

SERFF Tracking Number: CHUB-125680805 State: Arkansas
Filing Company: Federal Insurance Company State Tracking Number: #371378 \$100
Company Tracking Number: EO AR0041810R01
TOI: 17.2 Other Liability - Occurrence Only Sub-TOI: 17.2019 Professional Errors & Omissions Liability
Product Name: MediaGuard by Chubb Waltery NNA
Project Name/Number: MediaGuard by Chubb Waltery NNA/418

Filing at a Glance

Company: Federal Insurance Company

Product Name: MediaGuard by Chubb Waltery SERFF Tr Num: CHUB-125680805 State: Arkansas

NNA

TOI: 17.2 Other Liability - Occurrence Only

SERFF Status: Closed

State Tr Num: #371378 \$100

Sub-TOI: 17.2019 Professional Errors & Omissions Liability

Co Tr Num: EO AR0041810R01

State Status: Fees verified and received

Filing Type: Rate

Co Status:

Reviewer(s): Betty Montesi, Edith Roberts

Authors: Donna Daigle, Desirae Bartlett, Debra West, Christina Cresenzi

Disposition Date: 06/26/2008

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 NNA

Status of Filing in Domicile: Pending

Project Number: 418

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 laws of the state of Arkansas, we are making this filing for the National Newspaper Association Risk Purchasing Group to use in conjunction with our previously filed MEDIAGUARDSM by Chubb Insurance Policy.

This filing corresponds with filing EO AR0041810F01.

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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 ccrenenzi@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	

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
00371378	\$100.00	06/10/2008

SERFF Tracking Number: CHUB-125680805

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Product Name: MediaGuard by Chubb Waltery NNA

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Correspondence Summary

Dispositions

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

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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	%	\$		\$	%	%	%

SERFF Tracking Number: CHUB-125680805
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State: Arkansas
 State Tracking Number: #371378 \$100
 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	%	%				%	%

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Rate Plan	1-10	New	MediaRtgPlan-Waltery NNA PlanA - Arkansas.pdf

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National Newspaper Association 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 Premium separately for each Insuring Clause desired as described in Sections 1 – 4.
- (3) Multiplicatively apply the Rating Variable Factors determined in Section 5 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 6.
- (5) The final policy premium is (3) + (4).

Section 1: Insuring Clause A: Newsmedia and Multimedia Liability

The premium for each publication is determined separately. The multiple publication discount is then multiplicatively applied to the total of the individual publication premiums.

Each publications premium adjusted for limit and retention is calculated as:

Base Premium X Publication Frequency X Distribution Area X Focus of Covered Activities X Sources of Information X
{(Per Claim Limit Factor X Policy Aggregate Limit Adjustment Factor) + Ret Factor}

- I. **Base Premium:** (for a policy limit of \$1,000,000 and a retention of \$5,000)

Exposure base: Circulation

Circulation			Base Premium
0	to	1,500	\$1,000
1,501	to	3,000	\$1,250
3,001	to	5,000	\$1,550
5,001	to	10,000	\$2,250
10,001	to	20,000	\$2,750
20,001	to	30,000	\$3,250
30,001	to	50,000	\$4,000
50,001	to	75,000	\$5,500
75,001	to	100,000	\$7,250
100,001	to	150,000	\$9,000
150,001	to	200,000	\$12,000
200,001	to	350,000	\$15,000
350,001	to	500,000	\$17,500
500,001	to	750,000	\$22,500
750,001	to	1,000,000	\$25,000
above 1,000,000			\$25,000 + .075 x circulation excess of \$1m

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II. **Publication Frequency:** Apply the appropriate factor based on the frequency of publication.

Frequency	Factor
Daily	1.75
4-6 days per week	1.50
2-3 days per week	1.25
Weekly	1.00
Bi-Weekly	0.90
Monthly	0.80
Bi-Monthly	0.70
Quarterly	0.60
Annual	0.50

III. **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

IV. **Focus of Publication:**

Determine the appropriate factors based on the focus of the publication.

Focus of Publication	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

V. **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

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VI. Increased Limits Factors

The applicable Increased Limit Factor (ILF) is calculated as:

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/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(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 or D, adjust the Per Claim Increased Limits Factor determined above by multiplying by the appropriate factor:

Policy Aggregate Limit	Ins Clause A purchased	Ins Clauses A 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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VII. **Retention:** Determine the appropriate factor based on the selected retention of publication.

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

Sum the premiums calculated for each publication and then apply the appropriate Multiple Publication Discount factor:

VIII. **Multiple Publications Discount:** Apply the appropriate factor given the number of publications being underwritten.

Publications	Factor
1	1.00
2	0.95
3	0.90
4	0.85
5 ⁺	0.80

Section 2: Insuring Clause B: Covered Subpoena:

Select a limit for Insuring Clause B up to to a maximum of 30% of the Insuring Clause A limit.

The appropriate factor should be applied multiplicatively to the Insuring Clause A premium determined in Section 1.

Cvg A Per Claim Limit	Subpoena Limit as % of Cvg A Limit		
	10%	20%	30%
500,000	7.5%	9.5%	10.0%
1,000,000	7.0%	7.5%	8.0%
2,000,000	5.5%	6.5%	7.0%
3,000,000	5.0%	6.0%	7.0%
5,000,000	4.0%	5.5%	7.0%

Linear Interpolation of factors for next closest limits and/or percentages should be used to determine the surcharge if not listed on chart.

Section 3: Insuring Clause C: Producers Liability (not applicable to NNA)

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Section 4: Insuring Clause D: Internet Liability

A: Premium when purchased with Insuring Clause A:

The premium for Insuring Clause D is calculated as:

Insuring Clause A 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 limit, determine the appropriate Clause D Limit Adjustment factor based on the % of the Clause D limit relative to Clause A 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 limit	Clause D Limit Adjustment Factor
Up to 10%	0.40
25%	0.50
50%	0.70
75%	0.85
100%	1.00
200%	1.40
300%	1.75
500%	2.25

Linear Interpolation of factors for next closest percentages should be used to determine the surcharge if not listed above.

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 Factor shall be determined using the tables and formulas in Section 1, Parts VI - VII.

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: Common Rating Variables

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

A. 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

B. 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

C. Schedule Rating Modifiers: (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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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 <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 and Defense Costs Outside the Limit With No Aggregate	Clause A Limit		
	<=500k	45-55%	
	500,001 – 1,000,000	30-35%	
	1,000,001-2,000,000	21-25%	
	2,000,001-5,000,000	16-20%	
	Over 5,000,000	11-15%	
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	# yrs:		
	2 yrs	25%	
	3 yrs	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: Premium when purchased with Insuring Clause A and D:

The premium for the Cyberlite Endorsement when purchased with Insuring Clauses A and D is calculated as:

Total Policy Premium (as determined in Sections 1-5) X % AP Charge X Cyberlite Limit Adjustment Factor X Prior Acts Coverage Factor X Nature of Website Activities Factor X Security Factor

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

Cyberlite limit as a % of Clause A limit	Cyberlite Limit Adjustment Factor
10%	0.40
25%	0.50
50%	0.70
75%	0.85
100%	1.00
200%	1.40
300%	1.75
500%	2.25

Linear Interpolation of factors for next closest percentages should be used to determine the surcharge if not listed on chart.

B2: Premium when only Insuring Clause D is purchased:

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

Cyberlite Base Premium X {(Cyberlite Per Claim Limit Factor X Policy Aggregate Limit Adjustment Factor) + Cyberlite Ret Factor} X Prior Acts Coverage Factor X Nature of Website Activities Factor X Security Factor

Cyberlite Base Premium = 100% of the Base Premium (\$1m limit, base retention) of Insuring Clause D as calculated in Section 4B.

The Cyberlite Per Claim Limit Factor, Policy Aggregate Limit Adjustment Factor and Cyberlite Retention Factors shall be determined using the tables and formulas in Section 1, Parts VI - VII.

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

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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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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 418R.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:

NNAACTMEMO.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					

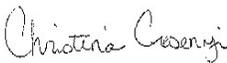
3. Group Name	Group NAIC #
Chubb Group of Insurance Companies	0038

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

5. Company Tracking Number	EO AR0041810R01
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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	
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 AR0041810R01
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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 laws of the state of Arkansas, we are making this filing for the National Newspaper Association Risk Purchasing Group to use in conjunction with our previously filed MEDIAGUARDSM by Chubb Insurance Policy.

This filing corresponds with filing EO AR0041810F01.

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

SERFF Tracking # - CHUB-125680805

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
National Newspaper Association 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 of the National Newspaper Association 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.

Most members of the NNA Risk Purchasing Group are publishers of small weekly newspapers that are published in the United States. This product insures these members for claims involving communication liability related torts which may arise in the acquisition and publication of the Insured's newspaper.

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.