

<i>SERFF Tracking Number:</i>	<i>CHUB-125597402</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Federal Insurance Company</i>	<i>State Tracking Number:</i>	<i>#370392</i>
<i>Company Tracking Number:</i>	<i>EO AR0040010R01</i>		
<i>TOI:</i>	<i>17.2 Other Liability - Occurrence Only</i>	<i>Sub-TOI:</i>	<i>17.2019 Professional Errors & Omissions Liability</i>
<i>Product Name:</i>	<i>MediaGuard by Chubb</i>		
<i>Project Name/Number:</i>	<i>/400</i>		

Filing at a Glance

Company: Federal Insurance Company	SERFF Tr Num: CHUB-125597402	State: Arkansas
Product Name: MediaGuard by Chubb	SERFF Status: Closed	State Tr Num: #370392
TOI: 17.2 Other Liability - Occurrence Only	Co Tr Num: EO AR0040010R01	State Status: Fees verified and received
Sub-TOI: 17.2019 Professional Errors & Omissions Liability	Co Status:	Reviewer(s): Betty Montesi, Edith Roberts, Brittany Yielding
Filing Type: Rate	Authors: Donna Daigle, Lois Schroeder, Desirae Bartlett	Disposition Date: 05/28/2008
	Date Submitted: 05/14/2008	Disposition Status: Filed
Effective Date Requested (New): On Approval		Effective Date (New):
Effective Date Requested (Renewal): On Approval		Effective Date (Renewal):
State Filing Description:		
ch # 370392 for \$150 paying for both CHUB-125597401 and CHUB 125597402		

General Information

Project Name:	Status of Filing in Domicile: Pending
Project Number: 400	Domicile Status Comments:
Reference Organization: na	Reference Number: na
Reference Title: na	Advisory Org. Circular: na
Filing Status Changed: 05/28/2008	
State Status Changed: 05/27/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
In accordance with the laws of the state of Arkansas, we are making this rate filing for our policy, MEDIAGUARDSM by Chubb.	

MEDIAGUARDSM by Chubb is designed to meet the professional liability needs of insureds with varying media

<i>SERFF Tracking Number:</i>	<i>CHUB-125597402</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>EO AR0040010R01</i>		
<i>TOI:</i>	<i>17.2 Other Liability - Occurrence Only</i>	<i>Sub-TOI:</i>	<i>17.2019 Professional Errors & Omissions Liability</i>
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exposures. This product protects our clients from claims arising out of the gathering and dissemination of information. Various types of insureds include Advertisers, Advertising Agencies, Authors, Publishers, Broadcasters, Music, Video/Film Producers, Distributors and Multimedia risks. Please note that the MEDIAGUARDSM by Chubb is an occurrence policy, as noted in our "type of insurance" code, however, we have submitted two optional endorsements that can convert the policy to a claims made policy.

We will be submitting the corresponding forms filing under our company tracking number EO AR0040010F01

Company and Contact

Filing Contact Information

Donna Daigle, State Filing Analyst	ddaigle@chubb.com
82 Hopmeadow Street	(800) 464-7965 [Phone]
Simsbury, CT 06070-7683	(860) 408-2047[FAX]

Filing Company Information

Federal Insurance Company	CoCode: 20281	State of Domicile: Indiana
202 Hall's Mill Road	Group Code: 38	Company Type:
P.O. Box 1650		
Whitehouse Station, NJ 08889-1650	Group Name:	State ID Number:
(908) 572-4726 ext. [Phone]	FEIN Number: 13-1963496	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$100.00
Retaliatory?	No
Fee Explanation:	100.00 rates

Please note that the checks were mistakenly ordered with the form filing fee and the rate filing fee on one check. It should be broken down to be \$50 for forms and \$100 for rates. Please accept our apology for this confusion.

Per Company:	No
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SERFF Tracking Number: CHUB-125597402 State: Arkansas
Filing Company: Federal Insurance Company State Tracking Number: #370392
Company Tracking Number: EO AR0040010R01
TOI: 17.2 Other Liability - Occurrence Only Sub-TOI: 17.2019 Professional Errors & Omissions Liability
Product Name: MediaGuard by Chubb
Project Name/Number: /400

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Federal Insurance Company	\$0.00	05/14/2008	

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
00370392	\$150.00	04/28/2008

SERFF Tracking Number: CHUB-125597402 State: Arkansas
Filing Company: Federal Insurance Company State Tracking Number: #370392
Company Tracking Number: EO AR0040010R01
TOI: 17.2 Other Liability - Occurrence Only Sub-TOI: 17.2019 Professional Errors & Omissions Liability
Product Name: MediaGuard by Chubb
Project Name/Number: /400

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Edith Roberts	05/28/2008	05/28/2008

SERFF Tracking Number: CHUB-125597402 State: Arkansas
 Filing Company: Federal Insurance Company State Tracking Number: #370392
 Company Tracking Number: EO AR0040010R01
 TOI: 17.2 Other Liability - Occurrence Only Sub-TOI: 17.2019 Professional Errors & Omissions Liability
 Product Name: MediaGuard by Chubb
 Project Name/Number: /400

Disposition

Disposition Date: 05/28/2008
 Effective Date (New):
 Effective Date (Renewal):
 Status: Filed
 Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Federal Insurance Company	%	\$		\$	%	%	%

SERFF Tracking Number: CHUB-125597402 State: Arkansas
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	Actuarial memo	Filed	Yes
Rate	MediaGuard Plan A	Filed	Yes

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State: Arkansas
 State Tracking Number: #370392
 Sub-TOI: 17.2019 Professional Errors & Omissions Liability

Rate Information

Rate data applies to filing.

