

SERFF Tracking Number: ASPX-125597794 State: Arkansas
Filing Company: American Bankers Insurance Company of Florida State Tracking Number: EFT \$100
Company Tracking Number: SC68 FM AR03037AIR01
TOI: 03.0 Personal Farmowners Sub-TOI: 03.0000 Personal Farmowners
Product Name: SCO - AG Output
Project Name/Number: SCO - AG Output/FM AR03037AIR01

Filing at a Glance

Company: American Bankers Insurance Company of Florida

Product Name: SCO - AG Output	SERFF Tr Num: ASPX-125597794	State: Arkansas
TOI: 03.0 Personal Farmowners	SERFF Status: Closed	State Tr Num: EFT \$100
Sub-TOI: 03.0000 Personal Farmowners	Co Tr Num: SC68 FM AR03037AIR01	State Status: Fees verified and received
Filing Type: Rate/Rule	Co Status:	Reviewer(s): Becky Harrington, Betty Montesi, Brittany Yielding
	Author: SPI AssurantPC	Disposition Date: 04/09/2008
	Date Submitted: 04/07/2008	Disposition Status: Filed
Effective Date Requested (New): 05/01/2008		Effective Date (New): 05/01/2008
Effective Date Requested (Renewal): 05/01/2008		Effective Date (Renewal): 05/01/2008

State Filing Description:

General Information

Project Name: SCO - AG Output
Project Number: FM AR03037AIR01
Reference Organization:
Reference Title:
Filing Status Changed: 04/09/2008
State Status Changed: 04/09/2008
Corresponding Filing Tracking Number:
Filing Description:

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

American Bankers Insurance Company of Florida is proposing the following change to our currently filed and approved Agri-Business Commercial Program in your state. We are adding a rule, rate and forms for our optional coverage of the Terrorism Losses.

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Line of Business: Agricultural Output

AAIS Filing number: AAIS-2008-4CGR

Terrorism Losses

Ø Rule - Updated Rule pages are included from the American Association of Insurance Services Multi-Line Supplement to State Manual Terrorism Losses Rules these optional coverage would change the policy as well as the form that will attach to the policy when this coverage is purchased.

Ø Rate - The rate for this coverage is \$ 25.00 flat Charge

Ø Adding Forms:

CL 0600 01 08 Certified Terrorism Loss

CL 0605 01 08 Certified Terrorism Loss Disclosure or Premium & Federal Share of Insured Losses

CL 0610 01 08 Certified Act of Terrorism Exclusion

CL 2630 06 04 Terrorism Exclusion

CL 2650 06 04 Nuclear, Biological & Chemical Terrorism Exclusion

Policyholder Notice:

CL 1045 0108 Policyholder Disclosure Notice of Terrorism Insurance Coverage

Company and Contact

Filing Contact Information

Qun Shaw, Regulatory Analyst

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8655 East Via De Ventura (800) 535-1333 [Phone]
Scottsdale, AZ 85258

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: \$100.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Bankers Insurance Company of Florida	\$100.00	04/07/2008	19344759

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	04/09/2008	04/09/2008

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Disposition

Disposition Date: 04/09/2008
 Effective Date (New): 05/01/2008
 Effective Date (Renewal): 05/01/2008
 Status: Filed
 Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
American Bankers Insurance Company of Florida	%	\$		\$	%	%	%

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	No
Supporting Document	AR Cover Letter, Filing Memo	Filed	Yes
Rate	AR Rate Pages	Filed	Yes
Rate	AAIS - AR Terrorism Manual	Filed	Yes

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Rate Information

Rate data applies to filing.

Filing Method: File and Use
Rate Change Type: Neutral
Overall Percentage of Last Rate Revision: Neutral
Effective Date of Last Rate Revision:
Filing Method of Last Filing:

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
American Bankers Insurance Company of Florida	%	%				%	%

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	AR Rate Pages	B8024R	Replacement	B8024R.PDF
Filed	AAIS - AR Terrorism Manual		New	.PDF

Agribusiness-Commercial State Rate Page

Frame Construction, \$1,000 Deductible - Rates are Per \$100 of Insurance

Note: Only Agricultural Output Forms can be used with these rates.

Coverages:

	Rate Zone #1	Rate Zone #2	Rate Zone #3
1. Building Property, Personal Property of Yours and of Others, Specifically Scheduled Property, Outdoor Signs, and Tenant's Improvements and Betterments	\$0.70	\$0.55	\$0.85
Dwellings:	\$0.55	\$0.45	\$0.65
Household Personal Property Include 70% Limit			
Incr or Decr Limit on Household Personal Property (70% of Dwelling Limit Incl.)	\$0.37	\$0.27	\$0.47
Seasonal or Rental Dwellings apply the following factor:	1.50	1.50	1.50
Dwelling within City Limits Credit(Responding Fire Dept must be Fire PC8 or Better)	0.85	0.85	0.85
Deleting Household Personal Property apply following factor:	0.75	0.75	0.75
2. Builders' Risk Property (Completed Value)	\$0.85	\$0.65	\$1.02
3. Computers or Newly Acquired Computers	\$1.10	\$1.10	\$1.10
4. Mobile Equipment (Excluding Irrigation Equipment)	\$0.50	\$0.40	\$0.65
Irrigation Equipment	\$1.20	\$0.94	\$1.75
Cotton Pickers	\$1.50	\$1.12	\$1.80
5. Stock (Excluding Hay)	\$0.50	\$0.40	\$0.60
- Hay	\$1.32	\$1.08	\$2.02
6. Livestock			
By Class, Type or Specific Animal			
Basic Perils	\$0.46	\$0.46	\$0.55
Broad Perils	\$0.62	\$0.62	\$0.74
Earthquake or Volcanic Eruption	\$0.03	\$0.03	\$0.03
Off-Premises Power Interruption	\$0.06	\$0.06	\$0.12

