

RULES – IMPLEMENTATION

AUGUST 29, 2023

COMMERCIAL AUTOMOBILE

LI-CA-2023-288

COMMERCIAL AUTO MULTISTATE RULES REVISIONS TO BE IMPLEMENTED IN ADDITIONAL JURISDICTIONS

KEY MESSAGE

We are implementing Commercial Auto multistate rules revisions in **3** jurisdictions.

Effective Date/Distribution Date: 5/1/2024 (AL, WV), 4-24 (TX)

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

JURISDICTIONS

- Alabama
- Texas
- West Virginia

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

Alabama, West Virginia

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

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

Texas

We do not establish an effective date for Commercial Auto rules revisions in this state. Each insurer that elects to utilize this revision is responsible for determining its own effective date.

COMPANY ACTION

Alabama

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 MAY 6, 2024. 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 and SERFF Tracking Number ISOF-133650301, 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.

Texas

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 ISO's 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 State File Number(s) S711192 (CA), S711191 (CMP) and SERFF Tracking Number ISOF-133650343 (CA), ISOF-133657316 (CMP). Do NOT refer to this circular number or ISO Filing 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.

West Virginia

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 Designation Number CA-2023-RCP1 and SERFF Tracking Number ISOF-133650347, 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

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 **5-24** (AL, WV), **4-24** (TX) (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)

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

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.

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

STATE	EFFECTIVE OR DISTRIBUTION DATE	IMPLEMENTATION CIRCULAR
ALABAMA	5/1/2024	LI-CA-2023-288
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	4/1/2024	LI-CA-2023-272
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	4/1/2024	LI-CA-2023-272
LOUISIANA	4/1/2024	LI-CA-2023-272
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	4/1/2024	LI-CA-2023-288
U.S. VIRGIN ISLANDS*		
UTAH		
VERMONT	5/1/2024	LI-CA-2023-272
VIRGINIA		
WASHINGTON		
WEST VIRGINIA	5/1/2024	LI-CA-2023-288
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](#)