

SERFF Tracking Number: STLR-125502637 State: Arkansas
First Filing Company: Manufacturers Alliance Insurance Company, ... State Tracking Number: # \$0
Company Tracking Number: 08-0107-AR124
TOI: 09.0 Inland Marine Sub-TOI: 09.0005 Other Commercial Inland Marine
Product Name: 08-0107-AR124
Project Name/Number: 2007 CM Terrorism Policyholder Notices/08-0107-AR124

Filing at a Glance

Companies: Manufacturers Alliance Insurance Company, Pennsylvania Manufacturers' Association Insurance Company, Pennsylvania Manufacturers Indemnity Company

Product Name: 08-0107-AR124	SERFF Tr Num: STLR-125502637	State: Arkansas
TOI: 09.0 Inland Marine	SERFF Status: Closed	State Tr Num: # \$0
Sub-TOI: 09.0005 Other Commercial Inland Marine	Co Tr Num: 08-0107-AR124	State Status: Fees verified and received
Filing Type: Form	Co Status:	Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
	Author: Sharon Ellison	Disposition Date: 02/29/2008
	Date Submitted: 02/22/2008	Disposition Status: Accepted For Informational Purposes
Effective Date Requested (New): 03/31/2008		Effective Date (New): 03/31/2008
Effective Date Requested (Renewal): 03/31/2008		Effective Date (Renewal): 03/31/2008

State Filing Description:

General Information

Project Name: 2007 CM Terrorism Policyholder Notices	Status of Filing in Domicile: Pending
Project Number: 08-0107-AR124	Domicile Status Comments:
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 are submitting policyholder notices as informational in response to the Terrorism Risk Insurance Program Reauthorization Act of 2007.	

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Company and Contact

Filing Contact Information

Sharon Ellison, Regulatory Analyst Sharon_Ellison@pmagroup.com
 380 Sentry Parkway (610) 397-5356 [Phone]
 Blue Bell, PA 19422-0754 (610) 397-5100[FAX]

Filing Company Information

Manufacturers Alliance Insurance Company	CoCode: 36897	State of Domicile: Pennsylvania
380 Sentry Parkway	Group Code: 767	Company Type:
P. O. Box 3031		
Blue Bell, PA 19422-0754	Group Name:	State ID Number:
(610) 397-5462 ext. [Phone]	FEIN Number: 23-2086596	

Pennsylvania Manufacturers' Association	CoCode: 12262	State of Domicile: Pennsylvania
Insurance Company		
380 Sentry Parkway	Group Code: 767	Company Type:
P. O. Box 3031		
Blue Bell, PA 19422-0754	Group Name:	State ID Number:
(610) 397-5462 ext. [Phone]	FEIN Number: 23-1642962	

Pennsylvania Manufacturers Indemnity	CoCode: 41424	State of Domicile: Pennsylvania
Company		
380 Sentry Parkway	Group Code: 767	Company Type:
P. O. Box 3031		
Blue Bell, PA 19422-0754	Group Name:	State ID Number:
(610) 397-5462 ext. [Phone]	FEIN Number: 23-2217934	

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:
 Per Company: No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Manufacturers Alliance Insurance Company	\$0.00	02/22/2008	
Pennsylvania Manufacturers' Association Insurance Company	\$0.00	02/22/2008	
Pennsylvania Manufacturers Indemnity Company	\$0.00	02/22/2008	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Llyweyia Rawlins Informational Purposes		02/29/2008	02/29/2008

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Disposition

Disposition Date: 02/29/2008
Effective Date (New): 03/31/2008
Effective Date (Renewal): 03/31/2008
Status: Accepted For Informational Purposes
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	Accepted for Informational Purposes	Yes
Supporting Document	Cover Letter and Filing Memorandum	Accepted for Informational Purposes	Yes
Supporting Document	Terrorism Transmittal	Accepted for Informational Purposes	Yes
Form	Notice to Policyholders	Accepted for Informational Purposes	Yes
Form	Notice to Policyholders	Accepted for Informational Purposes	Yes
Form	Notice to Policyholders	Accepted for Informational Purposes	Yes
Form	Notice to Policyholders	Accepted for Informational Purposes	Yes
Form	Notice to Policyholders	Accepted for Informational Purposes	Yes
Form	Notice to Policyholders	Accepted for Informational Purposes	Yes
Rate	Independent Rules Pages	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	Notice to Policyholders Information al Purposes	PIL 51 42	01 08	Disclosure/ New Notice		0.00	PIL5142.pdf
Accepted	Notice to Policyholders Information al Purposes	PIL 51 43	01 08	Disclosure/ New Notice		0.00	PIL5143.pdf
Accepted	Notice to Policyholders Information al Purposes	PIL 51 44	01 08	Disclosure/ New Notice		0.00	PIL5144.pdf
Accepted	Notice to Policyholders Information al Purposes	PIL 51 45	01 08	Disclosure/ New Notice		0.00	PIL5145.pdf
Accepted	Notice to Policyholders Information al Purposes	PIL 51 46	01 08	Disclosure/ New Notice		0.00	PIL5146.pdf
Accepted	Notice to Policyholders Information al Purposes	PIL 51 47	01 08	Disclosure/ New Notice		0.00	PIL5147.pdf

NOTICE TO POLICYHOLDERS

FOR USE WITH: IL 09 52

RESTRICTIONS OF TERRORISM COVERAGE

This Notice has been prepared in conjunction with the implementation of changes related to coverage of terrorism under your policy. It contains 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 the terrorism endorsement 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 PREVIOUS POLICY:

The terrorism endorsement in this policy makes a distinction between "certified acts of terrorism" and "other acts of terrorism". There is coverage for "certified acts of terrorism" (which is more fully defined in the endorsement but involves acts of terrorism by or on behalf of a foreign interest). This coverage is subject to a limit on our liability pursuant to the federal Terrorism Risk Insurance Act. The endorsement excludes coverage for "other acts of terrorism" (terrorist acts other than certified acts) but such exclusion applies only if the event involves biological or chemical materials under certain circumstances. With respect to "certified acts of terrorism" and "other acts of terrorism", policy exclusions (for example, the nuclear hazard and war exclusions) and other policy provisions continue to apply.

- The terrorism exclusion does not restrict fire coverage under Commercial Property, Commercial Inland Marine and Farm insurance due to a statutory requirement in this state. Therefore, losses attributable to fire following an act of terrorism, if otherwise covered, remain covered under such insurance.

YOUR RENEWAL POLICY:

- This policy does not contain a terrorism exclusion. However, the policy contains an endorsement under which coverage for "certified acts of terrorism" (which is more fully defined in the endorsement but involves acts of terrorism certified as such under the federal Terrorism Risk Insurance Program) is subject to a limit on our liability and the liability of the federal government pursuant to the federal Terrorism Risk Insurance Act, as outlined below. Further, the absence of a terrorism exclusion does not create coverage for any loss that would otherwise be excluded under the policy, such as losses excluded by the nuclear hazard and war exclusions. Refer to the terrorism endorsement for the definition of "certified acts of terrorism". Refer to the endorsement, and to the rest of the insurance contract, for provisions that govern coverage for, or that exclude coverage for, losses arising from terrorism.
- Information On Limitations On Federal And Insurer Liability: The federal government may participate in paying for some of the losses from a "certified act of terrorism". 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. Further, this coverage is subject to a limit on our liability pursuant to the federal law, that is, 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. 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.

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The following are Standard Fire Policy (SFP) states: California, Connecticut, Georgia, Hawaii, Illinois, Iowa, Maine, Massachusetts, Missouri, New Jersey, New York, North Carolina, Oregon, Rhode Island, Virginia, Washington, West Virginia, Wisconsin.