Additional Property Coverages:

7. Additional Debris Removal Expense (Excess over \$10,000)	\$0.50	\$0.40	\$0.60
8. Pollution Clean Up and Removal (Excess over \$10,000)	\$0.90	\$0.90	\$0.90

Coverage Extensions:

9. Fraud or Deceit (Excess over \$50,000)	\$0.35	\$0.35	\$0.42
10. Newly Acquired or Constructed Buildings (Excess over \$250,000)	\$0.70	\$0.55	\$0.85
11. Newly Acquired Mobile Equipment (Excess over \$100,000)	\$0.50	\$0.40	\$0.65
12. Other Coverage Extensions and Additional Coverages not listed above: Increased Limits.	\$0.60	\$0.60	\$0.72

Supplemental Property Coverages:

13. Accounts Receivable (Excess over \$5,000)	\$0.60	\$0.60	\$0.60
14. Brands or Labels Expense (Excess over \$5,000)	\$0.60	\$0.60	\$0.60
15. Carrier Liability (Excess over \$5,000)			
Hay, Feed, Grain (Non Hazardous)	\$0.65	\$0.65	\$0.65
Other Merchandise (Non Hazardous)	\$1.00	\$1.00	\$1.00
Dairy, Meats, Pesticides, Herbicides, and Hazardous Materials	\$1.10	\$1.10	\$1.10
16. Fine Arts, Furs, Guns, Jewelry, and Metals (Excess over \$5,000)	\$1.10	\$0.90	\$1.32
17. Loss of Use of Dwellings (Excess over \$5,000)	\$0.30	\$0.30	\$0.30

**Agribusiness-Commercial
State Rate Page**

Supplemental Property Coverages: (Cont.)

	Rate Zone #1	Rate Zone #2	Rate Zone #3
18. Ordinance or Law - Increased Costs (Excess over \$10,000) - Multiply Building Rate by 1.10 Factor	1.10	1.10	1.10
19. Overseas Transit and Location (Excess over \$5,000)	\$1.25	\$1.25	\$1.25
20. Property in Transit (Excess over \$10,000)	\$0.50	\$0.50	\$0.50
21. Property on Exhibition (Excess over \$10,000)	\$1.25	\$1.25	\$1.25
22. Property Sold Under Installment Sales Plan (Excess over \$5,000)	\$0.50	\$0.50	\$0.50
23. Sales Representative Samples (Excess over \$10,000)	\$1.25	\$1.25	\$1.25
24. Sewer Backup and Water Below the Surface (Excess over \$1,000) For limits up to \$10,000 apply rate of:	\$0.35	\$0.35	\$0.42
For limits above \$10,0001 up to \$50,000 apply a rate of:	\$0.25	\$0.25	\$0.30
25. Spoilage: (Excess over \$5,000) Power Disruption Only	\$0.68	\$0.68	\$0.82
Breakdown and Contamination Only	\$0.98	\$0.98	\$1.18
Power Disruption, Breakdown, and Contamination	\$1.25	\$1.25	\$1.50
26. Surface Water Run-Off (Excess over \$5,000)	\$1.20	\$1.20	\$1.80
27. Tank Leakage (Excess over \$5,000)	\$0.75	\$0.75	\$0.90
28. Utility Services - Direct Damage Coverage (Excess over \$5,000) Buildings, Business Personal Property and Stock.			
Utility Service Coverage:			Business Income
- Telecommunications Supply	0.05		0.24
- Power or Gas Supply	0.05		0.06
- Water	0.04		0.06
- Include Overhead Transmission Lines (add)	0.04		0.10
- Include Earthquake (add)	0.02		0.10
29. Valuable Papers and Records -Cost of Research (Excess over \$5,000)	\$0.50	\$0.50	\$0.50
30. Watercraft (Refer to Farm Rating for Cover)	Refer	Refer	Refer
31. Wrongful Delivery of Liquid Property (Excess over \$5,000)	\$1.00	\$1.00	\$1.20

Agribusiness-Commercial State Rate Page

Income Coverages:

32. Income Coverages

	Rate Zone #1	Rate Zone #2	Rate Zone #3
Earnings, Rents, and Extra Expense	\$0.50	\$0.40	\$0.60
Earnings and Extra Expense	\$0.53	\$0.43	\$0.64
Rents and Extra Expense	\$0.63	\$0.53	\$0.76
Extra Expense Only	\$1.04	\$0.92	\$1.25

Coinsurance Percentage	Agricultural Operations and Processing Factor
---------------------------	--

125 %	0.50
100 %	0.67
75 %	0.80
50 %	1.00

Monthly Limitation -- Number of Days:					
0-30	31-60	61-90	91-120	121-150	Factor
100 %					4.00
40 %	80 %	100 %			2.00
35 %	70 %	100 %			1.90
30 %	60 %	90 %	100 %		1.80
25 %	50 %	75 %	100 %		1.70
20 %	40 %	60 %	80 %	100 %	1.60

Maximum Period of Indemnity	Agricultural Operations and Processing Factor
120 Days	2.00

