

SERFF Tracking Number: AGNY-125864230 State: Arkansas
First Filing Company: American International South Insurance Company, ... State Tracking Number: EFT \$50
Company Tracking Number: AIC-08-GL-30
TOI: 17.2 Other Liability - Occurrence Only Sub-TOI: 17.2001 Commercial General Liability
Product Name: Introduction of AIGRMGreen Indoor Environment and Reputation Coverage - 102000319
Project Name/Number: AIGRMGreen Indoor Environment Coverage and Reputation Coverage/AIC-08-GL-30

Filing at a Glance

Companies: 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: Introduction of AIGRMGreen SERFF Tr Num: AGNY-125864230 State: Arkansas

Indoor Environment and Reputation Coverage -
102000319

TOI: 17.2 Other Liability - Occurrence Only SERFF Status: Closed

State Tr Num: EFT \$50

Sub-TOI: 17.2001 Commercial General Liability Co Tr Num: AIC-08-GL-30

State Status: Fees verified and
received

Filing Type: Form

Co Status:

Reviewer(s): Betty Montesi, Edith
Roberts

Author: Christine Wynter

Disposition Date: 10/27/2008

Date Submitted: 10/20/2008

Disposition Status: Approved

Effective Date Requested (New): 11/24/2008

Effective Date (New):

Effective Date Requested (Renewal): 11/24/2008

Effective Date (Renewal):

State Filing Description:

General Information

Project Name: AIGRMGreen Indoor Environment Coverage and
Reputation Coverage

Status of Filing in Domicile: Pending

Project Number: AIC-08-GL-30

Domicile Status Comments:

Reference Organization: N/A

Reference Number: N/A

Reference Title: N/A

Advisory Org. Circular: N/A

Filing Status Changed: 10/27/2008

State Status Changed: 10/27/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

The companies submit for your review and approval two (2) new endorsements, AIGRMGreen Indoor Environment CoverageSM and AIGRMGreen Reputation CoverageSM, to be used with ISO's Commercial General Liability Coverage

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Form. These endorsements will be used in accordance with the Composite Loss Rating Plan currently on file with your Department.

Please refer to the attached forms listing and the actuarial explanatory memorandum for information about the forms included in this filing.

Your favorable consideration and approval are respectfully requested.

Company and Contact

Filing Contact Information

Christine Wynter, Filings Analyst Christine.wynter@aig.com
 175 Water Street, 17th Floor (212) 458-7066 [Phone]
 New York, NY 10038 (212) 458-7077[FAX]

Filing Company Information

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	

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	

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	

Granite State Insurance Company	CoCode: 23809	State of Domicile: Pennsylvania

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Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: \$50.00 per form filing (flat fee)
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American International South Insurance Company	\$0.00	10/20/2008	
AIG Casualty Company	\$50.00	10/20/2008	23338306
Commerce and Industry Insurance Company	\$0.00	10/20/2008	
Granite State Insurance Company	\$0.00	10/20/2008	
National Union Fire Insurance Company of Pittsburgh, Pa.	\$0.00	10/20/2008	
New Hampshire Insurance Company	\$0.00	10/20/2008	
The Insurance Company of the State of Pennsylvania	\$0.00	10/20/2008	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Edith Roberts	10/27/2008	10/27/2008

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Disposition

Disposition Date: 10/27/2008

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	Explanatory Memorandum	Approved	Yes
Supporting Document	Forms Listing	Approved	Yes
Form	AIGRMGreen Indoor Environment Coverage	Approved	Yes
Form	AIGRMGreen Reputation Coverage	Approved	Yes

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	AIGRMGreen Indoor Environment Coverage	99788	(7/08)	Endorsement/Amendment/Conditions	New	0.00	10-13-08-Green Pollution AIGRM 6-24-08_2_.pdf
Approved	AIGRMGreen Reputation Coverage	99789	(7/08)	Endorsement/Amendment/Conditions	New	0.00	Green Reputation AIGRM 7-18-08.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

AIGRMGreen Indoor Environment CoverageSM

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

Coverage under this endorsement only applies to scheduled "green building(s)".

SECTION 1- COVERAGES, COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY, 2. Exclusions, f. Pollution (1) (a), is amended to include the following:

- (iv.) "Bodily injury" if sustained within a "green building" and caused by any substance or odor produced by or originating from HVAC equipment or any other equipment or product whose purpose is indoor climate, air quality or water quality control;

For purposes of the coverage provided herein, **SECTION V – DEFINITIONS** is amended to add:

"Green building" is a building which at the time of loss complies with green building standards by an industry recognized establishment or authority, and is scheduled and on file as such with us.

All other terms, conditions and exclusions of this policy shall remain the same.

AUTHORIZED REPRESENTATIVE

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

AIGRMGreen Reputation CoverageSM

The AIG Green Line: 1-800-551-5070

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

Coverage under this endorsement only applies to scheduled "green building(s)".

The following additional coverages are added to **SECTION I – COVERAGES:**

1. Insuring Agreements

a. We shall pay reasonable and necessary "reputation crisis consultant" expenses and fees for services provided by the "reputation crisis consultant" from the time the "adverse green publicity event" is reported to us until the end of twenty one (21) consecutive calendar days, subject to the Adverse Green Expenses Sublimit. Furthermore, such fees and expenses must be for one or more of the following services rendered subsequent to the "adverse green publicity event":

(1) Active management of the "adverse green publicity event" by the "reputation crisis consultant";

(2) Preparation of "key company personnel" by the "reputation crisis consultant"; or

(3) Any other services determined by the "reputation crisis consultant" as necessary to mitigate the adverse publicity and restore reputations.

b. We shall reimburse you for those "adverse green defense costs" arising out of an "adverse green claim" that you defend and is not otherwise covered under this policy, subject to the following:

(1) We do not assume any duty to defend. You shall defend and contest any "adverse green claim" made against you;

- (2) An "adverse green claim" must be first made and reported to us during the policy period;
- (3) You shall select a licensed, qualified and appropriately specialized attorney in the geographical area where an "adverse green claim" is brought against you;
- (4) We shall advance, at your written request, "adverse green defense costs" prior to the final disposition of an "adverse green claim". Such advanced payments shall be repaid to us by you in the event and to the extent that the insured shall not be entitled to such payment under the terms and conditions of this policy; and
- (5) You and any other insureds under this policy shall give us full cooperation and such information as we may reasonably require.

For purposes of the coverage provided herein, **SECTION III – LIMITS OF INSURANCE** is amended to add:

With respect to each "adverse green publicity event" or "adverse green claim", the most we will pay for all "adverse green event expenses" is the Per Event/Claim Adverse Green Expenses Sublimit, regardless of the number of insureds, and subject to the Adverse Green Expenses Aggregate. The Adverse Green Expenses Aggregate is in addition to, and not part of, the General Aggregate Limit. Notwithstanding anything to the contrary, all "adverse green expenses" resulting from the same "adverse green publicity event" or a series of related "adverse green publicity events" will be considered as arising out of one "adverse green publicity event", and all "adverse green claims" resulting from the same "adverse green claim" or a series of related "adverse green claims" will be considered as arising out of one "adverse green claim".

There will be no deductible applicable to "adverse green expenses".

For purposes of the coverage provided herein, **SECTION IV – COMMERCIAL GENERAL LIABILITY CONDITIONS** is amended to add:

Duties In The Event of Adverse Green Publicity Event Or Adverse Green Claim

- a. You must notify us immediately upon the happening of an "adverse green publicity event" by calling **The AIG Green Line: 1-800-551-5070**. Such notice shall contain information and details sufficient to identify the time, place, and circumstances of the "adverse green publicity event", or the potential "adverse green publicity event". Reporting to us does not guarantee coverage. You must promptly take all reasonable steps to minimize any potential loss.
- b. If an "adverse green claim" is brought against any insured, you must:
 - (1) Immediately record the specifics of the "adverse green claim" and the

date received;

- (2) Notify us in writing as soon as practicable; and
- (3) Send us copies of any demands, notices, summonses or legal papers received in connection with the "adverse green claim".

For purposes of coverage provided herein, the **COMMERCIAL GENERAL LIABILITY DECLARATIONS, LIMITS OF INSURANCE** is amended to add:

\$ _____ Per Event/Claim Adverse Green Expenses Sublimit

\$ _____ Adverse Green Expenses Aggregate

For purposes of the coverage provided herein, **SECTION V – DEFINITIONS** is amended to add:

"Adverse green defense costs" means reasonable and necessary fees, costs and expenses resulting solely from the response to and/or defense and appeal of an "adverse green claim" against you. Fees must be customary and consistent with those of the geographic area in which the "adverse green claim" is made. Rates that are less than or equal to the following amounts shall automatically be deemed reasonable under this policy: \$250/hour for partners; \$200/hour for associates; and \$85/hour for paralegals. Rates in excess of such amounts shall only be deemed reasonable under this policy with our written consent.

"Adverse green claim" means a civil law suit from anyone other than an insured under this policy, demanding monetary or non-monetary relief, and alleging your failure to meet or comply with industry recognized "green building" standards at one or more insured buildings.

"Adverse green publicity event" means "negative media reporting" regarding a "green building", or a circumstance(s) that could reasonably be expected or is expected to result in a "negative media reporting" as determined by "key company personnel".

"Adverse green expenses" means "reputation crisis consultant" expenses and fees, and "adverse green defense costs".

"Green building" is a building which at the time of loss complies with green building standards by an industry recognized establishment or authority, and is scheduled and on file as such with us.

"Key company personnel" means the Chief Executive Officer, Chief Operating Officer, Chief Financial Officer, President, General Counsel or general partner of the Named Insured.

“Negative media reporting” means reporting that occurs in at least two separate independent media (whether local, regional, national, or international), including radio, television, newspaper, and Internet media site, or any other media; provided the insured location is specifically named and the negative reporting is related to a “green building”.

“Reputation crisis consultant” means the consultant designated by us to provide media crisis communications services to you in connection with any actual or alleged “adverse green publicity event”.

All other terms, conditions and exclusions of this policy shall remain the same.

AUTHORIZED REPRESENTATIVE

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Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty **Review Status:** Approved 10/27/2008

Comments:

Attachment:

10-20-08 - PCTD-1. doc.pdf

Satisfied -Name: Explanatory Memorandum **Review Status:** Approved 10/27/2008

Comments:

Attachment:

10-10-08-Actuarial Memorandum - AIGRMGreen - 10 Oct 08 Version.pdf

Satisfied -Name: Forms Listing **Review Status:** Approved 10/27/2008

Comments:

Attachment:

Forms Listing (3).pdf

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	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: <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">New Business</td> <td></td> </tr> <tr> <td>Renewal Business</td> <td></td> </tr> </table> f. State Filing #: g. SERFF Filing #: h. Subject Codes	New Business		Renewal Business	
New Business					
Renewal Business					

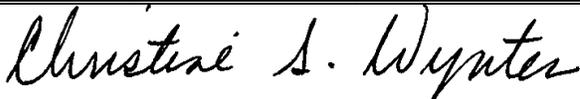
3. Group Name	Group NAIC #
American International Group, Inc.	012

4. Company Name(s)	Domicile	NAIC #	FEIN #
AIG Casualty Company	PA	19402	25-1118791
American International South Insurance Company	PA	40258	02-6008643
Commerce and Industry Insurance Company	NY	19410	13-1938623
Granite State Insurance Company	PA	23809	02-0140690
National Union Fire Insurance Company of Pittsburgh, Pa.	PA	19445	25-0687550
New Hampshire Insurance Company	PA	23841	02-0172170
The Insurance Company of the State of Pennsylvania	PA	19429	13-5540698

5. Company Tracking Number	AIC-08-GL-30
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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
	Christine Wynter 175 Water St., 17 th Fl New York, NY 10038	Filings Analyst	(212) 458-7066	(212) 458-7077	christine.wynter@aig.com

7. Signature of authorized filer	
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8. Please print name of authorized filer	Christine S. Wynter
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Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	17.2/Other Liability – Occurrence Only
10. Sub-Type of Insurance (Sub-TOI)	17.2000/Other Liability
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	AIGRMGreen Indoor Environment Coverage and AIGRMGreen Reputation Coverage
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 (give description)
14. Effective Date(s) Requested	New: November 24, 2008 Renewal: November 24, 2008
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	N/A
17. Reference Organization # & Title	N/A
18. Company's Date of Filing	October 20, 2008
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 #	AIC-08-GL-30
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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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The companies submit for your review and approval two (2) new endorsements, AIGRMGreen Indoor Environment CoverageSM and AIGRMGreen Reputation CoverageSM, to be used with ISO's Commercial General Liability Coverage Form. These endorsements will be used in accordance with the Composite Loss Rating Plan currently on file with Department.

Please refer to the attached Forms Listing and the Actuarial Explanatory Memorandum for information about the forms included in this filing.

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]
<p>Check #: N/A Amount: \$50.00</p>	

*****Refer to the 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.)

1.	This filing transmittal is part of Company Tracking #	AIC-08-GL-30			
2.	This filing corresponds to rate/rule filing number <small>(Company tracking number of rate/rule filing, if applicable)</small>	N/A			
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	AIGRMGreen Indoor Environment Coverage SM	99788(7/08)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	N/A	
02	AIGRMGreen Reputation Coverage SM	99789(7/08)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	N/A	
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		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

PC FFS-1

ACTUARIAL EXPLANATORY MEMORANDUM

AIGRMGreenSM – Indoor Environment Coverage - Pricing

This endorsement provides a change to the pollution exclusion in the CGL coverage form for certain offices, apartments and mutli-use buildings that comply with “green” building standards as recognized by an industry establishment or authority. For those buildings that qualify and are scheduled as including this coverage, this endorsement will modify the exception to the pollution exclusion as given in subparagraph f. Pollution (1)(a) of the CGL policy. Coverage will be broadened to include “Bodily Injury” arising from **any** equipment or **product** whose purpose is indoor climate, air quality, or water quality control. For example, the US Green Building Council’s LEED Green Building Rating System includes recognition of the use of low-emitting materials such as adhesives & sealants, paints & coatings, carpet systems, and composite wood and agrifiber products. The purpose of using these items is to maintain indoor air quality.

Specific information on the cost of potential health effects of defective or innapropriately applied indoor climate, air quality, or water quality control equipment or products is not currently available. However, it is known that sensitivity to indoor environmental quality issues varies from individual to individual. Also, individuals with a history of this type of sensitivity would be naturally more likely to look for “green” building options, and hence would be more likely to be present and affected should such an issue occur at a “green” recognized building. In light of this, a charge of 5% of the otherwise applicable CGL premium for the scheduled “green” buildings would appear reasonable. Of course this charge and this coverage expansion would not apply to any other covered buildings not specifically scheduled as “green.”

AIGRMGreenSM – Reputation Coverage – Pricing

This endorsement provides additional expense coverage under the CGL form for certain offices, apartments and mutli-use buildings that comply with “green” building standards as recognized by an industry establishment or authority. The covered additional expenses are subject to a per occurrence limit of \$50,000 and a policy aggregate limit of \$150,000. They will be provided to cover “reputation crisis” consultation arising from an “adverse green publicity event.”

The US Green Building Council’s LEED Green Building Rating System includes recognition of points given for sustainability, water efficiency, energy & atmosphere, materials & resources, indoor environmental quality, and innovation. A building can earn a potential of 69 points. There are four certification levels given: certified, which averages about 28 points; Silver, which averages about 34 points; Gold, which averages about 41 points; and Platinum, which averages about 54 points. However, regardless of the points actually earned, an “adverse green publicity event” can be triggered by misperception of what particular points a certification reflects as well as by an actual problem with the performance of the building as “green.”

This being the case, expected loss frequency under this endorsement would be multiples of the frequency expected under the Building Pollution Coverage endorsement described above. However, a \$50,000/\$150,000 sublimit will be provided for Reputation Coverage as opposed to the full policy limit being available, as in the case of Building Pollution Coverage. Our base

CGL policy limit is \$1,000,000/\$2,000,000. We believe that on this basis, a charge of 5% of the otherwise applicable \$1,000,000/\$2,000,000 limit CGL base premium for scheduled “green” buildings would appear reasonable for the Reputation Coverage endorsement. As in the case of Building Pollution Coverage, this charge and this coverage expansion would not apply to any other covered buildings not specifically scheduled as “green.”

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
1	AIGRMGreen Reputation Coverage SM	99789 (7/08)	Endorsement	New	n/a	Optional	Broadens	Yes	This endorsement will provide for covered expenses and fees for services provided by the reputation crisis consultant from the time the event is reported to us until the end of 21 consecutive calendar days.
	AIGRMGreen Indoor Environment Coverage SM	99788 (7/08)	Endorsement	New	n/a	Optional	Broadens	Yes	This endorsement provides coverage for bodily injury if sustained within a "green" building and which is caused by any substance or odor produced by or originating from HVAC equipment or other equipment or product whose purpose is indoor climate, air quality or water quality control.

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

Yes or No