

SERFF Tracking Number: TRVD-125575997 State: Arkansas  
First Filing Company: Athena Assurance Company, ... State Tracking Number: EFT \$50  
Company Tracking Number: 2008-03-0038  
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0019 Professional Errors & Omissions Liability  
Product Name: Professional Liability  
Project Name/Number: TRIPRA/2008-03-0038

## 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: Professional Liability SERFF Tr Num: TRVD-125575997 State: Arkansas  
TOI: 17.0 Other Liability - Claims SERFF Status: Closed State Tr Num: EFT \$50  
Made/Occurrence  
Sub-TOI: 17.0019 Professional Errors & Omissions Liability Co Tr Num: 2008-03-0038 State Status: Fees verified and received  
Filing Type: Form Co Status: Reviewer(s): Betty Montesi, Edith Roberts, Brittany Yielding  
Authors: Laurie Buck, Nancy Sigstad Disposition Date: 03/28/2008  
Date Submitted: 03/27/2008 Disposition Status: Approved  
Effective Date Requested (New): 04/01/2008 Effective Date (New):  
Effective Date Requested (Renewal): 04/01/2008 Effective Date (Renewal):  
State Filing Description:

## General Information

Project Name: TRIPRA Status of Filing in Domicile: Authorized  
Project Number: 2008-03-0038 Domicile Status Comments: None  
Reference Organization: N/A Reference Number: N/A  
Reference Title: N/A Advisory Org. Circular: N/A  
Filing Status Changed: 03/28/2008  
State Status Changed: 03/28/2008 Deemer Date:  
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-125575997</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>2008-03-0038</i>		
<i>TOI:</i>	<i>17.0 Other Liability - Claims Made/Occurrence</i>	<i>Sub-TOI:</i>	<i>17.0019 Professional Errors &amp; Omissions Liability</i>
<i>Product Name:</i>	<i>Professional Liability</i>		
<i>Project Name/Number:</i>	<i>TRIPRA/2008-03-0038</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". The following material is enclosed:

- Expedited Filing Transmittal
- Proposed forms

## 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:

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Product Name: Professional Liability  
Project Name/Number: TRIPRA/2008-03-0038

St. Paul, MN 55102  
(651) 310-7782 ext. [Phone]

Group Name:  
FEIN Number: 41-0881659  
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State ID Number:

St. Paul Protective Insurance Company  
385 Washington Street  
St. Paul, MN 55102  
(651) 310-7782 ext. [Phone]

CoCode: 19224  
Group Code: 3548  
Group Name:  
FEIN Number: 36-2542404  
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State of Domicile: Illinois  
Company Type:  
State ID Number:

SERFF Tracking Number: TRVD-125575997 State: Arkansas  
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 Project Name/Number: TRIPRA/2008-03-0038

## Filing Fees

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? No  
 Fee Explanation: 50.00 - form filing  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Athena Assurance Company	\$0.00	03/27/2008	
St. Paul Fire and Marine Insurance Company	\$50.00	03/27/2008	19016226
St. Paul Guardian Insurance Company	\$0.00	03/27/2008	
St. Paul Mercury Insurance Company	\$0.00	03/27/2008	
St. Paul Protective Insurance Company	\$0.00	03/27/2008	

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Product Name: Professional Liability  
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Edith Roberts	03/28/2008	03/28/2008

SERFF Tracking Number: TRVD-125575997 State: Arkansas  
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Product Name: Professional Liability  
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## Disposition

Disposition Date: 03/28/2008

Effective Date (New):

Effective Date (Renewal):

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: TRVD-125575997 State: Arkansas  
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 Product Name: Professional Liability  
 Project Name/Number: TRIPRA/2008-03-0038

