

SERFF Tracking Number: ZURC-125392730 State: Arkansas
 First Filing Company: Universal Underwriters of Texas Insurance State Tracking Number: EFT \$50
 Company, ...
 Company Tracking Number: CW CL 26865
 TOI: 35.0 Interline Filings Sub-TOI: 35.0002 Commercial Interline Filings
 Product Name: TRIA 2008 Transition - Interline Form and Rule - Disclosure of Important Information Relating to Terrorism Risk Insurance Act
 Project Name/Number: CW CL 26865 - TRIA 2008 Transition - Interline Form and Rule - Disclosure of Important Information Relating to Terrorism Risk Insurance Act/CW CL 26865

Filing at a Glance

Companies: Universal Underwriters of Texas Insurance Company, Universal Underwriters Insurance Company, Assurance Company of America, Northern Insurance Company of New York, Maryland Casualty Company, American Zurich Insurance Company, American Guarantee and Liability Insurance Company, Colonial American Casualty & Surety Company, Fidelity and Deposit Company of Maryland, Zurich American Insurance Company of Illinois, Zurich American Insurance Company, Empire Fire and Marine Insurance Company

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 Form and Rule - Disclosure of Important Information Relating to Terrorism Risk Insurance Act

TOI: 35.0 Interline Filings	SERFF Status: Closed	State Tr Num: EFT \$50
Sub-TOI: 35.0002 Commercial Interline Filings	Co Tr Num: CW CL 26865	State Status: Fees verified and received
Filing Type: Form	Co Status: Not Applicable	Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
	Authors: Paula Bartell, Patricia Chudik, Janet Mitchell	Disposition Date: 01/04/2008
	Date Submitted: 12/26/2007	Disposition Status: Approved
Effective Date Requested (New): 12/26/2007		Effective Date (New): 12/26/2007
Effective Date Requested (Renewal): 12/26/2007		Effective Date (Renewal): 12/26/2007

State Filing Description:

General Information

Project Name: CW CL 26865 - TRIA 2008 Transition - Interline Form and Rule - Disclosure of Important Information Relating to Terrorism Risk Insurance Act	Status of Filing in Domicile: Authorized
Project Number: CW CL 26865	Domicile Status Comments:
Reference Organization: NA	Reference Number: NA
Reference Title: NA	Advisory Org. Circular: NA

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Filing Status Changed: 01/04/2008

State Status Changed: 01/04/2008

Deemer Date:

Corresponding Filing Tracking Number:

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Filing Description:

President Bush recently approved the seven year extension of the Terrorism Risk Insurance Program Reauthorization Act of 2007 (H.R. 2761). The Act is now scheduled to expire on December 31, 2014. With the passing of the TRIA extension, the companies of Zurich in North America submit for informational purposes a revised interline disclosure form and usage rule to address the TRIA extension modifications. A usage rule related to this form filing is being submitted under separate cover.

Please note, due to the urgency of this matter we are utilizing the NAIC Expedited Filing Terrorism Transmittal previously allowed in your state for prior terrorism filings.

Included with this submission are the following:

- NAIC Expedited Filing Transmittal
- Explanatory Memorandum
- Final Laser Printed Form, U-GU-630-C (12/07), Disclosure of Important Information Relating to Terrorism Risk Insurance Act

This informational filing became effective December 26, 2007, the day the President signed the extension of the Terrorism Risk Insurance Program Reauthorization Act of 2007 into law.

Company and Contact

Filing Contact Information

Patricia Chudik, Product Analyst pat.chudik@zurichna.com
 1400 American Lane (847) 605-7714 [Phone]
 Schaumburg, IL 60196-1056 (847) 605-7768[FAX]

Filing Company Information

Universal Underwriters of Texas Insurance CoCode: 40843 State of Domicile: Texas
 Company
 7045 College Blvd. Group Code: 212 Company Type: Property and
 Casualty
 Overland Park, KS 66211 Group Name: Zurich North America State ID Number:

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(800) 821-7803 ext. [Phone] FEIN Number: 36-3139101

