



AAIS Bulletin

Member Focused Advisory Solutions

September 25, 2024

| Bulletin: | State: | Line of Insurance: |
|-----------|----------|--------------------|
| 24-0342 | Missouri | Multiple Lines |

Cannabis Exclusion Endorsement Manual Supplements Filed and Available

New cannabis exclusion supplement to the manual for the program identified above is available for use. This bulletin describes the company action needed to adopt the filing.

Commercial Inland Marine

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

Commercial Output Program

- 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 manual supplement described in this bulletin becomes effective January 1, 2025. Refer to the following filing numbers in all correspondence directed to the insurance department:

Commercial Inland Marine

Rule Filing

AAIS Filing Number: AAIS-2022-23CIMR

SERFF Tracking Number: AMAX-134239847

Commercial Output Program

Rule Filing

AAIS Filing Number: AAIS-2022-23COPR

SERFF Tracking Number: AMAX-134239929

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.

Companies that have granted filing authority to AAIS for rules for this line of insurance:

- can adopt an AAIS rules filing, without modifications, on the effective date designated by AAIS without notifying the Missouri Department of Commerce & Insurance (MODCI);
- can adopt an AAIS rules filing on an earlier effective date by establishing an effective date and notifying the MODCI for informational purposes only on or before their chosen effective date;
- can adopt an AAIS rules filing on a later effective date by establishing an effective date and notifying the MODCI for informational purposes only on or 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 MODCI for informational purposes only on or before the effective date designated by AAIS; or
- can choose not to adopt an AAIS rules filing by notifying the MODCI for informational purposes only on or before the effective date designated by AAIS.

Companies that have not granted filing authority to AAIS for rules for this line of insurance:

- can adopt an AAIS rules filing by establishing an effective date and making a reference filing with the MODCI for informational purposes only on or before their chosen effective date; or
- can choose not to adopt an AAIS rules filing without notifying the MODCI.

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 MODCI.

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.

AAISdirect

The material described in this bulletin will be accessible via AAISdirect.

LINKS

- [Cannabis Exclusion Supplement to Commercial Inland Marine Manual, Rev 08 21](#)
- [Cannabis Exclusion Supplement to Commercial Output Program Manual, Rev 08 21](#)

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