Optional Income Expense Deduction	Factor
Ordinary Payroll Expense Exclusion	1.12
Ordinary Payroll Expense Limitation	
90 Days	1.06
120 Days	1.04
150 Days	1.02
180 Days	1.00
Power, Heat, and Refrigeration Expense Exclusion	1.06

Period of Loss Extension Total Number of Days	Factor
60	0.95
90	1.00
120	1.05
150	1.15
180	1.25
270	1.30
360	1.35

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						Rate Zone #1	Rate Zone #2	Rate Zone #3		
Optional Property Coverages:										
33. Crime Coverages						\$0.45	\$0.42	\$0.54		
34. Milk Contamination Coverage - First Party						\$1.50	\$1.50	\$1.50		
35. Earthquake Coverage (10% Deductible applicable)						\$0.05	\$0.05	\$0.05		
36. Replacement Cost Coverage - Option RC (Minimum 80% Coinsurance)						Flat Charge of:				
						\$1.00	\$1.00	\$1.00		
						Factor				
37. Functional Replacement Cost (Multiply Building Rate by factor)						1.30	1.30	1.40		
38. Stated Amount (Multiply Building Rate by factor)						1.10	1.10	1.25		
39. Mortgaged and Stolen Grain										
Lost Costs Per \$100 of Insurance										
						Each Add'l				
Aggregate Limit:						\$25	\$50	\$100	\$200	\$100
Grain						0.008	0.009	0.011	0.013	0.002
Other						0.009	0.010	0.012	0.016	0.003
40. Terrorism Coverage										
\$ 25.00 Flat Charge										

Zone #1: AR, CO, KS, KY, ME, MD, MO, MT, NE, ND, OK, TN & TX.
 Zone #2: CA, ID, IL, IN, IA, MI, MN, NV, NY, OH, OR, PA, SD, WA & WI.
 Zone #3: AL, FL, GA, LA, MS, NC & SC.

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
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TERRORISM LOSSES -- RULES

These pages provide rules addressing coverage and exclusions for loss arising from acts of terrorists.

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TERRORISM LOSSES -- RULES

RULE 1 -- INTRODUCTION

This Supplement provides information about the endorsements and rating information available to address loss resulting from terrorism.

1.1 Terrorism Risk Insurance Program

The federal government established the Terrorism Risk Insurance Program (TRIP or the Program) by the Terrorism Risk Insurance Act of 2002. Subject to certain changes, TRIP was extended by the Terrorism Risk Insurance Extension Act of 2005 (TRIEA) and again by the Terrorism Risk Insurance Program Reauthorization Act of 2007 (TRIPRA).

Companies writing commercial property and casualty insurance must make coverage for certified terrorism loss available to policyholders for those lines of insurance that are included under the Program. The federal government will reimburse companies that comply with the requirements of the federal terrorism law for a percentage of loss that is attributed to certified acts of terrorism, after the application of statutorily defined deductibles. The maximum annual limit of liability for insured losses in any one Program Year is \$100 billion. No insurer that has met its obligations under the Program will be liable for payment of any portion of loss resulting from a certified act of terrorism that exceeds the \$100 billion annual aggregate.

1.2 AAIS Lines That Continue To Be Included Under TRIP

The AAIS line of insurance programs listed below continue to be included in TRIP. However, under the Farm Inland Marine Program, coverage provided for Livestock is not subject to TRIP and under the Personal Liability section of the Personal and Premises Liability Program, only the Farm coverages are subject to TRIP. Also refer to the Note provided under Rule 1.3 of this Supplement with respect to policies that provide farm coverages.

Agricultural Output
Artisans
Businessowners
Commercial Inland Marine (Filed Classes)
Commercial Liability
Commercial Output
Commercial Output - XL

Commercial Properties
Contractors & Developers Output
Farm Inland Marine (Except Livestock)
Farm Properties
Glass
Personal & Premises Liability (Farm Only)

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TERRORISM LOSSES -- RULES

1.3 AAIS Lines No Longer Included Under TRIP

For purposes of TRIP, TRIEA revised the definition of property and casualty insurance to exclude certain commercial lines programs. As a result of that change, the Commercial Crime and Farmowners line of insurance programs are no longer eligible for TRIP participation.

Rule 2 of this Supplement provides more information about the terrorism exclusion endorsement options for the Commercial Crime and Farmowners line of insurance programs.

Note: Federal law authorizes the U.S. Treasury to administer TRIP. Treasury uses the NAIC line of business definitions to determine TRIP coverage and premium issues. With respect to policies that provide farm coverages, those policies for which premium is reported under NAIC Annual Statement Line 3, Farmowners multiple peril, were excluded from TRIP under TRIEA. Policies that provide farm coverages, but for which premium is reported under an NAIC Annual Statement Line that corresponds to an AAIS line of insurance program listed under Rule 1.2 of this Supplement continue to be included in TRIP.

1.4 Important Terms and Loss Criteria

1.4.1 Certified Acts of Terrorism

The terrorism endorsements filed for use with policies that remain subject to TRIP under TRIPRA include the following important terms.

Certified Act of Terrorism -- A certified act of terrorism is an act of terrorism that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States:

1. to be an act of terrorism;
2. to be a violent act or an act that is dangerous to human life, property, or infrastructure;
3. to have resulted in damage:
 - a. within the United States; or
 - b. to an air carrier (as defined in section 40102 of title 49, United States Code); to a United States flag vessel (or a vessel based principally in the United States, on which United States income tax is paid and whose insurance coverage is subject to regulation in the United States), regardless of where the loss occurs; or at the premises of any United States mission;

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TERRORISM LOSSES -- RULES

4. to have been committed by an individual or individuals as a 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; and
5. to have resulted in insured losses in excess of five million dollars in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act, as amended.