 Universal Underwriters Insurance Company CoCode: 41181 State of Domicile: Kansas
 7045 College Blvd. Group Code: 212 Company Type: Property and
 Casualty
 Overland Park, KS 66211 Group Name: Zurich North State ID Number:
 American

(800) 821-7803 ext. [Phone] FEIN Number: 43-1249228

 Assurance Company of America CoCode: 19305 State of Domicile: New York
 1400 American Lane Group Code: 212 Company Type:
 Schaumburg, IL 60196 Group Name: State ID Number:
 (847) 605-6000 ext. [Phone] FEIN Number: 13-6081895

Northern Insurance Company of New York CoCode: 19372 State of Domicile: New York
 1400 American Lane Group Code: 212 Company Type:
 Schaumburg, IL 60196 Group Name: State ID Number:
 (847) 605-6000 ext. [Phone] FEIN Number: 13-5283360

Maryland Casualty Company CoCode: 19356 State of Domicile: Maryland
 1400 American Lane Group Code: 212 Company Type:
 Schaumburg, IL 60196 Group Name: State ID Number:
 (847) 605-6000 ext. [Phone] FEIN Number: 52-0403120

American Zurich Insurance Company CoCode: 40142 State of Domicile: Illinois
 1400 American Lane Group Code: 212 Company Type:
 Schaumburg, IL 60196 Group Name: State ID Number:
 (847) 605-6000 ext. [Phone] FEIN Number: 36-3141762

American Guarantee and Liability Insurance CoCode: 26247 State of Domicile: New York
 Company Group Code: 212 Company Type:
 1400 American Lane Group Name: State ID Number:
 Schaumburg, IL 60196

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(847) 605-6000 ext. [Phone] FEIN Number: 36-6071400

Colonial American Casualty & Surety Company CoCode: 34347 State of Domicile: Maryland
 1400 American Lane Group Code: 212 Company Type:
 Schaumburg, IL 60196 Group Name: State ID Number:
 (847) 605-6000 ext. [Phone] FEIN Number: 52-1096670

Fidelity and Deposit Company of Maryland CoCode: 39306 State of Domicile: Maryland
 1400 American Lane Group Code: 212 Company Type:
 Schaumburg, IL 60196 Group Name: State ID Number:
 (847) 605-6000 ext. [Phone] FEIN Number: 13-3046577

Zurich American Insurance Company of Illinois CoCode: 27855 State of Domicile: Illinois
 1400 American Lane Group Code: 212 Company Type:
 Schaumburg, IL 60196 Group Name: State ID Number:
 (847) 605-6000 ext. [Phone] FEIN Number: 36-2781080

Zurich American Insurance Company CoCode: 16535 State of Domicile: New York
 1400 American Lane Group Code: 212 Company Type:
 Schaumburg, IL 60102 Group Name: State ID Number:
 (847) 605-6000 ext. [Phone] FEIN Number: 36-4233459

Empire Fire and Marine Insurance Company CoCode: 21326 State of Domicile: Nebraska
 13810 FNB Parkway Group Code: 212 Company Type:
 Omaha, NE 68154-5202 Group Name: State ID Number:
 (402) 963-5000 ext. [Phone] FEIN Number: 47-6022701

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Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Assurance Company of America	\$50.00	12/26/2007	17242994
Northern Insurance Company of New York	\$0.00	12/26/2007	
Maryland Casualty Company	\$0.00	12/26/2007	
American Zurich Insurance Company	\$0.00	12/26/2007	
American Guarantee and Liability Insurance Company	\$0.00	12/26/2007	
Colonial American Casualty & Surety Company	\$0.00	12/26/2007	
Fidelity and Deposit Company of Maryland	\$0.00	12/26/2007	
Zurich American Insurance Company of Illinois	\$0.00	12/26/2007	
Zurich American Insurance Company	\$0.00	12/26/2007	
Empire Fire and Marine Insurance Company	\$0.00	12/26/2007	
Universal Underwriters of Texas Insurance Company	\$0.00	12/26/2007	
Universal Underwriters Insurance Company	\$0.00	12/26/2007	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	01/04/2008	01/04/2008

