

LOSS COSTS/RULES – IMPLEMENTATION

NOVEMBER 1, 2023

COMMERCIAL AUTOMOBILE

LI-CA-2023-356

## COMMERCIAL AUTO 2022 MULTISTATE LOSS COSTS AND RULES FILING TO BE IMPLEMENTED IN RHODE ISLAND

### KEY MESSAGE

We are implementing loss costs filing [CA-2022-RLC1](#) and rules filing [CA-2022-RCP1](#) in Rhode Island.

**Effective Date:** 5/1/2024

### BACKGROUND

In circulars:

- [LI-CA-2022-112](#), we announced the filing of multistate loss costs filing CA-2022-RLC1 and advised that we would be submitting state-specific loss costs supplements in all ISO jurisdictions.
- [LI-CA-2022-113](#), we announced the filing of multistate rules filing CA-2022-RCP1 and advised that we would be submitting state-specific rules supplements in all ISO Jurisdictions.
- [LI-CA-2023-293](#), we provided a rules supplement to filing CA-2022-RCP1 in Rhode Island which complements the multistate rules filing.
- [LI-CA-2023-292](#), we provided a loss costs supplement to filing CA-2022-RLC1 in Rhode Island, which complements the multistate loss costs filing.

### INSURANCE DEPARTMENT ACTION

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

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

### EFFECTIVE DATE

#### LOSS COSTS FILING CA-2022-RLC1

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

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

#### RULES FILING CA-2022-RCP1

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

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

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## **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.

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## **COMPANY ACTION**

### **LOSS COSTS FILING CA-2022-RLC1**

You must independently determine the final rates you will use. The action, if any, you must take in response to this filing is dependent upon how you filed to have your loss cost adjustments apply to subsequent revisions of ISO loss costs. Any submission you make with respect to this revision must comply with applicable regulatory filing requirements.

For guidance on submission requirements, consult the ISO State Filing Handbook.

In all correspondence with the Insurance Department on this revision, you should refer to ISO Filing Number [CA-2022-RLC1](#) and SERFF Tracking Number [ISOF-133216468](#), NOT this circular number.

CAUTION: This reference filing revises only certain advisory prospective loss costs for Commercial Auto in this state. In determining whether or not to revise your rates, you should consider the application of your loss cost adjustments to any loss costs not included in this revision.

### **RULES FILING CA-2022-RCP1**

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

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

For guidance on submission requirements, consult the ISO State Filing Handbook.

In all correspondence with the Insurance Department on this revision, you should refer to ISO Filing Number [CA-2022-RCP1](#) and SERFF Tracking Number [ISOF-133792872](#), NOT this circular number. Communications with the regulator concerning a filing affecting multiple lines of business (i.e., CL, PL, AL filing designation) should specify the line(s) of business that you are addressing.

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## **RATING SOFTWARE IMPACT**

### **LOSS COSTS FILING CA-2022-RLC1**

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

### **RULES FILING CA-2022-RCP1**

Refer to circular [LI-CA-2022-113](#) for impact of the rules multistate filing.

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## 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.

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## FUTURE ISO ACTION

In future circulars, we will:

- Update the status of this revision. This status report will be updated periodically to provide you with the latest status. For interim updates, please check the Insurance Lines Services web site ([www.verisk.com/ils](http://www.verisk.com/ils)). In addition to other information, this web site contains copies of major multistate filing status reports that are updated approximately every two weeks.
- Inform you of implementation status of these filings in additional jurisdictions.
- Provide an updated multistate status report summarizing filing activity.

*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.*

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## REVISION DISTRIBUTION

We will issue a Notice to Manualholders with an edition date of 5-24 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

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## REFERENCE(S)

- [LI-CA-2023-293](#) (09/01/2023) Rhode Island Supplement To The Commercial Auto 2022 Multistate Rules Filing Provided
- [LI-CA-2023-292](#) (09/01/2023) Rhode Island Supplement To The Commercial Auto 2022 Multistate Loss Costs Filing Provided
- [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-2022-113](#) (04/25/2022) 2022 Commercial Auto Multistate Rules Revision Being Submitted
- [LI-CA-2022-112](#) (04/25/2022) 2022 Commercial Auto Multistate Loss Costs Revision Being Submitted

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## [ATTACHMENT\(S\)](#)

Status Report

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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.

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## CONTACT INFORMATION

If you have any questions concerning:

- The content of this circular and status of this filing, please contact:  
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- Other issues for this circular, please contact Customer Support:

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

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

STATE	EFFECTIVE OR DISTRIBUTION DATE	STATE-SPECIFIC LOSS COSTS/ RULES SUPPLEMENT	IMPLEMENTATION CIRCULAR	
			LOSS COSTS	RULES
ALABAMA	5/1/2024	<a href="#">LI-CA-2023-277</a> / <a href="#">LI-CA-2023-278</a>	<a href="#">LI-CA-2023-277</a>	<a href="#">LI-CA-2023-278</a>
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	4/1/2024	<a href="#">LI-CA-2023-248</a> / <a href="#">LI-CA-2023-249</a>	<a href="#">LI-CA-2023-248</a>	<a href="#">LI-CA-2023-249</a>
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	2/1/2024	<a href="#">LI-CA-2023-084</a> / <a href="#">LI-CA-2023-083</a>	<a href="#">LI-CA-2023-289</a>	<a href="#">LI-CA-2023-289</a>
FLORIDA	1/1/2024	<a href="#">LI-CA-2023-036</a> / <a href="#">LI-CA-2023-037</a>	<a href="#">LI-CA-2023-236</a>	<a href="#">LI-CA-2023-236</a>
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	5/1/2024	<a href="#">LI-CA-2023-256</a> / <a href="#">LI-CA-2023-257</a>	<a href="#">LI-CA-2023-283</a>	<a href="#">LI-CA-2023-283</a>
MARYLAND	5/1/2024	<a href="#">LI-CA-2023-313</a> / <a href="#">LI-CA-2023-314</a>	<a href="#">LI-CA-2023-313</a>	<a href="#">LI-CA-2023-314</a>
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	5/1/2024	<a href="#">LI-CA-2023-294</a> / <a href="#">LI-CA-2023-295</a>	<a href="#">LI-CA-2023-297</a>	<a href="#">LI-CA-2023-297</a>
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>		
NORTH CAROLINA	3/1/2024	<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	5/1/2024	<a href="#">LI-CA-2023-279</a> / <a href="#">LI-CA-2023-280</a>	<a href="#">LI-CA-2023-279</a>	<a href="#">LI-CA-2023-280</a>
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>		
<b>RHODE ISLAND</b>	<b>5/1/2024</b>	<b><a href="#">LI-CA-2023-292</a> / <a href="#">LI-CA-2023-293</a></b>	<b><a href="#">LI-CA-2022-356</a></b>	<b><a href="#">LI-CA-2022-356</a></b>
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	5/1/2024	<a href="#">LI-CA-2023-324</a> / <a href="#">LI-CA-2023-325</a>	<a href="#">LI-CA-2023-324</a>	<a href="#">LI-CA-2023-325</a>
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				
UTAH	4/1/2024	<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	5/1/2024	<a href="#">LI-CA-2023-270</a> / <a href="#">LI-CA-2023-271</a>	<a href="#">LI-CA-2023-270</a>	<a href="#">LI-CA-2023-271</a>
VIRGINIA	4/1/2024	<a href="#">LI-CA-2023-165</a> / <a href="#">LI-CA-2023-164</a>	<a href="#">LI-CA-2023-317</a>	<a href="#">LI-CA-2023-317</a>
WASHINGTON		<a href="#">LI-CA-2023-088</a> / <a href="#">LI-CA-2023-087</a>		
WEST VIRGINIA	5/1/2024	<a href="#">LI-CA-2023-222</a> / <a href="#">LI-CA-2023-223</a>	<a href="#">LI-CA-2023-281</a>	<a href="#">LI-CA-2023-281</a>
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)

Virginia: **CA-2022-RCP1** (Rules) Amendment [LI-CA-2023-316](#)