

SERFF Tracking Number: AMAX-125724248 State: Arkansas
Filing Company: American Association of Insurance Services State Tracking Number: EFT \$100
Company Tracking Number: AAIS-2008-25CUP
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0020 Commercial Umbrella & Excess
Product Name: Commercial Umbrella Program
Project Name/Number: CW CUP TCPA CAN-SPAM Exclusion Endt - AAIS-2008-25CUP /AAIS-2008-25CUP

Filing at a Glance

Company: American Association of Insurance Services

Product Name: Commercial Umbrella Program SERFF Tr Num: AMAX-125724248 State: Arkansas

TOI: 17.0 Other Liability - Claims SERFF Status: Closed State Tr Num: EFT \$100

Made/Occurrence

Sub-TOI: 17.0020 Commercial Umbrella & Excess Co Tr Num: AAIS-2008-25CUP State Status: Fees verified and received

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

Author: SPI AAIS

Date Submitted: 07/07/2008

Disposition Date: 07/10/2008

Disposition Status: Approved

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

Effective Date (New):

Effective Date Requested (Renewal):

Effective Date (Renewal):

State Filing Description:

General Information

Project Name: CW CUP TCPA CAN-SPAM Exclusion Endt - AAIS-2008-25CUP

Status of Filing in Domicile: Pending

Project Number: AAIS-2008-25CUP

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 07/10/2008

State Status Changed: 07/10/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Re: AAIS-2008-25CUP

Commercial Umbrella Program

Revised Telephone Consumer Protection Act of 1991, CAN-SPAM Act of 2003, and Other Information Distribution Violations Exclusion - Coverages E and U

SERFF Tracking Number: AMAX-125724248 State: Arkansas
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Product Name: Commercial Umbrella Program
Project Name/Number: CW CUP TCPA CAN-SPAM Exclusion Endt - AAIS-2008-25CUP /AAIS-2008-25CUP

The American Association of Insurance Services (AAIS) is filing changes to the above captioned program on an advisory basis. Our filing consists of a revised endorsement.

The Filing Memorandum provides detailed descriptions of the changes and additions being proposed at this time. Side-by-side comparisons of the current-to-revised countrywide endorsements are included. Copies of all materials are enclosed.

We propose that the filing become effective November 1, 2008. Companies will be advised to take the filing action outlined in the attached company action exhibit.

Please be advised that, upon approval, the materials that are the subject of this filing may also be provided to affiliated companies in an electronic format. We will be happy to furnish you the same materials electronically, upon request. Due to differences in printer configurations or other hardware or software differences, the appearance of the materials that are the subject of this filing may be altered slightly when produced by another system. Such alterations will be cosmetic only and will not affect the content of the filed materials.

Company and Contact

Filing Contact Information

Norma Jean Knight, Filings/Compliance normak@aaisonline.com
Specialist
1745 South Naperville Road (630) 681-8347 [Phone]
Wheaton, IL 60187-8132 (630) 681-8356[FAX]

Filing Company Information

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

Filing Fees

SERFF Tracking Number: AMAX-125724248 State: Arkansas
Filing Company: American Association of Insurance Services State Tracking Number: EFT \$100
Company Tracking Number: AAIS-2008-25CUP
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Product Name: Commercial Umbrella Program
Project Name/Number: CW CUP TCPA CAN-SPAM Exclusion Endt - AAIS-2008-25CUP /AAIS-2008-25CUP

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Association of Insurance Services	\$100.00	07/07/2008	21276162

SERFF Tracking Number: AMAX-125724248 State: Arkansas
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Product Name: Commercial Umbrella Program
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Correspondence Summary

Dispositions

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

SERFF Tracking Number: *AMAX-125724248* *State:* *Arkansas*
Filing Company: *American Association of Insurance Services* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *AAIS-2008-25CUP*
TOI: *17.0 Other Liability - Claims Made/Occurrence* *Sub-TOI:* *17.0020 Commercial Umbrella & Excess*
Product Name: *Commercial Umbrella Program*
Project Name/Number: *CW CUP TCPA CAN-SPAM Exclusion Endt - AAIS-2008-25CUP /AAIS-2008-25CUP*

Disposition

Disposition Date: 07/10/2008

Effective Date (New):

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AMAX-125724248 State: Arkansas
 Filing Company: American Association of Insurance Services State Tracking Number: EFT \$100
 Company Tracking Number: AAIS-2008-25CUP
 TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0020 Commercial Umbrella & Excess
 Product Name: Commercial Umbrella Program
 Project Name/Number: CW CUP TCPA CAN-SPAM Exclusion Endt - AAIS-2008-25CUP /AAIS-2008-25CUP

Item Type	Item Name	Item Status	Public Access
Supporting Document	AR - NAIC P&C TRANSMITTAL DOCUMENT	Approved	Yes
Supporting Document	AR - NAIC FORM FILING SCHEDULE	Approved	Yes
Supporting Document	AR - FORM FILING ABSTRACT F-1	Approved	Yes
Supporting Document	UM 0317 02 08 Filing Memo	Approved	Yes
Supporting Document	UM 0317 02 08 to UM 0317 10 05	Approved	Yes
Supporting Document	Important Notice - Copyrighted Materials	Approved	Yes
Supporting Document	AR CUP Forms Company Action Exhibit	Approved	Yes
Form	Telephone Consumer Protection Act of 1991, CAN-SPAM Act of 2003, and Other Information Distribution Violations Exclusion - Coverages E and U	Approved	Yes

SERFF Tracking Number: AMAX-125724248 State: Arkansas
 Filing Company: American Association of Insurance Services State Tracking Number: EFT \$100
 Company Tracking Number: AAIS-2008-25CUP
 TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0020 Commercial Umbrella & Excess
 Product Name: Commercial Umbrella Program
 Project Name/Number: CW CUP TCPA CAN-SPAM Exclusion Endt - AAIS-2008-25CUP /AAIS-2008-25CUP

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Telephone Consumer Protection Act of 1991, CAN-SPAM Act of 2003, and Other Information Distribution Violations Exclusion - Coverages E and U	UM 0317	02 08	Endorsement/Amendment/Conditions Replaced	Replaced Form #:40.99 UM 0317 10 05 Previous Filing #:		UM 0317.PDF

**TELEPHONE CONSUMER PROTECTION ACT OF 1991, CAN-SPAM
ACT OF 2003, AND OTHER INFORMATION DISTRIBUTION
VIOLATIONS EXCLUSION
COVERAGES E AND U**

The Commercial Umbrella/Excess Liability Coverage is amended as follows:

EXCLUSIONS

**EXCLUSIONS THAT APPLY ONLY TO
COVERAGE E**

The following exclusions are added under Coverage E:

"We" do not pay for:

1. bodily injury", "property damage", "personal injury", or "advertising injury" arising directly or indirectly out of violations of or alleged violations of:
 - a. the Telephone Consumer Protection Act of 1991(TCPA), including any amendments thereto, and any similar federal, state, or local laws, ordinances, statutes, or regulations;
 - b. the CAN-SPAM Act of 2003, including any amendments thereto, and any similar federal, state, or local laws, ordinances, statutes, or regulations; or
 - c. any federal, state, or local law, regulation, statute, or ordinance, other than the TCPA or the CAN-SPAM Act of 2003, that limits or prohibits the communicating, transmitting, sending, or distribution of material or information.

2. any other injury that is covered by "underlying insurance" on a "claims-made" basis arising directly or indirectly out of violations of or alleged violations of:
 - a. the Telephone Consumer Protection Act of 1991 (TCPA), including any amendments thereto, and any similar federal, state, or local laws, ordinances, statutes, or regulations;
 - b. the CAN-SPAM Act of 2003, including any amendments thereto, and any similar federal, state, or local laws, ordinances, statutes, or regulations; or
 - c. any federal, state, or local law, regulation, statute, or ordinance, other than the TCPA or the CAN-SPAM Act of 2003, that limits or prohibits the communicating, transmitting, sending, or distribution of material or information.

**EXCLUSIONS THAT APPLY ONLY TO
COVERAGE U**

The following exclusion is added under Coverage U:

"We" do not pay for "bodily injury", "property damage", "personal injury", or "advertising injury" arising directly or indirectly out of violations of or alleged violations of:

- a. the Telephone Consumer Protection Act of 1991 (TCPA), including any amendments thereto, and any similar federal, state, or local laws, ordinances, statutes, or regulations;
- b. the CAN-SPAM Act of 2003, including any amendments thereto, and any similar federal, state, or local laws, ordinances, statutes, or regulations; or

- c. any federal, state, or local law, regulation, statute, or ordinance, other than the TCPA or the CAN-SPAM Act of 2003, that limits or prohibits the communicating, transmitting, sending, or distribution of material or information.

SERFF Tracking Number: *AMAX-125724248* *State:* *Arkansas*
Filing Company: *American Association of Insurance Services* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *AAIS-2008-25CUP*
TOI: *17.0 Other Liability - Claims Made/Occurrence* *Sub-TOI:* *17.0020 Commercial Umbrella & Excess*
Product Name: *Commercial Umbrella Program*
Project Name/Number: *CW CUP TCPA CAN-SPAM Exclusion Endt - AAIS-2008-25CUP /AAIS-2008-25CUP*

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: AMAX-125724248 State: Arkansas
Filing Company: American Association of Insurance Services State Tracking Number: EFT \$100
Company Tracking Number: AAIS-2008-25CUP
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0020 Commercial Umbrella & Excess
Product Name: Commercial Umbrella Program
Project Name/Number: CW CUP TCPA CAN-SPAM Exclusion Endt - AAIS-2008-25CUP /AAIS-2008-25CUP

Supporting Document Schedules

Satisfied -Name: AR - NAIC P&C TRANSMITTAL DOCUMENT
Review Status: Approved 07/10/2008

Comments:

Attachment:
AR - NAIC P&C TRANSMITTAL DOCUMENT.PDF

Satisfied -Name: AR - NAIC FORM FILING SCHEDULE
Review Status: Approved 07/10/2008

Comments:

Attachment:
AR - NAIC FORM FILING SCHEDULE.PDF

Satisfied -Name: AR - FORM FILING ABSTRACT F-1
Review Status: Approved 07/10/2008

Comments:

Attachment:
AR - FORM FILING ABSTRACT F-1.PDF

Satisfied -Name: UM 0317 02 08 Filing Memo
Review Status: Approved 07/10/2008

Comments:

Attachment:
UM 0317 02 08 Filing Memo.PDF

Satisfied -Name: UM 0317 02 08 to UM 0317 10 05
Review Status: Approved 07/10/2008

Comments:

Attachment:
UM 0317 02 08 to UM 0317 10 05.PDF

SERFF Tracking Number: AMAX-125724248 State: Arkansas
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TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0020 Commercial Umbrella & Excess
Product Name: Commercial Umbrella Program
Project Name/Number: CW CUP TCPA CAN-SPAM Exclusion Endt - AAIS-2008-25CUP /AAIS-2008-25CUP

Satisfied -Name: Important Notice - Copyrighted Materials **Review Status:** Approved 07/10/2008

Comments:

Attachment:

Important Notice - Copyrighted Materials.PDF

Satisfied -Name: AR CUP Forms Company Action Exhibit **Review Status:** Approved 07/10/2008

Comments:

Attachment:

AR CUP Forms Company Action Exhibit.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 style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none;">New Business</td> <td style="border: none;"></td> </tr> <tr> <td style="border: none;">Renewal Business</td> <td style="border: none;"></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 #			
	0000			
4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
American Association of Insurance Services	DE	31400	36-2021360	

5. Company Tracking Number	AAIS-2008-25CUP
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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
	Norma Jean Knight 1745 South Naperville Road Wheaton IL 60187-8132	Filings/Compliance Specialist	800-564-2247 Ext. 243	630-681-8356	normak@aaisonline.com
7.	Signature of authorized filer				
8.	Please print name of authorized filer		Norma Jean Knight		

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

9.	Type of Insurance (TOI)	17.0 Other Liability - Claims Made/Occurrence
10.	Sub-Type of Insurance (Sub-TOI)	17.0020 Commercial Umbrella & Excess
11.	State Specific Product code(s) (if applicable) [See State Specific Requirements]	
12.	Company Program Title (Marketing Title)	Commercial Umbrella 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: 11/01/2008 Renewal: N/A
15.	Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16.	Reference Organization (if applicable)	We are the rating organization
17.	Reference Organization # & Title	
18.	Company's Date of Filing	July 7, 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 #	AAIS-2008-25CUP
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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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Re: AAIS-2008-25CUP
 Commercial Umbrella Program
 Revised Telephone Consumer Protection Act of 1991, CAN-SPAM Act of 2003,
 and Other Information Distribution Violations Exclusion - Coverages E and U

The American Association of Insurance Services (AAIS) is filing changes to the above captioned program on an advisory basis. Our filing consists of a revised endorsement.

The Filing Memorandum provides detailed descriptions of the changes and additions being proposed at this time. Side-by-side comparisons of the current-to-revised countrywide endorsements are included. Copies of all materials are enclosed.

We propose that the filing become effective November 1, 2008. Companies will be advised to take the filing action outlined in the attached company action exhibit.

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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 #: EFT Amount: \$100</p> <p>Fees submitted via EFT</p> <p style="text-align: center;">Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.</p>	

***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.)

1.	This filing transmittal is part of Company Tracking #	AAIS-2008-25CUP
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2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)	N/A
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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	Telephone Consumer Protection Act of 1991, CAN-SPAM Act of 2003, and Other Information Distribution Violations Exclusion - Coverages E and U	UM 0317 02 08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	UM 0317 10 05	
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		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
11			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

ARKANSAS INSURANCE DEPARTMENT

FORM FILING ABSTRACT

ALL QUESTIONS MUST BE ANSWERED

Companies filing for a group may use a consolidated abstract if all forms are identical.

1. Date Filed July 7, 2008

2. Company Name(s) American Association of Insurance Services

Group Name _____ NAIC No. 31400 Group No. 0000

3. (a) Annual Statement Line of Business Number (Page 14) 17.0 Other Liability - Claims Made/Occurrence

(b) Class of Business 17.0020 Commercial Umbrella & Excess

© Coverages Affected Commercial Umbrella

4. (a) Name of Advisory Organization, if any We are the rating organization

(b) Affiliations with Advisory Organization: Member () Subscriber ()

5. Is this a reference filing? Yes () No () If yes, please provide the following:

(a) Name of Advisory Organization (or Affiliated Company) _____

(b) Date of Filing _____

© Filing Designation Number or Description _____

PROVIDE THE INFORMATION REQUESTED ON PAGE 2 OF THIS FORM

7. Has the form(s) been approved for use in your domiciliary state and/or other states?
Pending/Pending

8. Is the form filed in response to or due to legislation? If so, specify legislation.
No

9. Is the form in response to or due to recent court decisions? If so, give citation.
No

THIS INFORMATION IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

Norma Jean Knight

Signature

Norma Jean Knight

Title

630-681-8347

Telephone Number

Page 2 of 2

Old Form No.	Proposed Effective Date of New Form	New Form No.	Title of the Form(s); also Indicate Withdrawals: Provide Synopsis of Coverage
UM 0317 10 05	11/01/2008	UM 0317 02 08	Telephone Consumer Protection Act of 1991, CAN-SPAM Act of 2003, and Other Information Distribution Violations Exclusion - Coverages E and U

AMERICAN ASSOCIATION OF INSURANCE SERVICES'
Umbrella/Excess Liability -- Endorsements
Filing Memorandum

Countrywide

AAIS is filing on an advisory basis a revised endorsement for use with the current Commercial Umbrella/Excess Liability Coverage form. AAIS is filing this endorsement, which adds a paragraph and includes a title change, to clarify its intent to exclude liability for violations of any federal, state, or local law, regulation, statute or ordinance that limits or prohibits communicating, transmitting, sending or distribution of material or information, and not just the Telephone Consumer Protection Act of 1991 (TCPA) and the Controlling The Assault Of Non-Solicited Pornography And Marketing Act Of 2003 (CAN-SPAM).

A copy of the revised endorsement described below is included with this filing.

**UM 0317 02 08 TELEPHONE CONSUMER PROTECTION ACT OF 1991, CAN-SPAM
ACT OF 2003, AND OTHER INFORMATION DISTRIBUTION VIOLATIONS
EXCLUSION**

Endorsement UM 0317 02 08 replaces endorsement UM 0317 10 05 to clarify AAIS's intent, by adding a paragraph and including a title change, to exclude liability for violations of any federal, state, or local law, regulation, statute or ordinance, other than TCPA or the CAN-SPAM Act of 2003, that limits or prohibits the communicating, transmitting, sending or distribution of material or information.

**TELEPHONE CONSUMER PROTECTION ACT OF 1991
~~AND~~, CAN-SPAM ACT OF 2003, AND OTHER INFORMATION
DISTRIBUTION VIOLATIONS EXCLUSION
COVERAGES E AND U**

The Commercial Umbrella/Excess Liability Coverage is amended as follows:

EXCLUSIONS

**EXCLUSIONS THAT APPLY ONLY TO
COVERAGE E**

The following exclusions are added under Coverage E:

"We" ~~will~~do not pay for:

1. ~~"bodily injury", "property damage", "personal injury", or "advertising injury" arising directly or indirectly out of violations of or alleged violations of:~~
 - a. the Telephone Consumer Protection Act of 1991(TCPA), including any amendments thereto, and any similar federal, state, or local laws, ordinances, statutes, or regulations;~~or~~
 - b. the CAN-SPAM Act of 2003, including any amendments thereto, and any similar federal, state, or local laws, ordinances, statutes, or regulations; ~~and~~or
2. ~~any other injury that is covered by "underlying insurance" on a "claims made" basis arising directly or indirectly out of violations of or alleged violations of:~~

- a. ~~the Telephone Consumer Protection Act of 1991 (TCPA), including any amendments thereto, and any similar federal, state, or local laws, ordinances, statutes, or regulations; or~~
- c. any federal, state, or local law, regulation, statute or ordinance, other than the TCPA or the CAN-SPAM Act of 2003, that limits or prohibits the communicating, transmitting, sending or distribution of material or information.

2. any other injury that is covered by "underlying insurance" on a "claims-made" basis arising directly or indirectly out of violations of or alleged violations of:
- a. the Telephone Consumer Protection Act of 1991 (TCPA), including any amendments thereto, and any similar federal, state, or local laws, ordinances, statutes, or regulations;
 - b. the CAN-SPAM Act of 2003, including any amendments thereto, and any similar federal, state, or local laws, ordinances, statutes, or regulations; or

arising directly or indirectly out of violations of or alleged violations of:

- a. the Telephone Consumer Protection Act of 1991 (TCPA), including any amendments thereto, and any similar federal, state, or local laws, ordinances, statutes, or regulations;
- b. the CAN-SPAM Act of 2003, including any amendments thereto, and any similar federal, state, or local laws, ordinances, statutes, or regulations; or

EXCLUSIONS THAT APPLY ONLY TO COVERAGE U

~~The following exclusions are added under Coverage U:~~

- ~~1. "We" will not pay for "bodily injury", "property damage", "personal injury", or "advertising injury" arising directly or indirectly out of violations of or alleged violations of:~~
 - ~~a. the Telephone Consumer Protection Act of 1991 (TCPA), including any amendments thereto, and any similar federal, state, or local laws, ordinances, statutes, or regulations; or~~
 - ~~b. the CAN-SPAM Act of 2003, including any amendments thereto, and any similar federal, state, or local laws, ordinances, statutes, or regulations.~~
 - c. any federal, state, or local law, regulation, statute or ordinance, other than the TCPA or the CAN-SPAM Act of 2003, that limits or prohibits the communicating, transmitting, sending or distribution of material or information.

EXCLUSIONS THAT APPLY ONLY TO COVERAGE U

The following exclusion is added under Coverage U:

"We" do not pay for "bodily injury", "property damage", "personal injury", or "advertising injury"

AAIS

UM 0317 02 08

Page 3 of 22

c. any federal, state, or local law, regulation, statute or ordinance, other than the TCPA or the CAN-SPAM Act of 2003, that limits or prohibits the communicating, transmitting, sending or distribution of material or information.

UM 0317 ~~10-05~~02 08

IMPORTANT NOTICE:

COPYRIGHTED MATERIALS

This filing contains copyrighted material. All material published by the American Association of Insurance Services, Inc. is copyrighted. All rights to this material are reserved. Possession of this material does not give the possessor the right to print, reprint, publish, copy, sell, file, or use this material in any manner without the express written permission of the American Association of Insurance Services, Inc.

AMERICAN ASSOCIATION OF INSURANCE SERVICES

COMPANY ACTION EXHIBIT

ARKANSAS

FORMS AND ENDORSEMENTS

Companies that are affiliated with AAIS for forms and endorsements for this line of insurance:

- can adopt AAIS forms and endorsements without notifying the Arkansas Department of Insurance (ARID).

Companies are advised to make an internal (drawer) filing to document what AAIS materials are used and their effective date.