

LOSS COSTS – IMPLEMENTATION

JANUARY 28, 2021

COMMERCIAL AUTOMOBILE

LI-CA-2021-027

NORTH DAKOTA REVISED COMMERCIAL AUTO OPTIONAL CLASS PLAN LOSS COSTS TO BE IMPLEMENTED

KEY MESSAGE

Loss costs representing an overall statewide level change of **+2.8%** to be implemented.

UPGRADE TO WORD AND EXCEL DOCUMENTS

ISO is currently implementing changes to our authoring and delivery systems so that **newly created** documents will be delivered in Office 365 .docx/.xlsx format. These changes will be phased in by product/service tentatively beginning in second quarter 2021. We are providing advance notification so that you may prepare your internal systems. Products impacted include, but are not limited to, documents delivered/accessed via Circulars, CLM, EFD, ERC, Filings, FIRST, Forms Library (including PolicyWriting Support Forms Instructional Supplement), IntegRater, PRM, Statistical Plans and Suite +.

BACKGROUND

ISO introduced the Optional Class Plan (OCP) as an "optional rating manual/rating plan" to the standard ISO Commercial Auto Manual classification and rating system for those insurers that elect to use this rating approach. The OCP was not filed on behalf of insurers that have given us filing authorization. Instead it is up to each individual insurer to determine whether to adopt the OCP and to make an appropriate filing.

IMPORTANT NOTE

These loss costs are intended for use by insurers that have implemented the OCP.

ISO ACTION

We are implementing CA-2021-BRLB1, which revises loss costs for use with the Commercial Auto OCP. Refer to the attached explanatory material for complete details about this filing.

SUPPLEMENTARY INFORMATION

We are including the loss cost exhibits contained in this filing in a Microsoft® Excel workbook.

NOTE: This supplementary information is **not** part of the experience review document and, in states where we are making a filing, is **not** part of the filing.

EFFECTIVE DATE

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

These changes are applicable to all policies written on or after July 1, 2021.

This effective date applies only to those insurers who have filed their Commercial Auto loss cost adjustments to be automatically applicable to future ISO loss cost revisions.

IMPACT ON THE STATISTICAL REPORTING OF LOSS COST MULTIPLIER

For the purpose of reporting your company Loss Cost Multiplier under the CSP, as of July 1, 2021, if your company has implemented the Optional Class Plan, the multiplier must be based on the relationship between your gross rates and the ISO advisory prospective loss costs contained in this circular.

COMPANY ACTION

You must independently determine the final rates you will use. The action, if any, you must take in response to this filing is dependent upon whether you filed to adopt the Optional Class Plan and how you filed to have your loss cost adjustments apply to subsequent revisions of ISO Optional Class Plan loss costs. Any submission you make with respect to this revision must comply with applicable regulatory filing requirements.

For guidance on submission requirements, consult the ISO State Filing Handbook.

WE WILL SUBMIT OUR REFERENCE FILING TO THE INSURANCE DEPARTMENT ON JUNE 21, 2021. ANY SUBMISSION YOU MAY MAKE WITH THE INSURANCE DEPARTMENT WITH RESPECT TO THIS FILING SHOULD NOT BE SUBMITTED PRIOR TO THIS DATE.

In all correspondence with the Insurance Department on this revision, you should refer to ISO Reference Filing Number CA-2021-BRLB1, NOT this circular number.

CAUTION: This reference filing revises only certain advisory prospective loss costs for Commercial Auto in this state. In determining whether or not to revise your rates, you should consider the application of your loss cost adjustments to any loss costs not included in this revision.

RATING SOFTWARE IMPACT

No new attributes are being introduced with this revision.

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-2019-057](#) 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 Manualholders with an edition date of 7-21 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

REFERENCE(S)

[LI-CL-2019-057](#) (12/10/2019) Revised Lead Time Requirements Listing

ATTACHMENT(S)

- Filing CA-2021-BRLB1
- Excel Workbook

FILES AVAILABLE FOR DOWNLOAD

To download all files associated with this circular, including attachments in the full circular PDF and/or any additional files not included in the PDF, search for the circular number on [ISOnet Circulars](#). Then click the Word/Excel link under the Full Circular column on the Search Results screen.

Please note that in some instances, not all files listed in the Attachment(s) block (if applicable) are included in the PDF.

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DATA QUALITY

Statistical plan data reported to ISO is first processed through a system of rigorous automated data verification procedures so that only valid data would be used for ratemaking. Subsequent to this initial data submission review, additional analyses on the statistical plan data involving an even more customized data review for this line were performed by staff. During these processes, various data records were excluded from the review. The ISO staff responsible for this circular also reviewed the data for reasonableness.

ACKNOWLEDGMENT OF ACTUARIAL QUALIFICATIONS

The American Academy of Actuaries' "Qualifications Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States" requires that an actuary issuing a Statement of Actuarial Opinion should include an acknowledgement with the opinion that he/she has met the qualification standards of the AAA. ISO considers this loss cost document a Statement of Actuarial Opinion; therefore, we are including the following acknowledgment:

I, Rebecca Gordon, am an Actuarial Associate for ISO, and I, James Davidson, am an Actuarial Director for Commercial Auto for ISO. We are jointly responsible for the content of this Statement of Actuarial Opinion. We are both members of the American Academy of Actuaries and we meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

OPTIONAL CLASS PLAN INFORMATION

For the latest updates on the Optional Class Plan, visit <https://www.verisk.com/insurance/products/new-commercial-auto-class-plan>.

ISO RISK ANALYZER®

The loss cost analysis in this circular is reflected in ISO Risk Analyzer®, a suite of predictive models that help with granular pricing of insurance risks. Risk Analyzer can provide loss costs for refined territories and classes, as well as feed custom modeling efforts. For more information, please visit <https://www.verisk.com/riskanalyzer>.

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Commercial Auto Optional Classification Plan Loss Costs Revised in North Dakota

About This Filing

This filing contains loss cost pages for use with the Commercial Auto Optional Classification Plan (OCP) rules in Division One-Automobile of the Commercial Lines Manual (CLM).

The advisory prospective loss costs presented in this document for the Commercial Auto Optional Classification Plan are being revised concurrently with ISO's experience review in the companion filing CA-2021-BRLA1. The overall statewide level change for the CA-2021-BRLA1 filing is 2.8%. The loss cost percent changes in this filing track the percent changes in filing CA-2021-BRLA1.

Background

ISO introduced the Optional Class Plan as an "optional rating manual/rating plan" to the standard ISO Commercial Auto Manual classification and rating system for those insurers who elect to use this rating approach. ISO did not file the Optional Class Plan on behalf of insurers that have given us filing authorization. Instead, it is up to each individual insurer to determine whether to adopt the ISO Optional Class Plan and to make an appropriate filing.

To maintain revenue neutrality between the standard ISO Class Plan and the Optional Class Plan, both sets of loss costs are revised simultaneously. This filing contains the Optional Class Plan loss costs to correspond with the revision in the experience review in the companion filing.

Related Filing

Companion filing:

- CA-2021-BRLA1

Calculation of Loss Costs

The advisory prospective loss costs presented in this document for the Commercial Auto Optional Classification Plan are being revised concurrently with ISO's experience review in the companion filing CA-2021-BRLA1. The territorial base loss costs for the Optional Class Plan are calculated by applying an off-balance factor to the loss costs used with the standard (non-OCP) manual. For classes and coverages not impacted by the Optional Classification Plan, the loss costs in the standard manual are reproduced on the Optional Classification Plan loss cost pages, for the sake of convenience.

A summary of the off-balance factors by coverage are presented in Section A of this filing. The off-balance factors used in this filing were presented in the introductory filing CA-2016-BRLB1. The loss cost percent changes track the percent changes in filing CA-2021-BRLA1.

Contents of Filing

This filing contains the following sections:

- ◆ **Section A –Calculation of the Optional Class Plan Base Loss Costs**
- ◆ **Section B – Optional Class Plan Loss Cost Pages**

Impact of Revision

As a result of this filing, participating insurers who opt to use the Optional Class Plan will adopt the territorial changes that track those filed in companion filing CA-2021-BRLA1.

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SECTION A

CALCULATION OF OPTIONAL CLASS PLAN BASE LOSS COSTS

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Trucks, Tractors and Trailers and Private Passenger Types Liability	A2-A3
Trucks Tractors and Trailers Physical Damage.....	A4-A6
Private Passenger Types Physical Damage	A7-A8

North Dakota

Commercial Automobile

Trucks, Tractors, and Trailers (TTT) Liability

	(1)	(2)	(3)	(4)
	Current	CA-2021-BRLA1		= (2) x (3)
	Optional	Standard	Off	Revised
	Plan Base	Manual Base	Balance	Optional
Territory	Loss Cost	Loss Cost (a)	Factor (b)	Plan Base
				Loss Cost
101	158	137	1.150	158
102	106	84	1.263	106
104	180	160	1.126	180
105	128	108	1.189	128
106	148	129	1.144	148

(a) The loss costs reflect the "No Change (N.C.)" selected in CA-2021-BRLA1 for the TTT liability coverage.

(b) From filing CA-2016-BRLB1.

North Dakota

Commercial Automobile

Private Passenger Types (PPT) Liability

	(1)	(2)	(3)	(4)
	Current	CA-2021-BRLA1		= (2) x (3)
	Optional	Standard	Off	Revised
	Plan Base	Manual Base	Balance	Optional
Territory	Loss Cost	Loss Cost (a)	Factor (b)	Plan Base
				Loss Cost
101	217	215	1.010	217
102	104	103	1.009	104
104	172	171	1.006	172
105	113	110	1.024	113
106	123	119	1.033	123

(a) The loss costs reflect the "No Change (N.C.)" selected in CA-2021-BRLA1 for the PPT liability coverage.

(b) From filing CA-2016-BRLB1.

North Dakota

Commercial Automobile

Trucks, Tractors, and Trailers Collision

	(1)	(2)	(3)	(4)
	Current	CA-2021-BRLA1		= (2) x (3)
	Optional	Standard	Off	Revised
	Plan Base	Manual Base	Balance	Optional
Territory	Loss Cost	Loss Cost (a)	Factor (b)	Plan Base
	Loss Cost			Loss Cost
101	224	164	1.368	224
102	205	183	1.122	205
104	236	184	1.285	236
105	205	149	1.375	205
106	232	185	1.256	232

(a) The loss costs reflect the "No Change (N.C.)" selected in CA-2021-BRLA1 for the TTT collision coverage.

(b) From filing CA-2016-BRLB1.

North Dakota

Commercial Automobile

Trucks, Tractors, and Trailers Comprehensive

	(1)	(2)	(3)	(4)
	Current	CA-2021-BRLA1		= (2) x (3)
	Optional	Standard	Off	Revised
	Plan Base	Manual Base	Balance	Optional
Territory	Loss Cost	Loss Cost (a)	Factor (b)	Plan Base
				Loss Cost
101	107	126	0.968	122
102	149	184	0.903	166
104	211	243	0.949	231
105	137	148	1.006	149
106	139	164	0.942	154

(a) The loss costs reflect the 11.5% change filed in CA-2021-BRLA1 for the TTT comprehensive coverage.

(b) From filing CA-2016-BRLB1.

North Dakota

Commercial Automobile

Trucks, Tractors, and Trailers Specified Causes of Loss (Scol)

	(1)	(2)	(3)	(4)
	Current	CA-2021-BRLA1		= (2) x (3)
	Optional	Standard	Off	Revised
	Plan Base	Manual Base	Balance	Optional
Territory	Loss Cost	Loss Cost (a)	Factor (b)	Plan Base
				Loss Cost
101	62	73	0.968	71
102	86	106	0.903	96
104	121	140	0.949	133
105	78	85	1.006	86
106	80	94	0.942	89

(a) The loss costs reflect the 11.5% change filed in CA-2021-BRLA1 for the TTT comprehensive coverage.

(b) From filing CA-2016-BRLB1.

North Dakota

Commercial Automobile

Private Passenger Types Collision

	(1)	(2)	(3)	(4)
	Current	CA-2021-BRLA1		= (2) x (3)
	Optional	Standard	Off	Revised
	Plan Base	Manual Base	Balance	Optional
Territory	Loss Cost	Loss Cost (a)	Factor (b)	Plan Base
				Loss Cost
101	238	211	1.130	238
102	253	226	1.121	253
104	251	219	1.144	251
105	205	182	1.128	205
106	280	243	1.152	280

(a) The loss costs reflect the "No Change (N.C.)" selected in CA-2021-BRLA1 for the PPT collision coverage.

(b) From filing CA-2016-BRLB1.

North Dakota

Commercial Automobile

Private Passenger Types Comprehensive

	(1)	(2)	(3)	(4)
	Current	CA-2021-BRLA1		= (2) x (3)
	Optional	Standard	Off	Revised
	Plan Base	Manual Base	Balance	Optional
Territory	Loss Cost	Loss Cost (a)	Factor (b)	Plan Base
				Loss Cost
101	150	138	1.202	166
102	220	192	1.242	238
104	252	220	1.221	269
105	171	151	1.221	184
106	162	150	1.226	184

(a) The loss costs reflect the 8.8% change filed in CA-2021-BRLA1 for the PPT comprehensive coverage.

(b) From filing CA-2016-BRLB1.

(c) Note that the loss costs for Private Passenger Types Specified Cause of Loss are calculated by applying a relativity of 0.576 to the loss costs in column (4).

SECTION B
OPTIONAL CLASS PLAN LOSS COST PAGES

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Physical Damage.....	B2-B6

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES
OPTIONAL CLASS PLAN

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 71	\$ 122	\$ 224
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 96	\$ 166	\$ 238
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 74	\$ 129	\$ 208
– SCHOOL AND CHURCH BUSES			
	\$ 51	\$ 88	\$ 107
– OTHER BUSES			
	\$ 51	\$ 88	\$ 107
– VAN POOLS			
	\$ 74	\$ 129	\$ 208
<ul style="list-style-type: none"> • For Public Autos physical damage fleet factors, refer to Rule 39. • For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. • For Public Autos Deductible factors, refer to Rule 98. • For Public Autos Original Cost New and Age Group factors, refer to Rule 101. • For Public Autos Stated Amount factors, refer to Rule 101. 			

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES
OPTIONAL CLASS PLAN

NORTH DAKOTA (33)
TERRITORY 102

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 96	\$ 166	\$ 205
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 137	\$ 238	\$ 253
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 108	\$ 188	\$ 232
– SCHOOL AND CHURCH BUSES			
	\$ 74	\$ 129	\$ 119
– OTHER BUSES			
	\$ 74	\$ 129	\$ 119
– VAN POOLS			
	\$ 108	\$ 188	\$ 232
<ul style="list-style-type: none"> • For Public Autos physical damage fleet factors, refer to Rule 39. • For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. • For Public Autos Deductible factors, refer to Rule 98. • For Public Autos Original Cost New and Age Group factors, refer to Rule 101. • For Public Autos Stated Amount factors, refer to Rule 101. 			

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES
OPTIONAL CLASS PLAN

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 133	\$ 231	\$ 236
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 155	\$ 269	\$ 251
<ul style="list-style-type: none"> For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 143	\$ 248	\$ 234
– SCHOOL AND CHURCH BUSES			
	\$ 98	\$ 170	\$ 120
– OTHER BUSES			
	\$ 98	\$ 170	\$ 120
– VAN POOLS			
	\$ 143	\$ 248	\$ 234
<ul style="list-style-type: none"> For Public Autos physical damage fleet factors, refer to Rule 39. For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. For Public Autos Deductible factors, refer to Rule 98. For Public Autos Original Cost New and Age Group factors, refer to Rule 101. For Public Autos Stated Amount factors, refer to Rule 101. 			

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES
OPTIONAL CLASS PLAN

NORTH DAKOTA (33)
TERRITORY 105

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 86	\$ 149	\$ 205
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 106	\$ 184	\$ 205
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 87	\$ 151	\$ 189
– SCHOOL AND CHURCH BUSES			
	\$ 60	\$ 104	\$ 97
– OTHER BUSES			
	\$ 60	\$ 104	\$ 97
– VAN POOLS			
	\$ 87	\$ 151	\$ 189
<ul style="list-style-type: none"> • For Public Autos physical damage fleet factors, refer to Rule 39. • For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. • For Public Autos Deductible factors, refer to Rule 98. • For Public Autos Original Cost New and Age Group factors, refer to Rule 101. • For Public Autos Stated Amount factors, refer to Rule 101. 			

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES
OPTIONAL CLASS PLAN

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 89	\$ 154	\$ 232
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 106	\$ 184	\$ 280
<ul style="list-style-type: none"> For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 96	\$ 167	\$ 235
– SCHOOL AND CHURCH BUSES			
	\$ 66	\$ 115	\$ 120
– OTHER BUSES			
	\$ 66	\$ 115	\$ 120
– VAN POOLS			
	\$ 96	\$ 167	\$ 235
<ul style="list-style-type: none"> For Public Autos physical damage fleet factors, refer to Rule 39. For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. For Public Autos Deductible factors, refer to Rule 98. For Public Autos Original Cost New and Age Group factors, refer to Rule 101. For Public Autos Stated Amount factors, refer to Rule 101. 			