

LOSS COSTS – IMPLEMENTATION

MARCH 6, 2023

COMMERCIAL AUTOMOBILE

LI-CA-2023-069

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

KEY MESSAGE

Loss Costs supplement to filing [CA-2022-RLC1](#) in Nevada is provided and being implemented.

This supplement complements the multistate loss costs filing, which is attached to circular LI-CA-2022-112.

Distribution Date: 03/2024

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.

INSURANCE DEPARTMENT ACTION

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

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

ISO ACTION

We are providing and implementing the attached Nevada loss costs supplement to multistate filing CA-2022-RLC1.

Refer to the attached explanatory material for complete details about the filing.

For more information on the status of filings in a particular state, including filed and approved documents, associated circulars and links to Print Ready Manuals and Commercial Lines Manual, please feel free to access our [Filings](#) feature within the ISOnet Circulars product.

EFFECTIVE DATE

We do not establish an effective date for Commercial Auto loss costs revisions in this state. Each insurer that elects to utilize this revision is responsible for determining its own effective date.

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 and the effective date of any rate change. If you decide to use our prospective loss costs to revise your rates, you are NOT required to file anything with the Insurance Department.

You must document your files in case the Insurance Department wishes to review the information at a later date. In all correspondence on this revision, you should refer to ISO Filing Number [CA-2022-RLC1](#), NOT this circular number.

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 3-24 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

RELATED RULES REVISION

In circular [LI-CA-2023-070](#), we are providing and implementing the corresponding rules supplement.

REFERENCE(S)

- [LI-CA-2023-070](#) (03/06/2023) Nevada Supplement To The Commercial Auto 2022 Multistate Rules Filing Provided And To Be Implemented
- [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)

- Nevada Supplement to Filing CA-2022-RLC1
- Excel Workbook
- Status Report

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.

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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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:

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- Other issues for this circular, please contact Customer Support:
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Phone: 800-888-4476

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Nevada 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
	80	280
7	89	289
	90	290
	94	294
	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	Current 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 ALCCCL	Revised ALCCCL	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 105
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		
\$ 478	\$ 9	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 433	\$ 14	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1922	\$ 80	N/A
– SCHOOL AND CHURCH BUSES		
\$ 182	\$ 6	N/A
– OTHER BUSES		
\$ 1510	\$ 35	N/A
– VAN POOLS		
\$ 454	\$ 15	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 341	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		
\$ 329	\$ 6	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 431	\$ 14	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1323	\$ 55	N/A
– SCHOOL AND CHURCH BUSES		
\$ 125	\$ 9	N/A
– OTHER BUSES		
\$ 1040	\$ 55	N/A
– VAN POOLS		
\$ 313	\$ 10	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 222	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		
\$ 1002	\$ 10	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 990	\$ 31	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 4028	\$ 168	N/A
– SCHOOL AND CHURCH BUSES		
\$ 381	\$ 13	N/A
– OTHER BUSES		
\$ 3166	\$ 84	N/A
– VAN POOLS		
\$ 952	\$ 31	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 630	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		
\$ 1566	\$ 13	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 944	\$ 30	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 6295	\$ 262	N/A
– SCHOOL AND CHURCH BUSES		
\$ 595	\$ 17	N/A
– OTHER BUSES		
\$ 4949	\$ 102	N/A
– VAN POOLS		
\$ 1488	\$ 48	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 902	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 110
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		
\$ 556	\$ 9	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 437	\$ 14	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 2235	\$ 93	N/A
– SCHOOL AND CHURCH BUSES		
\$ 211	\$ 7	N/A
– OTHER BUSES		
\$ 1757	\$ 41	N/A
– VAN POOLS		
\$ 528	\$ 17	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 359	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 111
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		
\$ 482	\$ 9	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 428	\$ 14	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1938	\$ 81	N/A
– SCHOOL AND CHURCH BUSES		
\$ 183	\$ 11	N/A
– OTHER BUSES		
\$ 1523	\$ 63	N/A
– VAN POOLS		
\$ 458	\$ 15	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 302	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 105
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			
	\$ 83	\$ 97	\$ 275
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 66	\$ 76	\$ 362
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 126	\$ 147	\$ 619
– SCHOOL AND CHURCH BUSES			
	\$ 56	\$ 66	\$ 173
– OTHER BUSES			
	\$ 56	\$ 66	\$ 173
– VAN POOLS			
	\$ 126	\$ 147	\$ 619
<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			
	\$ 93	\$ 107	\$ 253
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 91	\$ 105	\$ 319
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 141	\$ 163	\$ 569
– SCHOOL AND CHURCH BUSES			
	\$ 63	\$ 73	\$ 159
– OTHER BUSES			
	\$ 63	\$ 73	\$ 159
– VAN POOLS			
	\$ 141	\$ 163	\$ 569
<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			
	\$ 82	\$ 95	\$ 238
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 60	\$ 69	\$ 304
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 125	\$ 144	\$ 536
– SCHOOL AND CHURCH BUSES			
	\$ 56	\$ 65	\$ 150
– OTHER BUSES			
	\$ 56	\$ 65	\$ 150
– VAN POOLS			
	\$ 125	\$ 144	\$ 536
<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			
	\$ 81	\$ 94	\$ 274
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 54	\$ 63	\$ 369
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 123	\$ 143	\$ 617
– SCHOOL AND CHURCH BUSES			
	\$ 55	\$ 64	\$ 173
– OTHER BUSES			
	\$ 55	\$ 64	\$ 173
– VAN POOLS			
	\$ 123	\$ 143	\$ 617
<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 110
 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			
	\$ 78	\$ 90	\$ 244
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 56	\$ 65	\$ 330
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 119	\$ 137	\$ 549
– SCHOOL AND CHURCH BUSES			
	\$ 53	\$ 61	\$ 154
– OTHER BUSES			
	\$ 53	\$ 61	\$ 154
– VAN POOLS			
	\$ 119	\$ 137	\$ 549
<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 111
 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			
	\$ 68	\$ 79	\$ 230
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 53	\$ 61	\$ 327
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 103	\$ 120	\$ 518
– SCHOOL AND CHURCH BUSES			
	\$ 46	\$ 54	\$ 145
– OTHER BUSES			
	\$ 46	\$ 54	\$ 145
– VAN POOLS			
	\$ 103	\$ 120	\$ 518
<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
\$ 0.08

