

FORMS – IMPLEMENTATION

AUGUST 13, 2024

COMMERCIAL AUTOMOBILE

LI-CA-2024-232

FLORIDA REVISED UNINSURED MOTORISTS COVERAGE ENDORSEMENTS TO BE IMPLEMENTED

KEY MESSAGE

We are implementing forms filing [CA-2024-OUM1](#).

BACKGROUND

In circular [LI-CA-2024-208](#), we advised, in part, that, in response to certain trending Florida state case law concerning FLA. STAT. ANN. § 627.727, we had:

- Revised the Who Is An Insured provision contained in CA 21 47 and CA 21 72 to add the following paragraph: Anyone else "occupying" an "auto" the Named Insured does not own who is an "insured" for Covered Autos Liability under this Coverage Form, but only at times when that person is an "insured" for Covered Autos Liability under this Coverage Form.
- Submitted these revisions under ISO Filing Designation [CA-2024-OUM1](#).

INSURANCE DEPARTMENT ACTION

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

EFFECTIVE DATE

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

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

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 Number [CA-2024-OUM1](#) and State File Number [24-053004](#), 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:

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

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.

REVISION DISTRIBUTION

We will issue a Notice to Portfolioholders with an edition date of 5-25 (or the earliest possible subsequent date), along with any new and/or revised forms.

REFERENCE(S)

- [LI-CA-2024-208](#) (08/01/2024) Florida Revised Uninsured Motorists Coverage Endorsements Filed
- [LI-CL-2024-016](#) (03/12/2024) Commercial Lines Revised Lead Time Requirements Listing

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CONTACT INFORMATION

If you have any questions concerning:

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