



NOTICE OF EFFECTIVE FILING

TO: Melissa Jacobson
FROM: Angela Caraballo
DATE: September 13, 2023

REVISED October 26, 2023

☒ **FORM** ☐ **RULE** ☐ **RATE**

BUSINESS UNIT: PROGRAMS DIVISION

TOI: 01.0 Property **SUB-TOI:** 01.0001 Commercial Property (Fire and Allied Lines)

PROGRAM NAME: Attaches to ISO Coverage Forms:

- Building and Personal Property Coverage Form - CP 00 10
- Business Income (And Extra Expense) Coverage Form - CP 00 30
- Causes of Loss – Special Form - CP 10 30

FILING NUMBER: AIG-23-CP-12 **STATE:** WISCONSIN **EFFECTIVE DATE:** : **March 1, 2024 ***
January 1, 2024

CONTENTS INCLUDE: Broadcasters Property Enhancement Endorsement - 142158 (09/23)

MODIFICATIONS: None

COMMENTS: * At the request of the profit center the effective date was changed to March 1, 2024.
Per Wisconsin SERFF instructions, changes in effective date are not required to be filed.

9/23 edition replaces the 03/23 version previously approved under AIG-23-CP-09.

COMPANY(IES) FILED:

- ☐ **AIG ASSURANCE COMPANY**
 - ☐ **AIG PROPERTY CASUALTY COMPANY**
 - ☐ **AIU INSURANCE COMPANY**
 - ☐ **AMERICAN HOME ASSURANCE COMPANY**
 - ☐ **COMMERCE AND INDUSTRY INSURANCE COMPANY**
 - ☒ **GRANITE STATE INSURANCE COMPANY**
 - ☒ **ILLINOIS NATIONAL INSURANCE CO.**
 - ☐ **NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.**
 - ☒ **NEW HAMPSHIRE INSURANCE COMPANY**
 - ☐ **THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA**
-

View the 'Wisconsin' General Instructions

Close

General Instructions Last Updated 10/16/2023

Instance Business Type P&C and LAH

General Information

Status in Domicile:
Not Applicable

Date Last Modified: 02/11/2009 03:39 PM

Multiple Companies Allowed on Filings?:

PC: Yes LAH: Yes

Effective Date Rules:
Property and Casualty – must file rates within 30 days of use.

Date Last Modified: 03/29/2012 01:14 PM

Comprehensive Individual and Small Group Health - must file rates at least 30 days prior to first effective date.

Change of Effective Date Requests:
Rates - Will not reopen a closed filing to change the effective date. If you need to request a change in effective date, you must submit a new filing.
<http://oci.wi.gov/company/forms-policy.htm>

Date Last Modified: 03/28/2016 09:20 AM

Forms – Changes in effective date are not required to be filed.

Additional Information Links:
Policy Form and Rate Filing Checklists and Information Page: <http://oci.wi.gov/company/forms-policy.htm>

Date Last Modified: 03/28/2016 09:20 AM

Federal Health Care Reform May 3, 2010 Bulletin: <http://oci.wi.gov/bulletin/0510healthcare.htm>

Comprehensive Individual and Small Group Health Rate Filing Requirements: <http://oci.wi.gov/ociforms/comphealth-ratefilings.htm>

Available Filing Modes:
File & Use

Date Last Modified: 08/23/2023 01:26 PM

Most policy forms are file and use except for the following:

- health care liability policy forms issued under s. 655.24, Wis. Stat.,
- worker's compensation policy forms,
- Medicare supplement, Medicare select and Medicare cost policy forms,
- long-term care, nursing home and home health insurance policy forms and riders,
- warranty contracts,
- forms containing arbitration clauses unless the clause is approved by rule and other forms the Commissioner has directed an insurer to file for approval through order or administrative rule.

Other
Advertisements - Medicare Supplement and Long Term Care insurance advertisements are required to be filed prior to use. No other advertisements need to be filed.

Dividends - Dividend filings are not considered rate, rule, or form filings; however, these filings do go through the filing submission process. Each filing should be submitted in the following manner:

- A cover letter describing the applicable line(s) of business, new plan(s) or plan changes. Do not send OCI or NAIC transmittal forms. Indicate the subject as “Dividend Filing,” not a form or rule filing.
- The schedule as described above.
- Worker’s Compensation Dividend – These filings can be submitted via paper, SERFF, or e-mail at ociratesforms@wisconsin.gov.
- All other Dividend Plans – These filing can be submitted via paper or e-mail at ociratesforms@wisconsin.gov.
- Safety Plan Dividends – The filing must be submitted separately and will not be accepted if included with non-safety plan filings. Safety Plans cannot be submitted via SERFF.

Worker's Compensation forms and rates - Standard worker's compensation insurance forms are used in Wisconsin. All insurance companies must use the approved policy forms, applications and endorsements filed by Wisconsin Compensation Rating Bureau (Bureau) on behalf of all its members. Substantive deviations from the approved policy forms, applications and endorsements are not allowed.

