

RULES – IMPLEMENTATION

MAY 19, 2021

COMMERCIAL AUTOMOBILE

LI-CA-2021-136

## WYOMING REVISED ACCIDENT PREVENTION COURSE DISCOUNT RULE TO BE IMPLEMENTED

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### KEY MESSAGE

We are implementing revisions to the Wyoming Exception to **Rule A1**. Accident Prevention Course Discount, under ISO Filing Designation Number [CA-2021-OAPC1](#).

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### UPGRADE TO WORD DOCUMENTS

As previously noted, ISO is implementing changes to our authoring and delivery systems so that **newly created** documents will be delivered in Office 365 .docx/.xlsx format to be phased in by product/service tentatively beginning in second quarter 2021. We are pleased to announce that you will soon be receiving **form** documents in .docx format delivered/accessed via Circulars, CLM, EFD, ERC, Filings, FIRST, Forms Library, PRM and Suite +. Changes continue for other document types to be phased in by product/service. 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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### BACKGROUND

In circular [LI-CA-2021-102](#), we announced, in part, that, based on our initial review of 2021 Wyo. Sess. Laws \_\_\_ (former S.B. 112), we anticipated revising **Rule A1**. Accident Prevention Course Discount of the Wyoming Exception Pages to Division One – Automobile of the Commercial Lines Manual (CLM).

2021 Wyo. Sess. Laws \_\_\_ (former S.B. 112), effective July 1, 2021 repeals WYO. STAT. ANN. § 26-14-105 (c), which currently provides:

"Any insurer delivering or issuing for delivery in this state any new or renewal policy or contract of private passenger automobile liability or collision insurance or both, shall allow a reduction in premium charges of not less than ten percent (10%) to any insured who:

- (i) Is at least fifty-five (55) years of age;
- (ii) Successfully completes, at least every two (2) years, a motor vehicle accident prevention course meeting criteria the motor vehicle division approves, provided no person shall receive any premium reduction for a self-instructed course or a course which does not provide for actual classroom or field driving instruction for a minimum number of hours as the motor vehicle division approves; and
- (iii) Presents to the insurer a certificate or other evidence of successful completion of the course specified in this subsection."

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**ISO ACTION**

In response to 2021 Wyo. Sess. Laws \_\_\_\_ (former S.B. 112), we have revised the Wyoming exception to **Rule A1**. Accident Prevention Discount Course to remove the content of the rule and revise the title to now be RESERVED FOR FUTURE USE.

Refer to the attached explanatory material for complete details about the filing.

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**INSURANCE DEPARTMENT ACTION**

This filing is acceptable for insurer use.

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**EFFECTIVE DATE**

We do not establish an effective date for Commercial Auto 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**

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 CA-2021-OAPC1, 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.

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**RATING SOFTWARE IMPACT**

No new attributes are being introduced with this revision.

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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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**REVISION DISTRIBUTION**

We will issue a Notice to Manualholders with an edition date of 10-21 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

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**REFERENCE(S)**

- [LI-CA-2021-102](#) (04/19/2021) Wyoming Former S.B. 112 Regarding Accident Prevention Course Discounts Under Review
- [LI-CL-2021-004](#) (02/17/2021) Revised Lead Time Requirements Listing

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**ATTACHMENT(S)**Filing CA-2021-OAPC1

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# Revised Wyoming Rule A1. Accident Prevention Course Discount Rule

## About This Filing

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This filing is being made in response to 2021 Wyo. Sess. Laws \_\_\_ (former S.B. 112).

### Revised Rule

We are revising **Rule A1**. Accident Prevention Course Discount of the Wyoming Exception Pages to Division One – Automobile of the Commercial Lines Manual (CLM).

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

## Background

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Currently, the Wyoming exception to **Rule A1**. Accident Prevention Course Discount of Division One – Automobile of the Commercial Lines Manual (CLM), provides a 10% discount for insureds that qualify for an Accident Prevention Course Discount in accordance with WYO. STAT. ANN. § 26-14-105(c).

2021 Wyo. Sess. Laws \_\_\_ (former S.B. 112), effective July 1, 2021 repeals WYO. STAT. ANN. § 26-14-105 (c), which currently provides:

"Any insurer delivering or issuing for delivery in this state any new or renewal policy or contract of private passenger automobile liability or collision insurance or both, shall allow a reduction in premium charges of not less than ten percent (10%) to any insured who:

- (i) Is at least fifty-five (55) years of age;
- (ii) Successfully completes, at least every two (2) years, a motor vehicle accident prevention course meeting criteria the motor vehicle division approves, provided no person shall receive any premium reduction for a self-instructed course or a course which does not provide for actual classroom or field driving instruction for a minimum number of hours as the motor vehicle division approves; and
- (iii) Presents to the insurer a certificate or other evidence of successful completion of the course specified in this subsection."

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## Explanation of Changes

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In response to 2021 Wyo. Sess. Laws \_\_\_ (former S.B. 112), we are revising the Wyoming exception to **Rule A1**. Accident Prevention Discount Course to remove the content of the rule and revise the title to now be RESERVED FOR FUTURE USE.

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## Important Note

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**A1. RESERVED FOR FUTURE USE**~~ACCIDENT PREVENTION COURSE DISCOUNT~~

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- ~~— A. An accident prevention course discount applies to private passenger automobile liability or collision coverages if:~~
  - ~~— 1. There is a regularly assigned principal operator of a specific motor vehicle;~~
  - ~~— 2. The principal operator is 55 years of age or older and has a completion certificate stating that he or she has completed a driver's education course which has been approved by the Motor Vehicle Division.~~
- ~~— B. If the policy insures two or more motor vehicles, the discount applies to that motor vehicle principally operated by a person who has completed the course.~~
- ~~— C. The discount applies for 24 months after successful completion of the approved course.~~
- ~~— D. This discount does not apply to a course taken as a result of a court order.~~
- ~~— E. Multiply the rates by the following factor:~~

<b>Factor</b>
.90

**Table A1.E. Accident Prevention Course Discount Factor**