

SERFF Tracking Number: HNVR-125904326 State: Arkansas
 First Filing Company: Hanover American Insurance Company, ... State Tracking Number: EFT \$50
 Company Tracking Number: ML-CW-08532-01F
 TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package
 Liability
 Product Name: Commercial Multiple Peril; Boiler & Machinery Terrorism (Package Policies Only)
 Project Name/Number: Commercial Multiple Peril; Boiler & Machinery Terrorism (Package Policies Only)/ML-CW-08532-01F

Filing at a Glance

Companies: Hanover American Insurance Company, Massachusetts Bay Insurance Company, The Hanover Insurance Company

Product Name: Commercial Multiple Peril; SERFF Tr Num: HNVR-125904326 State: Arkansas
 Boiler & Machinery Terrorism (Package Policies Only)

TOI: 05.0 Commercial Multi-Peril - Liability & Non-Liability SERFF Status: Closed State Tr Num: EFT \$50

Sub-TOI: 05.0003 Commercial Package Co Tr Num: ML-CW-08532-01F State Status: Fees verified and received

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

Author: Gregory Popolizio Disposition Date: 11/17/2008

Date Submitted: 11/14/2008 Disposition Status: Approved

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

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

Effective Date (New): 01/01/2009

Effective Date (Renewal): 01/01/2009

State Filing Description:

General Information

Project Name: Commercial Multiple Peril; Boiler & Machinery Terrorism (Package Policies Only) Status of Filing in Domicile: Pending

Project Number: ML-CW-08532-01F

Domicile Status Comments: N/A

Reference Organization: N/A

Reference Number: N/A

Reference Title: N/A

Advisory Org. Circular: N/A

Filing Status Changed: 11/17/2008

State Status Changed: 11/17/2008

Deemer Date:

Corresponding Filing Tracking Number: N/A

Filing Description:

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Effective January 1, 2009 for both new and renewal policies, our companies wish to file terrorism forms to bring the Hanover Insurance Group in compliance with the Terrorism Risk Insurance Program Reauthorization Act of 2007. This filing will apply to package policies only.

The Insurance Services Office, Inc. (ISO) filed various terrorism forms with each individual state and those forms have been approved by the state. As a member of ISO, we have authorized them to file forms on our behalf. As such, we will utilize all applicable terrorism forms approved through ISO. We are filing for "informational purposes" our independent premium disclosure forms and policyholder notifications.

The following documents are enclosed:

- Filing Memorandum - Terrorism Forms
- Policyholder Notices and Disclosure Notices (For Informational Purposes)

The corresponding rule filing is exempt from filing requirements; therefore, we have prepared the rules as a "desk filing" under our filing number of ML-CW-08532-01R. If you should have any questions or need additional information, please feel free to contact our office. Thank you for your time and attention to this matter.

Very truly yours,

Gregory A. Popolizio
The Hanover Insurance Group
Compliance Department
Phone: 508-855-4826
Facsimile: 508-855-4786
E-Mail: gpopolizio@hanover.com

Company and Contact

Filing Contact Information

Gregory A. Popolizio, State Filings Consultant Gpopolizio@hanover.com

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440 Lincoln Street (508) 855-4826 [Phone]
 Worcester, MA 01653 (508) 855-4786[FAX]

Filing Company Information

Hanover American Insurance Company CoCode: 36064 State of Domicile: New Hampshire
 440 Lincoln Street Group Code: 88 Company Type: Property & Casualty
 Worcester, MA 01653 Group Name: The Hanover Ins State ID Number:
 Group
 (508) 855-1000 ext. [Phone] FEIN Number: 04-3063898

Massachusetts Bay Insurance Company CoCode: 22306 State of Domicile: New Hampshire
 440 Lincoln Street Group Code: 88 Company Type: Property & Casualty
 Worcester, MA 01653 Group Name: The Hanover Ins State ID Number:
 Group
 (508) 855-1000 ext. [Phone] FEIN Number: 04-2217600

The Hanover Insurance Company CoCode: 22292 State of Domicile: New Hampshire
 440 Lincoln Street Group Code: 88 Company Type: Property & Casualty
 Worcester, MA 01653 Group Name: The Hanover Ins State ID Number:
 Group
 (508) 855-1000 ext. [Phone] FEIN Number: 13-5129825

