

Filing at a Glance

Companies: American Automobile Insurance Company, Associated Indemnity Corporation, Fireman's Fund Insurance Company, National Surety Corporation, The American Insurance Company

Product Name: Inland Marine - Historical SERFF Tr Num: FFDC-125234319 State: Arkansas

Property - Green Forms

TOI: 09.0 Inland Marine SERFF Status: Closed State Tr Num: AR-PC-07-025498

Sub-TOI: 09.0005 Other Commercial Inland Co Tr Num: NARCM0407 State Status:

Marine

Filing Type: Form Co Status: Pending Reviewer(s): Betty Montesi,
Llyweyia Rawlins, Brittany Yielding

Authors: Michelle Davanzo, Gina Disposition Date: 07-26-2007

Bondanza

Date Submitted: 07-18-2007 Disposition Status: Approved

Effective Date Requested (New): 09-01-2007 Effective Date (New): 09-01-2007

Effective Date Requested (Renewal): 09-01-2007 Effective Date (Renewal): 09-01-2007

General Information

Project Name: Inland Marine - Historical Property - Green Forms

Project Number: NWCM0407

Status of Filing in Domicile: Pending

Domicile Status Comments: New Nationwide filing

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 07-26-2007

State Status Changed: 07-19-2007

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Dear Sir or Madam:

Enclosed for your review and approval are four new "uncontrolled" Inland Marine endorsements that enhance the insurance protection provided under the previously approved "uncontrolled" Inland Marine Historic Property program:

Historic Property - Green Real Property Upgrade Coverage 145472

Historic Property - Certified Green Building Coverage 145471

Historic Property - Building Commissioning Expense Coverage 145473

We have also enclosed the Explanatory Memorandum which explains the use and purpose of each of our forms.

Your approval/acknowledgement of this filing, which has a proposed effective date of September 1, 2007, would be

appreciated

Company and Contact

Filing Contact Information

Michelle Davanzo, Regulatory Services Senior Analyst
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777 San Marin Drive (415) 899-2660 [Phone]
Novato, CA 94998 (866) 290-0671[FAX]

Filing Company Information

American Automobile Insurance Company	CoCode: 21849	State of Domicile: Missouri
777 San Marin Drive	Group Code: 761	Company Type:
Novato, CA 94998	Group Name:	State ID Number:
(415) 899-2817 ext. [Phone]	FEIN Number: 22-1608585	

Associated Indemnity Corporation	CoCode: 21865	State of Domicile: California
777 San Marin Drive	Group Code: 761	Company Type:
Novato, CA 94998	Group Name:	State ID Number:
(415) 899-2817 ext. [Phone]	FEIN Number: 22-1708002	

Fireman's Fund Insurance Company	CoCode: 21873	State of Domicile: California
777 San Marin Drive	Group Code: 761	Company Type:
Novato, CA 94998	Group Name:	State ID Number:
(415) 899-3290 ext. [Phone]	FEIN Number: 94-1610280	

National Surety Corporation	CoCode: 21881	State of Domicile: Illinois
777 San Marin Drive	Group Code: 761	Company Type:
Novato, CA 94998	Group Name:	State ID Number:
(415) 899-2817 ext. [Phone]	FEIN Number: 36-2704643	

The American Insurance Company	CoCode: 21857	State of Domicile: Nebraska
777 San Marin Drive	Group Code: 761	Company Type:
Novato, CA 94998	Group Name:	State ID Number:
(415) 899-2817 ext. [Phone]	FEIN Number: 22-0731810	

Filing Fees

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

Per Company: No

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
2058509	\$50.00	07-16-2007

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	07-26-2007	07-26-2007

Disposition

Disposition Date: 07-26-2007

Effective Date (New): 09-01-2007

Effective Date (Renewal): 09-01-2007

Status: Approved

Comment:

Rate data does NOT apply to filing.

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	NAIC Form Transmittal	Approved	Yes
Supporting Document	Explanatory Memorandum	Approved	Yes
Form	Historic Property - Building Commissioning Expense	Approved	Yes
Form	Historic Property - Certified Green Building Coverages	Approved	Yes
Form	Historic Property - Delay of Occupancy or Use Endorsement Green Amendment	Approved	Yes
Form	Historic Property - Green Real Property Upgrade Coverages	Approved	Yes

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Historic Property - Building Commissioning Expense	145473	06 07	Endorsement/Amendment/Conditions	New	0.00	Green - HP - Building Commissioning Expense 145473.pdf
Approved	Historic Property - Certified Green Building Coverages	145471	06 07	Endorsement/Amendment/Conditions	New	0.00	Green - HP - Certified Green Building Coverages 145471.pdf
Approved	Historic Property - Delay of Occupancy or Use Endorsement Green Amendment	145474	06 07	Endorsement/Amendment/Conditions	New	0.00	Green - HP - Delay of Occupancy or Use Endorsement - Green Amendment 145474.pdf
Approved	Historic Property - Green Real Property Upgrade Coverages	145472	06 07	Endorsement/Amendment/Conditions	New	0.00	Green - HP - Green Real Property Upgrade Coverage 145472.pdf

Historic Property - Building Commissioning Expense – 145473 06 07
Policy Amendment(s) Commercial Inland Marine

Insured:

Policy Number:

Producer:

Effective Date:

This endorsement modifies insurance provided under the following:

Historic Property Coverage Form

Limit of Insurance \$ _____

(If no entry appears above, information required to complete this Endorsement will be shown in the Declarations as applicable to this endorsement.)

A. Coverage

1. In the event of direct physical loss or damage to Covered Property due to a Covered Cause of Loss that:

- a. exceeds \$10,000 (following application of the applicable deductible); and
- b. involves **Building Components** as defined in this endorsement,

we will pay the reasonable and necessary expenses you incur to hire a **Professional Engineer** to provide **Building Commissioning** or **Retrocommissioning** services, including overseeing the repairs and replacement of **Building Components** in order to verify and document that the replacement system(s) have been installed and calibrated properly and that they perform according to the documented design criteria and manufacturers' specifications.

2. The most we will pay under the coverage provided by this Endorsement is the Limit of Insurance specified on this Endorsement.

B. Additional Coverage

This Form must be attached to Change Endorsement when issued after the policy is written.
One of the **Fireman's Fund Insurance Companies** as named in the policy.



Secretary



President

1. In the event of direct physical loss or damage to covered property due to a Covered cause of Loss, we will also pay the additional costs you incur for a **Professional Engineer** to conduct an HVAC Test-and-Balance Analysis as part of the **Building Commissioning** or **Retrocommissioning**, even if the HVAC system did not sustain loss or damage.

2. We will not pay to make any repairs to HVAC systems that have not sustained loss or damage from a Covered Cause of Loss.

The most we will pay for this additional coverage is \$25,000.

This coverage is in addition to the Limit of Insurance for Building Commissioning Expense provided under A. above.

C. Definitions

As used in this Endorsement the following terms have the meaning as specified below:

1. **Building Commissioning** means the systematic process of ensuring that a building's complex array of systems is designed, installed, and tested to perform according to the design intent and the building owner's operational needs. Commissioning applies to newly installed or repaired systems.

2. **Building Components** means:

- a. Life safety systems, consisting of fire and smoke dampers, smoke detectors, fire suppression systems and fire alarm systems;
- b. Health safety systems, consisting of fume hoods, bio-safety cabinets, associated exhaust fans and vents, isolators, emergency showers and eye wash stations;
- c. Heating, ventilation and air conditioning (HVAC) systems and controls, consisting of (i) central plant equipment consisting of boilers, chillers, cooling towers and associated pumps and controls; (ii) space temperature heating and cooling equipment; (iii) relative humidity control equipment; (iv) room pressurization equipment; (v) outside air flow, supply, return and duct equipment; and (vi) heating and cooling water flow devices;
- d. Plumbing systems and controls to deliver or regulate the temperature of domestic water systems; and
- e. Electrical systems and controls, consisting of emergency electric power generators; continuous power sources (main switchboard, transformers); uninterruptible power supplies (UPS); lighting equipment and electric circuits and panels.

3. **Professional Engineer** means is an engineer who has fulfilled the education and experience requirements and passed the required exams that, under state licensure laws, permit them to offer engineering services relating to **Building Commissioning** or **Retrocommissioning** directly to the public.

4. **Retrocommissioning** means the systematic process of ensuring that a building's complex array of existing systems are tested to ensure performance according to the design intent and the building owner's operational needs.

This endorsement is otherwise subject to all the terms, conditions, provisions, and stipulations of the policy to which it is attached.

Historic Property - Certified Green Building Coverages – 145471 06 07
Policy Amendment(s) Commercial Inland Marine

Insured:

Policy Number:

Producer:

Effective Date:

This endorsement modifies insurance provided under the following:

Historic Property Coverage Form

Historic Property – Business Income (And Extra Expense) Coverage Form

Schedule of Locations

(If no entry appears above, information required to complete this Endorsement will be shown in the Declarations as applicable to this endorsement.)

A. Historic Property - Certified Green Buildings Coverages

1. Coverage Extensions and Additional Coverages provided by this endorsement only apply to Business Real Property and (as noted herein) Business Income (and Extra Expense) (if Business Income and Extra Expense coverage applies at the location specifically identified above) at the **Certified Green Buildings** described above in the Schedule of Locations.
2. Coverage is provided on the valuation basis applicable to the scheduled real property as noted under the Historic Property – Valuation Endorsement 145449 .

B. Additional Coverages

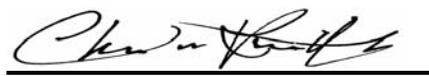
1. Vegetative Roof Coverage.

Solely with respect to Business Real Property that is a **Certified Green Building** and has a **Vegetative Roof**, Section A.5.e. of the Historic Property Coverage Form 5203 is deleted and replaced by the following, but only with respect to Outdoor Trees, Shrubs, Plants and Lawns situated on the **Vegetative Roof** of such Business Real Property:

This Form must be attached to Change Endorsement when issued after the policy is written.
One of the **Fireman's Fund Insurance Companies** as named in the policy.



Secretary



President

e. Outdoor Property – Trees, Shrubs, Plants and Lawns

- (1) Business Real Property coverage is extended to include outdoor trees, shrubs, plants and lawns that make up part of the **Vegetative Roof** of your **Certified Green Building**.
- (2) Loss or damage under this coverage is included in and is subject to the Limit of Insurance for Business Real Property that applies at the covered location.
- (3) Section H. Outdoor Property – Trees, Shrubs, Plants, Gardens and Lawns in the Historic Property – Plus Endorsement 145447 does not apply to this coverage.

2. LEED/Green Globes Current Requirement Upgrade Coverage.

If this policy includes Ordinance and Law Coverage under the Historic Property – Plus Endorsement 145447, then the following applies:

- a. In the event of direct physical loss or damage due to a Covered Cause of Loss to a **Certified Green Building** covered by this policy we will pay the costs that you incur to repair or replace lost or damaged property in accordance with the terms and conditions of this policy. However, if LEED^R or Green Globes^R certification requirements (whichever applies to the **Certified Green Building**) for the same level of certification that the **Certified Green Building** had prior to the loss or damage have been upgraded, then we will also pay the reasonable and necessary additional costs you incur to upgrade the covered, damaged **Certified Green Building** components to meet the current certification requirements in order to maintain the same level of certification the **Certified Green Building** had prior to the loss or damage.
- b. We will not upgrade any property that did not sustain direct physical loss or damage by a cause of loss covered under this policy.
- c. Loss under this coverage is included within and subject to the Limit of Insurance for Coverage C Increased Cost of Construction under Historic Property – Plus Endorsement 145447.

3. LEED Accredited Professional Coverage

If a loss to a **Certified Green Building** due to a Cause of Loss covered under this policy exceeds \$25,000 (following application of the applicable deductible), then we will pay the reasonable and necessary expense you incur to hire a LEED^R Accredited Professional to participate in the design and reconstruction of the building.

The Limit of Insurance for this coverage is \$25,000.

This coverage is in addition to the Business Real Property Limit of Insurance.

4. Recertification Fees

In the event that covered loss or damage due to a Cause of Loss covered under this policy necessitates recertification of the building, then we will pay, as additional coverage, the reasonable and necessary registration and certification fees charged by the United States Green Building Council or Green Buildings Initiative that you incur as a result of the recertification process.

The Limit of Insurance for this additional coverage is \$25,000.

This coverage is in addition to the Business Real Property Limit of Insurance.

C. Coverage Extensions

1. Debris Removal Extension.

In addition to the Debris Removal Additional Coverage included under A.4.b. of Historic Property Coverage Form 5203, or under D.1. of Historic Property – Blanket Limit Extension Endorsement 145455, the following extension applies:

Recycling Additional Expense:

- a. We will pay for the increased costs you incur to divert debris caused by or resulting from a Covered Cause of Loss from your covered **Certified Green Building** to recycling facilities rather than landfills, if such debris can be recycled.
- b. Any income or remuneration derived from this recycling shall be used to reduce the total loss.
- c. The Limit of Insurance for this coverage extension is \$25,000.
- d. This coverage is in addition to the Debris Removal Limit of Insurance otherwise provided

All other provisions of the Debris Removal Additional Coverage (or Extension of Coverage) continue to apply to this Coverage Extension.

2. Alternative Power /Water System Direct Damage, Business Income (and Extra Expense) Extension.

- a. Business Real Property covered under this policy is amended to include **Alternative Power Generating Equipment**, whether situated above or below ground, which is situated within 1000 feet of the described building.
- b. If your policy includes Business Income (and Extra Expense) coverage and this coverage applies at the location specifically identified above in the Schedule of Locations, and your **Alternative Power Generating Equipment** suffers direct physical loss or damage due to a Covered Cause of Loss, then we will pay:
 - 1) the extra expense you incur to purchase replacement power from a public utility until such time as the **Alternative Power Generating Equipment** is repaired or replaced and is fully operational to manufacturer's specifications; or
 - 2) the loss of income you incur if your **Alternative Power Generating Equipment** feeds surplus power into a public utility power grid and that public utility credits, reimburses or provides rebates to you for that power, until such time as the **Alternative Power Generating Equipment** is repaired or replaced and is fully operational.

Loss under this coverage is included in and is subject to the Limit of Insurance for Business Income (and Extra Expense) that otherwise applies at the **Certified Green Building** scheduled above and is otherwise subject to the terms and conditions of the Business Income (and Extra Expense) coverage.

- c. Business Real Property covered under this policy is amended to include **Alternative Water Systems** situated within 1000 feet of the insured building.
- d. If your policy covers Business Income (and Extra Expense) coverage applies at the location specifically identified above in the Schedule of Locations, and your **Alternative Water System** suffers direct physical loss or damage due to a covered cause of loss, then we will pay the extra expense you incur to purchase replacement water from a public utility until such time as the **Alternative Water System** is repaired or replaced and is fully operational to manufacturers' specifications.

This coverage is included in and is subject to the Limit of Insurance for Business Income (and Extra Expense) at the location of loss and is otherwise subject to the terms and conditions of the Business Income coverage.

- e. This extension does not include underground pipes or sprinkler heads intended solely for purposes of landscape irrigation that are not part of your **Alternative Water System** installation.

3. Flush Out of Reconstructed Space

In the event of direct physical loss or damage due to a Covered Cause of Loss that is covered by this policy that involves an area of 25,000 or more square feet within a **Green Certified Building**:

- a. We will pay the extra expense you incur to flush out the reconstructed space with 100% outside air and new filtration media following reconstruction in a manner consistent with the procedures specified by the LEED EB^R Green Building Rating System of the United States Green Building Council.

The Limit of Insurance for this coverage is \$25,000.

This coverage is in addition to the Business Real Property Limit of Insurance.

- b. If this policy covers Business Income (and Extra Expense) and Business Income (and Extra Expense) coverage applies at the location specifically identified above in the Schedule of Locations, then the period of indemnity is extended by a period not to exceed two weeks to accommodate this flush out. This coverage is included in and is subject to the Limit of Insurance for Business Income coverage at the covered location.

D. Application

- 1. The provisions of this endorsement do not apply to the following coverage provided elsewhere under this policy:
 - a. Newly Acquired Property.

E. Definitions

1. **Alternative Power Generating Equipment** means the following equipment that uses renewable resources to generate electricity:

- a. Solar energy systems,
- b. Wind energy systems,

- c. Geothermal energy systems,
- d. Low impact hydro systems,
- e. Bio-mass systems, or
- f. Bio-gas systems.

2. **Alternative Water Systems** means plumbing systems, below ground pipes and pumps, cisterns and holding tanks, whether situated above or below ground, and which is situated within 1000 feet of the described building that circulate gray water, ground water or rain water to the building's domestic, non-potable, water supply or to on site water treatment facilities or to a holding facility for outside irrigation including structures to collect rainwater and/or groundwater for these purposes, but does not include underground pipes or sprinkler heads intended solely for purposes of landscape irrigation that are not part of your **Alternative Water Systems** installation.

3. **Certified Green Buildings** means buildings that have been certified as Green through the United States Green Building Council LEED[®] rating system or the Green Buildings Initiative Green Globes[®] rating system which are described above in the Schedule of Locations applicable to this Endorsement.

4. **Vegetative Roof** means a roofing system composed of a waterproofing layer, covered by a soil layer, and then covered by a plant layer.

F. Limit of Insurance

Unless otherwise stated, coverage under this endorsement is subject to the applicable Limit of Insurance for Business Real Property and Business Income (and Extra Expense) if Business real Property and Business Income or Extra Expense coverage apply at the location specifically identified above in the Schedule of Locations, at the location of loss. This endorsement is otherwise subject to all the terms, conditions, provisions, and stipulations of the policy to which it is attached.

This endorsement is otherwise subject to all the terms, conditions, provisions, and stipulations of the policy to which it is attached.

Historic Property - Delay of Occupancy or Use Endorsement
Green Amendment – 145474 06 07
Policy Amendment Commercial Inland Marine

Insured Policy Number

Producer Effective Date

Section C. Words and Phrases With Special Meaning of Historic Property Delay of Occupancy or Use Endorsement 145470 is amended to read as follows:

C. Words And Phrases With Special Meaning

Soft Costs is deleted and replaced with the following:

Soft Costs means additional expenses over and above the projected cost of the covered construction project which occur because of a covered loss which delays the project. These costs are limited to just these things:

1. Additional interest **expense** on money you borrow to finance construction or repair, but not to exceed the aggregate amount shown in the Declarations **for this coverage**;
2. Additional realty taxes and other assessments which you incur for the period of time that construction has been extended beyond the projected completion date **that existed before the loss occurred**.
3. Additional advertising and promotional expenses which become necessary as a result of a covered loss;
4. Additional reasonable and necessary legal, accounting, architectural, artisan or archival consultation expenses which you incur because of a covered loss;
5. Additional costs, such as commissions, which result from renegotiation of leases and other similar extra expenses incurred following an interruption to the project;

This Form must be attached to Change Endorsement when issued after the policy is written.
One of the **Fireman's Fund Insurance Companies** as named in the policy.



Secretary



President

6. Additional reasonable Building Commissioning Expense, not to exceed \$25,000., which becomes necessary as a result of a covered loss. **Building Commissioning** means the systematic process of ensuring that a building's complex array of systems is designed, installed, and tested to perform according to the design intent and the building owner's operational needs. Commissioning applies to newly installed or repaired systems.
7. Additional reasonable expense, not to exceed \$25,000., which becomes necessary as a result of a covered loss to restore Indoor Air Quality to standards you have established in Indoor Air Quality Management Plan in a manner consistent with the procedures specified by the LEED NC^R Green Building Rating System of the United States Green Building Council. This includes the additional reasonable and necessary expense to flush out the reconstructed space with 100% outside air and new filtration media following reconstruction in a manner consistent with the procedures specified by the LEED EB^R Green Building Rating System of the United States Green Building Council.
8. Additional reasonable expense, not to exceed \$25,000., which becomes necessary because of a covered loss for the increased costs you incur to divert debris caused by or resulting from a covered loss from your covered building to recycling facilities rather than landfills, if such debris can be recycled. Any income or remuneration derived from this recycling shall be used to reduce the total loss.
9. Additional reasonable registration or certification fees, not to exceed \$25,000., made necessary by a covered loss to re-register or re-certify your building with The United States Green Building Council or Green Buildings Initiative.

Rental Value is deleted and replaced with the following:

Rental Value means the actual loss of net rental income from signed leases which result from the projects delay, including the delay for the period of time that construction has been extended beyond the projected completion date that existed before the loss occurred, to comply with the extra procedures and process necessary to meet the level of The United States Green Building Council or Green Building Initiative certification incorporated into the building design prior to the loss.

Loss of Earnings is deleted and replaced with the following:

Loss of Earnings means the actual loss of net earnings which result from the project's delay. If your building design includes **Alternative Power Generating Equipment** or **Alternative Water Systems** and these systems are completed and become operational prior to a covered loss, then suffer direct physical loss or damage due to a covered cause of loss, then **Loss of Earnings** also means:

1. The extra expense you incur to purchase replacement power or water from a public utility until such time as the **Alternative Power Generating Equipment or Alternative Water System** is repaired or replaced and is fully operational to manufacturer's specifications; or
2. The loss of income you incur if your **Alternative Power Generating Equipment** feeds surplus power into a public utility power grid and that public utility credits, reimburses or provides rebates to you for that power, until such time as the **Alternative Power Generating Equipment** is repaired or replaced and is fully operational.

The following is hereby added:

Alternative Power Generating Equipment means the following equipment that uses renewable resources to generate electricity:

1. Solar energy systems,
2. Wind energy systems,
3. Geothermal energy systems,
4. Low impact hydro systems,
5. Bio-mass systems, or
6. Bio-gas systems.

Alternative Water Systems means plumbing systems, below ground pipes and pumps, cisterns and holding tanks, whether situated above or below ground, and which is situated within 1000 feet of the described building that circulate gray water, ground water or rain water to the building's domestic, non-potable, water supply or to on site water treatment facilities or to a holding facility for outside irrigation including structures to collect rainwater and/or groundwater for these purposes, but does not include underground pipes or sprinkler heads intended solely for purposes of landscape irrigation that are not part of your **Alternative Water Systems** installation.

This endorsement is otherwise subject to all the terms, conditions, provisions, and stipulations of the policy to which it is attached.

Historic Property - Green Real Property Upgrade Coverages – 145472 06 07
Policy Amendment(s) Commercial Inland Marine

Insured:

Policy Number:

Producer:

Effective Date:

This endorsement modifies insurance provided under the following:

Historic Property – Coverage Form

Historic Property – Business Income (and Extra Expense)

Schedule of Locations

(If no entry appears above, information required to complete this Endorsement will be shown in the Declarations as applicable to this endorsement.)

A. Green Real Property Upgrade Coverages

1. Coverage provided by this Endorsement applies only to business real property that is not certified under the LEED^R Green Building Rating System of the United States Green Building Council or the requirements of the Green Globes^R Assessment and Rating System of the Green Building Initiative.
2. Coverage is provided on the valuation basis applicable to the scheduled real property as noted under the Historic Property – Valuation Endorsement 145449 .

B. Business Real Property Upgrade Coverages

If your policy covers Business Real Property, then the following Upgrade Coverages will apply unless there is no equivalent material or product mutually acceptable under the LEED CI^R Green Building Rating System (or the Green Globes^R Assessment and Rating System) and The Secretary of the Interior's Standards for the Treatment of Historic Properties, in which case the following upgrade coverage or coverages will not apply.

1. Low VOC Interior Finish Materials Upgrade Coverage

This Form must be attached to Change Endorsement when issued after the policy is written.
One of the **Fireman's Fund Insurance Companies** as named in the policy.



Secretary



President

In the event of direct physical loss or damage to covered real property due to a Covered Cause of Loss, we will pay to repair damage or replace defined building materials with environmental quality alternative materials and products of otherwise equivalent quality and function.

Defined building materials subject to this upgrade coverage are:

All interior paints, architectural coatings, primers under coatings, adhesives and sealants; carpet and floor coverings, including adhesives to affix them to the floor, and permanently installed composite wood fixtures including counters, cabinets and partitions that meet the requirements of the LEED CI^R Green Building Rating System of the United States Green Building Council or the requirements of the Green Globes^R Assessment and Rating System of the Green Building Initiative.

2. Elimination of Ozone Depleting Substances Upgrade Coverage

In the event of direct physical loss or damage to covered equipment or appliances that contain refrigerants or chemical extinguishing agents due to a Covered Cause of Loss we will pay to replace CFC refrigerants or HCFC or Halon refrigerants or fire extinguishing agents with materials acceptable under the LEED CI^R Green Building Rating System of the United States Green Building Council or the requirements of the Green Globes^R Assessment and Rating System of the Green Building Initiative.

3. Interior Lighting Systems Upgrade Coverage

In the event of direct physical loss or damage to covered real property due to a Covered Cause of Loss that necessitates replacement of all or part of interior lighting systems that you own, we will pay to repair damage or replace damaged or destroyed exit signs, fluorescent and HID light fixtures, ballasts, and related fixtures with energy efficient upgrades, including automatic occupancy sensor shut-off and automatic day-light dimming controls, that meet the requirements of the LEED EB^R Green Building Rating System of the United States Green Building Council or the requirements of the Green Globes^R Assessment and Rating System of the Green Building Initiative

4. Roof Upgrade Coverage

In the event of direct physical loss or damage to covered real property due to a Covered Cause of Loss that necessitates replacement of all or part of the roof, we will pay to replace damaged or destroyed roofs, or portions thereof, including insulating material, with products of otherwise equivalent quality labeled by the United States Government Department of Energy, Environmental Protection Agency as an "Energy Star" qualified roof product that meets the requirements of

the LEED EB^R Green Building Rating System of the United States Green Building Council or the requirements of the Green Globes^R Assessment and Rating System of the Green Building Initiative.

5. Interior Plumbing Systems Upgrade Coverage

In the event of direct physical loss or damage to covered real property due to a Covered Cause of Loss that necessitates replacement of plumbing fixtures, we will pay to replace damaged or destroyed interior plumbing fixtures with energy and water efficient upgrades, including automatic faucet and urinal sensors, faucet and shower head flow restrictors, waterless urinals, dual flush toilets and localized hot water heaters, and other interior plumbing fixtures of otherwise equivalent quality and function that meet the requirements of the LEED EB^R Green Building Rating System of the United States Green Building Council or the requirements of the Green Globes^R Assessment and Rating System of the Green Building Initiative.

6. Light Commercial HVAC Equipment Upgrade Coverage

In the event of direct physical loss or damage to covered real property caused by a Covered Cause of Loss that necessitates replacement of Light Commercial HVAC equipment, we will pay to replace damaged or destroyed Light Commercial HVAC equipment (as defined by the United States Government Department of Energy, Environmental Protection Agency) with products labeled by the United States Government Department of Energy, Environmental Protection Agency as an “Energy Star” qualified HVAC systems of otherwise equivalent quality and function that meets the requirements of the LEED EB^R Green Building Rating System of the United States Green Building Council or the requirements of the Green Globes^R Assessment and Rating System of the Green Building Initiative.

C. Debris Removal Coverage Extension

In addition to the Debris Removal Additional Coverage included under A.4.b. of the Historic Property Coverage Form 5203, or under D.1. of the Historic Property – Blanket Limit Extension Endorsement 145455, the following additional coverage applies:

Recycling Additional Expense:

1. We will pay for the increased costs that you incur to divert debris caused by or resulting from a Covered Cause of Loss from your covered building to recycling facilities rather than landfills, if such debris can be recycled.
2. Any income or remuneration derived from this recycling shall be used to reduce the total loss.

3. The Limit of Insurance for this coverage extension is \$25,000.
4. This coverage is in addition to the Debris Removal Limit of Insurance.

All other provisions of the Debris Removal Additional Coverage (or Extension of Coverage) continue to apply.

D. Flush Out of Reconstructed Space

In the event of direct physical loss or damage to covered real property due to a Covered Cause of Loss that involves an area of 25,000 or more square feet inside the Business Real Property:

1. We will pay the extra expense you incur to flush out the reconstructed space with 100% outside air and new filtration media following reconstruction in a manner consistent with the procedures specified by the LEED EB^R Green Building Rating System of the United States Green Building Council.

The Limit of Insurance for this coverage is \$25,000.
This coverage is in addition to the Business Real Property Limit of Insurance.

2. If this policy covers Business Income (and Extra Expense) and that coverage applies at the location specifically identified above in the Schedule of Locations, then the period of indemnity is extended by a period not to exceed two weeks if necessary to accommodate this flush out. This coverage is included in and is subject to the Limit of Insurance for Business Income (and Extra Expense) at the covered location.

E. Application

1. The provisions of this endorsement do not apply to the following coverage parts provided elsewhere under this policy:
 - a. Newly Acquired Property.

F. Limit of Insurance

Unless otherwise stated, coverage under this endorsement is subject to the applicable Limit of Insurance for Business Real Property or Business Income (and Extra Expense) coverage at the location specifically identified above in the Schedule of Locations.

This endorsement is otherwise subject to all the terms, conditions, provisions, and stipulations of the policy to which it is attached.

Rate Information

Rate data does NOT apply to filing.

Supporting Document Schedules

Satisfied -Name:	Uniform Transmittal Document- Property & Casualty	Review Status:	Approved	07-26-2007
Comments:				
Attachment:	NAIC Transmittal.pdf			
Satisfied -Name:	NAIC Form Transmittal	Review Status:	Approved	07-26-2007
Comments:				
Attachment:	Form Filing Transmittal.pdf			
Satisfied -Name:	Explanatory Memorandum	Review Status:	Approved	07-26-2007
Comments:				
Attachment:	Explanatory Memorandum.pdf			

Property & Casualty Transmittal Document (Revised 1/1/06)

1. Reserved for Insurance Dept. Use Only

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2. Insurance Department Use only

a. Date the filing is received:	
b. Analyst:	
c. Disposition:	
d. Date of disposition of the filing:	
e. Effective date of filing:	
New Business	
Renewal Business	
f. State Filing #:	
g. SERFF Filing #:	
h. Subject Codes	

3. Group Name	Group NAIC #
Fireman's Fund Insurance Companies	0761

4. Company Name(s)	Domicile	NAIC #	FEIN #
Fireman's Fund Insurance Company	CA	21873	94-1610280
National Surety Corporation	IL	21881	36-2704643
The American Insurance Company	NE	21857	22-0731810
Associated Indemnity Corporation	CA	21865	22-1708002
American Automobile Insurance Compnay	MO	21849	22-1608585

5. Company Tracking Number	NARCM0407
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	Fax #	e-mail
	Michelle A. Davanzo	Regulatory Analyst	(415) 899-2660	866-290-0671	mdavanzo@ffic.com

7. Signature of authorized filer	<i>Michelle A. Davanzo</i>
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8. Please print name of authorized filer	Michelle A. Davanzo
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Filing information (see General Instructions for descriptions of these fields)

9.	Type of Insurance (TOI)	Commercial Inland Marine (09.0)		
10.	Sub-Type of Insurance (Sub-TOI)	Commercial Inland Marine (09.0005)		
11.	State Specific Product code(s)(if applicable)[See State Specific Requirements]			
12.	Company Program Title (Marketing title)	Historic Property – Green Forms		
13.	Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other		
14.	Effective Date(s) Requested	New: 09-01-07	Renewal:	09-01-07
15.	Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
16.	Reference Organization (if applicable)			
17.	Reference Organization # & Title			
18.	Company's Date of Filing	07-16-07		
19.	Status of filing in domicile	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved		

Property & Casualty Transmittal Document---

20.	This filing transmittal is part of Company Tracking #	NARCM0407
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21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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Enclosed for your review and approval are four new "uncontrolled" Inland Marine endorsements that enhance the insurance protection provided under the previously approved "uncontrolled" Inland Marine Historic Property program:

Historic Property - Green Real Property Upgrade Coverage 145472
Historic Property - Certified Green Building Coverage 145471
Historic Property - Building Commissioning Expense Coverage 145473

We have also enclosed the Explanatory Memorandum which explains the use and purpose of each of our forms.

22.	Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
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Check #:
Amount:

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

*****Refer to each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

Effective January 1, 2006

FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms)
 (Do not refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	NARCM0407			
2.	This filing corresponds to rate/rule filing number <small>(Company tracking number of rate/rule filing, if applicable)</small>				
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or Withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	Historic Property – Certified Green Building Coverages	1454471 06 07	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02	Historic Property – Green Real Property Upgrade Coverages	145472 06 07	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03	Historic Property – Building Commissioning Expenses	145473 06 07	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04	Historic Property – Delay of Occupancy or Use Endorsement Green Amendment	145474 06 07	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

Explanatory Memorandum

Historic Property - "Green" Endorsements

Introduction

Enclosed for your review and approval are four new "uncontrolled" Inland Marine endorsements that enhance the insurance protection provided under the previously approved "uncontrolled" Inland Marine Historic Property program:

Historic Property - Green Real Property Upgrade Coverage 145472

Historic Property - Certified Green Building Coverage 145471

Historic Property - Building Commissioning Expense Coverage 145473

Historic Property - Green Real Property Upgrade Coverage 145472

This form provides "Green" upgrades to historic buildings. Coverage intent is to upgrade lost or damaged real property with Green alternatives following a covered loss, so long as upgrades are mutually acceptable to USGBC/LEED or Green Globes Standards and The Secretary of the Interior's Standards for the Treatment of Historic Properties. Specifically:

1. Low VOC Interior Finish Materials such as paint and carpeting. (Green is defined by the U.S. Green Building Council (USGBC) "LEED" or Green Building Initiatives "Green Globes" standards).
2. Elimination of Ozone Depleting Substances such as CFCs and HCFCs in equipment and extinguishing systems with materials that meet the USGBC/LEED or Green Globes Standards.
3. Interior Lighting Systems using standards as defined by the USGBC/LEED CI or Green Globes for lighting systems.
4. Roof materials comprised of Energy Star qualified roof and insulation material that meet USGBC/LEED EB or Green Globes Standards (not including coverage for vegetative roofs).
5. Interior plumbing systems including water efficient upgrades such as waterless urinals, sensor activated urinals and faucets, dual flush toilets, flow restrictors and localized hot water heaters.

Additional Coverages include:

1. Debris removal extended to cover additional expense of recycling.
2. Extra expense to flush out of reconstructed space with outside air and new filtration media.

Historic Property - Certified Green Building Coverage 145471

This form provides coverage for "Certified Green" historic buildings. Historic buildings that are certified as Green by USGBC or Green Buildings Initiative (GBI) have certain building features that may not be adequately covered by Fireman's Fund's existing Historic Property coverage forms. This form provides additional coverage for the following:

1. Vegetative Roof – Many (but not all) certified green buildings have vegetative roofs. This provision eliminates restrictions on plants which are not compatible with these roofs.
2. LEED/Green Globes Current Requirement Upgrade - Covers the reasonable and necessary additional costs to upgrade to meet current code requirements for the same level of certification if code requirements have been upgraded.
3. LEED Accredited Professional Expense – Covers expense to hire a LEED Accredited Professional to oversee repair or reconstruction following covered loss.
4. Green Recertification Expense - covers expenses arising from need to recertify a building following a covered loss

5. Debris Removal - Debris removal coverage will be extended to cover the additional expense of recycling.
6. Alternative Power / Water System Direct Damage, Business Income (and Extra Expense) – If a building currently has green alternative power or water facilities we will cover those features for a covered loss, including the loss of income incurred if power can no longer be sold, and the extra expense to purchase power or water from outside sources.
7. Extra Expense to Flush Out of Reconstructed Space - Covers the cost incurred to flush out reconstructed space with outside air and new filtration media

Historic Property - Building Commissioning Expense Coverage 145473

This form provides coverage for the service of building commissioning to oversee the repair or reconstruction of covered systems following a loss. Building commissioning provides documented confirmation that building systems function in compliance with manufacturer's criteria and is a critical part of the Green process. It ensures that the building works as a single system to deliver the performance anticipated. Commissioning ensures that the building envelope, HVAC, electrical, and plumbing systems all compliment one another rather than work against each other. The most common problem in existing buildings is that the HVAC system is out of balance and inefficient.

Commissioning involves the following building systems:

1. Life Safety Systems - meaning fire and smoke dampers, smoke detectors, fire suppression systems and fire alarm systems.
2. Health Safety Systems - meaning fume hoods, bio-safety cabinets, associated exhaust fans and vents, isolators, emergency showers and eye wash stations.
3. HVAC - Heating, ventilation and air conditioning systems and controls.
4. Plumbing systems.
5. Electrical Systems and Controls.

FFIC's coverage intent is to pay for the insured to hire a commissioning engineer to oversee repairs and replacement of covered systems following a loss. This is an additional expense rather than an extra expense. Coverage will not apply until the property loss exceeds \$10,000.

An additional coverage provided is a test and balance of the HVAC system, following a building loss that triggers this endorsement even if the HVAC system is not involved in the loss. This test and balance should generate significant energy savings for the insured.

Historic Property - Delay of Occupancy or Use Endorsement - Green Amendment 145474

This endorsement broadens coverage provided under the Loss Of Earnings, Soft Costs and Rental Value portions of the Historic Property - Delay of Occupancy or Use Endorsement 145470 (previously approved) when occupancy or use of the Historic building under course of rehabilitation is delayed due to damage or destruction from an insured peril.

Loss of Earnings is broadened to include coverage for the loss of income arising from the inability to feed surplus power and receive credits, reimbursement or rebates from the utility due to a covered loss to alternative power generating equipment.

Soft Costs is broadened to cover additional reasonable commissioning expense, flush out expense, recycling expense and re-registration, recertification expense.

Rental value is broadened to include the additional time needed to comply with the extra procedures and process necessary to meet the level of green certification incorporated into the building design prior to the loss.