

FORMS/RULES – IMPLEMENTATION

OCTOBER 27, 2020

COMMERCIAL LINES

LI-CL-2020-048

TEXAS INTRODUCTION OF MULTISTATE COMMUNICABLE DISEASE EXCLUSION ENDORSEMENTS AND REVISED RULES TO BE IMPLEMENTED

KEY MESSAGE

We are implementing filings CL-2020-OEND1 and CL-2020-OEND2, which introduced various communicable disease exclusion endorsements and related rules revisions in Texas.

Applicable Lines of Business: BP, CA, CU, GL and HH

Effective Date: None

Filing IDs: CL-2020-OEND1 and CL-2020-OEND2

BACKGROUND

In circular:

- [LI-CL-2020-045](#), we announced the submission of Texas forms filing CL-2020-OEND1, which introduced various communicable disease exclusion endorsements in Texas in response to the Texas Department of Insurance's apparent change in policy with respect to communicable disease exclusions.
- [LI-CL-2020-046](#), we announced the submission of Texas rules filing CL-2020-OEND2, which introduced various rules revisions to complement forms filing CL-2020-OEND1.

INSURANCE DEPARTMENT ACTION

The Texas Department of Insurance has approved forms filing CL-2020-OEND1 as submitted and acknowledged rules filing CL-2020-OEND2 as submitted.

Multistate endorsements [BP 14 86 07 13](#), [CA 25 57 10 13](#), [CG 21 32 05 09](#), [CG 33 76 05 09](#), [CU 21 58 05 09](#), [CX 21 17 04 13](#), and [HH 21 05 06 18](#) are now available for use in Texas.

EFFECTIVE DATE

We do not establish an effective date for Businessowners, Commercial Auto, Commercial Umbrella, General Liability and Home Healthcare forms and rules revisions in Texas. Each insurer that elects to utilize these revisions is responsible for determining its own effective date.

COMPANY ACTION

Forms Filing CL-2020-OEND1 and Rules Filing CL-2020-OEND2:

ISO has not filed this revision on behalf of insurers.

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.

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 the State File Number(s) listed below. Additionally, for Home Healthcare you should refer to Type of Insurance Code (TOI) **05.0 CMP Liability and Non-Liability** and Sub-TOI **05.0007 Other CMP**. Do NOT refer to this circular number or ISO Filing 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.

Filing	Line of Business	State File Number
CL 2020-OEND1 (BP)	Businessowners	S683978
CL 2020-OEND1 (CA)	Commercial Auto	S683986
CL 2020-OEND1 (CMP)	Commercial Auto – Auto Dealers (CMP)	S683987
CL 2020-OEND1 (CU)	Commercial Liability Umbrella	S683988
CL 2020-OEND1 (CX)	Commercial Excess Liability	S683989
CL 2020-OEND1 (GL)	General Liability	S683990
CL 2020-OEND1 (HH)	Home Healthcare	S683991
CL 2020-OEND2 (BP)	Businessowners	S683992
CL 2020-OEND2 (CA)	Commercial Auto	S683993
CL 2020-OEND2 (CMP)	Commercial Auto – Auto Dealers (CMP)	S683994
CL 2020-OEND2 (CU)	Commercial Liability Umbrella	S683995
CL 2020-OEND2 (CX)	Commercial Excess Liability	S683996
CL 2020-OEND2 (GL)	General Liability	S683997
CL 2020-OEND2 (HH)	Home Healthcare	S683998

RATING SOFTWARE IMPACT

Forms:

- New forms are being introduced.

Rules:

- 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-2019-057](#) 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 1-21 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

We will issue a Notice to Portfolioholders with an edition date of 1-21 (or the earliest possible subsequent date), along with any new and/or revised forms.

REFERENCE(S)

- [LI-CL-2020-046](#) (10/16/2020) Texas Communicable Disease Exclusion Related Rules Revisions Filed
- [LI-CL-2020-045](#) (10/16/2020) Texas Introduction Of Multistate Communicable Disease Exclusion Endorsements Filed
- [LI-CL-2019-057](#) (12/10/2019) Revised Lead Time Requirements Listing

CONTACT INFORMATION

If you have any questions concerning:

- The content of this circular, please contact:
Tim McDonnell
Liability - Compliance and Product Services
201-469-3877
Timothy.McDonnell@verisk.com
liability@verisk.com
- Other issues for this circular, please contact Customer Support:
E-mail: info@verisk.com
Phone: 800-888-4476

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