

LOSS COSTS – IMPLEMENTATION

JUNE 6, 2023

COMMERCIAL AUTOMOBILE

LI-CA-2023-178

## UTAH 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 Utah is provided and to be implemented.

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

**Effective Date:** 4/1/2024

---

### 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 Utah.

**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 Utah 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

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

These changes are applicable to all policies written on or after April 1, 2024.

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.

WE WILL SUBMIT OUR REFERENCE FILING TO THE INSURANCE DEPARTMENT ON FEBRUARY 26, 2024. 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-133216473](#), 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.

---

## 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-2023-005](#) 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 4-24 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

---

## RELATED RULES REVISION

In circular [LI-CA-2023-179](#), we are providing and implementing the corresponding rules supplement.

---

## REFERENCE(S)

- [LI-CA-2023-179](#) (06/05/2023) Utah Supplement To The Commercial Auto 2022 Multistate Rules Filing Provided And To Be Implemented
  - [LI-CL-2023-005](#) (02/21/2023) Commercial Lines Revised Lead Time Requirements Listing
  - [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
- 

## ATTACHMENT(S)

- Utah 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.

---

## COPYRIGHT EXPLANATION

The material distributed by Insurance Services Office, Inc. is copyrighted. All rights reserved. Possession of these pages does not confer the right to print, reprint, publish, copy, sell, file or use same in any manner without the written permission of the copyright owner. Permission is hereby granted to members, subscribers and service purchasers to reprint, copy or otherwise use the enclosed material for purposes of their own business use relating to that territory or line or kind of insurance, or subdivision thereof, for which they participate, provided that:

- (A) Where ISO copyrighted material is reprinted, copied, or otherwise used **as a whole**, it must reflect the copyright notice actually shown on such material.
- (B) Where ISO copyrighted material is reprinted, copied, or otherwise used **in part**, the following credit legend must appear at the bottom of each page so used:  
Includes copyrighted material of Insurance Services Office, Inc., with its permission.

---

## IMPORTANT NOTICE FOR USERS OF ISO PRODUCTS AND SERVICES

Please make sure that your company has authorized your use of this product and has complied with the requirements applicable in the jurisdiction where you plan to use it.

We distribute both state-specific and multistate products and services. We do not distribute all the multistate products and services for use in every jurisdiction due to corporate policy, regulatory preference, or variations or lack of clarity in state laws.

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:  
Kevin Hughes, FCAS, MAAA  
ISOCL Actuarial  
201-469-2617  
[Kevin.Hughes@verisk.com](mailto:Kevin.Hughes@verisk.com)

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

E-mail: [info@verisk.com](mailto:info@verisk.com)

Phone: 800-888-4476

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](http://www.verisk.com/iso). To keep abreast of the latest Insurance Lines Services updates, view [www.verisk.com/ils](http://www.verisk.com/ils).

# Utah 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
	93	293
	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 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



## Copyright Explanation

---

The material distributed by Insurance Services Office, Inc. is copyrighted. All rights reserved. Possession of these pages does not confer the right to print, reprint, publish, copy, sell, file or use same in any manner without the written permission of the copyright owner.

## Important Note

---

Insurance Services Office, Inc. (ISO) makes available advisory services to property/casualty insurers. ISO has no adherence requirements. ISO rules and explanatory materials are intended solely for the information and use of ISO's participating insurers and their representatives, and insurance regulators. Neither ISO's general explanations of rules intent nor opinions expressed by members of ISO's staff necessarily reflect every insurer's view or control any insurer's application of manual rules.

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

TERRITORY 101  
LIAB, MED PAY, PIP

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
\$ 610	\$ 6.21	Not Covered By Workers' Compensation \$ 8	Covered By Workers' Compensation \$ 6
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
\$ 411	\$ 8.78	Not Principally Operated By Employees \$ 9	Principally Operated By Employees \$ 7
RULE 240. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES			
\$ 2452	\$10.66	Owner Operated \$ 38	Other Than Owner Operated \$ 22
– SCHOOL AND CHURCH BUSES			
\$ 232	\$2.51	All Autos \$ 5	
– OTHER BUSES			
\$ 1928	\$11.91	All Autos \$ 44	
– VAN POOLS			
\$ 580	\$5.02	Employer Furnished \$ 1	All Other \$ 5
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 396	Refer to Rule 249.	All Autos \$ 17	
<ul style="list-style-type: none"><li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development.</li><li>• For Private Passenger Types Classifications, refer to Rule 232. for premium development.</li><li>• For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development.</li><li>• For liability increased limits factors, refer to Rule 300.</li><li>• 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.</li></ul>			

**TERRITORY 103**  
**LIAB, MED PAY, PIP**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
		Not Covered By Workers' Compensation	Covered By Workers' Compensation
\$ 296	\$ 6.21	\$ 5	\$ 4
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
		Not Principally Operated By Employees	Principally Operated By Employees
\$ 305	\$ 8.78	\$ 12	\$ 10
RULE 240. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES			
		Owner Operated	Other Than Owner Operated
\$ 1190	\$2.51	\$ 23	\$ 13
– SCHOOL AND CHURCH BUSES			
\$ 112	\$2.51	All Autos \$ 3	
– OTHER BUSES			
\$ 935	\$3.76	All Autos \$ 27	
– VAN POOLS			
\$ 281	\$5.02	Employer Furnished	All Other
		\$ 1	\$ 3
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 212	Refer to Rule 249.	All Autos \$ 10	
<ul style="list-style-type: none"><li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development.</li><li>• For Private Passenger Types Classifications, refer to Rule 232. for premium development.</li><li>• For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development.</li><li>• For liability increased limits factors, refer to Rule 300.</li><li>• 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.</li></ul>			

**TERRITORY 104**  
**LIAB, MED PAY, PIP**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
		Not Covered By Workers' Compensation	Covered By Workers' Compensation
\$ 514	\$ 6.21	\$ 7	\$ 5
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
		Not Principally Operated By Employees	Principally Operated By Employees
\$ 355	\$ 8.78	\$ 11	\$ 9
RULE 240. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES			
		Owner Operated	Other Than Owner Operated
\$ 2066	\$7.52	\$ 33	\$ 19
– SCHOOL AND CHURCH BUSES			
\$ 195	\$7.52	All Autos \$ 4	
– OTHER BUSES			
\$ 1624	\$8.78	All Autos \$ 38	
– VAN POOLS			
		Employer Furnished	All Other
\$ 488	\$5.02	\$ 1	\$ 4
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 367	Refer to Rule 249.	All Autos \$ 15	
<ul style="list-style-type: none"><li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development.</li><li>• For Private Passenger Types Classifications, refer to Rule 232. for premium development.</li><li>• For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development.</li><li>• For liability increased limits factors, refer to Rule 300.</li><li>• 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.</li></ul>			

**TERRITORY 105**  
**LIAB, MED PAY, PIP**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
		Not Covered By Workers' Compensation	Covered By Workers' Compensation
\$ 493	\$ 6.21	\$ 7	\$ 5
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
		Not Principally Operated By Employees	Principally Operated By Employees
\$ 430	\$ 8.78	\$ 10	\$ 8
RULE 240. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES			
		Owner Operated	Other Than Owner Operated
\$ 1982	\$5.64	\$ 33	\$ 19
– SCHOOL AND CHURCH BUSES			
\$ 187	\$5.64	All Autos \$ 4	
– OTHER BUSES			
\$ 1558	\$6.90	All Autos \$ 38	
– VAN POOLS			
\$ 468	\$5.02	Employer Furnished	All Other
		\$ 1	\$ 4
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 348	Refer to Rule 249.	All Autos \$ 15	
<ul style="list-style-type: none"><li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development.</li><li>• For Private Passenger Types Classifications, refer to Rule 232. for premium development.</li><li>• For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development.</li><li>• For liability increased limits factors, refer to Rule 300.</li><li>• 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.</li></ul>			

**TERRITORY 106**  
**LIAB, MED PAY, PIP**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		Not Covered By Workers' Compensation	Covered By Workers' Compensation
\$ 566	\$ 6.21	\$ 10	\$ 7
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		Not Principally Operated By Employees	Principally Operated By Employees
\$ 434	\$ 8.78	\$ 17	\$ 14
RULE 240. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES		Owner Operated	Other Than Owner Operated
\$ 2275	\$5.64	\$ 47	\$ 27
– SCHOOL AND CHURCH BUSES			
\$ 215	\$5.64	All Autos \$ 6	
– OTHER BUSES			
\$ 1789	\$6.90	All Autos \$ 55	
– VAN POOLS			
\$ 538	\$5.02	Employer Furnished	All Other
		\$ 2	\$ 6
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		All Autos	
\$ 363	Refer to Rule 249.	\$ 21	
<ul style="list-style-type: none"><li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development.</li><li>• For Private Passenger Types Classifications, refer to Rule 232. for premium development.</li><li>• For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development.</li><li>• For liability increased limits factors, refer to Rule 300.</li><li>• 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.</li></ul>			

**TERRITORY 101  
PHYS DAM**

<b>PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999</b>			
	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>\$500 Ded. Coll.</b>
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 48	\$ 82	\$ 280
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 44	\$ 77	\$ 353
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 73	\$ 125	\$ 630
– SCHOOL AND CHURCH BUSES			
	\$ 33	\$ 56	\$ 176
– OTHER BUSES			
	\$ 33	\$ 56	\$ 176
– VAN POOLS			
	\$ 73	\$ 125	\$ 630
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Publics Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For Deductible factors, refer to Rule <b>298.</b></li> <li>• For Vehicle Value factors, refer to Rule <b>301.</b></li> </ul>			

**TERRITORY 103  
PHYS DAM**

<b>PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999</b>			
	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>\$500 Ded. Coll.</b>
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 75	\$ 130	\$ 265
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 70	\$ 122	\$ 285
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 114	\$ 198	\$ 596
– SCHOOL AND CHURCH BUSES			
	\$ 51	\$ 88	\$ 167
– OTHER BUSES			
	\$ 51	\$ 88	\$ 167
– VAN POOLS			
	\$ 114	\$ 198	\$ 596
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Publics Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For Deductible factors, refer to Rule <b>298.</b></li> <li>• For Vehicle Value factors, refer to Rule <b>301.</b></li> </ul>			



**TERRITORY 104  
PHYS DAM**

<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$25,000 – 29,999</b>			
	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>\$500 Ded. Coll.</b>
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 51	\$ 88	\$ 241
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 51	\$ 89	\$ 277
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 78	\$ 134	\$ 542
– SCHOOL AND CHURCH BUSES			
	\$ 35	\$ 60	\$ 152
– OTHER BUSES			
	\$ 35	\$ 60	\$ 152
– VAN POOLS			
	\$ 78	\$ 134	\$ 542
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Publics Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For Deductible factors, refer to Rule <b>298.</b></li> <li>• For Vehicle Value factors, refer to Rule <b>301.</b></li> </ul>			

**TERRITORY 105  
PHYS DAM**

<b>PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999</b>			
	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>\$500 Ded. Coll.</b>
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 55	\$ 96	\$ 248
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 55	\$ 96	\$ 329
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 84	\$ 146	\$ 558
– SCHOOL AND CHURCH BUSES			
	\$ 37	\$ 65	\$ 156
– OTHER BUSES			
	\$ 37	\$ 65	\$ 156
– VAN POOLS			
	\$ 84	\$ 146	\$ 558
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Publics Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For Deductible factors, refer to Rule <b>298.</b></li> <li>• For Vehicle Value factors, refer to Rule <b>301.</b></li> </ul>			

**TERRITORY 106  
PHYS DAM**

<b>PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999</b>			
	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>\$500 Ded. Coll.</b>
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 45	\$ 78	\$ 288
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 56	\$ 98	\$ 354
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 68	\$ 119	\$ 648
– SCHOOL AND CHURCH BUSES			
	\$ 31	\$ 53	\$ 181
– OTHER BUSES			
	\$ 31	\$ 53	\$ 181
– VAN POOLS			
	\$ 68	\$ 119	\$ 648
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Publics Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For Deductible factors, refer to Rule <b>298.</b></li> <li>• For Vehicle Value factors, refer to Rule <b>301.</b></li> </ul>			

ALL TERRITORIES

249. AUTO DEALERS – PREMIUM DEVELOPMENT

FIRE	
	\$ 0.03

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
101	\$ 0.16	\$ 0.17	\$ 0.08
ALL OTHER	0.16	0.17	0.08
* 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
101	\$ 0.27	\$ 0.27	\$ 0.29	\$ 0.19	\$ 0.20
ALL OTHER	0.26	0.27	0.28	0.19	0.20
* 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
101	\$ 0.26	\$ 0.27	\$ 0.27	\$ 0.16	\$ 0.19
ALL OTHER	0.24	0.26	0.27	0.16	0.19
* 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)

<b>COMPREHENSIVE*</b>				
<b>Territory Code</b>	<b>Personal Auto Type Vehicles</b>			<b>Miscellaneous Type Vehicles</b>
	<b>Buildings</b>	<b>Standard Open Lots</b>	<b>Non-Standard Open Lots</b>	<b>Buildings And Open Lots</b>
101	\$ 0.29	\$ 0.34	\$ 0.37	\$ 0.27
ALL OTHER	0.28	0.34	0.37	0.27

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

<b>BLANKET COLLISION</b>			
	<ul style="list-style-type: none"> <li>• Reporting Form – Inventory Value</li> <li>• Non-Reporting Form – Limit of Insurance</li> </ul>		
<b>Deductible</b>	<b>First \$ 50,000 And Under</b>	<b>\$ 50,001 To \$ 100,000</b>	<b>Over \$ 100,000</b>
\$100	\$ 2.01	\$ 0.80	\$ 0.35
\$250	1.20	0.50	0.22

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	\$ 25	\$ 34	\$ 30	\$ 41
7,500	29	39	35	47
9,000	34	45	40	54
12,000	41	56	50	67
15,000	49	65	58	79
18,000	54	73	65	88
22,500	66	88	79	106
30,000	82	111	98	133
37,500	97	131	116	157
45,000	111	149	133	179
60,000	136	184	164	221
75,000	161	217	193	260
90,000	185	250	222	300
120,000	228	307	273	369
150,000	267	360	320	433
180,000	308	415	369	499
225,000	370	500	444	599
300,000	469	632	562	759
375,000	568	766	681	920
450,000	665	898	798	1077
600,000	851	1149	1022	1379
750,000	1032	1393	1238	1672
900,000	1208	1630	1449	1957
1,200,000	1541	2080	1849	2496
1,500,000	1840	2484	2208	2981
2,000,000	2082	2811	2498	3373
2,500,000	2268	3061	2721	3674
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	\$ 29	\$ 39	\$ 19	\$ 25	\$ 15	\$ 20
7,500	34	45	22	30	17	23
9,000	38	52	25	34	19	26
12,000	49	66	32	43	24	33
15,000	58	78	38	51	29	39
18,000	69	93	45	60	34	46
22,500	81	109	53	71	40	55
30,000	104	140	67	91	52	70
37,500	122	165	79	107	61	82
45,000	137	186	89	121	69	93
60,000	173	233	112	151	86	116
75,000	208	280	135	182	104	140
90,000	238	321	155	209	119	161
120,000	298	402	193	261	149	201
150,000	357	482	232	314	179	241
180,000	412	556	268	362	206	278
225,000	493	666	320	433	247	333
300,000	627	847	408	550	314	423
375,000	760	1026	494	667	380	513
450,000	891	1203	579	782	446	602
600,000	1151	1553	748	1010	575	777
750,000	1406	1898	914	1233	703	949
900,000	1645	2221	1070	1444	823	1111
1,200,000	2093	2825	1360	1836	1046	1413
1,500,000	2509	3388	1631	2202	1255	1694
2,000,000	2863	3866	1861	2513	1432	1933
2,500,000	3120	4212	2028	2738	1560	2106
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**

