

**State of Utah**  
**Administrative Rule Analysis**  
Revised May 2025

**NOTICE OF SUBSTANTIVE CHANGE**

**TYPE OF FILING:** CPR (Change in Proposed Rule)

**Rule or section number:**

**R590-291-5**

**Filing ID: OFFICE USE ONLY**

**Date of previous publication (only for CPRs):** 11/15/2025

**Agency Information**

**1. Title catchline:** Insurance, Administration

**Building:** Taylorsville State Office Building

**Street address:** 4315 S. 2700 W.

**City, state:** Taylorsville, UT

**Mailing address:** PO Box 146901

**City, state and zip:** Salt Lake City, UT 84114-6901

**Contact persons:**

**Name:**

**Phone:**

**Email:**

Steve Gooch

801-957-9322

sgooch@utah.gov

**Please address questions regarding information on this notice to the persons listed above.**

**General Information**

**2. Rule or section catchline:**

R590-291-5. Effective Date

**3. Are any changes in this filing because of state legislative action?**

Changes are not because of legislative action.

**If yes, any bill number and session:**

**4. Purpose of the new rule or reason for the change:**

The Department is changing the effective date of the rule to give insurers more time to comply.

**5. Summary of the new rule or change:**

The change delays the effective date of the rule to July 1, 2026.

**Fiscal Information**

**6. Provide an estimate and written explanation of the aggregate anticipated cost or savings to:**

**A. State budget:**

There is no anticipated cost or savings to the state budget. The change merely delays the effective date and does not change the amount or type of work the state will accomplish.

**B. Local governments:**

There is no anticipated cost or savings to local governments. Local governments will not be impacted by this rule in any way.

**C. Small businesses** ("small business" means a business employing 1-49 persons):

There is no anticipated cost or savings to small businesses. All affected property and casualty insurance companies active in the state have more than 50 employees. Small businesses will not be impacted by this rule in any way.

**D. Non-small businesses** ("non-small business" means a business employing 50 or more persons):

There is no anticipated cost or savings to non-small businesses. The change merely delays the effective date of the rule; property and casualty insurers will still be required to comply, just at a later date.

**E. Persons other than small businesses, non-small businesses, state, or local government entities** ("person" means any individual, partnership, corporation, association, governmental entity, or public or private organization of any character other than an **agency**):

There is no anticipated cost or savings to any other persons. The rule only applies to property and casualty insurance companies and will not impact any other persons.

**F. Compliance costs for affected persons:**

There are no compliance costs for any affected parties. The change merely delays the effective date of the rule; affected property and casualty insurers will still be required to comply, just at a later date.

**G. Regulatory Impact Summary Table** (This table includes only fiscal impacts the agency was able to measure. If the agency could not estimate an impact, it is excluded from this table but described in boxes A through F.)

Regulatory Impact Summary Table					
Fiscal Cost	FY2026	FY2027	FY2028	FY2029	FY2030
State Budget	\$0	\$0	\$0	\$0	\$0
Local Governments	\$0	\$0	\$0	\$0	\$0
Small Businesses	\$0	\$0	\$0	\$0	\$0
Non-Small Businesses	\$0	\$0	\$0	\$0	\$0
Other Persons	\$0	\$0	\$0	\$0	\$0
<b>Total Fiscal Cost</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
Fiscal Benefits	FY2026	FY2027	FY2028	FY2029	FY2030
State Budget	\$0	\$0	\$0	\$0	\$0
Local Governments	\$0	\$0	\$0	\$0	\$0
Small Businesses	\$0	\$0	\$0	\$0	\$0
Non-Small Businesses	\$0	\$0	\$0	\$0	\$0
Other Persons	\$0	\$0	\$0	\$0	\$0
<b>Total Fiscal Benefits</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>Net Fiscal Benefits</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

**H. Department head comments on fiscal impact and approval of regulatory impact analysis:**

The Commissioner of the Insurance Department, Jonathan T. Pike, has reviewed and approved this regulatory impact analysis.

**Citation Information**

**7. Provide citations to the statutory authority for the rule. If there is also a federal requirement for the rule, provide a citation to that requirement:**

Section 31A-2-201	Section 31A-22-1310	

**Incorporation by Reference Information**

**8. Incorporation by Reference** (if this rule incorporates more than two items by reference, please include additional tables):

**A. This rule adds or updates the following title of material incorporated by reference** (a copy of the material incorporated by reference must be submitted to the Office of Administrative Rules. *If none, leave blank*):

<b>Official Title of Materials Incorporated (from title page)</b>	
<b>Publisher</b>	
<b>Issue Date</b>	
<b>Issue or Version</b>	

**B. This rule adds or updates the following title of material incorporated by reference** (a copy of the material incorporated by reference must be submitted to the Office of Administrative Rules. *If none, leave blank*):

<b>Official Title of Materials Incorporated (from title page)</b>	
<b>Publisher</b>	
<b>Issue Date</b>	

<b>Issue or Version</b>	
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**Public Notice Information**

<b>9. The public may submit written or oral comments to the agency identified in box 1.</b>		
<b>A. Comments will be accepted until:</b>		02/17/2026
<b>B. A public hearing (optional) will be held</b> (The public may request a hearing by submitting a written request to the agency, as outlined in Section 63G-3-302 and Rule R15-1.):		
<b>Date:</b>	<b>Time (hh:mm AM/PM):</b>	<b>Place (physical address or URL):</b>
<b>To the agency:</b> If more than one hearing is planned to take place, continue to add rows.		

<b>10. This rule change MAY become effective on:</b>	02/24/2026
NOTE: The date above is the date the agency anticipates making the rule or its changes effective. It is NOT the effective date.	

**Agency Authorization Information**

<b>To the agency:</b> Information requested on this form is required by Sections 63G-3-301, 63G-3-302, 63G-3-303, and 63G-3-402. The office may return incomplete forms to the agency, possibly delaying publication in the <i>Utah State Bulletin</i> and delaying the first possible effective date.			
<b>Agency head or designee and title:</b>	Steve Gooch, Public Information Officer	<b>Date:</b>	12/18/2025

**R590. Insurance, Administration.**

**R590-291. Use of Fire Hazard Data in Rating and Underwriting.**

**R590-291-5. Effective Date.**

The commissioner will begin enforcing this rule [~~February 15, 2026~~] July 1, 2026.

**KEY:** property and casualty insurance, wildfire

**Date of Enactment:** 2025

**Authorizing, and Implemented or Interpreted Law:** 31A-2-201; 31A-22-1310