

SERFF Tracking Number: HART-125525794 State: Arkansas
Filing Company: Twin City Fire Insurance Company State Tracking Number: EFT \$50
Company Tracking Number: FF.09HS.001.2008.02
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0020 Commercial Umbrella & Excess
Product Name: Commercial Umbrella and Excess Liability
Project Name/Number: TRIPRA - Expedited Commercial Umbrella and Excess Liability Terrorism Forms/FF.09HS.001.2008.02

Filing at a Glance

Company: Twin City Fire Insurance Company

Product Name: Commercial Umbrella and Excess Liability SERFF Tr Num: HART-125525794 State: Arkansas

TOI: 17.0 Other Liability - Claims Made/Occurrence SERFF Status: Closed State Tr Num: EFT \$50

Sub-TOI: 17.0020 Commercial Umbrella & Excess Co Tr Num: FF.09HS.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: 03/07/2008

Disposition Status: Approved

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

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

State Filing Description:

Effective Date (New):

Effective Date (Renewal):

Effective Date (Renewal):

General Information

Project Name: TRIPRA - Expedited Commercial Umbrella and Excess Liability Terrorism Forms Status of Filing in Domicile: Pending

Project Number: FF.09HS.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 and Excess Liability

SERFF Tracking Number: HART-125525794 State: Arkansas
Filing Company: Twin City Fire Insurance Company State Tracking Number: EFT \$50
Company Tracking Number: FF.09HS.001.2008.02
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0020 Commercial Umbrella & Excess
Product Name: Commercial Umbrella and Excess Liability
Project Name/Number: TRIPRA - Expedited Commercial Umbrella and Excess Liability Terrorism Forms/FF.09HS.001.2008.02

Revising previously filed and approved terrorism forms in response to the
Terrorism Risk Insurance Program Reauthorization Act of 2007:

Form GS 21 70 01 08 Cap On Losses From Certified Acts Of Terrorism

Form GS 21 73 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 XN 98 01 15 (Ed. 01/08) Policyholders Of Umbrella Or Excess Liability Insurance Policies - Terrorism Risk
Insurance Act Offer Of Coverage

Form XN 98 02 15 (ED. 01/08) Confirmation Of Coverage Election - Policyholders Of Umbrella Or Excess Liability
Insurance Policies - 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

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:

(860) 547-5000 ext. [Phone]

FEIN Number: 06-0732738

Filing Fees

Fee Required? Yes

Fee Amount: \$50.00

Retaliatory? No

Fee Explanation: \$50.00 flat fee

SERFF Tracking Number: HART-125525794 State: Arkansas
Filing Company: Twin City Fire Insurance Company State Tracking Number: EFT \$50
Company Tracking Number: FF.09HS.001.2008.02
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0020 Commercial Umbrella & Excess
Product Name: Commercial Umbrella and Excess Liability
Project Name/Number: TRIPRA - Expedited Commercial Umbrella and Excess Liability Terrorism Forms/FF.09HS.001.2008.02
Per Company: No

SERFF Tracking Number: HART-125525794 State: Arkansas
Filing Company: Twin City Fire Insurance Company State Tracking Number: EFT \$50
Company Tracking Number: FF.09HS.001.2008.02
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0020 Commercial Umbrella & Excess
Product Name: Commercial Umbrella and Excess Liability
Project Name/Number: TRIPRA - Expedited Commercial Umbrella and Excess Liability Terrorism Forms/FF.09HS.001.2008.02

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Twin City Fire Insurance Company	\$50.00	03/07/2008	18434656

SERFF Tracking Number: HART-125525794 State: Arkansas
Filing Company: Twin City Fire Insurance Company State Tracking Number: EFT \$50
Company Tracking Number: FF.09HS.001.2008.02
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0020 Commercial Umbrella & Excess
Product Name: Commercial Umbrella and Excess Liability
Project Name/Number: TRIPRA - Expedited Commercial Umbrella and Excess Liability Terrorism Forms/FF.09HS.001.2008.02

Correspondence Summary

Dispositions

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

SERFF Tracking Number: HART-125525794 State: Arkansas
 Filing Company: Twin City Fire Insurance Company State Tracking Number: EFT \$50
 Company Tracking Number: FF.09HS.001.2008.02
 TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0020 Commercial Umbrella & Excess
 Product Name: Commercial Umbrella and Excess Liability
 Project Name/Number: TRIPRA - Expedited Commercial Umbrella and Excess Liability Terrorism Forms/FF.09HS.001.2008.02

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	Policyholders Of Umbrella Or Excess Liability Insurance Policies - Terrorism Risk Insurance Act Offer Of Coverage	Approved	Yes
Form	Confirmation Of Coverage Election - Policyholders Of Umbrella Or Excess Liability Insurance Policies - 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

SERFF Tracking Number: HART-125525794 State: Arkansas
 Filing Company: Twin City Fire Insurance Company State Tracking Number: EFT \$50
 Company Tracking Number: FF.09HS.001.2008.02
 TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0020 Commercial Umbrella & Excess
 Product Name: Commercial Umbrella and Excess Liability
 Project Name/Number: TRIPRA - Expedited Commercial Umbrella and Excess Liability Terrorism Forms/FF.09HS.001.2008.02

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	GS 21 70 01 08	01 08	Endorsement/Amendment/Conditions	Replaced Form #:0.00 GS 21 70 01 03 Previous Filing #:		GS 21 70 01 08.pdf
Approved	Exclusion Of Certified Acts Of Terrorism	GS 21 73 01 08	01 08	Endorsement/Amendment/Conditions	Replaced Form #:0.00 GS 21 73 01 03 Previous Filing #:		GS 21 73 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	Policyholders Of Umbrella Or Excess Liability Insurance Policies - Terrorism Risk Insurance Act Offer Of Coverage	XN 98 01 15 (ED. 01/08) (submitted for information only)	01 08	Disclosure/ Notice	Replaced Form #:0.00 XN 98 01 14 Previous Filing #:		XN 98 01 15.pdf
Approved	Confirmation Of Coverage Election - Policyholders Of Umbrella Or Excess Liability Insurance Policies - Terrorism Risk Insurance Act	XN 98 02 15 (ED. 01/08) (submitted for information only)	01 08	Disclosure/ Notice	Replaced Form #:0.00 XN 98 02 14 Previous Filing #:		XN 98 02 15.pdf
Approved	Important Notice To Policyholders	G-3433-0	01 08	Disclosure/ Notice		0.00	G-3433-0.PDF

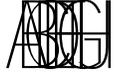
SERFF Tracking Number: HART-125525794 State: Arkansas
 Filing Company: Twin City Fire Insurance Company State Tracking Number: EFT \$50
 Company Tracking Number: FF.09HS.001.2008.02
 TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0020 Commercial Umbrella & Excess
 Product Name: Commercial Umbrella and Excess Liability
 Project Name/Number: TRIPRA - Expedited Commercial Umbrella and Excess Liability Terrorism Forms/FF.09HS.001.2008.02

Regarding for
 Terrorism Risk informatio
 Insurance Act n only)

Approved	Important Notice	G-3434-0 01 08	Disclosure/ New	0.00	G-3434-
	To Policyholders	(submitted	Notice		0.pdf
	Regarding	for			
	Terrorism Risk	informatio			
	Insurance Act	n only)			

Policy Number:

Effective Date:



Named Insured and Address:

Endt. No. _____

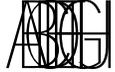
THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CAP ON LOSSES FROM CERTIFIED ACT OF TERRORISM

- 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 to TRIA; and
 2. The act resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of an United States mission; and
 3. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.
- B.** 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 omissions 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:



Named Insured and Address:

Endt. No. _____

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION OF CERTIFIED ACTS OF TERRORISM

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 policy to which this endorsement applies, and includes but is not limited to "bodily injury", "property damage", "personal and advertising injury", "injury", "wrongful acts" or "environmental damage" as may be defined in any such policy.
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 to 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.



Applicant or Named Insured:

**POLICYHOLDERS OF UMBRELLA
OR EXCESS LIABILITY INSURANCE POLICIES -
TERRORISM RISK INSURANCE ACT
OFFER OF COVERAGE**

In accordance with the federal Terrorism Risk Insurance Act, as amended (TRIA), we must make terrorism coverage available in the policies we offer. However, the actual coverage available under our Umbrella or Excess Liability Insurance Policies for acts of terrorism is limited by the terms, conditions, exclusions and limits, or by endorsements to your policy or binder. Coverage may also be limited by generally applicable rules of law and by the terms of the coverage quote to which this offer is attached.

Any coverage for terrorist acts certified under TRIA made available in our policies is partially reinsured by the United States Department of the Treasury under a formula established by the Act. Under this formula, 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 terrorist acts certified under TRIA 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.

If 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. If you decide to purchase coverage for certified acts of terrorism under your Umbrella or Excess Liability Insurance Policy, the premium for this coverage will be 1% of the total premium for your Umbrella or Excess Liability Insurance Policy unless an alternative amount is indicated below.

