

RULES – IMPLEMENTATION

NOVEMBER 16, 2023

COMMERCIAL AUTOMOBILE

LI-CA-2023-365

## MONTANA REVISED MANUAL RULE 300. FOR THE COMMERCIAL AUTO 2022 RULES FILING PROVIDED AND TO BE IMPLEMENTED

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### KEY MESSAGE

Rules filing [CA-2022-RCP3](#) in Montana is provided and to be implemented.

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

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### BACKGROUND

In filing CA-2022-RCP1, we introduced rule changes for Division One - Automobile of the Commercial Lines Manual to implement our new class plan.

In circular [LI-CA-2022-189](#), we provided a Montana rules supplement to multistate filing CA-2022-RCP1.

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### ISO ACTION

We have revised Rule 300. to correctly display the "Combined Single Limit Of Liability (000s)" in the second row of Table 300.B. as 70 rather than 75.

*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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### 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.

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### COMPANY ACTION

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 Designation Number [CA-2022-RCP3](#) and SERFF Tracking Number [ISOF-133873634](#), 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

No new attributes are being introduced with this revision.

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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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## 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.

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## REFERENCE(S)

- [LI-CA-2022-189](#) (07/28/2022) Montana Supplement To The Commercial Auto 2022 Multistate Rules Filing Provided
  - [LI-CL-2023-005](#) (02/21/2023) Commercial Lines Revised Lead Time Requirements Listing
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## ATTACHMENT(S)

Montana Filing CA-2022-RCP3

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## 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.

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## 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.

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## 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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## 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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# Montana Revised Manual Rule 300 For The Commercial Auto 2022 Rules Filing

## About This Filing

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This filing revises Rule 300.

## Revised Rules

We are revising Rule 300 in the Montana CLM.

We have used a format of ~~striking-through~~ deletions and underlining additions.

## Background

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In filing CA-2022-RCP1, we introduced rule changes for Division One - Automobile of the Commercial Lines Manual to implement our new class plan.

We are revising Rule 300 to correct the display of a limit of liability.

## Explanation of Changes

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We have revised Rule 300 to correctly display the "Combined Single Limit Of Liability (000s)" in the second row of Table 300.B. as 70 rather than 75.

## Copyright Explanation

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### 300. INCREASED LIABILITY LIMITS

The following is added to Paragraph B.:

Combined Single Limit Of Liability (000s)	1.  Light And Medium Trucks	2.  Heavy Trucks And Truck- tractors	3. Extra- heavy Trucks And Truck- tractors	4.  Trucks, Tractors And Trailers Zone-rated	5.  All Other Risks
25	0.63	0.64	0.62	0.65	0.66
<del>75</del> 70	0.90	0.89	0.89	0.90	0.90
100	1.00	1.00	1.00	1.00	1.00
125	1.07	1.07	1.08	1.07	1.06
150	1.13	1.14	1.14	1.13	1.12
200	1.22	1.24	1.25	1.24	1.21
250	1.30	1.33	1.34	1.32	1.28
300	1.37	1.41	1.43	1.40	1.34
350	1.43	1.48	1.50	1.47	1.40
400	1.49	1.55	1.57	1.53	1.45
500	1.58	1.66	1.70	1.64	1.54
600	1.66	1.76	1.80	1.74	1.62
750	1.77	1.89	1.94	1.86	1.72
1,000	1.90	2.06	2.12	2.02	1.85
1,500	2.10	2.31	2.39	2.25	2.04
2,000	2.25	2.50	2.60	2.41	2.18
2,500	2.37	2.65	2.77	2.54	2.30
3,000	2.47	2.79	2.92	2.66	2.40
5,000	2.78	3.22	3.40	3.01	2.73
7,500	3.07	3.63	3.88	3.34	3.05
10,000	3.31	3.99	4.30	3.62	3.33

**Table 300.B. Increased Liability Limits**