

SERFF Tracking Number: KEMP-125482717 State: Arkansas
Filing Company: Trinity Universal Insurance Company State Tracking Number:
Company Tracking Number: FHJACKET070108F
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowner
Project Name/Number: Jacket and Declaration pages/FHJACKET070108F

Filing at a Glance

Company: Trinity Universal Insurance Company

Product Name: Homeowner

SERFF Tr Num: KEMP-125482717 State: Arkansas

TOI: 04.0 Homeowners

SERFF Status: Closed

State Tr Num:

Sub-TOI: 04.0000 Homeowners Sub-TOI

Co Tr Num: FHJACKET070108F

State Status:

Combinations

Filing Type: Form

Co Status:

Reviewer(s): Becky Harrington,
Betty Montesi, Brittany Yielding

Author: Maria Pardi

Disposition Date: 03/21/2008

Date Submitted: 03/21/2008

Disposition Status: Approved

Effective Date Requested (New): 07/05/2008

Effective Date (New): 07/05/2008

Effective Date Requested (Renewal): 07/05/2008

Effective Date (Renewal):

07/05/2008

State Filing Description:

General Information

Project Name: Jacket and Declaration pages

Status of Filing in Domicile:

Project Number: FHJACKET070108F

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 03/21/2008

Deemer Date:

State Status Changed:

Corresponding Filing Tracking Number:

Filing Description:

Filing Home Jacket and Declaration Page with new logo and address.

Company and Contact

Filing Contact Information

Maria Pardi, Forms Specialist

mpardi@ekemper.com

SERFF Tracking Number: KEMP-125482717 State: Arkansas
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TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowner
Project Name/Number: Jacket and Declaration pages/FJACKET070108F

5210 Belfort Rd (904) 245-5761 [Phone]
Jacksonville, FL 32256 (904) 245-5601[FAX]

Filing Company Information

Trinity Universal Insurance Company CoCode: 19887 State of Domicile: Texas
5210 Belfort Rd. Suite 120 Group Code: 215 Company Type:
Jacksonville, FL 32256 Group Name: State ID Number:
(904) 245-5600 ext. [Phone] FEIN Number: 75-0620550

SERFF Tracking Number: KEMP-125482717 State: Arkansas
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TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
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Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: \$50 per filing
Per Company: No

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|-------------------------------------|---------|----------------|---------------|
| Trinity Universal Insurance Company | \$50.00 | 03/21/2008 | 18857622 |

SERFF Tracking Number: KEMP-125482717 State: Arkansas
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 Company Tracking Number: FHJACKET070108F
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 Product Name: Homeowner
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Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|----------|------------------|------------|----------------|
| Approved | Becky Harrington | 03/21/2008 | 03/21/2008 |

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 | 03/21/2008 | 03/21/2008 | Maria Pardi | 03/21/2008 | 03/21/2008 |

Amendments

| Item | Schedule | Created By | Created On | Date Submitted |
|--|---------------------|-------------|------------|----------------|
| Uniform Transmittal Document-Property & Casualty | Supporting Document | Maria Pardi | 03/21/2008 | 03/21/2008 |
| Cover Letter | Supporting Document | Maria Pardi | 03/21/2008 | 03/21/2008 |

SERFF Tracking Number: KEMP-125482717 State: Arkansas
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Company Tracking Number: FHJACKET070108F
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowner
Project Name/Number: Jacket and Declaration pages/FHJACKET070108F

Disposition

Disposition Date: 03/21/2008

Effective Date (New): 07/05/2008

Effective Date (Renewal): 07/05/2008

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: KEMP-125482717 State: Arkansas
 Filing Company: Trinity Universal Insurance Company State Tracking Number:
 Company Tracking Number: FHJACKET070108F
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Homeowner
 Project Name/Number: Jacket and Declaration pages/FJACKET070108F

| Item Type | Item Name | Item Status | Public Access |
|-------------------------------|--|-------------|---------------|
| Supporting Document (revised) | Uniform Transmittal Document-Property & Casualty | Approved | Yes |
| Supporting Document | Uniform Transmittal Document-Property & Casualty | | Yes |
| Supporting Document (revised) | Cover Letter | Approved | Yes |
| Supporting Document | Cover Letter | | Yes |
| Form (revised) | Policy Jacket | Approved | Yes |
| Form | Policy Jacket | | Yes |
| Form | Declarations Page | Approved | Yes |

