

SERFF Tracking Number: AGNY-125791407 State: Arkansas
 First Filing Company: American Home Assurance Company, ... State Tracking Number: EFT \$25
 Company Tracking Number: AIC-08-TRAV-01
 TOI: 22.0 Aircraft Sub-TOI: 22.0000 Aircraft
 Product Name: Aviation - Terrorism Coverage Rating Methodology - 034706250032
 Project Name/Number: Aviation - Terrorism Coverage Rating Methodology /AIC-08-TRAV-01

Filing at a Glance

Companies: American Home Assurance Company, American International South Insurance Company, Commerce and Industry Insurance Company, Granite State Insurance Company, National Union Fire Insurance Company of Pittsburgh, Pa., New Hampshire Insurance Company, The Insurance Company of the State of Pennsylvania

Product Name: Aviation - Terrorism Coverage SERFF Tr Num: AGNY-125791407 State: Arkansas
 Rating Methodology - 034706250032

TOI: 22.0 Aircraft	SERFF Status: Closed	State Tr Num: EFT \$25
Sub-TOI: 22.0000 Aircraft	Co Tr Num: AIC-08-TRAV-01	State Status: Fees verified and received
Filing Type: Rule	Co Status:	Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
	Author: Monique Myers	Disposition Date: 09/02/2008
	Date Submitted: 08/28/2008	Disposition Status: Exempt from Review
Effective Date Requested (New): 09/29/2008		Effective Date (New): 09/29/2008
Effective Date Requested (Renewal): 09/29/2008		Effective Date (Renewal): 09/29/2008

State Filing Description:

General Information

Project Name: Aviation - Terrorism Coverage Rating Methodology	Status of Filing in Domicile: Pending
Project Number: AIC-08-TRAV-01	Domicile Status Comments:
Reference Organization: N/A	Reference Number: N/A
Reference Title: N/A	Advisory Org. Circular: N/A
Filing Status Changed: 09/02/2008	
State Status Changed: 09/02/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	

The filing companies submit the attached revised terrorism coverage rating methodology to be used with the Companies' aircraft policies. This submission is a follow-up to our filing number AIC-08-TRIPRA-02, which included terrorism coverage forms applicable to aircraft policies as required by the Terrorism Risk Insurance Act of 2002, as

<i>SERFF Tracking Number:</i>	<i>AGNY-125791407</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>American Home Assurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$25</i>
<i>Company Tracking Number:</i>	<i>AIC-08-TRAV-01</i>		
<i>TOI:</i>	<i>22.0 Aircraft</i>	<i>Sub-TOI:</i>	<i>22.0000 Aircraft</i>
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amended by the Terrorism Risk Insurance Program Reauthorization Act of 2007, "TRIA". This rating methodology replaces the methodology currently on file with the Department (AIC-03-AV-02). A blackline of the procedures and rates involved in the methodology is also attached for your reference.

Company and Contact

Filing Contact Information

Monique Myers, Filings Analyst	Monique.Myers@AIG.com
175 Water Street	(212) 458-6346 [Phone]
New York, NY 10038	(212) 458-7077[FAX]

Filing Company Information

American Home Assurance Company	CoCode: 19380	State of Domicile: New York
70 Pine Street	Group Code:	Company Type:
New York, NY 10270	Group Name:	State ID Number:
(212) 770-7000 ext. [Phone]	FEIN Number: 13-5124990	

American International South Insurance Company	CoCode: 40258	State of Domicile: Pennsylvania
70 Pine Street	Group Code:	Company Type:
New York, NY 10270	Group Name:	State ID Number:
(212) 770-7000 ext. [Phone]	FEIN Number: 02-6008643	

Commerce and Industry Insurance Company	CoCode: 19410	State of Domicile: New York
70 Pine Street	Group Code:	Company Type:
New York, NY 10270	Group Name:	State ID Number:
(212) 770-7000 ext. [Phone]	FEIN Number: 13-1938623	

