

SERFF Tracking Number: HART-125495048 State: Arkansas  
First Filing Company: Hartford Casualty Insurance Company, ... State Tracking Number: EFT \$50  
Company Tracking Number: FF.07.006.2008.02-F  
TOI: 05.1 Commercial Multi-Peril - Non-Liability Sub-TOI: 05.1000 CMP Sub-TOI Combinations  
Portion Only  
Product Name: Property Choice  
Project Name/Number: TRIPRA - Terrorism/FF.07.006.2008.02

## Filing at a Glance

Companies: Hartford Casualty Insurance Company, Hartford Insurance Company of the Midwest, Hartford Underwriters Insurance Company, Property and Casualty Insurance Company of Hartford, Trumbull Insurance Company, Twin City Fire Insurance Company, Hartford Accident and Indemnity Company, Hartford Fire Insurance Company

Product Name: Property Choice SERFF Tr Num: HART-125495048 State: Arkansas  
TOI: 05.1 Commercial Multi-Peril - Non-Liability SERFF Status: Closed State Tr Num: EFT \$50  
Portion Only

Sub-TOI: 05.1000 CMP Sub-TOI Combinations Co Tr Num: FF.07.006.2008.02-F State Status: Fees verified and received

Filing Type: Form Co Status: Initial Filing Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding  
Disposition Date: 03/17/2008  
Authors: David Logan, Doug Wootten  
Date Submitted: 03/10/2008 Disposition Status: Approved

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

State Filing Description:

## General Information

Project Name: TRIPRA - Terrorism Status of Filing in Domicile: Not Filed  
Project Number: FF.07.006.2008.02 Domicile Status Comments:  
Reference Organization: Reference Number:  
Reference Title: Advisory Org. Circular:  
Filing Status Changed: 03/17/2008 Deemer Date:  
State Status Changed: 03/17/2008  
Corresponding Filing Tracking Number:  
Filing Description:  
Revised Terrorism Forms to be in compliance with Federal TRIPRA

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## Company and Contact

### Filing Contact Information

David Logan, Filing Analyst david.logan@thehartford.com  
 690 Asylum Avenue (860) 547-3792 [Phone]  
 Hartford, CT 06115 (860) 547-5941[FAX]

### Filing Company Information

Hartford Casualty Insurance Company	CoCode: 29424	State of Domicile: Indiana
Hartford Plaza	Group Code: 91	Company Type: Property
Hartford, CT 06115	Group Name:	State ID Number:
(860) 547-5000 ext. [Phone]	FEIN Number: 06-0294398	

Hartford Insurance Company of the Midwest	CoCode: 37478	State of Domicile: Indiana
Hartford Plaza	Group Code: 91	Company Type: Property
Hartford, CT 06115	Group Name:	State ID Number:
(860) 547-5000 ext. [Phone]	FEIN Number: 06-1008026	

Hartford Underwriters Insurance Company	CoCode: 30104	State of Domicile: Connecticut
Hartford Plaza	Group Code: 91	Company Type: Property
Hartford, CT 06115	Group Name:	State ID Number:
(860) 547-5000 ext. [Phone]	FEIN Number: 06-1222527	

Property and Casualty Insurance Company of Hartford	CoCode: 34690	State of Domicile: Indiana
Hartford Plaza	Group Code: 91	Company Type: Property
Hartford, CT 06115	Group Name:	State ID Number:
(860) 547-5000 ext. [Phone]	FEIN Number: 06-1276326	

Trumbull Insurance Company	CoCode: 27120	State of Domicile: Connecticut
Hartford Plaza	Group Code: 91	Company Type: Property
Hartford, CT 06115	Group Name:	State ID Number:
(860) 547-5000 ext. [Phone]	FEIN Number: 06-1184984	

