



State of Utah

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Insurance Department

TODD E. KISER
Insurance Commissioner

BULLETIN 2018-4

TO: All Property and Casualty Insurers

FROM: Todd E. Kiser, Utah Insurance Commissioner

DATE: August 14, 2018

SUBJECT: **Premium increases prohibited for certain claims or inquiries.**

This bulletin reminds insurers who write private passenger automobile insurance that it is a violation of Utah Code §31A-19a-212(1)(b) to use not-at-fault incidents when rating a policy.

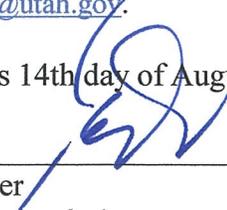
The Department has recently received a number of complaints involving premium increases and/or the removal of discounts as a result of not-at-fault incidents.

The Department considers the removal of a discount or refusal to give a discount due to a not-at-fault incident to be a premium increase. Not-at-fault incidents include but are not limited to comprehensive, glass, vandalism, and theft claims.

The Department intends to enforce the law against insurers who use not-at-fault incidents when rating a policy.

Questions or comments can be addressed to the Property and Casualty Division at 801-538-3035 or prop-cas.uid@utah.gov.

DATED this 14th day of August 2018.



Todd E. Kiser
Insurance Commissioner