

SERFF Tracking Number: TRVD-125281877 State: Arkansas
 First Filing Company: Athena Assurance Company, ... State Tracking Number: AR-PC-07-026075
 Company Tracking Number: 2007-08-0067
 TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations
 Product Name: Commercial Other Liability
 Project Name/Number: Revised Terrorism Exclusion/2007-08-0067

Filing at a Glance

Companies: Athena Assurance Company, St. Paul Fire and Marine Insurance Company, St. Paul Guardian Insurance Company, St. Paul Mercury Insurance Company, St. Paul Protective Insurance Company

Product Name: Commercial Other Liability SERFF Tr Num: TRVD-125281877 State: Arkansas
 TOI: 17.0 Other Liability - Claims SERFF Status: Closed State Tr Num: AR-PC-07-026075
 Made/Occurrence
 Sub-TOI: 17.0000 Other Liability Sub-TOI Co Tr Num: 2007-08-0067 State Status:
 Combinations
 Filing Type: Form Co Status: Reviewer(s): Betty Montesi, Edith
 Roberts, Brittany Yielding
 Authors: Karen Christiansen, Disposition Date: 09/20/2007
 Kathleen Pohlman
 Date Submitted: 09/13/2007 Disposition Status: Approved

Effective Date Requested (New): 10/15/2007 Effective Date (New):
 Effective Date Requested (Renewal): 10/15/2007 Effective Date (Renewal):

General Information

Project Name: Revised Terrorism Exclusion Status of Filing in Domicile: Authorized
 Project Number: 2007-08-0067 Domicile Status Comments: None
 Reference Organization: N/A Reference Number: N/A
 Reference Title: N/A Advisory Org. Circular: N/A
 Filing Status Changed: 09/20/2007
 State Status Changed: 09/13/2007 Deemer Date:
 Corresponding Filing Tracking Number:

Filing Description:

In compliance with the insurance laws and regulations of your state, we respectfully submit our revised Terrorism Exclusionary form.

This filing proposes Form L0584 Rev. 8-07, Terrorism Exclusion Endorsement for Certain Liability Protection – Conditional Exclusion of Terrorism to Replace Certified Acts of Terrorism Exclusion, which replaces the 1-07 edition. Page 1 has been revised with the additional reference to two new recently approved coverage forms, Cyber+ Liability Protection and Tribal Entity or Tribal Business Management Liability Protection. There is no rate impact as a result of

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this filing.

Company and Contact

Filing Contact Information

Kathleen Pohlman, Senior Regulatory Analyst KPOHLMAN@travelers.com
 385 Washington Street (651) 310-5573 [Phone]
 St. Paul, MN 55102 (651) 310-4361[FAX]

Filing Company Information

Athena Assurance Company	CoCode: 41769	State of Domicile: Minnesota
385 Washington Street	Group Code: 3548	Company Type:
St. Paul, MN 55102	Group Name:	State ID Number:
(651) 310-7782 ext. [Phone]	FEIN Number: 41-1435765	

St. Paul Fire and Marine Insurance Company	CoCode: 24767	State of Domicile: Minnesota
385 Washington Street	Group Code: 3548	Company Type:
St. Paul, MN 55102	Group Name:	State ID Number:
(651) 310-7782 ext. [Phone]	FEIN Number: 41-0406690	

St. Paul Guardian Insurance Company	CoCode: 24775	State of Domicile: Minnesota
385 Washington Street	Group Code: 3548	Company Type:
St. Paul, MN 55102	Group Name:	State ID Number:
(651) 310-7782 ext. [Phone]	FEIN Number: 41-0963301	

St. Paul Mercury Insurance Company	CoCode: 24791	State of Domicile: Minnesota
385 Washington Street	Group Code: 3548	Company Type:
St. Paul, MN 55102	Group Name:	State ID Number:
(651) 310-7782 ext. [Phone]	FEIN Number: 41-0881659	

St. Paul Protective Insurance Company	CoCode: 19224	State of Domicile: Illinois
385 Washington Street	Group Code: 3548	Company Type:
St. Paul, MN 55102	Group Name:	State ID Number:
(651) 310-7782 ext. [Phone]	FEIN Number: 36-2542404	

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Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
St. Paul Protective Insurance Company	\$0.00	09/13/2007	
St. Paul Fire and Marine Insurance Company	\$50.00	09/13/2007	15599149
St. Paul Guardian Insurance Company	\$0.00	09/13/2007	
St. Paul Mercury Insurance Company	\$0.00	09/13/2007	
Athena Assurance Company	\$0.00	09/13/2007	

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
	\$50.00	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Edith Roberts	09/20/2007	09/20/2007

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Disposition

Disposition Date: 09/20/2007

Effective Date (New):

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	2007-08-0067 AR Filing Letter	Approved	Yes
Form	Terrorism Exclusion Endorsement for Certain Liability Protection - Conditional Exclusion of Terrorism to Replace Certified Acts of Terrorism Exclusion	Approved	Yes

