

SERFF Tracking Number: HART-125520121 State: Arkansas
Filing Company: Hartford Casualty Insurance Company State Tracking Number: EFT \$50
Company Tracking Number: FF.09.001.2008.02
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0020 Commercial Umbrella & Excess
Product Name: Commercial Umbrella
Project Name/Number: TRIPRA - Expedited Commercial Umbrella Terrorism Forms/FF.09.001.2008.02

Filing at a Glance

Company: Hartford Casualty Insurance Company

Product Name: Commercial Umbrella

SERFF Tr Num: HART-125520121 State: Arkansas

TOI: 17.0 Other Liability - Claims

SERFF Status: Closed

State Tr Num: EFT \$50

Made/Occurrence

Sub-TOI: 17.0020 Commercial Umbrella & Excess

Co Tr Num: FF.09.001.2008.02

State Status: Fees verified and received

Filing Type: Form

Co Status: Initial Filing

Reviewer(s): Betty Montesi, Edith Roberts, Brittany Yielding

Authors: Jane Croucher, Joyce Driscoll, Claire Dubord, Marilu Gonzalez, David Logan

Disposition Date: 03/14/2008

Date Submitted: 03/05/2008

Disposition Status: Approved

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

Effective Date (New):

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

Effective Date (Renewal):

State Filing Description:

General Information

Project Name: TRIPRA - Expedited Commercial Umbrella Terrorism Forms

Status of Filing in Domicile: Pending

Project Number: FF.09.001.2008.02

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 03/14/2008

State Status Changed: 03/14/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

TRIPRA - EXPEDITED FILING FOR TERRORISM RISK INSURANCE FORMS

Other Liability - Commercial Umbrella

Revising previously filed and approved terrorism forms in response to the

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Terrorism Risk Insurance Program Reauthorization Act of 2007:
Form XL 23 30 01 08 Cap On Losses From Certified Acts Of Terrorism
Form XL 23 33 01 08 Exclusion Of Certified Acts Of Terrorism
Filing new form in response to TRIPRA:
Form G-3435-0 Cap On Losses From Certified Acts Of Terrorism

The following forms are being submitted for informational purposes only:
Form IH 09 85 01 08 Disclosure Pursuant To Terrorism Risk Insurance Act
Form G-3318-2 Important Notice To Policyholders Disclosure Pursuant To Terrorism Risk Insurance Act
Form G-3433-0 Important Notice To Policyholders Regarding Terrorism Risk Insurance Act
Form G-3434-0 Important Notice To Policyholders Regarding Terrorism Risk Insurance Act

Company and Contact

Filing Contact Information

Marilu Gonzalez, Administrative Assistant
Hartford Plaza HO-2-19 (860) 547-3471 [Phone]
Hartford, CT 06115 (860) 547-4849[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

Filing Fees

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

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Hartford Casualty Insurance Company	\$50.00	03/05/2008	18335913

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Edith Roberts	03/14/2008	03/14/2008

SERFF Tracking Number: *HART-125520121* *State:* *Arkansas*
Filing Company: *Hartford Casualty Insurance Company* *State Tracking Number:* *EFT \$50*
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TOI: *17.0 Other Liability - Claims Made/Occurrence* *Sub-TOI:* *17.0020 Commercial Umbrella & Excess*
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Project Name/Number: *TRIPRA - Expedited Commercial Umbrella Terrorism Forms/FF.09.001.2008.02*

Disposition

Disposition Date: 03/14/2008

Effective Date (New):

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

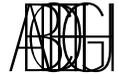
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Explanatory Memorandum	Approved	Yes
Supporting Document	EXPEDITED FILING TRANSMITTAL DOCUMENT	Approved	Yes
Form	Cap On Losses From Certified Acts Of Terrorism	Approved	Yes
Form	Exclusion 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	Important Notice To Policyholders 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	XL 23 30 01 08	01 08	Endorsement/Amendment/Conditions	Replaced Form #:0.00 XL 23 30 02 03 Previous Filing #:		XL 23 30 01 08.pdf
Approved	Exclusion Of Certified Acts Of Terrorism	XL 23 33 01 08	01 08	Endorsement/Amendment/Conditions	Replaced Form #:0.00 XL 23 33 02 03 Previous Filing #:		XL 23 33 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 (submitted for information only)	01 08	Disclosure/ Notice	Replaced Form #:0.00 IH 09 85 02 06 Previous Filing #:		IH 09 85 01 08.PDF
Approved	Important Notice To Policyholders Disclosure Pursuant To Terrorism Risk Insurance Act	G-3318-2 (submitted for information only)	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 (submitted for information only)	01 08	Disclosure/ Notice		0.00	G-3433-0.PDF
Approved	Important Notice To Policyholders Regarding Terrorism Risk Insurance Act	G-3434-0 (submitted for information only)	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
UMBRELLA LIABILITY POLICY

- A.** 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 federal Terrorism Risk Insurance Act, as amended (TRIA), for a "certified act of terrorism" includes the following:
1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject 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.** If aggregate insured losses attributable to terrorist acts certified under TRIA exceeds \$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 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.** 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 terrorist acts exceed \$100 billion in a Program Year (January 1 through December 31) the Treasury will not make any payment for any portion of the amount of such losses that exceeds \$100 billion.
- D.** 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 War Exclusion.