Certified Terrorism Loss -- A certified terrorism loss is loss that results from a certified act of terrorism.

1.4.2 Terrorism

The following important terms and loss criteria are included in the optional terrorism exclusion endorsements filed for use with policies that are no longer subject to TRIP under TRIPRA and the optional terrorism exclusion endorsements filed for use with policies that will continue to be in effect or that become effective after TRIP ceases to be in effect or otherwise ceases to apply.

Terrorism is defined as activities against persons, organizations, or property of any nature:

1. that involve the following or preparation for the following:
 - a. use or threat of force or violence; or
 - b. commission or threat of a dangerous act; or
 - c. commission or threat of an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and
2. when one or both of the following applies:
 - a. 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
 - b. 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.

There is no coverage for loss or damage caused directly or indirectly by terrorism, including action in hindering or defending against an actual or expected incident of terrorism, provided that, for the type of coverage being provided and the type of exclusion attached, one or more of the criteria shown below are attributed to the incident of terrorism.

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TERRORISM LOSSES -- RULES

1. Property Coverages
 - a. Exclusion pertaining only to loss resulting from nuclear, biological, or chemical events
 - 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;
 - 2) radioactive material is released, and it appears that one purpose of the terrorism was to release such materials;
 - 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.
 - b. Exclusion pertaining to loss resulting from nuclear, biological, or chemical events and other events
 - 1) The loss meets one or more of the criteria shown above for loss resulting from nuclear, biological, or chemical events; or
 - 2) the total of insured damage to all types of property in the United States, its territories and possessions, Puerto Rico, and Canada and business interruption loss exceeds \$25,000,000.
2. Liability Coverages
 - a. Exclusion pertaining only to loss resulting from nuclear, biological, or chemical events
 - 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;
 - 2) radioactive material is released, and it appears that one purpose of the terrorism was to release such materials;
 - 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.

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- b. Exclusion pertaining to loss resulting from nuclear, biological, or chemical events and other events
 - 1) The loss meets one or more of the criteria shown above for loss resulting from nuclear, biological, or chemical events;
 - 2) the total of insured damage to all types of property in the United States, its territories and possessions, Puerto Rico, and Canada and business interruption loss exceeds \$25,000,000; or
 - 3) 50 or more persons sustain death or serious physical injury.

RULE 2 -- OPTIONAL TERRORISM EXCLUSION ENDORSEMENTS

At the option of the company, policies issued under the Commercial Crime and Farmowners programs can be endorsed to exclude coverage for terrorism loss. Such terrorism exclusions can be limited to nuclear, biological, or chemical events, or can apply to those events as well as to other events that meet certain specified thresholds, as explained under Rule 1.4.2 of this Supplement.

Attach the endorsement shown below for the applicable program and type of exclusion when coverage for terrorism loss is to be excluded.

Program	NBC-only Terrorism Loss Excluded	NBC and Other Terrorism Loss Excluded
Commercial Crime	CL 2650	CL 2630
Farmowners	FO 2650	FO 2630

When coverage for terrorism loss is not excluded, determine the premium for terrorism coverage using the rating information for terrorism coverage, if any, filed by the company with the insurance department.

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TERRORISM LOSSES -- RULES

**RULE 3 -- PROGRAMS THAT REMAIN SUBJECT TO TRIP
UNDER TRIPRA**

In accordance with TRIPRA, companies providing commercial property and casualty insurance for the AAIS line of insurance programs identified in Rule 1.2 must make available coverage for certified terrorism loss. The mandatory offer of coverage is required at the time of offer, purchase, and renewal of the policy.

Policyholder Disclosure CL 1045 includes the terms needed to fulfill the mandatory offer requirement. The CL 1045 requires the insured's or applicant's signature to acknowledge being informed of the offer of coverage for loss caused by certified acts of terrorism and to acknowledge being informed of the portion of the annual premium that is attributable to coverage for certified acts of terrorism. The CL 1045 also discloses the \$100 billion cap on annual aggregate losses.

Except with respect to the Artisans, Businessowners, and Commercial Properties programs, the following rules address the use of the endorsements that address certified acts of terrorism for the AAIS line of insurance programs identified in Rule 1.2. Separate manual supplements address endorsements and rating information for loss caused by certified acts of terrorism for the Artisans, Businessowners, and Commercial Properties programs.

3.1 Coverage For Certified Terrorism Loss Capped

When the insured accepts the offer of coverage for loss resulting from certified acts of terrorism, coverage for such loss can be capped at \$100 billion annually, which is the maximum annual aggregate limit of liability set forth by TRIPRA. Attach the endorsement shown below for the applicable program.

Program	Certified Terrorism Loss Capped	Program	Certified Terrorism Loss Capped
Agricultural Output	CL 0600	Contractors & Developers Output	CL 0600
Commercial Inland Marine (Filed Classes)	CL 0600	Farm Inland Marine (Except Livestock)	CL 0600
Commercial Liability	GL 0250	Farm Properties	FL 0600
Commercial Output	CL 0600	Glass	CL 0600
Commercial Output - XL	CL 0600	Personal & Premises Liability (Farm Only)	GL 0310

See Rule 3.4 of this Supplement for instructions regarding premium determination. See Rule 3.5 regarding the premium and coverage disclosure requirements for certified terrorism loss.

