

SERFF Tracking Number: TRVE-125510475 State: Arkansas
 First Filing Company: Travelers Casualty and Surety Company of America, ... State Tracking Number: EFT \$50
 Company Tracking Number: 2008-01-0005
 TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations
 Product Name: Terrorism Risk Insurance Act Form Filing 2008-01-0005
 Project Name/Number: Terrorism Risk Insurance Act Form Filing 2008-01-0005/2008-01-0005

Filing at a Glance

Companies: Travelers Casualty and Surety Company of America, St. Paul Fire and Marine Insurance Company, St. Paul Mercury Insurance, St. Paul Guardian Insurance Company

Product Name: Terrorism Risk Insurance Act SERFF Tr Num: TRVE-125510475 State: Arkansas

Form Filing 2008-01-0005

TOI: 17.0 Other Liability - Claims Made/Occurrence

SERFF Status: Closed

State Tr Num: EFT \$50

Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations

Co Tr Num: 2008-01-0005

State Status: Fees verified and received

Filing Type: Form

Co Status:

Reviewer(s): Betty Montesi, Edith Roberts, Brittany Yielding

Authors: Socorro Armstrong, Theresa Lavenburg, Michelle Smith Cotto, Celina Caez

Disposition Date: 03/12/2008

Date Submitted: 02/28/2008

Disposition Status: Accepted For Informational Purposes

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: Terrorism Risk Insurance Act Form Filing 2008-01-0005 Status of Filing in Domicile:

Project Number: 2008-01-0005 Domicile Status Comments:

Reference Organization: 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:

SERFF Tracking Number: TRVE-125510475 State: Arkansas
 First Filing Company: Travelers Casualty and Surety Company of America, ... State Tracking Number: EFT \$50
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In compliance with the insurance laws and regulations of your state, we are submitting two disclosure notices on an informational basis and filing two endorsements for your approval in St. Paul Fire and Marine Insurance Company, St. Paul Guardian Insurance Company, St. Paul Mercury Insurance Company, and Travelers Casualty and Surety Company of America.

Rate Impact:

This filing will not have a rate impact.

Company and Contact

Filing Contact Information

Michelle Smith Cotto, Regulatory Analyst MSMITHCO@travelers.com
 One Tower Square (860) 277-2345 [Phone]
 Hartford, CT 06183 (860) 235-4951[FAX]

Filing Company Information

Travelers Casualty and Surety Company of America	CoCode: 31194	State of Domicile: Connecticut
One Tower Square	Group Code: 3548	Company Type:
2S2B		
Hartford, CT 06183	Group Name:	State ID Number:
(860) 277-0179 ext. [Phone]	FEIN Number: 06-0907370	

St. Paul Fire and Marine Insurance Company	CoCode: 24767	State of Domicile: Minnesota
One Tower Square	Group Code: 3548	Company Type:
Hartford, CT 06183	Group Name:	State ID Number:
(860) 277-4045 ext. [Phone]	FEIN Number: 41-0406690	

St. Paul Mercury Insurance	CoCode: 24791	State of Domicile: Minnesota
One Tower Square, 2S2B	Group Code: 3548	Company Type:
Hartford, CT 06183	Group Name:	State ID Number:
(860) 277-4045 ext. [Phone]	FEIN Number: 41-0881659	

St. Paul Guardian Insurance Company	CoCode: 24775	State of Domicile: Minnesota

SERFF Tracking Number: TRVE-125510475 State: Arkansas
First Filing Company: Travelers Casualty and Surety Company of America, ... State Tracking Number: EFT \$50
Company Tracking Number: 2008-01-0005
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations
Product Name: Terrorism Risk Insurance Act Form Filing 2008-01-0005
Project Name/Number: Terrorism Risk Insurance Act Form Filing 2008-01-0005/2008-01-0005

One Tower Square, 2S2B
Hartford, CT 06183
(860) 277-4045 ext. [Phone]

Group Code: 3548
Group Name:
FEIN Number: 41-0963301

Company Type:
State ID Number:

SERFF Tracking Number: TRVE-125510475 State: Arkansas
 First Filing Company: Travelers Casualty and Surety Company of America, ... State Tracking Number: EFT \$50
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Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Travelers Casualty and Surety Company of America	\$50.00	02/28/2008	18225578
St. Paul Fire and Marine Insurance Company	\$0.00	02/28/2008	
St. Paul Mercury Insurance	\$0.00	02/28/2008	
St. Paul Guardian Insurance Company	\$0.00	02/28/2008	

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 Product Name: Terrorism Risk Insurance Act Form Filing 2008-01-0005
 Project Name/Number: Terrorism Risk Insurance Act Form Filing 2008-01-0005/2008-01-0005

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Edith Roberts Informational Purposes		03/12/2008	03/12/2008

Amendments

Item	Schedule	Created By	Created On	Date Submitted
Effective Date Supporting Document Letter		Celina Caez	03/07/2008	03/07/2008

SERFF Tracking Number: TRVE-125510475 State: Arkansas
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Product Name: Terrorism Risk Insurance Act Form Filing 2008-01-0005
Project Name/Number: Terrorism Risk Insurance Act Form Filing 2008-01-0005/2008-01-0005

Disposition

Disposition Date: 03/12/2008

Effective Date (New):

Effective Date (Renewal):

Status: Accepted For Informational Purposes

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: TRVE-125510475 State: Arkansas
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 Product Name: Terrorism Risk Insurance Act Form Filing 2008-01-0005
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Accepted for Informational Purposes	Yes
Supporting Document	Cover Letter	Accepted for Informational Purposes	Yes
Supporting Document	Effective Date Letter	Accepted for Informational Purposes	Yes
Form	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM	Accepted for Informational Purposes	Yes
Form	DISCLOSURE NOTICE – TERRORISM RISK INSURANCE ACT OF 2002	Accepted for Informational Purposes	Yes
Form	POLICY DISCLOSURE NOTICE – TERRORISM RISK INSURANCE ACT OF 2002	Accepted for Informational Purposes	Yes
Form	POLICY DISCLOSURE NOTICE RISK INSURANCE ACT OF 2002	Accepted for Informational Purposes	Yes
Form	IMPORTANT NOTICE TO AGENTS OR BROKERS - NOTIFICATION REQUIREMENTS UNER THE TERRORISM RISK INSURANCE ACT OF 2002	Accepted for Informational Purposes	Yes
Form	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM ENDORSEMENT	Accepted for Informational Purposes	Yes
Form	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM ENDORSEMENT	Accepted for Informational Purposes	Yes
Form	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM ENDORSEMENT	Accepted for Informational Purposes	Yes

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Amendment Letter

Amendment Date:

Submitted Date: 03/07/2008

Comments:

Please review the following attachment.

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: Effective Date Letter

Comment:

AR 2008-01-0005 Forms.Effective Date Changesdoc 3.pdf

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 Product Name: Terrorism Risk Insurance Act Form Filing 2008-01-0005
 Project Name/Number: Terrorism Risk Insurance Act Form Filing 2008-01-0005/2008-01-0005

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Accepted for Information al Purposes	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM	CM083	ED. 01-08	Endorseme nt/Amendm ent/Condi ons	New	0.00	CM083.pdf
Accepted for Information al Purposes	DISCLOSURE TERRORISM RISK INSURANCE ACT OF 2002	D0145	ED. 01-08	Disclosure/ Notice	New	0.00	D0145 01-08.pdf
Accepted for Information al Purposes	POLICY DISCLOSURE NOTICE – TERRORISM RISK INSURANCE ACT OF 2002	D0146	ED. 1-08	Disclosure/ Notice	New	0.00	D0146 01-08.pdf
Accepted for Information al Purposes	POLICY DISCLOSURE NOTICE RISK INSURANCE ACT OF 2002	ILT-1018	REV. 01-08	Disclosure/ Notice	New	0.00	ILT-1018.pdf
Accepted for Information al Purposes	IMPORTANT AGENTS OR BROKERS - NOTIFICATION REQUIREMENT S UNER THE TERRORISM RISK	ILT-1066	ED. 01-08	Disclosure/ Notice	New	0.00	ILT-1066.pdf

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 Project Name/Number: Terrorism Risk Insurance Act Form Filing 2008-01-0005/2008-01-0005

INSURANCE
 ACT OF 2002

Accepted for Information al Purposes	CAP ON LOSSES FROM CERTIFIED ACTS OF	ILT-1067 ED. 01/08	Endorseme New nt/Amendm ent/Condi ons	0.00	ILT-1067.pdf
	TERRORISM ENDORSEMENT				
Accepted for Information al Purposes	CAP ON LOSSES FROM CERTIFIED ACTS OF	LIA-7183 ED. 01-08	Endorseme New nt/Amendm ent/Condi ons	0.00	LIA-7183.pdf
	TERRORISM ENDORSEMENT				
Accepted for Information al Purposes	CAP ON LOSSES FROM CERTIFIED ACTS OF	TR000 ED. 01-08	Endorseme New nt/Amendm ent/Condi ons	0.00	TR000 (2).pdf
	TERRORISM ENDORSEMENT				

CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

It is agreed that:

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.

- 1. The following section is added to the General Terms, Conditions and Limitations:

Cap on Losses From Certified Acts of Terrorism

All other terms remain the same.

If aggregate insured losses attributable to Certified Acts of Terrorism exceed \$100 billion in a program year (January 1 through December 31) and the Insurer has met the deductible under the Terrorism Risk Insurance Act:

- (a) the Insurer will not be responsible for the payment of any portion of the amount of such losses that exceeds \$100 billion; and
- (b) insured losses up to \$100 billion will be subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

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 any Insuring Agreement or this Policy.

- 2. The following is added to the Definitions section of the General Terms, Conditions and Limitations:

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:

- (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

Name of Insured	Policy Number	Effective Date
	Processing Date	



**IMPORTANT NOTICE TO AGENTS OR BROKERS -
NOTIFICATION REQUIREMENTS UNDER THE
TERRORISM RISK INSURANCE ACT OF 2002**

Dear Agent or Broker:

In order that Travelers may fulfill its requirements under the Terrorism Risk Insurance Act of 2002, as amended, and to protect you from any errors or omissions exposure, it is important that the attached "Disclosure Notice - Terrorism Risk Insurance Act of 2002" (D0145 Ed. 1-08) is delivered with the new or renewal quote for this account.

Delivery may be accomplished in a variety of ways, including U.S. Mail, express mail, fax, or in person.

We appreciate your cooperation.

Sincerely,

St. Paul Fire & Marine Insurance Company
and its affiliated insurance companies

POLICY DISCLOSURE NOTICE - TERRORISM RISK INSURANCE ACT OF 2002

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.

Please note that no separate additional premium charge has been made for the terrorism coverage required by the Act. The premium charge that is allocable to such coverage is inseparable from and imbedded in your overall premium, and does not include any charge for the portion of losses covered by the Federal Government under the Act. The charge is no more than one percent of your premium.

Name of Insured:	Policy Number:	Effective Date:
Insured Name	TBD	Processing Date: 02/18/08

POLICY DISCLOSURE NOTICE - TERRORISM RISK INSURANCE ACT OF 2002

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.

Please note that no separate additional premium charge has been made for the terrorism coverage required by the Act. The premium charge that is allocable to such coverage is inseparable from and imbedded in your overall premium, and does not include any charge for the portion of losses covered by the Federal Government under the Act. The charge is no more than one percent of your premium.

Issuing Company:

Policy Number:



**IMPORTANT NOTICE TO AGENTS OR BROKERS -
NOTIFICATION REQUIREMENTS UNDER THE
TERRORISM RISK INSURANCE ACT OF 2002**

Dear Agent or Broker:

In order that Travelers may fulfill its requirements under the Terrorism Risk Insurance Act of 2002, as amended, and to protect you from any errors or omissions exposure, it is important that the attached "Disclosure Notice - Terrorism Risk Insurance Act of 2002" (ILT-1066 Ed. 1-08) is delivered with the new or renewal quote for this account.

Delivery may be accomplished in a variety of ways, including U.S. Mail, express mail, fax, or in person.

We appreciate your cooperation.

Sincerely,

Travelers Casualty and Surety Company of America
and its affiliated insurance companies

DISCLOSURE NOTICE - TERRORISM RISK INSURANCE ACT OF 2002

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.

Please note that no separate additional premium charge has been made for the terrorism coverage required by the Act. The premium charge that is allocable to such coverage is inseparable from and imbedded in your overall premium, and does not include any charge for the portion of losses covered by the Federal Government under the Act. The charge is no more than one percent of your premium.

ISSUED BY:
ISSUED TO:

POLICY NO:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM ENDORSEMENT

It is agreed that:

1. The following section is added to this Policy:

CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

If aggregate insured losses attributable to **Certified Acts of Terrorism** exceed \$100 billion in a program year (January 1 through December 31) and the insurer issuing this Policy has met the deductible under the Terrorism Risk Insurance Act:

- a. the insurer will not be responsible for the payment of any portion of the amount of such losses that exceeds \$100 billion; and
- b. insured losses up to \$100 billion will be subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

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.

2. The following is added to the Definitions section of this Policy:

“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:

- 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 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.

Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, conditions, exclusions or limitations of the above-mentioned policy, except as expressly stated herein. This endorsement is part of such policy and incorporated therein.

This endorsement is effective at the Inception Date stated in ITEM 2 of the Declarations or effective at 12:01 A.M. on _____, if indicated herein. Complete the following only when this endorsement is not prepared with the policy or is to be effective on a date other than the Inception Date of the policy.

Accepted by: _____
On behalf of the entity named in
ITEM 1 of the Declarations.

Authorized Company Representative

CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM ENDORSEMENT

This endorsement changes the following:

Name of liability coverage part that is changed (No period following name)

Name of liability coverage part that is changed (No period following name)

Name of liability coverage part that is changed (No period following name)

It is agreed that:

1. The following section is added to the **Liability Coverage** shown above:

CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

If aggregate insured losses attributable to **Certified Acts of Terrorism** exceed \$100 billion in a program year (January 1 through December 31) and the Company has met the deductible under the Terrorism Risk Insurance Act:

- a. the Company will not be responsible for the payment of any portion of the amount of such losses that exceeds \$100 billion; and
- b. insured losses up to \$100 billion will be subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

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 any **Liability Coverage** or this **Liability Policy**.

2. The following is added to the Definitions section of the **Liability Coverage** shown above:

"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:

- 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 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.

Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, conditions, exclusions or limitations of the above-mentioned policy, except as expressly stated herein. This endorsement is part of such policy and incorporated therein.

Issuing Company:

Policy Number:

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

ATTACHED TO AND FORMING PART OF BOND OR POLICY NO. @@@@@@@@@@@@	DATE ENDORSEMENT OR RIDER EXECUTED #####	* EFFECTIVE DATE OF ENDORSEMENT OR RIDER 12:01 A.M. LOCAL TIME AS SPECIFIED IN THE BOND OR POLICY " " " " " " " "
---	--	--

* ISSUED TO
#####

CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM ENDORSEMENT
TR000 Ed. 01-08

It is agreed that:

1. The following is added to this Policy:

CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

If aggregate insured losses attributable to Certified Acts of Terrorism exceed \$100 billion in a program year (January 1 through December 31) and the Insurer has met the deductible under the Terrorism Risk Insurance Act:

1. the Insurer will not be responsible for the payment of any portion of the amount of such losses that exceeds \$100 billion; and
2. insured losses up to \$100 billion will be subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

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.

2. The following is added to the Definitions section:

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.

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 Bond or Policy, other than as above stated.

By

Authorized Representative

SERFF Tracking Number: TRVE-125510475 *State:* Arkansas
First Filing Company: Travelers Casualty and Surety Company of *State Tracking Number:* EFT \$50
America, ...
Company Tracking Number: 2008-01-0005
TOI: 17.0 Other Liability - Claims Made/Occurrence *Sub-TOI:* 17.0000 Other Liability Sub-TOI Combinations
Product Name: Terrorism Risk Insurance Act Form Filing 2008-01-0005
Project Name/Number: Terrorism Risk Insurance Act Form Filing 2008-01-0005/2008-01-0005

Rate Information

Rate data does NOT apply to filing.

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Product Name: Terrorism Risk Insurance Act Form Filing 2008-01-0005
Project Name/Number: Terrorism Risk Insurance Act Form Filing 2008-01-0005/2008-01-0005

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-Property & Casualty
Review Status: Accepted for Informational Purposes 03/12/2008

Comments:

Attachment:

AR Expedited Transmittal.pdf

Satisfied -Name: Cover Letter
Review Status: Accepted for Informational Purposes 03/12/2008

Comments:

Attachment:

AR-2008-01-0005 Forms.ltrs.LIAdoc.pdf

Satisfied -Name: Effective Date Letter
Review Status: Accepted for Informational Purposes 03/12/2008

Comments:

Attachment:

AR 2008-01-0005 Forms.Effective Date Changesdoc 3.pdf

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

This page applies to the following state(s) AR

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 #
St. Paul Fire and Marine Insurance Company	MN	3548-24767	41-0406690
St. Paul Mercury Insurance Company	MN	3548-24791	41-0881659
Travelers Casualty and Surety Co. of America	CT	3548-31194	06-0907370

Contact Info for Filer

Name and address of Filer(s)	Telephone #	FAX #	e-mail
Michelle Smith Cotto One Tower Square, S202B Hartford, CT 06183	860-277-2345	860-235-4951	msmithco@travelers.com

Filing information

Line of Insurance (see attachment)	17.0 Other Liability
Company Program Title (Marketing title) (if applicable)	SelectOne; Fiduciary; Bankers Prof Liab; EPL; DO; CU
Filing Type ** see note below	Form
This application is used with:	See cover letter
Effective Date Requested	04/01/2008
Filing date	02/28/2008
Company Tracking Number	NA
Date filing approved in domiciliary state, if applicable	Not Approved yet. Filed on same date as this filing.

	<u>Component/Form Name</u> <u>Description/Synopsis</u>	<u>Form # or Rate Page</u> <u>Include edition date</u>	<u>Replacement</u> <u>Or withdrawn?</u>	<u>If replacement,</u> <u>give form # or rate</u> <u>page(s) it replaces</u>	<u>Previous State</u> <u>Filing Number,</u> <u>if required</u> <u>by state</u>
01	POLICY DISCLOSURE NOTICE – TERRORISM RISK INSURANCE ACT OF 2002	ILT-1018 REV. 01-08	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		
02	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM ENDORSEMENT	LIA-7183 ED. 01-08	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		
03	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM ENDORSEMENT	CM083 ED. 01-08	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		
04	DISCLOSURE NOTICE TERRORISM RISK INSURANCE ACT OF 2002	D0145 ED. 01-08	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		
05	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM ENDORSEMENT	TR000 ED. 01-08	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		
06	POLICY DISCLOSURE NOTICE – TERRORISM RISK INSURANCE ACT OF 2002	D0146 ED. 01-08	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		
07	DISCLOSURE NOTICE – TERRORISM RISK INSURANCE ACT OF 2002	ILT-1066 ED. 01-08	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		
08	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM ENDORSEMENT	ILT-1067 ED. 01/08	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		

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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.

Michelle Smith Cotto
Signature

Michelle Smith Cotto
Print Name

Senior Regulatory Analyst
Title



One Tower Square, 2SHS
Hartford, CT 06183

Michelle Smith Cotto
Travelers Bond and Financial Products
Phone: (860) 277-2345
FAX: (866) 235-4951
Email: msmithco@travelers.com

February 28, 2008

Honorable Mike Pickens
Commissioner of Insurance
Arkansas Insurance Dept
1200 West Third Street
Little Rock, AR 72201-1904

2008-01-0005 LIA

**Liability
Terrorism
Form**

St. Paul Fire and Marine Insurance Company	3548-24767
St. Paul Guardian Insurance Company	3548-24775
St. Paul Mercury Insurance Company	3548-24791
Travelers Casualty and Surety Company of America	3548-31194

In compliance with the insurance laws and regulations of your state, we are submitting two disclosure notices on an informational basis and filing two endorsements for your approval in St. Paul Fire and Marine Insurance Company, St. Paul Guardian Insurance Company, St. Paul Mercury Insurance Company, and Travelers Casualty and Surety Company of America.

Purpose:

St. Paul Fire and Marine Insurance Company, St. Paul Guardian Insurance Company, and St. Paul Mercury Insurance Company:

On the behalf of St. Paul Fire and Marine Insurance Company, St. Paul Guardian Insurance Company, St. Paul Mercury Insurance Company we are submitting two notices on an informational basis and filing two endorsements for your approval.

In compliance with the Terrorism Risk Insurance Act of 2002, the form portion of this filing includes two disclosure notices, one for policies, D0146 Ed. 01-08, and the other for quotes, D0145 Ed. 01-08, which are being submitted on an informational basis for use in St. Paul Fire and Marine Insurance Company; St. Paul Guardian Insurance Company; and St. Paul Mercury Insurance Company for the respective programs described below.

On behalf of St. Paul Mercury Insurance Company, we are filing CM083 Ed. 01-08, Cap on Losses from Certified Acts of Terrorism endorsement, for use with any of the following SelectOne or Executive Choice programs that are approved in your state.

- SelectOne for Community Banks
- SelectOne for Credit Unions
- SelectOne for Insurance Companies
- SelectOne for Investment Advisers and Funds
- Executive Choice for Private Companies

On behalf of St. Paul Fire and Marine Insurance Company, we are filing CM083 Ed. 01-08, Cap on Losses from Certified Acts of Terrorism endorsement, for use with the following SelectOne program if it is approved in your state.

SelectOne Broad Form for Mutual Fund Directors

On behalf of St. Paul Mercury Insurance Company, we are filing TR000 Ed. 01-08, Cap on Losses from Certified Acts of Terrorism endorsement, for use with any of the following management liability or related products approved in your state:

- Directors & Officers and Company Liability Policy
- Employment Practices Liability Policy
- Fiduciary Liability Policy
- Bankers Professional Liability Policy
- Excess Policy

On behalf of St. Paul Fire and Marine Insurance Company and St. Paul Guardian Insurance Company, we are filing TR000 Ed. 01-08, Cap on Losses from Certified Acts of Terrorism endorsement, for use with any of the following management liability or related products approved in your state:

- Broad Form PLUS+ Directors and Officers Liability Policy
- Excess Policy

Travelers Casualty and Surety Company of America:

On the behalf of Travelers Casualty and Surety Company of America, we are submitting two notices on an informational basis and filing two endorsements for your approval.

In compliance with the Terrorism Risk Insurance Act of 2002, the form portion of this filing includes two new disclosure notices, one for policies, ILT-1018 Rev. 01-08, and the other for quotes, ILT-1066 Ed. 01-08, which are being submitted on an informational basis for the programs described below.

We are also submitting two “Cap on Terrorism Losses” endorsements, LIA-7183 Ed. 01-08 and ILT-1067 Ed. 01-08.

On behalf of Travelers Casualty and Surety Company of America, we are filing LIA-7183 Ed. 01-08, Cap on Losses from Certified Acts of Terrorism Endorsement for use with our WRAP+ program.

On behalf of Travelers Casualty and Surety Company of America, we are filing ILT-1067 Ed. 01/08, Cap on Losses from Certified Acts of Terrorism Endorsement for use with any of our other management liability and related products, that may be approved in your state, including:

- Directors and Officers Liability and Reimbursement
- Broad Form+ Directors and Officers Liability and Reimbursement
- Employment Practices Liability
- Fiduciary Liability
- Bankers Professional Liability
- Health Care Directors and Officers Protection PLUS+ Policy
- Directors and Officers Liability and Reimbursement Excess Policy
- Fiduciary Responsibility Excess Insurance Policy
- Excess Executive Liability Plus+ Policy

Rate Impact:

This filing will not have a rate impact.

Enclosures and Implementation

The following are enclosed to facilitate your review:

- Form listing and final prints of each form;
- Any applicable state filing forms and fees.

We propose to implement this filing with respect to all new and renewal businesses effective on or after April 1, 2008. Should you have any questions, please feel free to call me at (860) 277-2345.

Sincerely,

Michelle Smith Cotto



One Tower Square, 2SHS
Hartford, CT 06183

Michelle Smith Cotto
Travelers Bond and Financial Products
Phone: (860) 277-2345
FAX: (866) 235-4951
Email: msmithco@travelers.com

March 7, 2008

Honorable Mike Pickens
Commissioner of Insurance
Arkansas Insurance Dept
1200 West Third Street
Little Rock, AR 72201-1904

2008-01-0005 LIA

**Liability
Terrorism
Form**

St. Paul Fire and Marine Insurance Company	3548-24767
St. Paul Guardian Insurance Company	3548-24775
St. Paul Mercury Insurance Company	3548-24791
Travelers Casualty and Surety Company of America	3548-31194

Dear Mr. Pickens:

We respectfully request that the above captioned filing be made effective with respect to all new and renewal business on December 26, 2007.

We thank you for your assistance with this filing. Should you have any questions, please feel free to call me at (860) 277-2345.

Sincerely,