- Information On Coverage For Fire Following An Act Of Terrorism In Certain States: The terrorism exclusion does not restrict fire coverage under Commercial Property or Commercial Inland Marine insurance due to a statutory requirement in the above state. Therefore, losses attributable to fire following an act of terrorism, if otherwise covered, remain covered under your insurance in the aforementioned line(s) of insurance. Such coverage is subject to all policy exclusions (for example, the nuclear hazard and war exclusions) and other policy provisions. The federal government may participate in paying for some of the losses for fire following a "certified act of terrorism". 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. Further, this coverage is subject to a limit on our liability pursuant to the federal law, that is, 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. 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.

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Accepted for Informational Purposes	Independent Rules Pages	CM-CW-TRIA-1 through 2	Replacement	03-ML04-AR124 CW - Inland Marine Terrorism Rate Page (Rev 01 08).pdf

**The PMA Insurance Group
Commercial Lines Manual
Exception Pages**

Companies: All Licensed Companies
Division: Eight – Commercial Inland Marine
Terrorism Supplement: Terrorism Options – Federal Backstop

IMPORTANT GENERAL INFORMATION

D. Premium Determination

1. Develop annual premium for inland marine insurance using currently filed and approved rating methodology. Once the inland marine premium is developed, if the insured accepts coverage for a certified act of terrorism, locate the applicable Tier category in **Table A**. Then apply the percentage of premium factor for certified acts of terrorism.

Tier	Factor
1	.100
2	.075
3	.050

Table A. D.1. Percentage of Premium For Certified Acts of Terrorism

*Example: Premium developed for City of Philadelphia, PA = \$100
City of Philadelphia, PA is Tier 2.
(\$100) premium multiplied by percentage of premium factor (.075)
Calculated premium for certified acts of terrorism is \$7.50.*

**The PMA Insurance Group
Commercial Lines Manual
Exception Pages**

Companies: All Licensed Companies

Division: Eight – Commercial Inland Marine

Terrorism Supplement: Terrorism Options – Federal Backstop

2. If the insured rejects coverage for certified acts of terrorism, that rejection does not apply to fire following a certified act of terrorism, due to a state statutory requirement. To develop premium for only such fire coverage, locate the applicable Tier category in **Table B.** Then apply the percentage of premium factor for the Standard Fire Policy (SFP) State for certified acts of terrorism.

Tier	SFP State	Non-SFP State
1	.060	.000
2	.045	.000
3	.030	.000

Table B. D.2. Percentage of Premium For Certified Acts of Terrorism

*Example: Premium developed for City of Philadelphia, PA = \$100
City of Philadelphia, PA is Tier 2 and Pennsylvania is an SFP State
(\$100) premium multiplied by percentage of premium factor (.045)
Calculated premium for fire coverage as a result of certified acts of
terrorism for SFP State is \$4.50.*

Tier Definitions

Tier 1

New York City, NY [including New York (Manhattan), Queens, Kings (Brooklyn),
Richmond (Staten Island) and Bronx counties]

Cook County, IL (Chicago)
District of Columbia
San Francisco County, CA

Tier 2

City of Boston, MA
City of Los Angeles, CA
City of Houston, TX
City of Philadelphia, PA
City of Seattle, WA

Tier 3

Remainder of Country

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Supporting Document Schedules

Review Status:
Bypassed -Name: Uniform Transmittal Document- Accepted for Informational 02/29/2008
Property & Casualty Purposes
Bypass Reason: Terrorism submitted as informational in response to the Terrorism Risk Insurance Program
2007.
Comments:

Review Status:
Satisfied -Name: Cover Letter and Filing Accepted for Informational 02/29/2008
Memorandum Purposes
Comments:
Terrorism - Submitted as informational
Attachments:
Cover Letter.pdf
Filing Memorandum 2008 (CIM).pdf

