

SERFF Tracking Number: BRTH-125728739 State: Arkansas  
 Filing Company: Brotherhood Mutual Insurance Company State Tracking Number: EFT \$50  
 Company Tracking Number: AR P FC 2008 02  
 TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)  
 Product Name: MODIFY AAIS WAR & MILITARY ACTION CP-0643 - FILE BCP-0643  
 Project Name/Number: MODIFY AAIS WAR & MILITARY ACTION CP-0643 - FILE BCP-0643/AR P FC 2008 02

## Filing at a Glance

Company: Brotherhood Mutual Insurance Company

Product Name: MODIFY AAIS WAR & MILITARY ACTION CP-0643 - FILE BCP-0643  
 SERFF Tr Num: BRTH-125728739 State: Arkansas

TOI: 01.0 Property SERFF Status: Closed State Tr Num: EFT \$50  
 Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines) Co Tr Num: AR P FC 2008 02 State Status: Fees verified and received

Filing Type: Form Co Status: Reviewer(s): Betty Montesi, Llyweyia Rawlins

Authors: Linda Emehiser, Karen Miller Disposition Date: 07/14/2008

Date Submitted: 07/11/2008 Disposition Status: Approved

Effective Date Requested (New): 11/01/2008 Effective Date (New): 11/01/2008  
 Effective Date Requested (Renewal): 11/01/2008 Effective Date (Renewal): 11/01/2008

State Filing Description:

## General Information

Project Name: MODIFY AAIS WAR & MILITARY ACTION CP-0643 - FILE BCP-0643 Status of Filing in Domicile:

Project Number: AR P FC 2008 02

Domicile Status Comments:

Reference Organization: AAIS

Reference Number: AAIS-2008-18CP

Reference Title: WAR AND MILITARY ACTION EXCLUSION ENDORSEMENT

Advisory Org. Circular:

Filing Status Changed: 07/14/2008

State Status Changed: 07/14/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

In accordance with your filing requirements, Brotherhood Mutual is submitting this filing under the provisions of your prior approval law. The filing will apply to new and renewal policies which have effective dates of November 1, 2008,

SERFF Tracking Number: BRTH-125728739 State: Arkansas  
 Filing Company: Brotherhood Mutual Insurance Company State Tracking Number: EFT \$50  
 Company Tracking Number: AR P FC 2008 02  
 TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)  
 Product Name: MODIFY AAIS WAR & MILITARY ACTION CP-0643 - FILE BCP-0643  
 Project Name/Number: MODIFY AAIS WAR & MILITARY ACTION CP-0643 - FILE BCP-0643/AR P FC 2008 02

and after.

We are submitting this filing to modify approved AAIS filing AAIS-2008-18CP. We are modifying AAIS form CP 0643 (War and Military Action Exclusion) to meet specific company requirements. We have renamed the AAIS endorsement BCP-0643 01 08. In addition to changing the form number, we have deleted the last paragraph of the AAIS endorsement. The deleted AAIS language does not align well with our approved company forms BCP-12 and BCP-85.

The AAIS endorsement CP-0643 was filed as a mandatory endorsement. Our company endorsement, BCP-0643 is also being filed as a mandatory endorsement.

For you convenience, we are attaching a comparison of the CP-0643 and BCP-0643 as supporting documentation.

## Company and Contact

### Filing Contact Information

Linda Emenhiser, Sr. Rate & Filing Coordinator lemenhiser@brotherhoodmutual.com  
 P. O. Box 2227 (260) 482-8668 [Phone]  
 Fort Wayne, IN 46801 (260) 483-7525[FAX]

### Filing Company Information

Brotherhood Mutual Insurance Company	CoCode: 13528	State of Domicile: Indiana
PO Box 2227	Group Code: -99	Company Type:
6400 Brotherhood Way		
Fort Wayne, IN 46801-2227	Group Name:	State ID Number:
(260) 482-8668 ext. 9972[Phone]	FEIN Number: 35-0198580	

-----

## Filing Fees

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? No  
 Fee Explanation:  
 Per Company: No

