

LOSS COSTS – IMPLEMENTATION

APRIL 6, 2021

COMMERCIAL AUTOMOBILE

LI-CA-2021-089

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

KEY MESSAGE

Loss costs representing an overall statewide level change of +5.2% 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

We do not establish an effective date for Commercial Auto loss costs revisions in this state. Each insurer that elects to utilize this revision is responsible for determining its own effective date.

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 and the effective date of any rate change. If you decide to use our prospective loss costs to revise your rates, you are NOT required to file anything with the Insurance Department.

You must document your files in case the Insurance Department wishes to review the information at a later date. In all internal correspondence on this revision, you should refer to ISO Revision Designation Number CA-2021-BRLB1, NOT this circular number.

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>.

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Phone: 800-888-4476

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Commercial Auto Optional Classification Plan Loss Costs Revised in Minnesota

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 +5.2%. 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

Table of Contents

Trucks, Tractors and Trailers and Private Passenger Types Liability	A2-A3
Trucks Tractors and Trailers Physical Damage.....	A4-A6
Private Passenger Types Physical Damage	A7-A8

Minnesota
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
101	349	350	1.105	387
103	196	188	1.112	209
104	157	149	1.126	168
105	345	336	1.084	364
108	296	275	1.122	309
109	318	334	1.053	352
112	129	115	1.193	137
113	198	190	1.106	210
114	154	141	1.125	159
115	124	110	1.190	131
116	157	143	1.140	163
117	293	284	1.097	312
118	183	168	1.159	195
119	212	198	1.148	227
120	161	149	1.151	171
121	173	148	1.224	181
122	154	156	1.116	174
123	219	204	1.130	231
124	182	166	1.160	193

(a) The loss costs reflect the +6.9% change filed in CA-2021-BRLA1 for the TTT liability coverage.

(b) From filing CA-2016-BRLB1.

Minnesota
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
101	266	296	0.992	294
103	212	218	1.005	219
104	168	174	1.017	177
105	229	245	0.990	243
108	278	285	1.011	288
109	220	231	0.982	227
112	164	170	1.015	173
113	177	186	1.003	187
114	158	167	1.000	167
115	177	187	1.006	188
116	163	167	1.004	168
117	208	228	0.994	227
118	217	226	1.012	229
119	214	226	0.998	226
120	188	194	1.022	198
121	205	217	0.998	217
122	225	242	1.000	242
123	210	216	1.008	218
124	216	230	0.991	228

(a) The loss costs reflect the +6.2% change filed in CA-2021-BRLA1 for the PPT liability coverage.

(b) From filing CA-2016-BRLB1.

Minnesota
Commercial Automobile
Trucks, Tractors, and Trailers Collision

	(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
101	234	188	1.336	251
103	266	207	1.355	280
104	248	196	1.332	261
105	233	185	1.330	246
108	232	193	1.327	256
109	240	198	1.311	260
112	231	189	1.250	236
113	219	181	1.274	231
114	237	189	1.270	240
115	201	167	1.249	209
116	231	199	1.228	244
117	219	186	1.276	237
118	215	170	1.343	228
119	218	188	1.263	237
120	200	151	1.373	207
121	200	165	1.264	209
122	226	172	1.337	230
123	236	185	1.275	236
124	197	148	1.397	207

(a) The loss costs reflect the +5.5% change filed in CA-2021-BRLA1 for the TTT collision coverage.

(b) From filing CA-2016-BRLB1.

Minnesota
Commercial Automobile
Trucks, Tractors, and Trailers 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
101	123	130	0.982	128
103	161	178	0.952	169
104	168	205	0.882	181
105	132	154	0.930	143
108	129	138	1.010	139
109	133	159	0.919	146
112	165	209	0.857	179
113	165	198	0.897	178
114	192	236	0.884	209
115	147	189	0.892	169
116	135	163	0.882	144
117	132	159	0.891	142
118	129	142	0.984	140
119	132	159	0.882	140
120	147	183	0.976	179
121	132	148	0.947	140
122	127	145	0.959	139
123	142	159	0.966	154
124	121	136	0.987	134

(a) The loss costs reflect the +8.3% change filed in CA-2021-BRLA1 for the TTT comprehensive coverage.

(b) From filing CA-2016-BRLB1.

Minnesota

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
101	71	75	0.982	74
103	92	103	0.952	98
104	96	118	0.882	104
105	76	89	0.930	83
108	75	79	1.010	80
109	77	92	0.919	85
112	95	120	0.857	103
113	95	114	0.897	102
114	111	136	0.884	120
115	85	109	0.892	97
116	78	94	0.882	83
117	76	92	0.891	82
118	74	82	0.984	81
119	76	92	0.882	81
120	85	105	0.976	102
121	76	85	0.947	80
122	73	84	0.959	81
123	82	92	0.966	89
124	70	78	0.987	77

(a) The loss costs reflect the +8.3% change filed in CA-2021-BRLA1 for the TTT comprehensive coverage.

(b) From filing CA-2016-BRLB1.

Minnesota
Commercial Automobile
Private Passenger Types Collision

	(1)	(2)	(3)	(4)
	Current Optional Plan Base Loss Cost	CA-2021-BRLA1 Standard Manual Base Loss Cost (a)	Off Balance Factor (b)	= (2) x (3) Revised Optional Plan Base Loss Cost
Territory				
101	370	331	1.117	370
103	377	326	1.155	377
104	319	285	1.120	319
105	272	251	1.084	272
108	400	355	1.128	400
109	267	246	1.084	267
112	256	221	1.159	256
113	283	245	1.154	283
114	288	248	1.163	288
115	231	206	1.120	231
116	224	195	1.148	224
117	246	223	1.103	246
118	232	207	1.120	232
119	248	221	1.120	248
120	232	207	1.120	232
121	224	200	1.120	224
122	328	293	1.120	328
123	306	263	1.163	306
124	267	238	1.120	267

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

(b) From filing CA-2016-BRLB1.

Minnesota
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
101	127	130	1.107	144
103	197	195	1.130	220
104	224	227	1.130	257
105	132	136	1.111	151
108	141	138	1.163	160
109	139	140	1.123	157
112	223	231	1.114	257
113	206	198	1.163	230
114	236	241	1.098	265
115	237	238	1.130	269
116	179	169	1.186	200
117	164	170	1.117	190
118	134	135	1.130	153
119	119	119	1.130	134
120	148	151	1.130	171
121	157	158	1.130	179
122	185	186	1.130	210
123	175	171	1.168	200
124	119	119	1.130	134

(a) The loss costs reflect the +13.6% 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 0.576 to the loss costs in column (4).

SECTION B

OPTIONAL CLASS PLAN LOSS COST PAGES

Table of Contents

Liability, Medical Payments and PIP.....	B2-B20
Physical Damage.....	B21-B39

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

**MINNESOTA (22)
TERRITORY 101**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person				Basic Limits	
	500	1000	2000	5000		
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 387	N/A	N/A	N/A	N/A	Not Covered By Workers' Compensation \$ 37	Covered By Workers' Compensation \$ 19
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
\$ 294	N/A	N/A	N/A	N/A	Not Principally Operated By Employees \$ 88	Principally Operated By Employees \$ 49
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 1551	N/A	N/A	N/A	N/A	Owner Operated \$ 174	Other Than Owner Operated \$ 124
– SCHOOL AND CHURCH BUSES						
\$ 147	N/A	N/A	N/A	N/A	All Autos \$ 21	
– OTHER BUSES						
\$ 1218	N/A	N/A	N/A	N/A	All Autos \$ 202	
– VAN POOLS						
\$ 368	N/A	N/A	N/A	N/A	Employer Furnished \$ 13	All Other \$ 23
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 431	Refer to Rule 49.				All Autos \$ 43	
<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 Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits	
	500	1000	2000	5000		
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 209	N/A	N/A	N/A	N/A	Not Covered By Workers' Compensation \$ 29	Covered By Workers' Compensation \$ 15
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
\$ 219	N/A	N/A	N/A	N/A	Not Principally Operated By Employees \$ 54	Principally Operated By Employees \$ 30
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 833	N/A	N/A	N/A	N/A	Owner Operated \$ 136	Other Than Owner Operated \$ 97
– SCHOOL AND CHURCH BUSES						
\$ 79	N/A	N/A	N/A	N/A	All Autos \$ 17	
– OTHER BUSES						
\$ 654	N/A	N/A	N/A	N/A	All Autos \$ 158	
– VAN POOLS						
\$ 197	N/A	N/A	N/A	N/A	Employer Furnished \$ 10	All Other \$ 18
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 261	Refer to Rule 49.				All Autos \$ 31	
<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**

