

SERFF Tracking Number: CUNX-125529018 State: Arkansas
Filing Company: CUMIS Insurance Society, Inc. State Tracking Number: EFT \$50
Company Tracking Number: CP AR0097502F01
TOI: 35.0 Interline Filings Sub-TOI: 35.0002 Commercial Interline Filings
Product Name: Interline
Project Name/Number: 2008 Terrorism Risk Insurance Program Reauthorization Act (TRIPRA)/CP AR0097502F01

Filing at a Glance

Company: CUMIS Insurance Society, Inc.

Product Name: Interline

TOI: 35.0 Interline Filings

Sub-TOI: 35.0002 Commercial Interline Filings

Filing Type: Form

Effective Date Requested (New): 12/26/2007

Effective Date Requested (Renewal): 12/26/2007

SERFF Tr Num: CUNX-125529018 State: Arkansas

SERFF Status: Closed

Co Tr Num: CP AR0097502F01

Co Status:

Author: SPI CUNA

Date Submitted: 03/07/2008

State Tr Num: EFT \$50

State Status: Fees verified and received

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

Disposition Date: 03/13/2008

Disposition Status: Approved

Effective Date (New): 12/26/2007

Effective Date (Renewal): 12/26/2007

State Filing Description:

General Information

Project Name: 2008 Terrorism Risk Insurance Program Reauthorization Status of Filing in Domicile: Authorized Act (TRIPRA)

Project Number: CP AR0097502F01

Reference Organization:

Reference Title:

Filing Status Changed: 03/13/2008

State Status Changed: 03/13/2008

Corresponding Filing Tracking Number:

Filing Description:

Filing revisions to reflect the changes required by the Terrorism Risk Insurance Program Reauthorization Act.

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

Due to size limitations within the Filing Description, the attached Filing Memorandum provides a complete explanation of this filing.

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Company and Contact

Filing Contact Information

Laura Theis, Compliance Manager CUMIS.Compliance.Mail@cunamutual.com
 (Administrative Office) Location 5910 2 C6 (800) 356-2644 [Phone]
 Madison, WI 53705 (608) 236-6226[FAX]

Filing Company Information

CUMIS Insurance Society, Inc. CoCode: 10847 State of Domicile: Iowa
 (Administrative Office) Location 5910 2 C6 Group Code: 306 Company Type: Property and
 Casualty

5910 Mineral Point Road
 Madison, WI 53705
 (608) 238-5851 ext. [Phone]

Group Name: State ID Number:
 FEIN Number: 39-0972608

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
CUMIS Insurance Society, Inc.	\$50.00	03/07/2008	18443386

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	03/13/2008	03/13/2008

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Disposition

Disposition Date: 03/13/2008

Effective Date (New): 12/26/2007

Effective Date (Renewal): 12/26/2007

Status: Approved

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Compares, Filing Memorandum, AR - Expedited Filing Trans For Ter Riisk	Approved	Yes
Form	Certified Acts Of Terrorism Exclusion	Approved	Yes
Form	Certified Acts Of Terrorism Exclusion	Approved	Yes
Form	Punitive Damages Related To Certified Acts Of Terrorism Exclusion	Approved	Yes
Form	Policyholder Disclosure Notice Of Terrorism Insurance Coverage	Approved	Yes
Form	Policyholder Disclosure Notice Of Terrorism Insurance Coverage	Approved	Yes
Form	Policyholder Disclosure Notice Of Terrorism Insurance Coverage	Approved	Yes
Form	Cap On Losses From Certified Acts Of Terrorism	Approved	Yes

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Certified Acts Of Terrorism Exclusion	CUPOP 21 12	02 08	Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 CUPOP 21 12 07 06 Previous Filing #: AR-PC-06-020815		CUPOP 21 12 .PDF
Approved	Certified Acts Of Terrorism Exclusion	CUPOP 61 15	02 08	Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 CUPOP 61 15 08 03 Previous Filing #: DOI Approved 12.15.03		CUPOP 61 15 .PDF
Approved	Punitive Damages Related To Certified Acts Of Terrorism Exclusion	CUPOP 61 16 AR	02 08	Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 CUPOP 61 16 08 03 Previous Filing #: DOI Approved 12.15.03		CUPOP 61 16 AR.PDF
Approved	Policyholder Disclosure Notice Of Terrorism Insurance Coverage	255 CUN A257	02 08	Disclosure/ Notice Replaced	Replaced Form #:0.00 255 CUN A257 07 06 Previous Filing #: AR-PC-06-020815		255 CUN A257.PDF
Approved	Policyholder Disclosure Notice Of Terrorism Insurance Coverage	255 CUN A259	02 08	Disclosure/ Notice Replaced	Replaced Form #:0.00 255 CUN A259 07 06 Previous Filing #: AR-PC-06-020815		255 CUN A259.PDF
Approved	Policyholder Disclosure Notice Of Terrorism	255 CUN A261	02 08	Disclosure/ Notice Replaced	Replaced Form #:0.00 255 CUN A261 07 06		255 CUN A261 .PDF