Twin City Fire Insurance Company	CoCode: 29459	State of Domicile: Indiana
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Hartford Plaza Group Code: 91 Company Type: Property  
Hartford, CT 06115 Group Name: State ID Number:  
(860) 547-5000 ext. [Phone] FEIN Number: 06-0732738  
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Hartford Accident and Indemnity Company CoCode: 22357 State of Domicile: Connecticut  
690 Asylum Ave Group Code: 91 Company Type: Property  
Hartford, CT 06115 Group Name: State ID Number:  
(860) 547-5000 ext. [Phone] FEIN Number: 06-0383030  
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Hartford Fire Insurance Company CoCode: 19682 State of Domicile: Connecticut  
Hartford Plaza Group Code: 91 Company Type:  
690 Asylum Avenue Group Name: State ID Number:  
Hartford, CT 06115 FEIN Number: 06-0383750  
(860) 547-5000 ext. [Phone] -----

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## Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Hartford Casualty Insurance Company	\$50.00	03/10/2008	18467175
Hartford Insurance Company of the Midwest	\$0.00	03/10/2008	
Hartford Underwriters Insurance Company	\$0.00	03/10/2008	
Property and Casualty Insurance Company of Hartford	\$0.00	03/10/2008	
Trumbull Insurance Company	\$0.00	03/10/2008	
Twin City Fire Insurance Company	\$0.00	03/10/2008	
Hartford Accident and Indemnity Company	\$0.00	03/10/2008	
Hartford Fire Insurance Company	\$0.00	03/10/2008	

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	03/17/2008	03/17/2008

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## Disposition

Disposition Date: 03/17/2008  
Effective Date (New): 12/26/2007  
Effective Date (Renewal): 12/26/2007  
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	Explanatory Memorandum	Approved	Yes
Form	Cap On Losses From Certified Acts Of Terrorism	Approved	Yes
Form	Exclusion Of Certified Acts Of Terrorism	Approved	Yes
Form	Cap On Losses From Certified Acts Of Terrorism	Approved	Yes
Form	Disclosure Pursuant To Terrorism Risk Insurance Act	Approved	Yes
Form	Disclosure Pursuant To Terrorism Risk Insurance Act	Approved	Yes
Form	Important Notice To Policyholders Regarding Terrorism Risk Insurance Act	Approved	Yes
Form	Important Notice To Policyholders Regarding Terrorism Risk Insurance Act	Approved	Yes

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## Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Cap On Losses From Certified Acts Of Terrorism	IH 09 40 01 08	01 08	Endorsement/Amendment/Conditions	Replaced Form #:0.00 IH 09 40 02 03 Previous Filing #:		IH 09 40 01 08.pdf
Approved	Exclusion Of Certified Acts Of Terrorism	IH 09 41 01 08	01 08	Endorsement/Amendment/Conditions	Replaced Form #:0.00 IH 09 41 02 03 Previous Filing #:		IH 09 41 01 08.pdf
Approved	Cap On Losses From Certified Acts Of Terrorism	G-3435-0	01 08	Endorsement/Amendment/Conditions		0.00	G-3435-0.pdf
Approved	Disclosure Pursuant To Terrorism Risk Insurance Act	IH 09 85 01 08	01 08	Disclosure/ Notice	Replaced Form #:0.00 IH 09 85 02 06 Previous Filing #:		IH 09 85 01 08.pdf
Approved	Disclosure Pursuant To Terrorism Risk Insurance Act	G-3318-2	01 08	Disclosure/ Notice	Replaced Form #:0.00 G-3318-0 Previous Filing #:		G-3318-2.pdf
Approved	Important Notice To Policyholders Regarding Terrorism Risk Insurance Act	G-3433-0	01 08	Disclosure/ Notice		0.00	G-3433-0.pdf
Approved	Important Notice To Policyholders Regarding Terrorism Risk Insurance Act	G-3434-0	01 08	Disclosure/ Notice		0.00	G-3434-0.pdf



**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM**

This endorsement modifies insurance provided under the following:

PROPERTY CHOICE COVERAGE PART  
COMMERCIAL PROPERTY POLICY / COVERAGE PART

### **A. Disclosure Of Federal Participation In Payment Of Terrorism Losses**

The United States 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 such insured losses that exceed the applicable insurer deductible. However, if aggregate insured losses attributable to certified acts of terrorism under the Terrorism Risk Insurance Act, as amended (TRIA), exceed \$100 billion in a Program Year (January 1 through December 31), the Treasury shall not make any payment for any portion of such losses that exceeds \$100 billion.

