

SERFF Tracking Number: AMMH-125677104 State: Arkansas
Filing Company: American Family Home Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: PPAR0608
TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)
Product Name: Personal Property
Project Name/Number: /

Filing at a Glance

Company: American Family Home Insurance Company

Product Name: Personal Property SERFF Tr Num: AMMH-125677104 State: Arkansas
TOI: 01.0 Property SERFF Status: Closed State Tr Num: EFT \$100
Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines) Co Tr Num: PPAR0608 State Status: Fees verified and received
Filing Type: Form Co Status: Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
Author: Joe Elms Disposition Date: 06/13/2008
Date Submitted: 06/03/2008 Disposition Status: Exempt from Review
Effective Date Requested (New): On Approval Effective Date (New): 06/13/2008
Effective Date Requested (Renewal): On Approval Effective Date (Renewal): 06/13/2008

State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Not Filed
Project Number: Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 06/13/2008 Deemer Date:
State Status Changed: 06/11/2008
Corresponding Filing Tracking Number:
Filing Description:
Personal Property dual interest insurance coverage covering property used as collateral for a loan or property purchased from a retailer where the property purchase has been financed.

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Company and Contact

Filing Contact Information

Joe Elms, Vice President FID jelms@amig.com
 7000 Midland Blvd. (800) 759-9008 [Phone]
 Amelia, OH 45102 (513) 388-5152[FAX]

Filing Company Information

American Family Home Insurance Company CoCode: 23450 State of Domicile: Florida
 7000 Midland Blvd. Group Code: 127 Company Type:
 Amelia, OH 45102 Group Name: State ID Number:
 (800) 759-9008 ext. [Phone] FEIN Number: 31-0711074

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: One rate /Rule page is \$100.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Family Home Insurance Company	\$100.00	06/03/2008	20640490

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Exempt from Review	Llyweyia Rawlins	06/13/2008	06/13/2008

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Response to your inquiry on SERFF 125677104	Note To Reviewer	Joe Elms	06/12/2008	06/12/2008
Form Filing Schedule	Note To Filer	Llyweyia Rawlins	06/11/2008	06/11/2008

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Disposition

Disposition Date: 06/13/2008

Effective Date (New): 06/13/2008

Effective Date (Renewal): 06/13/2008

Status: Exempt from Review

Comment: This is the Rate filing that goes with Form filing Serff number AMMH-125677105.

Rate data does NOT apply to filing.

SERFF Tracking Number: AMMH-125677104 State: Arkansas
 Filing Company: American Family Home Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: PPAR0608
 TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)
 Product Name: Personal Property
 Project Name/Number: /

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Accepted for Informational Purposes	Yes
Supporting Document	Arkansas P&C Trans. Document	Accepted for Informational Purposes	Yes
Supporting Document	Proposed Rate/Rule Page	Accepted for Informational Purposes	Yes

SERFF Tracking Number: AMMH-125677104 State: Arkansas
Filing Company: American Family Home Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: PPAR0608
TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)
Product Name: Personal Property
Project Name/Number: /

Note To Reviewer

Created By:

Joe Elms on 06/12/2008 03:36 PM

Subject:

Response to your inquiry on SERFF 125677104

Comments:

Thanks for the note. Here is what happened. I am new to filing P&C Forms via SERFF. I am somewhat better in filing life & health forms, but I should have sent the forms in correctly. I was under the assumption that there needed to be a filing for forms and one for rates and rules. I attached all of the forms and the rates and rules inder one filing SERFF Tracking # 125677105. I received a note that these froms and rates & rules were exempt from were review and were filed for informational purposes. What would you like for me to do? Would it be best for me to withdraw the SERFF filing Tracking # 125677104 or do I need to attached the five policy forms from the other filing and let you review them. I will do what ever you would like. Thank you in advance for you patience with this filing. Let me know what works best for you.

