

SERFF Tracking Number: HART-125560902 State: Arkansas
 First Filing Company: Trumbull Insurance Company, ... State Tracking Number: EFT \$50
 Company Tracking Number: FF.13HS.400.2008.01
 TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations
 Product Name: TRIPRA - EXPEDITED FILING FOR TERRORISM RISK INSURANCE FORMS
 Project Name/Number: TRIPRA - EXPEDITED FILING FOR TERRORISM RISK INSURANCE FORMS/FF.13HS.400.2008.01

Filing at a Glance

Companies: Trumbull Insurance Company, Twin City Fire Insurance Company

Product Name: TRIPRA - EXPEDITED FILING FOR TERRORISM RISK INSURANCE FORMS SERFF Tr Num: HART-125560902 State: Arkansas

FOR TERRORISM RISK INSURANCE FORMS

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

Made/Occurrence

Sub-TOI: 17.0000 Other Liability Sub-TOI Co Tr Num: FF.13HS.400.2008.01 State Status: Fees verified and received

Combinations

Filing Type: Form Co Status: Initial Filing Reviewer(s): Betty Montesi, Edith Roberts, Brittany Yielding

Author: Regina McLendon Disposition Date: 03/28/2008

Date Submitted: 03/25/2008 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 FILING FOR TERRORISM RISK Status of Filing in Domicile: Pending INSURANCE FORMS

Project Number: FF.13HS.400.2008.01

Domicile Status Comments:

Reference Organization: N/A

Reference Number: N/A

Reference Title: N/A

Advisory Org. Circular: N/A

Filing Status Changed: 03/28/2008

State Status Changed: 03/28/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

TRIPRA - EXPEDITED FILING FOR TERRORISM RISK INSURANCE FORMS

OTHER LIABILITY

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

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Form HG 00 H016 02 0208 - Exclusion For Certified Acts Of Terrorism

Filing new form in response to TRIPRA:

Form HG 00 H068)) 0208 - Cap On Losses From Certified Acts of Terrorism

The following forms are being submitted for informational purposes only:

HG 00 H005 03 0208 - Offer of Coverage Terrorism Risk Insurance Act

HG 00 H055 01 0208 - Offer of Coverage Terrorism Risk Insurance Act

HG 00 H004 05 0208 - Offer of Coverage Terrorism Risk Insurance Act

HG 00 H057 01 0208 - Offer of Coverage Terrorism Risk Insurance Act

HG 00 H001 03 0208 - Disclosure Pursuant To Terrorism Risk Insurance Act – Confirmation of Acceptance of Certified Acts of Terrorism

HG 00 H021 03 0208 - Disclosure Pursuant To Terrorism Risk Insurance Act – Confirmation of Acceptance of Certified Acts of Terrorism

HG 00 H022 02 0208 - Disclosure Pursuant To Terrorism Risk Insurance Act – Confirmation of Rejection of Certified Acts of Terrorism

HG 00 H054 01 0208 - Disclosure Pursuant To Terrorism Risk Insurance Act – Confirmation of Acceptance of Certified Acts of Terrorism Disclosure

HG 00 H056 01 0208 - Pursuant To Terrorism Risk Insurance Act – Confirmation of Acceptance of Certified Acts of Terrorism

HG 00 H069 00 0208 - Important Notice To Policyholders Regarding Terrorism Risk Insurance Act

HG 00 H067 00 0208 - Important Notice to Policyholders Regarding Terrorism Risk Insurance Act

HG 00 H087 00 0208 - Important Notice to Policyholders Regarding Terrorism Risk Insurance Act

Company and Contact

Filing Contact Information

Regina McLendon, Account Analyst
690 Asylum Avenue
Hartford, CT 06115

regina.mclendon@thehartford.com
(860) 547-2594 [Phone]
(860) 547-3838[FAX]

Filing Company Information

Trumbull Insurance Company

CoCode: 27120

State of Domicile: Connecticut

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

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

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Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: \$50 per filing
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Trumbull Insurance Company	\$50.00	03/25/2008	18943447
Twin City Fire Insurance Company	\$0.00	03/25/2008	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Edith Roberts	03/28/2008	03/28/2008

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Disposition

Disposition Date: 03/28/2008

Effective Date (New):