### **B. Cap On Certified Terrorism Losses**

A "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. The criteria contained in TRIA, for a "certified act of terrorism" include the following:

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to TRIA; and
2. The act 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 an United States mission; and

3. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

If aggregate insured losses attributable to certified acts of terrorism under TRIA, exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under TRIA, we shall not be liable for the payment of any portion of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

### **C. Application Of Other Exclusions**

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



**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **EXCLUSION OF CERTIFIED ACTS OF TERRORISM**

This endorsement modifies insurance provided under the following:

PROPERTY CHOICE COVERAGE PART  
COMMERCIAL PROPERTY POLICY / COVERAGE PART

The **Exception Covering Certain Fire Losses** (Paragraph **C**) applies to property located in the following state(s), if covered under the indicated Coverage Part or Policy:

California, Georgia, Hawaii, Illinois, Iowa, Maine, Massachusetts, Missouri, New Jersey, New York, North Carolina, Oregon, Rhode Island, Washington, West Virginia, Wisconsin
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**A.** The following definition is added with respect to the provisions of this endorsement:

A "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. The criteria contained in the Terrorism Risk Insurance Act, as amended (TRIA), for a "certified act of terrorism" include the following:

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to TRIA; and
2. The act 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 an United States mission; and
3. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

**B.** The following exclusion is added:

### **CERTIFIED ACT OF TERRORISM EXCLUSION**

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

**C. Exception Covering Certain Fire Losses**

The following exception to the exclusion in Paragraph **B.** applies only if indicated in the Schedule of this endorsement. If a "certified act of terrorism" results in fire, we will pay for the loss or damage caused by that fire. Such coverage for fire applies only to direct loss or damage by fire to Covered Property. Therefore, this coverage does not apply to, included but not limited to, insurance provided under Business Interruption and/or Extra Expense coverage forms or endorsements which apply to those forms, or to the Legal Liability – Building Coverage Form or the Leasehold Interest Coverage Form.

If aggregate insured losses attributable to certified acts of terrorism under TRIA, exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under TRIA, we shall not be liable for the payment of any portion 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.

**D. Application Of Other Exclusions**

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

**POLICY NUMBER:**  
**EFFECTIVE DATE:**  
**EXPIRATION DATE:**



**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM**

This endorsement modifies insurance provided under all lines of insurance in this policy subject to the Terrorism Risk Insurance Act.

### **A. Disclosure Of Federal Participation In Payment Of Terrorism Losses**

The United States 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 such insured losses that exceed the applicable insurer deductible. However, if aggregate insured losses attributable to certified acts of terrorism under the Terrorism Risk Insurance Act, as amended (TRIA), exceed \$100 billion in a Program Year (January 1 through December 31), the Treasury shall not make any payment for any portion of such losses that exceeds \$100 billion.

### **B. Cap On Certified Terrorism Losses**

A "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. The criteria contained in TRIA, for a "certified act of terrorism" include the following:

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to TRIA; and
2. The act 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 an United States mission; and

3. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

If aggregate insured losses attributable to certified acts of terrorism under TRIA, exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under TRIA, we shall not be liable for the payment of any portion of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

### **C. Application Of Other Exclusions**

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

POLICY NUMBER:



**THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF YOUR POLICY IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT.**

## **DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT**

<b>TERRORISM PREMIUM (CERTIFIED ACTS)</b>	
<b>Coverage:</b>	<b>Premium (if Covered):</b>
	\$
	\$
	\$
	\$

**A. Disclosure Of Premium**

In accordance with the federal Terrorism Risk Insurance Act, as amended (TRIA), we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to coverage for certified acts of terrorism under TRIA. The portion of your premium attributable to such coverage is shown above in this endorsement.

