

RULES – IMPLEMENTATION

FEBRUARY 19, 2021

COMMERCIAL AUTOMOBILE

LI-CA-2021-040

## FLORIDA REVISED UNINSURED MOTORISTS INSURANCE RULE TO BE IMPLEMENTED

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### KEY MESSAGE

The Florida Office Of Insurance Regulation (FLOIR) has acknowledged filing [CA-2021-OUM1](#) as filed.

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### UPGRADE TO WORD AND EXCEL DOCUMENTS

ISO is currently implementing changes to our authoring and delivery systems so that **newly created** documents will be delivered in Office 365 .docx/.xlsx format. These changes will be phased in by product/service tentatively beginning in second quarter 2021. We are providing advance notification so that you may prepare your internal systems. Products impacted include, but are not limited to, documents delivered/accessed via Circulars, CLM, EFD, ERC, Filings, FIRST, Forms Library (including PolicyWriting Support Forms Instructional Supplement), IntegRater, PRM, Statistical Plans and Suite +.

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### BACKGROUND

In circular [LI-CA-2021-033](#), we announced, in part, that, in order to more closely track the provisions set forth in FLA. STAT. ANN. § 627.727, we had:

- Revised Rule 97. Uninsured Motorists Insurance to describe the premium development for new Uninsured Motorists Hired and Non-owned Autos loss costs; and
- Filed these revisions with the Florida Office Of Insurance Regulation (FLOIR) under ISO Filing Designation [CA-2021-OUM1](#).

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### INSURANCE DEPARTMENT ACTION

The Florida Office of Insurance Regulation has acknowledged filing [CA-2021-OUM1](#) 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 effective on or after October 1, 2021.

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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 Number [CA-2021-OUM1](#) and State Filing Numbers, 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.

- Commercial Auto / Garages – 21-002877
- Commercial Auto / Other Commercial Auto – 21-002880
- Commercial Auto / Business Auto – 21-002881
- Commercial Auto / Public Autos – 21-002876
- Commercial Auto / Trucking/Hauling – 21-002875
- Commercial Auto Physical Damage Only – 21-002874

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## **RATING SOFTWARE IMPACT**

New attributes being introduced with this revision:

- A new calculation is being introduced.

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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-2021-004](#) 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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## **REVISION DISTRIBUTION**

We will issue a Notice to Manualholders with an edition date of 10-21 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

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## **RELATED LOSS COSTS REVISION**

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

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## **REFERENCE(S)**

- [LI-CA-2021-041](#) (02/19/2021) Florida Revised Uninsured Motorists Insurance Loss Costs To Be Implemented
- [LI-CL-2021-004](#) (02/17/2021) Revised Lead Time Requirements Listing
- [LI-CA-2021-033](#) (02/15/2021) Florida Revised Uninsured Motorists Insurance Rule Filed

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## CONTACT INFORMATION

If you have any questions concerning:

- The content of this circular, please contact:  
Rebecca Gordon  
Actuarial Operations  
(201) 469-2623  
[autoactuarial@verisk.com](mailto:autoactuarial@verisk.com)  
[Rebeca.Gordon@verisk.com](mailto:Rebeca.Gordon@verisk.com)
- Other issues for this circular, please contact Customer Support:  
E-mail: [info@verisk.com](mailto:info@verisk.com)  
Phone: 800-888-4476

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