

SERFF Tracking Number: ASPX-125267124 State: Arkansas
Filing Company: American Reliable Insurance Company State Tracking Number: AR-PC-07-025843
Company Tracking Number: A-HO-07 4735
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: SCO - HO-8 Modified Coverage Form
Project Name/Number: SCO - HO-8 Modified Coverage Form/HO AR02398ARF01

Filing at a Glance

Company: American Reliable Insurance Company

Product Name: SCO - HO-8 Modified Coverage SERFF Tr Num: ASPX-125267124 State: Arkansas

Form

TOI: 04.0 Homeowners

SERFF Status: Closed

State Tr Num: AR-PC-07-025843

Sub-TOI: 04.0000 Homeowners Sub-TOI

Co Tr Num: A-HO-07 4735

State Status:

Combinations

Filing Type: Form

Co Status:

Reviewer(s): Becky Harrington,

Betty Montesi, Brittany Yielding

Author: SPI AssurantPC

Disposition Date: 08/24/2007

Date Submitted: 08/20/2007

Disposition Status: Withdrawn

Effective Date Requested (New): 09/01/2007

Effective Date (New):

Effective Date Requested (Renewal):

Effective Date (Renewal):

General Information

Project Name: SCO - HO-8 Modified Coverage Form

Status of Filing in Domicile:

Project Number: HO AR02398ARF01

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 08/24/2007

State Status Changed: 08/21/2007

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

American Reliable Insurance Company is proposing revisions to its currently approved Homeowners Product. This is a form filing and does not affect rates. Our requested effective dates are 9/1/07 for new and 10/1/07 for renewal business.

The following changes have been made to the current filing:

Forms Added

A6018D1206 Declaration Page - Agency Bill

SERFF Tracking Number: ASPX-125267124 State: Arkansas
Filing Company: American Reliable Insurance Company State Tracking Number: AR-PC-07-025843
Company Tracking Number: A-HO-07 4735
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: SCO - HO-8 Modified Coverage Form
Project Name/Number: SCO - HO-8 Modified Coverage Form/HO AR02398ARF01

Forms Withdrawn

A6019D1005 Declaration Page - Agency Bill

Company and Contact

Filing Contact Information

Wendy Sara-Kalisz,
8655 East Via De Ventura (800) 535-1333 [Phone]
Scottsdale, AZ 85258 () -[FAX]

Filing Company Information

American Reliable Insurance Company CoCode: 19615 State of Domicile: Arizona
11222 Quail Roost Dr Group Code: 19 Company Type:
Miami, FL 33157 Group Name: Assurant, Inc. Group State ID Number:
(305) 253-2244 ext. [Phone] FEIN Number: 41-0735002

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: No

SERFF Tracking Number: ASPX-125267124 State: Arkansas
 Filing Company: American Reliable Insurance Company State Tracking Number: AR-PC-07-025843
 Company Tracking Number: A-HO-07 4735
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: SCO - HO-8 Modified Coverage Form
 Project Name/Number: SCO - HO-8 Modified Coverage Form/HO AR02398ARF01

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Withdrawn	Becky Harrington	08/24/2007	08/24/2007
Approved	Becky Harrington	08/22/2007	08/22/2007

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
In response to your NTF, please be advised of the following.	Note To Reviewer	SPI AssurantPC	08/24/2007	08/24/2007
A6019D	Note To Filer	Becky Harrington	08/24/2007	08/24/2007
8-23-07 - AR - A-HO-07 4735 (HO-8) - Form Filing	Note To Reviewer	SPI AssurantPC	08/23/2007	08/23/2007

SERFF Tracking Number: ASPX-125267124 *State:* Arkansas
Filing Company: American Reliable Insurance Company *State Tracking Number:* AR-PC-07-025843
Company Tracking Number: A-HO-07 4735
TOI: 04.0 Homeowners *Sub-TOI:* 04.0000 Homeowners Sub-TOI Combinations
Product Name: SCO - HO-8 Modified Coverage Form
Project Name/Number: SCO - HO-8 Modified Coverage Form/HO AR02398ARF01

Disposition

Disposition Date: 08/24/2007

Effective Date (New):

Effective Date (Renewal):

Status: Withdrawn

Comment: Filing withdrawn at company's request. Dec page A6019D will continue to be used.

Rate data does NOT apply to filing.

SERFF Tracking Number: ASPX-125267124 State: Arkansas
 Filing Company: American Reliable Insurance Company State Tracking Number: AR-PC-07-025843
 Company Tracking Number: A-HO-07 4735
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: SCO - HO-8 Modified Coverage Form
 Project Name/Number: SCO - HO-8 Modified Coverage Form/HO AR02398ARF01

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	AR Cert of Compliance	Approved	Yes
Supporting Document	8-20-07 Cover Letter	Approved	Yes
Form	Declarations Page - Agency Bill	Withdrawn	Yes
Form	Declaration Page - Agency Bill	Approved	Yes

