



MSO BULLETIN 02.15.24
February 15, 2024

**NEW YORK COMMERCIAL AUTO
REVISED SPOUSAL LIABILITY RULE APPROVED**

- BACKGROUND** New York Insurance Law § 3420(g) has been amended to require that Supplemental Spousal Liability Coverage be included automatically in all automobile insurance policies. The insured must decline this coverage in writing for it to be removed from the policy. Previously, Supplemental Spousal Liability Coverage was optional and could be added via opt-in.
- MSO ACTION** MSO, Inc. has revised the Supplemental Spousal Bodily Injury Liability Coverage rule in the New York Commercial Auto Manual to indicate coverage will automatically be included unless it is declined in writing using the Supplemental Spousal Bodily Injury Liability Insurance Declination Form. Additionally, the Spousal Liability Coverage rating factor has been changed from 5% to 3%.
- COMPANY ACTION** MSO subscribing companies should use the revised manual rule for all New York Commercial Auto policies that are issued or renewed on or after August 1, 2023.
- EFFECTIVE DATE** Immediately
- DISTRIBUTION** The revised rule will be added to our website: <https://www.msonet.com> for affiliated company access.
- QUESTIONS** Contact Cricky Connell at 800-935-6900.