

**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**

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### **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

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### **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.

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### **INSURANCE DEPARTMENT ACTION**

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

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### **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.

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### **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.

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## **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.

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## **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.

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## **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.

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## **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.

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## **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

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

**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](#).