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
MULTI-LINE SUPPLEMENT TO ARKANSAS MANUALS**

TERRORISM LOSSES -- RULES

3.2 Coverage For Certified Terrorism Loss Excluded

Coverage for loss resulting from certified acts of terrorism can be excluded when the insured rejects the offer of coverage for such loss.

Attach the endorsement shown below for the applicable program.

Program	Certified Terrorism Loss Excluded	Program	Certified Terrorism Loss Excluded
Agricultural Output	CL 0610	Contractors & Developers Output	CL 0610
Commercial Inland Marine (Filed Classes)	CL 0610	Farm Inland Marine (Except Livestock)	CL 0610
Commercial Liability	GL 0260	Farm Properties	FL 0610
Commercial Output	CL 0610	Glass	CL 0610
Commercial Output - XL	CL 0610	Personal & Premises Liability (Farm Only)	GL 0320

3.3 Additional Options For Policies That Will Be In Effect Beyond Scheduled Expiration of TRIP

This rule applies to the AAIS lines of insurance listed in Rule 1.2 of this Supplement, except with respect to the Artisans, Businessowners, and Commercial Properties programs. Separate manual supplements address endorsements filed for the Artisans, Businessowners, and Commercial Properties programs.

This rule sets forth additional options for policies that are in effect during the time that federal compensation for losses arising out of certain acts of terrorism is available under the Program and that will continue to be in effect beyond the scheduled expiration date of the Program. (The Program is scheduled to expire at midnight on December 31, 2014 unless extended.)

The options described under this rule also apply to policies that will take effect on or after the date that the Program is scheduled to cease if the status of the Program is unknown at the time of policy issue.

Upon expiration of the Program, federal compensation for certified terrorism loss will no longer be available. For those policies that are written prior to the Program's expiration date and that remain in effect after its expiration date, this unavailability of federal compensation will occur mid-term.

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
MULTI-LINE SUPPLEMENT TO ARKANSAS MANUALS**

TERRORISM LOSSES -- RULES

At the option of the company, a commercial lines property and/or casualty policy can be endorsed to include a conditional terrorism exclusion that applies to terrorism loss in the event of:

- the expiration of the Program, either in its entirety or with respect to the type of insurance being provided; or
- a renewal, extension, or replacement of the Program without a requirement that terrorism coverage be made available and with changes that redefine terrorism, increase the company's financial exposure under the Program, or impose requirements on insurance coverage for terrorism that differ from the terms that otherwise govern coverage.

The exclusion added by the conditional terrorism exclusion endorsement does not become effective unless one or more of the conditions described above occurs. However, if either of the above occurs prior to the effective date of a policy, the terrorism exclusion set forth by this endorsement will apply as of the effective date of that policy period.

If the exclusion added by the conditional terrorism exclusion endorsement becomes effective, it supersedes any other endorsements addressing certified terrorism loss that otherwise might apply.

Such terrorism exclusions can be limited to nuclear, biological, or chemical events, or can apply to those events as well as to other events that meet certain specified thresholds, as explained under Rule 1.4.2 of this Supplement.

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
MULTI-LINE SUPPLEMENT TO ARKANSAS MANUALS**

TERRORISM LOSSES -- RULES

Attach the endorsement shown below for the applicable program and type of exclusion when coverage is to be subject to a conditional terrorism exclusion.

Program	NBC-only Conditional Terrorism Excluded	NBC and Other Conditional Terrorism Excluded
Agricultural Output	CL 1650	CL 1630
Commercial Inland Marine (Filed Classes)	CL 1650	CL 1630
Commercial Liability	GL 1280	GL 1270
Commercial Output	CL 1650	CL 1630
Commercial Output - XL	CL 1650	CL 1630
Contractors & Developers Output	CL 1650	CL 1630
Farm Inland Marine (Except Livestock)	CL 1650	CL 1630
Farm Properties	FL 1650	FL 1630
Glass	CL 1650	CL 1630
Personal & Premises Liability (Farm Only)	GL 1340	GL 1330

See Rule 3.4 of this Supplement for instructions regarding premium determination when coverage for certified terrorism loss is provided.

3.4 Premium Determination

3.4.1 TRIP Not Scheduled To Terminate While Policy Is In Force (Does not apply to policies that are subject to Rule 4 of this Supplement)

Coverage For Certified Terrorism Loss Provided

Use the rating information shown for Coverage for Certified Terrorism Loss Accepted provided in the Terrorism Loss -- Rating Information pages of this Supplement to determine the additional premium for coverage for certified terrorism loss.

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
MULTI-LINE SUPPLEMENT TO ARKANSAS MANUALS**

TERRORISM LOSSES -- RULES

3.4.2 TRIP Scheduled To Terminate While Policy Is In Force (Does not apply to policies that are subject to Rule 4 of this Supplement)

If:	See item:
Coverage for Certified Terrorism Loss is provided and a Conditional Terrorism Exclusion endorsement is not attached	a. of this rule.
Coverage for Certified Terrorism Loss is provided and a Conditional Terrorism Exclusion endorsement is attached	b. of this rule.

a. Coverage For Certified Terrorism Loss Provided and Conditional Terrorism Exclusion Endorsement Not Attached

1) Known At Time Of Premium Determination That TRIP Will Terminate

Determine the premium for terrorism coverage by prorating:

- a) the rating information shown for Coverage for Certified Terrorism Loss Accepted provided in the Terrorism Loss -- Rating Information pages of this Supplement; and
- b) the rating information for full terrorism coverage, if any, filed by the company with the insurance department based upon the proportion of time that the policy will be in effect prior to and after the Program's termination date.