Review Status:
Satisfied -Name: Terrorism Transmittal Accepted for Informational 02/29/2008
Purposes
Comments:
Terrorism - Informational in response to Terrorism Bulletin.
Attachment:
CM expedited filing form.pdf

February 21, 2008

**RE: Pennsylvania Manufacturers' Association Insurance Company (NAIC# 767-12262)
Pennsylvania Manufacturers Indemnity Company (NAIC# 767-41424)
Manufacturers Alliance Insurance Company (NAIC# 767-36897)
Division Eight – Commercial Inland Marine
INFORMATIONAL TERRORISM POLICYHOLDER NOTICES
Independent Rule Pages
Company Filing Number: 08-0107-AR124**

VIA SERFF

Dear Commissioner:

We are submitting the attached policyholder notices in response to the Terrorism Risk Insurance Program Reauthorization Act of 2007. We have also revised our countrywide terrorism exceptions (CM-CW-TRIA-1 through CM-CW-TRIA-2, Editions 01.08). These pages were revised only to provide the correct ISO referencing to the Terrorism Supplement. This filing replaces any previously approved terrorism rules.

These notices will be implemented for all policies effective on or after **March 31, 2008**.

Printing is subject to changes in ink, paper stock, page numbers, margins, positioning and format. However, printing standards will never be less than required under your law. If you have any questions or need additional information, please feel free to contact me by e-mail at sharon_ellison@pmagroup.com or by phone at (800) 222-2749, extension 5356.

Thank you for your consideration.

Sincerely,

Sharon E. Ellison

Regulatory Analyst
Regulatory & Product Support
Product Management Department

**The PMA Insurance Group
Division Eight – Commercial Inland Marine
Filing Memorandum**

We are submitting six Notices to Policyholders in response the Terrorism Risk Insurance Program Reauthorization Act (TRIPRA) of 2007.

The applicable ISO Filing Designation numbers are CL-2007-OTRP1 (forms) and CL-2007-RTRP1 (rules).

We have also revised our countrywide terrorism exceptions (CM-CW-TRIA-1 through CM-CW-TRIA-2, Editions 01.08). These pages were revised only to provide the correct ISO referencing to the Terrorism Supplement. This filing replaces any previously approved terrorism rules.

These notices will be implemented for all policies effective on or after March 31, 2008.

**EXPEDITED FILING TRANSMITTAL DOCUMENT
FOR TERRORISM RISK INSURANCE FORMS AND PRICING**

This page applies to the following state(s)

Indicate Type of Filing
<input type="checkbox"/> Filing Related to <i>Certified Losses</i>
<input type="checkbox"/> Filing Related to <i>Non-Certified Losses</i>
<input type="checkbox"/> Filing Applicable to Both Certified and Non-Certified Losses

Department Use only

Company Name(s)	Domicile	NAIC #	FEIN #

Contact Info for Filer

Name and address of Filer(s)	Telephone #	FAX #	e-mail

Filing information

Line of Insurance (see attachment)	
Company Program Title (Marketing title) (if applicable)	
Filing Type ** see note below	
This application is used with:	
Effective Date Requested	
Filing date	
Company Tracking Number	
Date filing approved in domiciliary state, if applicable	

	<u>Component/Form Name /Description/Synopsis</u>	Form # or Rate Page Include edition date	Replacement Or withdrawn?	If replacement, give form # or rate page(s) it replaces	Previous State Filing Number, if required by state
01			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
02			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
03			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
04			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
05			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		

06			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
07			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
08			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
09			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
10			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		

To be complete, a filing must include the following:

- A completed Expedited Filing Transmittal Document for each insurer or advisory organization.
- One copy of each endorsement, disclosure form or other policy language, unless the insurer has given an advisory organization authorization to file them on its behalf.
- A copy of the rates, rating systems and supporting documentation.
- The appropriate filing fees, if required
- A postage-paid, self-addressed envelope **large enough to accommodate the return.**

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

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

Signature

Print Name:

Title: