

SERFF Tracking Number: FDLY-125789899 State: Arkansas
 Filing Company: Fidelity National Property and Casualty Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: FNAUURR08
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: AR Auto Rate/Rule Filing - Customization Changes
 Project Name/Number: AR Auto Rate/Rule Filing - Customization Changes/FNAUCURR08

Filing at a Glance

Company: Fidelity National Property and Casualty Insurance Company

Product Name: AR Auto Rate/Rule Filing - Customization Changes SERFF Tr Num: FDLY-125789899 State: Arkansas

TOI: 19.0 Personal Auto

SERFF Status: Closed

State Tr Num: EFT \$100

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Co Tr Num: FNAUURR08

State Status: Fees verified and received

Filing Type: Rate/Rule

Co Status:

Reviewer(s): Alexa Grissom, Betty Montesi, Brittany Yielding

Author: Barb Rosemann

Disposition Date: 08/26/2008

Date Submitted: 08/25/2008

Disposition Status: Filed

Effective Date Requested (New): 01/01/2009

Effective Date (New): 01/01/2009

Effective Date Requested (Renewal): 01/01/2009

Effective Date (Renewal):

State Filing Description:

General Information

Project Name: AR Auto Rate/Rule Filing - Customization Changes

Status of Filing in Domicile: Not Filed

Project Number: FNAUCURR08

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 08/26/2008

State Status Changed: 08/26/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Enclosed, as an independent filing for Fidelity National Property and Casualty Insurance Company (FNPAC), is a revision to the Private Passenger Automobile Program. In conjunction with ISO's recent revisions, FNPAC's Excess Customization Coverage rule has been revised. Please refer to the enclosed Summary of Changes for a detailed list of these revisions. The premium effect of these revisions will result in a 0.0% revenue change.

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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
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

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation:
Per Company: No

SERFF Tracking Number: FDLY-125789899 State: Arkansas
Filing Company: Fidelity National Property and Casualty State Tracking Number: EFT \$100
Insurance Company
Company Tracking Number: FNAUURR08
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: AR Auto Rate/Rule Filing - Customization Changes
Project Name/Number: AR Auto Rate/Rule Filing - Customization Changes/FNAUCURR08

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Fidelity National Property and Casualty Insurance Company	\$100.00	08/25/2008	22112845

SERFF Tracking Number: FDLY-125789899 State: Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	08/26/2008	08/26/2008

SERFF Tracking Number: FDLY-125789899 *State:* Arkansas
Filing Company: Fidelity National Property and Casualty *State Tracking Number:* EFT \$100
Insurance Company
Company Tracking Number: FNAUURR08
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: AR Auto Rate/Rule Filing - Customization Changes
Project Name/Number: AR Auto Rate/Rule Filing - Customization Changes/FNAUCURR08

Disposition

Disposition Date: 08/26/2008

Effective Date (New): 01/01/2009

Effective Date (Renewal):

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: *FDLY-125789899* State: *Arkansas*
 Filing Company: *Fidelity National Property and Casualty Insurance Company* State Tracking Number: *EFT \$100*
 Company Tracking Number: *FNAUURR08*
 TOI: *19.0 Personal Auto* Sub-TOI: *19.0001 Private Passenger Auto (PPA)*
 Product Name: *AR Auto Rate/Rule Filing - Customization Changes*
 Project Name/Number: *AR Auto Rate/Rule Filing - Customization Changes/FNAUCURR08*

Item Type	Item Name	Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	Summary of Changes	Filed	Yes
Supporting Document	Cover Letter	Filed	Yes
Rate	Rate/Rule Filing Schedule	Filed	Yes
Rate	General Rules	Filed	Yes
Rate	Rates Section	Filed	Yes

SERFF Tracking Number: FDLY-125789899 State: Arkansas
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Product Name: AR Auto Rate/Rule Filing - Customization Changes
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Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: *FDLY-125789899* State: *Arkansas*
 Filing Company: *Fidelity National Property and Casualty Insurance Company* State Tracking Number: *EFT \$100*
 Company Tracking Number: *FNAUURR08*
 TOI: *19.0 Personal Auto* Sub-TOI: *19.0001 Private Passenger Auto (PPA)*
 Product Name: *AR Auto Rate/Rule Filing - Customization Changes*
 Project Name/Number: *AR Auto Rate/Rule Filing - Customization Changes/FNAUCURR08*

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Rate/Rule Filing Schedule		New	Rate & Rule Filing Schedule.pdf
Filed	General Rules	General Rule 11 on page AGR-10 and General Rule 15.E., on page AGR-17	Replacement	auto rules - customization changes.pdf
Filed	Rates Section	Rule D on page A-4.2	Replacement	auto rates - customization changes.pdf