SERFF Tracking Number: ASPX-125267124 *State:* Arkansas
Filing Company: American Reliable Insurance Company *State Tracking Number:* AR-PC-07-025843
Company Tracking Number: A-HO-07 4735
TOI: 04.0 Homeowners *Sub-TOI:* 04.0000 Homeowners Sub-TOI Combinations
Product Name: SCO - HO-8 Modified Coverage Form
Project Name/Number: SCO - HO-8 Modified Coverage Form/HO AR02398ARF01

Disposition

Disposition Date: 08/22/2007
Effective Date (New): 09/01/2007
Effective Date (Renewal): 10/01/2007
Status: Approved
Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: ASPX-125267124 State: Arkansas
 Filing Company: American Reliable Insurance Company State Tracking Number: AR-PC-07-025843
 Company Tracking Number: A-HO-07 4735
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: SCO - HO-8 Modified Coverage Form
 Project Name/Number: SCO - HO-8 Modified Coverage Form/HO AR02398ARF01

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	AR Cert of Compliance	Approved	Yes
Supporting Document	8-20-07 Cover Letter	Approved	Yes
Form	Declarations Page - Agency Bill	Withdrawn	Yes
Form	Declaration Page - Agency Bill	Approved	Yes

SERFF Tracking Number: ASPX-125267124 *State:* Arkansas
Filing Company: American Reliable Insurance Company *State Tracking Number:* AR-PC-07-025843
Company Tracking Number: A-HO-07 4735
TOI: 04.0 Homeowners *Sub-TOI:* 04.0000 Homeowners Sub-TOI Combinations
Product Name: SCO - HO-8 Modified Coverage Form
Project Name/Number: SCO - HO-8 Modified Coverage Form/HO AR02398ARF01

Note To Reviewer

Created By:

SPI AssurantPC on 08/24/2007 10:03 AM

Subject:

In response to your NTF, please be advised of the following.

Comments:

Yes, we intend to continue using form A6018D1206. Thank you.

SERFF Tracking Number: ASPX-125267124 *State:* Arkansas
Filing Company: American Reliable Insurance Company *State Tracking Number:* AR-PC-07-025843
Company Tracking Number: A-HO-07 4735
TOI: 04.0 Homeowners *Sub-TOI:* 04.0000 Homeowners Sub-TOI Combinations
Product Name: SCO - HO-8 Modified Coverage Form
Project Name/Number: SCO - HO-8 Modified Coverage Form/HO AR02398ARF01

Note To Filer

Created By:

Becky Harrington on 08/24/2007 07:26 AM

Subject:

A6019D

Comments:

Do you wish to continue using A6019D?

SERFF Tracking Number: ASPX-125267124 *State:* Arkansas
Filing Company: American Reliable Insurance Company *State Tracking Number:* AR-PC-07-025843
Company Tracking Number: A-HO-07 4735
TOI: 04.0 Homeowners *Sub-TOI:* 04.0000 Homeowners Sub-TOI Combinations
Product Name: SCO - HO-8 Modified Coverage Form
Project Name/Number: SCO - HO-8 Modified Coverage Form/HO AR02398ARF01

Note To Reviewer

Created By:

SPI AssurantPC on 08/23/2007 04:09 PM

Subject:

8-23-07 - AR - A-HO-07 4735 (HO-8) - Form Filing

Comments:

Please be advised this filing was inadvertent and we wish to withdraw it at this time. Thank you.

SERFF Tracking Number: ASPX-125267124 State: Arkansas
 Filing Company: American Reliable Insurance Company State Tracking Number: AR-PC-07-025843
 Company Tracking Number: A-HO-07 4735
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: SCO - HO-8 Modified Coverage Form
 Project Name/Number: SCO - HO-8 Modified Coverage Form/HO AR02398ARF01

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type	Action	Action Specific Data	Readability	Attachment
Withdrawn	Declarations Page - Agency Bill	A6019D	1005	Endorsement/Amendment/Conditions	Withdrawn	Replaced Form #:0.00 Previous Filing #:		
Approved	Declaration Page - Agency Bill	A6018D	1206	Other	New		0.00	A6018D.PDF

**<STATE> <PROGRAM> POLICY – FORM <FORM #>
DECLARATIONS PAGE**

**American Reliable
Insurance Company**
A Stock Insurance Company

AMERICAN RELIABLE INSURANCE COMPANY
8655 E. VIA DE VENTURA
SCOTTSDALE, AZ 85258

POLICY NUMBER:

LOB:

NAMED INSURED AND ADDRESS

AGENT

POLICY PERIOD:

to

12:01 A.M. Standard time at the Residence Premises

The described property covered hereunder is located at the above address, unless otherwise stated herein. Insurance is provided only with respect to the following Coverages for which an amount of insurance is specified, subject to all conditions of this policy.

PROPERTY LOCATION:

COUNTY:

TERRITORY:

PROTECTION CLASS:

ROOF TYPE:

YEAR BUILT:

CONSTRUCTION:

OCCUPANCY:

STOVE:

NUMBER OF FAMILIES:

SECTION I PROPERTY

LIMIT OF LIABILITY

PREMIUM

SECTION II LIABILITY

DEDUCTIBLES (SECTION I ONLY)

DEDUCTIBLE AMOUNT

DED. ADJ. PREMIUM

Deductible

Basic premium

OTHER COVERAGES AND ENDORSEMENTS:

Refer to Schedule on next page.

