

FORMS – IMPLEMENTATION

APRIL 8, 2024

COMMERCIAL AUTOMOBILE

LI-CA-2024-095

## NORTH CAROLINA CHANGES AND UNINSURED MOTORISTS COVERAGE ENDORSEMENTS TO BE IMPLEMENTED

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### KEY MESSAGE

We are implementing Commercial Automobile forms filing [CA-2023-OUM1](#).

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### BACKGROUND

In circular [LI-CA-2024-014](#), we informed you, in part, that we had:

- Revised CA 01 26 to update the financial responsibility limits under Changes in Covered Autos Liability Coverage and Changes In Uninsured Motorists Coverage sections.
- Revised CA 21 16 to update the Limit of Insurance provision and update the description of an underinsured motor vehicle under Additional Definitions.
- Filed this revision with the North Carolina Department of Insurance under ISO Filing Designation Number [CA-2023-OUM1](#).

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### INSURANCE DEPARTMENT ACTION

We have received all necessary approvals or acknowledgements, as required by state laws and regulations, from the insurance department.

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### EFFECTIVE DATE

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

These changes are applicable to all policies effective on or after January 1, 2025.

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### 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-2023-OUM1](#) and SERFF Tracking Number [ISOF-133935661](#), 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

New attributes being introduced with this revision:

- New edition dates of existing form numbers are being introduced.

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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-2024-016](#) 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 Portfolioholders with an edition date of 1-25 (or the earliest possible subsequent date), along with any new and/or revised forms.

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## RELATED RULES REVISION

We are announcing in a separate circular the implementation of a corresponding rules revision. Please refer to the Reference(s) block for identification of that circular.

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## RELATED LOSS COSTS REVISION

We are announcing in a separate circular the implementation of a corresponding loss costs revision. Please refer to the Reference(s) block for identification of that circular.

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## REFERENCE(S)

- [LI-CA-2024-097](#) (04/08/2024) North Carolina Commercial Automobile Underinsured Motorists Loss Costs To Be Implemented
- [LI-CA-2024-096](#) (04/08/2024) North Carolina Revised Commercial Automobile Rule 300. To Be Implemented
- [LI-CL-2024-016](#) (03/12/2024) Commercial Lines Revised Lead Time Requirements Listing
- [LI-CA-2024-014](#) (01/10/2024) North Carolina Changes And Uninsured Motorists Coverage Endorsements Filed

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## CONTACT INFORMATION

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- The content of this circular, please contact:

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- Other issues for this circular, please contact Customer Support:

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