

LOSS COSTS – IMPLEMENTATION

APRIL 6, 2021

COMMERCIAL AUTOMOBILE

LI-CA-2021-086

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

KEY MESSAGE

Loss costs representing an overall statewide level change of 2.7% 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

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

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

This effective date applies only to those insurers who have filed their Commercial Auto loss cost adjustments to be automatically applicable to future ISO loss cost revisions.

IMPACT ON THE STATISTICAL REPORTING OF LOSS COST MULTIPLIER

For the purpose of reporting your company Loss Cost Multiplier under the CSP, as of October 1, 2021, if your company has implemented the Optional Class Plan, the multiplier must be based on the relationship between your gross rates and the ISO advisory prospective loss costs contained in this circular.

COMPANY ACTION

You must independently determine the final rates you will use. The action, if any, you must take in response to this filing is dependent upon whether you filed to adopt the Optional Class Plan and how you filed to have your loss cost adjustments apply to subsequent revisions of ISO Optional Class Plan loss costs. Any submission you make with respect to this revision must comply with applicable regulatory filing requirements.

For guidance on submission requirements, consult the ISO State Filing Handbook.

WE WILL SUBMIT OUR REFERENCE FILING TO THE INSURANCE DEPARTMENT ON SEPTEMBER 21, 2021. ANY SUBMISSION YOU MAY MAKE WITH THE INSURANCE DEPARTMENT WITH RESPECT TO THIS FILING SHOULD NOT BE SUBMITTED PRIOR TO THIS DATE.

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

CAUTION: This reference filing revises only certain advisory prospective loss costs for Commercial Auto in this state. In determining whether or not to revise your rates, you should consider the application of your loss cost adjustments to any loss costs not included in this revision.

RATING SOFTWARE IMPACT

No new attributes are being introduced with this revision.

POLICYHOLDER NOTIFICATION

If you decide to implement this revision, you should check all applicable laws for the state(s) to which this revision applies, to determine whether or not a specific policyholder notice requirement may apply. Please note that circular [LI-CL-2021-004](#) contains the ISO Guide To Renewals With Changed Conditions For Commercial Lines, which is available only as a guide to assist participating companies in complying with various conditional renewal statutes or regulations, for the major commercial lines of insurance serviced by ISO. The information in the Guide does not necessarily reflect all requirements or exceptions that may apply, and it is not intended as a substitute for your review of all applicable statutes and regulations concerning policyholder notification.

REVISION DISTRIBUTION

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

REFERENCE(S)

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

ATTACHMENT(S)

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

FILES AVAILABLE FOR DOWNLOAD

To download all files associated with this circular, including attachments in the full circular PDF and/or any additional files not included in the PDF, search for the circular number on [ISOnet Circulars](#). Then click the Word/Excel link under the Full Circular column on the Search Results screen.

Please note that in some instances, not all files listed in the Attachment(s) block (if applicable) are included in the PDF.

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DATA QUALITY

Statistical plan data reported to ISO is first processed through a system of rigorous automated data verification procedures so that only valid data would be used for ratemaking. Subsequent to this initial data submission review, additional analyses on the statistical plan data involving an even more customized data review for this line were performed by staff. During these processes, various data records were excluded from the review. The ISO staff responsible for this circular also reviewed the data for reasonableness.

ACKNOWLEDGMENT OF ACTUARIAL QUALIFICATIONS

The American Academy of Actuaries' "Qualifications Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States" requires that an actuary issuing a Statement of Actuarial Opinion should include an acknowledgement with the opinion that he/she has met the qualification standards of the AAA. ISO considers this loss cost document a Statement of Actuarial Opinion; therefore, we are including the following acknowledgment:

I, Rebecca Gordon, am an Actuarial Associate for ISO, and I, James Davidson, am an Actuarial Director for Commercial Auto for ISO. We are jointly responsible for the content of this Statement of Actuarial Opinion. We are both members of the American Academy of Actuaries and we meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

OPTIONAL CLASS PLAN INFORMATION

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

ISO RISK ANALYZER®

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

CONTACT INFORMATION

If you have any questions concerning:

