

LOSS COSTS – IMPLEMENTATION

MARCH 31, 2021

COMMERCIAL AUTOMOBILE

LI-CA-2021-074

MISSOURI REVISED COMMERCIAL AUTO OPTIONAL CLASS PLAN LOSS COSTS TO BE IMPLEMENTED

KEY MESSAGE

Loss costs representing an overall statewide level change of +5.8% to be implemented.

UPGRADE TO WORD AND EXCEL DOCUMENTS

ISO is currently implementing changes to our authoring and delivery systems so that **newly created** documents will be delivered in Office 365 .docx/.xlsx format. These changes will be phased in by product/service tentatively beginning in second quarter 2021. We are providing advance notification so that you may prepare your internal systems. Products impacted include, but are not limited to, documents delivered/accessed via Circulars, CLM, EFD, ERC, Filings, FIRST, Forms Library (including PolicyWriting Support Forms Instructional Supplement), PRM, Statistical Plans and Suite +.

BACKGROUND

ISO introduced the Optional Class Plan (OCP) as an "optional rating manual/rating plan" to the standard ISO Commercial Auto Manual classification and rating system for those insurers that elect to use this rating approach. The OCP was not filed on behalf of insurers that have given us filing authorization. Instead it is up to each individual insurer to determine whether to adopt the OCP and to make an appropriate filing.

IMPORTANT NOTE

These loss costs are intended for use by insurers that have implemented the OCP.

ISO ACTION

We are implementing CA-2021-BRLB1, which revises loss costs for use with the Commercial Auto OCP. Refer to the attached explanatory material for complete details about this filing.

SUPPLEMENTARY INFORMATION

We are including the loss cost exhibits contained in this filing in a Microsoft® Excel workbook.

NOTE: This supplementary information is **not** part of the experience review document and, in states where we are making a filing, is **not** part of the filing.

EFFECTIVE DATE

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

These changes are applicable to all policies written on or after October 1, 2021.

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 October 1, 2021, if your company has implemented the Optional Class Plan, 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 whether you filed to adopt the Optional Class Plan and how you filed to have your loss cost adjustments apply to subsequent revisions of ISO Optional Class Plan 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.

WE WILL SUBMIT OUR REFERENCE FILING TO THE INSURANCE DEPARTMENT ON SEPTEMBER 10, 2021. ANY SUBMISSION YOU MAY MAKE WITH THE INSURANCE DEPARTMENT WITH RESPECT TO THIS FILING SHOULD NOT BE SUBMITTED PRIOR TO THIS DATE.

In all correspondence with the Insurance Department on this revision, you should refer to ISO Reference Filing Number CA-2021-BRLB1, NOT this circular number.

CAUTION: This reference filing revises only certain advisory prospective loss costs for Commercial Auto in this state. 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-2021-004](#) 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.

REVISION DISTRIBUTION

We will issue a Notice to Manualholders with an edition date of 10-21 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

REFERENCE(S)

[LI-CL-2021-004](#) (02/17/2021) Revised Lead Time Requirements Listing

ATTACHMENT(S)

- Filing [CA-2021-BRLB1](#)
- Excel Workbook

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.

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 document a Statement of Actuarial Opinion; therefore, we are including the following acknowledgment:

I, Rebecca Gordon, am an Actuarial Associate for ISO, and I, James Davidson, 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.

OPTIONAL CLASS PLAN INFORMATION

For the latest updates on the Optional Class Plan, visit <https://www.verisk.com/insurance/products/new-commercial-auto-class-plan>.

ISO RISK ANALYZER®

The loss cost analysis in this circular is reflected in ISO Risk Analyzer®, a suite of predictive models that help with granular pricing of insurance risks. Risk Analyzer can provide loss costs for refined territories and classes, as well as feed custom modeling efforts. For more information, please visit <https://www.verisk.com/riskanalyzer>.

CONTACT INFORMATION

If you have any questions concerning:

- The actuarial content of this circular, please contact:
Rena Lewisohn
Actuarial Operations
(201) 469-2639
Rena.Lewisohn@verisk.com
autoactuarial@verisk.com
- The non-actuarial content of this circular, please contact:
Evan Dattolo
Production Operations, Compliance and Product Services
(201) 469-2895
productionoperations@verisk.com
- Other issues for this circular, please contact Customer Support:
E-mail: info@verisk.com
Phone: 800-888-4476

Callers outside the United States, Canada, and the Caribbean may contact us using our global toll-free number (International Access Code + 800 48977489). For information on all ISO products, visit us at www.verisk.com/iso. To keep abreast of the latest Insurance Lines Services updates, view www.verisk.com/ils.

Commercial Auto Optional Classification Plan Loss Costs Revised in Missouri

About This Filing

This filing contains loss cost pages for use with the Commercial Auto Optional Classification Plan (OCP) rules in Division One-Automobile of the Commercial Lines Manual (CLM).

The advisory prospective loss costs presented in this document for the Commercial Auto Optional Classification Plan are being revised concurrently with ISO's experience review in the companion filing CA-2021-BRLA1. The overall statewide level change for the CA-2021-BRLA1 filing is +5.8%. The loss cost percent changes in this filing track the percent changes in filing CA-2021-BRLA1.

Background

ISO introduced the Optional Class Plan as an "optional rating manual/rating plan" to the standard ISO Commercial Auto Manual classification and rating system for those insurers who elect to use this rating approach. ISO did not file the Optional Class Plan on behalf of insurers that have given us filing authorization. Instead, it is up to each individual insurer to determine whether to adopt the ISO Optional Class Plan and to make an appropriate filing.

