

SERFF Tracking Number: AGNY-125676268 State: Arkansas
First Filing Company: Granite State Insurance Company, ... State Tracking Number: EFT \$50
Company Tracking Number: AIC-08-MP-05
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0000 CMP Sub-TOI Combinations
Liability
Product Name: UtilitySure Program - 15164028872017002
Project Name/Number: UtilitySure Program/AIC-08-MP-05

Filing at a Glance

Companies: Granite State Insurance Company, New Hampshire Insurance Company
Product Name: UtilitySure Program - 15164028872017002 SERFF Tr Num: AGNY-125676268 State: Arkansas
TOI: 05.0 Commercial Multi-Peril - Liability & Non-Liability SERFF Status: Closed State Tr Num: EFT \$50
Sub-TOI: 05.0000 CMP Sub-TOI Combinations Co Tr Num: AIC-08-MP-05 State Status: Fees verified and received
Filing Type: Form Co Status: Reviewer(s): Betty Montesi, Llyweyia Rawlins
Author: Myron Harry Disposition Date: 06/12/2008
Date Submitted: 06/09/2008 Disposition Status: Approved
Effective Date Requested (New): 07/15/2008 Effective Date (New): 07/15/2008
Effective Date Requested (Renewal): 07/15/2008 Effective Date (Renewal): 07/15/2008

State Filing Description:

General Information

Project Name: UtilitySure Program Status of Filing in Domicile: Pending
Project Number: AIC-08-MP-05 Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 06/12/2008
State Status Changed: 06/12/2008 Deemer Date:
Corresponding Filing Tracking Number:
Filing Description:
The referenced companies (the "Companies") submit for your review and approval their UtilitySure Program (the "Program"). Coverage for this Program is provided by (1) ISO Commercial General Liability Coverage Form, (2) Property Coverage Form and Business Income Extra Expense Coverage Form (filing no. AIC-05-CP-03) and the forms included in this filing.

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

The related manual pages are submitted separately under SERFF tracking no. AGNY-125676269.

Company and Contact

Filing Contact Information

Myron Harry, myron.harry@aig.com
 175 Water Street - 17th Floor (212) 458-7057 [Phone]
 New York, NY 10038 (212) 458-7077[FAX]

Filing Company Information

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	

New Hampshire Insurance Company	CoCode: 23841	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: 02-0172170	

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
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SERFF Tracking Number: AGNY-125676268 State: Arkansas
First Filing Company: Granite State Insurance Company, ... State Tracking Number: EFT \$50
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Product Name: UtilitySure Program - 15164028872017002
Project Name/Number: UtilitySure Program/AIC-08-MP-05

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	06/12/2008	06/12/2008

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Liability
Product Name: UtilitySure Program - 15164028872017002
Project Name/Number: UtilitySure Program/AIC-08-MP-05

Disposition

Disposition Date: 06/12/2008
Effective Date (New): 07/15/2008
Effective Date (Renewal): 07/15/2008
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

SERFF Tracking Number: AGNY-125676268 State: Arkansas
 First Filing Company: Granite State Insurance Company, ... State Tracking Number: EFT \$50
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 TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0000 CMP Sub-TOI Combinations
 Liability
 Product Name: UtilitySure Program - 15164028872017002
 Project Name/Number: UtilitySure Program/AIC-08-MP-05

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Forms Listing and Explanatory Memo	Approved	Yes
Form	Pollution Exclusion - Named Peril Limited Exception for a Short-Term Pollution Event	Approved	Yes
Form	Limited Coverage - Failure to Supply	Approved	Yes
Form	Utility Extension Endorsement	Approved	Yes

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Pollution Exclusion - Named Peril Limited Exception for a Short-Term Pollution Event	97059	(3/08)	Endorsement/Amendment/Conditions	New	0.00	97059 (3-08) Pollution Exclusion - Named Peril Limited End.pdf
Approved	Limited Coverage - Failure to Supply	97060	(3/08)	Endorsement/Amendment/Conditions	New	0.00	97060 (3-08) Limited Coverage - Failure to Supply End.pdf
Approved	Utility Extension Endorsement	97077	(4/08)	Endorsement/Amendment/Conditions	New	0.00	97077 (4-08) Utility Extension End.pdf

ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement, effective 12:01 a.m. forms a part of Policy

No. issued to by

POLLUTION EXCLUSION – NAMED PERIL LIMITED EXCEPTION FOR A SHORT-TERM POLLUTION EVENT

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

A. The following replaces Exclusion f. under Paragraph 2. Exclusions of Section I – Coverage A – Bodily Injury And Property Damage Liability:

f. Pollution

- (1) "Bodily injury" or "property damage" arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of "pollutants":
 - (a) At or from any premises, site or location which is or was at any time owned or occupied by, or rented or loaned to, any insured. However, this subparagraph does not apply to:
 - (i) "Bodily injury" if sustained within a building and caused by smoke, fumes, vapor or soot produced by or originating from equipment that is used to heat, cool or dehumidify the building, or equipment that is used to heat water for personal use, by the building's occupants or their guests;
 - (ii) "Bodily injury" or "property damage" for which you may be held liable, if you are a contractor and the owner or lessee of such premises, site or location has been added to your policy as an additional insured with respect to your ongoing operations performed for that additional insured at that premises, site or location and such premises, site or location is not and never was owned or occupied by, or rented or loaned to, any insured, other than that additional insured;
 - (iii) "Bodily injury" or "property damage" arising out of heat, smoke or fumes from a "hostile fire"; or
 - (iv) "Bodily injury" or "property damage" arising out of a "short-term pollution event" provided the "short-term pollution event" would not have taken place but for a "named peril" having occurred, and you notified us of the "short-term pollution event" as soon as practicable but no more than sixty (60) days after its ending.
 - (b) At or from any premises, site or location which is or was at any time used by or for any insured or others for the handling, storage, disposal, processing or treatment of waste;
 - (c) Which are or were at any time transported, handled, stored, treated, disposed of, or processed as waste by or for:
 - (i) Any insured; or
 - (ii) Any person or organization for whom you may be legally responsible; or

- (d) At or from any premises, site or location on which any insured or any contractors or subcontractors working directly or indirectly on any insured's behalf are performing operations if the "pollutants" are brought on or to the premises, site or location in connection with such operations by such insured, contractor or subcontractor. However, this subparagraph does not apply to:
 - (i) "Bodily injury" or "property damage" arising out of the escape of fuels, lubricants or other operating fluids which are needed to perform the normal electrical, hydraulic or mechanical functions necessary for the operation of "mobile equipment" or its parts, if such fuels, lubricants or other operating fluids escape from a vehicle part designed to hold, store or receive them. This exception does not apply if the "bodily injury" or "property damage" arises out of the intentional discharge, dispersal or release of the fuels, lubricants or other operating fluids, or if such fuels, lubricants or other operating fluids are brought on or to the premises, site or location with the intent that they be discharged, dispersed or released as part of the operations being performed by such insured, contractor or subcontractor;
 - (ii) "Bodily injury" or "property damage" sustained within a building and caused by the release of gases, fumes or vapors from materials brought into that building in connection with operations being performed by you or on your behalf by a contractor or subcontractor;
 - (iii) "Bodily injury" or "property damage" arising out of heat, smoke or fumes from a "hostile fire"; or
 - (iv) "Bodily injury" or "property damage" arising out of a "short-term pollution event" provided the "short-term pollution event" would not have taken place but for a "named peril" having occurred, and you notified us of the "short-term pollution event" as soon as practicable but no more than sixty (60) days after its ending.
- (e) At or from any premises, site or location on which any insured or any contractors or subcontractors working directly or indirectly on any insured's behalf are performing operations if the operations are to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, "pollutants".
- (2) Any loss, cost or expense arising out of any:
 - (a) Request, demand, order or statutory or regulatory requirement that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, "pollutants"; or
 - (b) Claim or suit by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of, "pollutants".

However, this paragraph does not apply to liability for damages because of "property damage" that the insured would have in the absence of such request, demand, order or statutory or regulatory requirement, or such claim or "suit" by or on behalf of a governmental authority.

B. The following are added to the Definitions Section:

1. "Named Peril" means:
 - a. Lightning, windstorm or earthquake;
 - b. Explosion, implosion, collapse, puncture, bursting, rupture, collision, or overturn of a tank, a vessel, machinery, equipment, or other similar apparatus or device (other than an "auto"), including any attached piping, pumps or valves, if the explosion, implosion, collapse, puncture, bursting, rupture, collision, or overturn is not caused by deterioration, corrosion, erosion, decay, rotting or wear and tear; or
 - c. Vandalism or malicious mischief by someone other than an insured.
2. "Short-term pollution event" means a discharge, dispersal, release or escape of "pollutants" which:
 - a. Begins during the policy period;
 - b. Begins at an identified time and place;
 - c. Ends, in its entirety, at an identified time within forty-eight (48) hours of the beginning of the discharge, dispersal, release or escape of the "pollutants"; and
 - d. Does not originate from an "underground storage tank".

To be a "short-term pollution event", the discharge, dispersal, release or escape of "pollutants" need not be continuous. However, if the discharge, dispersal, release or escape is not continuous, then all discharges, dispersals, releases or escapes of the same "pollutants" from essentially the same source, considered together, must satisfy Provisions a. through d. of this definition to be considered a "short-term pollution event".

3. "Underground storage tank" means any storage tank, including any attached pumps, valves or piping, buried below the surface of the ground or water, or which, at any time, had been buried under the surface of the ground or water and then subsequently exposed by any means. For the purposes of this definition, buried means that at least 10% of it is below the surface of the ground or water.

All other terms and conditions of the policy remain the same.

Authorized Representative

ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement, effective 12:01 a.m. forms a part of Policy

No. issued to by

LIMITED COVERAGE – FAILURE TO SUPPLY

This endorsement modifies insurance under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

A. Subparagraph 8. is added to SECTION III – LIMITS OF INSURANCE as follows:

- 8. A \$250,000 Aggregate Limit of Insurance applies to “bodily injury” or “property damage” which arises out of the insured’s failure to supply gas, oil, water, electricity or steam.**

Subject to the General Aggregate Limit, this \$250,000 Aggregate Limit is the most we will pay for the sum of all damages arising out of the failure to supply gas, oil, water, electricity, or steam; unless such failure arises out of sudden and accidental direct physical loss or damage to the insured’s property or equipment used by the insured to procure, produce, process, or transmit gas, oil, water, electricity, or steam. In such case, the Occurrence Limit subject to the General Aggregate or Product’s Completed Operation Aggregate Limit applies.

B. Subparagraph r. is added to Paragraph 2. Exclusions of COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY (SECTION I – COVERAGES) as follows:

r. Insureds Failure to Obtain Utilities

“Bodily injury” or “property damage” arising out the insured’s failure to supply gas, oil, water, electricity, or steam due to the insured’s failure to obtain gas, oil, water, electricity or steam.

All other terms and conditions of the policy remain the same.

Authorized Representative

ENDORSEMENT

This endorsement, effective at 12:01 A.M. forms a part of

Policy No. Issued to:

By:

UTILITY EXTENSION ENDORSEMENT

This endorsement modifies insurance provided under the following:

PROPERTY COVERAGE FORM

BUSINESS INCOME AND EXTRA EXPENSE COVERAGE PART

The PROPERTY COVERAGE FORM is amended as follows:

- I. Subparagraph A.7. is added to Section II. **COVERED PROPERTY** as follows:
 7. Owned or leased railroad sidetrack on or within 1000 feet of the premises described in the Declarations, but only for loss or damage caused by or resulting from derailment of railroad rolling stock.
- II. Subparagraph C.11. is added to Section II. **COVERED PROPERTY** as follows:
 11. Owned or leased railroad rolling stock while located on or within 1000 feet of the premises described in the Declarations, provided **you** have reported values for this property and a premium is charged.
- III. Paragraph K. of Section III. **PROPERTY NOT COVERED** is deleted in its entirety and replaced by the following:
 - K. Retaining walls that are not part of the building described in the Declarations. However retaining walls or dikes for bulk tank overflow protection shall be Covered Property, provided **you** have reported value for this property and a premium is charged.
- IV. Subparagraph A.2. of Section IV. **SUPPLEMENTAL COVERAGES** is deleted in its entirety and replaced by the following:
 2. **Fire Department Service Charge**

If the fire department or hazardous materials response unit is called to save or protect Covered Property from a **covered cause of loss**, we shall pay for **your** liability for fire department or hazardous materials service charges:

 - a. Assumed by contract or agreement prior to loss; or
 - b. Required by local ordinance.

No deductible applies to this Supplemental Coverage.
- V. Subparagraph A.8. is added to Section IV. **SUPPLEMENTAL COVERAGES** as follows
 8. **Unscheduled Regulator Stations and Odorization Units**

We shall pay for loss or damage to regulator stations or odorization units owned and operated by **you**, but not shown in the Declarations, caused by or resulting from a **covered cause of loss**.

The most **we** will pay for loss or damage under this Supplemental Coverage is \$25,000 per occurrence, subject to a maximum of \$50,000 for all such loss or damage during each separate 12 month period of this policy.
- VI. Subparagraphs B.7., B.8., and B.9. are added to Section IV. **SUPPLEMENTAL COVERAGES** as follows:

7. Tank Leakage

We shall pay for loss or damage to covered liquid property stored in an above ground tank, caused by or resulting from a sudden and accidental breaking, failure, or malfunction of the tank or its apparatus, only if such tank and its apparatus are Covered Property under the terms of this policy.

Coverage shall also apply to cover expenses **you** incur to extract covered liquid property from land or water following leakage from an above ground tank, as described above.

We shall not pay for repeated seepage or leakage, or shortage of liquid upon taking inventory.

The most **we** will pay for loss under this Supplemental Coverage is \$25,000 per occurrence, subject to a maximum of \$50,000 for all such loss or damage during each separate 12 month period of this policy.

8. Gasoline or Oil Contamination

We shall pay for loss or damage due to contamination of your liquid petroleum products caused by water, at the premises described in the Declarations.

The most **we** will pay for loss under this Supplemental Coverage is \$25,000 per occurrence, subject to a maximum of \$50,000 for all such loss during each separate 12 month period of this policy.

9. Erroneous Delivery of Liquid Products

We shall pay for loss to covered liquid property that is damaged, devalued, or made unusable as the result of the erroneous introduction of a liquid product into another liquid product.

The most **we** will pay for loss under this Supplemental Coverage is \$25,000 per occurrence, subject to a maximum of \$50,000 for all such loss during each separate 12 month period of this policy.

VII. Subparagraph C.3. of Section IX. **LOSS CONDITIONS** is deleted in its entirety and replaced with the following:

3. **Stock** loss payment shall be determined as follows:

- a. **Stock** and other business personal property sold but not delivered at **your** selling price less discounts and expenses **you** otherwise would have had;
- b. **Stock** that **you** have not sold, comprised of energy commodities, at the market value for similar grades at the time of loss. Determination of market value shall be the price, at the time of loss, as set by a recognized commodities market.

The BUSINESS INTERRUPTION AND EXTRA EXPENSE COVERAGE PART is amended as follows:

Subparagraph A.7. is added to Section II. **SUPPLEMENTAL COVERAGES** as follows:

7. Contract Penalty Coverage

We shall pay for the actual loss that **you** are assessed, or are required to pay, as a result of failure to fill an order or make timely delivery of **your** product, or product of others in **your** care, custody and control, in accordance with contract terms or conditions. **Your** inability to fill an order or make timely delivery must be the direct result of physical loss or damage to Covered Property by a **covered cause of loss**.

The most **we** will pay for loss under this Supplemental Coverage is \$25,000 per occurrence, subject to a maximum of \$50,000 for all such loss during each separate 12 month period of this policy.

All other terms, conditions, and exclusions shall remain unchanged.

Authorized Representative

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Liability
Product Name: UtilitySure Program - 15164028872017002
Project Name/Number: UtilitySure Program/AIC-08-MP-05

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document- Property & Casualty **Review Status:** Approved 06/12/2008

Comments:

Attached please find a PCTD Transmittal.

Attachment:

PCTD Transmittal - Forms 2 Companies.pdf

Satisfied -Name: Forms Listing and Explanatory Memo **Review Status:** Approved 06/12/2008

Comments:

Attached please find a Forms Listing and Explanatory Memorandum.

Attachments:

UtilitySure Forms Listing.pdf

UtilitySure - Explanatory Memo.pdf

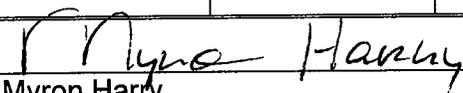
Property & Casualty Transmittal Document

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: New Business Renewal Business f. State Filing #: g. SERFF Filing #: h. Subject Codes
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3.	Group Name AIG Commercial Insurance	Group NAIC # 012			
4.	Company Name(s)	Domicile	NAIC #	FEIN #	State #
	Granite State Insurance Company	PA	012-23809	02-0140690	
	New Hampshire Insurance Company	PA	012-23841	02-0172170	

5. Company Tracking Number	AIC-08-MP-05
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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
	Myron Harry 175 Water Street, 17 th Floor New York, NY 10038	Filings Analyst	212-458-7057	212-458-7077	Myron.harry@aig.com
7.	Signature of authorized filer				
8.	Please print name of authorized filer		Myron Harry		

Filing information (see General Instructions for descriptions of these fields)

9.	Type of Insurance (TOI)	5.0 Commercial Multi-Peril
10.	Sub-Type of Insurance (Sub-TOI)	5.0003 Commercial Package
11.	State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12.	Company Program Title (Marketing title)	UtilitySure Program
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: July 15, 2008 Renewal:
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	June 9, 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-MP-05
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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]

The Companies listed in item 4 above submit their UtilitySure Program (the "Program"). Coverage for this Program is provided by (1) ISO Commercial General Liability Coverage Form, (2) Property Coverage Form and Business Income Extra Expense Coverage Form (filing no. AIC-05-CP-03) and the forms included in this filing.

The related manual pages are being submitted under separate cover.

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

PC TD-1 pg 2 of 2

UtilitySure Forms Listing - AIC-08-MP-05

	Form 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	POLLUTION EXCLUSION – NAMED PERIL LIMITED EXCEPTION FOR A SHORT-TERM POLLUTION EVENT	97059 (3/08)	E	N	N/A	O	B	Yes	Same form as ISO's CG 04 28 12 04 - Pollution Exclusion- Named Peril Limited Exception for short term pollution events. This endorsement has been amended to increase the insured's notification period from 14 days to 60 days. All other wording is unchanged.
2	LIMITED COVERAGE – FAILURE TO SUPPLY	97060 (3/08)	E	N	N/A	O	B	Yes	Provides limited coverage for damages arising out of the failure to supply gas, oil, water, electricity, or steam with exceptions.
3	UTILITY EXTENSION ENDORSEMENT	97077 (4/08)	E	N	N/A	O	B	No	Broadens property coverage to address the specific needs of utility companies such as natural gas, oil, electric, cable, sewer and water.

**Explanatory Memorandum
Commercial Package
UtilitySure Program
AIC-08-MP-05**

Submitted for your approval is a new program that enhances and clarifies coverage for the public or IOU (Investment Owned Utility) companies. Utilities can include gas, cable, water, sewer, electrical, oil or steam utility companies. The filing contains three endorsements, including a Commercial General Liability (CGL) endorsement for failure to supply, a CGL short-term named perils pollution endorsement and a Property enhancement.

Commercial General Liability (CGL)

The program will use our currently filed and approved ISO CGL loss costs, rules and forms.

In addition, we are filing the following independent endorsements for your approval:

- **97059 (3/08) - Pollution Exclusion – Named Peril Limited Exception for a Short-Term Pollution Event**

This optional endorsement is the same form as ISO's CG 04 28 12 04 (02 02 edition in NH, CG 04 33 12 04 in NY, and CG 04 38 04 06 in VA)- Pollution Exclusion- Named Peril Limited Exception for Short Term Pollution Events. This endorsement has been amended to increase the insured's notification period from 14 days to 60 days. All other wording is unchanged.

- **97060 (3/08) - Limited Coverage – Failure To Supply**

This optional endorsement provides limited coverage for damages arising out of the failure to supply gas, oil, water, electricity, or steam, with exceptions.

Premium charge for each endorsement: 8% of the GL premium subject to \$1,000 minimum premium.

The premium charges were judgmentally selected and based on an affiliated company pricing structure with similar coverages. The affiliated company had a premium charge of 6% subject to a \$750 minimum premium. An 8% premium charge subject to a \$1,000 minimum premium has been selected because the severity exposures are considered slightly higher with this class. No competitor information was available.

Commercial Property

The program will use our currently filed and approved independent Integrated Property Insurance Solutions (IPIS) rates, rules and forms, including the following form:

- **97077 (4/08) - Utility Extension Endorsement**

This optional endorsement amends our independent Property Coverage Form (64543) and Business Income and Extra Expense Coverage Part (64872) to provide broadened coverage to address the specific needs of utility companies such as natural gas, oil, electric, cable, sewer and water.

No additional premium charge