

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

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### 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)

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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), PRM, Statistical Plans and Suite +.

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### JURISDICTIONS

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

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

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## 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.

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## 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.

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## 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.

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**COMPANY ACTION**

Refer to the Summary of Company Action Requirements attached.

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**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.

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**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.

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**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.

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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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**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.

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## 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.

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

Arizona	Nebraska	If you have authorized us to file on your behalf and decide:
Arkansas	Nevada	
Connecticut	North Carolina	<ul style="list-style-type: none"> <li>To use our revision and effective date, you are not required to file anything with the Insurance Department.</li> <li>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.</li> </ul>
Delaware	North Dakota	
Idaho	Ohio	For guidance on submission requirements, consult the ISO State Filing Handbook.
Illinois	Oklahoma	
Kansas	Oregon	In all correspondence with the Insurance Department on this revision, you should refer to ISO Filing Number CM-2020-OCYFR, 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:
Maine	South Dakota	
Maryland	Virginia	<ul style="list-style-type: none"> <li><b>Arizona</b>, refer to SERFF Tracking Number <u>ISOF-132669061</u></li> <li><b>Maine</b>, refer to SERFF Tracking Number <u>ISOF-132669074</u></li> <li><b>North Carolina</b>, refer to SERFF Tracking Number <u>ISOF-132669085</u></li> <li><b>Oklahoma</b>, 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>.</li> </ul>
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		If you have authorized us to file on your behalf and decide:
Indiana		
Missouri		<ul style="list-style-type: none"> <li>To use our revision and effective date, you are not required to file anything with the Insurance Department.</li> <li>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.</li> </ul>
New Mexico		
Tennessee		For guidance on submission requirements, consult the ISO State Filing Handbook.
Utah		
Wisconsin		<p>WE WILL SUBMIT THIS REVISION TO THE INSURANCE DEPARTMENT ON:</p> <ul style="list-style-type: none"> <li>JULY 6, 2021 (ALABAMA)</li> <li>JULY 1, 2021 (INDIANA)</li> <li>JULY 9, 2021 (MISSOURI)</li> <li>JULY 10, 2021 (NEW MEXICO)</li> <li>JULY 1, 2021 (TENNESSEE)</li> <li>JUNE 25, 2021 (UTAH)</li> <li>JULY 1, 2021 (WISCONSIN)</li> </ul> <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>

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**SUMMARY OF COMPANY ACTION REQUIREMENTS**

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

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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	

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

Arizona	Montana	If you have authorized us to file on your behalf and decide:
Connecticut	Nebraska	
Delaware	North Carolina	<ul style="list-style-type: none"> <li>To use our revision and effective date, you are not required to file anything with the Insurance Department.</li> <li>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.</li> </ul>
Idaho	Ohio	
Maine	Oregon	For guidance on submission requirements, consult the ISO State Filing Handbook.
Maryland	Pennsylvania	
Massachusetts	Virginia	<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"> <li><b>Arizona</b>, refer to SERFF Tracking Number <u>ISOF-132669058</u></li> <li><b>Maine</b>, refer to SERFF Tracking Number <u>ISOF-132669129</u></li> <li><b>North Carolina</b>, refer to SERFF Tracking Number <u>ISOF-132669139</u></li> </ul>
Michigan		
Alabama		If you have authorized us to file on your behalf and decide:
Indiana		
Missouri		<ul style="list-style-type: none"> <li>To use our revision and effective date, you are not required to file anything with the Insurance Department.</li> <li>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.</li> </ul>
New Hampshire		
North Dakota		For guidance on submission requirements, consult the ISO State Filing Handbook.
South Dakota		
Tennessee		<p>WE WILL SUBMIT THIS REVISION TO THE INSURANCE DEPARTMENT ON:</p> <ul style="list-style-type: none"> <li>JULY 6, 2021 (ALABAMA)</li> <li>JULY 1, 2021 (INDIANA)</li> <li>JULY 9, 2021 (MISSOURI)</li> <li>JULY 1, 2021 (NEW HAMPSHIRE)</li> <li>JULY 22, 2021 (NORTH DAKOTA)</li> <li>JUNE 15, 2021 (SOUTH DAKOTA)</li> <li>JULY 1, 2021 (TENNESSEE)</li> <li>JUNE 25, 2021 (UTAH)</li> </ul> <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>
Utah		
Arkansas		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.
New Mexico		
Oklahoma		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.
South Carolina		



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**SUMMARY OF COMPANY ACTION REQUIREMENTS**
**RULES filing: CM-2020-RCYRU (Cont'd)**


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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	

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**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		<a href="#">LI-CM-2021-007</a>
ALASKA			
ARIZONA	8/1/2021		<a href="#">LI-CM-2021-007</a>
ARKANSAS	8/1/2021		<a href="#">LI-CM-2021-007</a>
CALIFORNIA			
COLORADO	8/1/2021		<a href="#">LI-CM-2021-007</a>
CONNECTICUT	8/1/2021		<a href="#">LI-CM-2021-007</a>
DELAWARE	8/1/2021		<a href="#">LI-CM-2021-007</a>
DIST. OF COLUMBIA			
FLORIDA	8/1/2021		<a href="#">LI-CM-2021-007</a>
GEORGIA			
GUAM*	8/1/2021		<a href="#">LI-CM-2021-007</a>
HAWAII			
IDAHO	8/1/2021		<a href="#">LI-CM-2021-007</a>
ILLINOIS	8/1/2021		<a href="#">LI-CM-2021-007</a>
INDIANA	8/1/2021		<a href="#">LI-CM-2021-007</a>
IOWA			
KANSAS	8/1/2021		<a href="#">LI-CM-2021-007</a>
KENTUCKY			
LOUISIANA			
MAINE	8/1/2021		<a href="#">LI-CM-2021-007</a>
MARYLAND	8/1/2021		<a href="#">LI-CM-2021-007</a>
MASSACHUSETTS	8/1/2021		<a href="#">LI-CM-2021-007</a>
MICHIGAN	8/1/2021		<a href="#">LI-CM-2021-007</a>
MINNESOTA			
MISSISSIPPI	8/1/2021		<a href="#">LI-CM-2021-007</a>
MISSOURI	8/1/2021		<a href="#">LI-CM-2021-007</a>
MONTANA	8/1/2021		<a href="#">LI-CM-2021-007</a>
NEBRASKA	8/1/2021		<a href="#">LI-CM-2021-007</a>
NEVADA	8/1/2021		<a href="#">LI-CM-2021-007</a>
NEW HAMPSHIRE	8/1/2021		<a href="#">LI-CM-2021-007</a>
NEW JERSEY	8/1/2021		<a href="#">LI-CM-2021-007</a>
NEW MEXICO	8/1/2021		<a href="#">LI-CM-2021-007</a>
NEW YORK			
NORTH CAROLINA	8/1/2021		<a href="#">LI-CM-2021-007</a>
NORTH DAKOTA	8/1/2021		<a href="#">LI-CM-2021-007</a>
OHIO	8/1/2021		<a href="#">LI-CM-2021-007</a>
OKLAHOMA	8/1/2021		<a href="#">LI-CM-2021-007</a>
OREGON	8/1/2021		<a href="#">LI-CM-2021-007</a>
PENNSYLVANIA	8/1/2021		<a href="#">LI-CM-2021-007</a>
PUERTO RICO			
RHODE ISLAND	8/1/2021		<a href="#">LI-CM-2021-007</a>
SOUTH CAROLINA	8/1/2021		<a href="#">LI-CM-2021-007</a>
SOUTH DAKOTA	8/1/2021		<a href="#">LI-CM-2021-007</a>
TENNESSEE	8/1/2021		<a href="#">LI-CM-2021-007</a>
TEXAS			
U.S. VIRGIN ISLANDS*			
UTAH	8/1/2021		<a href="#">LI-CM-2021-007</a>
VERMONT			
VIRGINIA	8/1/2021		<a href="#">LI-CM-2021-007</a>
WASHINGTON			
WEST VIRGINIA	8/1/2021		<a href="#">LI-CM-2021-007</a>
WISCONSIN	8/1/2021		<a href="#">LI-CM-2021-007</a>
WYOMING	8/1/2021		<a href="#">LI-CM-2021-007</a>

\* ISO has no jurisdiction for rules.

MU FORMS FILED <a href="#">LI-CM-2021-002</a>	MU RULES FILED <a href="#">LI-CM-2021-003</a>
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