Filing Method:

Prior Approval

Rate Change Type:

Overall Percentage of Last Rate Revision:

Effective Date of Last Rate Revision:

Filing Method of Last Filing:

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Federal Insurance Company	%	%				%	%

SERFF Tracking Number: CHUB-125597402 State: Arkansas
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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	MediaGuard Plan A	1-22	New	MediaRtgPlan-A.pdf

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Policy Premium Calculation details:

- (1) Determine the appropriate class of business. If more than one class is applicable, use rate class "Multimedia".
- (2) Determine which Insuring Clauses are desired, the per claim limits and retentions of each desired insuring clause, and the overall policy aggregate limit.
- (3) Calculate the Base Premiums, adjusted for limits and retentions, separately for each Insuring Clause desired. Note: Coverage for Insuring Clause C is included when Insuring Clause A is purchased. See detailed Step 3 Calculation Instructions below.
- (4) Multiplicatively apply Specific Class Rating Variables determined in Section 3 to the total of the premiums determined in (3) for Clauses A, B and C.
- (5) Multiplicatively apply Insuring Clause D Rating Variables determined in Section 4 to the premium for Clause D as determined in (3).
- (6) Sum the adjusted premiums for all Insuring Clauses as determined in (4) and (5).
- (7) Multiplicatively apply the Common Rating Variables determined in Section 5 to the premium in (6).
- (8) Determine any additional premiums or premium credit associated with elected rate-bearing endorsements per Section 6.
- (9) The final policy premium is (7) + (8).

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Section 1: Base Premium: (for a policy limit of \$1,000,000, and base retention)

**Section 1A: Insuring Clauses A and C (C is included only when both are elected):
A: Newsmedia and Multimedia Liability and C: Producers Liability**

The exposure base and rates vary by the class of business of the insured. Determine the appropriate class of business and respective exposure base. If more than one class is applicable, use rate class "Multimedia".

The Base Premium is calculated as \$2,500 plus the sum of the base rate x exposure base (per 1,000) in each exposure base band.

Class of Business: Ad Agencies, Book Publishers, Magazine/Periodical Publishers, Newspaper Publishers, Radio Broadcasters, TV Broadcasters, Cable TV Broadcasters, Multimedia, Music, Distributors
Exposure Base: Gross Media Revenues

Class of Business: Advertisers
Exposure Base: Advertising Expenditures

Class of Business: Authors
Exposure Base: Advance*

*Note if the Advance is unknown, the base premium shall be \$2,500 per publication.

Base Rates per \$1,000 of exposure:

Exposure Base Band	Music	All Other
first \$250,000	Flat \$2,500	Flat \$2,500
next \$250,000	7.500	2.500
next \$500,000	4.500	1.500
next \$4,000,000	3.000	1.000
next \$5,000,000	1.650	0.550
next \$15,000,000	1.350	0.450
next \$25,000,000	0.900	0.300
next \$50,000,000	0.600	0.200
next \$150,000,000	0.375	0.125
next \$750,000,000	0.060	0.020
over \$1,000,000,000	0.045	0.015

Adjust the base premium to the selected limit and retention of Insuring Clause A, using the applicable tables, formulas and rules of Section 2. The per claim limit and retention selected for Insuring Clause A will also apply to Insuring Clause C.

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Section 1B: Insuring Clause B: Covered Subpoena: (Note: available to News Organizations only.)

Determine the appropriate Subpoena Exposure Category and Additional Premium surcharge %.

Apply the surcharge to the Base Premium determined in Section 1A (\$1m limit, base retention) to determine a base premium for Insuring Clause B.

Subpoena Exposure	% AP charge
Low	7.5 – 17.5%
Average	17.6 – 25%
High	25.1 – 35%

Select a limit for Insuring Clause B up to a maximum of 30% of the Insuring Clause A limit. Adjust the base premium to the selected limit and retention of Insuring Clause B, using the applicable tables, formulas and rules of Section 2.

Section 1C: Insuring Clause C: Producers Liability (only when not elected with Clause A)

Coverage for Insuring Clause C is included if Insuring Clause A is purchased. The per claim limit and retention selected for Insuring Clause A will also apply to Insuring Clause C.