**MINNESOTA (22)
TERRITORY 104**

LIABILITY	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 168	N/A	N/A	N/A	N/A	Not Covered By Workers' Compensation \$ 32	Covered By Workers' Compensation \$ 16
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
\$ 177	N/A	N/A	N/A	N/A	Not Principally Operated By Employees \$ 75	Principally Operated By Employees \$ 42
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 660	N/A	N/A	N/A	N/A	Owner Operated \$ 150	Other Than Owner Operated \$ 107
– SCHOOL AND CHURCH BUSES						
\$ 63	N/A	N/A	N/A	N/A	All Autos \$ 18	
– OTHER BUSES						
\$ 519	N/A	N/A	N/A	N/A	All Autos \$ 175	
– VAN POOLS						
\$ 156	N/A	N/A	N/A	N/A	Employer Furnished \$ 11	All Other \$ 20
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 197	Refer to Rule 49.				All Autos \$ 35	
<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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AUTOMOBILE
LOSS COST PAGES
OPTIONAL CLASS PLAN

LIABILITY Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits	
	500	1000	2000	5000		
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 364	N/A	N/A	N/A	N/A	Not Covered By Workers' Compensation \$ 31	Covered By Workers' Compensation \$ 16
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
\$ 243	N/A	N/A	N/A	N/A	Not Principally Operated By Employees \$ 60	Principally Operated By Employees \$ 33
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 1488	N/A	N/A	N/A	N/A	Owner Operated \$ 145	Other Than Owner Operated \$ 103
– SCHOOL AND CHURCH BUSES						
\$ 141	N/A	N/A	N/A	N/A	All Autos \$ 18	
– OTHER BUSES						
\$ 1169	N/A	N/A	N/A	N/A	All Autos \$ 169	
– VAN POOLS						
\$ 353	N/A	N/A	N/A	N/A	Employer Furnished \$ 11	All Other \$ 19
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 402	Refer to Rule 49.				All Autos \$ 34	
<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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**MINNESOTA (22)
TERRITORY 108**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person				Basic Limits	
	500	1000	2000	5000		
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 309	N/A	N/A	N/A	N/A	Not Covered By Workers' Compensation \$ 35	Covered By Workers' Compensation \$ 18
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
\$ 288	N/A	N/A	N/A	N/A	Not Principally Operated By Employees \$ 95	Principally Operated By Employees \$ 53
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 1218	N/A	N/A	N/A	N/A	Owner Operated \$ 164	Other Than Owner Operated \$ 117
– SCHOOL AND CHURCH BUSES						
\$ 116	N/A	N/A	N/A	N/A	All Autos \$ 20	
– OTHER BUSES						
\$ 957	N/A	N/A	N/A	N/A	All Autos \$ 191	
– VAN POOLS						
\$ 289	N/A	N/A	N/A	N/A	Employer Furnished \$ 12	All Other \$ 22
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 444	Refer to Rule 49.				All Autos \$ 41	
<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 Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits	
	500	1000	2000	5000		
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 352	N/A	N/A	N/A	N/A	Not Covered By Workers' Compensation \$ 39	Covered By Workers' Compensation \$ 20
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
\$ 227	N/A	N/A	N/A	N/A	Not Principally Operated By Employees \$ 70	Principally Operated By Employees \$ 39
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 1480	N/A	N/A	N/A	N/A	Owner Operated \$ 183	Other Than Owner Operated \$ 130
– SCHOOL AND CHURCH BUSES						
\$ 140	N/A	N/A	N/A	N/A	All Autos \$ 22	
– OTHER BUSES						
\$ 1162	N/A	N/A	N/A	N/A	All Autos \$ 213	
– VAN POOLS						
\$ 351	N/A	N/A	N/A	N/A	Employer Furnished \$ 13	All Other \$ 24
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 395	Refer to Rule 49.				All Autos \$ 44	
<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**

