

SERFF Tracking Number: HART-125513366 State: Arkansas
 First Filing Company: Hartford Casualty Insurance Company, ... State Tracking Number: EFT \$50
 Company Tracking Number: FN.07.883.2008.04
 TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package
 Liability
 Product Name: TRIPRA - Terrorism
 Project Name/Number: Spectrum/FN.07.883.2008.04

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, Twin City Fire Insurance Company, Hartford Accident and Indemnity Company, Hartford Fire Insurance Company

Product Name: TRIPRA - Terrorism	SERFF Tr Num: HART-125513366	State: Arkansas
TOI: 05.0 Commercial Multi-Peril - Liability & Non-Liability	SERFF Status: Closed	State Tr Num: EFT \$50
Sub-TOI: 05.0003 Commercial Package	Co Tr Num: FN.07.883.2008.04	State Status: Fees verified and received
Filing Type: Form	Co Status:	Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
	Authors: Stephanie Wiczorek, Cheryl Slock	Disposition Date: 03/10/2008
	Date Submitted: 03/05/2008	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: Spectrum	Status of Filing in Domicile: Pending
Project Number: FN.07.883.2008.04	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 03/10/2008	
State Status Changed: 03/10/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	

This filing introduces revised forms for use with our Spectrum policies in response to the changes in the Terrorism Risk Insurance Act (TRIA). These forms are consistent with the language developed by ISO with modification to allow

SERFF Tracking Number: HART-125513366 State: Arkansas
 First Filing Company: Hartford Casualty Insurance Company, ... State Tracking Number: EFT \$50
 Company Tracking Number: FN.07.883.2008.04
 TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package
 Liability
 Product Name: TRIPRA - Terrorism
 Project Name/Number: Spectrum/FN.07.883.2008.04

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.

Company and Contact

Filing Contact Information

Stephanie Wieczorek, Product Consultant Stephanie.Wieczorek@thehartford.com
 The Hartford (860) 547-9125 [Phone]
 Hartford, CT 06155 (860) 547-3519[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	

Twin City Fire Insurance Company	CoCode: 29459	State of Domicile: Indiana
Hartford Plaza	Group Code: 91	Company Type: Property
Hartford, CT 06115	Group Name:	State ID Number:

SERFF Tracking Number: HART-125513366 State: Arkansas
First Filing Company: Hartford Casualty Insurance Company, ... State Tracking Number: EFT \$50
Company Tracking Number: FN.07.883.2008.04
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package
Liability
Product Name: TRIPRA - Terrorism
Project Name/Number: Spectrum/FN.07.883.2008.04

(860) 547-5000 ext. [Phone]

FEIN Number: 06-0732738

Hartford Accident and Indemnity Company
690 Asylum Ave
Hartford, CT 06115
(860) 547-5000 ext. [Phone]

CoCode: 22357
Group Code: 91
Group Name:
FEIN Number: 06-0383030

State of Domicile: Connecticut
Company Type: Property
State ID Number:

Hartford Fire Insurance Company
Hartford Plaza
690 Asylum Avenue
Hartford, CT 06115
(860) 547-5000 ext. [Phone]

CoCode: 19682
Group Code: 91
Group Name:
FEIN Number: 06-0383750

State of Domicile: Connecticut
Company Type:
State ID Number:

SERFF Tracking Number: HART-125513366 State: Arkansas
 First Filing Company: Hartford Casualty Insurance Company, ... State Tracking Number: EFT \$50
 Company Tracking Number: FN.07.883.2008.04
 TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package
 Liability
 Product Name: TRIPRA - Terrorism
 Project Name/Number: Spectrum/FN.07.883.2008.04

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Hartford Casualty Insurance Company	\$0.00	03/05/2008	
Hartford Insurance Company of the Midwest	\$0.00	03/05/2008	
Hartford Underwriters Insurance Company	\$0.00	03/05/2008	
Property and Casualty Insurance Company of Hartford	\$0.00	03/05/2008	
Twin City Fire Insurance Company	\$0.00	03/05/2008	
Hartford Accident and Indemnity Company	\$0.00	03/05/2008	
Hartford Fire Insurance Company	\$50.00	03/05/2008	18342455

SERFF Tracking Number: HART-125513366 State: Arkansas
First Filing Company: Hartford Casualty Insurance Company, ... State Tracking Number: EFT \$50
Company Tracking Number: FN.07.883.2008.04
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package
Liability
Product Name: TRIPRA - Terrorism
Project Name/Number: Spectrum/FN.07.883.2008.04