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Terrorism Exclusion Endorsement for Certain Liability Protection - Conditional Exclusion of Terrorism to Replace Certified Acts of Terrorism Exclusion	L0584	Rev. 8-07	Endorsement/Amendment/Conditions	Replaced Form #:0.00 L0584 Rev. 1-07 Previous Filing #: AR-PC-020866; SERT-6SBPF5139/00(F)		L0584_____ 2007-08-01____BITM. PDF

TERRORISM EXCLUSION ENDORSEMENT FOR CERTAIN LIABILITY PROTECTION – CONDITIONAL EXCLUSION OF TERRORISM TO REPLACE CERTIFIED ACTS OF TERRORISM EXCLUSION

This endorsement changes each of the following insuring agreements, but only if such insuring agreement, and a Terrorism Risk Insurance Act Of 2002 Certified Acts Of Terrorism Exclusion Endorsement that applies to such insuring agreement, is part of your policy:

- Any commercial general liability protection, including Public Entity General Liability Protection.
- Any excess or umbrella excess liability protection.
- Any pollution liability protection.
- Any Internet liability protection.
- Any CyberTech⁺ or Cyber⁺ liability protection.
- Products And Completed Work Liability Protection.
- Owners Or Contractors Liability Protection.
- Law Enforcement Liability Protection.
- Public Entity Employment Practices Liability Protection.
- Public Entity, Tribal Entity, or Tribal Business management liability protection.
- Product Recall Protection.

When This Endorsement Applies And When Each Terrorism Risk Insurance Act Of 2002 Certified Acts Of Terrorism Exclusion Endorsement No Longer Applies

This endorsement will apply to an insuring agreement only if a Terrorism Risk Insurance Act Of 2002 Certified Acts Of Terrorism Exclusion Endorsement that applies to that insuring agreement is part of your policy. This endorsement will apply, and the Terrorism Risk Insurance Act Of 2002 Certified Acts Of Terrorism Exclusion Endorsement will no longer apply, to that insuring agreement when the Terrorism Risk Insurance Program ends or changes with respect to the coverage provided by that insuring agreement. If there is no such ending or change, then this endorsement does not apply, and each such Terrorism Risk Insurance Act Of 2002 Certified Acts Of Terrorism Exclusion Endorsement continues to apply.

When the Terrorism Risk Insurance Program ends or changes means at the earliest of the following times:

- When the Terrorism Risk Insurance Program ends. As of the edition date of

this endorsement, the Terrorism Risk Insurance Program is scheduled to end on December 31, 2007 unless it's renewed, extended, or replaced by the federal government.

- When the Terrorism Risk Insurance Program no longer requires us to make coverage available to you and that program is renewed, extended, or replaced by the federal government with a described change in program terms.

Terrorism Risk Insurance Program means the insurance program established by the Terrorism Risk Insurance Act.

Described change in program terms means any of the following:

- An increase in the percentage of our deductible for losses that are subject to the Terrorism Risk Insurance Program.
- A decrease in the federal government's percentage share, above our deductible, of losses that are subject to the Terrorism Risk Insurance Program.
- A change of the definition in the Terrorism Risk Insurance Act of the term act of terrorism.

- A change that makes provisions or requirements that differ from the provisions or requirements applicable to other covered losses under the insuring agreement apply to coverage for losses that are subject to the Terrorism Risk Insurance Program.

How Coverage Is Changed

There are two changes which are explained below. These changes exclude coverage.

1. The following is added to the Exclusions - What This Agreement Won't Cover section or similarly titled section.

Terrorism. We won't cover injury, damage, loss, costs, or expenses that result from terrorism, including anything done to hinder or defend against terrorism, if the terrorism:

- results in the described total incident loss amount; or
- involves any nuclear, biological, or chemical activity, regardless of whether the terrorism results in the described total incident loss amount.

Because nuclear, biological, or chemical activity may involve nuclear materials, nuclear reaction, nuclear radiation, radioactive contamination, or pollutants, this exclusion applies in addition to any nuclear-related, contamination-related, or pollution-related exclusion that applies and is in or made part of this agreement.

Injury, damage, loss, costs, or expenses means each of the following to the extent it is otherwise covered by this agreement:

- Injury or damage.
- Bodily injury or property damage.
- Personal injury or advertising injury.
- Employment injury.
- Loss that is caused by a wrongful act.
- Pollution clean-up costs or your pollution clean-up costs.
- Medical expenses.
- Product withdrawal expenses or expenses that result from any recall.

Terrorism means:

- any actual, alleged, or threatened act of force, violence, or other danger against any persons, organizations, or property;

- any actual, alleged, or threatened act that interferes with or disrupts any electronic, communication, information, or mechanical system; or

- anything done in preparation for committing any of such acts;

but only if that act:

- intimidates or coerces, or appears to a reasonable person to be intended to intimidate or coerce, any government authority, any civilian population, or any segment of any civilian population;
- disrupts, or appears to a reasonable person to be intended to disrupt, any segment of the economy; or
- appears to a reasonable person to be intended to further any political, philosophical, ideological, religious, social, or economic objective.