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	\$ 0.25	\$ 0.27	\$ 0.27

* 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	\$ 0.45	\$ 0.49	\$ 0.54	\$ 0.45	\$ 0.50

* 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	\$ 0.41	\$ 0.45	\$ 0.49	\$ 0.42	\$ 0.45

* 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	\$ 0.54	\$ 0.60	\$ 0.64	\$ 0.62

* 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			
	<ul style="list-style-type: none"> • Reporting Form – Inventory Value • Non-Reporting Form – Limit of Insurance 		
Deductible	First \$ 50,000 And Under	\$ 50,001 To \$ 100,000	Over \$ 100,000
\$100	\$ 1.31	\$ 0.51	\$ 0.22
\$250	0.80	0.32	0.13

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	\$ 31	\$ 42	\$ 37	\$ 50
7,500	36	49	44	59
9,000	42	56	50	67
12,000	51	69	61	83
15,000	60	81	72	97
18,000	67	91	81	109
22,500	81	110	97	132
30,000	102	137	122	165
37,500	120	162	144	195
45,000	137	185	164	222
60,000	169	228	203	274
75,000	199	269	239	322
90,000	229	310	275	372
120,000	282	381	339	458
150,000	331	447	397	536
180,000	382	515	458	618
225,000	459	619	551	743
300,000	581	784	697	941
375,000	704	950	845	1140
450,000	825	1113	990	1336
600,000	1056	1425	1267	1710
750,000	1280	1728	1536	2073
900,000	1498	2022	1797	2426
1,200,000	1910	2579	2292	3095
1,500,000	2282	3080	2738	3696
2,000,000	2582	3485	3098	4182
2,500,000	2812	3796	3374	4555
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	\$ 48	\$ 65	\$ 31	\$ 42	\$ 24	\$ 32
7,500	56	75	36	49	28	38
9,000	63	86	41	56	32	43
12,000	81	109	52	71	40	54
15,000	96	130	62	84	48	65
18,000	114	154	74	100	57	77
22,500	134	181	87	118	67	90
30,000	172	232	112	151	86	116
37,500	202	273	131	177	101	136
45,000	228	307	148	200	114	154
60,000	286	386	186	251	143	193
75,000	344	464	223	302	172	232
90,000	394	532	256	346	197	266
120,000	492	665	320	432	246	332
150,000	591	798	384	519	296	399
180,000	682	921	443	599	341	460
225,000	816	1102	530	716	408	551
300,000	1038	1402	675	911	519	701
375,000	1258	1698	818	1104	629	849
450,000	1476	1992	959	1295	738	996
600,000	1905	2571	1238	1671	952	1286
750,000	2327	3141	1512	2042	1163	1570
900,000	2724	3677	1770	2390	1362	1838
1,200,000	3464	4676	2251	3039	1732	2338
1,500,000	4153	5607	2700	3645	2077	2804
2,000,000	4740	6398	3081	4159	2370	3199
2,500,000	5164	6971	3356	4531	2582	3486
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 41 (Mountain) Combinations				
Zone	Description	\$100,000 Liability	\$500 Deductible Collision	\$500 Deductible Comprehensive
01	Atlanta	\$ 2743	\$ 992	\$ 275
02	Baltimore/Washington	2324	794	281
03	Boston	1801	680	315
04	Buffalo	2324	794	281
05	Charlotte	2743	992	275
06	Chicago	2163	954	269
07	Cincinnati	2163	954	269
08	Cleveland	2163	954	269
09	Dallas/Fort Worth	1862	667	275
10	Denver	1345	626	277
11	Detroit	2163	954	269
12	Hartford	1801	680	315
13	Houston	1862	667	275
14	Indianapolis	2163	954	269
15	Jacksonville	2743	992	275
16	Kansas City	1825	769	345
17	Little Rock	1862	667	275
18	Los Angeles	2474	975	331
19	Louisville	2065	817	291
20	Memphis	2065	817	291
21	Miami	2743	992	275
22	Milwaukee	1825	769	345
23	Minneapolis/St. Paul	1825	769	345
24	Nashville	2065	817	291
25	New Orleans	2478	790	311
26	New York City	2324	794	281
27	Oklahoma City	1862	667	275
28	Omaha	1825	769	345
29	Phoenix	1345	626	277
30	Philadelphia	2324	794	281
31	Pittsburgh	2324	794	281
32	Portland	2474	975	331
33	Richmond	2743	992	275
34	St. Louis	1825	769	345
35	Salt Lake City	1345	626	277
36	San Francisco	2474	975	331
37	Tulsa	1862	667	275
40	Pacific	2587	1106	338
41	Mountain	1407	711	282
42	Midwest	1909	875	351
43	Southwest	1947	757	281
44	North Central	2262	1083	273
45	Mideast	2160	929	297
46	Gulf	2592	896	317
47	Southeast	2869	1129	281
48	Eastern	2431	904	285
49	New England	1884	775	321

Table 225.F.(LC) Zone-rating Table – Zone 41 (Mountain) Rating Table Combinations Loss Costs

| **SECTION V – GARAGESAUTO DEALERS**

249. AUTO DEALERS – PREMIUM DEVELOPMENT FOR COMMON COVERAGES

Acts, Errors Or Omissions Base Loss Cost
\$ 65

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	\$ 6	\$ 6	\$ 35	\$ 37	\$ 3	\$ 3	\$ 4	\$ 5
1,501 – 2,000	6	7	39	41	3	3	5	6
2,001 – 2,500	7	8	45	48	4	4	6	6
2,501 – 3,000	8	9	52	54	4	4	7	8
3,001 – 3,500	9	10	59	63	5	5	8	9
3,501 – 4,000	11	11	67	70	6	6	9	9
4,001 – 4,500	11	12	72	76	6	6	9	11
4,501 – 5,000	13	14	84	88	7	7	11	12
5,001 – 6,000	16	16	98	103	8	8	13	14
6,001 – 8,000	20	22	129	136	11	11	17	19
Over 8,000 per \$100	0.29	0.31	1.83	1.91	0.16	0.16	0.24	0.26

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

280. SNOWMOBILES

Table **280.B.1.a.(LC)** is replaced by the following:

<u>Liability Coverage Option</u>	<u>Liability Base Loss Cost</u>
Passenger Hazard Excluded	\$ 27
Passenger Hazard Included	62

Table 280.B.1.a.(LC) Snowmobiles Liability 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	\$ 66
6639	10 = 19	141
6640	20 = 25	226
6602	26 = 100	383
6603	101 = 500	1,000
6604	501 = 1,000	2,300
6605	Over 1,000	4,847

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>
\$ 1.33

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

294. RENTAL REIMBURSEMENT

Table **294.B.(LC)** is replaced by the following:

<u>Coverage</u>	<u>Loss Cost Per \$100 Of Insurance</u>
Specified Causes of Loss	\$ 0.77
Comprehensive	0.92
Collision	1.54

Table 294.B.(LC) Rental Reimbursement Physical Damage Loss Costs

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	\$ 75.50	\$ 51.19
100,000	117.47	79.01
125,000	134.94	90.56
150,000	147.94	99.14
200,000	172.34	115.25
250,000	190.35	127.14
300,000	205.03	136.83
350,000	218.89	145.97
400,000	229.49	152.97
500,000	248.83	165.69
600,000	262.48	174.69
750,000	281.80	187.40
1,000,000	305.72	203.12
1,500,000	336.10	223.09
2,000,000	357.16	236.91
2,500,000	373.05	247.36
3,000,000	385.20	255.32
5,000,000	417.27	276.35
7,500,000	440.26	291.42
10,000,000	453.22	299.93

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

Uninsured Motorists Bodily Injury		
Bodily Injury Limits	Private Passenger Types Per Exposure	Other Than Private Passenger Types Per Exposure
\$ 25,000/50,000	\$ 53.44	\$ 36.49
50,000/100,000	86.08	58.18
100,000/300,000	129.61	87.05
250,000/500,000	197.64	131.95
500,000/1,000,000	253.54	168.78
1,000,000/2,000,000	309.65	205.69
2,500,000/5,000,000	377.21	250.08
5,000,000/10,000,000	420.49	278.47

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

Loss Cost
\$ 1.25

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

25. PREMIUM DEVELOPMENT – ZONE-RATED AUTOS

Zone-rating Table – Zone 41 (Mountain) Combinations					
Zone	Description	\$100,000 Liability	\$500 Medical Payments	\$500 Deductible Collision	\$500 Deductible Comprehensive
01	Atlanta	\$ 2743	\$ 93	\$ 515	\$ 229
02	Baltimore/Washington	2324	79	412	234
03	Boston	1801	61	353	263
04	Buffalo	2324	79	412	234
05	Charlotte	2743	93	515	229
06	Chicago	2163	74	495	224
07	Cincinnati	2163	74	495	224
08	Cleveland	2163	74	495	224
09	Dallas/Fort Worth	1862	63	346	229
10	Denver	1345	46	325	231
11	Detroit	2163	74	495	224
12	Hartford	1801	61	353	263
13	Houston	1862	63	346	229
14	Indianapolis	2163	74	495	224
15	Jacksonville	2743	93	515	229
16	Kansas City	1825	62	399	288
17	Little Rock	1862	63	346	229
18	Los Angeles	2474	84	506	276
19	Louisville	2065	70	424	243
20	Memphis	2065	70	424	243
21	Miami	2743	93	515	229
22	Milwaukee	1825	62	399	288
23	Minneapolis/St. Paul	1825	62	399	288
24	Nashville	2065	70	424	243
25	New Orleans	2478	84	410	259
26	New York City	2324	79	412	234
27	Oklahoma City	1862	63	346	229
28	Omaha	1825	62	399	288
29	Phoenix	1345	46	325	231
30	Philadelphia	2324	79	412	234
31	Pittsburgh	2324	79	412	234
32	Portland	2474	84	506	276
33	Richmond	2743	93	515	229
34	St. Louis	1825	62	399	288
35	Salt Lake City	1345	46	325	231
36	San Francisco	2474	84	506	276
37	Tulsa	1862	63	346	229
40	Pacific	2587	88	574	282
41	Mountain	1407	48	369	235
42	Midwest	1909	65	454	293
43	Southwest	1947	66	393	234
44	North Central	2262	77	562	228
45	Mideast	2160	73	482	248
46	Gulf	2592	88	465	264
47	Southeast	2869	98	586	234
48	Eastern	2431	83	469	238
49	New England	1884	64	402	268

Table 25.E.(LC) Zone-rating Table – Zone 41 (Mountain) Rating Table Combinations Loss Costs

49. AUTO DEALERS – PREMIUM DEVELOPMENT FOR COMMON COVERAGES

Acts, Errors Or Omissions Base Loss Cost
\$ 65

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

NEVADA – 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	\$ 6	\$ 6	\$ 35	\$ 37	\$ 3	\$ 3	\$ 4	\$ 5
1,501 – 2,000	6	7	39	41	3	3	5	6
2,001 – 2,500	7	8	45	48	4	4	6	6
2,501 – 3,000	8	9	52	54	4	4	7	8
3,001 – 3,500	9	10	59	63	5	5	8	9
3,501 – 4,000	11	11	67	70	6	6	9	9
4,001 – 4,500	11	12	72	76	6	6	9	11
4,501 – 5,000	13	14	84	88	7	7	11	12
5,001 – 6,000	16	16	98	103	8	8	13	14
6,001 – 8,000	20	22	129	136	11	11	17	19
Over 8,000 per \$100	0.29	0.31	1.83	1.91	0.16	0.16	0.24	0.26