SERFF Tracking Number: KEMP-125482717 State: Arkansas
Filing Company: Trinity Universal Insurance Company State Tracking Number:
Company Tracking Number: FHJACKET070108F
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowner
Project Name/Number: Jacket and Declaration pages/FJACKET070108F

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 03/21/2008
Submitted Date 03/21/2008
Respond By Date

Dear Maria Pardi,

This will acknowledge receipt of the captioned filing.

Objection 1

- Policy Jacket (Form)

Comment: The signatures appear to be upside-down.

Please feel free to contact me if you have questions.

Sincerely,

Becky Harrington

Response Letter

Response Letter Status Submitted to State
Response Letter Date 03/21/2008
Submitted Date 03/21/2008

Dear Becky Harrington,

Comments:

Response 1

Comments: Correcting signatures on jacket.

Related Objection 1

Applies To:

- Policy Jacket (Form)

Comment:

The signatures appear to be upside-down.

Changed Items:

SERFF Tracking Number: KEMP-125482717 State: Arkansas
 Filing Company: Trinity Universal Insurance Company State Tracking Number:
 Company Tracking Number: FHJACKET070108F
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Homeowner
 Project Name/Number: Jacket and Declaration pages/FJACKET070108F

No Supporting Documents changed.

Form Schedule Item Changes

| Form Name | Form Number | Edition Date | Form Type | Action | Action Specific Data | Readability Score | Attach Document |
|---------------|-------------|--------------|--------------------------------------|--------|----------------------|-------------------|--|
| Policy Jacket | AK 5374 | 02 08 | Endorsement/Amendment /Conditions | New | | 0 | prior logo, prior address.p df,Ak5374 0208.cove r.pdf |

Previous Version

| | | | | | | | |
|---------------|---------|-------|--------------------------------------|-----|--|---|--|
| Policy Jacket | AK 5374 | 02 08 | Endorsement/Amendment /Conditions | New | | 0 | Ak537402 08 jacket.pdf, prior logo, prior address.p df |
|---------------|---------|-------|--------------------------------------|-----|--|---|--|

No Rate/Rule Schedule items changed.

Sincerely,
 Maria Pardi

SERFF Tracking Number: KEMP-125482717 State: Arkansas
Filing Company: Trinity Universal Insurance Company State Tracking Number:
Company Tracking Number: FHJACKET070108F
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowner
Project Name/Number: Jacket and Declaration pages/FJACKET070108F

Amendment Letter

Amendment Date:
Submitted Date: 03/21/2008

Comments:

Attaching corrected transmittal.

Changed Items:

Supporting Document Schedule Item Changes:

Satisfied -Name: Uniform Transmittal Document-Property & Casualty

Comment:

AR Filing Transmittal corrected.pdf

SERFF Tracking Number: KEMP-125482717 State: Arkansas
Filing Company: Trinity Universal Insurance Company State Tracking Number:
Company Tracking Number: FHJACKET070108F
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowner
Project Name/Number: Jacket and Declaration pages/FJACKET070108F

Amendment Letter

Amendment Date:

Submitted Date: 03/21/2008

Comments:

Corrections made to Cover Letter and Transmittal. Cover letter contained a typo . Declaration page form number is AK 5035, not AL 5034.

Transmittal form contained incorrect Company tracking number. Highlighted corrections in yellow.

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: Cover Letter

Comment: cover letter with corrections attached.

