



**State of Utah**

SPENCER J. COX  
*Governor*

DEIDRE M. HENDERSON  
*Lieutenant Governor*

**Insurance Department**

JONATHAN T. PIKE  
*Insurance Commissioner*

**BULLETIN 2024-7**

To: All Property and Casualty Licensees  
From: Jonathan T. Pike, Insurance Commissioner  
Date: May 16, 2024  
Subject: **Communicating With Policyholders About Premium Increases**

The Utah Insurance Department has received a rising number of consumer complaints regarding increases to insurance premiums. Consumers report being told by licensees that the Department requires the increases.

Please remember that:

- The Department does not require rate increases;
- Insurers must file and justify their rates; and
- The law prohibits a licensee from “representing, either directly or indirectly that the department, the commissioner, or any employee of the department has approved, reviewed, or endorsed any marketing program, insurance product, insurance company, practice, or act.” *Utah Admin. Code* [R590-154-7](#).

The Department expects that licensees will accurately explain the reasons for rate changes. The explanation should reflect the information provided to the Department in the applicable rate filing.

The Department may penalize a licensee who states or infers that the Department is the cause of a rate increase.

DATED this 16th day of May 2024.

Jonathan T. Pike  
Insurance Commissioner