

Line(s) of  
Insurance:**Commercial Inland  
Marine  
Commercial Liability  
Commercial Output****Commercial Umbrella  
Contractors &  
Developers Output  
Crime****Glass  
Inland Marine Guide  
Personal & Premises  
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## HAWAII

### NON-CERTIFIED TERRORISM FILINGS APPROVED

Reference Bulletin 03-0117

The multistate **12 02** non-certified terrorism exclusion endorsements and manual supplement pages described in Bulletin 03-0117 have now been approved in the state of Hawaii. The AAIS web site posting located at <http://www.aaisonline.com/terrorism/bulletins/02-0550.html> has been updated accordingly.

### BACKGROUND

The non-certified terrorism exclusion endorsement and rule filings submitted by AAIS in early 2003 were formally approved by the Hawaii Insurance Division on July 2, 2004. As the Division did not require the effective dates that were originally requested to be advanced, companies may proceed with implementation of the endorsements and supplement and any corresponding company action that may be required, effective immediately.

<b>Program</b>	<b>Endorsements</b>
Commercial Inland Marine	CL 0630 12 02 CL 0650 12 02
Commercial Liability	GL 0270 12 02 GL 0280 12 02
Commercial Output	CL 0640 12 02 CL 0660 12 02
Contractors & Developers Output	CL 0640 12 02 CL 0660 12 02
Crime	CL 0630 12 02 CL 0650 12 02
Glass	CL 0630 12 02 CL 0650 12 02
Personal & Premises Liability	GL 0330 12 02 GL 0340 12 02
Commercial Umbrella	UM 0775 12 02 UM 0785 12 02

**FILING NUMBERS**

**Non-Certified Endorsements and Rule Supplement Manual Pages**

<b>Program</b>	<b>AAIS File No.</b>
Commercial Inland Marine (Filed Classes), Commercial Liability, Commercial Output, Contractors & Developers Output, Crime, Glass, and Personal & Premises Liability (Farm Only)	AAIS-2002-83

**Non-Certified Endorsements**

<b>Program</b>	<b>AAIS File No.</b>
Commercial Umbrella	AAIS-2002-85

**COMPANY ACTION**

\* The Hawaii Insurance Division requested that we remind companies to adopt only those materials that apply to the AAIS programs for which they are affiliated. In addition, if companies choose to develop their own rating information to use in conjunction with the AAIS non-certified terrorism endorsements and manual rules, they must submit a filing to the Insurance Division that includes the Loss Cost Multiplier that was in effect for the program on 9/11/01; the Loss Cost Multiplier that is in effect for the program when the rating information filing is made; and an explanation of how the rating information being proposed was developed.

**Endorsements** (All filed programs except Commercial Umbrella)

Companies that have granted AAIS filing authority for forms, endorsements, and/or rules can adopt the non-certified terrorism materials described in Reference Bulletin 03-0117 without notifying the insurance department. Companies that choose not to adopt, or that choose to deviate from, the AAIS filed endorsements or supplement pages must notify the Insurance Department in writing.

**Manual Rules** (All filed programs except Commercial Umbrella)

Companies affiliated for rules may satisfy their obligation to file the supplement by referencing the AAIS approved supplement filing and by indicating their proposed effective date. Use the attached filing form entitled *Insurer Filing Adoption of AAIS Supplemental Rating Information* to reference the AAIS filing. Companies **must** make a filing within six months after the date the AAIS rules were approved. If companies modify the AAIS approved manual supplement or choose not to adopt the supplement, they must provide the Hawaii Insurance Division with supporting documentation for their decision.

Rule filings are subject to a 90 day waiting period and could also be subject to a public hearing.

Endorsements (Commercial Umbrella program)

Each company that wishes to adopt these endorsements must do so by establishing an effective date and notifying the Insurance Department in writing. The effective date that is selected cannot be prior to **April 1, 2003**.

**INLAND MARINE GUIDE**

Hawaii does not require rate, rule, or form filings for non-filed Inland Marine Guide classes. As such, companies can begin using the non-certified exclusion endorsements effective immediately. The Inland Marine Guide Terrorism Rules Supplement - Non-SFP/IM Exempt Rev 1.0 is used in Hawaii. This supplement is available on AAISdirect and it is also posted to the AAIS open Web site at <http://www.aaisonline.com/terrorism/IMGinfo.html>.

**CONDITIONAL AND POST-TRIP TERRORISM FILING STATUS**

The Conditional and Post-TRIP terrorism endorsement and manual supplement filings are still pending in the state of Hawaii. A future bulletin will be issued to announce the approval and availability of these materials, as well as the company action necessary to adopt the filings.

**WEB SITE POSTINGS**

A copy of each non-certified endorsement referenced on Page 1 of this bulletin is available electronically on the AAIS open web site, as an attachment to Bulletin 02-0550, at <http://www.aaisonline.com/terrorism/bulletins/02-0550.html>.

The non-certified terrorism exclusion endorsement numbers that apply in Hawaii, and a description of any company action required to adopt these endorsements, are posted to the AAIS open Web site at <http://www.aaisonline.com/terrorism/HI.html>.

A listing of each AAIS bulletin that has been posted to release countrywide or state-specific information regarding terrorism is available in the Terrorism section of the AAIS open Web site at <http://www.aaisonline.com/terrorism/newrules.html>.

**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.

***Rules Supplement***

The manual supplement attached to this bulletin will be included in all future orders filled for AAIS manuals, and in the AAIS manuals posted to the subscriber Web site, *AAISdirect.com*.

***Forms and Endorsements Listings***

The forms and endorsements listings posted to the subscriber Web site, *AAISdirect.com*, have been updated to reflect the addition of the approved non-certified terrorism endorsements. Affiliated companies may request one copy of each updated forms listing, as an e-mail attachment, without charge. Submit requests to Cecelia Soukup at [CeceliaS@AAISonline.com](mailto:CeceliaS@AAISonline.com).

**ATTACHMENTS**

- Hawaii Terrorism Loss Rules Supplement (Rev 1.0)
- Insurer Filing Adoption of AAIS Supplemental Rating Information

**Direct Questions to:**

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**AAISDIRECT**

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