If Insuring Clause C is purchased standalone:

The Base Premium is calculated as \$2,500 plus the sum of the base rate x budget (per 1,000) in each budget band.

Class of Business: Video/Film Producers
Exposure base: Video/Film Budget

Base Rate is per \$1,000 of budget

Budget	Rate
first \$150,000	Flat \$2,000
next \$100,000	5.000
next \$250,000	2.500
next \$500,000	1.500
next \$2,000,000	1.000
next \$2,000,000	0.550
Next \$10,000,000	0.300
Next \$10,000,000	0.250
Next \$25,000,000	0.200
Next \$100,000,000	0.125
Next \$350,000,000	0.020
over \$500,000,000	0.015

Adjust the base premium to the selected limit and retention of Insuring Clause C, using the applicable tables, formulas and rules of Section 2.

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Section 1D: Insuring Clause D: Internet Liability

D1a: Base Premium when purchased with Insuring Clause A and/or C:

Determine the Percentage of revenues derived from the Internet and appropriate Additional Premium surcharge %.

Apply the surcharge to the Base Premium determined in Section 1A (\$1m limit, base retention) to determine a base premium for Insuring Clause D.

% of Revenues derived from Internet	% AP charge
< 10%	5 – 10%
11-25%	11 – 15%
26-50%	16 – 20%
51% or more	21 – 30%

D1b: Base Premium when only Insuring Clause D is purchased:

The Base Premium is calculated as \$3,000 plus the sum of the base rate x Internet Revenues (per 1,000) in each revenue band.

Exposure Base: Gross Revenues Derived from the Internet
Class of Business: All

Base Rate is per \$1,000 of internet revenue

Gross Revenue derived from Covered Internet Sites	Rate
first \$250,000	Flat \$3,000
next \$250,000	2.750
next \$500,000	1.650
next \$4,000,000	1.100
next \$5,000,000	0.600
next \$15,000,000	0.500
next \$25,000,000	0.350
next \$50,000,000	0.200
next \$150,000,000	0.165
next \$750,000,000	0.030
over \$1,000,000,000	0.020

Adjust the base premium to the selected limit and retention of Insuring Clause D, using the applicable tables, formula and rules of Section 2.

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Section 2: Increased Limits and Retention Factors

A Base Premium, adjusted for limits and retentions, is calculated separately for each Insuring Clause desired.
Note: Coverage for Insuring Clause C is included when Insuring Clause A is purchased

Calculation of Base Premium adjusted for Limit and Retention for Insuring Clauses A, C and/or D:

For retentions under \$1m:

The Base Premium adjusted for limit and retention is calculated as:
Base Premium X ((Per Claim Increased Limit Factor X Policy Aggregate Limit Adjustment Factor) + Ret Factor)

For retentions \$1m or greater:

The Base Premium adjusted for limit and retention for limits is calculated as :
Base Premium X Combined Limit and Retention Factor

Calculation of Base Premium adjusted for Limit and Retention for Insuring Clause B:

Note: The limit for Insuring Clause B can be up to a maximum of 30% of the Insuring Clause A limit.

For retentions under \$1m:

The Base Premium adjusted for limit and retention is calculated as:
Base Premium X (Per Claim Increased Limits Factor + Retention Factor)

For retentions \$1m or greater:

The Base Premium adjusted for limit and retention for limits is calculated as :
Base Premium X Combined Limit and Retention Factor

A: Increased Limits Factors

A1: Per Claim Increased Limit Factors:

For per claim limits below \$1,000,000:

The applicable increased limit factor is determined according to the following chart.

Per Claim Limit	Factor
\$50,000	0.450
\$100,000	0.550
\$250,000	0.625
\$300,000	0.650
\$500,000	0.750
\$750,000	0.875

If desired limit is not shown:

The Per Claim Increased Limit Factor be calculated using linear interpolation/extrapolation of the increased limit factors for the next closest limits shown in the above table.

For per claim limits of \$1,000,000 or above:

The applicable Per Claim Increased Limit Factor shall be calculated using the following formula and rounding to 3 decimal place:

Per Claim Increased Limits Factor = (1 – p) x [(per claim limit ÷ (1 – p)) ^ 0.500]
(where per claim limit is in millions and 'p' is the insured's coinsurance participation percentage)

When p = 0%, this simplifies to:

Per Claim Increased Limits Factor = (per claim limit) ^ 0.500
(where per claim limit is in millions)

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The following table shows sample per claim limit values and corresponding Limit Factors:

Per Claim Limit	Limit Factor
\$1,000,000	1.000
\$2,000,000	1.414
\$3,000,000	1.732
\$4,000,000	2.000
\$5,000,000	2.236
\$10,000,000	3.162
\$15,000,000	3.873
\$25,000,000	5.000

A2: Policy Aggregate Limit Adjustment Factor: (not applicable to Ins Clause B: Covered Subpoena)

