

SERFF Tracking Number: AMAX-125382858 State: Arkansas
Filing Company: American Association of Insurance Services State Tracking Number: EFT \$500
Company Tracking Number: AAIS-2007-96F
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package
Liability
Product Name: Commercial Output
Project Name/Number: COP 10 07 Endt's and Schedule AAIS-2007-96F/AAIS-2007-96F

Filing at a Glance

Company: American Association of Insurance Services

Product Name: Commercial Output

SERFF Tr Num: AMAX-125382858 State: Arkansas

TOI: 05.0 Commercial Multi-Peril - Liability &
Non-Liability

SERFF Status: Closed

State Tr Num: EFT \$500

Sub-TOI: 05.0003 Commercial Package

Co Tr Num: AAIS-2007-96F

State Status: Fees verified and
received

Filing Type: Form

Co Status:

Reviewer(s): Betty Montesi,
Llyweyia Rawlins, Brittany Yielding

Author: SPI AAIS

Disposition Date: 12/14/2007

Date Submitted: 12/10/2007

Disposition Status: Approved

Effective Date Requested (New): 05/01/2008

Effective Date (New): 05/01/2008

Effective Date Requested (Renewal):

Effective Date (Renewal):

State Filing Description:

General Information

Project Name: COP 10 07 Endt's and Schedule AAIS-2007-96F

Status of Filing in Domicile: Pending

Project Number: AAIS-2007-96F

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 12/14/2007

State Status Changed: 12/14/2007

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

SENT VIA SERFF

Re: AAIS-2007-96F

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 Pallavis@AAISonline.com

Company and Contact

Filing Contact Information

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Filing Company Information

American Association of Insurance Services
 1745 S. Naperville Road
 Wheaton, IL 60187-8132
 (630) 681-8347 ext. [Phone]

CoCode: 31400
 Group Code:
 Group Name:
 FEIN Number: 36-2021360

State of Domicile: Delaware
 Company Type:
 State ID Number:

Filing Fees

Fee Required? Yes
 Fee Amount: \$500.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Association of Insurance Services	\$500.00	12/10/2007	17035858

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	12/14/2007	12/14/2007

SERFF Tracking Number: *AMAX-125382858* *State:* *Arkansas*
Filing Company: *American Association of Insurance Services* *State Tracking Number:* *EFT \$500*
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Disposition

Disposition Date: 12/14/2007

Effective Date (New): 05/01/2008

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AMAX-125382858 State: Arkansas
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	CW COP 10 07 Forms Filing Memo	Approved	Yes
Supporting Document	CO 1069 10 07 - CO 1069 04 02	Approved	Yes
Form	Excluded Locations Schedule	Approved	Yes
Form	Reporting Schedule	Approved	Yes
Form	Schedule Of Dependent Domestic And Foreign Locations	Approved	Yes
Form	Windstorm Or Hail Schedule	Approved	Yes
Form	Multiple Deductible Schedule - Scheduled Perils And Locations	Approved	Yes
Form	Windstorm Or Hail Deductible	Approved	Yes
Form	Named Storm Exclusion	Approved	Yes
Form	Multiple Deductible - Scheduled Perils And Locations	Approved	Yes
Form	Income Coverage From Dependent Domestic And Foreign Locations	Approved	Yes

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Excluded Locations Schedule	CO 1061	10 07	Declaration News/Schedule		0.00	CO 1061.PDF
Approved	Reporting Schedule	CO 1069	10 07	Declaration Replaced s/Schedule	Replaced Form #:0.00 CO 1069 04 02 Previous Filing #: AR-PC-05-013616		CO 1069.PDF
Approved	Schedule Of Dependent Domestic And Foreign Locations	CO 1083	10 07	Declaration News s/Schedule		0.00	CO 1083.PDF
Approved	Windstorm Or Hail Schedule	CO 1084	10 07	Declaration News s/Schedule		0.00	CO 1084.PDF
Approved	Multiple Deductible Schedule - Scheduled Perils And Locations	CO 1085	10 07	Declaration News s/Schedule		0.00	CO 1085.PDF
Approved	Windstorm Or Hail Deductible	CO 1220	10 07	Endorseme New nt/Amendm ent/Condi tions		48.49	CO 1220.PDF
Approved	Named Storm Exclusion	CO 1229	10 07	Endorseme New nt/Amendm ent/Condi tions		40.49	CO 1229.PDF
Approved	Multiple Deductible - Scheduled Perils And Locations	CO 1237	10 07	Endorseme New nt/Amendm ent/Condi tions		44.16	CO 1237.PDF
Approved	Income Coverage	CO 1298	10 07	Endorseme New		48.14	CO

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From Dependent
Domestic And
Foreign Locations

nt/Amendm
ent/Condi
ons

1298.PDF

EXCLUDED LOCATIONS SCHEDULE

(The entries required to complete this endorsement will be shown below or on the "schedule of coverages".)

Coverage is not provided by the Commercial Output Program coverage parts to the locations described below.

SCHEDULE

<u>Location No.</u>	<u>Building No.</u>	<u>Described Location</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

REPORTING SCHEDULE

(The entries required to complete this endorsement will be shown below or on the "schedule of coverages".)

Reporting Period -- (check one)

- Monthly
- Quarterly
- Annual

Additional Premium Due After Expiration -- When the premium for the coverage provided by this policy is based upon reports of value and the final premium is determined after the expiration of the policy, any additional premium owed to "us" is due on the due date that appears on the billing notice.

Adjustment Period -- (check one)

- Monthly
- Quarterly
- Annual

Reports Of Value -- Within 30 days after the end of each reporting period indicated above, "you" will report to "us" the total value of:

- Business Personal Property
- All Covered Property
- Sales or Gross Receipts
- Other (specify) _____

Rates and Premium --

Rate (per \$100) \$ _____
Deposit Premium \$ _____
Minimum Premium \$ _____

SCHEDULE OF DEPENDENT DOMESTIC AND FOREIGN LOCATIONS

(The entries required to complete this endorsement
 will be shown below or on the "schedule of coverages".)

Location No.	Covered Locations	Limit

Waiting Period _____

Type of Location (check if applicable)

Location No.	Contributing	Recipient	Leader	Manufacturing
	[]	[]	[]	[]
	[]	[]	[]	[]
	[]	[]	[]	[]
	[]	[]	[]	[]

WINDSTORM OR HAIL SCHEDULE

(The entries required to complete this schedule will be shown below or on the "schedule of coverages".)

Loc.
No. Covered Location

Windstorm Or Hail Deductible (check one)

Flat Deductible \$_____

Percentage Deductible (check one)

1% 2% 5%

Loc.
No. Covered Location

Windstorm Or Hail Deductible (check one)

Flat Deductible \$_____

Percentage Deductible (check one)

1% 2% 5%

MULTIPLE DEDUCTIBLE SCHEDULE SCHEDULED PERILS AND LOCATIONS

(The entries required to complete this endorsement
will be shown below or on the "schedule of coverages".)

Loc.
No.

Described Location

**Described
Peril:**_____

Deductible Amount For Described Peril (check one):

Dollar Deductible \$_____

Percentage Deductible 1% 2% 5%

Deductible Amount For All Other Covered Perils: \$_____

Loc.
No.

Described Location

**Described
Peril:**_____

Deductible Amount For Described Peril (check one):

Dollar Deductible \$_____

Percentage Deductible 1% 2% 5%

Deductible Amount For All Other Covered Perils: \$_____

WINDSTORM OR HAIL DEDUCTIBLE

The "terms" of this endorsement apply to property for which entries have been made on the Windstorm Or Hail Schedule or on the "schedule of coverages" to show a Windstorm Or Hail Deductible.

All other "terms" of this policy apply.

HOW MUCH WE PAY

Deductible -- The deductible provision under How Much We Pay is replaced by the provisions for Flat Deductible or Percentage Deductible when loss to covered property identified on the Windstorm Or Hail Schedule is caused by or results from windstorm or hail.

1. **Applicable Deductible** -- The Windstorm Or Hail Deductible indicated on the Windstorm Or Hail Schedule is applicable to loss or damage to covered property caused directly or indirectly by the perils of windstorm or hail.
2. **Weather Condition Other Than Windstorm Or Hail** -- Loss or damage resulting from a covered weather condition, other than windstorm or hail, will be considered to be caused by windstorm or hail and will be considered part of the windstorm or hail occurrence if the loss or damage would not have occurred without the weather conditions of windstorm or hail.
3. **Flat Deductible** -- When a flat dollar deductible is indicated on the Windstorm Or Hail Schedule, "we" pay only that part of "your" loss over the deductible amount in any one occurrence.
4. **Percentage Deductible** --
 - a. **Percentage** -- When a 1%, 2%, or 5% deductible is indicated on the Windstorm Or Hail Schedule, "we" pay only that part of "your" loss over the deductible amount in any one occurrence. The deductible amount is determined by applying the percentage indicated on the schedule to the value of the covered property that is involved in the loss.
 - b. **Value Determined At Time Of Loss** -- Only as regards the determination of the Percentage Deductible, the value of covered property is determined at the time of loss or damage and in accordance with the provisions described under the Valuation section of the policy.
 - c. **Deductible Applies Separately** -- The windstorm or hail percentage deductible applies separately to:
 - 1) each building or structure, including business personal property within each building or structure;
 - 2) business personal property in each building or structure that is not covered by this policy; and
 - 3) business personal property in the open or in a vehicle.

CO 1220 10 07

NAMED STORM EXCLUSION

"We" do not cover the property at the location described below for loss caused by or resulting from a named storm.

Excluded Locations:

— _____

— _____

— _____

"We" do not pay for loss or damage caused directly or indirectly by a named tropical windstorm or hurricane to property at the locations listed above. Such loss or damage is excluded regardless of other causes or events that contribute to or aggravate the loss, whether such causes or events act to produce the loss before, at the same time as, or after the excluded cause.

A named tropical windstorm or hurricane means a storm system that has been declared and named a tropical windstorm or hurricane by the National Hurricane Center of the National Weather Service continuing for the time period during which the tropical storm or hurricane conditions exist and ending 72 hours following the termination of the last tropical storm or hurricane watch or warning issued by the National Hurricane Center of the National Weather Service.

MULTIPLE DEDUCTIBLE SCHEDULED PERILS AND LOCATIONS

(The entries required to complete this endorsement
will be shown below or on the "schedule of coverages".)

All Other Covered Perils And Locations --

Deductible Amount: \$_____

HOW MUCH WE PAY

The deductible provision is deleted and replaced
by the following:

1. **Scheduled Locations** -- For covered perils and locations described on the Multiple Deductible Schedule, "we" pay only that part of "your" loss over the deductible amount indicated on the schedule in any one occurrence.
2. **All Other Covered Perils And Locations** -
- For all other covered locations not described on the Multiple Deductible Schedule, "we" pay only that part of "your" loss over the deductible amount indicated on this endorsement in any one occurrence.
3. **Percentage Deductible** --
 - a. **Percentage** -- When a 1%, 2%, or 5% deductible is indicated on the Multiple Deductible Schedule, "we" pay only that part of "your" loss over the deductible amount in any one occurrence. The deductible amount is determined by applying the percentage indicated on the schedule to the value of the covered property that is involved in the loss.

- b. **Value Determined At Time Of Loss** --
Only as regards the determination of the percentage deductible, the value of covered property is determined at the time of loss or damage and in accordance with the provisions described under the Valuation section of the policy.
- c. **Deductible Applies Separately** -- The percentage deductible applies separately to:
 - 1) each building or structure, including business personal property within each building or structure;
 - 2) business personal property in each building or structure that is not covered by this policy; and
 - 3) business personal property in the open or in a vehicle.

CO 1237 10 07

INCOME COVERAGE FROM DEPENDENT DOMESTIC AND FOREIGN LOCATIONS

As specified below, this endorsement amends the provisions of the Commercial Output Program - Income Coverage Part.

Coverage for Dependent Locations is deleted and replaced by the provisions of this endorsement. Unless otherwise provided below, the "terms" of the Commercial Output Program - Income Coverage Part also apply to coverage for "dependent locations" as described in this endorsement.

SUPPLEMENTAL INCOME COVERAGE

Scheduled Dependent Locations --

1. **Coverage** -- Coverage for earnings and/or extra expense is extended to loss of earnings or extra expenses that "you" incur during the "restoration period" when "your" "business" is interrupted by direct physical loss or damage, caused by a covered peril, to property at a "dependent location" described on the Schedule Of Dependent Domestic And Foreign Locations.
2. **Limit** -- The most we pay in any one occurrence or at any one location is the "limit" indicated on the Schedule Of Dependent Domestic And Foreign Locations for a described "dependent location".
3. **Territorial Limits** --
 - a. **Territorial Limits Waived** -- Only as regards coverage under this endorsement, the Territorial Limits described in the Commercial Output Program - Property Coverage Part are waived for property at a "dependent location" described on the Schedule Of Dependent Domestic And Foreign Locations.
 - b. **Coverage Limitation** -- "We" do not cover loss of earnings or extra expenses related to property at a "dependent location" if the location is in a country that is the subject of a trade embargo, economic sanctions, or other trade restrictions by the government of the United States of America.
4. **Waiting Period** -- Unless otherwise indicated on the Schedule Of Dependent Domestic And Foreign Locations, "we" do not pay for "your" loss of earnings under this Supplemental Income Coverage until after the first 72 hours following the direct physical loss of or damage to property at a described "dependent location". This waiting period does not apply to extra expenses that "you" incur.
5. **Legal Action** -- Only as regards coverage under this endorsement, any legal action against "us" must begin in a court of law in the United States Of America unless "we" agree to another court of law or forum.

CO 1298 10 07

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Supporting Document Schedules

Bypassed -Name: Uniform Transmittal Document-
Property & Casualty
Bypass Reason: Not Applicable
Comments:

Review Status:
Approved 12/14/2007

Satisfied -Name: CW COP 10 07 Forms Filing Memo
Comments:
Attachment:
CW COP 10 07 Forms Filing Memo.PDF

Review Status:
Approved 12/14/2007

Satisfied -Name: CO 1069 10 07 - CO 1069 04 02
Comments:
Attachment:
CO 1069 10 07 - CO 1069 04 02.PDF

Review Status:
Approved 12/14/2007

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
COMMERCIAL OUTPUT PROGRAM**

**Explanatory Memorandum
New and Revised Endorsements and Schedules**

The American Association of Insurance Services (AAIS) is filing the new and revised optional endorsements and schedules to be used with the Commercial Output Program.

Within this Explanatory Memorandum, a description is provided for the new and revised endorsements and schedules submitted for review. Copies of the endorsements and schedules are enclosed with this filing. A side by side comparison of the revised schedule CO 1069 is also enclosed.

A companion rule supplement filing is also submitted to reference the endorsements and schedules.

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
COMMERCIAL OUTPUT PROGRAM**

**Explanatory Memorandum
New and Revised Endorsements and Schedules**

REVISED SCHEDULE

CO 1069 10 07, Reporting Schedule (replaces CO 1069 04 02)

A provision was added to this schedule in compliance with Statutory Accounting Principles which requires language addressing the due date of any reporting form premiums that are determined and billed after the expiration date of the policy.

NEW OPTIONAL ENDORSEMENTS

CO 1220 10 07, Windstorm Or Hail Deductible

This endorsement amends the deductible provision to allow a separate deductible for loss caused by windstorm or hail. Flat deductible or percentage deductible options are available.

CO 1229 10 07, Named Storm Exclusion

This endorsement excludes loss or damage to property at selected locations caused by or resulting from a named tropical windstorm or hurricane.

CO 1237 10 07, Multiple Deductible - Scheduled Perils And Locations

This endorsement amends the deductible provision so that the deductible amounts can vary based on the covered peril and scheduled location.

CO 1298 10 07, Income Coverage From Dependent Domestic And Foreign Locations

This endorsement provides separate coverage limits for loss from contingent business interruption. Loss occurs when there is direct physical loss to a dependent domestic or foreign location caused by a covered peril. Dependent locations are locations operated by others that the insured's business depends on.

The endorsement for Income Coverage From Dependent Domestic And Foreign Locations replaces Dependent Locations coverage under the Income Coverage Part. This endorsement is used when assigning limits for each scheduled domestic or foreign location.

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
COMMERCIAL OUTPUT PROGRAM**

**Explanatory Memorandum
New and Revised Endorsements and Schedules**

NEW SCHEDULES

CO 1061 10 07, Excluded Locations Schedule

When coverage is written on a blanket basis, this schedule can be used to exclude coverage for specified locations.

CO 1083 10 07, Schedule Of Dependent Domestic And Foreign Locations

This schedule is used with the CO 1298, Income Coverage From Dependent Domestic And Foreign Locations endorsement to show covered locations, show the limit for each location, and indicate the type (contributing, recipient, leader, manufacturing) for each location.

CO 1084 10 07, Windstorm Or Hail Schedule

This schedule is used with the CO 1220, Windstorm Or Hail Deductible endorsement to show covered locations and applicable deductible.

CO 1085 10 07, Multiple Deductible Schedule - Scheduled Perils And Locations

This schedule is used with the CO 1237, Multiple Deductible - Scheduled Perils And Locations endorsement to show the scheduled perils and deductibles by location.

This coverage comparison is for illustrative purposes only and is not a contract. It is intended to provide a general overview of coverage similarities.

REPORTING SCHEDULE

(The entries required to complete this endorsement will be shown below or on the "schedule of coverages".)

Reporting Period -- (check one)

- Monthly
 Quarterly
 Annual

Additional Premium Due After Expiration --

When the premium for the coverage provided by this policy is based upon reports of value and the final premium is determined after the expiration of the policy, any additional premium owed to "us" is due on the due date that appears on the billing notice.

Adjustment Period -- (check one)

- Monthly
 Quarterly
 Annual

REPORTING SCHEDULE

(The entries required to complete this endorsement will be shown below or on the "schedule of coverages".)

Reporting Period -- (check one)

- Monthly
 Quarterly
 Annual

Adjustment Period -- (check one)

- Monthly
 Quarterly
 Annual

No change

A provision was added in compliance with Statutory Accounting Principles which requires language addressing the due date of any reporting form premiums that are determined and billed after the expiration date of the policy.

No change

This coverage comparison is for illustrative purposes only and is not a contract. It is intended to provide a general overview of coverage similarities.

Reports Of Value -- Within 30 days after the end of each reporting period indicated above, "you" will report to "us" the total value of:

- Business Personal Property
 All Covered Property
 Sales or Gross Receipts
 Other (specify) _____

Rates and Premium --

Rate (per \$100) \$ _____
 Deposit Premium \$ _____
 Minimum Premium \$ _____

Reports Of Value -- Within 30 days after the end of each reporting period indicated above, "you" will report to "us" the total value of:

- Business Personal Property
 All Covered Property
 Sales or Gross Receipts
 Other (specify) _____

Rates and Premium --

Rate (per \$100) \$ _____
 Deposit Premium \$ _____
 Minimum Premium \$ _____

No change.