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	03/10/2008	03/10/2008

SERFF Tracking Number: HART-125513366 State: Arkansas
First Filing Company: Hartford Casualty Insurance Company, ... State Tracking Number: EFT \$50
Company Tracking Number: FN.07.883.2008.04
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package
Liability
Product Name: TRIPRA - Terrorism
Project Name/Number: Spectrum/FN.07.883.2008.04

Disposition

Disposition Date: 03/10/2008
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

SERFF Tracking Number: HART-125513366 State: Arkansas
 First Filing Company: Hartford Casualty Insurance Company, ... State Tracking Number: EFT \$50
 Company Tracking Number: FN.07.883.2008.04
 TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package
 Liability
 Product Name: TRIPRA - Terrorism
 Project Name/Number: Spectrum/FN.07.883.2008.04

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Explanatory memo	Approved	Yes
Form	Cap on Losses from Certified Acts of Terrorism	Approved	Yes
Form	Cap on Losses from Certified Acts of Terrorism	Approved	Yes
Form	Exclusion of 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
Form	Exclusion - War, Terrorism and Military Action	Withdrawn	Yes
Form	Limited Exclusion of Acts of Terrorism (Other than Certified Acts of Terrorism); Cap on Losses from Certified Acts of Terrorism	Withdrawn	Yes
Form	Exclusion of Acts of Biological or Chemical Terrorism; Cap on Losses from Certified Acts of Terrorism	Withdrawn	Yes
Form	Exclusion of Certified Acts and Other Acts of Terrorism	Withdrawn	Yes
Form	Exclusion of Certified Acts of Terrorism and Biological or Chemical Acts of Terrorism	Withdrawn	Yes
Form	Cap on Losses From Certified Acts of Terrorism	Withdrawn	Yes
Form	Limited Terrorism Exclusion (other than Certified Acts of Terrorism); Cap on Losses from Certified Acts of Terrorism Nuclear, Biological or Chemical Terrorism	Withdrawn	Yes

SERFF Tracking Number: HART-125513366 State: Arkansas
 First Filing Company: Hartford Casualty Insurance Company, ... State Tracking Number: EFT \$50
 Company Tracking Number: FN.07.883.2008.04
 TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package
 Liability
 Product Name: TRIPRA - Terrorism
 Project Name/Number: Spectrum/FN.07.883.2008.04

Form	Exclusion (Other than Certified Acts of Terrorism); Cap on Losses from Certified Acts of Terrorism		
Form	Exclusion of Certified Acts of Terrorism	Withdrawn	Yes
Form	Exclusion of Certified Acts of Terrorism and Other Nuclear, Biological or Chemical Acts of Terrorism	Withdrawn	Yes
Form	Exclusion of Certified Acts of Terrorism and Other Acts of Terrorism	Withdrawn	Yes
Form	Exclusion of Punitive Damages Related to a Certified Acts of Terrorism	Withdrawn	Yes
Form	Exclusion of Terrorism	Withdrawn	Yes
Form	Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism	Withdrawn	Yes
Form	Exclusion of Terrorism	Withdrawn	Yes
Form	Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism	Withdrawn	Yes
Form	Cap on Losses From Certified Acts of Terrorism	Withdrawn	Yes
Form	Limited Terrorism Exclusion (Other than Certified Acts of Terrorism); Cap on Losses from Certified Acts of Terrorism	Withdrawn	Yes
Form	Nuclear, Biological or Chemical Terrorism Exclusion (Other than Certified Acts of Terrorism); Cap on Losses from Certified Acts of Terrorism	Withdrawn	Yes
Form	Exclusion of Certified Acts of Terrorism	Withdrawn	Yes
Form	Exclusion of Certified Acts of Terrorism and Other Nuclear, Biological or Chemical Acts of Terrorism	Withdrawn	Yes
Form	Exclusion of Certified Acts of Terrorism and Other Acts of Terrorism	Withdrawn	Yes
Form	Exclusion of Punitive Damages Related to a Certified Act of Terrorism	Withdrawn	Yes