If the policy aggregate limit is greater than the per claim limit of Insuring Clause A, C or D, adjust the Per Claim Increased Limits Factor determined above by multiplying by the appropriate factor:

Policy Aggregate Limit	Ins Clause A and/or C purchased	Ins Clause A and/or C and D purchased
Equals the max per claim limit	1.000	0.950
Is > 1 up to 1.5 times the max per claim limit	1.100	1.095
Is > 1.5 up to 2 times the max per claim limit	1.175	1.166
Is > 2 up to 2.5 times the max per claim limit	1.225	1.214
Is > 2.5 times the max per claim limit	1.275	1.261

A3: Combined Limit and Retention Factor (applies only for Retentions of \$1m or greater)

For Insuring Clauses A, C and/or D, the Combined Limit and Retention Factor will be determined according to the following formula:

$$\text{Combined Limit and Retention Factor} = [\text{Limit Factor}(\text{limit} + \text{retention}) - \text{Limit Factor}(\text{retention}) + \{\text{Limit Factor}(\text{limit}) \times (\text{Policy Aggregate Limit Adjustment Factor} - 1)\}] \times (1-p)$$

where :

$$\text{Limit Factor}(\text{limit} + \text{retention}) = [\text{limit} \div (1 - p) + \text{retention}] ^ 0.500$$

$$\text{Limit Factor}(\text{limit}) = [\text{limit} \div (1 - p)] ^ 0.500$$

$$\text{Limit Factor}(\text{retention}) = [\text{retention}] ^ 0.500$$

(Limit and Retention are in millions and 'p' is the insured's coinsurance participation percentage)

For Insuring Clause B, the Combined Limit and Retention Factor will be determined according to the following formula:

$$\text{Combined Limit and Retention Factor} = [\text{Limit Factor}(\text{limit} + \text{retention}) - \text{Limit Factor}(\text{retention})] \times (1-p)$$

where :

$$\text{Limit Factor}(\text{limit} + \text{retention}) = [\text{limit} \div (1 - p) + \text{retention}] ^ 0.500$$

$$\text{Limit Factor}(\text{retention}) = [\text{retention}] ^ 0.500$$

(Limit and Retention are in millions and 'p' is the insured's coinsurance participation percentage)

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B: Retention Factors (not applicable for Retentions of \$1m or greater)

The applicable retention factor varies depending on the insured's exposure base size, according to the following chart. Interpolation/extrapolation should be used to determine Retention Factors if the desired retention is not shown.

<i>Expo Base: Gross Media Revs</i>	<i>Under 100M</i>	<i>100M+</i>
<i>Expo Base: Expenditures</i>	<i>Under 100M</i>	<i>100M+</i>
<i>Expo Base: Video/Film Budget</i>	<i>Under 55M</i>	<i>55M+</i>
<i>Expo Base: Advance*</i>	<i>Under 100M</i>	<i>100M+</i>
Retention	Factor	Factor
1,000	+ 0.050	+ 0.150
2,500	+ 0.035	+ 0.100
5,000	0.000	+ 0.075
10,000	- 0.030	+ 0.050
15,000	- 0.050	+ 0.030
20,000	- 0.075	+ 0.015
25,000	- 0.100	0.000
50,000	- 0.200	- 0.060
100,000	- 0.350	- 0.150
250,000	- 0.550	- 0.400
500,000	- 0.700	- 0.650
750,000	- 0.750	- 0.700

* If Advance is unknown for Authors, the Gross Media Revs Under 100M retention factors will apply.

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Section 3: Insuring Clauses A, B and C: Class Specific Rating Variables

These rating variable factors apply only to the premium from Insuring Clauses A, B and C, if purchased. Apply factors associated with the class of business of the insured as determined in Section 1.

A. Advertisers:

A1: Other Operations:

In-house Advertising Agency:

Does not operate an in-house advertising agency	1.00
Operates an in-house advertising agency	1.01 – 1.50

A2: High Risk Services:

Factor should be determined based upon the percentage of expenditures, if any, on the following services.

Public Relations Consulting	Production of films, radio or TV programs	Live Events
Web site design/Web hosting	Product Testing	Music Service
Package/display/Product Design	Comparative Advertising	
Direct Marketing	Photo service	

	Percentage of Expenditures			
	<=25%	26-50%	51-75%	76-100%
High Risk Services	1.00-1.10	1.11-1.25	1.26-1.50	1.51-1.75

B. Advertising Agency:

B1: High Risk Services:

Factor should be determined based upon the percentage of revenues, if any, derived from the following services.

Public Relations Consulting	Production of films, radio or TV programs	Live Events
Web site design/Web hosting	Product Testing	Music Service
Package/display/Product Design	Comparative Advertising	
Direct Marketing	Photo service	

	Percentage of Revenues			
	<=25%	26-50%	51-75%	76-100%
High Risk Services	1.00-1.10	1.11-1.25	1.26-1.50	1.51-1.75

C. Book Publishers:

C1: Sources of Income: Determine the appropriate factors based on the distribution of revenues derived from the following sources, if any.

