

RULES – IMPLEMENTATION

JULY 5, 2023

COMMERCIAL AUTOMOBILE

LI-CA-2023-235

## ILLINOIS RULE REVISION TO BE IMPLEMENTED

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### KEY MESSAGE

Commercial Auto rule filing [CA-2023-ORU1](#) regarding Illinois exception to Multistate Rule **284**. All-Terrain Vehicles And Utility Task Vehicles to be implemented.

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### ISO ACTION

This filing introduces an Illinois exception to Multistate Rule **284**. All-Terrain Vehicles And Utility Task Vehicles to reference CA 99 81, Illinois Stated Amount Insurance Endorsement.

*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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### EFFECTIVE DATE

We do not establish an effective date for commercial auto rule 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

ISO has not filed this revision.

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-ORU1](#), 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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### RATING SOFTWARE IMPACT

No new attributes are being introduced with this revision.

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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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## REVISION DISTRIBUTION

We will issue a Notice to Manualholders with an edition date of 2-24 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

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## REFERENCE(S)

[LI-CL-2023-005](#) (02/21/2023) Commercial Lines Revised Lead Time Requirements Listing

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## ATTACHMENT(S)

Filing CA-2023-ORU1

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# Revision To Illinois Commercial Auto Manual Rule

## About This Filing

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This filing is being made to introduce an Illinois exception to Multistate Rule **284**. All-Terrain Vehicles And Utility Task Vehicles.

## New Rule

We are introducing an exception to Rule **284**. All-Terrain Vehicles And Utility Task Vehicles.

## Background

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Currently, multistate Rule **284**. All-Terrain Vehicles And Utility Task Vehicles provides reference to multistate endorsement CA 99 28, Stated Amount Insurance Endorsement.

## Explanation of Changes

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We are introducing an Illinois exception to Multistate Rule **284**. All-Terrain Vehicles And Utility Task Vehicles, to reference CA 99 81, Illinois Stated Amount Insurance Endorsement.

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ISO's staff necessarily reflect every insurer's view or control any insurer's application of manual rules.

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**284. ALL-TERRAIN VEHICLES AND UTILITY TASK VEHICLES**

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Paragraph **B.3.** is replaced by the following:

**B. Application**

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- 3.** If provided, Physical Damage Coverages must be written on a stated amount basis. Use Illinois Stated Amount Insurance Endorsement **CA 99 81.**