



NOTICE OF EFFECTIVE FILING

TO: Melissa Jacobson
FROM: Nitza Cordero
DATE: December 3, 2025

☒ NEW PROGRAM ☒ FORM ☒ RULE ☒ RATE

BUSINESS UNIT: Programs Division 66

TOI: 05.2 CMP Liability Portion Only

SUB-TOI: 05.2003 Commercial Package

PROGRAM NAME: Cyber Suite Program – New Program

FILING NUMBER: AIG-25-CYBER-01

STATE: Massachusetts

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) * [SEE SPECIFIC FORM](#)
- CYBER SUITE PROGRAM GENERAL APPLICATION 148502 (01/26)
- FRAUD WARNINGS 148193 (11/23)

State Specific Forms:

MASSACHUSETTS -CYBER SUITE DECLARATIONS - 152375 (01/26)

Rates/Rules:

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

MODIFICATIONS:

COMMENTS: Per the Department's request the filing was submitted with the CMP TOI.

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



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Product Name: Cyber Suite Program / 151-640-288**TOI:** 05.2 CMP Liability Portion Only**Sub-TOI:** 05.2003 Commercial Package**Filing Type:** Form/Rate/Rule**Effective Date Requested (New):** 01/01/2026**Effective Date Requested (Renewal):** 01/01/2026**SERFF Tr Num:** AGNY-134738956**State Tr Num:****Co Tr Num:** AIG-25-CYBER-01**Date Submitted:** 11/25/2025**Authors:** Veronica Bullock, Jennifer Stonitsch, Milinda Tanner,
Nitza Cordero-Vargas**SERFF Status:** Closed-Placed on File**State Status:** Closed-Placed On File**Co Status:****Disposition Date:** 12/01/2025

General Information		Form Schedule	Rate/Rule Schedule	Supporting Documentation	Companies and Contact	Filing Fees	Filing Correspondence				
Form Count: 5											
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			 148503 (1-26) CyberSuite Multistate Coverage Part.pdf	Date Submitted: 11/25/2025 By: Nitza Cordero-Vargas
2			Supplemental Extended Reporting Period Endorsement	148504	(01/26)	END	New			 148504 (1-26) CyberSuite SERP MultiState - 1yr.pdf	Date Submitted: 11/25/2025 By: Nitza Cordero-Vargas
3			MASSACHUSETTS -CYBER SUITE DECLARATIONS -	152375	(01/26)	DEC	New			 152375 (1-26) MA Cyber Suite Dec .pdf	Date Submitted: 11/25/2025 By: Nitza Cordero-Vargas
4			CYBER SUITE PROGRAM GENERAL APPLICATION	148502	(01/26)	ABE	New			 148502 (1-26) CYBER SUITE GEN APP.pdf	Date Submitted: 11/25/2025 By: Nitza Cordero-Vargas
5			FRAUD WARNINGS	148193	(11/23)	OTH	New			 148193 (11-23) FRAUD WARNINGS - APPLICATION ADDENDUM.pdf	Date Submitted: 11/25/2025 By: Nitza Cordero-Vargas

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

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 This Filing has been marked as public access.
Product Name: Cyber Suite Program / 151-640-288**TOI:** 05.2 CMP Liability Portion Only**Sub-TOI:** 05.2003 Commercial Package**Filing Type:** Form/Rate/Rule**Effective Date Requested (New):** 01/01/2026**Effective Date Requested (Renewal):** 01/01/2026**SERFF Tr Num:** AGNY-134738956**State Tr Num:****Co Tr Num:** AIG-25-CYBER-01**Date Submitted:** 11/25/2025**Authors:** Veronica Bullock, Jennifer Stonitsch, Milinda Tanner,
Nitza Cordero-Vargas**SERFF Status:** Closed-Placed on File**State Status:** Closed-Placed On File**Co Status:****Disposition Date:** 12/01/2025General
InformationForm
ScheduleRate/Rule
ScheduleSupporting
DocumentationCompanies
and ContactFiling
FeesFiling
Correspondence
 The rate schedule has been marked public access.
Add Rate Data? Rate Data is Required**Filing Method:**

File and Use

Rate Change Type:

Neutral

Overall Percentage of Last Rate Revision:

0.000 %





Effective Date of Last Rate Revision:**Filing Method of Last Filing:**

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 % Change (where required):
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:	Submitted:
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 Submitted: 11/25/2025 By: Nitza Cordero-Vargas
Icon Legend:  - Draft Schedule Item  - Open Objection							

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Disposition for AGNY-134738956

Filing at a Glance

State:

Massachusetts

SERFF Tracking Number:

AGNY-134738956

TOI:

05.2 CMP Liability Portion Only

State Tracking Number:**Company Tracking Number:**

AIG-25-CYBER-01

Sub-TOI:

05.2003 Commercial Package

Product Name:

Cyber Suite Program / 151-640-288

Filing Type:

Form/Rate/Rule

Project Name:

Cyber Suite Program

First Filing Company:

American Home Assurance Company ,...

Destruction Date:**Disposition Date:** 12/01/2025**Effective Date (New):** 01/01/2026**Effective Date (Renewal):** 01/01/2026**Status:** * Placed on File**Comments:**

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 Assurance Company	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %

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
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	152375 , (01/26), Declarations/Schedule, MASSACHUSETTS -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
Rate	Cyber Suite Coverage Rate and Rule Manual, CYBER-MU-RU Ed (1/26) Pages 1-2	Yes
Supporting Document	Certification of Compliance	Yes
Supporting Document	Policy Endorsement List	Yes
<i>Supporting Document</i>	<i>Policy Endorsement List</i>	<i>Yes</i>
Supporting Document	Annotated Comparison	Yes
Supporting Document	Form Utilization List	Yes
Supporting Document	Base Checklist(s) - Property and Casualty Insurance	Yes
Supporting Document	Actuarial Memorandum and Abstract Form - Property and Casualty Insurance	Yes
Supporting Document	Statement of Variability	Yes
Supporting Document	Letter of Authorization	Yes

Sincerely,
Melanie Ostromecki