

LOSS COSTS – IMPLEMENTATION

APRIL 2, 2021

COMMERCIAL AUTOMOBILE

LI-CA-2021-082

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

KEY MESSAGE

Loss costs representing an overall statewide level change of 9.7% 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 Filing 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>.

CONTACT INFORMATION

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E-mail: info@verisk.com
Phone: 800-888-4476

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Commercial Auto Optional Classification Plan Loss Costs Revised in Nevada

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 9.7%. 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

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

	(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				
105	434	442	1.082	478
106	299	296	1.113	329
108	904	888	1.128	1002
109	1385	1426	1.098	1566
110	509	493	1.127	556
111	430	444	1.085	482

(a) The loss costs reflect the 12.6% change filed in CA-2021-BRLA1 for the TTT liability coverage.

(b) From filing CA-2016-BRLB1.

Nevada
Commercial Automobile
Private Passenger Types (PPT) Liability

	(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				
105	405	440	0.983	433
106	416	434	0.992	431
108	928	1003	0.987	990
109	873	956	0.987	944
110	410	443	0.987	437
111	391	433	0.988	428

(a) The loss costs reflect the 7.6% change filed in CA-2021-BRLA1 for the PPT liability coverage.

(b) From filing CA-2016-BRLB1.

Nevada
Commercial Automobile
Trucks, Tractors, and Trailers 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				
105	275	209	1.315	275
106	253	199	1.273	253
108	238	176	1.355	238
109	274	207	1.323	274
110	244	188	1.299	244
111	230	177	1.299	230

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

(b) From filing CA-2016-BRLB1.

Nevada
Commercial Automobile
Trucks, Tractors, and Trailers Comprehensive

	(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				
105	89	102	0.947	97
106	96	119	0.899	107
108	88	102	0.931	95
109	88	95	0.991	94
110	83	95	0.948	90
111	73	82	0.964	79

(a) The loss costs reflect the 8.2% change filed in CA-2021-BRLA1 for the TTT comprehensive coverage.

(b) From filing CA-2016-BRLB1.

Nevada

Commercial Automobile

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

	(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				
105	77	88	0.947	83
106	83	103	0.899	93
108	75	88	0.931	82
109	76	82	0.991	81
110	72	82	0.948	78
111	64	71	0.964	68

(a) The loss costs reflect the 8.2% change filed in CA-2021-BRLA1 for the TTT comprehensive coverage.

(b) From filing CA-2016-BRLB1.

Nevada
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				
105	380	335	1.082	362
106	334	289	1.103	319
108	313	281	1.082	304
109	385	343	1.076	369
110	306	305	1.082	330
111	328	298	1.096	327

(a) The loss costs reflect the -3.2% change filed in CA-2021-BRLA1 for the PPT collision coverage.

(b) From filing CA-2016-BRLB1.

Nevada
Commercial Automobile
Private Passenger Types Comprehensive

Territory	(1) Current Optional Plan Base Loss Cost	(2) CA-2021-BRLA1 Standard Manual Base Loss Cost (a)	(3) Off Balance Factor (b)	(4) = (2) x (3) Revised Optional Plan Base Loss Cost
105	69	65	1.168	76
106	96	88	1.198	105
108	63	59	1.168	69
109	59	54	1.159	63
110	60	56	1.168	65
111	55	52	1.174	61

(a) The loss costs reflect the 7.9% 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-B7
Physical Damage.....	B8-13

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 AUTOMOBILE
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NEVADA (27)
 TERRITORY 105

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					
\$ 478	\$2	\$3	\$5	\$8	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 433	\$3	\$5	\$8	\$14	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1958	\$15	\$27	\$45	\$81	N/A
– SCHOOL AND CHURCH BUSES					
\$ 186	\$2	\$3	\$4	\$6	N/A
– OTHER BUSES					
\$ 1538	\$8	\$13	\$21	\$36	N/A
– VAN POOLS					
\$ 464	\$4	\$6	\$9	\$15	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 341	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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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					
\$ 329	\$1	\$2	\$3	\$6	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 431	\$3	\$5	\$8	\$14	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1311	\$10	\$18	\$30	\$55	N/A
– SCHOOL AND CHURCH BUSES					
\$ 124	\$2	\$4	\$6	\$9	N/A
– OTHER BUSES					
\$ 1030	\$12	\$20	\$32	\$54	N/A
– VAN POOLS					
\$ 311	\$2	\$4	\$6	\$10	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 222	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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NEVADA (27)
 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					
\$ 1002	\$2	\$3	\$5	\$9	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 990	\$6	\$11	\$18	\$32	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 3934	\$31	\$54	\$90	\$164	N/A
– SCHOOL AND CHURCH BUSES					
\$ 373	\$3	\$5	\$8	\$13	N/A
– OTHER BUSES					
\$ 3090	\$19	\$31	\$48	\$82	N/A
– VAN POOLS					
\$ 932	\$7	\$11	\$17	\$30	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 630	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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DIVISION ONE
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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					
\$ 1566	\$3	\$5	\$7	\$12	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 944	\$6	\$10	\$17	\$30	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 6317	\$49	\$87	\$144	\$263	N/A
– SCHOOL AND CHURCH BUSES					
\$ 599	\$4	\$7	\$10	\$17	N/A
– OTHER BUSES					
\$ 4962	\$23	\$38	\$60	\$102	N/A
– VAN POOLS					
\$ 1497	\$12	\$18	\$28	\$48	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 902	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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NEVADA (27)
 TERRITORY 110

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					
\$ 556	\$2	\$3	\$5	\$8	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 437	\$3	\$5	\$8	\$14	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2184	\$17	\$30	\$50	\$91	N/A
– SCHOOL AND CHURCH BUSES					
\$ 207	\$2	\$3	\$4	\$7	N/A
– OTHER BUSES					
\$ 1716	\$9	\$15	\$23	\$40	N/A
– VAN POOLS					
\$ 518	\$4	\$6	\$10	\$17	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 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					
\$ 482	\$2	\$3	\$5	\$8	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 428	\$3	\$5	\$8	\$14	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1967	\$15	\$27	\$45	\$82	N/A
– SCHOOL AND CHURCH BUSES					
\$ 186	\$3	\$4	\$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					
\$ 302	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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NEVADA (27)
 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	\$ 97	\$ 275
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 66	\$ 76	\$ 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			
	\$ 97	\$ 112	\$ 324
– SCHOOL AND CHURCH BUSES			
	\$ 44	\$ 51	\$ 96
– OTHER BUSES			
	\$ 44	\$ 51	\$ 96
– VAN POOLS			
	\$ 97	\$ 112	\$ 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			
	\$ 93	\$ 107	\$ 253
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 91	\$ 105	\$ 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			
	\$ 113	\$ 131	\$ 308
– SCHOOL AND CHURCH BUSES			
	\$ 52	\$ 60	\$ 92
– OTHER BUSES			
	\$ 52	\$ 60	\$ 92
– VAN POOLS			
	\$ 113	\$ 131	\$ 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

NEVADA (27)
 TERRITORY 108

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	\$ 95	\$ 238
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 60	\$ 69	\$ 304
<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			
	\$ 97	\$ 112	\$ 273
– SCHOOL AND CHURCH BUSES			
	\$ 44	\$ 51	\$ 81
– OTHER BUSES			
	\$ 44	\$ 51	\$ 81
– VAN POOLS			
	\$ 97	\$ 112	\$ 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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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	\$ 94	\$ 274
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 54	\$ 63	\$ 369
<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	\$ 105	\$ 321
– SCHOOL AND CHURCH BUSES			
	\$ 41	\$ 48	\$ 95
– OTHER BUSES			
	\$ 41	\$ 48	\$ 95
– VAN POOLS			
	\$ 90	\$ 105	\$ 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

NEVADA (27)
 TERRITORY 110

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			
	\$ 78	\$ 90	\$ 244
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 56	\$ 65	\$ 330
<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	\$ 105	\$ 291
– SCHOOL AND CHURCH BUSES			
	\$ 41	\$ 48	\$ 86
– OTHER BUSES			
	\$ 41	\$ 48	\$ 86
– VAN POOLS			
	\$ 90	\$ 105	\$ 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. 			

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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			
	\$ 68	\$ 79	\$ 230
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 53	\$ 61	\$ 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			
	\$ 78	\$ 90	\$ 274
– SCHOOL AND CHURCH BUSES			
	\$ 36	\$ 41	\$ 81
– OTHER BUSES			
	\$ 36	\$ 41	\$ 81
– VAN POOLS			
	\$ 78	\$ 90	\$ 274
<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. 			