

LOSS COSTS – IMPLEMENTATION

AUGUST 10, 2022

COMMERCIAL AUTOMOBILE

LI-CA-2022-200

SOUTH DAKOTA SUPPLEMENT TO THE COMMERCIAL AUTO 2022 MULTISTATE LOSS COSTS FILING PROVIDED AND TO BE IMPLEMENTED

KEY MESSAGE

We are providing a loss costs supplement to filing CA-2022-RLC1 in South Dakota, which complements the multistate loss costs filing attached to circular LI-CA-2022-112. We are also implementing filing CA-2022-RLC1 in South Dakota.

Effective Date: 07/01/2023

BACKGROUND

In circular [LI-CA-2022-112](#), we announced the filing of multistate loss costs filing CA-2022-RLC1 and advised that we would be submitting state-specific loss costs supplements in all ISO jurisdictions.

ISO ACTION

In addition to the multistate material, we are providing the attached South Dakota loss costs supplement to multistate filing CA-2022-RLC1.

Refer to the attached explanatory material for complete details about 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, 2023.

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

IMPACT ON STATISTICAL REPORTING

ISO has reviewed the statistical reporting impact of this filing. A Statistical Plan Holders circular, [SP-CA-2022-001](#) entitled 2022 COMMERCIAL AUTOMOBILE MULTISTATE CODING ESTABLISHED was released on May 9, 2022. Revisions to statistical reporting include numerous changes and the establishment of a new field, Financial Responsibility Surcharge Indicator Code. For statistical reporting purposes, all the changes in this circular will be effective for transactions with inception dates of October 1, 2023 and subsequent on a mandatory basis.

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 how you filed to have your loss cost adjustments apply to subsequent revisions of ISO 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 MAY 15, 2023. 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 Filing Number [CA-2022-RLC1](#) and SERFF Tracking Number [ISOF-133216470](#), 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

Refer to circular [LI-CA-2022-112](#) for impact of the loss costs multistate filing.

REVISION DISTRIBUTION

We will issue a Notice to Manualholders with an edition date of **7-23** (or the earliest possible subsequent date), along with any new and/or revised manual pages.

RELATED RULES FILING

In circular [LI-CA-2022-201](#), we are announcing the corresponding rules supplement and implementation.

REFERENCE(S)

- [LI-CA-2022-201](#) (08/10/2022) South Dakota Supplement To The Commercial Auto 2022 Multistate Rules Filing Provided And To Be Implemented
- [LI-CA-2022-112](#) (04/25/2022) 2022 Commercial Auto Multistate Loss Costs Revision Being Submitted

ATTACHMENT(S)

- South Dakota Supplement to Filing CA-2022-RLC1
- Status Report

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 filing a Statement of Actuarial Opinion; therefore, we are including the following acknowledgment:

I, Daniel Traverso, am an Actuarial Associate for ISO, and I, Kevin Hughes, 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.

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CONTACT INFORMATION

If you have any questions concerning:

- The content of this circular and status of this filing, please contact:

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- Other issues for this circular, please contact Customer Support:

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South Dakota Supplement To The 2022 Commercial Auto Multistate Loss Costs Revision

About This Filing

This supplement addresses state exceptions to the ISO Commercial Lines Manual (CLM) - Division One – Automobile – Multistate Loss Costs ("multistate manual") to complement the changes being made in the multistate portion of this filing and the companion rules filings.

This supplement also describes the off-balance adjustments applied to balance changes to Public Automobile and Zone-rated risks due to the extension of some Optional Class Plan rating factors.

Related Filing(s)

The following companion filings are being filed with a concurrent effective date:

- ♦ CA-2022-RCP1 (Rules)

Background

In the multistate portion of this filing, we are withdrawing existing loss cost tables and replacing them with similar loss cost tables in new rules, with the loss cost table number and corresponding rule number from the standard manual incremented by 200.

Explanation of Changes

The following table lists the section number, old rule number and new rule number for each of the loss cost tables being updated. For these rules, the content is the same and the only change is the rule and loss cost table numbers.

Section Number	Old Rule Number	New Rule Number
2	25	225*
5	49	249
6	70	270
7	89	289
	90	290
	97	297

*Rule 225: We are removing the Medical Payments loss costs from this table and have provided formulas to compute the Medical Payments premium in the multistate rule. Off-balance factors have been applied to the Physical Damage loss costs to introduce the Optional Class Plan rating on a revenue neutral basis. See below for details on the off-balance factors

Public Automobile Relativity Changes

Public Automobiles base loss costs are calculated as a multiplicative factor or relativity off the Trucks, Tractors & Trailers (territory) base loss costs for both Liability and Physical Damage.

Trucks, Tractors and Trailers base loss costs are, on average, being impacted by an off-balance factor as follows:

Collision	1.291
Comprehensive	0.944
Liability	1.102

However, this off-balance includes adjustments for factors that do not apply to Public Autos, and for the factors that do apply, we expect the average age and original cost distributions may differ materially.

For Physical Damage, the weighted average multiplicative impact of switching from Age and OCN factors to Vehicle Value factors is estimated as follows from Policy Years 2015-2017 Exposures of Public Autos:

Publics Collision	0.534
Publics Other Than Collision	0.766
Buses Collision	0.562
Buses Other Than Collision	0.780

To offset both effects described above, the following off-balance factors were used to adjust the relativities.

	Off-Balance Adjustment	Revised Relativity	New Relativity
Publics Collision	1.452	1.55	2.25
Publics Other Than Collision	1.382	1.10	1.52
Buses Collision	1.379	0.46	0.63
Buses Other Than Collision	1.359	0.50	0.68
Van Pools Liability	0.907	1.05	0.95
Taxis and Limos Liability	0.907	4.43	4.02
School and Church Bus Liability	0.907	0.42	0.38
Other Buses Liability	0.907	3.48	3.16

Zone-rated Autos Relativity Changes

For Physical Damage, we adjusted the base loss costs to remove the aggregate impact of adopting the Vehicle Value Factors as a replacement for the Age Factor and the Original Cost New Factor. This calculation was performed using the Calendar Accident Year 2019 exposures from the experience dataset that was prepared for the Zone-rated experience review filed in 2021 with ISO filing designation CA-2021-RZRLC.

Coverage	Exposures	Prior ALCCL	Revised ALCCL	Off-Balance Factor
Collision	226,864	8,789,392	4,562,150	1.927
Comprehensive	238,770	2,832,354	2,363,116	1.199

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TERRITORY 101
LIAB, MED PAY

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 268	\$ 6	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 257	\$ 8	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1077	\$ 45	N/A
– SCHOOL AND CHURCH BUSES		
\$ 102	\$ 8	N/A
– OTHER BUSES		
\$ 847	\$ 52	N/A
– VAN POOLS		
\$ 255	\$ 8	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 509	Refer to Rule 249.	N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 249. 		

TERRITORY 104
LIAB, MED PAY

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 143	\$ 4	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 154	\$ 5	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 575	\$ 24	N/A
– SCHOOL AND CHURCH BUSES		
\$ 54	\$ 7	N/A
– OTHER BUSES		
\$ 452	\$ 42	N/A
– VAN POOLS		
\$ 136	\$ 4	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 268	Refer to Rule 249.	N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 249. 		

TERRITORY 106
LIAB, MED PAY

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 85	\$ 3	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 130	\$ 4	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 342	\$ 14	N/A
– SCHOOL AND CHURCH BUSES		
\$ 32	\$ 6	N/A
– OTHER BUSES		
\$ 269	\$ 36	N/A
– VAN POOLS		
\$ 81	\$ 3	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 150	Refer to Rule 249.	N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 249. 		

TERRITORY 108
LIAB, MED PAY

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 209	\$ 5	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 194	\$ 6	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 840	\$ 35	N/A
– SCHOOL AND CHURCH BUSES		
\$ 79	\$ 9	N/A
– OTHER BUSES		
\$ 660	\$ 57	N/A
– VAN POOLS		
\$ 199	\$ 6	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 383	Refer to Rule 249.	N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 249. 		

TERRITORY 109
LIAB, MED PAY

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 184	\$ 5	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 160	\$ 5	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 740	\$ 31	N/A
– SCHOOL AND CHURCH BUSES		
\$ 70	\$ 7	N/A
– OTHER BUSES		
\$ 581	\$ 46	N/A
– VAN POOLS		
\$ 175	\$ 6	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 352	Refer to Rule 249.	N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 249. 		