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Insurance
 Coverage

Previous Filing #:
 AR-PC-06-
 020815

Approved	Cap On Losses	TRIPRA	02 08	Endorseme New	0.00	TRIPRA.PD
	From Certified			nt/Amendm		F
	Acts Of Terrorism			ent/Condi		
				tions		

Various provisions in this Policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered. The Common Policy Provisions and provisions of the Coverages listed below apply to this endorsement. This endorsement modifies coverage provided under the following:

Automated Teller Machine Coverage
Builder's Risk Completed Value Coverage
Building Coverage - Special
Business Income Coverage
Business Personal Property - Special
Contributing Data Processors Extra Expense Coverage
Data Processing Operations Coverage Data Processing Equipment
Data Processing Operations Coverage Data Processing Extra Expense
Extra Expense Coverage
Loss Of Rental Income Coverage
Mail Coverage
Scheduled Articles Coverage
Valuable Information Coverage

ADDITIONAL EXCLUSION**Certified Act Of Terrorism**

1. 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.
2. If aggregate insured losses attributable to "certified acts of terrorism" 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 will 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.
3. 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 Policy, such as losses excluded by the Nuclear Hazard Exclusion or the War And Military Action Exclusion.

Certified Act Of Terrorism

“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.

Various provisions in this Policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered. The Common Policy Provisions and provisions of the Coverages listed below apply to this endorsement. This endorsement modifies coverage provided under the following:

Business Liability Coverage
Employer's Liability Endorsement
Excess Liability Coverage

ADDITIONAL EXCLUSION**Certified Act Of Terrorism**

This insurance does not apply to:

1. "Any injury or damage" arising, directly or indirectly, out of a "certified act of terrorism."
2. 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 the applicable Coverage.

ADDITIONAL DEFINITIONS**Any Injury Or Damage**

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

Certified Act Of Terrorism

"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.

Various provisions in this Policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered. The Common Policy Provisions and provisions of the Coverages listed below apply to this endorsement. This endorsement modifies coverage provided under the following:

Business Liability Coverage
Employer's Liability Endorsement
Excess Liability Coverage

ADDITIONAL EXCLUSION

Certified Act Of Terrorism

This insurance does not apply to damages arising, directly or indirectly, out of a "certified act of terrorism" that are awarded as punitive damages.

ADDITIONAL DEFINITION

Certified Act Of Terrorism

"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.

Punitive Damages

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

**POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM INSURANCE COVERAGE**

The federal Terrorism Risk Insurance Act requires notification of coverage for losses arising out of acts of terrorism. As defined in the Terrorism Risk Insurance Act, the term certified "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 an air carrier or vessel 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.

Coverage for certified "acts of terrorism" is included in your policy. 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.

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.

The summary of the Terrorism Risk Insurance Act and the coverage under your policy contained in this notice is necessarily general in nature. Your policy contains specific terms, definitions, exclusions and conditions. In case of any conflict, your policy language will control the resolution of all coverage questions. The portion of your annual premium attributable to coverage for acts of terrorism is currently waived.

**POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM INSURANCE COVERAGE**

The federal Terrorism Risk Insurance Act requires notification of coverage for losses arising out of acts of terrorism. As defined in the Terrorism Risk Insurance Act, the term certified "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 an air carrier or vessel 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.

Coverage for certified "acts of terrorism" is included in your policy. 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.

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.

The summary of the Terrorism Risk Insurance Act and the coverage under your policy contained in this notice is necessarily general in nature. Your policy contains specific terms, definitions, exclusions and conditions. In case of any conflict, your policy language will control the resolution of all coverage questions. The portion of your annual premium attributable to coverage for certified "acts of terrorism" is shown on the declarations.

