

SERFF Tracking Number: MRKB-125553808 State: Arkansas
First Filing Company: Markel American Insurance Company, ... State Tracking Number: EFT \$50
Company Tracking Number: 0802FF022-CIM
TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations
Product Name: Terrorism
Project Name/Number: TRIA Reauthorization/0802FF002-CIM

Filing at a Glance

Companies: Markel American Insurance Company, Markel Insurance Company

Product Name: Terrorism SERFF Tr Num: MRKB-125553808 State: Arkansas
TOI: 09.0 Inland Marine SERFF Status: Closed State Tr Num: EFT \$50
Sub-TOI: 09.0000 Inland Marine Sub-TOI Co Tr Num: 0802FF022-CIM State Status: Fees verified and received
Combinations
Filing Type: Form Co Status: Sent to DOI for Approval Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
Author: Wilfredo Mejia Disposition Date: 03/31/2008
Date Submitted: 03/24/2008 Disposition Status: Approved
Effective Date Requested (New): On Approval Effective Date (New): 03/31/2008
Effective Date Requested (Renewal): On Approval Effective Date (Renewal): 03/31/2008

State Filing Description:

General Information

Project Name: TRIA Reauthorization Status of Filing in Domicile: Pending
Project Number: 0802FF002-CIM Domicile Status Comments:
Reference Organization: N/A Reference Number: N/A
Reference Title: N/A Advisory Org. Circular: N/A
Filing Status Changed: 03/31/2008
State Status Changed: 03/31/2008 Deemer Date:
Corresponding Filing Tracking Number:
Filing Description:

On December 26, 2007, President Bush signed into law the Terrorism Risk Insurance Program Reauthorization Act of 2007, which extends TRIA for an additional seven years. In order to comply with the requirements of this Act, Markel Insurance Company and Markel American Insurance Company wish to file the enclosed forms.

We have enclosed our revised disclosure notice (for information purposes) that we will use to notify our current and future policyholders.

SERFF Tracking Number: MRKB-125553808 State: Arkansas
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 TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations
 Product Name: Terrorism
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We are submitting this as an expedited filing so we can utilize it on all policies as soon as possible in order to comply with the requirements of the Act.

Company and Contact

Filing Contact Information

Wilfredo Mejia, Regulatory Compliance wmejia@markelcorp.com
 Specialist
 4600 Cox Road (800) 431-1270 [Phone]
 Glen Allen, VA 23060 (804) 527-7900[FAX]

Filing Company Information

Markel American Insurance Company CoCode: 28932 State of Domicile: Virginia
 4600 Cox Road Group Code: 785 Company Type: Commercial
 Property & Casualty
 Glen Allen, VA 23060 Group Name: State ID Number:
 (800) 431-1270 ext. [Phone] FEIN Number: 54-1398877

Markel Insurance Company CoCode: 38970 State of Domicile: Illinois
 4600 Cox Road Group Code: 785 Company Type: Commercial
 Property & Casualty
 Glen Allen, VA 23060 Group Name: State ID Number:
 (800) 431-1270 ext. [Phone] FEIN Number: 36-3101262

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Markel American Insurance Company	\$0.00	03/24/2008	

SERFF Tracking Number: MRKB-125553808 *State:* Arkansas
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Markel Insurance Company \$50.00 03/24/2008 18891853

SERFF Tracking Number: MRKB-125553808 State: Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	03/31/2008	03/31/2008

SERFF Tracking Number: MRKB-125553808 State: Arkansas
First Filing Company: Markel American Insurance Company, ... State Tracking Number: EFT \$50
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TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations
Product Name: Terrorism
Project Name/Number: TRIA Reauthorization/0802FF002-CIM

Disposition

Disposition Date: 03/31/2008
Effective Date (New): 03/31/2008
Effective Date (Renewal): 03/31/2008
Status: Approved
Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

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

SERFF Tracking Number: MRKB-125553808 State: Arkansas
 First Filing Company: Markel American Insurance Company, ... State Tracking Number: EFT \$50
 Company Tracking Number: 0802FF022-CIM
 TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations
 Product Name: Terrorism
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Cover Letter	Approved	Yes
Supporting Document	Filing Memorandum	Approved	Yes
Form	Confirmation of Certified Acts of Terrorism Coverage	Approved	Yes
Form	Confirmation of Exclusion of Certified Acts of Terrorism Coverage	Approved	Yes
Form	Disclosure Notice of Certified Acts of Terrorism Insurance Coverage	Approved	Yes
Form	Disclosure Notice of Certified Acts of Terrorism Insurance Coverage	Approved	Yes

SERFF Tracking Number: MRKB-125553808 State: Arkansas
 First Filing Company: Markel American Insurance Company, ... State Tracking Number: EFT \$50
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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type	Action	Action Specific Data	Readability	Attachment
Approved	Confirmation of Certified Acts of Terrorism Coverage	MIM-Terr-1	01/08	Disclosure/ Notice	Replaced	Replaced Form #:0.00 MIM-Terr-1 02/06 Previous Filing #: AR-PC-06-021880		MIM-TERR-1.pdf
Approved	Confirmation of Exclusion of Certified Acts of Terrorism Coverage	MIM-Terr-2	01/08	Disclosure/ Notice	Replaced	Replaced Form #:0.00 MIM-Terr-2 02/06 Previous Filing #: AR-PC-06-021880		MIM-TERR-2.pdf
Approved	Disclosure Notice of Certified Acts of Terrorism Insurance Coverage	MKL-Terr-3a	01/08	Disclosure/ Notice	Replaced	Replaced Form #:0.00 MKL-Terr-3a 02/06 Previous Filing #: AR-PC-06-021880		MKL-Terr-3a.pdf
Approved	Disclosure Notice of Certified Acts of Terrorism Insurance Coverage	MKL-Terr-3b	01/08	Disclosure/ Notice	Replaced	Replaced Form #:0.00 MKL-Terr-3b 02/06 Previous Filing #: AR-PC-06-021880		MKL-TERR-3b.pdf



**MARKEL INSURANCE COMPANY
MARKEL AMERICAN INSURANCE COMPANY**

COMMERCIAL INLAND MARINE

**CONFIRMATION OF CERTIFIED ACTS OF TERRORISM
COVERAGE - COMMERCIAL INLAND MARINE
TERRORISM RISK INSURANCE ACT**

We have notified you that under the Terrorism Risk Insurance Act we must make certified acts of terrorism coverage available in the policies we offer.

Disclosure Of Federal Participation In Payment Of Terrorism Losses

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

Disclosure Of Premium

Certified acts of terrorism coverage has been provided because either you have indicated to us or your agent that certified acts of terrorism coverage is desired or we have provided certified acts of terrorism coverage at no additional charge. If you have chosen to purchase certified acts of terrorism coverage, the premium charge is \$ _____.

If there is no premium shown above or the premium shown is \$0, there is no separate premium for the coverage during this policy period.



**MARKEL INSURANCE COMPANY
MARKEL AMERICAN INSURANCE COMPANY**

COMMERCIAL INLAND MARINE

**CONFIRMATION OF EXCLUSION OF CERTIFIED ACTS
OF TERRORISM COVERAGE -
COMMERCIAL INLAND MARINE
TERRORISM RISK INSURANCE ACT**

Disclosure Of Premium

We have notified you that under the Terrorism Risk Insurance Act we must make certified acts of terrorism coverage available in the policies we offer. At that time we advised you that the premium for such terrorism coverage would be \$ _____.

Disclosure Of Federal Participation In Payment Of Terrorism Losses

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

If you have not indicated to us or your agent that certified acts of terrorism coverage is desired, a certified act of terrorism exclusion will be attached to your policy and we will not charge your policy for terrorism coverage.

If you desire to purchase terrorism coverage, please contact us or your agent.



MARKEL INSURANCE COMPANY

4600 Cox Road Glen Allen, Virginia 23060-9817 P.O. Box 3870, Glen Allen, Virginia 23058-3870
(804) 527-2700 (800) 431-1270 Fax (804) 527-7966 www.markelinsurance.com

DISCLOSURE NOTICE OF CERTIFIED ACTS OF TERRORISM INSURANCE COVERAGE

Date

Policyholder Name
Street Address
City, State, ZIP

Agent's Name
Street Address
City, State, ZIP

Re: Submission Number or Policy Number

We are required to provide you this notice pursuant to federal legislation concerning terrorism insurance.

You are hereby notified that under the Terrorism Risk Insurance Act as amended, that you now have a right to purchase insurance coverage for losses arising out of acts of terrorism, *as defined in Section 102(1) of the Act*: The term "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; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of an air carrier or vessel or the premises of a United States mission; and to have been 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

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES CAUSED BY CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS EXCLUSION FOR NUCLEAR EVENTS. UNDER THIS FORMULA, THE UNITED STATES GENERALLY REIMBURSES 85% OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED CONTAINS A \$100 BILLION CAP THAT LIMITS UNITED STATES GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

Nothing in this notice affects or modifies your coverage except and only to the extent specifically required by the Act. You should also know that under federal law you are NOT required to purchase terrorism coverage.

SELECTION OR REJECTION OF CERTIFIED ACTS OF TERRORISM INSURANCE COVERAGE

WHAT YOU NEED TO DO NOW:

IF YOU WISH TO PURCHASE CERTIFIED ACTS OF TERRORISM COVERAGE, YOU MAY DO SO BY CHECKING THE DESIRED COVERAGE PARTS UNDER THE ACCEPT COLUMN BELOW. IF YOU CHOOSE TO DECLINE CERTIFIED ACTS OF TERRORISM COVERAGE, CHECK THE REJECT OPTION NEXT TO THE APPROPRIATE COVERAGE PART.

I hereby elect to purchase the Certified Acts of Terrorism Coverage required to be offered under the Act for the following coverage part(s) and associated premium. Please indicate the coverage part(s) for which you accept or reject Certified Acts of Terrorism Coverage. If applicable in your state, an additional tax or fee may be applied. If you have a location in a state that requires fire coverage be provided, regardless of cause, a mandatory charge for terrorism has been included in the Commercial Property or Capital Assets premium shown below and may not be rejected.

COVERAGE SELECTION

<u>ACCEPT</u>	<u>REJECT</u>	<u>Coverage Part(s)</u>	<u>Premium</u>
Mandatory	May not reject	Commercial Property(Mandatory)	\$
<input type="checkbox"/>	<input type="checkbox"/>	Commercial Property (Optional)	\$
<input type="checkbox"/>	<input type="checkbox"/>	Commercial Capital Assets(Mandatory)	\$
<input type="checkbox"/>	<input type="checkbox"/>	Commercial Capital Assets(Optional)	\$
<input type="checkbox"/>	<input type="checkbox"/>	Commercial General Liability	\$
Included	Included	Commercial Crime	\$ 0.00
<input type="checkbox"/>	<input type="checkbox"/>	Commercial Inland Marine	\$
<input type="checkbox"/>	<input type="checkbox"/>	Commercial Umbrella	\$
Total			\$

I understand that an exclusion of certified acts of terrorism losses will be applied to the coverage parts in which terrorism coverage is not purchased.

In order to purchase Terrorism Coverage on the Umbrella, the Terrorism Coverage must also be purchased on the underlying Liability Coverage, if applicable.

Optional terrorism premiums are in addition to proposal terms.

Action:

Please sign and return this form, with your request for coverage.

Policyholder/Applicant's Signature

Print Name

Date

Named Insured(As shown on policy)

Policy Number

Effective Date



DISCLOSURE NOTICE OF CERTIFIED ACTS OF TERRORISM INSURANCE COVERAGE

We are required to provide you this notice pursuant to federal legislation concerning terrorism insurance.

You are hereby notified that under the Terrorism Risk Insurance Act as amended, that you now have a right to purchase insurance coverage for losses arising out of acts of terrorism, *as defined in Section 102(1) of the Act*: The term "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; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of an air carrier or vessel or the premises of a United States mission; and to have been 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

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES CAUSED BY CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS EXCLUSION FOR NUCLEAR EVENTS. UNDER THIS FORMULA, THE UNITED STATES GENERALLY REIMBURSES 85% OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED CONTAINS A \$100 BILLION CAP THAT LIMITS UNITED STATES GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

Nothing in this notice affects or modifies your coverage except and only to the extent specifically required by the Act. You should also know that under federal law you are NOT required to purchase terrorism coverage.

SELECTION OR REJECTION OF CERTIFIED ACTS OF TERRORISM INSURANCE COVERAGE

WHAT YOU NEED TO DO NOW:

IF YOU WISH TO PURCHASE CERTIFIED ACTS OF TERRORISM COVERAGE, YOU MAY DO SO BY CHECKING THE DESIRED COVERAGE PARTS UNDER THE ACCEPT COLUMN BELOW. IF YOU CHOOSE TO DECLINE CERTIFIED ACTS OF TERRORISM COVERAGE, CHECK THE REJECT OPTION NEXT TO THE APPROPRIATE COVERAGE PART.

I hereby elect to purchase the Certified Acts of Terrorism Coverage required to be offered under the Act for the following coverage part(s) and associated premium. Please indicate the coverage part(s) for which you accept or reject Certified Acts of Terrorism Coverage. If applicable in your state, an additional tax or fee may be applied. If you have a location in a state that requires fire coverage be provided, regardless of cause, a mandatory charge for terrorism has been included in the Commercial Property or Capital Assets premium shown below and may not be rejected.

<u>COVERAGE SELECTION</u>		<u>Coverage Part(s)</u>	<u>Premium</u>
<u>ACCEPT</u>	<u>REJECT</u>		

Total:			_____

I understand that an exclusion of Certified Acts of Terrorism losses will be applied to the coverage parts in which terrorism coverage is not purchased.

In order to purchase Terrorism Coverage on the Umbrella, the Terrorism Coverage must also be purchased on the underlying Liability Coverage, if applicable.

Optional terrorism premiums are in addition to proposal terms.

Action:
Please sign and return this form, with your request for coverage.

 Policyholder/Applicant's Signature

 Print Name

 Date

 Named Insured(As shown on policy)

 Policy Number

 Effective Date

SERFF Tracking Number: *MRKB-125553808* *State:* *Arkansas*
First Filing Company: *Markel American Insurance Company, ...* *State Tracking Number:* *EFT \$50*
Company Tracking Number: *0802FF022-CIM*
TOI: *09.0 Inland Marine* *Sub-TOI:* *09.0000 Inland Marine Sub-TOI Combinations*
Product Name: *Terrorism*
Project Name/Number: *TRIA Reauthorization/0802FF002-CIM*

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: MRKB-125553808 State: Arkansas
First Filing Company: Markel American Insurance Company, ... State Tracking Number: EFT \$50
Company Tracking Number: 0802FF022-CIM
TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations
Product Name: Terrorism
Project Name/Number: TRIA Reauthorization/0802FF002-CIM

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-Property & Casualty **Review Status:** Approved 03/31/2008

Comments:

Attachment:

Expedited Filing Transmittal.pdf

Satisfied -Name: Cover Letter **Review Status:** Approved 03/31/2008

Comments:

Attachment:

Cover Letter.pdf

Satisfied -Name: Filing Memorandum **Review Status:** Approved 03/31/2008

Comments:

Attachment:

Filing Memo.pdf

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

This page applies to the following state(s) [ARKANSAS](#)

Indicate Type of Filing
<input checked="" type="checkbox"/> Filing Related to <i>Certified Losses</i>
<input type="checkbox"/> Filing Related to <i>Non-Certified Losses</i>
<input type="checkbox"/> Filing Applicable to Both Certified and Non-Certified Losses

Department Use only

Company Name(s)	Domicile	NAIC #	FEIN #
Markel Insurance Company	Illinois	785-38970	36-3101262
Markel American Insurance Company	Virginia	785-28932	54-1398877

Contact Info for Filer

Name and address of Filer(s)	Telephone #	FAX #	e-mail
Meiji Mejia	1-800-431-1270 ext 7941	804-527-7900	wmejia@markelcorp.com

Filing information

Line of Insurance (see attachment)	Commercial Inland Marine
Company Program Title (Marketing title) (if applicable)	N/A
Filing Type ** see note below	Form
This application is used with:	
Effective Date Requested	Upon Approval
Filing date	03-24-2008
Company Tracking Number	0802FF022-CIM
Date filing approved in domiciliary state, if applicable	Pending

	<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	Policyholder Notice /Disclosure Notice of Terrorism Insurance Coverage	MKL Terr 3a 01/08	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	MKL Terr 3a 02/06	AR-PC-06-021880
02	Disclosure Notice of Terrorism Insurance Coverage and Election Form	MKL Terr 3b 01/08	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	MKL Terr 3b 02/06	AR-PC-06-021880
03	Confirmation of Coverage for Certified Acts of Terrorism	MIM Terr-1 01/08	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	MIM Terr-1 02/06	AR-PC-06-021880
04	Confirmation of Exclusion of Certified Acts of Terrorism Coverage	MIM Terr-2 01/08	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	MIM Terr-2 02/06	AR-PC-06-021880

To be complete, a filing must include the following:

- A completed Expedited 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 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.


Signature

Deidre Balbuena
Print Name:

Vice President
Title:



MARKEL CORPORATION

4600 Cox Road Glen Allen, Virginia 23060-9817 P.O. Box 3870, Glen Allen, Virginia 23058-3870
(804) 527-2700 (800) 431-1270 www.markelinsurance.com

March 24, 2008

Honorable Julie Benafield Bowman
Commissioner of Insurance
Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201-1904

Re: Markel Insurance Company 785-38970
Markel American Insurance Company 785-28932
Revised Terrorism Confirmation and Disclosure Notices
Commercial Inland Marine
Company File # 0802FF022-CIM

Honorable Bowman:

On December 26, 2007, President Bush signed into law the Terrorism Risk Insurance Program Reauthorization Act of 2007, which extends TRIA for an additional seven years. In order to comply with the requirements of this Act, Markel Insurance Company and Markel American Insurance Company wish to file the enclosed forms.

We have enclosed our revised disclosure notice (for information purposes) that we will use to notify our current and future policyholders.

We wish to utilize this filing on all policies as soon as possible in order to comply with the requirements of the Act. Should you have any questions or require additional information regarding this filing, please contact Meiji Mejia at 1-800-431-1270 extension 7941, by mail at the above address or by e-mail at espeaks@markelcorp.com.

Sincerely,

Deidre I. Balbuena
Vice President
Director of Products and Regulatory Services

**Markel Insurance Company
Markel American Insurance Company
Filing Memorandum**

REVISED FORMS:

The following forms are used to comply with the section of the Terrorism Risk Insurance Act that require companies to disclose the premium charged for certified acts of terrorism on a separate line item in the policy at the time of offer, purchase and renewal of the policy. These forms have been revised to:

- add reference to the re-enactment of TRIA on 12/26/2007,
- references the 85% federal share in program, and
- discloses the existence of the 'hard cap' of \$100 Billion.

MIM-Terr-1 (1/08) Confirmation of Terrorism Coverage

MIM-Terr-2 (1/08) Confirmation of Exclusion of Terrorism Coverage

The following disclosure notices are used to notify our current and future policyholders of their options as regards to the purchase or declination of coverage for acts of terrorism. These forms have been revised to:

- add reference to the re-enactment of TRIA on December 27, 2007,
- refers to the 85% federal share in program,
- discloses the existence of the 'hard cap' of \$100 Billion.

MKL-Terr-3a (1/08) Disclosure Notice Of Terrorism Insurance Coverage

MKL-Terr-3b (1/08) Disclosure Notice Of Terrorism Insurance Coverage