

SERFF Tracking Number: ASPX-125592747 State: Arkansas  
Filing Company: American Bankers Insurance Company of Florida State Tracking Number: EFT \$25  
Company Tracking Number: CM AR03024AIR01  
TOI: 09.0 Inland Marine Sub-TOI: 09.0005 Other Commercial Inland Marine  
Product Name: Dealers Inventory Program  
Project Name/Number: Dealers Inventory Program/CM AR03024AIR01

## Filing at a Glance

Company: American Bankers Insurance Company of Florida

Product Name: Dealers Inventory Program	SERFF Tr Num: ASPX-125592747	State: Arkansas
TOI: 09.0 Inland Marine	SERFF Status: Closed	State Tr Num: EFT \$25
Sub-TOI: 09.0005 Other Commercial Inland Marine	Co Tr Num: CM AR03024AIR01	State Status: Fees verified and received
Filing Type: Rule	Co Status:	Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
	Author: SPI AssurantPC	Disposition Date: 04/14/2008
	Date Submitted: 04/02/2008	Disposition Status: Exempt from Review
Effective Date Requested (New): 04/30/2008		Effective Date (New): 04/30/2008
Effective Date Requested (Renewal): 04/30/2008		Effective Date (Renewal): 04/30/2008

State Filing Description:

## General Information

Project Name: Dealers Inventory Program  
Project Number: CM AR03024AIR01  
Reference Organization:  
Reference Title:  
Filing Status Changed: 04/14/2008  
State Status Changed: 04/14/2008  
Corresponding Filing Tracking Number:  
Filing Description:  
April 2, 2008

Status of Filing in Domicile:  
Domicile Status Comments:  
Reference Number:  
Advisory Org. Circular:  
  
Deemer Date:

Property & Casualty Division

*SERFF Tracking Number:* ASPX-125592747 *State:* Arkansas  
*Filing Company:* American Bankers Insurance Company of Florida *State Tracking Number:* EFT \$25  
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*TOI:* 09.0 Inland Marine *Sub-TOI:* 09.0005 Other Commercial Inland Marine  
*Product Name:* Dealers Inventory Program  
*Project Name/Number:* Dealers Inventory Program/CM AR03024AIR01

**Arkansas Insurance Department**

1200 West Third Street  
Little Rock, AR 72201

**RE: AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA**

NAIC# 019-10111 / FEIN 59-0593886

Dealers Inventory Program

Company Filing #: DAE CM AR03024AIR01

Line of Business: 9.0 Commercial Inland Marine

RULE FILING (for approval)

AB#DI#AR 04/08 AR State Exception Pages (replaces AB#DI#AR 11/97)

**Related Filing Documents**

Expedited Terrorism Filing Transmittal

Dear Examiner:

We would like to revise the forms section of our State Exception Pages to include the form numbers of our new terrorism notice and endorsement, which are submitted separately under Company Filing Number DAE CM AR03024AIF01. This is the only change made to the document.

We wish to request an effective date of on or after April 30, 2008 for new and renewal business.

Thank you kindly for your attention to this submission. Please contact me with any questions at 800-852-2244, extension 35369 or via email at Tina.Walker@assurant.com.

**Company and Contact**

SERFF Tracking Number: ASPX-125592747 State: Arkansas  
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 TOI: 09.0 Inland Marine Sub-TOI: 09.0005 Other Commercial Inland Marine  
 Product Name: Dealers Inventory Program  
 Project Name/Number: Dealers Inventory Program/CM AR03024AIR01

**Filing Contact Information**

Tina Walker, Contract Development Analyst Tina.Walker@assurant.com  
 11222 Quail Roost Drive (305) 253-2244 [Phone]  
 Miami, FL 33157 (305) 252-6987[FAX]

**Filing Company Information**

American Bankers Insurance Company of Florida CoCode: 10111 State of Domicile: Florida  
 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: 59-0593886  
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**Filing Fees**

Fee Required? Yes  
 Fee Amount: \$25.00  
 Retaliatory? No  
 Fee Explanation:  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Bankers Insurance Company of Florida	\$25.00	04/02/2008	19232175

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Exempt from Review	Llyweyia Rawlins	04/14/2008	04/14/2008

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## Disposition

Disposition Date: 04/14/2008

Effective Date (New): 04/30/2008

Effective Date (Renewal): 04/30/2008

Status: Exempt from Review

Comment:

This line is exempt from filing rates/rules in compliance with ACA 23-67-206 which states that P&C insurance for commercial risks, excluding workers' compensation, employers' liability and professional liability insurance, including but not limited to, medical malpractice insurance, are exempted from the rates/rules filing and review requirements.

