

SERFF Tracking Number: TRVD-125581288 State: Arkansas
First Filing Company: Athena Assurance Company, ... State Tracking Number: EFT \$50
Company Tracking Number: 2008-03-0031
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability
Product Name: Other Liability
Project Name/Number: Terrorism Risk Insurance Program Reauthorization Act of 2007/2008-03-0031

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: Other Liability SERFF Tr Num: TRVD-125581288 State: Arkansas
TOI: 17.0 Other Liability - Claims SERFF Status: Closed State Tr Num: EFT \$50
Made/Occurrence

Sub-TOI: 17.0001 Commercial General Liability Co Tr Num: 2008-03-0031 State Status: Fees verified and received

Filing Type: Form Co Status: Reviewer(s): Betty Montesi, Edith Roberts, Brittany Yielding

Authors: Carrie Acuna, Carol Letendre Disposition Date: 04/16/2008

Date Submitted: 03/28/2008 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: Terrorism Risk Insurance Program Reauthorization Act of 2007 Status of Filing in Domicile: Authorized

Project Number: 2008-03-0031

Domicile Status Comments: Not required to be filed in MN. Currently Pending in IL.

Reference Organization: N/A

Reference Number: N/A

Reference Title: N/A

Advisory Org. Circular: N/A

Filing Status Changed: 04/16/2008

State Status Changed: 04/16/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

EXPEDITED

The purpose of this submission is to place on file the enclosed endorsements revised in conjunction with the terms and

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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

Carol Letendre, Senior Regulatory Analyst CLETENDR@travelers.com
 385 Washington Street (651) 310-7110 [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
385 Washington Street	Group Code: 3548	Company Type:
St. Paul, MN 55102	Group Name:	State ID Number:
(651) 310-7782 ext. [Phone]	FEIN Number: 36-2542404	

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Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Athena Assurance Company	\$50.00	03/28/2008	19092733
St. Paul Fire and Marine Insurance Company	\$0.00	03/28/2008	
St. Paul Guardian Insurance Company	\$0.00	03/28/2008	
St. Paul Mercury Insurance Company	\$0.00	03/28/2008	
St. Paul Protective Insurance Company	\$0.00	03/28/2008	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Edith Roberts	04/16/2008	04/16/2008

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Disposition

Disposition Date: 04/16/2008

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

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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	Exclusion Of Certified Acts Of Terrorism	Approved	Yes
Form	Terrorism Risk Insurance Act Certified Acts Of Terrorism Exclusion Endorsement	Approved	Yes
Form	Terrorism Risk Insurance Act Certified Acts Of Terrorism Exclusion Endorsement - Owners Or Contractors Liability	Approved	Yes
Form	Terrorism Risk Insurance Act Certified Acts Of Terrorism Exclusion Endorsement-Products & Completed Work Liability	Approved	Yes
Form	Terrorism Risk Insurance Act Certified Acts Of Terrorism Exclusion Endorsement - Product Recall Protection	Approved	Yes
Form	Terrorism Risk Insurance Act Certified Acts Of Terrorism Exclusion Endorsement - Oil And Gas Commercial General Liability	Approved	Yes

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Exclusion Of Certified Acts Of Terrorism	CG 21 73 01 08	1-08	Endorsement/Amendment/Conditions	Replaced Form #:0.00 CG 21 73 12 02 Previous Filing #:		CG21731R.pdf
Approved	Terrorism Risk Insurance Act Certified Acts Of Terrorism Exclusion Endorsement	G0522	1-08	Endorsement/Amendment/Conditions	Replaced Form #:0.00 G0522 Ed. 11/03 Previous Filing #:		G0522____2008-01-01__BITM.pdf
Approved	Terrorism Risk Insurance Act Certified Acts Of Terrorism Exclusion Endorsement - Owners Or Contractors Liability	G0523	1-08	Endorsement/Amendment/Conditions	Replaced Form #:0.00 G0523 Ed. 11/03 Previous Filing #:		G0523____2008-01-01__BITM.pdf
Approved	Terrorism Risk Insurance Act Certified Acts Of Terrorism Exclusion Endorsement- Products & Completed Work Liability	G0524	1-08	Endorsement/Amendment/Conditions	Replaced Form #:0.00 G0524 Ed. 11/03 Previous Filing #:		G0524____2008-01-01__BITM.pdf
Approved	Terrorism Risk Insurance Act Certified Acts Of Terrorism Exclusion	G0568	1-08	Endorsement/Amendment/Conditions	Replaced Form #:0.00 G0568 Ed. 9/03 Previous Filing #:		G0568____2008-01-01__BITM.pdf

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION OF CERTIFIED ACTS OF TERRORISM

This endorsement modifies insurance provided under the following:

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

A. The following exclusion is added:

This insurance does not apply to:

TERRORISM

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

B. The following definitions are added:

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

2. "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.

**TERRORISM RISK INSURANCE ACT
CERTIFIED ACTS OF TERRORISM EXCLUSION ENDORSEMENT**

This endorsement changes your Commercial General Liability Protection.

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 or medical expenses that result 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 –
OWNERS OR CONTRACTORS LIABILITY**

This endorsement changes your Owners Or Contractors Liability Protection.

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 –
PRODUCTS AND COMPLETED WORK LIABILITY**

This endorsement changes your Products And Completed Work Liability Protection.

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 bodily injury or property 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 –
PRODUCT RECALL PROTECTION**

This endorsement changes your Product Recall Protection.

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 reimburse you for any expenses that result from any recall initiated because of 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 –
OIL AND GAS COMMERCIAL GENERAL LIABILITY**

This endorsement changes your Oil And Gas Commercial General Liability Protection.

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, pollution clean-up costs, or medical expenses that result 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.

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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
Bypass Reason: N/A - SEE EXPEDITED TERRORISM FORM
Comments:

Review Status:
Approved 04/16/2008

Satisfied -Name: Index of Forms
Comments:
Attachment:
CGL Index.pdf

Review Status:
Approved 04/16/2008

Satisfied -Name: Expedited Terrorism Form
Comments:
See Attached

Review Status:
Approved 04/16/2008

**Forms Index
Other Liability
Filing 2008-03-0031**

New Form	Form Name	Current Form	LOB
CG 21 73 01 08	Exclusion Of Certified Acts Of Terrorism	CG 21 73 12 02	GL
G0522 Rev. 1/08	Terrorism Risk Insurance Act Certified Acts Of Terrorism Exclusion Endorsement	G0522 Ed. 11/03	GL
G0523 Rev. 1/08	Terrorism Risk Insurance Act Certified Acts Of Terrorism Exclusion Endorsement - Owners Or Contractors Liability	G0523 Ed. 11/03	GL
G0524 Rev. 1/08	Terrorism Risk Insurance Act Certified Acts Of Terrorism Exclusion Endorsement-Products & Completed Work Liability	G0524 Ed. 11/03	GL
G0568 Rev. 1/08	Terrorism Risk Insurance Act Certified Acts Of Terrorism Exclusion Endorsement - Product Recall Protection	G0568 Ed. 9/03	GL
OG076 Rev. 1/08	Terrorism Risk Insurance Act Certified Acts Of Terrorism Exclusion Endorsement - Oil And Gas Commercial General Liability	OG076 Ed. 11/03	GL