

## RULES – IMPLEMENTATION

SEPTEMBER 9, 2019

AGRICULTURAL CAPITAL ASSETS (OUTPUT POLICY)	LI-AG-2019-027
COMMERCIAL AUTOMOBILE	LI-CA-2019-207
COMMERCIAL PROPERTY	LI-CF-2019-085
COMMERCIAL INLAND MARINE	LI-CM-2019-029
CAPITAL ASSETS PROGRAM (OUTPUT POLICY)	LI-OP-2019-028

## INTRODUCTION OF MULTISTATE RULES REVISION ADDRESSING CANNABIS EXCLUSION ENDORSEMENTS TO BE IMPLEMENTED IN FLORIDA

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### KEY MESSAGE

We are implementing new and revised multistate and state-specific rules in Florida.

**Applicable Lines:** AG, CA, CF, CM, OP

**Filing ID:** CL-2019-OMJRU

**Effective Date:** 12/1/2019

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### BACKGROUND

In circular:

- [LI-AG-2019-001/LI-CA-2019-093/LI-CF-2019-029/LI-CM-2019-003/LI-OP-2019-002](#), we announced the filing of multistate rules filing CL-2019-OMJRU and advised that we would be submitting state-specific rules filing supplements.
- [LI-AG-2019-002/LI-CA-2019-094/LI-CF-2019-030/LI-CM-2019-004/LI-OP-2019-003](#), we announced the filing of multistate forms filing CL-2019-OMJFR and advised that we would be submitting state-specific rules filing supplements.
- [LI-AG-2019-013/LI-CA-2019-135/LI-CF-2019-048/LI-CM-2019-015/LI-OP-2019-014](#), we announced the filing of a rules supplement to filing CL-2019-OMJRU in Florida.

In subsequent circulars, which are listed in the attached multistate status report, we provided state supplements and/or amendments to the multistate forms and rules filings for certain jurisdictions, where appropriate.

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### INSURANCE DEPARTMENT ACTION

The Florida Office of Insurance Regulation (FLOIR) has acknowledged this revision as filed.

**Note:** The announcement of implementation in a particular jurisdiction includes the implementation of the multistate filings and any state supplement and/or amendment filing.

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## EFFECTIVE DATE

### **Agricultural Capital Assets (Output Policy), Capital Assets Program (Output Policy), Commercial Property and Commercial Auto:**

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

These changes are applicable to all policies effective on or after December 1, 2019.

### **Commercial Inland Marine:**

We do not establish an effective date for rules revisions in this state. Each insurer that elects to utilize this revision is responsible for determining its own effective date.

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## COMPANY ACTION

### **Agricultural Capital Assets (Output Policy), Capital Assets Program (Output Policy), Commercial Property and Commercial Auto:**

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 FLOIR.
- 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 FLOIR.

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

In all correspondence with the FLOIR on this revision, you should refer to ISO Filing Designation Number CL-2019-OMJRU and FLOIR Number(s) below, NOT this circular number.

<b>FLOIR Number</b>	<b>Line of Business</b>
19-123681	Commercial Auto / Garages
19-123683	Commercial Auto / Other Commercial Auto
19-123685	Commercial Auto / Business Auto
19-123686	Commercial Auto / Public Autos
19-123688	Commercial Auto / Trucking/Hauling
19-123689	Commercial Auto Physical Damage Only
19-123927	Commercial Residential – Condo Assn Only
19-123929	Commercial Residential – Excluding Condo Assn
19-128959	Commercial Non-Residential
19-123913	Farmowners Multi-Peril
19-123814	Commercial Residential – Condo Assn Only
19-123891	Commercial Residential – Excluding Condo Assn
19-128902	Commercial Non-Residential

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.

### **Commercial Inland Marine:**

ISO has not filed this revision on behalf of insurers.

You must independently determine what revision to make and when to make any revision effective. If you decide to use all or any part of our revision, you are NOT required to file anything with the Florida Office of Insurance Regulation (FLOIR).

You must document your files in case the Insurance Department wishes to review the information at a later date. In all internal correspondence on this revision, you should refer to ISO Revision Designation Number CL-2019-OMJRU, 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**

Refer to the circulars in the Reference(s) block for the impact of the multistate filings.

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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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### **FUTURE ISO ACTION**

In future circulars, we will:

- Update the status of this revision. This status report will be updated periodically to provide you with the latest status. For interim updates, please check the Insurance Lines Services web site ([www.verisk.com/ils](http://www.verisk.com/ils)). In addition to other information, this web site contains copies of major multistate filing status reports that are updated approximately every two weeks.
- Inform you of implementation status of this filing in additional jurisdictions.
- Provide an updated multistate status report summarizing filing activity.

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### **REVISION DISTRIBUTION**

We will issue a Notice to Manualholders with an edition date of 12-19 (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-AG-2019-026/LI-CA-2019-206/LI-CF-2019-084/LI-CM-2019-028/LI-OP-2019-027](#)  
(09/09/2019) Introduction Of Multistate Forms Revision Addressing Cannabis Exclusion Endorsements To Be Implemented In Florida
- [LI-AG-2019-013/LI-CA-2019-135/LI-CF-2019-048/LI-CM-2019-015/LI-OP-2019-014](#)  
(06/14/2019) Florida Supplement To The Multistate Rules Revision Addressing Cannabis Exclusion Endorsements Provided
- [LI-AG-2019-002/LI-CA-2019-094/LI-CF-2019-030/LI-CM-2019-004/LI-OP-2019-003](#)  
(05/13/2019) Introduction Of Multistate Forms Revisions Addressing Cannabis Exclusion Endorsements Being Filed
- [LI-AG-2019-001/LI-CA-2019-093/LI-CF-2019-029/LI-CM-2019-003/LI-OP-2019-002](#)  
(05/13/2019) Introduction Of Multistate Rules Revision Addressing Cannabis Exclusion Endorsements Being Filed
- [LI-CL-2018-044](#) (11/27/2018) Revised Lead Time Requirements Listing

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## ATTACHMENT(S)

Status Report

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## Commercial Lines Multistate Forms and Rules revisions addressing Cannabis Exclusion Endorsements Filing CL-2019-OMJFR (Forms)/CL-2019-OMJRU (Rules)

STATE	EFFECTIVE OR DISTRIBUTION DATE	STATE-SPECIFIC FORMS SUPPLEMENT CIRCULAR FORMS/RULES (A)	IMPLEMENTATION CIRCULAR FORMS/RULES
ALABAMA	12/1/2019		<a href="#">LI-AG-2019-021</a> , et al./ <a href="#">LI-AG-2019-022</a> , et al.
ALASKA	12/1/2019	<a href="#">LI-AG-2019-011</a> , et al.	<a href="#">LI-AG-2019-021</a> , et al./ <a href="#">LI-AG-2019-022</a> , et al.
ARIZONA	12/1/2019		<a href="#">LI-AG-2019-021</a> , et al./ <a href="#">LI-AG-2019-022</a> , et al.
ARKANSAS	12/1/2019		<a href="#">LI-AG-2019-021</a> , et al./ <a href="#">LI-AG-2019-022</a> , et al.
CALIFORNIA	12/1/2019	<a href="#">LI-AG-2019-012</a> , et al.	<a href="#">LI-AG-2019-021</a> , et al./ <a href="#">LI-AG-2019-022</a> , et al.
COLORADO	12/1/2019		<a href="#">LI-AG-2019-021</a> , et al./ <a href="#">LI-AG-2019-022</a> , et al.
CONNECTICUT	12/1/2019	<a href="#">LI-AG-2019-004</a> , et al.	<a href="#">LI-AG-2019-021</a> , et al./ <a href="#">LI-AG-2019-022</a> , et al.
DELAWARE	12/1/2019		<a href="#">LI-AG-2019-021</a> , et al./ <a href="#">LI-AG-2019-022</a> , et al.
DIST. OF COLUMBIA	12/1/2019		<a href="#">LI-AG-2019-024</a> , et al./ <a href="#">LI-AG-2019-025</a> , et al.
<b>FLORIDA</b>	<b>12/1/2019</b>	<a href="#">LI-AG-2019-013</a> , et al.	<a href="#">LI-AG-2019-026</a> , et al./ <a href="#">LI-AG-2019-027</a> , et al.
GEORGIA			
GUAM	12/1/2019		<a href="#">LI-AG-2019-021</a> , et al.
HAWAII		<a href="#">LI-AG-2019-018</a> , et al.	
IDAHO	12/1/2019	<a href="#">LI-AG-2019-008</a> , et al.	<a href="#">LI-AG-2019-021</a> , et al./ <a href="#">LI-AG-2019-022</a> , et al.
ILLINOIS	12/1/2019		<a href="#">LI-AG-2019-021</a> , et al./ <a href="#">LI-AG-2019-022</a> , et al.
INDIANA	12/1/2019	<a href="#">LI-AG-2019-005</a> , et al.	<a href="#">LI-AG-2019-021</a> , et al./ <a href="#">LI-AG-2019-022</a> , et al.
IOWA	12/1/2019		<a href="#">LI-AG-2019-021</a> , et al./ <a href="#">LI-AG-2019-022</a> , et al.
KANSAS	12/1/2019		<a href="#">LI-AG-2019-021</a> , et al./ <a href="#">LI-AG-2019-022</a> , et al.
KENTUCKY			
LOUISIANA	12/1/2019	<a href="#">LI-AG-2019-009</a> , et al.	<a href="#">LI-AG-2019-024</a> , et al./ <a href="#">LI-AG-2019-025</a> , et al.
MAINE	12/1/2019		<a href="#">LI-AG-2019-021</a> , et al./ <a href="#">LI-AG-2019-022</a> , et al.
MARYLAND	12/1/2019		<a href="#">LI-AG-2019-021</a> , et al./ <a href="#">LI-AG-2019-022</a> , et al.
MASSACHUSETTS		<a href="#">LI-AG-2019-010</a> , et al.	
MICHIGAN	12/1/2019		<a href="#">LI-AG-2019-021</a> , et al./ <a href="#">LI-AG-2019-022</a> , et al.
MINNESOTA	12/1/2019		<a href="#">LI-AG-2019-021</a> , et al./ <a href="#">LI-AG-2019-022</a> , et al.
MISSISSIPPI	12/1/2019	<a href="#">LI-AG-2019-020</a> , et al.	<a href="#">LI-AG-2019-024</a> , et al./ <a href="#">LI-AG-2019-025</a> , et al.
MISSOURI	12/1/2019		<a href="#">LI-AG-2019-021</a> , et al./ <a href="#">LI-AG-2019-022</a> , et al.
MONTANA	12/1/2019	<a href="#">LI-AG-2019-007</a> , et al.	<a href="#">LI-AG-2019-021</a> , et al./ <a href="#">LI-AG-2019-022</a> , et al.
NEBRASKA	12/1/2019		<a href="#">LI-AG-2019-021</a> , et al./ <a href="#">LI-AG-2019-022</a> , et al.
NEVADA	12/1/2019		<a href="#">LI-AG-2019-021</a> , et al./ <a href="#">LI-AG-2019-022</a> , et al.
NEW HAMPSHIRE	12/1/2019	<a href="#">LI-AG-2019-006</a> , et al.	<a href="#">LI-AG-2019-021</a> , et al./ <a href="#">LI-AG-2019-022</a> , et al.
NEW JERSEY	12/1/2019		<a href="#">LI-AG-2019-021</a> , et al./ <a href="#">LI-AG-2019-022</a> , et al.
NEW MEXICO	12/1/2019		<a href="#">LI-AG-2019-021</a> , et al./ <a href="#">LI-AG-2019-022</a> , et al.
NEW YORK		<a href="#">LI-AG-2019-019</a> , et al.	
NORTH CAROLINA	12/1/2019		<a href="#">LI-AG-2019-021</a> , et al./ <a href="#">LI-AG-2019-022</a> , et al.
NORTH DAKOTA	12/1/2019		<a href="#">LI-AG-2019-021</a> , et al./ <a href="#">LI-AG-2019-022</a> , et al.
OHIO	12/1/2019		<a href="#">LI-AG-2019-021</a> , et al./ <a href="#">LI-AG-2019-022</a> , et al.
OKLAHOMA	12/1/2019		<a href="#">LI-AG-2019-021</a> , et al./ <a href="#">LI-AG-2019-022</a> , et al.
OREGON	12/1/2019	<a href="#">LI-AG-2019-003</a> , et al.	<a href="#">LI-AG-2019-021</a> , et al./ <a href="#">LI-AG-2019-022</a> , et al.
PENNSYLVANIA	12/1/2019		<a href="#">LI-AG-2019-021</a> , et al./ <a href="#">LI-AG-2019-022</a> , et al.
PUERTO RICO		<a href="#">LI-AG-2019-014</a> , et al.	
RHODE ISLAND	12/1/2019		<a href="#">LI-AG-2019-021</a> , et al./ <a href="#">LI-AG-2019-022</a> , et al.
SOUTH CAROLINA	12/1/2019	<a href="#">LI-AG-2019-015</a> , et al.	<a href="#">LI-AG-2019-021</a> , et al./ <a href="#">LI-AG-2019-022</a> , et al.
SOUTH DAKOTA	12/1/2019		<a href="#">LI-AG-2019-021</a> , et al./ <a href="#">LI-AG-2019-022</a> , et al.
TENNESSEE	12/1/2019		<a href="#">LI-AG-2019-021</a> , et al./ <a href="#">LI-AG-2019-022</a> , et al.
TEXAS		<a href="#">LI-AG-2019-016</a> , et al.	
U.S. VIRGIN ISLANDS			
UTAH	12/1/2019		<a href="#">LI-AG-2019-021</a> , et al./ <a href="#">LI-AG-2019-022</a> , et al.
VERMONT			
VIRGINIA	12/1/2019		<a href="#">LI-AG-2019-024</a> , et al./ <a href="#">LI-AG-2019-025</a> , et al.
WASHINGTON		<a href="#">LI-AG-2019-017</a> , et al.	
WEST VIRGINIA	12/1/2019		<a href="#">LI-AG-2019-021</a> , et al./ <a href="#">LI-AG-2019-022</a> , et al.
WISCONSIN	12/1/2019		<a href="#">LI-AG-2019-021</a> , et al./ <a href="#">LI-AG-2019-022</a> , et al.
WYOMING	12/1/2019		<a href="#">LI-AG-2019-021</a> , et al./ <a href="#">LI-AG-2019-022</a> , et al.

**BOLD INDICATES CHANGES**

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

Multistate Filed Circular Information:

FORMS	RULES
<a href="#">LI-AG-2019-002</a> / <a href="#">LI-CA-2019-094</a> / <a href="#">LI-CF-2019-030</a> / <a href="#">LI-CM-2019-004</a> / <a href="#">LI-OP-2019-003</a>	<a href="#">LI-AG-2019-001</a> / <a href="#">LI-CA-2019-093</a> / <a href="#">LI-CF-2019-029</a> / <a href="#">LI-CM-2019-003</a> / <a href="#">LI-OP-2019-002</a>