**TERRITORY 101
PHYS DAM**

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			
	\$ 103	\$ 158	\$ 252
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 161	\$ 248	\$ 251
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 157	\$ 240	\$ 567
– SCHOOL AND CHURCH BUSES			
	\$ 70	\$ 107	\$ 159
– OTHER BUSES			
	\$ 70	\$ 107	\$ 159
– VAN POOLS			
	\$ 157	\$ 240	\$ 567
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

TERRITORY 104
PHYS DAM

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			
	\$ 138	\$ 213	\$ 254
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 171	\$ 264	\$ 216
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 210	\$ 324	\$ 572
– SCHOOL AND CHURCH BUSES			
	\$ 94	\$ 145	\$ 160
– OTHER BUSES			
	\$ 94	\$ 145	\$ 160
– VAN POOLS			
	\$ 210	\$ 324	\$ 572
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

TERRITORY 106
PHYS DAM

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			
	\$ 154	\$ 239	\$ 190
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 337	\$ 520	\$ 246
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 234	\$ 363	\$ 428
– SCHOOL AND CHURCH BUSES			
	\$ 105	\$ 163	\$ 120
– OTHER BUSES			
	\$ 105	\$ 163	\$ 120
– VAN POOLS			
	\$ 234	\$ 363	\$ 428
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

TERRITORY 108
PHYS DAM

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			
	\$ 175	\$ 269	\$ 206
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 249	\$ 384	\$ 258
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 266	\$ 409	\$ 464
– SCHOOL AND CHURCH BUSES			
	\$ 119	\$ 183	\$ 130
– OTHER BUSES			
	\$ 119	\$ 183	\$ 130
– VAN POOLS			
	\$ 266	\$ 409	\$ 464
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

TERRITORY 109
PHYS DAM

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			
	\$ 245	\$ 379	\$ 350
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 465	\$ 718	\$ 256
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 372	\$ 576	\$ 788
– SCHOOL AND CHURCH BUSES			
	\$ 167	\$ 258	\$ 221
– OTHER BUSES			
	\$ 167	\$ 258	\$ 221
– VAN POOLS			
	\$ 372	\$ 576	\$ 788
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

ALL TERRITORIES

249. AUTO DEALERS – PREMIUM DEVELOPMENT

FIRE
\$ 0.21

FIRE AND THEFT*			
Territory Code	Personal Auto Type Vehicles		Miscellaneous Type Vehicles
	Buildings And Standard Open Lots	Non-Standard Open Lots	Buildings And Open Lots
All Territories	\$ 1.35	\$ 1.64	\$ 0.76
* Theft is subject to a \$100 per car/\$500 per occurrence deductible. See Rule 298 . for additional deductible options.			

SPECIFIED CAUSES OF LOSS*					
Territory Code	Personal Auto Type Vehicles			Miscellaneous Type Vehicles	
	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings	Open Lots
All Territories	\$ 2.34	\$ 2.58	\$ 2.85	\$ 1.74	\$ 1.96
* Theft and Mischief or Vandalism are subject to a \$100 per car/\$500 per occurrence deductible. See Rule 298 . for additional deductible options.					

LIMITED SPECIFIED CAUSES OF LOSS*					
Territory Code	Personal Auto Type Vehicles			Miscellaneous Type Vehicles	
	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings	Open Lots
All Territories	\$ 2.16	\$ 2.34	\$ 2.61	\$ 1.53	\$ 1.74
* Theft is subject to a \$100 per car/\$500 per occurrence deductible. See Rule 298 . for additional deductible options.					

ALL TERRITORIES

249. AUTO DEALERS – PREMIUM DEVELOPMENT (Cont'd)

COMPREHENSIVE*				
Territory Code	Personal Auto Type Vehicles			Miscellaneous Type Vehicles
	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings And Open Lots
All Territories	\$ 2.82	\$ 3.17	\$ 3.45	\$ 2.58

* Theft and Mischief or Vandalism are subject to a \$100 per car/\$500 per occurrence deductible.
See Rule **298.** for additional deductible options.

BLANKET COLLISION			
Deductible	<ul style="list-style-type: none"> • Reporting Form – Inventory Value • Non-Reporting Form – Limit of Insurance 		
	First \$ 50,000 And Under	\$ 50,001 To \$ 100,000	Over \$ 100,000
\$100	\$ 1.39	\$ 0.54	\$ 0.23
\$250	0.85	0.32	0.14

See Rule **298.** for additional deductible options.

ALL TERRITORIES

255. GARAGEKEEPERS' INSURANCE – PREMIUM DEVELOPMENT

GARAGEKEEPERS' – OTHER THAN COLLISION*				
Maximum Limit Of Liability	Specified Causes Of Loss		Comprehensive	
	Legal Liability	Direct (Primary)	Legal Liability	Direct (Primary)
\$ 6,000	\$ 21	\$ 28	\$ 25	\$ 34
7,500	25	33	29	40
9,000	28	38	34	46
12,000	35	47	42	56
15,000	41	55	49	66
18,000	46	62	55	74
22,500	55	74	66	89
30,000	69	93	83	112
37,500	81	110	98	132
45,000	93	125	111	150
60,000	114	155	137	185
75,000	135	182	162	218
90,000	155	210	186	252
120,000	191	258	230	310
150,000	224	303	269	363
180,000	259	349	310	419
225,000	311	420	373	503
300,000	394	531	472	638
375,000	477	644	572	773
450,000	559	754	670	905
600,000	715	965	858	1158
750,000	867	1170	1040	1404
900,000	1015	1370	1217	1644
1,200,000	1294	1747	1553	2096
1,500,000	1546	2087	1855	2504
2,000,000	1749	2361	2099	2833
2,500,000	1905	2572	2286	3086
Over 2,500,000	Refer to Company			
Direct Coverage (Excess)				
Specified Causes Of Loss – Multiply the Legal Liability premium by 1.15.				
Comprehensive – Multiply the Legal Liability premium by 1.15.				
* Theft and Mischief or Vandalism are subject to a \$100 per car/\$500 per occurrence deductible. See Rule 298. for additional deductible options.				

ALL TERRITORIES

255. GARAGEKEEPERS' INSURANCE – PREMIUM DEVELOPMENT (Cont'd)

GARAGEKEEPERS' – COLLISION						
Maximum Limit Of Liability	Deductibles					
	\$ 100		\$ 250		\$ 500	
	Legal Liability	Direct (Primary)	Legal Liability	Direct (Primary)	Legal Liability	Direct (Primary)
\$ 6,000	\$ 31	\$ 42	\$ 20	\$ 27	\$ 16	\$ 21
7,500	36	49	23	32	18	24
9,000	41	55	27	36	20	28
12,000	52	70	34	46	26	35
15,000	62	84	40	54	31	42
18,000	73	99	48	64	37	50
22,500	86	117	56	76	43	58
30,000	111	150	72	97	55	75
37,500	131	176	85	115	65	88
45,000	147	198	96	129	73	99
60,000	184	249	120	162	92	125
75,000	222	300	144	195	111	150
90,000	255	344	165	223	127	172
120,000	318	429	207	279	159	215
150,000	382	516	248	335	191	258
180,000	441	595	286	387	220	297
225,000	527	711	343	462	264	356
300,000	671	905	436	588	335	453
375,000	813	1097	528	713	406	548
450,000	953	1286	619	836	476	643
600,000	1230	1661	800	1079	615	830
750,000	1503	2028	977	1319	751	1014
900,000	1759	2375	1143	1543	879	1187
1,200,000	2237	3020	1454	1963	1118	1510
1,500,000	2682	3621	1744	2354	1341	1811
2,000,000	3061	4132	1990	2686	1530	2066
2,500,000	3335	4502	2168	2926	1667	2251
Over 2,500,000	Refer to Company					
Direct Coverage (Excess)						
Multiply the Legal Liability premium for the desired deductible by 1.15.						
For additional coverages, refer to company.						

225. PREMIUM DEVELOPMENT – ZONE-RATED AUTOS

Zone-rating Table – Zone 42 (Midwest) Combinations				
Zone	Description	\$100,000 Liability	\$500 Deductible Collision	\$500 Deductible Comprehensive
01	Atlanta	\$ 2198	\$ 719	\$ 251
02	Baltimore/Washington	2018	703	227
03	Boston	2273	883	266
04	Buffalo	2018	703	227
05	Charlotte	2198	719	251
06	Chicago	1629	620	231
07	Cincinnati	1629	620	231
08	Cleveland	1629	620	231
09	Dallas/Fort Worth	1466	613	229
10	Denver	1825	769	345
11	Detroit	1629	620	231
12	Hartford	2273	883	266
13	Houston	1466	613	229
14	Indianapolis	1629	620	231
15	Jacksonville	2198	719	251
16	Kansas City	1256	565	259
17	Little Rock	1466	613	229
18	Los Angeles	1672	495	330
19	Louisville	1727	811	307
20	Memphis	1727	811	307
21	Miami	2198	719	251
22	Milwaukee	1256	565	259
23	Minneapolis/St. Paul	1256	565	259
24	Nashville	1727	811	307
25	New Orleans	2082	782	295
26	New York City	2018	703	227
27	Oklahoma City	1466	613	229
28	Omaha	1256	565	259
29	Phoenix	1825	769	345
30	Philadelphia	2018	703	227
31	Pittsburgh	2018	703	227
32	Portland	1672	495	330
33	Richmond	2198	719	251
34	St. Louis	1256	565	259
35	Salt Lake City	1825	769	345
36	San Francisco	1672	495	330
37	Tulsa	1466	613	229
40	Pacific	1749	563	336
41	Mountain	1909	875	351
42	Midwest	1314	642	264
43	Southwest	1534	698	234
44	North Central	1704	705	235
45	Mideast	1807	921	313
46	Gulf	2178	888	301
47	Southeast	2299	817	255
48	Eastern	2111	800	231
49	New England	2378	1004	271

Table 225.F.#1(LC) Zone-rating Table – Zone 42 (Midwest) Combinations Loss Costs

| **SECTION V – GARAGESAUTO DEALERS**

249. AUTO DEALERS – PREMIUM DEVELOPMENT FOR COMMON COVERAGES

<u>Acts, Errors Or Omissions Base Loss Cost</u>
<u>\$ 38</u>

Table 249.F.2.a.(LC) Acts, Errors Or Omissions Liability Coverages Loss Cost

270. FINANCED AUTOS

Single Interest Coverage								
Original Unpaid Balance Including Finance Charges	Comprehensive		Collision		Fire And Theft		Conversion, Embezzlement And Secretion	
	New	Used	New	Used	New	Used	New	Used
\$ 0 = 1,500	\$ 10	\$ 10	\$ 40	\$ 42	\$ 6	\$ 6	\$ 4	\$ 5
1,501 = 2,000	11	12	44	47	6	7	5	6
2,001 = 2,500	13	14	52	54	7	7	6	6
2,501 = 3,000	15	15	59	62	8	9	7	7
3,001 = 3,500	17	18	68	71	9	10	8	9
3,501 = 4,000	19	20	76	80	10	11	9	9
4,001 = 4,500	20	21	82	86	11	12	9	10
4,501 = 5,000	24	25	95	100	13	14	11	12
5,001 = 6,000	28	29	111	117	15	16	13	14
6,001 = 8,000	37	38	147	154	20	21	17	18
Over 8,000 per \$100	0.52	0.54	2.08	2.19	0.28	0.30	0.24	0.26

Table 270.C.2.c.(1)(LC) Single Interest Coverage Loss Costs

289. NON-OWNERSHIP LIABILITY

<u>Class Code</u>	<u>Total Number Of Employees</u>	<u>Liability Base Loss Cost</u>
6638	0 = 9	\$ 40
6639	10 = 19	84
6640	20 = 25	136
6602	26 = 100	229
6603	101 = 500	599
6604	501 = 1,000	1,378
6605	Over 1,000	2,905

Table 289.B.2.a.(1)(a)(LC) Other Than Auto Service Operations Loss Costs

290. HIRED AUTOS

<u>Cost Of Hire Basis – All Territories</u> <u>Liability Base Loss Cost</u>
\$ 0.30

Table 290.B.3.a.(1)(LC) Cost Of Hire Basis Liability Loss Cost

297. UNINSURED MOTORISTS INSURANCE

Uninsured Motorists Bodily Injury		
Bodily Injury Limits	Private Passenger Types Per Exposure	Other Than Private Passenger Types Per Exposure
\$ 50,000	\$ 2.63	\$ 0.70
75,000	3.01	0.79
100,000	3.29	0.87
125,000	3.51	0.92
150,000	3.69	0.98
200,000	3.99	1.05
250,000	4.21	1.11
300,000	4.38	1.16
350,000	4.52	1.19
400,000	4.67	1.24
500,000	4.85	1.28
600,000	5.00	1.32
750,000	5.18	1.37
1,000,000	5.37	1.42
1,500,000	5.63	1.49
2,000,000	5.76	1.52

Table 297.B.3.a.(1)(LC) Single Limits Uninsured Motorists Bodily Injury Coverage Loss Costs

Underinsured Motorists Bodily Injury		
Bodily Injury Limits	Private Passenger Types Per Exposure	Other Than Private Passenger Types Per Exposure
\$ 50,000	\$ 0.16	\$ 0.10
75,000	0.35	0.23
100,000	0.59	0.38
125,000	0.84	0.55
150,000	1.43	0.93
200,000	2.45	1.59
250,000	3.23	2.10
300,000	4.01	2.61
350,000	4.64	3.02
400,000	5.25	3.41
500,000	6.03	3.92
600,000	6.74	4.38
750,000	7.69	5.00
1,000,000	8.79	5.72
1,500,000	10.35	6.73
2,000,000	11.50	7.47

Table 297.B.3.a.(2)(LC) Single Limits Underinsured Motorists Bodily Injury Coverage Loss Costs

<u>Uninsured Motorists Bodily Injury</u>		
<u>Bodily Injury Limits</u>	<u>Private Passenger Types Per Exposure</u>	<u>Other Than Private Passenger Types Per Exposure</u>
\$ 25,000/50,000	\$ 2.19	\$ 0.58
50,000/100,000	2.79	0.73
100,000/300,000	3.47	0.92
250,000/500,000	4.30	1.13
500,000/1,000,000	4.89	1.29

Table 297.B.3.a.(3)(LC) Split Limits Uninsured Motorists Bodily Injury Coverage Loss Costs

<u>Underinsured Motorists Bodily Injury</u>		
<u>Bodily Injury Limits</u>	<u>Private Passenger Types Per Exposure</u>	<u>Other Than Private Passenger Types Per Exposure</u>
\$ 50,000/100,000	\$ 0.21	\$ 0.14
100,000/300,000	0.73	0.47
250,000/500,000	3.58	2.33
500,000/1,000,000	6.22	4.04

Table 297.B.3.a.(4)(LC) Split Limits Underinsured Motorists Bodily Injury Coverage Loss Costs

<u>Loss Cost</u>
\$ 1.25

Table 297.B.4.(LC) Individual Named Insured Loss Cost

25. PREMIUM DEVELOPMENT – ZONE-RATED AUTOS

Zone-rating Table – Zone 42 (Midwest) Combinations					
Zone	Description	\$100,000 Liability	\$500 Medical Payments	\$500 Deductible Collision	\$500 Deductible Comprehensive
01	Atlanta	\$ 2198	\$ 75	\$ 373	\$ 209
02	Baltimore/Washington	2018	69	365	189
03	Boston	2273	77	458	222
04	Buffalo	2018	69	365	189
05	Charlotte	2198	75	373	209
06	Chicago	1629	55	322	193
07	Cincinnati	1629	55	322	193
08	Cleveland	1629	55	322	193
09	Dallas/Fort Worth	1466	50	318	191
10	Denver	1825	62	399	288
11	Detroit	1629	55	322	193
12	Hartford	2273	77	458	222
13	Houston	1466	50	318	191
14	Indianapolis	1629	55	322	193
15	Jacksonville	2198	75	373	209
16	Kansas City	1256	43	293	216
17	Little Rock	1466	50	318	191
18	Los Angeles	1672	57	257	275
19	Louisville	1727	59	421	256
20	Memphis	1727	59	421	256
21	Miami	2198	75	373	209
22	Milwaukee	1256	43	293	216
23	Minneapolis/St. Paul	1256	43	293	216
24	Nashville	1727	59	421	256
25	New Orleans	2082	71	406	246
26	New York City	2018	69	365	189
27	Oklahoma City	1466	50	318	191
28	Omaha	1256	43	293	216
29	Phoenix	1825	62	399	288
30	Philadelphia	2018	69	365	189
31	Pittsburgh	2018	69	365	189
32	Portland	1672	57	257	275
33	Richmond	2198	75	373	209
34	St. Louis	1256	43	293	216
35	Salt Lake City	1825	62	399	288
36	San Francisco	1672	57	257	275
37	Tulsa	1466	50	318	191
40	Pacific	1749	59	292	280
41	Mountain	1909	65	454	293
42	Midwest	1314	45	333	220
43	Southwest	1534	52	362	195
44	North Central	1704	58	366	196
45	Midwest	1807	61	478	261
46	Gulf	2178	74	461	251
47	Southeast	2299	78	424	213
48	Eastern	2111	72	415	193
49	New England	2378	81	521	226

Table 25.E.(LC) Zone-rating Table – Zone 42 (Midwest) Rating Table Combinations Loss Costs

49. AUTO DEALERS – PREMIUM DEVELOPMENT FOR COMMON COVERAGES

Acts, Errors Or Omissions Base Loss Cost
\$ 38

Table 49.D.2.a.(LC) Acts, Errors Or Omissions Liability Coverages Loss Cost

SOUTH DAKOTA – COMMERCIAL AUTO
LOSS COSTS FILING CA-2022-RLC1 (SUPPLEMENT)

70. FINANCED AUTOS

Single Interest Coverage								
Original Unpaid Balance Including Finance Charges	Comprehensive		Collision		Fire And Theft		Conversion, Embezzlement And Secretion	
	New	Used	New	Used	New	Used	New	Used
\$ 0 – 1,500	\$ 10	\$ 10	\$ 40	\$ 42	\$ 6	\$ 6	\$ 4	\$ 5
1,501 – 2,000	11	12	44	47	6	7	5	6
2,001 – 2,500	13	14	52	54	7	7	6	6
2,501 – 3,000	15	15	59	62	8	9	7	7
3,001 – 3,500	17	18	68	71	9	10	8	9
3,501 – 4,000	19	20	76	80	10	11	9	9
4,001 – 4,500	20	21	82	86	11	12	9	10
4,501 – 5,000	24	25	95	100	13	14	11	12
5,001 – 6,000	28	29	111	117	15	16	13	14
6,001 – 8,000	37	38	147	154	20	21	17	18
Over 8,000 per \$100	0.52	0.54	2.08	2.19	0.28	0.30	0.24	0.26

Table 70.C.1.a.(LC) Single Interest Coverage Loss Costs

SOUTH DAKOTA – COMMERCIAL AUTO
LOSS COSTS FILING CA-2022-RLC1 (SUPPLEMENT)

89. NON-OWNERSHIP LIABILITY

Class Code	Total Number Of Employees	Liability Base Loss Cost
6638	0 – 9	\$ 40
6639	10 – 19	84
6640	20 – 25	136
6602	26 – 100	229
6603	101 – 500	599
6604	501 – 1,000	1,378
6605	Over 1,000	2,905

Table 89.B.2.a.(1)(a)(LC) Other Than Auto Service Operations Loss Costs

SOUTH DAKOTA – COMMERCIAL AUTO
LOSS COSTS FILING CA-2022-RLC1 (SUPPLEMENT)

90. HIRED AUTOS

Cost Of Hire Basis – All Territories Liability Base Loss Cost
\$ 0.30

Table 90.B.3.b.(LC) Cost Of Hire Basis Liability Loss Cost

97. UNINSURED MOTORISTS INSURANCE

Uninsured Motorists Bodily Injury		
Bodily Injury Limits	Private Passenger Types Per Exposure	Other Than Private Passenger Types Per Exposure
\$ 50,000	\$ 2.63	\$ 0.70
75,000	3.01	0.79
100,000	3.29	0.87
125,000	3.51	0.92
150,000	3.69	0.98
200,000	3.99	1.05
250,000	4.21	1.11
300,000	4.38	1.16
350,000	4.52	1.19
400,000	4.67	1.24
500,000	4.85	1.28
600,000	5.00	1.32
750,000	5.18	1.37
1,000,000	5.37	1.42
1,500,000	5.63	1.49
2,000,000	5.76	1.52

Table 97.B.1.a.(LC) Single Limits Uninsured Motorists Bodily Injury Coverage Loss Costs

Underinsured Motorists Bodily Injury		
Bodily Injury Limits	Private Passenger Types Per Exposure	Other Than Private Passenger Types Per Exposure
\$ 50,000	\$ 0.16	\$ 0.10
75,000	0.35	0.23
100,000	0.59	0.38
125,000	0.84	0.55
150,000	1.43	0.93
200,000	2.45	1.59
250,000	3.23	2.10
300,000	4.01	2.61
350,000	4.64	3.02
400,000	5.25	3.41
500,000	6.03	3.92
600,000	6.74	4.38
750,000	7.69	5.00
1,000,000	8.79	5.72
1,500,000	10.35	6.73
2,000,000	11.50	7.47

Table 97.B.1.b.(LC) Single Limits Underinsured Motorists Bodily Injury Coverage Loss Costs

Uninsured Motorists Bodily Injury
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Bodily Injury Limits	Private Passenger Types Per Exposure	Other Than Private Passenger Types Per Exposure
\$ 25,000/50,000	\$ 2.19	\$ 0.58
50,000/100,000	2.79	0.73
100,000/300,000	3.47	0.92
250,000/500,000	4.30	1.13
500,000/1,000,000	4.89	1.29

Table 97.B.1.c.(LC) Split Limits Uninsured Motorists Bodily Injury Coverage Loss Costs

Underinsured Motorists Bodily Injury		
Bodily Injury Limits	Private Passenger Types Per Exposure	Other Than Private Passenger Types Per Exposure
\$ 50,000/100,000	\$ 0.21	\$ 0.14
100,000/300,000	0.73	0.47
250,000/500,000	3.58	2.33
500,000/1,000,000	6.22	4.04

Table 97.B.1.d.(LC) Split Limits Underinsured Motorists Bodily Injury Coverage Loss Costs

Loss Cost
\$ 1.25

Table 97.B.2.a.(4)(LC) Individual Named Insured Loss Cost

COMMERCIAL AUTO 2022 MULTISTATE LOSS COSTS (CA-2022-RLC1) AND RULES (CA-2022-RCP1) FILING STATUS REPORT

STATE	EFFECTIVE OR DISTRIBUTION DATE	STATE-SPECIFIC LOSS COSTS/ RULES SUPPLEMENT	IMPLEMENTATION CIRCULAR	
			LOSS COSTS	RULES
ALABAMA				
ALASKA				
ARIZONA				
ARKANSAS	7/1/2023	LI-CA-2022-174 / LI-CA-2022-173	LI-CA-2022-174	LI-CA-2022-173
CALIFORNIA				
COLORADO				
CONNECTICUT				
DELAWARE				
DIST. OF COLUMBIA				
FLORIDA				
GEORGIA				
GUAM				
HAWAII				
IDAHO	7/1/2023	LI-CA-2022-159 / LI-CA-2022-160	LI-CA-2022-159	LI-CA-2022-160
ILLINOIS				
INDIANA	4/1/2023	LI-CA-2022-122 / LI-CA-2022-123	LI-CA-2022-122	LI-CA-2022-123
IOWA				
KANSAS				
KENTUCKY				
LOUISIANA				
MAINE				
MARYLAND				
MASSACHUSETTS				
MICHIGAN				
MINNESOTA				
MISSISSIPPI				
MISSOURI				
MONTANA				
NEBRASKA				
NEVADA				
NEW HAMPSHIRE				
NEW JERSEY				
NEW MEXICO				
NEW YORK				
NORTH CAROLINA				
NORTH DAKOTA	7/1/2023	LI-CA-2022-191 / LI-CA-2022-190	LI-CA-2022-191	LI-CA-2022-190
OHIO	4/1/2023	LI-CA-2022-124 / LI-CA-2022-125	LI-CA-2022-124	LI-CA-2022-125
OKLAHOMA				
OREGON				
PENNSYLVANIA				
PUERTO RICO				
RHODE ISLAND				
SOUTH CAROLINA				
SOUTH DAKOTA	7/1/2023	LI-CA-2022-200 / LI-CA-2022-201	LI-CA-2022-200	LI-CA-2022-201
TENNESSEE				
TEXAS				
U.S. VIRGIN ISLANDS				
UTAH				
VERMONT				
VIRGINIA				
WASHINGTON				
WEST VIRGINIA				
WISCONSIN				
WYOMING				

MULTISTATE CIRCULARS:
[LI-CA-2022-112](#) (Loss Costs), [LI-CA-2022-113](#) (Rules)