

SERFF Tracking Number: ANPC-125297078 State: Arkansas
Filing Company: American National General Insurance Company State Tracking Number: EFT \$50
Company Tracking Number: 03-GHO-07-0530
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: AR GHO YFP Forms-PA/03-GHO-07-0530

Filing at a Glance

Company: American National General Insurance Company

Product Name: Homeowners	SERFF Tr Num: ANPC-125297078	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-GHO-07-0530	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: 12/12/2007
	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:

General Information

Project Name: AR GHO YFP Forms-PA
Project Number: 03-GHO-07-0530
Reference Organization:
Reference Title:
Filing Status Changed: 12/12/2007
State Status Changed: 12/05/2007
Corresponding Filing Tracking Number: 03-GHO-07-0527
Filing Description:
Please see cover letter.

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

Deemer Date:

Company and Contact

Filing Contact Information

Kelly Bennett, Regulatory Compliance Analyst I kbennett@anpac.com

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American National Corporate Centre (417) 887-4990 [Phone]
Springfield, MO 65899-0251 (417) 877-5014[FAX]

Filing Company Information

American National General Insurance Company CoCode: 39942 State of Domicile: Missouri
American National Corporate Centre Group Code: 408 Company Type: Property and
Casualty

1949 East Sunshine
Springfield, MO 65899-0251 Group Name: State ID Number:
(417) 887-4990 ext. [Phone] FEIN Number: 43-1223793

SERFF Tracking Number: ANPC-125297078 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 National General Insurance Company	\$50.00	12/04/2007	16930055

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Correspondence Summary

Dispositions

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

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Becky Harrington	12/05/2007	12/05/2007	Kelly Bennett	12/10/2007	12/11/2007

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

SERFF Tracking Number: ANPC-125297078 State: Arkansas
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Disposition

Disposition Date: 12/12/2007

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.

SERFF Tracking Number: ANPC-125297078 State: Arkansas
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 Project Name/Number: AR GHO YFP Forms-PA/03-GHO-07-0530

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Cover Letter	Approved	Yes
Supporting Document	Example of Nonrenewal Notice	Approved	Yes
Supporting Document	Response Letter	Approved	Yes
Form	Arkansas ANG Homeowners Amendatory Endorsement	Approved	Yes
Form	Arkansas Primary HO Policy	Approved	Yes
Form	Modified Replacement Cost	Approved	Yes
Form	Arkansas Homeowners Amendatory Endorsement	Approved	Yes
Form	Limited Theft Coverage	Approved	Yes
Form	Additional Insured	Approved	Yes
Form	Office, Professional, Private School, or Studio Use	Approved	Yes
Form	Other Structures	Approved	Yes
Form	Personal Property – Other Residence	Approved	Yes
Form	Incidental Business Pursuits	Approved	Yes
Form	Incidental Farm & Animal Liability	Approved	Yes
Form	Personal Injury Coverage	Approved	Yes
Form	Broadened Water Backup	Approved	Yes
Form	Earthquake Coverage	Approved	Yes
Form	Ordinance or Law Coverage	Approved	Yes
Form	Dwelling Under Renovation	Approved	Yes
Form	Equipment Breakdown Coverage	Approved	Yes
Form	Additional Residence Premises – Rented to Others	Approved	Yes
Form	Contents Replacement Coverage	Approved	Yes
Form	Dwelling Under Construction	Approved	Yes
Form	Fire Department Service Charge	Approved	Yes
Form	Home Day Care (1-3 Children)	Approved	Yes
Form	Business Merchandise Coverage	Approved	Yes
Form	Home Computer Hardware	Approved	Yes

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Form			
Form	Home Computer Software	Approved	Yes
Form	Water Backup of Sewers and Drains	Approved	Yes
Form	Child Care (4-6 Children)	Approved	Yes
Form	Scheduled Personal Property	Approved	Yes
Form	Theft Coverage on Dwelling Under Construction	Approved	Yes
Form	Off Premises Structures	Approved	Yes
Form	Contractors Interest	Approved	Yes
Form	Other Structure Restriction	Approved	Yes
Form	Earthquake Coverage	Approved	Yes
Form	Earthquake Coverage	Approved	Yes
Form	Dwelling Under Renovation	Approved	Yes

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 12/05/2007
Submitted Date 12/05/2007

Respond By Date

Dear Kelly Bennett,

This will acknowledge receipt of the captioned filing.

Objection 1

- Cover Letter (Supporting Document)

Comment: Provide a copy of the non-renewal notice being sent to insureds. Why are they not being offered a replacement policy in another program?