MANAGING GENERAL AGENT

Policy Premium:

THIS DECLARATIONS PAGE, WITH POLICY JACKET AND ENDORSEMENTS, IF ANY, COMPLETES THE ABOVE NUMBERED POLICY.

THIS POLICY CONTAINS A FLOOD EXCLUSION. FLOOD COVERAGE MAY BE PURCHASED SEPARATELY FROM THE NATIONAL FLOOD INSURANCE PROGRAM, IF AVAILABLE IN YOUR AREA.

THIS POLICY CONTAINS AN EARTHQUAKE EXCLUSION. CONTACT YOUR AGENT FOR INFORMATION CONCERNING THE AVAILABILITY OF EARTHQUAKE COVERAGE.

Authorized Representative

Other Endorsements and Coverages Schedule

Company:

Policy Number:

Named Insured:

OTHER COVERAGES AND ENDORSEMENTS:
Forms attached to and made part of this policy.

**LIMITS OF LIABILITY
IF APPLICABLE**

PREMIUM

Total:

MORTGAGEE(S):

SERFF Tracking Number: ASPX-125267124 *State:* Arkansas
Filing Company: American Reliable Insurance Company *State Tracking Number:* AR-PC-07-025843
Company Tracking Number: A-HO-07 4735
TOI: 04.0 Homeowners *Sub-TOI:* 04.0000 Homeowners Sub-TOI Combinations
Product Name: SCO - HO-8 Modified Coverage Form
Project Name/Number: SCO - HO-8 Modified Coverage Form/HO AR02398ARF01

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: ASPX-125267124 State: Arkansas
Filing Company: American Reliable Insurance Company State Tracking Number: AR-PC-07-025843
Company Tracking Number: A-HO-07 4735
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: SCO - HO-8 Modified Coverage Form
Project Name/Number: SCO - HO-8 Modified Coverage Form/HO AR02398ARF01

Supporting Document Schedules

Bypassed -Name: Uniform Transmittal Document-
Property & Casualty
Bypass Reason: See Forms in General Tab Section
Comments:

Review Status:
Approved 08/22/2007

Satisfied -Name: AR Cert of Compliance
Comments:
Attachment:
AR Cert of Compliance.PDF

Review Status:
Approved 08/22/2007

Satisfied -Name: 8-20-07 Cover Letter
Comments:
Attachment:
8-20-07 Cover Letter.PDF

Review Status:
Approved 08/22/2007

ARKANSAS INSURANCE DEPARTMENT
PROPERTY AND CASUALTY DIVISION

RULE AND REGULATION 29
REVISED CERTIFICATE OF COMPLIANCE

INSURER NAME AND NAIC NUMBER: American Reliable Insurance Company
0019-19615

DESCRIPTION: Filing Declarations Page

FORM NUMBER: A6018D

EDITION DATE: 12/06

This is to certify that the above captioned property and/or
Casualty policy form has achieved a Flesch Reading Ease Test Score of
40+ , and complies with the requirements of Act 517
of 1981, the Property and Casualty Insurance Policy Simplification
Act, codified as Ark. Code Ann. §§23-80-301—23-80-308, and complies
with Department Rule and Regulation 29.

Valley Owens
Signature of Officer of Company

Vice President - Operations
Title

If a policy is stored by a method other than the Flesch Reading
Ease Test, the alternate method should be explained in detail.

(Rev. 10-92)



ASSURANT
Specialty
Property

American Reliable
Insurance Company
American Bankers Insurance
Company of Florida
8655 E. Via De Ventura, Suite E200
Scottsdale, AZ 85258
T 480.483.8666 F 480.483.1675

www.assurant.com

August 20, 2007

SENT VIA SERFF

Arkansas Department of Insurance
1200 West Third Street
Little Rock, AR 72201

Re: American Reliable Insurance Company NAIC # 0019-19615
Form Filing Revision FEIN: 41-0735002
Homeowners Program (HO-8)
Company Filing No.: A-HO-07 4735
Proposed Effective Dates: 09/01/2007 New Business
10/01/2007 Renewal Business

American Reliable Insurance Company respectfully submits the attached forms revision filing to our currently approved HO-8 program in Arkansas. There is no rate impact. Our proposed effective dates are September 1, 2007 for new and October 1, 2007 for renewal business.

We would like to add Form A6018D1206 – Declaration Page –Agency Bill and withdraw Form A6019D1005 – Declaration page – Agency Bill.

We request the option of moving boxes, reformatting text and changing page size to accommodate system programming and client needs. The content will remain as approved by your Department.

Please feel free to contact me at the email address or telephone number listed below if you should have any questions. We look forward to receiving your Department's approval.

Regards,
Wendy Sara
Regulatory Analyst
New Email: Wendy.Sara@assurant.com
Phone: (800)-535-1333, Ext. 563
Fax: (480)-443-3785

Attachments