Joe Elms

American Family Home Insurance Company

SERFF Tracking Number: *AMMH-125677104* *State:* *Arkansas*
Filing Company: *American Family Home Insurance Company* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *PPAR0608*
TOI: *01.0 Property* *Sub-TOI:* *01.0002 Personal Property (Fire and Allied Lines)*

Product Name: *Personal Property*
Project Name/Number: */*

Note To Filer

Created By:

Llyweyia Rawlins on 06/11/2008 11:07 AM

Subject:

Form Filing Schedule

Comments:

Hello Joe

Per the form filing schedule there are five forms, but they are not attached. Please include forms so I can finish reviewing this filing.

Thanks

Llyweyia Rawlins

SERFF Tracking Number: *AMMH-125677104* *State:* *Arkansas*
Filing Company: *American Family Home Insurance Company* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *PPAR0608*
TOI: *01.0 Property* *Sub-TOI:* *01.0002 Personal Property (Fire and Allied Lines)*

Product Name: *Personal Property*
Project Name/Number: */*

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: AMMH-125677104 State: Arkansas
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TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)
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Supporting Document Schedules

Bypassed -Name: Uniform Transmittal Document-Property & Casualty
Review Status: Accepted for Informational Purposes 06/13/2008
Bypass Reason: The P&C Transmittal Document is attached below in the additional supporting document.
Comments:

Satisfied -Name: Arkansas P&C Trans. Document
Review Status: Accepted for Informational Purposes 06/13/2008
Comments:
Attachment:
Arkansas P & C Trans. Document.pdf

Satisfied -Name: Proposed Rate/Rule Page
Review Status: Accepted for Informational Purposes 06/13/2008
Comments:
Attachment:
Personal Property Rate and Rule Page.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:	
	New Business	
	Renewal Business	
	f. State Filing #:	
	g. SERFF Filing #:	
h. Subject Codes		

3. Group Name	Group NAIC #
American Modern Insurance Group, Inc.	01279

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
American Family Home Insurance Company	Florida	#23450	31-0711074	

5. Company Tracking Number	PPAR0608
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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
	Joe R. Elms American Family Home Insurance Company 7000 Midland Blvd. Amelia, OH 75102-2607	Compliance Analyst	800-890-6980, ext. (9) 6424	513-388-5152	jelms@amig.com

7.	Signature of authorized filer	
8.	Please print name of authorized filer	Joe R. Elms

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

9.	Type of Insurance (TOI)	Credit-Personal Property
10.	Sub-Type of Insurance (Sub-TOI)	Personal Property
11.	State Specific Product code(s)(if applicable)[See State Specific Requirements]	N/A
12.	Company Program Title (Marketing title)	
13.	Filing Type	[] Rate/Loss Cost [] Rules [] Rates/Rules [] Forms [x] Combination Rates/Rules/Forms [] Withdrawal [] Other (give description)
14.	Effective Date(s) Requested	New: Upon Approval Renewal: Upon Approval
15.	Reference Filing?	[] Yes [x] No
16.	Reference Organization (if applicable)	N/A
17.	Reference Organization # & Title	N/A
18.	Company's Date of Filing	
19.	Status of filing in domicile	[x] Not Filed [] Pending [] Authorized [] Disapproved

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	PPAR0608
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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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Dear Sirs:

Enclosed for your review and approval is one specimen copy of the above listed forms and rate/rule page. These forms are new and do not intend to replace and form previously approved by your Department.

The forms provide dual interest credit personal property insurance and are written on an all risk basis. The property insured is personal property used as collateral for a loan from a bank, finance company or credit union. The form may also be used to cover property purchased from a retailer that has been financed.

We have submitted two certificates. The certificates are identical with the exception of the language in the "INSURED PERILS" section of each certificate. Form PPC-250-AR (06-08) requires that visible evidence of forced entry be present for as theft claim to be considered under the certificate. Form PPC-390-AR (06-08) does not require the visible evidence of forced entry be present for as theft claim to be considered. These coverage options must be elected by the creditor in the master policy application.

Also enclosed is a Rate/Rule page for this program which outlines the rates per \$100 of coverage per year.

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]
Check #: Amount:	
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.)

