

LOSS COSTS – IMPLEMENTATION

MAY 3, 2021

COMMERCIAL AUTOMOBILE

LI-CA-2021-111

## NEW HAMPSHIRE REVISED COMMERCIAL AUTO OPTIONAL CLASS PLAN LOSS COSTS TO BE IMPLEMENTED

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### KEY MESSAGE

Loss costs representing an overall statewide level change of +4.2% to be implemented.

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### UPGRADE TO WORD AND EXCEL DOCUMENTS

As previously noted, ISO is implementing changes to our authoring and delivery systems so that **newly created** documents will be delivered in Office 365 .docx/.xlsx format to be phased in by product/service tentatively beginning in second quarter 2021. We are pleased to announce that you will soon be receiving **form** documents in .docx format delivered/accessed via Circulars, CLM, EFD, ERC, Filings, FIRST, Forms Library, PRM and Suite +. Changes continue for other document types to be phased in by product/service. 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 +.

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### 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.

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### IMPORTANT NOTE

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

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### 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.

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### 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.

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**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.

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**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.

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**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 1, 2021. ANY SUBMISSION YOU MAY MAKE WITH THE INSURANCE DEPARTMENT WITH RESPECT TO THIS FILING SHOULD NOT BE SUBMITTED PRIOR TO THIS DATE.

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

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

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**RATING SOFTWARE IMPACT**

No new attributes are being introduced with this revision.

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**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.

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**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.

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**REFERENCE(S)**

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

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**ATTACHMENT(S)**

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

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## 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.

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## 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>.

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## ISO RISK ANALYZER®

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

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## CONTACT INFORMATION

If you have any questions concerning:

- The actuarial content of this circular, please contact:  
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- Other issues for this circular, please contact Customer Support:  
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Phone: 800-888-4476

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# Commercial Auto Optional Classification Plan Loss Costs Revised in New Hampshire

## About This Filing

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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 4.2%. The loss cost percent changes in this filing track the percent changes in filing CA-2021-BRLA1.

## Background

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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

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Companion filing:

- CA-2021-BRLA1

## Calculation of Loss Costs

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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

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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

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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.

## Copyright Explanation

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## Important Note

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Insurance Services Office, Inc. (ISO) makes available advisory services to property/casualty insurers. ISO has no adherence requirements. ISO rules and explanatory materials are intended solely for the information and use of ISO's participating insurers and their representatives, and insurance regulators. Neither ISO's general explanations of rules intent nor opinions expressed by members of ISO's staff necessarily reflect every insurer's view or control any insurer's application of manual rules.

## **SECTION A**

### **CALCULATION OF OPTIONAL CLASS PLAN BASE LOSS COSTS**

#### **Table of Contents**

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

New Hampshire

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
101	500	523	1.074	562
102	446	475	1.052	500
116	447	455	1.068	486
117	391	408	1.065	435
118	476	468	1.086	508
121	270	274	1.096	300
124	271	267	1.070	286
125	199	206	1.036	213
126	240	239	1.091	261
128	180	182	1.072	195
130	365	368	1.068	393
131	297	304	1.089	331
132	238	244	1.071	261
133	242	241	1.068	257

(a) The loss costs reflect the 8.5% change filed in CA-2021-BRLA1 for the TTT liability coverage.

(b) From filing CA-2016-BRLB1.



New Hampshire

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
101	468	473	0.989	468
102	370	381	0.972	370
116	385	396	0.972	385
117	293	302	0.970	293
118	362	368	0.985	362
121	251	254	0.988	251
124	248	245	1.012	248
125	261	266	0.981	261
126	331	337	0.981	331
128	188	191	0.982	188
130	258	266	0.971	258
131	284	289	0.983	284
132	262	266	0.986	262
133	221	227	0.974	221

(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.

New Hampshire

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
101	304	242	1.258	304
102	304	240	1.267	304
116	371	291	1.274	371
117	301	242	1.243	301
118	303	239	1.267	303
121	245	188	1.303	245
124	270	206	1.309	270
125	256	210	1.220	256
126	272	220	1.238	272
128	244	198	1.233	244
130	245	197	1.245	245
131	261	210	1.244	261
132	274	218	1.259	274
133	253	206	1.226	253

(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.