The Terrorism Risk Insurance Act gives you the right to reject this coverage by signing the written statement and returning it to us. By doing so, you are authorizing a terrorism exclusion for your policy and are acknowledging the fact there will be no coverage for losses arising from a certified "act of terrorism" under your policy.

**POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM INSURANCE COVERAGE
REJECTION OF TERRORISM COVERAGE**

I elect to reject Terrorism coverage offered pursuant to the Terrorism Risk Insurance Act. I understand a terrorism exclusion will be added to my policy and there will be no coverage for losses arising from a certified "act of terrorism" under my policy.

Policyholder/Applicant's Signature

Credit Union Package Of Protection Policy Number

Print Name

Date

Your signed written statement must be returned to us at the following address:

CUNA Mutual Group
P.O. Box 1084
Madison, WI 53701-1084

**POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM INSURANCE COVERAGE**

The federal Terrorism Risk Insurance Act requires notification of coverage for losses arising out of acts of terrorism. As defined in the Terrorism Risk Insurance Act, the term certified "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 an air carrier or vessel 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.

Coverage for certified "acts of terrorism" is included in your policy. 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.

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.

The summary of the Terrorism Risk Insurance Act and the coverage under your policy contained in this notice is necessarily general in nature. Your policy contains specific terms, definitions, exclusions and conditions. In case of any conflict, your policy language will control the resolution of all coverage questions. The portion of your annual premium attributable to coverage for certified "acts of terrorism" is shown on the declarations.

This endorsement is subject to the Declarations, Coverages, Definitions, Exclusions, and Conditions contained in the Policy, except as modified in this endorsement.

ADDITIONAL EXCLUSION**Cap On Certified Terrorism Losses**

1. If aggregate insured losses attributable to "certified acts of terrorism" 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 will 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.
2. 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 Policy.

ADDITIONAL DEFINITION**Certified Act Of Terrorism**

"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.

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Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Review Status:
Bypassed -Name: Uniform Transmittal Document-
Property & Casualty **Approved** 03/13/2008
Bypass Reason: Not Applicable.
Comments:

Review Status:
Satisfied -Name: Compares, Filing Memorandum, AR
- Expedited Filing Trans For Ter **Approved** 03/13/2008
Risk

Comments:

Attachments:

HL - CUPOP 21 12 02 08 -- Certified Acts Of Terrorism Exclusion.PDF
HL - CUPOP 61 15 02 08 -- Certified Acts Of Terrorism Exclusion.PDF
AR HL - CUPOP 61 16 02 08 -- Punitive Damages Related To Certified Acts Of Terrorism Exclusion.PDF
HL - 255 CUN A257 02 08 -- Policyholder Disclosure Notice Of Terrorism Insurance Coverage.PDF
HL - 255 CUN A259 02 08 -- Policyholder Disclosure Notice Of Terrorism Insurance Coverage.PDF
HL - 255 CUN A261 02 08 -- Policyholder Disclosure Notice Of Terrorism Insurance Coverage.PDF
Filing Memorandum.PDF
AR - EXPD FILING TRANS FOR TER RISK.PDF

Various provisions in this Policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered. The Common Policy Provisions and provisions of the Coverages listed below apply to this endorsement. This endorsement modifies coverage provided under the following:

Automated Teller Machine Coverage
Builder's Risk Completed Value Coverage
Building Coverage - Special
Business Income Coverage
Business Personal Property - Special
Contributing Data Processors Extra Expense Coverage
Data Processing Operations Coverage Data Processing Equipment
Data Processing Operations Coverage Data Processing Extra Expense
Extra Expense Coverage
Loss Of Rental Income Coverage
Mail Coverage
Scheduled Articles Coverage
Valuable Information Coverage

APPLICABILITY

Applicability Of The Provisions Of This Endorsement

1. ~~The provisions of this endorsement become applicable commencing on the date when any one or more of the following first occurs:~~
 - a. ~~The federal Terrorism Risk Insurance Program "Program," established by the Terrorism Risk Insurance Act of 2002 and any renewal, extension or replacement, has terminated with respect to the type of insurance provided under this Policy; or~~
 - b. ~~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:~~
 - 1) ~~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~~
 - 2) ~~Decrease the federal government's statutory percentage share in potential terrorism losses above such deductible; or~~

~~CONDITIONAL EXCLUSION OF TERRORISM
(RELATING TO DISPOSITION OF FEDERAL
TERRORISM RISK INSURANCE ACT);
CERTIFIED ACTS OF TERRORISM EXCLUSION
CREDIT UNION PACKAGE OF PROTECTION~~
APPLICABILITY

