

SERFF Tracking Number: FFDC-125909077 State: Arkansas
First Filing Company: American Automobile Insurance Company, ... State Tracking Number: EFT \$50
Company Tracking Number: NARAB0908
TOI: 05.2 Commercial Multi-Peril - Liability Portion Sub-TOI: 05.2002 Businessowners
Only
Product Name: American Business Coverage - Mailing Services Operations Form Filing
Project Name/Number: American Business Coverage - Mailing Services Operations Form Filing/NWAB0908

Filing at a Glance

Companies: American Automobile Insurance Company, Associated Indemnity Corporation, Fireman's Fund Insurance Company, National Surety Corporation, The American Insurance Company

Product Name: American Business Coverage - SERFF Tr Num: FFDC-125909077 State: Arkansas

Mailing Services Operations Form Filing

TOI: 05.2 Commercial Multi-Peril - Liability
Portion Only

SERFF Status: Closed

State Tr Num: EFT \$50

Sub-TOI: 05.2002 Businessowners

Co Tr Num: NARAB0908

State Status: Fees verified and
received

Filing Type: Form

Co Status: Pending

Reviewer(s): Betty Montesi,
Llyweyia Rawlins

Author: Michelle Davanzo

Disposition Date: 11/20/2008

Date Submitted: 11/20/2008

Disposition Status: Approved

Effective Date Requested (New): 12/20/2008

Effective Date (New): 12/20/2008

Effective Date Requested (Renewal): 12/20/2008

Effective Date (Renewal):
12/20/2008

State Filing Description:

General Information

Project Name: American Business Coverage - Mailing Services
Operations Form Filing

Status of Filing in Domicile:

Project Number: NWAB0908

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 11/20/2008

State Status Changed: 11/20/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Enclosed for your review is a new American Business Coverage Mail Services Operations - Notary Public and Parcel Post Shipping Services Endorsement AB 93 62 11 08. This new endorsement clarifies our

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American Business Coverage Policy when we intend to provide coverage for Mailing Service Operations as respect Notary Public and Parcel Post shipping form errors as defined in the endorsement. This endorsement will be used with attached to our AB 90 00 12 93 Property/Liability Policy form.

This is a form filing.

Enclosed in support of this filing are the following items:

1. American Business Coverage Explanatory Memorandum
2. American Business Coverage Mail Services Operations - Notary Public and Parcel Post Shipping Services Endorsement AB 93 62 11 08
3. State checklists/forms

Your approval of this filing, which has a proposed effective date of December 20, 2008, would be appreciated.

Company and Contact

Filing Contact Information

Michelle Davanzo, Regulatory Services Senior Analyst mdavanzo@ffic.com

777 San Marin Drive (415) 899-2660 [Phone]
Novato, CA 94998 (866) 290-0671[FAX]

Filing Company Information

American Automobile Insurance Company	CoCode: 21849	State of Domicile: Missouri
777 San Marin Drive	Group Code: 761	Company Type:
Novato, CA 94998	Group Name:	State ID Number:
(415) 899-2817 ext. [Phone]	FEIN Number: 22-1608585	

Associated Indemnity Corporation	CoCode: 21865	State of Domicile: California
777 San Marin Drive	Group Code: 761	Company Type:
Novato, CA 94998	Group Name:	State ID Number:
(415) 899-2817 ext. [Phone]	FEIN Number: 22-1708002	

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Fireman's Fund Insurance Company CoCode: 21873 State of Domicile: California
777 San Marin Drive Group Code: 761 Company Type:
Novato, CA 94998 Group Name: State ID Number:
(415) 899-3290 ext. [Phone] FEIN Number: 94-1610280

National Surety Corporation CoCode: 21881 State of Domicile: Illinois
777 San Marin Drive Group Code: 761 Company Type:
Novato, CA 94998 Group Name: State ID Number:
(415) 899-2817 ext. [Phone] FEIN Number: 36-2704643

The American Insurance Company CoCode: 21857 State of Domicile: Nebraska
777 San Marin Drive Group Code: 761 Company Type:
Novato, CA 94998 Group Name: State ID Number:
(415) 899-2817 ext. [Phone] FEIN Number: 22-0731810

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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 Automobile Insurance Company	\$50.00	11/20/2008	24062286
Associated Indemnity Corporation	\$0.00	11/20/2008	
Fireman's Fund Insurance Company	\$0.00	11/20/2008	
National Surety Corporation	\$0.00	11/20/2008	
The American Insurance Company	\$0.00	11/20/2008	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	11/20/2008	11/20/2008

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Disposition

Disposition Date: 11/20/2008

Effective Date (New): 12/20/2008

Effective Date (Renewal): 12/20/2008

Status: Approved

Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Cover Letter	Approved	Yes
Form	American Business Coverage Mail Services Operations-Notary Public and Parcel Post Shipping Services Endorsement	Approved	Yes

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	American Business Coverage Mail Services Operations- Notary Public and Parcel Post Shipping Services Endorsement	AB9362	11 08	Endorsement/Amendment/Conditions	New	0.00	AB9362 11 08 Notary Public endorsement final for filing 110808blk.pdf

American Business Coverage Mail Services Operations- Notary Public and Parcel Post Shipping Services Endorsement AB9362 11-08

This endorsement modifies insurance provided under the following American Business Coverage AB9000 12 93

Policy Amendments(s) American Business coverage Property/Liability Policy Section II

For purposes of the coverage provided by this endorsement only, Section II, Paragraph M. Property, Liability and Medical Payments Definitions is amended as follows:

1. Definition 11, **Occurrence**, is replaced by the following:

Occurrence means:

- (1). a negligent act, error or omission in the performance of Notary Public services for which the insured is licensed, certified or authorized to perform in the applicable jurisdiction, and provided no Notary services are performed in the absence of the physical presence of the person whose signature is notarized; or
- (2). A failure to accurately complete parcel shipping orders and/or carrier forms and documents, provided such shipping orders, carrier forms or documents were completed during the policy period.

2. Definition 18, **Property Damage** is replaced by the following:

Property Damage means:

- (1) Physical injury to tangible property, including all resulting loss of use of that property;
- (2) The loss of use of tangible property that is not physically injured;
- (3) Damages due to complete disappearance or loss of a parcel arising from the misdirection of that parcel due to a failure to accurately complete parcel shipping orders and/or carrier forms and documents;
- (4) Solely for damages arising from a negligent act, error or omission in the performance of Notary Public services, **Economic Loss**.

3. The following definition is added:

Economic Loss means compensatory monetary damages that do not arise from **Bodily Injury**, physical injury to tangible property, the loss of use of tangible property, or **Personal and Advertising Injury**.

This Form must be attached to Change Endorsement when issued after the policy is written.
One of the **Fireman's Fund Insurance Companies** as named in the policy.



Secretary



President

4. For purposes of the coverage provided by this endorsement only, Section II. - Liability coverage, Coverage C, Exclusion j. is amended to include under BUT THIS EXCLUSION DOES NOT APPLY:

(4) to Notary Public services if the insured is licensed, certified or authorized as is required in applicable state, and no Notary services are performed in the absence of the physical presence of the person whose signature is notarized; or

(5) to parcel post shipping services if the insured is legally obligated to pay damages due to failure to accurately complete parcel shipping orders and/or carrier forms and documents, and if the parcel shipping and/or carrier forms and documents order was completed during the policy period.

5. Section II-Liability coverage, Coverage C, Exclusions is amended by the addition of the following:

This insurance does not apply to:

s. civil or criminal sanctions, fines or penalties

t. the collection, payment, return or reduction of, or the failure to collect, pay, return or reduce any fee or charges collected for services performed by any insured

u. that portion of any award or judgment caused by the multiplication of actual damages under federal or state law

All other terms and conditions of the policy remain unchanged.

