

**PROGRAM DIVISION
BULLETIN**

2002-11

June 12, 2002

OHIO UM/UIM COVERAGE

Numerous, controversial court cases have resulted in the Ohio legislature enacting SB 97 which makes the *offer* of UM/UIM by an insurer to customers unnecessary for any policy providing Automobile Liability coverage for vehicles garaged or registered in Ohio. Insurers may continue to provide UM/UIM coverage in Ohio on a voluntary basis and at the written request of the insured or prospect; however, it will no longer be available via supplemental application.

It is our position NOT to offer or write UM/UIM coverage on ANY automobiles garaged/located in the State of Ohio. Insurers providing supplemental applications to customers is equivalent to making an *offer* of UM/UIM. ISO is redrafting endorsements and rules to coincide with this regulation change for primary commercial automobile coverage.

It is recommended that conditional non renewal notices be sent, giving 30 days plus necessary mailing time, to any account for which Ohio UM/UIM coverage was previously provided. The reason cited is that the UM/UIM law has changed.

Discard all versions of any Ohio supplemental application(s). Program Administrators are to destroy unused Ohio supplemental applications. The supplemental UM/UIM application , 75288 (6/01), used for primary automobile policies will be withdrawn. Supplemental applications for umbrella/excess are also withdrawn. These supplemental applications will no longer be valid in this state (11-1-01) as they do not comply with the revised statute.

The current supplemental applications (Selection/Rejection forms) are not usable for policies effective on or after 11/1/01.

© 2000 American International Group, Inc.
The material contained herein is proprietary to the member companies of American International Group, Inc. and is intended for use only by Program Administrators. Unauthorized disclosure, dissemination, copying, or other use of this material without the expressed written permission of AIG is strictly prohibited.

LEXINGTON INSURANCE COMPANY

PROGRAM DIVISION

200 State Street/11th Floor, Boston, MA 02109
phone 617-330-1100 / fax 617-330-8595

Below is sample wording to be used if conditional non renewal is NOT sent.

- Ohio Senate Bill 97 has been signed into law. The Bill repeals the mandatory offer requirements of Uninsured Motorist (UM) Coverage in the state of Ohio for policies effective on or after November 1, 2001. This letter will serve as notification of our intent not to offer Ohio Uninsured Motorist Coverage to our insureds. Please advise your client accordingly.

© 2000 American International Group, Inc.
The material contained herein is proprietary to the member companies of American International Group, Inc. and is intended for use only by Program Administrators.
Unauthorized disclosure, dissemination, copying, or other use of this material without the expressed written permission of AIG is strictly prohibited.

LEXINGTON INSURANCE COMPANY

PROGRAM DIVISION

200 State Street/11th Floor, Boston, MA 02109
phone 617-330-1100 / fax 617-330-8595