Applicability Of The Provisions Of This Endorsement—continued

- ~~3) 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.~~
- ~~2. If the provisions of this endorsement become applicable, such provisions:
 - ~~a. Supersede any terrorism endorsement already endorsed to this Policy that addresses “certified acts of terrorism,” but only with respect to loss 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~~
 - ~~b. Remain applicable unless we notify you of changes in these provisions, in response to federal law.~~~~
- ~~3. If the provisions of this endorsement do not become applicable, any terrorism endorsement already endorsed to this Policy, that addresses “certified acts of terrorism,” will continue in effect unless we notify you of changes to that endorsement in response to federal law.~~

EXCLUSIONS ADDITIONAL EXCLUSION

Certified Act Of Terrorism

The Terrorism Exclusion is added as follows:

- ~~1. 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.” 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. But this exclusion applies only when one or more of the following are attributed to an incident of “terrorism”:
 - ~~1. 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~~
 - ~~2. Radioactive material is released, and it appears that one purpose of the “terrorism” was to release such material; or~~~~

~~CONDITIONAL EXCLUSION OF TERRORISM
(RELATING TO DISPOSITION OF FEDERAL
TERRORISM RISK INSURANCE ACT);
CERTIFIED ACTS OF TERRORISM EXCLUSION
CREDIT UNION PACKAGE OF PROTECTION
EXCLUSIONS ADDITIONAL EXCLUSION~~

Certified Act Of Terrorism - continued

- ~~3. The "terrorism" is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or~~
- ~~4. Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the "terrorism" was to release such materials; or~~
- ~~5. The total of insured damage to all types of property in the United States, its territories and possessions, Puerto Rico and Canada exceeds \$25,000,000. In determining whether the \$25,000,000 threshold is exceeded, we will include all insured damage sustained by property of all persons and entities affected by the "terrorism" and business interruption losses sustained by owners or occupants of the damaged property. For the purpose of this provision, insured damage means damage that is covered by any insurance plus damage that would be covered by any insurance but for the application of any terrorism exclusions. Multiple incidents of "terrorism" which occur within a 72-hour period and appear to be carried out in concert or to have a related purpose or common leadership will be deemed to be one incident, for the purpose of determining whether the threshold is exceeded.~~

~~With respect to this Exclusion, paragraph 5. above describes the threshold used to measure the magnitude of an incident of "terrorism" and the circumstances in which the threshold will apply, for the purpose of determining whether this Exclusion will apply to that incident. When the Exclusion applies to an incident of "terrorism," there is no coverage under this Policy.~~

2. If aggregate insured losses attributable to "certified acts of terrorism" 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 will 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.

Application Of Other Exclusions

- ~~1. When the Terrorism Exclusion applies in accordance with the terms of paragraphs 1. or 2. above, such exclusion applies without regard to the Nuclear Hazard Exclusion in this Policy.~~
3. 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 Policy, such as losses excluded by the Nuclear Hazard Exclusion or the War And Military Action Exclusion.

~~CONDITIONAL EXCLUSION OF TERRORISM
(RELATING TO DISPOSITION OF FEDERAL
TERRORISM RISK INSURANCE ACT);
CERTIFIED ACTS OF TERRORISM EXCLUSION
CREDIT UNION PACKAGE OF PROTECTION~~
ADDITIONAL DEFINITION

Terrorism

The Terrorism Definition is added as follows:

~~“Terrorism” means activities against persons, organizations or property of any nature:~~

- ~~1. That involve the following or preparation for the following:
 - ~~a. Use or threat of force or violence; or~~
 - ~~b. Commission or threat of a dangerous act; or~~
 - ~~c. Commission or threat of an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and~~~~
- ~~2. When one or both of the following applies:
 - ~~a. 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~~
 - ~~b. 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.~~~~

Certified Act Of Terrorism

“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.

Various provisions in this Policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered. The Common Policy Provisions and provisions of the Coverages listed below apply to this endorsement. This endorsement modifies coverage provided under the following:

Business Liability Coverage
Employer's Liability Endorsement
Excess Liability Coverage

ADDITIONAL EXCLUSION

~~The Certified Act Of Terrorism Exclusion is added as follows:~~

Certified Act Of Terrorism

This insurance does not apply to:

1. "Any injury or damage" arising, directly or indirectly, out of a "certified act of terrorism."
2. 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 the applicable Coverage.

