

SERFF Tracking Number: ZURC-125966818 State: Arkansas
First Filing Company: Assurance Company of America, ... State Tracking Number: #? \$0
Company Tracking Number: CW-CR-28086
TOI: 26.0 Burglary & Theft Sub-TOI: 26.0001 Commercial Burglary & Theft
Product Name: Withdrawal of Outdated Terrorism Forms
Project Name/Number: /CW-CR-28086

Filing at a Glance

Companies: Assurance Company of America, Northern Insurance Company of New York, Maryland Casualty Company, American Zurich Insurance Company, American Guarantee and Liability Insurance Company, Colonial American Casualty & Surety Company, Fidelity and Deposit Company of Maryland, Zurich American Insurance Company of Illinois, Zurich American Insurance Company, Empire Fire and Marine Insurance Company, Maryland Insurance Company, National Standard Insurance Company

Product Name: Withdrawal of Outdated Terrorism Forms SERFF Tr Num: ZURC-125966818 State: Arkansas

TOI: 26.0 Burglary & Theft

SERFF Status: Closed

State Tr Num: #? \$0

Sub-TOI: 26.0001 Commercial Burglary & Theft Co Tr Num: CW-CR-28086

State Status: Fees verified and received

Filing Type: Form

Co Status: Not Applicable

Reviewer(s): Betty Montesi, Llyweyia Rawlins

Author: Karen Falbo

Disposition Date: 01/06/2009

Date Submitted: 01/02/2009

Disposition Status: Accepted For Informational Purposes

Effective Date Requested (New): 02/01/2009

Effective Date (New): 02/01/2009

Effective Date Requested (Renewal): 02/01/2009

Effective Date (Renewal): 02/01/2009

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number: CW-CR-28086

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 01/06/2009

State Status Changed: 01/06/2009

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

<i>SERFF Tracking Number:</i>	<i>ZURC-125966818</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Assurance Company of America, ...</i>	<i>State Tracking Number:</i>	<i>#? \$0</i>
<i>Company Tracking Number:</i>	<i>CW-CR-28086</i>		
<i>TOI:</i>	<i>26.0 Burglary & Theft</i>	<i>Sub-TOI:</i>	<i>26.0001 Commercial Burglary & Theft</i>
<i>Product Name:</i>	<i>Withdrawal of Outdated Terrorism Forms</i>		
<i>Project Name/Number:</i>	<i>/CW-CR-28086</i>		

Forms Withdrawal

On December 26, 2007, The President of the United States signed the Terrorism Risk Insurance Program Reauthorization Act of 2007 extending TRIA, with certain modifications, for seven additional years. In part, the Act revises the definition of an act of terrorism (with respect to certification of such act) by eliminating the criterion that the act be committed on behalf of a foreign person or foreign interest. Zurich has commenced with the necessary filings addressing the recent modifications of the Act.

TRIA generally applies to all commercial property policies. However, policies written as monoline Burglary and Theft (reported under statutory line 26) are no longer subject to TRIA as of January 1, 2006.

Since the Commercial Crime and Fidelity line of insurance is no longer subject to TRIA, the purpose of this filing is to update our proprietary terrorism portfolio of forms by withdrawing prior approved Commercial Crime and Fidelity forms and rules, if applicable.

Please see the enclosed explanatory memorandum for a list of forms we are withdrawing.

Company and Contact

Filing Contact Information

Karen Falbo, Product Analyst	karen.falbo@zurichna.com
1400 American Lane	(847) 605-7545 [Phone]
Schaumburg, IL 60196	(847) 605-7768[FAX]

Filing Company Information

Assurance Company of America	CoCode: 19305	State of Domicile: New York
1400 American Lane	Group Code: 212	Company Type:
Schaumburg, IL 60196	Group Name:	State ID Number:
(847) 605-6000 ext. [Phone]	FEIN Number: 13-6081895	

Northern Insurance Company of New York	CoCode: 19372	State of Domicile: New York
1400 American Lane	Group Code: 212	Company Type:
Schaumburg, IL 60196	Group Name:	State ID Number:
(847) 605-6000 ext. [Phone]	FEIN Number: 13-5283360	

