



AAIS Bulletin

Member Focused Advisory Solutions

September 14, 2023

Bulletin:	State:	Line of Insurance:
23-0599	Arkansas	Multiple Lines

Cannabis Exclusion Endorsements and Manual Supplements Filed and Available

Cannabis exclusion endorsements and cannabis exclusion supplements to the manuals are available in the programs described below. This bulletin describes the company actions needed to adopt the filings.

Agricultural General Liability

- New endorsement AL 3422 08 21 was approved by the insurance department.

Agricultural Output

- New endorsement AG 0147 08 21 was approved by the insurance department.

Artisans

- New endorsements AP 0695 08 21 and AP 0696 08 21 were approved by the insurance department.

Businessowners

- New endorsements BP 0683 08 21 and BP 0684 08 21 were approved by the insurance department.

Commercial Crime

- New endorsements CR 0701 08 21 and CR 0702 08 21 were approved by the insurance department.

Commercial Inland Marine

- New endorsement IM 7880 08 21 was approved by the insurance department.

Commercial Liability

- New endorsement GL 4008 08 21 was approved by the insurance department.

Commercial Output Program

- New endorsement CO 1246 08 21 was approved by the insurance department.

Commercial Properties

- New endorsement CP 0168 08 21 was approved by the insurance department.

Dwelling Properties

- New endorsements DP 2500 08 21 and GL 4018 08 21 were approved by the insurance department.
- The manual supplement was closed by the insurance department and is available for use.

Farm Inland Marine

- New endorsement FM 1303 08 21 was approved by the insurance department.

Farm Properties

- New endorsement FL 1429 08 21 was approved by the insurance department.

Farmowners

- New endorsements FO 2003 08 21 and GL 4009 08 21 were approved by the insurance department.

Homeowners

- New endorsements HO 2004 08 21 and HO 2005 08 21 were approved by the insurance department.
- The manual supplement was closed by the insurance department and is available for use.

Homeowners By-Peril

- The manual supplement was closed by the insurance department and is available for use.

Inland Marine Guide

- New endorsement IM 7880 08 21 was approved by the insurance department.

Mobile-Homeowners

- New endorsements HO 2004 08 21 and HO 2005 08 21 were approved by the insurance department.
- The manual supplement was closed by the insurance department and is available for use.

Personal & Premises Liability

- New endorsements GL 4019 08 21, GL 4020 08 21, and GL 4021 08 21 were approved by the insurance department.
- The manual supplement was approved by the insurance department.

Personal Inland Marine

- New endorsement PM 2003 08 21 was approved by the insurance department.
- The manual supplement was closed by the insurance department and is available for use.

Additional AAIS bulletins may contain information regarding the availability of endorsements or manual supplements that correspond to the materials described in this bulletin.

BACKGROUND

AAIS prepared a suite of personal, commercial, farm, and inland marine lines endorsements to supply critical policy exclusions for cannabis-related exposures while maintaining flexibility to suit individual coverage needs and different levels of risk appetite. These exclusion endorsements are intended to clarify coverage with respect to cannabis property and operations in the program identified above. The manual supplement provides form guidance and rating adjustments, if applicable, in connection with the new endorsement.

These endorsements provide flexible, coverage-specific replacements for endorsements CL 0810 08 17 and CL 0811 09 18, where applicable.

EFFECTIVE DATE AND FILING NUMBERS

The endorsements described in this bulletin become effective December 1, 2023. The manual supplements described in this bulletin becomes effective December 1, 2023. Refer to the following filing numbers in all correspondence directed to the insurance department:

Agricultural General Liability

Form Filing

AAIS Filing Number: AAIS-2022-23AGGLF

SERFF Tracking Number: AMAX-133622040

Agricultural Output

Form Filing

AAIS Filing Number: AAIS-2022-23AGOPF

SERFF Tracking Number: AMAX-133622046

Artisans

Form Filing

AAIS Filing Number: AAIS-2022-23APF

SERFF Tracking Number: AMAX-133622052

Businessowners

Form Filing

AAIS Filing Number: AAIS-2022-23BOPF

SERFF Tracking Number: AMAX-133621491

Commercial Crime

Form Filing

AAIS Filing Number: AAIS-2022-23CRF

SERFF Tracking Number: AMAX-133622096

Commercial Inland Marine

Form Filing

AAIS Filing Number: AAIS-2022-23CIMF

SERFF Tracking Number: AMAX-133622079

Commercial Liability

Form Filing

AAIS Filing Number: AAIS-2022-23CLF

SERFF Tracking Number: AMAX-133622097

Commercial Output Program

Form Filing

AAIS Filing Number: AAIS-2022-23COPF

SERFF Tracking Number: AMAX-133622088

Commercial Properties

Form Filing

AAIS Filing Number: AAIS-2022-23CPF

SERFF Tracking Number: AMAX-133622092

Dwelling Properties

Form Filing

AAIS Filing Number: AAIS-2022-23DPF

SERFF Tracking Number: AMAX-133622164

Rule Filing

AAIS Filing Number: AAIS-2022-23DPR

SERFF Tracking Number: AMAX-133622246

Farm Inland Marine

Form Filing

AAIS Filing Number: AAIS-2022-23FIMF

SERFF Tracking Number: AMAX-133622113

Farm Properties

Form Filing

AAIS Filing Number: AAIS-2022-23FPF

SERFF Tracking Number: AMAX-133622131

Farmowners

Form Filing

AAIS Filing Number: AAIS-2022-23FOF

SERFF Tracking Number: AMAX-133622129

Homeowners

Form Filing

AAIS Filing Number: AAIS-2022-23HOF
SERFF Tracking Number: AMAX-133622179

Rule Filing

AAIS Filing Number: AAIS-2022-23HOR
SERFF Tracking Number: AMAX-133622194

Homeowners By-Peril

Rule Filing

AAIS Filing Number: AAIS-2022-23HOBPR
SERFF Tracking Number: AMAX-133622201

Inland Marine Guide

Form Filing

AAIS Filing Number: AAIS-2022-23IMGF
SERFF Tracking Number: AMAX-133624021

Mobile-Homeowners

Form Filing

AAIS Filing Number: AAIS-2022-23MHOF
SERFF Tracking Number: AMAX-133621495

Rule Filing

AAIS Filing Number: AAIS-2022-23MHOR
SERFF Tracking Number: AMAX-133621524

Personal & Premises Liability

Form Filing

AAIS Filing Number: AAIS-2022-23PPLF
SERFF Tracking Number: AMAX-133622291

Rule Filing

AAIS Filing Number: AAIS-2022-23PPLR
SERFF Tracking Number: AMAX-133622304

Personal Inland Marine

Form Filing

AAIS Filing Number: AAIS-2022-23PIMF

SERFF Tracking Number: AMAX-133622227

Rule Filing

AAIS Filing Number: AAIS-2022-23PIMR

SERFF Tracking Number: AMAX-133622239

COMPANY ACTION

The Company Action sections prepared for the AAIS bulletins issued to announce the approval or 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 each state advised the insurance department that the materials may be provided to member 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.

Company Actions – Forms and Endorsements

Forms and Endorsements – All Lines

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 Arkansas Insurance Department (ARID);
- can adopt an AAIS forms and endorsements filing on an earlier effective date by establishing an effective date and notifying the ARID at least 30 days before their chosen effective date;
- can adopt an AAIS forms and endorsements filing on a later effective date by establishing an effective date and notifying the ARID at least 30 days before the effective date designated by AAIS;
- can modify an AAIS forms and endorsements filing by establishing an effective date and submitting their modifications along with a reference filing to the ARID at least 30 days before the effective date designated by AAIS; or
- can choose not to adopt an AAIS forms and endorsements filing by notifying the ARID at least 30 days 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 a reference filing with the ARID at least 30 days before their chosen effective date; or
- can choose not to adopt an AAIS forms and endorsements filing without notifying the ARID.

A reference filing should contain only the filing reference numbers. Copies of AAIS filed and approved materials should not be included in a reference filing.

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

Company Actions – Manual Rules

Manual Rules – All Lines EXCEPT Homeowners and Homeowners By-Peril

Companies that are affiliated with AAIS for rules for this line of insurance:

- can adopt an AAIS rules filing, without modifications, by establishing an effective date and making a reference filing with the Arkansas Insurance Department (ARID) at least 20 days before their chosen effective date;
- can modify an AAIS rules filing by establishing an effective date and submitting their modifications along with a reference filing to the ARID at least 20 days before their chosen effective date; or
- can choose not to adopt an AAIS rules filing without notifying the ARID.

A reference filing should contain only the filing reference numbers. Copies of AAIS filed and approved materials should not be included in a reference filing.

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

Manual Rules – Homeowners and Homeowners By-Peril ONLY

Companies that are affiliated with AAIS for rules for this line of insurance:

- can adopt an AAIS rules filing, without modifications, by establishing an effective date and making a reference filing with the Arkansas Insurance Department (ARID) at least 20 days before the effective date designated by AAIS;
- can modify an AAIS rules filing by establishing an effective date and submitting their modifications along with a reference filing to the ARID at least 20 days before their chosen effective date; or
- can choose not to adopt an AAIS rules filing without notifying the ARID.

A reference filing should contain only the filing reference numbers, the Homeowners Abstract (Form H-1), and Survey Form HPCS. If the filing does not affect the HPCS that was previously filed, then a statement in a cover letter to that effect is acceptable. Copies of AAIS filed and approved materials should not be included in a reference filing.

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

Company Action information can be found on AAISdirect. Please make sure you are using the latest edition as updates may have been made subsequent to the posting of this bulletin.

FORMS AND ENDORSEMENTS LISTING

The forms and endorsements listings will be updated to reflect the availability of the endorsements that are the subject of this bulletin and will be posted to *AAISdirect* in the near future.

AAISdirect

The material described in this bulletin will be accessible via AAISdirect. Updated forms and endorsements listings will be posted shortly.

SUPPLIES

The endorsements described in this bulletin have 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://onesumxnils.com>.

LINKS

- [AL 3422 08 21](#)
- [AG 0147 08 21](#)
- [AP 0695 08 21](#)
- [AP 0696 08 21](#)
- [BP 0683 08 21](#)
- [BP 0684 08 21](#)
- [CR 0701 08 21](#)
- [CR 0702 08 21](#)
- [IM 7880 08 21](#)
- [GL 4008 08 21](#)
- [CO 1246 08 21](#)
- [CP 0168 08 21](#)
- [DP 2500 08 21](#)
- [GL 4018 08 21](#)
- [FM 1303 08 21](#)
- [FL 1429 08 21](#)
- [FO 2003 08 21](#)
- [GL 4009 08 21](#)
- [HO 2004 08 21](#)
- [HO 2005 08 21](#)
- [GL 4019 08 21](#)
- [GL 4020 08 21](#)
- [GL 4021 08 21](#)
- [PM 2003 08 21](#)
- [Cannabis Exclusion Supplement to Dwelling Properties Manual, Rev 08 21](#)
- [Cannabis Exclusion Supplement to Homeowners Manual, Rev 08 21](#)
- [Cannabis Exclusion Supplement to Homeowners By-Peril Manual, Rev 08 21](#)
- [Cannabis Exclusion Supplement to Mobile-Homeowners Manual, Rev 08 21](#)
- [Cannabis Exclusion Supplement to Personal & Premises Liability Manual, Rev 08 21](#)
- [Cannabis Exclusion Supplement to Personal Inland Marine Manual, Rev 08 21](#)

DIRECT QUESTIONS TO:

Nicole Milos, Esq.
Assistant Counsel
nicolem@aaisonline.com

INSURANCE PROFESSIONALS CAN CONNECT WITH AAIS THROUGH SOCIAL MEDIA

Follow AAIS on [LinkedIn](#) for announcements and job postings, and to connect with hundreds of professionals in insurance, risk management, and other fields who are following AAIS.

Go to our [Facebook](#) page for a lighter look at the activities of your "friends" at AAIS as they participate in charitable events, achieve educational milestones, and attend industry events.