

SERFF Tracking Number: FDLY-125643375 State: Arkansas
 Filing Company: Fidelity National Property and Casualty Insurance Company State Tracking Number: EFT \$50
 Company Tracking Number: FNIC-DW-CS-AR-08-01-F
 TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)
 Product Name: AR Dwelling IBS Form Filing
 Project Name/Number: AR Dwelling IBS Form Filing/FNIC-DW-CS-AR-08-01-F

Filing at a Glance

Company: Fidelity National Property and Casualty Insurance Company

Product Name: AR Dwelling IBS Form Filing	SERFF Tr Num: FDLY-125643375	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: FNIC-DW-CS-AR-08-01-F	State Status: Fees verified and received
Filing Type: Form	Co Status:	Reviewer(s): Becky Harrington, Betty Montesi, Brittany Yielding
	Author: Barb Rosemann	Disposition Date: 05/12/2008
	Date Submitted: 05/12/2008	Disposition Status: Approved
Effective Date Requested (New): 07/01/2008		Effective Date (New): 07/01/2008
Effective Date Requested (Renewal): 08/15/2008		Effective Date (Renewal): 08/15/2008

State Filing Description:

General Information

Project Name: AR Dwelling IBS Form Filing
 Project Number: FNIC-DW-CS-AR-08-01-F
 Reference Organization:
 Reference Title:
 Filing Status Changed: 05/12/2008
 State Status Changed: 05/12/2008
 Corresponding Filing Tracking Number:
 Filing Description:

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

Enclosed, as an independent filing for Fidelity National Property and Casualty Insurance Company (FNPAC), is a revision to the Dwelling Fire Program. This submission represents the initial filing of Form FN1381 06 06, Disclosure Notice – Adverse Action Notification. This notice informs the insured that an adverse underwriting or rating decision has been made. It provides a list of credit factors that had the greatest impact upon the insured's credit score. It provides

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the means for which the insured may obtain additional information on the credit factors, informs the insured of his/her right to obtain a free copy of the report and whom to contact if the insured disagrees with the accuracy or completeness of any information contained in the report.

The rate and rule filing has been submitted under separate cover. The Company Tracking Number is FNIC-DW-CS-AR-08-01-R.

To the best of our knowledge, the enclosed material conforms to all departmental requirements. If you have any questions please call 1-800-849-6140 ext. 8316 or email at the address below.

Sincerely,

Barb Rosemann
Sr. Product Analyst
Pricing Department
barb.rosemann@fnf.com

Company and Contact

Filing Contact Information

Barb Rosemann, Sr. Product Analyst barb.rosemann@fnf.com
2201 Farnam Street (402) 599-8316 [Phone]
Omaha, NE 68102 (402) 346-0716[FAX]

Filing Company Information

Fidelity National Property and Casualty Insurance Company CoCode: 16578 State of Domicile: New York

SERFF Tracking Number: FDLY-125643375 State: Arkansas
Filing Company: Fidelity National Property and Casualty State Tracking Number: EFT \$50
Insurance Company
Company Tracking Number: FNIC-DW-CS-AR-08-01-F
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Product Name: AR Dwelling IBS Form Filing
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P.O. Box 45126 Group Code: 670 Company Type:
Jacksonville, FL 32232-5126 Group Name: State ID Number:
(402) 599-8315 ext. [Phone] FEIN Number: 16-0986300

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Filing Fees

Fee Required? Yes
Fee Amount: \$0.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Fidelity National Property and Casualty Insurance Company	\$50.00	05/12/2008	20267226

SERFF Tracking Number: FDLY-125643375 State: Arkansas
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Correspondence Summary

Dispositions

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

SERFF Tracking Number: FDLY-125643375 *State:* Arkansas
Filing Company: Fidelity National Property and Casualty *State Tracking Number:* EFT \$50
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TOI: 01.0 Property *Sub-TOI:* 01.0002 Personal Property (Fire and Allied
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Disposition

Disposition Date: 05/12/2008

Effective Date (New): 07/01/2008

Effective Date (Renewal): 08/15/2008

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: *FDLY-125643375* State: *Arkansas*
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 Company Tracking Number: *FNIC-DW-CS-AR-08-01-F*
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Certificate of Compliance	Approved	Yes
Form	Form Schedule	Approved	Yes
Form	Disclosure Notice - Adverse Action Notification	Approved	Yes

SERFF Tracking Number: *FDLY-125643375* State: *Arkansas*
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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type	Action	Action Specific Data	Readability	Attachment
Approved	Form Schedule			Other	New			Form Schedule.pdf
Approved	Disclosure Notice - Adverse Action Notification	FN1381	06 06	Other	New			FN1381 06 06.pdf

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.)