- The actuarial content of this circular, please contact:
Rena Lewisohn
Actuarial Operations
(201) 469-2639
Rena.Lewisohn@verisk.com
autoactuarial@verisk.com
- The non-actuarial content of this circular, please contact:
Flavio Vento
Production Operations, Compliance and Product Services
(201) 469-2190
productionoperations@verisk.com
- Other issues for this circular, please contact Customer Support:
E-mail: info@verisk.com
Phone: 800-888-4476

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

Commercial Auto Optional Classification Plan Loss Costs Revised in Wisconsin

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 2.7%. 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

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

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
102	434	416	1.118	465
103	304	299	1.073	321
104	260	242	1.134	274
105	287	264	1.122	296
106	238	222	1.122	249
107	247	235	1.130	266
108	211	201	1.127	227
109	119	118	1.052	124
110	248	237	1.106	262
111	229	218	1.128	246
113	335	331	1.129	374
114	418	385	1.141	439
115	341	338	1.093	369
116	174	167	1.103	184
117	156	154	1.100	169

(a) The loss costs reflect the 6.4% change filed in CA-2021-BRLA1 for the TTT liability coverage.

(b) From filing CA-2016-BRLB1.

Wisconsin
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				
102	274	269	1.017	274
103	255	257	0.991	255
104	184	183	1.007	184
105	196	195	1.005	196
106	133	132	1.006	133
107	204	203	1.005	204
108	231	228	1.014	231
109	159	159	1.002	159
110	219	219	0.999	219
111	195	193	1.009	195
113	240	240	0.999	240
114	305	304	1.003	305
115	254	255	0.997	254
116	173	173	1.000	173
117	153	151	1.016	153

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

(b) From filing CA-2016-BRLB1.

Wisconsin
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				
102	277	214	1.293	277
103	260	203	1.282	260
104	250	193	1.297	250
105	242	177	1.368	242
106	254	185	1.374	254
107	215	159	1.351	215
108	185	140	1.319	185
109	214	175	1.220	214
110	227	177	1.282	227
111	229	173	1.323	229
113	230	172	1.340	230
114	279	212	1.318	279
115	245	188	1.302	245
116	248	198	1.253	248
117	241	190	1.271	241

(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.

Wisconsin
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
102	110	117	0.960	112
103	82	87	0.960	84
104	180	203	0.945	192
105	91	98	0.980	96
106	130	141	0.963	136
107	95	110	0.952	105
108	108	120	0.989	119
109	161	198	0.843	167
110	89	103	0.900	93
111	128	134	0.959	129
113	101	107	0.970	104
114	87	95	0.986	94
115	72	79	0.945	75
116	151	182	0.876	159
117	145	184	0.883	162

(a) The loss costs reflect the 5.9% change filed in CA-2021-BRLA1 for the TTT comprehensive coverage.

(b) From filing CA-2016-BRLB1.

Wisconsin
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				
102	63	67	0.960	64
103	47	50	0.960	48
104	104	117	0.945	111
105	53	56	0.980	55
106	75	81	0.963	78
107	55	63	0.952	60
108	62	69	0.989	68
109	93	114	0.843	96
110	51	59	0.900	53
111	74	77	0.959	74
113	58	62	0.970	60
114	50	55	0.986	54
115	42	46	0.945	43
116	87	105	0.876	92
117	83	106	0.883	94

(a) The loss costs reflect the 5.9% change filed in CA-2021-BRLA1 for the TTT comprehensive coverage.

(b) From filing CA-2016-BRLB1.

Wisconsin
Commercial Automobile
Private Passenger Types 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
102	313	299	1.118	334
103	319	314	1.072	337
104	276	257	1.119	288
105	292	267	1.122	300
106	263	244	1.164	284
107	255	249	1.103	275
108	271	249	1.145	285
109	229	213	1.119	238
110	255	238	1.102	262
111	255	229	1.153	264
113	288	281	1.113	313
114	364	343	1.117	383
115	338	326	1.089	355
116	214	217	1.122	243
117	234	201	1.168	235

(a) The loss costs reflect the 4.9% change filed in CA-2021-BRLA1 for the PPT collision coverage.