SERFF Tracking Number: HNVR-125904326 State: Arkansas
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Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: \$50.00 flat fee for form filings.
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Hanover American Insurance Company	\$50.00	11/14/2008	23942510
Massachusetts Bay Insurance Company	\$0.00	11/14/2008	
The Hanover Insurance Company	\$0.00	11/14/2008	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	11/17/2008	11/17/2008

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Disposition

Disposition Date: 11/17/2008
Effective Date (New): 01/01/2009
Effective Date (Renewal): 01/01/2009
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

SERFF Tracking Number: *HNVR-125904326* State: *Arkansas*
 First Filing Company: *Hanover American Insurance Company, ...* State Tracking Number: *EFT \$50*
 Company Tracking Number: *ML-CW-08532-01F*
 TOI: *05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package Liability*
 Product Name: *Commercial Multiple Peril; Boiler & Machinery Terrorism (Package Policies Only)*
 Project Name/Number: *Commercial Multiple Peril; Boiler & Machinery Terrorism (Package Policies Only)/ML-CW-08532-01F*

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Explanatory Memorandum	Approved	Yes
Form	Notice - Rejection of Terrorism Coverage	Approved	Yes
	Notice Disclosure of Premium		
Form	Notice - Offer of Terrorism Coverage	Approved	Yes
	Notice - Disclosure of Premium		
	Acceptance of Coverage		
Form	Notice to Policyholders Terrorism Coverage	Approved	Yes
Form	Notice to Policyholders Terrorism Coverage Rejection	Approved	Yes

SERFF Tracking Number: HNVN-125904326 State: Arkansas
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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Notice - Rejection of Terrorism Coverage Notice Disclosure of Premium	401-1126	01 08	Disclosure/ New Notice		0.00	4011126 01 08 Notice Rejection of Ter Cov Notice Disclosure of Premium.pdf
Approved	Notice - Offer of Terrorism Coverage Notice - Disclosure of Premium Acceptance of Coverage	401-1127	01 08	Disclosure/ New Notice		0.00	4011127 01 08 Notice - Offer of Terrorism Coverage Notice - Disclosure.p df
Approved	Notice to Policyholders Terrorism Coverage	401-1131	01 08	Disclosure/ New Notice		0.00	4011131 01 08 Notice to Policyholder s Terrorism Coverage Acceptance.pdf
Approved	Notice to Policyholders Terrorism Coverage Rejection	401-1132	01 08	Disclosure/ New Notice		0.00	4011132 01 08 Notice to Policyholder s Terrorism Coverage Rejection.pdf

THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF YOUR POLICY IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT, AS AMENDED. THIS ENDORSEMENT DOES NOT GRANT ANY COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF ANY COVERAGE UNDER THIS POLICY.

Policy Number: _____

**NOTICE – REJECTION OF TERRORISM COVERAGE
NOTICE - DISCLOSURE OF PREMIUM**

In accordance with the Terrorism Risk Insurance Act of 2002 (“Act”), as amended, we have offered you coverage for losses resulting from acts of terrorism, as defined in the Act. You are hereby notified that under the Act, as amended in 2007, the definition of act of terrorism has changed. The term “act of terrorism” means 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—to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and 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.

The Act establishes a program within the Department of the Treasury, under which the federal government shares, with the insurance industry, the risk of loss from future terrorist attacks. The Act applies when the Secretary of the Treasury certifies that an event meets the definition of an act of terrorism.

Note for Commercial Property or Commercial Inland Marine Policyholders in Standard Fire States:

In your state, a terrorism exclusion makes an exception for (and thereby provides coverage for) fire losses resulting from an act of terrorism. Therefore, if you reject the offer of terrorism coverage, that rejection does not apply to fire losses resulting from an act of terrorism. Coverage for such fire losses will be provided in your policy. The additional premium just for such fire coverage is due and stated in the DISCLOSURE OF PREMIUM/Fire Following Premium below.

REJECTION STATEMENT

You have rejected the offer of terrorism coverage. You understand that an **exclusion** for certain terrorism losses will be made part of your policy.

DISCLOSURE OF PREMIUM

Total Terrorism Premium \$ _____
Fire Following Premium \$ _____
Other than Fire Following Premium \$ _____

DISCLOSURE OF FEDERAL PARTICIPATION IN PAYMENT OF TERRORISM LOSSES

If you purchased terrorism coverage, any losses resulting from certified acts of terrorism may be partially reimbursed by the United States Government under a formula established by the Act. Your policy, however, may contain other exclusions which might affect your coverage, such as an exclusion for nuclear events. Under the formula, the United States Government generally reimburses 85% of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage.

