enclosed for your review and approval is one optional endorsement that clarifies the intent of the insurance protection provided under our previously approved Commercial Crime program:

Exclusion Of Property Of Others Endorsement – CR7015 - 09/07

This optional endorsement is non-industry specific, is generic in nature, and will be used on accounts that fall into the manufacturing, wholesale distribution and 3rd party warehousing sectors.

This endorsement provides the coverage language that modifies the Commercial Crime Coverage Form, Commercial Crime Policy and the Employee Theft And Forgery Policy.

Intent

It excludes from coverage Other Property, which is defined in the base Commercial Crime form as "property other than money and securities", that the insured holds for others whether or not they are legally liable for loss of such property.

In 3rd party warehousing, wholesaling or manufacturing operations there are large amounts of property of others for which the insured may be liable under varying operations and multiple terms, conditions or valuations. These exposures require sophisticated underwriting methodologies that are better suited for Inland Marine or Property coverage approaches.

Rate Impact

There is no rate impact associated with this endorsement as Commercial Crime Coverage Forms were not intended to provide coverage for the operations described above. Therefore no premium adjustment is required.