



## NOTICE OF EFFECTIVE FILING

**TO:** Kathy Ott  
**FROM:** Nitza Cordero  
**DATE:** October 14, 2025

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

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**BUSINESS UNIT:** Programs Division 66

**TOI:** 17.0 Other Liability-Occ/Claims Made      **SUB-TOI:** 17.0022 Other

**PROGRAM NAME:** Cyber Suite Program – New Program

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

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**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)
- MISSOURI CHANGES Amendatory Endorsement 152353 (01/26)
- CYBER SUITE PROGRAM APPLICATION 148502 (01/26)

**Rates/Rules:**

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

**MODIFICATIONS:**

**COMMENTS:** N/A

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**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:** 17.0 Other Liability-Occ/Claims Made**Sub-TOI:** 17.0028 Cyber Liability**Filing Type:** Form/Rate/Rule**Effective Date Requested (New):** 01/01/2026**Effective Date Requested (Renewal):** 01/01/2026**SERFF Tr Num:** AGNY-134650754**State Tr Num:** 76**Co Tr Num:** AIG-25-CYBER-01**Date Submitted:** 08/27/2025**Authors:** Veronica Bullock, Jennifer Stonitsch, Milinda Tanner,  
Nitza Cordero-Vargas**SERFF Status:** Closed-FORMS & RULES-'REVIEWED'/RATES-'INFORMATIONAL ONLY'**State Status:** REVIEW COMPLETE**Co Status:****Disposition Date:** 10/02/2025

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		FORMS & RULES- 'REVIEWED'/RATES- 'INFORMATIONAL ONLY' 10/02/2025	Cyber Suite Coverage	148503	(01/26)	PCF	New			 <a href="#">148503 (1-26) CyberSuite Multistate Coverage Part.pdf</a>	Date Submitted: 08/27/2025 By: Nitza Cordero-Vargas
2		FORMS & RULES- 'REVIEWED'/RATES- 'INFORMATIONAL ONLY' 10/02/2025	Supplemental Extended Reporting Period Endorsement	148504	(01/26)	END	New			 <a href="#">148504 (1-26) CyberSuite SERP MultiState - 1yr.pdf</a>	Date Submitted: 08/27/2025 By: Nitza Cordero-Vargas
3		FORMS & RULES- 'REVIEWED'/RATES- 'INFORMATIONAL ONLY' 10/02/2025	CYBER SUITE DECLARATIONS	148505	(01/26)	DEC	New			 <a href="#">148505 (1-26) Multi State Cyber Suite Dec.pdf</a>	Date Submitted: 08/27/2025 By: Nitza Cordero-Vargas
4		FORMS & RULES- 'REVIEWED'/RATES- 'INFORMATIONAL ONLY' 10/02/2025	CYBER SUITE PROGRAM GENERAL APPLICATION	148502	(01/26)	ABE	New			 <a href="#">148502 (1-26) CYBER SUITE GEN APP.pdf</a>	Date Submitted: 08/27/2025 By: Nitza Cordero-Vargas
5		FORMS & RULES- 'REVIEWED'/RATES- 'INFORMATIONAL ONLY' 10/02/2025	FRAUD WARNINGS	148193	(11/23)	OTH	New			 <a href="#">148193 (11-23) FRAUD WARNINGS - APPLICATION ADDENDUM.pdf</a>	Date Submitted: 08/27/2025 By: Nitza Cordero-Vargas


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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/Rate/Rule**Effective Date Requested (New):** 01/01/2026**Effective Date Requested (Renewal):** 01/01/2026**SERFF Tr Num:** AGNY-134650754**State Tr Num:** 76**Co Tr Num:** AIG-25-CYBER-01**Date Submitted:** 08/27/2025**Authors:** Veronica Bullock, Jennifer Stonitsch, Milinda Tanner,  
Nitza Cordero-Vargas**SERFF Status:** Closed-FORMS & RULES-'REVIEWED'/RATES-  
'INFORMATIONAL ONLY'**State Status:** REVIEW COMPLETE**Co Status:****Disposition Date:** 10/02/2025

General Information	Form Schedule	Rate/Rule Schedule	Supporting Documentation	State Specific	Companies and Contact	Filing Fees	Filing Correspondence
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 The rate schedule has been marked public access.
**Add Rate Data?** Rate Data is Required**Filing Method:**

Use &amp; File

**Rate Change Type:**

Neutral

**Overall Percentage of Last Rate Revision:**

%

**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 %
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**Overall Rate Information for Multiple Company Filings**

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

Item No.		Schedule Item Status	Exhibit Name: *	Rule# or Page #:	Rate Action: *	Previous State Filing Number:	Attach Document:	Submitted:
1		FORMS & RULES- 'REVIEWED'/RATES- 'INFORMATIONAL ONLY' 10/02/2025	Cyber Suite Coverage Rate and Rule Manual	CYBER-MU-RU Ed (1/26) Pages 1-2	New		 <a href="#">CW CYBER SUITE Rates and Rule - Cyber (1-26).pdf</a>	Date Submitted: 08/27/2025 By: Nitza Cordero-Vargas

**Icon Legend:**  - Draft Schedule Item  - Open Objection

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## Disposition for AGNY-134650754

## Filing at a Glance

**State:**

Missouri

**SERFF Tracking Number:**

AGNY-134650754

**TOI:**

17.0 Other Liability-Occ/Claims Made

**State Tracking Number:**

76

**Sub-TOI:**

17.0028 Cyber Liability

**Company Tracking Number:**

AIG-25-CYBER-01

**Filing Type:**

Form/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:** 10/02/2025**Effective Date (New):** 01/01/2026**Effective Date (Renewal):** 01/01/2026**Status:** \* FORMS & RULES-'REVIEWED'/RATES-'INFORMATIONAL ONLY'**Comments:**

Thank you for your filing submission. At this point in time, I do not have any further questions and am concluding my review of this filing. Please note that the closure of this filing does not constitute an approval by the Department and does not mean the Department is precluded from initiating future inquiries or from taking further administrative or legal action. Ultimately, the insurance company is responsible for ensuring it is in compliance with Missouri insurance law through its administration of insurance policies and handling of claims.

## 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):
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American Home Assurance Company	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
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**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**

<b>Overall Percentage Rate Indicated For This Filing:</b>	0.000 %
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<b>Overall Percentage Rate Impact For This Filing:</b>	0.000 %
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<b>Effect of Rate Filing-Written Premium Change For This Program:</b>	\$ 0
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<b>Effect of Rate Filing - Number of Policyholders Affected:</b>	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	FORMS & RULES-'REVIEWED'/RATES-'INFORMATIONAL ONLY'	Yes
Form	148504 , (01/26), Endorsement/Amendment/Conditions, Supplemental Extended Reporting Period Endorsement	FORMS & RULES-'REVIEWED'/RATES-'INFORMATIONAL ONLY'	Yes
Form	148505, (01/26), Declarations/Schedule, CYBER SUITE DECLARATIONS	FORMS & RULES-'REVIEWED'/RATES-'INFORMATIONAL ONLY'	Yes
Form	148502 , (01/26), Application/Binder/Enrollment, CYBER SUITE PROGRAM GENERAL APPLICATION	FORMS & RULES-'REVIEWED'/RATES-'INFORMATIONAL ONLY'	Yes
Form	148193 , (11/23), Other, FRAUD WARNINGS	FORMS & RULES-'REVIEWED'/RATES-'INFORMATIONAL ONLY'	Yes
Form	152353, (01/26), Endorsement/Amendment/Conditions, MISSOURI CHANGES Amendatory Endorsement	FORMS & RULES-'REVIEWED'/RATES-'INFORMATIONAL ONLY'	Yes
Form	148502, (01/26), Application/Binder/Enrollment, CYBER SUITE PROGRAM	FORMS & RULES-'REVIEWED'/RATES-'INFORMATIONAL ONLY'	Yes
Rate	Cyber Suite Coverage Rate and Rule Manual, CYBER-MU-RU Ed (1/26) Pages 1-2	FORMS & RULES-'REVIEWED'/RATES-'INFORMATIONAL ONLY'	Yes
Supporting Document	Filing Memorandum	FORMS & RULES-'REVIEWED'/RATES-'INFORMATIONAL ONLY'	Yes
Supporting Document	Exhibit A, B, & C (20 CSR 500-4.200)	FORMS & RULES-'REVIEWED'/RATES-'INFORMATIONAL ONLY'	Yes
Supporting Document	Actuarial Justification	FORMS & RULES-'REVIEWED'/RATES-'INFORMATIONAL ONLY'	Yes
Supporting Document	Form Listing	FORMS & RULES-'REVIEWED'/RATES-'INFORMATIONAL ONLY'	Yes
Supporting Document	SAMPLE - CYBER SUITE DECLARATIONS	FORMS & RULES-'REVIEWED'/RATES-'INFORMATIONAL ONLY'	Yes

Supporting  
Document

CYBER SUITE REDLINE







FORMS & RULES-'REVIEWED'/RATES-  
'INFORMATIONAL ONLY'

Yes

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Sincerely,  
Christina Dooley



6		FORMS & RULES- 'REVIEWED'/RATES- 'INFORMATIONAL ONLY' 10/02/2025	MISSOURI CHANGES Amendatory Endorsement	152353	(01/26)	END	New	 <a href="#">152353 (1-26) Missouri Changes - Amendatory Endorsement.pdf</a>	Date Submitted: 08/27/2025 By: Nitza Cordero-Vargas
7		FORMS & RULES- 'REVIEWED'/RATES- 'INFORMATIONAL ONLY' 10/02/2025	CYBER SUITE PROGRAM	148502	(01/26)	ABE	New	 <a href="#">148502 (1-26) CYBER SUITE GEN APPv2.pdf</a>	Date Submitted: 10/01/2025 By: Milinda Tanner
<b>Form Type Legend:</b> <ul style="list-style-type: none"> <li>• <b>ADV</b> = Advertising</li> <li>• <b>BND</b> = Bond</li> <li>• <b>CER</b> = Certificate</li> <li>• <b>DSC</b> = Disclosure/Notice</li> <li>• <b>END</b> = Endorsement/Amendment/Conditions</li> <li>• <b>PCF</b> = Policy/Coverage Form</li> <li>• <b>ABE</b> = Application/Binder/Enrollment</li> <li>• <b>CNR</b> = Canc/NonRen Notice</li> <li>• <b>DEC</b> = Declarations/Schedule</li> <li>• <b>ERS</b> = Election/Rejection/Supplemental Applications</li> <li>• <b>OTH</b> = Other</li> </ul> <div> <b>Icon Legend:</b>  - Draft Schedule Item  - Open Objection         </div>									

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