

LOSS COSTS – IMPLEMENTATION

APRIL 1, 2021

COMMERCIAL AUTOMOBILE

LI-CA-2021-076

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

KEY MESSAGE

Loss costs representing an overall statewide level change of 10.8% to be implemented.

UPGRADE TO WORD AND EXCEL DOCUMENTS

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

BACKGROUND

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

IMPORTANT NOTE

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

ISO ACTION

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

SUPPLEMENTARY INFORMATION

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

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

EFFECTIVE DATE

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

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

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

IMPACT ON THE STATISTICAL REPORTING OF LOSS COST MULTIPLIER

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

COMPANY ACTION

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

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

WE WILL SUBMIT OUR REFERENCE FILING TO THE INSURANCE DEPARTMENT ON SEPTEMBER 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-BRLA1 and SERFF Tracking Number ISOF-132774172, 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

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- 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 Arizona

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 10.8%. The loss cost percent changes in this filing track the percent changes in filing CA-2021-BRLA1.

Background

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

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

Related Filing

Companion filing:

- CA-2021-BRLA1

Calculation of Loss Costs

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

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

Contents of Filing

This filing contains the following sections:

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

Impact of Revision

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

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SECTION A

CALCULATION OF OPTIONAL CLASS PLAN BASE LOSS COSTS

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Trucks, Tractors and Trailers and Private Passenger Types Liability	A2-A3
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Arizona

Commercial Automobile

Trucks, Tractors, and Trailers (TTT) Liability

	(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
107	474	495	1.105	547
110	387	384	1.154	443
115	642	725	1.049	761
116	663	717	1.081	775
117	768	811	1.101	893
118	407	448	1.060	475
119	496	520	1.095	569
120	629	687	1.086	746
121	478	509	1.089	554
122	514	565	1.084	612
123	639	676	1.085	733
124	714	771	1.114	859
125	287	310	1.075	333
126	233	254	1.064	270
127	609	662	1.064	704
128	353	363	1.104	401
129	288	312	1.057	330
130	243	247	1.093	270

(a) The loss costs reflect the 16.2% change filed in CA-2021-BRLA1 for the TTT liability coverage.

(b) From filing CA-2016-BRLB1.

Arizona

Commercial Automobile

Private Passenger Types (PPT) Liability

	(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
107	392	407	0.997	406
110	371	373	1.020	380
115	453	496	0.984	488
116	390	434	0.971	421
117	472	509	1.001	510
118	352	376	0.995	374
119	397	415	1.015	421
120	415	457	0.982	449
121	381	407	0.995	405
122	360	394	0.979	386
123	395	416	0.992	413
124	395	434	0.993	431
125	213	225	1.005	226
126	273	304	1.002	305
127	420	451	0.988	446
128	307	326	0.999	326
129	281	295	0.995	294
130	259	273	0.996	272

(a) The loss costs reflect the 6.8% change filed in CA-2021-BRLA1 for the PPT liability coverage.

(b) From filing CA-2016-BRLB1.

Arizona

Commercial Automobile

Trucks, Tractors, and Trailers Collision

	(1)	(2)	(3)	(4)
	Current	CA-2021-BRLA1		= (2) x (3)
	Optional	Standard	Off	Revised
	Plan Base	Manual Base	Balance	Optional
Territory	Loss Cost	Loss Cost (a)	Factor (b)	Plan Base
	Loss Cost			Loss Cost
107	334	278	1.200	334
110	232	179	1.297	232
115	266	217	1.227	266
116	286	221	1.293	286
117	314	239	1.313	314
118	322	255	1.261	322
119	257	195	1.318	257
120	293	224	1.310	293
121	240	184	1.304	240
122	243	199	1.223	243
123	299	230	1.301	299
124	300	228	1.315	300
125	247	195	1.266	247
126	262	202	1.298	262
127	306	238	1.285	306
128	213	163	1.307	213
129	251	203	1.238	251
130	226	179	1.260	226

(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.