Insurance companies should not file worker's compensation insurance policy forms, applications or endorsements through SERFF. Insurance companies that wish to introduce new policy forms may make a request to the Rating Committee of the Bureau: <https://www.wcrb.org/WCRB/wcrbhome.htm>

Life Illustration / Actuarial Information - The filings can be submitted under the Type of Insurance of L08 and under the Filing Type "Life Illustration" and are accepted via paper, SERFF, or e-mail at ociratesforms@wisconsin.gov.

Prior Approval
Policy forms that are required to be filed prior to use: applications, riders, endorsements, amendments, binders, certificates, declaration/schedule/data pages, jackets, notices where format is required by rule or law, outlines of coverage and policies for Medicare supplement and long term care (LTC) and Medicare supplement and long term care riders, endorsements, and single pages. LTC Hybrid riders are to be submitted under the long term care TOI.

Deemer date: For forms subject to prior approval, Section 631.20, Wis. Stat., states that forms are deemed approved if the state has not sent a disapproval letter (objection report) within 30 days. The 30 days begins when the filing is opened by the state receiver.

Use & File
Most rates are Use and File. Please see Chapter 625 of the Wisconsin Statutes.

Record Retention Policy:

Date Last Modified: 10/26/2023 09:21 AM

A record retention policy has not been provided.

Fees

Fee Information:
Is there a fee? No

Date Last Modified: 11/22/2010 11:34 AM

Filing Public Access

Public Access Detail:

Date Last Modified: 01/18/2012 10:46 AM

Confidentiality requests are: Allowed

Explanation:

Filers must review s. 134.90, Wis. Stat., before requesting that a document be marked confidential. Very few filings will qualify. Filings will be marked public access unless the filer submits sufficient documentation to support that the document qualifies as a trade secret under s. 134.90, Wis. Stat.

Comments

Date Last Modified: 10/16/2023 09:29 AM

Wisconsin requests that all health forms replacing previously filed forms include a red line version along with the SERFF tracking number and submission date of the previously filed form.

PPACA Form Filings:

Instructions for filing comprehensive individual and small group health forms are included in SERFF's filing rules. Wisconsin requests that comprehensive individual and small group health submissions include a copy of the summary of benefits and coverage (SBC) for each submission. Variable information is allowed and should be bracketed.

Revisions to the Certification of Compliance: A revised Certification of Compliance and Readability needs to be completed. Be sure to use the new certification. If the filing is a consumer insurance policy, fill in the blank in 6. with the product used to calculate the Flesch score. If it does not apply, leave it blank. Flesch scores should be put in the readability score field on the Form Schedule tab. Consumer insurance policy is defined as a life, disability, health, property or casualty policy or a group disability, health or life certificate that is issued to a person for a personal family or household purpose.

Student Health Insurance:

Companies filing form or rate filings for student health insurance for institutions of higher learning should use the following coding in SERFF – TOI: H22 Student Health Insurance, Sub-TOI: H22.000 Student Health Insurance. Student plans meant to insure grade school or high school students should still be coded as follows – TOI: H04 Health – Blanket Accident/Sickness, Sub-TOI: H04.001 Student. Forms and rates MUST be filed separately. Up-to-date instructions for each type of filing can be found on the Supporting Documentation tab.

*** All policy forms must be submitted prior to use. A certification of compliance must be submitted with the filing. Checklists are available on the website at the link in Additional Information. ***

- Please note that Wisconsin requires SEPARATE filings for policy forms and rates/rules for property and casualty and comprehensive health insurance lines. YOU MUST CREATE TWO SEPARATE FILINGS (ONE FOR THE RATES/RULES AND ONE FOR THE FORM(S)) AND CHOOSE THE CORRECT TYPE OF FILING.
- Receipt date: A SERFF filing is considered received as of the date the state receiver opens the filing. This will occur during regular state business hours 7:45 am to 4:30 pm Monday through Friday.
- Special Form Schedule Handling: Wisconsin requires that each policy form number be listed on form schedule page. If the form numbers are missing or do not match the number on the form, you will receive an Objection Letter.
- Ongoing SERFF communications: Once a filing is submitted in SERFF, all communication must be through SERFF.
- INSURERS ARE NOT REQUIRED TO SUBMIT FILINGS TO WITHDRAW PREVIOUSLY APPROVED FORMS. SUCH FILINGS WILL BE REJECTED.
- Certificate of Readability – Ins. 6.07, Wis. Adm. Code, requires a Certificate of Readability for consumer insurance policies. The readability score must be included with each form on the form schedule.
- Reopening closed filings: Once a filing is closed as approved or filed, it cannot be reopened. Changes or corrections must be submitted as a new filing. It is helpful to reference the SERFF filing number to assist in the review of the change.
- Readability scores for personal insurance policies must be placed under the Form Schedule tab in the readability score section provided.

Contact Information:

GENERAL QUESTIONS:
All Lines:
E-mail: ociratesforms@wisconsin.gov

Property and Casualty Rate and Form Filings only:
Alicia Cooney
Phone: (608) 266-2123
alicia.cooney@wisconsin.gov

Drew Hunkins
Phone: (608) 266-7418
E-mail: drew.hunkins@wisconsin.gov

Comprehensive Health Rate filings and Dental Forms filings only:
Eric Cormany
Phone: (608) 266-0097
E-mail: eric.cormany@wisconsin.gov


Comprehensive Health Rate and Long-Term Care Rate filings only:
Jami Melton
Phone: (608) 264-8135
E-mail: jami.melton@wisconsin.gov


Comprehensive Health Form and Long-Term Care Form Filings only:
Lori Carlson
Phone: (608) 267-8623
E-mail: lori.carlson@wisconsin.gov

Workers Compensation Dividend Filings:
David Haushalter
Phone: (608) 267-7186
E-mail: DavidR.Haushalter@wisconsin.gov

Attachments

Attachments: -- No Attachments --



aigdbglegalstatefilingsny

Tracking Number:

Filings

Messages

Billing

Settings

Filing Rules

Reports

Templates

Alerts

My Workfolder

My Open Filings

My Draft Filings

Search Filings

Create Filing

Create Paper Filing

Add Authors

Update

Compare Attachments

Create Reminder

Move to Workfolder

PDF Pipeline

Clone Filing

Wisconsin

[View Associated Filings](#) [View General Instructions](#) [View Filing Log](#)

 This Filing has been marked as public access.

Product Name: Commercial Property / 151 640 288

TOI: 01.0 Property

Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)

Filing Type: Form

Effective Date Requested (New): 01/01/2024

Effective Date Requested (Renewal): 01/01/2024

SERFF Tr Num: AGNY-133809842

State Tr Num:

Co Tr Num: AIG-23-CP-12

Date Submitted: 09/11/2023



Authors: Angela Caraballo

SERFF Status: Closed-Filed

State Status:

Co Status:



Disposition Date: 09/13/2023

General Information		Form Schedule	Rate/Rule Schedule	Supporting Documentation	Companies and Contact	Filing Fees	Filing Correspondence					
Form Count: 1												
Item No.		Schedule Item Status	Form Name *	Form Number	Edition Date	Form Type *	Action *	Action Specific Data		Readability Score	Attachments	Submitted
1		Filed 09/13/2023	BROADCASTERS PROPERTY ENHANCEMENT ENDORSEMENT	142158	(09/23)	END	Replaced	Previous Filing #	AGNY-133655314		 142158 (09-23) Broadcasters Property Enhancement.pdf	Date Submitted: 09/11/2023 By: Angela Caraballo
								Replaced Form #	142158			
								Replaced Edition Date	(03/23)			

Form Type Legend:

- ADV** = Advertising
- BND** = Bond
- CER** = Certificate
- DSC** = Disclosure/Notice
- END** = Endorsement/Amendment/Conditions
- PCF** = Policy/Coverage Form

- ABE** = Application/Binder/Enrollment
- CNR** = Canc/NonRen Notice
- DEC** = Declarations/Schedule
- ERS** = Election/Rejection/Supplemental Applications
- OTH** = Other

Icon Legend:  - Draft Schedule Item  - Open Objection

Disposition for AGNY-133809842

Filing at a Glance

State: Wisconsin	SERFF Tracking Number: AGNY-133809842
TOI: 01.0 Property	State Tracking Number:
Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)	Company Tracking Number: AIG-23-CP-12
Filing Type: Form	Product Name: Commercial Property / 151 640 288
First Filing Company: Granite State Insurance Company ,...	Project Name: Broadcasters Property Enhancement Endorsement Revision
	Destruction Date:

Disposition Date:

09/13/2023

Effective Date (New):

01/01/2024

Effective Date (Renewal):

01/01/2024

Status: *

Filed

Comments:

Used with form filings that are subject to file & use under s. 631.20(1)(c) and (1m) Wis. Stat.
Effective July 1st, 2008, changes in insurance law exempted certain policy forms from receiving prior approval before use.
This filing may be used on or after 30 days from date received by OCI.

FOR USE ON OR AFTER: 10/11/2023

Schedule Items

Item Type	Item Name	Item Status	Public Access
Form	142158, (09/23), Endorsement/Amendment/Conditions, BROADCASTERS PROPERTY ENHANCEMENT ENDORSEMENT	Filed	Yes
Supporting Document	Appraisal or Arbitration Provision	Filed	Yes
Supporting Document	Certification of Compliance and Readability	Filed	Yes
Supporting Document	Explanatory Memo	Filed	Yes

Supporting Document	Form Listing	Filed	Yes
Supporting Document	Redline	Filed	Yes

Sincerely,

Alicia Cooney