

AAIS

BULLETIN

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Line(s) of
Insurance:

Agricultural Output

Artisans

Businessowners

Commercial Inland

Marine

Commercial Liability

Commercial Output

Commercial Output - XL

Commercial Properties

Contractors &

Developers Output

Crime

Glass

Inland Marine Guide

Personal & Premises

Liability

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LOUISIANA

NON-CERTIFIED TERRORISM ENDORSEMENT & SUPPLEMENT CHANGES APPROVED

Reference Bulletin 03-0311

The non-certified terrorism endorsement and manual supplement changes described in Reference Bulletin 03-0311 have been approved in Louisiana with an effective date of **November 15, 2003**.

BACKGROUND

The August 15, 2003 addition of Section H. to Louisiana Statute 22:691 exempted loss caused directly or indirectly by terrorism from coverage under commercial property and casualty insurance policies.

In Reference Bulletin 03-0311, companies were advised that they could proceed with implementing the changes to the AAIS certified terrorism materials on **November 15, 2003**, but that they should refrain from implementing the changes to the non-certified terrorism materials until they were further notified by AAIS. This bulletin is being issued to advise companies that insurance department approval of the non-certified terrorism materials has now been received, and that such materials may be implemented accordingly, effective **November 15, 2003**.

FILING NUMBERS

Certified Endorsements

Program	AAIS File No.	State File No.
Agricultural Output	AAIS-2003-16AGFC	2035094
Artisans	AAIS-2003-16APFC	2035072
Businessowners	AAIS-2003-16BPFC	2035073
Commercial Inland Marine (Filed Classes)	AAIS-2003-16CIMFC	2035090

Certified Endorsements (Continued)

Program	AAIS File No.	State File No.
Commercial Output	AAIS-2003-16COPFC	2035087
Commercial Output XL	AAIS-2003-16CXLFC	2035076
Commercial Properties	AAIS-2003-16CPFC	2035080
Contractors & Developers Output	AAIS-2003-16DOPFC	2035086

Certified Rules and Rating Information

Program	AAIS File No.	LIRC Agenda No.
Agricultural Output, Commercial Inland Marine (Filed Classes), Commercial Liability, Commercial Output, Commercial Output XL, Contractors & Developers Output, Crime, Glass, and Personal & Premises Liability (Farm Only)	AAIS-2003-16RC	7b4 - September 17, 2003 - 10 AM - 14549

Non-Certified Endorsements

Program	AAIS File Number	State File No.
Agricultural Output	AAIS-2003-16AGFN	2035103
Artisans	AAIS-2003-16APFN	2035105
Businessowners	AAIS-2003-16BPFN	2035104
Commercial Inland Marine (Filed Classes)	AAIS-2003-16CIMFN	2035096
Commercial Output	AAIS-2003-16COPFN	2035093
Commercial Output XL	AAIS-2003-16CXLFN	2035092
Commercial Properties	AAIS-2003-16CPFN	2035099
Contractors & Developers Output	AAIS-2003-16DOPFN	2035098

Non-Certified Rules

Program	AAIS File No.	LIRC Agenda No.
Agricultural Output, Commercial Inland Marine (Filed Classes), Commercial Liability, Commercial Output, Commercial Output XL, Contractors & Developers Output, Crime, Glass, and Personal & Premises Liability (Farm Only)	AAIS-2003-16RN	7b5 - September 17, 2003 - 10 AM - 14555

COMPANY ACTION

(Effective 1/1/03, the Louisiana Department of Insurance implemented new form filing requirements under Section 10113. of Regulation 78. See 10113.C.3.a. and 10113.C.3.b. for more detailed information regarding adoption of advisory organization filings.)

Endorsements (Non-Certified)

Companies that have granted AAIS filing authority for forms and endorsements can adopt the non-certified terrorism exclusion endorsements by notifying the insurance department in writing of their intent, and including the necessary filing fee. Companies that choose not to adopt a filing must still notify the insurance department of their intent, but no filing fee is required.

Manual Rules (Non-Certified)

Companies that have granted AAIS filing authority for rules can adopt the manual supplement pages that address non-certified terrorism loss on the effective date designated by AAIS without notifying the insurance department.

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

INLAND MARINE GUIDE

In Louisiana, companies are required to submit form filings for non-filed Inland Marine Guide classes. Companies should file exclusion endorsements CL 0610 05 03, CL 0630 12 02, and CL 0650 12 02 as replacements for exclusion endorsements CL 0620 05 03, CL 0640 12 02, and CL 0660 12 02. Companies are not required to file rules or rating information for non-filed Inland Marine Guide classes. However, on the date the endorsement changes are effective, companies should begin using the "IMG Terrorism Rules Supplement NSFP- IM Exempt", posted on the AAIS public web site at <http://www.aaionline.com/terrorism/IMGinfo.html> in place of the current "IMG Terrorism Rules Supplement SFP". As was previously the case, the rating information applicable to the Commercial Inland Marine Filed Classes should also be used with the Guide classes.

SUPPLIES

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.

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