

SERFF Tracking Number: AMAX-125386145 State: Arkansas  
Filing Company: American Association of Insurance Services State Tracking Number: EFT \$50  
Company Tracking Number: AAIS-2007-96R  
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package  
Liability  
Product Name: Commercial Output  
Project Name/Number: COP Manual Supplement Rev 10 07 AAIS-2007-96R/AAIS-2007-96R

## Filing at a Glance

Company: American Association of Insurance Services

Product Name: Commercial Output SERFF Tr Num: AMAX-125386145 State: Arkansas  
TOI: 05.0 Commercial Multi-Peril - Liability & Non-Liability SERFF Status: Closed State Tr Num: EFT \$50

Sub-TOI: 05.0003 Commercial Package Co Tr Num: AAIS-2007-96R State Status: Fees verified and received

Filing Type: Rule Co Status: Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding  
Author: SPI AAIS Disposition Date: 12/17/2007  
Date Submitted: 12/12/2007 Disposition Status: Filed

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 Manual Supplement Rev 10 07 AAIS-2007-96R Status of Filing in Domicile: Pending  
Project Number: AAIS-2007-96R Domicile Status Comments:  
Reference Organization: Reference Number:  
Reference Title: Advisory Org. Circular:  
Filing Status Changed: 12/17/2007 Deemer Date:  
State Status Changed: 12/17/2007  
Corresponding Filing Tracking Number:  
Filing Description:

SENT VIA SERFF

Re: AAIS-2007-96R



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 Pallavis@AAISonline.com

## Company and Contact

### Filing Contact Information

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 1745 South Naperville Road (630) 681-8347 [Phone]  
 Wheaton, IL 60187-8132 (630) 681-8356[FAX]

### Filing Company Information

American Association of Insurance Services	CoCode: 31400	State of Domicile: Delaware
1745 S. Naperville Road	Group Code:	Company Type:
Wheaton, IL 60187-8132	Group Name:	State ID Number:
(630) 681-8347 ext. [Phone]	FEIN Number: 36-2021360	

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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? No  
 Fee Explanation:  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Association of Insurance Services	\$50.00	12/12/2007	17082577

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Llyweyia Rawlins	12/17/2007	12/17/2007

*SERFF Tracking Number:*      *AMAX-125386145*                      *State:*                      *Arkansas*  
*Filing Company:*              *American Association of Insurance Services*      *State Tracking Number:*      *EFT \$50*  
*Company Tracking Number:*      *AAIS-2007-96R*  
*TOI:*                      *05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI:*                      *05.0003 Commercial Package*  
*Liability*  
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*Project Name/Number:*      *COP Manual Supplement Rev 10 07 AAIS-2007-96R/AAIS-2007-96R*

## **Disposition**

Disposition Date: 12/17/2007

Effective Date (New): 05/01/2008

Effective Date (Renewal):

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	CW COP Rules Supplement Filing Memo	Filed	Yes
Rate	Commercial Output - Supplement - Countrywide	Filed	Yes



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## Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Commercial Output - Supplement - Countrywide	1 - 3	New	1 - 3.PDF

# AMERICAN ASSOCIATION OF INSURANCE SERVICES COMMERCIAL OUTPUT PROGRAM SUPPLEMENT

## COUNTRYWIDE

### RULE 1 -- ADDITIONAL PROPERTY COVERAGE OPTIONS

The following rules pertain to additional options that modify the Commercial Output Program -- Property Coverage Part.

#### 1.1 Additional Multiple Deductible Options

The following optional deductibles can be added:

##### 1.1.1 Scheduled Perils And Locations

Deductible provisions in the policy can be amended so that deductible amounts will vary based on the covered peril and by scheduled locations.

Attach endorsement CO 1237 and schedule CO 1085.

##### 1.1.2 Windstorm Or Hail Deductible

A policy can be issued with a separate deductible amount applicable to loss caused by windstorm or hail. In lieu of a flat amount, percentage deductibles in the amounts of 1%, 2%, or 5% are also available.

Attach endorsement CO 1220 and schedule CO 1084.

**Premium Determination** -- The deductible amount is considered under Manual Rule 4.1 in the calculation of the Normal Loss Basic Charge (Step 1). Additional consideration can occur in Step 3 through the use of deficiency points.

# AMERICAN ASSOCIATION OF INSURANCE SERVICES COMMERCIAL OUTPUT PROGRAM SUPPLEMENT

## COUNTRYWIDE

### 1.2 Additional Exclusion Endorsements

The commercial output policies may be endorsed to exclude certain exposures.

#### 1.2.1 Excluded Locations

When coverage is provided on a blanket basis, coverage for specified locations can be excluded. Describe the excluded locations on the Excluded Locations Schedule.

Attach schedule CO 1061.

**Premium Determination** -- Adjust the value of covered property to reflect the excluded locations when calculating the Final COP Property Premium. Do not include losses to excluded locations in Manual Rule 4.1, Step 1. No additional charges apply.

#### 1.2.2 Named Storm Exclusion

Loss or damage to property at selected locations caused by or resulting from a named tropical windstorm or hurricane can be excluded.

Attach endorsement CO 1229.

**Premium Determination** -- Remove any named storm losses for the selected locations from the calculation of the Normal Loss Basic Charge. Additional consideration can occur in Manual Rule 4.1, Step 3.

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

**COUNTRYWIDE**

**RULE 2 -- ADDITIONAL INCOME COVERAGE OPTION**

The following rule pertains to an additional option that modifies the Commercial Output Program -- Income Coverage Part.

**Income Coverage From Dependent Domestic And Foreign Locations**

The Dependent Locations coverage under the Commercial Output Program - Income Coverage Part can be amended. The endorsement for Income Coverage From Dependent Domestic And Foreign Locations provides separate coverage limits for each dependent location for loss from contingent business interruption. Loss occurs when there is direct physical loss to a dependent location caused by a covered peril. Dependent locations are domestic or foreign locations operated by others that the insured's business depends on. Dependent locations must be identified on the Schedule Of Dependent Domestic And Foreign Locations.

Attach endorsement CO 1298 and schedule CO 1083.

**Premium Determination** -- The premium for Income Coverage From Dependent Domestic And Foreign Locations is determined in Manual Rule 6.2, Step 2, through the use of deficiency points. No additional charge applies.

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## Supporting Document Schedules

**Satisfied -Name:** CW COP Rules Supplement Filing **Review Status:** Filed 12/17/2007  
Memo

**Comments:**

**Attachment:**

CW COP Rules Supplement Filing Memo.PDF

# **AMERICAN ASSOCIATION OF INSURANCE SERVICES**

## **Commercial Output Program -- Rules**

### **Filing Memorandum**

The American Association of Insurance Services (AAIS) is filing a new countrywide rules supplement for use with the current Commercial Output Program (COP) manual.

This memorandum describes the new rules included in the supplement. Each new rule contains a premium determination procedure. A companion forms filing includes the endorsements and schedules that are referenced in the supplement.

#### **Rule 1 -- Additional Property Coverage Options**

Rule 1 provides additional options that modify the COP - Property Coverage Part. Specifically, Rule 1.1, Additional Multiple Deductible Options explains that two additional multiple deductible endorsements are available to amend the policy:

- Scheduled Perils And Locations (Rule 1.1.1)
- Windstorm Or Hail Deductible (Rule 1.1.2)

Rule 1.2 indicates that the COP policy may be endorsed to exclude certain exposures. Rule 1.2.1 explains that, when coverage is provided on a blanket basis, coverage for a specified location can be excluded. Rule 1.2.2 explains that loss or damage resulting from a named tropical windstorm or hurricane may be excluded.

#### **Rule 2 -- Additional Income Coverage Option**

Rule 2 provides an additional option that modifies the COP - Income Coverage Part. Specifically, the rule explains that separate coverage limits are available for loss from contingent business interruption from each scheduled domestic and foreign dependent location.