

RULES – APPROVED

JANUARY 25, 2019

COMMERCIAL AUTOMOBILE
COMMERCIAL LIABILITY UMBRELLA

LI-CA-2019-007
LI-CU-2019-003

GEORGIA 2016 COMMERCIAL AUTO AND COMMERCIAL LIABILITY UMBRELLA MULTISTATE RULES REVISION ADDRESSING RIDESHARING, DRONES AND PRIMARY AND NONCONTRIBUTORY OPTIONS APPROVED

KEY MESSAGE

This circular announces the approval of the 2016 Commercial Auto and Commercial Liability Umbrella multistate rules revision in Georgia.

Effective Date: 6/1/2019

Filing ID: CL-2016-RRU1

BACKGROUND

In referenced circular [LI-CA-2016-073/LI-CU-2016-014](#), we announced the submission of multistate rules filing CL-2016-RRU1, which introduced and revised various rules for Division One – Automobile and Division Thirteen – Commercial Liability Umbrella of the Commercial Lines Manual to generally correspond with the new and revised endorsements submitted in companion forms filing CL-2016-OFR1, which generally addressed ridesharing, drones and primary and noncontributory options.

INSURANCE DEPARTMENT ACTION

The Georgia Department of Insurance has approved this revision as filed.

EFFECTIVE DATE

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

These changes are applicable to all policies written on or after June 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.

In all correspondence with the Insurance Department on this revision, you should refer to ISO Filing Designation Number [CL-2016-RRU1](#), 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

New attributes being introduced with this revision:

- Additional information will be required from the policyholder to complete a rating calculation.
 - New, additional factors are being introduced.
 - A new calculation is being introduced.
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IMPACT ON STATISTICAL REPORTING

Statistical Plan Holders circular [SP-CA-2016-003](#) entitled "Transportation Network Company (TNC) Indicator Codes Established For Commercial Automobile" was issued announcing the establishment of statistical coding in support of the revisions made to address vehicles used to provide transportation network and on-demand services.

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 6-19 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

RELATED FORMS REVISION

We are announcing in a separate circular the approval of a corresponding forms revision. Please refer to the Reference(s) block for identification of that circular.

REFERENCE(S)

- [LI-CA-2019-006/LI-CU-2019-002](#) (01/25/2019) Georgia 2016 Commercial Auto And Commercial Liability Umbrella Multistate Forms Revision Addressing Ridesharing, Drones And Primary And Noncontributory Options Approved
- [LI-CL-2018-044](#) (11/27/2018) Revised Lead Time Requirements Listing

- [SP-CA-2016-003](#) (05/18/2016) Transportation Network Company (TNC) Indicator Codes Established For Commercial Automobile
- [LI-CA-2016-073/LI-CU-2016-014](#) (03/25/2016) 2016 Commercial Auto And Commercial Liability Umbrella Multistate Rules Revision Addressing Ridesharing, Drones And Primary And Noncontributory Options To Be Submitted

ATTACHMENT(S)

Final Status Report

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**2016 Commercial Auto And Commercial Liability Umbrella Multistate Rules Revision
Addressing Ridesharing, Drones And Primary And Noncontributory Options
Rules Filing CL-2016-RRU1
FINAL**

