

SERFF Tracking Number: TRVC-125525013 State: Arkansas
First Filing Company: Northland Casualty Company, ... State Tracking Number: EFT \$100
Company Tracking Number: NIC-08-010AR
TOI: 35.0 Interline Filings Sub-TOI: 35.0002 Commercial Interline Filings
Product Name: Informational Terrorism Filing
Project Name/Number: Informational Terrorism Filing/NIC-08-010AR

Filing at a Glance

Companies: Northland Casualty Company, Northland Insurance Company

Product Name: Informational Terrorism Filing SERFF Tr Num: TRVC-125525013 State: Arkansas
TOI: 35.0 Interline Filings SERFF Status: Closed State Tr Num: EFT \$100
Sub-TOI: 35.0002 Commercial Interline Filings Co Tr Num: NIC-08-010AR State Status: Fees verified and received
Filing Type: Form Co Status: Pending Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
Author: Cathy Lutteke Disposition Date: 03/12/2008
Date Submitted: 03/06/2008 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: Informational Terrorism Filing Status of Filing in Domicile: Not Filed
Project Number: NIC-08-010AR Domicile Status Comments:
Reference Organization: ISO Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 03/12/2008
State Status Changed: 03/12/2008 Deemer Date:
Corresponding Filing Tracking Number:

Filing Description:

By this submission we are placing on file the enclosed company-developed forms in connection with the Reauthorization of the Terrorism Risk Insurance Act, which was effective December 26, 2007. These company-developed forms supersede any previously filed company-developed terrorism forms.

Form Number Edition Date Title

N-3405 11/06 Important Notice (quotes) Delete

<i>SERFF Tracking Number:</i>	<i>TRVC-125525013</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Northland Casualty Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>NIC-08-010AR</i>		
<i>TOI:</i>	<i>35.0 Interline Filings</i>	<i>Sub-TOI:</i>	<i>35.0002 Commercial Interline Filings</i>
<i>Product Name:</i>	<i>Informational Terrorism Filing</i>		
<i>Project Name/Number:</i>	<i>Informational Terrorism Filing/NIC-08-010AR</i>		

N-3406 11/06 Important Notice (policy) Delete

Form Number Edition Date Title

- N-3335 1/08 Terrorism Risk Insurance Act of 2002 Disclosure (quotes & binders)
- S2618-IL 1/08 Terrorism Risk Insurance Act of 2002 Disclosure
- S2619-IL 1/08 Terrorism Risk Insurance Act of 2002 Disclosure
- S2620-CP 1/08 Terrorism Risk Insurance Act of 2002 Disclosure
- S2621-CG 1/08 Cap on Losses From Certified Acts of Terrorism
- S2759-IL 1/08 Cap on Losses From Certified Acts of Terrorism
- S2834-IL 1/08 Cap on Losses From Certified Acts of Terrorism

We would like to reemphasize that it will continue to be the practice of Northland Insurance Companies not to exclude any acts of terrorism in its policies nor are there any associated premium increases for the inclusion of this coverage.

Company and Contact

Filing Contact Information

Cathy Lutteke, State Filings Analyst	clutteke@travelers.com
385 Washington Street	(800) 237-9334 [Phone]
St. Paul, MN 55120-1146	(651) 310-4101[FAX]

Filing Company Information

Northland Casualty Company	CoCode: 24031	State of Domicile: Minnesota
385 Washington St	Group Code: 3548	Company Type: Property Casualty
Mail Code 9275-SB03N		
St. Paul, MN 55102	Group Name:	State ID Number:
(800) 237-9334 ext. [Phone]	FEIN Number: 94-6051964	

Northland Insurance Company	CoCode: 24015	State of Domicile: Minnesota
385 Washington St	Group Code: 3548	Company Type: Property Casualty
Mail Code 9275-SB03N		
St. Paul, MN 55102	Group Name:	State ID Number:
(800) 237-9334 ext. [Phone]	FEIN Number: 41-6009967	

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Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Northland Casualty Company	\$100.00	03/06/2008	18372141
Northland Insurance Company	\$0.00	03/06/2008	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	03/12/2008	03/12/2008

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Disposition

Disposition Date: 03/12/2008
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

