

LOSS COSTS – IMPLEMENTATION

AUGUST 10, 2021

COMMERCIAL AUTOMOBILE

LI-CA-2021-281

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

KEY MESSAGE

Loss costs representing an overall statewide level change of 2.7% to be implemented.

UPGRADE TO WORD AND EXCEL DOCUMENTS

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. In addition to **form** documents, we are pleased to announce that during the third quarter 2021, you will be receiving **circular cover letter** and **Notice To Manualholders (NTM)** 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 +.

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 January 1, 2022.

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 January 1, 2022, 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 how you filed to have your loss cost adjustments apply to subsequent revisions of ISO 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 DECEMBER 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 Filing Number CA-2021-BRLB1, NOT this circular number.

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

RATING SOFTWARE IMPACT

No new attributes are being introduced with this revision.

POLICYHOLDER NOTIFICATION

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

REVISION DISTRIBUTION

We will issue a Notice to Manualholders with an edition date of 1-22 (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
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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.

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, Kevin Hughes, 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:
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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 Vermont

About This Filing

This filing contains loss cost pages for use with the Commercial Auto Optional Classification Plan (OCP) rules in Division One-Automobile of the Commercial Lines Manual (CLM).

The advisory prospective loss costs presented in this document for the Commercial Auto Optional Classification Plan are being revised concurrently with ISO's experience review in the companion filing CA-2021-BRLA1. The overall statewide level change for the CA-2021-BRLA1 filing is 2.7%. The loss cost percent changes in this filing track the percent changes in filing CA-2021-BRLA1.

Background

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

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

Related Filing

Companion filing:

- CA-2021-BRLA1

Calculation of Loss Costs

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

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

Contents of Filing

This filing contains the following sections:

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

Impact of Revision

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

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SECTION A

CALCULATION OF OPTIONAL CLASS PLAN BASE LOSS COSTS

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Trucks, Tractors and Trailers and Private Passenger Types Liability	A2-A3
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Vermont
Commercial Automobile
Trucks, Tractors, and Trailers (TTT) Liability

	(1)	(2)	(3)	(4)
		CA-2021-BRLA1		= (2) x (3)
	Current	Standard	Off	Revised
	Optional	Manual Base	Balance	Optional
Territory	Plan Base	Loss Cost (a)	Factor (b)	Plan Base
	Loss Cost			Loss Cost
101	282	300	1.064	319
102	332	348	1.040	362
120	190	178	1.102	196
121	266	263	1.093	287
122	236	224	1.109	248
123	177	176	1.083	191

(a) The loss costs reflect the 6.7% change filed in CA-2021-BRLA1 for the TTT liability coverage.

(b) From filing CA-2016-BRLB1.

Vermont
Commercial Automobile
Private Passenger Types (PPT) Liability

	(1)	(2)	(3)	(4)
		CA-2021-BRLA1		= (2) x (3)
	Current	Standard	Off	Revised
	Optional	Manual Base	Balance	Optional
Territory	Plan Base	Loss Cost (a)	Factor (b)	Plan Base
	Loss Cost			Loss Cost
101	257	261	0.984	257
102	192	193	0.996	192
120	178	179	0.997	178
121	230	230	0.998	230
122	229	225	1.016	229
123	201	203	0.989	201

(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.

Vermont
Commercial Automobile
Trucks, Tractors, and Trailers Collision

	(1)	(2)	(3)	(4)
		CA-2021-BRLA1		= (2) x (3)
	Current	Standard	Off	Revised
	Optional	Manual Base	Balance	Optional
Territory	Plan Base	Loss Cost (a)	Factor (b)	Plan Base
	Loss Cost			Loss Cost
101	245	188	1.301	245
102	241	183	1.317	241
120	242	194	1.248	242
121	248	191	1.299	248
122	242	181	1.337	242
123	239	193	1.240	239

(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.

Vermont
Commercial Automobile
Trucks, Tractors, and Trailers Comprehensive

	(1)	(2)	(3)	(4)
				= (2) x (3)
Territory	Current Optional Plan Base Loss Cost	CA-2021-BRLA1 Standard Manual Base Loss Cost (a)	Off Balance Factor (b)	Revised Optional Plan Base Loss Cost
101	85	93	0.910	85
102	75	80	0.933	75
120	70	77	0.912	70
121	74	79	0.935	74
122	93	99	0.941	93
123	83	92	0.898	83

(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.

Vermont

Commercial Automobile

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

	(1)	(2)	(3)	(4)
				= (2) x (3)
Territory	Current Optional Plan Base Loss Cost	CA-2021-BRLA1 Standard Manual Base Loss Cost (a)	Off Balance Factor (b)	Revised Optional Plan Base Loss Cost
101	49	54	0.910	49
102	43	46	0.933	43
120	40	44	0.912	40
121	43	46	0.935	43
122	54	57	0.941	54
123	48	53	0.898	48

(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.

Vermont
Commercial Automobile
Private Passenger Types Collision

	(1)	(2)	(3)	(4)
		CA-2021-BRLA1		= (2) x (3)
	Current	Standard	Off	Revised
	Optional	Manual Base	Balance	Optional
Territory	Plan Base	Loss Cost (a)	Factor (b)	Plan Base
	Loss Cost			Loss Cost
101	263	236	1.115	263
102	275	246	1.117	275
120	295	260	1.133	295
121	286	263	1.086	286
122	266	242	1.101	266
123	294	264	1.113	294

(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.

Vermont
Commercial Automobile
Private Passenger Types Comprehensive

	(1)	(2)	(3)	(4)
				= (2) x (3)
	Current Optional Plan Base Loss Cost	CA-2021-BRLA1 Standard Manual Base Loss Cost (a)	Off Balance Factor (b)	Revised Optional Plan Base Loss Cost
Territory				
101	121	115	1.138	131
102	87	80	1.149	92
120	109	105	1.170	123
121	114	107	1.138	122
122	119	115	1.138	131
123	112	109	1.117	122

(a) The loss costs reflect the 9.7% 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-B7
Physical Damage.....	B8-B13

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DIVISION ONE
AUTOMOBILE
LOSS COST PAGES
OPTIONAL CLASS PLAN

VERMONT (44)
TERRITORY 101

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person				Basic Limits
	500	1000	2000	5000	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 319	\$ 2	\$ 3	\$ 5	\$ 8	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 257	\$ 2	\$ 3	\$ 5	\$ 8	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1329	\$ 10	\$ 18	\$ 30	\$ 55	N/A
– SCHOOL AND CHURCH BUSES					
\$ 126	\$ 2	\$ 4	\$ 6	\$ 10	N/A
– OTHER BUSES					
\$ 1044	\$ 15	\$ 25	\$ 38	\$ 66	N/A
– VAN POOLS					
\$ 315	\$ 2	\$ 4	\$ 6	\$ 10	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 366	Refer to Rule 49 .				N/A
<ul style="list-style-type: none"> ● For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. ● For Private Passenger Types Classifications, refer to Rule 232. for premium development. ● For liability increased limits factors, refer to Rule 100. ● For Public Autos liability fleet factors, refer to Rule 39. ● Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 					

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

LIABILITY Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits
	500	1000	2000	5000	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 362	\$ 2	\$ 3	\$ 4	\$ 7	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 192	\$ 1	\$ 2	\$ 3	\$ 6	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1542	\$ 12	\$ 21	\$ 35	\$ 64	N/A
– SCHOOL AND CHURCH BUSES					
\$ 146	\$ 3	\$ 5	\$ 7	\$ 12	N/A
– OTHER BUSES					
\$ 1211	\$ 13	\$ 21	\$ 32	\$ 55	N/A
– VAN POOLS					
\$ 365	\$ 3	\$ 4	\$ 7	\$ 12	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 542	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

VERMONT (44)
 TERRITORY 120

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person				Basic Limits
	500	1000	2000	5000	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 196	\$ 1	\$ 2	\$ 3	\$ 5	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 178	\$ 1	\$ 2	\$ 3	\$ 6	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 789	\$ 6	\$ 11	\$ 18	\$ 33	N/A
– SCHOOL AND CHURCH BUSES					
\$ 75	\$ 1	\$ 2	\$ 4	\$ 6	N/A
– OTHER BUSES					
\$ 619	\$ 9	\$ 15	\$ 24	\$ 41	N/A
– VAN POOLS					
\$ 187	\$ 1	\$ 2	\$ 3	\$ 6	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 304	Refer to Rule 49 .				N/A
<ul style="list-style-type: none"> ● For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. ● For Private Passenger Types Classifications, refer to Rule 232. for premium development. ● For liability increased limits factors, refer to Rule 100. ● For Public Autos liability fleet factors, refer to Rule 39. ● Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 					

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LIABILITY Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits
	500	1000	2000	5000	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 287	\$ 2	\$ 3	\$ 4	\$ 7	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 230	\$ 1	\$ 3	\$ 4	\$ 7	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1165	\$ 9	\$ 16	\$ 27	\$ 48	N/A
– SCHOOL AND CHURCH BUSES					
\$ 110	\$ 2	\$ 3	\$ 5	\$ 9	N/A
– OTHER BUSES					
\$ 915	\$ 13	\$ 22	\$ 34	\$ 58	N/A
– VAN POOLS					
\$ 276	\$ 2	\$ 3	\$ 5	\$ 9	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 386	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
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VERMONT (44)
 TERRITORY 122

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person				Basic Limits
	500	1000	2000	5000	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 248	\$ 1	\$ 2	\$ 3	\$ 5	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 229	\$ 1	\$ 2	\$ 4	\$ 7	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 992	\$ 8	\$ 14	\$ 23	\$ 41	N/A
– SCHOOL AND CHURCH BUSES					
\$ 94	\$ 2	\$ 3	\$ 5	\$ 7	N/A
– OTHER BUSES					
\$ 780	\$ 10	\$ 17	\$ 27	\$ 46	N/A
– VAN POOLS					
\$ 235	\$ 2	\$ 3	\$ 4	\$ 8	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 370	Refer to Rule 49 .				N/A
<ul style="list-style-type: none"> ● For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. ● For Private Passenger Types Classifications, refer to Rule 232. for premium development. ● For liability increased limits factors, refer to Rule 100. ● For Public Autos liability fleet factors, refer to Rule 39. ● Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 					

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LIABILITY Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits
	500	1000	2000	5000	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 191	\$ 2	\$ 3	\$ 4	\$ 7	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 201	\$ 1	\$ 2	\$ 4	\$ 6	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 780	\$ 6	\$ 11	\$ 18	\$ 32	N/A
– SCHOOL AND CHURCH BUSES					
\$ 74	\$ 1	\$ 2	\$ 4	\$ 6	N/A
– OTHER BUSES					
\$ 612	\$ 10	\$ 17	\$ 27	\$ 46	N/A
– VAN POOLS					
\$ 185	\$ 1	\$ 2	\$ 3	\$ 6	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 259	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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VERMONT (44)
 TERRITORY 101

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			
	\$ 49	\$ 85	\$ 245
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 75	\$ 131	\$ 263
<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			
	\$ 59	\$ 102	\$ 291
– SCHOOL AND CHURCH BUSES			
	\$ 27	\$ 47	\$ 86
– OTHER BUSES			
	\$ 27	\$ 47	\$ 86
– VAN POOLS			
	\$ 59	\$ 102	\$ 291
<ul style="list-style-type: none"> ● For Public Autos physical damage fleet factors, refer to Rule 39. ● For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. ● For Public Autos Deductible factors, refer to Rule 98. ● For Public Autos Original Cost New and Age Group factors, refer to Rule 101. ● For Public Autos Stated Amount factors, refer to Rule 101. 			

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LOSS COST PAGES
OPTIONAL CLASS PLAN

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 43	\$ 75	\$ 241
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 53	\$ 92	\$ 275
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 51	\$ 88	\$ 284
– SCHOOL AND CHURCH BUSES			
	\$ 23	\$ 40	\$ 84
– OTHER BUSES			
	\$ 23	\$ 40	\$ 84
– VAN POOLS			
	\$ 51	\$ 88	\$ 284
<ul style="list-style-type: none"> • For Public Autos physical damage fleet factors, refer to Rule 39. • For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. • For Public Autos Deductible factors, refer to Rule 98. • For Public Autos Original Cost New and Age Group factors, refer to Rule 101. • For Public Autos Stated Amount factors, refer to Rule 101. 			

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

VERMONT (44)
 TERRITORY 120

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			
	\$ 40	\$ 70	\$ 242
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 71	\$ 123	\$ 295
<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			
	\$ 48	\$ 85	\$ 301
– SCHOOL AND CHURCH BUSES			
	\$ 22	\$ 39	\$ 89
– OTHER BUSES			
	\$ 22	\$ 39	\$ 89
– VAN POOLS			
	\$ 48	\$ 85	\$ 301
<ul style="list-style-type: none"> ● For Public Autos physical damage fleet factors, refer to Rule 39. ● For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. ● For Public Autos Deductible factors, refer to Rule 98. ● For Public Autos Original Cost New and Age Group factors, refer to Rule 101. ● For Public Autos Stated Amount factors, refer to Rule 101. 			

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

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 43	\$ 74	\$ 248
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 70	\$ 122	\$ 286
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 51	\$ 87	\$ 296
– SCHOOL AND CHURCH BUSES			
	\$ 23	\$ 40	\$ 88
– OTHER BUSES			
	\$ 23	\$ 40	\$ 88
– VAN POOLS			
	\$ 51	\$ 87	\$ 296
<ul style="list-style-type: none"> • For Public Autos physical damage fleet factors, refer to Rule 39. • For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. • For Public Autos Deductible factors, refer to Rule 98. • For Public Autos Original Cost New and Age Group factors, refer to Rule 101. • For Public Autos Stated Amount factors, refer to Rule 101. 			

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

VERMONT (44)
 TERRITORY 122

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 54	\$ 93	\$ 242
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 75	\$ 131	\$ 266
<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			
	\$ 63	\$ 109	\$ 281
– SCHOOL AND CHURCH BUSES			
	\$ 29	\$ 50	\$ 83
– OTHER BUSES			
	\$ 29	\$ 50	\$ 83
– VAN POOLS			
	\$ 63	\$ 109	\$ 281
<ul style="list-style-type: none"> ● For Public Autos physical damage fleet factors, refer to Rule 39. ● For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. ● For Public Autos Deductible factors, refer to Rule 98. ● For Public Autos Original Cost New and Age Group factors, refer to Rule 101. ● For Public Autos Stated Amount factors, refer to Rule 101. 			

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

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 48	\$ 83	\$ 239
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 70	\$ 122	\$ 294
<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			
	\$ 58	\$ 101	\$ 299
– SCHOOL AND CHURCH BUSES			
	\$ 27	\$ 46	\$ 89
– OTHER BUSES			
	\$ 27	\$ 46	\$ 89
– VAN POOLS			
	\$ 58	\$ 101	\$ 299
<ul style="list-style-type: none"> • For Public Autos physical damage fleet factors, refer to Rule 39. • For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. • For Public Autos Deductible factors, refer to Rule 98. • For Public Autos Original Cost New and Age Group factors, refer to Rule 101. • For Public Autos Stated Amount factors, refer to Rule 101. 			