

FORMS/RULES – IMPLEMENTATION

JUNE 30, 2023

COMMERCIAL AUTOMOBILE

LI-CA-2023-232

## COMMERCIAL AUTO PFAS MULTISTATE FORMS AND RULES REVISIONS TO BE IMPLEMENTED IN FLORIDA

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### KEY MESSAGE

We are implementing new and revised Commercial Auto multistate and state-specific forms and rules revisions in **Florida**.

**Effective Date:** 1/1/2024

**Filing IDs:** [CA-2023-OPPSF](#) (Forms), and [CA-2023-OPPSR](#) (Rules)

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### BACKGROUND

In circular:

- [LI-CA-2023-146](#), we announced the submission of multistate forms filing CA-2023-OPPSF, which introduced a new multistate exclusion endorsement addressing Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS) related exposures for the General Liability Coverages Section of the Auto Dealers Coverage Form. Additionally, we took the opportunity to reinforce the insuring agreement of endorsement CA 04 65 – Auto Hacking Expense Coverage.
- [LI-CA-2023-147](#), we announced the submission of multistate rules filing CA-2023-OPPSR, which introduced a new additional rule to accommodate new multistate endorsement CA 27 19 – Perfluoroalkyl And Polyfluoroalkyl Substances (PFAS) Exclusion For General Liability Coverages introduced in companion forms filing CA-2023-OPPSF.
- [LI-CA-2023-174](#), we provided you with final copies of multistate forms and endorsements included in forms filing CA-2023-OPPSF.
- [LI-CA-2023-224](#), we furnished an Advisory Sample Notice To Policyholders for use in conjunction with the implementation of the Commercial Auto multistate forms filing CA-2023-OPPSF.

In subsequent circulars, which are listed in the attached multistate status report, we provided state supplements and/or amendments to the multistate forms and rules filings where necessary.

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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 department.

**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 CA-2023-OPPSF:**

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

These changes are applicable to all policies **effective** on or after **January 1, 2024**.

**Rules CA-2023-OPPSR:**

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

These changes are applicable to all policies **effective** on or after **January 1, 2024**.

**COMPANY ACTION**

**Forms CA-2023-OPPSF:**

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-OPPSF and State File Number **23-023066**, 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.

**Rules CA-2023-OPPSR:**

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-OPPSR and State File Numbers below, 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.

<b>Rules filing CA-2023-OPPSR has 6 lines of business:</b>	<b>FLOIR#</b>
Commercial Auto / Garages	23-023964
Commercial Auto / Other Commercial Auto	23-023965
Commercial Auto / Business Auto	23-023962
Commercial Auto / Public Autos	23-023961
Commercial Auto / Trucking/Hauling	23-023963
Commercial Auto Physical Damage Only	23-023960

**CAUTION:** To assist you in your review of this filing, we have attached explanatory material in circular [LI-CA-2023-147](#) related to filing **CA-2023-OPPSR**, which has not been submitted to the Florida Department of Insurance.

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## **RATING SOFTWARE IMPACT**

### **FORMS CA-2023-OPPSF:**

Refer to circular [LI-CA-2023-146](#) for impact of the multistate filing.

### **RULES CA-2023-OPPSR:**

Refer to circular [LI-CA-2023-147](#) 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-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.

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## **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](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.
- 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 1-24 (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 1-24 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

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## REFERENCE(S)

- [LI-CA-2023-224](#) (06/26/2023) Advisory Sample Notice To Policyholders For The 2023 Commercial Auto Multistate PFAS Exclusion Endorsement And Auto Hacking Expense Coverage Endorsement Furnished
- [LI-CA-2023-174](#) (06/02/2023) Commercial Auto Multistate Forms And Endorsements (Edition 01 24) Available
- [LI-CA-2023-147](#) (05/03/2023) Commercial Auto Multistate Rules Revision Introducing An Additional Rule To Reference New PFAS Exclusion Endorsement Being Submitted
- [LI-CA-2023-146](#) (05/03/2023) Commercial Auto Introduction Of Multistate PFAS Exclusion Endorsement And Auto Hacking Expense Coverage Endorsement Revision Being Submitted
- [LI-CL-2023-005](#) (02/21/2023) Commercial Lines Revised Lead Time Requirements Listing

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## ATTACHMENT(S)

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.

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## CONTACT INFORMATION

If you have any questions concerning:

- The forms and rules content of this circular, please contact:  
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## Status of Commercial Auto PFAS Multistate Filings Forms (CA-2023-OPPSF) and Rules (CA-2023-OPPSR)

STATE	EFFECTIVE OR DISTRIBUTION DATE	STATE-SPECIFIC FILING/SUPPLEMENT/AMENDMENT CIRCULARS		IMPLEMENTATION CIRCULARS
		FORMS	RULES	
ALABAMA	1/1/2024			<a href="#">LI-CA-2023-173</a>
ALASKA	1/1/2024	<a href="#">LI-CA-2023-153</a>	<a href="#">LI-CA-2023-154</a>	<a href="#">LI-CA-2023-173</a>
ARIZONA	1/1/2024			<a href="#">LI-CA-2023-173</a>
ARKANSAS	1/1/2024			<a href="#">LI-CA-2023-173</a>
CALIFORNIA				
COLORADO	1/1/2024			<a href="#">LI-CA-2023-173</a>
CONNECTICUT	1/1/2024			<a href="#">LI-CA-2023-173</a>
DELAWARE	1/1/2024			<a href="#">LI-CA-2023-173</a>
DIST. OF COLUMBIA				
<b>FLORIDA</b>	<b>1/1/2024</b>			<a href="#">LI-CA-2023-232</a>
GEORGIA				
GUAM*	1/1/2024			<a href="#">LI-CA-2023-173</a>
HAWAII	BUREAU			
IDAHO	1/1/2024			<a href="#">LI-CA-2023-173</a>
ILLINOIS	1/1/2024			<a href="#">LI-CA-2023-173</a>
INDIANA	1/1/2024			<a href="#">LI-CA-2023-173</a>
IOWA	1/1/2024			<a href="#">LI-CA-2023-173</a>
KANSAS	1/1/2024			<a href="#">LI-CA-2023-173</a>
KENTUCKY	1/1/2024			<a href="#">LI-CA-2023-173</a>
LOUISIANA	1/1/2024	<a href="#">LI-CA-2023-155</a>		<a href="#">LI-CA-2023-173</a>
MAINE	1/1/2024			<a href="#">LI-CA-2023-173</a>
MARYLAND	1/1/2024			<a href="#">LI-CA-2023-173</a>
MASSACHUSETTS	BUREAU			
MICHIGAN	1/1/2024			<a href="#">LI-CA-2023-173</a>
MINNESOTA	1/1/2024			<a href="#">LI-CA-2023-173</a>
MISSISSIPPI	1/1/2024			<a href="#">LI-CA-2023-173</a>
MISSOURI	1/1/2024			<a href="#">LI-CA-2023-173</a>
MONTANA	1/1/2024			<a href="#">LI-CA-2023-173</a>
NEBRASKA	1/1/2024			<a href="#">LI-CA-2023-173</a>
NEVADA	1/1/2024			<a href="#">LI-CA-2023-173</a>
NEW HAMPSHIRE	1/1/2024			<a href="#">LI-CA-2023-173</a>
NEW JERSEY	1/1/2024			<a href="#">LI-CA-2023-173</a>
NEW MEXICO	1/1/2024			<a href="#">LI-CA-2023-173</a>
NEW YORK				
NORTH CAROLINA	1/1/2024			<a href="#">LI-CA-2023-173</a>
NORTH DAKOTA	1/1/2024			<a href="#">LI-CA-2023-173</a>
OHIO	1/1/2024			<a href="#">LI-CA-2023-173</a>
OKLAHOMA	1/1/2024			<a href="#">LI-CA-2023-173</a>
OREGON	1/1/2024			<a href="#">LI-CA-2023-197</a>
PENNSYLVANIA	1/1/2024			<a href="#">LI-CA-2023-173</a>
PUERTO RICO	1/1/2024			<a href="#">LI-CA-2023-197</a>
RHODE ISLAND	1/1/2024			<a href="#">LI-CA-2023-173</a>
SOUTH CAROLINA	1/1/2024			<a href="#">LI-CA-2023-173</a>
SOUTH DAKOTA	1/1/2024			<a href="#">LI-CA-2023-173</a>
TENNESSEE	1/1/2024			<a href="#">LI-CA-2023-173</a>
TEXAS		<a href="#">LI-CA-2023-156</a>		
U.S. VIRGIN ISLANDS*				
UTAH	1/1/2024			<a href="#">LI-CA-2023-173</a>
VERMONT			<a href="#">LI-CA-2023-157</a>	
VIRGINIA	1/1/2024			<a href="#">LI-CA-2023-173</a>
WASHINGTON	1/1/2024			<a href="#">LI-CA-2023-173</a>
WEST VIRGINIA	1/1/2024			<a href="#">LI-CA-2023-173</a>
WISCONSIN	1/1/2024	<a href="#">LI-CA-2023-158</a>		<a href="#">LI-CA-2023-173</a>
WYOMING	1/1/2024			<a href="#">LI-CA-2023-173</a>

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