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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
Form	Important Notice (quotes)	Withdrawn	Yes
Form	Important Notice (policy)	Withdrawn	Yes
Form	ITerrorism Risk Insurance Act of 2002 Disclosure	Approved	Yes
Form	Terrorism Risk Insurance Act of 2002 Disclosure	Approved	Yes
Form	Terrorism Risk Insurance Act of 2002 Disclosure	Approved	Yes
Form	Terrorism Risk Insurance Act of 2002 Disclosure	Approved	Yes
Form	Cap on Losses From Certified Acts of Terrorism	Approved	Yes
Form	Cap on Losses From Certified Acts of Terrorism	Approved	Yes
Form	Cap on Losses From Certified Acts of Terrorism	Approved	Yes

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	ITerrorism Risk Insurance Act of 2002 Disclosure	N-3335	1/08	Disclosure/ Replaced Notice	Replaced Form #:0.00 N-3335 (4/06) Previous Filing #:		N3335 1.08.pdf
Approved	Terrorism Risk Insurance Act of 2002 Disclosure	S2618-IL	1/08	Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 S2618-IL (4/06) Previous Filing #:		S2618IL 1.08.pdf
Approved	Terrorism Risk Insurance Act of 2002 Disclosure	S2619-IL	1/08	Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 S2619-IL (10/04) Previous Filing #:		S2619IL 1.08.pdf
Approved	Terrorism Risk Insurance Act of 2002 Disclosure	S2620-CP	1/08	Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 S2620-CP (4/06) Previous Filing #:		S2620CP 1.08.pdf
Approved	Cap on Losses From Certified Acts of Terrorism	S2621-CG	1/08	Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 S2621-CG (4/06) Previous Filing #:		S2621CG 1.08.pdf
Approved	Cap on Losses From Certified Acts of Terrorism	S2759-IL	1/08	Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 S2759-IL (4/06) Previous Filing #:		S2759IL 1.08.pdf
Approved	Cap on Losses From Certified Acts of Terrorism	S2834-IL	1/08	Endorsement/Amendment/Conditions New		0.00	S2834IL 1.08.pdf

Terrorism Risk Insurance Act of 2002 Disclosure

On December 26, 2007, the President of the United States signed into law amendments to the Terrorism Risk Insurance Act of 2002 (the "Act"), which, among other things, extend the Act and expand its scope. The Act establishes a program under which the Federal Government may partially reimburse "Insured Losses" (as defined in the Act) caused by "acts of terrorism". An "act of terrorism" is defined in Section 102(l) of the Act to mean 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.

The federal government's share of compensation for Insured Losses is 85% of the amount of Insured Losses in excess of each Insurer's statutorily established deductible, subject to the "Program Trigger", (as defined in the Act). In no event, however, will the federal government or any Insurer be required to pay any portion of the amount of aggregate Insured Losses occurring in any one year that exceeds \$100,000,000,000, provided that such Insurer has met its deductible. If aggregate Insured Losses exceed \$100,000,000,000 in any one year, your coverage may therefore be reduced.

The charge for Insured Losses for coverages is included in the total premium for each coverage indicated in the premium schedule. The charge for each coverage is indicated below and/ or on the premium schedule and does not include any charges for the portion of losses covered by the federal government under the Act.

Coverage	Included Charge For Insured Losses
Commercial Property Coverage	<p>[3%] [7%] of the Commercial Property Coverage premium</p> <ul style="list-style-type: none"> * If the primary location is in a Designated City (as listed below), choose 7% * If the primary location is <u>not</u> in a Designated City (as listed below), choose 3%
Commercial General Liability Coverage or any other commercial liability coverage (other than commercial auto liability and professional liability) including, but not limited to, Owners and Contractors Protective Liability, Liquor Liability, Pollution Liability, Products/ Completed Operations Liability, and Employment Related Practices Liability and Excess (Umbrella) Liability	1% of the total Commercial Liability Coverage premium
Commercial Inland Marine Coverage	1% of the total Commercial Inland Marine Coverage premium

Designated Cities are:

Albuquerque, NM	El Paso, TX	Miami, FL	San Antonio, TX
Atlanta, GA	Fort Worth, TX	Milwaukee, WI	San Diego, CA
Austin, TX	Fresno, CA	Minneapolis, MN	San Francisco, CA
Baltimore, MD	Honolulu, HI	Nashville-Davidson, TN	San Jose, CA
Boston, MA	Houston, TX	New Orleans, LA	Seattle, WA
Charolotte, NC	Indianapolis, IN	New York, NY	St. Louis, MO
Chicago, IL	Jacksonville, FL	Oakland, CA	Tucson, AZ
Cleveland, OH	Kansas City, MO	Oklahoma City, OK	Tulsa, OK
Colorado Springs, CO	Las Vegas, NV	Omaha, NE	Virginia Beach, VA
Columbus, OH	Long Beach, CA	Philadelphia, PA	Washington, DC
Dallas, TX	Los Angeles, CA	Phoenix, AZ	Wichita, KS
Denver, CO	Memphis, TN	Portland, OR	
Detroit, MI	Mesa, AZ	Sacramento, CA	

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**TERRORISM RISK
INSURANCE ACT OF 2002 DISCLOSURE**

This endorsement applies to the insurance provided under the following:

COMMERCIAL INLAND MARINE COVERAGE PART
COMMERCIAL GENERAL LIABILITY COVERAGE PART
LIQUOR LIABILITY COVERAGE PART
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
PRODUCTS/ COMPLETED OPERATIONS LIABILITY COVERAGE PART
RAILROAD PROTECTIVE LIABILITY COVERAGE PART
EMPLOYEE BENEFITS LIABILITY COVERAGE PART
UMBRELLA LIABILITY COVERAGE FORM
EXCESS LIABILITY COVERAGE FORM

On December 26, 2007, the President of the United States signed into law amendments to the Terrorism Risk Insurance Act of 2002 (the "Act"), which, among other things, extend the Act and expand its scope. The Act establishes a program under which the Federal Government may partially reimburse "Insured Losses" (as defined in the Act) caused by "acts of terrorism". An "act of terrorism" is defined in Section 102(l) of the Act to mean 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.

The Federal Government's share of compensation for Insured Losses is 85% of the amount of Insured Losses in excess of each Insurer's statutorily established deductible, subject to the "Program Trigger", (as defined in the Act). In no event, however, will the federal government or any Insurer be required to pay any portion of the amount of aggregate Insured Losses occurring in any one year that exceeds \$100,000,000,000, provided that such Insurer has met its deductible. If aggregate Insured Losses exceed \$100,000,000,000 in any one year, your coverage may therefore be reduced.

The charge for Insured Losses for each Coverage Part is included in the Coverage Part premium. The charge that has been included for each Coverage Part is indicated below, and does not include any charge for the portion of losses covered by the Federal Government under the Act:

- 1% of each applicable Commercial Liability Coverage Part premium.
- 1% of your total Commercial Inland Marine Coverage Part premium.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**TERRORISM RISK
INSURANCE ACT OF 2002 DISCLOSURE**

This endorsement applies to the insurance provided under the following:

BUSINESSOWNERS COVERAGE PART

On December 26, 2007, the President of the United States signed into law amendments to the Terrorism Risk Insurance Act of 2002 (the "Act"), which, among other things, extend the Act and expand its scope. The Act establishes a program under which the Federal Government may partially reimburse "Insured Losses" (as defined in the Act) caused by "acts of terrorism". An "act of terrorism" is defined in Section 102(I) of the Act to mean 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.

The federal government's share of compensation for Insured Losses is 85% of the amount of Insured Losses in excess of each Insurer's statutorily established deductible, subject to the "Program Trigger", (as defined in the Act). In no event, however, will the federal government or any Insurer be required to pay any portion of the amount of aggregate Insured Losses occurring in any one year that exceeds \$100,000,000,000, provided that such Insurer has met its deductible. If aggregate Insured Losses exceed \$100,000,000,000 in any one year, your coverage may therefore be reduced.

The charge for Insured Losses under this Coverage Part is included in the Coverage Part premium. The charge that has been included for this Coverage Part is indicated below, and does not include any charge for the portion of losses covered by the Federal Government under the Act:

- 4% of your total Businessowners Coverage Part premium if your primary location is in a Designated City (as listed below).
- 2% of your total Businessowners Coverage Part premium if your primary location is not in a Designated City (as listed below).