**B. Disclosure Of Federal Participation In Payment Of Terrorism Losses**

The United States 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 such insured losses that exceeds the applicable insurer deductible. However, if aggregate insured losses attributable to certified acts of terrorism under TRIA exceed \$100 billion in a Program Year (January 1 through December 31),

the Treasury shall not make any payment for any portion of such losses that exceeds \$100 billion.

**C. Cap On Insurer Participation In Payment Of Terrorism Losses**

If aggregate insured losses attributable to certified acts of terrorism under TRIA, exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under TRIA, we shall not be liable for the payment of any portion 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.

**D. All other terms and conditions remain the same.**

\* Although Certified Acts of Terrorism are excluded, this policy includes a charge of \$ for Fire resulting from Certified Acts of Terrorism in states that have a Standard Fire Policy Statute requiring such coverage as stated in the terrorism exclusion on your policy.

POLICY NUMBER:



## IMPORTANT NOTICE TO POLICYHOLDERS

### DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT

TERRORISM PREMIUM (CERTIFIED ACTS)	
Coverage:	Premium (if Covered):

**A. Disclosure Of Premium**

In accordance with the federal Terrorism Risk Insurance Act, as amended (TRIA), we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to coverage for certified acts of terrorism under TRIA. The portion of your premium attributable to such coverage is shown above in this endorsement.

**B. Disclosure Of Federal Participation In Payment Of Terrorism Losses**

The United States 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 such insured losses that exceeds the applicable insurer deductible. However, if aggregate insured losses attributable to certified acts of terrorism under TRIA exceed \$100 billion in a Program Year (January 1 through December 31),

the Treasury shall not make any payment for any portion of such losses that exceeds \$100 billion.

**C. Cap On Insurer Participation In Payment Of Terrorism Losses**

If aggregate insured losses attributable to certified acts of terrorism under TRIA, exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under TRIA, we shall not be liable for the payment of any portion 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.

\* Although Certified Acts of Terrorism are excluded, this policy includes a charge of \$ for Fire resulting from Certified Acts of Terrorism in states that have a Standard Fire Policy Statute requiring such coverage as stated in the terrorism exclusion on your policy.



# IMPORTANT NOTICE TO POLICYHOLDERS REGARDING TERRORISM RISK INSURANCE ACT

On December 26, 2007, legislation was enacted extending the federal Terrorism Risk Insurance Act until December 31, 2014 (as amended, "TRIA" or the "Program"). The extension contained the following important changes which may reduce coverage provided under your policy.

## **Amendment of the definition of "Certified Acts of Terrorism"**

TRIA extended the reinsurance program within the United States Department of the Treasury, under which the federal government and the insurance industry share the risk of loss from future "certified acts of terrorism". Previously, TRIA defined "certified acts of terrorism" to include only acts of terrorism committed by an individual or individuals "acting on behalf of any foreign persons or foreign interest." This was commonly referred to as "foreign terrorism". Coverage for "domestic terrorism", or acts of terrorism perpetrated by persons with no ties to foreign persons or interest, was provided in accordance with the terms and conditions of your policy, unless specifically excluded. On policies effective on or after December 26, 2007, TRIA no longer distinguishes between foreign and domestic terrorism in its definition of "certified acts of terrorism."

For the duration of the Program, "certified acts of terrorism" will be defined in our policies as follows:

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 pursuant to the federal Terrorism Risk Insurance Act, as amended, (TRIA). The criteria contained in that Act for a "certified act of terrorism" include the following:

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to TRIA; and
2. The act 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
3. 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 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.

## **Clarification on the \$100 Billion Cap and Federal Participation**

For the duration of the Program, the federal share of losses, after the insurer satisfies its applicable deductible, is 85% of insured losses under the Program. If industry aggregate insured losses attributable to terrorist acts certified under TRIA exceed \$100 billion in a Program Year (January 1 through December 31), and we have met our insurer deductible, 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. Furthermore, if aggregate insured losses attributable to "certified acts of terrorism" under TRIA exceed \$100 billion in a Program Year (January 1 through December 31) the Treasury will not make any payment for any losses that exceed \$100 billion.

