

SERFF Tracking Number: CHUB-125614025 State: Arkansas
Filing Company: Federal Insurance Company State Tracking Number: #370210 \$50
Company Tracking Number: 07-PIM-1E-F
TOI: 33.0 Other Lines of Business Sub-TOI: 33.0004 Service Contracts
Product Name: Buyer Protection BP1002
Project Name/Number: Buyer Protection BP1002/07-PIM-1E-F

Filing at a Glance

Company: Federal Insurance Company
Product Name: Buyer Protection BP1002 SERFF Tr Num: CHUB-125614025 State: Arkansas
TOI: 33.0 Other Lines of Business SERFF Status: Closed State Tr Num: #370210 \$50
Sub-TOI: 33.0004 Service Contracts Co Tr Num: 07-PIM-1E-F State Status: Fees verified and received
Filing Type: Form Co Status: Reviewer(s): Alexa Grissom, Betty Montesi, Brittany Yielding
Author: Diana Cardone Disposition Date: 04/24/2008
Date Submitted: 04/21/2008 Disposition Status: Approved
Effective Date Requested (New): On Approval Effective Date (New): 04/24/2008
Effective Date Requested (Renewal): On Approval Effective Date (Renewal):
State Filing Description:

General Information

Project Name: Buyer Protection BP1002 Status of Filing in Domicile: Not Filed
Project Number: 07-PIM-1E-F Domicile Status Comments: Domiciliary state of Indiana does not permit Group P/C Filings.
Reference Organization: N/A Reference Number: N/A
Reference Title: N/A Advisory Org. Circular: N/A
Filing Status Changed: 04/24/2008
State Status Changed: 04/24/2008 Deemer Date:
Corresponding Filing Tracking Number: CHUB-125282938
Filing Description:
RE: Federal Insurance Company
NAIC: 03-20281
FICA: 13-1963496
Buyer Protection Policy- Endorsement – Coverage for Business Purchases
Form #'s BP1002
Company Tracking # 07-PIM-1E-F

SERFF Tracking Number: CHUB-125614025 State: Arkansas
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Project Name/Number: Buyer Protection BP1002/07-PIM-1E-F

Effective Date: On Approval

Dear Mr. Lacy:

We are submitting form BP1002—Endorsement—Coverage for Business Purchases for consideration by the Alabama Insurance Department.

This form is to be added to our Arkansas Buyer Protection policy which was previously filed and approved on October 2, 2007 under our Company Tracking # 07-PIM-1-F/R and SERFF Tracking # CHUB-125282938 and State Tr. #AR-PC-07-026152.

Coverage for Business Purchases Endorsement BP1002 will be used if the policyholder is covering business cardholders as well as personal credit cardholders.

This is an optional endorsement which will not be automatically included on every policy. There is no rate impact with this endorsement; therefore, this filing does not contain any documents pertaining to our rating methods.

Thank you for your attention to this filing. In my absence, should you have any questions or wish to discuss this submission, please do not hesitate to contact Diana Cardone at 908-572-2872 or dcardone@chubb.com. Your approval for policies issued under this program will be greatly appreciated

Company and Contact

Filing Contact Information

Fran Muldoon, Manager - CPI State Filings fmuldoon@chubb.com
Dept.
202 Hall's Mill Rd. (908) 572-2875 [Phone]
Whitehouse Station, NJ 08889-9977 (908) 572-4034[FAX]

Filing Company Information

Federal Insurance Company CoCode: 20281 State of Domicile: Indiana
202 Hall's Mill Road Group Code: 38 Company Type:
P.O. Box 1650

SERFF Tracking Number: CHUB-125614025 State: Arkansas
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Product Name: Buyer Protection BP1002
Project Name/Number: Buyer Protection BP1002/07-PIM-1E-F

Whitehouse Station, NJ 08889-1650
(908) 572-4726 ext. [Phone]

Group Name:
FEIN Number: 13-1963496

State ID Number:

SERFF Tracking Number: CHUB-125614025 State: Arkansas
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Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: Arkansas charges \$50.00 per filing.

1 filing @ \$50.00 = \$50.00

Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Federal Insurance Company	\$0.00	04/21/2008	

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
00370210	\$50.00	04/18/2008

SERFF Tracking Number: CHUB-125614025 State: Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Alexa Grissom	04/24/2008	04/24/2008

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending	Alexa Grissom	04/22/2008	04/22/2008	Diana Cardone	04/22/2008	04/22/2008
Industry Response						

SERFF Tracking Number: CHUB-125614025 *State:* Arkansas
Filing Company: Federal Insurance Company *State Tracking Number:* #370210 \$50
Company Tracking Number: 07-PIM-1E-F
TOI: 33.0 Other Lines of Business *Sub-TOI:* 33.0004 Service Contracts
Product Name: Buyer Protection BP1002
Project Name/Number: Buyer Protection BP1002/07-PIM-1E-F

Disposition

Disposition Date: 04/24/2008

Effective Date (New): 04/24/2008

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: CHUB-125614025 State: Arkansas
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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	Approved	Yes
Form	Coverage For Business Purchases	Approved	Yes

SERFF Tracking Number: CHUB-125614025 State: Arkansas
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Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 04/22/2008

Submitted Date 04/22/2008

Respond By Date

Dear Fran Muldoon,

This will acknowledge receipt of the captioned filing. The filing reference Alabama in at least two places. Please amend this to Arkansas. Additionally, the filing will not be approved until we receive the filing fee as well as the amendment.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

Response Letter

Response Letter Status Submitted to State

Response Letter Date 04/22/2008

Submitted Date 04/22/2008

Dear Alexa Grissom,

Comments:

Response 1

Comments: Good Afternoon Ms. Grissom,

This is in reply to your Objection Letter dated 4/22/08. I will attempt to reply to each concern in the order presented.