New Hampshire  
Commercial Automobile  
Trucks, Tractors, and Trailers Comprehensive

	(1)	(2)	(3)	(4)
	Current Optional Plan Base Loss Cost	CA-2021-BRLA1 Standard Manual Base Loss Cost (a)	Off Balance Factor (b)	= (2) x (3) Revised Optional Plan Base Loss Cost
Territory				
101	58	60	0.960	58
102	65	70	0.932	65
116	81	90	0.905	81
117	62	68	0.919	62
118	57	63	0.911	57
121	47	50	0.933	47
124	50	52	0.954	50
125	55	61	0.899	55
126	68	72	0.948	68
128	64	71	0.907	64
130	46	49	0.930	46
131	49	54	0.908	49
132	71	77	0.922	71
133	60	68	0.889	60

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

(b) From filing CA-2016-BRLB1.

New Hampshire

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
101	34	35	0.960	34
102	37	40	0.932	37
116	47	52	0.905	47
117	36	39	0.919	36
118	33	36	0.911	33
121	27	29	0.933	27
124	29	30	0.954	29
125	31	35	0.899	31
126	39	41	0.948	39
128	37	41	0.907	37
130	26	28	0.930	26
131	28	31	0.908	28
132	41	44	0.922	41
133	35	39	0.889	35

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

(b) From filing CA-2016-BRLB1.

New Hampshire  
Commercial Automobile  
Private Passenger Types Collision

	(1)	(2)	(3)	(4)
	Current Optional Plan Base Loss Cost	CA-2021-BRLA1 Standard Manual Base Loss Cost (a)	Off Balance Factor (b)	= (2) x (3) Revised Optional Plan Base Loss Cost
Territory				
101	385	351	1.140	400
102	318	302	1.094	330
116	374	352	1.094	385
117	356	347	1.094	380
118	342	324	1.071	347
121	279	247	1.114	275
124	258	240	1.094	263
125	291	285	1.094	312
126	442	419	1.094	458
128	301	277	1.120	310
130	264	274	1.057	290
131	283	269	1.104	297
132	266	254	1.094	278
133	299	276	1.116	308

(a) The loss costs reflect the 3.8% change filed in CA-2021-BRLA1 for the PPT collision coverage.

(b) From filing CA-2016-BRLB1.

New Hampshire  
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				
101	87	83	1.125	93
102	73	68	1.090	74
116	80	75	1.080	81
117	89	83	1.095	91
118	64	60	1.104	66
121	55	51	1.127	57
124	59	56	1.100	62
125	58	55	1.100	61
126	58	55	1.100	61
128	79	79	1.114	88
130	61	58	1.083	63
131	63	60	1.112	67
132	56	53	1.100	58
133	71	65	1.095	71

(a) The loss costs reflect the 3.8% 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**

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Liability and Medical Payments.....	B2-B15
Physical Damage.....	B16-B29

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

NEW HAMPSHIRE (28)  
TERRITORY 101

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					
\$ 562	\$2	\$3	\$5	\$9	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 468	\$3	\$5	\$9	\$15	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2317	\$18	\$32	\$53	\$96	N/A
– SCHOOL AND CHURCH BUSES					
\$ 220	\$4	\$6	\$10	\$16	N/A
– OTHER BUSES					
\$ 1820	\$14	\$23	\$37	\$63	N/A
– VAN POOLS					
\$ 549	\$4	\$7	\$10	\$18	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 689	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>223.</b> for premium development.</li><li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li><li>• For liability increased limits factors, refer to Rule <b>100.</b></li><li>• For Public Autos liability fleet factors, refer to Rule <b>39.</b></li><li>• 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 <b>49.</b></li></ul>					



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					
\$ 500	\$3	\$4	\$6	\$10	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 370	\$2	\$4	\$7	\$12	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2104	\$16	\$29	\$48	\$88	N/A
– SCHOOL AND CHURCH BUSES					
\$ 200	\$3	\$4	\$7	\$11	N/A
– OTHER BUSES					
\$ 1653	\$15	\$25	\$39	\$67	N/A
– VAN POOLS					
\$ 499	\$4	\$6	\$9	\$16	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 528	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>223.</b> for premium development.</li><li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li><li>• For liability increased limits factors, refer to Rule <b>100.</b></li><li>• For Public Autos liability fleet factors, refer to Rule <b>39.</b></li><li>• 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 <b>49.</b></li></ul>					

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

NEW HAMPSHIRE (28)  
TERRITORY 116

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 486	\$2	\$3	\$5	\$8	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 385	\$2	\$4	\$7	\$13	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2016	\$16	\$28	\$46	\$84	N/A
– SCHOOL AND CHURCH BUSES					
\$ 191	\$3	\$5	\$8	\$13	N/A
– OTHER BUSES					
\$ 1583	\$16	\$27	\$42	\$72	N/A
– VAN POOLS					
\$ 478	\$4	\$6	\$9	\$15	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 647	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>223.</b> for premium development.</li><li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li><li>• For liability increased limits factors, refer to Rule <b>100.</b></li><li>• For Public Autos liability fleet factors, refer to Rule <b>39.</b></li><li>• 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 <b>49.</b></li></ul>					

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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					
\$ 435	\$2	\$3	\$5	\$9	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 293	\$2	\$3	\$5	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1807	\$14	\$25	\$41	\$75	N/A
– SCHOOL AND CHURCH BUSES					
\$ 171	\$3	\$5	\$8	\$12	N/A
– OTHER BUSES					
\$ 1420	\$15	\$24	\$38	\$65	N/A
– VAN POOLS					
\$ 428	\$3	\$5	\$8	\$14	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 490	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>223.</b> for premium development.</li><li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li><li>• For liability increased limits factors, refer to Rule <b>100.</b></li><li>• For Public Autos liability fleet factors, refer to Rule <b>39.</b></li><li>• 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 <b>49.</b></li></ul>					

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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					
\$ 508	\$2	\$3	\$5	\$9	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 362	\$2	\$4	\$7	\$12	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2073	\$16	\$29	\$47	\$86	N/A
– SCHOOL AND CHURCH BUSES					
\$ 197	\$2	\$4	\$6	\$10	N/A
– OTHER BUSES					
\$ 1629	\$13	\$22	\$34	\$58	N/A
– VAN POOLS					
\$ 491	\$4	\$6	\$9	\$16	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 498	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development.</li><li>• For Private Passenger Types Classifications, refer to Rule 232. for premium development.</li><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For Public Autos liability fleet factors, refer to Rule 39.</li><li>• 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.</li></ul>					

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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					
\$ 300	\$2	\$3	\$4	\$7	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 251	\$2	\$3	\$5	\$8	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1214	\$9	\$17	\$28	\$51	N/A
– SCHOOL AND CHURCH BUSES					
\$ 115	\$2	\$3	\$5	\$9	N/A
– OTHER BUSES					
\$ 954	\$11	\$19	\$29	\$50	N/A
– VAN POOLS					
\$ 288	\$2	\$3	\$5	\$9	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 367	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>223.</b> for premium development.</li><li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li><li>• For liability increased limits factors, refer to Rule <b>100.</b></li><li>• For Public Autos liability fleet factors, refer to Rule <b>39.</b></li><li>• 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 <b>49.</b></li></ul>					

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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					
\$ 286	\$2	\$3	\$4	\$7	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 248	\$2	\$3	\$4	\$8	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1183	\$9	\$16	\$27	\$49	N/A
– SCHOOL AND CHURCH BUSES					
\$ 112	\$2	\$3	\$5	\$8	N/A
– OTHER BUSES					
\$ 929	\$9	\$15	\$24	\$40	N/A
– VAN POOLS					
\$ 280	\$2	\$3	\$5	\$9	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 368	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>223.</b> for premium development.</li><li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li><li>• For liability increased limits factors, refer to Rule <b>100.</b></li><li>• For Public Autos liability fleet factors, refer to Rule <b>39.</b></li><li>• 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 <b>49.</b></li></ul>					

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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					
\$ 213	\$2	\$3	\$4	\$7	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 261	\$2	\$3	\$5	\$8	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 913	\$7	\$13	\$21	\$38	N/A
– SCHOOL AND CHURCH BUSES					
\$ 87	\$1	\$2	\$4	\$6	N/A
– OTHER BUSES					
\$ 717	\$10	\$17	\$26	\$44	N/A
– VAN POOLS					
\$ 216	\$2	\$3	\$4	\$7	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 300	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>223.</b> for premium development.</li><li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li><li>• For liability increased limits factors, refer to Rule <b>100.</b></li><li>• For Public Autos liability fleet factors, refer to Rule <b>39.</b></li><li>• 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 <b>49.</b></li></ul>					

