

**PROGRAM DIVISION
BULLETIN**

2006-02

January 6, 2006

**IMPORTANT INFORMATION REGARDING
COMMERCIAL AUTOMOBILE & UMBRELLA/EXCESS IN INDIANA**

State: Indiana

Effective Date: July 1, 2005

Re: Uninsured/Underinsured Motorist Coverage – Optional Basis

In the 2005 Indiana Acts (formally Senate bill 125), the Indiana State Legislature added Section IC 27-7-5-1.5 to the Indiana Code to provide in part, that an insurer is not required to make available uninsured or underinsured motorist coverage in connection with the issuance of a commercial liability policy, including a commercial vehicle policy, and a commercial umbrella or excess liability policy. In short, it is no longer mandatory that we offer either UM and or UIM to our insureds for either the commercial auto and or umbrella/excess lines of business. Our intent is not to offer UM/UIM in any states which are optional. Insureds will have to make a specific request for coverage.

Underwriting Action

Umbrella/Excess

As with all other states where an offer of UM/UIM is not mandated, UM/UIM coverage on Umbrella/Excess Policies will be excluded in Indiana on all policies effective July 1, 2005 and subsequent.

Any exceptions will require your Program Manager's approval.

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