<b>Zone-rating Table – Zone 35 (Salt Lake City) Combinations</b>				
<b>Zone</b>	<b>Description</b>	<b>\$100,000 Liability</b>	<b>\$500 Deductible Collision</b>	<b>\$500 Deductible Comprehensive</b>
01	Atlanta	\$ 2688	\$ 992	\$ 266
02	Baltimore/Washington	2278	794	271
03	Boston	1765	680	306
04	Buffalo	2278	794	271
05	Charlotte	2688	992	266
06	Chicago	2120	954	260
07	Cincinnati	2120	954	260
08	Cleveland	2120	954	260
09	Dallas/Fort Worth	1825	667	266
10	Denver	1318	626	269
11	Detroit	2120	954	260
12	Hartford	1765	680	306
13	Houston	1825	667	266
14	Indianapolis	2120	954	260
15	Jacksonville	2688	992	266
16	Kansas City	1789	769	335
17	Little Rock	1825	667	266
18	Los Angeles	2424	975	320
19	Louisville	2024	817	282
20	Memphis	2024	817	282
21	Miami	2688	992	266
22	Milwaukee	1789	769	335
23	Minneapolis/St. Paul	1789	769	335
24	Nashville	2024	817	282
25	New Orleans	2428	790	301
26	New York City	2278	794	271
27	Oklahoma City	1825	667	266
28	Omaha	1789	769	335
29	Phoenix	1318	626	269
30	Philadelphia	2278	794	271
31	Pittsburgh	2278	794	271
32	Portland	2424	975	320
33	Richmond	2688	992	266
34	St. Louis	1789	769	335
35	Salt Lake City	1318	626	269
36	San Francisco	2424	975	320
37	Tulsa	1825	667	266
40	Pacific	2474	975	331
41	Mountain	1345	626	277
42	Midwest	1825	769	345
43	Southwest	1862	667	275
44	North Central	2163	954	269
45	Mideast	2065	817	291
46	Gulf	2478	790	311
47	Southeast	2743	992	275
48	Eastern	2324	794	281
49	New England	1801	680	315

**Table 225.F.#1(LC) Zone-rating Table – Zone 35 (Salt Lake City) Combinations Loss Costs**

<b>Zone-rating Table – Zone 41 (Mountain) Combinations</b>				
<b>Zone</b>	<b>Description</b>	<b>\$100,000 Liability</b>	<b>\$500 Deductible Collision</b>	<b>\$500 Deductible Comprehensive</b>
01	Atlanta	\$ 2743	\$ 992	\$ 275
02	Baltimore/Washington	2324	794	281



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

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.#2(LC) Zone-rating Table – Zone 41 (Mountain) Combinations Loss Costs**

---

**249. AUTO DEALERS – PREMIUM DEVELOPMENT FOR COMMON COVERAGES**

---

<b><u>Acts, Errors Or Omissions Base Loss Cost</u></b>
<b>\$ 37</b>

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

**270. FINANCED AUTOS**

<b>Single Interest Coverage</b>								
<b>Original Unpaid Balance Including Finance Charges</b>	<b>Comprehensive</b>		<b>Collision</b>		<b>Fire And Theft</b>		<b>Conversion, Embezzlement And Secretion</b>	
	<b>New</b>	<b>Used</b>	<b>New</b>	<b>Used</b>	<b>New</b>	<b>Used</b>	<b>New</b>	<b>Used</b>
\$ 0 – 1,500	\$ 4	\$ 4	\$ 35	\$ 36	\$ 2	\$ 2	\$ 4	\$ 5
1,501 – 2,000	4	4	38	40	2	2	5	6
2,001 – 2,500	5	5	44	47	2	2	6	6
2,501 – 3,000	6	6	51	54	3	3	7	7
3,001 – 3,500	6	6	59	62	4	4	8	9
3,501 – 4,000	7	7	66	69	4	4	9	9
4,001 – 4,500	8	8	71	75	4	4	9	11
4,501 – 5,000	9	9	83	87	5	5	11	12
5,001 – 6,000	11	11	97	101	6	6	13	14
6,001 – 8,000	14	14	128	134	7	7	17	19
Over 8,000 per \$100	0.20	0.20	1.80	1.89	0.11	0.11	0.24	0.26

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

---

**289. NON-OWNERSHIP LIABILITY**

---

<b><u>Class Code</u></b>	<b><u>Total Number Of Employees</u></b>	<b><u>Liability Base Loss Cost</u></b>
6638	0 = 9	\$ 49
6639	10 = 19	104
6640	20 = 25	167
6602	26 = 100	283
6603	101 = 500	739
6604	501 = 1,000	1,699
6605	Over 1,000	3,581

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

---

**290. HIRED AUTOS**

---

<b><u>Cost Of Hire Basis – All Territories</u></b>
<b><u>Liability Base Loss Cost</u></b>
<u>\$ 1.11</u>

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

---

**293. NO-FAULT COVERAGES**

---

<b><u>Loss Cost For Each Named Individual</u></b>
<b>\$ <u>1.25</u></b>

**Table 293.D.1.a.(LC) Broadened Personal Injury Protection Loss Cost**

**297. UNINSURED MOTORISTS INSURANCE**

<b>Uninsured Motorists Bodily Injury</b>		
<b>Bodily Injury Limits</b>	<b>Private Passenger Types Per Exposure</b>	<b>Other Than Private Passenger Types Per Exposure</b>
\$ 80,000	\$ 4.23	\$ 5.52
100,000	4.54	5.92
125,000	4.84	6.32
150,000	5.08	6.63
200,000	5.50	7.19
250,000	5.80	7.58
300,000	6.05	7.90
350,000	6.23	8.14
400,000	6.44	8.41
500,000	6.68	8.72
600,000	6.89	9.00
750,000	7.13	9.32
1,000,000	7.40	9.68
1,500,000	7.77	10.15
2,000,000	7.95	10.39

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

<b>Underinsured Motorists Bodily Injury</b>				
<b>Bodily Injury Limits</b>	<b>Private Passenger Types Per Exposure</b>	<b>Other Than Private Passenger Types Per Exposure</b>	<b>Non-owned Autos Per Employee</b>	<b>Hired Autos Per \$100 Of Cost Of Hire</b>
\$ 20,000	\$ 7.22	\$ 4.69	0.238	0.009
65,000	19.65	12.77	0.646	0.023
80,000	22.79	14.82	0.749	0.027
100,000	26.96	17.52	0.884	0.032
125,000	31.54	20.50	1.035	0.037
150,000	35.22	22.90	1.149	0.041
200,000	41.86	27.21	1.371	0.049
250,000	47.05	30.58	1.535	0.055
300,000	50.78	33.01	1.661	0.060
350,000	54.51	35.43	1.781	0.063
400,000	57.49	37.37	1.890	0.067
500,000	63.24	41.11	2.067	0.074
600,000	66.84	43.45	2.192	0.078
750,000	72.26	46.98	2.362	0.084
1,000,000	78.63	51.11	2.568	0.092
1,500,000	87.27	56.73	2.856	0.103
2,000,000	92.77	60.30	3.042	0.108

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

<b>Uninsured Motorists Bodily Injury</b>
--

<u>Bodily Injury Limits</u>	<u>Private Passenger Types Per Exposure</u>	<u>Other Than Private Passenger Types Per Exposure</u>
\$ 25,000/65,000	\$ 3.15	\$ 4.10
50,000/100,000	3.84	5.02
100,000/300,000	4.78	6.24
250,000/500,000	5.92	7.75
500,000/1,000,000	6.74	8.81

**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>	<u>Non-owned Autos Per Employee</u>	<u>Hired Autos Per \$100 Of Cost Of Hire</u>
\$ 10,000/20,000	\$ 4.31	\$ 2.80	0.138	0.005
25,000/65,000	11.51	7.48	0.378	0.013
50,000/100,000	18.76	12.20	0.609	0.022
100,000/300,000	30.33	19.72	0.982	0.035
250,000/500,000	48.66	31.64	1.591	0.057
500,000/1,000,000	64.32	41.80	2.119	0.075

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

<u>Uninsured Motorists Bodily Injury Public Autos</u>	
<u>Bodily Injury Limits</u>	<u>Per Exposure</u>
\$ 25,000/500,000	\$ 6.24

**Table 297.B.3.a.(5)(LC) Split Limits Public Autos Uninsured Motorists Bodily Injury Coverage Loss Cost**

<u>Uninsured Motorists Property Damage</u>		
<u>Property Damage Limits</u>	<u>Private Passenger Types Per Exposure</u>	<u>Other Than Private Passenger Types Per Exposure</u>
\$ 3,500	\$ 0.93	\$ 0.93
5,000	1.09	1.08
10,000	1.30	1.30
15,000	1.38	1.38
25,000	1.47	1.46
50,000	1.55	1.55
100,000	1.64	1.64

**Table 297.B.3.a.(6)(LC) Uninsured Motorists Property Damage Coverage Loss Costs**

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

**Table 297.B.5.a.(LC) Individual Named Insured Loss Cost**



**25. PREMIUM DEVELOPMENT – ZONE-RATED AUTOS**

Zone-rating Table – Zone 35 (Salt Lake City) Combinations					
Zone	Description	\$100,000 Liability	\$500 Medical Payments	\$500 Deductible Collision	\$500 Deductible Comprehensive
01	Atlanta	\$ 2688	\$ 94	\$ 515	\$ 222
02	Baltimore/Washington	2278	77	412	226
03	Boston	1765	60	353	255
04	Buffalo	2278	77	412	226
05	Charlotte	2688	94	515	222
06	Chicago	2120	72	495	217
07	Cincinnati	2120	72	495	217
08	Cleveland	2120	72	495	217
09	Dallas/Fort Worth	1825	62	346	222
10	Denver	1318	45	325	224
11	Detroit	2120	72	495	217
12	Hartford	1765	60	353	255
13	Houston	1825	62	346	222
14	Indianapolis	2120	72	495	217
15	Jacksonville	2688	94	515	222
16	Kansas City	1789	64	399	279
17	Little Rock	1825	62	346	222
18	Los Angeles	2424	82	506	267
19	Louisville	2024	69	424	235
20	Memphis	2024	69	424	235
21	Miami	2688	94	515	222
22	Milwaukee	1789	64	399	279
23	Minneapolis/St. Paul	1789	64	399	279
24	Nashville	2024	69	424	235
25	New Orleans	2428	83	410	251
26	New York City	2278	77	412	226
27	Oklahoma City	1825	62	346	222
28	Omaha	1789	64	399	279
29	Phoenix	1318	45	325	224
30	Philadelphia	2278	77	412	226
31	Pittsburgh	2278	77	412	226
32	Portland	2424	82	506	267
33	Richmond	2688	94	515	222
34	St. Louis	1789	64	399	279
35	Salt Lake City	1318	45	325	224
36	San Francisco	2424	82	506	267
37	Tulsa	1825	62	346	222
40	Pacific	2474	84	506	276
41	Mountain	1345	46	325	231
42	Midwest	1825	62	399	288
43	Southwest	1862	63	346	229
44	North Central	2163	74	495	224
45	Mideast	2065	70	424	243
46	Gulf	2478	84	410	259
47	Southeast	2743	93	515	229
48	Eastern	2324	79	412	234
49	New England	1804	64	353	263

**Table 25.E.#1(LC) Zone-rating Table – Zone 35 (Salt Lake City) Combinations Loss Costs**

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.#2(LC) Zone-rating Table – Zone 41 (Mountain) Combinations Loss Costs

---

**49. AUTO DEALERS – PREMIUM DEVELOPMENT FOR COMMON COVERAGES**

---

<b>Acts, Errors Or Omissions Base Loss Cost</b>
<b>\$ 37</b>

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

**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	\$ 4	\$ 4	\$ 35	\$ 36	\$ 2	\$ 2	\$ 4	\$ 5
1,501 – 2,000	4	4	38	40	2	2	5	6
2,001 – 2,500	5	5	44	47	2	2	6	6
2,501 – 3,000	6	6	51	54	3	3	7	7
3,001 – 3,500	6	6	59	62	4	4	8	9
3,501 – 4,000	7	7	66	69	4	4	9	9
4,001 – 4,500	8	8	71	75	4	4	9	11
4,501 – 5,000	9	9	83	87	5	5	11	12
5,001 – 6,000	11	11	97	101	6	6	13	14
6,001 – 8,000	14	14	128	134	7	7	17	19
Over 8,000 per \$100	0.20	0.20	1.80	1.89	0.11	0.11	0.24	0.26

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

---

**89. NON-OWNERSHIP LIABILITY**

---

<b>Class Code</b>	<b>Total Number Of Employees</b>	<b>Liability Base Loss Cost</b>
6638	0 – 9	\$ 49
6639	10 – 19	104
6640	20 – 25	167
6602	26 – 100	283
6603	101 – 500	739
6604	501 – 1,000	1,699
6605	Over 1,000	3,581

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

---

**90. HIRED AUTOS**

---

<b>Cost Of Hire Basis – All Territories Liability Base Loss Cost</b>
<b>\$ 1.11</b>

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

---

**93. NO-FAULT COVERAGES**

---

Loss Cost For Each Named Individual
\$1.25

**Table 93.D.1.(LC) Broadened Personal Injury Protection Loss Cost**

**97. UNINSURED MOTORISTS INSURANCE**

Uninsured Motorists Bodily Injury		
Limits	Private Passenger Types Per Exposure	Other Than Private Passenger Types Per Exposure
\$ 80,000	\$ 4.23	\$ 5.52
100,000	4.54	5.92
125,000	4.84	6.32
150,000	5.08	6.63
200,000	5.50	7.19
250,000	5.80	7.58
300,000	6.05	7.90
350,000	6.23	8.14
400,000	6.44	8.41
500,000	6.68	8.72
600,000	6.89	9.00
750,000	7.13	9.32
1,000,000	7.40	9.68
1,500,000	7.77	10.15
2,000,000	7.95	10.39

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

Underinsured Motorists Bodily Injury				
Limits	Private Passenger Types Per Exposure	Other Than Private Passenger Types Per Exposure	Non-owned Autos Per Employee	Hired Autos Per \$100 Of Cost Of Hire
\$ 20,000	\$ 7.22	\$ 4.69	0.238	0.009
65,000	19.65	12.77	0.646	0.023
80,000	22.79	14.82	0.749	0.027
100,000	26.96	17.52	0.884	0.032
125,000	31.54	20.50	1.035	0.037
150,000	35.22	22.90	1.149	0.041
200,000	41.86	27.21	1.371	0.049
250,000	47.05	30.58	1.535	0.055
300,000	50.78	33.01	1.661	0.060
350,000	54.51	35.43	1.781	0.063
400,000	57.49	37.37	1.890	0.067
500,000	63.24	41.11	2.067	0.074
600,000	66.84	43.45	2.192	0.078
750,000	72.26	46.98	2.362	0.084
1,000,000	78.63	51.11	2.568	0.092
1,500,000	87.27	56.73	2.856	0.103
2,000,000	92.77	60.30	3.042	0.108

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

<b>Uninsured Motorists Bodily Injury</b>
--



<b>Bodily Injury Limits</b>	<b>Private Passenger Types Per Exposure</b>	<b>Other Than Private Passenger Types Per Exposure</b>
\$ 25,000/65,000	\$ 3.15	\$ 4.10
50,000/100,000	3.84	5.02
100,000/300,000	4.78	6.24
250,000/500,000	5.92	7.75
500,000/1,000,000	6.74	8.81

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

<b>Underinsured Motorists Bodily Injury</b>				
<b>Bodily Injury Limits</b>	<b>Private Passenger Types Per Exposure</b>	<b>Other Than Private Passenger Types Per Exposure</b>	<b>Non-owned Autos Per Employee</b>	<b>Hired Autos Per \$100 Of Cost Of Hire</b>
\$ 10,000/20,000	\$ 4.31	\$ 2.80	0.138	0.005
25,000/65,000	11.51	7.48	0.378	0.013
50,000/100,000	18.76	12.20	0.609	0.022
100,000/300,000	30.33	19.72	0.982	0.035
250,000/500,000	48.66	31.64	1.591	0.057
500,000/1,000,000	64.32	41.80	2.119	0.075

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

<b>Uninsured Motorists Bodily Injury Public Autos</b>	
<b>Bodily Injury Limits</b>	<b>Per Exposure</b>
\$ 25,000/500,000	\$ 6.24

**Table 97.B.1.e.(LC) Split Limits – Public Autos Uninsured Motorists Bodily Injury Coverage Loss Costs**

<b>Uninsured Motorists Property Damage</b>		
<b>Property Damage Limits</b>	<b>Private Passenger Types Per Exposure</b>	<b>Other Than Private Passenger Types Per Exposure</b>
\$ 3,500	\$ 0.93	\$ 0.93
5,000	1.09	1.08
10,000	1.30	1.30
15,000	1.38	1.38
25,000	1.47	1.46
50,000	1.55	1.55
100,000	1.64	1.64

