

SERFF Tracking Number: ASPX-125578915 State: Arkansas  
Filing Company: American Reliable Insurance Company State Tracking Number: EFT \$50  
Company Tracking Number: CA AR03004ARF01  
TOI: 20.0 Commercial Auto Sub-TOI: 20.0001 Business Auto  
Product Name: SCO - Commercial Farm Auto  
Project Name/Number: SCO - Commercial Farm Auto/CA AR03004ARF01

## Filing at a Glance

Company: American Reliable Insurance Company

Product Name: SCO - Commercial Farm Auto SERFF Tr Num: ASPX-125578915 State: Arkansas  
TOI: 20.0 Commercial Auto SERFF Status: Closed State Tr Num: EFT \$50  
Sub-TOI: 20.0001 Business Auto Co Tr Num: CA AR03004ARF01 State Status: Fees verified and received  
Filing Type: Form Co Status: Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding  
Author: SPI AssurantPC Disposition Date: 04/01/2008  
Date Submitted: 03/25/2008 Disposition Status: Approved  
Effective Date Requested (New): 04/01/2008 Effective Date (New): 04/01/2008  
Effective Date Requested (Renewal): 04/01/2008 Effective Date (Renewal): 04/01/2008

State Filing Description:

## General Information

Project Name: SCO - Commercial Farm Auto Status of Filing in Domicile:  
Project Number: CA AR03004ARF01 Domicile Status Comments:  
Reference Organization: Reference Number:  
Reference Title: Advisory Org. Circular:  
Filing Status Changed: 04/01/2008  
State Status Changed: 04/01/2008 Deemer Date:  
Corresponding Filing Tracking Number:

Filing Description:

American Reliable Insurance Company (ARIC) is proposing the following form filing to Rule 111. Terrorism Endorsement options to our previously approved Commercial Farm Automobile Program in your state. We are requesting an effective date of April 1st, 2008 for new and renewal business.

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## Forms

ISO Filing Designation LI-CA-2006-073

### Adding New Forms:

CA 23 85 01 06 Exclusion of Terrorism involving Nuclear, Biological or Chemical Terrorism

CA P 003 01 06 Notice to Policyholder Update on Terrorism Endorsements

### Withdrawing Forms:

CA 23 61 12 02 Excl Cert & Other Acts of Terrorism

CA 23 76 05 04 Conditional Excl of Terrorism

IL 09 85 01 03 Terrorism Disclosure

## Company and Contact

### Filing Contact Information

Louis Mueller, Sr. Regulatory Analyst

8655 East Via De Ventura

Scottsdale, AZ 85258

(800) 535-1333 [Phone]

### Filing Company Information

American Reliable Insurance Company

11222 Quail Roost Dr

Miami, FL 33157

(305) 253-2244 ext. [Phone]

CoCode: 19615

Group Code: 19

Group Name: Assurant, Inc. Group State ID Number:

FEIN Number: 41-0735002  
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State of Domicile: Arizona

Company Type:

## Filing Fees

Fee Required? Yes

*SERFF Tracking Number:* ASPX-125578915                      *State:* Arkansas  
*Filing Company:* American Reliable Insurance Company                      *State Tracking Number:* EFT \$50  
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*TOI:* 20.0 Commercial Auto                      *Sub-TOI:* 20.0001 Business Auto  
*Product Name:* SCO - Commercial Farm Auto  
*Project Name/Number:* SCO - Commercial Farm Auto/CA AR03004ARF01  
  
*Fee Amount:* \$50.00  
*Retaliatory?* No  
*Fee Explanation:*  
*Per Company:* No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Reliable Insurance Company	\$50.00	03/25/2008	18962253

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	04/01/2008	04/01/2008

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## Disposition

Disposition Date: 04/01/2008

Effective Date (New): 04/01/2008

Effective Date (Renewal): 04/01/2008

Status: Approved

Comment:

Rate data does NOT apply to filing.

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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
Supporting Document	Filing Memo	Approved	Yes
Form	Excel Cert & Other Acts of Terrorism	Withdrawn	Yes
Form	Conditional Excl of Terrorism	Withdrawn	Yes
Form	Terrorism Disclosure	Withdrawn	Yes
Form	Exclusion of Terrorism involving Nuclear, Biological or Chemical Terrorism	Approved	Yes
Form	Notice to Policyholder Update on Terrorism Endorsement	Approved	Yes