Designated Cities are:

Albuquerque, NM	El Paso, TX	Miami, FL	San Antonio, TX
Atlanta, GA	Fort Worth, TX	Milwaukee, WI	San Diego, CA
Austin, TX	Fresno, CA	Minneapolis, MN	San Francisco, CA
Baltimore, MD	Honolulu, HI	Nashville-Davidson, TN	San Jose, CA
Boston, MA	Houston, TX	New Orleans, LA	Seattle, WA
Charolotte, NC	Indianapolis, IN	New York, NY	St. Louis, MO
Chicago, IL	Jacksonville, FL	Oakland, CA	Tucson, AZ
Cleveland, OH	Kansas City, MO	Oklahoma City, OK	Tulsa, OK
Colorado Springs, CO	Las Vegas, NV	Omaha, NE	Virginia Beach, VA
Columbus, OH	Long Beach, CA	Philadelphia, PA	Washington, DC
Dallas, TX	Los Angeles, CA	Phoenix, AZ	Wichita, KS
Denver, CO	Memphis, TN	Portland, OR	
Detroit, MI	Mesa, AZ	Sacramento, CA	

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TERRORISM RISK INSURANCE ACT OF 2002 DISCLOSURE

This endorsement applies to the insurance provided under the following:

COMMERCIAL PROPERTY COVERAGE PART

On December 26, 2007, the President of the United States signed into law amendments to the Terrorism Risk Insurance Act of 2002 (the "Act"), which, among other things, extend the Act and expand its scope. The Act establishes a program under which the Federal Government may partially reimburse "Insured Losses" (as defined in the Act) caused by "acts of terrorism". An "act of terrorism" is defined in Section 102(I) of the Act to mean 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.

The federal government's share of compensation for Insured Losses is 85% of the amount of Insured Losses in excess of each Insurer's statutorily established deductible, subject to the "Program Trigger", (as defined in the Act). In no event, however, will the federal government or any Insurer be required to pay any portion of the amount of aggregate Insured Losses occurring in any one year that exceeds \$100,000,000,000, provided that such Insurer has met its deductible. If aggregate Insured Losses exceed \$100,000,000,000 in any one year, your coverage may therefore be reduced.

The charge for Insured Losses under this Coverage Part is included in the Coverage Part premium. The charge that has been included for this Coverage Part is indicated below, and does not include any charge for the portion of losses covered by the Federal Government under the Act:

- 7% of your total Commercial Property Coverage Part premium if your primary location is in a Designated City (as listed below).
- 3% of your total Commercial Property Coverage Part premium if your primary location is not in a Designated City (as listed below).

Designated Cities are:

Albuquerque, NM	El Paso, TX	Miami, FL	San Antonio, TX
Atlanta, GA	Fort Worth, TX	Milwaukee, WI	San Diego, CA
Austin, TX	Fresno, CA	Minneapolis, MN	San Francisco, CA
Baltimore, MD	Honolulu, HI	Nashville-Davidson, TN	San Jose, CA
Boston, MA	Houston, TX	New Orleans, LA	Seattle, WA
Charlotte, NC	Indianapolis, IN	New York, NY	St. Louis, MO
Chicago, IL	Jacksonville, FL	Oakland, CA	Tucson, AZ
Cleveland, OH	Kansas City, MO	Oklahoma City, OK	Tulsa, OK
Colorado Springs, CO	Las Vegas, NV	Omaha, NE	Virginia Beach, VA
Columbus, OH	Long Beach, CA	Philadelphia, PA	Washington, DC
Dallas, TX	Los Angeles, CA	Phoenix, AZ	Wichita, KS
Denver, CO	Memphis, TN	Portland, OR	
Detroit, MI	Mesa, AZ	Sacramento, CA	

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:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
LIQUOR LIABILITY COVERAGE PART
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
POLLUTION LIABILITY COVERAGE PART
PRODUCTS/ COMPLETED OPERATIONS LIABILITY COVERAGE PART
RAILROAD PROTECTIVE LIABILITY COVERAGE PART
UNDERGROUND STORAGE TANK POLICY
EMPLOYEE BENEFITS LIABILITY COVERAGE PART
UMBRELLA LIABILITY COVERAGE PART
EXCESS LIABILITY COVERAGE PART

If aggregate insured losses attributable to terrorist acts certified under the federal 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.

"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.

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:

BOILER AND MACHINERY COVERAGE PART
COMMERCIAL INLAND MARINE COVERAGE PART
COMMERCIAL PROPERTY COVERAGE PART
STANDARD PROPERTY POLICY

A. 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 aggregate 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. Application of 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 or the War And Military Action Exclusion.

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 POLICY

- A.** The following provisions are added to the Businessowners Policy and apply to 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 the Businessowners Policy and applies to Property Coverage:

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

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First Filing Company: Northland Casualty Company, ... *State Tracking Number:* EFT \$100
Company Tracking Number: NIC-08-010AR
TOI: 35.0 Interline Filings *Sub-TOI:* 35.0002 Commercial Interline Filings
Product Name: Informational Terrorism Filing
Project Name/Number: Informational Terrorism Filing/NIC-08-010AR

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: TRVC-125525013 State: Arkansas
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Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty **Review Status:** Approved 03/12/2008

Comments:

Attachment:

AR Expedited Trans.pdf

Satisfied -Name: Cover Letter **Review Status:** Approved 03/12/2008

Comments:

Attachment:

AR Letter.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 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 #
Northland Insurance Company	MN	24015	41-6009967
Northland Casualty Company	MN	24031	94-6051964

Contact Info for Filer

Name and address of Filer(s)	Telephone #	FAX #	e-mail
Cathy Lutteke Northland Insurance Company 385 Washington Street Mail Code SB03N St. Paul, MN 55102-1309	800-237-9334 ext. 04354	651-310-4101	CLutteke@ Northlandins.com

Filing information

Line of Insurance (see attachment)	Interline, Businessowners, Commercial GL, Inland Marine and Property
Company Program Title (Marketing title) (if applicable)	Terrorism Revision
Filing Type ** see note below	Informational
This application is used with:	
Effective Date Requested	12/26/2007 - date of enactment of TRIPRA of 2007
Filing date	March 6, 2008
Company Tracking Number	NIC-08-010AR
Date filing approved in domiciliary state, if applicable	N/A

	<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 cover letter.		<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 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

Cathy Lutteke
Print Name:

Product Management Specialist
Title:



March 6, 2008

Honorable Julie Benafield Bowman
Arkansas Insurance Department
Property & Casualty Division
1200 West 3rd Street
Little Rock AR 72201-1904

RE: **NORTHLAND INSURANCE COMPANY** 3548-24015
NORTHLAND CASUALTY COMPANY 3548-24031
Terrorism Risk Insurance Act
INFORMATIONAL FILING
Forms Submission – Interline, Businessowners, Commercial Inland Marine, Commercial General Liability, Commercial Property
NIC Filing Number: NIC-08-010AR

Dear Commissioner:

This letter and the enclosed material are submitted as an informational filing on behalf of the Northland Insurance Company.

By this submission we are placing on file the enclosed company-developed forms in connection with the Reauthorization of the Terrorism Risk Insurance Act, which was effective December 26, 2007. These company-developed forms supersede any previously filed company-developed terrorism forms.

Form Number	Edition Date	Title	
N-3405	11/06	Important Notice (quotes)	Delete
N-3406	11/06	Important Notice (policy)	Delete

Form Number	Edition Date	Title
N-3335	1/08	Terrorism Risk Insurance Act of 2002 Disclosure (quotes & binders)
S2618-IL	1/08	Terrorism Risk Insurance Act of 2002 Disclosure
S2619-IL	1/08	Terrorism Risk Insurance Act of 2002 Disclosure
S2620-CP	1/08	Terrorism Risk Insurance Act of 2002 Disclosure
S2621-CG	1/08	Cap on Losses From Certified Acts of Terrorism
S2759-IL	1/08	Cap on Losses From Certified Acts of Terrorism
S2834-IL	1/08	Cap on Losses From Certified Acts of Terrorism

We would like to reemphasize that it will continue to be the practice of Northland Insurance Companies not to exclude any acts of terrorism in its policies nor are there any associated premium increases for the inclusion of this coverage.

A filing fee in the amount of \$100 is being sent via SERFF's Electronic Funds Transfer.

Arkansas Department of Insurance
March 6, 2008
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Your acknowledgment of this informational filing will be appreciated.

Sincerely,

NORTHLAND INSURANCE COMPANY

Cathy A. Lutteke

Cathy A. Lutteke
Product Management Specialist
Government Relations Department
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E-Mail: CLutteke@Northlandins.com