

RULES – APPROVED

FEBRUARY 22, 2021

COMMERCIAL AUTOMOBILE

LI-CA-2021-043

MISSISSIPPI REVISED UNINSURED MOTORISTS INSURANCE RULE APPROVED

KEY MESSAGE

The Mississippi Insurance Department has approved [CA-2020-OUM3](#) as filed.

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 +.

BACKGROUND

In circular [LI-CA-2021-035](#), we announced, in part, that, in order to correspond with the revisions made in [CA-2020-OUM1](#), we had:

- Revised the Mississippi exception to Rule **97**. to provide for intrapolicy stacking of Uninsured Motorists Coverage limits for Class I insureds and to instruct that if the named insured is not an individual, Mississippi Uninsured Motorists Coverage Bodily Injury – Nonstacked Endorsement CA 21 82 or Mississippi Uninsured Motorists Coverage Bodily Injury And Property Damage – Nonstacked Endorsement CA 21 80 should be used. Endorsements CA 21 82 and CA 21 80 provide interpolicy stacking only; and
- Filed these revisions with the Mississippi Insurance Department under ISO Filing Designation Number [CA-2020-OUM3](#).

INSURANCE DEPARTMENT ACTION

The Mississippi Insurance Department has approved [CA-2020-OUM3](#) as filed.

EFFECTIVE DATE

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

These changes are applicable to all policies written on or after July 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 CA-2020-OUM3, 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-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.

REVISION DISTRIBUTION

We will issue a Notice to Manualholders with an edition date of 7-21 (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.

RELATED LOSS COSTS REVISION

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

REFERENCE(S)

- [LI-CA-2021-044](#) (02/22/2021) Mississippi Revised Uninsured Motorists Insurance Loss Costs Approved
- [LI-CA-2021-042](#) (02/22/2021) Mississippi Revised Non-Stacked Uninsured Motorists Coverage Selection Form Filed, Approved And Available For Use
- [LI-CL-2021-004](#) (02/17/2021) Revised Lead Time Requirements Listing
- [LI-CA-2021-035](#) (02/15/2021) Mississippi Revised Uninsured Motorists Insurance Rule Filed

CONTACT INFORMATION

If you have any questions concerning:

- The content of this circular, please contact:
Stefanie M. Morisi
Auto, Compliance and Product Services
(201) 469-2676
auto@verisk.com
Stefanie.Morisi@verisk.com
- Other issues for this circular, please contact Customer Support:
E-mail: info@verisk.com
Phone: 800-888-4476

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