

SERFF Tracking Number: XLAM-125557434 State: Arkansas
 Filing Company: Greenwich Insurance Company State Tracking Number: EFT \$25
 Company Tracking Number: 08GD-EN-PO06-MU
 TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0011 Environmental Pollution Liability
 Product Name: Environmental Terrorism Rule Filing
 Project Name/Number: CEL2,CEL3, PRAL3, CON, GL Terrorism Form and Rule Filing/08GD-EN-PO06-MU

Filing at a Glance

Company: Greenwich Insurance Company

Product Name: Environmental Terrorism Rule SERFF Tr Num: XLAM-125557434 State: Arkansas

Filing

TOI: 17.0 Other Liability - Claims SERFF Status: Closed State Tr Num: EFT \$25

Made/Occurrence

Sub-TOI: 17.0011 Environmental Pollution Co Tr Num: 08GD-EN-PO06-MU State Status: Fees verified and received

Liability

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

Author: Jill Kelly

Disposition Date: 04/01/2008

Date Submitted: 03/19/2008

Disposition Status: Approved

Effective Date Requested (New): 12/26/2007

Effective Date (New):

Effective Date Requested (Renewal): 12/26/2007

Effective Date (Renewal):

State Filing Description:

General Information

Project Name: CEL2,CEL3, PRAL3, CON, GL Terrorism Form and Rule Status of Filing in Domicile: Pending Filing

Project Number: 08GD-EN-PO06-MU

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 04/01/2008

State Status Changed: 04/01/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Developed Cap on Losses from Certified Acts of Terrorism endorsements, to provide coverage for both certified acts of terrorism and other acts of terrorism. Included required Disclosure Notice as well as form usage rule. For General Liability, the company independent rates for terrorism will be replaced by the current ISO Commercial Lines Manual, Division Six - General Liability.

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Company and Contact

Filing Contact Information

Patricia Pollard, Compliance Analyst patricia.pollard@xlai.com
 1201 N. Market Street (302) 661-7010 [Phone]
 Wilmington, DE 19801 (302) 778-4190[FAX]

Filing Company Information

Greenwich Insurance Company CoCode: 22322 State of Domicile: Delaware
 1201 North Market street Group Code: 1285 Company Type:
 Suite 501
 Wilmington, DE 19801 Group Name: State ID Number:
 (866) 304-3079 ext. [Phone] FEIN Number: 95-1479095

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Greenwich Insurance Company	\$25.00	03/19/2008	18786689

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Edith Roberts	04/01/2008	04/01/2008

SERFF Tracking Number: *XLAM-125557434* *State:* *Arkansas*
Filing Company: *Greenwich Insurance Company* *State Tracking Number:* *EFT \$25*
Company Tracking Number: *08GD-EN-PO06-MU*
TOI: *17.0 Other Liability - Claims Made/Occurrence* *Sub-TOI:* *17.0011 Environmental Pollution Liability*
Product Name: *Environmental Terrorism Rule Filing*
Project Name/Number: *CEL2,CEL3, PRAL3, CON, GL Terrorism Form and Rule Filing/08GD-EN-PO06-MU*

Disposition

Disposition Date: 04/01/2008

Effective Date (New):

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: XLAM-125557434 State: Arkansas
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 Company Tracking Number: 08GD-EN-PO06-MU
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Expedited Filing Transmittal	Approved	Yes
Supporting Document	Filing Documents	Approved	Yes
Rate	Consultants Environmental Liability (CEL2) Forms Rule - Environmental Programs	Approved	Yes
Rate	Consultants Environmental Liability Filing (CEL3) Professional And Pollution Liability Policy-General Contractors (PPLGC) Forms Rule-Environmental Programs	Approved	Yes
Rate	Pollution and Remediation Legal Liability (PARL3) Forms Rule-Environmental Programs	Approved	Yes
Rate	Pollution Legal Liability (GCPL) Occurance General Contractors Pollution Legal Liability (OGCPL) Forms Rule-Envirionmental Programs	Approved	Yes

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Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: XLAM-125557434 State: Arkansas
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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Approved	Consultants Environmental Liability (CEL2) Forms Rule - Environmental Programs	CEL2-TERR- Rule-F (12/07)	New	CEL2-TERR-Rule 1207.pdf
Approved	Consultants Environmental Liability Filing (CEL3) Professional And Pollution Liability Policy-General Contractors (PPLGC) Forms Rule- Environmental Programs	CEL3-TERR- Rule-F (12/07)	New	CEL3-TERR-Rule 1207.pdf
Approved	Pollution and Remediation Legal Liability (PARL3) Forms Rule- Environmental Programs	PARL3-TERR- RULE-F (12/07)	New	PARL3-TERR-Rule 1207.pdf
Approved	Pollution Legal Liability (GCPL) Occurance General Contractors Pollution Legal Liability (OGCPL) Forms Rule- Environmental	GCPL/OGCPL- TERR-RULE-F (12/07)	New	GCPL-OGCPL-TERR- Rule 1207.pdf

