

RULES/FORMS – IMPLEMENTATION

MARCH 8, 2021

COMMERCIAL INLAND MARINE

LI-CM-2021-007

INTRODUCTION OF MULTISTATE FORMS AND RULES REVISIONS ADDRESSING CYBER INCIDENT EXCLUSION ENDORSEMENT TO BE IMPLEMENTED IN VARIOUS JURISDICTIONS

KEY MESSAGE

We are implementing Commercial Inland Marine multistate forms and rules revisions in **39** jurisdictions.

Effective Date: 8/1/2021

Filing IDs: CM-2020-OCYFR (Forms) and CM-2020-RCYRU (Rules)

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), PRM, Statistical Plans and Suite +.

JURISDICTIONS

- Alabama
- Arkansas
- Arizona
- Colorado
- Connecticut
- Delaware
- Florida
- Guam*
- Idaho
- Illinois
- Indiana
- Kansas
- Maine
- Maryland
- Massachusetts
- Michigan
- Mississippi
- Missouri
- Montana
- North Carolina
- North Dakota
- Nebraska
- New Hampshire
- New Jersey
- New Mexico
- Nevada
- Ohio
- Oklahoma
- Oregon
- Pennsylvania
- Rhode Island
- South Carolina
- South Dakota
- Tennessee
- Utah
- Virginia
- Wisconsin
- West Virginia
- Wyoming

* Only forms filing CM-2020-OCYFR. Rules not applicable.

BACKGROUND

In circular:

- [LI-CM-2021-002](#), we announced the filing of multistate forms filing CM-2020-OCYFR, which introduced two endorsements for the exclusion of loss or damage by a cyber incident within the Division Eight – Inland Marine section of the Commercial Lines Manual.
- [LI-CM-2021-003](#), we announced the filing of multistate rules filing CM-2020-RCYRU, which revised and introduced multistate rules within the Division Eight – Commercial Inland Marine section of the Commercial Lines Manual to instruct on the usage of new mandatory endorsements filed under companion forms filing CM-2020-OCYFR.
- [LI-CM-2021-005](#), we provided you with final copies of the multistate forms and endorsements included in forms filing CM-2020-OCYFR.

INSURANCE DEPARTMENT ACTION

We have received all necessary approvals or acknowledgements, as required by state laws and regulations, from the insurance departments in the jurisdictions listed in the Jurisdictions block.

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

Forms:

Alabama, Arizona, Arkansas, Delaware, Idaho, Illinois, Indiana, Kansas, Maine, Massachusetts, Michigan, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Mexico, North Dakota, Ohio, Oklahoma, Oregon, South Dakota, Tennessee, Utah, Virginia, West Virginia, Wisconsin, Wyoming

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

These changes are applicable to all policies written on or after August 1, 2021.

Connecticut, Maryland, North Carolina

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

These changes are applicable to all policies effective on or after August 1, 2021.

Colorado, Florida, Guam, Mississippi, New Jersey, Pennsylvania, Rhode Island, South Carolina

We do not establish an effective date for Equipment Breakdown forms revisions in this state. Each insurer that elects to utilize this revision is responsible for determining its own effective date.

Rules:

Alabama, Arizona, Delaware, Idaho, Indiana, Maine, Massachusetts, Michigan, Missouri, Montana, Nebraska, New Hampshire, North Dakota, Ohio, Oregon, Pennsylvania, South Dakota, Tennessee, Utah, Virginia

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

These changes are applicable to all policies written on or after August 1, 2021.

Connecticut, Maryland, North Carolina

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

These changes are applicable to all policies effective on or after August 1, 2021.

Arkansas, Colorado, Florida, Illinois, Kansas, Mississippi, Nevada, New Jersey, New Mexico, Oklahoma, Rhode Island, South Carolina, West Virginia, Wisconsin, Wyoming

We do not establish an effective date for Equipment Breakdown rules revisions in this state. Each insurer that elects to utilize this revision is responsible for determining its own effective date.

COMPANY ACTION

Refer to the Summary of Company Action Requirements attached.

SUMMARY OF BROADENINGS/REDUCTIONS IN COVERAGE

In circular [LI-CM-2021-006](#), we provided an Advisory Notice to Policyholders which outlined changes being made in this Commercial Inland Marine multistate filing. This Policyholder Notice outlined broadenings and reductions in coverage and changes that do not alter coverage.