Granite State Insurance Company	CoCode: 23809	State of Domicile: Pennsylvania
70 Pine Street	Group Code:	Company Type:
New York, NY 10270	Group Name:	State ID Number:
(212) 770-7000 ext. [Phone]	FEIN Number: 02-0140690	

National Union Fire Insurance Company of Pittsburgh, Pa.	CoCode: 19445	State of Domicile: Pennsylvania
70 Pine Street	Group Code:	Company Type:

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New York, NY 10270
(212) 770-7000 ext. [Phone]

Group Name:
FEIN Number: 25-0687550

State ID Number:

New Hampshire Insurance Company
70 Pine Street
New York, NY 10270
(212) 770-7000 ext. [Phone]

CoCode: 23841
Group Code:
Group Name:
FEIN Number: 02-0172170

State of Domicile: Pennsylvania

Company Type:

State ID Number:

The Insurance Company of the State of
Pennsylvania
70 Pine Street
New York, NY 10270
(212) 770-7000 ext. [Phone]

CoCode: 19429

Group Code:
Group Name:
FEIN Number: 13-5540698

State of Domicile: Pennsylvania

Company Type:

State ID Number:

SERFF Tracking Number: *AGNY-125791407* *State:* *Arkansas*
First Filing Company: *American Home Assurance Company, ...* *State Tracking Number:* *EFT \$25*
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TOI: *22.0 Aircraft* *Sub-TOI:* *22.0000 Aircraft*
Product Name: *Aviation - Terrorism Coverage Rating Methodology - 034706250032*
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Filing Fees

Fee Required? *Yes*
Fee Amount: *\$25.00*
Retaliatory? *No*
Fee Explanation: *\$25.00 per Rule Filing*
Per Company: *No*

<i>COMPANY</i>	<i>AMOUNT</i>	<i>DATE PROCESSED</i>	<i>TRANSACTION #</i>
<i>American Home Assurance Company</i>	<i>\$25.00</i>	<i>08/28/2008</i>	<i>22181974</i>
<i>American International South Insurance Company</i>	<i>\$0.00</i>	<i>08/28/2008</i>	
<i>Commerce and Industry Insurance Company</i>	<i>\$0.00</i>	<i>08/28/2008</i>	
<i>Granite State Insurance Company</i>	<i>\$0.00</i>	<i>08/28/2008</i>	
<i>National Union Fire Insurance Company of Pittsburgh, Pa.</i>	<i>\$0.00</i>	<i>08/28/2008</i>	
<i>New Hampshire Insurance Company</i>	<i>\$0.00</i>	<i>08/28/2008</i>	
<i>The Insurance Company of the State of Pennsylvania</i>	<i>\$0.00</i>	<i>08/28/2008</i>	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Exempt from Review	Llyweyia Rawlins	09/02/2008	09/02/2008

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Disposition

Disposition Date: 09/02/2008

Effective Date (New): 09/29/2008

Effective Date (Renewal): 09/29/2008

Status: Exempt from Review

Comment:

This line is exempt from filing rates/rules in compliance with ACA 23-67-206 which states that P&C insurance for commercial risks, excluding workers' compensation, employers' liability and professional liability insurance, including but not limited to, medical malpractice insurance, are exempted from the rate/rule filing and review requirements.

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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Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: AGNY-125791407 State: Arkansas
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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Accepted for Informational Purposes	Aviation TRIA Rate		Replacement	Aviation TRIA Rate Filing.pdf

Procedures for Quoting TRIA Premium on New and Renewal Policies

US domiciled risks written through AIGA US branches with liability limits not exceeding \$500,000,000. For Co-Insurance/Quota-Share business, quote per the application section below for our line of the overall account.

On all new and renewal business we will offer the option for TRIA coverage up to the policy limits. The quote must have a specific premium allocated for this product.

If a producer delivers an order to bind an account it must include an order for TRIA coverage, or WRITTEN confirmation that TRIA coverage is rejected and that we are being requested to reinstate the terrorism exclusion as respects the TRIA 2002, as amended by TRIPRA 2007. To follow are the minimum rates for TRIA coverage for new and renewal business. The surcharges are applicable to all non-war coverages having a premium charge.

NOTE: TRIA hull coverage is included when full War Hull is purchased.

Rating for TRIA only

<u>Type Risk</u>	<u>Surcharge Limit \$50 mil and under</u>	<u>Surcharge Limit Over 50 Mil</u>
Aircraft Risks (Excluding Airline and Ag)		
Liability Aircraft Hulls \$0.06 per \$100.	18% of total liab. Premium	78% of total liab. premium
Agricultural Aircraft Risks		
Liability Aircraft Hulls \$0.50 per \$100.	25% of Total Liability Prem.	Not Available
Commercial Airports	30% of TAP	130% of TAP
Non-Commercial Airports	18% of TAP	118% of TAP
CGL and Mfgr's Products	18% of TAP	48% of TAP
Non-Ownership and Fractional Ownership		
	18% of total liability Premium	118% of TAP
War Excess Policies	50% of TAP	50% of TAP

Excess Liability Policies Follow the above guidelines based on exposure.

TRIA Rates

Rating for TRIA with AVN52E or AVN52G, whichever is applicable

<u>Type Risk</u>	<u>AVN52</u>	+	<u>TRIA</u>	= <u>Total Liability</u>
Aircraft Risks (Excluding Airline and Ag), Non-owned and Fractional Excess				
Limits up to \$50,000,000	20%		6%	26%
Limits Over \$50,000,000 (without excess)	20%		66%	86%
Limits Over \$50,000,000 (with excess)	20%		6%	26% + Corp America
Agricultural Risks				
Limits up to \$50,000,000	44%		6%	50%
Airports				
Limits up to \$50,000,000			Book Rates 6%	Book + 6%
Limits Over \$50,000,000			Book Rates 106%	Book + 106%
CGL and Manufactured Products				
Limits up to \$50,000,000	20%		6%	26%
Limits Over \$50,000,000			Book Rates 56%	Book + 56%
Non-Ownership and Fractional Ownership				
Limits up to \$50,000,000	20%		6%	26%
Limits Over \$50,000,000	20%		106%	126%

Excess TRIA

TRIA on Excess policies should be rated in accordance with the rating plan outlined herein. However, TRIA can only be bound on Excess policy if it has been confirmed and documented that such same coverage was purchased on the underlying coverage.

Rating for TRIA

<u>Type Risk</u>	<u>Rates</u>
Airlines with Scheduled Passengers	Hull \$0.10 per \$100 of Insured Value Liability \$3.80 per enplaned passenger plus \$0.85 per \$1,000 revenue ton miles
Cargo Airlines	Hull \$0.10 per \$100 of Insured Value Liability 30% of the total liability premium plus \$0.85 per \$1,000 revenue ton miles
Large Airports, CGL & Manufacturers Products written through the Major Risk Department	Individually rated based on exposure ranging between 56% to 100% of the total annual premium premium
Light Aircraft Owned Policies	\$1.00 per policy
Light Aircraft Non-Owned Policies	\$1.00 per policy

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Supporting Document Schedules

Satisfied -Name: Blackline

Review Status:

Accepted for Informational 09/02/2008
Purposes

Comments:

Attachment:

Aviation TRIA Rate Filing (Blackline).pdf

Procedures for Quoting TRIA Premium on New and Renewal Policies

US domiciled risks written through AIGA US branches with liability limits not exceeding \$500,000,000. For Co-Insurance/Quota-Share business, quote per the application section below for our line of the overall account.

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On all new and renewal business we will offer the option for TRIA coverage up to the policy limits. The quote must have a specific premium allocated for this product.

If a producer delivers an order to bind an account it must include an order for TRIA coverage, or WRITTEN confirmation that TRIA coverage is rejected and that we are being requested to reinstate the terrorism exclusion as respects the TRIA 2002, as amended by TRIPRA 2007. To follow are the minimum rates for TRIA coverage for new and renewal business. The surcharges are applicable to all non-war coverages having a premium charge.

NOTE: TRIA hull coverage is included when full War Hull is purchased.

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Rating for TRIA only

<u>Type Risk</u>	<u>Surcharge Limit \$50 mil and under</u>	<u>Surcharge Limit Over 50 Mil</u>
Aircraft Risks (Excluding Airline and Ag)		
Liability	18% of total liab. Premium	78% of total liab. premium
Aircraft Hulls \$0.06 per \$100.		
Agricultural Aircraft Risks		
Liability	25% of Total Liability Prem.	Not Available
Aircraft Hulls \$0.50 per \$100.		
Commercial Airports	30% of TAP	130% of TAP
Non-Commercial Airports	18% of TAP	118% of TAP
CGL and Mfgr's Products	18% of TAP	48% of TAP
Non-Ownership and Fractional Ownership		
	18% of total liability Premium	118% of TAP
War Excess Policies	50% of TAP	50% of TAP

Excess Liability Policies Follow the above guidelines based on exposure.

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TRIA Rates

Rating for TRIA with AVN52E or AVN52G, whichever is applicable

Type Risk AVN52 + TRIA = Total Liability

Aircraft Risks (Excluding Airline and Ag), Non-owned and Fractional Excess

Limits up to \$50,000,000	20%	6%	26%
Limits Over \$50,000,000 (without excess)	20%	66%	86%
Limits Over \$50,000,000 (with excess)	20%	6%	26% + Corp America

Agricultural Risks

Limits up to \$50,000,000	44%	6%	50%
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Airports

Limits up to \$50,000,000	Book Rates	6%	Book + 6%
Limits Over \$50,000,000	Book Rates	106%	Book + 106%

CGL and Manufactured Products

Limits up to \$50,000,000	20%	6%	26%
Limits Over \$50,000,000	Book Rates	56%	Book + 56%

Non-Ownership and Fractional Ownership

Limits up to \$50,000,000	20%	6%	26%
Limits Over \$50,000,000	20%	106%	126%

Excess TRIA

TRIA on Excess policies should be rated in accordance with the rating plan outlined herein. However, TRIA can only be bound on Excess policy if it has been confirmed and documented that such same coverage was purchased on the underlying coverage.

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Rating for TRIA

<u>Type Risk</u>	<u>Rates</u>
Airlines with Scheduled Passengers	Hull \$0.10 per \$100 of Insured Value Liability \$3.80 per enplaned passenger plus \$0.85 per \$1,000 revenue ton miles
Cargo Airlines	Hull \$0.10 per \$100 of Insured Value Liability 30% of the total liability premium plus \$0.85 per \$1,000 revenue ton miles

Large Airports, CGL & Manufacturers Products written through the Major Risk Department	Individually rated based on exposure ranging between 56% to 100% of the total annual premium premium
Light Aircraft Owned Policies	\$1.00 per policy
Light Aircraft Non-Owned Policies	\$1.00 per policy

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<u>Type Risk</u>	<u>Surcharge</u>	
	<u>Limit \$50,000,000 and under</u>	<u>Limit Over 50,000,000</u>
Aircraft Risks (Excluding Airline and Ag), Non-Owned, and Fractional Excess		
Liability	18% of Total Liability Premium	78% of Total Liability Premium
Hull - \$0.06 per \$100.		
Agricultural Aircraft Risks		
Liability	25% of Total Liability Premium	Not Available
Hull - \$0.50 per \$100		
Commercial Airports		
	30% of Total Annual Premium	130% of Total Annual Premium
Non-Commercial Airports		
	18% of Total Annual Premium	118% of Total Annual Premium
CGL and Manufactured Products		
	18% of Total Annual Premium	48% of Total Annual Premium
Non-Owned and Fractional		
	18% of Total Annual Premium	118% of Total Annual Premium
War Excess Policies		
	50% of Total Annual Premium	50% of Total Annual Premium