1.	This filing transmittal is part of Company Tracking #	FNIC-DW-CS-AR-08-01-F			
2.	This filing corresponds to rate/rule filing number <small>(Company tracking number of rate/rule filing, if applicable)</small>	FNIC-DW-CS-AR-08-01-R			
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	Disclosure Notice - Adverse Action Notification	FN1381 06 06	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
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		

**FIDELITY NATIONAL INSURANCE COMPANY
FIDELITY NATIONAL INDEMNITY INSURANCE COMPANY
FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY
DISCLOSURE NOTICE - ADVERSE ACTION NOTIFICATION**

An adverse underwriting or rating decision has been made by

based in part on the information contained in one or more consumer reports obtained from ChoicePoint Services, Inc. The decision to take this action was made by Fidelity National. ChoicePoint Services Inc. is unable to provide you with the specific reasons why this decision was made.

You may not have received the most favorable outcome due to the information obtained from your consumer credit report. The following is a list of the credit factors that had the greatest impact in preventing you from receiving a higher score.

If you would like to obtain additional information on these factors, please go to www.consumerdisclosure.com. Once on the website, select 'reports' on the upper right corner of the screen. Then select "credit reports/insurance scores". There you will find the detailed explanation of these factors.

If you have been adversely affected by information contained in a consumer report provided by ChoicePoint Services, Inc., you have the right under the Fair Credit Reporting Act to obtain a free copy of such report(s) from ChoicePoint Services, Inc. within 60 days of receipt of this notice. Please contact them at:

ChoicePoint Consumer Service Center
P. O Box 105108
Atlanta, GA 30348-5108
(800) 456-6004
www.consumerdisclosure.com
Reference Number:

After receiving your consumer report(s), if you disagree with the accuracy or completeness of any information contained therein, you should contact the following:

1. For Credit Reports, contact the consumer reporting agency listed on the credit report;
2. For all other reports, contact ChoicePoint Services, Inc.

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Supporting Document Schedules

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

Comments:

Attachment:
Transmittal.pdf

Satisfied -Name: Certificate of Compliance **Review Status:** Approved 05/12/2008

Comments:

Attachment:
Certificate of Compliance.DOC.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 border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">New Business</td> <td></td> </tr> <tr> <td>Renewal Business</td> <td></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 #
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4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Fidelity National Property and Casualty Ins. Co.	NY	670-16578	16-0986300	

5. Company Tracking Number	FNIC-DW-CS-AR-08-01-F
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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
	Barb Rosemann	Sr. Product Analyst	800-849-6140 ext. 8316	402-346-0716	barb.rosemann@fnf.com
	2201 Farnam St, Suite 200, Omaha, NE 68102				
7.	Signature of authorized filer				
8.	Please print name of authorized filer		Barb Rosemann		

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

9.	Type of Insurance (TOI)	Dwelling Fire
10.	Sub-Type of Insurance (Sub-TOI)	
11.	State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12.	Company Program Title (Marketing title)	Dwelling Fire
13.	Filing Type Prior Approval	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14.	Effective Date(s) Requested	New: 07/01/2008 Renewal: 08/15/2008

Property & Casualty Transmittal Document---

15.	Reference Filing?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
16.	Reference Organization (if applicable)		
17.	Reference Organization # & Title		
18.	Company's Date of Filing	05/08/2008	
19.	Status of filing in domicile	<input type="checkbox"/> Not Filed	<input type="checkbox"/> Pending <input checked="" type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

20.	This filing transmittal is part of Company Tracking #	FNIC-DW-CS-AR-08-01-F
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21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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The rate and rule filing has been submitted under separate cover. The Company Tracking Number is FNIC-DW-CS-AR-08-01-R.

To the best of our knowledge, the enclosed material conforms to all departmental requirements. If you have any questions please call 1-800-849-6140 ext. 8316 or email at the address below.

Sincerely,

Barb Rosemann
 Sr. Product Analyst
 Pricing Department
 barb.rosemann@fnf.com

22.	Filing Fees (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]
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Check #: EFT
Amount: \$50.00
 The filing fee is being submitted via EFT.

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

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