Arizona

Commercial Automobile

Trucks, Tractors, and Trailers 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
107	129	158	0.858	136
110	106	114	0.934	106
115	102	116	0.901	105
116	88	99	0.956	95
117	118	131	0.953	125
118	85	96	0.949	91
119	105	109	0.974	106
120	103	116	0.940	109
121	89	98	0.957	94
122	124	150	0.905	136
123	96	108	0.943	102
124	100	108	0.980	106
125	90	97	0.934	91
126	111	127	0.920	117
127	103	120	0.910	109
128	91	97	0.953	92
129	91	107	0.883	94
130	97	111	0.919	102

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

(b) From filing CA-2016-BRLB1.

Arizona

Commercial Automobile

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

	(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
107	112	137	0.858	118
110	92	98	0.934	92
115	88	100	0.901	90
116	76	86	0.956	82
117	102	113	0.953	108
118	74	83	0.949	79
119	91	94	0.974	92
120	89	100	0.940	94
121	77	85	0.957	81
122	107	130	0.905	118
123	83	93	0.943	88
124	86	93	0.980	91
125	78	84	0.934	78
126	97	110	0.920	101
127	89	104	0.910	95
128	78	84	0.953	80
129	79	92	0.883	81
130	85	96	0.919	88

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

(b) From filing CA-2016-BRLB1.

Arizona

Commercial Automobile

Private Passenger Types Collision

	(1)	(2)	(3)	(4)
	Current	CA-2021-BRLA1		= (2) x (3)
	Optional	Standard	Off	Revised
	Plan Base	Manual Base	Balance	Optional
Territory	Loss Cost	Loss Cost (a)	Factor (b)	Plan Base
				Loss Cost
107	434	401	1.082	434
110	361	329	1.096	361
115	336	307	1.096	336
116	364	358	1.018	364
117	420	379	1.108	420
118	411	375	1.096	411
119	365	322	1.134	365
120	327	304	1.076	327
121	328	299	1.096	328
122	346	324	1.067	346
123	410	362	1.132	410
124	358	326	1.099	358
125	406	363	1.119	406
126	347	317	1.096	347
127	351	320	1.096	351
128	300	274	1.096	300
129	323	295	1.096	323
130	285	259	1.102	285

(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.

Arizona

Commercial Automobile

Private Passenger Types 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				
107	124	116	1.181	137
110	132	112	1.257	141
115	143	137	1.163	159
116	115	119	1.102	131
117	115	108	1.183	128
118	112	104	1.163	121
119	94	87	1.166	101
120	121	117	1.183	138
121	109	104	1.163	121
122	149	144	1.162	167
123	109	106	1.174	124
124	103	96	1.195	115
125	138	127	1.192	151
126	149	142	1.163	165
127	120	112	1.163	130
128	134	124	1.155	143
129	118	112	1.138	127
130	124	116	1.146	133

(a) The loss costs reflect the 11.3% 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-B19
Physical Damage.....	B20-B37

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

ARIZONA (02)
TERRITORY 107

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 547	\$2	\$3	\$5	\$8	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 406	\$3	\$4	\$7	\$13	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2193	\$17	\$30	\$50	\$91	N/A
– SCHOOL AND CHURCH BUSES					
\$ 208	\$3	\$5	\$7	\$11	N/A
– OTHER BUSES					
\$ 1723	\$15	\$24	\$37	\$64	N/A
– VAN POOLS					
\$ 520	\$4	\$6	\$10	\$17	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 488	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For liability increased limits factors, refer to Rule 100.• For Public Autos liability fleet factors, refer to Rule 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 443	\$1	\$2	\$3	\$5	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 380	\$2	\$4	\$7	\$12	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1701	\$13	\$23	\$39	\$71	N/A
– SCHOOL AND CHURCH BUSES					
\$ 161	\$3	\$4	\$7	\$11	N/A
– OTHER BUSES					
\$ 1336	\$15	\$24	\$38	\$65	N/A
– VAN POOLS					
\$ 403	\$3	\$5	\$7	\$13	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 352	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