(b) From filing CA-2016-BRLB1.

Wisconsin
Commercial Automobile
Private Passenger Types Comprehensive

	(1)	(2)	(3)	(4)
	Current	CA-2021-BRLA1		= (2) x (3)
	Optional	Standard	Off	Revised
	Plan Base	Manual Base	Balance	Optional
Territory	Loss Cost	Loss Cost (a)	Factor (b)	Plan Base
				Loss Cost
102	110	101	1.143	115
103	101	94	1.138	107
104	215	203	1.138	231
105	128	123	1.125	138
106	175	164	1.138	187
107	113	107	1.141	122
108	100	95	1.125	107
109	270	256	1.138	291
110	134	127	1.118	142
111	127	118	1.136	134
113	84	80	1.125	90
114	110	105	1.137	119
115	91	86	1.142	98
116	296	277	1.150	319
117	209	194	1.165	226

(a) The loss costs reflect the 7.1% change filed in CA-2021-BRLA1 for the PPT comprehensive coverage.

(b) From filing CA-2016-BRLB1.

(c) Note that the loss costs for Private Passenger Types Specified Cause of Loss are calculated by applying a relativity of 0.576 to the loss costs in column (4).

SECTION B

OPTIONAL CLASS PLAN LOSS COST PAGES

Table of Contents

Liability and Medical Payments.....	B2-B16
Physical Damage.....	B17-B31

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

WISCONSIN (48)
 TERRITORY 102

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person				Basic Limits
	1000	2000	5000	10000	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 465	\$3	\$5	\$8	\$12	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 274	\$3	\$5	\$9	\$13	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1843	\$25	\$42	\$77	\$112	N/A
– SCHOOL AND CHURCH BUSES					
\$ 175	\$4	\$6	\$9	\$13	N/A
– OTHER BUSES					
\$ 1448	\$21	\$33	\$57	\$83	N/A
– VAN POOLS					
\$ 437	\$5	\$8	\$14	\$20	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 436	Refer to Rule 49 .				N/A
<ul style="list-style-type: none"> ● For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. ● For Private Passenger Types Classifications, refer to Rule 232. for premium development. ● For liability increased limits factors, refer to Rule 100. ● For Public Autos liability fleet factors, refer to Rule 39. ● Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 					

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

LIABILITY Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits
	1000	2000	5000	10000	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 321	\$3	\$5	\$8	\$12	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 255	\$3	\$5	\$8	\$12	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1325	\$18	\$30	\$55	\$80	N/A
– SCHOOL AND CHURCH BUSES					
\$ 126	\$4	\$7	\$11	\$16	N/A
– OTHER BUSES					
\$ 1041	\$19	\$30	\$51	\$74	N/A
– VAN POOLS					
\$ 314	\$4	\$6	\$10	\$15	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 309	Refer to Rule 49.				N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For liability increased limits factors, refer to Rule 100. • For Public Autos liability fleet factors, refer to Rule 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 					

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

WISCONSIN (48)
 TERRITORY 104

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person				Basic Limits
	1000	2000	5000	10000	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 274	\$2	\$3	\$5	\$7	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 184	\$2	\$3	\$6	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1072	\$15	\$24	\$45	\$65	N/A
– SCHOOL AND CHURCH BUSES					
\$ 102	\$3	\$5	\$8	\$12	N/A
– OTHER BUSES					
\$ 842	\$19	\$30	\$51	\$74	N/A
– VAN POOLS					
\$ 254	\$3	\$5	\$8	\$12	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 233	Refer to Rule 49 .				N/A
<ul style="list-style-type: none"> ● For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. ● For Private Passenger Types Classifications, refer to Rule 232. for premium development. ● For liability increased limits factors, refer to Rule 100. ● For Public Autos liability fleet factors, refer to Rule 39. ● Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 					

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

LIABILITY Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits
	1000	2000	5000	10000	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 296	\$2	\$3	\$6	\$9	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 196	\$2	\$4	\$6	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1170	\$16	\$27	\$49	\$71	N/A
– SCHOOL AND CHURCH BUSES					
\$ 111	\$3	\$5	\$8	\$12	N/A
– OTHER BUSES					
\$ 919	\$19	\$29	\$50	\$73	N/A
– VAN POOLS					
\$ 277	\$3	\$5	\$9	\$13	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 266	Refer to Rule 49.				N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For liability increased limits factors, refer to Rule 100. • For Public Autos liability fleet factors, refer to Rule 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 					

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

WISCONSIN (48)
 TERRITORY 106

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person				Basic Limits
	1000	2000	5000	10000	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 249	\$2	\$3	\$5	\$7	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 133	\$1	\$2	\$4	\$6	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 983	\$14	\$22	\$41	\$59	N/A
– SCHOOL AND CHURCH BUSES					
\$ 93	\$3	\$5	\$8	\$12	N/A
– OTHER BUSES					
\$ 773	\$17	\$27	\$46	\$67	N/A
– VAN POOLS					
\$ 233	\$3	\$4	\$7	\$10	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 238	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
	1000	2000	5000	10000	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 266	\$2	\$3	\$5	\$7	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 204	\$2	\$4	\$6	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1041	\$14	\$24	\$43	\$62	N/A
– SCHOOL AND CHURCH BUSES					
\$ 99	\$3	\$5	\$8	\$12	N/A
– OTHER BUSES					
\$ 818	\$18	\$28	\$48	\$70	N/A
– VAN POOLS					
\$ 247	\$3	\$5	\$8	\$12	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 219	Refer to Rule 49.				N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For liability increased limits factors, refer to Rule 100. • For Public Autos liability fleet factors, refer to Rule 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 					

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

WISCONSIN (48)
 TERRITORY 108

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person				Basic Limits
	1000	2000	5000	10000	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 227	\$2	\$3	\$6	\$9	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 231	\$2	\$4	\$7	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 890	\$12	\$20	\$37	\$54	N/A
– SCHOOL AND CHURCH BUSES					
\$ 84	\$3	\$5	\$7	\$10	N/A
– OTHER BUSES					
\$ 699	\$17	\$27	\$46	\$67	N/A
– VAN POOLS					
\$ 211	\$3	\$4	\$7	\$10	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 204	Refer to Rule 49 .				N/A
<ul style="list-style-type: none"> ● For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. ● For Private Passenger Types Classifications, refer to Rule 232. for premium development. ● For liability increased limits factors, refer to Rule 100. ● For Public Autos liability fleet factors, refer to Rule 39. ● Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 					

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

LIABILITY Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits
	1000	2000	5000	10000	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 124	\$2	\$3	\$4	\$6	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 159	\$2	\$3	\$5	\$7	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 523	\$7	\$12	\$22	\$32	N/A
– SCHOOL AND CHURCH BUSES					
\$ 50	\$2	\$4	\$6	\$9	N/A
– OTHER BUSES					
\$ 411	\$14	\$22	\$37	\$54	N/A
– VAN POOLS					
\$ 124	\$1	\$2	\$4	\$6	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 127	Refer to Rule 49.				N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For liability increased limits factors, refer to Rule 100. • For Public Autos liability fleet factors, refer to Rule 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 					

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

WISCONSIN (48)
 TERRITORY 110

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person				Basic Limits
	1000	2000	5000	10000	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 262	\$2	\$4	\$6	\$9	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 219	\$2	\$4	\$7	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1050	\$14	\$24	\$44	\$64	N/A
– SCHOOL AND CHURCH BUSES					
\$ 100	\$3	\$5	\$8	\$12	N/A
– OTHER BUSES					
\$ 825	\$19	\$30	\$51	\$74	N/A
– VAN POOLS					
\$ 249	\$3	\$5	\$8	\$12	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 221	Refer to Rule 49 .				N/A
<ul style="list-style-type: none"> ● For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. ● For Private Passenger Types Classifications, refer to Rule 232. for premium development. ● For liability increased limits factors, refer to Rule 100. ● For Public Autos liability fleet factors, refer to Rule 39. ● Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 					