**MINNESOTA (22)
TERRITORY 112**

LIABILITY	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 137	N/A	N/A	N/A	N/A	Not Covered By Workers' Compensation \$ 17	Covered By Workers' Compensation \$ 9
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
\$ 173	N/A	N/A	N/A	N/A	Not Principally Operated By Employees \$ 47	Principally Operated By Employees \$ 26
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 509	N/A	N/A	N/A	N/A	Owner Operated \$ 80	Other Than Owner Operated \$ 57
– SCHOOL AND CHURCH BUSES						
\$ 48	N/A	N/A	N/A	N/A	All Autos \$ 10	
– OTHER BUSES						
\$ 400	N/A	N/A	N/A	N/A	All Autos \$ 93	
– VAN POOLS						
\$ 121	N/A	N/A	N/A	N/A	Employer Furnished \$ 6	All Other \$ 11
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 171	Refer to Rule 49.				All Autos \$ 20	
<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 Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits	
	500	1000	2000	5000		
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 210	N/A	N/A	N/A	N/A	Not Covered By Workers' Compensation \$ 28	Covered By Workers' Compensation \$ 14
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
\$ 187	N/A	N/A	N/A	N/A	Not Principally Operated By Employees \$ 60	Principally Operated By Employees \$ 33
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 842	N/A	N/A	N/A	N/A	Owner Operated \$ 131	Other Than Owner Operated \$ 93
– SCHOOL AND CHURCH BUSES						
\$ 80	N/A	N/A	N/A	N/A	All Autos \$ 16	
– OTHER BUSES						
\$ 661	N/A	N/A	N/A	N/A	All Autos \$ 153	
– VAN POOLS						
\$ 200	N/A	N/A	N/A	N/A	Employer Furnished \$ 9	All Other \$ 17
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 256	Refer to Rule 49.				All Autos \$ 33	
<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**

**MINNESOTA (22)
TERRITORY 114**

LIABILITY	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 159	N/A	N/A	N/A	N/A	Not Covered By Workers' Compensation \$ 19	Covered By Workers' Compensation \$ 10
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
\$ 167	N/A	N/A	N/A	N/A	Not Principally Operated By Employees \$ 60	Principally Operated By Employees \$ 33
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 625	N/A	N/A	N/A	N/A	Owner Operated \$ 89	Other Than Owner Operated \$ 63
– SCHOOL AND CHURCH BUSES						
\$ 59	N/A	N/A	N/A	N/A	All Autos \$ 11	
– OTHER BUSES						
\$ 491	N/A	N/A	N/A	N/A	All Autos \$ 104	
– VAN POOLS						
\$ 148	N/A	N/A	N/A	N/A	Employer Furnished \$ 7	All Other \$ 12
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 193	Refer to Rule 49.				All Autos \$ 22	
<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 Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits	
	500	1000	2000	5000		
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 131	N/A	N/A	N/A	N/A	Not Covered By Workers' Compensation \$ 15	Covered By Workers' Compensation \$ 8
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
\$ 188	N/A	N/A	N/A	N/A	Not Principally Operated By Employees \$ 60	Principally Operated By Employees \$ 33
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 487	N/A	N/A	N/A	N/A	Owner Operated \$ 70	Other Than Owner Operated \$ 50
– SCHOOL AND CHURCH BUSES						
\$ 46	N/A	N/A	N/A	N/A	All Autos \$ 9	
– OTHER BUSES						
\$ 383	N/A	N/A	N/A	N/A	All Autos \$ 82	
– VAN POOLS						
\$ 116	N/A	N/A	N/A	N/A	Employer Furnished \$ 5	All Other \$ 9
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 159	Refer to Rule 49.				All Autos \$ 17	
<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**