SERFF Tracking Number: HART-125513366 State: Arkansas
 First Filing Company: Hartford Casualty Insurance Company, ... State Tracking Number: EFT \$50
 Company Tracking Number: FN.07.883.2008.04
 TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package
 Liability
 Product Name: TRIPRA - Terrorism
 Project Name/Number: Spectrum/FN.07.883.2008.04

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	G-3435-0		Endorsement/Amendment/Conditions		0.00	G3435.pdf
Approved	Cap on Losses from Certified Acts of Terrorism	SS 50 19 01 08		Endorsement/Amendment/Conditions	Replaced Form #:0.00 SS 50 19 06 03 Previous Filing #:		SS 50 19 01 08 v4.pdf
Approved	Exclusion of Certified Acts of Terrorism	SS 50 25 01 08		Endorsement/Amendment/Conditions	Replaced Form #:0.00 SS 50 25 06 03 Previous Filing #:		SS 50 25 01 08 v5.pdf
Approved	Disclosure Pursuant to Terrorism Risk Insurance Act	SS 83 80 01 08		Disclosure/ Notice	Replaced Form #:0.00 SS 83 80 06 03 Previous Filing #:		SS 83 80 01 08 v2.pdf
Approved	Disclosure Pursuant to Terrorism Risk Insurance Act	SS 83 76 01 08		Disclosure/ Notice	Replaced Form #:0.00 SS 83 76 06 03 Previous Filing #:		SS 83 76 01 08 v4.pdf
Approved	Important Notice to Policyholders Regarding Terrorism Risk Insurance Act	G-3433-0		Disclosure/ Notice		0.00	G3433.pdf
Approved	Important Notice to Policyholders Regarding Terrorism Risk Insurance Act	G-3434-0		Disclosure/ Notice		0.00	G3434.pdf
Withdrawn	Exclusion - War, Terrorism and	SS 50 10 02 02		Endorsement/Amendment	Replaced Form #:0.00		

SERFF Tracking Number: HART-125513366 State: Arkansas
 First Filing Company: Hartford Casualty Insurance Company, ... State Tracking Number: EFT \$50
 Company Tracking Number: FN.07.883.2008.04
 TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package
 Liability
 Product Name: TRIPRA - Terrorism
 Project Name/Number: Spectrum/FN.07.883.2008.04

	Military Action	ent/Condi ons	Previous Filing #:
Withdrawn	Limited Exclusion SS 50 26 of Acts of 06 03 Terrorism (Other than Certified Acts of Terrorism); Cap on Losses from Certified Acts of Terrorism	Endorseme Withdrawn nt/Amendm ent/Condi ons	Replaced Form #:0.00 Previous Filing #:
Withdrawn	Exclusion of Acts SS 50 27 of Biological or 06 03 Chemical Terrorism; Cap on Losses from Certified Acts of Terrorism	Endorseme Withdrawn nt/Amendm ent/Condi ons	Replaced Form #:0.00 Previous Filing #:
Withdrawn	Exclusion of SS 50 28 Certified Acts and 06 03 Other Acts of Terrorism	Endorseme Withdrawn nt/Amendm ent/Condi ons	Replaced Form #:0.00 Previous Filing #:
Withdrawn	Exclusion of SS 50 29 Certified Acts of 06 03 Terrorism and Biological or Chemical Acts of Terrorism	Endorseme Withdrawn nt/Amendm ent/Condi ons	Replaced Form #:0.00 Previous Filing #:
Withdrawn	Cap on Losses SS 50 30 From Certified 06 03 Acts of Terrorism	Endorseme Withdrawn nt/Amendm ent/Condi ons	Replaced Form #:0.00 Previous Filing #:
Withdrawn	Limited Terrorism SS 50 31 Exclusion (other 06 03 than Certified Acts of Terrorism); Cap	Endorseme Withdrawn nt/Amendm ent/Condi ons	Replaced Form #:0.00 Previous Filing #:

SERFF Tracking Number: HART-125513366 State: Arkansas
 First Filing Company: Hartford Casualty Insurance Company, ... State Tracking Number: EFT \$50
 Company Tracking Number: FN.07.883.2008.04
 TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package
 Liability
 Product Name: TRIPRA - Terrorism
 Project Name/Number: Spectrum/FN.07.883.2008.04

on Losses from
 Certified Acts of
 Terrorism

Withdrawn	Nuclear, Biological or Chemical Terrorism Exclusion (Other than Certified Acts of Terrorism); Cap on Losses from Certified Acts of Terrorism	SS 50 32 06 03	Endorseme Withdrawn nt/Amendm ent/Condi ons	Replaced Form #:0.00 Previous Filing #:
Withdrawn	Exclusion of Certified Acts of Terrorism	SS 50 33 06 03	Endorseme Withdrawn nt/Amendm ent/Condi ons	Replaced Form #:0.00 Previous Filing #:
Withdrawn	Exclusion of Certified Acts of Terrorism and Other Nuclear, Biological or Chemical Acts of Terrorism	SS 50 34 06 03	Endorseme Withdrawn nt/Amendm ent/Condi ons	Replaced Form #:0.00 Previous Filing #:
Withdrawn	Exclusion of Certified Acts of Terrorism and Other Acts of Terrorism	SS 50 35 06 03	Endorseme Withdrawn nt/Amendm ent/Condi ons	Replaced Form #:0.00 Previous Filing #:
Withdrawn	Exclusion of Punitive Damages Related to a Certified Acts of Terrorism	SS 50 36 06 03	Endorseme Withdrawn nt/Amendm ent/Condi ons	Replaced Form #:0.00 Previous Filing #:
Withdrawn	Exclusion of	SS 50 59	Endorseme Withdrawn	Replaced Form #:0.00

<i>SERFF Tracking Number:</i>	<i>HART-125513366</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Hartford Casualty Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>FN.07.883.2008.04</i>		
<i>TOI:</i>	<i>05.0 Commercial Multi-Peril - Liability & Non- Liability</i>	<i>Sub-TOI:</i>	<i>05.0003 Commercial Package</i>
<i>Product Name:</i>	<i>TRIPRA - Terrorism</i>		
<i>Project Name/Number:</i>	<i>Spectrum/FN.07.883.2008.04</i>		
	Terrorism 01 06	nt/Amendm ent/Condi ons	Previous Filing #:
Withdrawn	Exclusion of Terrorism 01 06 Involving Nuclear, Biological or Chemical Terrorism	SS 50 60 Endorseme nt/Amendm ent/Condi ons	Withdrawn Replaced Form #:0.00 Previous Filing #:
Withdrawn	Exclusion of Terrorism 01 06	SS 50 61 Endorseme nt/Amendm ent/Condi ons	Withdrawn Replaced Form #:0.00 Previous Filing #:
Withdrawn	Exclusion of Terrorism 01 06 Involving Nuclear, Biological or Chemical Terrorism	SS 50 62 Endorseme nt/Amendm ent/Condi ons	Withdrawn Replaced Form #:0.00 Previous Filing #:
Withdrawn	Cap on Losses From Certified Acts of Terrorism SX 21 09 06 03	Endorseme nt/Amendm ent/Condi ons	Withdrawn Replaced Form #:0.00 Previous Filing #:
Withdrawn	Limited Terrorism Exclusion (Other than Certified Acts of Terrorism); Cap on Losses from Certified Acts of Terrorism SX 21 17 06 03	Endorseme nt/Amendm ent/Condi ons	Withdrawn Replaced Form #:0.00 Previous Filing #:
Withdrawn	Nuclear, Biological or Chemical Terrorism Exclusion (Other than Certified SX 21 18 06 03	Endorseme nt/Amendm ent/Condi ons	Withdrawn Replaced Form #:0.00 Previous Filing #:

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:

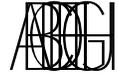
1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to TRIA; and
2. The act resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of an United 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.



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:

**BUSINESS LIABILITY COVERAGE FORM
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE FORM
SPECIAL PROPERTY COVERAGE FORM
STANDARD PROPERTY COVERAGE FORM
UMBRELLA LIABILITY PROVISIONS**

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 exceeds the applicable insurer retention.

However, if aggregate insured losses attributable to certified terrorist acts under 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 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. The criteria contained in Terrorism Risk Insurance Act, as amended, for a "certified act of terrorism" include the following:

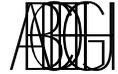
1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
2. The act resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels 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 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.

C. Application Of 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:

**BUSINESS LIABILITY COVERAGE FORM
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE FORM
SPECIAL PROPERTY COVERAGE FORM
STANDARD PROPERTY COVERAGE FORM
UMBRELLA LIABILITY PROVISIONS**

SCHEDULE

The **Exception Covering Certain Fire Losses** (Paragraph **B.2.**) 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 and Wisconsin

A. The following definition is added with respect to the provisions of this endorsement:

"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 pursuant to the federal Terrorism Risk Insurance Act, as amended. The criteria contained in the Terrorism Risk Insurance 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 the Terrorism Risk Insurance Act; 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 exclusions are added:

1. 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.