	Percentage of Revenues			
	<=25%	26-50%	51-75%	76-100%
Distribution	0.901-1.000	0.826-0.900	0.751-0.825	0.650-0.750
Reprints	0.801-1.000	0.701-0.800	0.601-0.700	0.500-0.600

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D. Magazine & Periodical Publishers:

D1: Distribution Area: Apply the appropriate factor based on the distribution area.

Distribution Area	Factor
Rural	0.75
Local/Community	0.85
Suburban	1.00
Metro	1.05
State	1.10
Regional	1.20
National	1.35
International	1.50

E. Newspaper Publishers:

E1: Distribution Area: Apply the appropriate factor based on the distribution area.

Distribution Area	Factor
Rural	0.75
Local/Community	0.85
Suburban	1.00
Metro	1.05
State	1.10
Regional	1.20
National	1.35
International	1.50
Shopper	0.50

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E2: Newsgathering Practices:

Factor should be determined based upon the use of the following practices.

Hidden cameras/microphones	Mini-cams
Reliance on anonymous sources	Ride Alongs
"Undercover" investigations	

Use	Factor
Never	1.00
Sometimes	1.01-1.10
Usually	1.11-1.25
Always	1.26-1.50

F. Radio Broadcasters:

F1: Type of Stations: Apply the appropriate factor based on the type of stations.

Type	Factor
Public	0.70-0.80
Commercial	0.90-1.10
School/Student	0.85-0.95

F2: Type of Programming: Apply the appropriate factor based on the type of programming

Type of Programming	Factor
Original-Pre-recorded	0.85-1.00
Original-Live	1.00-1.25
Purchased	0.75-0.85
Simulcast/Fully Automated	0.85-1.00

F3: Location/Geographic Market: Apply the appropriate factor based on the geographic market.

Location/Geographic Market	Factor
Rural	0.75
Local/Community	0.85
Suburban	1.00
Metro	1.05
State	1.10
Regional	1.20
National	1.35
International	1.50

G. Television Broadcasters:

G1: Type of Stations: Apply the appropriate factor based on the type of stations.

Type	Factor
Commercial/Network Affiliate	0.90-1.10

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Commercial/Independent	1.25-1.50
Public	0.70-0.80
School	0.85-0.95

G2: Type of Programming: Apply the appropriate factor based on the type of programming

Type of Programming	Factor
Original-Pre-recorded	1.00-1.25
Original-Live	1.25-1.50
Duplication	0.75-1.00

G3: Newsgathering Practices:

Factor should be determined based upon the use of the following practices.

Hidden cameras/microphones	Mini-cams
Reliance on anonymous sources	Ride Alongs
"Undercover" investigations	

Use	Factor
Never	1.00
Sometimes	1.01-1.10
Usually	1.11-1.25
Always	1.26-1.50

G4: Location/Geographic Market: Apply the appropriate factor based on the geographic market.

Location/Geographic Market	Factor
Rural	0.75
Local/Community	0.85
Suburban	1.00
Metro	1.05
State	1.10
Regional	1.20
National	1.35
International	1.50

H. Cable Television Broadcasters:

H1: Type of Operations: Apply the appropriate factor based on the type of operations.

Type of Programming	Factor
Original-Pre-recorded	1.00-1.25
Original-Live	1.25-1.50
Community Access	1.00-1.25
Duplication	0.75-1.00

I. Multimedia:

I1: Overall Risk Factor: Apply the appropriate factor based on a review of the individual class rating variables for those exposures present for the insured.

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Overall Risk	Factor
Low	0.70-0.90
Average	0.91-1.10
High	1.11-1.50
Severe	1.51-2.00

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I2: Location/Geographic Market: Apply the appropriate factor based on the geographic market.

Location/Geographic Market	Factor
Rural	0.75
Local/Community	0.85
Suburban	1.00
Metro	1.05
State	1.10
Regional	1.20
National	1.35
International	1.50

J.Music:

J1: Type of Music: Apply the appropriate factor based on the type of music

Type	Factor
Original	1.00-1.25
Public Domain	0.80-0.90
Arrangements of Public Domain	0.90-1.00

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J2: High Risk Practices: Factor should be determined based upon the use of the following practices.

Samplings of other music
Publishes music for resale
Uses music in film production, television programming, commercials or advertising

Use	Factor
Never	1.00
Sometimes	1.01-1.10
Usually	1.11-1.25
Always	1.26-1.50

J3: Other Exposures:

Consults with musicologist with respect to original music created	0.80-1.00
Does not consult with musicologist with respect to original music created	1.00-1.20

K. Distributors:

K1: Types of Production: Apply the appropriate factor based on the distribution of revenues derived from each type of production distributed.

Overall Exposure	Factor
Low	0.80-0.90
Average	0.91-1.10
High	1.11-1.50

K2: Location/Geographic Market: Apply the appropriate factor based on the geographic market.