DISCLOSURE OF \$100 BILLION CAP

The Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers’ liability for losses resulting from certified acts of terrorism when the amount of such losses exceeds \$100 billion in any one calendar year. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF YOUR POLICY IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT, AS AMENDED. THIS ENDORSEMENT DOES NOT GRANT ANY COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF ANY COVERAGE UNDER THIS POLICY.

Policy Number: _____

**NOTICE - OFFER OF TERRORISM COVERAGE
NOTICE - DISCLOSURE OF PREMIUM
ACCEPTANCE OF COVERAGE**

Coverage for "acts of terrorism," as defined in Section 102(1) of the Terrorism Risk Insurance Act ("Act") is included in your policy. You are hereby notified that under the Act, as amended in 2007, the definition of act of terrorism has changed. The term "act of terrorism" means 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—to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and 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.

DISCLOSURE OF FEDERAL PARTICIPATION IN PAYMENT OF TERRORISM LOSSES

Under your coverage, any losses resulting from certified acts of terrorism may be partially reimbursed by the United States Government under a formula established by the Act, as amended. Your policy, however, may contain other exclusions which might affect your coverage, such as an exclusion for nuclear events. Under the formula, the United States Government generally reimburses 85% of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage.

DISCLOSURE OF \$100 BILLION CAP

The Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses exceeds \$100 billion in any one calendar year. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

Premium for terrorism, if any, is stated below:

DISCLOSURE OF PREMIUM

Total Terrorism Premium \$	_____	—
Fire Following Premium	\$ _____	—
Other than Fire Following Premium	\$ _____	—

NOTICE TO POLICYHOLDERS

TERRORISM COVERAGE ACCEPTANCE

The Terrorism Risk Insurance Act of 2002 established a program (Terrorism Risk Insurance Program) within the Department of the Treasury, under which the federal government shares, with the insurance industry, the risk of loss from future terrorist attacks. That Program was extended by the federal government under **the Terrorism Risk Insurance Program Reauthorization Act of 2007** and will not expire until December 31, 2014. Your policy will become effective (or will be renewed) with the coverage provided under the new act and you have elected to purchase terrorism coverage. This Notice is being provided to you for the purpose of summarizing your coverage. The summary is a brief synopsis of significant exclusionary provisions and limitations.

This Notice does **not** form a part of your insurance contract. The Notice is designed to alert you to coverage restrictions and to other provisions in certain terrorism endorsement(s) in this policy. If there is any conflict between this Notice and the policy (including its endorsements), the provisions of the policy (including its endorsements) apply.

Carefully read your policy, including the endorsements attached to your policy.

YOUR POLICY AT THE START OF YOUR NEW POLICY TERM:

IL 0952 – The coverage for certified acts of terrorism is subject to the statutory \$100 billion cap on liability for losses and subject to the nuclear hazard exclusion and all other underlying policy exclusions. Coverage for acts of terrorism that are not certified (for example, acts which do not exceed the dollar threshold for federal certification or acts which occur outside the jurisdictional boundary of the federal program) is not subject to the statutory cap. The coverage for “certified acts of terrorism” is more fully defined in the endorsement. This coverage is subject to a limit on our liability pursuant to the federal Terrorism Risk Act Program Reauthorization Act of 2007.

With respect to “certified acts of terrorism” and acts of terrorism that are not certified the policy exclusions (for example, the nuclear hazard and war exclusions) and other policy provisions continue to apply.

See the definition of terrorism for purposes of the terrorism exclusion.

NOTICE TO POLICYHOLDERS

TERRORISM COVERAGE REJECTION

The Terrorism Risk Insurance Act of 2002 established a program (Terrorism Risk Insurance Program) within the Department of the Treasury, under which the federal government shares, with the insurance industry, the risk of loss from future terrorist attacks. That Program was extended by the federal government under **the Terrorism Risk Insurance Program Reauthorization Act of 2007** and will not expire until December 31, 2014. Your policy will become effective (or will be renewed) with the coverage provided under the new act but you have elected **not** to purchase terrorism coverage. This Notice is being provided to you for the purpose of summarizing your coverage. The summary is a brief synopsis of significant exclusionary provisions and limitations.

This Notice does **not** form a part of your insurance contract. The Notice is designed to alert you to coverage restrictions and to other provisions in certain terrorism endorsement(s) in this policy. If there is any conflict between this Notice and the policy (including its endorsements), the provisions of the policy (including its endorsements) apply.

Carefully read your policy, including the endorsements attached to your policy.