ARIZONA (02)
TERRITORY 115

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 761	\$3	\$5	\$7	\$12	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 488	\$3	\$5	\$9	\$16	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 3212	\$25	\$44	\$73	\$134	N/A
– SCHOOL AND CHURCH BUSES					
\$ 305	\$4	\$6	\$9	\$15	N/A
– OTHER BUSES					
\$ 2523	\$21	\$34	\$53	\$91	N/A
– VAN POOLS					
\$ 761	\$6	\$9	\$14	\$24	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 571	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For liability increased limits factors, refer to Rule 100.• For Public Autos liability fleet factors, refer to Rule 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 775	\$3	\$5	\$7	\$13	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 421	\$3	\$5	\$8	\$14	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 3176	\$25	\$44	\$72	\$132	N/A
– SCHOOL AND CHURCH BUSES					
\$ 301	\$3	\$6	\$9	\$14	N/A
– OTHER BUSES					
\$ 2495	\$18	\$30	\$47	\$81	N/A
– VAN POOLS					
\$ 753	\$6	\$9	\$14	\$24	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 586	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

ARIZONA (02)
TERRITORY 117

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 893	\$2	\$4	\$6	\$10	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 510	\$3	\$6	\$9	\$16	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 3593	\$28	\$50	\$82	\$149	N/A
– SCHOOL AND CHURCH BUSES					
\$ 341	\$4	\$6	\$9	\$15	N/A
– OTHER BUSES					
\$ 2822	\$20	\$33	\$52	\$88	N/A
– VAN POOLS					
\$ 852	\$7	\$10	\$16	\$27	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 645	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For liability increased limits factors, refer to Rule 100.• For Public Autos liability fleet factors, refer to Rule 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 475	\$2	\$3	\$4	\$7	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 374	\$2	\$4	\$7	\$12	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1985	\$15	\$27	\$45	\$83	N/A
– SCHOOL AND CHURCH BUSES					
\$ 188	\$2	\$4	\$6	\$10	N/A
– OTHER BUSES					
\$ 1559	\$13	\$22	\$34	\$58	N/A
– VAN POOLS					
\$ 470	\$4	\$6	\$9	\$15	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 416	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For liability increased limits factors, refer to Rule 100.• For Public Autos liability fleet factors, refer to Rule 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 569	\$2	\$3	\$5	\$8	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 421	\$3	\$5	\$7	\$13	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2304	\$18	\$32	\$53	\$96	N/A
– SCHOOL AND CHURCH BUSES					
\$ 218	\$3	\$5	\$7	\$11	N/A
– OTHER BUSES					
\$ 1810	\$16	\$26	\$41	\$70	N/A
– VAN POOLS					
\$ 546	\$4	\$7	\$10	\$18	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 502	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For liability increased limits factors, refer to Rule 100.• For Public Autos liability fleet factors, refer to Rule 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 746	\$2	\$4	\$6	\$10	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 449	\$3	\$5	\$8	\$15	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 3043	\$24	\$42	\$69	\$127	N/A
– SCHOOL AND CHURCH BUSES					
\$ 289	\$3	\$5	\$8	\$13	N/A
– OTHER BUSES					
\$ 2391	\$19	\$30	\$48	\$82	N/A
– VAN POOLS					
\$ 721	\$6	\$9	\$13	\$23	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 634	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For liability increased limits factors, refer to Rule 100.• For Public Autos liability fleet factors, refer to Rule 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 554	\$2	\$4	\$5	\$9	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 405	\$3	\$4	\$7	\$13	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2255	\$18	\$31	\$51	\$94	N/A
– SCHOOL AND CHURCH BUSES					
\$ 214	\$3	\$4	\$7	\$11	N/A
– OTHER BUSES					
\$ 1771	\$16	\$27	\$42	\$72	N/A
– VAN POOLS					
\$ 534	\$4	\$6	\$10	\$17	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 494	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For liability increased limits factors, refer to Rule 100.• For Public Autos liability fleet factors, refer to Rule 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 612	\$2	\$4	\$5	\$9	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 386	\$2	\$4	\$7	\$13	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2503	\$20	\$35	\$57	\$104	N/A
– SCHOOL AND CHURCH BUSES					
\$ 237	\$3	\$5	\$8	\$12	N/A
– OTHER BUSES					
\$ 1966	\$17	\$28	\$44	\$76	N/A
– VAN POOLS					