The described total incident loss amount means:

- the described total incident property loss amount; or
- the described total incident serious bodily injury loss amount;

that results from an act of terrorism.

For purposes of determining the described total incident loss amount, we'll consider all acts of terrorism that happen within a 72-hour period and that are related, or appear to a reasonable person to be related, by purpose or leadership to be one act of terrorism.

The described total incident property loss amount means more than \$25,000,000 in loss to all types of property of all affected persons or organizations that is covered by any insurance, or would be covered by any insurance if any terrorism exclusion didn't apply. Such loss includes losses under any property or similar insurance that provides time element coverage for owners or occupants of the damaged property, which includes blanket earnings and expense, business income and extra expense, extra expense, business income from dependent properties, extra expense from dependent properties, or valued business income coverage.

The described total incident serious bodily injury loss amount means 50 or more persons sustaining any of the following:

- Death.

- Physical harm that involves a substantial risk of death.
- Physical harm that involves extended and obvious physical disfigurement.
- Physical harm that involves extended loss or impairment of the function of a bodily organ or limb, or other bodily appendage.

Nuclear, biological, or chemical activity means any:

- nuclear reaction, nuclear radiation, or radioactive contamination that is produced by or involves any nuclear weapon or device; or
- actual, alleged, or threatened discharge, dispersal, escape, migration, release, seepage, or other presence of any biological or chemical pathogen or

poison, or any radioactive material, if any of that discharge, dispersal, escape, migration, release, seepage, or other presence was intended to be involved in the terrorism.

2. Any coverage or section of this insuring agreement that states that only the exclusions indicated there apply to it, or that no other exclusions apply to it, is amended to state that the Terrorism exclusion applies to it.

Other Terms

All other terms of your policy remain the same.

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Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-Property & Casualty **Review Status:** Approved 09/20/2007

Comments:

Attachments:

NAIC Transmittal Doc.pdf
NAIC forms sch.pdf

Satisfied -Name: 2007-08-0067 AR Filing Letter **Review Status:** Approved 09/20/2007

Comments:

Attachment:

2007-08-0067 AR Letter.pdf

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	2007-08-0067
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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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This filing proposes Form L0584 Rev. 8-07, Terrorism Exclusion Endorsement for Certain Liability Protection – Conditional Exclusion of Terrorism to Replace Certified Acts of Terrorism Exclusion, which replaces the 1-07 edition. Page 1 has been revised with the additional reference to two new recently approved coverage forms, Cyber+ Liability Protection and Tribal Entity or Tribal Business Management Liability Protection.

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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Arkansas
Check #: Sent via EFT
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.)

1.	This filing transmittal is part of Company Tracking #	2007-08-0067			
2.	This filing corresponds to rate/rule filing number (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	Terrorism Exclusion End't. For Certain Liability Protection Conditional Exclusion of Terrorism to Replace Certified Acts of Terrorism Exclusion	L0584 Rev. 8-07	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	L0584 Rev. 1-07	2006-06-0084 AR-PC-020866 SERT-6SBPF5139 00(F)
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		



Kathy Pohlman
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Regulatory Affairs, Business Insurance
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Direct: (651) 310-5573; Fax: (651) 310-4361
385 Washington Street, 9275-NB14L
St. Paul, MN 55102
kpohlman@travelers.com

September 14, 2007

Commissioner Julie Benafield Bowman
Commissioner of Insurance
State of Arkansas
1200 West Third Street, 3rd and Cross
Little Rock, Arkansas 72201-1904

ST. PAUL FIRE AND MARINE INSURANCE COMPANY – 3548 24767

ST. PAUL MERCURY INSURANCE COMPANY – 3548 24791

ST. PAUL GUARDIAN INSURANCE COMPANY – 3548 24775

ATHENA ASSURANCE COMPANY – 3548 41769

ST. PAUL PROTECTIVE INSURANCE COMPANY – 3548 19224

Other Liability

Terrorism Conditional Forms

Form Submission

Our Company Filing Number: 2007-08-0067

Dear Commissioner:

In compliance with the insurance laws and regulations of your state, we respectfully submit our revised Terrorism Exclusionary form.

This filing proposes Form L0584 Rev. 8-07, Terrorism Exclusion Endorsement for Certain Liability Protection – Conditional Exclusion of Terrorism to Replace Certified Acts of Terrorism Exclusion, which replaces the 1-07 edition. Page 1 has been revised with the additional reference to two new recently approved coverage forms, Cyber+ Liability Protection and Tribal Entity or Tribal Business Management Liability Protection. There is no rate impact as a result of this filing.

We plan to implement these changes with respect to policies effective on or after October 15, 2007. Your approval of this filing will be appreciated. Should you have any questions regarding this submission, please feel free to contact me at your convenience.

Yours truly,

Kathy Pohlman, CPCU, AIS
Senior Regulatory Analyst
KP:nls
Enclosures