

SUMMARY OF JURISDICTIONS WITH REQUIREMENTS TO PROVIDE PRIMARY COVERAGE FOR A NON-OWNED VEHICLE

EXPLANATORY MEMORANDUM

Enclosed is a summary of jurisdictions which have requirements to provide primary coverage for certain types of non-owned vehicles. This summary is intended to assist participating companies in their review of the various state-specific forms and rules requirements that pertain to the coverages subject to the changes in primacy.

Important Note

Insurance Services Office, Inc. (ISO) makes available advisory services to U.S. property/casualty insurers. ISO has no adherence requirements. The attached summary of states where there are requirements to provide primary coverage for certain types of non-owned vehicles is intended solely for the information and use of ISO's participating insurers and their representatives. If there is any conflict between the ISO state-specific endorsements that contain provisions with regard to changes in primacy of coverages, and this summary, the provisions of the ISO state-specific endorsements will apply.

<i>Alaska</i>	PP 01 97, PP 03 42, Rental Vehicle Coverage Endorsement - Alaska	Rental	Liability, Physical Damage	ALASKA STAT. § 21.89.020
<i>Arizona</i>	PP 01 67	Loaner	Liability	ARIZ. REV. STAT. § 20-1123.01
<i>Arkansas</i>	PP 01 77, PP 04 95, PP 04 34, PP 05 82	Loaner, including a demonstrator, Rental	Liability, Medical Payments, Physical Damage, UM, UIM and PIP	ARK. CODE ANN. § 27-19-713
<i>California</i>	PP 01 69	Loaner	Liability	CAL. INS. CODE § 11580.9
<i>Connecticut</i>	PP 01 54	Loaner	Liability	CONN. GEN. STAT. § 14-60
<i>Florida</i>	PP 01 84	Rental	Liability, PIP	FLA. STAT. § 627.7263
<i>Georgia</i>	PP 01 57	Loaner	Liability, Medical Payments, Physical Damage	GA. CODE ANN. § 33-34-3

<i>Idaho</i>	PP 01 91	Loaner, including a demonstrator	Liability, Physical Damage	IDAHO CODE § 49-1212
<i>Illinois</i>	PP 01 74	Loaner, if the limit of liability is equal to or greater than \$100/\$300/\$50	Liability	625 ILL. COMP STAT. §§ 5/5-101 and 5/5-102
<i>Indiana</i>	PP 01 66	Loaner, leased vehicle	Liability	IND. CODE §§ 27-8-9-9 and 27-8-9-10
<i>Kentucky</i>	PP 01 53	Loaner	Liability, Physical Damage	KY. REV. STAT. ANN. § 304.20-065
<i>Louisiana</i>	PP 01 95	Loaner, including a demonstrator Rental, Temporary Substitute to the extent that coverage for a temporary substitute or rental vehicle was not purchased	Liability, Physical Damage Liability, Physical Damage	LA. REV. STAT. ANN. § 22:1291 LA.REV. STAT. ANN. § 22:1296
<i>Maine</i>	PP 03 36, Rental Vehicle Coverage Endorsement - Maine	Rental	Physical Damage	ME. REV. STAT. ANN. tit. 24-A § 2927
<i>Maryland</i>	PP 01 68, PP 04 59, PP 05 81	Loaner, rental	Liability, UM, PIP	MD. TRANS. CODE ANN. § 17-104
<i>Minnesota</i>	PP 01 60	Loaner, Rental	Liability	MINN. STAT. § 65B.49.
<i>Missouri</i>	PP 01 63	Loaner, including a demonstrator	Liability	MO. REV. STAT. § 379.201

<i>Nebraska</i>	PP 01 85	Loaner, Temporary Substitute	Liability, Medical Payments, Physical Damage	NEB. REV. STAT. §60-1401
<i>Nevada</i>	PP 01 82	Loaner, Rental	Liability	<u>Alamo Rent-A-Car v. State Farm Auto Ins. Co. and Valley Forge Ins. Co.</u> , 953 P.2d 1074 (Nev. 1998)
<i>New Mexico</i>	PP 01 96	Loaner, including a demonstrator or promotional or courtesy vehicle	Liability, Physical Damage	N.M. STAT. ANN. § 59A-32-23
<i>New York</i>	PP 03 46, Rental Vehicle Coverage Endorsement - New York	Rental	*	N.Y. INS. LAWS § 3440 and 11 NYCRR 60-1.5 *
<i>North Dakota</i>	PP 01 88, PP 04 29, PP 04 30, PP 05 83	Loaner	Loaner: Liability, Medical Payments, UM, UIM and PIP	ND CENT. CODE § 26.1-40-17.1
		Rental	Rental: Property damage liability	ND CENT. CODE § 26.1-40-17.1
<i>Oklahoma</i>	PP 01 71, PP 04 64	Loaner	Liability, Medical Payments, Physical Damage, UM	OKLA. REV. CODE ANN. 47 § 580.2
<i>Oregon</i>	PP 01 94, PP 04 51, PP 04 44	Vehicle Owned by a Self-Insurer	Liability, UM, PDUM	OR. REV. STAT. § 806.130
<i>Pennsylvania</i>	PP 01 51	Loaner	Liability, Physical Damage	PA. CONS. STAT. § 2007.1
<i>Rhode Island</i>	PP 01 89	Rental	Liability	R.I. GEN. LAWS § 31-34-4
		Loaner	Property Damage Liability	R.I. GEN. LAWS § 31-3-20

*N.Y. INS. LAWS § 3440 and 11 NYCRR 60-1.5 establish requirements for providing mandatory rental vehicle coverage. These requirements are reflected in PP 03 46, Rental Vehicle Coverage Endorsement - New York, for damage to rental vehicles.

<i>South Dakota</i>	PP 01 65	Loaner	Liability, Medical Payments, Physical Damage, UM	S.D. CODIFIED LAWS ANN. § 58-23-4
<i>Tennessee</i>	PP 01 92	Loaner, Leased	Liability	TENN. CODE ANN. § 56-7-1101
<i>Utah</i>	PP 01 93, PP 14 14, PP 04 66, PP 05 79	Loaner	Liability	UTAH CODE ANN. § 31A-22-303
<i>West Virginia</i>	PP 01 58	Loaner	Liability, Physical Damage	W. VA. CODE § 33-6-29