Please feel free to contact me if you have questions.

Sincerely,

Becky Harrington

Response Letter

Response Letter Status Submitted to State
Response Letter Date 12/10/2007
Submitted Date 12/11/2007

Dear Becky Harrington,

Comments:

Response 1

Comments: Please see attached Notice of Cancellation or Nonrenewal, SA-368 (11-86).

The agent will have the option of presenting an application for coverage with ANPAC or ANGIC Form 3. If the risk does not meet ANPAC/ANG criteria, the agent has two outside agencies available for potential placement of coverage.

Related Objection 1

Applies To:

- Cover Letter (Supporting Document)

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Comment:

Provide a copy of the non-renewal notice being sent to insureds. Why are they not being offered a replacement policy in another program?

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Example of Nonrenewal Notice

Comment:

Satisfied -Name: Response Letter

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,
Kelly Bennett

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Note To Reviewer

Created By:

Kelly Bennett on 04/10/2008 09:43 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 ANG Homeowners Amendatory Endorsement	SH-92101	10-07	Endorsement/Amendment/Conditions New		0.00	SH92101 10-07 final.pdf
Approved	Arkansas Primary HO Policy	PH-2.03	1-01	Policy/Coverage Withdrawn	Replaced Form #:	0.00	
Approved	Modified Replacement Cost	PH-21162	9-94	Endorsement/Amendment/Conditions Withdrawn	Replaced Form #:	0.00	Previous Filing #:
Approved	Arkansas Homeowners Amendatory Endorsement	PH-21165	7-06	Endorsement/Amendment/Conditions Withdrawn	Replaced Form #:	0.00	Previous Filing #:
Approved	Limited Theft Coverage	PH-21081	7-95	Endorsement/Amendment/Conditions Withdrawn	Replaced Form #:	0.00	Previous Filing #:
Approved	Additional Insured	PH-9041	1-94	Endorsement/Amendment/Conditions Withdrawn	Replaced Form #:	0.00	Previous Filing #:
Approved	Office, Professional, Private School, or Studio Use	PH-9042	1-94	Endorsement/Amendment/Conditions Withdrawn	Replaced Form #:	0.00	Previous Filing #:
Approved	Other Structures	PH-9048	1-94	Endorsement/Amendment/Conditions Withdrawn	Replaced Form #:	0.00	Previous Filing #:
Approved	Personal Property – Other	PH-9050	1-94	Endorsement/Amendment Withdrawn	Replaced Form #:	0.00	

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 Project Name/Number: AR GHO YFP Forms-PA/03-GHO-07-0530

Residence	ent/Condi ons	Previous Filing #:
Approved Incidental PH-9071 4-06 Business Pursuits	Endorseme Withdrawn nt/Amendm ent/Condi ons	Replaced Form #:0.00 Previous Filing #:
Approved Incidental Farm & PH-9072 10-00 Animal Liability	Endorseme Withdrawn nt/Amendm ent/Condi ons	Replaced Form #:0.00 Previous Filing #:
Approved Personal Injury PH-9082 4-06 Coverage	Endorseme Withdrawn nt/Amendm ent/Condi ons	Replaced Form #:0.00 Previous Filing #:
Approved Broadened Water PH-91227 12-02 Backup	Endorseme Withdrawn nt/Amendm ent/Condi ons	Replaced Form #:0.00 Previous Filing #:
Approved Earthquake PH-91260 6-06 Coverage	Endorseme Withdrawn nt/Amendm ent/Condi ons	Replaced Form #:0.00 Previous Filing #:
Approved Ordinance or Law PH-91412 9-99 Coverage	Endorseme Withdrawn nt/Amendm ent/Condi ons	Replaced Form #:0.00 Previous Filing #:
Approved Dwelling Under PH-91779 4-06 Renovation	Endorseme Withdrawn nt/Amendm ent/Condi ons	Replaced Form #:0.00 Previous Filing #:
Approved Equipment PH-91909 5-06 Breakdown Coverage	Endorseme Withdrawn nt/Amendm ent/Condi ons	Replaced Form #:0.00 Previous Filing #:
Approved Additional PH-9207 1-94 Residence Premises – Rented to Others	Endorseme Withdrawn nt/Amendm ent/Condi ons	Replaced Form #:0.00 Previous Filing #:

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 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Homeowners
 Project Name/Number: AR GHO YFP Forms-PA/03-GHO-07-0530

