



From the Editor – 12/7/2023

## New Motor Carrier Coverage Form

Dear Reader,

The Insurance Services Office, Inc., introduced a new edition of the Motor Carrier Coverage Form in December 2023, which aims to offer greater flexibility than the prior edition. This change responds to the evolving needs of the motor carrier industry. The motor carrier coverage form is a specialized policy designed to cover the automobile insurance needs of persons or organizations transporting property or passengers as a commercial enterprise. It automatically includes several coverage features for exposures unique to the motor carrier industry. The new 2023 edition is more adaptable for businesses using their trucks for cargo transportation, including carrying other companies' goods.

Key aspects of the Motor Carrier Coverage Form include the following.

- **Broader definition.** It defines "motor carrier" as any person or organization transporting goods by auto for commercial purposes. This broad scope encompasses almost all types of cargo carriers.
- **Coverage sections.** The form consists of six sections: Covered Autos, Liability Coverage, Trailer Interchange Coverage, Physical Damage Coverage, Motor Carrier Conditions, and Definitions.
- **Trailer interchange coverage.** A notable difference from the Business Auto Coverage Form is the inclusion of Trailer Interchange Coverage, addressing the unique needs of truckers who exchange trailers with others. This coverage is critical for handling liabilities arising from accidents involving exchanged trailers.
- **Numerical symbols for coverage selection.** These symbols facilitate the selection of appropriate coverages for various scenarios.
- **Insured entities and liability aspects.** The form delineates who is insured under various circumstances, influenced by the type of covered auto symbols and specific case conditions. It covers a wide range of entities, including employees, partners, lessees, or borrowers of a covered auto.

The 2023 version of the Motor Carrier Coverage Form represents a significant update in the insurance landscape for the motor carrier industry, reflecting the dynamic changes and diverse requirements of modern transportation and logistics. [Our IRMI analysis breaks down the use of the motor carrier coverage form](#) governed by the *Commercial Lines Manual (CLM)* division one—rule 24. We distilled each coverage section into an easily understood summary, paired with our impartial IRMI insights, to ensure you are equipped with expert-level understanding. Additionally, the analysis includes a detailed chart indicating the states that have approved the December 2023 edition of the Motor Carrier Form, offering a clear view of its applicability across different regions. This thorough approach ensures that you are well informed and can confidently navigate the complexities of this coverage.

Brief Overview of [2023 ISO Motor Carrier Form, Multistate Endorsements, and States' Effective Dates](#).