

SERFF Tracking Number: TRVD-125767557 State: Arkansas  
First Filing Company: St. Paul Fire and Marine Insurance Company, ... State Tracking Number: EFT \$50  
Company Tracking Number: 2008-07-0070  
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0019 Professional Errors & Omissions Liability  
Product Name: Cyber+ for Financial Institutions  
Project Name/Number: Remote Deposit Capture Endorsements/2008-07-0070

## Filing at a Glance

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

Product Name: Cyber+ for Financial Institutions SERFF Tr Num: TRVD-125767557 State: Arkansas

TOI: 17.0 Other Liability - Claims SERFF Status: Closed State Tr Num: EFT \$50  
Made/Occurrence

Sub-TOI: 17.0019 Professional Errors & Omissions Liability Co Tr Num: 2008-07-0070 State Status: Fees verified and received

Filing Type: Form Co Status: Reviewer(s): Betty Montesi, Edith Roberts

Authors: Carrie Acuna, Carol

Letendre

Date Submitted: 08/18/2008 Disposition Date: 08/19/2008

Effective Date Requested (New): 09/17/2008

Effective Date Requested (Renewal): 09/17/2008

Disposition Status: Approved

Effective Date (New):

Effective Date (Renewal):

State Filing Description:

## General Information

Project Name: Remote Deposit Capture Endorsements

Project Number: 2008-07-0070

Reference Organization: N/A

Reference Title: N/A

Filing Status Changed: 08/19/2008

State Status Changed: 08/19/2008

Corresponding Filing Tracking Number: N/A

Filing Description:

In compliance with the insurance laws and regulations of your state, we respectfully submit the enclosed forms for your review.

Status of Filing in Domicile: Authorized

Domicile Status Comments:

Reference Number: N/A

Advisory Org. Circular: N/A

Deemer Date:

This filing consists of two new optional endorsements to be used with our Cyber+ for Financial Institutions insuring

SERFF Tracking Number: TRVD-125767557 State: Arkansas  
 First Filing Company: St. Paul Fire and Marine Insurance Company, ... State Tracking Number: EFT \$50  
 Company Tracking Number: 2008-07-0070  
 TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0019 Professional Errors & Omissions Liability  
 Product Name: Cyber+ for Financial Institutions  
 Project Name/Number: Remote Deposit Capture Endorsements/2008-07-0070

agreements. These endorsements limit coverage for remote deposit capture-type technology. Please refer to the enclosed Forms Index for additional information. There is no rate impact as a result of this filing.

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

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	

-----

St. Paul Mercury Insurance Company	CoCode: 24791	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: 41-0881659	

-----

St. Paul Protective Insurance Company	CoCode: 19224	State of Domicile: Illinois
385 Washington Street	Group Code: 3548	Company Type:
St. Paul, MN 55102	Group Name:	State ID Number:
(651) 310-7782 ext. [Phone]	FEIN Number: 36-2542404	

-----

SERFF Tracking Number: TRVD-125767557 State: Arkansas  
First Filing Company: St. Paul Fire and Marine Insurance Company, ... State Tracking Number: EFT \$50  
Company Tracking Number: 2008-07-0070  
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0019 Professional Errors & Omissions Liability  
Product Name: Cyber+ for Financial Institutions  
Project Name/Number: Remote Deposit Capture Endorsements/2008-07-0070

## Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
St. Paul Fire and Marine Insurance Company	\$50.00	08/18/2008	21994885
St. Paul Guardian Insurance Company	\$0.00	08/18/2008	
St. Paul Mercury Insurance Company	\$0.00	08/18/2008	
St. Paul Protective Insurance Company	\$0.00	08/18/2008	

SERFF Tracking Number: TRVD-125767557 State: Arkansas  
First Filing Company: St. Paul Fire and Marine Insurance Company, ... State Tracking Number: EFT \$50  
Company Tracking Number: 2008-07-0070  
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0019 Professional Errors & Omissions Liability  
Product Name: Cyber+ for Financial Institutions  
Project Name/Number: Remote Deposit Capture Endorsements/2008-07-0070

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Edith Roberts	08/19/2008	08/19/2008

SERFF Tracking Number: TRVD-125767557 State: Arkansas  
First Filing Company: St. Paul Fire and Marine Insurance Company, ... State Tracking Number: EFT \$50  
Company Tracking Number: 2008-07-0070  
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0019 Professional Errors & Omissions Liability  
Product Name: Cyber+ for Financial Institutions  
Project Name/Number: Remote Deposit Capture Endorsements/2008-07-0070

## Disposition

Disposition Date: 08/19/2008

Effective Date (New):

Effective Date (Renewal):

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

SERFF Tracking Number: TRVD-125767557 State: Arkansas  
 First Filing Company: St. Paul Fire and Marine Insurance Company, ... State Tracking Number: EFT \$50  
 Company Tracking Number: 2008-07-0070  
 TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0019 Professional Errors & Omissions Liability  
 Product Name: Cyber+ for Financial Institutions  
 Project Name/Number: Remote Deposit Capture Endorsements/2008-07-0070

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Forms Index	Approved	Yes
Form	Remote Deposit Capture-Type Technology Deductible Endorsement - Cyber+ For Financial Institutions General Provisions - Liability	Approved	Yes
Form	Remote Deposit Capture-Type Technology Exclusion Endorsement - Cyber+ For Financial Institutions Network And Information Security Liability	Approved	Yes

SERFF Tracking Number: TRVD-125767557 State: Arkansas  
 First Filing Company: St. Paul Fire and Marine Insurance Company, ... State Tracking Number: EFT \$50  
 Company Tracking Number: 2008-07-0070  
 TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0019 Professional Errors & Omissions Liability  
 Product Name: Cyber+ for Financial Institutions  
 Project Name/Number: Remote Deposit Capture Endorsements/2008-07-0070

## Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Remote Deposit Capture-Type Technology Deductible Endorsement - Cyber+ For Financial Institutions General Provisions - Liability	L0826	Ed. 07-08	Endorsement/Amendment/Conditions		0.00	L0826F_0708.pdf
Approved	Remote Deposit Capture-Type Technology Exclusion Endorsement - Cyber+ For Financial Institutions Network And Information Security Liability	L0827	Ed. 07-08	Endorsement/Amendment/Conditions		0.00	L0827F_0708.pdf

**REMOTE DEPOSIT CAPTURE-TYPE TECHNOLOGY DEDUCTIBLE  
ENDORSEMENT – CYBER+ FOR FINANCIAL INSTITUTIONS  
GENERAL PROVISIONS – LIABILITY**

This endorsement changes your Cyber+ for Financial Institutions<sup>sm</sup> General Provisions - Liability form.

---

**How Coverage Is Changed**

The following is added to the Deductible section. This change limits coverage.

We'll only cover the amount of interest any authorized user would have earned had your website or your computer or communications network not failed to provide:

- such authorized user with access to your website or your computer or communications network; and
- the ability to transmit remote deposit capture-type images or data

that accumulates after the first 24 hours following such failure.

*Remote deposit capture-type technology* means technology that allows an authorized user to scan checks and transmit the scanned images or automated clearing house data to you for posting and clearing.

**Other Terms**

All other terms of your policy remain the same.

**REMOTE DEPOSIT CAPTURE-TYPE TECHNOLOGY EXCLUSION  
ENDORSEMENT – CYBER+ FOR FINANCIAL INSTITUTIONS  
NETWORK AND INFORMATION SECURITY LIABILITY**

This endorsement changes your Cyber+ for Financial Institutions Network And Information Security Liability Protection - Claims-Made form

---

**How Coverage Is Changed**

The following is added to the Exclusions - What This Agreement Won't Cover section. This change excludes coverage.

**Remote deposit capture-type technology.** We won't cover the amount of interest any authorized user would have earned had your website or your computer or communications network not failed to provide:

- such authorized user with access to your website or your computer or communications network; and
- the ability to transmit remote deposit capture-type images or data.

*Remote deposit capture-type technology* means technology that allows an authorized user to scan checks and transmit the scanned images or automated clearing house data to you for posting and clearing.

**Other Terms**

All other terms of your policy remain the same.

*SERFF Tracking Number:* TRVD-125767557 *State:* Arkansas  
*First Filing Company:* St. Paul Fire and Marine Insurance Company, ... *State Tracking Number:* EFT \$50  
*Company Tracking Number:* 2008-07-0070  
*TOI:* 17.0 Other Liability - Claims Made/Occurrence *Sub-TOI:* 17.0019 Professional Errors & Omissions  
Liability  
*Product Name:* Cyber+ for Financial Institutions  
*Project Name/Number:* Remote Deposit Capture Endorsements/2008-07-0070

## **Rate Information**

Rate data does NOT apply to filing.

SERFF Tracking Number: TRVD-125767557 State: Arkansas  
First Filing Company: St. Paul Fire and Marine Insurance Company, ... State Tracking Number: EFT \$50  
Company Tracking Number: 2008-07-0070  
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0019 Professional Errors & Omissions Liability  
Product Name: Cyber+ for Financial Institutions  
Project Name/Number: Remote Deposit Capture Endorsements/2008-07-0070

## Supporting Document Schedules

**Satisfied -Name:** Uniform Transmittal Document-  
Property & Casualty **Review Status:** Approved 08/19/2008

**Comments:**

**Attachment:**

AR NAIC Forms Transmittals.pdf

**Satisfied -Name:** Forms Index **Review Status:** Approved 08/19/2008

**Comments:**

**Attachment:**

CW Form Memo & Index.pdf

## Property & Casualty Transmittal Document

<b>1. Reserved for Insurance Dept. Use Only</b>	<b>2. Insurance Department Use only</b>				
	a. Date the filing is received:				
	b. Analyst:				
	c. Disposition:				
	d. Date of disposition of the filing:				
	e. Effective date of filing:				
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center;">New Business</td> <td style="width: 50%;"></td> </tr> <tr> <td style="text-align: center;">Renewal Business</td> <td></td> </tr> </table>	New Business		Renewal Business	
New Business					
Renewal Business					
	f. State Filing #:				
	g. SERFF Filing #:				
	h. Subject Codes				

<b>3. Group Name</b>	<b>Group NAIC #</b>
The Travelers Companies, Inc.	3548

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
St. Paul Fire and Marine Insurance Company	MN	24767	41-0406690	
St. Paul Mercury Insurance Company	MN	24791	41-0881659	
St. Paul Guardian Insurance Company	MN	24775	41-0963301	
St. Paul Protective Insurance Company	IL	19224	36-2542404	

<b>5. Company Tracking Number</b>	<b>2008-07-0070</b>
-----------------------------------	---------------------

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

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Carol Letendre 385 Washington Street St. Paul, MN 55102	Senior Regulatory Analyst	651-310-7110 800-328-2189 Ext.07110	651-310-4361	cletendr@travelers.com
7.	Signature of authorized filer		<i>Carol Letendre</i>		
8.	Please print name of authorized filer		Carol Letendre		

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

<b>9. Type of Insurance (TOI)</b>	17.0000 Other Liability
<b>10. Sub-Type of Insurance (Sub-TOI)</b>	17.0019 Professional Errors & Omissions Liability
<b>11. State Specific Product code(s)</b> (if applicable)[See State Specific Requirements]	
<b>12. Company Program Title</b> (Marketing title)	Cyber+ for Financial Institutions
<b>13. Filing Type</b>	<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)
<b>14. Effective Date(s) Requested</b>	New: 09/17/2008                      Renewal: 09/17/2008
<b>15. Reference Filing?</b>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<b>16. Reference Organization</b> (if applicable)	
<b>17. Reference Organization # &amp; Title</b>	
<b>18. Company's Date of Filing</b>	08/18/2008
<b>19. Status of filing in domicile</b>	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input checked="" type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

**Property & Casualty Transmittal Document—**

<b>20. This filing transmittal is part of Company Tracking #</b>	2008-07-0070
--	--------------

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

In compliance with the insurance laws and regulations of your state, we respectfully submit the enclosed forms for your review.

This filing consists of two new optional endorsements to be used with our Cyber+ for Financial Institutions insuring agreements. These endorsements limit coverage for remote deposit capture-type technology. Please refer to the enclosed Forms Index for additional information. There is no rate impact as a result of this filing.

<b>22. Filing Fees</b> (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 #:** N/A - 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.)

<b>1.</b>	<b>This filing transmittal is part of Company Tracking #</b>	<b>2008-07-0070</b>			
<b>2.</b>	<b>This filing corresponds to rate/rule filing number</b> (Company tracking number of rate/rule filing, if applicable)	<b>N/A</b>			
<b>3.</b>	<b>Form Name /Description/Synopsis</b>	<b>Form # Include edition date</b>	<b>Replacement or Withdrawn?</b>	<b>If replacement, give form # it replaces</b>	<b>Previous state filing number, if required by state</b>
01	Remote Deposit Capture - Type Technology Deductible Endorsement - Cyber+ for Financial Institutions General Provisions - Liability	L0826 Ed. 7-08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	N/A - New	
02	Remote Deposit Capture - Type Technology Exclusion Endorsement - Cyber+ for Financial Institutions Network & Information Security Liability	L0827 Ed. 7-08	<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		

FORM MEMORANDUM and INDEX  
Filing #2008-07-0070

Form Title	New Form	Replaced Form	Type of Form* / Mandatory (M) or Optional (O)	Broaden (B) Restrict (R) Clarify (C)	Description Of Form
Remote Deposit Capture – Type Technology Deductible Endorsement – Cyber+ for Financial Institutions General Provisions - Liability	L0826 Ed. 7-08		END / O	R	This endorsement will be utilized with insuring agreement, L0675. The limitation of coverage places a 24-hour deductible on lost interest.
Remote Deposit Capture – Type Technology Exclusion Endorsement – Cyber+ for Financial Institutions Network and Information Security Liability	L0827 Ed. 7-08		END / O	R	This endorsement will be utilized with insuring agreement, L0676 and excludes coverage for lost interest.

\*Type of Form Legend:

- ADV** = Advertising
- ABE** = Application/Binder/Enrollment
- BND** = Bond
- CNR** = Canc/NonRen Notice
- CER** = Certificate
- DEC** = Declarations/Schedule
- DSC** = Disclosure/Notice
- ERS** = Election/Rejection/Supplemental Applications
- END** = Endorsement/Amendment/Conditions
- OTH** = Other
- PCF** = Policy/Coverage Form