Rate data does NOT apply to filing.

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 Product Name: Dealers Inventory Program  
 Project Name/Number: Dealers Inventory Program/CM AR03024AIR01

Item Type	Item Name	Item Status	Public Access
Supporting Document	Cover Letter, Terrorism Transmittal	Accepted for Informational Purposes	Yes
Rate	AR State Exception Pages	Accepted for Informational Purposes	Yes

*SERFF Tracking Number:* ASPX-125592747      *State:* Arkansas  
*Filing Company:* American Bankers Insurance Company of      *State Tracking Number:* EFT \$25  
Florida  
*Company Tracking Number:* CM AR03024AIR01  
*TOI:* 09.0 Inland Marine      *Sub-TOI:* 09.0005 Other Commercial Inland Marine  
*Product Name:* Dealers Inventory Program  
*Project Name/Number:* Dealers Inventory Program/CM AR03024AIR01

## **Rate Information**

Rate data does NOT apply to filing.

SERFF Tracking Number: ASPX-125592747 State: Arkansas  
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## Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Accepted for Informational Purposes	AR State Exception Pages	AB#DI#AR-	Replacement	AB#DI#AR-.PDF

# American Bankers Insurance Company Of Florida

11222 Quail Roost Drive, Miami, FL 33157-6596

## DEALERS INVENTORY PROGRAM STATE EXCEPTION PAGES ARKANSAS

### FORMS

#### A. Policy

1. Policy AF9172PTT-0795
2. Declarations AF9173DTT-0795

#### B. Mandatory Endorsements

1. Mandatory Amendatory Endorsement AF9223ETT-1197
2. Arkansas Consumer Notice N1504-1104
3. Certified Acts of Terrorism Coverage and Cap on Certified Acts Losses Endorsement AJ9710EPC-0408
4. Disclosure Notice Pursuant to Terrorism Risk Insurance Act N8051-0108

#### C. Optional Endorsements

1. Outstanding Principal Balance Endorsement AF9174ETT-0795
2. Exclusion of Windstorm and Hail Endorsement AF9175ETT-0795
3. Exclusion of Flood and Rising Water Endorsement AF9176ETT-0795
4. Exclusion of Earth Movement Coverage Endorsement AF9177ETT-0795
5. Lender's Repossessed Units Endorsement AF9178ETT-0795
6. Business Personal Property Endorsement AF9179ETT-0795
7. Business Personal Property Endorsement AF9220ETT-0795
8. Amendment to Hail Losses Endorsement AF9221ETT-0795
9. Amendment to Hail Losses Endorsement AF9222ETT-0795

### RATES

#### A. Basic Rates (based on \$100 per occurrence)

Coverage	Recreational Vehicle Rate Per \$100	Mobile Home Rate per \$100
Broad Form	\$0.84	\$0.84
Comprehensive	0.90	0.90
Collision	0.86	0.75

# American Bankers Insurance Company Of Florida

11222 Quail Roost Drive, Miami, FL 33157-6596

## DEALERS INVENTORY PROGRAM STATE EXCEPTION PAGES ARKANSAS

### RATES (CONT.)

B. Deductibles - Mobile Homes

Per Unit/Per Occurrence Deductibles				
Deductible				
Per Unit	Per Occurrence	Comp.	Collision	Broad
100	500	0.845	0.704	0.789
100	1,000	0.796	0.663	0.743
250	1,000	0.752	0.626	0.702
250	2,500	0.676	0.563	0.631
500	2,500	0.618	0.515	0.577
500	5,000	0.524	0.437	0.489
1,000	5,000	0.472	0.393	0.441
1,500	5,000	0.462	0.385	0.431
1,000	10,000	0.460	0.384	0.430
2,500	10,000	0.385	0.321	0.359
2,500	25,000	0.361	0.301	0.337