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION OF CERTIFIED ACTS OF TERRORISM

This endorsement modifies insurance provided under the

UMBRELLA LIABILITY POLICY

A. The following exclusion is added:

This policy does not apply to:

TERRORISM

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

B. The following definitions are added:

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

2. 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 federal Terrorism Risk Insurance Act, as amended (TRIA), for a "certified act of terrorism" includes the following:

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

b. 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 missions; and

c. 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.

C. 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 War 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

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.

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



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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
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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

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Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Satisfied -Name: Explanatory Memorandum **Review Status:** Approved 03/14/2008
Comments:
Attached is the Explanatory Memorandum.
Attachment:
CW_XL_UMB_FormsEM2008.pdf

Satisfied -Name: EXPEDITED FILING **Review Status:** Approved 03/14/2008
TRANSMITTAL DOCUMENT
Comments:
Attached please find the Expedited Filing Transmittal Document.
Attachment:
AR EXPEDITED FILING TRANSMITTAL FOR TERRORISM.pdf

**EXPLANATORY MEMORANDUM
TERRORISM FORM FILING
COMMERCIAL UMBRELLA
OUR COMPANY FILING NUMBER: FF.09.001.2008.02**

Introduction

In response to the Terrorism Risk Insurance Program Reauthorization Act of 2007 we are submitting revised versions of our previously filed and approved terrorism forms and a new interim form. The changes are consistent with the revisions made by ISO in response to the Terrorism Risk Insurance Program Reauthorization Act of 2007. These forms are for use with our filed and approved Umbrella Liability Policy form **XL 00 03**.

**Part I
Revised Forms**

XL 23 30 01 08 – Cap On Losses From Certified Acts Of Terrorism replaces XL 23 30 02 03

XL 23 30 has been revised to:

- Remove any reference to "2002";
- Revise the definition of "certified acts" to delete the text "acting on behalf of any foreign person or foreign interest and include 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;
- 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; and
- Advise the insured that the terms and conditions of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, does not serve to create coverage for any loss which would otherwise be excluded.

XL 23 33 01 08 – Exclusion of Certified Acts Of Terrorism replaces XL 23 33 02 03

XL 23 33 has been revised to

- Remove any reference to "2002";
- Revise the definition of "certified acts" to delete the text "acting on behalf of any foreign person or foreign interest and include 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; and
- Advise the insured that the terms and conditions of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, does not serve to create coverage for any loss which would otherwise be excluded.

For policies processed on or after 3/15/08, the applicable revised endorsement will be attached based on whether the insured has accepted or rejected certified acts of terrorism coverage under TRIA

Informational

The following revised Disclosure Notices are provided to you for informational purposes only. They will be utilized on Quotes, Binder and New or Renewal Policies in compliance with the Terrorism Risk Insurance Program Reauthorization Act of 2007.

They have been revised to provide clear and conspicuous notice to the insured of the existence of the \$100,000,000 cap and fix the federal share of compensation at 85% of insured losses that exceeds the applicable retention and disclose the federal participation in payment of terrorism losses.

IH 09 85 01 08 Disclosure Pursuant To Terrorism Risk Insurance Act replaces **IH 09 85 02 06**.

G-3318-2 Important Notice To Policyholders Disclosure Pursuant To Terrorism Risk Insurance Act replaces **G-3318-0**.



The following new Disclosure Notice announces the extension of TRIA and will be used on renewal policies for one year.

G-3433-0 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 advises the 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 discloses the federal participation limit and the federal and insurer cap on losses arising out of "certified acts of terrorism" as required under TRIA. Policyholders are also advised that due to the inclusion of domestic terrorism in the definition of "certified acts of terrorism" we are required to again make terrorism coverage available to them.

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 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.

G-3435-0 Cap On Losses From Certified Acts Of Terrorism

This 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 (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

Informational

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.

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.

Prepared by:

Elizabeth S. Shepard

Elizabeth S. Shepard, CPCU

Product Specialist, AR&PD

Phone 860.547.4946

Fax 860.547.4849

	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	Cap On Losses From Certified Acts Of Terrorism	G-3435-0	[] Replacement [] Withdrawn [X] Neither	New	
04	Disclosure Pursuant To Terrorism Risk Insurance Act	IH 09 85 01 08 (submitted for information only)	[X] Replacement [] Withdrawn [] Neither	IH 09 85 02 06	
05	Important Notice To Policyholders Disclosure Pursuant To Terrorism Risk Insurance Act	G-3318-2 (submitted for information only)	[X] Replacement [] Withdrawn [] Neither	G-3318-0	
06	Important Notice To Policyholders Regarding Terrorism Risk Insurance Act	G-3433-0 (submitted for information only)	[] Replacement [] Withdrawn [X] Neither	New	
07	Important Notice To Policyholders Regarding Terrorism Risk Insurance Act	G-3434-0 (submitted for information only)	[] Replacement [] Withdrawn [X] Neither	New	
08			[] Replacement [] Withdrawn [] Neither		
09			[] Replacement [] Withdrawn [] Neither		
10			[] Replacement [] Withdrawn [] Neither		
11			[] Replacement [] Withdrawn [] Neither		
12			[] Replacement [] Withdrawn [] Neither		