2) Unknown At Time Of Premium Determination Whether Or Not TRIP Will Terminate

- a) Determine the premium for terrorism coverage by prorating:
 - i. the rating information shown for Coverage for Certified Terrorism Loss Accepted provided in the Terrorism Loss -- Rating Information pages of this Supplement; and
 - ii. the rating information for full terrorism coverage, if any, filed by the company with the insurance department based upon the proportion of time that the policy will be in effect prior to and after the Program's scheduled termination date.

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
MULTI-LINE SUPPLEMENT TO ARKANSAS MANUALS**

TERRORISM LOSSES -- RULES

If the Program is extended, re-determine the premium using the rating information shown for Coverage for Certified Terrorism Loss Accepted provided in the Terrorism Loss -- Rating Information pages of this Supplement. If applicable, charge an additional premium or refund the excess premium; or

- b) Determine the premium for terrorism coverage using the rating information shown for Coverage for Certified Terrorism Loss Accepted provided in the Terrorism Loss -- Rating Information pages of this Supplement for the entire policy term.

If the Program terminates, re-determine the premium for terrorism coverage by prorating:

- i. the rating information shown for Coverage for Certified Terrorism Loss Accepted provided in the Terrorism Loss -- Rating Information pages of this Supplement; and
- ii. the rating information for full terrorism coverage, if any, filed by the company with the insurance department based upon the proportion of time that the policy was in effect prior to and after the Program's termination date. If applicable, charge an additional premium or refund the excess premium.

If the Program is extended with changes, re-determine the premium for terrorism coverage using the rating information shown for Coverage for Certified Terrorism Loss Accepted provided in the Terrorism Loss -- Rating Information pages of this Supplement. If applicable, charge an additional premium or refund the excess premium.

An additional or return premium can be waived when the company has a waiver of premium rule on file with the insurance department and the amount of the additional or return premium meets the threshold specified in the rule.

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
MULTI-LINE SUPPLEMENT TO ARKANSAS MANUALS**

TERRORISM LOSSES -- RULES

b. Coverage For Certified Terrorism Loss Provided and Conditional
Terrorism Exclusion Endorsement Attached

1) Known At Time Of Premium Determination That TRIP Will
Terminate

Determine the premium for terrorism coverage by prorating the rating information shown for Coverage for Certified Terrorism Loss Accepted provided in the Terrorism Loss -- Rating Information pages of this Supplement based upon the proportion of time that the policy will be in effect prior to the Program's termination date. Do not make a charge for the portion of time after the Program's termination date (during which the Conditional Terrorism Exclusion will apply).

2) Unknown At Time Of Premium Determination Whether Or Not
TRIP Will Terminate

a) Determine the premium for terrorism coverage by prorating the rating information shown for Coverage for Certified Terrorism Loss Accepted provided in the Terrorism Loss -- Rating Information pages of this Supplement based upon the proportion of time that the policy will be in effect prior to the Program's scheduled termination date.

If the Program is extended without terms that cause the conditional terrorism exclusion to apply, re-determine the premium using the rating information shown for Coverage for Certified Terrorism Loss Accepted provided in the Terrorism Loss -- Rating Information pages of this Supplement. If applicable, charge an additional premium or refund the excess premium; or

b) Determine the premium for terrorism coverage using the rating information shown for Coverage for Certified Terrorism Loss Accepted provided in the Terrorism Loss -- Rating Information pages of this Supplement for the entire policy term.

If the Program terminates or is extended with terms that cause the conditional terrorism exclusion to apply, re-determine the premium by prorating the rating information shown for Coverage for Certified Terrorism Loss Accepted provided in the Terrorism Loss -- Rating Information pages of this Supplement based upon the proportion of time that the policy was in effect prior to the Program's termination or extension date and refund the excess premium.

AMERICAN ASSOCIATION OF INSURANCE SERVICES MULTI-LINE SUPPLEMENT TO ARKANSAS MANUALS

TERRORISM LOSSES -- RULES

If the Program is extended without terms that cause the conditional terrorism exclusion to apply, re-determine the premium using the rating information shown for Coverage for Certified Terrorism Loss Accepted provided in the Terrorism Loss -- Rating Information pages of this Supplement. If applicable, charge an additional premium or refund the excess premium.

An additional or return premium can be waived when the company has a waiver of premium rule on file with the insurance department and the amount of the additional or return premium meets the threshold specified in the rule.

3.5 Premium and Coverage Disclosure Requirements For Certified Terrorism Loss

When coverage is provided for certified terrorism loss, the premium charged for the portion of coverage the company retains and the federal share of compensation for insured losses must be disclosed as a separate line item of the policy.

Endorsements CL 0605 and CL 1605 can be used for this purpose or disclosure can be made on the declarations page of the policy or elsewhere within the policy itself. Endorsement CL 0605 can be used when TRIP is not scheduled to terminate while the policy is in force. Endorsement CL 1605 can be used when TRIP is scheduled to terminate while the policy is in force.

Endorsement CL 0605 also discloses the \$100 billion cap on loss caused by certified acts of terrorism in a single Program Year and indicates that, if certified terrorism losses exceed \$100 billion dollars in a Program Year, losses up to \$100 billion dollars are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

If endorsement CL 0605 or CL 1605 is used to satisfy the separate line item disclosure requirement, make an entry on the endorsement schedule to indicate the premium charged for loss caused by certified acts of terrorism.