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Programs

**GREENWICH INSURANCE COMPANY
TERRORISM RISK INSURANCE ACT OF 2002, As Amended
CONSULTANTS ENVIRONMENTAL LIABILITY (CEL2)
FORMS RULE – ENVIRONMENTAL PROGRAMS**

RULE	Terrorism Endorsement Options
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New and Renewal Business

For all new and renewal business, coverage for both Certified Acts Of Terrorism and Other Acts Of Terrorism will be offered.

- A. **LOW HAZARD CLASSES** – Defined as not falling within High Hazard Classifications:
1. In Low Hazard Classes, Other Acts Of Terrorism coverage is automatically provided.
 2. Accepts coverage:
 - a. If the insured accepts coverage for Certified Acts Of Terrorism (subject to underlying policy provisions) the following Policyholder Disclosure Notice of Terrorism Insurance Coverage is attached to the policy PN105 12 07 T and the following endorsement applies: CELE216 Coverage For Certified Acts Of Terrorism, Subject To Cap And Coverage For Other Acts Of Terrorism.
 3. Rejects coverage
 - a. If the insured rejects coverage for Certified Acts Of Terrorism, the following endorsement applies: CELE217 Exclusion Of Certified Acts Of Terrorism.
- B. **HIGH HAZARD CLASSES** – Defined as follows:
- Firms generating annual fees in excess of the below referenced thresholds: > 25% derived from Department of Defense/Department Of Energy projects, > 50% derived from Heating, Venting and Air Conditioning services, >25% derived from water supply engineering and Operation and Maintenance.
 - Any firm involved with or generating revenue from care, custody, and control of Water treatment facility and/or distribution systems (focus should be given to those firms under contract for long-term Operation and Maintenance services that may place security obligations upon the insured).
 - Any firm that renders force protection or security consulting professional services at Federal Buildings or Department of Defense/Department Of Energy facilities. Such facilities may include military bases, National Guard Armories, Federal courthouses, etc.
 - Any project specific placement involving a high profile project (ie. At high profile location that may have a higher chance of being a terrorism target).
1. In High Hazard Classes, the insured must accept or reject both Certified Acts Of Terrorism coverage and Other Acts Of Terrorism coverage.

2. Accepts coverage:
 - a. If the insured accepts coverage for Certified Acts Of Terrorism and Other Acts Of Terrorism (subject to underlying policy provisions) the following Policyholder Disclosure Notice of Terrorism Insurance Coverage is attached to the policy PN105 12 07 T and the following endorsement applies: CELE216 Coverage For Certified Acts Of Terrorism, Subject To Cap And Coverage For Other Acts Of Terrorism.
2. Rejects coverage:
 - a. If the insured rejects coverage for Certified Acts Of Terrorism and Other Acts Of Terrorism the following endorsement applies: CELE218 Exclusion Of Certified Acts Of Terrorism And Other Acts Of Terrorism.

**GREENWICH INSURANCE COMPANY
TERRORISM RISK INSURANCE ACT OF 2002, As Amended**

Consultants Environmental Liability Filing (CEL3)

**Professional And Pollution Liability Policy –
General Contractors (PPLGC)**

FORMS RULE – ENVIRONMENTAL PROGRAMS

RULE	Terrorism Endorsement Options
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New and Renewal Business

For all new and renewal business, coverage for both Certified Acts Of Terrorism and Other Acts Of Terrorism will be offered.

A. LOW HAZARD CLASSES – Defined as not falling within High Hazard Classifications:

1. In Low Hazard Classes, Other Acts Of Terrorism is automatically provided.
2. Accepts coverage:
 - a. If the insured accepts coverage for Certified Acts Of Terrorism (subject to underlying policy provisions) the following Policyholder Disclosure Notice of Terrorism Insurance Coverage is attached to the policy PN105 12 07 T and the following endorsement applies: ENSVSE286 Coverage For Certified Acts Of Terrorism, Subject To Cap And Coverage For Other Acts Of Terrorism.
3. Rejects coverage
 - a. If the insured rejects coverage for Certified Acts Of Terrorism, the following endorsement applies: ENSVSE287 Exclusion Of Certified Acts Of Terrorism.

B. HIGH HAZARD CLASSES – Defined as follows:

- Firms generating annual fees in excess of the below referenced thresholds: > 25% derived from Department of Defense/Department Of Energy projects, > 50% derived from Heating, Venting and Air Conditioning services, >25% derived from water supply engineering and Operation and Maintenance.
- Any firm involved with or generating revenue from care, custody, and control of Water treatment facility and/or distribution systems (focus should be given to those firms under contract for long-term Operation and Maintenance services that may place security obligations upon the insured).
- Any firm that renders force protection or security consulting professional services at Federal Buildings or Department of Defense/Department Of Energy facilities. Such facilities may include military bases, National Guard Armories, Federal courthouses, etc.
- Any project specific placement involving a high profile project (ie. at high profile location that may have a higher chance of being a terrorism target).

1. In High Hazard Classes, the insured must accept or reject both Certified Acts Of Terrorism coverage and Other Acts Of Terrorism coverage.
2. Accepts coverage:
 - a. If the insured accepts coverage for Certified Acts Of Terrorism and Other Acts Of Terrorism (subject to underlying policy provisions) the following Policyholder Disclosure Notice of Terrorism Insurance Coverage is attached to the policy PN105 12 07 T and the following endorsement applies: ENSVSE286 Coverage For Certified Acts Of Terrorism, Subject To Cap And Coverage For Other Acts Of Terrorism.
2. Rejects coverage:
 - a. If the insured rejects coverage for Certified Acts Of Terrorism and Other Acts Of Terrorism the following endorsement applies: ENSVSE289 Exclusion Of Certified Acts Of Terrorism And Other Acts Of Terrorism.

**GREENWICH INSURANCE COMPANY
TERRORISM RISK INSURANCE ACT OF 2002, As Amended
POLLUTION AND REMEDIATION LEGAL LIABILITY (PARL3)
FORMS RULE – ENVIRONMENTAL PROGRAMS**

RULE	Terrorism Endorsement Options
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New and Renewal Business

For all new and renewal business, coverage for both Certified Acts Of Terrorism and Other Acts Of Terrorism will be offered.

A. LOW TO MODERATE HAZARD CLASSES – Defined as follows:

The following classes exhibit low to moderate exposures based on lower to mid visibility or attractiveness of location(s), and lower to mid potential for Pollution Conditions to be released causing remediation expense or third party bodily injury or property damage

- Real Estate
 - Office Buildings (other than those listed under High Hazard Class)
 - Strip Shopping Centers
- Educational Institutions
- Healthcare/Hospitals
- Laboratories
- Utilities (Co-gen/Electric/Substations)
- Petroleum
 - Fuels Storage/Distribution (less than 1,000,000 gallons)
- Warehousing
- Environmental Facilities
 - Waste Oil Storage
 - Waste Oil Treatment
 - Landfills
- Chemical Facilities
 - Mix/Blend
 - Chemical Industry Service Accounts
- Wastewater Treatment Plants
- Small/Medium Water Supply (\leq 50,000 people)
- Agricultural
 - Chemical/Fertilizer Supply
- General Services
- Mining

1. In Low to Moderate Hazard Classes, Other Acts of Terrorism coverage is automatically provided.

2. Accepts coverage:
 - a. If the insured accepts coverage for Certified Acts Of Terrorism (subject to underlying policy provisions) the following Policyholder Disclosure Notice of Terrorism Insurance Coverage is attached to the policy PN105 12 07 T and the following endorsement applies: ENSTE267 Coverage For Certified Acts Of Terrorism, Subject To Cap And Coverage For Other Acts Of Terrorism.
3. Rejects coverage:
 - a. If the insured rejects coverage for Certified Acts Of Terrorism, the following endorsement applies: ENSTE268 Exclusion Of Certified Acts Of Terrorism.

B. HIGH HAZARD CLASSES – Defined as follows:

The following classes exhibit high exposures based on the high visibility of location(s), attractive target(s), high potential for toxic and/or corrosive material release, high potential for Pollution release to cause remediation expense or third party bodily injury or property damage.

