

SERFF Tracking Number: ARKS-125663286 State: Arkansas  
Filing Company: 00006 - INSURANCE SERVICES OFFICE, INC. State Tracking Number: #104869 \$200  
Company Tracking Number: CR-2008-OTOAP  
TOI: 26.0 Burglary & Theft Sub-TOI: 26.0001 Commercial Burglary & Theft  
Product Name: n/a  
Project Name/Number: /

## Filing at a Glance

Company: 00006 - INSURANCE SERVICES OFFICE, INC.

Product Name: n/a

SERFF Tr Num: ARKS-125663286 State: Arkansas

TOI: 26.0 Burglary & Theft

SERFF Status: Closed

State Tr Num: #104869 \$200

Sub-TOI: 26.0001 Commercial Burglary & Theft Co Tr Num: CR-2008-OTOAP

State Status: Fees verified and received

Filing Type: Form

Co Status:

Reviewer(s): Betty Montesi,  
Llyweyia Rawlins, Brittany Yielding

Author:

Disposition Date: 06/02/2008

Date Submitted: 05/22/2008

Disposition Status: Filed

Effective Date Requested (New): 11/01/2008

Effective Date (New): 11/01/2008

Effective Date Requested (Renewal): 11/01/2008

Effective Date (Renewal):

11/01/2008

State Filing Description:

## General Information

Project Name:

Status of Filing in Domicile:

Project Number:

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 06/02/2008

State Status Changed: 06/02/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

## Company and Contact

### Filing Contact Information

NA NA,

NA@NA.com

NA

(123) 555-4567 [Phone]

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NA, AR 00000

**Filing Company Information**

00006 - INSURANCE SERVICES OFFICE, CoCode: 6 State of Domicile: Arkansas  
INC.  
No Address Group Code: Company Type:  
City, AR 99999 Group Name: State ID Number:  
(999) 999-9999 ext. [Phone] FEIN Number: 99-9999999  
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## Filing Fees

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

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Llyweyia Rawlins	06/02/2008	06/02/2008

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Product Name: n/a  
Project Name/Number: /

## Disposition

Disposition Date: 06/02/2008

Effective Date (New): 11/01/2008

Effective Date (Renewal): 11/01/2008

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: ARKS-125663286 State: Arkansas  
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 Product Name: n/a  
 Project Name/Number: /

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	arks-125663286		Yes

*SERFF Tracking Number:* ARKS-125663286 *State:* Arkansas  
*Filing Company:* 00006 - INSURANCE SERVICES OFFICE, INC. *State Tracking Number:* #104869 \$200  
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*TOI:* 26.0 Burglary & Theft *Sub-TOI:* 26.0001 Commercial Burglary & Theft  
*Product Name:* n/a  
*Project Name/Number:* /

## **Rate Information**

Rate data does NOT apply to filing.

SERFF Tracking Number: ARKS-125663286 State: Arkansas  
Filing Company: 00006 - INSURANCE SERVICES OFFICE, INC. State Tracking Number: #104869 \$200  
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TOI: 26.0 Burglary & Theft Sub-TOI: 26.0001 Commercial Burglary & Theft  
Product Name: n/a  
Project Name/Number: /

## Supporting Document Schedules

### Review Status:

**Satisfied -Name:** arks-125663286

06/02/2008

**Comments:**

**Attachment:**

ARKS-125663286.pdf

LR



2828 E. TRINITY MILLS ROAD SUITE 150 CARROLLTON, TX 75006  
TEL: (214) 390-1825 FAX: (214) 390-1975

# 104869  
200.00  
ARKS-125663286

Kenneth J. Hill, CPCU  
Regional Director, Government Relations

May 16, 2008

Honorable Julie Benafield Bowman  
Commissioner of Insurance  
Arkansas Insurance Department  
1200 West Third Street  
Little Rock, Arkansas 72201-1904

Attention: William R. Lacy, Director  
Property and Casualty Division

RE: Insurance Services Office, Inc.  
CR-2008-OTOAP  
Crime and Fidelity  
Revision of Terrorism Endorsements  
State of Arkansas

Approved until withdrawn  
or revoked

JUN 02 2008

Arkansas Insurance Department  
By: LK acknowledge Filed

Dear Mr. Lacy:

On behalf of those participating insurers that have authorized Insurance Services Office, Inc. to do so, we hereby file the captioned filing.

It is proposed that this revision will become effective in accordance with the following rule of application:

These changes are applicable to all policies written on or after November 1, 2008.

Please return an acknowledged copy of this cover letter for our records. An addressed, stamped envelope is enclosed for your convenience. We have also included an additional copy of this letter and envelope; we request that you return it now with a "received" stamp to confirm that you have received the filing.

Very truly yours,

Donald J. Beckel, CPCU, ARM  
Assistant Regional Manager  
Government Relations

DJB:dlb  
Encl.

RECEIVED

MAY 22 2008

PROPERTY AND CASUALTY DIVISION  
ARKANSAS INSURANCE DEPARTMENT

**Property & Casualty Transmittal Document**

<p><b>1. Reserved for Insurance Dept. Use Only</b></p> <p>Approved until withdrawn or revoked</p> <p style="font-size: 1.2em; text-align: center;">JUN 02 2008</p> <p>Arkansas Insurance Department By: <i>LK - acknowledge filed</i></p>	<p><b>2. Insurance Department Use only</b></p> <p>a. Date the filing is received:</p> <p>b. Analyst:</p> <p>c. Disposition:</p> <p>d. Date of disposition of the filing:</p> <p>e. Effective date of filing:</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:50%;">New Business</td> <td style="width:50%;"></td> </tr> <tr> <td>Renewal Business</td> <td></td> </tr> </table> <p>f. State Filing #:</p> <p>g. SERFF Filing #:</p> <p>h. Subject Codes</p>	New Business		Renewal Business	
New Business					
Renewal Business					

3. Group Name	Group NAIC #
---------------	--------------

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Insurance Services Office, Inc.	DE		13-3131412	

5. Company Tracking Number	CR-2008-OTOAP
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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
Donald J. Beckel Insurance Services Office, Inc. 2828 E. Trinity Mills Rd., Ste. 150 Carrollton, TX 75006	Asst. Regional Manager	(214) 390-1825 Ext. 224	(214) 390-1975	DBECKEL@iso.com

7. Signature of authorized filer	<i>Donald J. Beckel</i>
----------------------------------	-------------------------

8. Please print name of authorized filer	Donald J. Beckel
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Filing information (see General Instructions for descriptions of these fields)

RECEIVED

9. Type of Insurance (TOI)	26.0
10. Sub-Type of Insurance (Sub-TOI)	26.0001
11. State Specific Product code(s) (if applicable) [See State Specific Requirements]	Not Applicable
12. Company Program Title (Marketing title)	Crime and Fidelity
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" 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: 11-1-2008    Renewal: 11-1-2008
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	Not Applicable
17. Reference Organization # & Title	Not Applicable
18. Company's Date of Filing	5/16/08
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 # CR-2008-OTOAP

21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]

This filing revises a couple of our terrorism endorsements to delete reference to other acts of terrorism. In addition, one of these endorsements has been revised to include a definition of terrorism.

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]

Check #: 104869  
Amount: \$200.00

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

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

### FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms)

(Do not refer to the body of the filing for the forms listing, unless allowed by state.)

1.	<b>This filing transmittal is part of Company Tracking #</b>		CR-2008-OTOAP		
2.	<b>This filing corresponds to rate/rule filing number</b> (Company tracking number of rate/rule filing, if applicable)		CR-2008-RPTOA		
3.	<b>Form Name /Description/Synopsis</b>	<b>Form # Include edition date</b>	<b>Replacement Or Withdrawn?</b>	<b>If replacement, give form # it replaces</b>	<b>Previous state filing number, if required by state</b>
01	Amendment – Delete Provisions Regarding Certain Acts Of Terrorism (Applicable to Crime/Fidelity Only)	CR 07 50 08 08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	CR 07 50 03 06	
02	Replace Terrorism Provisions (Applicable To Crime/Fidelity Only)	CR 07 51 08 08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	CR 07 51 03 06	
03			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

# Crime and Fidelity Terrorism Forms Revision

## About This Filing

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This filing revises specific Crime and Fidelity terrorism endorsements in order to delete reference to other acts of terrorism.

## Revised Forms

We are revising the following forms:

- ◆ Amendment – Delete Provisions Regarding Certain Acts Of Terrorism (Applicable to Crime/Fidelity Only) Endorsement **CR 07 50 03 06**; and
- ◆ Replace Terrorism Provisions (Applicable To Crime/Fidelity Only) Endorsement **CR 07 51 03 06**

We have used a format of ~~striking through~~ deletions, underlining additions and inserting a revision bar in the left margin to indicate changes from the above-referenced editions to the **08 08** editions. Concurrent with implementation, the **08 08** editions will supersede the prior editions.

## Related Filing(s)

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CL-2008-OPTOA (forms)

## Background

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The federal Terrorism Risk Insurance Program has been revised and extended by the Terrorism Risk Insurance Program Reauthorization Act of 2007, which incorporates various changes to the Program.

Under Section 102(1)(A)(iv) of the Act, the definition of an act of terrorism (with respect to certification of such act) is revised by eliminating the criterion that the act be committed on behalf of a foreign person or foreign interest. As revised, the definition, in part, requires the act 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.

It should be noted that several interline endorsements providing limitations and exclusions on "other acts", including those that address both certified acts and "other acts" to which either Endorsements **CR 07 50** or **CR 07 51** could be attached are now being withdrawn in Forms Filing CL-2008-OPTOA. These endorsements are:

- ◆ **IL 09 59 11 02** Limited Exclusion Of Acts Of Terrorism (Other Than Certified Acts Of Terrorism); Cap On Losses From Certified Acts Of Terrorism
- ◆ **IL 09 60 11 02** Exclusion Of Acts Of Biological Or Chemical Terrorism; Cap On Losses From Certified Acts Of Terrorism
- ◆ **IL 09 61 11 02** Exclusion Of Certified Acts And Other Acts Of Terrorism
- ◆ **IL 09 62 11 02** Exclusion Of Certified Acts Of Terrorism And Biological Or Chemical Acts Of Terrorism
- ◆ **IL 09 64 11 02** Limited Exclusion Of Acts Of Terrorism (Other Than Certified Acts Of Terrorism); Cap On Losses From Certified Acts Of Terrorism
- ◆ **IL 09 65 11 02** Exclusion Of Acts Of Biological Or Chemical Terrorism; Cap On Losses From Certified Acts Of Terrorism
- ◆ **IL 09 66 11 02** Exclusion Of Certified Acts And Other Acts Of Terrorism
- ◆ **IL 09 67 11 02** Exclusion Of Certified Acts Of Terrorism And Biological Or Chemical Acts Of Terrorism
- ◆ **IL 09 74 11 02** Limited Exclusion Of Acts Of Terrorism (Other Than Certified Acts Of Terrorism); Cap On Losses From Certified Acts Of Terrorism
- ◆ **IL 09 75 11 02** Exclusion Of Acts Of Biological Or Chemical Terrorism; Cap On Losses From Certified Acts Of Terrorism
- ◆ **IL 09 76 11 02** Exclusion Of Certified Acts And Other Acts Of Terrorism
- ◆ **IL 09 77 11 02** Exclusion Of Certified Acts Of Terrorism And Biological Or Chemical Acts Of Terrorism
- ◆ **IL 09 91 12 03** Exclusion Of Certified Acts And Other Acts Of Terrorism Involving Nuclear, Biological Or Chemical Terrorism; Cap On Covered Certified Acts Losses
- ◆ **IL 09 92 12 03** Limitation Of Coverage For Certified Acts And Other Acts Of Terrorism (Sub-Limit On Annual Aggregate Basis)

## **Explanation of Changes**

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In light of the revised definition of an act of terrorism and the withdrawal of the above listed interline endorsements, it is necessary to delete reference to "other acts" in Endorsements **CR 07 50** and **CR 07 51**. In addition, we are revising endorsement **CR 07 51** to include a definition of terrorism since the word terrorism is listed as a defined term.

## **Copyright Explanation**

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## **Important Note**

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**AMENDMENT – DELETE PROVISIONS REGARDING  
CERTAIN ACTS OF TERRORISM  
(APPLICABLE TO CRIME/FIDELITY ONLY)**

This endorsement modifies insurance provided under the following:

COMMERCIAL CRIME COVERAGE FORM  
GOVERNMENT CRIME COVERAGE FORM  
KIDNAP/RANSOM AND EXTORTION COVERAGE FORM

Any endorsement in this policy that refers to "certified act(s) of terrorism" and/or "~~other act(s) of terrorism~~" is hereby amended to the effect that such endorsement does not apply to the Commercial Crime Coverage Form, Government Crime Coverage Form, or Kidnap/Ransom And Extortion Coverage Form.

The inapplicability or omission of a terrorism exclusion does not serve to create coverage for any loss or damage that would otherwise be excluded under this Coverage Form, such as losses excluded by the Nuclear Hazard Exclusion or the War And Military Action Exclusion.

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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **REPLACE TERRORISM PROVISIONS (APPLICABLE TO CRIME/FIDELITY ONLY)**

This endorsement modifies insurance provided under the following:

COMMERCIAL CRIME COVERAGE FORM  
GOVERNMENT CRIME COVERAGE FORM  
KIDNAP/RANSOM AND EXTORTION COVERAGE FORM

- A. Any endorsement in this policy that refers to "certified act(s) of terrorism" and/or "~~other act(s) of terrorism~~" no longer applies does not apply to the Commercial Crime Coverage Form, Government Crime Coverage Form and or Kidnap/Ransom And Extortion Coverage Form. Instead, the following exclusion applies to such Coverage Forms:**

### **EXCLUSION OF TERRORISM**

We will not pay for loss or damage caused directly or indirectly by "terrorism", including action in hindering or defending against an actual or expected incident of "terrorism". Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss. **But this exclusion applies only when one or more of the following are attributed to an incident of "terrorism":**

1. The "terrorism" is carried out by means of the dispersal or application of radioactive material, or through the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear radiation or radioactive contamination; or
2. Radioactive material is released, and it appears that one purpose of the "terrorism" was to release such material; or
3. The "terrorism" is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
4. Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the "terrorism" was to release such materials; or

5. The total of insured damage to all types of property in the United States, its territories and possessions, Puerto Rico and Canada exceeds \$25,000,000. In determining whether the \$25,000,000 threshold is exceeded, we will include all insured damage sustained by property of all persons and entities affected by the "terrorism" and business interruption losses sustained by owners or occupants of the damaged property. For the purpose of this provision, insured damage means damage that is covered by any insurance plus damage that would be covered by any insurance but for the application of any terrorism exclusions. Multiple incidents of "terrorism" which occur within a 72-hour period and appear to be carried out in concert or to have a related purpose or common leadership will be deemed to be one incident, for the purpose of determining whether the threshold is exceeded.

With respect to this Item **A.5.**, the immediately preceding paragraph describes the threshold used to measure the magnitude of an incident of "terrorism" and the circumstances in which the threshold will apply, for the purpose of determining whether this Exclusion will apply to that incident. When the Exclusion applies to an incident of "terrorism", there is no coverage under this Coverage Form.

### **B. Application Of Other Exclusions**

1. When the Exclusion Of Terrorism applies in accordance with the terms of Paragraph **A.1.** or **A.2.**, such exclusion applies without regard to the Nuclear Hazard Exclusion in this Coverage Form.

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2. The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss or damage which would otherwise be excluded under this Coverage Form, such as losses excluded by the Nuclear Hazard Exclusion or the War And Military Action Exclusion.

C. The following definition is added and applies under this endorsement wherever the term terrorism is enclosed in quotation marks.

"Terrorism" means activities against persons, organizations or property of any nature:

1. That involve the following or preparation for the following:

a. Use or threat of force or violence; or

b. Commission or threat of a dangerous act; or

c. Commission or threat of an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and

2. When one or both of the following applies:

a. The effect is to intimidate or coerce a government or the civilian population or any segment thereof, or to disrupt any segment of the economy; or

b. It appears that the intent is to intimidate or coerce a government, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

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