To maintain revenue neutrality between the standard ISO Class Plan and the Optional Class Plan, both sets of loss costs are revised simultaneously. This filing contains the Optional Class Plan loss costs to correspond with the revision in the experience review in the companion filing.

Related Filing

Companion filing:

- CA-2021-BRLA1

Calculation of Loss Costs

The advisory prospective loss costs presented in this document for the Commercial Auto Optional Classification Plan are being revised concurrently with ISO's experience review in the companion filing CA-2021-BRLA1. The territorial base loss costs for the Optional Class Plan are calculated by applying an off-balance factor to the loss costs used with the standard (non-OCP) manual. For classes and coverages not impacted by the Optional Classification Plan, the loss costs in the standard manual are reproduced on the Optional Classification Plan loss cost pages, for the sake of convenience.

A summary of the off-balance factors by coverage are presented in Section A of this filing. The off-balance factors used in this filing were presented in the introductory filing CA-2016-BRLB1. The loss cost percent changes track the percent changes in filing CA-2021-BRLA1.

Contents of Filing

This filing contains the following sections:

- ◆ **Section A –Calculation of the Optional Class Plan Base Loss Costs**
- ◆ **Section B – Optional Class Plan Loss Cost Pages**

Impact of Revision

As a result of this filing, participating insurers who opt to use the Optional Class Plan will adopt the territorial changes that track those filed in companion filing CA-2021-BRLA1.

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SECTION A

CALCULATION OF OPTIONAL CLASS PLAN BASE LOSS COSTS

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Trucks, Tractors and Trailers and Private Passenger Types Liability	A2-A3
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Private Passenger Types Physical Damage	A7-A8

Missouri
Commercial Automobile
Trucks, Tractors, and Trailers (TTT) Liability

	(1)	(2)	(3)	(4)
				= (2) x (3)
Territory	Current Optional Plan Base Loss Cost	CA-2021-BRLA1 Standard Manual Base Loss Cost (a)	Off Balance Factor (b)	Revised Optional Plan Base Loss Cost
102	480	475	1.121	532
104	431	465	1.097	510
105	229	226	1.118	253
106	327	330	1.119	369
108	423	444	1.074	477
109	352	375	1.070	401
110	404	400	1.118	447
112	498	485	1.144	555
116	419	424	1.093	463
117	259	227	1.239	281
125	562	544	1.091	594
126	405	415	1.060	440
127	276	260	1.145	298
128	241	231	1.160	268
129	257	249	1.141	284
131	721	736	1.077	793
132	455	455	1.084	493
133	481	492	1.103	543
134	550	547	1.091	597
135	587	603	1.107	668
136	423	430	1.085	467
137	315	300	1.141	342
138	248	248	1.105	274

(a) The loss costs reflect the +11.0% change filed in CA-2021-BRLA1 for the TTT liability coverage.

(b) From filing CA-2016-BRLB1.

Missouri
Commercial Automobile
Private Passenger Types (PPT) Liability

	(1)	(2)	(3)	(4)
				= (2) x (3)
Territory	Current Optional Plan Base Loss Cost	CA-2021-BRLA1 Standard Manual Base Loss Cost (a)	Off Balance Factor (b)	Revised Optional Plan Base Loss Cost
102	339	337	1.007	339
104	276	277	0.997	276
105	308	306	1.007	308
106	280	274	1.023	280
108	378	376	1.004	378
109	266	269	0.990	266
110	486	484	1.004	486
112	387	385	1.005	387
116	311	312	0.997	311
117	286	278	1.030	286
125	344	343	1.004	344
126	332	330	1.005	332
127	262	260	1.009	262
128	266	262	1.015	266
129	247	245	1.008	247
131	312	311	1.004	312
132	360	360	1.001	360
133	324	325	0.998	324
134	384	385	0.997	384
135	413	411	1.006	413
136	362	365	0.993	362
137	324	321	1.009	324
138	180	177	1.015	180

(a) The loss costs reflect the "No Change (N.C.)" selected in CA-2021-BRLA1 for the PPT liability coverage.

(b) From filing CA-2016-BRLB1.

Missouri
Commercial Automobile
Trucks, Tractors, and Trailers Collision

	(1)	(2)	(3)	(4)
				= (2) x (3)
	Current Optional Plan Base Loss Cost	CA-2021-BRLA1 Standard Manual Base Loss Cost (a)	Off Balance Factor (b)	Revised Optional Plan Base Loss Cost
Territory				
102	308	224	1.373	308
104	308	242	1.298	314
105	236	176	1.298	228
106	272	205	1.296	266
108	278	214	1.265	271
109	249	198	1.239	245
110	336	256	1.278	327
112	305	223	1.337	298
116	290	212	1.342	285
117	235	194	1.181	229
125	333	244	1.299	317
126	284	210	1.281	269
127	292	228	1.244	284
128	263	194	1.272	247
129	292	220	1.258	277
131	368	288	1.278	368
132	270	203	1.306	265
133	278	209	1.303	272
134	297	229	1.290	295
135	243	200	1.272	254
136	293	213	1.325	282
137	248	186	1.273	237
138	229	170	1.308	222

(a) The loss costs reflect the -3.0% change filed in CA-2021-BRLA1 for the TTT collision coverage.