- Office Buildings (over 50 stories located in the City Limits of: Chicago, Los Angeles, New York, Philadelphia, San Francisco or Washington, DC)
 - Malls (does not include shopping centers)
 - Chemical Facilities
 - Chemical Manufacturing
 - Large Mix/Blend
 - Petroleum
 - Petroleum Refining
 - Fuel/Storage/Distribution (\geq 1mm gallons)
 - Crude Petroleum/Natural Gas
 - Airport Fueling Facilities
 - Fuel/Chemical Pipelines
 - Transportation
 - Airports/Airfields
 - Airport Deicing
 - Airport Maintenance
 - Railroad Yards
 - Bus Terminals
 - Ports
 - Water Supply (over 50,000 people)
 - Gas Distribution Utilities (including pipelines)
 - Environmental Facilities
 - Chemicals and Solvents
 - Low Level Radioactive/Mixed Waste
 - Locations at or immediately adjacent to Department of Defense/Department of Energy locations
1. For High Hazard Classes, the insured must accept or reject coverage for both Certified Acts of Terrorism and Other Acts of Terrorism.

2. Accepts coverage:
 - a. If the insured accepts coverage for Certified Acts Of Terrorism and Other Acts Of Terrorism (subject to underlying policy provisions) the following Policyholder Disclosure Notice of Terrorism Insurance Coverage is attached to the policy PN105 12 07 T and the following endorsement applies: ENSTE267 Coverage For Certified Acts Of Terrorism, Subject To Cap And Coverage For Other Acts Of Terrorism Endorsement.

3. Rejects coverage:
 - a. If the insured rejects coverage for Certified Acts Of Terrorism and Other Acts Of Terrorism, the following endorsement applies: ENSTE269 Exclusion Of Certified Acts Of Terrorism And Other Acts Of Terrorism Endorsement.

**GREENWICH INSURANCE COMPANY
TERRORISM RISK INSURANCE ACT OF 2002, As Amended
GENERAL CONTRACTORS POLLUTION LEGAL LIABILITY (GCPL)
OCCURRENCE GENERAL CONTRACTORS POLLUTION LEGAL LIABILITY
(OGCPL)**

FORMS RULE – ENVIRONMENTAL PROGRAMS

RULE	Terrorism Endorsement Options
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New and Renewal Business

For all new and renewal business, coverage for both Certified Acts Of Terrorism and Other Acts Of Terrorism will be offered.

- A. **LOW HAZARD CLASSES** – Defined as not falling within High Hazard Classifications:
1. In Low Hazard Classes, Other Acts Of Terrorism coverage is automatically provided.
 2. Accepts coverage:
 - a. If the insured accepts coverage for Certified Acts Of Terrorism (subject to underlying policy provisions) the following Policyholder Disclosure Notice of Terrorism Insurance Coverage is attached to the policy PN105 12 07 T and the following endorsement applies: CONPLE190 Coverage For Certified Acts Of Terrorism, Subject To Cap And Coverage For Other Acts Of Terrorism.
 3. Rejects coverage
 - a. If the insured rejects coverage for Certified Acts Of Terrorism, the following endorsement applies: CONPLE191 Exclusion Of Certified Acts Of Terrorism.
- B. **HIGH HAZARD CLASSES** – Defined as follows:
- Firms generating annual fees in excess of the below referenced thresholds: > 25% derived from Department of Defense/Department Of Energy projects, > 50% derived from Heating, Venting and Air Conditioning services, >25% derived from water supply engineering and Operation and Maintenance.
 - Any firm involved with or generating revenue from care, custody, and control of Water treatment facility and/or distribution systems (focus should be given to those firms under contract for long-term Operation and Maintenance services that may place security obligations upon the insured).
 - Any firm that renders force protection or security consulting professional services at Federal Buildings or Department of Defense/Department Of Energy facilities. Such facilities may include military bases, National Guard Armories, Federal courthouses, etc.
 - Any project specific placement involving a high profile project (ie. at high profile location that may have a higher chance of being a terrorism target).

1. In High Hazard Classes, the insured must accept or reject both Certified Acts Of Terrorism coverage and Other Acts Of Terrorism coverage.
2. Accepts coverage:
 - a. If the insured accepts coverage for Certified Acts Of Terrorism and Other Acts Of Terrorism (subject to underlying policy provisions) the following Policyholder Disclosure Notice of Terrorism Insurance Coverage is attached to the policy PN105 12 07 T and the following endorsement applies: CONPLE190 Coverage For Certified Acts Of Terrorism, Subject To Cap And Coverage For Other Acts Of Terrorism.
3. Rejects coverage:
 - a. If the insured rejects coverage for Certified Acts Of Terrorism and Other Acts Of Terrorism the following endorsement applies: CONPLE192 Exclusion Of Certified Acts Of Terrorism And Other Acts Of Terrorism.

