

SERFF Tracking Number: TRVD-125539575 State: Arkansas
First Filing Company: Athena Assurance Company, ... State Tracking Number: EFT \$50
Company Tracking Number: 2008-03-0024
TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)
Product Name: Property
Project Name/Number: 2008-03-0024/2008-03-0024

Filing at a Glance

Companies: Athena Assurance Company, St. Paul Fire and Marine Insurance Company, St. Paul Guardian Insurance Company, St. Paul Mercury Insurance Company, St. Paul Protective Insurance Company

Product Name: Property SERFF Tr Num: TRVD-125539575 State: Arkansas
TOI: 01.0 Property SERFF Status: Closed State Tr Num: EFT \$50
Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines) Co Tr Num: 2008-03-0024 State Status: Fees verified and received
Filing Type: Form Co Status: Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
Authors: Laurie Buck, Carrie Acuna Disposition Date: 03/31/2008
Date Submitted: 03/21/2008 Disposition Status: Approved
Effective Date Requested (New): 04/01/2008 Effective Date (New): 04/01/2008
Effective Date Requested (Renewal): 04/01/2008 Effective Date (Renewal): 04/01/2008

State Filing Description:

General Information

Project Name: 2008-03-0024 Status of Filing in Domicile: Pending
Project Number: 2008-03-0024 Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 03/31/2008 Deemer Date:
State Status Changed: 03/31/2008
Corresponding Filing Tracking Number:
Filing Description:
EXPEDITED

In compliance with the insurance laws and regulations of your state and pursuant to the voluntary expedited filing procedures, we respectfully submit our revised forms.

<i>SERFF Tracking Number:</i>	<i>TRVD-125539575</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Athena Assurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>2008-03-0024</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0001 Commercial Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>Property</i>		
<i>Project Name/Number:</i>	<i>2008-03-0024/2008-03-0024</i>		

The purpose of this submission is to place on file the enclosed endorsements revised in conjunction with the terms and conditions of the Terrorism Risk Insurance Program Reauthorization Act of 2007. These optional forms, used in the event the insured rejects the offer of terrorism, were revised to update the definition of a "Certified Act of Terrorism".

Company and Contact

Filing Contact Information

Laurie Buck, Senior Regulatory Analyst	LJBUCK@travelers.com
385 Washington Street	(651) 310-8570 [Phone]
St. Paul, MN 55102	(651) 310-4361[FAX]

Filing Company Information

Athena Assurance Company	CoCode: 41769	State of Domicile: Minnesota
385 Washington Street	Group Code: 3548	Company Type:
St. Paul, MN 55102	Group Name:	State ID Number:
(651) 310-7782 ext. [Phone]	FEIN Number: 41-1435765	

St. Paul Fire and Marine Insurance Company	CoCode: 24767	State of Domicile: Minnesota
385 Washington Street	Group Code: 3548	Company Type:
St. Paul, MN 55102	Group Name:	State ID Number:
(651) 310-7782 ext. [Phone]	FEIN Number: 41-0406690	

St. Paul Guardian Insurance Company	CoCode: 24775	State of Domicile: Minnesota
385 Washington Street	Group Code: 3548	Company Type:
St. Paul, MN 55102	Group Name:	State ID Number:
(651) 310-7782 ext. [Phone]	FEIN Number: 41-0963301	

St. Paul Mercury Insurance Company	CoCode: 24791	State of Domicile: Minnesota
385 Washington Street	Group Code: 3548	Company Type:
St. Paul, MN 55102	Group Name:	State ID Number:
(651) 310-7782 ext. [Phone]	FEIN Number: 41-0881659	

St. Paul Protective Insurance Company	CoCode: 19224	State of Domicile: Illinois
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385 Washington Street
St. Paul, MN 55102
(651) 310-7782 ext. [Phone]

Group Code: 3548
Group Name:
FEIN Number: 36-2542404

Company Type:
State ID Number:

SERFF Tracking Number: TRVD-125539575 *State:* Arkansas
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Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: FLAT FEE FOR FORM FILINGS.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Athena Assurance Company	\$50.00	03/21/2008	18867761
St. Paul Fire and Marine Insurance Company	\$0.00	03/21/2008	
St. Paul Guardian Insurance Company	\$0.00	03/21/2008	
St. Paul Mercury Insurance Company	\$0.00	03/21/2008	
St. Paul Protective Insurance Company	\$0.00	03/21/2008	

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Correspondence Summary

Dispositions

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

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Disposition

Disposition Date: 03/31/2008
Effective Date (New): 04/01/2008
Effective Date (Renewal): 04/01/2008
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

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Index of Forms	Approved	Yes
Supporting Document	Expedited Terrorism Form	Approved	Yes
Form	Terrorism Risk Insurance Act Certified Acts Of Terrorism Exclusion Endorsement With Exception For Resulting Fire	Approved	Yes
Form	Terrorism Risk Insurance Act Certified Acts Of Terrorism Exclusion Endorsement With Limited Additional 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	Terrorism Risk Insurance Act Certified Acts Of Terrorism Exclusion Endorsement With Exception For Resulting Fire	F0336	1-08	Endorsement/Amendment/Conditions	Replaced Form #:0.00 F0336 Ed. 8-03 Previous Filing #:		F0336_____ 2008-01-011__BITM.pdf
Approved	Terrorism Risk Insurance Act Certified Acts Of Terrorism Exclusion Endorsement With Limited Additional Coverage	F0347	1-08	Endorsement/Amendment/Conditions	Replaced Form #:0.00 F0347 Ed. 8-03 Previous Filing #:		F0347_____ 2008-01-01__BITM.pdf

TERRORISM RISK INSURANCE ACT CERTIFIED ACTS OF TERRORISM EXCLUSION ENDORSEMENT WITH EXCEPTION FOR RESULTING FIRE

This endorsement changes all property and certain inland marine insuring agreements.

How Coverage Is Changed

There are three changes that are explained below. These changes limit coverage.

1. The following is added to the Exclusions - Losses We Won't Cover section or any similarly named Exclusions section.

Certified acts of terrorism. We won't cover loss caused directly or indirectly by any certified act of terrorism. This exclusion applies regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

If fire results, we'll pay for that resulting loss where required by law, but only for direct physical damage to covered property caused by fire, and not for any time element coverage, which includes any blanket earnings and expense, business income and extra expense, extra expense, business income from dependent properties, extra expense from dependent properties, or valued business income coverage.

This exclusion applies whether or not the loss event results in widespread damage or affects a substantial area.

But this exclusion doesn't apply to the following types of inland marine coverages:

- Accounts Receivable.
- Camera And Musical Instrument Dealers.
- Commercial Articles Protection.
- Equipment Dealers.
- Film.
- Floor Plan.
- Jewelers' Block.
- Mail.
- Physicians And Surgeons Equipment.
- Signs.

- Theatrical Property.
- Valuable Papers And Records.

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:

- 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
- 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.

The following cap on losses applies to resulting fire losses and losses under the inland marine coverages shown above caused directly or indirectly by certified acts of terrorism if such losses are otherwise covered under this insuring agreement.

If aggregate insured losses attributable to certified acts of terrorism 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 won't be responsible for the payment of any portion of the amount of such losses that exceeds \$100 billion; and
- insured losses up to \$100 billion will be subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

2. 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 resulting fire loss or any loss under any of the inland marine coverages shown above which would otherwise be excluded under this insuring agreement.
3. Any coverage of this insuring agreement that states that only the exclusions indicated there apply to it, or that no other exclusions apply to it, is amended to state that the Certified Acts Of Terrorism Exclusion applies to it, unless the Certified Acts Of Terrorism Exclusion specifies that it doesn't apply to such coverage.

Other Terms

All other terms of your policy remain the same.

TERRORISM RISK INSURANCE ACT CERTIFIED ACTS OF TERRORISM EXCLUSION ENDORSEMENT WITH LIMITED ADDITIONAL COVERAGE

This endorsement changes all property and certain inland marine insuring agreements.

How Coverage Is Changed

There are five changes which are explained below. These changes limit coverage.

1. The following is added to the Exclusions - Losses We Won't Cover section or any similarly named Exclusions section.

Certified acts of terrorism. We won't cover loss caused directly or indirectly by any certified act of terrorism. This exclusion applies regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

If fire results, we'll pay for that resulting loss where required by law, but only for direct physical damage to covered property caused by fire, and not for any time element coverage, which includes any blanket earnings and expense, business income and extra expense, extra expense, business income from dependent properties, extra expense from dependent properties, or valued business income coverage.

This exclusion applies whether or not the loss event results in widespread damage or affects a substantial area.

But this exclusion doesn't apply to the following types of inland marine coverages:

- Accounts Receivable.
- Camera And Musical Instrument Dealers.
- Commercial Articles Protection.
- Equipment Dealers.
- Film.
- Floor Plan.
- Jewelers' Block.
- Mail.

- Physicians And Surgeons Equipment.
- Signs.
- Theatrical Property.
- Valuable Papers And Records.

Nor does this exclusion apply to the additional coverage for certified acts of terrorism.

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:

- 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
 - 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.
2. 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 insuring agreement.
 3. Any coverage of this insuring agreement that states that only the exclusions indicated there apply to it, or that no other exclusions apply to it, is amended to state that the Certified Acts Of Terrorism Exclusion applies to

it, unless the Certified Acts Of Terrorism Exclusion specifies that it doesn't apply to such coverage.

4. The following additional coverage is added to your insuring agreement.

Certified acts of terrorism. We'll pay for loss or damage caused directly or indirectly by any certified act of terrorism.

But we won't pay more for any certified act of terrorism loss than the limit for the applicable location, which is subject to the per act aggregate limit, shown in the Certified Acts Of Terrorism Coverage Summary.

This amount is not in addition to the limits of coverage shown in the applicable Coverage Summary for any building, business or personal property, flood, earthquake or earth movement, time element, or inland marine coverage.

However, this additional coverage doesn't apply to the inland marine coverages listed in the exception to the Certified Acts Of Terrorism Exclusion.

If fire results, where required by law, we'll pay for such resulting loss that is more than the terrorism limit for that location, but only for direct physical damage to covered property caused by fire, and only up to the limit of coverage for that property shown in the applicable Coverage Summary. We won't pay for such resulting fire loss under any time element coverage, which includes blanket earnings and expense, business income and extra expense, extra expense, business income from dependent properties, extra expense from dependent

properties, or valued business income coverages.

When this agreement and any other insuring agreement or endorsement written by us apply to the same certified act of terrorism loss or damage, the per act aggregate limit is the most we'll pay on a combined total basis for all such loss or damage.

Per act aggregate limit is the most we'll pay for any one certified act of terrorism loss regardless of the number or type of coverages that may apply or the number of locations to which this coverage applies.

5. The following cap on losses is added to your insuring agreement. This cap on losses applies to loss or damage caused directly or indirectly by certified acts of terrorism if such loss or damage is otherwise covered under your insuring agreement.

If aggregate insured losses attributable to certified acts of terrorism 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 won't be responsible for the payment of any portion of the amount of such losses that exceeds \$100 billion; and
- insured losses up to \$100 billion will be subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

Other Terms

All other terms of your policy remain the same.

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Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Bypassed -Name: Uniform Transmittal Document-Property & Casualty
Review Status: Approved 03/31/2008
Bypass Reason: N/A - SEE EXPIDITED TERRORISM FORM AND GENERAL INFORMATION TAB.
Comments:

Satisfied -Name: Index of Forms
Review Status: Approved 03/31/2008
Comments:
Attachment:
2008-03-0024 Forms Index.pdf

Satisfied -Name: Expedited Terrorism Form
Review Status: Approved 03/31/2008
Comments:
Attachment:
AR Terrorism Expedited Form 2007.pdf

**Forms Index
Property
Filing 2008-03-0024**

New Form	Form Name	Current Form
F0336 Rev. 1-08	Terrorism Risk Insurance Act Certified Acts Of Terrorism Exclusion Endorsement With Exception For Resulting Fire	F0336 Ed. 8-03
F0347 Rev. 1-08	Terrorism Risk Insurance Act Certified Acts of Terrorism Exclusion Endorsement With Limited Additional Coverage	F0347 Ed. 8-03

**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 #
St. Paul Fire & Marine Insurance Company	MN	24767	41-0406690
St. Paul Mercury Insurance Company	MN	24791	41-0881659
St. Paul Guardian Insurance Company	MN	24775	41-0966301
Athena Assurance Company	MN	41769	41-1435765
St. Paul Protective Insurance Company	IL	19224	36-2542404

Contact Info for Filer

Name and address of Filer(s)	Telephone #	FAX #	e-mail
Laurie Buck 385 Washington St., 9275-NB14L St. Paul, MN 55102	651-310-8570 800-328-2189 Ext. 08570	651-310-4361	LJBuck@travelers.com

Filing information

Line of Insurance (see attachment)	01.0001 Commercial Property (Fire and Allied Lines)
Company Program Title (Marketing title) (if applicable)	N/A – TRIPRA
Filing Type ** see note below	Form
This application is used with:	N/A
Effective Date Requested	April 1, 2008
Filing date	March 21, 2008
Company Tracking Number	2008-03-0024
Date filing approved in domiciliary state, if applicable	Not Required to be Filed in MN, Pending in IL.

	<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	Terrorism Risk Insurance Act Certified Acts Of Terrorism Exclusion Endorsement With Exception For Resulting Fire	F0336, Rev. 1-08	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	F0336, Ed. 8-03	
02	Terrorism Risk Insurance Act Certified Acts Of Terrorism Exclusion Endorsement With Limited Additional Coverage	F0347, Rev. 1-08	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	F0347, Ed. 8-03	

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.

Laurie Buck

Signature

Laurie Buck

Print Name:

Sr. Regulatory Analyst

Title: