

LOSS COSTS – IMPLEMENTATION

AUGUST 10, 2021

COMMERCIAL AUTOMOBILE

LI-CA-2021-283

## TENNESSEE 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. 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 +.

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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 February 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.

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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 February 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.

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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 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 30, 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.

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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 2-22 (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, 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.

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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

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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](http://www.verisk.com/iso). To keep abreast of the latest Insurance Lines Services updates, view [www.verisk.com/ils](http://www.verisk.com/ils).

# Commercial Auto Optional Classification Plan Loss Costs Revised in Tennessee

## 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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## **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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Tennessee  
Commercial Automobile  
Trucks, Tractors, and Trailers (TTT) Liability

	(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	570	567	1.115	632
102	543	537	1.125	604
103	414	388	1.113	432
104	426	386	1.121	433
106	334	308	1.129	348
109	326	296	1.157	342
112	312	299	1.114	333
120	342	322	1.136	366
121	277	266	1.132	301
122	285	276	1.105	305
123	292	276	1.132	312
124	348	351	1.104	388
125	468	475	1.093	519
126	303	295	1.121	331
127	291	271	1.123	304
128	325	304	1.125	342
129	322	302	1.099	332
130	292	275	1.119	308

(a) The loss costs reflect the +8.1% change filed in CA-2021-BRLA1 for the TTT liability coverage.

(b) From filing CA-2016-BRLB1.



Tennessee  
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	478	511	1.001	512
102	359	361	1.015	366
103	374	386	1.013	391
104	328	349	1.007	351
106	249	259	1.006	261
109	313	326	1.005	328
112	301	312	1.020	318
120	314	326	1.008	329
121	301	309	1.004	310
122	293	303	1.012	307
123	257	263	1.019	268
124	268	264	1.033	273
125	323	346	0.996	345
126	222	228	1.004	229
127	282	294	1.019	300
128	303	306	1.019	312
129	268	268	1.015	272
130	279	293	1.016	298

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

(b) From filing CA-2016-BRLB1.

Tennessee  
Commercial Automobile  
Trucks, Tractors, and Trailers Collision

	(1)	(2)	(3)	(4) = (2) x (3)
Territory	Current Optional Plan Base Loss Cost	CA-2021-BRLA1 Standard Manual Base Loss Cost (a)	Off Balance Factor (b)	Revised Optional Plan Base Loss Cost
101	332	253	1.312	332
102	355	267	1.330	355
103	289	221	1.306	289
104	324	244	1.327	324
106	272	205	1.325	272
109	334	267	1.252	334
112	252	192	1.313	252
120	321	247	1.300	321
121	330	245	1.345	330
122	248	193	1.284	248
123	305	233	1.309	305
124	292	224	1.303	292
125	352	274	1.285	352
126	329	255	1.291	329
127	289	225	1.286	289
128	298	226	1.318	298
129	237	184	1.289	237
130	348	286	1.216	348

(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.

Tennessee  
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	126	127	0.982	125
102	105	111	0.993	110
103	111	125	0.961	120
104	104	108	0.977	106
106	97	109	0.949	103
109	120	147	0.886	130
112	106	118	0.935	110
120	108	119	0.949	113
121	117	133	0.918	122
122	107	118	0.949	112
123	116	132	0.925	122
124	107	117	0.975	114
125	110	122	0.921	112
126	129	141	0.937	132
127	88	93	1.025	95
128	113	121	0.962	116
129	98	108	0.930	100
130	114	142	0.940	133

(a) The loss costs reflect the +4.2% change filed in CA-2021-BRLA1 for the TTT comprehensive coverage.

(b) From filing CA-2016-BRLB1.

Tennessee

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	118	119	0.982	117
102	98	104	0.993	103
103	104	117	0.961	112
104	97	101	0.977	99
106	90	102	0.949	97
109	112	138	0.886	122
112	99	110	0.935	103
120	102	111	0.949	105
121	109	124	0.918	114
122	101	110	0.949	104
123	108	124	0.925	115
124	100	110	0.975	107
125	102	114	0.921	105
126	121	132	0.937	124
127	82	87	1.025	89
128	106	113	0.962	109
129	91	101	0.930	94
130	106	133	0.940	125

(a) The loss costs reflect the +4.2% change filed in CA-2021-BRLA1 for the TTT comprehensive coverage.

(b) From filing CA-2016-BRLB1.

Tennessee  
Commercial Automobile  
Private Passenger Types Collision

	(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	434	395	1.104	436
102	409	335	1.138	381
103	390	335	1.147	384
104	366	307	1.127	346
106	234	193	1.132	218
109	330	276	1.137	314
112	309	261	1.140	298
120	376	317	1.132	359
121	446	368	1.132	417
122	383	323	1.132	366
123	314	266	1.132	301
124	333	269	1.181	318
125	345	304	1.119	340
126	304	251	1.153	289
127	313	254	1.150	292
128	367	301	1.118	337
129	358	292	1.158	338
130	361	305	1.132	345

(a) The loss costs reflect the -3.9% change filed in CA-2021-BRLA1 for the PPT collision coverage.

(b) From filing CA-2016-BRLB1.

Tennessee  
Commercial Automobile  
Private Passenger Types 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	79	74	1.130	84
102	98	88	1.182	104
103	94	85	1.207	103
104	105	93	1.197	111
106	89	79	1.188	94
109	159	139	1.186	165
112	80	72	1.198	86
120	95	84	1.188	100
121	97	86	1.188	102
122	95	84	1.188	100
123	128	110	1.204	132
124	108	96	1.188	114
125	94	84	1.175	99
126	136	118	1.221	144
127	74	68	1.174	80
128	97	84	1.194	100
129	87	75	1.185	89
130	124	110	1.188	131

(a) The loss costs reflect the +5.6% 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 0.936 to the loss costs in column (4).

**SECTION B**  
**OPTIONAL CLASS PLAN LOSS COST PAGES**

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Liability and Medical Payments.....	B2-B19
Physical Damage.....	B20-B37

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

TENNESSEE (41)  
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					
\$ 632	\$ 2	\$ 3	\$ 5	\$ 8	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 512	\$ 3	\$ 6	\$ 9	\$ 16	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2512	\$ 20	\$ 35	\$ 57	\$ 104	N/A
– SCHOOL AND CHURCH BUSES					
\$ 238	\$ 3	\$ 4	\$ 7	\$ 11	N/A
– OTHER BUSES					
\$ 1973	\$ 16	\$ 25	\$ 40	\$ 68	N/A
– VAN POOLS					
\$ 595	\$ 5	\$ 7	\$ 11	\$ 19	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 425	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>					



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					
\$ 604	\$ 2	\$ 3	\$ 5	\$ 8	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 366	\$ 2	\$ 4	\$ 6	\$ 11	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2379	\$ 19	\$ 33	\$ 54	\$ 99	N/A
– SCHOOL AND CHURCH BUSES					
\$ 226	\$ 3	\$ 4	\$ 7	\$ 11	N/A
– OTHER BUSES					
\$ 1869	\$ 15	\$ 25	\$ 39	\$ 67	N/A
– VAN POOLS					
\$ 564	\$ 4	\$ 7	\$ 10	\$ 18	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 369	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>					

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

TENNESSEE (41)  
TERRITORY 103

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					
\$ 432	\$ 2	\$ 3	\$ 4	\$ 7	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 391	\$ 2	\$ 4	\$ 7	\$ 12	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1719	\$ 13	\$ 24	\$ 39	\$ 72	N/A
– SCHOOL AND CHURCH BUSES					
\$ 163	\$ 2	\$ 4	\$ 6	\$ 9	N/A
– OTHER BUSES					
\$ 1350	\$ 13	\$ 21	\$ 33	\$ 57	N/A
– VAN POOLS					
\$ 407	\$ 3	\$ 5	\$ 8	\$ 13	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 295	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					
\$ 433	\$ 2	\$ 3	\$ 4	\$ 7	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 351	\$ 2	\$ 4	\$ 6	\$ 11	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1710	\$ 13	\$ 24	\$ 39	\$ 71	N/A
– SCHOOL AND CHURCH BUSES					
\$ 162	\$ 2	\$ 3	\$ 5	\$ 8	N/A
– OTHER BUSES					
\$ 1343	\$ 12	\$ 20	\$ 32	\$ 55	N/A
– VAN POOLS					
\$ 405	\$ 3	\$ 5	\$ 7	\$ 13	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 302	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>					

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

TENNESSEE (41)  
TERRITORY 106

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					
\$ 348	\$ 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					
\$ 1364	\$ 11	\$ 19	\$ 31	\$ 57	N/A
– SCHOOL AND CHURCH BUSES					
\$ 129	\$ 2	\$ 3	\$ 5	\$ 9	N/A
– OTHER BUSES					
\$ 1072	\$ 10	\$ 17	\$ 26	\$ 45	N/A
– VAN POOLS					
\$ 323	\$ 3	\$ 4	\$ 6	\$ 10	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 244	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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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					
\$ 342	\$ 1	\$ 2	\$ 3	\$ 6	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 328	\$ 2	\$ 4	\$ 6	\$ 10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1311	\$ 10	\$ 18	\$ 30	\$ 55	N/A
– SCHOOL AND CHURCH BUSES					
\$ 124	\$ 2	\$ 4	\$ 6	\$ 9	N/A
– OTHER BUSES					
\$ 1030	\$ 13	\$ 21	\$ 33	\$ 56	N/A
– VAN POOLS					
\$ 311	\$ 2	\$ 4	\$ 6	\$ 10	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 216	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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DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES  
OPTIONAL CLASS PLAN

TENNESSEE (41)  
TERRITORY 112

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					
\$ 318	\$ 2	\$ 3	\$ 6	\$ 10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1325	\$ 10	\$ 18	\$ 30	\$ 55	N/A
– SCHOOL AND CHURCH BUSES					
\$ 126	\$ 2	\$ 4	\$ 6	\$ 9	N/A
– OTHER BUSES					
\$ 1041	\$ 12	\$ 19	\$ 30	\$ 52	N/A
– VAN POOLS					
\$ 314	\$ 2	\$ 4	\$ 6	\$ 10	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 213	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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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					
\$ 366	\$ 2	\$ 3	\$ 4	\$ 6	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 329	\$ 2	\$ 4	\$ 6	\$ 10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1426	\$ 11	\$ 20	\$ 33	\$ 59	N/A
– SCHOOL AND CHURCH BUSES					
\$ 135	\$ 2	\$ 3	\$ 5	\$ 8	N/A
– OTHER BUSES					
\$ 1121	\$ 11	\$ 17	\$ 27	\$ 47	N/A
– VAN POOLS					
\$ 338	\$ 3	\$ 4	\$ 6	\$ 11	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 244	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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TENNESSEE (41)  
TERRITORY 121

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					
\$ 301	\$ 2	\$ 3	\$ 4	\$ 6	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 310	\$ 2	\$ 3	\$ 6	\$ 10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1178	\$ 9	\$ 16	\$ 27	\$ 49	N/A
– SCHOOL AND CHURCH BUSES					
\$ 112	\$ 2	\$ 3	\$ 5	\$ 8	N/A
– OTHER BUSES					
\$ 926	\$ 12	\$ 19	\$ 30	\$ 51	N/A
– VAN POOLS					
\$ 279	\$ 2	\$ 3	\$ 5	\$ 9	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 217	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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DIVISION ONE  
AUTOMOBILE  
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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					
\$ 305	\$ 2	\$ 3	\$ 5	\$ 8	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 307	\$ 2	\$ 3	\$ 5	\$ 10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1223	\$ 10	\$ 17	\$ 28	\$ 51	N/A
– SCHOOL AND CHURCH BUSES					
\$ 116	\$ 2	\$ 3	\$ 5	\$ 8	N/A
– OTHER BUSES					
\$ 960	\$ 9	\$ 15	\$ 23	\$ 40	N/A
– VAN POOLS					
\$ 290	\$ 2	\$ 3	\$ 5	\$ 9	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 214	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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TENNESSEE (41)  
TERRITORY 123