Approved	Contents Replacement Coverage	PH-9291	1-94	Endorsement/Amendment/Conditions	Withdrawn Replaced Form #:0.00 Previous Filing #:
Approved	Dwelling Under Construction	PH-9292	1-94	Endorsement/Amendment/Conditions	Withdrawn Replaced Form #:0.00 Previous Filing #:
Approved	Fire Department Service Charge	PH-9304	1-94	Endorsement/Amendment/Conditions	Withdrawn Replaced Form #:0.00 Previous Filing #:
Approved	Home Day Care (1-3 Children)	PH-9380	4-03	Endorsement/Amendment/Conditions	Withdrawn Replaced Form #:0.00 Previous Filing #:
Approved	Business Merchandise Coverage	PH-9401	4-06	Endorsement/Amendment/Conditions	Withdrawn Replaced Form #:0.00 Previous Filing #:
Approved	Home Computer Hardware	PH-9568	1-94	Endorsement/Amendment/Conditions	Withdrawn Replaced Form #:0.00 Previous Filing #:
Approved	Home Computer Software	PH-9659	1-94	Endorsement/Amendment/Conditions	Withdrawn Replaced Form #:0.00 Previous Filing #:
Approved	Water Backup of Sewers and Drains	PH-9661	12-02	Endorsement/Amendment/Conditions	Withdrawn Replaced Form #:0.00 Previous Filing #:
Approved	Child Care (4-6 Children)	PH-9695	4-03	Endorsement/Amendment/Conditions	Withdrawn Replaced Form #:0.00 Previous Filing #:
Approved	Scheduled Personal	PH-9766	1-01	Endorsement/Amendment/Conditions	Withdrawn Replaced Form #:0.00 Previous Filing #:

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 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Homeowners
 Project Name/Number: AR GHO YFP Forms-PA/03-GHO-07-0530

Property	ent/Condi ons	Previous Filing #:
Approved Theft Coverage PH-9781 4-06 on Dwelling Under Construction	Endorsement/Withdrawn Endorsement/Condi ons	Replaced Form #:0.00 Previous Filing #:
Approved Off Premises PH-9818 1-94 Structures	Endorsement/Withdrawn Endorsement/Condi ons	Replaced Form #:0.00 Previous Filing #:
Approved Contractors PH-9819 1-94 Interest	Endorsement/Withdrawn Endorsement/Condi ons	Replaced Form #:0.00 Previous Filing #:
Approved Other Structure PH-9833 1-94 Restriction	Endorsement/Withdrawn Endorsement/Condi ons	Replaced Form #:0.00 Previous Filing #:
Approved Earthquake PH-9876 1-94 Coverage	Endorsement/Withdrawn Endorsement/Condi ons	Replaced Form #:0.00 Previous Filing #:
Approved Earthquake PH-9878 5-06 Coverage	Endorsement/Withdrawn Endorsement/Condi ons	Replaced Form #:0.00 Previous Filing #:
Approved Dwelling Under SH-91779 4-06 Renovation	Endorsement/Withdrawn Endorsement/Condi ons	Replaced Form #:0.00 Previous Filing #:

AMERICAN NATIONAL GENERAL INSURANCE COMPANY

ARKANSAS ANG HOMEOWNERS AMENDATORY ENDORSEMENT

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY.

- I. **REMOVAL OF COMMON CAUSE OF LOSS PROVISION.** As applies to all policy forms, the Common Cause of Loss Deductible provision under **AGREEMENT** is deleted in its entirety.

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

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Project Name/Number: AR GHO YFP Forms-PA/03-GHO-07-0530

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 12/12/2007

Comments:

Attachments:

F777AR-GHO.pdf

F778AR-GHO.pdf

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

Comments:

Attachment:

ar12047f.gho.pdf

Satisfied -Name: Example of Nonrenewal Notice **Review Status:** Approved 12/12/2007

Comments:

Attachment:

AR Nonrenewal Example SA-368(11-86).pdf

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

Comments:

Attachment:

ar12117f.gho.pdf

19. Status of filing in domicile Not Filed Pending Authorized Disapproved

Effective March 1, 2007

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking # 03-GHO-07-0530

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 American National General Insurance Company Homeowners Program in order to create product differentiation between our ANPAC company and our ANGIC company:

New Endorsement Form:

SH-9748, Arkansas ANG Homeowners Amendatory Endorsement is a new amendatory endorsement for all ANGIC policies. It removes the Common Cause of Loss Deductible provision from the Agreement section of the Homeowners policies.