When endorsement CL 1605 is used, also make endorsement schedule entries to indicate the termination date of the coverage for certified terrorism loss and the share of terrorism loss paid by the United States during each Program Year. When a Conditional Terrorism Exclusion endorsement is not attached to the policy, make entries in both items A. and B. of the endorsement CL 1605's schedule.

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
MULTI-LINE SUPPLEMENT TO ARKANSAS MANUALS**

TERRORISM LOSSES -- RULES

**RULE 4 -- POLICIES THAT TAKE EFFECT ON OR AFTER THE
EXPIRATION DATE OF TRIP OR THE DATE TRIP IS
EXTENDED WITH CHANGES; COVERAGE FOR
TERRORISM LOSS EXCLUDED**

This rule applies to the AAIS lines of insurance listed in Rule 1.2 of this Supplement, except with respect to the Artisans, Businessowners, and Commercial Properties programs. Separate manual supplements address endorsements filed for the Artisans, Businessowners, and Commercial Properties programs.

This rule provides options for policies that take effect on or after the date that:

1. the Program ceases to be in effect; or
2. an extension of the Program takes effect, but only if the Program is extended without a requirement that coverage for certified terrorism loss be made available and with changes that redefine terrorism, increase the company's financial exposure under the Program, or impose requirements on insurance coverage for terrorism that differ from the terms that otherwise govern coverage.

At the option of the company, a policy can be endorsed to exclude coverage for terrorism loss. The exclusion can be limited to nuclear, biological, or chemical events, or it can apply to those events as well as to others meeting certain specified thresholds, as explained under Rule 1.4.2 of this Supplement.

Attach the endorsement shown below for the applicable program and type of exclusion when coverage for terrorism loss is to be excluded.

Program	NBC-only Terrorism Loss Excluded	NBC and other Terrorism Loss Excluded
Agricultural Output	CL 2650	CL 2630
Commercial Inland Marine (Filed Classes)	CL 2650	CL 2630
Commercial Liability	GL 2280	GL 2270
Commercial Output	CL 2650	CL 2630
Commercial Output - XL	CL 2650	CL 2630
Contractors & Developers Output	CL 2650	CL 2630
Farm Inland Marine (Except Livestock)	CL 2650	CL 2630
Farm Properties	FL 2650	FL 2630
Glass	CL 2650	CL 2630
Personal & Premises Liability (Farm Only)	GL 2340	GL 2330

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
MULTI-LINE SUPPLEMENT TO ARKANSAS MANUALS**

TERRORISM LOSSES -- RULES

When coverage for terrorism loss is not excluded, determine the premium for terrorism coverage using the rating information for terrorism coverage, if any, filed by the company with the insurance department.

RULE 5 -- INTERSTATE ACCOUNTS

Any manual rules specifying that policies covering property located in more than one state may be written subject to the rules, forms, and endorsements for the state with either the largest values or where the insured's headquarters are located do not apply with respect to terrorism loss. When a policy covers property located in more than one state or jurisdiction, exclusions and/or coverage for terrorism loss for each location must be written in accordance with the forms, rules, and rating information applicable in that state or jurisdiction.

When a policy covers property located in more than one state or jurisdiction and more than one endorsement must be attached, make an entry on the policy declarations page to indicate the location(s) to which each endorsement applies.

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
MULTI-LINE SUPPLEMENT TO ARKANSAS MANUALS**

CERTIFIED TERRORISM LOSSES -- RATING INFORMATION

All Programs Except Farm Properties and Personal & Premises Liability -- To determine the additional premium charge for the portion of certified terrorism loss coverage that is retained by the company, multiply the total policy premium for all exposures in this state, after the application of IRPM credits or debits (if any), by the factor shown below for the applicable program.

Program	Factor -- Coverage For Certified Terrorism Loss Accepted
Agricultural Output	.0125
Commercial Inland Marine (Filed Classes)	.0125
Commercial Liability	.0200
Commercial Output	.0125
Commercial Output - XL	.0125
Contractors & Developers Output	.0125
Farm Inland Marine (not applicable to Livestock class)	.0125
Glass	.0125

Farm Properties and Personal & Premises Liability Only -- To determine the additional premium charge for the portion of certified terrorism loss coverage that is retained by the company, multiply the total policy premium for all eligible farm exposures in this state, after the application of IRPM credits or debits (if any), by the factor shown below for the applicable program.

Do not include the property or liability premium charged for exposures arising out of dwellings occupied by the insured. Ineligible farm exposures include livestock, poultry, and any other covered animals.

Farm Properties	.0125
Personal & Premises Liability (Farm Only)	.0200

SERFF Tracking Number: ASPX-125597794 State: Arkansas
Filing Company: American Bankers Insurance Company of State Tracking Number: EFT \$100
Florida
Company Tracking Number: SC68 FM AR03037AIR01
TOI: 03.0 Personal Farmowners Sub-TOI: 03.0000 Personal Farmowners
Product Name: SCO - AG Output
Project Name/Number: SCO - AG Output/FM AR03037AIR01

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document- Property & Casualty **Review Status:** Filed 04/09/2008

Comments:

Attachments:

AR - NAIC P&C TRANSMITTAL DOCUMENT.PDF
AR - NAIC RATE RULE FILING SCHEDULE.PDF

Satisfied -Name: AR Cover Letter, Filing Memo **Review Status:** Filed 04/09/2008

