

# AAIS

# BULLETIN

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AMERICAN ASSOCIATION  
OF INSURANCE SERVICES

1745 S. Naperville Road  
Wheaton, IL 60187-8132

630-681-8347

800-564-AAIS

FAX 630-681-8356

EMAIL [info@AAISonline.com](mailto:info@AAISonline.com)

WEB [www.AAISonline.com](http://www.AAISonline.com)

Line(s) of

Insurance:

**Agricultural Output**

**Artisans**

**Businessowners**

**Commercial Inland**

**Marine**

**Commercial Liability**

**Commercial Output**

**Commercial Output - XL**

**Commercial Properties**

**Commercial Umbrella**

**Contractors &**

**Developers Output**

**Crime**

**Farm Properties**

**Farmowners**

**Farm Umbrella**

**Glass**

**Inland Marine Guide**

**Personal & Premises**

**Liability**

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***\*\*This bulletin and its attachments have been made available at the AAIS open Web site: AAISonline.com.  
This bulletin will not be distributed in a paper format.\*\****

## ALASKA

### SPECIAL EDITIONS OF TERRORISM EXCLUSION ENDORSEMENTS AVAILABLE

Reference Bulletins 02-0550 and 03-0044

At the request of the Alaska Division of Insurance, the endorsements that AAIS initially filed to exclude loss caused by certified and non-certified acts of terrorism have been replaced.

A special **06 03** edition of each Certified and Non-certified Terrorism Exclusion endorsement has been approved for use in Alaska as a replacement for the corresponding **01 03** exclusion endorsement that was previously made available.

## BACKGROUND

On January 10, 2003, AAIS filed special editions of the Certified Terrorism Exclusion endorsements in Alaska. Having received no comments or questions from the Division of Insurance by then, these endorsement editions were posted to the AAIS public web site on February 14, 2003, as attachments to Reference Bulletin 03-0044. In March, the Alaska Division of Insurance notified us of their concerns with each of our Certified and Non-certified terrorism exclusion endorsements. In May, we filed **06 03** editions of all terrorism exclusion endorsements as replacements for the **01 03** exclusion endorsement editions originally submitted.

Unlike the **01 03** exclusion endorsements, which contained no anti-concurrent causation provisions, the **06 03** exclusion endorsements reflect anti-concurrent causation provisions written specifically to address Alaska Statute 21.36.212.

**NOTE:** The **12 02** multistate endorsements attached to Reference Bulletin 02-0550 that can be used to cover loss caused by certified acts of terrorism have not been revised.

## ENDORSEMENTS

A table that identifies the exclusion endorsements that apply to each Commercial Lines program filed in Alaska follows:

<b>Program</b>	<b>Endorsement Used to Exclude Coverage For Certified Loss</b>	<b>Endorsement Used to Exclude Coverage For Non-Certified Loss By Nuclear, Biological, or Chemical Means <u>and</u> Other Means</b>	<b>Endorsement Used to Exclude Coverage For Non-Certified Loss from Nuclear, Biological, or Chemical Means <u>Only</u></b>
Agricultural Output	CL 0610 06 03	CL 0630 06 03	CL 0650 06 03
Artisans	AP 0710 06 03	AP 0730 06 03	AP 0750 06 03
Businessowners	BP 0760 06 03	BP 0780 06 03	BP 0800 06 03
Commercial Inland Marine (Filed Classes)	CL 0610 06 03	CL 0630 06 03	CL 0650 06 03
Commercial Liability	GL 0260 06 03	GL 0270 06 03	GL 0280 06 03
Commercial Output	CL 0610 06 03	CL 0630 06 03	CL 0650 06 03
Commercial Output-XL	CL 0610 06 03	CL 0630 06 03	CL 0650 06 03
Commercial Properties	CL 0610 06 03	CL 0630 06 03	CL 0650 06 03
Commercial Umbrella	UM 0765 06 03	UM 0775 06 03	UM 0785 06 03
Contractors & Developers Output	CL 0610 06 03	CL 0630 06 03	CL 0650 06 03
Crime	CL 0610 06 03	CL 0630 06 03	CL 0650 06 03
Farm Properties	FL 0610 06 03	FL 0630 06 03	FL 0650 06 03
Farmowners	FO 0610 06 03	FO 0630 06 03	FO 0650 06 03
Farm Umbrella	UM 0340 06 03	UM 0350 06 03	UM 0360 06 03
Glass	CL 0610 06 03	CL 0630 06 03	CL 0650 06 03
Personal & Premises Liability (Farm Only)	GL 0320 06 03	GL 0330 06 03	GL 0340 06 03

## FILING NUMBERS

The AAIS and state filing numbers applicable to the new **06 03** endorsement editions are listed in the following tables. Refer to these filing numbers in all correspondence directed to the Insurance Department.

**Certified Exclusion Endorsements (shown in Column 2 of the table on Page 2)**

<b>Program</b>	<b>AAIS Filing Number</b>	<b>State Filing Number</b>
Agricultural Output	AAIS-2002-82AGF	State File Number 52917
Artisans	AAIS-2002-82APF	State File Number 52918
Businessowners	AAIS-2002-82BPF	State File Number 52919
Commercial Inland Marine (Filed Classes)	AAIS-2002-82CIMF	State File Number 52916
Commercial Liability	AAIS-2002-82CLF	State File Number 52920
Commercial Output	AAIS-2002-82COPF	State File Number 52915
Commercial Output XL	AAIS-2002-82COPXLF	State File Number 52914
Commercial Properties	AAIS-2002-82CPF	State File Number 52913
Contractors & Developers Output	AAIS-2002-82DOPF	State File Number 52911
Crime	AAIS-2002-82CRF	State File Number 52912
Farm Properties	AAIS-2002-82FPF	State File Number 52922
Farmowners	AAIS-2002-82FOF	State File Number 52921
Glass	AAIS-2002-82GSF	State File Number 52910
Personal & Premises Liability (Farm Only)	AAIS-2002-82PPLF	State File Number 52923
Commercial Umbrella	AAIS-2002-84CUP	State File Number 52925
Farm Umbrella	AAIS-2002-84FUP	State File Number 52924

**Non-Certified Exclusion Endorsements (shown in Columns 3 and 4 of the table on Page 2)**

<b>Program</b>	<b>AAIS Filing Number</b>	<b>State Filing Number</b>
Agricultural Output	AAIS-2002-83AGF	State File Number 53423
Artisans	AAIS-2002-83APF	State File Number 53429
Businessowners	AAIS-2002-83BPF	State File Number 53431
Commercial Inland Marine (Filed Classes)	AAIS-2002-83CIMF	State File Number 53424
Commercial Liability	AAIS-2002-83CLF	State File Number 53428
Commercial Output	AAIS-2002-83COPF	State File Number 53422
Commercial Output XL	AAIS-2002-83COPXLF	State File Number 53432

Program	AAIS Filing Number	State Filing Number
Commercial Properties	AAIS-2002-83CPF	State File Number 53426
Contractors & Developers Output	AAIS-2002-83DOPF	State File Number 53427
Crime	AAIS-2002-83CRF	State File Number 53425
Farm Properties	AAIS-2002-83FPF	State File Number 53433
Farmowners	AAIS-2002-83FOF	State File Number 53434
Glass	AAIS-2002-83GSF	State File Number 53421
Personal & Premises Liability (Farm Only)	AAIS-2002-83PPLF	State File Number 53430

Commercial Umbrella	AAIS-2002-85CUP	State File Number 53451
Farm Umbrella	AAIS-2002-85FUP	State File Number 53452

## COMPANY ACTION

### Certified Endorsements

Companies should begin using the new **06 03** exclusion endorsement editions in place of the **01 03** exclusion endorsement editions as soon as possible. Although companies are not required to amend policies that have already been issued to reflect the change in endorsement editions, policies that have been issued with the **01 03** exclusion endorsement editions should be considered subject to the same terms and conditions as policies that are issued with the **06 03** exclusion endorsement editions.

#### All Filed Commercial Programs Except Umbrellas

Companies that have granted AAIS filing authority for forms and endorsements can adopt the new endorsement edition without notifying the insurance department.

Companies that have not given AAIS filing authorization for forms and endorsements will need to designate an effective date, complete an AK Expedited Filing Transmittal Document For Terrorism Risk Insurance Forms and Pricing, and submit a filing to the state.

#### Commercial Umbrella and Farm Umbrella Programs Only

Each company that wishes to adopt the new endorsement edition must do so by establishing an effective date and notifying the Insurance Department in writing. For companies that have already submitted a filing of the **01 03** exclusion endorsement and have received an objection, it is recommended that the **06 03** endorsement edition be included with your objection response.

*Inland Marine Guide*

Alaska does not require that endorsements applicable to non-filed Inland Marine Classes be filed. However, companies are advised to use the same endorsement that is shown for the filed Commercial Inland Marine classes for the Inland Marine Guide classes.

**Non-Certified Endorsements**

*All Filed Commercial Programs Except Umbrellas*

The non-certified endorsements (other than those applicable to Commercial and Farm Umbrella) have been approved with an effective date of **July 15, 2003**.

Companies that have granted AAIS filing authority for forms and endorsements can adopt the new endorsement editions without notifying the insurance department.

Companies that have not given AAIS filing authorization for forms and endorsements will need to designate an effective date, complete an AK Expedited Filing Transmittal Document For Terrorism Risk Insurance Forms and Pricing, and submit a filing to the state.

*Commercial Umbrella and Farm Umbrella Programs Only*

The Commercial and Farm Umbrella endorsements, which companies are required to reference file in order to adopt, have been approved with an effective date of **July 1, 2003**.

Each company that wishes to adopt the new endorsement editions must do so by establishing an effective date and notifying the Insurance Department in writing. For companies that have already submitted a filing of the **01 03** exclusion endorsements and have received an objection, it is recommended that the **06 03** endorsement editions be included with your objection response.

*Inland Marine Guide*

Alaska does not require that endorsements applicable to non-filed Inland Marine Classes be filed. However, companies are advised to use the same endorsements that are shown for the filed Commercial Inland Marine classes for the Inland Marine Guide classes.

**SUPPLIES**

The forms and endorsements filed for use in this state have been released to CCH Insurance Services Inc. (CCH), the print vendor for AAIS forms and endorsements. Call CCH at (800) 382-2424 to order forms and endorsements in paper printed format. Call CCH at 800-782-9481 to order the text of AAIS forms in a variety of electronic formats.

AAIS also offers the text of forms and endorsements in limited electronic formats. Call Veronica Clarke at 800/564-AAIS for more information.

**ATTACHMENTS**

- CL 0610 06 03 Certified Act of Terrorism Exclusion
- AP 0710 06 03 Certified Act of Terrorism Exclusion
- BP 0760 06 03 Certified Act of Terrorism Exclusion
- GL 0260 06 03 Certified Act of Terrorism Exclusion
- GL 0320 06 03 Certified Act of Terrorism Exclusion
- FL 0610 06 03 Certified Act of Terrorism Exclusion
- FO 0610 06 03 Certified Act of Terrorism Exclusion
- UM 0340 06 03 Certified Act of Terrorism Exclusion
- UM 0765 06 03 Certified Act of Terrorism Exclusion
- AP 0730 06 03 Non-Certified Act of Terrorism Exclusion and War and Military Action Exclusion
- AP 0750 06 03 War and Military Action Exclusion; Property Biological and Chemical Non-Certified Act of Terrorism Exclusion; Liability Nuclear, Biological, and Chemical Non-Certified Act of Terrorism Exclusion
- BP 0780 06 03 Non-Certified Act of Terrorism Exclusion and War and Military Action Exclusion
- BP 0800 06 03 War and Military Action Exclusion; Property Biological and Chemical Non-Certified Act of Terrorism Exclusion; Liability Nuclear, Biological, and Chemical Non-Certified Act of Terrorism Exclusion
- CL 0630 06 03 Non-Certified Act of Terrorism Exclusion and War and Military Action Exclusion
- CL 0650 06 03 Biological and Chemical Non-Certified Act of Terrorism Exclusion and War and Military Action Exclusion
- FL 0630 06 03 Non-Certified Act of Terrorism Exclusion and War and Military Action Exclusion
- FL 0650 06 03 Biological and Chemical Non-Certified Act of Terrorism Exclusion and War and Military Action Exclusion
- FO 0630 06 03 Non-Certified Act of Terrorism Exclusion and War and Military Action Exclusion
- FO 0650 06 03 War and Military Action Exclusion; Property Biological and Chemical Non-Certified Act of Terrorism Exclusion; Liability Nuclear, Biological, and Chemical Non-Certified Act of Terrorism Exclusion
- GL 0270 06 03 Non-Certified Act of Terrorism Exclusion and War and Military Action Exclusion
- GL 0280 06 03 Nuclear, Biological, and Chemical Non-Certified Act of Terrorism Exclusion and War and Military Action Exclusion
- GL 0330 06 03 Non-Certified Act of Terrorism Exclusion and War and Military Action Exclusion
- GL 0340 06 03 Nuclear, Biological, and Chemical Non-Certified Act of Terrorism Exclusion and War and Military Action Exclusion

- UM 0775 06 03 Non-Certified Act of Terrorism Exclusion and War and Military Action Exclusion
- UM 0785 06 03 Nuclear, Biological, and Chemical Non-Certified Act of Terrorism Exclusion and War and Military Action Exclusion
- UM 0350 06 03 Non-Certified Act of Terrorism Exclusion and War and Military Action Exclusion
- UM 0360 06 03 Nuclear, Biological, and Chemical Non-Certified Act of Terrorism Exclusion and War and Military Action Exclusion

**Direct Questions to:**

Edie Gardner, CPCU  
Product Development Specialist  
edieg@AAISonline.com

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