\$ 593	\$5	\$7	\$11	\$19	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 508	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For liability increased limits factors, refer to Rule 100.• For Public Autos liability fleet factors, refer to Rule 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 733	\$3	\$4	\$6	\$10	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 413	\$3	\$5	\$7	\$13	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2995	\$23	\$41	\$68	\$125	N/A
– SCHOOL AND CHURCH BUSES					
\$ 284	\$3	\$5	\$8	\$13	N/A
– OTHER BUSES					
\$ 2352	\$19	\$31	\$48	\$82	N/A
– VAN POOLS					
\$ 710	\$6	\$9	\$13	\$23	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 583	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For liability increased limits factors, refer to Rule 100.• For Public Autos liability fleet factors, refer to Rule 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 859	\$3	\$4	\$6	\$10	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 431	\$3	\$5	\$8	\$14	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 3416	\$27	\$47	\$78	\$142	N/A
– SCHOOL AND CHURCH BUSES					
\$ 324	\$3	\$6	\$9	\$14	N/A
– OTHER BUSES					
\$ 2683	\$20	\$32	\$51	\$87	N/A
– VAN POOLS					
\$ 810	\$6	\$10	\$15	\$26	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 688	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For liability increased limits factors, refer to Rule 100.• For Public Autos liability fleet factors, refer to Rule 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 333	\$2	\$3	\$4	\$7	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 226	\$1	\$2	\$4	\$7	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1373	\$11	\$19	\$31	\$57	N/A
– SCHOOL AND CHURCH BUSES					
\$ 130	\$2	\$4	\$6	\$9	N/A
– OTHER BUSES					
\$ 1079	\$14	\$22	\$35	\$60	N/A
– VAN POOLS					
\$ 326	\$3	\$4	\$6	\$10	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 287	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For liability increased limits factors, refer to Rule 100.• For Public Autos liability fleet factors, refer to Rule 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 270	\$2	\$3	\$4	\$7	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 305	\$2	\$3	\$5	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1125	\$9	\$16	\$26	\$47	N/A
– SCHOOL AND CHURCH BUSES					
\$ 107	\$2	\$4	\$6	\$9	N/A
– OTHER BUSES					
\$ 884	\$11	\$17	\$27	\$46	N/A
– VAN POOLS					
\$ 267	\$2	\$3	\$5	\$9	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 242	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For liability increased limits factors, refer to Rule 100.• For Public Autos liability fleet factors, refer to Rule 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 704	\$2	\$4	\$6	\$10	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 446	\$3	\$5	\$8	\$14	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2933	\$23	\$40	\$67	\$122	N/A
– SCHOOL AND CHURCH BUSES					
\$ 278	\$3	\$5	\$8	\$13	N/A
– OTHER BUSES					
\$ 2304	\$19	\$32	\$50	\$85	N/A
– VAN POOLS					
\$ 695	\$5	\$8	\$13	\$22	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 624	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For liability increased limits factors, refer to Rule 100.• For Public Autos liability fleet factors, refer to Rule 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 401	\$2	\$3	\$5	\$8	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 326	\$2	\$4	\$6	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1608	\$13	\$22	\$37	\$67	N/A
– SCHOOL AND CHURCH BUSES					
\$ 152	\$3	\$4	\$7	\$11	N/A
– OTHER BUSES					
\$ 1263	\$15	\$24	\$38	\$65	N/A
– VAN POOLS					
\$ 381	\$3	\$5	\$7	\$12	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 297	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For liability increased limits factors, refer to Rule 100.• For Public Autos liability fleet factors, refer to Rule 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 330	\$2	\$3	\$5	\$9	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 294	\$2	\$3	\$5	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1382	\$11	\$19	\$32	\$57	N/A
– SCHOOL AND CHURCH BUSES					
\$ 131	\$2	\$4	\$6	\$10	N/A
– OTHER BUSES					
\$ 1086	\$12	\$20	\$32	\$54	N/A
– VAN POOLS					
\$ 328	\$3	\$4	\$6	\$11	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 305	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For liability increased limits factors, refer to Rule 100.• For Public Autos liability fleet factors, refer to Rule 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 270	\$1	\$2	\$3	\$6	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 272	\$2	\$3	\$5	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1094	\$9	\$15	\$25	\$46	N/A
– SCHOOL AND CHURCH BUSES					
\$ 104	\$2	\$3	\$5	\$8	N/A
– OTHER BUSES					
\$ 860	\$11	\$18	\$29	\$49	N/A
– VAN POOLS					
\$ 259	\$2	\$3	\$5	\$8	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 277	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For liability increased limits factors, refer to Rule 100.• For Public Autos liability fleet factors, refer to Rule 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 118	\$ 136	\$ 334
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 118	\$ 137	\$ 434
<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			
	\$ 151	\$ 174	\$ 431
– SCHOOL AND CHURCH BUSES			
	\$ 69	\$ 79	\$ 128
– OTHER BUSES			
	\$ 69	\$ 79	\$ 128
– VAN POOLS			
	\$ 151	\$ 174	\$ 431
<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			
	\$ 92	\$ 106	\$ 232
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 122	\$ 141	\$ 361
<ul style="list-style-type: none"> For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS – TAXICABS AND LIMOUSINES			
	\$ 108	\$ 125	\$ 277
– SCHOOL AND CHURCH BUSES			
	\$ 49	\$ 57	\$ 82
– OTHER BUSES			
	\$ 49	\$ 57	\$ 82
– VAN POOLS			
	\$ 108	\$ 125	\$ 277
<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			
	\$ 90	\$ 105	\$ 266
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 137	\$ 159	\$ 336
<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			
	\$ 110	\$ 128	\$ 336
– SCHOOL AND CHURCH BUSES			
	\$ 50	\$ 58	\$ 100
– OTHER BUSES			
	\$ 50	\$ 58	\$ 100
– VAN POOLS			
	\$ 110	\$ 128	\$ 336
<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			
	\$ 82	\$ 95	\$ 286
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 113	\$ 131	\$ 364
<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			
	\$ 95	\$ 109	\$ 343
– SCHOOL AND CHURCH BUSES			
	\$ 43	\$ 50	\$ 102
– OTHER BUSES			
	\$ 43	\$ 50	\$ 102
– VAN POOLS			
	\$ 95	\$ 109	\$ 343
<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			
	\$ 108	\$ 125	\$ 314
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 111	\$ 128	\$ 420
<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			
	\$ 124	\$ 144	\$ 370
– SCHOOL AND CHURCH BUSES			
	\$ 57	\$ 66	\$ 110
– OTHER BUSES			
	\$ 57	\$ 66	\$ 110
– VAN POOLS			
	\$ 124	\$ 144	\$ 370
<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			
	\$ 79	\$ 91	\$ 322
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 105	\$ 121	\$ 411
<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			
	\$ 91	\$ 106	\$ 395
– SCHOOL AND CHURCH BUSES	\$ 42	\$ 48	\$ 117
– OTHER BUSES	\$ 42	\$ 48	\$ 117
– VAN POOLS	\$ 91	\$ 106	\$ 395
<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			
	\$ 92	\$ 106	\$ 257
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 87	\$ 101	\$ 365
<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	\$ 120	\$ 302
– SCHOOL AND CHURCH BUSES			
	\$ 47	\$ 55	\$ 90
– OTHER BUSES			
	\$ 47	\$ 55	\$ 90
– VAN POOLS			
	\$ 103	\$ 120	\$ 302
<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			
	\$ 94	\$ 109	\$ 293
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 119	\$ 138	\$ 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			
	\$ 110	\$ 128	\$ 347
– SCHOOL AND CHURCH BUSES	\$ 50	\$ 58	\$ 103
– OTHER BUSES	\$ 50	\$ 58	\$ 103
– VAN POOLS	\$ 110	\$ 128	\$ 347
<ul style="list-style-type: none"> For Public Autos physical damage fleet factors, refer to Rule 39. For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. For Public Autos Deductible factors, refer to Rule 98. For Public Autos Original Cost New and Age Group factors, refer to Rule 101. For Public Autos Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS – Local And Intermediate – All Vehicles – Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 81	\$ 94	\$ 240
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 105	\$ 121	\$ 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			
	\$ 94	\$ 108	\$ 285
– SCHOOL AND CHURCH BUSES			
	\$ 43	\$ 49	\$ 85
– OTHER BUSES			
	\$ 43	\$ 49	\$ 85
– VAN POOLS			
	\$ 94	\$ 108	\$ 285
<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			
	\$ 118	\$ 136	\$ 243
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 144	\$ 167	\$ 346
<ul style="list-style-type: none"> For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS – TAXICABS AND LIMOUSINES			
	\$ 143	\$ 165	\$ 308
– SCHOOL AND CHURCH BUSES			
	\$ 65	\$ 75	\$ 92
– OTHER BUSES			
	\$ 65	\$ 75	\$ 92
– VAN POOLS			
	\$ 143	\$ 165	\$ 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. 			

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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			
	\$ 88	\$ 102	\$ 299
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 107	\$ 124	\$ 410
<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			
	\$ 102	\$ 119	\$ 357
– SCHOOL AND CHURCH BUSES	\$ 47	\$ 54	\$ 106
– OTHER BUSES	\$ 47	\$ 54	\$ 106
– VAN POOLS	\$ 102	\$ 119	\$ 357
<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			
	\$ 91	\$ 106	\$ 300
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 99	\$ 115	\$ 358
<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			
	\$ 102	\$ 119	\$ 353
– SCHOOL AND CHURCH BUSES	\$ 47	\$ 54	\$ 105
– OTHER BUSES	\$ 47	\$ 54	\$ 105
– VAN POOLS	\$ 102	\$ 119	\$ 353
<ul style="list-style-type: none"> For Public Autos physical damage fleet factors, refer to Rule 39. For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. For Public Autos Deductible factors, refer to Rule 98. For Public Autos Original Cost New and Age Group factors, refer to Rule 101. For Public Autos Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS – Local And Intermediate – All Vehicles – Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 78	\$ 91	\$ 247
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 130	\$ 151	\$ 406
<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	\$ 107	\$ 302
– SCHOOL AND CHURCH BUSES	\$ 42	\$ 49	\$ 90
– OTHER BUSES	\$ 42	\$ 49	\$ 90
– VAN POOLS	\$ 92	\$ 107	\$ 302
<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			
	\$ 101	\$ 117	\$ 262
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 143	\$ 165	\$ 347
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS – TAXICABS AND LIMOUSINES			
	\$ 121	\$ 140	\$ 313
– SCHOOL AND CHURCH BUSES			
	\$ 55	\$ 64	\$ 93
– OTHER BUSES			
	\$ 55	\$ 64	\$ 93
– VAN POOLS			
	\$ 121	\$ 140	\$ 313
<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			
	\$ 95	\$ 109	\$ 306
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 112	\$ 130	\$ 351
<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			
	\$ 114	\$ 132	\$ 369
– SCHOOL AND CHURCH BUSES			
	\$ 52	\$ 60	\$ 109
– OTHER BUSES			
	\$ 52	\$ 60	\$ 109
– VAN POOLS			
	\$ 114	\$ 132	\$ 369
<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			
	\$ 80	\$ 92	\$ 213
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 124	\$ 143	\$ 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			
	\$ 92	\$ 107	\$ 253
– SCHOOL AND CHURCH BUSES			
	\$ 42	\$ 49	\$ 75
– OTHER BUSES			
	\$ 42	\$ 49	\$ 75
– VAN POOLS			
	\$ 92	\$ 107	\$ 253
<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			
	\$ 81	\$ 94	\$ 251
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 110	\$ 127	\$ 323
<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	\$ 118	\$ 315
– SCHOOL AND CHURCH BUSES			
	\$ 46	\$ 54	\$ 93
– OTHER BUSES			
	\$ 46	\$ 54	\$ 93
– VAN POOLS			
	\$ 101	\$ 118	\$ 315
<ul style="list-style-type: none"> • For Public Autos physical damage fleet factors, refer to Rule 39. • For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. • For Public Autos Deductible factors, refer to Rule 98. • For Public Autos Original Cost New and Age Group factors, refer to Rule 101. • For Public Autos Stated Amount factors, refer to Rule 101. 			

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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			
	\$ 88	\$ 102	\$ 226
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 115	\$ 133	\$ 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			
	\$ 106	\$ 122	\$ 277
– SCHOOL AND CHURCH BUSES			
	\$ 48	\$ 56	\$ 82
– OTHER BUSES			
	\$ 48	\$ 56	\$ 82
– VAN POOLS			
	\$ 106	\$ 122	\$ 277
<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. 			