

ARKANSAS INSURANCE DEPARTMENT
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Cyber Risk Matters Renewal News

(2025-2026)

APSIT CYBER LIABILITY INSURANCE – All State of Arkansas Public School Districts Participating in Cyber Liability Insurance Through the Arkansas Public School Insurance Trust (APSIT) Plan

Through the APSIT, the mission of the Risk Management Division is to provide excellent insurance coverage to the participating schools, and to mitigate the Total Cost of Risk, including Excess Insurance Costs and the Annual Aggregate Retention.

Passed during the 2025 Arkansas Legislative Session, and effective July 1, 2025, Acts 560 and 779 amended the existing Arkansas Public School Insurance Trust to allow for Cyber Liability Insurance to be offered as an elective coverage to APSIT-participating public school districts. Participation in APSIT Cyber Liability Insurance is OPTIONAL.

To establish pricing, the determination of expected Cyber Liability loss frequency and severity is developing and improving. With the passing of Acts 560 and 779, the Division of Information Systems (DIS) is applying established cyber security standards to Arkansas Public School Districts. As this applies to the annual rate for APSIT Cyber Liability Insurance, the expected cyber security improvements allow for the FY cost to each participating school district to be \$30 per employee.

Should you have any questions regarding your district's premium, please contact the Risk Management Division by phone or email at the following: (501) 371-2690 or insurance.risk.management@arkansas.gov.

SEE ENCLOSED INVOICE