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## Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Withdrawn	Excel Cert & Other Acts of Terrorism	CA 23 61	12 02	Endorsement/Amendment/Conditions	Withdrawn Replaced Form #:0.00 Previous Filing #:		
Withdrawn	Conditional Excl of Terrorism	CA 23 76	05 04	Endorsement/Amendment/Conditions	Withdrawn Replaced Form #:0.00 Previous Filing #:		
Withdrawn	Terrorism Disclosure	IL 09 85	01 03	Endorsement/Amendment/Conditions	Withdrawn Replaced Form #:0.00 Previous Filing #:		
Approved	Exclusion of Terrorism involving Nuclear, Biological or Chemical Terrorism	CA 23 85	01 06	Endorsement/Amendment/Conditions	New	0.00	CA 23 85.PDF
Approved	Notice to Policyholder Update on Terrorism Endorsement	CA P 003	01 06	Endorsement/Amendment/Conditions	New	0.00	CA P 003 .PDF

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **EXCLUSION OF TERRORISM INVOLVING NUCLEAR, BIOLOGICAL OR CHEMICAL TERRORISM**

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM  
BUSINESS AUTO PHYSICAL DAMAGE COVERAGE FORM  
GARAGE COVERAGE FORM  
MOTOR CARRIER COVERAGE FORM  
SINGLE INTEREST AUTOMOBILE PHYSICAL DAMAGE INSURANCE POLICY  
TRUCKERS COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

**A.** The following definitions are added and apply under this endorsement wherever the term terrorism, or the phrase any injury, damage, loss or expense, are enclosed in quotation marks:

1. "Terrorism" means activities against persons, organizations or property of any nature:
  - a. That involve the following or preparation for the following:
    - (1) Use or threat of force or violence; or
    - (2) Commission or threat of a dangerous act; or
    - (3) Commission or threat of an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and
  - b. When one or both of the following applies:
    - (1) The effect is to intimidate or coerce a government or the civilian population or any segment thereof, or to disrupt any segment of the economy; or
    - (2) It appears that the intent is to intimidate or coerce a government, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

2. "Any injury, damage, loss or expense" means any injury, damage, loss or expense covered under any Coverage Form or Policy to which this endorsement is applicable, and includes but is not limited to "bodily injury", "property damage", "personal injury", "personal and advertising injury", "loss", loss of use, rental reimbursement after "loss" or "covered pollution cost or expense", as may be defined under this Coverage Form, Policy or any applicable endorsement.

**B.** The following exclusion is added:

### **EXCLUSION OF TERRORISM**

We will not pay for "any injury, damage, loss or expense" caused directly or indirectly by "terrorism", including action in hindering or defending against an actual or expected incident of "terrorism". "Any injury, damage, loss or expense" is excluded regardless of any other cause or event that contributes concurrently or in any sequence to such injury, damage, loss or expense. **But this exclusion applies only when one or more of the following are attributed to an incident of "terrorism":**

1. The "terrorism" is carried out by means of the dispersal or application of radioactive material, or through the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear radiation or radioactive contamination; or
2. Radioactive material is released, and it appears that one purpose of the "terrorism" was to release such material; or

3. The "terrorism" is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
  4. Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the "terrorism" was to release such materials.
- C. In the event of any incident of "terrorism" that is not subject to this Exclusion, coverage does not apply to "any injury, damage, loss or expense" that is otherwise excluded under this Coverage Form, Policy or any applicable endorsement.

## NOTICE TO POLICYHOLDERS UPDATE ON TERRORISM ENDORSEMENTS

This Notice is designed to update you on the status of the federal Terrorism Risk Insurance Program and the impact to your policy. This Notice does **not** form a part of your insurance contract. If there is any conflict between this Notice and the policy (including its endorsements), the provisions of the policy (including its endorsements) apply.

Carefully read your policy, including the endorsements attached to your policy.

At or prior to the current annual policy period, we advised you that the provisions of the Conditional Terrorism Exclusion endorsement attached to your policy would govern treatment of terrorism losses in the event of termination of the federal Terrorism Risk Insurance Program (TRIP) or in the event of certain changes to TRIP. On December 22, 2005, President Bush signed into law an extension of the Terrorism Risk Insurance Act (TRIA), providing for continuation of TRIP.

However, TRIP has been terminated with respect to commercial auto insurance provided under this policy. **The exclusion or limitation contained in the applicable Conditional endorsement now governs the treatment of terrorism losses** that occur in the duration of the current annual policy period. If, in **addition** to a Conditional endorsement, your policy **also** contains an endorsement relating to a Certified Act Of Terrorism and/or an Other Act Of Terrorism, that other endorsement no longer applies to your policy with respect to commercial auto insurance for which TRIP has terminated.

