

SERFF Tracking Number: REGU-125527890 State: Arkansas
Filing Company: Discover Property & Casualty Insurance State Tracking Number: EFT \$50
Company
Company Tracking Number: DPC-TRIA DISC NOTICES-08
TOI: 35.0 Interline Filings Sub-TOI: 35.0002 Commercial Interline Filings
Product Name: Commercial Property, Commercial Inland Marine, General Liability, Businessowners and Commercial Umbrella/Excess Terrorism
Disclosure Notices Informational Filing
Project Name/Number: /DPC-TRIA DISC NOTICES-08

Filing at a Glance

Company: Discover Property & Casualty Insurance Company

Product Name: Commercial Property, SERFF Tr Num: REGU-125527890 State: Arkansas

Commercial Inland Marine, General Liability,
Businessowners and Commercial
Umbrella/Excess Terrorism Disclosure Notices
Informational Filing

TOI: 35.0 Interline Filings

SERFF Status: Closed

State Tr Num: EFT \$50

Sub-TOI: 35.0002 Commercial Interline Filings

Co Tr Num: DPC-TRIA DISC
NOTICES-08

State Status: Fees verified and
received

Filing Type: Form

Co Status:

Reviewer(s): Betty Montesi,
Llyweyia Rawlins, Brittany Yielding

Author: Joanne Sullivan

Disposition Date: 03/13/2008

Date Submitted: 03/07/2008

Disposition Status: Approved

Effective Date Requested (New): On Approval

Effective Date (New): 03/13/2008

Effective Date Requested (Renewal): On Approval

Effective Date (Renewal):
03/13/2008

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number: DPC-TRIA DISC NOTICES-08

Domicile Status Comments:

Reference Organization: ISO

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 03/13/2008

State Status Changed: 03/13/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

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Discover Property & Casualty Insurance Company (DP&C) is submitting terrorism disclosure notices which are being filed for informational purposes only as required by your state. These notices were created to comply with changes to the Terrorism Risk Insurance Act as extended by the Terrorism Risk Insurance Program Reauthorization Act of 2007.

Enclosed are the following:

- Expedited Filing Transmittal for TRIA
- Disclosure Notices
 - Policyholder Disclosure Notice – D100
 - Policyholder Disclosure Notice - Rejection of Our Offer of Coverage – D101
 - Disclosure Notice – Offer of Terrorism Insurance Coverage – D102

An EFT amount of \$50.00 has been submitted to cover the required filing fee.

We ask that this filing become effective for all policies effective upon acknowledgement.

Company and Contact

Filing Contact Information

(This filing was made by a third party - insuranceregulatoryconsultantsllc)

Joanne Sullivan, joannesullivan@ircllc.com
50 Broad Street (212) 571-3989 [Phone]
New York, NY 10004

Filing Company Information

Discover Property & Casualty Insurance Company CoCode: 36463 State of Domicile: Illinois
5 Batterson Park Group Code: 164 Company Type:
Farmington, CT 06032 Group Name: State ID Number:
(860) 674-2660 ext. [Phone] FEIN Number: 36-2999370

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	03/13/2008	03/13/2008

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Authorization Letter	Approved	Yes
Form	Policyholder Disclosure Notice Terrorism Risk Insurance Act	Approved	Yes
Form	Policyholder Disclosure Notice - Rejection of Our Offer of Coverage	Approved	Yes
Form	Disclosure Notice – Offer of Terrorism Insurance Coverage	Approved	Yes

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Policyholder Disclosure Notice Terrorism Risk Insurance Act	D100	0108	Disclosure/ New Notice		0.00	D100 0108 Acceptance PHN.pdf
Approved	Policyholder Disclosure Notice - Rejection of Our Offer of Coverage	D101	0108	Disclosure/ New Notice		0.00	D101 0108 Rejection PHN.pdf
Approved	Disclosure Notice – Offer of Terrorism Insurance Coverage	D102	0108	Disclosure/ New Notice		0.00	D102 0108 Offer TRIA.pdf

POLICYHOLDER DISCLOSURE NOTICE TERRORISM RISK INSURANCE ACT

NO COVERAGE IS PROVIDED BY THIS SUMMARY, NOR CAN IT BE CONSTRUED TO REPLACE ANY PROVISIONS IN YOUR POLICY. YOU SHOULD READ YOUR ENTIRE POLICY CAREFULLY TO DETERMINE YOUR RIGHTS AND DUTIES AND WHAT IS AND IS NOT COVERED. PLEASE CONTACT YOUR AGENT WITH ANY QUESTIONS OR IF YOU DESIRE ANY CHANGES IN YOUR POLICY. IF THERE IS ANY CONFLICT BETWEEN THE POLICY AND THIS SUMMARY, THE PROVISIONS OF THE POLICY SHALL PREVAIL.

Disclosure Of Premium

In accordance with the federal Terrorism Risk Insurance Act, we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to coverage for terrorist acts certified under the Terrorism Risk Insurance Act. The portion of your premium attributable to such coverage is shown below. This terrorism premium does not include any charges for the portion of insured losses covered by the federal government under the Act.

This premium and coverage do not apply to any insuring agreements or coverage parts in this policy for which you did not accept our offer of such terrorism coverage. For all other insuring agreements or coverage parts, if \$0 is shown for the amount below, this policy provides such coverage at no premium charge for otherwise covered losses.

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.

Cap On Insurer Participation In Payment Of Terrorism Losses

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

The portion of your premium* attributable to coverage for terrorist acts certified under the Act, is:

PROPERTY (Property includes: Commercial Boiler & Machinery, Commercial Inland Marine and Commercial Property if provided on policy)	\$
GENERAL LIABILITY	\$
BUSINESSOWNERS	\$
COMMERCIAL LIABILITY UMBRELLA / EXCESS LIABILITY	\$

**Premium for this coverage may be subject to audit.*

NOTE: The premium above is for certain losses resulting from certified acts of terrorism as covered pursuant to coverage provisions, limitations and exclusions in this policy. You should read the definitions in your policy carefully, but generally speaking, "certified" acts of terrorism are acts that exceed \$5 million in aggregate losses to the insurance industry and which are subsequently declared by the U.S. Secretary of the Treasury as a certified terrorist act under the Terrorism Risk Insurance Act. Some losses resulting from certified acts of terrorism are not covered. Read your policy and endorsements carefully.

Named Insured: _____

Policy Number: _____

POLICYHOLDER DISCLOSURE NOTICE TERRORISM RISK INSURANCE ACT REJECTION OF OUR OFFER OF COVERAGE

NO COVERAGE IS PROVIDED BY THIS SUMMARY, NOR CAN IT BE CONSTRUED TO REPLACE ANY PROVISIONS IN YOUR POLICY. YOU SHOULD READ YOUR ENTIRE POLICY CAREFULLY TO DETERMINE YOUR RIGHTS AND DUTIES AND WHAT IS AND IS NOT COVERED. PLEASE CONTACT YOUR AGENT WITH ANY QUESTIONS OR IF YOU DESIRE ANY CHANGES IN YOUR POLICY. IF THERE IS ANY CONFLICT BETWEEN THE POLICY AND THIS SUMMARY, THE PROVISIONS OF THE POLICY SHALL PREVAIL.

A check beside the box titled **Reject** for one or more lines of business listed below indicates that you did not accept our offer of coverage for certified acts of terrorism, as defined in and certified under the Terrorism Risk Insurance Act. Therefore, this policy does not provide such coverage. This policy contains one or more exclusions that apply to certified acts of terrorism.

If you were not made aware of our offer of coverage for certified acts of terrorism, or believe that this notice was included in this policy in error, please notify your agent or broker immediately.

- Reject **PROPERTY**
(Property includes: Commercial Boiler & Machinery, Commercial Inland Marine and Commercial Property if provided on policy)

- Reject **BUSINESSOWNERS**

- Reject **GENERAL LIABILITY**

- Reject **COMMERCIAL LIABILITY UMBRELLA/EXCESS LIABILITY**

Named Insured: _____

Policy Number: _____

DISCLOSURE NOTICE

OFFER OF TERRORISM INSURANCE COVERAGE

The Terrorism Risk Insurance Act is a program within the Department of the Treasury under which the federal government shares with the insurance industry the risk of loss from acts of terrorism. 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 certain air carriers or vessels 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.

Offer Of Coverage For Certified Acts of Terrorism

In accordance with the federal Terrorism Risk Insurance Act, we are required to make available coverage for losses caused by terrorist acts **certified under the Terrorism Risk Insurance Act**.

If you choose to accept this offer of coverage, your policy premium will include the additional premium for terrorism as stated in the Disclosure of Premium section of this notice. Prior to the binding of coverage for your policy or policies, please inform your agent or broker of your intent to purchase coverage for certified acts of terrorism.

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.

Cap On Insurer Participation In Payment Of Terrorism Losses

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

NOTE TO INSURED REGARDING PROPERTY (BUILDING AND/OR CONTENTS ONLY) AND INLAND MARINE: *There are states where state law requires that coverage for the peril of fire be provided (see below for applicable states*). In these states, a terrorism exclusion makes an exception for (and thereby provides coverage for) fire losses resulting from an act of terrorism. Therefore, if you reject the offer of terrorism coverage, that rejection does not apply to fire losses resulting from an act of terrorism — coverage for such fire losses will be provided in your policy. The additional premium just for such fire and/or inland marine coverage is stated in the Disclosure of Premium. If you reject the offer described above for terrorism coverage, this premium is still due.*

* Applies to Property and Inland Marine:

CA, ME, MO, OR, WI

* Applies to Property only:

CT, GA, HI, IL, IA, MA, NC, NJ, NY, RI, VA, WA, WV

NOTE TO INSURED REGARDING AUTOMOBILE, BURGLARY & THEFT, SURETY AND PROFESSIONAL LIABILITY EXCLUDING D&O: *Commercial Auto, Burglary and Theft, Surety, and Professional liability (other than D&O) losses resulting from a certified act of terrorism are not under the provisions of the Terrorism Risk Insurance Act. Therefore, we are not required to make available, and you do not need to accept or reject, terrorism coverage for certified acts of terrorism for those lines of business.*

Named Insured: _____
Insurer: _____

Please indicate your choices by checking the appropriate boxes below. Sign the completed statement and return the form to us. Keep a copy for your records. Your policy will then reflect your choices.

DISCLOSURE OF PREMIUM

This DISCLOSURE OF PREMIUM applies only to coverage(s) below for which a premium is shown. The premium charge is for insured losses covered by the Terrorism Risk Insurance Act. This terrorism premium does not include any charges for the portion of insured losses covered by the federal government under the Act.

You must accept or reject each coverage where a premium is indicated. If NA appears where a premium should be indicated, you do not have this type of coverage on your policy, and cannot accept or reject coverage.

Accept Reject **PROPERTY**
(Property includes: Commercial Boiler & Machinery, Commercial Inland Marine and Commercial Property if provided on policy)
If you accept this offer, the additional premium for terrorism coverage is \$ _____

If you reject this offer and, if any of the premises are located in a state where state law requires that coverage for the peril of fire be provided at that location, the premium for terrorism-peril of fire coverage for your building and/or contents as provided is \$ _____

Accept Reject **BUSINESSOWNERS**
If you accept this offer, the additional premium for terrorism coverage is \$ _____

Accept Reject **GENERAL LIABILITY**
If you accept this offer, the additional premium for terrorism coverage is \$ _____

Accept Reject **COMMERCIAL LIABILITY UMBRELLA / EXCESS LIABILITY**
If you accept this offer, the additional premium for terrorism coverage is \$ _____

TOTAL TERRORISM PREMIUM* \$ _____

**Premium for this coverage may be subject to audit.*

REJECTION STATEMENT

If the above box titled **Reject** is checked I hereby reject the offer(s) of terrorism coverage as indicated. If rejected, I understand that an **exclusion** of certain terrorism losses will be made part of this policy.

Signature and Title of Named Insured:

Date:

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Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty **Review Status:** Approved 03/13/2008

Comments:

Attachment:
EXP TRIA.pdf

Satisfied -Name: Authorization Letter **Review Status:** Approved 03/13/2008

Comments:

Attachment:
FA Letter.pdf

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

This page applies to the following state(s) _____

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 #
Discover Property & Casualty Insurance Company	ILLINOIS	36463	36-2999370

Contact Info for Filer

Name and address of Filer(s)	Telephone #	FAX #	e-mail
Joanne Sullivan, IRC, 50 Broad Street, Suite 501, NY, NY 10004	(212) 571-3989	(212) 571-2502	Joannesullivan@ircllc.com

Filing information

Line of Insurance (see attachment)	Commercial Property, Commercial Inland Marine, General Liability, Businessowners and Commercial Umbrella/Excess
Company Program Title (Marketing title) (if applicable)	None
Filing Type ** see note below	Disclosure Notices
This application is used with:	
Effective Date Requested	Upon Acknowledgement
Filing date	3/7/2008
Company Tracking Number	DPC-TRIA DISC NOTICES-08
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 Disclosure Notice	D100 0108	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		
02	Policyholder Disclosure Notice - Rejection of Our Offer of Coverage	D101 0108	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		
03	Disclosure Notice – Offer of Terrorism Insurance Coverage	D102 0108	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		

To be complete, a form 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 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.

Signature _____
Joanne Sullivan

Print Name: Joanne Sullivan

Title: Analyst, IRC

DISCOVER PROPERTY & CASUALTY

March 1, 2008

RE: Authority for Insurance Regulatory Consultants, LLC to Process Filings on behalf of Discover Property & Casualty Insurance Company

Dear Regulatory Official:

Please accept this letter as the authorization for representatives of Insurance Regulatory Consultants, LLC, to prepare and submit, on behalf of Discover Property & Casualty Insurance Company filings in your state. This authorization includes our permission for representatives of Insurance Regulatory Consultants, LLC, to receive and respond to any inquiries that you may raise on these filings.

This authority will continue in place until you receive, from Discover Property & Casualty Insurance Company, a written statement that the authority has been removed.

If you have any questions on this or need any additional information, please don't hesitate to contact me.

Very truly yours,



Arthur W. Wright
President

**Re: Discover Property & Casualty Insurance Company (DP&C), NAIC Number: 3548-36463
Commercial Property, Commercial Inland Marine, General Liability, Businessowners and
Commercial Umbrella/Excess
Terrorism Disclosure Notices Informational Filing**