**MINNESOTA (22)
TERRITORY 116**

LIABILITY	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 163	N/A	N/A	N/A	N/A	Not Covered By Workers' Compensation \$ 18	Covered By Workers' Compensation \$ 9
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
\$ 168	N/A	N/A	N/A	N/A	Not Principally Operated By Employees \$ 55	Principally Operated By Employees \$ 31
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 633	N/A	N/A	N/A	N/A	Owner Operated \$ 84	Other Than Owner Operated \$ 60
– SCHOOL AND CHURCH BUSES						
\$ 60	N/A	N/A	N/A	N/A	All Autos \$ 10	
– OTHER BUSES						
\$ 498	N/A	N/A	N/A	N/A	All Autos \$ 98	
– VAN POOLS						
\$ 150	N/A	N/A	N/A	N/A	Employer Furnished \$ 6	All Other \$ 11
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 186	Refer to Rule 49.				All Autos \$ 21	
<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 Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits	
	500	1000	2000	5000		
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 312	N/A	N/A	N/A	N/A	Not Covered By Workers' Compensation \$ 31	Covered By Workers' Compensation \$ 16
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
\$ 227	N/A	N/A	N/A	N/A	Not Principally Operated By Employees \$ 92	Principally Operated By Employees \$ 51
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 1258	N/A	N/A	N/A	N/A	Owner Operated \$ 145	Other Than Owner Operated \$ 103
– SCHOOL AND CHURCH BUSES						
\$ 119	N/A	N/A	N/A	N/A	All Autos \$ 18	
– OTHER BUSES						
\$ 988	N/A	N/A	N/A	N/A	All Autos \$ 169	
– VAN POOLS						
\$ 298	N/A	N/A	N/A	N/A	Employer Furnished \$ 11	All Other \$ 19
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 364	Refer to Rule 49.				All Autos \$ 35	
<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**

**MINNESOTA (22)
TERRITORY 118**

LIABILITY	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 195	N/A	N/A	N/A	N/A	Not Covered By Workers' Compensation \$ 19	Covered By Workers' Compensation \$ 10
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
\$ 229	N/A	N/A	N/A	N/A	Not Principally Operated By Employees \$ 49	Principally Operated By Employees \$ 27
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 744	N/A	N/A	N/A	N/A	Owner Operated \$ 89	Other Than Owner Operated \$ 63
– SCHOOL AND CHURCH BUSES						
\$ 71	N/A	N/A	N/A	N/A	All Autos \$ 11	
– OTHER BUSES						
\$ 585	N/A	N/A	N/A	N/A	All Autos \$ 104	
– VAN POOLS						
\$ 176	N/A	N/A	N/A	N/A	Employer Furnished \$ 7	All Other \$ 12
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 232	Refer to Rule 49.				All Autos \$ 21	
<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 Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits	
	500	1000	2000	5000		
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 227	N/A	N/A	N/A	N/A	Not Covered By Workers' Compensation \$ 19	Covered By Workers' Compensation \$ 10
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
\$ 226	N/A	N/A	N/A	N/A	Not Principally Operated By Employees \$ 49	Principally Operated By Employees \$ 27
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 877	N/A	N/A	N/A	N/A	Owner Operated \$ 89	Other Than Owner Operated \$ 63
– SCHOOL AND CHURCH BUSES						
\$ 83	N/A	N/A	N/A	N/A	All Autos \$ 11	
– OTHER BUSES						
\$ 689	N/A	N/A	N/A	N/A	All Autos \$ 104	
– VAN POOLS						
\$ 208	N/A	N/A	N/A	N/A	Employer Furnished \$ 7	All Other \$ 12
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 272	Refer to Rule 49.				All Autos \$ 21	
<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**

**MINNESOTA (22)
TERRITORY 120**

LIABILITY	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 171	N/A	N/A	N/A	N/A	Not Covered By Workers' Compensation \$ 19	Covered By Workers' Compensation \$ 10
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
\$ 198	N/A	N/A	N/A	N/A	Not Principally Operated By Employees \$ 49	Principally Operated By Employees \$ 27
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 660	N/A	N/A	N/A	N/A	Owner Operated \$ 89	Other Than Owner Operated \$ 63
– SCHOOL AND CHURCH BUSES						
\$ 63	N/A	N/A	N/A	N/A	All Autos \$ 11	
– OTHER BUSES						
\$ 519	N/A	N/A	N/A	N/A	All Autos \$ 104	
– VAN POOLS						
\$ 156	N/A	N/A	N/A	N/A	Employer Furnished \$ 7	All Other \$ 12
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 191	Refer to Rule 49.				All Autos \$ 21	
<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 Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits	
	500	1000	2000	5000		
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 181	N/A	N/A	N/A	N/A	Not Covered By Workers' Compensation \$ 19	Covered By Workers' Compensation \$ 10
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
\$ 217	N/A	N/A	N/A	N/A	Not Principally Operated By Employees \$ 49	Principally Operated By Employees \$ 27
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 656	N/A	N/A	N/A	N/A	Owner Operated \$ 89	Other Than Owner Operated \$ 63
– SCHOOL AND CHURCH BUSES						
\$ 62	N/A	N/A	N/A	N/A	All Autos \$ 11	
– OTHER BUSES						
\$ 515	N/A	N/A	N/A	N/A	All Autos \$ 104	
– VAN POOLS						
\$ 155	N/A	N/A	N/A	N/A	Employer Furnished \$ 7	All Other \$ 12
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 222	Refer to Rule 49.				All Autos \$ 21	
<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**

**MINNESOTA (22)
TERRITORY 122**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person				Basic Limits	
	500	1000	2000	5000		
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 174	N/A	N/A	N/A	N/A	Not Covered By Workers' Compensation \$ 20	Covered By Workers' Compensation \$ 10
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
\$ 242	N/A	N/A	N/A	N/A	Not Principally Operated By Employees \$ 51	Principally Operated By Employees \$ 28
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 691	N/A	N/A	N/A	N/A	Owner Operated \$ 94	Other Than Owner Operated \$ 67
– SCHOOL AND CHURCH BUSES						
\$ 66	N/A	N/A	N/A	N/A	All Autos \$ 11	
– OTHER BUSES						
\$ 543	N/A	N/A	N/A	N/A	All Autos \$ 109	
– VAN POOLS						
\$ 164	N/A	N/A	N/A	N/A	Employer Furnished \$ 7	All Other \$ 12
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 214	Refer to Rule 49.				All Autos \$ 22	
<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 Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits	
	500	1000	2000	5000		
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 231	N/A	N/A	N/A	N/A	Not Covered By Workers' Compensation \$ 23	Covered By Workers' Compensation \$ 12
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
\$ 218	N/A	N/A	N/A	N/A	Not Principally Operated By Employees \$ 64	Principally Operated By Employees \$ 36
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 904	N/A	N/A	N/A	N/A	Owner Operated \$ 108	Other Than Owner Operated \$ 77
– SCHOOL AND CHURCH BUSES						
\$ 86	N/A	N/A	N/A	N/A	All Autos \$ 13	
– OTHER BUSES						
\$ 710	N/A	N/A	N/A	N/A	All Autos \$ 126	
– VAN POOLS						
\$ 214	N/A	N/A	N/A	N/A	Employer Furnished \$ 8	All Other \$ 14
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 272	Refer to Rule 49.				All Autos \$ 26	
<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**

**MINNESOTA (22)
TERRITORY 124**

LIABILITY	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 193	N/A	N/A	N/A	N/A	Not Covered By Workers' Compensation \$ 19	Covered By Workers' Compensation \$ 10
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
\$ 228	N/A	N/A	N/A	N/A	Not Principally Operated By Employees \$ 62	Principally Operated By Employees \$ 34
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 735	N/A	N/A	N/A	N/A	Owner Operated \$ 89	Other Than Owner Operated \$ 63
– SCHOOL AND CHURCH BUSES						
\$ 70	N/A	N/A	N/A	N/A	All Autos \$ 11	
– OTHER BUSES						
\$ 578	N/A	N/A	N/A	N/A	All Autos \$ 104	
– VAN POOLS						
\$ 174	N/A	N/A	N/A	N/A	Employer Furnished \$ 7	All Other \$ 12
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 234	Refer to Rule 49.				All Autos \$ 21	
<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

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			
	\$ 74	\$ 128	\$ 251
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 83	\$ 144	\$ 370
<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			
	\$ 83	\$ 143	\$ 291
– SCHOOL AND CHURCH BUSES			
	\$ 38	\$ 65	\$ 86
– OTHER BUSES			
	\$ 38	\$ 65	\$ 86
– VAN POOLS			
	\$ 83	\$ 143	\$ 291
<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. 			

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

**MINNESOTA (22)
TERRITORY 103**

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			
	\$ 98	\$ 169	\$ 280
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 127	\$ 220	\$ 377
<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			
	\$ 113	\$ 196	\$ 321
– SCHOOL AND CHURCH BUSES			
	\$ 52	\$ 89	\$ 95
– OTHER BUSES			
	\$ 52	\$ 89	\$ 95
– VAN POOLS			
	\$ 113	\$ 196	\$ 321
<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. 			

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

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			
	\$ 104	\$ 181	\$ 261
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 148	\$ 257	\$ 319
<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	\$ 226	\$ 304
– SCHOOL AND CHURCH BUSES			
	\$ 59	\$ 103	\$ 90
– OTHER BUSES			
	\$ 59	\$ 103	\$ 90
– VAN POOLS			
	\$ 130	\$ 226	\$ 304
<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. 			

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

**MINNESOTA (22)
TERRITORY 105**

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			
	\$ 83	\$ 143	\$ 246
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 87	\$ 151	\$ 272
<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			
	\$ 98	\$ 169	\$ 287
– SCHOOL AND CHURCH BUSES			
	\$ 45	\$ 77	\$ 85
– OTHER BUSES			
	\$ 45	\$ 77	\$ 85
– VAN POOLS			
	\$ 98	\$ 169	\$ 287
<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. 			

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

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			
	\$ 80	\$ 139	\$ 256
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 92	\$ 160	\$ 400
<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			
	\$ 87	\$ 152	\$ 299
– SCHOOL AND CHURCH BUSES			
	\$ 40	\$ 69	\$ 89
– OTHER BUSES			
	\$ 40	\$ 69	\$ 89
– VAN POOLS			
	\$ 87	\$ 152	\$ 299
<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. 			

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

**MINNESOTA (22)
TERRITORY 109**

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			
	\$ 85	\$ 146	\$ 260
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 90	\$ 157	\$ 267
<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			
	\$ 101	\$ 175	\$ 307
– SCHOOL AND CHURCH BUSES			
	\$ 46	\$ 80	\$ 91
– OTHER BUSES			
	\$ 46	\$ 80	\$ 91
– VAN POOLS			
	\$ 101	\$ 175	\$ 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. 			

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

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			
	\$ 103	\$ 179	\$ 236
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 148	\$ 257	\$ 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			
	\$ 132	\$ 230	\$ 293
– SCHOOL AND CHURCH BUSES			
	\$ 60	\$ 105	\$ 87
– OTHER BUSES			
	\$ 60	\$ 105	\$ 87
– VAN POOLS			
	\$ 132	\$ 230	\$ 293
<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. 			

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

**MINNESOTA (22)
TERRITORY 113**

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			
	\$ 102	\$ 178	\$ 231
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 132	\$ 230	\$ 283
<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			
	\$ 125	\$ 218	\$ 281
– SCHOOL AND CHURCH BUSES			
	\$ 57	\$ 99	\$ 83
– OTHER BUSES			
	\$ 57	\$ 99	\$ 83
– VAN POOLS			
	\$ 125	\$ 218	\$ 281
<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. 			

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

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			
	\$ 120	\$ 209	\$ 240
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 153	\$ 265	\$ 288
<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			
	\$ 150	\$ 260	\$ 293
– SCHOOL AND CHURCH BUSES			
	\$ 68	\$ 118	\$ 87
– OTHER BUSES			
	\$ 68	\$ 118	\$ 87
– VAN POOLS			
	\$ 150	\$ 260	\$ 293
<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. 			

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

**MINNESOTA (22)
TERRITORY 115**

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			
	\$ 97	\$ 169	\$ 209
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 155	\$ 269	\$ 231
<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			
	\$ 120	\$ 208	\$ 259
– SCHOOL AND CHURCH BUSES			
	\$ 55	\$ 95	\$ 77
– OTHER BUSES			
	\$ 55	\$ 95	\$ 77
– VAN POOLS			
	\$ 120	\$ 208	\$ 259
<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. 			

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

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			
	\$ 83	\$ 144	\$ 244
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 115	\$ 200	\$ 224
<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			
	\$ 103	\$ 179	\$ 308
– SCHOOL AND CHURCH BUSES			
	\$ 47	\$ 82	\$ 92
– OTHER BUSES			
	\$ 47	\$ 82	\$ 92
– VAN POOLS			
	\$ 103	\$ 179	\$ 308
<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. 			

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

**MINNESOTA (22)
TERRITORY 117**

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			
	\$ 82	\$ 142	\$ 237
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 109	\$ 190	\$ 246
<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			
	\$ 101	\$ 175	\$ 288
– SCHOOL AND CHURCH BUSES			
	\$ 46	\$ 80	\$ 86
– OTHER BUSES			
	\$ 46	\$ 80	\$ 86
– VAN POOLS			
	\$ 101	\$ 175	\$ 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. 			

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

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			
	\$ 81	\$ 140	\$ 228
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 88	\$ 153	\$ 232
<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			
	\$ 90	\$ 156	\$ 264
– SCHOOL AND CHURCH BUSES	\$ 41	\$ 71	\$ 78
– OTHER BUSES	\$ 41	\$ 71	\$ 78
– VAN POOLS	\$ 90	\$ 156	\$ 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. 			

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

**MINNESOTA (22)
TERRITORY 119**

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			
	\$ 81	\$ 140	\$ 237
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 77	\$ 134	\$ 248
<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			
	\$ 101	\$ 175	\$ 291
– SCHOOL AND CHURCH BUSES			
	\$ 46	\$ 80	\$ 86
– OTHER BUSES			
	\$ 46	\$ 80	\$ 86
– VAN POOLS			
	\$ 101	\$ 175	\$ 291
<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. 			

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

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			
	\$ 102	\$ 179	\$ 207
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 98	\$ 171	\$ 232
<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			
	\$ 116	\$ 201	\$ 234
– SCHOOL AND CHURCH BUSES			
	\$ 53	\$ 92	\$ 69
– OTHER BUSES			
	\$ 53	\$ 92	\$ 69
– VAN POOLS			
	\$ 116	\$ 201	\$ 234
<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. 			

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

**MINNESOTA (22)
TERRITORY 121**

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			
	\$ 80	\$ 140	\$ 209
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 103	\$ 179	\$ 224
<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			
	\$ 94	\$ 163	\$ 256
– SCHOOL AND CHURCH BUSES			
	\$ 43	\$ 74	\$ 76
– OTHER BUSES			
	\$ 43	\$ 74	\$ 76
– VAN POOLS			
	\$ 94	\$ 163	\$ 256
<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. 			

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

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			
	\$ 81	\$ 139	\$ 230
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 121	\$ 210	\$ 328
<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			
	\$ 92	\$ 160	\$ 267
– SCHOOL AND CHURCH BUSES			
	\$ 42	\$ 73	\$ 79
– OTHER BUSES			
	\$ 42	\$ 73	\$ 79
– VAN POOLS			
	\$ 92	\$ 160	\$ 267
<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. 			

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

**MINNESOTA (22)
TERRITORY 123**

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			
	\$ 89	\$ 154	\$ 236
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 115	\$ 200	\$ 306
<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			
	\$ 101	\$ 175	\$ 287
– SCHOOL AND CHURCH BUSES			
	\$ 46	\$ 80	\$ 85
– OTHER BUSES			
	\$ 46	\$ 80	\$ 85
– VAN POOLS			
	\$ 101	\$ 175	\$ 287
<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. 			

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

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			
	\$ 77	\$ 134	\$ 207
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 77	\$ 134	\$ 267
<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			
	\$ 86	\$ 150	\$ 229
– SCHOOL AND CHURCH BUSES			
	\$ 39	\$ 68	\$ 68
– OTHER BUSES			
	\$ 39	\$ 68	\$ 68
– VAN POOLS			
	\$ 86	\$ 150	\$ 229
<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. 			