PREMIUM:

\$_____ Additional premium for Terrorism coverage under this Umbrella or Excess Liability Insurance Policy

This premium charge assumes that you have also purchased underlying insurance coverage for certified acts of terrorism. We may, in accordance with the terms of the policy, examine your books and records to verify that your underlying insurance policy provides this coverage at the limits shown in the Extension Schedule of Underlying Insurance Policies. If such coverage does not exist at the represented limits we will:

- o In accordance with the Maintenance of Underlying Insurance Condition in your Umbrella or Excess Liability Insurance Policy, be liable for certified acts of terrorism only to the extent that we would have been liable had you complied with this condition.
- o Endorse your policy to provide a self-insured retention in the amount of the required underlying insurance which will apply to coverage for such certified acts of terrorism.
- o Increase the premium quoted for certified acts of terrorism by an amount not to exceed 25% of the total Umbrella or Excess Liability Insurance Policy premium.

If you fail to purchase or maintain underlying insurance with coverage for certified terrorist acts, we will adjust your premium and add the necessary endorsements. These changes will be effective as of inception or the date when you ceased to have the represented underlying insurance, whichever is later.

To accept this coverage you must pay the additional terrorism premium. If you accept this coverage, but do not pay the additional premium, you agree that we have the right to attach an endorsement to your policy effective at the inception/renewal date of your policy, which will exclude certified acts of terrorism from coverage under your Umbrella or Excess Liability Insurance Policy.

If you elect to purchase coverage for certified acts of terrorism under your Umbrella or Excess Liability Insurance Policy, we reserve the right to exclude coverage for losses that are not eligible for federal reinsurance under the Act.

TERRORISM EXCLUSION ON YOUR BINDER AND/OR POLICY AND ITS RENEWALS

The Act also gives you the right to reject our offer of terrorism coverage. You may reject such coverage by signing a written rejection statement and returning such document to us.

By signing the written rejection statement, you are affirmatively rejecting our offer and authorizing the attachment of a terrorism exclusion to your binder and/or Umbrella or Excess Liability Insurance Policy and to all of its subsequent renewals.

If upon renewal of your Umbrella or Excess Liability Insurance Policy you wish to have terrorism coverage provided, please contact your agent, broker or representative **prior to the inception of your renewal policy** and coverage provided by the Act will be made available. You will then be quoted a premium for terrorism coverage, and if you decide you wish to purchase the coverage, the exclusion(s) will be removed from your renewal policy.

REJECTION STATEMENT

On behalf of the Applicant or Named Insured Shown above, the undersigned hereby:

- Rejects the offer of Terrorism coverage;
- Acknowledges that an exclusion(s) of certified acts of terrorism losses will be made part of the policy; and
- Acknowledges that, unless the Named Insured requests that terrorism coverage be provided at renewal, an exclusion(s) of certified acts terrorism losses will form a part of the policy and any subsequent renewals.

Name	Title	Date
------	-------	------

Your signed written statement should be sent to us at the following address:

**The Hartford
690 Asylum Avenue
Hartford, CT 06115**

Attention: [Name of Designated Specialty person]

FAX: [for designated person above]

Policy Number:

Effective Date:



Named Insured and Address:

CONFIRMATION OF COVERAGE ELECTION - POLICYHOLDERS OF UMBRELLA OR EXCESS LIABILITY INSURANCE POLICIES - TERRORISM RISK INSURANCE ACT

We have previously notified you that under the Terrorism Risk Insurance Act, as amended (TRIA), we must make terrorism coverage available in the policies we offer.

Any coverage for terrorist acts certified under TRIA made available in our policies is partially reinsured by the United States Department of the Treasury under a formula established by the Act. Under this formula, 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 terrorist acts certified under TRIA 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.

If 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.

Our prior notice advised you that the premium for such terrorism coverage would be 1% of the total premium for your Umbrella or Excess Liability Insurance Policy unless an alternative amount is indicated below.

PREMIUM:

\$_____ Additional premium for Terrorism coverage under this Umbrella or Excess Liability Insurance Policy

As a result of our notification, you have made the following election:

Accepted Terrorism Coverage:

Rejected Terrorism Coverage:

This premium charge assumes that you have also purchased underlying insurance coverage for certified acts of terrorism. We may, in accordance with the terms of the policy, examine your books and records to verify that your underlying insurance policy provides this coverage at the limits as shown in the Extension Schedule of Underlying Insurance Policies. If such coverage does not exist at the represented limits we will:

- o In accordance with the Maintenance of Underlying Insurance Condition in your Umbrella or Excess Liability Insurance Policy, be liable for certified acts of terrorism only to the extent that we would have been liable had you complied with this condition.
- o Endorse your policy to provide a self-insured retention in the amount of the required underlying insurance which will apply to coverage for such certified acts of terrorism.
- o Increase the premium quoted for certified acts of terrorism by an amount not to exceed 25% of the total Umbrella or Excess Liability Insurance Policy premium.

