

SERFF Tracking Number: AGNY-125838222 State: Arkansas  
First Filing Company: American Home Assurance Company, ... State Tracking Number: EFT \$50  
Company Tracking Number: AIC-08-GL-21  
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability  
Product Name: Financial Service Exclusion (Real Estate Operations)  
Project Name/Number: General Liability Endorsement/AIC-08-GL-21

## Filing at a Glance

Companies: American Home Assurance Company, American International South Insurance Company, AIG Casualty Company, Commerce and Industry Insurance Company, Granite State Insurance Company, National Union Fire Insurance Company of Pittsburgh, Pa., New Hampshire Insurance Company, The Insurance Company of the State of Pennsylvania

Product Name: Financial Service Exclusion (Real Estate Operations) SERFF Tr Num: AGNY-125838222 State: Arkansas

TOI: 17.0 Other Liability - Claims Made/Occurrence SERFF Status: Closed State Tr Num: EFT \$50

Sub-TOI: 17.0001 Commercial General Liability Co Tr Num: AIC-08-GL-21 State Status: Fees verified and received

Filing Type: Form Co Status: Reviewer(s): Betty Montesi, Edith Roberts

Author: Lakesha Houser Disposition Date: 10/07/2008

Date Submitted: 10/01/2008 Disposition Status: Approved

Effective Date Requested (New): 11/01/2008 Effective Date (New):

Effective Date Requested (Renewal): 11/01/2008 Effective Date (Renewal):

State Filing Description:

## General Information

Project Name: General Liability Endorsement

Project Number: AIC-08-GL-21

Reference Organization: NA

Reference Title: NA

Filing Status Changed: 10/07/2008

State Status Changed: 10/07/2008

Corresponding Filing Tracking Number:

Filing Description:

Status of Filing in Domicile:

Domicile Status Comments:

Reference Number: NA

Advisory Org. Circular: NA

Deemer Date:

The referenced companies submit for your review and approval the attached endorsement to be used with ISO's Commercial General Liability Coverage Form on file with your department.

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Please refer to the attached Forms Listing for information about the forms included in this submission.

## Company and Contact

### Filing Contact Information

Lakesha Houser, lakesha.houser@aig.com  
 175 Water Street - 17th Floor (212) 458-5950 [Phone]  
 New York, NY 10038 (212) 458-7077[FAX]

### Filing Company Information

American Home Assurance Company	CoCode: 19380	State of Domicile: New York
70 Pine Street	Group Code:	Company Type:
New York, NY 10270	Group Name:	State ID Number:
(212) 770-7000 ext. [Phone]	FEIN Number: 13-5124990	
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American International South Insurance Company	CoCode: 40258	State of Domicile: Pennsylvania
70 Pine Street	Group Code:	Company Type:
New York, NY 10270	Group Name:	State ID Number:
(212) 770-7000 ext. [Phone]	FEIN Number: 02-6008643	
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AIG Casualty Company	CoCode: 19402	State of Domicile: Pennsylvania
70 Pine Street	Group Code:	Company Type:
New York, NY 10270	Group Name:	State ID Number:
(212) 770-7000 ext. [Phone]	FEIN Number: 25-1118791	
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Commerce and Industry Insurance Company	CoCode: 19410	State of Domicile: New York
70 Pine Street	Group Code:	Company Type:
New York, NY 10270	Group Name:	State ID Number:
(212) 770-7000 ext. [Phone]	FEIN Number: 13-1938623	
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Granite State Insurance Company	CoCode: 23809	State of Domicile: Pennsylvania
70 Pine Street	Group Code:	Company Type:
New York, NY 10270	Group Name:	State ID Number:
(212) 770-7000 ext. [Phone]	FEIN Number: 02-0140690	



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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 Home Assurance Company	\$50.00	10/01/2008	22857770
American International South Insurance Company	\$0.00	10/01/2008	
AIG Casualty Company	\$0.00	10/01/2008	
Commerce and Industry Insurance Company	\$0.00	10/01/2008	
Granite State Insurance Company	\$0.00	10/01/2008	
National Union Fire Insurance Company of Pittsburgh, Pa.	\$0.00	10/01/2008	
New Hampshire Insurance Company	\$0.00	10/01/2008	
The Insurance Company of the State of Pennsylvania	\$0.00	10/01/2008	

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Edith Roberts	10/07/2008	10/07/2008

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## Disposition

Disposition Date: 10/07/2008

Effective Date (New):

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

### Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	forms listing	Approved	Yes
Form	Financial Service Exclusion (Real Estate Operations)	Approved	Yes

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## Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Financial Service Exclusion (Real Estate Operations)	99297	05/08	Endorsement/Amendment/Conditions	New	0.00	99297_5-08_Financial Services Exclusion _Real Estate Operations_ REVISIED.pdf

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**ENDORSEMENT #**

This endorsement, effective 12:01 A.M. forms a part of Policy No.  
issued to by

**FINANCIAL SERVICES EXCLUSION**  
(REAL ESTATE OPERATIONS)

This endorsement modifies insurance provided under the following:

**COMMERCIAL GENERAL LIABILITY COVERAGE FORM**

The following exclusion is added to **Paragraph 2., Exclusions of Section I—Coverage A—Bodily Injury And Property Damage Liability and Coverage B—Personal And Advertising Injury Liability:**

This insurance does not apply to "bodily injury", "property damage" or "personal and advertising injury" resulting from the rendering of or the failure to render financial services by any insured to others. For the purpose of this exclusion, financial services include but are not limited to:

1. Planning, administering or advising on:

a. Any:

- (1) Investment,
- (2) Pension,
- (3) Annuity,
- (4) Savings,
- (5) Checking, or
- (6) Individual retirement plan, fund or account;

b. The issuance or withdrawal of any bond, debenture, stock or other securities;

c. The trading of securities, commodities or currencies; or

d. Any acquisitions or mergers;

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Insurance Services Office, Inc., with its permission.

2. Acting as a dividend disbursing agent, exchange agent, redemption or subscription agent, warrant or scrip agent, fiscal or paying agent, tax withholding agent, escrow agent, clearing agent, or electronic funds transfer agent;
3. Lending, or arranging for the lending of, money, including credit card, debit card, leasing or mortgage operations or activities or interbank transfers;
4. Repossessing of real or personal property from a borrower or acting as an assignee for the benefit of creditors;
5. Checking or reporting of credit;
6. Maintaining of financial accounts or records;
7. Tax planning, tax advising or the preparation of tax returns; or
8. Selling or issuing travelers checks, letters of credit, certified checks, bank checks or money orders.

This exclusion does not apply to "real estate operations" of the "Named Insured".

Real estate operations is limited to your ownership, management or maintenance of premises, and operations on premises which are necessary or incidental to your ownership, management or maintenance of such premises.

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Authorized Representative

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Insurance Services Office, Inc., with its permission.

*SERFF Tracking Number:*      *AGNY-125838222*                      *State:*                      *Arkansas*  
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*Company Tracking Number:*      *AIC-08-GL-21*  
*TOI:*                      *17.0 Other Liability - Claims Made/Occurrence*      *Sub-TOI:*                      *17.0001 Commercial General Liability*  
*Product Name:*                      *Financial Service Exclusion (Real Estate Operations)*  
*Project Name/Number:*              *General Liability Endorsement/AIC-08-GL-21*

## **Rate Information**

Rate data does NOT apply to filing.

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## Supporting Document Schedules

**Satisfied -Name:** Uniform Transmittal Document-  
Property & Casualty **Review Status:** Approved 10/07/2008

**Comments:**

**Attachment:**

NAIC Transmittal Doc.\_2\_.pdf

**Satisfied -Name:** forms listing **Review Status:** Approved 10/07/2008

**Comments:**

**Attachment:**

Forms Listing.pdf



## Property & Casualty Transmittal Document—

<b>20.</b>	<b>This filing transmittal is part of Company Tracking #</b>	<b>AIC-08-GL-21</b>
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<b>21.</b>	<b>Filing Description</b> [This area should be similar to the body of a cover letter and is free-form text]
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The companies referenced in Item 4 submit for your review and approval Form No. 99297 (5/08) to be used with ISO's Commercial General Liability Coverage Form on file with your department.

<b>22.</b>	<b>Filing Fees</b> (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 #: N/A**  
**Amount: N/A**

**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.)**

**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.)

<b>1.</b>	<b>This filing transmittal is part of Company Tracking #</b>	<b>AIC-08-GL-21</b>
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<b>2.</b>	<b>This filing corresponds to rate/rule filing number</b> (Company tracking number of rate/rule filing, if applicable)	N/A
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<b>3.</b>	<b>Form Name /Description/Synopsis</b>	<b>Form # Include edition date</b>	<b>Replacement Or Withdrawn?</b>	<b>If replacement, give form # it replaces</b>	<b>Previous state filing number, if required by state</b>
01	Financial Service Exclusion (Real Estate Operations)	99297 (5/08)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input 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		

Forms Listing

Forms Title	Form No.	Form Type	New or Replacement	Form No. Being Replaced	Mandatory or Optional	Restricts, Broadens or Clarifies	Rate or Premium Impact	Description of Form
Financial Service Exclusion (Real Estate Operations)	99297 (5/08)	Endorsement	New	n/a	Optional	Clarifies	NO	The endorsement is used to exclude professional services of stock brokers, bankers, investment counselors, and other financial occupations and institutions.

A = Application  
D = Declarations  
E = Endorsement  
P = Policy  
O = Other (Please explain)

Yes or No

## Forms Listing