(b) From filing CA-2016-BRLB1

Missouri
Commercial Automobile
Trucks, Tractors, and Trailers Comprehensive

	(1)	(2)	(3)	(4)
				= (2) x (3)
	Current Optional Plan Base Loss Cost	CA-2021-BRLA1 Standard Manual Base Loss Cost (a)	Off Balance Factor (b)	Revised Optional Plan Base Loss Cost
Territory				
102	174	181	1.033	187
104	121	141	0.918	129
105	171	179	1.048	188
106	157	176	0.962	169
108	164	199	0.920	183
109	156	193	0.882	170
110	130	151	0.930	140
112	137	145	1.021	148
116	205	232	0.928	215
117	138	164	0.923	151
125	201	238	0.898	214
126	172	206	0.904	186
127	140	166	0.912	151
128	169	208	0.891	185
129	195	227	0.899	204
131	140	162	0.930	151
132	140	155	0.960	149
133	121	137	0.964	132
134	139	165	0.913	151
135	155	175	0.942	165
136	156	174	0.969	169
137	152	171	0.968	166
138	145	163	0.945	154

(a) The loss costs reflect the +7.3% change filed in CA-2021-BRLA1 for the TTT comprehensive coverage.

(b) From filing CA-2016-BRLB1

Missouri

Commercial Automobile

Trucks, Tractors, and Trailers Specified Causes of Loss (Scol)

	(1)	(2)	(3)	(4)
				= (2) x (3)
Territory	Current Optional Plan Base Loss Cost	CA-2021-BRLA1 Standard Manual Base Loss Cost (a)	Off Balance Factor (b)	Revised Optional Plan Base Loss Cost
102	150	156	1.033	161
104	105	122	0.918	112
105	148	155	1.048	162
106	136	152	0.962	146
108	142	172	0.920	158
109	135	167	0.882	147
110	113	130	0.930	121
112	118	125	1.021	128
116	177	200	0.928	186
117	120	142	0.923	131
125	174	206	0.898	185
126	148	178	0.904	161
127	121	143	0.912	130
128	146	180	0.891	160
129	168	196	0.899	176
131	121	140	0.930	130
132	121	134	0.960	129
133	105	118	0.964	114
134	120	143	0.913	131
135	135	151	0.942	142
136	135	150	0.969	145
137	132	148	0.968	143
138	125	141	0.945	133

(a) The loss costs reflect the +7.3% change filed in CA-2021-BRLA1 for the TTT comprehensive coverage.

(b) From filing CA-2016-BRLB1

Missouri
Commercial Automobile
Private Passenger Types Collision

	(1)	(2)	(3)	(4)
	Current	CA-2021-BRLA1		= (2) x (3)
	Optional	Standard	Off	Revised
	Plan Base	Manual Base	Balance	Optional
Territory	Loss Cost	Loss Cost (a)	Factor (b)	Plan Base
				Loss Cost
102	393	345	1.134	391
104	318	293	1.111	326
105	267	226	1.122	254
106	279	237	1.157	274
108	340	291	1.122	327
109	325	274	1.122	307
110	384	332	1.122	373
112	407	333	1.134	378
116	344	295	1.132	334
117	295	250	1.140	285
125	373	319	1.131	361
126	312	283	1.122	318
127	268	222	1.145	254
128	270	233	1.130	263
129	261	229	1.138	261
131	316	274	1.122	307
132	354	315	1.103	347
133	365	322	1.098	354
134	370	323	1.122	362
135	449	391	1.127	441
136	337	287	1.122	322
137	267	228	1.122	256
138	232	194	1.149	223

(a) The loss costs reflect the -2.8% change filed in CA-2021-BRLA1 for the PPT collision coverage.

(b) From filing CA-2016-BRLB1.

Missouri
Commercial Automobile
Private Passenger Types Comprehensive

	(1)	(2)	(3)	(4) = (2) x (3)
Territory	Current Optional Plan Base Loss Cost	CA-2021-BRLA1 Standard Manual Base Loss Cost (a)	Off Balance Factor (b)	Revised Optional Plan Base Loss Cost
102	181	153	1.248	191
104	150	138	1.210	167
105	132	119	1.210	144
106	141	122	1.252	153
108	143	128	1.210	155
109	160	141	1.210	171
110	142	126	1.210	152
112	189	159	1.230	196
116	157	142	1.225	174
117	195	162	1.269	206
125	186	164	1.210	198
126	160	142	1.210	172
127	171	160	1.194	191
128	190	167	1.210	202
129	190	169	1.202	203
131	160	142	1.210	172
132	152	134	1.210	162
133	129	120	1.173	141
134	165	146	1.210	177
135	137	120	1.210	145
136	165	150	1.210	182
137	160	144	1.210	174
138	162	146	1.210	177

(a) The loss costs reflect the +8.1% change filed in CA-2021-BRLA1 for the PPT comprehensive coverage.

(b) From filing CA-2016-BRLB1.

(c) Note that the loss costs for Private Passenger Types Specified Cause of Loss are calculated by applying a relativity of 0.864 to the loss costs in column (4).

SECTION B
OPTIONAL CLASS PLAN LOSS COST PAGES

Table of Contents

Liability and Medical Payments.....	B2-B24
Physical Damage.....	B25-B47

**COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES
OPTIONAL CLASS PLAN**

**MISSOURI (24)
TERRITORY 102**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 532	\$2	\$3	\$4	\$7	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 339	\$2	\$4	\$6	\$11	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2104	\$16	\$29	\$48	\$88	N/A
– SCHOOL AND CHURCH BUSES					
\$ 200	\$3	\$5	\$7	\$12	N/A
– OTHER BUSES					
\$ 1653	\$16	\$27	\$42	\$71	N/A
– VAN POOLS					
\$ 499	\$4	\$6	\$9	\$16	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 569	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For liability increased limits factors, refer to Rule 100.• For Public Autos liability fleet factors, refer to Rule 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.					