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NEW HAMPSHIRE (28)  
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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					
\$ 261	\$1	\$2	\$3	\$6	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 331	\$2	\$4	\$6	\$11	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1059	\$8	\$15	\$24	\$44	N/A
– SCHOOL AND CHURCH BUSES					
\$ 100	\$2	\$3	\$4	\$7	N/A
– OTHER BUSES					
\$ 832	\$11	\$18	\$28	\$48	N/A
– VAN POOLS					
\$ 251	\$2	\$3	\$5	\$8	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 328	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>223.</b> for premium development.</li><li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li><li>• For liability increased limits factors, refer to Rule <b>100.</b></li><li>• For Public Autos liability fleet factors, refer to Rule <b>39.</b></li><li>• 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 <b>49.</b></li></ul>					



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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					
\$ 195	\$2	\$3	\$4	\$7	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 188	\$1	\$2	\$3	\$6	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 806	\$6	\$11	\$18	\$34	N/A
– SCHOOL AND CHURCH BUSES					
\$ 76	\$2	\$3	\$5	\$7	N/A
– OTHER BUSES					
\$ 633	\$10	\$16	\$26	\$44	N/A
– VAN POOLS					
\$ 191	\$1	\$2	\$4	\$6	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 215	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development.</li><li>• For Private Passenger Types Classifications, refer to Rule 232. for premium development.</li><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For Public Autos liability fleet factors, refer to Rule 39.</li><li>• 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.</li></ul>					

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NEW HAMPSHIRE (28)  
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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					
\$ 393	\$2	\$3	\$5	\$9	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 258	\$2	\$3	\$5	\$8	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1630	\$13	\$22	\$37	\$68	N/A
– SCHOOL AND CHURCH BUSES					
\$ 155	\$3	\$4	\$7	\$11	N/A
– OTHER BUSES					
\$ 1281	\$13	\$21	\$33	\$57	N/A
– VAN POOLS					
\$ 386	\$3	\$5	\$7	\$12	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 381	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development.</li><li>• For Private Passenger Types Classifications, refer to Rule 232. for premium development.</li><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For Public Autos liability fleet factors, refer to Rule 39.</li><li>• 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.</li></ul>					

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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					
\$ 331	\$2	\$3	\$5	\$8	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 284	\$2	\$3	\$5	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1347	\$11	\$19	\$31	\$56	N/A
– SCHOOL AND CHURCH BUSES					
\$ 128	\$2	\$4	\$6	\$9	N/A
– OTHER BUSES					
\$ 1058	\$10	\$17	\$27	\$46	N/A
– VAN POOLS					
\$ 319	\$2	\$4	\$6	\$10	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 381	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>223.</b> for premium development.</li><li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li><li>• For liability increased limits factors, refer to Rule <b>100.</b></li><li>• For Public Autos liability fleet factors, refer to Rule <b>39.</b></li><li>• 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 <b>49.</b></li></ul>					

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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					
\$ 261	\$2	\$3	\$4	\$7	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 262	\$2	\$3	\$5	\$8	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1081	\$8	\$15	\$25	\$45	N/A
– SCHOOL AND CHURCH BUSES					
\$ 102	\$2	\$3	\$4	\$7	N/A
– OTHER BUSES					
\$ 849	\$9	\$14	\$23	\$39	N/A
– VAN POOLS					
\$ 256	\$2	\$3	\$5	\$8	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 340	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>223.</b> for premium development.</li><li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li><li>• For liability increased limits factors, refer to Rule <b>100.</b></li><li>• For Public Autos liability fleet factors, refer to Rule <b>39.</b></li><li>• 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 <b>49.</b></li></ul>					

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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					
\$ 257	\$2	\$3	\$4	\$7	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 221	\$1	\$2	\$4	\$7	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1068	\$8	\$15	\$24	\$44	N/A
– SCHOOL AND CHURCH BUSES					
\$ 101	\$2	\$3	\$5	\$7	N/A
– OTHER BUSES					
\$ 839	\$10	\$17	\$27	\$45	N/A
– VAN POOLS					
\$ 253	\$2	\$3	\$5	\$8	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 344	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>223.</b> for premium development.</li><li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li><li>• For liability increased limits factors, refer to Rule <b>100.</b></li><li>• For Public Autos liability fleet factors, refer to Rule <b>39.</b></li><li>• 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 <b>49.</b></li></ul>					