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Disposition

Disposition Date: 01/04/2008
Effective Date (New): 12/26/2007
Effective Date (Renewal): 12/26/2007
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	Explanatory Memorandum	Approved	Yes
Form	Disclosure of Important Information Relating to Terrorism Risk Insurance Act	Approved	Yes

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Disclosure of Important Information Relating to Terrorism Risk Insurance Act	U-GU-630-C	12 07	Disclosure/ Replaced Notice	Replaced Form #:0.00 U-GU-692-B, U-GU-630-B Previous Filing #: AR-PC-06-019653		U-GU-630-C.pdf

THIS DISCLOSURE IS ATTACHED TO AND MADE PART OF YOUR POLICY.

DISCLOSURE OF IMPORTANT INFORMATION RELATING TO TERRORISM RISK INSURANCE ACT

SCHEDULE*

Premium attributable to risk of loss from certified acts of terrorism for lines of insurance subject to TRIA:

<INSERT APPLICABLE PREMIUM>

*Any information required to complete this Schedule, if not shown above, will be shown in the Declarations.

A. Disclosure of Premium

In accordance with the federal Terrorism Risk Insurance Act ("TRIA"), as amended, we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to the risk of loss from terrorist acts certified under that Act for lines subject to TRIA. That portion of premium attributable is shown in the Schedule above. The premium shown in the Schedule above is subject to adjustment upon premium audit, if applicable.

B. Disclosure of Federal Participation in Payment of Terrorism Losses

The United States Government may pay a share of insured losses resulting from an act of terrorism. The federal share equals 85% of that portion of the amount of such insured losses that exceeds the insurer retention. The insurer retention equals 20% of the insurer's prior calendar year direct earned premium associated with lines of insurance subject to TRIA. TRIA is scheduled to expire on December 31, 2014.

C. Disclosure of \$100 Billion Cap on All Insurer and Federal Obligations

If aggregate insured losses attributable to terrorist acts certified under TRIA exceed \$100 billion in a Program Year (January 1 through December 31) and an insurer has met its deductible under the program, that insurer shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of Treasury.

D. Availability

As required by TRIA, we have made available to you for lines subject to TRIA coverage for losses resulting from acts of terrorism certified under TRIA with terms, amounts and limitations that do not differ materially from those for losses arising from events other than acts of terrorism.

E. Definition of Act of Terrorism under TRIA

TRIA defines "act of terrorism" as any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States:

1. to be an act of terrorism;
2. to be a violent act or an act that is dangerous to human life, property or infrastructure;
3. to have resulted in damage within the United States, or outside of the United States in the case of an air carrier (as defined in section 40102 of Title 49, United States Code) or a United States flag vessel (or a vessel based principally in the United States, on which United States income tax is paid and whose insurance coverage is subject to regulation in the United States), or the premises of a United States mission; and
4. to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

No act may be certified as an act of terrorism if the act is committed as part of the course of a war declared by Congress (except for workers' compensation) or if losses resulting from the act, in the aggregate for insurance subject to TRIA, do not exceed \$5,000,000.

EXPLANATORY MEMORANDUM

TRIA 2007 EXTENSION AMENDED DISCLOSURE OF PREMIUM NOTICE, U-GU-630-C

Background

The Terrorism Risk Insurance Act, as amended, ("TRIA") was scheduled to expire on December 31, 2007. Congress recently approved the seven year extension with certain modifications of the Terrorism Risk Insurance Program Reauthorization Act of 2007 (H.R. 2761) and the bill is now awaiting President Bush's signature. TRIA is scheduled to expire on December 31, 2014.

The companies of Zurich in North America **submit for informational purposes** a revised TRIA disclosure endorsement and rule in compliance with the federal law.