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 #	FNAUCURR08
2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	N/A

Rate Increase
 Rate Decrease
 Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	
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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)
FNPAC	0%	0%	N/A	N/A	N/A	N/A	N/A
Medium Insurance Company							

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)		
5b.	Overall percentage rate impact for this filing		
5c.	Effect of Rate Filing – Written premium change for this program		
5d.	Effect of Rate Filing – Number of policyholders affected		

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

9.	Rule # or Page # Submitted for Review	Replacement or Withdrawn?	Previous state filing number, if required by state
01	General Rule 11., on page AGR-10	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
02	General Rule 15.E., on page AGR-17	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
03	Rule D., on page A-4.2	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	

AUTOMOBILE GENERAL RULES

4. CLASSIFICATIONS (CONT.)**11. Pickups and Vans**

- a. Liability and Physical Damage coverage shall be rated as private passenger autos. For non-symbolled pickups, determine a symbol based on the original cost new from the ISO Price/Symbol Chart.
- b. Refer to the Excess Customized Equipment Coverage rule for rating of custom equipment on pickups and vans.
- c. Refer to the Miscellaneous Type Vehicles Rule for rating of camper bodies with or without facilities for cooking and sleeping.

5. ACCIDENT RECORD RATING PLAN

This rule applies to autos defined in Rule 1, Private Passenger Auto Definition, except for those which are written under an assigned risk plan. The base premiums for the bodily injury and property damage liability, medical payments and collision coverages shall be subject to surcharges determined in accordance with the following provisions:

A. NEW BUSINESS RATING

A 10% surcharge shall apply if, in the three year period prior to the date of application, there are any chargeable accidents. The surcharge shall apply for a period of not more than three years, but it will not apply to any policy period that begins more than three years from the date of the accident.

An accident shall be considered chargeable if it resulted in damage to any property in the amount of \$750 or more. However, an accident shall not be considered chargeable if the applicant provides sufficient evidence that the driver involved in the accident was less than 50% at fault.

B. SUBSEQUENT RATING**1. Chargeable Accidents**

An accident shall be chargeable as of the date the Company has recorded payments totaling \$750 or more under property damage liability coverage and collision coverage combined. In the event of a multiple vehicle accident, property damage liability payment must be present for a claim to be considered chargeable. An accident shall not be considered chargeable if the Company is furnished sufficient evidence that the driver involved in the accident was less than 50% at fault.

2. Premium Surcharge

The surcharge applicable during a policy period is determined by totaling the separate charges for the individual accidents which became chargeable during the three year period ending two months prior to the current expiration date.

3. Accident Charges

The charge for a specific accident shall be:

- a. 10% if there were no other chargeable accidents during the three years preceding the date this accident became chargeable;
- b. 30% if there was only one other chargeable accident during this period and its charge was 10%;
- c. 50% in all other instances.

Except as set forth in the Miscellaneous Provisions section of this rule, the accident charge shall apply to the vehicle/driver provided coverage under which the claim payment has been made and each charge shall apply for a period of three years from the renewal date on which it was originally applied.

AUTOMOBILE GENERAL RULES

15. MISCELLANEOUS COVERAGES (CONT.)

E. EXCESS CUSTOMIZED EQUIPMENT COVERAGE

Coverage

Coverage for original manufacturer custom equipment is automatically provided for any vehicle when Other Than Collision and/or Collision coverage is afforded.

Coverage for aftermarket custom equipment is automatically provided for any vehicle up to \$1,500, without additional premium charge, when Other Than Collision and Collision coverage is afforded. This limit may be increased.

Aftermarket custom equipment includes, but is not limited to:

- a. Special carpeting or insulation;
- b. Furniture or bars;
- c. Height-extending roofs;
- d. Body, engine, exhaust or suspension enhancers;
- e. Winches or anti-roll or anti-sway bars;
- f. Custom grilles, louvers, side pipes, hood scoops or spoilers;
- g. Custom wheels, tires or spinners;
- h. Custom chrome, murals, paintwork, decals or other graphics; or
- i. Caps, covers or bed liners.

Rates are shown on the state rate pages.

Use Endorsement PP 03 18, Excess Custom Equipment Coverage.

F. EXCESS ELECTRONIC EQUIPMENT COVERAGE

- 1. a. Electronic equipment that reproduces, receives or transmits audio, visual or data signals, which is permanently installed in the vehicle at the time of loss, is automatically covered under the policy without additional premium charge. Such equipment includes, but is not limited to:

- 1. Radios and Stereos;
- 2. Tape decks;
- 3. Compact Disk Systems;
- 4. Navigation Systems;
- 5. Internet Access Systems;
- 6. Personal Computers;
- 7. Video Entertainment Systems;
- 8. Telephones;
- 9. Televisions;
- 10. Two-way Mobile Radios;
- 11. Scanners; or
- 12. Citizens Band Radios

Electronic equipment that reproduces, receives or transmits audio, visual or data signals which is permanently installed in locations not used by the vehicle manufacturer for installation of such equipment is subject to a sublimit of \$1,000. This sublimit may be increased for an additional premium. Rates are shown on the state rate pages.