Forms Withdrawn

PH-2.03, Arkansas Primary Homeowners Policy is being withdrawn due to its limited use and we no longer wish to maintain this product. All associated endorsements are also withdrawn. At this time, we have approximately 91 customers with this product and we will be sending each of these customers a notice of nonrenewal.

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-GHO-07-0530
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2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)	03-GHO-07-0527
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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 ANG Homeowners Amendatory Endorsement	SH-92101 (10-07)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02	Arkansas Primary HO Policy	PH-21162 (9-94)	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
03	Modified Replacement Cost	PH-21162 (9-94)	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
04	Arkansas Homeowners Amendatory Endorsement	PH-21165 (7-06)	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
05	Limited Theft Coverage	PH-21081 (7-95)	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06	Additional Insured	PH-9041 (1-94)	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
07	Office, Professional, Private School, or Studio Use	PH-9042 (1-94)	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
08	Other Structures	PH-9048 (1-94)	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
09	Personal Property – Other Residence	PH-9050 (1-94)	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
10	Incidental Business Pursuits	PH-9071 (4-06)	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
11	Incidental Farm & Animal Liability	PH-9072 (10-00)	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
12	Personal Injury Coverage	PH-9082 (4-06)	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
13	Broadened Water Backup	PH-91227 (12-02)	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
14	Earthquake Coverage	PH-91260 (6-06)	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
15	Ordinance or Law Coverage	PH-91412 (9-99)	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

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PC FFS-1

			<input type="checkbox"/>		
16	Dwelling Under Renovation	PH-91779 (4-06)	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
17	Equipment Breakdown Coverage	PH-91909 (5-06)	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
18	Additional Residence Premises – Rented to Others	PH-9207 (1-94)	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
19	Contents Replacement Coverage	PH-9291 (1-94)	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
20	Dwelling Under Construction	PH-9292 (1-94)	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
21	Fire Department Service Charge	PH-9304 (1-94)	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
22	Home Day Care (1-3 Children)	PH-9380 (4-03)	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
23	Business Merchandise Coverage	PH-9401 (4-06)	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
24	Home Computer Hardware	PH-9568 (1-94)	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
25	Home Computer Software	PH-9659 (1-94)	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
26	Water Backup of Sewers and Drains	PH-9661 (12-02)	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
27	Child Care (4-6 Children)	PH-9695 (4-03)	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
28	Scheduled Personal Property	PH-9766 (1-01)	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
29	Theft Coverage on Dwelling Under Construction	PH-9781 (4-06)	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
30	Off Premises Structures	PH-9818 (1-94)	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
31	Contractors Interest	PH-9819 (1-94)	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
32	Other Structure Restriction	PH-9833 (1-94)	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
33	Earthquake Coverage	PH-9876 (1-94)	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
34	Earthquake Coverage	PH-9878 (5-06)	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
© 2007 National Association of Insurance Commissioners			<input type="checkbox"/>		
PC FFS-1			<input type="checkbox"/>		

			<input type="checkbox"/>		
35	Dwelling Under Renovation	SH-91779 (4-06)	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" 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 General Insurance Company,
 Homeowners Insurance
 Independent Filing of Forms
 Filing #03-GHO-07-0530

American National General Insurance 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-92101	10-07	Arkansas ANG Homeowners Amendatory Endorsement

Forms Withdrawn:

<u>Form Number</u>	<u>Edition</u>	<u>Description</u>
PH-2.03	1-01	Arkansas Primary HO Policy
PH-21162	9-94	Modified Replacement Cost
PH-21165	7-06	Arkansas Homeowners Amendatory Endorsement
PH-21081	7-95	Limited Theft Coverage
PH-9041	1-94	Additional Insured
PH-9042	1-94	Office, Professional, Private School, or Studio Use
PH-9048	1-94	Other Structures
PH-9050	1-94	Personal Property – Other Residence
PH-9071	4-06	Incidental Business Pursuits
PH-9072	10-00	Incidental Farm & Animal Liability
PH-9082	4-06	Personal Injury Coverage
PH-91227	12-02	Broadened Water Backup
PH-91260	6-06	Earthquake Coverage
PH-91412	9-99	Ordinance or Law Coverage
PH-91779	4-06	Dwelling Under Renovation
PH-91909	5-06	Equipment Breakdown Coverage
PH-9207	1-94	Additional Residence Premises – Rented to Others



