



AAIS Bulletin

Member Focused Advisory Solutions

September 13, 2024

Bulletin:	State:	Line of Insurance:
24-0329	Missouri	Inland Marine Guide

Cannabis Exclusion Endorsement and Manual Supplement Filed and Available

Cannabis exclusion endorsement and cannabis exclusion supplement to the manuals are available in the program described below. This bulletin describes the company actions needed to adopt the filings.

Inland Marine Guide

- Endorsement IM 7880 08 21 was closed by the insurance department and is available for use.
- 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 endorsement described in this bulletin becomes effective January 1, 2025. 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:

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Form Filing

AAIS Filing Number: AAIS-2022-23IMGF

SERFF Tracking Number: AMAX-134224247

Rule Filing

AAIS Filing Number: AAIS-2022-23IMGR

SERFF Tracking Number: AMAX-134224212

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.

Forms and Endorsements

Companies that have granted filing authority to AAIS for forms and endorsements for the Inland Marine Guide:

- can adopt an AAIS forms and endorsements filing, without modifications, on the effective date designated by AAIS without notifying the Missouri Department of Commerce & Insurance (MODCI);
- can adopt an AAIS forms and endorsements filing on an earlier effective date by establishing an effective date and notifying the MODCI within 10 days after 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 MODCI within 10 days after 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 MODCI within 10 days after the effective date designated by AAIS; or
- can choose not to adopt an AAIS forms and endorsements filing by notifying the MODCI on or before the effective date designated by AAIS.

Companies that have not granted filing authority to AAIS for forms and endorsements for the Inland Marine Guide:

- can adopt an AAIS forms and endorsements filing by establishing an effective date and making a reference filing with the MODCI within 10 days after their chosen effective date; or
- can choose not to adopt an AAIS forms and endorsements 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.

Manual Rules

Companies that are members with AAIS for rules for the Inland Marine Guide:

- can adopt an AAIS rules filing by establishing an effective date and making a reference filing with the Missouri Department of Commerce & Insurance (MODCI) within 10 days after 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.

FORMS AND ENDORSEMENTS LISTING

The forms and endorsements listing will be updated to reflect the availability of the endorsement that is 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*. An updated forms and endorsements listing will be posted shortly.

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

- [IM 7880 08 21](#)
- [Cannabis Exclusion Supplement to Inland Marine Guide Manual, Rev 08 21](#)

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