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

LIABILITY Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits
	1000	2000	5000	10000	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 246	\$2	\$4	\$6	\$9	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 195	\$2	\$3	\$6	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 966	\$13	\$22	\$40	\$58	N/A
– SCHOOL AND CHURCH BUSES					
\$ 92	\$3	\$5	\$8	\$12	N/A
– OTHER BUSES					
\$ 759	\$18	\$29	\$49	\$71	N/A
– VAN POOLS					
\$ 229	\$3	\$4	\$7	\$10	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 202	Refer to Rule 49.				N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For liability increased limits factors, refer to Rule 100. • For Public Autos liability fleet factors, refer to Rule 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 					

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

WISCONSIN (48)
 TERRITORY 113

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person				Basic Limits
	1000	2000	5000	10000	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 374	\$2	\$4	\$6	\$9	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 240	\$3	\$4	\$8	\$12	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1466	\$20	\$33	\$61	\$88	N/A
– SCHOOL AND CHURCH BUSES					
\$ 139	\$4	\$6	\$9	\$13	N/A
– OTHER BUSES					
\$ 1152	\$21	\$33	\$56	\$81	N/A
– VAN POOLS					
\$ 348	\$4	\$6	\$11	\$16	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 308	Refer to Rule 49 .				N/A
<ul style="list-style-type: none"> ● For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. ● For Private Passenger Types Classifications, refer to Rule 232. for premium development. ● For liability increased limits factors, refer to Rule 100. ● For Public Autos liability fleet factors, refer to Rule 39. ● Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 					

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

LIABILITY Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits
	1000	2000	5000	10000	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 439	\$3	\$4	\$7	\$10	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 305	\$3	\$5	\$10	\$15	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1706	\$24	\$39	\$71	\$103	N/A
– SCHOOL AND CHURCH BUSES					
\$ 162	\$4	\$6	\$9	\$13	N/A
– OTHER BUSES					
\$ 1340	\$21	\$32	\$55	\$80	N/A
– VAN POOLS					
\$ 404	\$5	\$7	\$13	\$19	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 379	Refer to Rule 49.				N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For liability increased limits factors, refer to Rule 100. • For Public Autos liability fleet factors, refer to Rule 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 					

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

WISCONSIN (48)
 TERRITORY 115

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person				Basic Limits
	1000	2000	5000	10000	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 369	\$3	\$5	\$8	\$12	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 254	\$3	\$5	\$8	\$12	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1497	\$21	\$34	\$62	\$90	N/A
– SCHOOL AND CHURCH BUSES					
\$ 142	\$4	\$6	\$9	\$13	N/A
– OTHER BUSES					
\$ 1176	\$18	\$28	\$47	\$68	N/A
– VAN POOLS					
\$ 355	\$4	\$7	\$11	\$16	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 337	Refer to Rule 49 .				N/A
<ul style="list-style-type: none"> ● For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. ● For Private Passenger Types Classifications, refer to Rule 232. for premium development. ● For liability increased limits factors, refer to Rule 100. ● For Public Autos liability fleet factors, refer to Rule 39. ● Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 					

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

LIABILITY Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits
	1000	2000	5000	10000	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 184	\$2	\$3	\$5	\$7	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 173	\$2	\$3	\$6	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 740	\$10	\$17	\$31	\$45	N/A
– SCHOOL AND CHURCH BUSES					
\$ 70	\$3	\$4	\$7	\$10	N/A
– OTHER BUSES					
\$ 581	\$16	\$25	\$43	\$62	N/A
– VAN POOLS					
\$ 175	\$2	\$3	\$6	\$9	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 170	Refer to Rule 49 .				N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For liability increased limits factors, refer to Rule 100. • For Public Autos liability fleet factors, refer to Rule 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 					

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

WISCONSIN (48)
 TERRITORY 117

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person				Basic Limits
	1000	2000	5000	10000	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 169	\$2	\$3	\$5	\$7	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 153	\$2	\$3	\$5	\$7	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 682	\$9	\$16	\$28	\$41	N/A
– SCHOOL AND CHURCH BUSES					
\$ 65	\$3	\$5	\$7	\$10	N/A
– OTHER BUSES					
\$ 536	\$16	\$26	\$44	\$64	N/A
– VAN POOLS					
\$ 162	\$2	\$3	\$5	\$7	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 146	Refer to Rule 49.				N/A
<ul style="list-style-type: none"> ● For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. ● For Private Passenger Types Classifications, refer to Rule 232. for premium development. ● For liability increased limits factors, refer to Rule 100. ● For Public Autos liability fleet factors, refer to Rule 39. ● Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 					

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

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			
	\$ 64	\$ 112	\$ 277
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 66	\$ 115	\$ 334
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 74	\$ 129	\$ 332
– SCHOOL AND CHURCH BUSES			
	\$ 34	\$ 59	\$ 98
– OTHER BUSES			
	\$ 34	\$ 59	\$ 98
– VAN POOLS			
	\$ 74	\$ 129	\$ 332
<ul style="list-style-type: none"> • For Public Autos physical damage fleet factors, refer to Rule 39. • For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. • For Public Autos Deductible factors, refer to Rule 98. • For Public Autos Original Cost New and Age Group factors, refer to Rule 101. • For Public Autos Stated Amount factors, refer to Rule 101. 			

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

WISCONSIN (48)
 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			
	\$ 48	\$ 84	\$ 260
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 62	\$ 107	\$ 337
<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			
	\$ 55	\$ 96	\$ 315
– SCHOOL AND CHURCH BUSES			
	\$ 25	\$ 44	\$ 93
– OTHER BUSES			
	\$ 25	\$ 44	\$ 93
– VAN POOLS			
	\$ 55	\$ 96	\$ 315
<ul style="list-style-type: none"> ● For Public Autos physical damage fleet factors, refer to Rule 39. ● For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. ● For Public Autos Deductible factors, refer to Rule 98. ● For Public Autos Original Cost New and Age Group factors, refer to Rule 101. ● For Public Autos Stated Amount factors, refer to Rule 101. 			

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			
	\$ 111	\$ 192	\$ 250
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 133	\$ 231	\$ 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			
	\$ 129	\$ 223	\$ 299
– SCHOOL AND CHURCH BUSES			
	\$ 59	\$ 102	\$ 89
– OTHER BUSES			
	\$ 59	\$ 102	\$ 89
– VAN POOLS			
	\$ 129	\$ 223	\$ 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

WISCONSIN (48)
 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			
	\$ 55	\$ 96	\$ 242
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 79	\$ 138	\$ 300
<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			
	\$ 62	\$ 108	\$ 274
– SCHOOL AND CHURCH BUSES			
	\$ 28	\$ 49	\$ 81
– OTHER BUSES			
	\$ 28	\$ 49	\$ 81
– VAN POOLS			
	\$ 62	\$ 108	\$ 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. 			

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			
	\$ 78	\$ 136	\$ 254
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 108	\$ 187	\$ 284
<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			
	\$ 89	\$ 155	\$ 287
– SCHOOL AND CHURCH BUSES			
	\$ 41	\$ 71	\$ 85
– OTHER BUSES			
	\$ 41	\$ 71	\$ 85
– VAN POOLS			
	\$ 89	\$ 155	\$ 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

WISCONSIN (48)
 TERRITORY 107

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			
	\$ 60	\$ 105	\$ 215
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 70	\$ 122	\$ 275
<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			
	\$ 69	\$ 121	\$ 246
– SCHOOL AND CHURCH BUSES			
	\$ 32	\$ 55	\$ 73
– OTHER BUSES			
	\$ 32	\$ 55	\$ 73
– VAN POOLS			
	\$ 69	\$ 121	\$ 246
<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			
	\$ 68	\$ 119	\$ 185
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 62	\$ 107	\$ 285
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 76	\$ 132	\$ 217
– SCHOOL AND CHURCH BUSES			
	\$ 35	\$ 60	\$ 64
– OTHER BUSES			
	\$ 35	\$ 60	\$ 64
– VAN POOLS			
	\$ 76	\$ 132	\$ 217
<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

WISCONSIN (48)
 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			
	\$ 96	\$ 167	\$ 214
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 168	\$ 291	\$ 238
<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	\$ 271
– SCHOOL AND CHURCH BUSES			
	\$ 57	\$ 99	\$ 81
– OTHER BUSES			
	\$ 57	\$ 99	\$ 81
– VAN POOLS			
	\$ 125	\$ 218	\$ 271
<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			
	\$ 53	\$ 93	\$ 227
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 82	\$ 142	\$ 262
<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			
	\$ 65	\$ 113	\$ 274
– SCHOOL AND CHURCH BUSES			
	\$ 30	\$ 52	\$ 81
– OTHER BUSES			
	\$ 30	\$ 52	\$ 81
– VAN POOLS			
	\$ 65	\$ 113	\$ 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. 			

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

WISCONSIN (48)
 TERRITORY 111

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	\$ 129	\$ 229
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 77	\$ 134	\$ 264
<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			
	\$ 85	\$ 147	\$ 268
– SCHOOL AND CHURCH BUSES			
	\$ 39	\$ 67	\$ 80
– OTHER BUSES			
	\$ 39	\$ 67	\$ 80
– VAN POOLS			
	\$ 85	\$ 147	\$ 268
<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			
	\$ 60	\$ 104	\$ 230
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 52	\$ 90	\$ 313
<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			
	\$ 68	\$ 118	\$ 267
– SCHOOL AND CHURCH BUSES			
	\$ 31	\$ 54	\$ 79
– OTHER BUSES			
	\$ 31	\$ 54	\$ 79
– VAN POOLS			
	\$ 68	\$ 118	\$ 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

WISCONSIN (48)
 TERRITORY 114

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			
	\$ 54	\$ 94	\$ 279
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 69	\$ 119	\$ 383
<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			
	\$ 61	\$ 105	\$ 329
– SCHOOL AND CHURCH BUSES			
	\$ 28	\$ 48	\$ 98
– OTHER BUSES			
	\$ 28	\$ 48	\$ 98
– VAN POOLS			
	\$ 61	\$ 105	\$ 329
<ul style="list-style-type: none"> ● For Public Autos physical damage fleet factors, refer to Rule 39. ● For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. ● For Public Autos Deductible factors, refer to Rule 98. ● For Public Autos Original Cost New and Age Group factors, refer to Rule 101. ● For Public Autos Stated Amount factors, refer to Rule 101. 			

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			
	\$ 43	\$ 75	\$ 245
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 56	\$ 98	\$ 355
<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			
	\$ 51	\$ 87	\$ 291
– SCHOOL AND CHURCH BUSES			
	\$ 23	\$ 40	\$ 86
– OTHER BUSES			
	\$ 23	\$ 40	\$ 86
– VAN POOLS			
	\$ 51	\$ 87	\$ 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

WISCONSIN (48)
 TERRITORY 116

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			
	\$ 92	\$ 159	\$ 248
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 184	\$ 319	\$ 243
<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	\$ 200	\$ 307
– SCHOOL AND CHURCH BUSES			
	\$ 53	\$ 91	\$ 91
– OTHER BUSES			
	\$ 53	\$ 91	\$ 91
– VAN POOLS			
	\$ 116	\$ 200	\$ 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			
	\$ 94	\$ 162	\$ 241
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 130	\$ 226	\$ 235
<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			
	\$ 117	\$ 202	\$ 295
– SCHOOL AND CHURCH BUSES			
	\$ 53	\$ 92	\$ 87
– OTHER BUSES			
	\$ 53	\$ 92	\$ 87
– VAN POOLS			
	\$ 117	\$ 202	\$ 295
<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. 			