RATING SOFTWARE IMPACT**CM-2020-OCYFR:**

Refer to circular [LI-CM-2021-002](#) for impact of the multistate filing.

CM-2020-RCYRU:

Refer to circular [LI-CM-2021-003](#) for impact of the multistate filing.

IMPACT ON STATISTICAL REPORTING

ISO is in the process of reviewing the statistical reporting impact of this filing. A Statistical Plan Holders circular announcing revisions to the Commercial Inland Marine module in the Commercial Statistical Plans will be released to the industry allowing sufficient lead-time to implement any applicable changes.

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.

FUTURE ISO ACTION

In future circulars, we will:

- Inform you of implementation status of these filings in additional jurisdictions.
- Provide an updated multistate status report summarizing filing activity.

REVISION DISTRIBUTION

Forms:

We will issue a Notice to Portfolioholders with an edition date of 8-21 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

Rules:

We will issue a Notice to Manualholders with an edition date of 8-21 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

REFERENCE(S)

- [LI-CM-2021-006](#) (03/08/2021) Advisory Sample Notices To Policyholders For Commercial Inland Marine Multistate Cyber Incident Exclusion Endorsements Furnished
 - [LI-CM-2021-005](#) (03/08/2021) Commercial Inland Marine Multistate Cyber Incident Exclusion Endorsements (Edition 08 21) Available
 - [LI-CL-2021-004](#) (02/17/2021) Revised Lead Time Requirements Listing
 - [LI-CM-2021-003](#) (02/12/2021) Introduction Of Multistate Rules Revision Addressing Cyber Incident Exclusion Endorsements Being Submitted
 - [LI-CM-2021-002](#) (02/12/2021) Introduction Of Multistate Forms Revisions Addressing Cyber Incident Exclusion Endorsements Being Submitted
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ATTACHMENT(S)

- Summary of Company Action Requirements
 - Status Report
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CONTACT INFORMATION

If you have any questions concerning:

- The content of this circular, please contact:
Joyce Dyas, MBA
Commercial Property and Inland Marine Product
Development
201-469-2867
Joyce.Dyas@verisk.com
- The status of this filing, please contact:
Joseph Ameen
Compliance & Product Services – Property
201-469-2589
Joseph.Ameen@verisk.com
property@verisk.com
- Other issues for this circular, please contact Customer Support:
E-mail: info@verisk.com
Phone: 800-888-4476

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SUMMARY OF COMPANY ACTION REQUIREMENTS**FORMS filing: CM-2020-OCYFR**

Arizona	Nebraska	<p>If you have authorized us to file on your behalf and decide:</p> <ul style="list-style-type: none"> 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. <p>For guidance on submission requirements, consult the ISO State Filing Handbook.</p> <p>In all correspondence with the Insurance Department on this revision, you should refer to ISO Filing Number <u>CM-2020-OCYFR</u>, 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. In addition, for:</p> <ul style="list-style-type: none"> Arizona, refer to SERFF Tracking Number <u>ISOF-132669061</u> Maine, refer to SERFF Tracking Number <u>ISOF-132669074</u> North Carolina, refer to SERFF Tracking Number <u>ISOF-132669085</u> Oklahoma, refer to Type of Insurance Code (TOI) <u>09.0 Inland Marine</u> and Sub-TOI <u>09.0005 Other Commercial Inland Marine</u>, the State File Number <u>ISOF-132669088</u> and the approval date <u>February 2, 2021</u>.
Arkansas	Nevada	
Connecticut	North Carolina	
Delaware	North Dakota	
Idaho	Ohio	
Illinois	Oklahoma	
Kansas	Oregon	
Maine	South Dakota	
Maryland	Virginia	
Massachusetts	West Virginia	
Michigan	Wyoming	
Montana		
Guam		<p>ISO has not filed this revision on behalf of insurers.</p> <p>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 ISO's revision, you must make an appropriate submission with the Insurance Department.</p> <p>For guidance on submission requirements, consult the ISO State Filing Handbook.</p> <p>In all correspondence with the Insurance Department on this revision, you should refer to ISO Filing Number <u>CM-2020-OCYFR</u>, 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.</p>
Alabama		<p>If you have authorized us to file on your behalf and decide:</p> <ul style="list-style-type: none"> 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. <p>For guidance on submission requirements, consult the ISO State Filing Handbook.</p> <p>WE WILL SUBMIT THIS REVISION TO THE INSURANCE DEPARTMENT ON:</p> <ul style="list-style-type: none"> JULY 6, 2021 (ALABAMA) JULY 1, 2021 (INDIANA) JULY 9, 2021 (MISSOURI) JULY 10, 2021 (NEW MEXICO) JULY 1, 2021 (TENNESSEE) JUNE 25, 2021 (UTAH) JULY 1, 2021 (WISCONSIN) <p>IF STATE FILING REQUIREMENTS DICTATE THAT YOU MAKE A SUBMISSION WITH THE INSURANCE DEPARTMENT, DO NOT SUBMIT IT PRIOR TO THIS DATE.</p> <p>In all correspondence with the Insurance Department on this revision, you should refer to ISO Filing Number <u>CM-2020-OCYFR</u>, 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.</p>
Indiana		
Missouri		
New Mexico		
Tennessee		
Utah		
Wisconsin		

SUMMARY OF COMPANY ACTION REQUIREMENTS

FORMS filing: CM-2020-OCYFR (Cont'd)

Colorado	ISO has not filed this revision on behalf of insurers.
Florida	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 Insurance Department.
South Carolina	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 Filing Number <u>CM-2020-OCYFR</u> , 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.
Mississippi	ISO has not filed this revision.
New Hampshire	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 Insurance Department.
New Jersey	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 Filing Number <u>CM-2020-OCYFR</u> , 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.
Pennsylvania	
Rhode Island	

SUMMARY OF COMPANY ACTION REQUIREMENTS**RULES filing: CM-2020-RCYRU**

Arizona	Montana	<p>If you have authorized us to file on your behalf and decide:</p> <ul style="list-style-type: none"> 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. <p>For guidance on submission requirements, consult the ISO State Filing Handbook.</p> <p>In all correspondence with the Insurance Department on this revision, you should refer to ISO Filing Number <u>CM-2020-RCYRU</u>, 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. In addition, for:</p> <ul style="list-style-type: none"> Arizona, refer to SERFF Tracking Number <u>ISOF-132669058</u> Maine, refer to SERFF Tracking Number <u>ISOF-132669129</u> North Carolina, refer to SERFF Tracking Number <u>ISOF-132669139</u> 	
Connecticut	Nebraska		
Delaware	North Carolina		
Idaho	Ohio		
Maine	Oregon		
Maryland	Pennsylvania		
Massachusetts	Virginia		
Michigan			
Alabama			<p>If you have authorized us to file on your behalf and decide:</p> <ul style="list-style-type: none"> 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. <p>For guidance on submission requirements, consult the ISO State Filing Handbook.</p> <p>WE WILL SUBMIT THIS REVISION TO THE INSURANCE DEPARTMENT ON:</p> <ul style="list-style-type: none"> JULY 6, 2021 (ALABAMA) JULY 1, 2021 (INDIANA) JULY 9, 2021 (MISSOURI) JULY 1, 2021 (NEW HAMPSHIRE) JULY 22, 2021 (NORTH DAKOTA) JUNE 15, 2021 (SOUTH DAKOTA) JULY 1, 2021 (TENNESSEE) JUNE 25, 2021 (UTAH) <p>IF STATE FILING REQUIREMENTS DICTATE THAT YOU MAKE A SUBMISSION WITH THE INSURANCE DEPARTMENT, DO NOT SUBMIT IT PRIOR TO THIS DATE.</p> <p>In all correspondence with the Insurance Department on this revision, you should refer to ISO Filing Number <u>CM-2020-RCYRU</u>, 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.</p>
Indiana			
Missouri			
New Hampshire			
North Dakota			
South Dakota			
Tennessee			
Utah			
Arkansas		<p>ISO has not filed this revision on behalf of insurers.</p> <p>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 Insurance Department.</p> <p>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 Filing Number <u>CM-2020-RCYRU</u>, 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.</p>	
Florida			
New Mexico			
Oklahoma			
South Carolina			

SUMMARY OF COMPANY ACTION REQUIREMENTS

RULES filing: CM-2020-RCYRU (Cont'd)

Colorado	<p>ISO has not filed this revision on behalf of insurers.</p> <p>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 ISO's revision, you must make an appropriate submission with the Insurance Department.</p> <p>For guidance on submission requirements, consult the ISO State Filing Handbook.</p> <p>WE WILL SUBMIT OUR REFERENCE FILING TO THE INSURANCE DEPARTMENT ON JUNE 25, 2021. ANY SUBMISSION YOU MAY MAKE WITH THE INSURANCE DEPARTMENT WITH RESPECT TO THIS FILING SHOULD NOT BE SUBMITTED PRIOR TO THIS DATE.</p> <p>In all correspondence with the Insurance Department on this revision, you should refer to ISO Filing Number <u>CM-2020-RCYRU</u>, 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.</p>
Illinois	ISO has not filed this revision.
Kansas	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 Insurance Department.
Mississippi	
Nevada	
New Jersey	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 Filing Number <u>CM-2020-RCYRU</u> , 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.
Rhode Island	
West Virginia	
Wisconsin	
Wyoming	

**Status of Commercial Inland Marine Multistate Forms And Rules Revisions Addressing
Cyber Incident Exclusion Endorsement
CM-2020-OCYFR (Forms), CM-2020-RCYRU (Rules)**

STATE	EFFECTIVE OR DISTRIBUTION DATE	STATE-SPECIFIC SUPPLEMENT/AMENDMENT CIRCULAR (FO, RU)	IMPLEMENTATION CIRCULAR (FO, RU)
ALABAMA	8/1/2021		LI-CM-2021-007
ALASKA			
ARIZONA	8/1/2021		LI-CM-2021-007
ARKANSAS	8/1/2021		LI-CM-2021-007
CALIFORNIA			
COLORADO	8/1/2021		LI-CM-2021-007
CONNECTICUT	8/1/2021		LI-CM-2021-007
DELAWARE	8/1/2021		LI-CM-2021-007
DIST. OF COLUMBIA			
FLORIDA	8/1/2021		LI-CM-2021-007
GEORGIA			
GUAM*	8/1/2021		LI-CM-2021-007
HAWAII			
IDAHO	8/1/2021		LI-CM-2021-007
ILLINOIS	8/1/2021		LI-CM-2021-007
INDIANA	8/1/2021		LI-CM-2021-007
IOWA			
KANSAS	8/1/2021		LI-CM-2021-007
KENTUCKY			
LOUISIANA			
MAINE	8/1/2021		LI-CM-2021-007
MARYLAND	8/1/2021		LI-CM-2021-007
MASSACHUSETTS	8/1/2021		LI-CM-2021-007
MICHIGAN	8/1/2021		LI-CM-2021-007
MINNESOTA			
MISSISSIPPI	8/1/2021		LI-CM-2021-007
MISSOURI	8/1/2021		LI-CM-2021-007
MONTANA	8/1/2021		LI-CM-2021-007
NEBRASKA	8/1/2021		LI-CM-2021-007
NEVADA	8/1/2021		LI-CM-2021-007
NEW HAMPSHIRE	8/1/2021		LI-CM-2021-007
NEW JERSEY	8/1/2021		LI-CM-2021-007
NEW MEXICO	8/1/2021		LI-CM-2021-007
NEW YORK			
NORTH CAROLINA	8/1/2021		LI-CM-2021-007
NORTH DAKOTA	8/1/2021		LI-CM-2021-007
OHIO	8/1/2021		LI-CM-2021-007
OKLAHOMA	8/1/2021		LI-CM-2021-007
OREGON	8/1/2021		LI-CM-2021-007
PENNSYLVANIA	8/1/2021		LI-CM-2021-007
PUERTO RICO			
RHODE ISLAND	8/1/2021		LI-CM-2021-007
SOUTH CAROLINA	8/1/2021		LI-CM-2021-007
SOUTH DAKOTA	8/1/2021		LI-CM-2021-007
TENNESSEE	8/1/2021		LI-CM-2021-007
TEXAS			
U.S. VIRGIN ISLANDS*			
UTAH	8/1/2021		LI-CM-2021-007
VERMONT			
VIRGINIA	8/1/2021		LI-CM-2021-007
WASHINGTON			
WEST VIRGINIA	8/1/2021		LI-CM-2021-007
WISCONSIN	8/1/2021		LI-CM-2021-007
WYOMING	8/1/2021		LI-CM-2021-007

* ISO has no jurisdiction for rules.

MU FORMS FILED LI-CM-2021-002	MU RULES FILED LI-CM-2021-003
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