

SERFF Tracking Number: PNMC-125714934 State: Arkansas
 Filing Company: Pennsylvania National Mutual Casualty Insurance Company State Tracking Number: EFT \$50
 Company Tracking Number: KAY-08-012-FO
 TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations
 Product Name: CIM - Terrorism Form Filing
 Project Name/Number: Commercial Inland Marine Terrorism Form Filing/KAY-08-012-FO

Filing at a Glance

Company: Pennsylvania National Mutual Casualty Insurance Company

Product Name: CIM - Terrorism Form Filing	SERFF Tr Num: PNMC-125714934	State: Arkansas
TOI: 09.0 Inland Marine	SERFF Status: Closed	State Tr Num: EFT \$50
Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations	Co Tr Num: KAY-08-012-FO	State Status: Fees verified and received
Filing Type: Form	Co Status:	Reviewer(s): Betty Montesi, Llyweyia Rawlins
	Author: Karen Young	Disposition Date: 07/14/2008
	Date Submitted: 07/13/2008	Disposition Status: Filed
Effective Date Requested (New): 12/26/2007		Effective Date (New): 12/26/2007
Effective Date Requested (Renewal): 12/26/2007		Effective Date (Renewal): 12/26/2007

State Filing Description:

General Information

Project Name: Commercial Inland Marine Terrorism Form Filing	Status of Filing in Domicile: Pending
Project Number: KAY-08-012-FO	Domicile Status Comments:
Reference Organization: American Association of Insurance Services	Reference Number: AAIS-2008-4CIMF
Reference Title: Arkansas Revised Terrorism Endorsements	Advisory Org. Circular: 08-0465
Filing Status Changed: 07/14/2008	
State Status Changed: 07/14/2008	Deemer Date:
Corresponding Filing Tracking Number: KAY-08-012-RU	

Filing Description:

- Commercial Inland Marine
- Alabama Revised Terrorism Endorsements - The Terrorism Risk Insurance Program Reauthorization Act of 2007

Filing Designation No(s): AAIS-2008-4CIMF

SERFF Tracking Number: PPMC-125714934 *State:* Arkansas
Filing Company: Pennsylvania National Mutual Casualty *State Tracking Number:* EFT \$50
Insurance Company
Company Tracking Number: KAY-08-012-FO
TOI: 09.0 Inland Marine *Sub-TOI:* 09.0000 Inland Marine Sub-TOI Combinations
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PNI File No.: KAY-08-012-FO

Ladies and Gentlemen:

BACKGROUND:

AAIS filed on our behalf and received approval for the above referenced designation.

PURPOSE:

We are filing for informational purposes the following actions regarding the provisions of The Terrorism Risk Insurance Program Reauthorization Act of 2007:

Form Name-Proprietary Form Number

Disclosure Pursuant to Terrorism Risk Insurance Act- 71 1061 0203 (Revised 1207)

Notice to Policyholders Potential Restrictions of Terrorism Coverage (IM & COP)-71 1151 1207

PROPOSAL:

Based on the requirements of TRIPRA, the above actions are applicable to all New Business and Renewal policies retroactively as of December 26, 2007, the date of enactment.

Your acknowledgement is appreciated.

Company and Contact

Filing Contact Information

Karen Young, Senior Commercial Lines Technician
2 N. Second St.
Harrisburg, PA 17105-2361
kyoung@pnat.com
(717) 234-4941 [Phone]
(717) 255-6327[FAX]

Filing Company Information

SERFF Tracking Number: PNM-125714934 State: Arkansas
Filing Company: Pennsylvania National Mutual Casualty State Tracking Number: EFT \$50
Insurance Company
Company Tracking Number: KAY-08-012-FO
TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations
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Project Name/Number: Commercial Inland Marine Terrorism Form Filing/KAY-08-012-FO

Pennsylvania National Mutual Casualty CoCode: 14990 State of Domicile: Pennsylvania
Insurance Company
2 N. Second St. Group Code: 271 Company Type: P&C
PO Box 2361
Harrisburg, PA 17105-2361 Group Name: Penn National Insurance State ID Number: 03
(717) 234-4941 ext. [Phone] FEIN Number: 23-0961349

SERFF Tracking Number: PPMC-125714934 State: Arkansas
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Company Tracking Number: KAY-08-012-FO
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Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: \$50. per form filing = \$50.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Pennsylvania National Mutual Casualty Insurance Company	\$50.00	07/13/2008	21385144

SERFF Tracking Number: PPMC-125714934 State: Arkansas
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Product Name: CIM - Terrorism Form Filing
Project Name/Number: Commercial Inland Marine Terrorism Form Filing/KAY-08-012-FO

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Llyweyia Rawlins	07/14/2008	07/14/2008

SERFF Tracking Number: PNM-125714934 *State:* Arkansas
Filing Company: Pennsylvania National Mutual Casualty *State Tracking Number:* EFT \$50
Insurance Company
Company Tracking Number: KAY-08-012-FO
TOI: 09.0 Inland Marine *Sub-TOI:* 09.0000 Inland Marine Sub-TOI Combinations
Product Name: CIM - Terrorism Form Filing
Project Name/Number: Commercial Inland Marine Terrorism Form Filing/KAY-08-012-FO

Disposition

Disposition Date: 07/14/2008

Effective Date (New): 12/26/2007

Effective Date (Renewal): 12/26/2007

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: PNM-125714934 State: Arkansas
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 Company Tracking Number: KAY-08-012-FO
 TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations
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 Project Name/Number: Commercial Inland Marine Terrorism Form Filing/KAY-08-012-FO

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Accepted for Informational Purposes	Yes
Form	Disclosure Pursuant to Terrorism Risk Insurance Act	Accepted for Informational Purposes	Yes
Form	Noticet to Policyholders Potential Restrictions of Terrorism Coverage (IM & COP)	Accepted for Informational Purposes	Yes

SERFF Tracking Number: PNM-125714934 State: Arkansas
 Filing Company: Pennsylvania National Mutual Casualty Insurance Company State Tracking Number: EFT \$50
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 TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations
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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Accepted for Information al Purposes	Disclosure Pursuant to Terrorism Risk Insurance Act	71 1061	0203 (Revised 1207)	Endorseme nt/Amendm ent/Condi tions	New	17.40	71 1061 0203 (Revised 1207).pdf
Accepted for Information al Purposes	Notict to Policyholders Potential Restrictions of Terrorism Coverage (IM & COP)	71 1151	1207	Disclosure/ Notice	New	23.00	71 1151 1207.pdf



**PENN NATIONAL
INSURANCE**

Pennsylvania National Mutual Casualty Insurance Company
Penn National Security Insurance Company
Post Office Box 2361
Harrisburg, PA 17105-2361

THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF YOUR POLICY IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT. THIS ENDORSEMENT DOES NOT GRANT ANY COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF ANY COVERAGE UNDER THE POLICY.

DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT

Disclosure of Federal Participation in Payment of Terrorism Losses

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals 85% of that portion of the amount of such insured losses that exceeds the applicable insurer retention. However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31), the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

Cap On Insurer Participation In Payment Of Terrorism Losses

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

Disclosure of Premium

The portion of your annual premium that is attributable to coverage for acts of terrorism is \$ 0.00.

Commercial Umbrella Policies Only

Coverage for certified acts of terrorism under your Commercial Umbrella Policy will be excess over any underlying policy limits regardless of whether you have accepted or rejected coverage on those policies for certified acts of terrorism.



**PENN NATIONAL
INSURANCE**

Pennsylvania National Mutual Casualty Insurance Company
Penn National Security Insurance Company
P. O. Box 2361
Harrisburg PA 17105-2361

NOTICE TO POLICYHOLDERS

POTENTIAL RESTRICTIONS OF TERRORISM COVERAGE (IM & COP)

This Notice has been prepared in conjunction with the implementation of changes related to coverage of terrorism under your policy.

This notice does not form a part of your insurance contract. The Notice is designed to alert you to revised provisions in the terrorism endorsement in this policy. If there is any conflict between this Notice and the policy (including its endorsements), the provisions of the policy (including its endorsements) apply.

Carefully read your policy, including the endorsements attached to your policy.

CHANGE IN THE DEFINITION OF CERTIFIED ACTS OF TERRORISM AND INFORMATION ON LIMITATIONS ON FEDERAL AND INSURER LIABILITY

Under the federal Terrorism Risk Insurance Program Reauthorization Act of 2007, the definition of “certified acts of terrorism” (which is more fully defined in the endorsement) no longer requires that the act of terrorism be committed by or on behalf of a foreign interest. Therefore, coverage for “certified acts of terrorism” now encompasses, for example, an act committed against the United States government by a United States citizen, when the act is determined by the federal government to be a “certified act of terrorism” under the terms of the federal Terrorism Risk Insurance Program. Coverage is subject to all policy exclusions (for example, nuclear hazard and war exclusions) and other policy provisions.

The government may participate in paying for some of the losses from a “certified act of terrorism”. However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31), the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion. Further, this coverage is subject to a limit on our liability pursuant to the federal law, that is, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion. In such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

Refer to the terrorism endorsement for the definition of “certified acts of terrorism.” Refer to the endorsement, and to the rest of the insurance contract, for provisions that govern coverage for, or that exclude coverage for, losses arising from terrorism.

SERFF Tracking Number: PNNC-125714934 *State:* Arkansas
Filing Company: Pennsylvania National Mutual Casualty *State Tracking Number:* EFT \$50
Insurance Company
Company Tracking Number: KAY-08-012-FO
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Product Name: CIM - Terrorism Form Filing
Project Name/Number: Commercial Inland Marine Terrorism Form Filing/KAY-08-012-FO

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: PPMC-125714934 State: Arkansas
Filing Company: Pennsylvania National Mutual Casualty State Tracking Number: EFT \$50
Insurance Company
Company Tracking Number: KAY-08-012-FO
TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations
Product Name: CIM - Terrorism Form Filing
Project Name/Number: Commercial Inland Marine Terrorism Form Filing/KAY-08-012-FO

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty

Review Status: Accepted for Informational 07/14/2008
Purposes

Comments:

Attachment:

ARPropandCasTransmIMTerrFo.pdf

Property & Casualty Transmittal Document

Reset Form

1. Reserved for Insurance Dept. Use Only

2. Insurance Department Use only

a. Date the filing is received:

b. Analyst:

c. Disposition:

d. Date of disposition of the filing:

e. Effective date of filing:

New Business	
Renewal Business	

f. State Filing #:

g. SERFF Filing #:

h. Subject Codes

3. Group Name					Group NAIC #
4. Company Name(s)	Domicile	NAIC #	FEIN #	State #	
Pennsylvania Nat. Mut. Cas. Ins. Co.	PA	14990	23-096-1349	37	

5. Company Tracking Number KAY-08-012-FO

Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
Karen Young, Penn National Ins., PO Box 2361, Harrisburg, PA 17105-2361	Sr. Commercial Underwriting Tech.	(800) 388-4764, ext. 2292	(717) 255-6327	kyoung@pnat.com

7. Signature of authorized filer *Karen Young*

8. Please print name of authorized filer Karen Young

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

9. Type of Insurance (TOI)	09.0 Inland Marine
10. Sub-Type of Insurance (Sub-TOI)	09.0005 Other Commercial Inland Marine
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	
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: 12/26/07 Renewal: 12/26/07
15. Reference Filing?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
16. Reference Organization (if applicable)	American Association of Insurance Services
17. Reference Organization # & Title	AR Revised Terrorism Endorsements, AAIS-2008-4CIMF
18. Company's Date of Filing	07/13/2008
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 # KAY-08-012-FO

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

• Commercial Inland Marine
• Arkansas Revised Terrorism Endorsements

Filing Designation No(s): AAIS-2008-4CIMF

PNI File No.: KAY-08-012-FO

Ladies and Gentlemen:

BACKGROUND:
AAIS filed on our behalf and received approval for the above referenced designation.

PURPOSE:
We are filing for informational purposes the following actions regarding the provisions of The Terrorism Risk Insurance Program Reauthorization Act of 2007:

Form Name Proprietary - Form Number
Disclosure Pursuant to Terrorism Risk Insurance Act - 71 1061 0203 (Revised 1207)
Notice to Policyholders Potential Restrictions of Terrorism Coverage (IM & COP) - 71 1151 1207

PROPOSAL:
Based on the requirements of TRIPRA, the above actions are applicable to all New Business and Renewal policies retroactively as of December 26, 2007, the date of enactment.

Your acknowledgement is appreciated.

[View Complete Filing Description](#)

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 #: EFT
Amount: \$50.00

\$50. per form filing = \$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.)

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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 #	KAY-08-012-FO
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2.	This filing corresponds to rate/rule filing number <small>(Company tracking number of rate/rule filing, if applicable)</small>	KAY-08-012-RU
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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	Disclosure Pursuant to Terrorism Risk Insurance Act	71 1061 0203 (Revised 1207)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02	Notice to Policyholders Potential Restrictions of Terrorism Coverage (IM & COP)	71 1151 1207	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
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		

PC FFS-1