PRIVATE PASSENGER AUTOMOBILE RATING SECTION

OPTIONAL COVERAGES AND ENDORSEMENTS (CONT.)

D. EXCESS CUSTOMIZED EQUIPMENT COVERAGE

1. Coverage

Coverage for original manufacturer custom equipment is automatically provided for any vehicle when Other Than Collision and/or Collision coverage is afforded.

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- d. Body, engine, exhaust or suspension enhancers;
- e. Winches or anti-roll or anti-sway bars;
- f. Custom grilles, louvers, side pipes, hood scoops or spoilers;
- g. Custom wheels, tires or spinners;
- h. Custom chrome, murals, paintwork, decals or other graphics; or
- i. Caps, covers or bed liners.

2. Rating

- a. The \$1,500 limit for aftermarket custom equipment may be increased to any of the following limits:

Maximum Limit of Liability for Excess Custom Equipment	Rate per Auto
\$ 2,000	\$ 5
3,000	15
4,000	25
5,000	35
6,000	45
7,000	55
8,000	65
9,000	75
10,000	85

For limits in excess of \$10,000 charge an additional \$10 per \$1,000 of coverage.

- b. Refer to the Miscellaneous Type Vehicle Rule for rating of the following:
 - 1. Motor homes and vans converted into motor homes;
 - 2. Trailers and camper bodies designed for use with private passenger autos and pickups.

E. AUTO LOAN/LEASE COVERAGE

To determine the premium for this coverage, multiply the otherwise applicable comprehensive and collision premiums by a factor of 0.10. Coverage may be purchased only when Other Than Collision and Collision coverages are afforded.

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 Insurance Company
 Company Tracking Number: FNAUURR08
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: AR Auto Rate/Rule Filing - Customization Changes
 Project Name/Number: AR Auto Rate/Rule Filing - Customization Changes/FNAUCURR08

Supporting Document Schedules

Satisfied -Name:	A-1 Private Passenger Auto Abstract	Review Status: Filed	08/26/2008
Comments:			
Attachment:	Form A-1.pdf		
Bypassed -Name:	APCS-Auto Premium Comparison Survey	Review Status: Filed	08/26/2008
Bypass Reason:	Not Applicable		
Comments:			
Bypassed -Name:	NAIC loss cost data entry document	Review Status: Filed	08/26/2008
Bypass Reason:	Not Applicable		
Comments:			
Bypassed -Name:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Review Status: Filed	08/26/2008
Bypass Reason:	Not Applicable		
Comments:			
Satisfied -Name:	Uniform Transmittal Document- Property & Casualty	Review Status: Filed	08/26/2008
Comments:			
Attachment:	Transmittal.pdf		

SERFF Tracking Number: FDLY-125789899 State: Arkansas
Filing Company: Fidelity National Property and Casualty State Tracking Number: EFT \$100
Insurance Company
Company Tracking Number: FNAUURR08
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: AR Auto Rate/Rule Filing - Customization Changes
Project Name/Number: AR Auto Rate/Rule Filing - Customization Changes/FNAUCURR08

Satisfied -Name: Summary of Changes **Review Status:** Filed 08/26/2008
Comments:
Attachment:
auto summary of changes.pdf

Satisfied -Name: Cover Letter **Review Status:** Filed 08/26/2008
Comments:
Attachment:
Cover Letter - FNPAC.pdf

ARKANSAS INSURANCE DEPARTMENT

FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

Instructions: All questions must be answered. If the answer is "none" or "Not applicable", so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent private passenger auto rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name Fidelity National Property & Casualty Insurance Company
 NAIC # (including group #) _____

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance? Yes No

If yes, list the areas: _____

2. Do you furnish a market for young drivers? Yes No

3. Do you require collateral business to support a youthful driver? Yes No

4. Do you insure drivers with an international or foreign driver's license? Yes No

5. Specify the percentage you allow in credit or discounts for the following:

a. Driver over 55	5%	%
b. Good Student Discount	10	%
c. Multi-car Discount	20	%
d. Accident Free Discount*	N/A	%

Please Specify Qualification for Discount:

e. Anti-Theft Discount	N/A	%
f. Other (specify)		
Driver Training	10	%
Auto/Home Package	20%	
Renewal	3-10%	
Employee	5%	
Mass Merchandising	5%	