ADDITIONAL DEFINITIONS

~~The Any Injury Or Damage Definition and Certified Act Of Terrorism Definition are added as follows:~~

Any Injury Or Damage

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

Certified Act Of Terrorism

“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 of 2002. ~~The federal criteria contained in the Terrorism Risk Insurance Act of 2002 sets forth the following criteria for a “certified act of terrorism”~~ include the following:

- a. The act resulted in ~~aggregate~~ 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 ~~acting on behalf of any foreign person or foreign interest,~~ 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.

Various provisions in this Policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered. The Common Policy Provisions and provisions of the Coverages listed below apply to this endorsement. This endorsement modifies coverage provided under the following:

Business Liability Coverage
Employer's Liability Endorsement
Excess Liability Coverage

ADDITIONAL EXCLUSION

~~The Certified Act Of Terrorism Punitive Damages Exclusion is added as follows:~~

Certified Act Of Terrorism

This insurance does not apply to damages arising, directly or indirectly, out of a "certified act of terrorism" that are awarded as punitive damages.

ADDITIONAL DEFINITION

~~The Certified Act Of Terrorism Definition and Punitive Damages Definition are added as follows:~~

Certified Act Of Terrorism

"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 of 2002. ~~The federal criteria contained in the Terrorism Risk Insurance Act of 2002 sets forth the following criteria for a "certified act of terrorism" include the following:~~

- a. ~~The act resulted in aggregate 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 acting on behalf of any foreign person or foreign interest, 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.

Punitive Damages

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

POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM INSURANCE COVERAGE

The federal Terrorism Risk Insurance Act of 2002 (the "Act"), as extended on December 22, 2005, requires notification of coverage for losses arising out of acts of terrorism. As defined in Section 102(1) of the Terrorism Risk Insurance Act, the term certified "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 an air carrier or vessel or the premises of a United States mission; and to have been committed by an individual or individuals acting on behalf of any foreign person or foreign interest 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.

~~POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE~~

~~Coverage for certified "acts of terrorism" is included in this your policy underwritten by CUMIS Insurance Society, Inc. You should know that under this coverage, any losses caused by certified acts of terrorism would be partially reimbursed by the United States under a formula established by federal law. Under this formula, the United States pays 85% of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. An insurer that has met its insurer deductible is not liable for any portion of insured losses in excess of \$100 billion aggregate per Program Year, as defined under the Act. The federal government is not liable for any losses covered by the Act that exceed that amount. The actual coverage provided by your policy for acts of terrorism, as true for all coverages, is limited by the terms, conditions, exclusions, limits, other provisions of your policy, any endorsements to the policy and generally applicable rules of law. 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.~~

~~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.~~

~~The summary of the Terrorism Risk Insurance Act and the coverage under your policy contained in this notice is necessarily general in nature. Your policy contains specific terms, definitions, exclusions and conditions. In case of any conflict, your policy language will control the resolution of all coverage questions. The portion of your annual premium attributable to coverage for acts of terrorism is currently waived.~~

**POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM INSURANCE COVERAGE**

The federal Terrorism Risk Insurance Act of 2002 (the "Act"), as extended on December 22, 2005, requires us to make notification of coverage available in this policy for losses arising out of "acts of terrorism." As defined in Section 102(1) of the Terrorism Risk Insurance Act, the term certified "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 an air carrier or vessel or the premises of a United States mission; and to have been committed by an individual or individuals acting on behalf of any foreign person or foreign interest 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.

NOTICE TO POLICYHOLDERS OF TERRORISM RISK INSURANCE ACT

Under the Act, we must make coverage for "acts of terrorism" available in this policy. You should know that under this coverage, any losses caused by certified "acts of terrorism" would be partially reimbursed by the United States under a formula established by federal law. Under this formula, the United States pays 85% of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. An insurer that has met its insurer deductible is not liable for any portion of insured losses in excess of \$100 billion aggregate per Program Year, as defined under the Act. The federal government is not liable for any losses covered by the Act that exceed that amount. The actual coverage provided by your policy for "acts of terrorism," as true for all coverages, is limited by the terms, conditions, exclusions, limits, other provisions of your policy, any endorsements to the policy and generally applicable rules of law. Coverage for certified "acts of terrorism" is included in your policy. 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.

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.

