

LOSS COSTS/RULES – INFORMATION

SEPTEMBER 23, 2024

COMMERCIAL AUTOMOBILE

LI-CA-2024-259

## NORTH CAROLINA COMMERCIAL AUTOMOBILE RULES AND LOSS COST CHANGE IN EFFECTIVE DATE IN RESPONSE TO FORMER S.B. 319

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### KEY MESSAGE

We have updated Commercial Auto rules filing [CA-2023-RUM1](#) and the corresponding loss cost filing [CA-2023-RUMLC](#) to change the effective date from January 1, 2025 to July 1, 2025.

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### BACKGROUND

In circulars:

- [LI-CA-2024-095/LI-CA-2024-096/LI-CA-2024-097](#), we announced the implementation of forms, rules, and loss costs (filings CA-2023-OUM1, CA-2023-RUM1 and CA-2023-RUMLC) to be implemented in response to 2023 N.C. Sess. Laws 2023-133 (former S.B. 452), effective January 1, 2025.
- [LI-CA-2024-189](#), we announced that we anticipated providing forms and rules revisions in response to 2023 N.C. Sess. Laws 2024-29 (former S.B. 319), which included changes that become effective July 1, 2025 and apply to policies issued or renewed on or after that date.
- [LI-CA-2024-241](#), we announced that we anticipated providing updates to North Carolina filings CA-2023-OUM1, CA-2023-RUM1 and CA-2023-RUMLC by September 2024 in response to 2023 N.C. Sess. Laws 2024-29 (former S.B. 319).
- [LI-CA-2024-256](#), we announced the amendment and implementation of forms filing CA-2023-OUM1, in response to 2023 N.C. Sess. Laws 2024-29 (former S.B. 319).
- [LI-CA-2024-260](#), we announced the filing and implementation of rules filing CA-2024-OUM2 in response to 2023 N.C. Sess. Laws 2024-29 (former S.B. 319).

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### ISO ACTION

We have updated the effective date of previously approved ISO Filings CA-2023-RUM1 and CA-2023-RUMLC in North Carolina from January 1, 2025 to July 1, 2025. The content of Filings CA-2023-RUM1 and CA-2023-RUMLC is unchanged. Apart from the updated effective date language referenced below, the information conveyed in circulars [LI-CA-2024-096](#) and [LI-CA-2024-097](#) is also unchanged.

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**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.EFFECTIVE DATE**

**Filing CA-2023-RUM1:**

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

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

**Filing CA-2023-RUMLC:**

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

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

This effective date applies only to those insurers who have filed their Commercial Automobile loss cost adjustments to be automatically applicable to future ISO loss cost revisions.

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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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**REFERENCE(S)**

- [LI-CA-2024-256](#) (09/23/2024) North Carolina Uninsured Motorists Coverage Endorsement Amended And To Be Implement
- [LI-CA-2024-260](#) (09/23/2024) North Carolina Revised Commercial Automobile Rule 297. Filed And To Be Implemented
- [LI-CA-2024-241](#) (08/19/2024) North Carolina Former S.B. 319 Regarding Underinsured Motorist Coverage Update Provided
- [LI-CA-2024-189](#) (07/22/2024) North Carolina Former S.B. 319 Regarding Underinsured Motorist Coverage Under Review
- [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-CA-2024-095](#) (04/08/2024) North Carolina Changes And Uninsured Motorists Coverage Endorsements To Be Implemented

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