

FORMS/RULES – IMPLEMENTATION

SEPTEMBER 7, 2023

COMMERCIAL AUTOMOBILE

LI-CA-2023-296

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

KEY MESSAGE

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

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 New Jersey.

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 written 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 written 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-OMCDF](#), and the New Jersey Dept. State File Number [22-2134](#) and SERFF Tracking Number [ISOF-133489741](#), 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](#), the New Jersey Dept. State File Number [22-2135](#) and SERFF Tracking Number [ISOF-133489786](#), 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). 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
- The status of this filing, please contact:
Stef Morisi
Auto, Compliance & Product Services
201-469-2676
Stefanie.Morisi@verisk.com
auto@verisk.com
- Other issues for this circular, please contact Customer Support:
E-mail: 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. To keep abreast of the latest Insurance Lines Services updates, view 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	**	LI-CA-2023-029
ALASKA***		LI-CA-2023-013/ LI-CA-2023-040/ LI-CA-2023-055	LI-CA-2023-056
ARIZONA	12/1/2023	**	LI-CA-2023-029
ARKANSAS	12/1/2023	**	LI-CA-2023-029
CALIFORNIA		**	
COLORADO	12/1/2023	**	LI-CA-2023-029
CONNECTICUT	12/1/2023	LI-CA-2023-018	LI-CA-2023-029
DELAWARE	12/1/2023	**	LI-CA-2023-029
DIST. OF COLUMBIA	12/1/2023	**	LI-CA-2023-150
FLORIDA	1/1/2024	**	LI-CA-2023-243
GEORGIA		LI-CA-2023-199	
GUAM*	12/1/2023	**	LI-CA-2023-029
HAWAII			
IDAHO	12/1/2023	**	LI-CA-2023-029
ILLINOIS	12/1/2023	LI-CA-2023-009/ LI-CA-2023-010	LI-CA-2023-029
INDIANA	12/1/2023	**	LI-CA-2023-029
IOWA	12/1/2023	**	LI-CA-2023-029
KANSAS	12/1/2023	**	LI-CA-2023-029
KENTUCKY	12/1/2023	**	LI-CA-2023-029
LOUISIANA	12/1/2023	**	LI-CA-2023-029
MAINE	12/1/2023	**	LI-CA-2023-029
MARYLAND	12/1/2023	**	LI-CA-2023-062
MASSACHUSETTS			
MICHIGAN		**	
MINNESOTA	12/1/2023	LI-CA-2023-014	LI-CA-2023-104
MISSISSIPPI	12/1/2023	**	LI-CA-2023-029
MISSOURI	12/1/2023	LI-CA-2023-015	LI-CA-2023-029
MONTANA	12/1/2023	**	LI-CA-2023-029
NEBRASKA	12/1/2023	**	LI-CA-2023-029
NEVADA	12/1/2023	**	LI-CA-2023-029
NEW HAMPSHIRE		**	
NEW JERSEY	1/1/2024	**	LI-CA-2023-296
NEW MEXICO	12/1/2023	**	LI-CA-2023-029
NEW YORK		**	
NORTH CAROLINA	12/1/2023	**	LI-CA-2023-029
NORTH DAKOTA	12/1/2023	**	LI-CA-2023-029
OHIO	12/1/2023	**	LI-CA-2023-029
OKLAHOMA	12/1/2023	**	LI-CA-2023-029
OREGON	12/1/2023	**	LI-CA-2023-200
PENNSYLVANIA	12/1/2023	**	LI-CA-2023-029
PUERTO RICO			
RHODE ISLAND	12/1/2023	**	LI-CA-2023-039
SOUTH CAROLINA	12/1/2023	**	LI-CA-2023-029
SOUTH DAKOTA	12/1/2023	**	LI-CA-2023-029
TENNESSEE	12/1/2023	**	LI-CA-2023-029
TEXAS		LI-CA-2023-016	
U.S. VIRGIN ISLANDS*		**	
UTAH	12/1/2023	**	LI-CA-2023-029
VERMONT	12/1/2023	LI-CA-2023-011/ LI-CA-2023-012	LI-CA-2023-029
VIRGINIA	12/1/2023	LI-CA-2023-033	LI-CA-2023-163
WASHINGTON	12/1/2023	LI-CA-2023-017	LI-CA-2023-029
WEST VIRGINIA	12/1/2023	**	LI-CA-2023-029
WISCONSIN	12/1/2023	**	LI-CA-2023-029
WYOMING	12/1/2023	**	LI-CA-2023-029

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:

FORMS: LI-CA-2022-305
RULES: LI-CA-2022-306