

SERFF Tracking Number: ANPC-125297075 State: Arkansas
Filing Company: American National Property and Casualty State Tracking Number: EFT \$50
Company
Company Tracking Number: 03-HO-07-0529
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: AR YFP Forms -PA/03-HO-07-0529

Filing at a Glance

Company: American National Property and Casualty Company

Product Name: Homeowners	SERFF Tr Num: ANPC-125297075	State: Arkansas
TOI: 04.0 Homeowners	SERFF Status: Closed	State Tr Num: EFT \$50
Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations	Co Tr Num: 03-HO-07-0529	State Status: Fees verified and received
Filing Type: Form	Co Status: Approved	Reviewer(s): Becky Harrington, Betty Montesi, Brittany Yielding
	Author: Kelly Bennett	Disposition Date: 12/05/2007
	Date Submitted: 12/04/2007	Disposition Status: Approved
Effective Date Requested (New): 03/26/2008		Effective Date (New): 05/14/2008
Effective Date Requested (Renewal): 03/29/2008		Effective Date (Renewal): 05/14/2008

State Filing Description:

4.0003

General Information

Project Name: AR YFP Forms -PA
Project Number: 03-HO-07-0529
Reference Organization:
Reference Title:
Filing Status Changed: 12/05/2007
State Status Changed: 12/05/2007
Corresponding Filing Tracking Number: 03-HO-07-0526
Filing Description:
Please see cover letter.

Status of Filing in Domicile: Pending
Domicile Status Comments:
Reference Number:
Advisory Org. Circular:

Deemer Date:

Company and Contact

SERFF Tracking Number: ANPC-125297075 State: Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Becky Harrington	12/05/2007	12/05/2007

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Request to Revise Effective Date	Note To Reviewer	Kelly Bennett	04/10/2008	04/10/2008

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Disposition

Disposition Date: 12/05/2007

Effective Date (New): 05/14/2008

Effective Date (Renewal): 05/14/2008

- Effective Date (New) changed from 03/26/2008 to 05/14/2008 and Effective Date (Renewal) changed from 03/29/2008 to 05/14/2008 by Harrington, Becky on 04/11/2008.

Status: Approved

Comment:

Rate data does NOT apply to filing.

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Note To Reviewer

Created By:

Kelly Bennett on 04/10/2008 09:41 AM

Subject:

Request to Revise Effective Date

Comments:

We would like to revise our effective date for this filing to May 14, 2008 for New Business and Renewal Business. Feel free to contact me if you have any questions.

Thank you,

Kelly Bennett

417.887.4990 ext. 2009

kbennett@anpac.com

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Arkansas Homeowners Amendatory Endorsement	SH-9748	10-07	Endorsement/New		0.00	SH9748 10-07 final.pdf
Withdrawn	Dwelling Under Renovation	SH-91779	4-06	Endorsement/Withdrawn	Replaced Form #:0.00 Previous Filing #:		

AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY

ARKANSAS HOMEOWNERS AMENDATORY ENDORSEMENT

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY.

- I. As applies to all policy forms, the Common Cause of Loss Deductible provision under **AGREEMENT** is deleted and replaced with the following:

Common Cause of Loss Deductible

If you incur loss to your property covered under this policy and any other covered property owned by you, from a common cause of loss, we will apply only the highest applicable deductible to the aggregate amount of property damages. If the covered property owned by you is a motor vehicle, the loss must be covered under the motor vehicle's Coverage D – Comprehensive Coverage. Common cause of loss is one occurrence which results in loss to more than one item of covered property owned by you. The properties incurring loss by a common cause of loss must be covered by this policy and another policy that includes a Common Cause of Loss Deductible provision which is issued by American National Property And Casualty Company.

This provision does not apply if the common cause of loss results from the peril of earthquake.

EXCEPT AS AMENDED BY THIS ENDORSEMENT, ALL OTHER TERMS AND CONDITIONS OF YOUR POLICY CONTINUE TO APPLY.

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Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty **Review Status:** Approved 12/05/2007

Comments:

Attachments:

F777AR-HO.pdf

F778AR-HO.pdf

Satisfied -Name: Cover Letter **Review Status:** Approved 12/05/2007

Comments:

Attachment:

ar12047f.ho.pdf

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking # 03-HO-07-0529

21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]

The purpose of this filing is to introduce the following revisions to our Arkansas Homeowners Insurance Program:

Form Submitted:

SH-9748, Arkansas Homeowners Amendatory Endorsement is a new amendatory endorsement for all ANPAC policies. It revises the Common Cause of Loss Deductible provision to remove reference to American National General Insurance Company.

Forms Withdrawn:

SH-91779, Dwelling Under Renovation Endorsement is being withdrawn due to no insureds having the coverage and we are no longer wishing to offer this coverage.

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 #: EFT
Amount: 50

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

*****Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

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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 #	03-HO-07-0529			
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)	03-HO-07-0526			
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	Arkansas Homeowners Amendatory Endorsement	SH-9748 (10-07)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02	Dwelling Under Renovation	SH-91779 (4-06)	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" 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		



American National Corporate Centre
1949 East Sunshine
Springfield, MO • 65899-0001
417-887-0220 • Fax 417-887-1801
<http://www.anpac.com>

American National Property And Casualty Co.
American National General Insurance Co.
American National Lloyds Insurance Co.
Pacific Property And Casualty Co.
ANPAC Louisiana Insurance Co.
American National County Mutual Insurance Co.

December 4, 2007

Arkansas Insurance Department
Property and Casualty Division
1200 West 3rd Street
Little Rock, AR 72201-1904

Re: American National Property And Casualty Company
Homeowners Insurance
Independent Filing of Forms
Filing #03-HO-07-0529

American National Property And Casualty Company hereby files the following forms for use with our Homeowners Insurance Program:

Form Submitted:

<u>Form Number</u>	<u>Edition</u>	<u>Description</u>
SH-9748	10-07	Arkansas Homeowners Amendatory Endorsement

Form Withdrawn:

<u>Form Number</u>	<u>Edition</u>	<u>Description</u>
SH-91779	4-06	Dwelling Under Renovation

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"Members of the American National Family of Companies"

Page 2
December 4, 2007
Filing #03-HO-07-0529

We propose this filing become effective March 26, 2008, for new business and March 29, 2008, for renewals. Please note that we have made corresponding homeowner and rental owner forms filings in American National General Insurance Company and in American National Property And Casualty Company, respectively, with these same effective dates.

If you have any questions regarding this filing, please contact me at 417-887-0220, extension #2009, or via my E-mail address listed below.

Please acknowledge receipt and approval in your usual manner.

Sincerely,

A handwritten signature in black ink that reads "Kelly Bennett". The signature is written in a cursive, flowing style.

Kelly Bennett
Regulatory Compliance Analyst I
E-mail: kbennett@anpac.com

kd

Enclosures