Location/Geographic Market	Factor
Rural	0.75
Local/Community	0.85
Suburban	1.00
Metro	1.05
State	1.10
Regional	1.20
National	1.35
International	1.50

K3: Other Exposures:

Distribution of previously released productions	0.75-1.00
Finance and/or participates in production of films distributed	1.00-1.25

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L. Authors:

L1: Location/Geographic Market: Apply the appropriate factor based on the geographic market.

Location/Geographic Market	Factor
Rural	0.75
Local/Community	0.85
Suburban	1.00
Metro	1.05
State	1.10
Regional	1.20
National	1.35
International	1.50

L2: Other Exposures:

Republication of previously published work	0.50-0.75
Related materials or activities anticipated in conjunction with the work	1.00-1.25

M. Video/Film Producers:

M1: Type of Production: Apply the appropriate factor based on the type of production

Type	Factor
Motion Picture for Theatrical Release	1.00 -1.25
Motion Picture for Television Release	0.95-1.05
Motion Picture direct to Video/DVD	0.90-1.00
TV Min-series	0.85-0.95
TV Docudrama	0.85-0.95
TV Specials	0.85-0.95
TV Pilots	0.85-0.95
TV Series	1.20-1.30
TV Daily Program	1.20-1.30
Documentaries	0.80-0.90
Industrial Film	0.80-0.90
TV Commercial	0.80-0.90
TV Infomercial	0.80-0.90
Training/Educational	0.80-0.90
Radio Programs	0.85-0.95
Music Videos	1.00-1.25
Theatrical Stage Presentations	0.90-1.00

M2: Clearance Procedures: Apply the appropriate factor based on the clearance procedures.

Clearance Procedures	Factor
Excellent	0.75-0.90
Average	0.91-1.10
Below Average	1.11-1.25
Poor	1.26-2.00

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M3: Location/Geographic Market: Apply the appropriate factor based on the geographic market.

Location/Geographic Market	Factor
Local	1.00
Regional	1.10
National	1.15
International	1.25

M4: Other Exposures:

True portrayal of real events or occurrences	1.05-1.25
Based on another work	1.05-1.25

Section 4: Insuring Clause D Rating Variables

These rating variable factors apply only to the premium from Insuring Clause D, if purchased.

A: Length of time on-line: Apply the appropriate factor based on the nature of the covered website(s):

Time On-line	Factor
Not Yet Launched	1.16-1.35
< 1 year	1.06-1.15
1-5 years	0.96-1.05
> 5 years	0.85-0.95

B: Revenue Size Factor:

Total Company Revenues	Revenues derived from Covered Internet Site(s)			
	Up to 10mm	Above 10mm up to 50mm	Above 50mm up to 100mm	Above 100mm
Up to 25mm	1.00	1.00	1.00	1.00
Above 25mm up to 100mm	1.10	1.05	1.00	1.00
Above 100mm up to 250mm	1.25	1.10	1.05	1.00
Above 250mm up to 500mm	1.50	1.25	1.10	1.05
Above 500mm	2.00	1.50	1.25	1.10

C: Risk Risk Services:

Factor should be determined based upon the percentage of revenues derived from services provided, if any, related to the following :

Access Provider	Collects Personal Information	Web Hosting
Search Engine	Sells Personal Information	
Provides downloadable software	Sells Advertising Space	
Database Services	E-Commerce	

	Percentage of Services Provided			
	<=25%	26-50%	51-75%	76-100%
High Risk Services	1.00-1.10	1.11-1.25	1.26-1.50	1.51-1.75

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D: Other Exposures:

Chat Rooms/Blogs	1.00-1.25
Links to Internal Pages of Other Websites	1.00-1.20
International Viewers	1.00-1.20
Ecommerce transactions encrypted and/or processed by independent contractor	0.90-1.00

E: Optional Coverages:

Email Communications	1.05-1.20
Other Publications/Communications	1.05-1.20

Section 5: Common Rating Variables

These rating variable factors apply to the total premium from all Insuring Clauses purchased.

A. Focus of Covered Activities:

Determine the appropriate factors based on the distribution of revenues derived from the focus of the covered media, production and/or internet activities.

Focus of Covered Activities	Factor
Low Exposure	0.80-0.90
Avg Exposure	0.91-1.10
High Exposure	1.11-1.25
Severe Exposure	1.26-2.00

B. Sources of Information: Apply the appropriate factors dependent upon the sources of information.

Source	Percentage					
	0%	1-20%	21-40%	41-60%	61-80%	80-100%
B1: Wire Services/Syndications	1.00	0.91-0.99	0.81-0.90	0.71-0.80	0.61-0.70	0.50-0.60
B2: Freelance/Stringers/Other Non-Employees	1.00	1.01-1.10	1.11-1.20	1.21-1.30	1.31-1.40	1.41-1.50

C. Risk Management:

A1: Policies and Procedures	Factor
Above Average	0.75-0.90
Average	0.91-1.10
Below Average	1.11-1.25
Poor	1.26-2.00

