

RULES – IMPLEMENTATION

NOVEMBER 30, 2018

COMMERCIAL AUTOMOBILE

LI-CA-2018-267

## MISSOURI REVISED RULE 100. INCREASED LIMITS TO BECOME EFFECTIVE

---

### KEY MESSAGE

We have revised Rule 100. Increased Limits in response to 2018 Mo. Laws \_\_\_\_ (former S.B. 708).

---

### BACKGROUND

In circular [LI-CA-2018-171](#), we announced that, in response to 2018 Mo. Laws \_\_\_\_ (former S.B. 708), we anticipated revising Commercial Auto rules.

---

### ISO ACTION

In response to 2018 Mo. Laws \_\_\_\_ (former S.B. 708), we have revised Rule 100.B. Increased Limits to reflect the \$75,000 Combined Single Limit of Liability.

Refer to the attached explanatory material for complete details about the filing.

---

### EFFECTIVE DATE

The ISO revision is subject to the following rule of application:

These changes are applicable to all policies written on or after July 1, 2019.

---

### COMPANY ACTION

If you have authorized us to file on your behalf and decide:

- To use our revision and effective date, you are not required to file anything with the Insurance Department.
- To use our revision with a different effective date, to use our revision with modification, or to not use our revision, you must make an appropriate submission with the Insurance Department.

For guidance on submission requirements, consult the ISO State Filing Handbook.

WE WILL SUBMIT THIS REVISION TO THE INSURANCE DEPARTMENT ON JUNE 11, 2019. IF STATE FILING REQUIREMENTS DICTATE THAT YOU MAKE A SUBMISSION WITH THE INSURANCE DEPARTMENT, DO NOT SUBMIT IT PRIOR TO THIS DATE.

In all correspondence with the Insurance Department on this revision, you should refer to ISO Filing Designation Number CA-2018-RIL1, not this circular number. Communications with the regulator concerning a filing affecting multiple lines of business (i.e., CL, PL, AL filing designation) should specify the line(s) of business that you are addressing.

---

### RATING SOFTWARE IMPACT

No new attributes are being introduced with this revision.

---

## POLICYHOLDER NOTIFICATION

If you decide to implement this revision, you should check all applicable laws for the state(s) to which this revision applies, to determine whether or not a specific policyholder notice requirement may apply. Please note that circular [LI-CL-2018-044](#) contains the ISO Guide To Renewals With Changed Conditions For Commercial Lines, which is available only as a guide to assist participating companies in complying with various conditional renewal statutes or regulations, for the major commercial lines of insurance serviced by ISO. The information in the Guide does not necessarily reflect all requirements or exceptions that may apply, and it is not intended as a substitute for your review of all applicable statutes and regulations concerning policyholder notification.

---

## REVISION DISTRIBUTION

We will issue a Notice to Manualholders with an edition date of 7-19 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

---

## REFERENCE(S)

- [LI-CL-2018-044](#) (11/27/2018) Revised Lead Time Requirements Listing
- [LI-CA-2018-165](#) (07/17/2018) Missouri Former S.B. 708 Relating To Financial Responsibility Under Review; Filings On Hold

---

## ATTACHMENT(S)

Filing [CA-2018-RIL1](#)

---

## COPYRIGHT EXPLANATION

The material distributed by Insurance Services Office, Inc. is copyrighted. All rights reserved. Possession of these pages does not confer the right to print, reprint, publish, copy, sell, file, or use same in any manner without the written permission of the copyright owner. Permission is hereby granted to members, subscribers, and service purchasers to reprint, copy, or otherwise use the enclosed material for purposes of their own business use relating to that territory or line or kind of insurance, or subdivision thereof, for which they participate, provided that:

- (A) Where ISO copyrighted material is reprinted, copied, or otherwise used **as a whole**, it must reflect the copyright notice actually shown on such material.
- (B) Where ISO copyrighted material is reprinted, copied, or otherwise used **in part**, the following credit legend must appear at the bottom of each page so used:  
Includes copyrighted material of Insurance Services Office, Inc., with its permission.

---

## CONTACT INFORMATION

If you have any questions concerning:

- The content of this circular, please contact:  
Stefanie M. Morisi  
Auto, Compliance and Product Services  
(201) 469-2676  
[auto@verisk.com](mailto:auto@verisk.com)  
[Stefanie.Morisi@verisk.com](mailto:Stefanie.Morisi@verisk.com)

- Other issues for this circular, please contact Customer Support:

E-mail: [info@verisk.com](mailto:info@verisk.com)

Phone: 800-888-4476

Callers outside the United States, Canada, and the Caribbean may contact us using our global toll-free number (International Access Code + 800 48977489). For information on all ISO products, visit us at [www.verisk.com/iso](http://www.verisk.com/iso). To keep abreast of the latest Insurance Lines Services updates, view [www.verisk.com/ils](http://www.verisk.com/ils).

# Revision to Rule 100. Increased Liability Limits

## About This Filing

---

This filing is being made in response to 2018 Mo. Laws \_\_\_\_ (Former S.B. 708).

## Revised Rule

We are revising Rule **100. Increased Liability Limits**. We have used a format of ~~striking through~~ deletions, underlining additions and inserting a revision bar in the left margin to indicate changes.

## Background

---

Currently, Table **100.B. Increased Liability Limits** provides, in part, a \$60,000 Combined Single Limit Of Liability.

2018 Mo. Laws \_\_\_\_ (Former S.B. 708) revises, in part, the minimum motor vehicle financial responsibility requirements from \$10,000 to \$25,000 "... because of injury to, or destruction of, property of others in any one accident."

## Explanation of Changes

---

In response to 2018 Mo. Laws \_\_\_\_ (Former S.B. 708), we are revising Rule **100.B.** to reflect the \$75,000 Combined Single Limit of Liability.

## Copyright Explanation

---

The material distributed by Insurance Services Office, Inc. is copyrighted. All rights reserved. Possession of these pages does not confer the right to print, reprint, publish, copy, sell, file or use same in any manner without the written permission of the copyright owner.

## Important Note

---

Insurance Services Office, Inc. (ISO) makes available advisory services to property/casualty insurers. ISO has no adherence requirements. ISO rules and explanatory materials are intended solely for the information and use of ISO's participating insurers and their representatives, and insurance regulators. Neither ISO's general explanations of rules intent nor opinions expressed by members of

ISO's staff necessarily reflect every insurer's view or control any insurer's application of manual rules.

**100. INCREASED LIABILITY LIMITS**

Paragraph **B.** is replaced by the following:

<b>Combined Single Limit Of Liability (000's)</b>	<b>1.  Light And Medium Trucks</b>	<b>2.  Heavy Trucks And Truck- tractors</b>	<b>3.  Extra- heavy Trucks And Truck- tractors</b>	<b>4.  Trucks, Tractors, And Trailers Zone-rated</b>	<b>5.  All Other Risks</b>
25	0.66	0.66	0.64	0.66	0.67
<del>60</del> 75	<del>0.87</del> 0.93	<del>0.86</del> 0.92	<del>0.86</del> 0.92	<del>0.86</del> 0.92	<del>0.87</del> 0.93
100	1.00	1.00	1.00	1.00	1.00
125	1.06	1.06	1.07	1.07	1.06
150	1.11	1.12	1.12	1.12	1.11
200	1.20	1.22	1.22	1.22	1.20
250	1.27	1.30	1.31	1.30	1.28
300	1.33	1.38	1.38	1.37	1.34
350	1.38	1.44	1.45	1.43	1.40
400	1.43	1.50	1.51	1.49	1.45
500	1.52	1.61	1.61	1.59	1.54
600	1.59	1.70	1.70	1.67	1.61
750	1.67	1.82	1.81	1.78	1.71
1,000	1.79	1.98	1.95	1.92	1.83
1,500	1.95	2.22	2.16	2.11	1.99
2,000	2.06	2.40	2.32	2.25	2.12
2,500	2.16	2.54	2.45	2.36	2.22
3,000	2.24	2.67	2.57	2.46	2.30
5,000	2.48	3.05	2.95	2.75	2.57
7,500	2.70	3.42	3.33	3.02	2.82
10,000	2.89	3.72	3.66	3.25	3.03

**Table 100.B. Increased Liability Limits**