Comments:

Attachments:

AR Cover Letter.PDF
Filing Memo.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 #			
Assurant, Inc. Group	0019			
4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
American Bankers Insurance Company of Florida	FL	10111	59-0593886	

5. Company Tracking Number	SC68 FM AR03037AIR01
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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
	Qun H. Shaw 8655 East Via De Ventura Scottsdale AZ 85258	Regulatory Analyst	800-535-1333 Ext. 7386		
7.	Signature of authorized filer				
8.	Please print name of authorized filer		Qun H. Shaw		

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

9.	Type of Insurance (TOI)	03.0 Personal Farmowners
10.	Sub-Type of Insurance (Sub-TOI)	03.0000 Personal Farmowners
11.	State Specific Product code(s) (if applicable) [See State Specific Requirements]	
12.	Company Program Title (Marketing Title)	Agribusiness Commercial Program
13.	Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input checked="" type="checkbox"/> Rates/Rules <input 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: 05/1/2008 Renewal: 05/1/2008
15.	Reference Filing?	<input type="checkbox"/> Yes <input type="checkbox"/> No
16.	Reference Organization (if applicable)	AAIS
17.	Reference Organization # & Title	
18.	Company's Date of Filing	04/7/08
19.	Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input checked="" type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

PROPERTY & CASUALTY RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	SC68 FM AR03037AIR01
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2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	SC68 FM AR03037ARR01
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Rate Increase
 Rate Decrease
 Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	File and Use
-----------	--	--------------

4a.	Rate Change by Company (As Proposed)
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Company Name	Overall % Indicated Change (when Applicable)	Overall % Rate Impact	Written Premium Change for this program	# of policyholders affected for this program	Written premium for this program	Maximum %Change (where required)	Minimum %Change (where required)
American Bankers Insurance Company of Florida	NA	0	0	0	0	0	0

4b.	Rate Change by Company (As Accepted) For State Use Only
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Company Name	Overall % Indicated Change (when Applicable)	Overall % Rate Impact	Written Premium Change for this program	# of policyholder affected for this program	Written premium for this program	Maximum %Change (where required)	Minimum %Change (where required)

5. Overall Rate Information (Complete for Multiple Company Filings only)			
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		COMPANY USE	STATE USE
5a.	Overall percentage rate indication(when applicable)		
5b.	Overall percentage rate impact for this filing		
5c.	Effect of Rate Filing – Written premium change for this program		
5d.	Effect of Rate Filing - Number of policyholders affected		

6.	Overall percentage of last rate revision	
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7.	Effective Date of last rate revision	
-----------	--------------------------------------	--

8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	
-----------	---	--

9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01	B8024R 0408-AR	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
02	01 08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
03		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	



ASSURANT
Specialty
Property

SERFF
Arkansas Department of Insurance
Property & Casualty Division
1200 West Third Street
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American Bankers Insurance
Company of Florida
8655 E. Via De Ventura, Suite E200
Scottsdale, AZ 85258
T 480.483.8666 F 480.483.1675

www.assurant.com

April 4, 2008

**Re: American Bankers Insurance Company of Florida
FEIN – 59- 0593886 - Group # 0019 - NAIC # 10111
Revision – Rate & rule
Terrorism Filing
Agribusiness Commercial Program
Company Filing No.: SC68 FM AR03037AIR01
Companion Rate/Rule No: SC68 FM AL03037AIF01
Proposed Effective Dates: 05/01/2008 New & Renewal Business**

American Bankers Insurance Company of Florida respectfully submits the attached rate&rule filing for our new Agribusiness Commercial Program in your state. Our proposed effective dates are May 1, 2008 for new and renewal business.

Enclosed for your review and consideration are:

- Ø Cover Letter
- Ø Filing Memo
- Ø AR Rate Pages
- Ø AAIS AR Terrorism Manual
- Ø NAIC P&C Transmittal Document
- Ø NAIC P&C Form Filing Schedule
- Ø EFT of \$100.00

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

Please feel free to contact me at the email address or telephone number listed below if you should have any questions. We look forward to receiving your Department's approval.

Sincerely,

Regulatory Analyst
Phone: 1-800-535-1333, Ext. 561
Fax: 1-480-443-3785
E-Mail: Qun.hui.shaw@assurant.com

Enclosures

**AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
EXPLANATORY MEMORANDUM**

American Bankers Insurance Company of Florida is proposing the following change to our currently filed and approved Agri-Business Commercial Program in your state. We are adding a rule, rate and forms for our optional coverage of the Terrorism Losses.

Line of Business: Agricultural Output
AAIS Filing number: AAIS-2008-4CGR

Terrorism Losses

- **Rule** – Updated Rule pages are included from the American Association of Insurance Services Multi-Line Supplement to State Manual Terrorism Losses Rules these optional coverage would change the policy as well as the form that will attach to the policy when this coverage is purchased.
- **Rate** - The rate for this coverage is \$ 25.00 flat Charge
- **Adding Forms**

CL 0600 01 08 Certified Terrorism Loss

CL 0605 01 08 Certified Terrorism Loss Disclosure or Premium & Federal Share of Insured Losses

CL 0610 01 08 Certified Act of Terrorism Exclusion

CL 2630 06 04 Terrorism Exclusion

CL 2650 06 04 Nuclear, Biological & Chemical Terrorism Exclusion

Policyholder Notice:

CL 1045 0108 Policyholder Disclosure Notice of Terrorism Insurance Coverage