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					
\$ 312	\$ 2	\$ 3	\$ 4	\$ 7	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 268	\$ 2	\$ 3	\$ 5	\$ 8	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1223	\$ 10	\$ 17	\$ 28	\$ 51	N/A
– SCHOOL AND CHURCH BUSES					
\$ 116	\$ 2	\$ 3	\$ 5	\$ 8	N/A
– OTHER BUSES					
\$ 960	\$ 12	\$ 19	\$ 30	\$ 52	N/A
– VAN POOLS					
\$ 290	\$ 2	\$ 3	\$ 5	\$ 9	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 229	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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DIVISION ONE  
AUTOMOBILE  
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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					
\$ 388	\$ 2	\$ 3	\$ 4	\$ 7	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 273	\$ 2	\$ 3	\$ 5	\$ 8	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1555	\$ 12	\$ 21	\$ 35	\$ 65	N/A
– SCHOOL AND CHURCH BUSES					
\$ 147	\$ 2	\$ 4	\$ 6	\$ 10	N/A
– OTHER BUSES					
\$ 1221	\$ 14	\$ 22	\$ 35	\$ 60	N/A
– VAN POOLS					
\$ 369	\$ 3	\$ 4	\$ 7	\$ 12	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 251	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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DIVISION ONE  
AUTOMOBILE  
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OPTIONAL CLASS PLAN

TENNESSEE (41)  
TERRITORY 125

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					
\$ 519	\$ 2	\$ 4	\$ 6	\$ 10	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 345	\$ 2	\$ 4	\$ 6	\$ 11	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	\$ 13	\$ 21	\$ 33	\$ 57	N/A
– VAN POOLS					
\$ 499	\$ 4	\$ 6	\$ 9	\$ 16	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 324	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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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					
\$ 331	\$ 2	\$ 3	\$ 4	\$ 7	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 229	\$ 1	\$ 2	\$ 4	\$ 7	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1307	\$ 10	\$ 18	\$ 30	\$ 54	N/A
– SCHOOL AND CHURCH BUSES					
\$ 124	\$ 2	\$ 3	\$ 5	\$ 8	N/A
– OTHER BUSES					
\$ 1027	\$ 12	\$ 20	\$ 32	\$ 54	N/A
– VAN POOLS					
\$ 310	\$ 2	\$ 4	\$ 6	\$ 10	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 218	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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DIVISION ONE  
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OPTIONAL CLASS PLAN

TENNESSEE (41)  
TERRITORY 127

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					
\$ 304	\$ 2	\$ 3	\$ 4	\$ 7	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 300	\$ 2	\$ 3	\$ 5	\$ 9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1201	\$ 9	\$ 17	\$ 27	\$ 50	N/A
– SCHOOL AND CHURCH BUSES					
\$ 114	\$ 2	\$ 3	\$ 5	\$ 8	N/A
– OTHER BUSES					
\$ 943	\$ 12	\$ 19	\$ 30	\$ 51	N/A
– VAN POOLS					
\$ 285	\$ 2	\$ 3	\$ 5	\$ 9	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 205	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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DIVISION ONE  
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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					
\$ 342	\$ 2	\$ 3	\$ 4	\$ 6	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 312	\$ 2	\$ 3	\$ 6	\$ 10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1347	\$ 11	\$ 19	\$ 31	\$ 56	N/A
– SCHOOL AND CHURCH BUSES					
\$ 128	\$ 2	\$ 3	\$ 5	\$ 8	N/A
– OTHER BUSES					
\$ 1058	\$ 12	\$ 19	\$ 30	\$ 51	N/A
– VAN POOLS					
\$ 319	\$ 2	\$ 4	\$ 6	\$ 10	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 262	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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TENNESSEE (41)  
TERRITORY 129

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					
\$ 332	\$ 2	\$ 3	\$ 4	\$ 7	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 272	\$ 2	\$ 3	\$ 5	\$ 9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1338	\$ 10	\$ 18	\$ 31	\$ 56	N/A
– SCHOOL AND CHURCH BUSES					
\$ 127	\$ 2	\$ 3	\$ 5	\$ 8	N/A
– OTHER BUSES					
\$ 1051	\$ 12	\$ 20	\$ 31	\$ 53	N/A
– VAN POOLS					
\$ 317	\$ 2	\$ 4	\$ 6	\$ 10	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 244	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					
\$ 308	\$ 2	\$ 3	\$ 4	\$ 7	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 298	\$ 2	\$ 3	\$ 5	\$ 9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1218	\$ 10	\$ 17	\$ 28	\$ 51	N/A
– SCHOOL AND CHURCH BUSES					
\$ 116	\$ 2	\$ 3	\$ 5	\$ 8	N/A
– OTHER BUSES					
\$ 957	\$ 12	\$ 20	\$ 31	\$ 52	N/A
– VAN POOLS					
\$ 289	\$ 2	\$ 3	\$ 5	\$ 9	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 212	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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TENNESSEE (41)  
TERRITORY 101

<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			
	\$ 117	\$ 125	\$ 332
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 79	\$ 84	\$ 436
<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			
	\$ 131	\$ 140	\$ 392
– SCHOOL AND CHURCH BUSES			
	\$ 60	\$ 64	\$ 116
– OTHER BUSES			
	\$ 60	\$ 64	\$ 116
– VAN POOLS			
	\$ 131	\$ 140	\$ 392
<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			
	\$ 103	\$ 110	\$ 355
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 97	\$ 104	\$ 381
<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			
	\$ 114	\$ 122	\$ 414
– SCHOOL AND CHURCH BUSES	\$ 52	\$ 56	\$ 123
– OTHER BUSES	\$ 52	\$ 56	\$ 123
– VAN POOLS	\$ 114	\$ 122	\$ 414
<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			
	\$ 112	\$ 120	\$ 289
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 96	\$ 103	\$ 384
<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			
	\$ 129	\$ 138	\$ 343
– SCHOOL AND CHURCH BUSES			
	\$ 59	\$ 63	\$ 102
– OTHER BUSES			
	\$ 59	\$ 63	\$ 102
– VAN POOLS			
	\$ 129	\$ 138	\$ 343
<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			
	\$ 99	\$ 106	\$ 324
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 104	\$ 111	\$ 346
<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			
	\$ 111	\$ 119	\$ 378
– SCHOOL AND CHURCH BUSES	\$ 51	\$ 54	\$ 112
– OTHER BUSES	\$ 51	\$ 54	\$ 112
– VAN POOLS	\$ 111	\$ 119	\$ 378
<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			
	\$ 97	\$ 103	\$ 272
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 88	\$ 94	\$ 218
<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			
	\$ 112	\$ 120	\$ 318
– SCHOOL AND CHURCH BUSES			
	\$ 51	\$ 55	\$ 94
– OTHER BUSES			
	\$ 51	\$ 55	\$ 94
– VAN POOLS			
	\$ 112	\$ 120	\$ 318
<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			
	\$ 122	\$ 130	\$ 334
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 154	\$ 165	\$ 314
<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			
	\$ 152	\$ 162	\$ 414
– SCHOOL AND CHURCH BUSES	\$ 69	\$ 74	\$ 123
– OTHER BUSES	\$ 69	\$ 74	\$ 123
– VAN POOLS	\$ 152	\$ 162	\$ 414
<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			
	\$ 103	\$ 110	\$ 252
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 80	\$ 86	\$ 298
<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			
	\$ 121	\$ 130	\$ 298
– SCHOOL AND CHURCH BUSES			
	\$ 55	\$ 59	\$ 88
– OTHER BUSES			
	\$ 55	\$ 59	\$ 88
– VAN POOLS			
	\$ 121	\$ 130	\$ 298
<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			
	\$ 105	\$ 113	\$ 321
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 94	\$ 100	\$ 359
<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			
	\$ 122	\$ 131	\$ 383
– SCHOOL AND CHURCH BUSES			
	\$ 56	\$ 60	\$ 114
– OTHER BUSES			
	\$ 56	\$ 60	\$ 114
– VAN POOLS			
	\$ 122	\$ 131	\$ 383
<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			
	\$ 114	\$ 122	\$ 330
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 95	\$ 102	\$ 417
<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			
	\$ 136	\$ 146	\$ 380
– SCHOOL AND CHURCH BUSES			
	\$ 62	\$ 67	\$ 113
– OTHER BUSES			
	\$ 62	\$ 67	\$ 113
– VAN POOLS			
	\$ 136	\$ 146	\$ 380
<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			
	\$ 104	\$ 112	\$ 248
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 94	\$ 100	\$ 366
<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			
	\$ 121	\$ 130	\$ 299
– SCHOOL AND CHURCH BUSES	\$ 55	\$ 59	\$ 89
– OTHER BUSES	\$ 55	\$ 59	\$ 89
– VAN POOLS	\$ 121	\$ 130	\$ 299
<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			
	\$ 115	\$ 122	\$ 305
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 124	\$ 132	\$ 301
<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			
	\$ 136	\$ 145	\$ 361
– SCHOOL AND CHURCH BUSES			
	\$ 62	\$ 66	\$ 107
– OTHER BUSES			
	\$ 62	\$ 66	\$ 107
– VAN POOLS			
	\$ 136	\$ 145	\$ 361
<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			
	\$ 107	\$ 114	\$ 292
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 107	\$ 114	\$ 318
<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			
	\$ 121	\$ 129	\$ 347
– SCHOOL AND CHURCH BUSES			
	\$ 55	\$ 59	\$ 103
– OTHER BUSES			
	\$ 55	\$ 59	\$ 103
– VAN POOLS			
	\$ 121	\$ 129	\$ 347
<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			
	\$ 105	\$ 112	\$ 352
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 93	\$ 99	\$ 340
<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			
	\$ 125	\$ 134	\$ 425
– SCHOOL AND CHURCH BUSES			
	\$ 57	\$ 61	\$ 126
– OTHER BUSES			
	\$ 57	\$ 61	\$ 126
– VAN POOLS			
	\$ 125	\$ 134	\$ 425
<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			
	\$ 124	\$ 132	\$ 329
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 135	\$ 144	\$ 289
<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			
	\$ 145	\$ 155	\$ 395
– SCHOOL AND CHURCH BUSES			
	\$ 66	\$ 71	\$ 117
– OTHER BUSES			
	\$ 66	\$ 71	\$ 117
– VAN POOLS			
	\$ 145	\$ 155	\$ 395
<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			
	\$ 89	\$ 95	\$ 289
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 75	\$ 80	\$ 292
<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			
	\$ 96	\$ 102	\$ 349
– SCHOOL AND CHURCH BUSES			
	\$ 44	\$ 47	\$ 104
– OTHER BUSES			
	\$ 44	\$ 47	\$ 104
– VAN POOLS			
	\$ 96	\$ 102	\$ 349
<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			
	\$ 109	\$ 116	\$ 298
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 94	\$ 100	\$ 337
<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			
	\$ 124	\$ 133	\$ 350
– SCHOOL AND CHURCH BUSES			
	\$ 57	\$ 61	\$ 104
– OTHER BUSES			
	\$ 57	\$ 61	\$ 104
– VAN POOLS			
	\$ 124	\$ 133	\$ 350
<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			
	\$ 94	\$ 100	\$ 237
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 83	\$ 89	\$ 338
<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			
	\$ 111	\$ 119	\$ 285
– SCHOOL AND CHURCH BUSES			
	\$ 51	\$ 54	\$ 85
– OTHER BUSES			
	\$ 51	\$ 54	\$ 85
– VAN POOLS			
	\$ 111	\$ 119	\$ 285
<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			
	\$ 125	\$ 133	\$ 348
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 123	\$ 131	\$ 345
<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			
	\$ 146	\$ 156	\$ 443
– SCHOOL AND CHURCH BUSES			
	\$ 67	\$ 71	\$ 132
– OTHER BUSES			
	\$ 67	\$ 71	\$ 132
– VAN POOLS			
	\$ 146	\$ 156	\$ 443
<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>			