

SERFF Tracking Number: FEMC-125499473 State: Arkansas
First Filing Company: Federated Mutual Insurance Company, ... State Tracking Number: EFT \$50
Company Tracking Number: BP-2008-2 (FORMS)
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0002 Businessowners
Liability
Product Name: Div 9 businessowners
Project Name/Number: Terrorism Changes /BP-2008-2 (forms)

Filing at a Glance

Companies: Federated Mutual Insurance Company, Federated Service Insurance Company
Product Name: Div 9 businessowners SERFF Tr Num: FEMC-125499473 State: Arkansas
TOI: 05.0 Commercial Multi-Peril - Liability & Non-Liability SERFF Status: Closed State Tr Num: EFT \$50
Sub-TOI: 05.0002 Businessowners Co Tr Num: BP-2008-2 (FORMS) State Status: Fees verified and received
Filing Type: Form Co Status: Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
Author: Sue Moldenhauer Disposition Date: 02/29/2008
Date Submitted: 02/20/2008 Disposition Status: Approved
Effective Date Requested (New): 04/01/2008 Effective Date (New): 04/01/2008
Effective Date Requested (Renewal): 04/01/2008 Effective Date (Renewal): 04/01/2008

State Filing Description:

General Information

Project Name: Terrorism Changes Status of Filing in Domicile: Authorized
Project Number: BP-2008-2 (forms) Domicile Status Comments: MN is a no file state
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 02/29/2008
State Status Changed: 02/29/2008 Deemer Date:
Corresponding Filing Tracking Number:
Filing Description:
We wish to implement these changes to all policies with a written date of April 1, 2008 and after.

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Company and Contact

Filing Contact Information

Sue Moldenhauer, Property & Casualty Product skmoldenhauer@fedins.com
 Specialist

121 E Park Square (800) 533-0472 [Phone]
 Owatonna, MN 55060 (507) 444-6691[FAX]

Filing Company Information

Federated Mutual Insurance Company	CoCode: 13935	State of Domicile: Minnesota
121 East Park Square	Group Code: 7	Company Type:
PO Box 328		
Owatonna, MN 55060	Group Name:	State ID Number:
(800) 533-0472 ext. [Phone]	FEIN Number: 41-0417460	

Federated Service Insurance Company	CoCode: 28304	State of Domicile: Minnesota
121 East Park Square	Group Code: 7	Company Type:
PO Box 328		
Owatonna, MN 55060	Group Name:	State ID Number:
(800) 533-0472 ext. [Phone]	FEIN Number: 41-0984698	

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Federated Mutual Insurance Company	\$50.00	02/20/2008	18069854
Federated Service Insurance Company	\$0.00	02/20/2008	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	02/29/2008	02/29/2008

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Disposition

Disposition Date: 02/29/2008
Effective Date (New): 04/01/2008
Effective Date (Renewal): 04/01/2008
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	cover letter	Approved	Yes
Supporting Document	ex memo	Approved	Yes
Form	Exclusion of Punitive Damages Related to a Certified Act of Terrorism	Approved	Yes
Form	Cap On Losses From Certified Acts of Terrorism	Approved	Yes
Form	Conditional Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism (Relating to Disposition of Federal Terrorism Risk Insurance Act)	Approved	Yes
Form	Exclusion of Certified Acts of Terrorism	Approved	Yes
Form	Limited Exclusion of Acts of Terrorism (Other than Certified Acts of Terrorism); Cap on Losses From Certified Acts of Terrorism	Withdrawn	Yes
Form	Limited Terrorism Exclusion (Other Than Certified Acts of Terrorism); Cap On Losses From Certified Acts of Terrorism	Withdrawn	Yes
Form	Exclusion of Certified Acts and Other Acts of Terrorism	Withdrawn	Yes
Form	Exclusion of Certified Acts of Terrorism and Other Acts of Terrorism	Withdrawn	Yes

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Exclusion of Punitive Damages Related to a Certified Act of Terrorism	BP-F-276 (AR)	(04-08)	Endorsement/Amendment/Conditions	Replaced Form #:32.20 BP-F-276 (AR) Previous Filing #:		BP-F-276 (AR) (04-08).PDF
Approved	Cap On Losses From Certified Acts of Terrorism	BP-F-277	(04-08)	Endorsement/Amendment/Conditions	Replaced Form #:20.10 BP-F-277 Previous Filing #:		BP-F-277 (04-08).PDF
Approved	Conditional Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism (Relating to Disposition of Federal Terrorism Risk Insurance Act)	BP-F-279	(04-08)	Endorsement/Amendment/Conditions	Replaced Form #:26.30 BP-F-279 Previous Filing #:		BP-F-279 (04-08).pdf
Approved	Exclusion of Certified Acts of Terrorism	BP-F-282	(04-08)	Endorsement/Amendment/Conditions		26.30	BP-F-282 (04-08).pdf
Withdrawn	Limited Exclusion of Acts of Terrorism (Other than Certified Acts of Terrorism); Cap	BP-F-270	(04-04)	Endorsement/Amendment/Conditions	Replaced Form #:0.00 Previous Filing #:		

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on Losses From
 Certified Acts of
 Terrorism

Withdrawn Limited Terrorism BP-F-274 (12-02) Endorsement/Amendment/Conditionals Withdrawn Replaced Form #:0.00
 Exclusion (Other Than Certified Acts of Terrorism); Cap On Losses From Certified Acts of Terrorism
 Previous Filing #:

Withdrawn Exclusion of Certified Acts and Other Acts of Terrorism BP-F-271 (04-04) Endorsement/Amendment/Conditionals Withdrawn Replaced Form #:0.00
 Previous Filing #:

Withdrawn Exclusion of Certified Acts of Terrorism and Other Acts of Terrorism BP-F-275 (12-02) Endorsement/Amendment/Conditionals Withdrawn Replaced Form #:0.00
 Previous Filing #:

FEDERATED INSURANCE COMPANIES

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:

BUSINESSOWNERS LIABILITY COVERAGE FORM

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 definition is 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" means damages that may be imposed to punish a wrongdoer and to deter others from similar conduct.

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FEDERATED INSURANCE COMPANIES

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:

BUSINESSOWNERS POLICY

The following provisions are added to the Businessowners Policy and apply to all coverages:

A. Cap On Certified Terrorism Losses

"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 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.

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.

B. APPLICATION OF OTHER EXCLUSIONS

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this Coverage Form or Policy, such as losses excluded by the Nuclear Hazard Exclusion or the War And Military Action Exclusion.

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FEDERATED INSURANCE COMPANIES

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**CONDITIONAL EXCLUSION OF TERRORISM INVOLVING
NUCLEAR, BIOLOGICAL OR CHEMICAL TERRORISM
(RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT)**

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS POLICY

SCHEDULE

The Exception Covering Certain Fire Losses (Paragraph B.2.) applies to property located in the following state(s):
State(s)
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

A. The **Businessowners Policy** is amended as follows:

1. Applicability Of The Provisions Of This Endorsement

a. The provisions of this endorsement become applicable commencing on the date when any one or more of the following first occurs. But if your policy (meaning the policy period in which this endorsement applies) begins after such date, then the provisions of this endorsement become available on the date your policy begins:

(1) The federal Terrorism Risk Insurance Program ("Program"), established by the Terrorism Risk Insurance Act, has terminated with respect to the type of insurance provided under this policy; or

(2) A renewal, extension or replacement of the Program has become effective without a requirement to make terrorism coverage available to you and with revisions that:

(a) Increase our statutory percentage deductible under the Program for terrorism losses. (That deductible determines the amount of all certified terrorism losses we must pay in a calendar year, before the federal government shares in subsequent payment of certified terrorism losses.); or

(b) Decrease the federal government's statutory percentage share in potential terrorism losses above such deductible; or

(c) Redefine terrorism or make insurance coverage for terrorism subject to provisions or requirements that differ from those that apply to other types of events or occurrences under this policy.

b. If the provisions of this endorsement become applicable, such provisions:

(1) Supersede any terrorism endorsement already endorsed to this policy that addresses "certified acts of terrorism" and/or "other acts of terrorism", but only with respect to loss or injury or damage from an incident(s) of terrorism (however defined) that occurs on or after the date when the provisions of this endorsement become applicable; and

(2) Remain applicable unless we notify you of changes in these provisions, in response to federal law.

c. If the provisions of this endorsement do NOT become applicable, any terrorism endorsement already endorsed to this policy, that addresses "certified acts of terrorism" and/or "other acts of terrorism", will continue in effect unless we notify you of changes to that endorsement in response to federal law.

2. The following definition is added and applies under this endorsement wherever the term terrorism is enclosed in quotation marks.