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES
OPTIONAL CLASS PLAN

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 510	\$2	\$4	\$5	\$9	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 276	\$2	\$3	\$5	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2060	\$16	\$28	\$47	\$86	N/A
– SCHOOL AND CHURCH BUSES					
\$ 195	\$3	\$5	\$8	\$12	N/A
– OTHER BUSES					
\$ 1618	\$17	\$28	\$44	\$75	N/A
– VAN POOLS					
\$ 488	\$4	\$6	\$9	\$16	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 497	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For liability increased limits factors, refer to Rule 100.• For Public Autos liability fleet factors, refer to Rule 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.					

**COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES
OPTIONAL CLASS PLAN**

**MISSOURI (24)
TERRITORY 105**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 253	\$1	\$2	\$3	\$5	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 308	\$2	\$3	\$6	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1001	\$8	\$14	\$23	\$42	N/A
– SCHOOL AND CHURCH BUSES					
\$ 95	\$2	\$3	\$5	\$9	N/A
– OTHER BUSES					
\$ 786	\$12	\$20	\$31	\$54	N/A
– VAN POOLS					
\$ 237	\$2	\$3	\$4	\$8	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 292	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For liability increased limits factors, refer to Rule 100.• For Public Autos liability fleet factors, refer to Rule 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.					

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES
OPTIONAL CLASS PLAN

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 369	\$2	\$3	\$4	\$7	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 280	\$2	\$3	\$5	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1462	\$11	\$20	\$33	\$61	N/A
– SCHOOL AND CHURCH BUSES					
\$ 139	\$2	\$4	\$6	\$10	N/A
– OTHER BUSES					
\$ 1148	\$14	\$23	\$36	\$61	N/A
– VAN POOLS					
\$ 347	\$3	\$4	\$6	\$11	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 408	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For liability increased limits factors, refer to Rule 100.• For Public Autos liability fleet factors, refer to Rule 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.					

**COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES
OPTIONAL CLASS PLAN**

**MISSOURI (24)
TERRITORY 108**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 477	\$2	\$4	\$6	\$10	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 378	\$2	\$4	\$7	\$12	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1967	\$15	\$27	\$45	\$82	N/A
– SCHOOL AND CHURCH BUSES					
\$ 186	\$3	\$5	\$7	\$11	N/A
– OTHER BUSES					
\$ 1545	\$15	\$24	\$37	\$64	N/A
– VAN POOLS					
\$ 466	\$4	\$6	\$9	\$15	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 515	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For liability increased limits factors, refer to Rule 100.• For Public Autos liability fleet factors, refer to Rule 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	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 401	\$2	\$3	\$4	\$7	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 266	\$2	\$3	\$5	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1661	\$13	\$23	\$38	\$69	N/A
– SCHOOL AND CHURCH BUSES					
\$ 158	\$2	\$4	\$6	\$10	N/A
– OTHER BUSES					
\$ 1305	\$14	\$23	\$37	\$63	N/A
– VAN POOLS					
\$ 394	\$3	\$5	\$7	\$13	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 485	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For liability increased limits factors, refer to Rule 100.• For Public Autos liability fleet factors, refer to Rule 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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**MISSOURI (24)
TERRITORY 110**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 447	\$2	\$3	\$4	\$8	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 486	\$3	\$5	\$9	\$15	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1772	\$14	\$24	\$40	\$74	N/A
– SCHOOL AND CHURCH BUSES					
\$ 168	\$3	\$5	\$7	\$12	N/A
– OTHER BUSES					
\$ 1392	\$16	\$26	\$41	\$71	N/A
– VAN POOLS					
\$ 420	\$3	\$5	\$8	\$13	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 503	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For liability increased limits factors, refer to Rule 100.• For Public Autos liability fleet factors, refer to Rule 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	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 555	\$2	\$3	\$4	\$7	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 387	\$2	\$4	\$7	\$12	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2149	\$17	\$30	\$49	\$89	N/A
– SCHOOL AND CHURCH BUSES					
\$ 204	\$3	\$4	\$7	\$11	N/A
– OTHER BUSES					
\$ 1688	\$16	\$25	\$40	\$68	N/A
– VAN POOLS					
\$ 509	\$4	\$6	\$9	\$16	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 622	Refer to Rule 49.				N/A
<div><ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For liability increased limits factors, refer to Rule 100.• For Public Autos liability fleet factors, refer to Rule 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.</div>					

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**MISSOURI (24)
TERRITORY 116**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 463	\$2	\$3	\$5	\$8	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 311	\$2	\$3	\$6	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1878	\$15	\$26	\$43	\$78	N/A
– SCHOOL AND CHURCH BUSES					
\$ 178	\$3	\$4	\$7	\$11	N/A
– OTHER BUSES					
\$ 1476	\$15	\$24	\$38	\$65	N/A
– VAN POOLS					
\$ 445	\$3	\$5	\$8	\$14	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 532	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For liability increased limits factors, refer to Rule 100.• For Public Autos liability fleet factors, refer to Rule 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	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 281	\$1	\$2	\$3	\$4	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 286	\$2	\$3	\$5	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1006	\$8	\$14	\$23	\$42	N/A
– SCHOOL AND CHURCH BUSES					
\$ 95	\$2	\$3	\$5	\$9	N/A
– OTHER BUSES					
\$ 790	\$12	\$20	\$32	\$54	N/A
– VAN POOLS					
\$ 238	\$2	\$3	\$4	\$8	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 284	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For liability increased limits factors, refer to Rule 100.• For Public Autos liability fleet factors, refer to Rule 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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**MISSOURI (24)
TERRITORY 125**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 594	\$2	\$3	\$5	\$8	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 344	\$2	\$4	\$6	\$11	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2410	\$19	\$33	\$55	\$100	N/A
– SCHOOL AND CHURCH BUSES					
\$ 228	\$3	\$4	\$7	\$11	N/A
– OTHER BUSES					
\$ 1893	\$22	\$36	\$56	\$96	N/A
– VAN POOLS					
\$ 571	\$4	\$7	\$11	\$18	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 720	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For liability increased limits factors, refer to Rule 100.• For Public Autos liability fleet factors, refer to Rule 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	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 440	\$2	\$3	\$4	\$8	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 332	\$2	\$4	\$6	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1838	\$14	\$25	\$42	\$76	N/A
– SCHOOL AND CHURCH BUSES					
\$ 174	\$2	\$4	\$6	\$9	N/A
– OTHER BUSES					
\$ 1444	\$14	\$23	\$37	\$63	N/A
– VAN POOLS					
\$ 436	\$3	\$5	\$8	\$14	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 564	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For liability increased limits factors, refer to Rule 100.• For Public Autos liability fleet factors, refer to Rule 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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**MISSOURI (24)
TERRITORY 127**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 298	\$1	\$2	\$3	\$5	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 262	\$2	\$3	\$5	\$8	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1152	\$9	\$16	\$26	\$48	N/A
– SCHOOL AND CHURCH BUSES					
\$ 109	\$2	\$3	\$5	\$9	N/A
– OTHER BUSES					
\$ 905	\$12	\$20	\$31	\$53	N/A
– VAN POOLS					
\$ 273	\$2	\$3	\$5	\$9	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 359	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For liability increased limits factors, refer to Rule 100.• For Public Autos liability fleet factors, refer to Rule 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	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 268	\$1	\$2	\$3	\$4	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 266	\$2	\$3	\$5	\$8	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1023	\$8	\$14	\$23	\$43	N/A
– SCHOOL AND CHURCH BUSES					
\$ 97	\$2	\$3	\$5	\$9	N/A
– OTHER BUSES					
\$ 804	\$12	\$19	\$31	\$52	N/A
– VAN POOLS					
\$ 243	\$2	\$3	\$4	\$8	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 304	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For liability increased limits factors, refer to Rule 100.• For Public Autos liability fleet factors, refer to Rule 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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**MISSOURI (24)
TERRITORY 129**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 284	\$1	\$2	\$3	\$5	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 247	\$2	\$3	\$4	\$8	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1103	\$9	\$15	\$25	\$46	N/A
– SCHOOL AND CHURCH BUSES					
\$ 105	\$2	\$4	\$6	\$9	N/A
– OTHER BUSES					
\$ 867	\$12	\$20	\$32	\$54	N/A
– VAN POOLS					
\$ 261	\$2	\$3	\$5	\$8	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 313	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For liability increased limits factors, refer to Rule 100.• For Public Autos liability fleet factors, refer to Rule 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	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 793	\$3	\$5	\$8	\$14	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 312	\$2	\$3	\$6	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 3260	\$25	\$45	\$74	\$136	N/A
– SCHOOL AND CHURCH BUSES					
\$ 309	\$5	\$9	\$14	\$22	N/A
– OTHER BUSES					
\$ 2561	\$29	\$48	\$76	\$130	N/A
– VAN POOLS					
\$ 773	\$6	\$9	\$14	\$25	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 797	Refer to Rule 49.				N/A
<div><ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For liability increased limits factors, refer to Rule 100.• For Public Autos liability fleet factors, refer to Rule 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.</div>					

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**MISSOURI (24)
TERRITORY 132**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 493	\$2	\$3	\$4	\$7	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 360	\$2	\$4	\$6	\$11	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2016	\$16	\$28	\$46	\$84	N/A
– SCHOOL AND CHURCH BUSES					
\$ 191	\$3	\$5	\$8	\$13	N/A
– OTHER BUSES					
\$ 1583	\$11	\$17	\$27	\$47	N/A
– VAN POOLS					
\$ 478	\$4	\$6	\$9	\$15	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 613	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For liability increased limits factors, refer to Rule 100.• For Public Autos liability fleet factors, refer to Rule 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	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 543	\$2	\$3	\$5	\$9	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 324	\$2	\$4	\$6	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2180	\$17	\$30	\$50	\$91	N/A
– SCHOOL AND CHURCH BUSES					
\$ 207	\$3	\$5	\$7	\$12	N/A
– OTHER BUSES					
\$ 1712	\$17	\$27	\$43	\$73	N/A
– VAN POOLS					
\$ 517	\$4	\$6	\$10	\$17	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 576	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For liability increased limits factors, refer to Rule 100.• For Public Autos liability fleet factors, refer to Rule 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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**MISSOURI (24)
TERRITORY 134**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 597	\$2	\$3	\$5	\$8	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 384	\$2	\$4	\$7	\$12	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2423	\$19	\$33	\$55	\$101	N/A
– SCHOOL AND CHURCH BUSES					
\$ 230	\$3	\$4	\$7	\$11	N/A
– OTHER BUSES					
\$ 1904	\$22	\$36	\$56	\$97	N/A
– VAN POOLS					
\$ 574	\$4	\$7	\$11	\$18	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 734	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For liability increased limits factors, refer to Rule 100.• For Public Autos liability fleet factors, refer to Rule 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	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 668	\$2	\$4	\$5	\$9	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 413	\$3	\$4	\$7	\$13	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2671	\$21	\$37	\$61	\$111	N/A
– SCHOOL AND CHURCH BUSES					
\$ 253	\$3	\$5	\$8	\$13	N/A
– OTHER BUSES					
\$ 2098	\$18	\$30	\$47	\$81	N/A
– VAN POOLS					
\$ 633	\$5	\$8	\$12	\$20	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 663	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For liability increased limits factors, refer to Rule 100.• For Public Autos liability fleet factors, refer to Rule 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	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 467	\$2	\$3	\$4	\$6	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 362	\$2	\$4	\$7	\$12	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1905	\$15	\$26	\$43	\$79	N/A
– SCHOOL AND CHURCH BUSES					
\$ 181	\$3	\$5	\$8	\$13	N/A
– OTHER BUSES					
\$ 1496	\$15	\$24	\$38	\$65	N/A
– VAN POOLS					
\$ 452	\$4	\$5	\$8	\$15	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 567	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For liability increased limits factors, refer to Rule 100.• For Public Autos liability fleet factors, refer to Rule 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	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 342	\$2	\$3	\$4	\$6	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 324	\$2	\$3	\$6	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1329	\$10	\$18	\$30	\$55	N/A
– SCHOOL AND CHURCH BUSES					
\$ 126	\$2	\$4	\$6	\$9	N/A
– OTHER BUSES					
\$ 1044	\$12	\$20	\$31	\$53	N/A
– VAN POOLS					
\$ 315	\$2	\$4	\$6	\$10	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 409	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For liability increased limits factors, refer to Rule 100.• For Public Autos liability fleet factors, refer to Rule 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	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 274	\$1	\$2	\$3	\$4	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 180	\$1	\$2	\$3	\$6	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1099	\$9	\$15	\$25	\$46	N/A
– SCHOOL AND CHURCH BUSES					
\$ 104	\$2	\$4	\$6	\$9	N/A
– OTHER BUSES					
\$ 863	\$13	\$21	\$33	\$56	N/A
– VAN POOLS					
\$ 260	\$2	\$3	\$5	\$8	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 312	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For liability increased limits factors, refer to Rule 100.• For Public Autos liability fleet factors, refer to Rule 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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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 161	\$ 187	\$ 308
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 165	\$ 191	\$ 391
<ul style="list-style-type: none"> For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 172	\$ 199	\$ 347
– SCHOOL AND CHURCH BUSES			
	\$ 78	\$ 91	\$ 103
– OTHER BUSES			
	\$ 78	\$ 91	\$ 103
– VAN POOLS			
	\$ 172	\$ 199	\$ 347
<ul style="list-style-type: none"> For Public Autos physical damage fleet factors, refer to Rule 39. For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. For Public Autos Deductible factors, refer to Rule 98. For Public Autos Original Cost New and Age Group factors, refer to Rule 101. For Public Autos Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 112	\$ 129	\$ 314
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 144	\$ 167	\$ 326
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 134	\$ 155	\$ 375
– SCHOOL AND CHURCH BUSES			
	\$ 61	\$ 71	\$ 111
– OTHER BUSES			
	\$ 61	\$ 71	\$ 111
– VAN POOLS			
	\$ 134	\$ 155	\$ 375
<ul style="list-style-type: none"> • For Public Autos physical damage fleet factors, refer to Rule 39. • For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. • For Public Autos Deductible factors, refer to Rule 98. • For Public Autos Original Cost New and Age Group factors, refer to Rule 101. • For Public Autos Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 162	\$ 188	\$ 228
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 124	\$ 144	\$ 254
<ul style="list-style-type: none"> For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 171	\$ 197	\$ 273
– SCHOOL AND CHURCH BUSES			
	\$ 78	\$ 90	\$ 81
– OTHER BUSES			
	\$ 78	\$ 90	\$ 81
– VAN POOLS			
	\$ 171	\$ 197	\$ 273
<ul style="list-style-type: none"> For Public Autos physical damage fleet factors, refer to Rule 39. For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. For Public Autos Deductible factors, refer to Rule 98. For Public Autos Original Cost New and Age Group factors, refer to Rule 101. For Public Autos Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 146	\$ 169	\$ 266
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 132	\$ 153	\$ 274
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 167	\$ 194	\$ 318
– SCHOOL AND CHURCH BUSES			
	\$ 76	\$ 88	\$ 94
– OTHER BUSES			
	\$ 76	\$ 88	\$ 94
– VAN POOLS			
	\$ 167	\$ 194	\$ 318
<ul style="list-style-type: none"> • For Public Autos physical damage fleet factors, refer to Rule 39. • For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. • For Public Autos Deductible factors, refer to Rule 98. • For Public Autos Original Cost New and Age Group factors, refer to Rule 101. • For Public Autos Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 158	\$ 183	\$ 271
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 134	\$ 155	\$ 327
<ul style="list-style-type: none"> For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 189	\$ 219	\$ 332
– SCHOOL AND CHURCH BUSES			
	\$ 86	\$ 100	\$ 98
– OTHER BUSES			
	\$ 86	\$ 100	\$ 98
– VAN POOLS			
	\$ 189	\$ 219	\$ 332
<ul style="list-style-type: none"> For Public Autos physical damage fleet factors, refer to Rule 39. For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. For Public Autos Deductible factors, refer to Rule 98. For Public Autos Original Cost New and Age Group factors, refer to Rule 101. For Public Autos Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 147	\$ 170	\$ 245
