

SERFF Tracking Number: TRVD-125666803 State: Arkansas
First Filing Company: Athena Assurance Company, ... State Tracking Number: EFT \$50
Company Tracking Number: 2008-05-0039-F
TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)
Product Name: Division 5 - Fire and Allied Lines
Project Name/Number: Green Building Coverage/2008-05-0039-F

Filing at a Glance

Companies: Athena Assurance Company, St. Paul Fire and Marine Insurance Company, St. Paul Guardian Insurance Company, St. Paul Mercury Insurance Company, St. Paul Protective Insurance Company

Product Name: Division 5 - Fire and Allied Lines SERFF Tr Num: TRVD-125666803 State: Arkansas

TOI: 01.0 Property

SERFF Status: Closed

State Tr Num: EFT \$50

Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)

Co Tr Num: 2008-05-0039-F

State Status: Fees verified and received

Filing Type: Form

Co Status:

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

Authors: Carrie Acuna, Carol Letendre

Disposition Date: 06/06/2008

Date Submitted: 05/27/2008

Disposition Status: Approved

Effective Date Requested (New): 06/26/2008

Effective Date (New): 06/26/2008

Effective Date Requested (Renewal): 06/26/2008

Effective Date (Renewal): 06/26/2008

State Filing Description:

General Information

Project Name: Green Building Coverage

Status of Filing in Domicile: Authorized

Project Number: 2008-05-0039-F

Domicile Status Comments:

Reference Organization: NA

Reference Number: NA

Reference Title: NA

Advisory Org. Circular: NA

Filing Status Changed: 06/06/2008

State Status Changed: 06/06/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

In compliance with the insurance laws and regulations of your state, we respectfully submit new endorsements for our proposed Green Building Coverage.

The enclosed new optional endorsements will be used with our Plain English Property Coverage forms. The

<i>SERFF Tracking Number:</i>	<i>TRVD-125666803</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Athena Assurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>2008-05-0039-F</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0001 Commercial Property (Fire and Allied Lines)</i>
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<i>Project Name/Number:</i>	<i>Green Building Coverage/2008-05-0039-F</i>		

endorsements contain coverage for additional costs incurred to repair or replace damaged buildings using green products in addition to coverage for expenses to re-attain a pre-loss level of green building certification.

The following materials are enclosed for your review:

- Form F0503 Ed. 5-08, Green Building Coverage Enhancement Endorsement
- Form F0504 Ed. 5-08, Green Building Coverage Enhancement Endorsement – Coverage Summary

We plan to implement this new coverage with respect to policies effective on or after June 26, 2008. Your approval of this filing will be appreciated. Should you have any questions regarding this submission, please feel free to contact me at your convenience.

Company and Contact

Filing Contact Information

Carol Letendre, Senior Regulatory Analyst	CLETENDR@travelers.com
385 Washington Street	(651) 310-7110 [Phone]
St. Paul, MN 55102	(651) 310-4361[FAX]

Filing Company Information

Athena Assurance Company	CoCode: 41769	State of Domicile: Minnesota
385 Washington Street	Group Code: 3548	Company Type:
St. Paul, MN 55102	Group Name:	State ID Number:
(651) 310-7782 ext. [Phone]	FEIN Number: 41-1435765	

St. Paul Fire and Marine Insurance Company	CoCode: 24767	State of Domicile: Minnesota
385 Washington Street	Group Code: 3548	Company Type:
St. Paul, MN 55102	Group Name:	State ID Number:
(651) 310-7782 ext. [Phone]	FEIN Number: 41-0406690	

St. Paul Guardian Insurance Company	CoCode: 24775	State of Domicile: Minnesota
385 Washington Street	Group Code: 3548	Company Type:
St. Paul, MN 55102	Group Name:	State ID Number:
(651) 310-7782 ext. [Phone]	FEIN Number: 41-0963301	

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St. Paul Mercury Insurance Company
385 Washington Street
St. Paul, MN 55102
(651) 310-7782 ext. [Phone]

CoCode: 24791
Group Code: 3548
Group Name:
FEIN Number: 41-0881659

State of Domicile: Minnesota
Company Type:
State ID Number:

St. Paul Protective Insurance Company
385 Washington Street
St. Paul, MN 55102
(651) 310-7782 ext. [Phone]

CoCode: 19224
Group Code: 3548
Group Name:
FEIN Number: 36-2542404

State of Domicile: Illinois
Company Type:
State ID Number:

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Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: \$50.00 form filing
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Athena Assurance Company	\$50.00	05/27/2008	20518004
St. Paul Fire and Marine Insurance Company	\$0.00	05/27/2008	
St. Paul Guardian Insurance Company	\$0.00	05/27/2008	
St. Paul Mercury Insurance Company	\$0.00	05/27/2008	
St. Paul Protective Insurance Company	\$0.00	05/27/2008	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	06/06/2008	06/06/2008

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Disposition

Disposition Date: 06/06/2008
Effective Date (New): 06/26/2008
Effective Date (Renewal): 06/26/2008
Status: Approved
Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Form	Green Building Coverage Enhancement Endorsement	Approved	Yes
Form	Green Building Coverage Enhancement Endorsement - Coverage Summary	Approved	Yes

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Green Building Coverage Enhancement Endorsement	F0503	Ed. 5-08	Endorsement/New Amendment/Conditions		0.00	F0503F_0508.pdf
Approved	Green Building Coverage Enhancement - Coverage Summary	F0504	Ed. 5-08	Endorsement/New Amendment/Conditions		0.00	F0504V_0508.pdf

GREEN BUILDING COVERAGE ENHANCEMENT ENDORSEMENT

This endorsement changes your property protection, including any time element endorsement that is a part of your policy.

How Coverage Is Changed

There are eight changes that are explained below. The locations this endorsement applies to and applicable increased cost percentages are shown in the Green Building Coverage Enhancement Endorsement Coverage Summary.

1. The following additional coverage is added to the Additional Coverages section. This change broadens coverage.

Vegetative Roofs

We'll cover direct physical loss or damage to vegetative roofs on buildings described in the Green Building Coverage Enhancement Endorsement Coverage Summary caused by a covered cause of loss. This coverage is part of, not in addition to, the limit of coverage applicable to such buildings.

2. The following items under Property Not Covered or Property Not Covered At All in the What This Agreement Covers section do not apply to coverage provided in the Vegetative Roofs additional coverage. This change broadens coverage.

- Outdoor trees, plants, and shrubs
- Lawns
- Growing crops

3. The following is added to the Outdoor Property additional benefit. This change restricts coverage.

This additional benefit doesn't apply to vegetative roofs.

4. The following exclusion is added to the Exclusions - Losses We Won't Cover section. This change excludes coverage.

Vegetative roofs. We won't cover loss to vegetative roofs caused by or resulting from any of the following causes of loss:

- Dampness or dryness of atmosphere.
- Changes in or extremes of temperature.
- Rain, snow, sand, dust, ice, or sleet.

5. The following additional benefits are added to the Additional Benefits section. These changes broaden coverage.

Green Building Alternatives – Increased Cost

If a building described in the Green Building Coverage Enhancement Endorsement Coverage Summary sustains direct physical loss or damage caused by a covered cause of loss, we'll pay for the reasonable additional costs you incur to repair or replace the damaged portions of the building using products or materials that are:

- green alternatives to the products or materials of the lost or damaged property, in accordance with the documented standards of a green authority; and
- otherwise of comparable quality and function to the lost or damaged property.

We'll also pay the reasonable additional costs you incur to employ green methods or processes of construction, disposal or recycling in the course of the repair and replacement of the damaged building, in accordance with the documented standards of a green authority.

Green means products, materials, methods and processes that:

- conserve natural resources;
- reduce energy or water consumption;
- avoid toxic or other polluting emissions; or
- otherwise minimize the environmental impact.

Green authority means a recognized authority on green building or green products, materials or processes.

However, we'll only pay under this additional benefit if you actually repair or replace the building as soon as reasonably possible after the loss or damage.

But we won't pay more than the applicable Green Building Alternatives Increased Cost Percentage shown in the Green Building Coverage Enhancement Coverage Summary times the lesser of the following:

- the amount we would otherwise pay for the direct physical loss or damage to the building, prior to the application of any applicable deductible; or
- the value you reported to us for the building, as stated on the latest Statement of Values or other documentation on file with us prior to the loss or damage.

This additional benefit doesn't apply to any building that has been vacant for more than 60 consecutive days before the loss or damage occurs.

Under this additional benefit, we'll consider a building to be vacant when less than 31% of its total square footage is:

- rented to a lessee or sub lessee and used by such lessee or sub lessee for residential purposes or to conduct their customary operations; or
- used by the building owner to conduct customary operations.

Green Building Reengineering And Recertification Expense

If as a result of direct physical loss or damage by a covered cause of loss to a building described in the Green Building Coverage Enhancement Endorsement Coverage Summary, the building's pre-loss level of green building certification by a green authority is lost, we'll pay for the following reasonable additional expenses you incur to re-attain the pre-loss level of green building certification from such green authority:

- Expenses to hire a qualified engineer or other professional required by the green authority to be involved in

designing, overseeing or documenting the repair or replacement of the damaged building.

- Expenses to hire a qualified engineer or other professional required by the green authority to be involved in testing and recalibrating the systems and mechanicals of the damaged building to verify that the systems and mechanicals are performing in accordance with the design of such systems and mechanicals or the specifications of the manufacturer.
- Registration and recertification fees charged by such green authority.

This additional benefit applies to such reasonable additional expenses that you incur to achieve the pre-loss level of green building certification in accordance with the standards of the green authority that exist at the time of repair or replacement, even if such standards have changed since the original certification was achieved.

But we won't pay more for any one building than 5% of the sum of:

- the amount we pay for the direct physical loss or damage to the building, including any amount paid under the Green Building Alternatives - Increased Cost additional benefit; and
- the deductible amount applied to the loss payment for direct physical loss or damage to the building.

We won't pay more than \$25,000 in any one event, regardless of the number of buildings involved.

6. The following is added to How Your Property Is Valued in the Rules For Loss Adjustment section. This change limits coverage.

We won't consider the increased cost incurred to attain a pre-loss level of green building certification from a green authority to be a part of the cost of repair, rebuilding or replacement, except for coverage provided under the following:

- Green Building Alternatives - Increased Cost additional benefit.
- Green Building Reengineering and Recertification Expense additional benefit.

7. The following additional coverage is added to the Additional Coverages section of any time element coverage attached to this insuring agreement by endorsement. Time element coverage includes any of the following:

- Blanket earnings and expense.
- Business income and extra expense.
- Extra expense.
- Business income from dependent properties.
- Valued business income.

This change broadens coverage.

Green Building Alternatives – Increased Period of Restoration

If direct physical loss or damage by a covered cause of loss occurs to a building described in the Green Building Coverage Enhancement Endorsement Coverage Summary, we'll consider the period of restoration to include any increased amount of time needed to:

- repair or replace the damaged portions of the building using products or materials that are green alternatives to the products or materials of the lost or damaged property, in accordance with the documented standards of a green authority and otherwise of comparable quality and function to the damaged property; and

- employ green methods or processes of construction, disposal or recycling in the course of the repair and replacement of the damaged building, in accordance with the documented standards of a green authority.

This coverage will apply for a period up to 30 additional days from the date the period of restoration would otherwise have ended.

This coverage is included in and not in addition to the limit of coverage for the time element coverage shown in the Coverage Summary.

8. The following is added to the defined term period of restoration in any time element coverage attached to this insuring agreement by endorsement. This change limits coverage.

The period of restoration doesn't include any increased amount of time needed to re-attain a pre-loss level of green building certification from a green authority, unless you've purchased the Green Building Alternatives - Increased Period of Restoration additional coverage.

Other Terms

All other terms of your policy remain the same.

**GREEN BUILDING COVERAGE ENHANCEMENT ENDORSEMENT –
COVERAGE SUMMARY**

This Coverage Summary shows the covered locations to which your Green Building Coverage Enhancement Endorsement applies.

Green Building Coverage Enhancement Schedule Of Covered Locations

Covered Locations

Loc. No.	Address	Green Building Alternatives Increased Cost Percentage (1%, 2%, 3%, 4%, or 5%)
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Name of Insured	Policy Number	Effective Date
		Processing Date

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Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-Property & Casualty **Review Status:** Approved 06/06/2008

Comments:

Attachments:

AR NAIC Transmittal - Form.pdf
AR NAIC Form Filing Schedule.pdf

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	2008-05-0039-F
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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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The enclosed new optional endorsements will be used with our Plain English Property Coverage forms. The endorsements contain coverage for additional costs incurred to repair or replace damaged buildings using green products in addition to coverage for expenses to re-attain a pre-loss level of green building certification.

The following materials are enclosed for your review:

- Form F0503 Ed. 5-08, Green Building Coverage Enhancement Endorsement
- Form F0504 Ed. 5-08, Green Building Coverage Enhancement Endorsement – Coverage Summary

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]
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Check #: NA-EFT
Amount: \$50.00

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

*****Refer to the 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.	This filing transmittal is part of Company Tracking #	2008-05-0039-F			
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)	NA			
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement or Withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	Green Building Coverage Enhancement Endorsement	F0503 Ed. 5-08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	N/A - New	
02	Green Building Coverage Enhancement Endorsement - Coverage Summary	F0504 Ed. 5-08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	N/A - New	
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		