1.	This filing transmittal is part of Company Tracking #	PPAR0608
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2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)	PPARRR0608
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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	Personal Property Group Policy Application	PPMPA-AR (06-08)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02	Personal Property Group Policy	PPMP-AR (06-08)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03	Personal Property Individual Application	APP-IND-PP-US (06-08)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04	Personal Property Certificate (2.50 Rate)	PPC-250-AR (06-08)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05	Personal Property Certificate (3.90 Rate)	PPC-390-AR (06-08)	<input checked="" 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		

PC FFS-1

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 #	PPAR0608
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2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	
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Rate Increase
 Rate Decrease
 Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	Prior Approval
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4a. Rate Change by Company (As Proposed)							
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 Family Home Insurance Company	N/A (New Program)	N/A (New Program)	N/A (New Program)	N/A (New Program)	N/A (New Program)	N/A (New Program)	N/A (New Program)

4b. Rate Change by Company (As Accepted) For State Use Only							
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	Minimum % Change

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

6.	Overall percentage of last rate revision	N/A (New Program)
7.	Effective Date of last rate revision	N/A (New Program)
8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	N/A (New Program)

9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01	Rate/Rule-PP-AR (06-08)	<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	



American Family Home Insurance Company

Jacksonville, Florida

Main Administrative Office & Mailing Address

P.O. Box 119, Cincinnati, Ohio 45201-0119

Single Premium Group Personal Property Installment Floater

Rates and Rules Page

RATES: Dual interest with evidence of forced entry required for theft to be covered is \$2.50 per \$100 of indebtedness per year.

Dual interest with no evidence of forced entry required for theft to be covered is \$3.90 per \$100 of indebtedness per year.

FORMS:

PPMP-AR (06-08)	Group Master Policy
PPC250-AR (06-08)	Certificate of Insurance
PPC390-AR (06-08)	Certificate of Insurance

**COVERAGE:
DUAL INTEREST**

ALL RISK credit property insurance that protects the value of the consumer goods supplied as collateral on a loan. The coverage protects the interest of both the creditor and debtor and insures the replacement value of the property in the event of loss except for loss due to.

1. or expense resulting from loss of use, delay or any other consequential or indirect loss or damage;
2. resulting from mechanical or electrical breakdown or blowout, inherent vice or defect, neglect, wear and tear or gradual deterioration; Also from other electrical disturbances within the property insured.;
3. resulting from delay, loss of market, bankruptcy, foreclosure or similar proceedings;
4. from breakage of glass, or similar fragile merchandise, unless caused by a peril insured under this Policy;
5. due to rain, snow, sand or dust, whether driven by wind or not, unless the building containing the insured Property shall first sustain actual damage to the roof or walls caused by the direct force of wind or hail. We will then be liable for such loss to the insured Property as may be caused by rain, snow, sand or dust entering the building through the openings in the roof or walls made by direct action of wind or hail;
6. resulting from continuous or repeated seepage of water or steam, which occurs over a period of time, within a plumbing, heating or air conditioning system or from within an appliance;
7. caused by or resulting from war, including hostile or warlike action by any government of sovereign power, legal or actual, their military authority or agent, or by any armed forces; or action taken by governmental or public authority in hindering, combating, or defending against such an occurrence;
8. caused by nuclear reaction, nuclear radiation, or radioactive contamination;
9. caused by or resulting from dishonest acts by You, the Debtor, or employees of either;
10. due to burglary, robbery, holdup, vandalism or malicious mischief committed by You, the Debtor, or relative of either;

11. from breakage of statuary, marble, glassware, bric-a-brac, porcelain or similar fragile articles unless caused by fire, lightning, aircraft, theft or attempted theft, windstorm, earthquake, flood, explosion, malicious damage or collision, derailment or overturning of a conveyance.
12. to Aircraft, Motor Vehicles, Boats, Jewelry, Furs, Fine Art, Clothing, Salesman's samples or Articles held for resale.
13. or damage originating through the willful action, knowledge or intent of the Debtor or member of the Debtor's family permanently residing in the same household.
14. due to conversion, embezzlement or secretion by any person in lawful possession of the Property under a contract.
15. to Property used in illicit trade or transportation.

CANCELLATION:

Refunds will be computed using the Rule of 78's basis.