



NOTICE OF EFFECTIVE FILING

TO: ISO Distribution List
DATE: December 11, 2019
FROM: Fae Beck
PHONE: 770-671-2364

PROGRAM: ISO's Commercial Auto

ISO CIRCULAR: N/A

ISO REFERENCE FILING NUMBER: CL-2019-OMJFR and CL-2019-OMJRU

CONTENTS: Intent to Delay Implementation of ISO's Commercial Auto Form & Rule Revisions

INCLUDED (if applicable) ☐ Company Exception Page_LCM ☐ Company Exception Page_ELR

STATE: Florida

EFFECTIVE DATE: 12/9/2019

MODIFICATIONS: None

COMMENTS: None

COMPANY(IES) EFFECTIVE:

- ☒ AIU INSURANCE COMPANY
- ☒ AMERICAN HOME ASSURANCE COMPANY
- ☒ AIG ASSURANCE COMPANY
- ☒ AIG PROPERTY CASUALTY COMPANY
- ☒ COMMERCE AND INDUSTRY INSURANCE COMPANY
- ☒ GRANITE STATE INSURANCE COMPANY
- ☒ ILLINOIS NATIONAL INSURANCE CO.
- ☒ NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.
- ☒ NEW HAMPSHIRE INSURANCE COMPANY
- ☒ THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA

FILING NUMBER: ISO-FL-19-CA-02

AIG Property Casualty
State Filings Division
80 Pine Street, 13th Floor
New York, NY 10005

Florida Office of Insurance Regulation

I-File Workflow System

Filing Number: 19-133311

Request Type: Stamped Only



September 26, 2019

Honorable David Altmaier
Commissioner of Insurance
Office of Insurance Regulation
Property & Casualty Product Review
200 East Gaines Street
Tallahassee, Florida 32399-0330

Fae Beck
AIG Property Casualty
State Filing Analyst
770 671 2364 Telephone
fae.beck@aig.com
ACKNOWLEDGED
Date Received: 09/27/2019 Date of Action: 09/27/2019
FL OFFICE OF INSURANCE REGULATION

AMERICAN HOME ASSURANCE COMPANY

NAIC #012-19380 FEIN #13-5124990

AIG PROPERTY CASUALTY COMPANY

NAIC #012-19402 FEIN #25-118791

COMMERCE AND INDUSTRY INSURANCE COMPANY

NAIC #012-19410 FEIN #13-1938623

GRANITE STATE INSURANCE COMPANY

NAIC #012-23809 FEIN #02-0140690

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

NAIC #012-19445 FEIN #25-0687550

NEW HAMPSHIRE INSURANCE COMPANY

NAIC #012-23841 FEIN #02-0172170

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA

NAIC #012-19429 FEIN #13-5540698

AIU INSURANCE COMPANY

NAIC #012-19399 FEIN# 13-533710

AIG ASSURANCE COMPANY

NAIC #012-40258 FEIN # 13-5124990

ILLINOIS NATIONAL INSURANCE CO.

NAIC #012-23817 FEIN #37-0344310

Program: ISO Commercial Auto

Filing Number: ISO-FL-19-CA-02

Dear Mr. Altmaier,

Please accept this as notification of the referenced Companies' (the "Companies") intent to delay implementation of ISO's Commercial Auto Rule revisions submitted to your Department under ISO Reference Filing numbers CL-2019-OMJFR and CL-2019-OMJRU.

Due to system constraints, the Companies' will be implementing these revisions December 9, 2019.

Your favorable review and approval is respectfully requested.

Sincerely,
Fae Beck

State Filing Analyst

Florida Office of Insurance Regulation

I-File Workflow System

Filing Number: 19-133312

Request Type: Stamped Only



September 26, 2019

Honorable David Altmaier
Commissioner of Insurance
Office of Insurance Regulation
Property & Casualty Product Review
200 East Gaines Street
Tallahassee, Florida 32399-0330

Fae Beck
AIG Property Casualty
State Filing Analyst
770 671 2364 Telephone
fae.beck@aig.com
Date Received: 09/27/2019 Date of Action: 09/27/2019
FOR INFORMATIONAL PURPOSES ONLY
FL OFFICE OF INSURANCE REGULATION

AMERICAN HOME ASSURANCE COMPANY

NAIC #012-19380 FEIN #13-5124990

AIG PROPERTY CASUALTY COMPANY

NAIC #012-19402 FEIN #25-118791

COMMERCE AND INDUSTRY INSURANCE COMPANY

NAIC #012-19410 FEIN #13-1938623

GRANITE STATE INSURANCE COMPANY

NAIC #012-23809 FEIN #02-0140690

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

NAIC #012-19445 FEIN #25-0687550

NEW HAMPSHIRE INSURANCE COMPANY

NAIC #012-23841 FEIN #02-0172170

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA

NAIC #012-19429 FEIN #13-5540698

AIU INSURANCE COMPANY

NAIC #012-19399 FEIN# 13-533710

AIG ASSURANCE COMPANY

NAIC #012-40258 FEIN # 13-5124990

ILLINOIS NATIONAL INSURANCE CO.

NAIC #012-23817 FEIN #37-0344310

Program: ISO Commercial Auto

Filing Number: ISO-FL-19-CA-02

Dear Mr. Altmaier,

Please accept this as notification of the referenced Companies' (the "Companies") intent to delay implementation of ISO's Commercial Auto Form revisions submitted to your Department under ISO Reference Filing numbers CL-2019-OMJFR and CL-2019-OMJRU.

Due to system constraints, the Companies' will be implementing these revisions December 9, 2019.

Your favorable review and approval is respectfully requested.

Sincerely,
Fae Beck

State Filing Analyst

FORMS – APPROVED

SEPTEMBER 9, 2019

AGRICULTURAL CAPITAL ASSETS (OUTPUT POLICY)	LI-AG-2019-026
COMMERCIAL AUTOMOBILE	LI-CA-2019-206
COMMERCIAL PROPERTY	LI-CF-2019-084
COMMERCIAL INLAND MARINE	LI-CM-2019-028
CAPITAL ASSETS PROGRAM (OUTPUT POLICY)	LI-OP-2019-027

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

KEY MESSAGE

We are implementing new and revised multistate and state-specific exclusion endorsements, forms revisions in Florida.

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

Filing ID: CL-2019-OMJFR

Effective Date: 12/1/2019

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-2019-023/LI-CA-2019-191/LI-CF-2019-069/LI-CM-2019-025/LI-OP-2019-024](#), we provided you with final copies of the multistate endorsements included in forms filing CL-2019-OMJFR.

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.

INSURANCE DEPARTMENT ACTION

The Florida Office of Insurance Regulation (FLOIR) has approved 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.

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 forms revisions in this state. Each insurer that elects to utilize this revision is responsible for determining its own effective date.

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-OMJFR and FLOIR Number(s) below, NOT this circular number.

FLOIR Number	Line of Business
19-02525	Commercial Auto
19-02526	Commercial Property
19-02533	Agricultural Capital Assets
19-02532	Capital Assets (Output Policy)

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-OMJFR, 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

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

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.

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). 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.

REVISION DISTRIBUTION

We will issue a Notice to Portfolioholders with an edition date of 12-19 (or the earliest possible subsequent date), along with any new and/or revised forms.

RELATED RULES REVISION

We are announcing in a separate circular the implementation of a corresponding rules revision. Please refer to the Reference(s) block for identification of that circular.

REFERENCE(S)

- [LI-AG-2019-027/LI-CA-2019-207/LI-CF-2019-085/LI-CM-2019-029/LI-OP-2019-028](#)
(09/09/2019) Introduction Of Multistate Rules Revision Addressing Cannabis Exclusion Endorsements To Be Implemented In Florida
- [LI-AG-2019-023/LI-CA-2019-191/LI-CF-2019-069/LI-CM-2019-025/LI-OP-2019-024](#)
(07/24/2019) Multistate Forms Revisions Addressing Cannabis (Edition 12 19) Available
- [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

ATTACHMENT(S)

Status Report

COPYRIGHT EXPLANATION

The material distributed by Insurance Services Office, Inc. is copyrighted. All rights reserved. Possession of these pages does not confer the right to print, reprint, publish, copy, sell, file, or use same in any manner without the written permission of the copyright owner. Permission is hereby granted to members, subscribers, and service purchasers to reprint, copy, or otherwise use the enclosed material for purposes of their own business use relating to that territory or line or kind of insurance, or subdivision thereof, for which they participate, provided that:

- (A) Where ISO copyrighted material is reprinted, copied, or otherwise used **as a whole**, it must reflect the copyright notice actually shown on such material.
 - (B) Where ISO copyrighted material is reprinted, copied, or otherwise used **in part**, the following credit legend must appear at the bottom of each page so used:
Includes copyrighted material of Insurance Services Office, Inc., with its permission.
-

CONTACT INFORMATION

If you have any questions concerning:

- Property Lines content of this circular, please contact:
Gary Koslov
Product Development – Commercial Property
215-513-0350
Gary.Koslov@verisk.com
- Property Lines status of the filing, please contact:
Loni Labatta
Compliance and Product Services – Property
201-469-2926
Loni.Labatta@verisk.com
property@verisk.com
- Commercial Auto content of this circular, please contact:
Danielle Vitale
Product Development – Commercial Auto
201-469-2637
Danielle.Vitale@verisk.com

- Commercial Auto status of the filing, please contact:
John Papa
Compliance and Product Services – Auto
201-469-2909
John.Papa@verisk.com
auto@verisk.com
- Other issues for this circular, please contact Customer Support:
E-mail: info@verisk.com
Phone: 800-888-4476

Callers outside the United States, Canada, and the Caribbean may contact us using our global toll-free number (International Access Code + 800 48977489). For information on all ISO products, visit us at www.verisk.com/iso. To keep abreast of the latest Insurance Lines Services updates, view www.verisk.com/ils.

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

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

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.

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.

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.

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.

FLOIR Number	Line of Business
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.

RATING SOFTWARE IMPACT

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

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.

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). 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.

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.

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-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

ATTACHMENT(S)

Status Report

COPYRIGHT EXPLANATION

The material distributed by Insurance Services Office, Inc. is copyrighted. All rights reserved. Possession of these pages does not confer the right to print, reprint, publish, copy, sell, file, or use same in any manner without the written permission of the copyright owner. Permission is hereby granted to members, subscribers, and service purchasers to reprint, copy, or otherwise use the enclosed material for purposes of their own business use relating to that territory or line or kind of insurance, or subdivision thereof, for which they participate, provided that:

- (A) Where ISO copyrighted material is reprinted, copied, or otherwise used **as a whole**, it must reflect the copyright notice actually shown on such material.
- (B) Where ISO copyrighted material is reprinted, copied, or otherwise used **in part**, the following credit legend must appear at the bottom of each page so used:
Includes copyrighted material of Insurance Services Office, Inc., with its permission.

CONTACT INFORMATION

If you have any questions concerning:

- Property Lines content of this circular, please contact:
Gary Koslov
Product Development – Commercial Property
215-513-0350
Gary.Koslov@verisk.com

- Property Lines status of the filing, please contact:
Loni Labatta
Compliance and Product Services – Property
201-469-2926
Loni.Labatta@verisk.com
property@verisk.com
- Commercial Auto content of this circular, please contact:
Danielle Vitale
Product Development – Commercial Auto
201-469-2637
Danielle.Vitale@verisk.com
- Commercial Auto status of the filing, please contact:
John Papa
Compliance and Product Services – Auto
201-469-2909
John.Papa@verisk.com
auto@verisk.com
- Other issues for this circular, please contact Customer Support:
E-mail: info@verisk.com
Phone: 800-888-4476

Callers outside the United States, Canada, and the Caribbean may contact us using our global toll-free number (International Access Code + 800 48977489). For information on all ISO products, visit us at www.verisk.com/iso. To keep abreast of the latest Insurance Lines Services updates, view www.verisk.com/ils.