SERFF Tracking Number: BRTH-125728739 State: Arkansas  
Filing Company: Brotherhood Mutual Insurance Company State Tracking Number: EFT \$50  
Company Tracking Number: AR P FC 2008 02  
TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)  
Product Name: MODIFY AAIS WAR & MILITARY ACTION CP-0643 - FILE BCP-0643  
Project Name/Number: MODIFY AAIS WAR & MILITARY ACTION CP-0643 - FILE BCP-0643/AR P FC 2008 02

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Brotherhood Mutual Insurance Company	\$50.00	07/11/2008	21367196

SERFF Tracking Number: BRTH-125728739 State: Arkansas  
Filing Company: Brotherhood Mutual Insurance Company State Tracking Number: EFT \$50  
Company Tracking Number: AR P FC 2008 02  
TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)  
Product Name: MODIFY AAIS WAR & MILITARY ACTION CP-0643 - FILE BCP-0643  
Project Name/Number: MODIFY AAIS WAR & MILITARY ACTION CP-0643 - FILE BCP-0643/AR P FC 2008 02

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	07/14/2008	07/14/2008

*SERFF Tracking Number:*      *BRTH-125728739*                      *State:*                      *Arkansas*  
*Filing Company:*              *Brotherhood Mutual Insurance Company*      *State Tracking Number:*      *EFT \$50*  
*Company Tracking Number:*      *AR P FC 2008 02*  
*TOI:*                      *01.0 Property*                      *Sub-TOI:*                      *01.0001 Commercial Property (Fire and Allied*  
*Lines)*  
  
*Product Name:*                      *MODIFY AAIS WAR & MILITARY ACTION CP-0643 - FILE BCP-0643*  
*Project Name/Number:*              *MODIFY AAIS WAR & MILITARY ACTION CP-0643 - FILE BCP-0643/AR P FC 2008 02*

## **Disposition**

Disposition Date: 07/14/2008

Effective Date (New): 11/01/2008

Effective Date (Renewal): 11/01/2008

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: BRTH-125728739 State: Arkansas  
 Filing Company: Brotherhood Mutual Insurance Company State Tracking Number: EFT \$50  
 Company Tracking Number: AR P FC 2008 02  
 TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)  
 Product Name: MODIFY AAIS WAR & MILITARY ACTION CP-0643 - FILE BCP-0643  
 Project Name/Number: MODIFY AAIS WAR & MILITARY ACTION CP-0643 - FILE BCP-0643/AR P FC 2008 02

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Comparison Document	Approved	Yes
Form	Exclusion - War and Military Action	Approved	Yes

SERFF Tracking Number: BRTH-125728739 State: Arkansas  
 Filing Company: Brotherhood Mutual Insurance Company State Tracking Number: EFT \$50  
 Company Tracking Number: AR P FC 2008 02  
 TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)  
 Product Name: MODIFY AAIS WAR & MILITARY ACTION CP-0643 - FILE BCP-0643  
 Project Name/Number: MODIFY AAIS WAR & MILITARY ACTION CP-0643 - FILE BCP-0643/AR P FC 2008 02

## Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Exclusion - War and Military Action	BCP-0643	01 08	Endorsement/Amendment/Conditions		0.00	BCP 0643 01 08.pdf

## **EXCLUSION -- WAR AND MILITARY ACTION**

The policy is amended as follows:

---

### **PERILS EXCLUDED**

---

The War exclusion, wherever it appears, is deleted and replaced by the following:

#### **War And Military Action --**

"We" do not cover loss or damage caused directly or indirectly by the following:

- 1) war, including undeclared or civil war; or
- 2) warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign, or other authority using military personnel or other agents; or
- 3) insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

*SERFF Tracking Number:*      *BRTH-125728739*                      *State:*                      *Arkansas*  
*Filing Company:*              *Brotherhood Mutual Insurance Company*      *State Tracking Number:*      *EFT \$50*  
*Company Tracking Number:*      *AR P FC 2008 02*  
*TOI:*                      *01.0 Property*                      *Sub-TOI:*                      *01.0001 Commercial Property (Fire and Allied*  
*Lines)*  
  
*Product Name:*                      *MODIFY AAIS WAR & MILITARY ACTION CP-0643 - FILE BCP-0643*  
*Project Name/Number:*              *MODIFY AAIS WAR & MILITARY ACTION CP-0643 - FILE BCP-0643/AR P FC 2008 02*

## **Rate Information**

Rate data does NOT apply to filing.

