

SERFF Tracking Number: ACEH-125512109 State: Arkansas
First Filing Company: ACE American Insurance Company, ... State Tracking Number: EFT \$25
Company Tracking Number: 08-PR-2007562
TOI: 17.1 Other Liability - Claims Made Only Sub-TOI: 17.1010 Employment Practices Liability
Product Name: 08-PR-2007562
Project Name/Number: Employment Practices Liability - TRIPRA 2008 Rule Revision/08-PR-2007562

Filing at a Glance

Companies: ACE American Insurance Company, Westchester Fire Insurance Company
Product Name: 08-PR-2007562 SERFF Tr Num: ACEH-125512109 State: Arkansas
TOI: 17.1 Other Liability - Claims Made Only SERFF Status: Closed State Tr Num: EFT \$25
Sub-TOI: 17.1010 Employment Practices Co Tr Num: 08-PR-2007562 State Status: Fees verified and received
Liability
Filing Type: Rule Co Status: Reviewer(s): Betty Montesi, Edith Roberts, Brittany Yielding
Authors: Connie McFarlane, Bob Wolfrom Disposition Date: 03/11/2008
Date Submitted: 02/27/2008 Disposition Status: Filed
Effective Date Requested (New): 01/01/2008 Effective Date (New):
Effective Date Requested (Renewal): 01/01/2008 Effective Date (Renewal):
State Filing Description:

General Information

Project Name: Employment Practices Liability - TRIPRA 2008 Rule Revision Status of Filing in Domicile: Pending
Project Number: 08-PR-2007562 Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 03/11/2008
State Status Changed: 03/11/2008 Deemer Date:
Corresponding Filing Tracking Number:
Filing Description:
Effective 01/01/2008, ACE is revising its Terrorism Risk Insurance Act (TRIA) rule filing for employment practices liability. Coverage for both certified acts of terrorism and other acts of terrorism is being provided to all policyholders for no additional premium. ACE has re-assessed this program's exposure to loss under TRIA and, as a result, is making a downward revision to the charge for this coverage

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Company and Contact

Filing Contact Information

Robert Wolfrom, CPCU, Regulatory Specialist robert.wolfrom@ace-ina.com
 436 Walnut Street (215) 640-5123 [Phone]
 Philadelphia, PA 19106 (215) 640-4986[FAX]

Filing Company Information

ACE American Insurance Company	CoCode: 22667	State of Domicile: Pennsylvania
PO Box 1000	Group Code: 626	Company Type:
436 Walnut Street		
Philadelphia, PA 19106	Group Name:	State ID Number:
(215) 640-5123 ext. [Phone]	FEIN Number: 95-2371728	

Westchester Fire Insurance Company	CoCode: 21121	State of Domicile: New York
1133 Avenue of the Americas	Group Code: 626	Company Type:
New York, NY 10036	Group Name:	State ID Number:
(215) 640-2324 ext. [Phone]	FEIN Number: 13-5481330	

Filing Fees

Fee Required? Yes
 Fee Amount: \$25.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
ACE American Insurance Company	\$25.00	02/27/2008	18192795
Westchester Fire Insurance Company	\$0.00	02/27/2008	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Edith Roberts	03/11/2008	03/11/2008

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Disposition

Disposition Date: 03/11/2008

Effective Date (New):

Effective Date (Renewal):

Status: Filed

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	NAIC TRANS DOC & RULE SCHEDULE	Filed	Yes
Supporting Document	EXPEDITED TRANS DOC	Filed	Yes
Supporting Document	FILE MEMO	Filed	Yes
Rate	TRIA STATE EXCEPTION PAGE	Filed	Yes
Rate	TERRORISM RISK INSURANCE ACT OF 2002 ("TRIA") PREMIUM CHARGE	Filed	Yes

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Rate Information

Rate data does NOT apply to filing.

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	TRIA STATE EXCEPTION PAGE	PAGE 1	New	Manual Rule 08-PR-2007562.pdf
Filed	TERRORISM RISK INSURANCE ACT OF 2002 ("TRIA") PREMIUM CHARGE	Page 1	New	Manual Rule-Range 08-PR-2007562_W_.pdf

**ACE American Insurance Company
Westchester Fire Insurance Company**

Employment Practices Liability

TRIA State Exception Page – All States

Coverage is provided for both certified acts of terrorism and other acts of terrorism (subject to underlying policy provisions) for no additional premium.

**ACE American Insurance Company
Westchester Fire Insurance Company**

Employment Practices Liability

Terrorism Risk Insurance Act of 2002 ("TRIA") Premium Charge

Apply the Terrorism Risk Insurance Act of 2002 Premium Charge to the final premium charge derived through Step 9. The TRIA premium will be identified separately from the overall premium as a separate line item in the quotation, binder and policy. If the Insured waives their rights to Terrorism Coverage, this additional premium will not be applied.

Terrorism Risk Insurance Act of 2002 Premium Charge: 1.000 to 1.020

WITHDRAWN

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Supporting Document Schedules

Satisfied -Name: NAIC TRANS DOC & RULE
SCHEDULE **Review Status:** Filed 03/11/2008

Comments:

Attachments:

AR NAIC Transmittal.pdf
NAIC Rate Schedule.pdf

Satisfied -Name: EXPEDITED TRANS DOC **Review Status:** Filed 03/11/2008

Comments:

Attachment:

AR TRIPRA Expedited Filing Form.pdf

Satisfied -Name: FILE MEMO **Review Status:** Filed 03/11/2008

Comments:

Attachment:

Filing Memo 08-PR-2007562.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 border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">New Business</td> <td></td> </tr> <tr> <td>Renewal Business</td> <td></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 #
ACE USA	626

4. Company Name(s)	Domicile	NAIC #	FEIN #
ACE American Insurance Company	PA	22667	95-2371728
Westchester Fire Insurance Company	NY	21121	13-5481330

5. Company Tracking Number	08-PR-2007562
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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
	Robert Wolfrom	Sr Regulatory Specialist	(215) 640-5123	(215) 640-4986	Robert.Wolfrom@ace-ina.com

7. Signature of authorized filer	<i>Robert E. Wolfrom</i>
8. Please print name of authorized filer	Robert Wolfrom

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

9. Type of Insurance (TOI)	Other Liability-Claims Made Only
10. Sub-Type of Insurance (Sub-TOI)	Employment Practices Liability
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input checked="" type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input 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: 01/01/08 Renewal: 01/01/08

Property & Casualty Transmittal Document---

15.	Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16.	Reference Organization (if applicable)	
17.	Reference Organization # & Title	
18.	Company's Date of Filing	02/27/08
19.	Status of filing in domicile	<input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

20.	This filing transmittal is part of Company Tracking #	08-PR-2007562
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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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Effective 01/01/2008, ACE is revising its Terrorism Risk Insurance Act (TRIA) rule filing for employment practices liability. Coverage for both certified acts of terrorism and other acts of terrorism is being provided to all policyholders for no additional premium. ACE has re-assessed this program's exposure to loss under TRIA and, as a result, is making a downward revision to the charge for this coverage.

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: \$25.00

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

*****Refer to each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

See Completion Instructions on last page

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	08-PR-2007562
2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	08-PR-2007564 AND 08-PR-2007565

Rate Increase
 Rate Decrease
 Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	
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4a.	Rate Change by Company (As Proposed)
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)
ACE American Insurance Company							
Westchester Fire Insurance Company							

4b.	Rate Change by Company (As Accepted) For State Use Only
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change	Minimum % Change

5. Overall Rate Information (Complete for Multiple Company Filings only)

		COMPANY USE	STATE USE
5a.	Overall percentage rate indication (when applicable)		
5b.	Overall percentage rate impact for this filing		
5c.	Effect of Rate Filing – Written premium change for this program		
5d.	Effect of Rate Filing – Number of policyholders affected		

6.	Overall percentage of last rate revision	
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7.	Effective Date of last rate revision	
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8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	
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9.	Rule # or Page # Submitted for Review	Replacement or Withdrawn?	Previous state filing number, if required by state
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01	TRIA State Exception Page – All States (01/2008)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	N/A
02	Terrorism Risk Insurance Act of 2002 (“TRIA”) Premium Charge	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
03		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	

PC RRFS-1

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

This page applies to the following state(s) ARKANSAS

Indicate Type of Filing
X Filing Related to <i>Certified Losses</i>
ف Filing Related to <i>Non-Certified Losses</i>
ف Filing Applicable to Both Certified and Non-Certified Losses

Department Use only

Company Name(s)	Domicile	NAIC #	FEIN #
ACE American Insurance Company	PA	22667	95-2371728
Westchester Fire Insurance Company	NY	21121	13-5481330

Contact Info for Filer

Name and address of Filer(s)	Telephone #	FAX #	e-mail
Robert Wolfrom, Sr. Regulatory Specialist 510 Walnut Street, WB04G Philadelphia PA. 19106	215-640-5123	215-640-4986	Robert.wolfrom@ace-ina.com

Filing information

Line of Insurance (see attachment)	Other Liability-Claims Made/Employment Practices Liability
Company Program Title (Marketing title) (if applicable)	
Filing Type ** see note below	Rule
This application is used with:	Employment Practices Liability TRIPRA Coverage
Effective Date Requested	01/0/12008
Filing date	2/27/08
Company Tracking Number	08-PR-2007562
Date filing approved in domiciliary state, if applicable	PENDING

	<u>Component/Form Name /Description/Synopsis</u>	<u>Form # or Rate Page Include edition date</u>	<u>Replacement Or withdrawn?</u>	<u>If replacement, give form # or rate page(s) it replaces</u>	<u>Previous State Filing Number, if required by state</u>
01	TRIA State Exception Page		<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		
02	Terrorism Risk Insurance Act of 2002 ("TRIA") Premium Charge	Page 1	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" 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

__Robert Wolfrom
Print Name:

Sr, Regulatory Specialist
Title:

ACE GROUP OF INSURANCE COMPANIES

**ACE American Insurance Company
Westchester Fire Insurance Company**

Employment Practices Liability

Explanatory Memorandum

Effective 01/01/2008, ACE is revising its Terrorism Risk Insurance Act (TRIA) rule filing for employment practices liability. Coverage for both certified acts of terrorism and other acts of terrorism is being provided to all policyholders for no additional premium. ACE has re-assessed this program's exposure to loss under TRIA and, as a result, is making a downward revision to the charge for this coverage.

Rules

TRIA State Exception Page – All States (01/2008)

This countrywide exception page is revising the TRIA premium rule by reducing the charge for certified acts of terrorism coverage to 0%. ACE is providing this coverage at no charge to all policyholders.

Terrorism Risk Insurance Act of 2002 ("TRIA") Premium Charge (03/2006)

This rule is being withdrawn and is replaced by the countrywide TRIA State Exception Page above.