

FORMS/RULES/LOSS COSTS – IMPLEMENTATION

FEBRUARY 18, 2022

COMMERCIAL AUTOMOBILE

LI-CA-2022-055

## COMMERCIAL AUTO MULTISTATE FORMS, RULES AND LOSS COSTS REVISIONS ADDRESSING ABUSE OR MOLESTATION LIABILITY OPTIONS AND AUTO HACKING EXPENSE COVERAGE TO BE IMPLEMENTED IN ADDITIONAL JURISDICTIONS

---

### KEY MESSAGE

We are implementing Commercial Auto multistate forms, rules and loss costs revisions in 5 jurisdictions.

**Effective Date:** 9/1/2022

**Filing IDs:** CA-2021-OAMFR (Forms), CA-2021-OAMRU (Rules) and CA-2021-RAMLC (Loss Costs)

---

### JURISDICTIONS

- Arizona
- Montana
- Wisconsin
- Guam\*
- Oklahoma

\* Only forms filing CA-2021-OAMFR is being implemented. ISO Commercial Automobile rules and loss costs do not apply in Guam.

---

### BACKGROUND

In circular:

- [LI-CA-2021-372](#), we announced the filing of multistate forms filing CA-2021-OAMFR, which introduced and withdrew optional multistate endorsements addressing abuse or molestation liability exposures and auto hacking expense coverage, for use with the ISO Commercial Auto Program.
- [LI-CA-2021-373](#), we announced the filing of multistate rules filing CA-2021-OAMRU, which revised multistate rules for Division One – Commercial Automobile of the Commercial Lines Manual to reflect new and withdrawn endorsements submitted under companion forms filing CA-2021-OAMFR.
- [LI-CA-2021-374](#), we announced the filing of multistate loss costs filing CA-2021-RAMLC, which introduced multistate Commercial Auto Loss Costs 119. Auto Hacking Expense Coverage in order to correspond with revisions made in related rules filing CA-2021-OAMRU.
- [LI-CA-2022-020](#), we provided you with final copies of the multistate endorsements included in forms filing CA-2021-OAMFR.

In subsequent circulars, which are listed in the attached multistate status report, we provided state supplements to the multistate forms, rules and loss costs filings for certain jurisdictions, where appropriate.

---

## **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.

---

## **EFFECTIVE DATE**

### **FORMS FILING CA-2021-OAMFR:**

#### **Arizona, Montana, Oklahoma, Wisconsin:**

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

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

#### **Guam:**

We do not establish an effective date for Commercial Automobile forms revisions in these states. Each insurer that elects to utilize this revision is responsible for determining its own effective date.

### **RULES FILING CA-2021-OAMRU:**

#### **Arizona, Montana, Oklahoma, Wisconsin:**

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

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

### **LOSS COSTS FILING CA-2021-RAMLC:**

#### **Arizona, Montana, Oklahoma, Wisconsin:**

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

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

This effective date applies only to those insurers who have filed their Commercial Auto loss cost adjustments to be automatically applicable to future ISO loss cost revisions.

---

## **COMPANY ACTION**

Refer to the Summary of Company Action Requirements attached.

---

## **RATING SOFTWARE IMPACT**

### **CA-2021-OAMFR:**

Refer to circular [LI-CA-2021-372](#) for impact of the multistate filing.

### **CA-2021-OAMRU:**

Refer to circular [LI-CA-2021-373](#) for impact of the multistate filing.

### **CA-2021-RAMLC:**

Refer to circular [LI-CA-2021-374](#) for impact of the multistate filing.

---

## 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.

---

## FUTURE ISO ACTION

In future circulars, we will:

- Provide an Advisory Notice to policyholders addressing multistate form revisions.
  - Inform you of implementation status of these filings in additional jurisdictions.
  - Update the status of this revision. This status report will be updated periodically to provide you with the latest status. For interim updates, please check the Insurance Lines Services web site ([www.verisk.com/ils](http://www.verisk.com/ils)). In addition to other information, this web site contains copies of major multistate filing status reports that are updated approximately every two weeks.
- 

## REVISION DISTRIBUTION

### Forms:

We will issue a Notice to Portfolioholders with an edition date of **9-22** (or the earliest possible subsequent date), along with any new and/or revised forms.

### Rules and Loss Costs:

We will issue a Notice to Manualholders with an edition date of **9-22** (or the earliest possible subsequent date), along with any new and/or revised manual pages.

---

## REFERENCE(S)

- [LI-CA-2022-020](#) (01/21/2022) Commercial Auto Multistate Forms And Endorsements (Edition 09 22) Available
- [LI-CA-2021-374](#) (12/17/2021) Commercial Auto Multistate Auto Hacking Expense Coverage Loss Costs Revision Being Submitted
- [LI-CA-2021-373](#) (12/17/2021) Commercial Auto Multistate Rules Revision Addressing Abuse Or Molestation Liability And Auto Hacking Expense Coverage Being Submitted
- [LI-CA-2021-372](#) (12/17/2021) Commercial Auto Multistate Optional Endorsements Addressing Abuse Or Molestation Liability Options And Auto Hacking Expense Coverage Forms Revision Being Submitted
- [LI-CL-2021-004](#) (02/17/2021) Revised Lead Time Requirements Listing

---

**ATTACHMENT(S)**

- Summary of Company Action Requirements
  - Status Report
- 

**COPYRIGHT EXPLANATION**

The material distributed by Insurance Services Office, Inc. is copyrighted. All rights reserved. Possession of these pages does not confer the right to print, reprint, publish, copy, sell, file, or use same in any manner without the written permission of the copyright owner. Permission is hereby granted to members, subscribers, and service purchasers to reprint, copy, or otherwise use the enclosed material for purposes of their own business use relating to that territory or line or kind of insurance, or subdivision thereof, for which they participate, provided that:

- (A) Where ISO copyrighted material is reprinted, copied, or otherwise used **as a whole**, it must reflect the copyright notice actually shown on such material.
  - (B) Where ISO copyrighted material is reprinted, copied, or otherwise used **in part**, the following credit legend must appear at the bottom of each page so used:  
Includes copyrighted material of Insurance Services Office, Inc., with its permission.
- 

**CONTACT INFORMATION**

If you have any questions concerning:

- The content of this circular, please contact:  
Danielle Vitale  
Product Development – Commercial Auto  
201-469-2637  
[Danielle.Vitale@verisk.com](mailto:Danielle.Vitale@verisk.com)  
[liability@verisk.com](mailto:liability@verisk.com)
- The status of this filing, please contact:  
Shawn Olivacce  
Compliance & Product Services – Liability  
201-469-2800  
[Shawn.Olivacce@verisk.com](mailto:Shawn.Olivacce@verisk.com)  
[liability@verisk.com](mailto:liability@verisk.com)
- Other issues for this circular, please contact Customer Support:  
E-mail: [info@verisk.com](mailto:info@verisk.com)  
Phone: 800-888-4476

Callers outside the United States, Canada, and the Caribbean may contact us using our global toll-free number (International Access Code + 800 48977489). For information on all ISO products, visit us at [www.verisk.com/iso](http://www.verisk.com/iso). To keep abreast of the latest Insurance Lines Services updates, view [www.verisk.com/ils](http://www.verisk.com/ils).

---

## **SUMMARY OF COMPANY ACTION REQUIREMENTS**

### **FORMS filing: CA-2021-OAMFR**

---

**ARIZONA  
MONTANA  
OKLAHOMA**

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 Number CA-2021-OAMFR, 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:

- **Arizona**, refer to SERFF Tracking Number ISOF-133059854
- **Oklahoma**, refer to Type of Insurance Code (TOI) 20.0 Commercial Auto and Sub-TOI 20.0000 Commercial Auto Combinations, the Oklahoma File Number ISOF-133059894 and the approval date 1/10/2022.

---

**GUAM**

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 ISO Filing Number CA-2021-OAMFR, 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.

**WISCONSIN**

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.

**WE WILL SUBMIT THIS REVISION TO THE INSURANCE DEPARTMENT ON AUGUST 1, 2022.**

**IF STATE FILING REQUIREMENTS DICTATE THAT YOU MAKE A SUBMISSION WITH THE INSURANCE DEPARTMENT, DO NOT SUBMIT IT PRIOR TO THIS DATE.**

In all correspondence with the Insurance Department on this revision, you should refer to ISO Filing Number CA-2021-OAMFR, 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.

---

---

## **SUMMARY OF COMPANY ACTION REQUIREMENTS**

### **RULES filing: CA-2021-OAMRU**

---

**ARIZONA**  
**MONTANA**  
**OKLAHOMA**

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 Number **CA-2021-OAMRU**, 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:

- **Arizona**, refer to SERFF Tracking Number ISOF-133059874.
- **Oklahoma**, refer to Type of Insurance Code (TOI) 20.0 Commercial Auto and Sub-TOI 20.0000 Commercial Auto Combinations, the Oklahoma File Number ISOF-133059932 and the approval date 1/4/2022.

**WISCONSIN**

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.

**WE WILL SUBMIT THIS REVISION TO THE INSURANCE DEPARTMENT ON AUGUST 22, 2022.**

**IF STATE FILING REQUIREMENTS DICTATE THAT YOU MAKE A SUBMISSION WITH THE INSURANCE DEPARTMENT, DO NOT SUBMIT IT PRIOR TO THIS DATE.**

In all correspondence with the Insurance Department on this revision, you should refer to ISO Filing Number **CA-2021-OAMRU**, 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.

---

---

**SUMMARY OF COMPANY ACTION REQUIREMENTS**

**LOSS COSTS filing: CA-2021-RAMLC**

**ARIZONA  
MONTANA  
OKLAHOMA**

You must independently determine the final rates you will use. The action, if any, you must take in response to this filing is dependent upon how you filed to have your loss cost adjustments apply to subsequent revisions of ISO loss costs. Any submission you make with respect to this revision must comply with applicable regulatory filing requirements.

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 Number CA-2021-RAMLC, NOT this circular number. In addition, for:

- **Arizona**, refer to SERFF Tracking Number ISOF-133059947.
- **Oklahoma**, refer to Type of Insurance Code (TOI) 20.0 Commercial Auto and Sub-TOI 20.0000 Commercial Auto Combinations, the State File Number ISOF-133059965 and the approval date 1/4/2022, NOT this circular number.

**CAUTION:** This reference filing revises only certain advisory prospective loss costs for Commercial Automobile in this state. In determining whether or not to revise your rates, you should consider the application of your loss cost adjustments to any loss costs not included in this revision.

---

**WISCONSIN**

You must independently determine the final rates you will use. The action, if any, you must take in response to this filing is dependent upon how you filed to have your loss cost adjustments apply to subsequent revisions of ISO loss costs. Any submission you make with respect to this revision must comply with applicable regulatory filing requirements.

For guidance on submission requirements, consult the ISO State Filing Handbook.

WE WILL SUBMIT THIS REVISION TO THE INSURANCE DEPARTMENT ON AUGUST 22, 2022.

IF STATE FILING REQUIREMENTS DICTATE THAT YOU MAKE A SUBMISSION WITH THE INSURANCE DEPARTMENT, DO NOT SUBMIT IT PRIOR TO THIS DATE.

In all correspondence with the Insurance Department on this revision, you should refer to ISO Filing Number CA-2021-RAMLC, NOT this circular number.

**CAUTION:** This reference filing revises only certain advisory prospective loss costs for Commercial Automobile in this state. In determining whether or not to revise your rates, you should consider the application of your loss cost adjustments to any loss costs not included in this revision.

---

**Status of Commercial Automobile Multistate Filings  
Forms (CA-2021-OAMFR), Rules (CA-2021-OAMRU) and Loss Costs (CA-2021-RAMLC)**

STATE	EFFECTIVE OR DISTRIBUTION DATE	STATE-SPECIFIC SUPPLEMENT/AMENDMENT CIRCULARS FORMS/RULES/LOSS COSTS	IMPLEMENTATION CIRCULARS
ALABAMA	9/1/2022	**	<a href="#">LI-CA-2022-019</a>
ALASKA			
<b>ARIZONA</b>	<b>9/1/2022</b>	**	<a href="#">LI-CA-2022-055</a>
ARKANSAS			
CALIFORNIA			
COLORADO	9/1/2022	**	<a href="#">LI-CA-2022-019</a>
CONNECTICUT			
DELAWARE			
DIST. OF COLUMBIA			
FLORIDA			
GEORGIA			
<b>GUAM*</b>	<b>9/1/0222</b>	**	<a href="#">LI-CA-2022-055</a>
HAWAII	BUREAU		
IDAHO			
ILLINOIS	9/1/2022	**	<a href="#">LI-CA-2022-019</a>
INDIANA	9/1/2022	**	<a href="#">LI-CA-2022-019</a>
IOWA	9/1/2022	**	<a href="#">LI-CA-2022-019</a>
KANSAS			
KENTUCKY			
LOUISIANA			
MAINE	9/1/2022	**	<a href="#">LI-CA-2022-019</a>
MARYLAND			
MASSACHUSETTS			
MICHIGAN			
MINNESOTA			
MISSISSIPPI	9/1/2022	**	<a href="#">LI-CA-2022-019</a>
MISSOURI	9/1/2022	**	<a href="#">LI-CA-2022-019</a>
<b>MONTANA</b>	<b>9/1/2022</b>	**	<a href="#">LI-CA-2022-055</a>
NEBRASKA	9/1/2022	**	<a href="#">LI-CA-2022-019</a>
NEVADA	9/1/2022	**	<a href="#">LI-CA-2022-019</a>
NEW HAMPSHIRE	9/1/2022	**	<a href="#">LI-CA-2022-019</a>
NEW JERSEY			
NEW MEXICO	9/1/2022	**	<a href="#">LI-CA-2022-019</a>
NEW YORK			
NORTH CAROLINA			
NORTH DAKOTA	9/1/2022	**	<a href="#">LI-CA-2022-019</a>
OHIO	9/1/2022	**	<a href="#">LI-CA-2022-019</a>
<b>OKLAHOMA</b>	<b>9/1/2022</b>	**	<a href="#">LI-CA-2022-055</a>
OREGON			
PENNSYLVANIA	9/1/2022	**	<a href="#">LI-CA-2022-019</a>
PUERTO RICO			
RHODE ISLAND			
SOUTH CAROLINA	9/1/2022	**	<a href="#">LI-CA-2022-019</a>
SOUTH DAKOTA	9/1/2022	**	<a href="#">LI-CA-2022-019</a>
TENNESSEE	9/1/2022	**	<a href="#">LI-CA-2022-019</a>
TEXAS			
U.S. VIRGIN ISLANDS*			
<b>UTAH</b>		<a href="#">LI-CA-2022-044</a> <a href="#">LI-CA-2022-043</a>	
VERMONT			
VIRGINIA			
WASHINGTON			

STATE	EFFECTIVE OR DISTRIBUTION DATE	STATE-SPECIFIC SUPPLEMENT/AMENDMENT CIRCULARS FORMS/RULES/LOSS COSTS	IMPLEMENTATION CIRCULARS
WEST VIRGINIA	9/1/2022	**	<a href="#">LI-CA-2022-019</a>
<b>WISCONSIN</b>		<a href="#">LI-CA-2022-046</a> <a href="#">LI-CA-2022-045</a>	<a href="#">LI-CA-2022-055</a>
WYOMING			

**Bold indicates changes.**

**\*ISO has no jurisdiction for rules/loss costs.**

**\*\*There is NO state supplement.**

**(A) Filing(s) amended.**

**Multistate Filed Circulars:**

<b>Forms:</b> <a href="#">LI-CA-2021-372</a>
<b>Rules:</b> <a href="#">LI-CA-2021-373</a>
<b>Loss Costs:</b> <a href="#">LI-CA-2021-374</a>