YOUR POLICY AT THE START OF YOUR NEW POLICY TERM:

IL 0953 – This endorsement does not provide coverage for certified acts of terrorism. There is no coverage for loss or damage caused directly or indirectly by a "certified act of terrorism". "Certified acts of terrorism" is more fully defined in the endorsement. The exclusion does not extend to acts of terrorism that are not certified (for example, acts which do not exceed the dollar threshold for federal certification or acts which occur outside the jurisdictional boundary of the federal program). This exclusion also does not extend to fire following an act of terrorism, with respect to states which have a Standard Fire Policy (SFP) statute or similar statute prohibiting such exclusion. The Schedule indicates the applicability of the Exception Covering Certain Fire Losses, which is contained in the aforementioned endorsement.

With respect to acts of terrorism that are not certified the policy exclusions (for example, the nuclear hazard and war exclusions) and other policy provisions continue to apply.

- The Exception Covering Certain Fire Losses applies only in certain states. If the exception applies in any states under your policy, that is indicated in the Schedule of the terrorism endorsement. If the Exception applies, the Schedule indicates the affected types of insurance in affected states. When the Exception applies, the exclusion of terrorism does not apply to direct loss or damage by fire to Covered Property, with respect to affected types of insurance in affected states.

See the definition of terrorism for purposes of the terrorism exclusion.

SERFF Tracking Number: *HNVR-125904326* *State:* *Arkansas*
First Filing Company: *Hanover American Insurance Company, ...* *State Tracking Number:* *EFT \$50*
Company Tracking Number: *ML-CW-08532-01F*
TOI: *05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI:* *05.0003 Commercial Package*
Liability
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Project Name/Number: *Commercial Multiple Peril; Boiler & Machinery Terrorism (Package Policies Only)/ML-CW-08532-01F*

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 11/17/2008

Comments:

Attachments:

AR P&C Trans Document.pdf
AR Form Flg Schedule.pdf

Satisfied -Name: Explanatory Memorandum **Review Status:** Approved 11/17/2008

Comments:

Attachment:

Terrorism 2008 CPP & Monoline Filing Forms Memo 090408.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: <table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none;">New Business</td> <td style="border: none;"></td> </tr> <tr> <td style="border: none;">Renewal Business</td> <td style="border: none;"></td> </tr> </table> f. State Filing #: g. SERFF Filing #: h. Subject Codes	New Business		Renewal Business	
New Business					
Renewal Business					

3. Group Name	Group NAIC #
The Hanover Insurance Group	0088

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Hanover Insurance Company	NH	22292	13-5129825	
Massachusetts Bay Insurance Company	NH	22306	04-2217600	
The Hanover American Insurance Company	NH	36064	04-3063898	

5. Company Tracking Number	ML-CW-08532-01F
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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
	Gregory A. Popolizio, AIS 440 Lincoln Street Worcester MA 01653	State Filings Consultant	508-855-4826	508-855-4786	gpopolizio@hanover.com

7. Signature of authorized filer	
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8. Please print name of authorized filer	Gregory A. Popolizio, AIS
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Filing Information (see General Instructions for descriptions of these fields)

9.	Type of Insurance (TOI)	5.0000; Commercial Multiple Peril
10.	Sub-Type of Insurance (Sub-TOI)	5.0003; Commercial Package Policy
11.	State Specific Product code(s) (if applicable) [See State Specific Requirements]	N/A
12.	Company Program Title (Marketing Title)	Commercial Multiple Peril; Terrorism
13.	Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" 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
15.	Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16.	Reference Organization (if applicable)	N/A
17.	Reference Organization # & Title	N/A
18.	Company's Date of Filing	11/14/2008
19.	Status of filing in domicile	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document

20.	This filing transmittal is part of Company Tracking #	ML-CW-08532-01F
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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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The corresponding rule filing is exempt from filing requirements; therefore, we have prepared the rules as a "desk filing" under our filing number of ML-CW-08532-01R. If you should have any questions or need additional information, please feel free to contact our office. Thank you for your time and attention to this matter.