The summary of the Terrorism Risk Insurance Act and the coverage under your policy contained in this notice is necessarily general in nature. Your policy contains specific terms, definitions, exclusions and conditions. In case of any conflict, your policy language will control the resolution of all coverage questions. The portion of your annual premium attributable to coverage for certified "acts of terrorism" is shown on the declaration page declarations.

POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM INSURANCE COVERAGE
REJECTION OF TERRORISM COVERAGE

The Terrorism Risk Insurance Act gives you the right to reject this coverage by signing the written statement and returning it to us. By doing so, you are authorizing a terrorism exclusion for your policy and are acknowledging the fact there will be no coverage for losses arising from ~~an~~ a certified "act of terrorism" under this your policy. ~~The exclusion for "acts of terrorism" will not exclude coverage for domestic terrorism, that is, for acts that are not committed on behalf of any foreign person or foreign interest. However, if, during the term of this policy, the Act and/or the Program terminate or are extended with certain changes, and if you rejected coverage for "acts of terrorism" at the inception of the policy as indicated below, then this policy will no longer cover domestic terrorism, either.~~

~~REJECTION OF TERRORISM COVERAGE~~

I elect to reject Terrorism coverage offered pursuant to the Terrorism Risk Insurance Act ~~of 2002 (the "Act"), as extended on December 22, 2005.~~ I understand a terrorism exclusion will be added to this my policy and there will be no coverage for losses arising from ~~an~~ a certified "act of terrorism" under this my policy. ~~I understand that if, during the term of this policy, the Act and/or the federal Program established by the Act terminate or are extended with certain changes, then this policy will no longer cover domestic terrorism, either.~~

Policyholder/Applicant's Signature

Credit Union Package Of Protection Policy Number

Print Name

Date

Your signed written statement must be ~~mailed~~ returned to us at the following address:

CUNA Mutual Group
P.O. Box 1084
Madison, WI 53701-1084

POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM INSURANCE COVERAGE

The federal Terrorism Risk Insurance Act of 2002 (the "Act"), as extended on December 22, 2005, requires notification of coverage for losses arising out of acts of terrorism. As defined in Section 102(1) of the Terrorism Risk Insurance Act, the term certified "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 an air carrier or vessel or the premises of a United States mission; and to have been committed by an individual or individuals ~~acting on behalf of any foreign person or foreign interest~~ 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.

POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

Coverage for certified "acts of terrorism" is included in this your policy underwritten by CUMIS Insurance Society, Inc. 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.

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.

The summary of the Terrorism Risk Insurance Act and the coverage under your policy contained in this notice is necessarily general in nature. Your policy contains specific terms, definitions, exclusions and conditions. In case of any conflict, your policy language will control the resolution of all coverage questions. The portion of your annual premium attributable to coverage for certified "acts of terrorism" is shown on your the declarations page.

CUMIS Insurance Society, Inc.
Filing Memorandum
Terrorism Risk Insurance Program Reauthorization Act

NAIC #306-10847
CUMIS FEIN: 39-0972608
Line Of Business: Interline
Our File #: CMPAR0097502F01

We are filing revisions for all policies effective on and after December 26, 2007. These revisions reflect the changes required by the Terrorism Risk Insurance Program Reauthorization Act. The following items are included for your review and consideration.

Cap On Losses From Certified Acts Of Terrorism - TRIPRA 02 08

This is a new endorsement. This endorsement will be attached to all policies that include terrorism coverage for the following programs:

Credit Union Package Of Protection
Contractual Liability Policy
Equipment Maintenance Insurance
Lenders Protection Insurance
CUMIS Special Insurance Package

and will replace the following forms:

Cap On Losses From Certified Acts Of Terrorism - CUPOP 03 00 08 03
Cap On Losses From Certified Acts Of Terrorism - EMI 11 08 03
Cap On Losses From Certified Acts Of Terrorism - LEND 303 02 04
Cap On Losses From Certified Acts Of Terrorism – Directors, Volunteers And Employees Insurance Policy - SP 738 08 03
Cap On Losses From Certified Acts Of Terrorism – Fiduciary Liability Policy - SP 745 08 03
Cap On Losses From Certified Acts Of Terrorism – Supplemental Litigation Insurance Policy - SP 766 08 03
Cap On Losses From Certified Acts Of Terrorism – Employment Practices Liability Policy - SP 788 08 03
Cap On Losses From Certified Acts Of Terrorism – Supplemental Entity Litigation Insurance Policy - SP 823 02 07
Cap On Losses From Certified Acts Of Terrorism – Lender Liability Policy - SP 843 02 07

Certified Acts Of Terrorism Exclusion – CUPOP 21 12 02 08

Certified Acts Of Terrorism Exclusion – CUPOP 61 15 02 08

Punitive Damages Related To Certified Acts Of Terrorism Exclusion – CUPOP 61 16 02 08 AR

These are revised endorsements. These endorsements will be attached to all Credit Union Package Of Protection policies when the insured rejects terrorism coverage.