## **Policy Changes**

Pursuant to TRIA, we previously made coverage available to you for "certified acts of terrorism" in certain policies we offered, subject to the terms and conditions of your policy. If you elected to reject such coverage, an exclusion(s) for "certified acts of terrorism" was made a part of your policy at the time of your rejection. In accordance with the extension of TRIA, and due to, among other things, the inclusion of domestic terrorism in the definition of "certified acts of terrorism", we are required to again make terrorism coverage available to you, and such coverage is included in this renewal policy.

If you wish to reject coverage for "certified acts of terrorism", please contact your agent or broker and an exclusion(s) of "certified acts of terrorism" will be made part of your policy.

**Please contact your agent, broker or representative if you have questions**



# IMPORTANT NOTICE TO POLICYHOLDERS REGARDING TERRORISM RISK INSURANCE ACT

On December 26, 2007, legislation was enacted extending the federal Terrorism Risk Insurance Act until December 31, 2014 (as amended, "TRIA" or the "Program"). The extension contained the following important changes which may reduce coverage provided under your policy.

## **Amendment of the definition of "Certified Acts of Terrorism"**

TRIA extended the reinsurance program within the United States Department of the Treasury, under which the federal government and the insurance industry share the risk of loss from future "certified acts of terrorism". Previously, TRIA defined "certified acts of terrorism" to include only acts of terrorism committed by an individual or individuals "acting on behalf of any foreign persons or foreign interest". This was commonly referred to as "foreign terrorism". Coverage for "domestic terrorism", or acts of terrorism perpetrated by persons with no ties to foreign persons or interest, was provided in accordance with the terms and conditions of your policy, unless specifically excluded. On policies effective on or after December 26, 2007, TRIA no longer distinguishes between foreign and domestic terrorism in its definition of "certified acts of terrorism."

For the duration of the Program, "certified acts of terrorism" will be defined in our policies as follows:

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 pursuant to the federal Terrorism Risk Insurance Act, as amended, (TRIA). The criteria contained in that Act for a "certified act of terrorism" include the following:

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to TRIA; and
2. The act 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
3. 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 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.

## **Clarification on the \$100 Billion Cap and Federal Participation**

For the duration of the Program, the federal share of losses, after the insurer satisfies its applicable deductible, is 85% of insured losses under the Program. If industry aggregate insured losses attributable to terrorist acts certified under TRIA exceed \$100 billion in a Program Year (January 1 through December 31), and we have met our insurer deductible, 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. Furthermore, if aggregate insured losses attributable to "certified acts of terrorism" under TRIA exceed \$100 billion in a Program Year (January 1 through December 31) the Treasury will not make any payment for any losses that exceed \$100 billion.

## **Policy Changes**

Pursuant to TRIA, we previously made coverage available to you for "certified acts of terrorism" in certain policies we offered, subject to the terms and conditions of your policy. If you elected to reject such coverage, an exclusion(s) for "certified acts of terrorism" was made a part of your policy at the time of your rejection. In accordance with the extension of TRIA, and due to, among other things, the inclusion of domestic terrorism in the definition of "certified acts of terrorism", we are required to again make coverage available to you. For the duration of this policy term, at no change in premium, current terrorism exclusions(s) are null and void. Attached to this notice are two endorsements to your policy to bring it into compliance with TRIA – Disclosure Pursuant To Terrorism Risk Insurance Act and Cap On Losses From Certified Acts Of Terrorism.

At renewal we will provide you with an offer of coverage for “certified acts of terrorism” and such coverage will be included on your renewal policy unless you reject the offer by signing a rejection notice. If you wish to reject our offer of terrorism coverage, please contact your agent or broker prior to renewal and an exclusion(s) of “certified acts of terrorism” will be made part of your renewal policy.

