



LOSS COSTS – APPROVED

APRIL 2, 2020

COMMERCIAL AUTOMOBILE

LI-CA-2020-176

MICHIGAN COMMERCIAL AUTO NO-FAULT AUTO INSURANCE REFORM NON-OPTIONAL CLASS PLAN (OCP) LOSS COSTS REVISIONS APPROVED

KEY MESSAGE

The Michigan Department of Insurance and Financial Services (DIFS) has approved Commercial Auto loss costs filing [CA-2019-RLC1](#).

BACKGROUND

In circular [LI-CA-2020-163](#), we announced that we had submitted an amendment to loss costs filing [CA-2019-RLC1](#).

ISO ACTION

We are attaching the Commercial Lines Manual Division One – Automobile Loss Cost Pages which were submitted to the Michigan Department of Insurance and Financial Services (DIFS) under loss costs filing [CA-2019-RLC1](#) and Amendment No. 1 to loss costs filing [CA-2019-RLC1](#).

INSURANCE DEPARTMENT ACTION

The Michigan DIFS has approved loss costs filing [CA-2019-RLC1](#) as filed and amended.

EFFECTIVE DATE

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

These changes are applicable to all policies written on or after July 2, 2020.

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.

IMPACT ON THE STATISTICAL REPORTING OF LOSS COST MULTIPLIER

For the purpose of reporting your company Loss Cost Multiplier under the CSP, as of July 2, 2020, the multiplier must be based on the relationship between your gross rates and the ISO advisory prospective loss costs contained in this circular.

COMPANY ACTION

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 Reference Filing Number CA-2019-RLC1, NOT this circular number.

CAUTION: This reference filing revises only certain advisory prospective loss costs for Commercial Auto in Michigan. 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.

RATING SOFTWARE IMPACT

-No new attributes are being introduced with this revision.

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-2019-057](#) 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.

RELATED RULES REVISION

We are announcing in a separate circular the approval of a corresponding rules revision. Please refer to the Reference(s) block for identification of that circular.

RELATED FORMS REVISION

We are announcing in a separate circular the approval of a corresponding forms revision. Please refer to the Reference(s) block for identification of that circular.

REFERENCE(S)

- [LI-CA-2020-175](#) (04/02/2020) Michigan Commercial Auto No-Fault Auto Insurance Reform Optional Class Plan (OCP) Loss Costs Revisions Approved
- [LI-CA-2020-174](#) (04/02/2020) Michigan Commercial Auto No-Fault Auto Insurance Reform Rules Revisions Approved
- [LI-CA-2020-173](#) (04/02/2020) Michigan Commercial Auto No-Fault Auto Insurance Reform Forms Revisions Approved
- [LI-CA-2020-163](#) (03/31/2020) Michigan Commercial Auto No-Fault Auto Insurance Reform Non-Optional Class Plan (OCP) Loss Costs Revisions Amended
- [LI-CL-2019-057](#) (12/10/2019) Revised Lead Time Requirements Listing

ATTACHMENT(S)

Michigan Loss Cost Pages

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CONTACT INFORMATION

If you have any questions concerning:

- The content of this circular, please contact:
Marc Levine
Commercial Auto Actuarial Products
(201) 469-2628
autoactuarial@verisk.com
Marc.Levine@verisk.com
- Other issues for this circular, please contact Customer Support:
E-mail: info@verisk.com
Phone: 800-888-4476

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**COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES**

**MICHIGAN (21)
TERRITORY 111**

LIABILITY	PROPERTY PROTECTION INSURANCE	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000		Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
<ul style="list-style-type: none">Intrastate		Not Covered By Workers' Comp.	Covered By Workers' Comp.
\$ 256	\$ 20	\$ 237	\$ 154
<ul style="list-style-type: none">Interstate			All Autos
\$ 512	\$ 10		\$ 154
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
		Not Principally Operated By Employees	Principally Operated By Employees
\$ 249	\$ 7	\$ 318	\$ 207
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
\$ 1587	\$ 55	Owner Operated	Other Than Owner Operated
		\$ 1607	\$ 1125
– SCHOOL AND CHURCH BUSES			
<ul style="list-style-type: none">Intrastate		All Autos	
\$ 141	\$ 12	\$ 194	
<ul style="list-style-type: none">Interstate			
\$ 282	\$ 6	\$ 97	
– OTHER BUSES			
<ul style="list-style-type: none">Intrastate		All Autos	
\$ 973	\$ 41	\$ 1872	
<ul style="list-style-type: none">Interstate			
\$ 1946	\$ 21	\$ 936	
– VAN POOLS			
<ul style="list-style-type: none">Intrastate		Employer Furnished	All Other
\$ 384	\$ 18	\$ 95	\$ 213
<ul style="list-style-type: none">Interstate			All Autos
\$ 768	\$ 9		\$ 94
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 330	\$ 8		All Autos
			\$ 116
<ul style="list-style-type: none">For liability increased limits factors, refer to Rule 100.For liability fleet factors, refer to Rules 22. and 39.Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.			

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LIABILITY	PROPERTY PROTECTION INSURANCE	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000		Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
		Not Covered By Workers' Comp.	Covered By Workers' Comp.
• Intrastate \$ 178	\$ 22	\$ 131	\$ 85
• Interstate \$ 356	\$ 11		All Autos \$ 85
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
		Not Principally Operated By Employees	Principally Operated By Employees
\$ 176	\$ 3	\$ 290	\$ 189
RULE 40. PUBLIC AUTO CLASSIFICATIONS – TAXICABS AND LIMOUSINES			
		Owner Operated	Other Than Owner Operated
\$ 1104	\$ 60	\$ 888	\$ 622
– SCHOOL AND CHURCH BUSES			
• Intrastate \$ 98	\$ 13	All Autos \$ 107	
• Interstate \$ 196	\$ 7	\$ 54	
– OTHER BUSES			
• Intrastate \$ 676	\$ 45	All Autos \$ 1035	
• Interstate \$ 1352	\$ 23	\$ 518	
– VAN POOLS			
• Intrastate \$ 267	\$ 20	Employer Furnished \$ 53	All Other \$ 118
• Interstate \$ 534	\$ 10		All Autos \$ 52
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT			
		All Autos	
\$ 245	\$ 11	\$ 64	
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.			

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LIABILITY	PROPERTY PROTECTION INSURANCE	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000		Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
		Not Covered By Workers' Comp.	Covered By Workers' Comp.
• Intrastate \$ 234	\$ 21	\$ 334	\$ 217
• Interstate \$ 468	\$ 11		All Autos \$ 217
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
		Not Principally Operated By Employees	Principally Operated By Employees
\$ 233	\$ 5	\$ 699	\$ 454
RULE 40. PUBLIC AUTO CLASSIFICATIONS – TAXICABS AND LIMOUSINES			
		Owner Operated	Other Than Owner Operated
\$ 1451	\$ 58	\$ 2265	\$ 1586
– SCHOOL AND CHURCH BUSES			
• Intrastate \$ 129	\$ 13	All Autos \$ 274	
• Interstate \$ 258	\$ 7	\$ 137	
– OTHER BUSES			
• Intrastate \$ 889	\$ 43	All Autos \$ 2639	
• Interstate \$ 1778	\$ 22	\$ 1320	
– VAN POOLS			
• Intrastate \$ 351	\$ 19	Employer Furnished \$ 134	All Other \$ 301
• Interstate \$ 702	\$ 10		All Autos \$ 132
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT			
			All Autos
\$ 305	\$ 8		\$ 129
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.			

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LIABILITY	PROPERTY PROTECTION INSURANCE	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000		Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
<ul style="list-style-type: none">Intrastate		Not Covered By Workers' Comp.	Covered By Workers' Comp.
\$ 151	\$ 22	\$ 72	\$ 47
<ul style="list-style-type: none">Interstate			All Autos
\$ 302	\$ 11		\$ 47
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
		Not Principally Operated By Employees	Principally Operated By Employees
\$ 112	\$ 6	\$ 205	\$ 133
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
\$ 936	\$ 60	Owner Operated	Other Than Owner Operated
		\$ 488	\$ 342
– SCHOOL AND CHURCH BUSES			
<ul style="list-style-type: none">Intrastate		All Autos	
\$ 83	\$ 13	\$ 59	
<ul style="list-style-type: none">Interstate			
\$ 166	\$ 7	\$ 30	
– OTHER BUSES			
<ul style="list-style-type: none">Intrastate		All Autos	
\$ 574	\$ 45	\$ 569	
<ul style="list-style-type: none">Interstate			
\$ 1148	\$ 23	\$ 285	
– VAN POOLS			
<ul style="list-style-type: none">Intrastate		Employer Furnished	All Other
\$ 227	\$ 20	\$ 29	\$ 65
<ul style="list-style-type: none">Interstate			All Autos
\$ 454	\$ 10		\$ 29
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 180	\$ 7		All Autos
			\$ 35
<ul style="list-style-type: none">For liability increased limits factors, refer to Rule 100.For liability fleet factors, refer to Rules 22. and 39.Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.			

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LIABILITY	PROPERTY PROTECTION INSURANCE	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000		Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
		Not Covered By Workers' Comp.	Covered By Workers' Comp.
• Intrastate \$ 170	\$ 23	\$ 91	\$ 59
• Interstate \$ 340	\$ 12		All Autos \$ 59
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
		Not Principally Operated By Employees	Principally Operated By Employees
\$ 158	\$ 5	\$ 255	\$ 166
RULE 40. PUBLIC AUTO CLASSIFICATIONS – TAXICABS AND LIMOUSINES			
		Owner Operated	Other Than Owner Operated
\$ 1054	\$ 63	\$ 617	\$ 432
– SCHOOL AND CHURCH BUSES			
• Intrastate \$ 94	\$ 14	All Autos \$ 75	
• Interstate \$ 188	\$ 7	\$ 38	
– OTHER BUSES			
• Intrastate \$ 646	\$ 47	All Autos \$ 719	
• Interstate \$ 1292	\$ 24	\$ 360	
– VAN POOLS			
• Intrastate \$ 255	\$ 21	Employer Furnished \$ 36	All Other \$ 82
• Interstate \$ 510	\$ 11		All Autos \$ 36
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT			
			All Autos
\$ 237	\$ 6		\$ 44
<ul style="list-style-type: none">For liability increased limits factors, refer to Rule 100.For liability fleet factors, refer to Rules 22. and 39.Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.			

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LIABILITY	PROPERTY PROTECTION INSURANCE	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000		Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
<ul style="list-style-type: none">Intrastate		Not Covered By Workers' Comp.	Covered By Workers' Comp.
\$ 146	\$ 18	\$ 135	\$ 88
<ul style="list-style-type: none">Interstate			All Autos
\$ 292	\$ 9		\$ 88
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
		Not Principally Operated By Employees	Principally Operated By Employees
\$ 161	\$ 9	\$ 126	\$ 82
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
		Owner Operated	Other Than Owner Operated
\$ 905	\$ 49	\$ 915	\$ 641
– SCHOOL AND CHURCH BUSES			
<ul style="list-style-type: none">Intrastate		All Autos	
\$ 80	\$ 11	\$ 111	
<ul style="list-style-type: none">Interstate			
\$ 160	\$ 6	\$ 56	
– OTHER BUSES			
<ul style="list-style-type: none">Intrastate		All Autos	
\$ 555	\$ 37	\$ 1067	
<ul style="list-style-type: none">Interstate			
\$ 1110	\$ 19	\$ 534	
– VAN POOLS			
<ul style="list-style-type: none">Intrastate		Employer Furnished	All Other
\$ 219	\$ 17	\$ 54	\$ 122
<ul style="list-style-type: none">Interstate			All Autos
\$ 438	\$ 8		\$ 54
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT			
		All Autos	
\$ 208	\$ 5	\$ 66	
<ul style="list-style-type: none">For liability increased limits factors, refer to Rule 100.For liability fleet factors, refer to Rules 22. and 39.Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.			

