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## Not All Additional Insured Endorsements Are Created Equal: Brief History of ISO's Additional Insured Endorsements and 2013 Changes

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By

Scott P. Pence, Esq., and Wm. Cary Wright, Esq. (pictured), of Carlton Fields, P.A., Tampa, Florida,



The Insurance Services Office, or "ISO" as more commonly referred to in the insurance industry, was established in 1971 to serve the property/casualty insurance marketplace.<sup>1</sup> As part of the many personal and commercial insurance forms it currently produces, ISO produces numerous additional insured endorsements to commercial general liability ("CGL") policies. ISO recently made changes to its CGL policy forms and also to its additional insured endorsements effective April 1, 2013 (the additional insured endorsements that became effective April 1, 2013 are collectively referred to herein as the "2013 AI Forms"). The purpose of this article is to provide a brief history of the CG 20 10 and the CG 20 37 Additional Insured

Endorsements and discuss some of the practical effects of the substantive changes to the 2013 AI Forms.<sup>2</sup>

In order to better understand the significance and implications of the recent changes to the ISO CG 20 10 04 13 and CG 20 37 04 13 Additional Insured Endorsements,<sup>3</sup> it is helpful to have a general understanding of how ISO has narrowed the scope of coverage afforded to additional insureds with each previous iteration of these forms from their inception in 1985 to the present.

[Click here for the pdf of the Standard ISO Additional Insured Endorsements Matrix.](#)

### Under Construction

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