

FORMS/RULES – IMPLEMENTATION

JANUARY 27, 2023

COMMERCIAL AUTOMOBILE

LI-CA-2023-029

2022 COMMERCIAL AUTO MULTISTATE FORMS FILING ADDRESSING MOTOR CARRIER COVERAGE PROGRAM COMMUNICABLE DISEASE EXCLUSION AND RELATED RULES REVISION TO BE IMPLEMENTED IN VARIOUS JURISDICTIONS

KEY MESSAGE

We are implementing new and revised Commercial Auto multistate forms and rules revisions in **35** jurisdictions.

Effective Date: 12/1/2023

Filing IDs: [CA-2022-OMCDF](#) and [CA-2022-OMCDR](#)

JURISDICTIONS

- | | | | |
|---------------|---------------|------------------|-----------------|
| • Alabama | • Indiana | • Nebraska | • South Dakota |
| • Arizona | • Iowa | • Nevada | • Tennessee |
| • Arkansas | • Kansas | • New Mexico | • Utah |
| • Colorado | • Kentucky | • North Carolina | • Vermont |
| • Connecticut | • Louisiana | • North Dakota | • Washington |
| • Delaware | • Maine | • Ohio | • West Virginia |
| • Guam* | • Mississippi | • Oklahoma | • Wisconsin |
| • Idaho | • Missouri | • Pennsylvania | • Wyoming |
| • Illinois | • Montana | • South Carolina | |

*Only forms filing CA-2022-OMCDF is being implemented. ISO Commercial Auto rules do not apply in Guam.

BACKGROUND

In circular:

- [LI-CA-2022-305](#), we announced the filing of multistate forms filing CA-2022-OMCDF, which revises the ISO Motor Carrier Coverage program and introduces an optional communicable disease exclusion for covered autos liability exposure for use with the ISO Commercial Auto coverage forms.
- [LI-CA-2022-306](#), we announced the filing of multistate rules filing CA-2022-OMCDR, which introduces an Additional Rule for Division One – Commercial Automobile of the Commercial Lines Manual, by state, to reflect a new endorsement submitted under companion forms filing CA-2022-OMCDF.
- [LI-CA-2023-030](#), we are providing you with final copies of multistate forms and endorsements included in forms filing CA-2022-OMCDF.

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:

Alabama, Arizona, Arkansas, Delaware, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Maine, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Ohio, Oklahoma, Pennsylvania, South Dakota, Tennessee, Utah, Vermont, Washington, West Virginia, Wisconsin and Wyoming

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

These changes are applicable to all policies written on or after December 1, 2023.

Connecticut, Louisiana and North Carolina

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

These changes are applicable to all policies effective on or after December 1, 2023.

Colorado, Guam, and South Carolina

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

Rules:

Alabama, Arizona, Delaware, Idaho, Indiana, Iowa, Kansas, Kentucky, Maine, Mississippi, Missouri, Montana, Nebraska, North Dakota, Ohio, Oklahoma, Pennsylvania, South Dakota, Tennessee, Utah, Vermont, Washington, West Virginia and Wisconsin

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

These changes are applicable to all policies written on or after December 1, 2023.

Connecticut, Louisiana and North Carolina

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

These changes are applicable to all policies effective on or after December 1, 2023.

Arkansas, Colorado, Illinois, Nevada, New Mexico, South Carolina and Wyoming

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

KENTUCKY – EFFECT OF ISO REVISION ON FLEX RATING

This revision does not result in any change which would increase or decrease supplementary rating information for any classification of risks within any territory more than 25%.

A company that decides to revise its supplementary rating information should determine the overall rate level impact of its revision and any other revision that it has implemented over the preceding 12 months. ISO has made the following revision(s) of supplementary rating information for Commercial Auto over the preceding 12 months which result in percent indications different than those contained in the filing:

Filing: CA-2022-IALL1 **Revision:** Increased Limits Revision

COMPANY ACTION

Refer to the Summary of Company Action Requirements attached.

RATING SOFTWARE IMPACT**CA-2022-OMCDF:**

Refer to circular [LI-CA-2022-305](#) for the impact of the multistate filing.