2. This insurance does not apply to:

TERRORISM

"Any injury or damage" arising, directly or indirectly, out of a "certified act of terrorism".

a. The following definition is added:

For the purposes of this endorsement, "any injury or damage" means any injury or damage covered under any coverage form to which this endorsement is applicable or any applicable endorsement, and includes but is not limited to "bodily injury", "property damage", "personal and advertising injury" or "injury" as may be defined in any applicable coverage form, any applicable endorsement or underlying insurance.

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 the Additional Coverages for Business Income and/or Extra Expense, or to any other forms or endorsements providing Business Income and/or Extra Expense coverage.

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act, as amended 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.

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 Form or Policy, and any endorsements modifying those forms, such as losses excluded by the Nuclear Hazard Exclusion or the War And Military Action Exclusion.



IMPORTANT NOTICE TO POLICYHOLDERS

DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT

SCHEDULE

Terrorism Premium (Certified Acts):

\$

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 in the Schedule of 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 the amount 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.



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

SCHEDULE

Terrorism Premium (Certified Acts):

\$

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 in the Schedule of 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 the amount 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.



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-125513366 *State:* Arkansas
First Filing Company: Hartford Casualty Insurance Company, ... *State Tracking Number:* EFT \$50
Company Tracking Number: FN.07.883.2008.04
TOI: 05.0 Commercial Multi-Peril - Liability & Non- *Sub-TOI:* 05.0003 Commercial Package
Liability
Product Name: TRIPRA - Terrorism
Project Name/Number: Spectrum/FN.07.883.2008.04

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: HART-125513366 State: Arkansas
First Filing Company: Hartford Casualty Insurance Company, ... State Tracking Number: EFT \$50
Company Tracking Number: FN.07.883.2008.04
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package
Liability
Product Name: TRIPRA - Terrorism
Project Name/Number: Spectrum/FN.07.883.2008.04

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty **Review Status:** Approved 03/10/2008

Comments:

Attachment:

TRIA FILING TRANSMITTAL1.pdf

Satisfied -Name: Explanatory memo **Review Status:** Approved 03/10/2008

Comments:

Attachment:

TRIA Spectrum - Form Explanatory GRP1-V.2.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
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
Cheryl Slock Hartford Plaza, Hartford, CT 06115	(860) 547-3519	(860) 547-3519	Cheryl.Slock@TheHartford.com

Filing Information

Line of Insurance (see attachment)	CMP
Company Program Title (Marketing title) (if applicable)	Spectrum (BOP)
Filing Type** see note below	Form
This application is used with:	
Effective Date Requested	12/26/07
Filing Date	3/6/08
Company Tracking Number	FN.07.883.2008.04
Date filing approved in domiciliary state, if applicable	Pending

	Component/Form Name <u>Description/Synopsis</u>	Form# or Rate Page Include edition date	Replacement Or Withdrawn?	If replacement, give form # or rate page(s) it replaces	Previous State Filing Number, if required by state
01	Cap on Losses From Certified Acts of Terrorism	SS 50 19 01 08	[] Replacement [] Withdrawn [] Neither		
02	Exclusion of Certified Acts of Terrorism	SS 50 25 01 08	[x] Replacement [] Withdrawn [] Neither	SS 50 25 06 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.

Cheryl Slock

Signature

Cheryl Slock

Printed Name

Product Consultant

Title

	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
03	Important Notice To Policyholders Regarding Terrorism Risk Insurance Act	G-3433-0	[] Replacement [] Withdrawn [x] Neither		
04	Cap on Losses From Certified Acts of Terrorism	G-3435-0	[] Replacement [] Withdrawn [x] Neither		
05	Important Notice to Policyholders Regarding Terrorism Risk Insurance Act	G-3434-0	[] Replacement [] Withdrawn [x] Neither		
06	Disclosure Pursuant To Terrorism Risk Ins. Act	SS 83 80 01 08	[x] Replacement [] Withdrawn [] Neither	SS 83 80 06 03	
07	Disclosure Pursuant To Terrorism Risk Ins. Act	SS 83 76 01 08	[x] Replacement [] Withdrawn [] Neither	SS 83 76 06 03	
08			[] Replacement [] Withdrawn [] Neither		
09			[] Replacement [] Withdrawn [] Neither		
10			[] Replacement [] Withdrawn [] Neither		
11			[] Replacement [] Withdrawn [] Neither		
12			[] Replacement [] Withdrawn [] Neither		

x

Cheryl Stock

Cheryl Stock

Product Consultant

EXPLANATORY MEMORANDUM - FORMS SPECTRUM POLICY

This filing introduces revised forms for use with our Spectrum policies in response to the changes in the Terrorism Risk Insurance Act (TRIA). These 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

The following forms and notices represent the changes needed for implementation of TRIPRA for the duration of the TRIPRA.

1. Revised Forms

Revised Form Number	Form Title	Replaces
SS 50 19 01 08	Cap On Losses From Certified Acts of Terrorism	SS 50 19 06 03

SS 50 19 01 08: Cap On Losses From Certified Acts of Terrorism

The form has been updated to conform to the recent legislative changes made to the Terrorism Risk Insurance Act Program Reauthorization Act (TRIPRA) that was signed into law on 12/26/07. Changes contained within the form reflect similar wording that was submitted and approved by you for ISO in their filing(s) BP-2007-OTRP1 (forms) and BP-2007-RTRP1 (rules).

The revisions involved are:

- ❖ Remove reference to "the Act of 2002".
- ❖ Revise the definition of the certified acts of terrorism.
 - Delete the text of "acting on behalf of foreign person or foreign interests" as per TRIPRA signed in 2007.
 - Includes the definition of where the damage must take place as per TRIPRA. Our form includes a provision, as required by TRIPRA, 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.
- ❖ Add reference to the aggregate cap advising the insured that all insured losses are subject to pro rata allocation when aggregate insured losses exceed \$100 billion.
- ❖ Disclose the federal participation in payment of terrorism losses.
- ❖ Include additional coverage triggers of Business Liability Coverage Form, Owners and Contractors Protective Liability Coverage Form and Umbrella Liability Provisions.

Use: Applied to all Spectrum policies issued with inclusion of terrorism for certified acts.

Rate impact: See Rate/Rule filing.

Revised Form Number	Form Title	Replaces
SS 50 25 01 08	Exclusion of Certified Acts of Terrorism	SS 50 25 06 03

SS 50 25 01 08: Exclusion of Certified Acts of Terrorism



EXPLANATORY MEMORANDUM - FORMS SPECTRUM POLICY

The form has been updated to conform to the recent legislative changes made to the Terrorism Risk Insurance Act that was signed into law on 12/26/07. Changes contained within the form reflect similar wording that was submitted and approved by you for ISO in their filing(s) BP-2007-OTRP1 (forms) and BP-2007-RTRP1 (rules).

In addition to the revisions outlined in SS 50 19 01 08 above the revisions involved are:

- ❖ A schedule was added to indicate the application of the Exception Covering Certain Fire Losses when statutory requirement to offer fire following terrorism exists.
- ❖ Reorganized the exclusion definitions in paragraph B so that all exclusion definitions are grouped together.

Use: Applied to all Spectrum policies when the insured has elected to exclude coverage for certified acts of terrorism.

Rate impact: See Rate/Rule filing.

2. Withdrawn Forms

Withdrawn Form Number	Form Title
SS 50 10 02 02	Exclusion – War, Terrorism and Military Action
SS 50 26 06 03	Limited Exclusion of Acts of Terrorism (Other than Certified Acts of Terrorism); Cap on Losses from Certified Acts of Terrorism
SS 50 27 06 03	Exclusion of Acts of Biological or Chemical Terrorism; Cap on Losses from Certified Acts of Terrorism
SS 50 28 06 03	Exclusion of Certified Acts and Other Acts of Terrorism
SS 50 29 06 03	Exclusion of Certified Acts of Terrorism and Biological or Chemical Acts of Terrorism
SS 50 30 06 03	Cap on Losses From Certified Acts Of Terrorism
SS 50 31 06 03	Limited Terrorism Exclusion (Other than Certified Acts of Terrorism); Cap on Losses from Certified Acts of Terrorism
SS 50 32 06 03	Nuclear, Biological or Chemical Terrorism Exclusion (Other than Certified Acts of Terrorism); Cap on Losses from Certified Acts of Terrorism
SS 50 33 06 03	Exclusion of Certified Acts of Terrorism
SS 50 34 06 03	Exclusion of Certified Acts of Terrorism and Other Nuclear, Biological or Chemical Acts of Terrorism
SS 50 35 06 03	Exclusion of Certified Acts of Terrorism and Other Acts of Terrorism
SS 50 36 06 03	Exclusion of Punitive Damages Related to a Certified Act of Terrorism
SS 50 59 01 06	Exclusion of Terrorism
SS 50 60 01 06	Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism
SS 50 61 01 06	Exclusion of Terrorism
SS 50 62 01 06	Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism
SX 21 09 06 03	Cap on Losses From Certified Acts Of Terrorism
SX 21 17 06 03	Limited Terrorism Exclusion (Other than Certified Acts of Terrorism); Cap on Losses from Certified Acts of Terrorism
SX 21 18 06 03	Nuclear, Biological or Chemical Terrorism Exclusion (Other than



