

SERFF Tracking Number: CHUB-125680679 State: Arkansas
Filing Company: Federal Insurance Company State Tracking Number: #371375 \$100
Company Tracking Number: EO AR0041710R01
TOI: 17.2 Other Liability - Occurrence Only Sub-TOI: 17.2019 Professional Errors & Omissions Liability
Product Name: MediaGuard by Chubb Waltery TVR
Project Name/Number: MediaGuard by Chubb Waltery TVR/417

Filing at a Glance

Company: Federal Insurance Company

Product Name: MediaGuard by Chubb Waltery SERFF Tr Num: CHUB-125680679 State: Arkansas

TVR

TOI: 17.2 Other Liability - Occurrence Only

SERFF Status: Closed

State Tr Num: #371375 \$100

Sub-TOI: 17.2019 Professional Errors &

Co Tr Num: EO AR0041710R01

State Status: Fees verified and

Omissions Liability

received

Filing Type: Rate

Co Status:

Reviewer(s): Betty Montesi, Edith Roberts

Authors: Donna Daigle, Desirae

Disposition Date: 06/26/2008

Bartlett, Debra West, Christina

Cresenzi

Date Submitted: 06/20/2008

Disposition Status: Filed

Effective Date Requested (New): On Approval

Effective Date (New):

Effective Date Requested (Renewal): On Approval

Effective Date (Renewal):

State Filing Description:

General Information

Project Name: MediaGuard by Chubb Waltery TVR

Status of Filing in Domicile: Pending

Project Number: 417

Domicile Status Comments:

Reference Organization: na

Reference Number: na

Reference Title: na

Advisory Org. Circular: na

Filing Status Changed: 06/26/2008

State Status Changed: 06/26/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

In accordance with the laws of the state of Arkansas, we are making this filing for our previously filed MEDIAGUARDSM by Chubb for the TV & Radio Risk Purchasing Group.

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

SERFF Tracking Number: CHUB-125680679 State: Arkansas
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exposures. This product protects our clients from claims arising out of the gathering and dissemination. Various types of Insureds include Advertisers, Advertising Agencies, Authors, Publishers, Broadcasters, Music, Video/Film Producers, Distributors and Multimedia risks.

This filing corresponds with filing EO AR0041710F01.

This product was approved by your department under Filing Designation Number EO AR0040010R01, effective May 28, 2008

Company and Contact

Filing Contact Information

Christina Cresenzi, Industry Filer ccrenzeni@chubb.com
 82 Hopmeadow Street (860) 408-2380 [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 for rates
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Federal Insurance Company	\$0.00	06/20/2008	

SERFF Tracking Number: CHUB-125680679 *State:* Arkansas
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Liability
Product Name: MediaGuard by Chubb Waltery TVR
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CHECK NUMBER	CHECK AMOUNT	CHECK DATE
00371375	\$100.00	06/10/2008

SERFF Tracking Number: CHUB-125680679

State: Arkansas

Filing Company: Federal Insurance Company

State Tracking Number: #371375 \$100

Company Tracking Number: EO AR0041710R01

TOI: 17.2 Other Liability - Occurrence Only

Sub-TOI: 17.2019 Professional Errors & Omissions Liability

Product Name: MediaGuard by Chubb Walterra TVR

Project Name/Number: MediaGuard by Chubb Walterra TVR/417

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Edith Roberts	06/26/2008	06/26/2008

SERFF Tracking Number:

CHUB-125680679

State:

Arkansas

Filing Company:

Federal Insurance Company

State Tracking Number:

#371375 \$100

Company Tracking Number:

EO AR0041710R01

TOI:

17.2 Other Liability - Occurrence Only

Sub-TOI:

17.2019 Professional Errors & Omissions Liability

Product Name:

MediaGuard by Chubb Waltery TVR

Project Name/Number:

MediaGuard by Chubb Waltery TVR/417

Disposition

Disposition Date: 06/26/2008

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	%	\$		\$	%	%	%

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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	Rate Plan	Filed	Yes

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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	%	%				%	%

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Rate Plan	1-11	New	MediaRtgPlan-Waltery TVR PlanA - Arkansas.pdf

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Television and Radio Risk Purchasing Group

Policy Premium Calculation details:

- (1) Determine which Insuring Clauses are desired, the per claim limits and retentions of each desired insuring clause, and the overall policy aggregate limit.
- (2) Calculate the Base Premiums, adjusted for limits and retentions, separately for each Insuring Clause desired as detailed in Sections 1-5. Note: Coverage for Insuring Clause C is included when Insuring Clause A is purchased
- (3) Multiplicatively apply the Rating Variable Factors determined in Section 6 to the total of the premiums determined in (2).
- (4) Determine any additional premiums or premium credit associated with elected rate-bearing endorsements per Section 7.
- (5) The final policy premium is (3) + (4).

Section 1: Insuring Clauses A and C (C is included only when both are elected):

A: Newsmedia and Multimedia Liability and C: Producers Liability

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

Class of Business: Radio Broadcasters, TV Broadcasters, Cable TV Broadcasters, Multimedia, Distributors

Exposure Base: Gross Media Revenues/Budget

Base Rates per \$1,000 of exposure:

Budget/Revenues	Rate
first \$250,000	Flat \$2,500
next \$250,000	2.500
next \$500,000	1.500
next \$4,000,000	1.000
next \$5,000,000	0.550
next \$15,000,000	0.450
next \$25,000,000	0.300
next \$50,000,000	0.200
next \$150,000,000	0.125
next \$750,000,000	0.020
over \$1,000,000,000	0.015

The Base Premium adjusted for limit and retention is calculated as:

Base Premium X {(Per Claim ILF X Policy Aggregate Limit Adjustment Factor) + Ret Factor}

The Per Claim Limit Factor, Policy Aggregate Limit Adjustment Factor and Retention Factors for Insuring Clause A shall be determined using the tables and formulas in Section 5. The per claim limit and retention selected for Insuring Clause A will also apply to Insuring Clause C.

Section 2: Insuring Clause B: Covered Subpoena:(not applicable to TVR)

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Section 3: 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 \$2,000 plus the sum of the base rate x budget (per 1,000) in each band.

Base Rate is per \$1,000 of budget

Video/Film 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

The Base Premium adjusted for limit and retention is calculated as:

Base Premium X {(Per Claim ILF X Policy Aggregate Limit Adjustment Factor) + Ret Factor}

The Per Claim Limit Factor, Policy Aggregate Limit Adjustment Factor and Retention Factors for Insuring Clause C shall be determined using the tables and formulas in Section 5.

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Section 4: Insuring Clause D: Internet Liability

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

The premium for Insuring Clause D is calculated as:

Insuring Clause A and/or C base premium X % AP charge X Clause D Limit Adjustment Factor X
Length of Time On-line Factor X Revenue Size Factor X High Risk Services Factor X Other Exposures Factors Optional Coverages
Factors

Determine the Percentage of revenues derived from the Internet and appropriate Additional Premium surcharge %.
If the Insuring Clause D limit differs from the Insuring Clause A and/or C limit, determine the appropriate Clause D Limit
Adjustment factor based on the % of the Clause D limit relative to Clause A and/or C limit.

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

Clause D limit as a % of Clause A and/or C limit	Clause D Limit Adjustment Factor
10%	0.30
25%	0.50
50%	0.70
75%	0.85
100%	1.00
200%	1.40
300%	1.75
500%	2.25

B: Premium when only Insuring Clause D is purchased:

The premium for Insuring Clause D if purchased standalone is calculated as:

Base Premium X {(Per Claim Limit Factor X Policy Aggregate Limit Adjustment Factor) + Retention Factor} X
Length of Time On-line Factor X Revenue Size Factor X High Risk Services Factor X Other Exposures Factors X Optional
Coverages Factors

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.

Base Rate is per \$1,000 of gross revenues derived from Covered Internet Sites

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

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The Clause D Per Claim Limit Factor, Policy Aggregate Limit Adjustment Factor and Clause D Retention Factors shall be determined using the tables and formulas in Section 5.

Length of Time On-line Factor: 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

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

Hisk Risk Services Factor:

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

Other Exposures Factors:

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

Optional Coverages Factors:

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

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Section 5: Increased Limits and Retention Factors

A: Increased Limits Factors:

The Increased Limit Factor (ILF) is calculated separately for each Insuring Clause as follows:

ILF = Per Claim Increased Limit Factor x Policy Aggregate Adjustment Factor

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
\$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 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(z) = (z) ^ 0.500 (where 'z' is the limit in millions)

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

Per Claim Limit (z)	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

Policy Aggregate Limit Adjustment Factor:

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 Clauses 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

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B: Retention Factors:

Determine the appropriate factor based on the selected retention.

Retention	Factor
1,000	+ 0.050
2,500	+ 0.035
5,000	0.000
10,000	- 0.030
15,000	- 0.050
20,000	- 0.075
25,000	- 0.100
50,000	- 0.200
100,000	- 0.350
250,000	- 0.550

If desired retention is not shown:

The Retention Factor be calculated using linear interpolation/extrapolation of the retention factors for the next closest limits shown in the above table.

Section 6: Rating Variables

A: Type of Stations: Apply the appropriate factor based on the type of stations, if applicable.
If not applicable, use 1.00.

