

FORMS – FILED AND IMPLEMENTATION

OCTOBER 31, 2019

COMMERCIAL LINES

LI-CL-2019-051

## ILLINOIS ENERGY EFFICIENCY CANCELLATION ENDORSEMENTS REVISION FILED AND TO BE IMPLEMENTED

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### KEY MESSAGE

Commercial Lines endorsement filing CL-2019-OFR2 to be implemented.

**Applicable Lines:** BP, GL

**Effective Date:** May 1, 2020

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### BACKGROUND

In circular [LI-BP-2018-039/LI-GL-2018-046](#), we announced the introduction of Businessowners and Commercial General Liability endorsements which generally state that coverage afforded under the Policy shall not be cancelled, allowed to expire, or subjected to a reduction in limits in any manner unless the insurer provides at least 30 days' prior written notice, or 10 days' prior written notice in the case of nonpayment of premium, to the Illinois Commerce Commission.

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### ISO ACTION

We are further revising these endorsements to conform with ISO standards regarding endorsement lead-in sentences.

Refer to the attached explanatory material for complete details about the filing.

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### INSURANCE DEPARTMENT ACTION

The Illinois Insurance Department has acknowledged 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 May 1, 2020.

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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-2019-OFR2, 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:

- A new edition date of existing form numbers is being introduced.

## **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 Portfolioholders with an edition date of 5-20 (or the earliest possible subsequent date), along with any new and/or revised forms.

## **REFERENCE(S)**

- [LI-CL-2018-044](#) (11/27/2018) Revised Lead Time Requirements Listing
- [LI-BP-2018-039/LI-GL-2018-046](#) (05/22/2018) Illinois Energy Efficiency Installers Cancellation Endorsements Filed And To Be Implemented

## **ATTACHMENT(S)**

Filing CL-2019-OFR2

Final copies of [BP 12 35 05 20](#) and [CG 99 08 05 20](#)

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Phone: 800-888-4476

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# Illinois Notice For Energy Efficiency Installers Revision

## Applicable Lines of Business

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This filing applies to the following lines of business:

- ◆ Businessowners
- ◆ Commercial General Liability

## About This Filing

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This filing revises BP 12 35 09 18 and CG 99 08 09 18.

## Revised Forms

We are revising the following forms:

- ◆ BP 12 35 09 18 Illinois Changes – Notice – Energy Efficiency Installers
- ◆ CG 99 08 09 18 Illinois Changes – Notice – Energy Efficiency Installers

We have used a format of ~~striking through~~ deletions, underlining additions and inserting a revision bar in the left margin to indicate changes from the above-referenced editions to the 05 20 editions. Concurrent with implementation, the 05 20 editions will supersede the prior editions.

## Background

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In forms filing CL-2018-OFR1, we introduced Businessowners and Commercial General Liability endorsements which generally state that coverage afforded under the Policy shall not be cancelled, allowed to expire, or subjected to a reduction in limits in any manner unless the insurer provides at least 30 days' prior written notice, or 10 days' prior written notice in the case of nonpayment of premium, to the Illinois Commerce Commission.

## Explanation of Changes

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We are revising BP 12 35 and CG 99 08 to conform with ISO standards regarding endorsement lead-in sentences.

## **Copyright Explanation**

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## **Important Note**

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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**ILLINOIS CHANGES – NOTICE – ENERGY EFFICIENCY  
INSTALLERS**

| This ~~endorsement~~ insurance modifies insurance provided under the following:

**BUSINESSOWNERS COVERAGE FORM**

The following provision is added to the Policy and supersedes any provision to the contrary:  
Coverage afforded under this Policy shall not be cancelled, allowed to expire, or subjected to a reduction in limits in any manner unless we provide at least 30 days' prior written notice, or 10 days' prior written notice in the case of nonpayment of premium, to the Illinois Commerce Commission.

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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **ILLINOIS CHANGES – NOTICE – ENERGY EFFICIENCY INSTALLERS**

This endorsement modifies insurance provided under the following:

**BUSINESSOWNERS COVERAGE FORM**

The following provision is added to the Policy and supersedes any provision to the contrary:

Coverage afforded under this Policy shall not be cancelled, allowed to expire, or subjected to a reduction in limits in any manner unless we provide at least 30 days' prior written notice, or 10 days' prior written notice in the case of nonpayment of premium, to the Illinois Commerce Commission.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **ILLINOIS CHANGES – NOTICE – ENERGY EFFICIENCY INSTALLERS**

This ~~endorsement~~ insurance modifies insurance provided under the following:

### COMMERCIAL GENERAL LIABILITY COVERAGE PART

The following provision is added to the Policy and supersedes any provision to the contrary:

Coverage afforded under this Policy shall not be cancelled, allowed to expire, or subjected to a reduction in limits in any manner unless we provide at least 30 days' prior written notice, or 10 days' prior written notice in the case of nonpayment of premium, to the Illinois Commerce Commission.

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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **ILLINOIS CHANGES – NOTICE – ENERGY EFFICIENCY INSTALLERS**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

The following provision is added to the Policy and supersedes any provision to the contrary:

Coverage afforded under this Policy shall not be cancelled, allowed to expire, or subjected to a reduction in limits in any manner unless we provide at least 30 days' prior written notice, or 10 days' prior written notice in the case of nonpayment of premium, to the Illinois Commerce Commission.