Cover letter- AR typo correction.pdf

SERFF Tracking Number: KEMP-125482717 State: Arkansas
 Filing Company: Trinity Universal Insurance Company State Tracking Number:
 Company Tracking Number: FHJACKET070108F
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Homeowner
 Project Name/Number: Jacket and Declaration pages/FJACKET070108F

Form Schedule

| Review Status | Form Name | Form # | Edition Date | Form Type Action | Action Specific Data | Readability | Attachment |
|---------------|-------------------|---------|--------------|----------------------------------|----------------------|-------------|---|
| Approved | Policy Jacket | AK 5374 | 02 08 | Endorsement/Amendment/Conditions | | 0.00 | prior logo, prior address.pdf Ak53740208.cover.pdf |
| Approved | Declarations Page | AK 5035 | 08 00 | Declaration New s/Schedule | | | Dec Page.pdf prior logo, prior address.pdf |

Prior Logo:



Prior address:

5210 Belfort Road - Jacksonville, FL 32256

Homeowners Policy

The company providing the insurance afforded by this policy is designated on the Declarations Page.

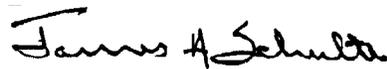
PLEASE READ YOUR POLICY CAREFULLY.

This policy is a legal contract between you and us.

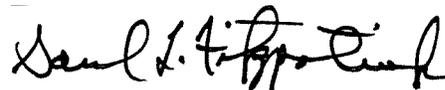
TRINITY UNIVERSAL INSURANCE COMPANY

A stock insurance company, herein called the Company
Home Office: 10000 North Central Expressway
Dallas, Texas 75231
(904) 245-5600

IN WITNESS THEREOF, the Trinity Universal Insurance Company has caused this policy to be signed by its President and Secretary.



President



Secretary



Insurance Provided By
TRINITY UNIVERSAL
INSURANCE COMPANY
 12926 Gran Bay Parkway West- Jacksonville, FL 32258

Agency Phone

| Named Insured and Mailing Address | Policy Number | Policy Period |
|---|---------------|--|
| 0000153 SP **SNGLP T2 3 4053 72908-773406 052 5 | 08072 | Effective: 04-14-2008 Expiration: 04-14-2009 |
| | Producer Code | 12:01 a.m. standard time at the location of the residence premises/dwelling. |

FORT SMITH AR 72908-7734

POLICY DECLARATIONS - HOMEOWNERS POLICY

This certificate continues your policy in force for the policy period shown. It will become effective only if the required premium is paid before the effective date of the Policy Period stated. The required premium will be billed under the Kemper Billing System.

Please attach this certificate to your policy.

HOME INFORMATION

The residence premises covered by this policy is located at the address below:

FORT SMITH AR 72908

| COVERAGES Coverage applies only if a premium or limit of liability is shown for the coverage. | Limit of Liability | Annual Premium |
|---|--------------------|----------------|
| SECTION I - COVERAGES | | |
| * A. Dwelling | \$ 142,000 | \$ 689.00 |
| * B. Other Structures | \$ 14,200 | |
| * C. Personal Property | \$ 99,400 | |
| * D. Loss of Use | \$ 28,400 | |
| SECTION II - LIABILITY | | |
| E. Personal Liability: each occurrence | \$ 100,000 | |
| F. Medical Payments to Others: each person | \$ 1,000 | |

DEDUCTIBLE - SECTION I -In case of loss we cover only that part of the loss over the deductible stated below:

| | | |
|--------|--------|----------|
| Policy | \$ 500 | INCLUDED |
|--------|--------|----------|

Total Premium for Endorsements \$ 79.00

TOTAL RESIDENCE PREMIUM \$ 768.00

Payment Expected From: Insured

* Indicates a change was made to your policy

AK 5035 (0800)

CONTINUED ON REVERSE

HOMEOWNERS DISCOUNTS AND CREDITS APPLIED

The Total Residence premium shown above reflects savings to you as follows:

Loss Free Discount Customer Loyalty Credit Res Safety Package Credit

RATING INFORMATION

| | | | |
|--------------|--------------------------------|------------------------------------|----------------------|
| Construction | Brick, Stone or Masonry Veneer | Not more than 1000 ft from hydrant | Miles from Dept. 5 |
| County | SEBASTIAN | Occupied 1 Family Dwelling | Yr Construction 1956 |
| Fire Dist | FORT SMITH | Prot Class 2 Terr. 43 | State 03 |

HOMEOWNERS ENDORSEMENT(S)

| Number | Edition Date | Description | Annual Premium |
|---------|-----------------|---|-------------------|
| HO0003 | 04-91 | SPECIAL FORM | |
| AK5374 | 01-06 | POLICY INFORMATION | |
| *VS2159 | 09-07 | SPECIAL PROVISIONS - ARKANSAS | |
| VK1036 | 08-85 | REPLACEMENT VALUE COVERAGE | \$ 69.00 |
| HO2470 | 04-91 | ADDITIONAL RESIDENCE RENTED TO OTHERS Location 1 FORT SMITH, AR 72908 Number of Families 1 | \$ 10.00 |
| VS2105 | 01-06 | NON-SMOKING HOUSEHOLD DISCOUNT | |
| VK220-1 | 04-76 | INFLATION PROTECTION (1% PER QUARTER) | |
| VK1046 | 04-91 | UNSCHEDULED, JEWELRY, WATCHES AND FURS Total Amount of Insurance is \$ 2,500 | |
| VK1012 | 02-85 | RESIDENCE SAFETY PACKAGE | |
| HO0496 | 04-91 | NO COVERAGE FOR HOME DAY CARE BUSINESS | |

ATTACHMENT(S)

| Number | Edition Date | Description |
|--------|-----------------|---------------------------------------|
| AK5167 | 01-06 | PRIVACY STATEMENT |
| AK3979 | 09-06 | CONSUMER INFORMATION RIGHTS & CONTACT |
| AK5427 | 09-06 | ARSON REPORTING IMMUNITY ACT NOTICE |
| AK5024 | 04-00 | EARTHQUAKE INFORMATION NOTICE |
| AK5458 | 11-06 | FLOOD NOTICE |
| ILN016 | 09-03 | FRAUD STATEMENT |

* Indicates a change was made to your policy
AK 5035 (0800)

Prior Logo:



Prior address:

5210 Belfort Road - Jacksonville, FL 32256

SERFF Tracking Number: KEMP-125482717 State: Arkansas
Filing Company: Trinity Universal Insurance Company State Tracking Number:
Company Tracking Number: FHJACKET070108F
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowner
Project Name/Number: Jacket and Declaration pages/FJACKET070108F

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty **Review Status:** Approved 03/21/2008

Comments:

Attachment:

AR Filing Transmittal corrected.pdf

Satisfied -Name: Cover Letter **Review Status:** Approved 03/21/2008

Comments:

cover letter with corrections attached.

Attachment:

Cover letter- AR typo correction.pdf

| | |
|----------------------------------|---|
| 18. Company's Date of Filing | 03-21-08 |
| 19. Status of filing in domicile | <input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved |

Property & Casualty Transmittal Document—

| | |
|---|------------------------|
| 20. This filing transmittal is part of Company Tracking # | FHJACKET070108F |
|---|------------------------|

| |
|--|
| 21. Filing Description [This area should be similar to the body of a cover letter and is free-form text] |
|--|

Dear Commissioner;

The above captioned company, an associate of Unitrin, is hereby filing the following forms for your review and approval.

- Homeowners Policy Jacket AK 5374 (02 08) for Trinity Universal Insurance Company .
- Declarations AK 5035 08 00 has been revised to change the logo and the address of the company. These were the **only** revisions made.

Copies of the forms are attached. The proposed effective for the change is July 5, 2008 for new and renewal business. If you have any questions, please feel free to contact me at 904-245-5761 or email me at mpardi@eKemper.com.

| |
|--|
| 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 #:
Amount: \$50.00 - being submitted via EFT

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.)**



A UNITRIN BUSINESS

5210 Belfort Rd, Suite 120
Jacksonville, FL 32256

March 21, 2008

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

Re: Form Filing for Personal Homeowners
Trinity Universal Insurance Company (215-10914)
Company Filing Number **FHJACKET070108F**

Dear Commissioner;

The above captioned company, an associate of Unitrin, is hereby filing the following forms for your review and approval.