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

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	TERRORISM RISK INSURANCE ACT		
Form	IMPORTANT NOTICE TO POLICYHOLDER REGARDING TERRORISM RISK INSURANCE ACT	Approved	Yes
Form	IMPORTANT NOTICE TO POLICYHOLDER 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	HG 00 H068 00 0208	02-01-08	Endorseme New nt/Amendm ent/Condi tions		0.00	HG00H0680 00208.pdf
Approved	EXCLUSION FOR CERTIFIED ACTS OF TERRORISM	HG 00 H016 02 0208	02-01-08	Endorseme Replaced nt/Amendm ent/Condi tions	Replaced Form #:0.00 HG 00 H016 01 0503 Previous Filing #: FN.13HS.400.20 03.02		HG00H0160 20208.pdf
Approved	OFFER OF COVERAGE TERRORISM RISK INSURANCE ACT	HG 00 H005 03 0208 (submitted for informatio n only)	02-01-08	Disclosure/ Notice Replaced	Replaced Form #:0.00 HG 00 H005 02 0406 Previous Filing #: FF.13HS.400.200 6.01		hg00h00503 0208.pdf
Approved	OFFER OF COVERAGE TERRORISM RISK INSURANCE ACT	HG 00 H055 01 0208 (submitted for informatio n only)	02-01-08	Disclosure/ Notice Replaced	Replaced Form #:0.00 HG 00 H055 00 0406 Previous Filing #: FF.13HS.400.200 6.01		hg00h05501 0208.pdf
Approved	OFFER OF COVERAGE TERRORISM RISK INSURANCE ACT	HG 00 H004 05 0208 (submitted for informatio n only)	02-01-08	Disclosure/ Notice Replaced	Replaced Form #:0.00 HG 00 H004 04 0406 Previous Filing #: FF.13HS.400.200 6.01		HG00H0040 50208.pdf
Approved	OFFER OF	HG 00	02-01-08	Disclosure/ Replaced	Replaced Form #:0.00		hg00h05701

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	COVERAGE	H057 01		Notice	HG 00 H057 00	02208.pdf
	TERRORISM	0208			0406	
	RISK	(submitted			Previous Filing #:	
	INSURANCE	for			FF.13HS.400.200	
	ACT	informatio			6.01	
		n only)				
Approved	DISCLOSURE	HG 00	02-01-08	Disclosure/ Replaced	Replaced Form #:0.00	hg00h00103
	PURSUANT TO	H001 03		Notice	HG 00 H001 02	0208.pdf
	TERRORISM	0208			0406	
	RISK	(submitted			Previous Filing #:	
	INSURANCE	for			FF.13HS.400.200	
	ACT -	informatio			6.01	
	CONFIRMATION	n only)				
	OF					
	ACCEPTANCE					
	OF CERTIFIED					
	ACTS OF					
	TERRORISM					
Approved	DISCLOSURE	HG 00	02-01-08	Disclosure/ Replaced	Replaced Form #:0.00	hg00h02103
	PURSUANT TO	H021 03		Notice	HG 00 H021 02	0208.pdf
	TERRORISM	0208			0406	
	RISK	(submitted			Previous Filing #:	
	INSURANCE	for			FF.13HS.400.200	
	ACT -	informatio			6.01	
	CONFIRMATION	n only)				
	OF					
	ACCEPTANCE					
	OF CERTIFIED					
	ACTS OF					
	TERRORISM					
Approved	DISCLOSURE	HG 00	02-01-08	Disclosure/ Replaced	Replaced Form #:0.00	hg00h02202
	PURSUANT TO	H022 02		Notice	HG 00 H022 01	0208.pdf
	TERRORISM	0208			0406	
	RISK	(submitted			Previous Filing #:	
	INSURANCE	for			FF.13HS.400.200	
	ACT -	informatio			6.01	
	CONFIRMATION	n only)				
	OF REJECTION					

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OF CERTIFIED
 ACTS OF
 TERRORISM

Approved	DISCLOSURE	HG 00	02-01-08	Disclosure/ Replaced	Replaced Form #:0.00	hg00h05401
	PURSUANT TO	H054 01		Notice	HG 00 H054 00	0208.pdf
	TERRORISM	0208			0406	
	RISK	(submitted			Previous Filing #:	
	INSURANCE	for			FF.13HS.400.200	
	ACT -	informatio			6.01	
	CONFIRMATION	n only)				