A2: Written Contracts	Factor
Above Average	0.75-0.90
Average	0.91-1.10
Below Average	1.11-1.25
Poor	1.26-2.00

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D. Prior Litigation Experience: Relates to any type of litigation which has been brought against the insured. A rate modification is determined based on the frequency, severity, and type of claims as follows:

Frequency	Severity		
	Low	Medium	High
Low	0.75-0.95	1.16-1.25	1.76-2.00
Medium	0.96-1.05	1.26-1.50	2.01-3.00
High	1.06-1.15	1.51-1.75	3.01-4.00

E. Schedule Rating Factor:

Determine the appropriate debit/credit amount for each category. The total schedule rating factor shall be 1 + sum of each individual category's debit/credit.

	Max. Debit/Credit
Years in Business	± 15%
Longevity of Publications	± 15%
Management Experience	± 15%
Financial strength	± 15%

F. Multi-Year Factors:

For Single Video/Film Productions with no reinstatement of limit

- i. 2 yr term: 1.25
- ii. 3 yr term: 1.50

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Section 6: Rate Bearing Endorsements:

An additional premium or premium credit shall be determined for each endorsement.

For each elected endorsement, other than Cyberlite, select the appropriate debit/credit % from the chart below. Apply the percentage to the appropriate Insuring Clause premiums as determined in Sections 1 – 5.

The additional premium for the Cyberlite endorsement shall be separately determined per the Cyberlite Endorsement rating section below.

The total additional endorsement premium shall be the sum of each individually calculated endorsement premium.

A. Rate-Bearing Endorsements (other than Cyberlite Endorsement):

Endorsement		Debit (+)	Credit (-)
Claims Made			1-7.5%
Prior Acts	# of Yrs Retro:		
	1	15-24%	
	2	25-29%	
	3	30-34%	
	4	35-39%	
	5+	40-45%	
Prior Acts Subpoena Defense Costs	# of Yrs Retro:		
<i>(Applies only to Cvg B Premium)</i>	1	15-24%	
	2	25-29%	
	3	30-34%	
	4	35-39%	
	5+	40-45%	
Delete Defense Coverage			25-40%
Duty to Defend and Defense Costs Outside the Limit	Policy Aggregate Limit		
<i>(Applies to Clause A, C and D Premium)</i>	<=500k	35-45%	
	500,001 – 1,000,000	20-25%	
	1,000,001-2,000,000	11-15%	
	2,000,001-5,000,000	6-10%	
	Over 5,000,000	1-5%	
Duty to Defend Covered Subpoena			0-10%
<i>(Applies only to Cvg B Premium)</i>			
			0-10%
Duty to Defend			0-10%
Professional Services Coverage		0-15%	
Development Coverage			0-10%
Merchandising		0-25%	
Additional Insured		0-10%	
Additional Insured		0-10%	
Distributors Additional Insured		0-10%	
Producer's Additional Insured		0-10%	
Rights Period	# of Yrs:		
	2	25%	
	3	50%	
Specific Rate of Pre-Approved Counsel		"A" rate	"A" rate

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Specific Retention		"A" rate	"A" rate
Separate Retention for BI/PD			0-10%

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B. Cyberlite Endorsement:

B1: Base Premium when purchased with Insuring Clause A and/or C and D:

Determine the Percentage of revenues derived from the Internet and appropriate Additional Premium surcharge %.

Apply the surcharge to the Base Premium (\$1m limit, base retention) of all Insuring Clauses elected as determined in Section 1 to determine a base premium for Cyberlite.

% of Revenues derived from Internet	% AP charge
< 10%	5 – 10%
11-25%	11 – 15%
26-50%	16 – 20%
51% or more	21 – 30%

B2: Base Premium when only Insuring Clause D is purchased:

100% of the Base Premium (\$1m limit, base retention) of Insuring Clause D.

Adjust the base premium to the selected limit and retention of Cyberlite coverage, using the applicable tables, formula and rules of Section 2.

Cyberlite Rating Variables:

A. Prior Acts Coverage:

This endorsement provides coverage on a claims-made basis. The factor below is applied based on the number of years of prior acts coverage granted. The number of years is determined as the difference between the policy inception date and the retroactive date of the endorsement.

