



AAIS Bulletin

Member Focused Advisory Solutions

October 20, 2017

Bulletin:	State:	Line(s) of Insurance:
17-0421	Oregon	All Lines

Cannabis Items And Activities Exclusion Approved By Oregon DFR

Reference Bulletins: [17-0297](#); [17-0361](#)

Form CL 0810 Cannabis Items and Activities Exclusion has been approved for use in this state **effective February 1, 2018**. This bulletin outlines the company action necessary to adopt Form CL 0810.

BACKGROUND

The Oregon Division of Financial Regulation (DFR) issued Bulletin No. [DFR 2017-04](#) for the stated purpose of “clarifying coverage for marijuana items and activities.” As of June 29, 2018, all newly issued or renewed property and casualty policies in the state of Oregon that could potentially cover loss, damage, or liability associated with cannabis items and activities must include language specifically stating whether and to what extent such interests are covered or excluded. In response AAIS filed Form CL 0810, a state specific multi-line mandatory endorsement that excludes property and liability coverage for "cannabis items" and "cannabis activities" as defined therein. Refer to AAIS Bulletin Nos. 17-0297 and 17-0361 for additional information.

AAIS filed corresponding rules updates for its Agricultural General Liability, Homeowners Composite, Homeowners By-Peril, Mobile-Homeowners, and Personal Auto programs identifying CL 0810 as a mandatory endorsement. AAIS anticipates receiving DFS approval of these filings in the near future.

EFFECTIVE DATE AND FILING NUMBERS

The filed endorsement has been approved without changes **effective February 1, 2018**. Refer to the following filing number in all correspondence directed to the insurance department:

AAIS-2017-4IF (**please note that a capital I is used, not the number one**) and state file number AMAX-131190640

COMPANY ACTION

The Company Action sections prepared for the AAIS bulletins issued to announce the approval of a filing or the availability of new or revised materials have been expanded to provide specific instructions for a broader range of variables.

The action needed to adopt or not adopt each filing depends on the extent to which the company has granted AAIS filing authority and the company's specific intent, as well as other possible variables. The Company Action information that follows should be reviewed carefully with respect to the action needed to adopt or not adopt the new or revised materials that are the subject of this bulletin.

The AAIS filing submitted in this state advised the insurance department that the materials may be provided to affiliated companies in an electronic format. The department was informed that due to differences in printer configurations or other hardware or software differences, the cosmetic appearance of the material may be altered slightly when produced by another system without affecting the content.

Forms and Endorsements

- Companies that have granted filing authority to AAIS for forms and endorsements for this line of insurance:
 - can adopt an AAIS forms and endorsements filing, without modifications, on the effective date designated by AAIS without notifying the Oregon Insurance Division (ORID);
 - can adopt an AAIS forms and endorsements filing on a later effective date by establishing an effective date and notifying the ORID before the effective date designated by AAIS;
 - can modify an AAIS forms and endorsements filing by establishing an effective date and submitting their modified forms and endorsements as part of an independent filing to the ORID before the effective date designated by AAIS; or
 - can choose not to adopt an AAIS forms and endorsements filing by notifying the ORID before the effective date designated by AAIS.
- Companies that have not granted filing authority to AAIS for forms and endorsements for this line of insurance:
 - can adopt an AAIS forms and endorsements filing by establishing an effective date and making an independent filing with the ORID at least 30 days before their chosen effective date; or
 - can choose not to adopt an AAIS forms and endorsements filing without notifying the ORID.

An independent filing should include copies of the AAIS filed and approved materials in addition to the filing reference numbers.

Include the AAIS and state file numbers in all correspondence with the ORID.

FORMS AND ENDORSEMENTS LISTINGS

The forms and endorsements listings have been updated to reflect the approval of the endorsement that is the subject of this filing. Hyperlinks to the updated listings are below.

SUPPLIES

The endorsement described in this bulletin has been released to Wolters Kluwer Financial Services (WKFS), the exclusive print vendor for AAIS forms and endorsements. To order forms and endorsements in paper printed format, or a variety of electronic formats, call 800-481-1522 or visit <https://onesumxnls.com>

LINKS

- [Oregon Agricultural Commercial Excess and Umbrella Listing of Forms and Endorsements, Rev 10 20 17](#)
- [Oregon Agricultural General Liability Listing of Forms and Endorsements, Rev 10 20 17](#)
- [Oregon Agricultural Output Listing of Forms and Endorsements, Rev 10 20 17](#)
- [Oregon Artisans Listing of Forms and Endorsements, Rev 10 20 17](#)
- [Oregon Boatowners Listing of Forms and Endorsements, Rev 10 20 17](#)
- [Oregon Businessowners Listing of Forms and Endorsements, Rev 10 20 17](#)
- [Oregon Commercial Inland Marine Listing of Forms and Endorsements, Rev 10 20 17](#)
- [Oregon Commercial Liability Listing of Forms and Endorsements, Rev 10 20 17](#)
- [Oregon Commercial Output Listing of Forms and Endorsements, Rev 10 20 17](#)
- [Oregon Commercial Properties Listing of Forms and Endorsements, Rev 10 20 17](#)
- [Oregon Commercial Excess/Umbrella Liability Listing of Forms and Endorsements, Rev 10 20 17](#)
- [Oregon Commercial Umbrella Liability Listing of Forms and Endorsements, Rev 10 20 17](#)
- [Oregon Crime Listing of Forms and Endorsements, Rev 10 20 17](#)
- [Oregon Dwelling Properties Listing of Forms and Endorsements, Rev 10 20 17](#)
- [Oregon Farm Inland Marine Listing of Forms and Endorsements, Rev 10 20 17](#)
- [Oregon Farm Properties Listing of Forms and Endorsements, Rev 10 20 17](#)
- [Oregon Farm Umbrella Listing of Forms and Endorsements, Rev 10 20 17](#)
- [Oregon Farmowners Listing of Forms and Endorsements, Rev 10 20 17](#)
- [Oregon Glass Listing of Forms and Endorsements, Rev 10 20 17](#)
- [Oregon Homeowners Listing of Forms and Endorsements, Rev 10 20 17](#)
- [Oregon Inland Marine Guide Listing of Forms and Endorsements, Rev 10 20 17](#)
- [Oregon Mobile-Homeowners Listing of Forms and Endorsements, Rev 10 20 17](#)
- [Oregon Personal Auto Listing of Forms and Endorsements, Rev 10 20 17](#)
- [Oregon Personal Inland Marine Listing of Forms and Endorsements, Rev 10 20 17](#)
- [Oregon Personal & Premises Liability Listing of Forms and Endorsements, Rev 10 20 17](#)
- [Oregon Personal Umbrella Listing of Forms and Endorsements, Rev 10 20 17](#)
- [Oregon Yacht Listing of Forms and Endorsements, Rev 10 20 17](#)

To view the text of DFR 2017-04, go to:

<http://dfr.oregon.gov/laws-rules/Documents/Bulletins/bulletin2017-04.pdf>

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