

**PROGRAM DIVISION  
BULLETIN**

2006-18

June 16, 2006

**CONVERSION OF TEXAS COMMERCIAL AUTO TO ISO**

Effective 9/1/2006 we have adopted the ISO Texas Commercial Auto Policy. Since we will be converting our current Texas Commercial Auto Rules/Rates/Forms portfolio from the Insurance Council of Texas (ICT), formerly TASIO, to the ISO Texas Rule/Rates/Forms portfolio, we are required by the Texas Department of Insurance (TDI) to send cancellation / non-renewal notices to all of our current insureds who have in-force stand alone Texas CA policies with us. In our conversations with TDI they made it clear that the ISO policy is not a renewal of the ICT policy; **hence non-renewal notice must be sent to our insureds, no exceptions.** Working with the TDI, we have developed the following for your use:

- 1) Wording to be included on our Cancellation / Non-renewal notices (**see below**), and
- 2) An Advisory Notice 91092 (6-06) to Insureds which very briefly explains that a change will be taking place in their policy. This form will not be added to Cover-All, therefore, you must add it to all policies with TX Auto.



Texas Forms  
Conversion Notice..

**PLEASE NOTE THAT THESE TWO ITEMS ARE MANDATORY AND THE WORDINGS CANNOT BE CHANGED IN ANY WAY.**

The wording of the advisory notice was purposely left short as there are a number of changes, or differences, between the ICT and ISO portfolios. The explanatory memorandum that ISO published on the matter was well over 200 pages long and we felt brevity was in order for the advisory notice. The advisory notice directs the insured to their agent/broker for any questions about differences between the programs.

**Wording for our Cancellation / Non-renewal Notices:**

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**PROGRAM DIVISION**

100 Summer Street/19th Floor, Boston, MA 02110  
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*“Changes in coverage, terms and or conditions due to conversion from the Insurance Council of Texas rules, rates and forms portfolio to the Insurance Service Office, Inc. portfolios as authorized by the Texas Department of Insurance.”*

Also effective 09/01/06, Texas autos can be added to multi-state policies. If the Texas policy had a separate effective date, these autos can be added via a mid term endorsement.

For Cover-All users the following is an explanation of how the Conversion to ISO Commercial Auto for Texas will take place:

#### New Business

As of 07/01/06, new business policies for auto in Texas, which are effective 09/01/06 or later will be written in Cover-All as Commercial Auto (policy symbol CA) or Commercial Garage (policy symbol GA).

A control date of 09/01/2006 or after must be used in order the for the system to recognize the ISO coverage for Texas.

As of 09/01/06, policy symbols TX and GX will no longer be available for new and renewal policies. Users **MUST select** CA or GA as the policy symbol when creating a quote or policy. The ability to endorse or change expiration date for existing TX policies will remain available until 9/1/2007.

#### Renewals

The system *will not* convert policies with a TX policy symbol to CA or GX policy symbol to GA. Renewals of TX and GX policies must be re-keyed as new business quotes. Because of the work associated with rekeying, Lexington has made a provision to have this completed ahead of time for you 90 days in advance of expiration. You may access these new business quotes:

- by checking your Open Quotes in the Activity Center of the portal (My Insurance Center Home page)
- by searching by producer code in the search function of portal (My Insurance Center Home Page; or
- by searching by Insured name in Rating and Issuance

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## Screen Navigation

The screen navigation for ISO commercial auto in Texas is essentially the same as for Texas auto with the exception of two additional screens, they are: 30053-Additional Coverage information and 30096-Vehicle Optional Endorsement which come up in the sub-policy and are displayed below.

Transaction :	Create Quotation	Screen :	30053
Quotation :	01-CA-0001666-0/000	Type :	Commercial Automobile
Insured :	TX AUTO TEST	Producer :	Louisiana Risk Special

  

TX Mexico Coverage - Broad CA0199	(Y/N)	<input type="checkbox"/>		
TX Mexico Tourist Cov.- Limited CA0198 (Y/N)		<input type="checkbox"/>		
Limited Mexico Coverage - CA0121	(Y/N)	<input type="checkbox"/>		
Rental Reimbursement	(Y/N)	<input type="checkbox"/>	Exclude UM-BI Cov (Y/N)	<input type="checkbox"/>
Waive Theft Fee	(Y/N)	<input type="checkbox"/>	Exclude UM-PD Cov (Y/N)	<input type="checkbox"/>
Exclude PIP Coverage	(Y/N)	<input type="checkbox"/>		

If you have any questions, please contact your Program Manager or on Cover-All the help desk.

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