

SERFF Tracking Number: AGNY-125547207 State: Arkansas
 First Filing Company: American Home Assurance Company, ... State Tracking Number: EFT \$50
 Company Tracking Number: AIC-08-TRIPRA-01
 TOI: 35.0 Interline Filings Sub-TOI: 35.0002 Commercial Interline Filings
 Product Name: Terrorism Risk Insurance Program Reauthorization Act of 2007
 Project Name/Number: /AIC-08-TRIPRA-01

Filing at a Glance

Companies: American Home Assurance Company, AIU Insurance Company, American International South Insurance Company, AIG Casualty Company, Commerce and Industry Insurance Company, Granite State Insurance Company, National Union Fire Insurance Company of Pittsburgh, Pa., New Hampshire Insurance Company, The Insurance Company of the State of Pennsylvania

Product Name: Terrorism Risk Insurance Program Reauthorization Act of 2007 SERFF Tr Num: AGNY-125547207 State: Arkansas

TOI: 35.0 Interline Filings

SERFF Status: Closed

State Tr Num: EFT \$50

Sub-TOI: 35.0002 Commercial Interline Filings

Co Tr Num: AIC-08-TRIPRA-01

State Status: Fees verified and received

Filing Type: Form

Co Status:

Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding

Author: Walter Murphy

Disposition Date: 03/24/2008

Date Submitted: 03/19/2008

Disposition Status: Approved

Effective Date Requested (New): 04/20/2008

Effective Date (New): 04/20/2008

Effective Date Requested (Renewal): 04/20/2008

Effective Date (Renewal): 04/20/2008

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number: AIC-08-TRIPRA-01

Domicile Status Comments: This filing is being submitted simultaneously in all states.

Reference Organization: N/A

Reference Number: N/A

Reference Title: N/A

Advisory Org. Circular: N/A

Filing Status Changed: 03/24/2008

State Status Changed: 03/24/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

The companies submit the attached Terrorism Exclusion and Policyholder Disclosure Notices. These forms will be used for all lines of business covered under the Terrorism Risk Insurance Program Reauthorization Act of 2007 except

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aircraft and workers' compensation.

Company and Contact

Filing Contact Information

Walter Murphy, Filings Analyst
 175 Water Street
 New York, NY 10038
 Walter.Murphy@AIG.com
 (212) 458-2192 [Phone]
 (212) 458-7077[FAX]

Filing Company Information

American Home Assurance Company	CoCode: 19380	State of Domicile: New York
70 Pine Street	Group Code:	Company Type:
New York, NY 10270	Group Name:	State ID Number:
(212) 770-7000 ext. [Phone]	FEIN Number: 13-5124990	

AIU Insurance Company	CoCode: 19399	State of Domicile: New York
70 Pine Street	Group Code:	Company Type:
New York, NY 10270	Group Name:	State ID Number:
(212) 770-7000 ext. [Phone]	FEIN Number: 13-5303710	

American International South Insurance Company	CoCode: 40258	State of Domicile: Pennsylvania
70 Pine Street	Group Code:	Company Type:
New York, NY 10270	Group Name:	State ID Number:
(212) 770-7000 ext. [Phone]	FEIN Number: 02-6008643	

AIG Casualty Company	CoCode: 19402	State of Domicile: Pennsylvania
70 Pine Street	Group Code:	Company Type:
New York, NY 10270	Group Name:	State ID Number:
(212) 770-7000 ext. [Phone]	FEIN Number: 25-1118791	

Commerce and Industry Insurance Company	CoCode: 19410	State of Domicile: New York
70 Pine Street	Group Code:	Company Type:
New York, NY 10270	Group Name:	State ID Number:
(212) 770-7000 ext. [Phone]	FEIN Number: 13-1938623	

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Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: 1 Form Filing = \$50.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Home Assurance Company	\$50.00	03/19/2008	18792408
AIU Insurance Company	\$0.00	03/19/2008	
American International South Insurance Company	\$0.00	03/19/2008	
AIG Casualty Company	\$0.00	03/19/2008	
Commerce and Industry Insurance Company	\$0.00	03/19/2008	
Granite State Insurance Company	\$0.00	03/19/2008	
National Union Fire Insurance Company of Pittsburgh, Pa.	\$0.00	03/19/2008	
New Hampshire Insurance Company	\$0.00	03/19/2008	
The Insurance Company of the State of Pennsylvania	\$0.00	03/19/2008	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	03/24/2008	03/24/2008