**EXPLANATORY MEMORANDUM - FORMS
SPECTRUM POLICY**

	Certified Acts of Terrorism); Cap on Losses from Certified Acts of Terrorism
SX 21 19 06 03	Exclusion Of Certified Acts Of Terrorism
SX 21 20 06 03	Exclusion of Certified Acts of Terrorism and Other Nuclear, Biological or Chemical Acts of Terrorism
SX 21 34 06 03	Exclusion of Certified Acts of Terrorism and Other Acts of Terrorism
SX 21 36 06 03	Exclusion of Punitive Damages Related to a Certified Act of Terrorism

3. Informational Only

The following Disclosure Notices are provided to you for informational purposes only.

Policyholder Notice Form Number	Replaces	Form Title
SS 83 80 01 08	SS 83 80 06 03	Disclosure Pursuant to Terrorism Risk Insurance Act
SS 83 76 01 08	SS 83 76 06 03	Disclosure Pursuant to Terrorism Risk Insurance Act
G-3433-0	New	Important Notice To Policyholders Regarding Terrorism Risk Insurance Act

SS 83 80 01 08 Disclosure Pursuant to Terrorism Risk Insurance Act

This disclosure notice advises the insured of the disclosure required by the Terrorism Risk Insurance Act for their renewal.

Use: This disclosure notice will be sent with in advance of the renewal for all policies that have not elected to exclude TRIA. The premium charge associated with TRIA will be displayed in the notice.

Rate Impact: There is no rate impact with the use of this disclosure notice.

SS 83 76 01 08 Disclosure Pursuant to Terrorism Risk Insurance Act

This disclosure notice advises the insured of the disclosure required by the Terrorism Risk Insurance Act for their renewal.

Use: This disclosure notice will be sent with the renewal for all policies that have not elected to exclude TRIA. The premium charge associated with TRIA will be displayed in the notice.

Rate Impact: There is no rate impact associated with the use of this disclosure notice.

G-3433-0 Important Notice To Policyholders Regarding Terrorism Risk Insurance Act

The disclosure notice announces the extension of the Terrorism Risk Insurance Act and will be used for one year only. This disclosure notice (similar to G-3434-0) will be attached to all 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 SS 50 19 01 08 – Cap On Losses From Certified Acts Of Terrorism.

Part II



EXPLANATORY MEMORANDUM - FORMS SPECTRUM POLICY

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 are 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.

1. New Form

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

G-3435-0 Cap on Losses From Certified Acts of Terrorism

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 required under 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 by TRIPRA, 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 (G3434-0 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.

Rate Impact: There is no rate impact associated with this form.

2. Informational Only

The following new Disclosure Notice is 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 attached based on whether the insured has accepted or rejected certified acts of terrorism coverage under TRIA.

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.



**EXPLANATORY MEMORANDUM - FORMS
SPECTRUM POLICY**

Policyholder Notice Form Number	Form Title
G-3434-0	Important Notice to Policyholders Regarding Terrorism Risk Insurance Act

G-3434-0 Important Notice to Policyholders Regarding Terrorism Risk Insurance Act

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.

Rate Impact: There is no rate impact associated with the use of this disclosure notice.

Prepared by:



Samuel Wilson, AU AIS
Spectrum Product Specialist
Applied Research and Product Development
The Hartford Insurance Group
samuel.wilson@thehartford.com
(860) 547-9438