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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 11/20/2008

Comments:

Attachments:

NAIC Transmittal - Form.pdf
Form Filing Schedule.pdf

Satisfied -Name: Cover Letter **Review Status:** Approved 11/20/2008

Comments:

Attachment:

Cover Letter NWAB0908.pdf

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only a. Date the filing is received: b. Analyst: c. Disposition: d. Date of disposition of the filing: e. Effective date of filing: <table style="width: 100%; border: none;"> <tr> <td style="width: 60%; border: none;">New Business</td> <td style="border: none;"></td> </tr> <tr> <td style="border: none;">Renewal Business</td> <td style="border: none;"></td> </tr> </table> f. State Filing #: g. SERFF Filing #: h. Subject Codes	New Business		Renewal Business	
New Business					
Renewal Business					

3. Group Name	Group NAIC #
Fireman's Fund Insurance Companies	0761

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Fireman's Fund Insurance Company	CA	21873	94-1610280	
National Surety Corporation	IL	21881	36-2704643	
The American Insurance Company	NE	21857	22-0731810	
Associated Indemnity Corporation	CA	21865	22-1708002	
American Automobile Insurance Company	MO	21849	22-1608585	

5. Company Tracking Number	NARAB0908
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Michelle A. Davanzo	Regulatory Analyst	(415) 899-2660	866-290-0671	Michelle.davanzo@ffic.com

7. Signature of authorized filer	<i>Michelle A. Davanzo</i>
8. Please print name of authorized filer	Michelle A. Davanzo

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	5.2 CMP Liability
10. Sub-Type of Insurance (Sub-TOI)	5.2002 Businessowners
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: 12-20-08 Renewal: 12-20-08
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	
17. Reference Organization # & Title	
18. Company's Date of Filing	11-20-08
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	NARAB0908
21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]	

Enclosed for your review is a new American Business Coverage Mail Services Operations - Notary Public and Parcel Post Shipping Services Endorsement AB 93 62 11 08. This new endorsement clarifies our American Business Coverage Policy when we intend to provide coverage for Mailing Service Operations as respect Notary Public and Parcel Post shipping form errors as defined in the endorsement. This endorsement will be used with attached to our AB 90 00 12 93 Property/Liability Policy form.

This is a form filing.

Enclosed in support of this filing are the following items:

1. American Business Coverage Explanatory Memorandum
2. American Business Coverage Mail Services Operations - Notary Public and Parcel Post Shipping Services Endorsement AB 93 62 11 08
3. State checklists/forms

Your approval of this filing, which has a proposed effective date of December 20, 2008, would be appreciated.

2.	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 #: Amount: 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.)

PC TD-1 pg 2 of 2

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PROPERTY & CASUALTY 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 the state.)

This filing transmittal is part of Company Tracking #			NARAB0908		
This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)					
	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)
1	American Business Coverage Mail Services Operations - Notary Public & Parcel Post Shipping Services Endorsement	AB9362 11 08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
2			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
3			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
4			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
5			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
6			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
7			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
8			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
9			<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		



November 20, 2008

Honorable Julie Benafield Bowman
Commissioner of Insurance
Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201-1904

**RE: American Business Coverage
Mailing Services Operations Endorsement Filing**

Fireman's Fund Insurance Company	761-21873
The American Insurance Company	761-21857
National Surety Corporation	761-21881
Associated Indemnity Corporation	761-21865
American Automobile Insurance Company	761-21849
Company Filing # NARAB0908	

Dear Sir or Madam:

Enclosed for your review is a new American Business Coverage Mail Services Operations - Notary Public and Parcel Post Shipping Services Endorsement AB 93 62 11 08. This new endorsement clarifies our American Business Coverage Policy when we intend to provide coverage for Mailing Service Operations as respect Notary Public and Parcel Post shipping form errors as defined in the endorsement. This endorsement will be used with attached to our AB 90 00 12 93 Property/Liability Policy form.

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2. American Business Coverage Mail Services Operations - Notary Public and Parcel Post Shipping Services Endorsement AB 93 62 11 08
3. State checklists/forms

Your approval of this filing, which has a proposed effective date of December 20, 2008, would be appreciated.

Sincerely,

Michelle A. Davanzo
Regulatory Analyst
Commercial Business, Governance
800-227-1700 ext 2660 wk
415-899-2660

**Fireman's Fund
Insurance Companies
A member of the
Alliance Group**

777 San Marin Drive
Novato, CA 94998
415.899.2000