STATE	EFFECTIVE OR DISTRIBUTION DATE	STATE-SPECIFIC RULES SUPPLEMENT CIRCULAR (A)	IMPLEMENTATION CIRCULAR (B)
ALABAMA	11/01/2016	—	LI-CA-2016-197/LI-CU-2016-059
ALASKA	01/01/2017	LI-CA-2016-096/LI-CU-2016-018	LI-CA-2016-311/LI-CU-2016-086
ARIZONA	11/01/2016	—	LI-CA-2016-197/LI-CU-2016-059
ARKANSAS	11/01/2016	—	LI-CA-2016-197/LI-CU-2016-059
CALIFORNIA	11/2017	LI-CA-2016-098/LI-CU-2016-020	LI-CA-2017-186/LI-CU-2017-026
COLORADO	11/01/2016	—	LI-CA-2016-197/LI-CU-2016-059
CONNECTICUT	01/01/2017	LI-CA-2016-100/LI-CU-2016-022	LI-CA-2016-311/LI-CU-2016-086
DELAWARE	11/01/2016	—	LI-CA-2016-197/LI-CU-2016-059
DIST. OF COLUMBIA	11/01/2016	LI-CA-2016-102/LI-CU-2016-024	LI-CA-2016-197/LI-CU-2016-059
FLORIDA (C)	04/01/2017	LI-CA-2016-274/LI-CU-2016-077	LI-CA-2016-400/LI-CU-2016-101
GEORGIA	06/01/2019	-	LI-CA-2019-007/LI-CU-2019-003
GUAM			
HAWAII	APPROVED BY HAWAII INSURANCE BUREAU (HIB). REFER TO HIB CIRCULAR.		
IDAHO	11/01/2016	—	LI-CA-2016-205/LI-CU-2016-063
ILLINOIS	03/01/2017	—	LI-CA-2016-353/LI-CU-2016-091
INDIANA	11/01/2016	LI-CA-2016-109/LI-CU-2016-028	LI-CA-2016-197/LI-CU-2016-059
IOWA	11/01/2016	—	LI-CA-2016-197/LI-CU-2016-059
KANSAS	11/01/2016	—	LI-CA-2016-221/LI-CU-2016-069
KENTUCKY	11/01/2016	—	LI-CA-2016-197/LI-CU-2016-059
LOUISIANA	11/01/2016	LI-CA-2016-111/LI-CU-2016-030	LI-CA-2016-197/LI-CU-2016-059
MAINE	11/01/2016	—	LI-CA-2016-207/LI-CU-2016-065
MARYLAND	12/01/2016	—	LI-CA-2016-197/LI-CU-2016-059
MASSACHUSETTS (CU ONLY)	11/01/2016	—	LI-CU-2016-059
MICHIGAN	11/01/2016	—	LI-CA-2016-254/LI-CU-2016-073
MINNESOTA	11/01/2016	—	LI-CA-2016-197/LI-CU-2016-059
MISSISSIPPI	11/01/2016	LI-CA-2016-118/LI-CU-2016-034	LI-CA-2016-214/LI-CU-2016-067
MISSOURI	11/01/2016	LI-CA-2016-113/LI-CU-2016-032	LI-CA-2016-197/LI-CU-2016-059
MONTANA	05/01/2017	—	LI-CA-2017-014/LI-CU-2017-002
NEBRASKA	11/01/2016	—	LI-CA-2016-197/LI-CU-2016-059
NEVADA	11/01/2016	—	LI-CA-2016-197/LI-CU-2016-059
NEW HAMPSHIRE	07/01/2017	LI-CA-2016-139/LI-CU-2016-046	LI-CA-2017-081/LI-CU-2017-011
NEW JERSEY	11/01/2016	LI-CA-2016-136/LI-CU-2016-044	LI-CA-2016-197/LI-CU-2016-059
NEW MEXICO	11/01/2016	—	LI-CA-2016-258/LI-CU-2016-075
NEW YORK (D)			
NORTH CAROLINA	11/01/2016	LI-CA-2016-137/LI-CU-2016-045	LI-CA-2016-197/LI-CU-2016-059
NORTH DAKOTA	11/01/2016	—	LI-CA-2016-197/LI-CU-2016-059
OHIO	11/01/2016	—	LI-CA-2016-197/LI-CU-2016-059
OKLAHOMA	11/01/2016	—	LI-CA-2016-197/LI-CU-2016-059
OREGON	11/01/2016	—	LI-CA-2016-197/LI-CU-2016-059
PENNSYLVANIA	11/01/2016	—	LI-CA-2016-197/LI-CU-2016-059
PUERTO RICO	04/01/2017	LI-CA-2016-120/LI-CU-2016-036	LI-CA-2016-412/LI-CU-2016-110
RHODE ISLAND	02/01/2017	—	LI-CA-2016-353/LI-CU-2016-091
SOUTH CAROLINA	11/01/2016	—	LI-CA-2016-197/LI-CU-2016-059
SOUTH DAKOTA	11/01/2016	—	LI-CA-2016-197/LI-CU-2016-059
TENNESSEE	11/01/2016	—	LI-CA-2016-197/LI-CU-2016-059
TEXAS		LI-CA-2016-127/LI-CU-2016-040	LI-CA-2018-236/LI-CU-2018-061
U.S. VIRGIN ISLANDS			
UTAH	11/01/2016	—	LI-CA-2016-197/LI-CU-2016-059
VERMONT	11/01/2016	—	LI-CA-2016-258/LI-CU-2016-075
VIRGINIA	2/2018	LI-CA-2016-290/LI-CU-2016-082	LI-CA-2017-283/LI-CU-2017-035
WASHINGTON	11/01/2016	LI-CA-2016-131/LI-CU-2016-042	LI-CA-2016-197/LI-CU-2016-059
WEST VIRGINIA	11/01/2016	—	LI-CA-2016-197/LI-CU-2016-059
WISCONSIN	11/01/2016	—	LI-CA-2016-197/LI-CU-2016-059
WYOMING	11/01/2016	—	LI-CA-2016-197/LI-CU-2016-059

BOLD INDICATES CHANGES

Notes for CL-2016-RRU1

(A) Only states with a filed state supplement will include circular numbers in this column.

(B) Circular Numbers: The multistate filing circular number for all jurisdictions is [LI-CA-2016-073/LI-CU-2016-014](#).

(C) Filing ID for Florida is [CL-2016-RRU2](#). Informational Correction Circular for Florida approval is [LI-CA-2016-409/LI-CU-2016-105](#).

(D) **Filings similar to CL-2016-RRU1, without revisions addressing ridesharing, will be submitted in NY in the near future.** New York rule revisions addressing ridesharing were filed and approved. Refer to circular [LI-CA-2018-231/LI-CU-2018-060](#).