## Filing at a Glance

Company: 13757 - Farm Bureau Mutual Insurance Company of Arkansas, Inc.

| | | |
|---|---|---|
| Product Name: Terrorism notice | SERFF Tr Num: ARKS-125869802 | State: Arkansas |
| TOI: 01.0 Property | SERFF Status: Closed | State Tr Num: # $0 |
| Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines) | Co Tr Num: | State Status: Fees verified and received |
| Filing Type: Form | Co Status: | Reviewer(s): Becky Harrington, Betty Montesi |
| | Author: | Disposition Date: 10/22/2008 |
| | Date Submitted: 10/22/2008 | Disposition Status: Accepted For Informational Purposes |
| Effective Date Requested (New): | | Effective Date (New): |
| Effective Date Requested (Renewal): | | Effective Date (Renewal): |

State Filing Description:

notice, no fee required

## General Information

| | |
|---|---|
| Project Name: | Status of Filing in Domicile: |
| Project Number: | Domicile Status Comments: |
| Reference Organization: | Reference Number: |
| Reference Title: | Advisory Org. Circular: |
| Filing Status Changed: 10/22/2008 | |
| State Status Changed: 10/22/2008 | Deemer Date: |
| Corresponding Filing Tracking Number: | |

Filing Description:

terrorism notice

| | | | |
|---|---|---|---|
| *SERFF Tracking Number:* | *ARKS-125869802* | *State:* | *Arkansas* |
| *Filing Company:* | *13757 - Farm Bureau Mutual Insurance Company of Arkansas, Inc.* | *State Tracking Number:* | *# $0* |
| *Company Tracking Number:* | | | |
| *TOI:* | *01.0 Property* | *Sub-TOI:* | *01.0001 Commercial Property (Fire and Allied Lines)* |
| *Product Name:* | *Terrorism notice* | | |
| *Project Name/Number:* | */* | | |

# Company and Contact

**Filing Contact Information**

NA NA,
NA
NA, AR 00000

NA@NA.com
(123) 555-4567 [Phone]

**Filing Company Information**

13757 - Farm Bureau Mutual Insurance Company of Arkansas, Inc.
No Address
City, AR 99999
(999) 999-9999 ext. [Phone]

CoCode: 13757
Group Code:
Group Name:
FEIN Number: 99-9999999

State of Domicile: Arkansas
Company Type:
State ID Number:

---

# Filing Fees

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

| | | | |
|---|---|---|---|
| *SERFF Tracking Number:* | *ARKS-125869802* | *State:* | *Arkansas* |
| *Filing Company:* | *13757 - Farm Bureau Mutual Insurance Company of Arkansas, Inc.* | *State Tracking Number:* | *# $0* |
| *Company Tracking Number:* | | | |
| *TOI:* | *01.0 Property* | *Sub-TOI:* | *01.0001 Commercial Property (Fire and Allied Lines)* |
| *Product Name:* | *Terrorism notice* | | |
| *Project Name/Number:* | */* | | |

# Correspondence Summary

## Dispositions

| Status | Created By | Created On | Date Submitted |
|---|---|---|---|
| Accepted For Informational Purposes | Becky Harrington | 10/22/2008 | 10/22/2008 |

| | | | |
|---|---|---|---|
| *SERFF Tracking Number:* | *ARKS-125869802* | *State:* | *Arkansas* |
| *Filing Company:* | *13757 - Farm Bureau Mutual Insurance Company of Arkansas, Inc.* | *State Tracking Number:* | *# $0* |
| *Company Tracking Number:* | | | |
| *TOI:* | *01.0 Property* | *Sub-TOI:* | *01.0001 Commercial Property (Fire and Allied Lines)* |
| *Product Name:* | *Terrorism notice* | | |
| *Project Name/Number:* | */* | | |

# Disposition

Disposition Date: 10/22/2008
Effective Date (New):
Effective Date (Renewal):
Status: Accepted For Informational Purposes
Comment:

Rate data does NOT apply to filing.

| | | | |
|---|---|---|---|
| *SERFF Tracking Number:* | *ARKS-125869802* | *State:* | *Arkansas* |
| *Filing Company:* | *13757 - Farm Bureau Mutual Insurance Company of Arkansas, Inc.* | *State Tracking Number:* | *# $0* |
| *Company Tracking Number:* | | | |
| *TOI:* | *01.0 Property* | *Sub-TOI:* | *01.0001 Commercial Property (Fire and Allied Lines)* |
| *Product Name:* | *Terrorism notice* | | |
| *Project Name/Number:* | */* | | |

| Item Type | Item Name | Item Status | Public Access |
|---|---|---|---|
| **Supporting Document** | Uniform Transmittal Document-Property & Casualty | Accepted for Informational Purposes | Yes |
| **Supporting Document** | ARKS-125869802 | | Yes |
| **Form** | Terrorism notice | Accepted for Informational Purposes | Yes |

| | | | |
|---|---|---|---|
| *SERFF Tracking Number:* | *ARKS-125869802* | *State:* | *Arkansas* |
| *Filing Company:* | *13757 - Farm Bureau Mutual Insurance Company of Arkansas, Inc.* | *State Tracking Number:* | *# $0* |
| *Company Tracking Number:* | | | |
| *TOI:* | *01.0 Property* | *Sub-TOI:* | *01.0001 Commercial Property (Fire and Allied Lines)* |
| *Product Name:* | *Terrorism notice* | | |
| *Project Name/Number:* | */* | | |

# Form Schedule

| Review Status | Form Name | Form # | Edition Date | Form Type | Action | Action Specific Data | Readability | Attachment |
|---|---|---|---|---|---|---|---|---|
| Accepted for Informational Purposes | Terrorism notice | | | Disclosure/ Notice | Replaced | Replaced Form #:<br><br>Previous Filing #: | | |

| | | | |
|---|---|---|---|
| *SERFF Tracking Number:* | *ARKS-125869802* | *State:* | *Arkansas* |
| *Filing Company:* | *13757 - Farm Bureau Mutual Insurance Company of Arkansas, Inc.* | *State Tracking Number:* | *# $0* |
| *Company Tracking Number:* | | | |
| *TOI:* | *01.0 Property* | *Sub-TOI:* | *01.0001 Commercial Property (Fire and Allied Lines)* |
| *Product Name:* | *Terrorism notice* | | |
| *Project Name/Number:* | */* | | |

# Rate Information

Rate data does NOT apply to filing.

# Supporting Document Schedules

**Review Status:**

**Satisfied -Name:** ARKS-125869802 10/22/2008

**Comments:**

**Attachment:**

ARKS-125869802.pdf

ARKS-125869802

BH

**FARM BUREAU MUTUAL INSURANCE COMPANY OF ARKANSAS, INC.**

*Farm Bureau Center • 10720 Kanis Road • P.O. Box 31 • Little Rock, AR 72203-0031 • (501) 224-4400*

October 14, 2008

RECEIVED

OCT 16 2008

PROPERTY AND CASUALTY DIVISION
ARKANSAS INSURANCE DEPARTMENT

ACKNOWLEDGED

The Honorable Julie Benefield Bowman
Insurance Commissioner
Arkansas Insurance Department
Attention: Property & Casualty Division
1200 West Third Street
Little Rock, Arkansas 72201-1904

RE: Policyholder Notice: Terrorism Insurance Disclosure Informational Filing
Farm Bureau Mutual Insurance Company of Arkansas, Inc. - 13757

Dear Commissioner Bowman:

We are filing a revised version of Farm Bureau Mutual Insurance Company of Arkansas, Inc.'s Policyholder Notice: Terrorism Insurance Disclosure. After reviewing the latest bulletins regarding the 2007 Extension, we feel that our disclosure can be condensed and down-sized to one page. We would like to begin mailing this form to all of our policyholders who have commercial and/or farming exposures for new business and renewals beginning December 1, 2008.

Please stamp two of the enclosed copies of this filing "received" and return them to us in the enclosed envelope. It is our understanding that a change to the Disclosure Notice is exempt from filing fees. Thank you for your consideration of this filing. Please contact me if you have any questions.

Sincerely,

Bill Williams, CPCU, ARe, API
Manager, Underwriting Department

Enclosure

## Farm Bureau Mutual Insurance Company of Arkansas, Inc.

# POLICYHOLDER NOTICE

## TERRORISM INSURANCE DISCLOSURE

Required by the Terrorism Risk Insurance Reauthorization Act of 2007
(Hereinafter "the Act")

If your policy insures commercial exposures, it contains coverage for certain losses caused by terrorism. We are required to disclose to you the portion of the premium, if any, attributable to terrorism coverage and to disclose federal participation in payment of terrorism losses.

**Premium:**
If your policy provides coverage for commercial lines of property and/or liability insurance, we will not, at this time, charge an additional premium as a result of the Act. Should there be a premium charged in the future, you will be notified of the amount and have the opportunity to accept or reject coverage for terrorism.

**Federal Participation:**
Under your policy, any losses caused by certified acts of terrorism would be partially reimbursed by the United States Government. Under a formula established by federal law, the United States Government generally reimburses 85% of covered terrorism losses exceeding the statutorily established deductible paid by us.

The Act contains a $100 billion cap that limits U.S. Government reimbursement as well as insurer's liability for losses resulting from certified acts of terrorism when the amount of such losses exceeds $100 billion in any one calendar year. If the aggregate insured losses for all insurers exceed $100 billion, your coverage may be reduced.

**Act of Terrorism:**
The term "act of terrorism" means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a U.S. mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

**Losses Not Covered:**
No coverage is provided for terrorism if:

1. the act involves the use, release, or escape of nuclear materials, or that directly or indirectly results in nuclear action or radiation or radioactive contamination;
2. the act is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials;
3. Pathogenic or poisonous biological or chemical materials are released, and it appears that the purpose of the terrorism was to release such materials.

---

Policy Number: _____

Effective Date: _____

## ACTS OF TERRORISM ENDORSEMENT

This endorsement is attached to the policy listed above and applies to items classified as Business or Commercial property and/or liability exposures covered by the Terrorism Risk Insurance Reauthorization Act of 2007.

For policies providing property and/or liability insurance coverage, the limit of liability listed on the Declaration for the items or exposures that this endorsement applies to is the maximum amount the company will pay for the item or exposure should a loss occur.

Nothing herein contained shall alter, vary, waive or extend any provision or condition of the policy except as herein provided.