

SERFF Tracking Number: SAMM-125519813 State: Arkansas
 First Filing Company: State Auto Property and Casualty Insurance Company, ... State Tracking Number: EFT \$50
 Company Tracking Number: SAC-BOP-2008-219
 TOI: 05.0 Commercial Multi-Peril - Liability & Non-Liability Sub-TOI: 05.0002 Businessowners
 Product Name: BusinessOwners Choice
 Project Name/Number: Terrorism Risk Insurance Program Reauthorization Act of 2007 - Forms Revisions/SAC-BOP-2008-219

Filing at a Glance

Companies: State Auto Property and Casualty Insurance Company, State Automobile Mutual Insurance Company
 Product Name: BusinessOwners Choice SERFF Tr Num: SAMM-125519813 State: Arkansas
 TOI: 05.0 Commercial Multi-Peril - Liability & Non-Liability SERFF Status: Closed State Tr Num: EFT \$50
 Sub-TOI: 05.0002 Businessowners Co Tr Num: SAC-BOP-2008-219 State Status: Fees verified and received
 Filing Type: Form Co Status: Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
 Author: Bev Griffin Disposition Date: 03/19/2008
 Date Submitted: 03/13/2008 Disposition Status: Approved
 Effective Date Requested (New): 12/26/2007 Effective Date (New): 12/26/2007
 Effective Date Requested (Renewal): 12/26/2007 Effective Date (Renewal): 12/26/2007

State Filing Description:

General Information

Project Name: Terrorism Risk Insurance Program Reauthorization Act of 2007 - Forms Revisions Status of Filing in Domicile:
 Project Number: SAC-BOP-2008-219 Domicile Status Comments:
 Reference Organization: ISO Reference Number: BP-2007-OTRP1
 Reference Title: Advisory Org. Circular:
 Filing Status Changed: 03/19/2008
 State Status Changed: 03/19/2008 Deemer Date:
 Corresponding Filing Tracking Number:
 Filing Description:
 In response to the Terrorism Risk Insurance Program Reauthorization Act of 2007 (TRIPRA), we are filing the following form revisions as detailed on the Expedited Terrorism Form:

SERFF Tracking Number: SMM-125519813 State: Arkansas
 First Filing Company: State Auto Property and Casualty Insurance State Tracking Number: EFT \$50
 Company, ...
 Company Tracking Number: SAC-BOP-2008-219
 TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0002 Businessowners
 Liability
 Product Name: BusinessOwners Choice
 Project Name/Number: Terrorism Risk Insurance Program Reauthorization Act of 2007 - Forms Revisions/SAC-BOP-2008-219

1. Adopting forms announced in ISO filing designation # BP-2007-OTRP1. We will use ISO's Businessowners Terrorism endorsements, but have changed the form number by adding a "C" to fit our independent program.

Your consideration and acknowledgement of our filing to become effective on the inception date of policies issued on December 26, 2007 will be very much appreciated.

Company and Contact

Filing Contact Information

Beverly Griffin, State Regulatory Analyst II bev.griffin@stateauto.com
 State Auto Insurance Companies (800) 695-9436 [Phone]
 Columbus, OH 43215 (614) 719-0297[FAX]

Filing Company Information

State Auto Property and Casualty Insurance CoCode: 25127 State of Domicile: Iowa
 Company
 1300 Woodland Avenue Group Code: 175 Company Type: Property and
 Casualty

P. O. Box 66150
 West Des Moines, IA 50265-0150 Group Name: State ID Number:
 (614) 464-5000 ext. [Phone] FEIN Number: 57-6010814

State Automobile Mutual Insurance Company CoCode: 25135 State of Domicile: Ohio
 518 East Broad Street Group Code: 175 Company Type: Property and
 Casualty

P. O. Box 182822
 Columbus, OH 43215 Group Name: State ID Number:
 (614) 464-5000 ext. [Phone] FEIN Number: 31-4316080

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00

SERFF Tracking Number: SMM-125519813 State: Arkansas
First Filing Company: State Auto Property and Casualty Insurance State Tracking Number: EFT \$50
Company, ...
Company Tracking Number: SAC-BOP-2008-219
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0002 Businessowners
Liability
Product Name: BusinessOwners Choice
Project Name/Number: Terrorism Risk Insurance Program Reauthorization Act of 2007 - Forms Revisions/SAC-BOP-2008-219