SERFF Tracking Number: BRTH-125728739 State: Arkansas  
Filing Company: Brotherhood Mutual Insurance Company State Tracking Number: EFT \$50  
Company Tracking Number: AR P FC 2008 02  
TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)  
Product Name: MODIFY AAIS WAR & MILITARY ACTION CP-0643 - FILE BCP-0643  
Project Name/Number: MODIFY AAIS WAR & MILITARY ACTION CP-0643 - FILE BCP-0643/AR P FC 2008 02

## Supporting Document Schedules

**Satisfied -Name:** Uniform Transmittal Document-Property & Casualty **Review Status:** Approved 07/14/2008

**Comments:**

**Attachment:**

AR\_industry\_rates\_PCtransDoc\_intelligent.pdf

**Satisfied -Name:** Comparison Document **Review Status:** Approved 07/14/2008

**Comments:**

**Attachment:**

WS\_BinaryComparison\_cp06430108-BCP 0643 01 08.pdf

## Property & Casualty Transmittal Document

<b>1. Reserved for Insurance Dept. Use Only</b>	<b>2. Insurance Department Use only</b> 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
---	---

<b>3. Group Name</b>	<b>Group NAIC #</b>

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #

<b>5. Company Tracking Number</b>	
-----------------------------------	--

**Contact Info of Filer(s) or Corporate Officer(s)** [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail

7. Signature of authorized filer	
8. Please print name of authorized filer	

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

9. Type of Insurance (TOI)	
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)	
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input 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:    _____    Renewal:    _____
15. Reference Filing?	<input type="checkbox"/> Yes <input type="checkbox"/> No
16. Reference Organization (if applicable)	
17. Reference Organization # & Title	
18. Company's Date of Filing	
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

## Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking #

21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]

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.)

PC TD-1 pg 2 of 2

## 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>2.</b>	<b>This filing corresponds to rate/rule filing number</b> (Company tracking number of rate/rule filing, if applicable)	
-----------	---	--

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			<input 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		

PC FFS-1

## EXCLUSION -- WAR AND MILITARY ACTION

The policy is amended as follows:

---

### PERILS EXCLUDED

---

The War exclusion, wherever it appears, is deleted and replaced by the following:

#### War And Military Action --

"We" do not cover loss or damage caused directly or indirectly by the following:

- 1) war, including undeclared or civil war; or
- 2) warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign, or other authority using military personnel or other agents; or
- 3) insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

~~With respect to any action that comes within the "terms" of this exclusion and involves nuclear reaction or radiation or radioactive contamination, this War And Military Action Exclusion supersedes the Nuclear Hazard Exclusion.~~

---

**CP 0643 01 08**

Document comparison by Workshare Professional on Thursday, July 10, 2008 8:47:56 AM

Input:	
Document 1 ID	file:///H:/1_PDF FILED FORMS/BCP/cp06430108.doc
Description	cp06430108
Document 2 ID	file:///H:/1_PDF FILED FORMS/BCP/BCP 0643 01 08.doc
Description	BCP 0643 01 08
Rendering set	standard

Legend:	
<u>Insertion</u>	
<del>Deletion</del>	
<del>Moved from</del>	
<u>Moved to</u>	
Style change	
Format change	
<del>Moved deletion</del>	
Inserted cell	
Deleted cell	
Moved cell	
Split/Merged cell	
Padding cell	

Statistics:	
	Count
Insertions	6
Deletions	5
Moved from	0
Moved to	0
Style change	0
Format changed	0
Total changes	11