Type	Factor
Public TV or Radio Organization	0.50-0.60
Public TV or Radio Broadcaster	0.70-0.80
Commercial/Network Affiliate TV Broadcaster	0.90-1.10
Commercial/Independent TV Broadcaster	1.25-1.50
Commercial Radio Broadcaster	0.90-1.10
School/Student TV or Radio Broadcaster	0.85-0.95

B: Type of Programming: Apply the appropriate factor based on the type of programming, if applicable.
If not applicable, use 1.00.

Class of Business	Type of Programming	Factor
Radio Broadcaster/Organization:	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
TV or Cable TV Broadcaster/Organization:	Original-Pre-recorded	1.00-1.25
	Original-Live	1.25-1.50
	Duplication	0.75-1.00
	Community Access	1.00-1.25

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C: Type of Production: Apply the appropriate factor based on the type of production, if applicable.
If not applicable, use 1.00.

Type of Production	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

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

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: 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

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F: 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

G: Risk Management:

G1: 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

G2: 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

G3: Clearance Procedures	Factor
Excellent	0.75-0.90
Average	0.91-1.10
Below Average	1.11-1.25
Poor	1.26-2.00

H: 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

I: Schedule Rating Factor: (subject to a maximum modification of $\pm 25\%$)

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	$\pm 15\%$
Longevity of Publications	$\pm 15\%$
Management Experience	$\pm 15\%$
Financial strength	$\pm 15\%$

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J: 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

All Other Insureds with no reinstatement of limit

- iii. 2 yr term: 1.50
- iv. 3 yr term: 2.25

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.

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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 <i>(Applies only to Cvg B Premium)</i>	# of Yrs Retro:		
	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 <i>(Applies to Clause A, C and D Premium)</i>	Policy Aggregate Limit		
	<=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 <i>(Applies only to Cvg B Premium)</i>			0-10%
			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
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>Filing Company:</i>	<i>Federal Insurance Company</i>	<i>State Tracking Number:</i>	<i>#371375 \$100</i>
<i>Company Tracking Number:</i>	<i>EO AR0041710R01</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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Supporting Document Schedules

Satisfied -Name:	Uniform Transmittal Document-Property & Casualty	Review Status:	Filed	06/26/2008
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Comments:

Attachment:

AR P&C form 417R.pdf

Bypassed -Name:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Review Status:	Filed	06/26/2008
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Bypass Reason:

na

Comments:

Bypassed -Name:	NAIC loss cost data entry document	Review Status:	Filed	06/26/2008
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Bypass Reason:

na

Comments:

Satisfied -Name:	Actuarial Memo	Review Status:	Filed	06/26/2008
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Comments:

Attachment:

TVRACTMEMO.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: <table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none;">New Business</td> <td style="border: none;"></td> </tr> <tr> <td style="border: none;">Renewal Business</td> <td style="border: none;"></td> </tr> </table> f. State Filing #: g. SERFF Filing #: h. Subject Codes	New Business		Renewal Business	
New Business					
Renewal Business					

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 AR0041710R01
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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
	Christina Cresenzi 82 Hopmeadow St., P.O. Box 2002 Simsbury CT 06070-7683	Support Specialist	800-464-7965	860-408-2047	ccresenzi@chubb.com

7.	Signature of authorized filer	<i>Christina Cresenzi</i>
8.	Please print name of authorized filer	Christina Cresenzi

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 <input checked="" type="checkbox"/> 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	June 20, 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 AR0041710R01
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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 filing for our previously filed MEDIAGUARDSM by Chubb for the TV & Radio Risk Purchasing Group.

MEDIAGUARDSM by Chubb policy 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. Various types of Insureds include Advertisers, Advertising Agencies, Authors, Publishers, Broadcasters, Music, Video/Film Producers, Distributors and Multimedia risks.

This filing corresponds with filing EO AR0041710F01.

This product was approved by your department under Filing Designation Number EO AR0040010R01, effective May 28, 2008.

SERFF Tracking # CHUB-125680679

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 #: 00371375 Amount: 100.00</p> <p>\$100.00 flat for rates</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
TV & Radio Risk Purchasing Group
Actuarial Memorandum

Federal Insurance Company is submitting an initial filing of rates and rules which are intended for use in insuring members the TV & Radio Risk Purchasing Group. This Risk Purchasing Group has been registered in your state in accordance with the Federal Liability Risk Retention Act of 1986 and Federal Insurance Company, a member company of Chubb Group of Insurance Companies, is being named as the carrier. Previously Executive Risk Indemnity Inc, also a member company of Chubb Group of Insurance Companies, was listed as the carrier.

Members of the T.V. and Radio Purchasing Group are Public Broadcast Stations (PBS), independent producers of PBS stations, radio producers working with NPR stations and registered sources of NPR stations. This product insures these members for claims involving communication liability related torts which may arise in the acquisition and publication of the Insured's broadcasts or productions.

Our proposed rates for this purchasing group 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.