SERFF Tracking Number: ZURC-125966818 State: Arkansas
 First Filing Company: Assurance Company of America, ... State Tracking Number: #? \$0
 Company Tracking Number: CW-CR-28086
 TOI: 26.0 Burglary & Theft Sub-TOI: 26.0001 Commercial Burglary & Theft
 Product Name: Withdrawal of Outdated Terrorism Forms
 Project Name/Number: /CW-CR-28086

 Maryland Casualty Company CoCode: 19356 State of Domicile: Maryland
 1400 American Lane Group Code: 212 Company Type:
 Schaumburg, IL 60196 Group Name: State ID Number:
 (847) 605-6000 ext. [Phone] FEIN Number: 52-0403120

 American Zurich Insurance Company CoCode: 40142 State of Domicile: Illinois
 1400 American Lane Group Code: 212 Company Type:
 Schaumburg, IL 60196 Group Name: State ID Number:
 (847) 605-6000 ext. [Phone] FEIN Number: 36-3141762

 American Guarantee and Liability Insurance CoCode: 26247 State of Domicile: New York
 Company Group Code: 212 Company Type:
 1400 American Lane Group Name: State ID Number:
 Schaumburg, IL 60196 FEIN Number: 36-6071400
 (847) 605-6000 ext. [Phone]

 Colonial American Casualty & Surety Company CoCode: 34347 State of Domicile: Maryland
 1400 American Lane Group Code: 212 Company Type:
 Schaumburg, IL 60196 Group Name: State ID Number:
 (847) 605-6000 ext. [Phone] FEIN Number: 52-1096670

 Fidelity and Deposit Company of Maryland CoCode: 39306 State of Domicile: Maryland
 1400 American Lane Group Code: 212 Company Type:
 Schaumburg, IL 60196 Group Name: State ID Number:
 (847) 605-6000 ext. [Phone] FEIN Number: 13-3046577

 Zurich American Insurance Company of Illinois CoCode: 27855 State of Domicile: Illinois
 1400 American Lane Group Code: 212 Company Type:
 Schaumburg, IL 60196 Group Name: State ID Number:
 (847) 605-6000 ext. [Phone] FEIN Number: 36-2781080

 Zurich American Insurance Company CoCode: 16535 State of Domicile: New York
 1400 American Lane Group Code: 212 Company Type:
 Schaumburg, IL 60102 Group Name: State ID Number:

SERFF Tracking Number: ZURC-125966818 State: Arkansas
First Filing Company: Assurance Company of America, ... State Tracking Number: #? \$0
Company Tracking Number: CW-CR-28086
TOI: 26.0 Burglary & Theft Sub-TOI: 26.0001 Commercial Burglary & Theft
Product Name: Withdrawal of Outdated Terrorism Forms
Project Name/Number: /CW-CR-28086

(847) 605-6000 ext. [Phone]

FEIN Number: 36-4233459

Empire Fire and Marine Insurance Company
13810 FNB Parkway

CoCode: 21326

State of Domicile: Nebraska

Omaha, NE 68154-5202

Group Code: 212

Company Type:

(402) 963-5000 ext. [Phone]

Group Name:

State ID Number:

FEIN Number: 47-6022701

Maryland Insurance Company

CoCode: 19348

State of Domicile: Texas

1400 American Lane

Group Code: 212

Company Type:

Schaumburg, IL 60196

Group Name:

State ID Number:

(847) 605-6000 ext. [Phone]

FEIN Number: 74-6017951

National Standard Insurance Company

CoCode: 19364

State of Domicile: Texas

1400 American Lane

Group Code: 212

Company Type:

Schaumburg, IL 60196

Group Name:

State ID Number:

(847) 605-6000 ext. [Phone]

FEIN Number: 74-1289478

SERFF Tracking Number: ZURC-125966818 State: Arkansas
 First Filing Company: Assurance Company of America, ... State Tracking Number: #? \$0
 Company Tracking Number: CW-CR-28086
 TOI: 26.0 Burglary & Theft Sub-TOI: 26.0001 Commercial Burglary & Theft
 Product Name: Withdrawal of Outdated Terrorism Forms
 Project Name/Number: /CW-CR-28086

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Assurance Company of America	\$0.00	01/02/2009	
Northern Insurance Company of New York	\$0.00	01/02/2009	
Maryland Casualty Company	\$0.00	01/02/2009	
American Zurich Insurance Company	\$0.00	01/02/2009	
American Guarantee and Liability Insurance Company	\$0.00	01/02/2009	
Colonial American Casualty & Surety Company	\$0.00	01/02/2009	
Fidelity and Deposit Company of Maryland	\$0.00	01/02/2009	
Zurich American Insurance Company of Illinois	\$0.00	01/02/2009	
Zurich American Insurance Company	\$0.00	01/02/2009	
Empire Fire and Marine Insurance Company	\$0.00	01/02/2009	
Maryland Insurance Company	\$0.00	01/02/2009	
National Standard Insurance Company	\$0.00	01/02/2009	

SERFF Tracking Number: ZURC-125966818 State: Arkansas
First Filing Company: Assurance Company of America, ... State Tracking Number: #? \$0
Company Tracking Number: CW-CR-28086
TOI: 26.0 Burglary & Theft Sub-TOI: 26.0001 Commercial Burglary & Theft
Product Name: Withdrawal of Outdated Terrorism Forms
Project Name/Number: /CW-CR-28086

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Llyweyia Rawlins	01/06/2009	01/06/2009
Withdrawn	Llyweyia Rawlins	01/06/2009	01/06/2009

SERFF Tracking Number: ZURC-125966818 State: Arkansas
First Filing Company: Assurance Company of America, ... State Tracking Number: #? \$0
Company Tracking Number: CW-CR-28086
TOI: 26.0 Burglary & Theft Sub-TOI: 26.0001 Commercial Burglary & Theft
Product Name: Withdrawal of Outdated Terrorism Forms
Project Name/Number: /CW-CR-28086

Disposition

Disposition Date: 01/06/2009
Effective Date (New): 02/01/2009
Effective Date (Renewal): 02/01/2009
Status: Accepted For Informational Purposes
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: ZURC-125966818 State: Arkansas
 First Filing Company: Assurance Company of America, ... State Tracking Number: #? \$0
 Company Tracking Number: CW-CR-28086
 TOI: 26.0 Burglary & Theft Sub-TOI: 26.0001 Commercial Burglary & Theft
 Product Name: Withdrawal of Outdated Terrorism Forms
 Project Name/Number: /CW-CR-28086

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Accepted for Informational Purposes	Yes
Supporting Document	Explanatory - Crime withdrawal forms	Accepted for Informational Purposes	Yes
Form	Important Notice Disclosure of Terrorism Premium, Availability of Covg for Terrorism Losses, and Fed Share for Insured Losses	Accepted for Informational Purposes	Yes
Form	Important Disclosure Notice for Terrorism Risk Insurance Act	Accepted for Informational Purposes	Yes
Form	Exclusion of Certified Acts of Terrorism	Accepted for Informational Purposes	Yes
Form	Exclusion of Other Acts of Terrorism	Accepted for Informational Purposes	Yes
Form	Exclusion of Loss Resulting from Certified Acts of Terrorism with Exceptions and Sub-Limits	Accepted for Informational Purposes	Yes
Form	Conditional Exclusion of Terrorism (Relating To Disposition Of Federal TRIA 2002)	Accepted for Informational Purposes	Yes
Form	Conditional Exclusion of Loss Resulting from Terrorism with Exceptions and Sub-Limits (Relating to Disposition of Federal TRIA 2002)	Accepted for Informational Purposes	Yes
Form	Exclusion of Loss Resulting from Other Acts of Terrorism with Exceptions and Sub-Limits	Accepted for Informational Purposes	Yes
Form	Disclosure of Premium Endorsement (Relating to Disposition of TRIA)	Accepted for Informational Purposes	Yes

SERFF Tracking Number: ZURC-125966818 State: Arkansas
First Filing Company: Assurance Company of America, ... State Tracking Number: #? \$0
Company Tracking Number: CW-CR-28086
TOI: 26.0 Burglary & Theft Sub-TOI: 26.0001 Commercial Burglary & Theft
Product Name: Withdrawal of Outdated Terrorism Forms
Project Name/Number: /CW-CR-28086

Disposition

Disposition Date: 01/06/2009
Effective Date (New): 02/01/2009
Effective Date (Renewal): 02/01/2009
Status: Withdrawn
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: ZURC-125966818 State: Arkansas
 First Filing Company: Assurance Company of America, ... State Tracking Number: #? \$0
 Company Tracking Number: CW-CR-28086
 TOI: 26.0 Burglary & Theft Sub-TOI: 26.0001 Commercial Burglary & Theft
 Product Name: Withdrawal of Outdated Terrorism Forms
 Project Name/Number: /CW-CR-28086

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Accepted for Informational Purposes	Yes
Supporting Document	Explanatory - Crime withdrawal forms	Accepted for Informational Purposes	Yes
Form	Important Notice Disclosure of Terrorism Premium, Availability of Covg for Terrorism Losses, and Fed Share for Insured Losses	Accepted for Informational Purposes	Yes
Form	Important Disclosure Notice for Terrorism Risk Insurance Act	Accepted for Informational Purposes	Yes
Form	Exclusion of Certified Acts of Terrorism	Accepted for Informational Purposes	Yes
Form	Exclusion of Other Acts of Terrorism	Accepted for Informational Purposes	Yes
Form	Exclusion of Loss Resulting from Certified Acts of Terrorism with Exceptions and Sub-Limits	Accepted for Informational Purposes	Yes
Form	Conditional Exclusion of Terrorism (Relating To Disposition Of Federal TRIA 2002)	Accepted for Informational Purposes	Yes
Form	Conditional Exclusion of Loss Resulting from Terrorism with Exceptions and Sub-Limits (Relating to Disposition of Federal TRIA 2002)	Accepted for Informational Purposes	Yes
Form	Exclusion of Loss Resulting from Other Acts of Terrorism with Exceptions and Sub-Limits	Accepted for Informational Purposes	Yes
Form	Disclosure of Premium Endorsement (Relating to Disposition of TRIA)	Accepted for Informational Purposes	Yes

SERFF Tracking Number: ZURC-125966818 State: Arkansas
 First Filing Company: Assurance Company of America, ... State Tracking Number: #? \$0
 Company Tracking Number: CW-CR-28086
 TOI: 26.0 Burglary & Theft Sub-TOI: 26.0001 Commercial Burglary & Theft
 Product Name: Withdrawal of Outdated Terrorism Forms
 Project Name/Number: /CW-CR-28086

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Accepted for Information al Purposes	Important Notice Disclosure of Terrorism Premium, Availability of Covg for Terrorism Losses, and Fed Share for Insured Losses	EM 19 32	11 02	Disclosure/ Withdrawn Notice	Replaced Form #:0.00 Previous Filing #:		
Accepted for Information al Purposes	Important Disclosure Notice for Terrorism Risk Insurance Act	U-GU- 630-A	11 02	Disclosure/ Withdrawn Notice	Replaced Form #:0.00 Previous Filing #:		
Accepted for Information al Purposes	Exclusion of Certified Acts of Terrorism	U-GU- 681-A CW	08 04	Endorsement/Amendment/Conditions	Replaced Form #:0.00 Previous Filing #:		
Accepted for Information al Purposes	Exclusion of Other Acts of Terrorism	U-GU- 683-A CW	08 04	Endorsement/Amendment/Conditions	Replaced Form #:0.00 Previous Filing #:		
Accepted for Information al Purposes	Exclusion of Loss Resulting from Certified Acts of Terrorism with Exceptions and Sub-Limits	U-GU- 685-A CW	08 04	Endorsement/Amendment/Conditions	Replaced Form #:0.00 Previous Filing #:		
Accepted for Information al Purposes	Conditional Exclusion of Terrorism (Relating To Disposition Of	U-GU- 686-A CW	08 04	Endorsement/Amendment/Conditions	Replaced Form #:0.00 Previous Filing #:		

SERFF Tracking Number: ZURC-125966818 State: Arkansas
 First Filing Company: Assurance Company of America, ... State Tracking Number: #? \$0
 Company Tracking Number: CW-CR-28086
 TOI: 26.0 Burglary & Theft Sub-TOI: 26.0001 Commercial Burglary & Theft
 Product Name: Withdrawal of Outdated Terrorism Forms
 Project Name/Number: /CW-CR-28086

Federal TRIA
 2002)

Accepted Conditional U-GU- 08 04 Endorseme Withdrawn Replaced Form #:0.00
 for Exclusion of Loss 688-A CW nt/Amendm
 Information Resulting from ent/Condi Previous Filing #:
 al Purposes Terrorism with ons
 Exceptions and
 Sub-Limits
 (Relating to
 Disposition of
 Federal TRIA
 2002)

Accepted Exclusion of Loss U-GU- 08 04 Endorseme Withdrawn Replaced Form #:0.00
 for Resulting from 698-A CW nt/Amendm
 Information Other Acts of ent/Condi Previous Filing #:
 al Purposes Terrorism with ons
 Exceptions and
 Sub-Limits

Accepted Disclosure of U-GU- 08 04 Endorseme Withdrawn Replaced Form #:0.00
 for Premium 692-A nt/Amendm
 Information Endorsement ent/Condi Previous Filing #:
 al Purposes (Relating to ons
 Disposition of
 TRIA)

SERFF Tracking Number: *ZURC-125966818* *State:* *Arkansas*
First Filing Company: *Assurance Company of America, ...* *State Tracking Number:* *#? \$0*
Company Tracking Number: *CW-CR-28086*
TOI: *26.0 Burglary & Theft* *Sub-TOI:* *26.0001 Commercial Burglary & Theft*
Product Name: *Withdrawal of Outdated Terrorism Forms*
Project Name/Number: */CW-CR-28086*

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: ZURC-125966818 State: Arkansas
First Filing Company: Assurance Company of America, ... State Tracking Number: #? \$0
Company Tracking Number: CW-CR-28086
TOI: 26.0 Burglary & Theft Sub-TOI: 26.0001 Commercial Burglary & Theft
Product Name: Withdrawal of Outdated Terrorism Forms
Project Name/Number: /CW-CR-28086

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty

Comments:

Attachments:

NAIC PC.pdf
NAIC FFS.pdf

Review Status:

Accepted for Informational 01/06/2009
Purposes

Satisfied -Name: Explanatory - Crime withdrawal
forms

Comments:

Attachment:

Crime Filing Memo rev.pdf

Review Status:

Accepted for Informational 01/06/2009
Purposes

Effective March 1, 2007

16.	Reference Organization (if applicable)	
17.	Reference Organization # & Title	
18.	Company's Date of Filing	Date submitted in SERFF
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 #	CW CR 28086
-----	---	-------------

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

Background

On December 26, 2007, The President of the United States signed the Terrorism Risk Insurance Program Reauthorization Act of 2007 extending TRIA, with certain modifications, for seven additional years. In part, the Act revises the definition of an act of terrorism (with respect to certification of such act) by eliminating the criterion that the act be committed on behalf of a foreign person or foreign interest. Zurich has commenced with the necessary filings addressing the recent modifications of the Act.

Withdrawn Forms

TRIA generally applies to all commercial property policies. However, policies written as monoline Burglary and Theft (reported under statutory line 26) are no longer subject to TRIA as of January 1, 2006.

Since the Commercial Crime and Fidelity line of insurance is no longer subject to TRIA, the purpose of this filing is to update our proprietary terrorism portfolio of forms by withdrawing prior approved Commercial Crime and Fidelity forms and rules, if applicable.

The following previously approved endorsements will be withdrawn that impact only the Commercial Crime and Fidelity line of insurance. Note: these interline endorsements have been replaced by updated editions for lines of insurance that remain subject to the Act.

- EM 19 32 (11 02), Important Notice Disclosure of Terrorism Premium, Availability of Covg for Terrorism Losses, and Fed Share for Insured Losses
- U-GU-630-A (11/02), Important Disclosure Notice for Terrorism Risk Insurance Act
- U-GU-692-A (8/04), Disclosure of Premium Endorsement (Relating to Disposition of TRIA)
- U-GU-681-A CW (8/04), Exclusion of Certified Acts of Terrorism
- U-GU-683-A CW (8/04), Exclusion of Loss Resulting from Other Acts of Terrorism
- U-GU-685-A CW (8/04), Exclusion of Loss Resulting from Certified Acts of Terrorism with Exceptions and Sub-Limits
- U-GU-698-A CW (8/04), Exclusion of Loss Resulting from Other Acts of Terrorism with Exceptions and Sub-Limits
- U-GU-686-A CW (8/04), Conditional Exclusion of Terrorism (Relating To Disposition of Federal TRIA 2002)
- U-GU-688-A CW (8/04), Conditional Exclusion of Loss Resulting from Terrorism with Exceptions and Sub-Limits (Relating to Disposition of Federal TRIA 2002)

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 #: N/A

Amount:

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 #	CW CR 28086
----	---	-------------

2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)	N/A
----	--	-----

3.	Form Name /Description/Synopsis	Form # Include edition date	Edition Date	Replacement or Withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	Important Notice Disclosure of Terrorism Premium, Availability of Covg for Terrorism Losses, and Fed Share for Insured Losses	EM 19 32	11 02	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
02	Important Disclosure Notice for Terrorism Risk Insurance Act	U-GU-630-A	11 02	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
03	Exclusion of Certified Acts of Terrorism	U-GU-681-A CW	08 04	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
04	Exclusion of Other Acts of Terrorism	U-GU-683-A CW	08 04	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
05	Exclusion of Loss Resulting from Certified Acts of Terrorism with Exceptions and Sub-Limits	U-GU-685-A CW	08 04	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
06	Conditional Exclusion of Terrorism (Relating To Disposition Of Federal TRIA 2002)	U-GU-686-A CW	08 04	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
07	Conditional Exclusion of Loss Resulting from Terrorism with Exceptions and Sub-Limits (Relating to Disposition of Federal	U-GU-688-A CW	08 04	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
08	Disclosure of Premium Endorsement (Relating to Disposition of TRIA)	U-GU-692-A	08 04	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
09	Exclusion of Loss Resulting from Other Acts of Terrorism with Exceptions and Sub-Limits	U-GU-698-A CW	08 04	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		

CRIME
EXPLANATORY MEMORANDUM

Background

On December 26, 2007, The President of the United States signed the Terrorism Risk Insurance Program Reauthorization Act of 2007 extending TRIA, with certain modifications, for seven additional years. In part, the Act revises the definition of an act of terrorism (with respect to certification of such act) by eliminating the criterion that the act be committed on behalf of a foreign person or foreign interest. Zurich has commenced with the necessary filings addressing the recent modifications of the Act.

Withdrawn Forms

TRIA generally applies to all commercial property policies. However, policies written as monoline Burglary and Theft (reported under statutory line 26) are no longer subject to TRIA as of January 1, 2006.

Since the Commercial Crime and Fidelity line of insurance is no longer subject to TRIA, the purpose of this filing is to update our proprietary terrorism portfolio of forms by withdrawing prior approved Commercial Crime and Fidelity forms and rules, if applicable.

The following previously approved endorsements will be withdrawn that impact only the Commercial Crime and Fidelity line of insurance. Note: these interline endorsements have been replaced by updated editions for lines of insurance that remain subject to the Act.

EM 19 32 (11 02), Important Notice Disclosure of Terrorism Premium, Availability of Covg for Terrorism Losses, and Fed Share for Insured Losses

U-GU-630-A (11/02), Important Disclosure Notice for Terrorism Risk Insurance Act

U-GU-692-A (8/04), Disclosure of Premium Endorsement (Relating to Disposition of TRIA)

U-GU-681-A CW (8/04), Exclusion of Certified Acts of Terrorism

U-GU-683-A CW (8/04), Exclusion of Loss Resulting from Other Acts of Terrorism

U-GU-685-A CW (8/04), Exclusion of Loss Resulting from Certified Acts of Terrorism with Exceptions and Sub-Limits

U-GU-698-A CW (8/04), Exclusion of Loss Resulting from Other Acts of Terrorism with Exceptions and Sub-Limits

U-GU-686-A CW (8/04), Conditional Exclusion of Terrorism (Relating To Disposition of Federal TRIA 2002)

U-GU-688-A CW (8/04), Conditional Exclusion of Loss Resulting from Terrorism with Exceptions and Sub-Limits (Relating to Disposition of Federal TRIA 2002)