Policyholder Disclosure Notice Of Terrorism Insurance Coverage - 255 CUN A257 02 08

Policyholder Disclosure Notice Of Terrorism Insurance Coverage - 255 CUN A259 02 08

These disclosure notices provide information about the Terrorism Risk Insurance Act and will be used for the following programs:

Credit Union Package Of Protection
Contractual Liability Policy
Equipment Maintenance Insurance
Lenders Protection Insurance
CUMIS Special Insurance Package

Policyholder Disclosure Notice Of Terrorism Insurance Coverage - 255 CUN A261 02 08

This disclosure notice provides information about the Terrorism Risk Insurance Act and will be used for Workers' Compensation.

CUMIS Insurance Society, Inc.
Filing Memorandum
Terrorism Risk Insurance Program Reauthorization Act

Attached are final printed copies of the forms. Also attached are copies of the revised forms showing added and deleted items. The revised forms show HL in the lower left corner. Added items are double underlined, and deleted items are ~~struck out~~.

Please direct all filing correspondence to:

Laura L. Theis
Compliance Manager
Phone: 800.356.2644 X8816
Fax: 608.236.6226
E-mail: CUMIS.Compliance.Mail@cunamutual.com

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

This page applies to the following state(s) AR

Indicate Type of Filing
<input checked="" 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 #
CUMIS Insurance Society, Inc.	IA	306-10847	39-0972608

Contact Info for Filer

Name and address of Filer(s)	Telephone #	FAX #	e-mail
Laura L. Theis, AIS (Administrative Office) Location 5910 2 C6 5910 Mineral Point Road Madison WI 53705	800-356-2644 Ext. 8816	608-236-6226	CUMIS.Compliance.Mail@cunamutual.com

Filing information

Line of Insurance (see attachment)	Property, liability, inland marine, other liability, casualty - credit, workers' compensation
Company Program Title (Marketing title) (if applicable)	Credit Union Package Of Protection, Contractual Liability Policy, Equipment Maintenance Insurance, CUMIS Special Insurance Package, Lenders Protection Insurance and Workers' Compensation
Filing Type ** see note below	Forms
This application is used with:	N/A
Effective Date Requested	12/26/2007
Filing date	03/07/2008
Company Tracking Number	CP AR0097502F01
Date filing approved in domiciliary state, if applicable	Approved 03/06/2008

	Component / Form Name / Description / Synopsis	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	Certified Acts Of Terrorism Exclusion	CUPOP 21 12 02 08	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	CUPOP 21 12 07 06	AR-PC-06-020815
02	Certified Acts Of Terrorism Exclusion	CUPOP 61 15 02 08	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	CUPOP 61 15 08 03	DOI Approved 12.15.03
03	Punitive Damages Related To Certified Acts Of Terrorism Exclusion	CUPOP 61 16 02 08 AR	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	CUPOP 61 16 08 03 AR	DOI Approved 12.15.03
04	Policyholder Disclosure Notice Of Terrorism Insurance Coverage	255 CUN A257 02 08	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	255 CUN A257 07 06	AR-PC-06-020815
05	Policyholder Disclosure Notice Of Terrorism Insurance Coverage	255 CUN A259 02 08	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	255 CUN A259 07 06	AR-PC-06-020815

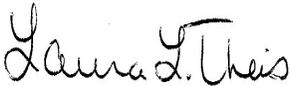
	Component / Form Name / Description / Synopsis	Form # or Rate Page Include edition date	Replacement Or withdrawn?	If replacement, give form # or rate page(s) it replaces	Previous State Filing Number, if required by state
06	Policyholder Disclosure Notice Of Terrorism Insurance Coverage	255 CUN A261 02 08	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	255 CUN A261 07 06	AR-PC-06-020815
07	Cap On Losses From Certified Acts Of Terrorism	TRIPRA 02 08	<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

Laura L. Theis, AIS

Print Name:

Compliance Manager

Title: