



Advocates for Policyholders in Insurance Coverage Disputes

Evolution of the AI Endorsement

1985

CG 20 10 11 85
“arising out of”

CG 20 09 11 85

1. Eliminates coverage to AI except for supervision
2. Specifically excludes completed operations

1993

CG 20 10 10 93
Limits coverage to “ongoing operations”

2001

CG 20 10 10 01
Excludes coverage for completed operations

CG 20 37 10 01
Reinstates completed operations coverage

2004

CG 20 10 07 04
Replaces “arising out of” with “caused in whole or in part”;
Excludes completed operations