**Please contact your agent, broker or representative if you have questions**

*SERFF Tracking Number:* HART-125495048      *State:* Arkansas  
*First Filing Company:* Hartford Casualty Insurance Company, ...      *State Tracking Number:* EFT \$50  
*Company Tracking Number:* FF.07.006.2008.02-F  
*TOI:* 05.1 Commercial Multi-Peril - Non-Liability      *Sub-TOI:* 05.1000 CMP Sub-TOI Combinations  
Portion Only  
*Product Name:* Property Choice  
*Project Name/Number:* TRIPRA - Terrorism/FF.07.006.2008.02

## **Rate Information**

Rate data does NOT apply to filing.

SERFF Tracking Number: HART-125495048 State: Arkansas  
First Filing Company: Hartford Casualty Insurance Company, ... State Tracking Number: EFT \$50  
Company Tracking Number: FF.07.006.2008.02-F  
TOI: 05.1 Commercial Multi-Peril - Non-Liability Sub-TOI: 05.1000 CMP Sub-TOI Combinations  
Portion Only  
Product Name: Property Choice  
Project Name/Number: TRIPRA - Terrorism/FF.07.006.2008.02

## Supporting Document Schedules

**Satisfied -Name:** Uniform Transmittal Document-Property & Casualty **Review Status:** Approved 03/17/2008

**Comments:**

**Attachment:**

Transmittal-Forms Only1.pdf

**Satisfied -Name:** Explanatory Memorandum **Review Status:** Approved 03/17/2008

**Comments:**

**Attachment:**

Forms Explanatory.pdf

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

This page applies to the following state(s)

**ARKANSAS**

- Filing Related to *Certified Losses*
- Filing Related to *Non-Certified Losses*
- Filing Applicable to Both Certified and Non-Certified Losses

Department Use only

Company Name(s)	Domicile	NAIC #	FEIN#
Hartford Fire Insurance Company	Connecticut	091-19682	06-0383750
Hartford Accident and Indemnity Company	Connecticut	091-22357	06-0383030
Hartford Casualty Insurance Company	Indiana	091-29424	06-0294398
Hartford Underwriters Insurance Company	Connecticut	091-30104	06-1222527
Twin City Fire Insurance Company	Indiana	091-29459	06-0732738
Hartford Insurance Company of the Midwest	Indiana	091-37478	06-1008026
Trumbull Insurance Company	Connecticut	091-27120	06-1184984
Property and Casualty Insurance Company of Hartford	Indiana	091-34690	06-1276326

**Contact info for Filer**

Name and address of Filer(s)	Telephone #	FAX #	e-mail
Douglas H. Wootten Hartford Plaza, Hartford, CT 06115	(860) 547-4149	(860) 547-4849	dwootten@TheHartford.com

**Filing Information**

<b>Line of Insurance</b> (see attachment)	CMP 5.1 Other Than Liability
<b>Company Program Title</b> (Marketing title) (if applicable)	PROPERTY CHOICE
<b>Filing Type** see note below</b>	FORMS
<b>This application is used with:</b>	Property Choice Coverage form PC 00 10
<b>Effective Date Requested</b>	12/26/07
<b>Filing Date</b>	<b>DATE</b>
<b>Company Tracking Number</b>	FF.07.006.2008.02-F
<b>Date filing approved in domiciliary state, if applicable</b>	Submitted in both CT and IN

	<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	Cap On Losses From Certified Acts of Terrorism	IH 09 40 01 08	[ X ] Replacement [ ] Withdrawn [ ] Neither	IH 09 40 02 03	
02	Exclusion of Certified Acts Of Terrorism	IH 09 41 01 08	[ X ] Replacement [ ] Withdrawn [ ] Neither	IH 09 41 02 03	

To be complete, a filing must include the following:

- A completed Expedite 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.

