

FORMS/RULES – IMPLEMENTATION

FEBRUARY 21, 2023

COMMERCIAL INLAND MARINE

LI-CM-2023-013

## 2022 COMMERCIAL INLAND MARINE MULTISTATE FORMS AND RULES REVISION ADDRESSING CANNABIS COVERAGE AND VIRUS OR BACTERIA EXCLUSION TO BE IMPLEMENTED IN ADDITIONAL JURISDICTIONS

### KEY MESSAGE

We are implementing new and revised Commercial Inland Marine multistate forms and rules revisions in 7 jurisdictions.

**Effective Date:** 12/1/2023

**Filing IDs:** [CM-2022-OCLVF](#) (Forms), [CM-2022-OCLVR](#) (Rules)

### JURISDICTIONS

- Louisiana
- Maine
- Maryland
- Massachusetts
- Oklahoma
- Oregon
- Washington

### BACKGROUND

In circular:

- [LI-CM-2022-034](#), we announced the submission of forms filing CM-2022-OCLVF, which introduced an optional multistate endorsement for the coverage of cannabis and a mandatory exclusionary endorsement for virus or bacteria loss for use with the Commercial Inland Marine program.
- [LI-CM-2022-035](#), we announced the submission of rules filing CM-2022-OCLVR, which revised multistate rules in Division Eight – Inland Marine of the Commercial Lines Manual (CLM) to reflect new endorsements submitted with companion forms filing CM-2022-OCLVF.
- [LI-CM-2023-006](#), we provided you with final copies of the multistate endorsements included in forms filing CM-2022-OCLVF.
- [LI-CM-2023-011](#), we furnished Advisory Sample Notice to Policyholders for use in conjunction with the implementation of the Commercial Inland Marine multistate forms filing CM-2022-OCLVF.

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**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.

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**EFFECTIVE DATE****Forms Filing CM-2022-OCLVF****Maine, Massachusetts, Oklahoma, Oregon, Washington**

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.

**Maryland, Louisiana**

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.

**Rules Filing CM-2022-OCLVR****Maine, Massachusetts, Oregon, Washington**

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.

**Maryland, Louisiana**

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.

**Oklahoma**

We do not establish an effective date for Commercial Inland Marine rules 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**

Refer to the Summary of Company Action Requirements attached.

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**NOTICE OF ELIMINATION/REDUCTIONS IN COVERAGE – MASSACHUSETTS**

In circular [LI-CM-2023-011](#), we provided an Advisory Notice to Policyholders which outlined changes being made in filing CM-2022-OCLVF. This Policyholder Notice outlined elimination or reductions of coverage required by General Law – Part I, Title XXII, Chapter 175, Section 99.

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**RATING SOFTWARE IMPACT****CM-2022-OCLVF:**

Refer to circular [LI-CM-2022-034](#) for impact of the multistate filing.

**CM-2022-OCLVR:**

Refer to circular [LI-CM-2022-035](#) for impact of the multistate filing.

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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-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.

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## FUTURE ISO ACTION

In future circulars, we will:

- 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.*

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## 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 manual pages.

### 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.

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## REFERENCE(S)

- [LI-CM-2023-011](#) (02/08/2023) Advisory Sample Notice To Policyholders For The 2022 Commercial Inland Marine Multistate Introduction Of Endorsements Addressing Cannabis Coverage And Virus Or Bacteria Exclusion Furnished
- [LI-CM-2023-006](#) (01/20/2023) 2022 Commercial Inland Marine Multistate Endorsements Addressing Cannabis Coverage And Virus Or Bacteria Exclusion (Edition 12 23) Available
- [LI-CM-2022-035](#) (12/23/2022) 2022 Commercial Inland Marine Multistate Rules Revision Addressing Cannabis Coverage And Virus Or Bacteria Exclusion Being Submitted
- [LI-CM-2022-034](#) (12/23/2022) 2022 Commercial Inland Marine Multistate Introduction Of Endorsements Addressing Cannabis Coverage And Virus Or Bacteria Exclusion Being Submitted
- [LI-CL-2022-006](#) (02/22/2022) Revised Lead Time Requirements Listing

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## ATTACHMENT(S)

- Summary of Company Action Requirements
- Status Report

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## 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.

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## CONTACT INFORMATION

If you have any questions concerning:

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

E-mail: [info@verisk.com](mailto:info@verisk.com)

Phone: 800-888-4476

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**SUMMARY OF COMPANY ACTION REQUIREMENTS**

**FORMS filing: CM-2022-OCLVF**

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**Louisiana**

**Maine**

**Maryland**

**Massachusetts**

**Oklahoma**

**Oregon**

**Washington**

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 CM-2022-OCLVE, NOT this circular number.

In addition:

- Please see below for SERFF Tracking Numbers by state:

<b>Louisiana</b> , ISOF-133476107	<b>Massachusetts</b> , ISOF-133476110
<b>Maine</b> , ISOF-133476108	<b>Oregon</b> , ISOF-133476125
<b>Maryland</b> , ISOF-133476109	<b>Washington</b> , ISOF-133476088

- For **Oklahoma**, refer to Type of Insurance Code (TOI) 09.0 - Inland Marine and Sub-TOI 09.0005 - Commercial Inland Marine, State File Number ISOF-133476124, SERFF Tracking Number ISOF-133476124 and the approval date January 11, 2023.

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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**SUMMARY OF COMPANY ACTION REQUIREMENTS**

**RULES filing: CM-2022-OCLVR**

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**Louisiana**

**Maine**

**Maryland**

**Massachusetts**

**Oregon**

**Washington**

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 CM-2022-OCLVR, NOT this circular number.

In addition:

- Please see below for SERFF Tracking Numbers by state:

<b>Louisiana</b> , ISOF-133476190	<b>Massachusetts</b> , ISOF-133476193
<b>Maine</b> , ISOF-133476191	<b>Oregon</b> , ISOF-133476208
<b>Maryland</b> , ISOF-133476192	<b>Washington</b> , ISOF-133476217

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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**Oklahoma**

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 CM-2022-OCLVR and SERFF Tracking Number ISOF-133476207, 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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## Status of Commercial Inland Marine 2022 Multistate Filings CM-2022-OCLVF (Forms) / CM-2022-OCLVR (Rules)

STATE	EFFECTIVE OR DISTRIBUTION DATE	STATE-SPECIFIC SUPPLEMENT/AMENDMENT CIRCULARS		IMPLEMENTATION CIRCULARS FORMS/RULES
		FORMS	RULES	
ALABAMA	12/1/2023	**	**	<a href="#">LI-CM-2023-005</a>
ALASKA	12/1/2023			<a href="#">LI-CM-2023-005</a>
ARIZONA	12/1/2023	**	**	<a href="#">LI-CM-2023-005</a>
ARKANSAS	12/1/2023	**	**	<a href="#">LI-CM-2023-005</a>
CALIFORNIA				
COLORADO	12/2023	**	**	<a href="#">LI-CM-2023-005</a>
CONNECTICUT	12/1/2023	**	**	<a href="#">LI-CM-2023-005</a>
DELAWARE	12/1/2023	**	**	<a href="#">LI-CM-2023-005</a>
DIST. OF COLUMBIA				
FLORIDA	12/2023	**	**	<a href="#">LI-CM-2023-005</a>
GEORGIA				
GUAM *	12/2023	**	**	<a href="#">LI-CM-2023-005</a>
HAWAII		**	**	
IDAHO	12/1/2023	**	**	<a href="#">LI-CM-2023-005</a>
ILLINOIS	12/1/2023	**	**	<a href="#">LI-CM-2023-005</a>
INDIANA	12/1/2023	**	**	<a href="#">LI-CM-2023-005</a>
IOWA	12/1/2023	**	**	<a href="#">LI-CM-2023-005</a>
KANSAS				
KENTUCKY				
<b>LOUISIANA</b>	<b>12/1/2023</b>			<a href="#">LI-CM-2023-013</a>
<b>MAINE</b>	<b>12/1/2023</b>	**	**	<a href="#">LI-CM-2023-013</a>
<b>MARYLAND</b>	<b>12/1/2023</b>	**	**	<a href="#">LI-CM-2023-013</a>
<b>MASSACHUSETTS</b>	<b>12/1/2023</b>	**	**	<a href="#">LI-CM-2023-013</a>
MICHIGAN	12/1/2023	**	**	<a href="#">LI-CM-2023-005</a>
MINNESOTA	12/2023	**	**	<a href="#">LI-CM-2023-005</a>
MISSISSIPPI	12/2023	**	**	<a href="#">LI-CM-2023-005</a>
MISSOURI	12/1/2023	**	**	<a href="#">LI-CM-2023-005</a>
MONTANA	12/1/2023	**	**	<a href="#">LI-CM-2023-005</a>
NEBRASKA	12/1/2023	**	**	<a href="#">LI-CM-2023-005</a>
NEVADA	12/1/2023	**	**	<a href="#">LI-CM-2023-005</a>
NEW HAMPSHIRE	12/1/2023	**	**	<a href="#">LI-CM-2023-005</a>
NEW JERSEY	12/2023	**	**	<a href="#">LI-CM-2023-005</a>
NEW MEXICO	12/1/2023	**	**	<a href="#">LI-CM-2023-005</a>
NEW YORK				
NORTH CAROLINA	12/1/2023	**	**	<a href="#">LI-CM-2023-005</a>
NORTH DAKOTA	12/1/2023	**	**	<a href="#">LI-CM-2023-005</a>
OHIO	12/1/2023	**	**	<a href="#">LI-CM-2023-005</a>
<b>OKLAHOMA</b>	<b>12/1/2023</b>	**	**	<a href="#">LI-CM-2023-013</a>
<b>OREGON</b>	<b>12/1/2023</b>	**	**	<a href="#">LI-CM-2023-013</a>
PENNSYLVANIA	12/1/2023	**	**	<a href="#">LI-CM-2023-005</a>
PUERTO RICO				
RHODE ISLAND	12/2023	**	**	<a href="#">LI-CM-2023-005</a>
SOUTH CAROLINA	12/2023	**	**	<a href="#">LI-CM-2023-005</a>
SOUTH DAKOTA	12/1/2023	**	**	<a href="#">LI-CM-2023-005</a>
TENNESSEE	12/1/2023	**	**	<a href="#">LI-CM-2023-005</a>
TEXAS	12/2023	**	**	<a href="#">LI-CM-2023-005</a>
U.S. VIRGIN ISLANDS				
UTAH	12/1/2023	**	**	<a href="#">LI-CM-2023-005</a>
VERMONT				
VIRGINIA	12/1/2023	**	**	<a href="#">LI-CM-2023-005</a>
<b>WASHINGTON</b>	<b>12/1/2023</b>	<a href="#">LI-CM-2023-009</a>	<a href="#">LI-CM-2023-010</a>	<a href="#">LI-CM-2023-013</a>
WEST VIRGINIA	12/1/2023	**	**	<a href="#">LI-CM-2023-005</a>
WISCONSIN	12/1/2023	**	**	<a href="#">LI-CM-2023-005</a>
WYOMING	12/1/2023	**	**	<a href="#">LI-CM-2023-005</a>

\* ISO has no jurisdiction for rules.

\*\* There is no state supplement.