If you fail to purchase or maintain underlying insurance with coverage for certified terrorist acts, we will adjust your premium and add the necessary endorsements. These changes will be effective as of inception or the date when you ceased to have the represented underlying insurance, whichever is later.

If you accepted this coverage, but do not pay the additional premium, you agree that we have the right to attach an endorsement to your policy effective at the inception/renewal date of your policy, which will exclude certified acts of terrorism from coverage under your Umbrella or Excess Liability Insurance Policy.

If you elected to purchase coverage for certified acts of terrorism under your Umbrella or Excess Liability Insurance Policy, we reserve the right to exclude coverage for losses that are *not* eligible for federal reinsurance under the Act.

TERRORISM EXCLUSION ON YOUR BINDER AND/OR POLICY AND ITS RENEWALS

If the "Rejected Terrorism Coverage" box above is checked, you have previously rejected such coverage by signing a written rejection statement and returning such document to us.

By doing so you have also authorized the attachment of a terrorism exclusion to your Umbrella or Excess Liability Insurance Policy and/or binder. An exclusion of certified acts of terrorism will now form a part of your binder and/or your current Umbrella or Excess Liability Insurance Policy and its subsequent renewals and is included with your policy or binder.

If upon renewal of your policy you wish to have terrorism coverage provided, please contact your agent, broker or representative **prior to the inception of your renewal policy** and coverage required by the Act will be made available. You will then be quoted a premium for terrorism coverage, and if you decide to purchase the coverage, the exclusion(s) will be removed from your renewal policy.

Questions regarding your election can be directed to your agent or broker.



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-125525794 State: Arkansas
Filing Company: Twin City Fire Insurance Company State Tracking Number: EFT \$50
Company Tracking Number: FF.09HS.001.2008.02
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0020 Commercial Umbrella & Excess
Product Name: Commercial Umbrella and Excess Liability
Project Name/Number: TRIPRA - Expedited Commercial Umbrella and Excess Liability Terrorism Forms/FF.09HS.001.2008.02

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: HART-125525794 State: Arkansas
Filing Company: Twin City Fire Insurance Company State Tracking Number: EFT \$50
Company Tracking Number: FF.09HS.001.2008.02
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0020 Commercial Umbrella & Excess
Product Name: Commercial Umbrella and Excess Liability
Project Name/Number: TRIPRA - Expedited Commercial Umbrella and Excess Liability Terrorism Forms/FF.09HS.001.2008.02

Supporting Document Schedules

Satisfied -Name: Explanatory Memorandum **Review Status:** Approved 03/14/2008
Comments:
Attached is the Explanatory Memorandum.
Attachment:
CW_Specialty Umbrella_FormsEM2008.pdf

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

**EXPLANATORY MEMORANDUM
TERRORISM FORM FILING
INDEPENDENT (SPECIALTY) UMBRELLA AND EXCESS LIABILITY
OUR COMPANY FILING NUMBER: FF.09HS.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 endorsements and disclosures are for use with our independent Umbrella and Excess Liability policy forms:
XN 00 07 Commercial Umbrella Liability Insurance Policy and
XN 00 08 Commercial Excess Liability Insurance Policy.

**Part I
Revised Forms**

GS 21 70 01 08 – Cap On Losses From Certified Acts Of Terrorism replaces **GS 21 70 01 03**

GS 21 70 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.

GS 21 73 01 08 – Exclusion of Certified Acts Of Terrorism replaces **GS 21 73 01 03**

GS 21 73 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.

XN 98 01 15 (ED.01/08) Policyholders Of Umbrella Or Excess Liability Insurance Policies - Terrorism Risk Insurance Act Offer Of Coverage replaces **XN 98 01 14**.

XN 98 02 15 (ED. 01/08) Confirmation Of Coverage Election – Policyholders Of Umbrella Or Excess Liability Insurance Policies - Tterrorism Risk Insurance Act replaces **XN 98 02 14**.



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 Tto 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	Policyholders Of Umbrella Or Excess Liability Insurance Policies - Terrorism Risk Insurance Act Offer Of Coverage	XN 98 01 15 (ED. 01/08) (submitted for information only)	[X] Replacement [] Withdrawn [] Neither	XN 98 01 14	
05	Confirmation Of Coverage Election - Policyholders Of Umbrella Or Excess Liability Insurance Policies Terrorism Risk Insurance Act	XN 98 02 15 (ED. 01/08) (submitted for information only)	[X] Replacement [] Withdrawn [] Neither	XN 98 02 14	
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		