"Terrorism" means activities against persons, organizations or property of any nature:

- a. That involve the following or preparation for the following:
 - (1) Use or threat of force or violence; or
 - (2) Commission or threat of a dangerous act; or
 - (3) Commission or threat of an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and
- b. When one or both of the following applies:
 - (1) The effect is to intimidate or coerce a government or the civilian population or any segment thereof, or to disrupt any segment of the economy; or
 - (2) It appears that the intent is to intimidate or coerce a government, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

B. The Businessowners Special Property Coverage Form is amended as follows:

1. The following exclusion is added:

EXCLUSION OF TERRORISM

We will not pay for loss or damage caused directly or indirectly by "terrorism", including action in hindering or defending against an actual or expected incident of "terrorism". Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss. **But this exclusion applies only when one or more of the following are attributed to an incident of "terrorism":**

- a. The "terrorism" is carried out by means of the dispersal or application of radioactive material, or through the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear radiation or radioactive contamination; or
- b. Radioactive material is released, and it appears that one purpose of the "terrorism" was to release such material; or
- c. The "terrorism" is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or

- d. Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the "terrorism" was to release such materials.

2. Exception Covering Certain Fire Losses

The following exception to the Exclusion Of Terrorism applies only if indicated and as indicated in the Schedule of this endorsement.

If "terrorism" results in fire, we will pay for the loss or damage caused by that fire, subject to all applicable policy provisions including the Limit of Insurance on the affected property. Such coverage for fire applies only to direct loss or damage by fire to Covered Property. Therefore, for example, the coverage does not apply to insurance provided under Business Income and/or Extra Expense coverages or endorsements that apply to those coverages.

3. Application Of Other Exclusions

- a. When the Exclusion Of Terrorism applies in accordance with the terms of Paragraph 1.a. or 1.b., such exclusion applies without regard to the Nuclear Hazard Exclusion in this Coverage Form.
- b. The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss or damage which would otherwise be excluded under this Coverage Form, such as losses excluded by the Nuclear Hazard Exclusion or the War And Military Action Exclusion.

C. The Businessowners Liability Coverage Form is amended as follows:

1. The following definition is added and applies under this endorsement wherever the phrase any injury or damage is enclosed in quotation marks:

"Any injury or damage" means any injury or damage covered under this Coverage Form or any applicable endorsement, and includes but is not limited to "bodily injury", "property damage" or "personal and advertising injury" as may be defined under this Coverage Form.

2. The following exclusion is added:

EXCLUSION OF TERRORISM

We will not pay for "any injury or damage" caused directly or indirectly by "terrorism", including action in hindering or defending against an actual or expected incident of "terrorism". "Any injury or damage" is excluded regardless of any other cause or event that contributes concurrently or in any sequence to such injury or damage. **But this exclusion applies only when one or more of the following are attributed to an incident of "terrorism":**

- a. The "terrorism" is carried out by means of the dispersal or application of radioactive material, or through the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear radiation or radioactive contamination; or
- b. Radioactive material is released, and it appears that one purpose of the "terrorism" was to release such material; or
- c. The "terrorism" is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
- d. Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the "terrorism" was to release such materials.

In the event of any incident of "terrorism" that is not subject to this Exclusion, coverage does not apply to "any injury or damage" that is otherwise excluded under this Coverage Form.

FEDERATED INSURANCE COMPANIES

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION OF CERTIFIED ACTS OF TERRORISM

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

SCHEDULE

The Exception Covering Certain Fire Losses (Paragraph B.2.) applies to property located in the following state(s):
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

A. The following provisions are added to the **Businessowners Policy** and apply to all coverages:

The following definition is added with respect to the provisions of this endorsement:

"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.

B. The following provisions are added to the **Businessowners Special Property Coverage Form** and to the following coverages, if attached to this policy:

1. Boat and Motor Floater Special Form;
2. Contractors Equipment Coverage Form;
3. Installation Floater Form;
4. Transportation Floater Form; and
5. Jewelry Dealer Coverage Form:

a. The following exclusion is added:

CERTIFIED ACT OF TERRORISM EXCLUSION

We will not pay for loss or damage caused directly or indirectly by a "certified act of terrorism". Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

b. **Exception Covering Certain Fire Losses**

The following exception to the Certified Act of Terrorism exclusion in Paragraph a. applies only if indicated and as indicated in the Schedule of this endorsement.