# Years of Prior Acts Coverage	Factor
0	0.55
1	0.75
2	0.85
3	0.90
4	0.95
5+	1.00

B: Nature of Website Activities:

Website Activities	Factor
ReadOnly/Informational	0.80-0.90
Information Exchange but no transaction capabilities	0.91-1.10
Third party posting of information	1.11-1.20
Execution of financial transactions	1.21-1.30

C: Security:

Security	Factor
Above Average	0.80-0.90
Average	0.91-1.10
Below Average	1.11-1.25

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<i>SERFF Tracking Number:</i>	<i>CHUB-125597402</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Federal Insurance Company</i>	<i>State Tracking Number:</i>	<i>#370392</i>
<i>Company Tracking Number:</i>	<i>EO AR0040010R01</i>		
<i>TOI:</i>	<i>17.2 Other Liability - Occurrence Only</i>	<i>Sub-TOI:</i>	<i>17.2019 Professional Errors & Omissions Liability</i>
<i>Product Name:</i>	<i>MediaGuard by Chubb</i>		
<i>Project Name/Number:</i>	<i>/400</i>		

Supporting Document Schedules

Satisfied -Name:	Uniform Transmittal Document-Property & Casualty	Review Status:	Filed	05/28/2008
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Comments:

Attachment:

AR P&C form 405 R.pdf

Bypassed -Name:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Review Status:	Filed	05/28/2008
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Bypass Reason: N/A

Comments:

Bypassed -Name:	NAIC loss cost data entry document	Review Status:	Filed	05/28/2008
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Bypass Reason: N/A

Comments:

Satisfied -Name:	Actuarial memo	Review Status:	Filed	05/28/2008
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Comments:

Attachment:

MediaGuard Actuarial Memo 400.pdf

Property & Casualty Transmittal Document

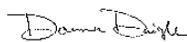
1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
g. SERFF Filing #:		
h. Subject Codes		

3. Group Name	Group NAIC #
Chubb Group of Insurance Companies	0038

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Federal Insurance Company	IN	20281	13-1963496	

5. Company Tracking Number	EO AR0040010R01
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
Donna M. Daigle 82 Hopmeadow St., P.O. Box 2002 Simsbury CT 06070-7683	State Filing Analyst	800-464-7965	860-408-2047	ddaigle@chubb.com
7. Signature of authorized filer				
8. Please print name of authorized filer		Donna M. Daigle		

Filing Information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	17.2
10. Sub-Type of Insurance (Sub-TOI)	17.2019
11. State Specific Product code(s) (if applicable) [See State Specific Requirements]	
12. Company Program Title (Marketing Title)	Media Guard by Chubb
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules X Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: upon approval Renewal:
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	N/A
17. Reference Organization # & Title	N/A
18. Company's Date of Filing	May 14, 2008
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document

20.	This filing transmittal is part of Company Tracking #	EO AR0040010R01
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21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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In accordance with the laws of the state of Arkansas, we are making this rate filing for our policy, MEDIAGUARDSM by Chubb.

MEDIAGUARDSM by Chubb is designed to meet the professional liability needs of insureds with varying media exposures. This product protects our clients from claims arising out of the gathering and dissemination of information. Various types of insureds include Advertisers, Advertising Agencies, Authors, Publishers, Broadcasters, Music, Video/Film Producers, Distributors and Multimedia risks. Please note that the MEDIAGUARDSM by Chubb is an occurrence policy, as noted in our "type of insurance" code, however, we have submitted two optional endorsements that can convert the policy to a claims made policy.

Our corresponding form filing is being submitted under EO AR0040010F01.

SERFF Tracking # CHUB-125597402

22.	Filing Fees (Filer must provide check # and fee amount if applicable.) [If a state requires you to show how you calculated your filing fees, place that calculation below]
	<p>Check #: 00370392 Amount: 150.00</p> <p>Please note that the checks were mistakenly ordered with the form filing fee and the rate filing fee on one check. It should be broken down to be \$50 for forms and \$100 for rates. Please accept our apology for this confusion.</p> <p>Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.</p>

***Refer to each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

Federal Insurance Company

*MEDIAGUARD*SM by Chubb **Actuarial Memorandum**

MEDIAGUARDSM by CHUBB is designed to meet the professional liability needs of insureds with varying media exposures. This product protects our clients from claims arising out of the gathering and dissemination of information, regardless of the form or medium of communication giving rise to a claim. Various types of insureds include Advertisers, Advertising Agencies, Authors, Publishers, Broadcasters, Music, Video/Film Producers, Distributors and Multimedia risks. The design of this product allows potential insureds to apply for any one or more of the four insuring clauses contained in the policy, depending on their individual needs and media exposures.

The four insuring clauses include:

- Insuring Clause A: NEWSMEDIA AND MULTIMEDIA LIABILITY
- Insuring Clause B: COVERED SUBPEONA (For Newsmedia Organizations Only)
- Insuring Clause C: PRODUCERS LIABILITY
- Insuring Clause D: INTERNET LIABILITY

Our proposed rates are based on media professional liability rates currently being charged by other carriers as well as a review of our own experience and rates charged for a book of similar business written through our Executive Risk company. Class specific rating modification factors apply to Insuring Clauses A-C and are necessary due to our intent to cover many different types of professional exposures with this product. Additional rating modification factors exist for Insuring Clause D due to the unique exposures presented by the Internet. Lastly, Common Rating Modification Factors, reflecting the risk's exposure regardless of coverages purchased, apply to all elected Insuring Clauses. The selection of modification factors will be based on a thorough review and analysis of each individual account.