	Douglas H. Wootten	Product Consultant
Signature	Printed Name	Title

	<u>Component/Form Name</u> <u>Description/Synopsis</u>	<u>Form# or Rate Page</u> <u>Include edition date</u>	<u>Replacement</u> <u>Or Withdrawn?</u>	<u>If replacement,</u> <u>give form # or rate</u> <u>page(s) it replaces</u>	<u>Previous State</u> <u>Filing Number,</u> <u>if required</u> <u>by state</u>
03	Cap On Losses From Certified Acts of Terrorism	G-3435-0	[ ] Replacement [ ] Withdrawn [ X ] Neither		
04	Disclosure Pursuant To Terrorism Risk Insurance Act	IH 09 85 01 08 <b>(submitted for information only)</b>	[ X ] Replacement [ ] Withdrawn [ ] Neither	IH 09 85 02 06	
05	Disclosure Pursuant To Terrorism Risk Insurance Act	G-3318-2 <b>(submitted for information only)</b>	[ X ] Replacement [ ] Withdrawn [ ] Neither	G-3318-0	
06	Important Notice To Policyholders Regarding Terrorism Risk Insurance Act	G-3433-0 <b>(submitted for information only)</b>	[ ] Replacement [ ] Withdrawn [ X ] Neither		
07	Important Notice To Policyholders Regarding Terrorism Risk Insurance Act	G-3434-0 <b>(submitted for information only)</b>	[ ] Replacement [ ] Withdrawn [ X ] Neither		
08					
09					
10			[ ] Replacement [ ] Withdrawn [ ] Neither		
11			[ ] Replacement [ ] Withdrawn [ ] Neither		
12			[ ] Replacement [ ] Withdrawn [ ] Neither		

**EXPLANATORY MEMORANDUM – FORMS  
TERRORISM FORM FILING  
PROPERTY CHOICE**

**Overview**

This filing introduces new and revised versions of our terrorism forms. The forms are consistent with the language developed by ISO with modification to allow application to our independent products and comply with the language outlined in the Terrorism Risk Insurance Program Reauthorization Act (TRIPRA) signed into law on December 26, 2007.

**Part I**

**Forms:**

I. For new and renewal business, disclosure of certified acts of terrorism premium:

<b>Form Number</b>	<b>Form Title</b>	<b>Replaces</b>
<b>IH 09 85 01 08</b>	<b>Disclosure Pursuant To Terrorism Risk Insurance Act</b>	<b>IH 09 85 02 06</b>

**Use:** This form is being filed as informational to disclose the premium to the insured for certified acts of terrorism coverage. This form also discloses the premium for Standard Fire Policy (SFP) Statute where applicable.

II. For new and renewal business, disclosure of certified acts of terrorism premium:

<b>Form Number</b>	<b>Form Title</b>	<b>Replaces</b>
<b>G-3318-2</b>	<b>Important Notice To Policyholders - Disclosure Pursuant To Terrorism Risk Insurance Act</b>	<b>G-3318-0</b>

**Use:** This form (similar to IH 09 85 01 08) is being filed as informational to disclose the premium to the insured for certified acts of terrorism coverage in our Advance Renewal Notice process. It is also used in our Advance Renewal Notice process to disclose the premium for Standard Fire Policy (SFP) Statute where applicable.

**EXPLANATORY MEMORANDUM – FORMS  
TERRORISM FORM FILING  
PROPERTY CHOICE**

III. For new and renewal business, if the insured **accepts** coverage for certified acts of terrorism:

Form Number	Form Title	Replaces
IH 09 40 01 08	Cap On Losses From Certified Acts Of Terrorism	IH 09 40 02 03

**Use:** As required by the Terrorism Risk Insurance Act, we will offer this form to all our insured's. If the insured **accepts** coverage for certified acts of terrorism, this form will be made part of the policy in compliance with the Terrorism Risk Insurance Act.

IV. The form announces the extension of the Act and will be used for **one year only**:

Form Number	Form Title	Replaces
G-3433-0	Important Notice To Policyholders Regarding Terrorism Risk Insurance Act	New

**Use:** This form (similar to G-3434-0) is being filed as informational and will be attached to all renewal policies if the insured **accepts** coverage for certified acts of terrorism. This form will be made part of the policy and used in conjunction with IH 09 40 01 08 – Cap On Losses From Certified Acts Of Terrorism.