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	2008-03-0038 Expedited Form	Approved	Yes
Form	Terrorism Risk Insurance Act Certified Acts of Terrorism Exclusion Endorsement - Technology Errors and Omissions Liability	Approved	Yes
Form	Terrorism Risk Insurance Act Certified Acts of Terrorism Exclusion Endorsement - Internet Liability	Approved	Yes
Form	Terrorism Risk Insurance Act Certified Acts of Terrorism Exclusion Endorsement - Public Entity Management Liability	Approved	Yes
Form	Terrorism Risk Insurance Act Certified Acts of Terrorism Exclusion Endorsement - Law Enforcement Liability	Approved	Yes
Form	Terrorism Risk Insurance Act Certified Acts of Terrorism Exclusion Endorsement - Golf Facilities Management Liability	Approved	Yes
Form	Terrorism Risk Insurance Act Certified Acts of Terrorism Exclusion Endorsement - Employment Practices Liability	Approved	Yes
Form	Terrorism Risk Insurance Act Certified Acts of Terrorism Exclusion Endorsement - Public Entity Cyber+ Liability	Approved	Yes
Form	Terrorism Risk Insurance Act Certified Acts of Terrorism Exclusion Endorsement - Community Association Management Liability	Approved	Yes
Form	Terrorism Risk Insurance Act Certified Acts of Terrorism Exclusion Endorsement - Mortgage Holders' Errors and Omissions Protection	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 - Technology Errors and Omissions Liability	G0526	Rev. 1-08	Endorsement/Amendment/Conditions	Replaced Form #:0.00 G0526 Ed. 11/03 Previous Filing #:		G0526____ 2008-01-01__BITM.pdf
Approved	Terrorism Risk Insurance Act Certified Acts of Terrorism Exclusion Endorsement - Internet Liability	G0527	Rev. 1-08	Endorsement/Amendment/Conditions	Replaced Form #:0.00 G0527 Ed. 11/03 Previous Filing #:		G0527____ 2008-01-01__BITM.pdf
Approved	Terrorism Risk Insurance Act Certified Acts of Terrorism Exclusion Endorsement - Public Entity Management Liability	L0485	Rev. 1-08	Endorsement/Amendment/Conditions	Replaced Form #:0.00 L0485 Ed. 11/03 Previous Filing #:		L0485____ 2008-01-01__BITM.pdf
Approved	Terrorism Risk Insurance Act Certified Acts of Terrorism Exclusion Endorsement -	L0486	Rev. 1-08	Endorsement/Amendment/Conditions	Replaced Form #:0.00 L0486 Ed. 11/03 Previous Filing #:		L0486____ 2008-01-01__BITM.pdf

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 TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0019 Professional Errors & Omissions Liability

Product Name: Professional Liability  
 Project Name/Number: TRIPRA/2008-03-0038

Law Enforcement  
 Liability

Approved	Terrorism Risk Insurance Act Certified Acts of Terrorism Exclusion Endorsement - Golf Facilities Management Liability	L0488	Rev. 1-08	Endorsement/Amendment/Conditions	Replaced Form #:0.00 L0488 Ed. 11/03 Previous Filing #:	L0488_____ 2008-01-01__BITM.pdf
Approved	Terrorism Risk Insurance Act Certified Acts of Terrorism Exclusion Endorsement	L0492	Rev. 1-08	Endorsement/Amendment/Conditions	Replaced Form #:0.00 L0492 Ed. 11/02 Previous Filing #:	L0492_____ 2008-01-01__BITM.pdf
Approved	Terrorism Risk Insurance Act Certified Acts of Terrorism Exclusion Endorsement - Employment Practices Liability	L0494	Rev. 1-08	Endorsement/Amendment/Conditions	Replaced Form #:0.00 L0494 Ed. 07/06 Previous Filing #:	L0494_____ 2008-01-01__BITM.pdf
Approved	Terrorism Risk Insurance Act Certified Acts of Terrorism Exclusion Endorsement - Public Entity Cyber+ Liability	L0738	Rev. 1-08	Endorsement/Amendment/Conditions	Replaced Form #:0.00 L0738 Ed. 5/07 Previous Filing #:	L0738_____ 2008-01-01__BITM.pdf
Approved	Terrorism Risk Insurance Act Certified Acts of Terrorism	S0083	Rev. 1-08	Endorsement/Amendment/Conditions	Replaced Form #:0.00 S0083 Ed. 11/03 Previous Filing #:	S0083_____ 2008-01-01__BITM.pdf

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 Company Tracking Number: 2008-03-0038  
 TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0019 Professional Errors & Omissions Liability

Product Name: Professional Liability  
 Project Name/Number: TRIPRA/2008-03-0038

Exclusion  
 Endorsement -  
 Community  
 Association  
 Management  
 Liability

Approved	Terrorism Risk Insurance Act Certified Acts of Terrorism Exclusion Endorsement - Mortgage Holders' Errors and Omissions Protection	P0557	Rev. 1-08	Endorsement/Amendment/Conditions	Replaced Form #:0.00 P0557 Ed. 8/03 Previous Filing #:	P0557_____ 2008-01-01__BITM. pdf
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**TERRORISM RISK INSURANCE ACT  
CERTIFIED ACTS OF TERRORISM EXCLUSION ENDORSEMENT –  
TECHNOLOGY ERRORS AND OMISSIONS LIABILITY**

This endorsement changes your Technology Errors And Omissions Liability Protection - Claims-Made.

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**How Coverage Is Changed**

The following is added to the Exclusions - What This Agreement Won't Cover section. This change excludes coverage.

**Certified acts of terrorism.** We won't cover loss that results from any certified act 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.

**Other Terms**

All other terms of your policy remain the same.

**TERRORISM RISK INSURANCE ACT  
CERTIFIED ACTS OF TERRORISM EXCLUSION ENDORSEMENT –  
INTERNET LIABILITY**

This endorsement changes your:

- Technology Internet Liability Protection - Claims-Made; or
- Internet Liability Protection - Claims-Made;

whichever is in your policy.

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**How Coverage Is Changed**

The following is added to the Exclusions - What This Agreement Won't Cover section. This change excludes coverage.

**Certified acts of terrorism.** We won't cover loss that results from any certified act 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.

**Other Terms**

All other terms of your policy remain the same.

**TERRORISM RISK INSURANCE ACT  
CERTIFIED ACTS OF TERRORISM EXCLUSION ENDORSEMENT –  
PUBLIC ENTITY MANAGEMENT LIABILITY**

This endorsement changes your Public Entity Management Liability Protection.

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**How Coverage Is Changed**

The following is added to the Exclusions - What This Agreement Won't Cover section. This change excludes coverage.

**Certified acts of terrorism.** We won't cover loss that results from any certified act 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.

**Other Terms**

All other terms of your policy remain the same.

**TERRORISM RISK INSURANCE ACT  
CERTIFIED ACTS OF TERRORISM EXCLUSION ENDORSEMENT –  
LAW ENFORCEMENT LIABILITY**

This endorsement changes your Law Enforcement Liability Protection.

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**How Coverage Is Changed**

The following is added to the Exclusions - What This Agreement Won't Cover section. This change excludes coverage.

**Certified acts of terrorism.** We won't cover injury or damage that results from any certified act 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.

**Other Terms**

All other terms of your policy remain the same.

**TERRORISM RISK INSURANCE ACT  
CERTIFIED ACTS OF TERRORISM EXCLUSION ENDORSEMENT –  
GOLF FACILITIES MANAGEMENT LIABILITY**

This endorsement changes your Golf Facilities Management Liability Protection - Claims-Made.

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**How Coverage Is Changed**

The following is added to the Exclusions - Claims We Won't Cover section. This change excludes coverage.

**Certified acts of terrorism.** We won't cover claims arising directly or indirectly from any certified act 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.

**Other Terms**

All other terms of your policy remain the same.

The following spaces preceded by an (\*) need not be completed if this endorsement or rider and the Policy have the same inception date.

ATTACHED TO AND FORMING PART OF POLICY NO.	DATE ENDORSEMENT OR RIDER EXECUTED	* EFFECTIVE DATE OF ENDORSEMENT OR RIDER 12:01 A.M. LOCAL TIME AS SPECIFIED IN THE POLICY
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\* ISSUED TO

**TERRORISM RISK INSURANCE ACT**  
**CERTIFIED ACTS OF TERRORISM EXCLUSION ENDORSEMENT**  
**L0492 Rev. 1-08**

In consideration of the premium charged, it is hereby understood and agreed that this Policy is amended as follows:

1. Section III. Definitions is amended by adding the following:

**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.

2. Section IV. A. Exclusions is amended by adding the following:

The Insurer shall not be liable for Loss on account of any Claim made against any Insured based upon, arising out of, or attributable to any Certified Act of Terrorism.

Nothing herein contained shall be held to vary, alter, waive, or extend any of the terms, conditions, provisions, agreements or limitations of the above mentioned Policy, other than as above stated.

By \_\_\_\_\_

Authorized Representative

**TERRORISM RISK INSURANCE ACT  
CERTIFIED ACTS OF TERRORISM EXCLUSION ENDORSEMENT –  
EMPLOYMENT PRACTICES LIABILITY**

This endorsement changes your Public Entity  
Employment Practices Liability Protection.

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**How Coverage Is Changed**

The following is added to the Exclusions -  
What This Agreement Won't Cover section.  
This change excludes coverage.

**Certified acts of terrorism.** We won't cover  
employment injury that results from any  
certified act 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.

**Other Terms**

All other terms of your policy remain the  
same.

**TERRORISM RISK INSURANCE ACT  
CERTIFIED ACTS OF TERRORISM EXCLUSION ENDORSEMENT –  
PUBLIC ENTITY CYBER+ LIABILITY**

This endorsement changes your Public Entity  
Cyber+ Liability Protection - Claims-Made.

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**How Coverage Is Changed**

The following is added to the Exclusions -  
What This Agreement Won't Cover section.  
This change excludes coverage.

**Certified acts of terrorism.** We won't cover  
loss that results from any certified act 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.

**Other Terms**

All other terms of your policy remain the  
same.

**TERRORISM RISK INSURANCE ACT  
CERTIFIED ACTS OF TERRORISM EXCLUSION ENDORSEMENT –  
COMMUNITY ASSOCIATION MANAGEMENT LIABILITY**

This endorsement changes your Community Association Management Liability Protection - Claims-Made.

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**How Coverage Is Changed**

The following is added to the Exclusions - Claims We Won't section. This change excludes coverage.

**Certified acts of terrorism.** We won't cover claims that result directly or indirectly from any certified act 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.

**Other Terms**

All other terms of your policy remain the same.

**TERRORISM RISK INSURANCE ACT  
CERTIFIED ACTS OF TERRORISM EXCLUSION ENDORSEMENT –  
MORTGAGE HOLDER'S ERRORS AND OMISSIONS PROTECTION**

This endorsement changes your mortgage Holder's Errors And Omissions Protection.

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**How Coverage Is Changed**

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

1. The following is added to the Exclusions - Losses We Won't Cover 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.

*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 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 which would otherwise be excluded under this insuring agreement.

**Other Terms**

All other terms of your policy remain the same.

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*TOI:* 17.0 Other Liability - Claims Made/Occurrence      *Sub-TOI:* 17.0019 Professional Errors & Omissions  
Liability  
  
*Product Name:* Professional Liability  
*Project Name/Number:* TRIPRA/2008-03-0038

## **Rate Information**

Rate data does NOT apply to filing.

SERFF Tracking Number: TRVD-125575997 State: Arkansas  
First Filing Company: Athena Assurance Company, ... State Tracking Number: EFT \$50  
Company Tracking Number: 2008-03-0038  
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0019 Professional Errors & Omissions Liability  
Product Name: Professional Liability  
Project Name/Number: TRIPRA/2008-03-0038

## Supporting Document Schedules

**Bypassed -Name:** Uniform Transmittal Document-Property & Casualty  
**Bypass Reason:** N/A - TRIPRA  
**Comments:**

**Review Status:** Approved 03/28/2008

**Satisfied -Name:** 2008-03-0038 Expedited Form  
**Comments:**  
**Attachment:** Terrorism Expedited Form 2007.pdf

**Review Status:** Approved 03/28/2008

**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 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 and Marine Insurance Company	MN	24767	41-0406690
St. Paul Mercury Insurance Company	MN	24791	41-0881659
St. Paul Guardian Insurance Company	MN	24775	41-0963301
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, Senior Regulatory Analyst 385 Washington Street St. Paul, MN 55102	651-310-8570	651-310-4361	ljbuck@travelers.com

**Filing information**

<b>Line of Insurance</b> (see attachment)	17.0019 Professional Errors & Omissions Liability
<b>Company Program Title</b> (Marketing title) (if applicable)	N/A - TRIPRA
<b>Filing Type</b> ** see note below	Form
<b>This application is used with:</b>	N/A
<b>Effective Date Requested</b>	4/1/2008
<b>Filing date</b>	3/28/08
<b>Company Tracking Number</b>	2008-03-0038
<b>Date filing approved in domiciliary state, if applicable</b>	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	Terrorism Risk Insurance Act Certified Acts of Terrorism Exclusion End't. Technology Errors and Omissions Liability	G0526 Rev. 1-08	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	G0526 Ed. 11/03	
02	Terrorism Risk Insurance Act Certified Acts of Terrorism Exclusion End't. Internet Liability	G0527 Rev. 1-08	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	G0527 Ed. 11/03	
03	Terrorism Risk Insurance Act Certified Acts of Terrorism Excl. End't.-Public Entity Management Liability	L0485 Rev. 1-08	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	L0485 Ed. 11/03	
04	Terrorism Risk Insurance Act Certified Acts of Terrorism Exclusion End't. Law Enforcement Liability	L0486 Rev. 1-08	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	L0486 Ed. 11/03	
05	Terrorism Risk Insurance Act Certified Acts of Terrorism Exclusion End't. Golf Facilities Mgmt. Liab.	L0488 Rev. 1-08	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	L0488 Ed. 11/03	

	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
06	Terrorism Risk Insurance Act Certified Acts of Terrorism Exclusion End't.	L0492 Rev. 1-08	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	L0492 Ed. 11/02	
07	Terrorism Risk Insurance Act Certified Acts of Terrorism Exclusion End't. –Employment Practices Liability	L0494 Rev. 1-08	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	L0494 Ed. 07/06	
08	Terrorism Risk Insurance Act Certified Acts of Terrorism Exclusion End't.-Public Entity Cyber+ Liability	L0738 Rev. 1-08	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	L0738 Ed. 5/07	
09	Terrorism Risk Insurance Act Certified Acts of Terrorism Exclusion Endorsement-Community Association Management Liability	S0083 Rev. 1-08	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	S0083 Ed. 11/03	
10	Terrorism Risk Insurance Act Certified Acts of Terrorism Exclusion End't.-Mortgage Holder's Errors and Omissions Protection	P0557 Rev. 1-08	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	P0557 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.



Signature

Laurie Buck

Print Name:

Senior Regulatory Analyst

Title: