

RULES – APPROVED

JULY 20, 2020

COMMERCIAL LINES

LI-CL-2020-032

MASSACHUSETTS INTRODUCED AND REVISED RULES APPROVED

KEY MESSAGE

Filing CL-2020-ORU1, which revises and introduces various Massachusetts state exceptions to complement the introduction of new Massachusetts endorsements, has been approved.

Applicable Lines: BP, CF, CM, EB

BACKGROUND

In circular [LI-CL-2020-022](#), we stated that in response to *Aquino v. United Property And Casualty Ins. Co.*, 483 Mass. 820, N.E.3d 833 (2020), we submitted companion forms filing CL-2020-OILE1, in which we introduced Interline endorsement IL 01 30 Massachusetts Changes – Intentional Loss and Businessowners endorsement BP 01 44 Massachusetts Changes – Intentional Loss.

INSURANCE DEPARTMENT ACTION

The Massachusetts Department of Insurance has approved filing CL-2020-ORU1.

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, 2021.

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-2020-ORU1, 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-2019-057](#) 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 01-21 (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-CL-2020-031](#) (07/20/2020) Massachusetts Revised And Introduced Intentional Loss Exclusion Approved
- [LI-CL-2020-023](#) (07/01/2020) Massachusetts Revised And Introduced Intentional Loss Exclusion Filed
- [LI-CL-2020-022](#) (07/01/2020) Massachusetts Introduced And Revised Rules Filed
- [LI-CL-2020-009](#) (03/04/2020) Massachusetts Aquino V. United Property And Casualty Insurance Company Regarding Intentional Loss Exclusion Under Review
- [LI-CL-2019-057](#) (12/10/2019) Revised Lead Time Requirements Listing

CONTACT INFORMATION

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