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Disposition

Disposition Date: 03/24/2008
Effective Date (New): 04/20/2008
Effective Date (Renewal): 04/20/2008
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	Forms Listing	Approved	Yes
Form	Policyholder Disclosure Notice Of Terrorism Insurance Coverage (Right To Purchase Coverage)	Approved	Yes
Form	Policyholder Disclosure Notice Of Terrorism Insurance Coverage (Coverage Included)	Approved	Yes
Form	Terrorism Exclusion - Certified Acts	Approved	Yes

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Policyholder Disclosure Notice Of Terrorism Insurance Coverage (Right To Purchase Coverage)	96555	2/08	Disclosure/ New Notice		0.00	96555 (2-08).pdf
Approved	Policyholder Disclosure Notice Of Terrorism Insurance Coverage (Coverage Included)	96556	2/08	Disclosure/ New Notice		0.00	96556 (2-08).pdf
Approved	Terrorism Exclusion - Certified Acts	96557	2/08	Endorsement/Amendment/Conditions		0.00	96557 (2-08).pdf

POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM INSURANCE COVERAGE
(RIGHT TO PURCHASE COVERAGE)

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, that you have a right to purchase insurance coverage for losses resulting from acts of terrorism, *as defined in Section 102(1) of the Act*: 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.

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY 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. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT 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 IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

Acceptance or Rejection of Terrorism Insurance Coverage

	I hereby elect to purchase terrorism coverage for a prospective premium of \$_____.
	I hereby decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism.

Policyholder/Applicant’s Signature

Policyholder/Applicant’s Printed Name

Date

POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM INSURANCE COVERAGE
(COVERAGE INCLUDED)

Coverage for acts of terrorism is included in your policy. You are hereby notified that under the Terrorism Risk Insurance Act, as amended, that you have a right to purchase insurance coverage for losses resulting from acts of terrorism, as defined in Section 102(1) of the Act: 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. 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 Terrorism Risk Insurance Act, as amended. However, your policy 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. 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.

The portion of your annual premium that is attributable to coverage for acts of terrorism is \$ _____, and does not include any charges for the portion of losses covered by the United States government under the Act.

ENDORSEMENT

This endorsement, effective (at 12:01 a.m. Standard Time at the address shown in Item 1. of the Declarations) forms a part of Policy No. issued to by

TERRORISM EXCLUSION - CERTIFIED ACTS

This insurance does not apply to loss, injury, damage, claim or suit, arising directly or indirectly as a result of an "act of terrorism", which is defined in the Terrorism Risk Insurance Act of 2002, as amended by the Terrorism Risk Insurance Program Reauthorization Act of 2007 (collectively, "TRIA") as follows:

(1) ACT OF TERRORISM. –

(A) CERTIFICATION. – 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 –

(i) to be an act of terrorism;

(ii) to be a violent act or an act that is dangerous to –

(I) human life;

(II) property; or

(III) infrastructure;

(iii) to have resulted in damage within the United States, or outside of the United States in the case of –

(I) an air carrier or vessel [described in TRIA]; or

(II) the premises of a United States mission; and

(iv) 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.

(B) LIMITATION. – No act shall be certified by the Secretary as an act of terrorism if –

(i) the act is committed as part of the course of a war declared by the Congress, except that this clause shall not apply with respect to any coverage for workers' compensation; or

(ii) property and casualty insurance losses resulting from the act, in the aggregate, do not exceed \$5,000,000.

(C) DETERMINATIONS FINAL. – Any certification of, or determination not to certify, an act as an act of terrorism under this paragraph shall be final, and shall not be subject to judicial review.

(D) NONDELEGATION. – The Secretary may not delegate or designate to any other officer, employee, or person, any determination under this paragraph of whether, during the effective period of the Program, an act of terrorism has occurred.

The following applies solely to commercial property policies:

Where required by state law, if an act of terrorism results in fire, the Insurer will pay for the direct loss or damage to Covered Property, as this term is defined in the commercial property policy, caused by that fire.

All other terms and conditions of the policy are the same.