OF
 ACCEPTANCE
 OF CERTIFIED
 ACTS OF
 TERRORISM

Approved	DISCLOSURE	HG 00	02-01-08	Disclosure/ Replaced	Replaced Form #:0.00	hg00h05601
	PURSUANT TO	H056 01		Notice	HG 00 H056 00	0208.pdf
	TERRORISM	0208			0406	
	RISK	(submitted			Previous Filing #:	
	INSURANCE	for			FF.13HS.400.200	
	ACT -	informatio			6.01	
	CONFIRMATION	n only)				

OF
 ACCEPTANCE
 OF CERTIFIED
 ACTS OF
 TERRORISM

Approved	IMPORTANT	HG 00	02-01-08	Disclosure/ New	0.00	HG00H0690
	NOTICE TO	H069 00		Notice		00208.pdf
	POLICYHOLDER	0208				
	REGARDING	(submitted				
	TERRORISM	for				
	RISK	informatio				
	INSURANCE	n only)				
	ACT					

Approved	IMPORTANT	HG 00	02-01-08	Disclosure/ New	0.00	HG00H0670
	NOTICE TO	H067 00		Notice		00208.pdf
	POLICYHOLDER	0208				

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REGARDING (submitted
 TERRORISM for
 RISK informatio
 INSURANCE n only)
 ACT

Approved	IMPORTANT	HG 00	02/01/08	Disclosure/ New	0.00	HG00H0870
	NOTICE TO	H087 00		Notice		00208.pdf
	POLICYHOLDER	0208(sub				
	REGARDING	mitted for				
	TERRORISM	informatio				
	RISK	n only)				
	INSURANCE					
	ACT					

This endorsement, effective 12:01 am,
of policy number:

forms a part

issued to:

by:

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.

All other terms and conditions remain unchanged.



Neal S. Wolin, President & COO

ENDORSEMENT NO:

**This endorsement, effective 12:01 am,
of policy number:**

forms a part

issued to:

by:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION FOR CERTIFIED ACTS OF TERRORISM

It is agreed that this policy shall not provide coverage for "any injury or damage" arising, directly or indirectly, out of a "certified act of terrorism".

"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 mission; 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.

For the purposes of this endorsement "any injury or damage" means any injury or damage covered under the policy to which this endorsement is applicable, and includes but is not limited to loss, damages, claims expenses, defense costs, clean-up costs, bodily injury, property damage, personal and advertising injury, injury, wrongful acts or "environmental damage as may be defined in any such policy.

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.

All other terms and conditions remain unchanged.



Neal S. Wolin, President & COO

Named Insured:

Effective Date:

Insurer:

OFFER OF COVERAGE – TERRORISM RISK INSURANCE ACT

On December 26, 2007, legislation was enacted extending the Terrorism Risk Insurance Act (as amended by "TRIA"). In accordance with TRIA, we are required to offer you coverage for "certified acts of terrorism" in policies for which the act applies. However, the actual coverage available under our policies for "certified 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.

"Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism. The criteria contained in TRIA for "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 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.

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 insured 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.

You will not be required to pay a premium for "certified acts of terrorism" coverage at this time. If, upon renewal of your policy, a premium is going to be charged for "certified acts of terrorism" coverage, we will provide you with notification of what that premium will be. We reserve the right to exclude coverage for losses that are not eligible for federal reinsurance under the Act.

Named Insured:

Effective Date:

Insurer:

OFFER OF COVERAGE – TERRORISM RISK INSURANCE ACT

On December 26, 2007, legislation was enacted extending the Terrorism Risk Insurance Act (as amended by "TRIA"). In accordance with TRIA, we are required to offer you coverage for "certified acts of terrorism" in policies for which the act applies. However, the actual coverage available under our policies for "certified 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.

"Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism. The criteria contained in TRIA for "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 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.

The terrorism coverage as defined by the act does not apply to Crime or Miscellaneous Professional Liability coverage parts, if any or all of those coverage parts are elected under this policy.

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 insured 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.

You will not be required to pay a premium for "certified acts of terrorism" coverage at this time. If, upon renewal of your policy, a premium is going to be charged for "certified acts of terrorism" coverage, we will provide you with notification of what that premium will be. We reserve the right to exclude coverage for losses that are not eligible for federal reinsurance under the Act.

