

RULES – IMPLEMENTATION

SEPTEMBER 10, 2019

COMMERCIAL AUTOMOBILE

LI-CA-2019-209

NEW JERSEY REVISED RULE 93. NO-FAULT COVERAGES TO BECOME EFFECTIVE

KEY MESSAGE

Filing [CA-2019-OPIP1](#), made in response to N.J. former SB 2720, is being implemented, effective January 1, 2020.

BACKGROUND

In circular [LI-CA-2019-167](#), we announced that, in response to 2018 N.J. Laws ____ (former S.B. 2720), we:

- Had revised Rule **93. No-Fault Coverages** in the New Jersey Exception Pages of the Commercial Lines Manual, Division One – Automobile.
- Planned on submitting the proposed rule revisions to the New Jersey Department of Banking and Insurance under ISO Filing Designation Number [CA-2019-OPIP1](#) in accordance with New Jersey's file and use filing law.

INSURANCE DEPARTMENT ACTION

This filing is acceptable for insurer use.

EFFECTIVE DATE

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

These changes are applicable to all policies written on or after January 1, 2020.

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 DECEMBER 1, 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-2019-OPIP1, 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 1-20 (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-2019-208](#) (09/10/2019) New Jersey Form Revision Relating To Personal Injury Protection (PIP) For Autocycles Approved
- [LI-CA-2019-167](#) (07/05/2019) New Jersey Revised Rule 93. No-Fault Coverages To Be Submitted
- [LI-CL-2018-044](#) (11/27/2018) Revised Lead Time Requirements Listing

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