Per Occurrence Deductibles			
Per Occurrence	Comp.	Collision	Broad
100	0.900	0.750	0.840
250	0.853	0.711	0.796
500	0.810	0.675	0.756
1,000	0.705	0.588	0.658
2,500	0.589	0.490	0.549
5,000	0.455	0.379	0.424
7,500	0.367	0.306	0.343
10,000	0.297	0.248	0.277
25,000	0.169	0.141	0.158

Aggregate Annual Deductible			
Aggregate Annual Deductible	Comp.	Collision	Broad
25,000	0.338	0.282	0.315
50,000	0.186	0.155	0.174
100,000	0.146	0.121	0.136
200,000	0.128	0.107	0.120
300,000	0.105	0.087	0.098

# American Bankers Insurance Company Of Florida

11222 Quail Roost Drive, Miami, FL 33157-6596

## DEALERS INVENTORY PROGRAM STATE EXCEPTION PAGES ARKANSAS

### RATES (CONT.)

C. Deductibles - Recreational Vehicles

Per Unit/Per Occurrence Deductibles				
Deductible				
Per Unit	Per Occurrence	Comp.	Collision	Broad
100	500	0.845	0.807	0.789
100	1,000	0.796	0.760	0.743
250	1,000	0.752	0.718	0.702
250	2,500	0.676	0.646	0.631
500	2,500	0.618	0.590	0.577
500	5,000	0.524	0.501	0.489
1,000	5,000	0.472	0.451	0.441
1,500	5,000	0.462	0.441	0.431
1,000	10,000	0.460	0.440	0.430
2,500	10,000	0.385	0.368	0.359
2,500	25,000	0.361	0.345	0.337

Per Occurrence Deductibles			
Per Occurrence	Comp.	Collision	Broad
100	0.900	0.860	0.840
250	0.853	0.815	0.796
500	0.810	0.774	0.756
1,000	0.705	0.674	0.658
2,500	0.589	0.562	0.549
5,000	0.455	0.434	0.424
7,500	0.367	0.351	0.343
10,000	0.297	0.284	0.277
25,000	0.169	0.161	0.158

Aggregate Annual Deductible			
Aggregate Annual Deductible	Comp.	Collision	Broad
25,000	0.338	0.323	0.315
50,000	0.186	0.178	0.174
100,000	0.146	0.139	0.136
200,000	0.128	0.123	0.120
300,000	0.105	0.100	0.098

# American Bankers Insurance Company Of Florida

11222 Quail Roost Drive, Miami, FL 33157-6596

## DEALERS INVENTORY PROGRAM STATE EXCEPTION PAGES ARKANSAS

### RATES (CONT.)

D. Optional Endorsements and Surcharges/Credits

Endorsement	Surcharge/Credit (Charge Per \$100)
Outstanding Principal Balance Endorsement	0.005/monthly or .06/year (Surcharge)
Exclusion of Windstorm and Hail Endorsement	25% (Credit)
Exclusion of Flood and Rising Water Endorsement	0.01/monthly or .12/year (Credit)
Exclusion of Earth Movement Coverage Endorsement	0.005/monthly or .06/year (Credit)
Lender's Repossessed Units Endorsement	0-20% (Surcharge)
Business Personal Property Endorsement (Lower Limits)	0.005/monthly or .06/year (Surcharge)
Business Personal Property Endorsement (Higher limits)	0.01/monthly or .12/year (Surcharge)
Amendment to Hail Losses Endorsement (Increase Limits to 15%)	0.005/monthly or .06/year (Surcharge)
Amendment to Hail Losses Endorsement (Increase Limits to 25%)	0.01/monthly or .12/year (Surcharge)

E. Policy Fee

A \$25 policy fee will apply on new business only for both mobile homes and recreational vehicles.

F. Monthly Blanket Reporting Option

If the monthly blanket reporting option is selected, a 1-5% surcharge will apply.

