

RULES – IMPLEMENTATION

MARCH 12, 2021

GENERAL LIABILITY

LI-GL-2021-117

NEVADA REVISED GENERAL LIABILITY RULES TO BE IMPLEMENTED

KEY MESSAGE

Filing GL-2021-ORU1, which revises Rule 49. Railroad Protective Liability, to be implemented.

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 +.

BACKGROUND

Rule 49. currently lists Nevada Changes – Domestic Partnership Endorsement IL 01 15 as a mandatory state endorsement for the Railroad Protective Liability Coverage Part, but IL 01 15 is not applicable to this Coverage Part.

ISO ACTION

We are revising Rule 49. to no longer reference and instruct on the use of IL 01 15 for the Railroad Protective Liability Coverage Part.

EFFECTIVE DATE

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

COMPANY ACTION

ISO has not filed this revision.

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.

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 GL-2021-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-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 8-21 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

REFERENCE(S)

[LI-CL-2021-004](#) (02/17/2021) Revised Lead Time Requirements Listing

ATTACHMENT(S)

Filing [GL-2021-ORU1](#)

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Nevada Manual Rules Revision

About This Filing

This filing is being made to remove reference to Nevada Changes – Domestic Partnership Endorsement IL 01 15 from Rule 49. Railroad Protective Liability.

Revised Rules

We are revising the following rule:

- ◆ Rule 49. Railroad Protective Liability

We have used a format of ~~striking through~~ deletions, underlining additions and inserting a revision bar in the left margin to indicate changes.

Background

Rule 49. Railroad Protective Liability currently lists Nevada Changes – Domestic Partnership Endorsement IL 01 15 as a mandatory state endorsement for the Railroad Protective Liability Coverage Part, but IL 01 15 is not applicable to this Coverage Part.

Explanation of Changes

We are revising Rule 49. Railroad Protective Liability to no longer reference and instruct on the use of IL 01 15 for the Railroad Protective Liability Coverage Part.

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ISO's staff necessarily reflect every insurer's view or control any insurer's application of manual rules.

49. RAILROAD PROTECTIVE LIABILITY (Subline Code 335)

Paragraph **B.2.c.** is replaced by the following:

c. Refer to mandatory state endorsements:

- ~~(1)~~ — Nevada Changes – Cancellation And Nonrenewal Endorsement **CG 28 83**; and
- ~~(2)~~ — Nevada Changes – Domestic Partnership Endorsement **IL 01 15**.