

<i>SERFF Tracking Number:</i>	<i>ASPX-125269707</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Reliable Insurance Company</i>	<i>State Tracking Number:</i>	<i>AR-PC-07-025870</i>
<i>Company Tracking Number:</i>	<i>DF AR02402ARF01</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0002 Personal Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>SCO - Dwelling Owners</i>		
<i>Project Name/Number:</i>	<i>SCO - Dwelling Owners/DF AR02402ARF01</i>		

Filing at a Glance

Company: American Reliable Insurance Company

Product Name: SCO - Dwelling Owners	SERFF Tr Num: ASPX-125269707	State: Arkansas
TOI: 01.0 Property	SERFF Status: Closed	State Tr Num: AR-PC-07-025870
Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)	Co Tr Num: DF AR02402ARF01	State Status:
Filing Type: Form	Co Status:	Reviewer(s): Becky Harrington, Betty Montesi, Brittany Yielding
	Author: SPI AssurantPC	Disposition Date: 08/24/2007
	Date Submitted: 08/22/2007	Disposition Status: Approved
Effective Date Requested (New): 09/01/2007		Effective Date (New): 09/01/2007
Effective Date Requested (Renewal):		Effective Date (Renewal): 10/01/2007

General Information

Project Name: SCO - Dwelling Owners	Status of Filing in Domicile:
Project Number: DF AR02402ARF01	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 08/24/2007	
State Status Changed: 08/23/2007	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
American Reliable Insurance Company is proposing revisions to its currently approved Dwelling Product. This is a form filing and does not affect rates. Our proposed 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-125269707 State: Arkansas
Filing Company: American Reliable Insurance Company State Tracking Number: AR-PC-07-025870
Company Tracking Number: DF AR02402ARF01
TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)
Product Name: SCO - Dwelling Owners
Project Name/Number: SCO - Dwelling Owners/DF AR02402ARF01

Forms Removed

A6010D1005 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

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Correspondence Summary

Dispositions

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

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	08/24/2007	08/24/2007	SPI AssurantPC	08/24/2007	08/24/2007

SERFF Tracking Number: ASPX-125269707 *State:* Arkansas
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Disposition

Disposition Date: 08/24/2007

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-125269707 *State:* Arkansas
Filing Company: American Reliable Insurance Company *State Tracking Number:* AR-PC-07-025870
Company Tracking Number: DF AR02402ARF01
TOI: 01.0 Property *Sub-TOI:* 01.0002 Personal Property (Fire and Allied Lines)

Product Name: SCO - Dwelling Owners
Project Name/Number: SCO - Dwelling Owners/DF AR02402ARF01

Item Type	Item Name	Item Status	Public Access
Supporting Document	4739 CovLtr 8-22-07	Approved	Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	AR Rev Certificate of Compliance Form	Approved	Yes
Form	Declarations Page - Agency Bill	Approved	Yes
Form	Declarations Page - Agency Bill	Approved	Yes

SERFF Tracking Number: ASPX-125269707 State: Arkansas
Filing Company: American Reliable Insurance Company State Tracking Number: AR-PC-07-025870
Company Tracking Number: DF AR02402ARF01
TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)
Product Name: SCO - Dwelling Owners
Project Name/Number: SCO - Dwelling Owners/DF AR02402ARF01

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 08/24/2007
Submitted Date 08/24/2007

Respond By Date

Dear Wendy Sara-Kalisz,

This will acknowledge receipt of the captioned filing.

Objection 1

No Objections

Comment: This filing is similar to ASPX-125267124 which has been withdrawn. Please confirm that is filing is not in error.

Please feel free to contact me if you have questions.

Sincerely,

Becky Harrington

Response Letter

Response Letter Status Submitted to State
Response Letter Date 08/24/2007
Submitted Date 08/24/2007

Dear Becky Harrington,

Comments:

8-24-07 -AR - A-DW-07 4739

Hi Becky,

In response to our telephone conversation this morning, please be advised this filing was not in error and we do intend to use this form.

Response 1

SERFF Tracking Number: ASPX-125269707 *State:* Arkansas
Filing Company: American Reliable Insurance Company *State Tracking Number:* AR-PC-07-025870
Company Tracking Number: DF AR02402ARF01
TOI: 01.0 Property *Sub-TOI:* 01.0002 Personal Property (Fire and Allied Lines)
Product Name: SCO - Dwelling Owners
Project Name/Number: SCO - Dwelling Owners/DF AR02402ARF01

Comments: This filing was not in error and we do intend to use the form that was filed.

Related Objection 1

Comment:

This filing is similar to ASPX-125267124 which has been withdrawn. Please confirm that is filing is not in error.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thank you for your time and attention in this matter.

Sincerely,
SPI AssurantPC

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 Company Tracking Number: DF AR02402ARF01
 TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)
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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Declarations Page - Agency Bill	A6010D	1005	Endorsement/Amendment/Conditions	Withdrawn Replaced Form #:0.00 Previous Filing #:		
Approved	Declarations Page - Agency Bill	A6018D	1206	Policy/Coverage Form	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-125269707 State: Arkansas
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Product Name: SCO - Dwelling Owners
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Supporting Document Schedules

Satisfied -Name: 4739 CovLtr 8-22-07 **Review Status:** Approved 08/24/2007
Comments:
Attachment:
4739 CovLtr 8-22-07.PDF

Satisfied -Name: Uniform Transmittal Document-Property & Casualty **Review Status:** Approved 08/24/2007
Comments:
Please refer to information provided in General Tab.

Satisfied -Name: AR Rev Certificate of Compliance Form **Review Status:** Approved 08/24/2007
Comments:
Attachment:
AR Rev Certificate of Compliance Form.PDF



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 22, 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
Dwelling Program – DP-1
Company Filing No.: A-DW-07 4739
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 Dwelling 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 A6010D1005 – Declaration page – Agency Bill. Also, we have attached your required Revised Certificate of Compliance form.

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

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)