SERFF Tracking Number: XLAM-125557434 State: Arkansas
Filing Company: Greenwich Insurance Company State Tracking Number: EFT \$25
Company Tracking Number: 08GD-EN-PO06-MU
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0011 Environmental Pollution Liability
Product Name: Environmental Terrorism Rule Filing
Project Name/Number: CEL2,CEL3, PRAL3, CON, GL Terrorism Form and Rule Filing/08GD-EN-PO06-MU

Supporting Document Schedules

Satisfied -Name: Expedited Filing Transmittal **Review Status:** Approved 04/01/2008
Comments:
Attachment:
Expedited Transmittal Form.pdf

Satisfied -Name: Filing Documents **Review Status:** Approved 04/01/2008
Comments:
Attachment:
Pollution Cover Letter.BA.pdf

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

This page applies to the following state(s) All States

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 #
Greenwich Insurance Company	DE	22322	95-1479095

Contact Info for Filer

Name and address of Filer(s)	Telephone #	FAX #	e-mail
Jill Kelly 1201 N. Market Street, Suite501 Wilmington, DE 19801	302-661-7090	302-778-4190	jill.kelly@xlgroup.com

Filing information

Line of Insurance (see attachment)	Other Liability
Company Program Title (Marketing title) (if applicable)	Environmental
Filing Type ** see note below	Form/Rule
This application is used with:	n/a
Effective Date Requested	12/26/07
Filing date	3/19/08
Company Tracking Number	08GD-EN-PO06-MU
Date filing approved in domiciliary state, if applicable	pending

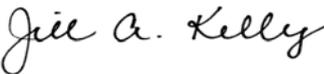
	<u>Component/Form Name /Description/Synopsis</u>	<u>Form # or Rate Page Include edition date</u>	<u>Replacement Or withdrawn?</u>	<u>If replacement, give form # or rate page(s) it replaces</u>	<u>Previous State Filing Number, if required by state</u>
01	See Attached Forms List		<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
02			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		

To be complete, a form filing must include the following:

- A completed Expedited Filing Transmittal Document for each insurer or advisory organization.
- One copy of each endorsement, disclosure form or other policy language, unless the insurer has given an advisory organization authorization to file them on its behalf.
- A copy of the rates, rating systems and supporting documentation.
- The appropriate filing fees, if required.
- A postage-paid, self-addressed envelope **large enough to accommodate the return.**

The insurer(s) submitting this filing certifies that it:

Is in compliance with the terms of the Terrorism Risk Insurance Act, as amended, and the laws of this state; and
Is in compliance with the requirements of the bulletin containing the voluntary expedited filing procedures.



Jill A. Kelly _____

State Filings Analyst _____

Signature

Print Name:

Title:



XL Insurance
Regulatory Services Group
1201 North Market Street
Suite 501
Wilmington, DE 19801
USA
Toll Free 866-304-3079
Phone 302-661-7010
Fax 302-778-4190

March 19, 2008

Insurance Commissioner

RE: **Greenwich Insurance Company – NAIC: 22322 / FEIN: 95-1479095**
Environmental Programs Other Liability Form and Rule Filing
Effective Date: December 26, 2007 (expedited use & file)
Company Filing Number: 08GD-EN-PO06-MU
Terrorism Risk Insurance Program Reauthorization Act of 2007

Dear Commissioner :

Greenwich Insurance Company is filing an update to the Environmental Programs Other Liability Form and Rule Filing to comply with the Terrorism Risk Insurance Program Reauthorization Act of 2007. This filing only applies to the Environmental programs currently on file with your Division.

We have developed Cap on Losses from Certified Acts of Terrorism endorsements, to provide coverage for both certified acts of terrorism and other acts of terrorism. If coverage is rejected, Exclusion Of Certified Acts Of Terrorism And Other Acts Of Terrorism endorsement will be used. We have included the required Disclosure Notice as well as a form usage rule for your review. For General Liability, the company independent rates for terrorism will be replaced by the current Insurance Services Office, Inc., (ISO) Commercial Lines Manual, Division Six - General Liability currently on file with your Division.

We propose an effective date of December 26, 2007, or upon your earliest approval/acknowledgment.

In addition, we have completed the Expedited Filing Transmittal Document for Terrorism Risk Insurance Forms and Pricing to certify that the enclosed documents are in compliance with the terms of the Terrorism Risk Insurance Program Reauthorization Act of 2007 and the laws of this state.

Should you have any questions on this filing, please contact me at the numbers listed below. Thank you for your attention to this filing.

Respectfully submitted,

Jill A. Kelly
State Filings Analyst
Toll Free: 866-304-3079 x7090
Jill.Kelly@xlgroup.com