

RULES – IMPLEMENTATION

JANUARY 16, 2024

COMMERCIAL AUTOMOBILE

LI-CA-2024-020

MICHIGAN REVISED MANUAL RULES FOR THE COMMERCIAL AUTO 2022 RULES TO BE IMPLEMENTED

KEY MESSAGE

We are implementing rules filing [CA-2022-RCP5](#) in Michigan.

BACKGROUND

In filing CA-2022-RCP1, we introduced rule changes for Division One – Automobile of the Commercial Lines Manual to implement our new class plan.

In circulars:

- [LI-CA-2022-253](#), we provided a Michigan rules supplement to multistate filing CA-2022-RCP1.
- [LI-CA-2023-260](#), we provided rules filing CA-2022-RCP4 in Michigan.
- [LI-CA-2024-007](#), we provided rules filing CA-2022-RCP5 in Michigan.

INSURANCE DEPARTMENT ACTION

The Insurance Department has acknowledged this revision as filed.

EFFECTIVE DATE

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.

COMPANY ACTION

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-2022-RCP5](#) and SERFF Tracking Number [ISOF-133929021](#), 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

New attributes being introduced with this revision:

- An existing rating formula is being rewritten.

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

We will issue a Notice to Manualholders with an edition date of 5-24 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

REFERENCE(S)

- [LI-CA-2024-007](#) (01/08/2024) Michigan Revised Manual Rules For The Commercial Auto 2022 Rules Filing Provided
- [LI-CA-2023-260](#) (07/25/2023) Michigan Revised Manual Rules For The Commercial Auto 2022 Rules Filing Provided
- [LI-CL-2023-005](#) (02/21/2023) Commercial Lines Revised Lead Time Requirements Listing
- [LI-CA-2022-253](#) (11/02/2022) Michigan Supplement To The Commercial Auto 2022 Multistate Rules Filing Provided

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CONTACT INFORMATION

If you have any questions concerning:

- The content of this circular and status of this filing, please contact:

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