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## Supporting Document Schedules

**Satisfied -Name:** Cover Letter, Terrorism Transmittal **Review Status:** Accepted for Informational 04/14/2008  
Purposes

**Comments:**

Cover Letter and Terrorism Transmittal

**Attachments:**

Cover Letter.PDF

Terrorism Transmittal.PDF



**ASSURANT**

American Bankers Insurance  
Company of Florida  
11222 Quail Roost Drive  
Miami, FL 33157-6596  
T 305.253.2244 F 305.252.6987

April 2, 2008

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

Property & Casualty Division  
Arkansas Insurance Department  
1200 West Third Street  
Little Rock, AR 72201

RE: AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA  
NAIC# 019-10111 / FEIN 59-0593886  
Dealers Inventory Program  
Company Filing #: DAE CM AR03024AIR01  
Line of Business: 9.0 Commercial Inland Marine  
  
RULE FILING (for approval)  
AB#DI#AR 04/08 AR State Exception Pages (replaces AB#DI#AR 11/97)  
  
Related Filing Documents  
Expedited Terrorism Filing Transmittal

Dear Examiner:

We would like to revise the forms section of our State Exception Pages to include the form numbers of our new terrorism notice and endorsement, which are submitted separately under Company Filing Number DAE CM AR03024AIF01. This is the only change made to the document.

We wish to request an effective date of on or after April 30, 2008 for new and renewal business.

Thank you kindly for your attention to this submission. Please contact me with any questions at 800-852-2244, extension 35369 or via email at [Tina.Walker@assurant.com](mailto:Tina.Walker@assurant.com).

Sincerely,

A handwritten signature in cursive script that reads "Tina Walker".

Tina Walker  
Contract Compliance Analyst  
State Filings  
American Bankers Insurance Company of Florida  
cc: DAE AR\_R1

**EXPEDITED FILING TRANSMITTAL DOCUMENT  
FOR TERRORISM RISK INSURANCE FORMS AND PRICING**

This page applies to the following state(s)      AR

Indicate Type of Filing
<input checked="" type="checkbox"/> Filing Related to <i>Certified Losses</i>
<input type="checkbox"/> Filing Related to <i>Non-Certified Losses</i>
<input type="checkbox"/> Filing Applicable to Both Certified and Non-Certified Losses

Department Use only

Company Name(s)	Domicile	NAIC #	FEIN #
American Bankers Insurance Company of Florida	FL	0019-10111	59-0593886

Contact Info for Filer			
Name and address of Filer(s)	Telephone #	FAX #	e-mail
Tina Walker - Contract Compliance Analyst 11222 Quail Roost Drive Miami FL 33157	305-253-2244		Tina.Walker@assurant.com

Filing information	
Line of Insurance	Commercial Inland Marine
Company Program Title (Marketing title) (if applicable)	Dealers Inventory Program
Filing Type	Rule Filing
This filing is used with:	Dealers Inventory Program
Effective Date Requested	On or After 04/30/2008
Filing date	04/02/2008
Company Tracking Number	DAE CM AR03024AIR01
Date filing approved in domiciliary state, if applicable	N/A

	Component/Form Name /Description/Synopsis	Form # or Rate Page Include edition date	Replacement Or withdrawn?	If replacement, give form # or rate page(s) it replaces	Previous State Filing Number, if required by state
01	AR State Exception Pages	AB#DI#AR 04/08	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	AB#DI#AR 11/97	

To be complete, a filing must include the following:

- A completed Expedited Filing Transmittal Document for each insurer or advisory organization.
- One copy of each endorsement, disclosure form or other policy language, unless the insurer has given an advisory organization authorization to file them on its behalf.
- A copy of the rates, rating systems and supporting documentation.
- The appropriate filing fees, if required.
- A postage-paid, self-addressed envelope large enough to accommodate the return.

The insurer(s) submitting this filing certifies that it:

Is in compliance with the terms of the Terrorism Risk Insurance Act of 2002 and the laws of this state, and  
Is in compliance with the requirements of the bulletin containing the voluntary expedited filing procedures.

*Tina Walker*  
Signature

Tina Walker  
Print Name

Contract Compliance Analyst  
Title