



March 21, 2017

COMMERCIAL AUTO UNAPPROVED DRIVER LIMITATION ENDORSEMENT REVISIONS APPROVED IN MD, IN, OH & PA

BACKGROUND

Many commercial auto insurers require an insured risk to have an approved list of drivers. To support that underwriting criteria, MSO introduced an optional endorsement MCA 126 – Unapproved Driver Limitation that reduced the liability coverage to the financial responsibility limits if the vehicle was operated by an unapproved driver.

We filed separate endorsements in several states referencing that particular state's Financial Responsibility Code/Statute. However, as various types of commercial vehicles may come under different statutes / codes we determined that it was more advantageous to remove the specific reference and replace with broader wording to encompass all Financial Responsibility requirements.

We also revised the coverage modifications from an additional exclusion to an additional condition under the Limits of Liability Condition.

MSO ACTION

MSO has filed and received approval for the revised MCA 126 (03 18). This version replaces the following previously approved state specific endorsements:

MCA 126 02 17 – Unapproved Driver Limitation – Liability – Indiana
MCA 126 02 17 – Unapproved Driver Limitation – Liability – Maryland
MCA 126 02 17 – Unapproved Driver Limitation – Liability – Ohio
MCA 126 02 17 – Unapproved Driver Limitation – Liability – Pennsylvania

Filings pending in Delaware & New Jersey.

EFFECTIVE DATE

May 1, 2018

DISTRIBUTION

The revised optional endorsement will be added to the CD-ROM. Affiliated companies will be able to access this through our website: <http://www.msonet.com>.

QUESTIONS

Contact Pepper Treuvey at (800) 935-6900.