V. For new and renewal business, if the insured **rejects** coverage for certified acts of terrorism:

Form Number	Form Title	Replaces
IH 09 41 01 08	Exclusion Of Certified Acts Of Terrorism	IH 09 41 02 03

**Use:** If the insured **rejects** coverage for certified acts of terrorism, this form will be used to exclude coverage for certified acts of terrorism. This form also addresses the Standard Fire Policy (SFP) Statute where applicable.

**EXPLANATORY MEMORANDUM – FORMS  
TERRORISM FORM FILING  
PROPERTY CHOICE  
Part II**

The Treasury has given insurers until 03/31/08 to bring policy forms and disclosure notices in compliance with new definitions and provisions under the amended act.

The forms below will be attached to a mailing sent to policyholders with policies that are effective 12/26/07 and later, but were processed prior to 3/15/08 (our system programming date). **These interim policy forms will only be used for this one time mailing.**

The forms reflect the necessary changes to bring our policy forms and disclosure notices into full compliance. Policies that are processed after 3/15/08 will have the Revised Forms shown above in Part I.

I.

Form Number	Form Title	Replaces
G-3435-0	Cap On Losses From Certified Acts Of Terrorism	New

**Use:** This form (similar to IH 09 40 01 08) is an interim interline policy form. The form is to be attached to existing policies and is being sent as part of a mailing to disclose to policyholders that the definition for "certified acts of terrorism" has been revised and that it no longer distinguishes between foreign and domestic acts of terrorism. It discloses the federal participation limit and the federal and insurer payment cap on losses arising out of "certified acts of terrorism" as now required the amended act.

**This interim policy form will only be used for this one time mailing.**

This language is substantially similar to the language approved in ISO's recent form filing, but contains one additional update. Our form includes a provision, as required under TRIA, that the act of terrorism must result in damage within the United States, or outside the United States in the case of certain air carrier or vessel or the premises of a United States mission.

A disclosure notice (G-3434-0 listed below) will be sent to all policyholders fully explaining the changes in definition of certified acts of terrorism, the federal participation limit and the federal and insurer cap on terrorism losses, in accordance with applicable laws.

**EXPLANATORY MEMORANDUM – FORMS  
TERRORISM FORM FILING  
PROPERTY CHOICE**

II.

Form Number	Form Title	Replaces
G-3434-0	Important Notice To Policyholders Regarding Terrorism Risk Insurance Act	New

**Use:** This form (similar to G-3433-0) is a new Disclosure Notice provided to you for informational purposes only. This new disclosure will be attached to policies that are subject to TRIA that are effective 12/26/07 and later but processed prior to 3/15/08 (our system programming date). Policies processed after 3/15/08 will have the applicable Revised Disclosure Notices shown above in Part I.

**This interim Disclosure Notice will only be used for this one time mailing.**

The language in this new disclosure is substantially similar to the language approved in ISO's recent form filing, but contains one additional update. Our form includes a provision, as required by TRIA, that the act of terrorism must result in damage within the United States, or outside the United States in the case of certain air carrier or vessel or the premises of a United States mission.

This disclosure notice has been created to advise policyholders of changes being made to their policies in accordance with TRIA.

The notice will advise policyholder that the definition of "certified acts of terrorism" has been changed so that it no longer distinguishes between foreign and domestic acts of terrorism. It will disclose the federal participation limit and the federal and insurer cap on losses arising out of "certified acts of terrorism" as required under TRIA.

Policyholders will be advised that if they had previously elected to reject coverage for foreign acts of terrorism and an exclusion was attached to their policies, such exclusion is now null and void; that full coverage for certified acts of terrorism in accordance with TRIA will be provided at no additional charge until renewal; that at renewal we will make available coverage for certified acts of terrorism in accordance with TRIA; and that they will again have the option of accepting or rejecting that coverage.

We are taking this action in order to bring our Property forms and our policies in compliance with the Terrorism Risk Insurance Act.