

SERFF Tracking Number: AMMH-125638221 State: Arkansas  
Filing Company: American Modern Select Insurance Company State Tracking Number: EFT \$50  
Company Tracking Number: 20080421-05  
TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)  
Product Name: DP-1 and DP-3 Programs  
Project Name/Number: DP-1 and DP-3 Programs TRIA form filing/20080421-05

## Filing at a Glance

Company: American Modern Select Insurance Company

Product Name: DP-1 and DP-3 Programs SERFF Tr Num: AMMH-125638221 State: Arkansas  
TOI: 01.0 Property SERFF Status: Closed State Tr Num: EFT \$50  
Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines) Co Tr Num: 20080421-05 State Status: Fees verified and received  
Filing Type: Form Co Status: Reviewer(s): Becky Harrington, Betty Montesi, Brittany Yielding  
Author: Jessica Housley Disposition Date: 05/12/2008  
Date Submitted: 05/07/2008 Disposition Status: Approved  
Effective Date Requested (New): 06/01/2008 Effective Date (New): 06/01/2008  
Effective Date Requested (Renewal): 07/01/2008 Effective Date (Renewal): 07/01/2008

State Filing Description:

## General Information

Project Name: DP-1 and DP-3 Programs TRIA form filing  
Project Number: 20080421-05  
Reference Organization:  
Reference Title:  
Filing Status Changed: 05/12/2008  
State Status Changed: 05/09/2008  
Corresponding Filing Tracking Number:  
Filing Description:

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

American Modern Select Insurance Company is submitting a form filing for its D1 Programs. We have updated our terrorism endorsements to follow the revisions of ISO's TRIA 2007 Reauthorization filings for dwelling property.

## Company and Contact



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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Becky Harrington	05/12/2008	05/12/2008

### Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Becky Harrington	05/09/2008	05/09/2008	Jessica Housley	05/09/2008	05/09/2008

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## Disposition

Disposition Date: 05/12/2008

Effective Date (New): 06/01/2008

Effective Date (Renewal): 07/01/2008

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	Forms List	Approved	Yes
Form	Cap on Losses from Certified Acts of Terrorism	Approved	Yes
Form (revised)	Premises Liability Cap on Losses from Certified Acts of Terrorism	Approved	Yes
Form	Premises Liability Cap on Losses from Certified Acts of Terrorism		Yes

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## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 05/09/2008  
Submitted Date 05/09/2008

Respond By Date

Dear Jessi Housley,

This will acknowledge receipt of the captioned filing.

### Objection 1

- Premises Liability Cap on Losses from Certified Acts of Terrorism (Form)

Comment: It appears the wrong endorsement has been attached. Please provide a copy of PLY00.

Please feel free to contact me if you have questions.

Sincerely,

Becky Harrington

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 05/09/2008  
Submitted Date 05/09/2008

Dear Becky Harrington,

### Comments:

### Response 1

Comments: Sorry for the mistake. I have attached the correct form.

### Related Objection 1

Applies To:

- Premises Liability Cap on Losses from Certified Acts of Terrorism (Form)

Comment:

It appears the wrong endorsement has been attached. Please provide a copy of PLY00.

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**Changed Items:**

No Supporting Documents changed.

**Form Schedule Item Changes**

Form Name	Form Number	Edition Date	Form Type	Action	Action Specific Data	Readability Score	Attach Document
Premises Liability Cap on Losses from Certified Acts of Terrorism	PLY00	02/08	Endorsement/Amendment/Conditions	Replaced			PLY00-0208.pdf
<b>Previous Version</b>							
Premises Liability Cap on Losses from Certified Acts of Terrorism	PLY00	02/08	Endorsement/Amendment/Conditions	Replaced			SDY00-0208.pdf

No Rate/Rule Schedule items changed.

Sincerely,  
 Jessica Housley

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## Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Cap on Losses from Certified Acts of Terrorism	SDY00	02/08	Endorsement/Amendment/Conditions	Replaced Form #: SDY03 (01/06) Previous Filing #:		SDY00-0208.pdf
Approved	Premises Liability Cap on Losses from Certified Acts of Terrorism	PLY00	02/08	Endorsement/Amendment/Conditions	Replaced Form #: PLY03 (01/06) Previous Filing #:		PLY00-0208.pdf

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## **DWELLING PROPERTY CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM**

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of Treasury.

"Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Act. The federal Terrorism Risk Insurance Act includes the following criteria in a "certified act of terrorism":

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
2. The act:
  - a. is violent or dangerous to human life, property or infrastructure; and
  - b. is committed by an individual or individuals; and
  - c. is part of an effort:
    - (1) to coerce the civilian population of the United States; or
    - (2) to influence the policy or affect the conduct of the United States Government by coercion.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## **PREMISES LIABILITY CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM**

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of Treasury.

"Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Act. The federal Terrorism Risk Insurance Act includes the following criteria in a "certified act of terrorism":

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
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## Supporting Document Schedules

**Satisfied -Name:** Uniform Transmittal Document-Property & Casualty **Review Status:** Approved 05/12/2008

**Comments:**

**Attachments:**

F777\_transmittal.pdf  
F778 Form Sched.pdf

**Satisfied -Name:** Forms List **Review Status:** Approved 05/12/2008

**Comments:**

**Attachment:**

AR 085 DW Forms List.pdf



## Property & Casualty Transmittal Document—

<b>20. This filing transmittal is part of Company Tracking #</b>	20080421-05
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<b>21. 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 Modern Select Insurance Company is submitting a form filing for its D1 Programs. We have updated our terrorism endorsements to follow the revisions of ISO's TRIA 2007 Reauthorization filings for dwelling property.

<b>22. 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]
---

**Check #:**  
**Amount:** \$50.00

**Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.**

**\*\*\*Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

## FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms)  
 (Do **not** refer to the body of the filing for the forms listing, unless allowed by state.)

<b>1.</b>	<b>This filing transmittal is part of Company Tracking #</b>	<b>20080421-05</b>			
<b>2.</b>	<b>This filing corresponds to rate/rule filing number</b> (Company tracking number of rate/rule filing, if applicable)	n/a			
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement or Withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	Dwelling Property Cap on Losses from Certified Acts of Terrorism	SDY00 (02/08)	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	SDY03 (01/06)	
02	Premises Liability Cap on Losses from Certified Acts of Terrorism	PLY00 (02/08)	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	PLY03 (01/06)	
03			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

**ARKANSAS  
AMERICAN MODERN SELECT INSURANCE COMPANY  
DP-1 and DP-3 PROGRAMS**

**FORM SECTION**

**POLICY AND DECLARATION PAGE**

**Form Number**

S2001 (07/88)  
S2002 (07/88)  
0110-4269 (5/92)  
EQ DECLN 03 (03/00)

**Title**

Dwelling Property – Basic Form (DP-1)  
Dwelling Property – Special Form (DP-3)  
Declaration Page  
Application Supplement – Declination of Residential Earthquake Coverage

**OPTIONAL AND MANDATORY ENDORSEMENTS BY PROGRAM**

**Owner Occupied Dwelling**

**Optional Endorsements**

70399 (03/85)	Notice of Cancellation or Non Renewal
72677 (02/06)	Additional Living Expense (DP-1 only)
73182 (05/99)	Animal Liability Exclusion
DF001 (05/06)	Residence Burglary
SD800 (10/02)	Other Structures Exclusion (DP-1 only)
SDA00 (09/00)	Windstorm and Hail Buy-Back for Antennas (DP-1 only)
SDO00 (04/05)	Actual Cash Value Loss Settlement Endorsement (DP-3 only)

**Mandatory Endorsements**

71428 (01/06)	Arkansas Act 197 of 1987
71682 (06/07)	Special Provisions – Arkansas
71908 (05/06)	Construction Cost Index Endorsement (DP-3 only)
72539 (09/01)	Log Building Endorsement (DP-3 only)
73339 (07/02)	Condemnation Endorsement
DF003 (05/06)	Reduction in Coverage when Vacant or Unoccupied
EQN03 (03/00)	Notice to Policyholders
SDC00 (03/03)	Criminal Acts Exclusion (DP-1)

**Seasonal Dwelling**

**Optional Endorsements**

70399 (03/85)	Notice of Cancellation or Non Renewal
SD800 (10/02)	Other Structures Exclusion (DP-1 only)
SDA00 (09/00)	Windstorm and Hail Buy-Back for Antennas (DP-1 only)
SDO00 (04/05)	Actual Cash Value Loss Settlement Endorsement (DP-3 only)

**Mandatory Endorsements**

71428 (01/06)	Arkansas Act 197 of 1987
71682 (06/07)	Special Provisions – Arkansas
71908 (05/06)	Construction Cost Index Endorsement (DP-3 only)
72539 (09/01)	Log Building Endorsement (DP-3 only)
73339 (07/02)	Condemnation Endorsement
EQN03 (03/00)	Notice to Policyholders
SDC00 (03/03)	Criminal Acts Exclusion (DP-1)

