

FORMS/RULES – IMPLEMENTATION

JULY 11, 2023

COMMERCIAL AUTOMOBILE

LI-CA-2023-243

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

---

### KEY MESSAGE

We are implementing new and revised Commercial Auto multistate forms and rules revisions in Florida.

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

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

---

### 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.
  - [LI-CA-2023-053](#), we furnished an Advisory Sample Notice to Policyholders for use in conjunction with the implementation of the ISO Commercial Auto 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 department in Florida.

**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:

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:

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:

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-OMCDE and State File Number 23-000322, 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:

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 and State File Numbers:

- Commercial Auto / Garages – 23-019806
- Commercial Auto / Other Commercial Auto – 23-019807
- Commercial Auto / Business Auto – 23-019812
- Commercial Auto / Public Autos – 23-019809
- Commercial Auto / Trucking/Hauling – 23-019810
- Commercial Auto Physical Damage Only – 23-019811

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.

---

## **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-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.

---

## **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.

---

## **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](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.*

---

## REFERENCE(S)

- [LI-CA-2023-053](#) (02/21/2023) Advisory Sample Notice To Policyholders For The 2022 Commercial Auto Motor Carrier Coverage Program Revision And Multistate Communicable Disease Exclusion Furnished
  - [LI-CL-2023-005](#) (02/21/2023) Commercial Lines Revised Lead Time Requirements Listing
  - [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
- 

## ATTACHMENT(S)

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](mailto:DVitale@verisk.com)
- The status of this filing, please contact:  
Stef Morisi  
Auto, Compliance & Product Services  
201-469-2676  
[Stefanie.Morisi@verisk.com](mailto:Stefanie.Morisi@verisk.com)  
[auto@verisk.com](mailto:auto@verisk.com)
- Other issues for this circular, please contact Customer Support:  
E-mail: [info@verisk.com](mailto: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](http://www.verisk.com/iso). To keep abreast of the latest Insurance Lines Services updates, view [www.verisk.com/ils](http://www.verisk.com/ils).

**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 SUPPLEMENT/AMENDMENT/ WITHDRAWAL CIRCULARS FORMS/RULES	IMPLEMENTATION CIRCULAR
ALABAMA	12/1/2023	**	<a href="#">LI-CA-2023-029</a>
ALASKA***		<a href="#">LI-CA-2023-013/</a> <a href="#">LI-CA-2023-040/</a> <a href="#">LI-CA-2023-055</a>	<a href="#">LI-CA-2023-056</a>
ARIZONA	12/1/2023	**	<a href="#">LI-CA-2023-029</a>
ARKANSAS	12/1/2023	**	<a href="#">LI-CA-2023-029</a>
CALIFORNIA		**	
COLORADO	12/1/2023	**	<a href="#">LI-CA-2023-029</a>
CONNECTICUT	12/1/2023	<a href="#">LI-CA-2023-018</a>	<a href="#">LI-CA-2023-029</a>
DELAWARE	12/1/2023	**	<a href="#">LI-CA-2023-029</a>
DIST. OF COLUMBIA	12/1/2023	**	<a href="#">LI-CA-2023-150</a>
FLORIDA	1/1/2024	**	<a href="#">LI-CA-2023-243</a>
GEORGIA		<a href="#">LI-CA-2023-199</a>	
GUAM*	12/1/2023	**	<a href="#">LI-CA-2023-029</a>
HAWAII			
IDAHO	12/1/2023	**	<a href="#">LI-CA-2023-029</a>
ILLINOIS	12/1/2023	<a href="#">LI-CA-2023-009/</a> <a href="#">LI-CA-2023-010</a>	<a href="#">LI-CA-2023-029</a>
INDIANA	12/1/2023	**	<a href="#">LI-CA-2023-029</a>
IOWA	12/1/2023	**	<a href="#">LI-CA-2023-029</a>
KANSAS	12/1/2023	**	<a href="#">LI-CA-2023-029</a>
KENTUCKY	12/1/2023	**	<a href="#">LI-CA-2023-029</a>
LOUISIANA	12/1/2023	**	<a href="#">LI-CA-2023-029</a>
MAINE	12/1/2023	**	<a href="#">LI-CA-2023-029</a>
MARYLAND		**	
MASSACHUSETTS			
MICHIGAN		**	
MINNESOTA	12/1/2023	<a href="#">LI-CA-2023-014</a>	<a href="#">LI-CA-2023-104</a>
MISSISSIPPI	12/1/2023	**	<a href="#">LI-CA-2023-029</a>
MISSOURI	12/1/2023	<a href="#">LI-CA-2023-015</a>	<a href="#">LI-CA-2023-029</a>
MONTANA	12/1/2023	**	<a href="#">LI-CA-2023-029</a>
NEBRASKA	12/1/2023	**	<a href="#">LI-CA-2023-029</a>
NEVADA	12/1/2023	**	<a href="#">LI-CA-2023-029</a>
NEW HAMPSHIRE		**	
NEW JERSEY		**	
NEW MEXICO	12/1/2023	**	<a href="#">LI-CA-2023-029</a>
NEW YORK		**	
NORTH CAROLINA	12/1/2023	**	<a href="#">LI-CA-2023-029</a>
NORTH DAKOTA	12/1/2023	**	<a href="#">LI-CA-2023-029</a>
OHIO	12/1/2023	**	<a href="#">LI-CA-2023-029</a>
OKLAHOMA	12/1/2023	**	<a href="#">LI-CA-2023-029</a>
OREGON	12/1/2023	**	<a href="#">LI-CA-2023-200</a>
PENNSYLVANIA	12/1/2023	**	<a href="#">LI-CA-2023-029</a>
PUERTO RICO			
RHODE ISLAND	12/1/2023	**	<a href="#">LI-CA-2023-039</a>
SOUTH CAROLINA	12/1/2023	**	<a href="#">LI-CA-2023-029</a>
SOUTH DAKOTA	12/1/2023	**	<a href="#">LI-CA-2023-029</a>
TENNESSEE	12/1/2023	**	<a href="#">LI-CA-2023-029</a>
TEXAS		<a href="#">LI-CA-2023-016</a>	
U.S. VIRGIN ISLANDS*		**	
UTAH	12/1/2023	**	<a href="#">LI-CA-2023-029</a>
VERMONT	12/1/2023	<a href="#">LI-CA-2023-011/</a> <a href="#">LI-CA-2023-012</a>	<a href="#">LI-CA-2023-029</a>
VIRGINIA	12/1/2023	<a href="#">LI-CA-2023-033</a>	<a href="#">LI-CA-2023-163</a>
WASHINGTON	12/1/2023	<a href="#">LI-CA-2023-017</a>	<a href="#">LI-CA-2023-029</a>
WEST VIRGINIA	12/1/2023	**	<a href="#">LI-CA-2023-029</a>
WISCONSIN	12/1/2023	**	<a href="#">LI-CA-2023-029</a>
WYOMING	12/1/2023	**	<a href="#">LI-CA-2023-029</a>

**Bold indicates changes.**

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

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

**\*\*\*Rules filing CA-2022-OMCDR withdrawn.**

**Multistate Filed Circulars:**

<b>FORMS:</b> <a href="#">LI-CA-2022-305</a>
<b>RULES:</b> <a href="#">LI-CA-2022-306</a>