U-GU-630-C

U-GU-630-C replaces the U-GU-692-B and the Universal equivalent form number previously filed for informational purposes in anticipation of the potential expiration of TRIA on December 31, 2007 (our company file number CW-CL-25236 and the equivalent Universal filing tracking number). The U-GU-630-C is used to disclose the amount of policy premium attributable to the risk of loss resulting from acts of terrorism certified under TRIA for lines subject to TRIA. The form also contains certain other disclosures required by TRIA as well as additional information regarding TRIA and its recent extension. Use of the U-GU-692-B TRIA disclosure form and the Universal equivalent form number (used with the "conditional" policy instructions) previously filed for informational purposes is suspended.

Usage Rule

For lines subject to the Terrorism Risk Insurance Act, as amended, attach U-GU-630-C. The form is completed with the amount of the policy premium attributable to the risk of loss from certified acts of terrorism. This rule replaces previous rules relating to the attachment of a TRIA disclosure form.

There is no rate impact with the filing of this disclosure form and usage rule.

EXPEDITED FILING - COMMERCIAL LINES TERRORISM

This page applies to the following state(s) _____

Department Use only

Company Name(s)	Domicile	NAIC #	FEIN #
Zurich American Insurance Company	NY	212-16535	36-4233459
American Guarantee and Liability Insurance Company	NY	212-26247	36-6071400
American Zurich Insurance Company	IL	212-40142	36-3141762
Zurich American Insurance Company of Illinois	IL	212-27855	36-2781080
Maryland Casualty Company	MD	212-19356	52-0403120
Assurance Company of America	NY	212-19305	13-6081895
Northern Insurance Company of New York	NY	212-19372	13-5283360
Fidelity & Deposit Company of Maryland	MD	212-39306	13-3046577
Colonial American Casualty & Surety Company	MD	212-34347	52-1096670
Empire Fire and Marine Insurance Company	NE	212-21326	47-6022701
Universal Underwriters Insurance Company	KS	212-41181	43-1249228
Universal Underwriters Insurance Services of Texas, Inc.	TX	212-40843	36-3139101

Contact Info for Filer

Name and address of Filer(s)	Telephone #	FAX #	e-mail
Janet Mitchell-Project Manager 1400 American Lane Schaumburg, IL 60196-1056	847-605-4095	847-605-7768	Janet.Mitchell@zurichna.com

Filing information

Line of Insurance (see attachment)	TOI – 35 (consisting of lines: 1, 2, 5, 9, 17, 27)
Company Program Title (Marketing title) (if applicable)	Commercial Interline - All Commercial Business, subject to the Act, written for the above noted Lines of Insurance
Filing Type ** see note below	(Interline) Form
This application is used with:	TOI – 35 All P&C business written for the noted Lines of Insurance above (subject to the Act)
Effective Date Requested	Date of Enactment
Filing date	Receipt in SERFF
Company Tracking Number	CW-CL-26865
Date filing approved in domiciliary state, if applicable	Also filed as informational purposes. Filed on the same date as this filing.

	<u>Component/Form Name</u> <u>Description/Synopsis</u>	<u>Form # or Rate Page</u> <u>Include edition date</u>	<u>Replacement</u> <u>Or withdrawn?</u>	<u>If replacement,</u> <u>give form # or rate</u> <u>page(s) it replaces</u>	<u>Previous State</u> <u>Filing Number,</u> <u>if required</u> <u>by state</u>
01	Disclosure of Premium Endorsement	U-GU-630-C (12/07)	[X] Replacement [] Withdrawn [] Neither	U-GU-692-B (1/06) & U-GU-630-B (1/06)	Zurich #24931, 25236 DOI #

To be complete, a filing must include the following:

1. A completed Expedited Filing Transmittal Document for each insurer
2. One copy of each endorsement.
3. The appropriate filing fees, if required

The insurer(s) submitting this filing certifies that it is:

Using an endorsement that provides coverage that is at least as broad as described in the bulletin.

The insurer(s) submitting this filing certifies that it:

- X Is in compliance with the terms of the Terrorism Risk Insurance Act, as amended, and the laws of this state; and
- X Is in compliance with the requirements of the bulletin containing the voluntary expedited filing procedures.



Janet Mitchell

Project Manager

Signature

Print Name:

Title: