

SERFF Tracking Number: CLBA-125468567 State: Arkansas
 Filing Company: Columbia National Insurance Company State Tracking Number: EFT \$50
 Company Tracking Number: CNI-CUP-08-F01
 TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0020 Commercial Umbrella & Excess
 Product Name: Commercial Umbrella
 Project Name/Number: Certified Terrorism Forms/CNI-CUP-08-F01

Filing at a Glance

Company: Columbia National Insurance Company

Product Name: Commercial Umbrella	SERFF Tr Num: CLBA-125468567	State: Arkansas
TOI: 17.0 Other Liability - Claims Made/Occurrence	SERFF Status: Closed	State Tr Num: EFT \$50
Sub-TOI: 17.0020 Commercial Umbrella & Excess	Co Tr Num: CNI-CUP-08-F01	State Status: Fees verified and received
Filing Type: Form	Co Status:	Reviewer(s): Betty Montesi, Edith Roberts, Brittany Yielding
	Authors: Dennis McVay, Christina Walker, DeeDee Williams	Disposition Date: 02/12/2008
	Date Submitted: 02/05/2008	Disposition Status: Accepted For Informational Purposes
Effective Date Requested (New): 02/05/2008		Effective Date (New):
Effective Date Requested (Renewal):		Effective Date (Renewal):
State Filing Description:		

General Information

Project Name: Certified Terrorism Forms	Status of Filing in Domicile: Pending
Project Number: CNI-CUP-08-F01	Domicile Status Comments:
Reference Organization: N/A	Reference Number: N/A
Reference Title: N/A	Advisory Org. Circular: N/A
Filing Status Changed: 02/12/2008	
State Status Changed: 02/12/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	

In lieu of Congress's approval of the Terrorism Risk Insurance Program Reauthorization Act of 2007, we are filing new company form CU-533 (1-08) Exclusion of Certified Acts of Terrorism and revised company forms CU-530 (1-08) Cap on Losses from Certified Acts of Terrorism, CU-561 (1-08) Arkansas Exclusion of Punitive Damages Related to a Certified Act of Terrorism and CU-540 (1-08) Disclosure Pursuant to Terrorism Risk Insurance Act in order to comply with the changes to TRIPRA. You will note that these forms mirror ISO's terrorism forms for their Commercial Liability

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Umbrella program.

We are also filing revised company form CU-219 (1-08) War Liability Exclusion in order to revise the War reference from i. to k. to match our Commercial Umbrella coverage form.

Company and Contact

Filing Contact Information

Christina Walker, Analyst I cwalker@colinsgrp.com
 2102 White Gate Drive (573) 474-6193 [Phone]
 Columbia, MO 65205 (800) 836-5713[FAX]

Filing Company Information

Columbia National Insurance Company CoCode: 19640 State of Domicile: Nebraska
 2102 White Gate Drive Group Code: 807 Company Type: Stock
 P O Box 618
 Columbia, MO 65205 Group Name: Columbia Insurance State ID Number: 03
 Group
 (573) 474-6193 ext. [Phone] FEIN Number: 47-0685688

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Columbia National Insurance Company	\$50.00	02/05/2008	17833138

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Edith Roberts Informational Purposes		02/12/2008	02/12/2008

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Disposition

Disposition Date: 02/12/2008

Effective Date (New):

Effective Date (Renewal):

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Form	Exclusion of Certified Acts of Terrorism	Accepted for Informational Purposes	Yes
Form	Cap on Losses from Certified Acts of Terrorism	Accepted for Informational Purposes	Yes
Form	Arkansas Exclusion of Punitive Damages Related to a Certified Act of Terrorism	Accepted for Informational Purposes	Yes
Form	Disclosure Pursuant to Terrorism Risk Insurance Act	Accepted for Informational Purposes	Yes
Form	War Liability Exclusion	Accepted for Informational Purposes	Yes

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Accepted for Informational Purposes	Exclusion of Certified Acts of Terrorism	CU-533	1-08	Endorsement/Amendment/Conditions	New	0.00	CU-533 1-08 Exclusion of Certified Acts of Terrorism.pdf
Accepted for Informational Purposes	Cap on Losses from Certified Acts of Terrorism	CU-530	1-08	Endorsement/Amendment/Conditions	Replaced Form #: CU-530 (11-02) Previous Filing #: CNI-CUP-02-F04	0.00	CU-530 1-08 Cap on Losses from Certified Acts of Terrorism.pdf
Accepted for Informational Purposes	Arkansas Exclusion of Punitive Damages Related to a Certified Act of Terrorism	CU-561	1-08	Endorsement/Amendment/Conditions	Replaced Form #: CU-561 (12-02) Previous Filing #: CNI-CUP-03-F02	0.00	CU-561 1-08 Arkansas Exclusion of Punitive Damages Related to a Certified Act of Terrorism.pdf
Accepted for Informational Purposes	Disclosure Pursuant to Terrorism Risk Insurance Act	CU-540	1-08	Endorsement/Amendment/Conditions	Replaced Form #: CU-540 (4-06) Previous Filing #: CNI-CUP-06-F01	0.00	CU-540 1-08 Disclosure Pursuant to Terrorism Risk Insurance Act.pdf
Accepted for Information	War Liability Exclusion	CU-219	1-08	Endorsement/Amendment/Conditions	Replaced Form #: CU-219 (12-02) Previous Filing #:	0.00	CU-219 1-08 War Liability Exclusion.pdf

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**EXCLUSION OF CERTIFIED ACTS OF TERRORISM**

This endorsement modifies insurance provided under the following:
COMMERCIAL UMBRELLA POLICY

A. The following exclusion is added:

This insurance does not apply to:

TERRORISM

“Any injury or damage” arising directly or indirectly, out of a “certified act of terrorism”.

B. The following definitions are added:

- 1.** For the purposes of this endorsement, “any injury or damage” means any injury or damage covered under any Coverage Part or underlying insurance to which this endorsement is applicable, and includes but is not limited to “bodily injury”, “property damage”, “personal and advertising injury”, “injury” or “environmental damage” as may be defined in any applicable Coverage Part or underlying insurance.
- 2.** “Certified act of terrorism” means an 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 pursuant to the federal Terrorism Risk Insurance Act. The criteria contained in the Terrorism Risk Insurance Act for a “certified act of terrorism” include the following:
 - a.** The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
 - b.** The act is a violent act or an act that is dangerous to human life, property or infrastructure and is 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.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

This endorsement modifies insurance provided under the following:
COMMERCIAL UMBRELLA POLICY

If aggregate insured losses attributable to terrorist acts certified under the federal Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we 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 the Treasury.

“Certified act of terrorism” means an 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 pursuant to the federal Terrorism Risk Insurance Act. The criteria contained in the Terrorism Risk Insurance Act for a “certified act of terrorism” include the following:

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
2. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is 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.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ARKANSAS EXCLUSION OF PUNITIVE DAMAGES
RELATED TO A CERTIFIED ACT OF TERRORISM**

This endorsement modifies insurance provided under the following:
COMMERCIAL UMBRELLA POLICY

A. The following exclusion is added:

This insurance does not apply to:

TERRORISM PUNITIVE DAMAGES

Damages arising, directly or indirectly, out of a “certified act of terrorism” that are awarded as “punitive damages”.

B. The following definitions are added:

- 1.** “Certified act of terrorism” means an 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 pursuant to the federal Terrorism Risk Insurance Act. The criteria contained in the Terrorism Risk Insurance Act for a “certified act of terrorism” include the following:
 - a.** The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
 - b.** The act is a violent act or an act that is dangerous to human life, property or infrastructure and is 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.
- 2.** “Punitive damages” mean damages that may be imposed to punish a wrongdoer and to deter others from similar conduct.

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

DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT

SCHEDULE

Terrorism Premium (Certified Acts) \$

This premium is the total Certified Acts premium attributable to the following Coverage Part(s), Coverage Form(s) and/or Policy(s):

Additional information, if any, concerning the terrorism premium:

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, we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to coverage for terrorist acts certified under the Terrorism Risk Insurance Act. The portion of your premium attributable to such coverage is shown in the Schedule of this endorsement or in the policy Declarations.

B. Disclosure Of Federal Participation In Payment Of Terrorism Losses

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals 85% of that portion of the amount of such insured losses that exceeds the applicable insurer retention. However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31), the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

C. Cap On Insurer Participation In Payment Of Terrorism Losses

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we 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 the Treasury.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**WAR LIABILITY EXCLUSION**

This endorsement modifies insurance provided under the following:

COMMERCIAL UMBRELLA POLICY

- A. Exclusion k. under Paragraph 2., Exclusions of Section I – Coverage A – Bodily Injury And Property Damage Liability is replaced by the following:**

2. Exclusions

This insurance does not apply to:

k. War

“Bodily injury” or “property damage”, however caused, arising directly or indirectly, out of:

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

- B. The following exclusion is added to Paragraph 2., Exclusions of Section I – Coverage B – Personal And Advertising Injury Liability:**

2. Exclusions

This insurance does not apply to:

War

“Personal and advertising injury”, however caused, arising directly or indirectly, out of:

- a.** War, including undeclared or civil war; or
- b.** Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- c.** Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

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