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<u>Form Number</u>	<u>Edition</u>	<u>Description</u>
PH-9291	1-94	Contents Replacement Coverage
PH-9292	1-94	Dwelling Under Construction
PH-9304	1-94	Fire Department Service Charge
PH-9380	4-03	Home Day Care (1-3 Children)
PH-9401	4-06	Business Merchandise Coverage
PH-9568	1-94	Home Computer Hardware
PH-9659	1-94	Home Computer Software
PH-9661	12-02	Water Backup of Sewers and Drains
PH-9695	4-03	Child Care (4-6 Children)
PH-9766	1-01	Scheduled Personal Property
PH-9781	4-06	Theft Coverage on Dwelling Under Construction
PH-9818	1-94	Off Premises Structures
PH-9819	1-94	Contractors Interest
PH-9833	1-94	Other Structure Restriction
PH-9876	1-94	Earthquake Coverage
PH-9878	5-06	Earthquake Coverage
SH-91779	4-06	Dwelling Under Renovation

The purpose of this filing is to introduce the following revisions to our Arkansas American National General Insurance Company Homeowners Program in order to create product differentiation between our ANPAC company and our ANGIC company:

New Endorsement Form:

SH-9748, Arkansas ANG Homeowners Amendatory Endorsement is a new amendatory endorsement for all ANGIC policies. It removes the Common Cause of Loss Deductible provision from the Agreement section of the Homeowners policies.

Forms Withdrawn

PH-2.03, Arkansas Primary Homeowners Policy is being withdrawn due to its limited use and we no longer wish to maintain this product. All associated endorsements are also withdrawn. At this time, we have approximately 91 customers with this product and we will be sending each of these customers a notice of nonrenewal.

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.

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 Property And Casualty Company with these same effective dates.

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December 4, 2007
Filing #03-GHO-07-0530

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 style with a large, looping "K" and "B".

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

kd

Enclosures

NOTICE OF CANCELLATION OR NONRENEWAL

CANCELLATION OR NONRENEWAL TO BE EFFECTIVE
12:01 A.M. (STD) 03-30-2008

POLICY NO AGENT OR AGENCY
03-T-A12-345-7 GALLEN STOKES
 1-ORT A0420

DESCRIPTION OF INSURED PROPERTY:
123 MAIN STREET, GREENWOOD, AR 72936-5904

NAME AND ADDRESS OF INSURED

JOHN AND JANE DOE
123 MAIN STREET
GREENWOOD AR 72936-5904

INCEP DATE PRINT DATE
03-30-04 02-22-08

AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY

CORPORATE CENTRE • 1949 E. SUNSHINE • SPRINGFIELD, MISSOURI 65899-0001

WILLIAM SUMMERS
AUTHORIZED REPRESENTATIVE

IMPORTANT NOTICE - PLEASE READ CAREFULLY

IN ACCORDANCE WITH THE TERMS AND CONDITIONS OF THE POLICY MENTIONED ABOVE,
THIS IS YOUR NOTICE THAT THIS POLICY WILL EXPIRE EFFECTIVE ON THE HOUR AND
DATE MENTIONED ABOVE AND WILL NOT BE RENEWED.

OUR DECISION IS BASED ON ONE OR MORE OF THE FOLLOWING REASONS:

DUE TO NO LONGER SUPPORTING THE PH-2 POLICY FORM IN ARKANSAS.
PLEASE CONTACT YOUR AGENT FOR OTHER POTENTIAL COVERAGE OPTIONS.



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

December 11, 2007

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

Re: American National General Insurance Company,
Homeowners Insurance
Independent Filing of Forms; December 4, 2007
Supplemental to Filing #03-GHO-07-0530

This supplement is in response to your Objection Letter dated December 5, 2007, in which you submitted questions/comments in regard to our filing referenced above.

1. Provide a copy of the non-renewal notice being sent to insureds. Why are they not being offered a replacement policy in another program?

Please see attached Notice of Cancellation or Nonrenewal, SA-368 (11-86). The agent will have the option of presenting an application for coverage with ANPAC or ANGIC Form 3. If the risk does not meet ANPAC/ANG criteria, the agent has two outside agencies available for potential placement of coverage.

American National General Insurance Company hereby submits the following form for informational purposes:

Form Submitted:

<u>Form Number</u>	<u>Edition</u>	<u>Description</u>
SA-368	11-86	Notice of Cancellation or Nonrenewal



"Members of the American National Family of Companies"

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December 11, 2007
Filing #03-GHO-07-0530

We propose this filing become effective March 26, 2008, for new business and March 29, 2008, for renewals.

If you have any further 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

Enclosures