If a "certified act of terrorism" results in fire, we will pay for the loss or damage caused by that fire. Such coverage for fire applies only to direct loss or damage by fire to Covered Property. Therefore, for example, the coverage does not apply to insurance provided under Business Income and/or Extra Expense Additional Coverages.

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.

c. Application Of Other Exclusions

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this Coverage Form or Policy, such as losses excluded by the Nuclear Hazard Exclusion or the War And Military Action Exclusion.

C. The following provision is added to the Businessowners Liability Coverage Form:

1. 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".

2. The following definition is added:

For the purposes of this endorsement, "any injury or damage" means any injury or damage covered under any Coverage Form to which this endorsement is applicable, and includes but is not limited to "bodily injury", "property damage" or "personal and advertising injury" as may be defined in any applicable Coverage Form.

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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 02/29/2008

Comments:

Attachments:

NAIC P & C Transmittal Document PC TD-1 pages 1&2 forms.pdf
NAIC P & C Transmittal Document PC FFS-1(Form) page 3.pdf

Satisfied -Name: cover letter **Review Status:** Approved 02/29/2008

Comments:

Attachment:

Cover Letter.forms.pdf

Satisfied -Name: ex memo **Review Status:** Approved 02/29/2008

Comments:

Attachment:

AR FORMSEXPLANATORY MEMORANDUM.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: f. State Filing #: g. SERFF Filing #:
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3. Group Name	Group NAIC #

4.	Company Name(s)	Domicile	NAIC #	FEIN #
	FEDERATED SERVICE INSURANCE COMPANY	MN	13935	007-28304
	FEDERATED MUTUAL INSURANCE COMPANY	MN	28304	007-13935

5. Company Tracking Number	BP-2008-2 (Forms)
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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
	Sue Moldenhauer 121 E Park Square Owatonna, MN 55060	Property & Casualty Products Specialist	507-455-7876	507-444- 6691	skmoldenhauer@fedins.com

7. Signature of authorized filer	<i>Sue Moldenhauer</i>
8. Please print name of authorized filer	Sue Moldenhauer

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	Division Nine
10. Sub-Type of Insurance (Sub-TOI)	Businessowners
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	NA
12. Company Program Title (Marketing title)	NA
13. Filing Type	[] Rate/Loss Cost [] Rules [] Rates/Rules [X] Forms [] Combination Rates/Rules/Forms [] Withdrawal [] Other (give description)
14. Effective Date(s) Requested	New: 4-1-08 Renewal: 4-1-08
15. Reference Filing?	[] Yes [X] No
16. Reference Organization (if applicable)	NA
17. Reference Organization # & Title	NA
18. Company's Date of Filing	February 20, 2008
19. Status of filing in domicile	[] Not Filed [] Pending [X] Authorized [] Disapproved

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	BP-2008-2 (Forms)
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21.	Filing Description [This area should be similar to the body of a cover letter and is free-form text]
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This filing revises, withdraws and introduces the following forms in response to the enactment of the Terrorism Risk Insurance Program Reauthorization Act of 2007 and based on the change to the definition of an act of terrorism:

Revised Forms:

- BP-F-276 (AR) – Exclusion of Punitive Damages Related to a Certified Act of Terrorism
- BP-F-277 – Cap On Losses From Certified Acts of Terrorism
- BP-F-279 – Conditional Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism (Relating to Disposition of Federal Terrorism Risk Insurance Act)

New Form:

- BP-F-282 – Exclusion of Certified Acts of Terrorism

Withdrawn Forms:

- BP-F-270 – Limited Exclusion of Acts of Terrorism (Other than Certified Acts of Terrorism); Cap on Losses From Certified Acts of Terrorism
- BP-F-274 – Limited Terrorism Exclusion (Other Than Certified Acts of Terrorism); Cap On Losses From Certified Acts of Terrorism
- BP-F-271 - Exclusion of Certified Acts and Other Acts of Terrorism
- BP-F-275 – Exclusion of Certified Acts of Terrorism and Other Acts of Terrorism

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 #: eft
Amount:
50

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.)