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	03/19/2008	03/19/2008

SERFF Tracking Number: SMM-125519813 State: Arkansas
First Filing Company: State Auto Property and Casualty Insurance State Tracking Number: EFT \$50
Company, ...
Company Tracking Number: SAC-BOP-2008-219
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0002 Businessowners
Liability
Product Name: BusinessOwners Choice
Project Name/Number: Terrorism Risk Insurance Program Reauthorization Act of 2007 - Forms Revisions/SAC-BOP-2008-219

Disposition

Disposition Date: 03/19/2008
Effective Date (New): 12/26/2007
Effective Date (Renewal): 12/26/2007
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: SMM-125519813 State: Arkansas
 First Filing Company: State Auto Property and Casualty Insurance State Tracking Number: EFT \$50
 Company, ...
 Company Tracking Number: SAC-BOP-2008-219
 TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0002 Businessowners
 Liability
 Product Name: BusinessOwners Choice
 Project Name/Number: Terrorism Risk Insurance Program Reauthorization Act of 2007 - Forms Revisions/SAC-BOP-2008-219

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Expedited Form	Approved	Yes
Form	DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT	Approved	Yes
Form	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM	Approved	Yes
Form	EXCLUSION OF CERTIFIED ACTS OF TERRORISM	Approved	Yes
Form	ARKANSAS EXCLUSION OF PUNITIVE DAMAGES RELATED TO A CERTIFIED ACT OF TERRORISM	Approved	Yes
Form	POLICYHOLDER DISCLOSURE - NOTICE OF TERRORISM INSURANCE COVERAGE	Approved	Yes
Form	POLICYHOLDER DISCLOSURE - NOTICE OF TERRORISM INSURANCE COVERAGE	Approved	Yes

SERFF Tracking Number: SAMM-125519813 State: Arkansas
 First Filing Company: State Auto Property and Casualty Insurance State Tracking Number: EFT \$50
 Company, ...
 Company Tracking Number: SAC-BOP-2008-219
 TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0002 Businessowners
 Liability
 Product Name: BusinessOwners Choice
 Project Name/Number: Terrorism Risk Insurance Program Reauthorization Act of 2007 - Forms Revisions/SAC-BOP-2008-219

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT	BP 05 15	01 08	Endorsement/Amendment/Conditions New		0.00	BP 05 15 01 08 Disclosure Pursuant To Terrorism Risk Insurance Act.pdf
Approved	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM	BP 05 23C	01 08	Endorsement/Amendment/Conditions New		0.00	BP 05 23C 01 08 Cap On Losses From Certified Acts Of Terrorism.pdf
Approved	EXCLUSION OF CERTIFIED ACTS OF TERRORISM	BP 05 24C	01 08	Endorsement/Amendment/Conditions New		0.00	BP 05 24C 01 08 Exclusion of Certified Acts Of Terrorism.pdf
Approved	ARKANSAS EXCLUSION OF PUNITIVE DAMAGES RELATED TO A CERTIFIED ACT OF TERRORISM	BP 05 43C	01 08	Endorsement/Amendment/Conditions Replaced	Replaced Form #: 0.00 BP 05 43C 01 03 Previous Filing #:		BP 05 43C 01 08 Arkansas Exclusion of Punitive Damages - Terrorism.pdf

THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF YOUR POLICY IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT. THIS ENDORSEMENT DOES NOT GRANT ANY COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF ANY COVERAGE UNDER THE POLICY.

DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT

SCHEDULE

<p>Terrorism Premium (Certified Acts) \$</p> <p>Additional information, if any, concerning the terrorism premium:</p>
<p>Information required to complete this Schedule, if not shown above, will be shown in the Declarations.</p>

A. 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 in the Schedule of this endorsement or in the policy Declarations.

B. 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.

C. 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.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS SPECIAL PROPERTY COVERAGE FORM
BUSINESSOWNERS LIABILITY COVERAGE FORM

- A.** The following provisions are added to the Businessowners Property and Liability Coverages:

CAP ON CERTIFIED TERRORISM LOSSES

"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 pursuant to the federal Terrorism Risk Insurance Act. The criteria contained in the Terrorism Risk Insurance 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 the Terrorism Risk Insurance Act; and
2. 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 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.

- B.** The following provision is added to Businessowners Special Property Coverage Form **BP 00 02:**

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 Form, such as losses excluded by the Nuclear Hazard Exclusion or the War And Military Action Exclusion.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION OF CERTIFIED ACTS OF TERRORISM

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS SPECIAL PROPERTY COVERAGE FORM
BUSINESSOWNERS LIABILITY COVERAGE FORM

SCHEDULE

The **Exception Covering Certain Fire Losses** (Paragraph **B.2.**) applies to property located in the following state(s):

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

A. The following provisions are added to the Businessowners Property and Liability Coverages:

The following definition is added with respect to the provisions of this endorsement:

"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 pursuant to the federal Terrorism Risk Insurance Act. The criteria contained in the Terrorism Risk Insurance 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 the Terrorism Risk Insurance Act; and
2. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

B. The following provisions are added to Businessowners Special Property Coverage Form **BP 00 02**:

1. The following exclusion is added:

**CERTIFIED ACT OF TERRORISM
EXCLUSION**

We will not pay for loss or damage caused directly or indirectly by a "certified act of terrorism". Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

2. **Exception Covering Certain Fire Losses**

The following exception to the exclusion in Paragraph **B.1.** applies only if indicated and as indicated in the Schedule of this endorsement.

If a "certified act of terrorism" results in fire, we will pay for the loss or damage caused by that fire. Such coverage for fire applies only to direct loss or damage by fire to Covered Property. Therefore, for example, the coverage does not apply to insurance provided under Business Income and/or Extra Expense Additional Coverages.

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.

3. 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 Form or Policy, such as losses excluded by the Nuclear Hazard Exclusion or the War And Military Action Exclusion.

C. The following provision is added to the Businessowners Liability Coverage Form **BP 00 06C**:

1. The following exclusion is added:

This insurance does not apply to:

TERRORISM

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

2. The following definition is added:

For the purposes of this endorsement, "any injury or damage" means any injury or damage covered under any Coverage Form to which this endorsement is applicable, and includes but is not limited to "bodily injury", "property damage" or "personal and advertising injury" as may be defined in any applicable Coverage Form.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ARKANSAS EXCLUSION OF PUNITIVE DAMAGES RELATED TO A CERTIFIED ACT OF TERRORISM

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS LIABILITY COVERAGE FORM

The following provisions are added to the Businessowners Liability Coverage Form **BP 00 06C**:

A. The following exclusion is added:

This insurance does not apply to:

TERRORISM PUNITIVE DAMAGES

Damages arising, directly or indirectly, out of a "certified act of terrorism" that are awarded as "punitive damages".

B. The following definition is added:

1. "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 pursuant to the federal Terrorism Risk Insurance Act. The criteria contained in the Terrorism Risk Insurance Act sets forth the following criteria for a "certified act of terrorism" include 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 the Terrorism Risk Insurance Act; and
- b. 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 on behalf of any foreign person or foreign interest, 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.

2. "Punitive damages" means damages that may be imposed to punish a wrongdoer and to deter others from similar conduct.

Policyholder Disclosure – Notice Of Terrorism Insurance Coverage

You are hereby notified that under the Terrorism Risk Insurance Act (Act), as amended, that you 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 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.

You should know that coverage provided by this policy for losses resulting from certified acts of terrorism, such losses may be partially reimbursed by the United States Government under a formula established by federal law. However, your policy may contain other exclusions which might affect your coverage, such as an exclusion for nuclear events. Under the formula, the United States Government 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 on the policy Declarations page and does not include any charges for the portion of loss covered by the federal government under the act.

LIMITATION ON PAYMENT OF TERRORISM LOSSES

You should also know that the Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurer’s 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.

If you purchase this coverage on an umbrella policy, you must also purchase this coverage for any underlying liability policies.

In the context of a newly issued policy or renewal offer, this form becomes part of the application for this coverage.

You may select terrorism insurance coverage as follows:

The portion of your annual policy premium that is attributable to coverage for certified acts of terrorism is shown on the declarations page. *If you wish to reject this coverage, please read and complete the form below.*

You may reject terrorism insurance coverage as follows:

You may elect to decline coverage for certified acts of terrorism. However, if your policy covers property located in a state with a fire following statutory requirement, the terrorism exclusion makes an exception for fire losses to

such covered property resulting from certified acts of terrorism. If you choose to decline coverage for certified acts of terrorism, that rejection is not applicable to fire losses to property in those states resulting from certified acts of terrorism, unless excepted by statute or other regulatory means. A separate premium is displayed on the declarations page for coverage for fire losses that result from certified acts of terrorism.

To reject coverage, you must 'X' the box below, sign your name, print your name, date this form and return it to the company within 30 days. If you choose not to reject this coverage, you do not need to return this form.

ف	I hereby elect to exclude losses arising from certified acts of terrorism and understand that I will have no coverage for losses resulting from certified acts of terrorism. I understand that if I exclude certified acts of terrorism coverage, coverage will not be available until my next renewal.
---	--

Policyholder/Applicant's Signature

Insurance Company

Print Name

Policy Number

Date

<State Code> - <Agency Code>
<Agency Name>
<Address>
<City, State Zip>
<Phone Number>

Policyholder Disclosure – Notice Of Terrorism Insurance Coverage

You are hereby notified that under the Terrorism Risk Insurance Act (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 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.

You should know regarding coverage provided by this policy for losses resulting from certified acts of terrorism, such losses may be partially reimbursed by the United States Government 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.

LIMITATION ON PAYMENT OF TERRORISM LOSSES

You should also know that the Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurer’s 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.

Disclosure of terrorism insurance coverage premium

The portion of your annual policy premium that is attributable to coverage for certified acts of terrorism is \$_____.

Rejection of terrorism insurance coverage

The Terrorism Risk Insurance Act requires disclosure at offer, purchase and each renewal. Therefore, this notice serves as the offer disclosure. A similar disclosure will be provided to you when your policy is issued. With the exception of Worker’s Compensation, you will have the opportunity to reject this coverage at policy issuance.

If your policy covers property located in a state with a fire following statutory requirement, the terrorism exclusion makes an exception for fire losses to such covered property resulting from certified acts of terrorism. If you choose to decline coverage for certified acts of terrorism, that rejection is not applicable to fire losses to property in those states resulting from certified acts of terrorism, unless excepted by statute or other regulatory means. A separate premium is displayed on the declarations page for coverage for fire losses that result from certified acts of terrorism. The premium for coverage for fire losses that result from certified acts of terrorism is \$_____.

If you purchase this coverage on an umbrella policy, you must also purchase this coverage for any underlying liability and/or commercial auto liability policies.

In the context of a newly issued policy or renewal offer, this form becomes part of the application for this coverage.

Policy Number

Insurance Company

SERFF Tracking Number: SMM-125519813 State: Arkansas
First Filing Company: State Auto Property and Casualty Insurance State Tracking Number: EFT \$50
Company, ...
Company Tracking Number: SAC-BOP-2008-219
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0002 Businessowners
Liability
Product Name: BusinessOwners Choice
Project Name/Number: Terrorism Risk Insurance Program Reauthorization Act of 2007 - Forms Revisions/SAC-BOP-2008-219

Supporting Document Schedules

Bypassed -Name: Uniform Transmittal Document-
Property & Casualty
Bypass Reason: N/A - We are attaching the Terrorism Expedited Form in lieu of this form.
Comments:

Review Status: Approved 03/19/2008

Satisfied -Name: Expedited Form
Comments:
Attachments:
EXPEDITED FORM - FORMS.pdf
Exhibit I.pdf

Review Status: Approved 03/19/2008

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

Department Use only

Company Name(s)	Domicile	NAIC #	FEIN #
State Automobile Mutual Insurance Company	OH	25135	31-4316080
State Auto Property & Casualty Insurance Company	IA	25127	57-6010814

Contact Info for Filer

Name and address of Filer(s)	Telephone #	FAX #	e-mail
Bev Griffin 518 E. Broad Street Columbus, OH 43215	800.444.9950 (ext. 5507)	614.719.0297	Bev.Griffin@StateAuto.com

Filing information

Line of Insurance (see attachment)	Businessowners
Company Program Title (Marketing title) (if applicable)	Businessowners
Filing Type ** see note below	Endorsements
This application is used with:	BP 00 02, BP 00 06C
Effective Date Requested	12/26/2007
Filing date	
Company Tracking Number	SAC-BOP-2008-219
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	See attached Exhibit I		<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
02			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		

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 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 _____
Print Name: Bev Griffin

_____ State Regulatory Analyst II
Title:

Exhibit I
Supplement to Expedited Terrorism Transmittal Document
BusinessOwners Choice

	Component/Form Name /Description/Synopsis	Form # or Rate Page Include edition date	Replacement Or withdrawn?	If replacement, give form # or rate page(s) it replaces	Previous State Filing Number, if required by state
01	DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT	BP 05 15 01 08	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither	NEW	
02	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM	BP 05 23C 01 08	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither	NEW	
03	EXCLUSION OF CERTIFIED ACTS OF TERRORISM	BP 05 24C 01 08	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither	NEW	
04	ARKANSAS EXCLUSION OF PUNITIVE DAMAGES RELATED TO A CERTIFIED ACT OF TERRORISM	BP 05 43C 01 08	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	BP 05 43C 01 03	
05	POLICYHOLDER DISCLOSURE - NOTICE OF TERRORISM INSURANCE COVERAGE	PN 00 83 01 08	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	PN 00 83 01 07	
06	POLICYHOLDER DISCLOSURE - NOTICE OF TERRORISM INSURANCE COVERAGE	PN 00 84 01 08	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	PN 00 84 08 03	