**Mandatory When Personal Liability is Purchased** (available on Owner Occupied Dwellings)

S2005 (07/88)	Personal Liability Policy
73183 (05/06)	Special Limit for Animal Liability
73184 (05/99)	Business, Commercial or Farming Enterprise Exclusion
73185 (05/99)	Home Day Care Exclusion
73186 (03/00)	Lead Contamination Exclusion
DLB00 (02/00)	Assault and Battery Exclusion
DLE00 (03/00)	Punitive or Exemplary Damages Exclusion
SDP03 (11/01)	Total Pollution Exclusion - Arkansas
SLM00 (06/02)	Personal Liability Mold Exclusions

<b>NEW PAGE</b>		<b>PAGE NUMBER</b>	<b>EFFECTIVE DATE</b>	<b>PUBLICATION DATE</b>
<b>REVISION</b>	<b>X</b>	<b>F-1</b>	<b>6/1/08</b>	<b>4/21/08</b>

**ARKANSAS  
AMERICAN MODERN SELECT INSURANCE COMPANY  
DP-1 and DP-3 PROGRAMS**

**Rental Dwelling**

**Optional Endorsements**

70399 (03/85)	Notice of Cancellation or Non Renewal
71487 (01/03)	Vandalism and Malicious Mischief Exclusion (DP-1 only)
DF001 (05/06)	Residence Burglary
SD800 (10/02)	Other Structures Exclusion (DP-1 only)
SDA00 (09/00)	Windstorm and Hail Buy-Back for Antennas (DP-1 only)
SDO00 (04/05)	Actual Cash Value Loss Settlement Endorsement (DP-3 only)

**Mandatory Endorsements**

71428 (01/06)	Arkansas Act 197 of 1987
71682 (06/07)	Special Provisions – Arkansas
71908 (05/06)	Construction Cost Index Endorsement (DP-3 only)
72539 (09/01)	Log Building Endorsement (DP-3 only)
73339 (07/02)	Condemnation Endorsement
DF003 (05/06)	Reduction in Coverage when Vacant or Unoccupied
DPV00 (11/05)	Vandalism or Malicious Mischief Exclusion
EQN03 (03/00)	Notice to Policyholders
SDC00 (03/03)	Criminal Acts Exclusion (DP-1)
SDY00 (02/08)	Cap on Losses from Certified Acts of Terrorism

**Vacant Dwelling**

**Optional Endorsements**

70399 (03/85)	Notice of Cancellation or Non Renewal
SD800 (10/02)	Other Structures Exclusion
SDA00 (09/00)	Windstorm and Hail Buy-Back for Antennas

**Mandatory Endorsements**

71428 (01/06)	Arkansas Act 197 of 1987
71682 (06/07)	Special Provisions – Arkansas
71884 (05/06)	Permitted Vacancy Clause
73339 (07/02)	Condemnation Endorsement
EQN03 (03/00)	Notice to Policyholders
SDC00 (03/03)	Criminal Acts Exclusion

**Mandatory when Premises Liability is Purchased** (available on the Rental, Seasonal and Vacant Dwellings)

PL003 (01/06)	Premises Liability Insurance - Arkansas
73253 (03/00)	Premises Liability Lead Poisoning Exclusion
PLM00 (04/02)	Premises Liability Mold Exclusions
PLY00 (02/08)	Premises Liability Cap on Losses from Certified Acts of Terrorism (Rental Only)

**FORMS NOT REQUIRED TO BE FILED**

IN614 (09/06)	Important Notice to Policyholders – Flood and Earthquake Exclusion
SDN30 (02/08)	Dwelling Policy Notice to Policyholders-Provisions of Terrorism Coverage (Rental Dwellings)
D1D3APP-AR INS (06/08)	Arkansas Dwelling Application
D1D3APP-AR INS ML (06/08)	Arkansas Dwelling Application

NEW PAGE		PAGE NUMBER	EFFECTIVE DATE	PUBLICATION DATE
REVISION	X	F-2	6/1/08	4/21/08

*SERFF Tracking Number:*      *AMMH-125638221*                      *State:*                      *Arkansas*  
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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.

<b>Original Date:</b>	<b>Schedule</b>	<b>Document Name</b>	<b>Replaced Date</b>	<b>Attach Document</b>
No original date	Form	Premises Liability Cap on Losses from Certified Acts of Terrorism	05/07/2008	SDY00-0208.pdf

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