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 148	\$ 171	\$ 307
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 184	\$ 212	\$ 307
– SCHOOL AND CHURCH BUSES			
	\$ 84	\$ 97	\$ 91
– OTHER BUSES			
	\$ 84	\$ 97	\$ 91
– VAN POOLS			
	\$ 184	\$ 212	\$ 307
<ul style="list-style-type: none"> • For Public Autos physical damage fleet factors, refer to Rule 39. • For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. • For Public Autos Deductible factors, refer to Rule 98. • For Public Autos Original Cost New and Age Group factors, refer to Rule 101. • For Public Autos Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 121	\$ 140	\$ 327
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 131	\$ 152	\$ 373
<ul style="list-style-type: none"> For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 143	\$ 166	\$ 397
– SCHOOL AND CHURCH BUSES			
	\$ 65	\$ 76	\$ 118
– OTHER BUSES			
	\$ 65	\$ 76	\$ 118
– VAN POOLS			
	\$ 143	\$ 166	\$ 397
<ul style="list-style-type: none"> For Public Autos physical damage fleet factors, refer to Rule 39. For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. For Public Autos Deductible factors, refer to Rule 98. For Public Autos Original Cost New and Age Group factors, refer to Rule 101. For Public Autos Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 128	\$ 148	\$ 298
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 169	\$ 196	\$ 378
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 138	\$ 160	\$ 346
– SCHOOL AND CHURCH BUSES			
	\$ 63	\$ 73	\$ 103
– OTHER BUSES			
	\$ 63	\$ 73	\$ 103
– VAN POOLS			
	\$ 138	\$ 160	\$ 346
<ul style="list-style-type: none"> • For Public Autos physical damage fleet factors, refer to Rule 39. • For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. • For Public Autos Deductible factors, refer to Rule 98. • For Public Autos Original Cost New and Age Group factors, refer to Rule 101. • For Public Autos Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 186	\$ 215	\$ 285
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 150	\$ 174	\$ 334
<ul style="list-style-type: none"> For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 220	\$ 255	\$ 329
– SCHOOL AND CHURCH BUSES			
	\$ 100	\$ 116	\$ 98
– OTHER BUSES			
	\$ 100	\$ 116	\$ 98
– VAN POOLS			
	\$ 220	\$ 255	\$ 329
<ul style="list-style-type: none"> For Public Autos physical damage fleet factors, refer to Rule 39. For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. For Public Autos Deductible factors, refer to Rule 98. For Public Autos Original Cost New and Age Group factors, refer to Rule 101. For Public Autos Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 131	\$ 151	\$ 229
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 178	\$ 206	\$ 285
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 156	\$ 180	\$ 301
– SCHOOL AND CHURCH BUSES			
	\$ 71	\$ 82	\$ 89
– OTHER BUSES			
	\$ 71	\$ 82	\$ 89
– VAN POOLS			
	\$ 156	\$ 180	\$ 301
<ul style="list-style-type: none"> • For Public Autos physical damage fleet factors, refer to Rule 39. • For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. • For Public Autos Deductible factors, refer to Rule 98. • For Public Autos Original Cost New and Age Group factors, refer to Rule 101. • For Public Autos Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 185	\$ 214	\$ 317
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 171	\$ 198	\$ 361
<ul style="list-style-type: none"> For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 227	\$ 262	\$ 378
– SCHOOL AND CHURCH BUSES			
	\$ 103	\$ 119	\$ 112
– OTHER BUSES			
	\$ 103	\$ 119	\$ 112
– VAN POOLS			
	\$ 227	\$ 262	\$ 378
<ul style="list-style-type: none"> For Public Autos physical damage fleet factors, refer to Rule 39. For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. For Public Autos Deductible factors, refer to Rule 98. For Public Autos Original Cost New and Age Group factors, refer to Rule 101. For Public Autos Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 161	\$ 186	\$ 269
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 149	\$ 172	\$ 318
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 196	\$ 227	\$ 326
– SCHOOL AND CHURCH BUSES			
	\$ 89	\$ 103	\$ 97
– OTHER BUSES			
	\$ 89	\$ 103	\$ 97
– VAN POOLS			
	\$ 196	\$ 227	\$ 326
<ul style="list-style-type: none"> • For Public Autos physical damage fleet factors, refer to Rule 39. • For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. • For Public Autos Deductible factors, refer to Rule 98. • For Public Autos Original Cost New and Age Group factors, refer to Rule 101. • For Public Autos Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 130	\$ 151	\$ 284
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 165	\$ 191	\$ 254
<ul style="list-style-type: none"> For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 157	\$ 183	\$ 353
– SCHOOL AND CHURCH BUSES			
	\$ 72	\$ 83	\$ 105
– OTHER BUSES			
	\$ 72	\$ 83	\$ 105
– VAN POOLS			
	\$ 157	\$ 183	\$ 353
<ul style="list-style-type: none"> For Public Autos physical damage fleet factors, refer to Rule 39. For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. For Public Autos Deductible factors, refer to Rule 98. For Public Autos Original Cost New and Age Group factors, refer to Rule 101. For Public Autos Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 160	\$ 185	\$ 247
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 175	\$ 202	\$ 263
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 198	\$ 229	\$ 301
– SCHOOL AND CHURCH BUSES			
	\$ 90	\$ 104	\$ 89
– OTHER BUSES			
	\$ 90	\$ 104	\$ 89
– VAN POOLS			
	\$ 198	\$ 229	\$ 301
<ul style="list-style-type: none"> • For Public Autos physical damage fleet factors, refer to Rule 39. • For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. • For Public Autos Deductible factors, refer to Rule 98. • For Public Autos Original Cost New and Age Group factors, refer to Rule 101. • For Public Autos Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 176	\$ 204	\$ 277
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 175	\$ 203	\$ 261
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 216	\$ 250	\$ 341
– SCHOOL AND CHURCH BUSES			
	\$ 98	\$ 114	\$ 101
– OTHER BUSES			
	\$ 98	\$ 114	\$ 101
– VAN POOLS			
	\$ 216	\$ 250	\$ 341
<ul style="list-style-type: none"> • For Public Autos physical damage fleet factors, refer to Rule 39. • For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. • For Public Autos Deductible factors, refer to Rule 98. • For Public Autos Original Cost New and Age Group factors, refer to Rule 101. • For Public Autos Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 130	\$ 151	\$ 368
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 149	\$ 172	\$ 307
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 154	\$ 178	\$ 446
– SCHOOL AND CHURCH BUSES			
	\$ 70	\$ 81	\$ 132
– OTHER BUSES			
	\$ 70	\$ 81	\$ 132
– VAN POOLS			
	\$ 154	\$ 178	\$ 446
<ul style="list-style-type: none"> • For Public Autos physical damage fleet factors, refer to Rule 39. • For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. • For Public Autos Deductible factors, refer to Rule 98. • For Public Autos Original Cost New and Age Group factors, refer to Rule 101. • For Public Autos Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 129	\$ 149	\$ 265
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 140	\$ 162	\$ 347
<ul style="list-style-type: none"> For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 147	\$ 171	\$ 315
– SCHOOL AND CHURCH BUSES			
	\$ 67	\$ 78	\$ 93
– OTHER BUSES			
	\$ 67	\$ 78	\$ 93
– VAN POOLS			
	\$ 147	\$ 171	\$ 315
<ul style="list-style-type: none"> For Public Autos physical damage fleet factors, refer to Rule 39. For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. For Public Autos Deductible factors, refer to Rule 98. For Public Autos Original Cost New and Age Group factors, refer to Rule 101. For Public Autos Stated Amount factors, refer to Rule 101. 			

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**MISSOURI (24)
TERRITORY 133**

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 114	\$ 132	\$ 272
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 122	\$ 141	\$ 354
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 130	\$ 151	\$ 324
– SCHOOL AND CHURCH BUSES			
	\$ 59	\$ 69	\$ 96
– OTHER BUSES			
	\$ 59	\$ 69	\$ 96
– VAN POOLS			
	\$ 130	\$ 151	\$ 324
<ul style="list-style-type: none"> • For Public Autos physical damage fleet factors, refer to Rule 39. • For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. • For Public Autos Deductible factors, refer to Rule 98. • For Public Autos Original Cost New and Age Group factors, refer to Rule 101. • For Public Autos Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 131	\$ 151	\$ 295
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 153	\$ 177	\$ 362
<ul style="list-style-type: none"> For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 157	\$ 182	\$ 355
– SCHOOL AND CHURCH BUSES			
	\$ 72	\$ 83	\$ 105
– OTHER BUSES			
	\$ 72	\$ 83	\$ 105
– VAN POOLS			
	\$ 157	\$ 182	\$ 355
<ul style="list-style-type: none"> For Public Autos physical damage fleet factors, refer to Rule 39. For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. For Public Autos Deductible factors, refer to Rule 98. For Public Autos Original Cost New and Age Group factors, refer to Rule 101. For Public Autos Stated Amount factors, refer to Rule 101. 			

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**MISSOURI (24)
TERRITORY 135**

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 142	\$ 165	\$ 254
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 125	\$ 145	\$ 441
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 166	\$ 193	\$ 310
– SCHOOL AND CHURCH BUSES			
	\$ 76	\$ 88	\$ 92
– OTHER BUSES			
	\$ 76	\$ 88	\$ 92
– VAN POOLS			
	\$ 166	\$ 193	\$ 310
<ul style="list-style-type: none"> • For Public Autos physical damage fleet factors, refer to Rule 39. • For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. • For Public Autos Deductible factors, refer to Rule 98. • For Public Autos Original Cost New and Age Group factors, refer to Rule 101. • For Public Autos Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 145	\$ 169	\$ 282
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 157	\$ 182	\$ 322
<ul style="list-style-type: none"> For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 165	\$ 191	\$ 330
– SCHOOL AND CHURCH BUSES			
	\$ 75	\$ 87	\$ 98
– OTHER BUSES			
	\$ 75	\$ 87	\$ 98
– VAN POOLS			
	\$ 165	\$ 191	\$ 330
<ul style="list-style-type: none"> For Public Autos physical damage fleet factors, refer to Rule 39. For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. For Public Autos Deductible factors, refer to Rule 98. For Public Autos Original Cost New and Age Group factors, refer to Rule 101. For Public Autos Stated Amount factors, refer to Rule 101. 			

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**MISSOURI (24)
TERRITORY 137**

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 143	\$ 166	\$ 237
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 150	\$ 174	\$ 256
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 163	\$ 188	\$ 288
– SCHOOL AND CHURCH BUSES			
	\$ 74	\$ 86	\$ 86
– OTHER BUSES			
	\$ 74	\$ 86	\$ 86
– VAN POOLS			
	\$ 163	\$ 188	\$ 288
<ul style="list-style-type: none"> • For Public Autos physical damage fleet factors, refer to Rule 39. • For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. • For Public Autos Deductible factors, refer to Rule 98. • For Public Autos Original Cost New and Age Group factors, refer to Rule 101. • For Public Autos Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 133	\$ 154	\$ 222
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 153	\$ 177	\$ 223
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 155	\$ 179	\$ 264
– SCHOOL AND CHURCH BUSES			
	\$ 71	\$ 82	\$ 78
– OTHER BUSES			
	\$ 71	\$ 82	\$ 78
– VAN POOLS			
	\$ 155	\$ 179	\$ 264
<ul style="list-style-type: none"> • For Public Autos physical damage fleet factors, refer to Rule 39. • For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. • For Public Autos Deductible factors, refer to Rule 98. • For Public Autos Original Cost New and Age Group factors, refer to Rule 101. • For Public Autos Stated Amount factors, refer to Rule 101. 			