Named Insured:
Effective Date:
Insurer:

OFFER OF COVERAGE – TERRORISM RISK INSURANCE ACT

On December 26, 2007, legislation was enacted extending the Terrorism Risk Insurance Act (as amended by "TRIA"). In accordance with TRIA, we are required to offer you coverage for "certified acts of terrorism" in policies for which the act applies. However, the actual coverage available under our policies for "certified 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.

"Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism. The criteria contained in TRIA for "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 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.

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 insured 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", the premium you will be required to pay for terrorism coverage is shown below.

TERRORISM PREMIUM: \$ _____

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 policy.

If you elect to purchase coverage for "certified acts of terrorism", we reserve the right to exclude coverage for losses that are not eligible for federal reinsurance under the Act.

Named Insured:
Effective Date:
Insurer:

OFFER OF COVERAGE – TERRORISM RISK INSURANCE ACT

On December 26, 2007, legislation was enacted extending the Terrorism Risk Insurance Act (as amended by "TRIA"). In accordance with TRIA, we are required to offer you coverage for "certified acts of terrorism" in policies for which the act applies. However, the actual coverage available under our policies for "certified 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.

"Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism. The criteria contained in TRIA for "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 off 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 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.

The terrorism coverage as defined by the Act does not apply to Crime or Miscellaneous Professional Liability coverage parts, if any or all of those coverage parts are elected under this policy.

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 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 insured 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", the premium you will be required to pay for terrorism coverage is shown below.

TERRORISM PREMIUM: \$_____

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 policy.

If you elect to purchase coverage for certified acts of terrorism, we reserve the right to exclude coverage for losses that are not eligible for federal reinsurance under the Act.

Named Insured:

Effective Date:

Insurer:

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

The act also gives you the right to reject our offer of "certified acts 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 policy and to all of its subsequent renewals.

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 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 "certified acts 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 "certified acts terrorism" coverage be provided at renewal, an exclusion(s) of "certified acts of 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
Hartford Financial Products
2 Park Avenue
New York, NY 10016
Attention:**

Named Insured:

Effective Date:

Insurer:

Policy Number:

DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT
CONFIRMATION OF ACCEPTANCE OF CERTIFIED ACTS OF TERRORISM

We previously notified you that in accordance with the federal Terrorism Risk Insurance Act, as amended (TRIA), we must make "certified acts of terrorism" coverage available in the policies we offer.

"Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism. The criteria contained in TRIA for "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 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.

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 insured 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.

At that time we advised you that you will not be required to pay a premium for "certified acts of terrorism" coverage at this time. As a result of our notification, you have accepted "certified acts of terrorism" coverage. If, upon renewal of your policy, a premium is going to be charged for "certified acts of terrorism" coverage, we will provide you with notification of what that premium will be.

By accepting coverage for "certified acts of terrorism", we reserve the right to exclude coverage for losses that are not eligible for federal reinsurance under the Act.

Named Insured:

Effective Date:

Insurer:

Policy Number:

**DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT
CONFIRMATION OF ACCEPTANCE OF CERTIFIED ACTS OF TERRORISM**

We previously notified you that in accordance with the federal Terrorism Risk Insurance Act, as amended (TRIA), we must make "certified acts of terrorism" coverage available in the policies we offer.

"Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism. The criteria contained in TRIA for "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
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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.

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 insured 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.

At that time we advised you that the premium for such terrorism coverage would be \$_____. As a result of our notification, you **elected to accept terrorism coverage**.

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 policy.

By electing to purchase coverage for "certified acts of terrorism", we reserve the right to exclude coverage for losses that are not eligible for federal reinsurance under the Act.

Named Insured:

Effective Date:

Insurer:

Policy Number:

**DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT
CONFIRMATION OF REJECTION OF CERTIFIED ACTS OF TERRORISM**

We previously notified you that in accordance with the federal Terrorism Risk Insurance Act, as amended (TRIA), we must make "certified acts of terrorism" coverage available in the policies we offer.

"Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism. The criteria contained in TRIA for "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 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.

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 insured 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.

At that time we advised you that the premium for such terrorism coverage would be \$_____. As a result of our notification, you **elected to reject terrorism coverage**.

Named Insured:

Effective Date:

Insurer:

Policy Number:

**DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT
CONFIRMATION OF ACCEPTANCE OF CERTIFIED ACTS OF TERRORISM**

We previously notified you that in accordance with the federal Terrorism Risk Insurance Act, as amended (TRIA), we must make "certified acts of terrorism" coverage available in the policies we offer.

The "certified acts of terrorism" coverage as defined by the Act does not apply to Crime or Miscellaneous Professional Liability coverage parts, if any or all of those coverage parts are elected under this policy.

"Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism. The criteria contained in TRIA for "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
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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.

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 insured 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.

At that time we advised you that the premium for such terrorism coverage would be \$_____. As a result of our notification, you **elected to accept terrorism coverage**.

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 policy.

By electing to purchase coverage for "certified acts of terrorism", we reserve the right to exclude coverage for losses that are not eligible for federal reinsurance under the Act.

Named Insured:

Effective Date:

Insurer:

Policy Number:

**DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT
CONFIRMATION OF ACCEPTANCE OF CERTIFIED ACTS OF TERRORISM**

We previously notified you that in accordance with the federal Terrorism Risk Insurance Act, as amended (TRIA), we must make "certified acts of terrorism" coverage available in the policies we offer.

The terrorism coverage as defined by the Act does not apply to Crime or Miscellaneous Professional Liability coverage parts, if any or all of those coverage parts are elected under this policy.

"Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism. The criteria contained in TRIA for "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 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.

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 insured 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.

At that time we advised you that you will not be required to pay a premium for "certified acts of terrorism" coverage at this time. As a result of our notification, you have accepted "certified acts of terrorism" coverage. If, upon renewal of your policy, a premium is going to be charged for "certified acts of terrorism" coverage, we will provide you with notification of what that premium will be.

By accepting coverage for "certified acts of terrorism", we reserve the right to exclude coverage for losses that are not eligible for federal reinsurance under the Act.

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. Please see the attached Offer of Coverage – Terrorism Risk Insurance Act.

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."

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Policy Changes

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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.

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.

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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:

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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. Attached to this notice is a Offer of Coverage – Terrorism Risk Insurance Act (HG 00 H004 05 0208). If you wish to reject "certified act of terrorism", please sign the attached form and send to the **Compliance Department, 2 Park Avenue, New York, New York 10016 by May 1, 2008**. If we do not receive notification by May 1, 2008, coverage will be granted and you will be billed the premium as stated on the attached form.

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-125560902 State: Arkansas
First Filing Company: Trumbull Insurance Company, ... State Tracking Number: EFT \$50
Company Tracking Number: FF.13HS.400.2008.01
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations
Product Name: TRIPRA - EXPEDITED FILING FOR TERRORISM RISK INSURANCE FORMS
Project Name/Number: TRIPRA - EXPEDITED FILING FOR TERRORISM RISK INSURANCE FORMS/FF.13HS.400.2008.01

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: HART-125560902 State: Arkansas
First Filing Company: Trumbull Insurance Company, ... State Tracking Number: EFT \$50
Company Tracking Number: FF.13HS.400.2008.01
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations
Product Name: TRIPRA - EXPEDITED FILING FOR TERRORISM RISK INSURANCE FORMS
Project Name/Number: TRIPRA - EXPEDITED FILING FOR TERRORISM RISK INSURANCE FORMS/FF.13HS.400.2008.01

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty **Review Status:** Approved 03/28/2008

Comments:
Expedited Filing Transmittal Document for Terrorism Forms.

Attachment:
AR TRIA EXPEDITED FILING TRANSMITTAL.pdf

Satisfied -Name: Explanatory Memorandum **Review Status:** Approved 03/28/2008

Comments:
Attachment:
FORM EXPLANATORY.pdf

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

This page applies to the following state(s) ARKANSAS

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

Department Use only

Company Name(s)	Domicile	NAIC #	FEIN#
Twin City Fire Insurance Company	Indiana	091-29459	06-0732738
Trumbull Insurance Company	Connecticut	091-27120	06-1184984

Contact info for Filer

Name and address of Filer(s)	Telephone #	FAX #	e-mail
Regina McLendon Hartford Plaza, Hartford, CT 06115	(860) 547-2594	(866) 497-7565	regina.mclendon@thehartford.com

Filing Information

Line of Insurance (see attachment)	17.000 Other Liability
Company Program Title (Marketing title) (if applicable)	Financial Products Program
Filing Type** see note below	Endorsements
This application is used with:	EP 00 H003, GL 00 R424, GL 00 R284, IA 00 H003, EO 00 R018, EO 00 R019, EO 00 R20, DO 00 R541, NA 00 H003, NP 00 H033, DO 00 R384, DO 00 R292, PX 00 H012, PE 00 H555, GL 00 S004, UE 00 H002
Effective Date Requested	12/26/07
Filing Date	3/25/08
Company Tracking Number	FF.13HS.400.2008.01
Date filing approved in domiciliary state, if applicable	Not approved yet. Filed on same date as this filing.

	<u>Component/Form Name /Description/Synopsis</u>	<u>Form# or Rate Page Include edition date</u>	<u>Replacement Or Withdrawn?</u>	<u>If replacement, give form # or rate page(s) it replaces</u>	<u>Previous State Filing Number, if required by state</u>
01	Cap On Losses From Certified Acts Of Terrorism	HG 00 H068 00 0208	[] Replacement [] Withdrawn [X] Neither		
02	Exclusion For Certified Acts of Terrorism	HG 00 H016 02 0208	[X] Replacement [] Withdrawn [] Neither	HG 00 H016 01 0503	

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.

Regina McLendon
Signature

Regina McLendon
Printed Name

Filing Analyst
Title

	<u>Component/Form Name</u> <u>Description/Synopsis</u>	<u>Form# or Rate Page</u> <u>Include edition date</u>	<u>Replacement</u> <u>Or Withdrawn?</u>	<u>If replacement,</u> <u>give form # or rate</u> <u>page(s) it replaces</u>	<u>Previous State</u> <u>Filing Number,</u> <u>if required</u> <u>by state</u>
03	Offer Of Coverage Terrorism Risk Insurance Act	HG 00 H005 03 0208 (submitted for information only)	[X] Replacement [] Withdrawn [] Neither	HG 00 H005 02 0406	
04	Offer Of Coverage Terrorism Risk Insurance Act	HG 00 H055 01 0208 (submitted for information only)	[X] Replacement [] Withdrawn [] Neither	HG 00 H055 00 0406	
05	Offer Of Coverage Terrorism Risk Insurance Act	HG 00 H004 05 0208 (submitted for information only)	[X] Replacement [] Withdrawn [] Neither	HG 00 H004 04 0406	
06	Offer Of Coverage Terrorism Risk Insurance Act	HG 00 H057 01 0208 (submitted for information only)	[X] Replacement [] Withdrawn [] Neither	HG 00 H057 00 0406	
07	Disclosure Pursuant To Terrorism Risk Insurance Act - Confirmation of Acceptance of Certified Acts of Terrorism	HG 00 H001 03 0208 (submitted for information only)	[X] Replacement [] Withdrawn [] Neither	HG 00 H001 02 0406	
08	Disclosure Pursuant To Terrorism Risk Insurance Act - Confirmation of Acceptance of Certified Acts of Terrorism	HG 00 H021 03 0208 (submitted for information only)	[X] Replacement [] Withdrawn [] Neither	HG 00 H021 02 0406	
09	Disclosure Pursuant To Terrorism Risk Insurance Act - Confirmation of Rejection of Certified Acts of Terrorism	HG 00 H022 02 0208 (submitted for information only)	[X] Replacement [] Withdrawn [] Neither	HG 00 H022 01 0406	
10	Disclosure Pursuant To Terrorism Risk Insurance Act - Confirmation of Acceptance of Certified Acts of Terrorism	HG 00 H054 01 0208 (submitted for information only)	[X] Replacement [] Withdrawn [] Neither	HG 00 H054 00 0406	
11	Disclosure Pursuant To Terrorism Risk Insurance Act - Confirmation of Acceptance of Certified Acts of Terrorism	HG 00 H056 01 0208 (submitted for information only)	[X] Replacement [] Withdrawn [] Neither	HG 00 H056 00 0406	
12	Important Notice To Policyholder Regarding Terrorism Risk Insurance Act	HG 00 H069 00 0208 (submitted for information only)	[] Replacement [] Withdrawn [x] Neither		

	<u>Component/Form Name</u> <u>Description/Synopsis</u>	<u>Form# or Rate Page</u> <u>Include edition date</u>	<u>Replacement</u> <u>Or Withdrawn?</u>	<u>If replacement,</u> <u>give form # or rate</u> <u>page(s) it replaces</u>	<u>Previous State</u> <u>Filing Number,</u> <u>if required</u> <u>by state</u>
13	Important Notice To Policyholder Regarding Terrorism Risk Insurance Act	HG 00 H067 00 0208 (submitted for information only)	[] Replacement [] Withdrawn [X] Neither		
14	Important Notice To Policyholder Regarding Terrorism Risk Insurance Act	HG 00 H087 00 0208 (submitted for information only)	[] Replacement [] Withdrawn [X] Neither		
15			[] Replacement [] Withdrawn [] Neither		
16			[] Replacement [] Withdrawn [] Neither		
17			[] Replacement [] Withdrawn [] Neither		
18			[] Replacement [] Withdrawn [] Neither		
19			[] Replacement [] Withdrawn [] Neither		
20			[] Replacement [] Withdrawn [] Neither		
21			[] Replacement [] Withdrawn [] Neither		
22			[] Replacement [] Withdrawn [] Neither		

FORM EXPLANATORY

As a result of the Terrorism Risk Insurance Program Reauthorization Act of 2007 (TRIPRA) signed into law December 26, 2007, attached are forms and disclosure notices to be used with our Financial Product Programs. These forms will be utilized on quotes, binders and policies for new and renewal policies. Our forms include a provision, as required by the Terrorism Risk Insurance Act, 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. 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.

Part I

Forms

Cap On Losses From Certified Acts of Terrorism (HG 00 H068 00 0208) - As required by the Terrorism Risk Insurance Act, if the insured accepts the coverage for "certified acts of terrorism", this form will be made part of the policy in compliance with the Terrorism Risk Insurance Act.

Exclusion For Certified Acts of Terrorism (HG 00 H016 02 0208) - If the insured rejects coverage for "certified acts of terrorism" this endorsement will be used to exclude coverage for "certified acts of terrorism". This Endorsement replaces HG 00 H016 01 0503).

Part II

Informational

As required by the Terrorism Risk Insurance Act, the following disclosure notices disclose the premium to and confirm the insured's rejection or acceptance of "certified acts of terrorism". The following disclosure notices are provided to you for informational purposes only. They will be utilized on quotes, binders and new or renewal policies in compliance with the Terrorism Risk Insurance Program Reauthorization Act of 2007.

- *Offer of Coverage Terrorism Risk Insurance Act (HG 00 H005 03 0208)*
- *Offer of Coverage Terrorism Risk Insurance Act (HG 00 H055 01 0208)*
- *Offer of Coverage Terrorism Risk Insurance Act (HG 00 H004 05 0208)*
- *Offer of Coverage Terrorism Risk Insurance Act (HG 00 H057 01 0208)*
- *Disclosure Pursuant To Terrorism Risk Insurance Act – Confirmation of Acceptance of Certified Acts of Terrorism (HG 00 H001 03 0208)*

- *Disclosure Pursuant To Terrorism Risk Insurance Act – Confirmation of Acceptance of Certified Acts of Terrorism (HG 00 H021 03 0208)*
- *Disclosure Pursuant To Terrorism Risk Insurance Act – Confirmation of Rejection of Certified Acts of Terrorism (HG 00 H022 02 0208)*
- *Disclosure Pursuant To Terrorism Risk Insurance Act – Confirmation of Acceptance of Certified Acts of Terrorism (HG 00 H054 01 0208)*
- *Disclosure Pursuant To Terrorism Risk Insurance Act – Confirmation of Acceptance of Certified Acts of Terrorism (HG 00 H056 01 0208)*
- *Important Notice To Policyholders Regarding Terrorism Risk Insurance Act (HG 00 H069 00 0208)* – This disclosure notice announces the extension of TRIA and will be used on renewal policies for one year.
- *Important Notice to Policyholders Regarding Terrorism Risk Insurance Act (HG 00 H067 00 0208)* - 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. This form will be attached to a “mailing” sent to policyholders with policies that are effective 12/26/07 and later, but are processed prior to 3/31/08 (our system programming date). The “mailing” will also include the *Cap On Losses From Certified Acts of Terrorism (HG 00 H068 00 0208)* Endorsement described above in Part I.
- *Important Notice to Policyholders Regarding Terrorism Risk Insurance Act (HG 00 H087 00 0208)* - 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. This form will be attached to a “mailing” sent to policyholders with policies that are effective 12/26/07 and later, but are processed prior to 3/31/08 (our system programming date)