

RULES – APPROVED

MARCH 4, 2019

COMMERCIAL AUTOMOBILE

LI-CA-2019-054

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## IOWA REVISION OF COMMERCIAL AUTOMOBILE LIABILITY INCREASED LIMIT FACTORS APPROVED

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### KEY MESSAGE

The revised increased limit factors representing a +1.1% change from the increased limit factors currently in effect are approved.

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### BACKGROUND

In circular [LI-CA-2019-049](#), we advised you that we filed revised liability increased limit factors for the Commercial Lines Manual, Division One – Automobile in Iowa.

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### CHANGE(S)

This revision changes liability increased limit factors (+1.1%) based on the 2018 review of the liability increased limits experience.

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### INSURANCE DEPARTMENT ACTION

The Insurance Department 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 August 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 [CA-2019-IALL1](#), 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

No new attributes are being introduced with this revision.

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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 8-19 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

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## REFERENCE(S)

- [LI-CA-2019-049](#) (02/25/2019) Iowa Revision Of Commercial Automobile Liability Increased Limit Factors Filed; Exhibits Newly Presented In Excel
- [LI-CL-2018-044](#) (11/27/2018) Revised Lead Time Requirements Listing

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## CONTACT INFORMATION

If you have any questions concerning:

- The actuarial content of this circular, please contact:  
Isaac Zlatkin  
Actuarial Operations  
(201)-469-2583  
[Isaac.Zlatkin@verisk.com](mailto:Isaac.Zlatkin@verisk.com)  
[casualtyactuarial@verisk.com](mailto:casualtyactuarial@verisk.com)
- The non-actuarial content of this circular, please contact:  
Lakeisha Hunt  
Production Operations, Compliance and Product Services  
(201)-469-2899  
[productionoperations@verisk.com](mailto:productionoperations@verisk.com)
- Other issues for this circular, please contact Customer Support:  
E-mail: [info@verisk.com](mailto:info@verisk.com)  
Phone: 800-888-4476

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