1.	This filing transmittal is part of Company Tracking #	BP-2008-2 (Forms)			
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)				
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	Exclusion of Punitive Damages Related to a Certified Act of Terrorism	BP-F-276 (AR) (04-08)	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	BP-F-276 (AR) (01-03)	
02	Cap On Losses From Certified Acts of Terrorism	BP-F-277(04-08)	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	BP-F-277 (11-02)	
03	Conditional Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism (Relating to Disposition of Federal Terrorism Risk Insurance Act)	BP-F-279(04-08)	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	BP-F-279 (05-04)	
04	Exclusion of Certified Acts of Terrorism	BP-F-282(04-08)	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		
05	Limited Exclusion of Acts of Terrorism (Other than Certified Acts of Terrorism); Cap on Losses From Certified Acts of Terrorism	BP-F-270(04-04)	<input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
06	Limited Terrorism Exclusion (Other Than Certified Acts of Terrorism); Cap On Losses From Certified Acts of Terrorism	BP-F-274(12-02)	<input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
07	Exclusion of Certified Acts and Other Acts of Terrorism	BP-F-271(04-04)	<input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
08	Exclusion of Certified Acts of Terrorism and Other Acts of Terrorism	BP-F-275(12-02)	<input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		

To be complete, a form filing must include the following:

1. A completed Form Filing Schedule Document (PC FFS-1) **(Do not refer to the body of the filing for the forms listing.)** and,
2. A completed Property & Casualty Transmittal Document (PC TD-1), and
3. One copy of each form to be reviewed for the reviewer's records, and
4. One copy of any other components/exhibits submitted with the filing, and
5. The appropriate state Review Requirements, if required, and
6. The appropriate filing fees, if required, and

7. A postage-paid, self-addressed envelope large enough to accommodate the return.
8. You should refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

PC FFS-1

February 20, 2008

Arkansas Department of Insurance

FEDERATED MUTUAL INSURANCE COMPANY NAIC # 007-13935

FEDERATED SERVICE INSURANCE COMPANY NAIC # 007-28304

• **COMMERCIAL LINES MANUAL**

• **DIVISION NINE - BUSINESSOWNERS**

- BP-F-276 (AR) – Exclusion of Punitive Damages Related to a Certified Act of Terrorism
- BP-F-277 – Cap On Losses From Certified Acts of Terrorism
- BP-F-279 – Conditional Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism (Relating to Disposition of Federal Terrorism Risk Insurance Act)
- BP-F-282 – Exclusion of Certified Acts of Terrorism
- Withdrawn BP-F-270 – Limited Exclusion of Acts of Terrorism (Other than Certified Acts of Terrorism); Cap on Losses From Certified Acts of Terrorism
- Withdrawn BP-F-274 – Limited Terrorism Exclusion (Other Than Certified Acts of Terrorism); Cap On Losses From Certified Acts of Terrorism
- Withdrawn BP-F-271 - Exclusion of Certified Acts and Other Acts of Terrorism
- Withdrawn BP-F-275 – Exclusion of Certified Acts of Terrorism and Other Acts of Terrorism

Filing #BP-2008-2 (forms)

We submit for your approval the above-mentioned filing. Please see the attached Explanatory Memorandum for further details.

We will implement these changes under the info only provision for all policies written on or after April 1, 2008, or within 90 days of your approval.

Thank you,

Sue Moldenhauer

**Property & Casualty Product Specialist
Federated Mutual Insurance Company
Federated Service Insurance Company**

ARKANSAS EXPLANATORY MEMORANDUM – FORMS

This filing revises, withdraws and introduces the following forms in response to the enactment of the Terrorism Risk Insurance Program Reauthorization Act of 2007 and based on the change to the definition of an act of terrorism:

Withdrawn Forms:

- BP-F-270 – Limited Exclusion of Acts of Terrorism (Other than Certified Acts of Terrorism); Cap on Losses From Certified Acts of Terrorism
- BP-F-274 – Limited Terrorism Exclusion (Other Than Certified Acts of Terrorism); Cap On Losses From Certified Acts of Terrorism
- BP-F-271 - Exclusion of Certified Acts and Other Acts of Terrorism
- BP-F-275 – Exclusion of Certified Acts of Terrorism and Other Acts of Terrorism

Revised Forms:

- BP-F-276(AR) – Exclusion of Punitive Damages Related to a Certified Act of Terrorism
- BP-F-277 – Cap On Losses From Certified Acts of Terrorism
- BP-F-279 – Conditional Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism (Relating to Disposition of Federal Terrorism Risk Insurance Act)

New Form:

- BP-F-282 – Exclusion of Certified Acts of Terrorism