

LOSS COSTS/RULES – IMPLEMENTATION

DECEMBER 5, 2022

COMMERCIAL AUTOMOBILE

LI-CA-2022-282

COMMERCIAL AUTO 2022 MULTISTATE LOSS COSTS AND RULES FILING TO BE IMPLEMENTED IN MICHIGAN

KEY MESSAGE

We are implementing loss costs filing CA-2022-RLC1 and rules filing CA-2022-RCP1 in Michigan.

Effective Date: 10/01/2023

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-2022-113](#), we announced the filing of multistate rules filing CA-2022-RCP1 and advised that we would be submitting state-specific rules supplements in all ISO Jurisdictions.
 - [LI-CA-2022-253](#), we provided a rules supplement to filing CA-2022-RCP1 in Michigan which compliments the multistate rules filing.
 - [LI-CA-2022-254](#), we provided a loss costs supplement to filing CA-2022-RLC1 in Michigan, which complements the multistate loss costs filing.
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INSURANCE DEPARTMENT ACTION

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

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

LOSS COSTS FILING CA-2022-RLC1

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

These changes are applicable to all policies written on or after October 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.

RULES FILING CA-2022-RCP1

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

These changes are applicable to all policies written on or after October 1, 2023.

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

LOSS COSTS FILING CA-2022-RLC1

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 Filing Number [CA-2022-RLC1](#) and SERFF Tracking Number [ISOF-133216501](#), 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.

RULES FILING CA-2022-RCP1

If you have authorized us to file on your behalf and decide:

- To use our revision and effective date, you are not required to file anything with the Insurance Department.
- To use our revision with a different effective date, to use our revision with modification, or to not use our revision, you must make an appropriate submission with the Insurance Department.

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 Filing Number [CA-2022-RCP1](#) and SERFF Tracking Number [ISOF-133216530](#), NOT this circular number. Communications with the regulator concerning a filing affecting multiple lines of business (i.e., CL, PL, AL filing designation) should specify the line(s) of business that you are addressing.

RATING SOFTWARE IMPACT

LOSS COSTS FILING CA-2022-RLC1

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

RULES FILING CA-2022-RCP1

Refer to circular [LI-CA-2022-113](#) for impact of the rules 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 10-23 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

REFERENCE(S)

- [LI-CA-2022-254](#) (11/02/2022) Michigan Supplement To The Commercial Auto 2022 Multistate Loss Costs Filing Provided
 - [LI-CA-2022-253](#) (11/02/2022) Michigan Supplement To The Commercial Auto 2022 Multistate Rules Filing Provided
 - [SP-CA-2022-001](#) (05/09/2022) 2022 Commercial Automobile Multistate Coding Established
 - [LI-CA-2022-113](#) (04/25/2022) 2022 Commercial Auto Multistate Rules Revision Being Submitted
 - [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
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ATTACHMENT(S)

Status Report

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We provide participating insurers with information concerning the jurisdictions for which our products and services are distributed. Even in those jurisdictions, each insurer must determine what filing requirements, if any, apply and whether those requirements have been satisfied.

Now, as in the past, all of our products and services are advisory, and are made available for optional use by participating insurers as a matter of individual choice. Your company must decide for itself which, if any, ISO products or services are needed or useful to its operation and how those selected for use should be applied. We urge that you be guided by the advice of your attorneys on the legal requirements.

CONTACT INFORMATION

If you have any questions concerning:

- The content of this circular and status of this filing, please contact:
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Callers outside the United States, Canada, and the Caribbean may contact us using our global toll-free number (International Access Code + 800 48977489). For information on all ISO products, visit us at www.verisk.com/iso. To keep abreast of the latest Insurance Lines Services updates, view www.verisk.com/ils.

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	LI-CA-2022-270	LI-CA-2022-270
ARIZONA	10/1/2023	LI-CA-2022-258 / LI-CA-2022-259	LI-CA-2022-258	LI-CA-2022-259
ARKANSAS	7/1/2023	LI-CA-2022-174 / LI-CA-2022-173	LI-CA-2022-174	LI-CA-2022-173
CALIFORNIA				
COLORADO				
CONNECTICUT				
DELAWARE	10/1/2023	LI-CA-2022-248 / LI-CA-2022-249	LI-CA-2022-267	LI-CA-2022-267
DIST. OF COLUMBIA				
FLORIDA				
GEORGIA		LI-CA-2022-216 / LI-CA-2022-215		
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	10/1/2023	LI-CA-2022-256 / LI-CA-2022-268 / LI-CA-2022-257		
KANSAS	6/1/2023	LI-CA-2022-138 / LI-CA-2022-137	LI-CA-2022-218	LI-CA-2022-218
KENTUCKY				
LOUISIANA				
MAINE				
MARYLAND				
MASSACHUSETTS				
MICHIGAN	10/1/2023	LI-CA-2022-254 / LI-CA-2022-253	LI-CA-2022-282	LI-CA-2022-282
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	LI-CA-2022-273	LI-CA-2022-272
PUERTO RICO				
RHODE ISLAND				
SOUTH CAROLINA	7/1/2023	LI-CA-2022-167 / LI-CA-2022-166	LI-CA-2022-224	LI-CA-2022-224
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	LI-CA-2022-211	LI-CA-2022-211
U.S. VIRGIN ISLANDS				
UTAH				
VERMONT				
VIRGINIA				
WASHINGTON				
WEST VIRGINIA				
WISCONSIN				
WYOMING	8/1/2023	LI-CA-2022-223 / LI-CA-2022-222	LI-CA-2022-223	LI-CA-2022-222

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