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NEW HAMPSHIRE (28)  
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<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$25,000 – 29,999</b>			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 34	\$ 58	\$ 304
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 54	\$ 93	\$ 400
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>223.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> </ul>			
<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$15,001 – 20,000</b>			
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 39	\$ 66	\$ 375
– SCHOOL AND CHURCH BUSES			
	\$ 18	\$ 30	\$ 111
– OTHER BUSES			
	\$ 18	\$ 30	\$ 111
– VAN POOLS			
	\$ 39	\$ 66	\$ 375
<ul style="list-style-type: none"> <li>• For Public Autos physical damage fleet factors, refer to Rule <b>39.</b></li> <li>• For Public Autos additional coverages, refer to the Additional Coverages Table in Rule <b>40.</b></li> <li>• For Public Autos Deductible factors, refer to Rule <b>98.</b></li> <li>• For Public Autos Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Public Autos Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$25,000 – 29,999</b>			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b> – Local And Intermediate – All Vehicles – Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 37	\$ 65	\$ 304
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 43	\$ 74	\$ 330
<ul style="list-style-type: none"> <li>For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>223.</b> for premium development.</li> <li>For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> </ul>			
<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$15,001 – 20,000</b>			
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b> – TAXICABS AND LIMOUSINES			
	\$ 44	\$ 77	\$ 372
– SCHOOL AND CHURCH BUSES	\$ 20	\$ 35	\$ 110
– OTHER BUSES	\$ 20	\$ 35	\$ 110
– VAN POOLS	\$ 44	\$ 77	\$ 372
<ul style="list-style-type: none"> <li>For Public Autos physical damage fleet factors, refer to Rule <b>39.</b></li> <li>For Public Autos additional coverages, refer to the Additional Coverages Table in Rule <b>40.</b></li> <li>For Public Autos Deductible factors, refer to Rule <b>98.</b></li> <li>For Public Autos Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>For Public Autos Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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NEW HAMPSHIRE (28)  
TERRITORY 116

<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$25,000 – 29,999</b>			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 47	\$ 81	\$ 371
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 47	\$ 81	\$ 385
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>223.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> </ul>			
<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$15,001 – 20,000</b>			
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 57	\$ 99	\$ 451
– SCHOOL AND CHURCH BUSES			
	\$ 26	\$ 45	\$ 134
– OTHER BUSES			
	\$ 26	\$ 45	\$ 134
– VAN POOLS			
	\$ 57	\$ 99	\$ 451
<ul style="list-style-type: none"> <li>• For Public Autos physical damage fleet factors, refer to Rule <b>39.</b></li> <li>• For Public Autos additional coverages, refer to the Additional Coverages Table in Rule <b>40.</b></li> <li>• For Public Autos Deductible factors, refer to Rule <b>98.</b></li> <li>• For Public Autos Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Public Autos Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			



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<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$25,000 – 29,999</b>			
	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>\$500 Ded. Coll.</b>
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b> – Local And Intermediate – All Vehicles – Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 36	\$ 62	\$ 301
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 52	\$ 91	\$ 380
<ul style="list-style-type: none"> <li>For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>223.</b> for premium development.</li> <li>For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> </ul>			
<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$15,001 – 20,000</b>			
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b> – TAXICABS AND LIMOUSINES			
	\$ 43	\$ 75	\$ 375
– SCHOOL AND CHURCH BUSES			
	\$ 20	\$ 34	\$ 111
– OTHER BUSES			
	\$ 20	\$ 34	\$ 111
– VAN POOLS			
	\$ 43	\$ 75	\$ 375
<ul style="list-style-type: none"> <li>For Public Autos physical damage fleet factors, refer to Rule <b>39.</b></li> <li>For Public Autos additional coverages, refer to the Additional Coverages Table in Rule <b>40.</b></li> <li>For Public Autos Deductible factors, refer to Rule <b>98.</b></li> <li>For Public Autos Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>For Public Autos Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$25,000 – 29,999</b>			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 33	\$ 57	\$ 303
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 38	\$ 66	\$ 347
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>223.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> </ul>			
<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$15,001 – 20,000</b>			
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 40	\$ 69	\$ 370
– SCHOOL AND CHURCH BUSES			
	\$ 18	\$ 32	\$ 110
– OTHER BUSES			
	\$ 18	\$ 32	\$ 110
– VAN POOLS			
	\$ 40	\$ 69	\$ 370
<ul style="list-style-type: none"> <li>• For Public Autos physical damage fleet factors, refer to Rule <b>39.</b></li> <li>• For Public Autos additional coverages, refer to the Additional Coverages Table in Rule <b>40.</b></li> <li>• For Public Autos Deductible factors, refer to Rule <b>98.</b></li> <li>• For Public Autos Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Public Autos Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 27	\$ 47	\$ 245
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 33	\$ 57	\$ 275
<ul style="list-style-type: none"> <li>For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>223.</b> for premium development.</li> <li>For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> </ul>			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 32	\$ 55	\$ 291
– SCHOOL AND CHURCH BUSES			
	\$ 15	\$ 25	\$ 86
– OTHER BUSES			
	\$ 15	\$ 25	\$ 86
– VAN POOLS			
	\$ 32	\$ 55	\$ 291
<ul style="list-style-type: none"> <li>For Public Autos physical damage fleet factors, refer to Rule <b>39.</b></li> <li>For Public Autos additional coverages, refer to the Additional Coverages Table in Rule <b>40.</b></li> <li>For Public Autos Deductible factors, refer to Rule <b>98.</b></li> <li>For Public Autos Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>For Public Autos Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$25,000 – 29,999</b>			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 29	\$ 50	\$ 270
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 36	\$ 62	\$ 263
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>223.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> </ul>			
<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$15,001 – 20,000</b>			
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 33	\$ 57	\$ 319
– SCHOOL AND CHURCH BUSES			
	\$ 15	\$ 26	\$ 95
– OTHER BUSES			
	\$ 15	\$ 26	\$ 95
– VAN POOLS			
	\$ 33	\$ 57	\$ 319
<ul style="list-style-type: none"> <li>• For Public Autos physical damage fleet factors, refer to Rule <b>39.</b></li> <li>• For Public Autos additional coverages, refer to the Additional Coverages Table in Rule <b>40.</b></li> <li>• For Public Autos Deductible factors, refer to Rule <b>98.</b></li> <li>• For Public Autos Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Public Autos Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$25,000 – 29,999</b>			
	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>\$500 Ded. Coll.</b>
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b> – Local And Intermediate – All Vehicles – Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 31	\$ 55	\$ 256
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 35	\$ 61	\$ 312
<ul style="list-style-type: none"> <li>For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>223.</b> for premium development.</li> <li>For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> </ul>			
<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$15,001 – 20,000</b>			
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b> – TAXICABS AND LIMOUSINES			
	\$ 39	\$ 67	\$ 326
– SCHOOL AND CHURCH BUSES			
	\$ 18	\$ 31	\$ 97
– OTHER BUSES			
	\$ 18	\$ 31	\$ 97
– VAN POOLS			
	\$ 39	\$ 67	\$ 326
<ul style="list-style-type: none"> <li>For Public Autos physical damage fleet factors, refer to Rule <b>39.</b></li> <li>For Public Autos additional coverages, refer to the Additional Coverages Table in Rule <b>40.</b></li> <li>For Public Autos Deductible factors, refer to Rule <b>98.</b></li> <li>For Public Autos Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>For Public Autos Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 39	\$ 68	\$ 272
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 35	\$ 61	\$ 458
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>223.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> </ul>			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 45	\$ 79	\$ 341
– SCHOOL AND CHURCH BUSES			
	\$ 21	\$ 36	\$ 101
– OTHER BUSES			
	\$ 21	\$ 36	\$ 101
– VAN POOLS			
	\$ 45	\$ 79	\$ 341
<ul style="list-style-type: none"> <li>• For Public Autos physical damage fleet factors, refer to Rule <b>39.</b></li> <li>• For Public Autos additional coverages, refer to the Additional Coverages Table in Rule <b>40.</b></li> <li>• For Public Autos Deductible factors, refer to Rule <b>98.</b></li> <li>• For Public Autos Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Public Autos Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$25,000 – 29,999</b>			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b> – Local And Intermediate – All Vehicles – Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 37	\$ 64	\$ 244
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 51	\$ 88	\$ 310
<ul style="list-style-type: none"> <li>For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>223.</b> for premium development.</li> <li>For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> </ul>			
<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$15,001 – 20,000</b>			
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b> – TAXICABS AND LIMOUSINES			
	\$ 45	\$ 78	\$ 307
– SCHOOL AND CHURCH BUSES	\$ 21	\$ 36	\$ 91
– OTHER BUSES	\$ 21	\$ 36	\$ 91
– VAN POOLS	\$ 45	\$ 78	\$ 307
<ul style="list-style-type: none"> <li>For Public Autos physical damage fleet factors, refer to Rule <b>39.</b></li> <li>For Public Autos additional coverages, refer to the Additional Coverages Table in Rule <b>40.</b></li> <li>For Public Autos Deductible factors, refer to Rule <b>98.</b></li> <li>For Public Autos Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>For Public Autos Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$25,000 – 29,999</b>			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 26	\$ 46	\$ 245
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 36	\$ 63	\$ 290
<ul style="list-style-type: none"> <li>For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>223.</b> for premium development.</li> <li>For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> </ul>			
<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$15,001 – 20,000</b>			
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 31	\$ 54	\$ 305
– SCHOOL AND CHURCH BUSES			
	\$ 14	\$ 25	\$ 91
– OTHER BUSES			
	\$ 14	\$ 25	\$ 91
– VAN POOLS			
	\$ 31	\$ 54	\$ 305
<ul style="list-style-type: none"> <li>For Public Autos physical damage fleet factors, refer to Rule <b>39.</b></li> <li>For Public Autos additional coverages, refer to the Additional Coverages Table in Rule <b>40.</b></li> <li>For Public Autos Deductible factors, refer to Rule <b>98.</b></li> <li>For Public Autos Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>For Public Autos Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			



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<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$25,000 – 29,999</b>			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b> – Local And Intermediate – All Vehicles – Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 28	\$ 49	\$ 261
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 39	\$ 67	\$ 297
<ul style="list-style-type: none"> <li>For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>223.</b> for premium development.</li> <li>For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> </ul>			
<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$15,001 – 20,000</b>			
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b> – TAXICABS AND LIMOUSINES			
	\$ 34	\$ 59	\$ 326
– SCHOOL AND CHURCH BUSES	\$ 16	\$ 27	\$ 97
– OTHER BUSES	\$ 16	\$ 27	\$ 97
– VAN POOLS	\$ 34	\$ 59	\$ 326
<ul style="list-style-type: none"> <li>For Public Autos physical damage fleet factors, refer to Rule <b>39.</b></li> <li>For Public Autos additional coverages, refer to the Additional Coverages Table in Rule <b>40.</b></li> <li>For Public Autos Deductible factors, refer to Rule <b>98.</b></li> <li>For Public Autos Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>For Public Autos Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$25,000 – 29,999</b>			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 41	\$ 71	\$ 274
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 33	\$ 58	\$ 278
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>223.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> </ul>			
<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$15,001 – 20,000</b>			
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 48	\$ 85	\$ 338
– SCHOOL AND CHURCH BUSES			
	\$ 22	\$ 39	\$ 100
– OTHER BUSES			
	\$ 22	\$ 39	\$ 100
– VAN POOLS			
	\$ 48	\$ 85	\$ 338
<ul style="list-style-type: none"> <li>• For Public Autos physical damage fleet factors, refer to Rule <b>39.</b></li> <li>• For Public Autos additional coverages, refer to the Additional Coverages Table in Rule <b>40.</b></li> <li>• For Public Autos Deductible factors, refer to Rule <b>98.</b></li> <li>• For Public Autos Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Public Autos Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$25,000 – 29,999</b>			
	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>\$500 Ded. Coll.</b>
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b> – Local And Intermediate – All Vehicles – Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 35	\$ 60	\$ 253
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 41	\$ 71	\$ 308
<ul style="list-style-type: none"> <li>For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>223.</b> for premium development.</li> <li>For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> </ul>			
<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$15,001 – 20,000</b>			
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b> – TAXICABS AND LIMOUSINES			
	\$ 43	\$ 75	\$ 319
– SCHOOL AND CHURCH BUSES	\$ 20	\$ 34	\$ 95
– OTHER BUSES	\$ 20	\$ 34	\$ 95
– VAN POOLS	\$ 43	\$ 75	\$ 319
<ul style="list-style-type: none"> <li>For Public Autos physical damage fleet factors, refer to Rule <b>39.</b></li> <li>For Public Autos additional coverages, refer to the Additional Coverages Table in Rule <b>40.</b></li> <li>For Public Autos Deductible factors, refer to Rule <b>98.</b></li> <li>For Public Autos Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>For Public Autos Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			