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LIABILITY	PROPERTY PROTECTION INSURANCE	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000		Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
		Not Covered By Workers' Comp.	Covered By Workers' Comp.
• Intrastate			
\$ 136	\$ 19	\$ 91	\$ 59
• Interstate			All Autos
\$ 272	\$ 10		\$ 59
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
		Not Principally Operated By Employees	Principally Operated By Employees
\$ 106	\$ 5	\$ 160	\$ 104
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
		Owner Operated	Other Than Owner Operated
\$ 843	\$ 52	\$ 617	\$ 432
– SCHOOL AND CHURCH BUSES			
• Intrastate		All Autos	
\$ 75	\$ 11	\$ 75	
• Interstate			
\$ 150	\$ 6	\$ 38	
– OTHER BUSES			
• Intrastate		All Autos	
\$ 517	\$ 39	\$ 719	
• Interstate			
\$ 1034	\$ 20	\$ 360	
– VAN POOLS			
• Intrastate		Employer Furnished	All Other
\$ 204	\$ 17	\$ 36	\$ 82
• Interstate			All Autos
\$ 408	\$ 9		\$ 36
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT			
		All Autos	
\$ 194	\$ 8	\$ 44	
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.			

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LIABILITY	PROPERTY PROTECTION INSURANCE	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000		Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
<ul style="list-style-type: none">Intrastate		Not Covered By Workers' Comp.	Covered By Workers' Comp.
\$ 179	\$ 16	\$ 109	\$ 71
<ul style="list-style-type: none">Interstate			All Autos
\$ 358	\$ 8		\$ 71
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
		Not Principally Operated By Employees	Principally Operated By Employees
\$ 126	\$ 3	\$ 184	\$ 120
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
\$ 1110	\$ 44	Owner Operated \$ 739	Other Than Owner Operated \$ 517
– SCHOOL AND CHURCH BUSES			
<ul style="list-style-type: none">Intrastate		All Autos	
\$ 98	\$ 10	\$ 89	
<ul style="list-style-type: none">Interstate			
\$ 196	\$ 5	\$ 45	
– OTHER BUSES			
<ul style="list-style-type: none">Intrastate		All Autos	
\$ 680	\$ 33	\$ 861	
<ul style="list-style-type: none">Interstate			
\$ 1360	\$ 17	\$ 431	
– VAN POOLS			
<ul style="list-style-type: none">Intrastate		Employer Furnished \$ 44	All Other \$ 98
\$ 269	\$ 15		
<ul style="list-style-type: none">Interstate			All Autos
\$ 538	\$ 7		\$ 43
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 237	\$ 5	All Autos \$ 53	
<ul style="list-style-type: none">For liability increased limits factors, refer to Rule 100.For liability fleet factors, refer to Rules 22. and 39.Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.			

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LIABILITY	PROPERTY PROTECTION INSURANCE	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000		Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
		Not Covered By Workers' Comp.	Covered By Workers' Comp.
• Intrastate \$ 121	\$ 12	\$ 62	\$ 40
• Interstate \$ 242	\$ 6		All Autos \$ 40
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
		Not Principally Operated By Employees	Principally Operated By Employees
\$ 166	\$ 3	\$ 105	\$ 68
RULE 40. PUBLIC AUTO CLASSIFICATIONS – TAXICABS AND LIMOUSINES			
		Owner Operated	Other Than Owner Operated
\$ 750	\$ 33	\$ 420	\$ 294
– SCHOOL AND CHURCH BUSES			
• Intrastate \$ 67	\$ 7	All Autos \$ 51	
• Interstate \$ 134	\$ 4	\$ 26	
– OTHER BUSES			
• Intrastate \$ 460	\$ 24	All Autos \$ 490	
• Interstate \$ 920	\$ 12	\$ 245	
– VAN POOLS			
• Intrastate \$ 182	\$ 11	Employer Furnished \$ 25	All Other \$ 56
• Interstate \$ 364	\$ 6		All Autos \$ 24
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 175	\$ 4		All Autos \$ 30
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.			

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LIABILITY	PROPERTY PROTECTION INSURANCE	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000		Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
<ul style="list-style-type: none">Intrastate \$ 112Interstate \$ 224	<ul style="list-style-type: none">\$ 14\$ 7	<ul style="list-style-type: none">Not Covered By Workers' Comp. \$ 77	<ul style="list-style-type: none">Covered By Workers' Comp. \$ 50All Autos \$ 50
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
<ul style="list-style-type: none">\$ 103	<ul style="list-style-type: none">\$ 3	<ul style="list-style-type: none">Not Principally Operated By Employees \$ 184	<ul style="list-style-type: none">Principally Operated By Employees \$ 120
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
<ul style="list-style-type: none">\$ 694	<ul style="list-style-type: none">\$ 38	<ul style="list-style-type: none">Owner Operated \$ 522	<ul style="list-style-type: none">Other Than Owner Operated \$ 365
– SCHOOL AND CHURCH BUSES			
<ul style="list-style-type: none">Intrastate \$ 62Interstate \$ 124	<ul style="list-style-type: none">\$ 8\$ 4	<ul style="list-style-type: none">All Autos \$ 63\$ 32	
– OTHER BUSES			
<ul style="list-style-type: none">Intrastate \$ 426Interstate \$ 852	<ul style="list-style-type: none">\$ 29\$ 15	<ul style="list-style-type: none">All Autos \$ 608\$ 304	
– VAN POOLS			
<ul style="list-style-type: none">Intrastate \$ 168Interstate \$ 336	<ul style="list-style-type: none">\$ 13\$ 6	<ul style="list-style-type: none">Employer Furnished \$ 31	<ul style="list-style-type: none">All Other \$ 69All Autos \$ 31
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT			
<ul style="list-style-type: none">\$ 195	<ul style="list-style-type: none">\$ 5	<ul style="list-style-type: none">All Autos \$ 37	
<ul style="list-style-type: none">For liability increased limits factors, refer to Rule 100.For liability fleet factors, refer to Rules 22. and 39.Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.			

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LIABILITY	PROPERTY PROTECTION INSURANCE	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000		Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
<ul style="list-style-type: none">Intrastate \$ 111Interstate \$ 222	<div>\$ 17</div> <div>\$ 9</div>	<div>Not Covered By Workers' Comp. \$ 59</div>	<div>Covered By Workers' Comp. \$ 38</div> <div>All Autos \$ 38</div>
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
<div>\$ 117</div>	<div>\$ 4</div>	<div>Not Principally Operated By Employees \$ 132</div>	<div>Principally Operated By Employees \$ 86</div>
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
<div>\$ 688</div>	<div>\$ 47</div>	<div>Owner Operated \$ 400</div>	<div>Other Than Owner Operated \$ 280</div>
– SCHOOL AND CHURCH BUSES			
<ul style="list-style-type: none">Intrastate \$ 61Interstate \$ 122	<div>\$ 10</div> <div>\$ 5</div>	<div>All Autos \$ 48</div> <div>\$ 24</div>	
– OTHER BUSES			
<ul style="list-style-type: none">Intrastate \$ 422Interstate \$ 844	<div>\$ 35</div> <div>\$ 18</div>	<div>All Autos \$ 466</div> <div>\$ 233</div>	
– VAN POOLS			
<ul style="list-style-type: none">Intrastate \$ 167Interstate \$ 334	<div>\$ 16</div> <div>\$ 8</div>	<div>Employer Furnished \$ 24</div>	<div>All Other \$ 53</div> <div>All Autos \$ 23</div>
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT			
<div>\$ 170</div>	<div>\$ 4</div>	<div>All Autos \$ 29</div>	
<ul style="list-style-type: none">For liability increased limits factors, refer to Rule 100.For liability fleet factors, refer to Rules 22. and 39.Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.			

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LIABILITY	PROPERTY PROTECTION INSURANCE	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000		Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
<ul style="list-style-type: none">Intrastate \$ 152Interstate \$ 304	<ul style="list-style-type: none">\$ 10\$ 5	<div>Not Covered By Workers' Comp. \$ 103</div>	<div>Covered By Workers' Comp. \$ 67</div> <div>All Autos \$ 67</div>
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
<ul style="list-style-type: none">\$ 165	<ul style="list-style-type: none">\$ 3	<div>Not Principally Operated By Employees \$ 201</div>	<div>Principally Operated By Employees \$ 131</div>
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
<ul style="list-style-type: none">\$ 942	<ul style="list-style-type: none">\$ 27	<div>Owner Operated \$ 698</div>	<div>Other Than Owner Operated \$ 489</div>
– SCHOOL AND CHURCH BUSES			
<ul style="list-style-type: none">Intrastate \$ 84Interstate \$ 168	<ul style="list-style-type: none">\$ 6\$ 3	<div>All Autos \$ 84</div> <div>\$ 42</div>	
– OTHER BUSES			
<ul style="list-style-type: none">Intrastate \$ 578Interstate \$ 1156	<ul style="list-style-type: none">\$ 20\$ 10	<div>All Autos \$ 814</div> <div>\$ 407</div>	
– VAN POOLS			
<ul style="list-style-type: none">Intrastate \$ 228Interstate \$ 456	<ul style="list-style-type: none">\$ 9\$ 5	<div>Employer Furnished \$ 41</div>	<div>All Other \$ 93</div> <div>All Autos \$ 41</div>
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT			
<ul style="list-style-type: none">\$ 212	<ul style="list-style-type: none">\$ 4	<div>All Autos \$ 50</div>	
<ul style="list-style-type: none">For liability increased limits factors, refer to Rule 100.For liability fleet factors, refer to Rules 22. and 39.Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.			

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**MICHIGAN (21)
TERRITORY 131**

LIABILITY	PROPERTY PROTECTION INSURANCE	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000		Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
<ul style="list-style-type: none">Intrastate		Not Covered By Workers' Comp.	Covered By Workers' Comp.
\$ 131	\$ 14	\$ 71	\$ 46
<ul style="list-style-type: none">Interstate			All Autos
\$ 262	\$ 7		\$ 46
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
		Not Principally Operated By Employees	Principally Operated By Employees
\$ 147	\$ 3	\$ 140	\$ 91
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
		Owner Operated	Other Than Owner Operated
\$ 812	\$ 38	\$ 481	\$ 337
– SCHOOL AND CHURCH BUSES			
<ul style="list-style-type: none">Intrastate		All Autos	
\$ 72	\$ 8	\$ 58	
<ul style="list-style-type: none">Interstate			
\$ 144	\$ 4	\$ 29	
– OTHER BUSES			
<ul style="list-style-type: none">Intrastate		All Autos	
\$ 498	\$ 29	\$ 561	
<ul style="list-style-type: none">Interstate			
\$ 996	\$ 15	\$ 281	
– VAN POOLS			
<ul style="list-style-type: none">Intrastate		Employer Furnished	All Other
\$ 197	\$ 13	\$ 28	\$ 64
<ul style="list-style-type: none">Interstate			All Autos
\$ 394	\$ 6		\$ 28
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT			
			All Autos
\$ 201	\$ 5		\$ 34
<ul style="list-style-type: none">For liability increased limits factors, refer to Rule 100.For liability fleet factors, refer to Rules 22. and 39.Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.			

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LIABILITY	PROPERTY PROTECTION INSURANCE	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000		Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
<ul style="list-style-type: none">Intrastate \$ 212Interstate \$ 424	<ul style="list-style-type: none">\$ 17\$ 9	<ul style="list-style-type: none">Not Covered By Workers' Comp. \$ 127	<ul style="list-style-type: none">Covered By Workers' Comp. \$ 83All Autos \$ 83
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
<ul style="list-style-type: none">\$ 172	<ul style="list-style-type: none">\$ 5	<ul style="list-style-type: none">Not Principally Operated By Employees \$ 185	<ul style="list-style-type: none">Principally Operated By Employees \$ 120
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
<ul style="list-style-type: none">\$ 1314	<ul style="list-style-type: none">\$ 47	<ul style="list-style-type: none">Owner Operated \$ 861	<ul style="list-style-type: none">Other Than Owner Operated \$ 603
– SCHOOL AND CHURCH BUSES			
<ul style="list-style-type: none">Intrastate \$ 117Interstate \$ 234	<ul style="list-style-type: none">\$ 10\$ 5	<ul style="list-style-type: none">All Autos \$ 104\$ 52	
– OTHER BUSES			
<ul style="list-style-type: none">Intrastate \$ 806Interstate \$ 1612	<ul style="list-style-type: none">\$ 35\$ 18	<ul style="list-style-type: none">All Autos \$ 1003\$ 502	
– VAN POOLS			
<ul style="list-style-type: none">Intrastate \$ 318Interstate \$ 636	<ul style="list-style-type: none">\$ 16\$ 8	<ul style="list-style-type: none">Employer Furnished \$ 51	<ul style="list-style-type: none">All Other \$ 114All Autos \$ 51
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT			
<ul style="list-style-type: none">\$ 277	<ul style="list-style-type: none">\$ 6	<ul style="list-style-type: none">All Autos \$ 61	
<ul style="list-style-type: none">For liability increased limits factors, refer to Rule 100.For liability fleet factors, refer to Rules 22. and 39.Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.			

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**MICHIGAN (21)
TERRITORY 133**

LIABILITY	PROPERTY PROTECTION INSURANCE	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000		Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
		Not Covered By Workers' Comp.	Covered By Workers' Comp.
• Intrastate \$ 229	\$ 16	\$ 124	\$ 81
• Interstate \$ 458	\$ 8		All Autos \$ 81
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
		Not Principally Operated By Employees	Principally Operated By Employees
\$ 211	\$ 9	\$ 247	\$ 161
RULE 40. PUBLIC AUTO CLASSIFICATIONS – TAXICABS AND LIMOUSINES			
		Owner Operated	Other Than Owner Operated
\$ 1420	\$ 44	\$ 841	\$ 589
– SCHOOL AND CHURCH BUSES			
• Intrastate \$ 126	\$ 10	All Autos \$ 102	
• Interstate \$ 252	\$ 5	\$ 51	
– OTHER BUSES			
• Intrastate \$ 870	\$ 33	All Autos \$ 980	
• Interstate \$ 1740	\$ 17	\$ 490	
– VAN POOLS			
• Intrastate \$ 344	\$ 15	Employer Furnished \$ 50	All Other \$ 112
• Interstate \$ 688	\$ 7		All Autos \$ 49
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 281	\$ 7	All Autos \$ 60	
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.			

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LIABILITY	PROPERTY PROTECTION INSURANCE	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000		Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
		Not Covered By Workers' Comp.	Covered By Workers' Comp.
• Intrastate			
\$ 193	\$ 16	\$ 77	\$ 50
• Interstate			
\$ 386	\$ 8		
			All Autos \$ 50
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
		Not Principally Operated By Employees	Principally Operated By Employees
\$ 158	\$ 5	\$ 222	\$ 144
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
		Owner Operated	Other Than Owner Operated
\$ 1197	\$ 44	\$ 522	\$ 365
– SCHOOL AND CHURCH BUSES			
• Intrastate		All Autos	
\$ 106	\$ 10	\$ 63	
• Interstate			
\$ 212	\$ 5	\$ 32	
– OTHER BUSES			
• Intrastate		All Autos	
\$ 733	\$ 33	\$ 608	
• Interstate			
\$ 1466	\$ 17	\$ 304	
– VAN POOLS			
• Intrastate		Employer Furnished	All Other
\$ 290	\$ 15	\$ 31	\$ 69
• Interstate			
\$ 580	\$ 7		All Autos \$ 31
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT			
		All Autos	
\$ 243	\$ 6	\$ 37	
<div>• For liability increased limits factors, refer to Rule 100.</div> <div>• For liability fleet factors, refer to Rules 22. and 39.</div> <div>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</div>			

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**MICHIGAN (21)
TERRITORY 135**

LIABILITY	PROPERTY PROTECTION INSURANCE	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000		Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
		Not Covered By Workers' Comp.	Covered By Workers' Comp.
• Intrastate \$ 207	\$ 19	\$ 153	\$ 99
• Interstate \$ 414	\$ 10		All Autos \$ 99
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
		Not Principally Operated By Employees	Principally Operated By Employees
\$ 144	\$ 3	\$ 204	\$ 133
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
		Owner Operated	Other Than Owner Operated
\$ 1283	\$ 52	\$ 1037	\$ 726
– SCHOOL AND CHURCH BUSES			
• Intrastate \$ 114	\$ 11	All Autos \$ 125	
• Interstate \$ 228	\$ 6	\$ 63	
– OTHER BUSES			
• Intrastate \$ 787	\$ 39	All Autos \$ 1209	
• Interstate \$ 1574	\$ 20	\$ 605	
– VAN POOLS			
• Intrastate \$ 311	\$ 17	Employer Furnished \$ 61	All Other \$ 138
• Interstate \$ 622	\$ 9		All Autos \$ 60
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT			
		All Autos	
\$ 264	\$ 7	\$ 75	
<ul style="list-style-type: none">For liability increased limits factors, refer to Rule 100.For liability fleet factors, refer to Rules 22. and 39.Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.			

**RULE 90.
HIRED AUTOS**

Cost Of Hire Basis – All Territories Liability Base Loss Cost
\$ 0.27

Table 90.B.3.b.(LC) Cost Of Hire Basis Liability Loss Cost
**RULE 93.
NO-FAULT COVERAGES**

Loss Cost For Each Named Individual
\$ 1.25

Table 93.D.(LC) Broadened Personal Injury Protection Loss Cost
**RULE 97.
UNINSURED MOTORISTS INSURANCE**

Uninsured Motorists Bodily Injury		
Bodily Injury Limits	Private Passenger Types Per Exposure	Other Than Private Passenger Types Per Exposure
\$ 100,000	\$ 9.54	\$ 8.80
110,000	10.37	9.44
125,000	21.81	17.06
150,000	24.45	18.99
200,000	28.69	22.12
250,000	32.16	24.67
300,000	36.91	27.98
350,000	41.95	31.46
400,000	44.35	33.15
500,000	48.51	36.16
510,000	52.14	38.52
600,000	55.51	40.89
750,000	59.92	43.98
1,000,000	65.37	47.82
1,500,000	77.41	55.99
2,000,000	82.80	59.71

Table 97.B.1.a.(LC) Single Limits Uninsured (Includes Underinsured) Motorists Bodily Injury Coverage Loss Costs

Uninsured Motorists Bodily Injury		
Bodily Injury Limits	Private Passenger Types Per Exposure	Other Than Private Passenger Types Per Exposure
\$ 50,000/100,000	\$ 4.40	\$ 4.89
100,000/300,000	10.84	9.87
250,000/500,000	33.82	25.87
500,000/1,000,000	52.88	39.04

Table 97.B.1.b.(LC) Split Limits Uninsured (Includes Underinsured) Motorists Bodily Injury Coverage Loss Costs

Loss Cost
\$ 1.25

Table 97.B.2.a.(4)(LC) Individual Named Insured Loss Cost