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## Rate Information

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## Supporting Document Schedules

**Satisfied -Name:** Uniform Transmittal Document-Property & Casualty **Review Status:** Approved 04/01/2008

**Comments:**

**Attachment:**

AR - NAIC P&C TRANSMITTAL DOCUMENT.PDF

**Satisfied -Name:** Cover Letter **Review Status:** Approved 04/01/2008

**Comments:**

**Attachment:**

Cover Letter.PDF

**Satisfied -Name:** Filing Memo **Review Status:** Approved 04/01/2008

**Comments:**

**Attachment:**

Filing Memo .PDF

## Property & Casualty Transmittal Document

<b>1. Reserved for Insurance Dept. Use Only</b>	<b>2. Insurance Department Use only</b> 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: 50%; 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					

<b>3. Group Name</b>	<b>Group NAIC #</b>			
Assurant, Inc. Group	0019			
<b>4. Company Name(s)</b>	<b>Domicile</b>	<b>NAIC #</b>	<b>FEIN #</b>	<b>State #</b>
American Reliable Insurance Company	AZ	19615	41-0735002	

<b>5. Company Tracking Number</b>	CA AR03004ARF01
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**Contact Info of Filer(s) or Corporate Officer(s)** [include toll-free number]

<b>6.</b>	<b>Name and address</b>	<b>Title</b>	<b>Telephone #s</b>	<b>FAX #</b>	<b>e-mail</b>
	Louis Mueller 8655 East Via De Ventura Scottsdale AZ 85258	Sr. Regulatory Analyst	800-535-1333		
<b>7.</b>	Signature of authorized filer				
<b>8.</b>	Please print name of authorized filer		Louis Mueller		

**Filing Information** (see General Instructions for descriptions of these fields)

<b>9.</b>	<b>Type of Insurance (TOI)</b>	20.0 Commercial Auto
<b>10.</b>	<b>Sub-Type of Insurance (Sub-TOI)</b>	20.0001 Business Auto
<b>11.</b>	<b>State Specific Product code(s) (if applicable) [See State Specific Requirements]</b>	
<b>12.</b>	<b>Company Program Title (Marketing Title)</b>	Commercial Farm Auto
<b>13.</b>	<b>Filing Type</b>	<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)
<b>14.</b>	<b>Effective Date(s) Requested</b>	New: 04/01/2008      Renewal:
<b>15.</b>	<b>Reference Filing?</b>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<b>16.</b>	<b>Reference Organization (if applicable)</b>	
<b>17.</b>	<b>Reference Organization # &amp; Title</b>	
<b>18.</b>	<b>Company's Date of Filing</b>	3/25/08
<b>19.</b>	<b>Status of filing in domicile</b>	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

## Property & Casualty Transmittal Document

<b>20.</b>	<b>This filing transmittal is part of Company Tracking #</b>	CA AR03004ARF01
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<b>21.</b>	<b>Filing Description</b> [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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American Reliable Insurance Company (ARIC) is proposing the following form filing to Rule 111. Terrorism Endorsement options to our previously approved Commercial Farm Automobile Program in your state. We are requesting an effective date of April 1st, 2008 for new and renewal business.

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Forms  
 ISO Filing Designation LI-CA-2006-073

Adding New Forms:

CA 23 85 01 06 Exclusion of Terrorism involving Nuclear, Biological or Chemical Terrorism  
 CA P 003 01 06 Notice to Policyholder Update on Terrorism Endorsements

Withdrawing Forms:

CA 23 61 12 02 Excl Cert & Other Acts of Terrorism  
 CA 23 76 05 04 Conditional Excl of Terrorism  
 IL 09 85 01 03 Terrorism Disclosure

<b>22.</b>	<p><b>Filing Fees</b> (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]</p> <p><b>Check #:</b>  <b>Amount:</b></p> <p>EFT</p> <p style="text-align: center;"><b>Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.</b></p>
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\*\*\*Refer to each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)



ASSURANT  
Specialty  
Property

American Reliable  
Insurance Company  
8655 E. Via De Ventura, Suite E200  
Scottsdale, AZ 85258  
T 480.483.8666 F 480.443-3785

[www.assurant.com](http://www.assurant.com)

March 25, 2008

Arkansas Insurance Department  
Property & Casualty Division  
1200 W 3<sup>rd</sup> St  
Little Rock, AR 72201

**Re: American Reliable Insurance**  
**NAIC # 0019-19615 FEIN: 41-0735002**  
**Filing: Form Filing**  
**Program: Commercial Farm Auto Program**  
**Company Filing No.: CA AR03004ARF01**

Dear Commissioner:

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[www.assurant.com](http://www.assurant.com)

We hope you will be in a position to grant favorable consideration to this submission. Please feel free to contact me at 800-535-1333, Extension 391, if you should have any questions.

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

Respectfully yours,

Louis Mueller  
Sr. Regulatory Analyst  
[louis.mueller@assurant.com](mailto:louis.mueller@assurant.com)  
Phone: (800)-535-1333, Ext. 391  
Fax: (480)-443-3785

**AMERICAN RELIABLE INSURANCE COMPANY  
EXPLANATORY MEMORANDUM  
COMMERCIAL FARM AUTO**

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