Objection #1

The filing reference Alabama in at least two places. Please amend this to Arkansas. Additionally, the filing will not be approved until we receive the filing fee as well as the amendment.

Our reply to Objection #1

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We are sorry for the oversight on my part and have attached a revised copy of our filing letter to the Documentation Tab. Unfortunately there is no way for me to change (via SERFF) the Description of this filing under General Information.

The check has been mailed to the DOI today in UPS Overnight mail. You should receive it tomorrow 4-23/08.

If you have any questions in our Manager, Fran Muldoon's absence, please do not hesitate to contact me at 908-572-2872 or dcardone@chubb.com.

We trust that this information will be found satisfactory and will enable you to continue your review of this filing.

Regards, Diana Cardone

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Uniform Transmittal Document-Property & Casualty

Comment: Attached is our revised Filing Letter as outlined in your Objection dated 4/22/08. We understand that this is permissible in lieu of the Uniform Transmittal Document.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,
Diana Cardone

SERFF Tracking Number: CHUB-125614025 State: Arkansas
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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Coverage For Business Purchases	BT1002		Endorsement/Amendment/Conditions		50.00	BP1002 Coverage for Business Purchases - End .pdf



Endorsement – Coverage for Business Purchases

Effective Date: [01-01-08]
Policy Number: [1234-56-7890]
Policyholder: [ABC, Inc.]
Policy Period: [01-01-08 to 01-01-09]
Name of Company: [**Federal Insurance Company**]
Issue Date: [12-01-07]

It is hereby understood and agreed that:

- 1) Item A-10, found in Section III – EXCLUSIONS, is deleted and replaced with the following:
 - 10) (i) items purchased for resale; or
 - (ii) items purchased with a non-business card for professional or commercial use.
- 2) The definition of **Covered Purchase**, found in Section IV – DEFINITIONS, is deleted and replaced with the following:

Covered Purchase means personal property or business items purchased with a business card including gift items, not otherwise excluded, that is purchased in full by the **Insured Person** using the **Credit Card** or **Debit Card**. **Covered Purchase** does not include charges for shipping, handling, transportation and delivery.

All other terms and conditions of the policy remain unchanged.

A handwritten signature in black ink that reads "Robert Hamburger".

Authorized Representative

<i>SERFF Tracking Number:</i>	<i>CHUB-125614025</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Federal Insurance Company</i>	<i>State Tracking Number:</i>	<i>#370210 \$50</i>
<i>Company Tracking Number:</i>	<i>07-PIM-1E-F</i>		
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Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty

Review Status: Approved 04/24/2008

Comments:

Attached is our revised Filing Letter as outlined in your Objection dated 4/22/08. We understand that this is permissible in lieu of the Uniform Transmittal Document.

Attachment:

Filing Letter.pdf



CHUBB GROUP OF INSURANCE COMPANIES
202 Halls Mill Road, Whitehouse Station, NJ 08889

April 21, 2008

Arkansas Insurance Department
Property & Casualty Division
1200 W. Third Street
Little Rock, AR 72201-1904

Attention: Mr. Bill Lacy, Director
Property/Casualty Division

RE: Federal Insurance Company

NAIC: 03-20281
FICA: 13-1963496
Buyer Protection Policy- Endorsement – Coverage for Business Purchases
Form #'s BP1002
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Effective Date: On Approval

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Thank you for your attention to this filing. In my absence, should you have any questions or wish to discuss this submission, please do not hesitate to contact Diana Cardone at 908-572-2872 or dcardone@chubb.com. Your approval for policies issued under this program will be greatly appreciated.

Sincerely,
Chubb & Son
A division of Federal Insurance Company

By: **Fran Muldoon**
Fran Muldoon, AVP
Manager, Accident Division
State Filings Department
(908) 572-2875/FAX (908) 572-4034
fmuldoon@chubb.com
dcardone@chubb.com

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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	Supporting Document	Uniform Transmittal Document-Property & Casualty	04/17/2008	Filing Letter.pdf



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202 Halls Mill Road, Whitehouse Station, NJ 08889

April 21, 2008

Arkansas Insurance Department
Property & Casualty Division
1200 W. Third Street
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Attention: Mr. Bill Lacy, Director
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RE: Federal Insurance Company

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Sincerely,
Chubb & Son
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By: **Fran Muldoon**
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Manager, Accident Division
State Filings Department
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