**Table 97.B.1.f.(LC) Uninsured Motorists Property Damage Coverage Loss Costs**

<b>Loss Cost</b>
\$ 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	<a href="#">LI-CA-2022-154</a> / <a href="#">LI-CA-2022-155</a>	<a href="#">LI-CA-2022-270</a>	<a href="#">LI-CA-2022-270</a>
ARIZONA	10/1/2023	<a href="#">LI-CA-2022-258</a> / <a href="#">LI-CA-2022-259</a>	<a href="#">LI-CA-2022-258</a>	<a href="#">LI-CA-2022-259</a>
ARKANSAS	7/1/2023	<a href="#">LI-CA-2022-174</a> / <a href="#">LI-CA-2022-173</a>	<a href="#">LI-CA-2022-174</a>	<a href="#">LI-CA-2022-173</a>
CALIFORNIA				
COLORADO				
CONNECTICUT				
DELAWARE	10/1/2023	<a href="#">LI-CA-2022-248</a> / <a href="#">LI-CA-2022-249</a>	<a href="#">LI-CA-2022-267</a>	<a href="#">LI-CA-2022-267</a>
DIST. OF COLUMBIA		<a href="#">LI-CA-2023-084</a> / <a href="#">LI-CA-2023-083</a>		
FLORIDA				
GEORGIA	9/1/2023	<a href="#">LI-CA-2022-216</a> / <a href="#">LI-CA-2022-215</a>	<a href="#">LI-CA-2023-161</a>	<a href="#">LI-CA-2023-161</a>
GUAM				
HAWAII				
IDAHO	7/1/2023	<a href="#">LI-CA-2022-159</a> / <a href="#">LI-CA-2022-160</a>	<a href="#">LI-CA-2022-159</a>	<a href="#">LI-CA-2022-160</a>
ILLINOIS	12/2023	<a href="#">LI-CA-2023-003</a> / <a href="#">LI-CA-2023-004</a>	<a href="#">LI-CA-2023-003</a>	<a href="#">LI-CA-2023-004</a>
INDIANA	4/1/2023	<a href="#">LI-CA-2022-122</a> / <a href="#">LI-CA-2022-123</a>	<a href="#">LI-CA-2022-122</a>	<a href="#">LI-CA-2022-123</a>
IOWA	10/1/2023	<a href="#">LI-CA-2022-256</a> / <a href="#">LI-CA-2022-257</a>	<a href="#">LI-CA-2023-026</a>	<a href="#">LI-CA-2023-026</a>
KANSAS	6/1/2023	<a href="#">LI-CA-2022-138</a> / <a href="#">LI-CA-2022-137</a>	<a href="#">LI-CA-2022-218</a>	<a href="#">LI-CA-2022-218</a>
KENTUCKY	2/1/2024	<a href="#">LI-CA-2023-125</a> / <a href="#">LI-CA-2023-126</a>	<a href="#">LI-CA-2023-125</a>	<a href="#">LI-CA-2023-126</a>
LOUISIANA	3/1/2024	<a href="#">LI-CA-2023-096</a> / <a href="#">LI-CA-2023-097</a>	<a href="#">LI-CA-2023-175</a>	<a href="#">LI-CA-2023-175</a>
MAINE				
MARYLAND				
MASSACHUSETTS				
MICHIGAN	10/1/2023	<a href="#">LI-CA-2022-254</a> / <a href="#">LI-CA-2022-253</a>	<a href="#">LI-CA-2022-282</a>	<a href="#">LI-CA-2022-282</a>
MINNESOTA	12/2023	<a href="#">LI-CA-2022-280</a> / <a href="#">LI-CA-2022-279</a>	<a href="#">LI-CA-2023-120</a>	<a href="#">LI-CA-2023-120</a>
MISSISSIPPI	2/1/2024	<a href="#">LI-CA-2023-061</a> / <a href="#">LI-CA-2023-060</a>	<a href="#">LI-CA-2023-133</a>	<a href="#">LI-CA-2023-133</a>
MISSOURI	3/1/2024	<a href="#">LI-CA-2023-134</a> / <a href="#">LI-CA-2023-135</a>	<a href="#">LI-CA-2023-134</a>	<a href="#">LI-CA-2023-135</a>
MONTANA	7/1/2023	<a href="#">LI-CA-2022-188</a> / <a href="#">LI-CA-2022-189</a>	<a href="#">LI-CA-2022-206</a>	<a href="#">LI-CA-2022-207</a>
NEBRASKA				
NEVADA	3/2024	<a href="#">LI-CA-2023-069</a> / <a href="#">LI-CA-2023-070</a>	<a href="#">LI-CA-2023-069</a>	<a href="#">LI-CA-2023-070</a>
NEW HAMPSHIRE	12/1/2023	<a href="#">LI-CA-2022-299</a> / <a href="#">LI-CA-2022-300</a>	<a href="#">LI-CA-2022-299</a>	<a href="#">LI-CA-2022-300</a>
NEW JERSEY				
NEW MEXICO	12/2023	<a href="#">LI-CA-2022-312</a> / <a href="#">LI-CA-2022-311</a>	<a href="#">LI-CA-2022-312</a>	<a href="#">LI-CA-2022-311</a>
NEW YORK		<a href="#">LI-CA-2023-166</a> / <a href="#">LI-CA-2023-167</a>		
<b>NORTH CAROLINA</b>	<b>3/1/2024</b>	<a href="#">LI-CA-2023-111</a> / <a href="#">LI-CA-2023-112</a>	<a href="#">LI-CA-2023-177</a>	<a href="#">LI-CA-2023-177</a>
NORTH DAKOTA	7/1/2023	<a href="#">LI-CA-2022-191</a> / <a href="#">LI-CA-2022-190</a>	<a href="#">LI-CA-2022-191</a>	<a href="#">LI-CA-2022-190</a>
OHIO	4/1/2023	<a href="#">LI-CA-2022-124</a> / <a href="#">LI-CA-2022-125</a>	<a href="#">LI-CA-2022-124</a>	<a href="#">LI-CA-2022-125</a>
OKLAHOMA	12/1/2023	<a href="#">LI-CA-2022-304</a> / <a href="#">LI-CA-2022-303</a>	<a href="#">LI-CA-2023-038</a>	<a href="#">LI-CA-2023-038</a>
OREGON				
PENNSYLVANIA	7/1/2023	<a href="#">LI-CA-2022-198</a> / <a href="#">LI-CA-2022-199</a>	<a href="#">LI-CA-2022-273</a>	<a href="#">LI-CA-2022-272</a>
PUERTO RICO		<a href="#">LI-CA-2023-028</a> / <a href="#">LI-CA-2023-027</a>		
RHODE ISLAND				
SOUTH CAROLINA	7/2023	<a href="#">LI-CA-2022-167</a> / <a href="#">LI-CA-2022-166</a>	<a href="#">LI-CA-2022-224</a>	<a href="#">LI-CA-2022-224</a>
SOUTH DAKOTA	7/1/2023	<a href="#">LI-CA-2022-200</a> / <a href="#">LI-CA-2022-201</a>	<a href="#">LI-CA-2022-200</a>	<a href="#">LI-CA-2022-201</a>
TENNESSEE				
TEXAS	6/2023	<a href="#">LI-CA-2022-144</a> / <a href="#">LI-CA-2022-143</a>	<a href="#">LI-CA-2022-211</a>	<a href="#">LI-CA-2022-211</a>
U.S. VIRGIN ISLANDS				
<b>UTAH</b>	<b>4/1/2024</b>	<a href="#">LI-CA-2023-178</a> / <a href="#">LI-CA-2023-179</a>	<a href="#">LI-CA-2023-178</a>	<a href="#">LI-CA-2023-179</a>
VERMONT				
<b>VIRGINIA</b>		<a href="#">LI-CA-2023-165</a> / <a href="#">LI-CA-2023-164</a>		
WASHINGTON		<a href="#">LI-CA-2023-088</a> / <a href="#">LI-CA-2023-087</a>		
WEST VIRGINIA				
WISCONSIN	12/1/2023	<a href="#">LI-CA-2022-313</a> / <a href="#">LI-CA-2022-314</a>	<a href="#">LI-CA-2022-313</a>	<a href="#">LI-CA-2022-314</a>
WYOMING	8/2023	<a href="#">LI-CA-2022-223</a> / <a href="#">LI-CA-2022-222</a>	<a href="#">LI-CA-2022-223</a>	<a href="#">LI-CA-2022-222</a>

**BOLD INDICATES CHANGES**

**MULTISTATE CIRCULARS:**

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