

LOSS COSTS – IMPLEMENTATION

AUGUST 19, 2022

COMMERCIAL AUTOMOBILE

LI-CA-2022-206

COMMERCIAL AUTO 2022 MULTISTATE LOSS COSTS FILING TO BE IMPLEMENTED IN MONTANA

KEY MESSAGE

We are implementing loss costs filing CA-2022-RLC1 in Montana.

Effective Date: 07/01/2023

BACKGROUND

In circulars:

- [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.
- [LI-CA-2022-188](#), we provided a loss costs supplement to filing CA-2022-RLC1 in Montana, which complements the multistate loss costs filing.

INSURANCE DEPARTMENT ACTION

We have received all necessary approvals or acknowledgements, as required by state laws and regulations, from the insurance department in Montana.

Note: The announcement of implementation in a particular jurisdiction includes the implementation of the multistate filings and any state supplement and/or amendment 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 Commercial Auto 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.

In all correspondence with the Insurance Department on this revision, you should refer to ISO Reference Filing Number [CA-2022-RLC1](#) and SERFF Tracking Number [ISOF-133216505](#), NOT this circular number.

CAUTION: This reference filing revises only certain advisory prospective loss costs for COMMERCIAL AUTO in Montana. 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.

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-2022-006](#) 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 7-23 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

RELATED RULES REVISION

We are announcing in a separate circular the implementation of a corresponding rules revision. Please refer to the Reference(s) block for identification of that circular.

REFERENCE(S)

- [LI-CA-2022-207](#) (08/19/2022) Commercial Auto 2022 Multistate Rules Filing Amended And To Be Implemented In Montana
- [LI-CA-2022-188](#) (07/28/2022) Montana Supplement To The Commercial Auto 2022 Multistate Loss Costs Filing Provided
- [SP-CA-2022-001](#) (05/09/2022) 2022 Commercial Automobile Multistate Coding Established
- [LI-CA-2022-112](#) (04/25/2022) 2022 Commercial Auto Multistate Loss Costs Revision Being Submitted
- [LI-CL-2022-006](#) (02/22/2022) Revised Lead Time Requirements Listing

ATTACHMENT(S)

Status Report

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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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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 | 7/1/2023 | LI-CA-2022-154/ LI-CA-2022-155 | | |
| 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 | 6/1/2023 | LI-CA-2022-138/ LI-CA-2022-137 | | |
| KENTUCKY | | | | |
| LOUISIANA | | | | |
| MAINE | | | | |
| MARYLAND | | | | |
| MASSACHUSETTS | | | | |
| MICHIGAN | | | | |
| MINNESOTA | | | | |
| MISSISSIPPI | | | | |
| MISSOURI | | | | |
| MONTANA | 7/1/2023 | LI-CA-2022-188/ LI-CA-2022-189 | LI-CA-2022-206 | LI-CA-2022-207 |
| 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 | 7/1/2023 | LI-CA-2022-198/ LI-CA-2022-199 | | |
| PUERTO RICO | | | | |
| RHODE ISLAND | | | | |
| SOUTH CAROLINA | 7/1/2023 | LI-CA-2022-167/ LI-CA-2022-166 | | |
| SOUTH DAKOTA | 7/1/2023 | LI-CA-2022-200 / LI-CA-2022-201 | LI-CA-2022-200 | LI-CA-2022-201 |
| TENNESSEE | | | | |
| TEXAS | 6/1/2023 | LI-CA-2022-144/ LI-CA-2022-143 | | |
| 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)