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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**

**Crime**

**Farm Properties**

**Farmowners**

**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](http://AAISonline.com).  
This bulletin will not be distributed in a paper format.\*\***

## NEW HAMPSHIRE TERRORISM EXCLUSION ENDORSEMENTS REVISED

Terrorism exclusion endorsements that do not contain a fire exception have been filed, effective **January 1, 2004**, as replacements for the terrorism exclusion endorsements that are currently on file in New Hampshire. In addition, several of the terrorism rule and rating information manual supplement pages have been updated in order to reflect the change in endorsements.

### BACKGROUND

On January 1, 2004, the enactment of House Bill 460-FN (specifically the amendment to Section 407:22 of the New Hampshire Statutes) exempts from standard fire insurance policy contracts, coverage for loss caused directly or indirectly by terrorism.

### CHANGES

Tables A, B, and C that follow show the programs in which endorsements are being replaced and manual supplement pages are being changed.

**NOTE:** The only programs in which endorsement replacements are needed are those in which property coverage is provided.

The new endorsements differ from the current endorsements only to the extent that the Terrorism Exclusion present in each new endorsement does not contain a fire exception. A copy of each endorsement that has been submitted in New Hampshire is available electronically on our public web site, as an attachment to Bulletin 02-0550, at <http://www.aaisonline.com/terrorism/bulletins/02-0550.html>.

The revised Rule pages differ from the current Rule pages only to the extent that no mention of the standard fire policy is made, and the endorsement numbers shown for each program have been updated to reference exclusion endorsements that do not contain a Fire Exception.

The revised Rating Information page differs from the current Rating Information page only to the extent that the factors shown for Fire-Following Coverage, that previously was required by statute to be provided, have been deleted from the table.

**TABLE A** (*Certified Exclusion Endorsements*)

<b>Program</b>	<b>New Endorsement</b>	<b>Current Endorsement</b>
Agricultural Output	CL 0610 12 02	CL 0620 12 02
Artisans	AP 0710 12 02	AP 0720 12 02
Businessowners	BP 0760 12 02	BP 0770 12 02
Commercial Inland Marine (Filed Classes)	CL 0610 12 02	CL 0620 12 02
Commercial Output	CL 0610 12 02	CL 0620 12 02
Commercial Output XL	CL 0610 12 02	CL 0620 12 02
Commercial Properties	CL 0610 12 02	CL 0620 12 02

**TABLE B** (*Non-Certified Exclusion Endorsements*)

<b>Program</b>	<b>New Endorsements</b>	<b>Current Endorsements</b>
Agricultural Output	CL 0630 12 02	CL 0640 12 02
	CL 0650 12 02	CL 0660 12 02
Artisans	AP 0730 12 02	AP 0740 12 02
	AP 0750 12 02	AP 0760 12 02
Businessowners	BP 0780 12 02	BP 0790 12 02
	BP 0800 12 02	BP 0810 12 02
Commercial Inland Marine (Filed Classes)	CL 0630 12 02	CL 0640 12 02
	CL 0650 12 02	CL 0660 12 02
Commercial Output	CL 0630 12 02	CL 0640 12 02
	CL 0650 12 02	CL 0660 12 02
Commercial Output XL	CL 0630 12 02	CL 0640 12 02
	CL 0650 12 02	CL 0660 12 02
Commercial Properties	CL 0630 12 02	CL 0640 12 02
	CL 0650 12 02	CL 0660 12 02

**TABLE C (Rule and Rating Information Page Supplement)**

Program	New Supplement Page	Current Supplement Page
Agricultural Output, Artisans, Businessowners, Commercial Inland Marine (Filed Classes), Commercial Liability, Commercial Output, Commercial Output XL, Commercial Properties, Crime, Farm Properties, Farmowners, Glass, and Personal & Premises Liability (Farm Only)	Rules -- 2 (Rev 1.1)	Rules -- 2 (Rev 1.0)
	Rules -- 3 (Rev 1.1)	Rules -- 3 (Rev 1.0)
	Rules -- 6 (Rev 1.1)	Rules -- 6 (Rev 1.0)
	Rules -- 7 (Rev 1.1)	Rules -- 7 (Rev 1.0)
	Rating Information - 1 (Rev 1.1)	Rating Information - 1 (Rev 1.0)

**INLAND MARINE GUIDE**

New Hampshire does not require rate, rule, or form filings for non-filed Inland Marine Guide classes. As such, beginning **January 1, 2004**, companies can begin using exclusion endorsements CL 0610 12 02, CL 0630 12 02, and CL 0650 12 02 in place of exclusion endorsements CL 0620 12 02, CL 0640 12 02, and CL 0660 12 02. In addition, when the change in endorsements is made, companies should also switch from the "IMG Terrorism Rules Supplement SFP", located on the AAIS public web site at <http://www.aaisonline.com/terrorism/IMGinfo.html> , to the "IMG Terrorism Rules Supplement NSFP - IM Exempt". As was previously the case, the rating information applicable to the Commercial Inland Marine Filed Classes also applies to the Guide classes.

**FILING NUMBERS**

State filing numbers have not yet been assigned, but will be posted to the AAIS open website at <http://www.aaisonline.com/terrorism/NH.html> , once they have been received. The AAIS filing numbers that apply to the new certified and non-certified terrorism submissions are shown in the following tables:

**Certified Materials**

AAIS Filing No.	Programs	
	Endorsements For:	Manual Supplement Pages For:
AAIS-2003-16C	Agricultural Output, Artisans, Businessowners, Commercial Inland Marine (Filed Classes), Commercial Liability, Commercial Output, Commercial Output XL, and Commercial Properties*	Agricultural Output, Artisans, Businessowners, Commercial Inland Marine (Filed Classes), Commercial Liability, Commercial Output, Commercial Output XL, Commercial Properties, Crime, Farm Properties, Farmowners, Glass, and Personal & Premises Liability (Farm Only)

\* Replacement endorsements have not yet been submitted for the Farm Properties and Farmowners programs. However, a separate filing will be submitted in the near future to address not only the standard fire policy exemption, but also the eligibility clarifications cited in the final guidelines issued by the Department of the Treasury on July 7, 2003, with respect to the Terrorism Risk Insurance Act of 2002 (TRIA).

**Non-Certified Materials**

AAIS Filing No.	Programs	
	Endorsements For:	Manual Supplement Pages For:
AAIS-2003-16NC	Agricultural Output, Artisans, Businessowners, Commercial Inland Marine (Filed Classes), Commercial Output, Commercial Output XL, and Commercial Properties*	Agricultural Output, Artisans, Businessowners, Commercial Inland Marine (Filed Classes), Commercial Liability, Commercial Output, Commercial Output XL, Commercial Properties, Crime, Farm Properties, Farmowners, Glass, and Personal & Premises Liability (Farm Only)

\* Replacement endorsements have not yet been submitted for the Farm Properties and Farmowners programs. However, a separate filing will be submitted in the near future to address not only the standard fire policy exemption, but also the eligibility clarifications cited in the final guidelines issued by the Department of the Treasury on July 7, 2003, with respect to the Terrorism Risk Insurance Act of 2002 (TRIA).

**EFFECTIVE DATE**

In New Hampshire, all materials described in this bulletin have been submitted on a file-and-use basis for policies effective on or after **January 1, 2004**. Companies may proceed with implementation of the changes to both the certified and non-certified materials without waiting for further notification from AAIS that formal state approval has been received.

**COMPANY ACTION**

Endorsements and Manual Supplement

Companies that have granted AAIS filing authority for forms and endorsements, rules, and rating information can adopt the revised endorsements and manual supplement pages without notifying the insurance department if they intend to use the materials filed by AAIS without change.

However, companies that choose to depart from the AAIS filed endorsements and manual pages must notify the insurance department in writing as soon as possible.

**SUPPLIES**

*Endorsements*

The forms and endorsements filed for use in this state are available from 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 Karen Grela at 800/564-AAIS for more information.

***Manual Supplements***

The terrorism manual supplements in the AAIS manuals posted to the subscriber Web site, *AAISdirect.com*, will be updated in the near future to reflect the attached Revision 1.1 information.

***Forms and Endorsements Listings***

The forms and endorsements listings posted to the subscriber Web site, *AAISdirect.com* will be updated in the near future to reflect the change to terrorism endorsements that do not contain a fire exception.

**WEB SITE POSTINGS**

This bulletin, and its **ATTACHMENTS**, are posted to the AAIS open Web site at <http://www.aaisonline.com/terrorism/newrules.html>.

**ATTACHMENT**

- New Hampshire Terrorism Loss Rules and Rating Information Page Supplement (Rev 1.1)

**Direct Questions to:**

Edie Gardner, CPCU  
Product Development Specialist  
[edieg@AAISonline.com](mailto:edieg@AAISonline.com)

***AAISDIRECT AND AAIS PRODUCT ADVISORY***

All AAIS bulletins, forms, manuals, and other resource information for all lines of insurance are now available online. For a two-week trial of our Internet service, *AAISdirect*, or a cost quote, contact Rick Anderer. E-mail [Richarda@AAISonline.com](mailto:Richarda@AAISonline.com) or call 800/564-AAIS.

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