Very truly yours,

Gregory A. Popolizio
 The Hanover Insurance Group
 Compliance Department
 Phone: 508-855-4826
 Facsimile: 508-855-4786
 E-Mail: gpopolizio@hanover.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]
<p>Check #: N/A Amount: \$50.00</p> <p>Submitted via SERFF EFT.</p> <p style="text-align: center;">Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.</p>	

***Refer to 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 #	ML-CW-08532-01F
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2.	This filing corresponds to rate/rule filing number <small>(Company tracking number of rate/rule filing, if applicable)</small>	N/A
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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	Notice - Rejection of Terrorism Coverage Notice Disclosure of Premium	401-1126 01 08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	N/A	N/A
02	Notice - Offer of Terrorism Coverage Notice - Disclosure of Premium Acceptance of Coverage	401-1127 01 08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	N/A	N/A
03	Notice to Policyholders Terrorism Coverage	401-1131 01 08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	N/A	N/A
04	Notice to Policyholders Terrorism Coverage Rejection	401-1132 01 08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	N/A	N/A
			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

The Hanover Insurance Group
Filing Memorandum
Terrorism Forms
Package and Related Monoline Coverages

The attached filing proposes to revise the terrorism forms as filed by the Hanover Insurance Group in response to the TRIA Extension Act of 2005. This filing is to bring the Hanover Insurance Group in compliance with the **Terrorism Risk Insurance Program Reauthorization Act** of 2007.

The **Terrorism Risk Insurance Act** of 2002 (TRIA). TRIA was enacted on November 26, 2002 and established a program within the Department of the Treasury in which the Federal Government will share the risk of loss from terrorist attacks with the insurance industry. Federal participation in losses resulting from terrorist attacks will be triggered when the Secretary of the Treasury certifies an act of terrorism. Certification requires concurrence with the Secretary of State and the Attorney General of the United States that the event is an act of terrorism committed by an individual(s) acting on behalf of any foreign interest, provided the terrorist act results in aggregate losses in excess of \$5 million. With respect to insured losses resulting from a certified act of terrorism, the Federal Government will reimburse individual insurers for 90% of losses in excess of the insurer's retention, which is based on a specified percentage of the insurer's earned premium for the year preceding the loss. Insured losses covered by the program are capped at \$100 billion per year unless subsequent action of Congress changes that amount; this provision serves to limit insurers' liability for losses.

In December 2005, President Bush signed into law the TRIA Extension Act of 2005 which extended TRIA through December 31, 2007. Under the extension, the trigger for payment of federal funds increased from \$5M to \$50M for certified acts of terrorism occurring after March 31, 2006, and to \$100M for certified acts of terrorism occurring in 2007. The federal share of losses, paid only when certified insured losses exceed the trigger, remained at 90% in 2006, but was reduced to 85% in 2007. Insurers' deductibles continued to be calculated as a percentage of the previous year's direct earned premium in covered lines. However, the deductible increased from the 15% to 17.5% in 2006 and 20% in 2007.

On December 26, 2007 President Bush signed the **Terrorism Risk Insurance Program Reauthorization Act** of 2007 into law effective immediately. TRIPRA amended the Terrorism Risk Insurance Act (TRIA) and extended it for another seven years through December 31, 2014. Under TRIPRA the definition of "act of terrorism" has been altered to remove the requirement that an act be committed "on behalf of any foreign person or foreign interest." Effectively, this means that domestic acts of terrorism can now be certified as "acts of terrorism" within the federal program, subject to those acts meeting the other definitional requirements of TRIPRA. The new act also sets requirements for advising policyholders of the \$100 billion cap at the time of an offer, issuance and renewal of coverage. The trigger for coverage remains \$100M for certified acts and the federal share of losses remains at 85%. Insurers' deductibles will continue to be calculated as a percentage of the previous year's direct earned premium in covered lines. The deductible remains at 20%.

Our Disclosure Notice forms and Policyholder Notice forms filings are being updated to reflect the changes in terms and conditions under the TRIPRA.

Package, Commercial Fire, General Liability, Equipment Breakdown and Commercial Inland Marine

The insured may either accept or reject terrorism as regulated by the state's insurance department. The Insurance Services Office, Inc. (ISO) filed various terrorism forms with each individual state and those forms have been approved by the state. As a member of ISO, we have authorized them to file forms on our behalf. As such, we will utilize all applicable terrorism forms approved through ISO. We are filing independent premium disclosure forms and policyholder notifications.

The Hanover Insurance Group
Filing Memorandum
Terrorism Forms
Package and Related Monoline Coverages

Effective Date:

TRIPRA was effective on 12/26/2007 and the terms and conditions of the extension make it necessary for our filings to be updated to reflect these changes. The proposed effective date for new and renewal business is 01/01/09.

Implementation requires changes to processing systems and modification of policy processing workflow. The appropriate business units are in the process of making these changes based on the effective date of 01/01/09.