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

80. SNOWMOBILES

Table **80.B.1.(LC)** is replaced by the following:

Liability Coverage Option	Liability Base Loss Cost
Passenger Hazard Excluded	\$ 27
Passenger Hazard Included	62

Table 80.B.1.(LC) Snowmobiles Liability Loss Costs

NEVADA – 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	\$ 66
6639	10 – 19	144
6640	20 – 25	226
6602	26 – 100	383
6603	101 – 500	1,000
6604	501 – 1,000	2,300
6605	Over 1,000	4,847

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

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

90. HIRED AUTOS

Cost Of Hire Basis – All Territories Liability Base Loss Cost
\$ 1.33

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

94. RENTAL REIMBURSEMENT

Table **94.B.3.(LC)** is replaced by the following:

Coverage	Loss Cost Per \$100 Of Insurance
Specified Causes of Loss	\$ 0.77
Comprehensive	0.92
Collision	1.54

Table 94.B.3.(LC) Rental Reimbursement Physical Damage Loss Costs

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	\$ 75.50	\$ 51.19
100,000	117.47	79.01
125,000	134.94	90.56
150,000	147.94	99.14
200,000	172.34	115.25
250,000	190.35	127.14
300,000	205.03	136.83
350,000	218.89	145.97
400,000	229.49	152.97
500,000	248.83	165.69
600,000	262.48	174.69
750,000	281.80	187.40
1,000,000	305.72	203.12
1,500,000	336.10	223.09
2,000,000	357.16	236.91
2,500,000	373.05	247.36
3,000,000	385.20	255.32
5,000,000	417.27	276.35
7,500,000	440.26	291.42
10,000,000	453.22	299.93

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

Uninsured Motorists Bodily Injury		
Bodily Injury Limits	Private Passenger Types Per Exposure	Other Than Private Passenger Types Per Exposure
\$ 25,000/50,000	\$ 53.44	\$ 36.49
50,000/100,000	86.08	58.18
100,000/300,000	129.61	87.05
250,000/500,000	197.64	131.95
500,000/1,000,000	253.54	168.78
1,000,000/2,000,000	309.65	205.69
2,500,000/5,000,000	377.21	250.08
5,000,000/10,000,000	420.49	278.47

Table 97.B.1.b.(LC) Split Limits Uninsured (Includes 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	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	12/2023	LI-CA-2023-003 / LI-CA-2023-004	LI-CA-2023-003	LI-CA-2023-004
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-2022-257	LI-CA-2023-026	LI-CA-2023-026
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	10/01/2023	LI-CA-2022-254 / LI-CA-2022-253	LI-CA-2022-282	LI-CA-2022-282
MINNESOTA		LI-CA-2022-280 / LI-CA-2022-279		
MISSISSIPPI		LI-CA-2023-061 / LI-CA-2023-060		
MISSOURI				
MONTANA	7/1/2023	LI-CA-2022-188 / LI-CA-2022-189	LI-CA-2022-206	LI-CA-2022-207
NEBRASKA				
NEVADA	3/2024	LI-CA-2023-069 / LI-CA-2023-070	LI-CA-2023-069	LI-CA-2023-070
NEW HAMPSHIRE	12/1/2023	LI-CA-2022-299 / LI-CA-2022-300	LI-CA-2022-299	LI-CA-2022-300
NEW JERSEY				
NEW MEXICO	12/2023	LI-CA-2022-312 / LI-CA-2022-311	LI-CA-2022-312	LI-CA-2022-311
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	12/1/2023	LI-CA-2022-304 / LI-CA-2022-303	LI-CA-2023-038	LI-CA-2023-038
OREGON				
PENNSYLVANIA	7/1/2023	LI-CA-2022-198 / LI-CA-2022-199	LI-CA-2022-273	LI-CA-2022-272
PUERTO RICO		LI-CA-2023-028 / LI-CA-2023-027		
RHODE ISLAND				
SOUTH CAROLINA	7/2023	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	6/2023	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	12/1/2023	LI-CA-2022-313 / LI-CA-2022-314	LI-CA-2022-313	LI-CA-2022-314
WYOMING	8/2023	LI-CA-2022-223 / LI-CA-2022-222	LI-CA-2022-223	LI-CA-2022-222

BOLD INDICATES CHANGES

MULTISTATE CIRCULARS:

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