

RULES – IMPLEMENTATION

JUNE 2, 2023

COMMERCIAL AUTOMOBILE

LI-CA-2023-176

COMMERCIAL AUTO MULTISTATE RULES REVISIONS TO BE IMPLEMENTED IN VARIOUS JURISDICTIONS

KEY MESSAGE

We are implementing Commercial Auto multistate rules revisions in **27** jurisdictions.

Effective Date: 4/1/2024 and 12/1/2023 (Oklahoma only)

Filing ID: [CA-2023-RCP1](#)

JURISDICTIONS

- | | | | |
|------------|---------------|------------------|------------------|
| • Alaska | • Indiana | • Montana | • Oklahoma |
| • Arizona | • Iowa | • Nevada | • Pennsylvania |
| • Arkansas | • Kansas | • New Hampshire | • South Carolina |
| • Delaware | • Michigan | • New Mexico | • South Dakota |
| • Georgia | • Minnesota | • North Carolina | • Wisconsin |
| • Idaho | • Mississippi | • North Dakota | • Wyoming |
| • Illinois | • Missouri | • Ohio | |

BACKGROUND

In circular [LI-CA-2023-160](#), we announced the submission of multistate rules filing CA-2023-RCP1, which clarifies the description of the rule changes that were made to several rules in filing CA-2022-RCP1.

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

Arizona, Delaware, Georgia, Idaho, Indiana, Iowa, Kansas, Michigan, Mississippi, Missouri, Montana, New Hampshire, North Dakota, Ohio, Pennsylvania, South Dakota and Wisconsin

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

These changes are applicable to all policies **written** on or after **April 1, 2024**.

Oklahoma

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**.

Alaska 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 **April 1, 2024**.

Arkansas, Illinois, Minnesota, 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.

COMPANY ACTION

Refer to the Summary of Company Action Requirements attached.

RATING SOFTWARE IMPACT

Refer to circular [LI-CA-2023-160](#) 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-2023-005](#) 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:

- 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.
- 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.

REVISION DISTRIBUTION

We will issue a Notice to Manualholders with an edition date of 4-24 and 12-23 (Oklahoma) (or the earliest possible subsequent date), along with any new and/or revised manual pages.

REFERENCE(S)

- [LI-CA-2023-160](#) (05/15/2023) Commercial Auto Multistate Rules Revision Being Submitted
- [LI-CL-2023-005](#) (02/21/2023) Commercial Lines Revised Lead Time Requirements Listing

ATTACHMENT(S)

- Summary of Company Action Requirements
- Status Report

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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 and status of this filing, please contact:

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

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Phone: 800-888-4476

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SUMMARY OF COMPANY ACTION REQUIREMENTS

RULES filing: CA-2023-RCP1

Alaska
Delaware
Georgia
Idaho
Indiana
Iowa
Kansas
Michigan
Mississippi
Montana
North Carolina
Ohio
Oklahoma
Pennsylvania

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-2023-RCP1, NOT this circular number.

In addition:

- Please see below for SERFF Tracking Numbers by state

Alaska , ISOF-133650304	Michigan , ISOF-133650322
Delaware , ISOF-133650310	Mississippi , ISOF-133650324
Georgia , ISOF-133650312	Montana , ISOF-133650326
Idaho , ISOF-133650313	North Carolina , ISOF-133650333
Indiana , ISOF-133650315	Ohio , ISOF-133650335
Iowa , ISOF-133650316	Pennsylvania , ISOF-133650338
Kansas , ISOF-133650317	

- For **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-133650336, SERFF Tracking Number ISOF-133650336, and the approval date of May 12, 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.

SUMMARY OF COMPANY ACTION REQUIREMENTS

RULES filing: CA-2023-RCP1 (Cont'd)

Arizona
Missouri
New Hampshire
North Dakota
South Dakota
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:

SEPTEMBER 25, 2023 (ARIZONA)	JULY 14, 2023 (NORTH DAKOTA)
MARCH 1, 2024 (MISSOURI)	JUNE 8, 2023 (SOUTH DAKOTA)
NOVEMBER 17, 2023 (NEW HAMPSHIRE)	DECEMBER 14, 2023 (WISCONSIN)

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-2023-RCP1, NOT this circular number.

In addition:

- Please see below for SERFF Tracking Numbers by state

Arizona , ISOF-133650305	North Dakota , ISOF-133650334
Missouri , ISOF-133650325	South Dakota , ISOF-133650341
New Hampshire , ISOF-133650329	Wisconsin , ISOF-133650348

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
Minnesota
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-2023-RCP1, NOT this circular number.

In addition:

- Please see below for SERFF Tracking Numbers by state

Arkansas , ISOF-133650306	New Mexico , ISOF-133650331
Minnesota , ISOF-133650323	South Carolina , ISOF-133650339

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-2023-RCP1 (Cont'd)

<p>Illinois</p>	<p>For all rules other than taxicabs:</p> <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-2023-RCP1</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> <p>For all rules applicable to taxicabs:</p> <p>ISO has not filed this revision.</p> <p>If you decide to use all or any part of ISO's revision to revise your rules, you must make an appropriate submission with the Insurance Department. 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> <p>For guidance on submission requirements, consult the ISO State Filing Handbook.</p>
<p>Nevada</p> <p>Wyoming</p>	<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-2023-RCP1</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>

Commercial Auto Multistate Rules Revision CA-2023-RCP1 Status Report

STATE	EFFECTIVE OR DISTRIBUTION DATE	IMPLEMENTATION CIRCULAR
ALABAMA		
ALASKA	4/1/2024	LI-CA-2023-176
ARIZONA	4/1/2024	LI-CA-2023-176
ARKANSAS	4/2024	LI-CA-2023-176
CALIFORNIA		
COLORADO		
CONNECTICUT		
DELAWARE	4/1/2024	LI-CA-2023-176
DIST. OF COLUMBIA		
FLORIDA		
GEORGIA	4/1/2024	LI-CA-2023-176
GUAM*		
HAWAII	BUREAU	
IDAHO	4/1/2024	LI-CA-2023-176
ILLINOIS	04/2024	LI-CA-2023-176
INDIANA	4/1/2024	LI-CA-2023-176
IOWA	4/1/2024	LI-CA-2023-176
KANSAS	4/1/2024	LI-CA-2023-176
KENTUCKY		
LOUISIANA		
MAINE		
MARYLAND		
MASSACHUSETTS		
MICHIGAN	4/1/2024	LI-CA-2023-176
MINNESOTA	04/2024	LI-CA-2023-176
MISSISSIPPI	4/1/2024	LI-CA-2023-176
MISSOURI	4/1/2024	LI-CA-2023-176
MONTANA	4/1/2024	LI-CA-2023-176
NEBRASKA		
NEVADA	4/2024	LI-CA-2023-176
NEW HAMPSHIRE	4/1/2024	LI-CA-2023-176
NEW JERSEY		
NEW MEXICO	4/2024	LI-CA-2023-176
NEW YORK		
NORTH CAROLINA	4/1/2024	LI-CA-2023-176
NORTH DAKOTA	4/1/2024	LI-CA-2023-176
OHIO	4/1/2024	LI-CA-2023-176
OKLAHOMA	12/1/2023	LI-CA-2023-176
OREGON		
PENNSYLVANIA	4/1/2023	LI-CA-2023-176
PUERTO RICO		
RHODE ISLAND		
SOUTH CAROLINA	4/2024	LI-CA-2023-176
SOUTH DAKOTA	4/1/2024	LI-CA-2023-176
TENNESSEE		
TEXAS		
U.S. VIRGIN ISLANDS*		
UTAH		
VERMONT		
VIRGINIA		
WASHINGTON		
WEST VIRGINIA		
WISCONSIN	4/1/2024	LI-CA-2023-176
WYOMING	4/2024	LI-CA-2023-176

*ISO has no jurisdiction for rules/loss costs.

MULTISTATE FILED CIRCULAR:

[LI-CA-2023-160](#)