- Homeowners Policy Jacket AK 5374 (02 08) for Trinity Universal Insurance Company .
- Declarations AK 5035 08 00 has been revised to change the logo and the address of the company. These were the **only** revisions made.

Copies of the forms are attached. The proposed effective for the change is July 5, 2008 for new and renewal business. If you have any questions, please feel free to contact me at 904-245-5761 or email me at mpardi@eKemper.com.

Sincerely,

A handwritten signature in black ink that reads "Maria Pardi".

Maria Pardi
Forms Analyst
Kemper, A Unitrin Business

SERFF Tracking Number: KEMP-125482717 State: Arkansas
 Filing Company: Trinity Universal Insurance Company State Tracking Number:
 Company Tracking Number: FHJACKET070108F
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Homeowner
 Project Name/Number: Jacket and Declaration pages/FJACKET070108F

Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

| Original Date: | Schedule | Document Name | Replaced Date | Attach Document |
|------------------|---------------------|--|---------------|--|
| No original date | Form | Policy Jacket | 02/12/2008 | Ak53740208 jacket.pdf prior logo, prior address.pdf |
| No original date | Supporting Document | Uniform Transmittal Document- Property & Casualty | 02/12/2008 | AR Filing Transmittal.pdf |
| No original date | Supporting Document | Cover Letter | 03/21/2008 | Cover letter- AR.pdf |

Homeowners Policy

The company providing the insurance afforded by this policy is designated on the Declarations Page.

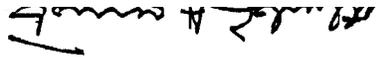
PLEASE READ YOUR POLICY CAREFULLY.

This policy is a legal contract between you and us.

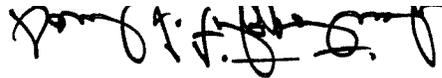
TRINITY UNIVERSAL INSURANCE COMPANY

A stock insurance company, herein called the Company
Home Office: 10000 North Central Expressway
Dallas, Texas 75231
(904) 245-5600

IN WITNESS THEREOF, the Trinity Universal Insurance Company has caused this policy to be signed by its President and Secretary.



President



Secretary

Prior Logo:



Prior address:

5210 Belfort Road - Jacksonville, FL 32256

| | |
|----------------------------------|---|
| 18. Company's Date of Filing | 03-21-08 |
| 19. Status of filing in domicile | <input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved |

Property & Casualty Transmittal Document—

| | |
|---|-----------|
| 20. This filing transmittal is part of Company Tracking # | FH120806F |
|---|-----------|

| |
|--|
| 21. Filing Description [This area should be similar to the body of a cover letter and is free-form text] |
|--|

Dear Commissioner;

The above captioned company, an associate of Unitrin, is hereby filing the following forms for your review and approval.

- Homeowners Policy Jacket AK 5374 (02 08) for Trinity Universal Insurance Company .
- Declarations AK 5034 08 00 has been revised to change the logo and the address of the company. These were the **only** revisions made.

Copies of the forms are attached The proposed effective for the change is July 5, 2008 for new and renewal business. If you have any questions, please feel free to contact me at 904-245-5761 or email me at mpardi@eKemper.com.

| |
|--|
| 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 #:
Amount: \$50.00 - being submitted via EFT

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.)**



A UNITRIN BUSINESS

5210 Belfort Rd, Suite 120
Jacksonville, FL 32256

March 21, 2008

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

Re: Form Filing for Personal Homeowners
Trinity Universal Insurance Company (215-10914)
Company Filing Number **FHJACKET070108F**

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Sincerely,

A handwritten signature in black ink that reads "Maria Pardi".

Maria Pardi
Forms Analyst
Kemper, A Unitrin Business