6. Do you have an installment payment plan for automobile insurance? Yes No
 If so, what is the fee for installment payments? \$6

7. Does your company utilize a tiered rating plan? Yes No

If so, list the programs and percentage difference and current volume for each plan:

Program	Percentage Difference	Volume
Ultra	-10%	2 policies
Select	0%	8 policies
Elite	+15%	1 policy
Choice	+30%	0

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

 Signature
 Barb Rosemann

 Printed Name

Sr. Product Analyst

Title

800-849-6140 ext. 8316

Telephone Number

barb.rosemann@fnf.com

Email Address

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 #

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Fidelity National Property and Casualty Ins. Co.	NY	670-16578	16-0986300	

5. Company Tracking Number	FNAUCURR08
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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)	Private Passenger Automobile
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)	Private Passenger Automobile
13.	Filing Type File & Use	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input checked="" 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: 01/01/2009 Renewal: 01/01/2009

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		
19.	Status of filing in domicile	<input checked="" type="checkbox"/> Not Filed	<input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

20.	This filing transmittal is part of Company Tracking #	FNAUCURR08
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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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Enclosed, as an independent filing for Fidelity National Property and Casualty Insurance Company (FNPAC), is a revision to the Private Passenger Automobile Program. In conjunction with ISO's recent revisions, FNPAC's Excess Customization Coverage rule has been revised. Please refer to the enclosed Summary of Changes for a detailed list of these revisions. The premium effect of these revisions will result in a 0.0% revenue change.

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 #: N/A
Amount: \$100
 Filing fee will be 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.)**

FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO PROGRAM
SUMMARY OF RATE AND RULE CHANGES - ARKANSAS

Effective Date: January 1, 2009 New and Renewal Business

The following revisions have been made to FNPAC's rates and rules to coincide with the Insurance Services Office (ISO's) changes to the Excess Custom Equipment Coverage (formerly Custom Equipment Coverage) rules and rating provisions in the private passenger automobile policy.

GENERAL RULES

1. General Rule 11., "Pickups and Vans" has been revised as follows:
 - a. Item's a. and b. have been revised. Former Item b has been combined with Item a to explain the rating of Physical Damage coverage for pickups and vans.
 - b. Former Item c., "Coverage for caps, covers or bed liners on a pickup if provided without additional premium charge and without specific description of the cap, cover or bed liner" has been deleted.
 - c. Item b., "Refer to the Excess Customized Equipment Coverage rule for rating of custom equipment on a pickup and vans" has been added.
 - d. Item c., has been revised to read "Refer to the Miscellaneous Type Vehicles Rule for rating of camper bodies with or without facilities for cooking or sleeping."Refer to manual page AGR-10 for these changes.

2. General Rule 15.E., Excess Customized Equipment Coverage (formerly titled Customizing Equipment Coverage) has been revised as follows;
 - a. The title of the rule has been changed from "Customizing Equipment Coverage" to "Excess Customized Equipment Coverage."
 - b. The rule has been amended to provide the optional increased limits available for aftermarket excess custom equipment coverage. Under this new rule, a rate per auto will be determined based on the amount of coverage for the aftermarket custom equipment in excess of \$1,500 that will be in addition to the physical damage coverage premium.Refer to manual page AGR-17 for these changes.

OPTIONAL COVERAGES AND ENDORSEMENTS

- Rule D., "Excess Customized Equipment Coverage" (formerly Customizing Equipment Coverage) has been revised as follows;
- a. The title of the rule has been changed from "Customizing Equipment Coverage" to "Excess Customized Equipment Coverage."
 - b. The rule has been amended to provide the optional increased limits available for aftermarket excess custom equipment coverage. Under this new rule, a rate per auto will be determined based on the amount of coverage for the aftermarket equipment in excess of \$1,500 that will be in addition to the physical damage coverage premium.
 - c. The rates for increased limits above \$1,500 for aftermarket custom equipment have been added.
- Refer to manual page A-4.2 for the above changes.



2201 Farnam Street, Suite 200, Omaha, NE 68102

August 25, 2008

Honorable Julie Benafield Bowman
Commissioner of Insurance
Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201-1904

RE: Fidelity National Property and Casualty Insurance Company (FNPAC)
NAIC #670-16578
Private Passenger Automobile Program
Independent Rate/Rule Filing
Effective Date: January 1, 2009 New & Renewal Business

Dear Commissioner:

Enclosed, as an independent filing for Fidelity National Property and Casualty Insurance Company (FNPAC), is a revision to the Private Passenger Automobile Program. In conjunction with ISO's recent revisions, FNPAC's Excess Customization Coverage rule has been revised. Please refer to the enclosed Summary of Changes for a detailed list of these revisions. The premium effect of these revisions will result in a 0.0% revenue change.

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