

RULES – IMPLEMENTATION

JULY 14, 2021

COMMERCIAL AUTOMOBILE

LI-CA-2021-256

## MICHIGAN REVISED RULE 93. NO-FAULT COVERAGES TO BECOME EFFECTIVE

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### KEY MESSAGE

We are announcing implementation of the revisions to Rule 93. No-Fault Coverages of the Michigan Exception Pages to Division One – Automobile of the Commercial Lines Manual (CLM) in response to Michigan Department of Insurance and Financial Services (DIFS) Bulletin 2021-25-INS regarding the selection of the \$250,000 option for Personal Injury Protection (PIP) medical benefits with exclusions.

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### UPGRADE TO WORD AND EXCEL 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. In addition to **form** documents, we are pleased to announce that during the third quarter 2021, you will be receiving **circular cover letter** and **Notice To Manualholders (NTM)** 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-2021-246](#), we announced in part, that we had filed CA-2021-OPIP1 in response to Bulletin 2021-25-INS.

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### INSURANCE DEPARTMENT ACTION

The Michigan DIFS has acknowledged CA-2021-OPIPI as filed.

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### EFFECTIVE DATE

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

These changes are applicable to all policies written on or after February 1, 2022.

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### COMPANY ACTION

If you have authorized us to file on your behalf and decide:

- 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.

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 ISO Filing Designation Number CA-2021-OPIP1, 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 2-22 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

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### **REFERENCE(S)**

- [LI-CA-2021-246](#) (07/07/2021) Michigan Revised Rule 93. No-Fault Coverages Filed; Implementation Pending
  - [LI-CA-2021-147](#) (05/27/2021) Michigan Bulletin 2021-25-INS Regarding Personal Injury Protection Medical Benefits Selections Under Review
  - [LI-CL-2021-004](#) (02/17/2021) Revised Lead Time Requirements Listing
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### **CONTACT INFORMATION**

If you have any questions concerning:

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- Other issues for this circular, please contact Customer Support:

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