CA-2022-OMCDR:

Refer to circular [LI-CA-2022-306](#) for the 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-2022-006](#) 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

Forms:

We will issue a Notice to Portfolioholders with an edition date of **12-23** (or the earliest possible subsequent date), along with any new and/or revised forms.

Rules:

We will issue a Notice to Manualholders with an edition date of **12-23** (or the earliest possible subsequent date), along with any new and/or revised manual pages.

FUTURE ISO ACTION

In future circulars, we will:

- We will 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). In addition to other information, this web site contains copies of major multistate filing status reports that are updated approximately every two weeks.
- Provide an Advisory Notice to policyholders addressing multistate form revisions.
- Inform you of implementation status of these filings in additional jurisdictions.
- Provide an updated multistate status report summarizing filing activity.

For more information on the status of filings in a particular state, including filed and approved documents, associated circulars and links to Print Ready Manuals and Commercial Lines Manual, please feel free to access our [Filings](#) feature within the ISOnet Circulars product.

REFERENCE(S)

- [LI-CA-2023-030](#) (01/27/2023) Commercial Auto Multistate Forms And Endorsements (Edition 12 23) Available
 - [LI-CA-2022-306](#) (12/29/2022) 2022 Commercial Auto Rules Revision Introducing An Additional Rule To Reference New Communicable Disease Exclusion For Covered Autos Liability Coverage Submitted
 - [LI-CA-2022-305](#) (12/29/2022) 2022 Commercial Auto Motor Carrier Coverage Program Revised And Multistate Communicable Disease Exclusion Being Submitted
 - [LI-CL-2022-006](#) (02/22/2022) 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.

IMPORTANT NOTICE FOR USERS OF ISO PRODUCTS AND SERVICES

Please make sure that your company has authorized your use of this product and has complied with the requirements applicable in the jurisdiction where you plan to use it.

We distribute both state-specific and multistate products and services. We do not distribute all the multistate products and services for use in every jurisdiction due to corporate policy, regulatory preference, or variations or lack of clarity in state laws.

We provide participating insurers with information concerning the jurisdictions for which our products and services are distributed. Even in those jurisdictions, each insurer must determine what filing requirements, if any, apply and whether those requirements have been satisfied.

Now, as in the past, all of our products and services are advisory, and are made available for optional use by participating insurers as a matter of individual choice. Your company must decide for itself which, if any, ISO products or services are needed or useful to its operation and how those selected for use should be applied. We urge that you be guided by the advice of your attorneys on the legal requirements.

CONTACT INFORMATION

If you have any questions concerning:

- The content of this circular, please contact:
Danielle Vitale
Product Development – Commercial Auto
201-469-2637
DVitale@verisk.com
- The status of this filing, please contact:
Stef Morisi
Auto, Compliance & Product Services
201-469-2676
Stefanie.Morisi@verisk.com
auto@verisk.com

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

E-mail: 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. To keep abreast of the latest Insurance Lines Services updates, view www.verisk.com/ils.

SUMMARY OF COMPANY ACTION REQUIREMENTS

FORMS filing: CA-2022-OMCDF

Arizona
Arkansas
Connecticut
Delaware
Idaho
Illinois
Iowa
Kansas
Kentucky
Louisiana
Maine
Mississippi
Montana

Nebraska
Nevada
North Carolina
North Dakota
Oklahoma
Pennsylvania
South Carolina
South Dakota
Vermont
Washington
West Virginia
Wyoming

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-2022-OMCDF**, NOT this circular number.

In addition:

- Please see below for SERFF Tracking Numbers by state

Arizona , ISOF-133489715	Montana , ISOF-133489737
Arkansas , ISOF-133489716	Nebraska , ISOF-133489738
Connecticut , ISOF-133489719	Nevada , ISOF-133489739
Delaware , ISOF-133489720	North Carolina , ISOF-133489744
Idaho , ISOF-133489724	North Dakota , ISOF-133489745
Illinois , ISOF-133489725	Pennsylvania , ISOF-133489749
Iowa , ISOF-133489727	South Carolina , ISOF-133489751
Kansas , ISOF-133489728	South Dakota , ISOF-133489752
Kentucky , ISOF-133489729	Vermont , ISOF-133489756
Louisiana , ISOF-133489730	Washington , ISOF-133489759
Maine , ISOF-133489731	West Virginia , ISOF-133489760
Mississippi , ISOF-133489735	Wyoming , ISOF-133489762

- For **Oklahoma**, refer to Type of Insurance Code (TOI) 20.0 Commercial Auto and Sub-TOI 20.0000 Commercial Auto Combinations, State File Number ISOF-133489747, and SERFF Tracking Number ISOF-133489747, and the approval date December 23, 2022.

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

FORMS filing: CA-2022-OMCDF (Cont'd)

Alabama
Indiana
Missouri
New Mexico
Ohio
Tennessee
Utah
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:

Alabama , 11/6/2023	Ohio , 11/1/2023
Indiana , 11/1/2023	Tennessee , 11/1/2023
Missouri , 11/10/2023	Utah , 10/27/2023
New Mexico , 11/10/2023	Wisconsin , 11/1/2023

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-2022-OMCDF**, NOT this circular number.

In addition:

- Please see below for SERFF Tracking Numbers by state

Alabama , ISOF-133489713	Ohio , ISOF-133489746
Indiana , ISOF-133489726	Tennessee , ISOF-133489753
Missouri , ISOF-133489736	Utah , ISOF-133489755
New Mexico , ISOF-133489742	Wisconsin , ISOF-133489761

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.

Colorado

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 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-2022-OMCDF**, 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.

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-2022-OMCDF** and SERFF Tracking Number **ISOF-133489723**, 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-2022-OMCDR

Arizona
Connecticut
Delaware
Idaho
Iowa
Kansas
Kentucky
Louisiana
Maine

Mississippi
Montana
Nebraska
North Carolina
Oklahoma
Pennsylvania
Washington
West Virginia

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-2022-OMCDR**, NOT this circular number.

In addition:

- Please see below for SERFF Tracking Numbers by state

Arizona , ISOF-133489701	Maine , ISOF-133489776
Connecticut , ISOF-133489705	Mississippi , ISOF-133489780
Delaware , ISOF-133489706	Montana , ISOF-133489782
Idaho , ISOF-133489769	Nebraska , ISOF-133489783
Iowa , ISOF-133489772	North Carolina , ISOF-133489789
Kansas , ISOF-133489773	Pennsylvania , ISOF-133489794
Kentucky , ISOF-133489774	Washington , ISOF-133489803
Louisiana , ISOF-133489775	West Virginia , ISOF-133489804

- For **Oklahoma**, refer to Type of Insurance Code (TOI) 20.0 Commercial Auto and Sub-TOI 20.0000 Commercial Auto Combinations, State File Number ISOF-133489792, SERFF Tracking Number ISOF-133489792, and the approval date of December 23, 2022.

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-2022-OMCDR (Cont'd)

Alabama
Indiana
Missouri
North Dakota
Ohio

South Dakota
Tennessee
Utah
Vermont
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:

Alabama , 11/6/2023	South Dakota , 10/13/2023
Indiana , 11/1/2023	Tennessee , 11/1/2023
Missouri , 11/10/2023	Utah , 10/27/2023
North Dakota , 11/21/2023	Vermont , 11/1/2023
Ohio , 11/1/2023	Wisconsin , 11/21/2023

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-2022-OMCDR**, NOT this circular number.

In addition:

- Please see below for SERFF Tracking Numbers by state

Alabama , ISOF-133489699	South Dakota , ISOF-133489797
Indiana , ISOF-133489771	Tennessee , ISOF-133489798
Missouri , ISOF-133489781	Utah , ISOF-133489800
North Dakota , ISOF-133489790	Vermont , ISOF-133489801
Ohio , ISOF-133489791	Wisconsin , ISOF-133489805

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.

Arkansas
New Mexico
South Carolina

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 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-2022-OMCDR**, NOT this circular number.

In addition:

- Please see below for SERFF Tracking Numbers by state

Arkansas , ISOF-133489702
New Mexico , ISOF-133489787
South Carolina , ISOF-133489796

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-2022-OMCDR (Cont'd)

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>In all correspondence with the Insurance Department on this revision, you should refer to ISO Filing Number <u>CA-2022-OMCDR</u> and SERFF Tracking Number <u>ISOF-133489704</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 Nevada Wyoming	<p>ISO has not filed this revision.</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 our revision, you are NOT required to file anything with the Insurance Department.</p> <p>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>CA-2022-OMCDR</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>

**Status of 2022 Commercial Auto Motor Carrier & Communicable Disease Multistate Filings
Forms (CA-2022-OMCDF) and Rules (CA-2022-OMCDR)**

STATE	EFFECTIVE OR DISTRIBUTION DATE	STATE-SPECIFIC SUPPLEMENTAL CIRCULARS FORMS/RULES	IMPLEMENTATION CIRCULAR
ALABAMA	12/1/2023	**	LI-CA-2023-029
ALASKA		LI-CA-2023-013	
ARIZONA	12/1/2023	**	LI-CA-2023-029
ARKANSAS	12/1/2023	**	LI-CA-2023-029
CALIFORNIA		**	
COLORADO	12/1/2023	**	LI-CA-2023-029
CONNECTICUT	12/1/2023	LI-CA-2023-018	LI-CA-2023-029
DELAWARE	12/1/2023	**	LI-CA-2023-029
DIST. OF COLUMBIA		**	
FLORIDA			
GEORGIA		**	
GUAM*	12/1/2023	**	LI-CA-2023-029
HAWAII			
IDAHO	12/1/2023	**	LI-CA-2023-029
ILLINOIS	12/1/2023	LI-CA-2023-009/ LI-CA-2023-010	LI-CA-2023-029
INDIANA	12/1/2023	**	LI-CA-2023-029
IOWA	12/1/2023	**	LI-CA-2023-029
KANSAS	12/1/2023	**	LI-CA-2023-029
KENTUCKY	12/1/2023	**	LI-CA-2023-029
LOUISIANA	12/1/2023	**	LI-CA-2023-029
MAINE	12/1/2023	**	LI-CA-2023-029
MARYLAND		**	
MASSACHUSETTS			
MICHIGAN		**	
MINNESOTA		LI-CA-2023-014	
MISSISSIPPI	12/1/2023	**	LI-CA-2023-029
MISSOURI	12/1/2023	LI-CA-2023-015	LI-CA-2023-029
MONTANA	12/1/2023	**	LI-CA-2023-029
NEBRASKA	12/1/2023	**	LI-CA-2023-029
NEVADA	12/1/2023	**	LI-CA-2023-029
NEW HAMPSHIRE		**	
NEW JERSEY		**	
NEW MEXICO	12/1/2023	**	LI-CA-2023-029
NEW YORK		**	
NORTH CAROLINA	12/1/2023	**	LI-CA-2023-029
NORTH DAKOTA	12/1/2023	**	LI-CA-2023-029
OHIO	12/1/2023	**	LI-CA-2023-029
OKLAHOMA	12/1/2023	**	LI-CA-2023-029
OREGON		**	
PENNSYLVANIA	12/1/2023	**	LI-CA-2023-029
PUERTO RICO			
RHODE ISLAND		**	
SOUTH CAROLINA	12/1/2023	**	LI-CA-2023-029
SOUTH DAKOTA	12/1/2023	**	LI-CA-2023-029
TENNESSEE	12/1/2023	**	LI-CA-2023-029
TEXAS		LI-CA-2023-016	
U.S. VIRGIN ISLANDS*		**	
UTAH	12/1/2023	**	LI-CA-2023-029
VERMONT	12/1/2023	LI-CA-2023-011/ LI-CA-2023-012	LI-CA-2023-029
VIRGINIA			
WASHINGTON	12/1/2023	LI-CA-2023-017	LI-CA-2023-029
WEST VIRGINIA	12/1/2023	**	LI-CA-2023-029
WISCONSIN	12/1/2023	**	LI-CA-2023-029
WYOMING	12/1/2023	**	LI-CA-2023-029

Bold indicates changes.

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

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

Multistate Filed Circulars:

FORMS: LI-CA-2022-305
RULES: LI-CA-2022-306