



NOTICE OF EFFECTIVE FILING

TO: Melissa Jacobson
FROM: Milinda Tanner & Nitza Cordero
DATE: July 25, 2025

☒ **NEW PROGRAM** ☒ **FORM** ☒ **RULE** ☒ **RATE**

BUSINESS UNIT: Programs Division 66

TOI: 17.0 Other Liability-Occ/Claims Made **SUB-TOI:** 17.0028 Cyber Liability

PROGRAM NAME: Cyber Suite Program – New Program

FILING NUMBER: AIG-25-CYBER-01 **STATE:** Colorado **EFFECTIVE DATE:** January 1, 2026

CONTENTS INCLUDE: *Please refer to SharePoint for copies of the state specific amendatory, and exception rule pages included in this filing.*

- CYBER SUITE COVERAGE 148503 (01/26)
- SUPPLEMENTAL EXTENDED REPORTING PERIOD ENDORSEMENT 148504 (01/26)
- CYBER SUITE DECLARATIONS 148505 (01/26)
- CYBER SUITE PROGRAM GENERAL APPLICATION 148502 (01/26)
- FRAUD WARNINGS 148193 (11/23)

State Specific Forms:

- Colorado Changes Amendatory Endorsement 1458541 (01/26)
- Colorado Claims-Made Policyholder Notice 148542 (01/26)

Rates/Rules:

- Cyber Suite Coverage Rate and Rule Manual CYBER-MU-RU Ed (1/26)

MODIFICATIONS:

COMMENTS:

COMPANY(IES) FILED:

- ☒ **AMERICAN HOME ASSURANCE COMPANY**
☒ **GRANITE STATE INSURANCE COMPANY**
☒ **ILLINOIS NATIONAL INSURANCE CO.**
☒ **NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, Pa.**
☒ **NEW HAMPSHIRE INSURANCE COMPANY**

Disposition for AGNY-134601558

Filing at a Glance

State: Colorado	SERFF Tracking Number: AGNY-134601558
TOI: 17.0 Other Liability-Occ/Claims Made	State Tracking Number: 366223
Sub-TOI: 17.0028 Cyber Liability	Company Tracking Number: AIG-25-CYBER-01
Filing Type: Form	Product Name: Cyber Suite Program / 151-640-288
First Filing Company: American Home Assurance Company ,...	Project Name: Cyber Suite Program
	Destruction Date:

Disposition Date:

07/23/2025

Effective Date (New):**Effective Date (Renewal):****Status:** *

Filed

Comments:

The Colorado Division of Insurance has closed this submission as FILED, not approved.

It is the responsibility of insurers to submit complete, true, and accurate filings that comply with Colorado laws and regulations. To do otherwise may be a violation of § 10-3-1104(1)(b)(III), § 10-3-1104(1)(f)(II), and § 10-4-403 C.R.S., Colorado Regulation 5-1-10, and any other statutes and/or regulations as applicable. Filing reviews may not have discovered all unacceptable or non-complying information/documentation or practices. There may be unacceptable or non-complying information/documentation or practices that were not identified in this or other filings but this does not constitute validation of any such information/documentation or practices. Furthermore, the Division through the Consumer Services Section, Market Regulation Section, another Section, or otherwise may find other or additional unacceptable or non-compliant information/documentation or practices.

Schedule Items

Item Type	Item Name	Item Status	Public Access
Form	148503 , (01/26), Policy/Coverage Form, Cyber Suite Coverage		Yes
Form	148504 , (01/26), Endorsement/Amendment/Conditions, Supplemental Extended Reporting Period Endorsement		Yes
Form	148505, (01/26), Declarations/Schedule, CYBER SUITE DECLARATIONS		Yes
Form	148502 , (01/26), Application/Binder/Enrollment, CYBER SUITE PROGRAM GENERAL APPLICATION		Yes

Form	148193 , (11/23), Other, FRAUD WARNINGS	Yes
Form	148541, (01/26), Endorsement/Amendment/Conditions, Colorado Changes Amendatory Endorsement	Yes
Form	148542, (01/26), Disclosure/Notice, Colorado Claims-Made Policyholder Notice	Yes
Supporting Document	Certification of New Forms (FORM CLM)	Yes
Supporting Document	Forms List (Claims-made)	Yes
Supporting Document	Forms Listing	Yes
Supporting Document	CYBER SUITE- EXPLANATORY MEMO	Yes

Sincerely,
Ken Neider

Disposition for AGNY-134601557

Filing at a Glance

State: Colorado	SERFF Tracking Number: AGNY-134601557
TOI: 17.0 Other Liability-Occ/Claims Made	State Tracking Number: 366224
Sub-TOI: 17.0028 Cyber Liability	Company Tracking Number: AIG-25-CYBER-01
Filing Type: Rate/Rule	Product Name: Cyber Suite Program / 151-640-288
First Filing Company: American Home Assurance Company ,...	Project Name: Cyber Suite Program
	Destruction Date:

Disposition Date:

07/23/2025

Effective Date (New):**Effective Date (Renewal):****Status:** *

Filed

Comments:

This filing has been closed as FILED, not approved. Thank you for your submission.

If a risk modification plan is used, please ensure compliance with Regulation 5-1-11 Risk Modification Plans and note Section 5A.7. regarding the maximum debits or credits of 25%.

It is the responsibility of insurers to submit complete, true, and accurate filings that comply with Colorado laws and regulations. To do otherwise may be a violation of § 10-3-1104(1)(b)(III), § 10-3-1104(1)(f)(II), and § 10-4-403 C.R.S., Colorado Regulation 5-1-10, and any other statutes and/or regulations as applicable. Filing reviews may not have discovered all unacceptable or non-complying information/documentation or practices. There may be unacceptable or non-complying information/documentation or practices that were not identified in this or other filings but this does not constitute validation of any such information/documentation or practices. Furthermore, the Division through the Consumer Services Section, Market Regulation Section, another Section, or otherwise may find other or additional unacceptable or non-compliant information/documentation or practices.

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
American Home	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %

Assurance
Company

Change Period for Approved**Rate:**

Granite State Insurance Company	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
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Change Period for Approved**Rate:**

Illinois National Insurance Co.	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
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Change Period for Approved**Rate:**

National Union Fire Insurance Company of Pittsburgh, Pa.	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
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Change Period for Approved**Rate:**

New Hampshire Insurance Company	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
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Change Period for Approved**Rate:****Overall Rate Information for Multiple Company Filings**

Overall Percentage Rate Indicated For This Filing:	0.000 %
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Overall Percentage Rate Impact For This Filing:	0.000 %
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Effect of Rate Filing-Written Premium Change For This Program:	\$ 0
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Effect of Rate Filing - Number of Policyholders Affected:	0
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Schedule Items

Item Type	Item Name	Item Status	Public Access
Rate	Cyber Suite Coverage Rate and Rule Manual, CYBER-MU-RU Ed (1/26) Pages 1-2		Yes

Rate	Colorado State Exception Pages, DIV 66 – (01/26) CYBER-CO-RU	Yes
Supporting Document	Filing Memorandum for Property and Casualty Rates	Yes
Supporting Document	Colorado Rate/Rule Form A	Yes
Supporting Document	EXPLANATORY MEMO	Yes

Sincerely,
Ken Neider



Tracking Number:

Filings	Messages	Billing	Settings	Filing Rules	Reports	Templates	Alerts (1)
My Workfolder	My Open Filings	My Draft Filings	Search Filings	Create Filing	Create Paper Filing		

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 This Filing has been marked as public access.

Product Name: Cyber Suite Program / 151-640-288

TOI: 17.0 Other Liability-Occ/Claims Made

Sub-TOI: 17.0028 Cyber Liability

Filing Type: Form

Effective Date Requested (New): 01/01/2026

Effective Date Requested (Renewal): 01/01/2026

SERFF Tr Num: AGNY-134601558

State Tr Num: 366223

Co Tr Num: AIG-25-CYBER-01

Date Submitted: 07/22/2025

Authors: Veronica Bullock, Jennifer Stonitsch, Nitza Cordero-Vargas

SERFF Status: Closed-Filed

State Status: Filed

Co Status:

Disposition Date: 07/23/2025

General Information

Form Schedule

Rate/Rule Schedule








Supporting Documentation

State Specific

Companies and Contact



Filing Fees

Filing Correspondence

Form Count: 7												
Item No.		Schedule Item Status	Form Name *	Form Number	Edition Date	Form Type *	Action *	Action Specific Data	Readability Score	Attachments	Submitted	
1			Cyber Suite Coverage	148503	(01/26)	PCF	New				Date Submitted: 0 By: Nitza Cordero-	
2			Supplemental Extended Reporting Period Endorsement	148504	(01/26)	END	New				Date Submitted: 0 By: Nitza Cordero-	
3			CYBER SUITE DECLARATIONS	148505	(01/26)	DEC	New				Date Submitted: 0 By: Nitza Cordero-	
4			CYBER SUITE PROGRAM GENERAL APPLICATION	148502	(01/26)	ABE	New				Date Submitted: 0 By: Nitza Cordero-	
5			FRAUD WARNINGS	148193	(11/23)	OTH	New				Date Submitted: 0 By: Nitza Cordero-	
6			Colorado Changes Amendatory Endorsement	148541	(01/26)	END	New				Date Submitted: 0 By: Nitza Cordero-	
7			Colorado Claims-Made Policyholder Notice	148542	(01/26)	DSC	New				Date Submitted: 0 By: Nitza Cordero-	

- Form Type Legend:
- **ADV** = Advertising
 - **BND** = Bond
 - **CER** = Certificate
 - **DSC** = Disclosure/Notice
 - **END** = Endorsement/Amendment/Conditions
 - **PCF** = Policy/Coverage Form

- **ABE** = Application/Binder/Enrollment
 - **CNR** = Canc/NonRen Notice
 - **DEC** = Declarations/Schedule
 - **ERS** = Election/Rejection/Supplemental Applications
 - **OTH** = Other

Icon Legend:  - Draft Schedule Item  - Open Objection

Add Authors

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Return to Search



Filings	Messages	Billing	Settings	Filing Rules	Reports	Templates	Alerts (1)
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This Filing has been marked as public access.

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Sub-TOI: 17.0028 Cyber Liability

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SERFF Tr Num: AGNY-134601557

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SERFF Status: Closed-Filed

State Status: Filed

Co Status:

Disposition Date: 07/23/2025

[General Information](#)
[Form Schedule](#)
[Rate/Rule Schedule](#)
[Supporting Documentation](#)
[State Specific](#)
[Companies and Contact](#)
[Filing Fees](#)
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The rate schedule has been marked public access.

Add Rate Data? Yes

Filing Method: File & Use

Rate Change Type: Neutral

Overall Percentage of Last Rate Revision: 0.000 %

Effective Date of Last Rate Revision:

Filing Method of Last Filing: N/A New Program

SERFF Tracking Number of Last Filing:

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum (where r
American Home Assurance Company	0.000 %	0.000 %	\$0.00	0	\$0.00	0.000 %	0.000 %
Granite State Insurance Company	0.000 %	0.000 %	\$0.00	0	\$0.00	0.000 %	0.000 %
Illinois National Insurance Co.	0.000 %	0.000 %	\$0.00	0	\$0.00	0.000 %	0.000 %
National Union Fire Insurance Company of Pittsburgh, Pa.	0.000 %	0.000 %	\$0.00	0	\$0.00	0.000 %	0.000 %
New Hampshire Insurance Company	0.000 %	0.000 %	\$0.00	0	\$0.00	0.000 %	0.000 %

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing: 0.000 %

Overall Percentage Rate Impact For This Filing: 0.000 %

Effect of Rate Filing-Written Premium Change For This Program: \$ 0

Effect of Rate Filing - Number of Policyholders Affected: 0

Item No.	Schedule Item Status	Exhibit Name: *	Rule# or Page #:	Rate Action: *	Previous State Filing Number:	Attach Document:	Submitter
1		Cyber Suite Coverage Rate and Rule Manual	CYBER-MU-RU Ed (1/26) Pages 1-2	New		CW CYBER SUITE Rates and Rule - Cyber (1-26).pdf	Date Subr 07/22/20; By: Nitza Vargas
2		Colorado State Exception Pages	DIV 66 - (01/26) CYBER-CO-RU	New		CO Cyber Suite Exception Pages (1-26).pdf	Date Subr 07/22/20; By: Nitza Vargas

Icon Legend: - Draft Schedule Item - Open Objection

Add Authors	Update	Compare Attachments	Create Reminder	Move to Workfolder	PDF Pipeline	Return to Search
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