Authorized Representative

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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 03/24/2008

Comments:

Attachment:

03-19-08 AR PCTD Forms.pdf

Satisfied -Name: Forms Listing **Review Status:** Approved 03/24/2008

Comments:

Attachment:

Form Listing.pdf

Property & Casualty Transmittal Document

<p>1. Reserved for Insurance Dept. Use Only</p>	<p>2. Insurance Department Use only</p> <p>a. Date the filing is received:</p> <p>b. Analyst:</p> <p>c. Disposition:</p> <p>d. Date of disposition of the filing:</p> <p>e. Effective date of filing:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">New Business</td> <td></td> </tr> <tr> <td>Renewal Business</td> <td></td> </tr> </table> <p>f. State Filing #:</p> <p>g. SERFF Filing #:</p> <p>h. Subject Codes</p>	New Business		Renewal Business	
New Business					
Renewal Business					

3. Group Name	Group NAIC #
American International Group, Inc.	012

4.	Company Name(s)	Domicile	NAIC #	FEIN #	State #
	AIG Casualty Company	PA	19402	25-1118791	
	AIU Insurance Company	NY	19399	13-5303710	
	American Home Assurance Company	NY	19380	13-5124990	
	American International South Insurance Company	PA	40258	02-6008643	
	Commerce and Industry Insurance Company	NY	19410	13-1938623	
	Granite State Insurance Company	PA	23809	02-0140690	
	National Union Fire Insurance Company of Pittsburgh, Pa.	PA	19445	25-0687550	
	New Hampshire Insurance Company	PA	23841	02-0172170	
	The Insurance Company of the State of Pennsylvania	PA	19429	13-5540698	

5. Company Tracking Number	AIC-08-TRIPRA-01
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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
	Walter Murphy 175 Water Street, 17 th Floor New York, NY 10038	State Filings Analyst	212-458-2169	212-458-7077	Walter.Murphy@AIG.com

7. Signature of authorized filer	
8. Please print name of authorized filer	Walter Murphy

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

9. Type of Insurance (TOI)	Interline
10. Sub-Type of Insurance (Sub-TOI)	35.0002
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	Commercial Interline
12. Company Program Title (Marketing title)	Terrorism Risk Insurance Program Reauthorization Act of 2007
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: April 20, 2008 Renewal: April 20, 2008
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	March 19, 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 #	AIC-08-TRIPRA-01
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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 companies listed in Item 4 submit for your review and approval Terrorism Exclusion and Policyholder Disclosure Notices. These forms will be used for all lines of business covered under the Terrorism Risk Insurance Program Reauthorization Act of 2007 except aircraft and workers' compensation.

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 #: N/A

Amount: N/A

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, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	AIC-08-TRIPRA-01
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2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)	
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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	Policyholder Disclosure Notice of Terrorism Insurance Coverage (Right To Purchase Coverage)	96555 (2/08)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02	Policyholder Disclosure Notice of Terrorism Insurance Coverage (Coverage Included)	96556 (2/08)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03	Terrorism Exclusion – Certified Acts Endorsement	96557 (2/08)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

PC FFS-1

FORMS LISTING

	FORM TITLE	FORM NO.	NEW OR REPLACEMENT	FORM NO. BEING REPLACED	MANDATORY OR OPTIONAL	RESTRICTS, BROADENS, OR CLARIFIES	RATE OR PREMIUM IMPACT	DESCRIPTION OF FORM
TERRORISM EXCLUSIONS AND POLICYHOLDER NOTICES TO COMPLY WITH THE TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION ACT OF 2007 (TRIPRA)								
1	Policyholder Disclosure Notice of Terrorism Insurance Coverage (Right To Purchase Coverage)	96555 (2/08)	New	N/A	Mandatory	Clarifies	None	This policyholder notice notifies the insureds right to purchase insurance coverage for losses resulting from acts of terrorism as defined by the Terrorism Risk Insurance Act. The policyholder notice notifies the insureds of their right to select or reject Terrorism Insurance coverage for losses resulting from acts of terrorism as defined by the Terrorism Risk Insurance Act. It also provides notice of the existence of the \$100 billion cap.
2	Policyholder Disclosure Notice of Terrorism Insurance Coverage (Coverage Included)	96556 (2/08)	New	N/A	Mandatory	Clarifies	None	This policyholder notice notifies the insured of the coverage included in their policy under the Terrorism Risk Insurance Act. It also provides notice of the existence of the \$100 billion cap.
3	Terrorism Exclusion - Certified Acts Endorsement	96557 (2/08)	New	N/A	Optional	Restricts	None	This endorsement excludes coverage for defined acts of terrorism as stipulated by the Terrorism Risk Insurance Program Reauthorization Act of 2007.