

LOSS COSTS – IMPLEMENTATION

APRIL 6, 2022

COMMERCIAL AUTOMOBILE

LI-CA-2022-099

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

KEY MESSAGE

Loss costs representing an overall statewide level change of -6.1% to be implemented.

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-2022-BRLB1, which revises loss costs for use with the Commercial Auto OCP. Refer to the attached explanatory material for complete details about this filing.

SUPPLEMENTARY INFORMATION

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

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

EFFECTIVE DATE

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

These changes are applicable to all policies written on or after October 1, 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 October 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 whether you filed to adopt the Optional Class Plan and how you filed to have your loss cost adjustments apply to subsequent revisions of ISO Optional Class Plan loss costs. Any submission you make with respect to this revision must comply with applicable regulatory filing requirements.

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

In all correspondence with the Insurance Department on this revision, you should refer to ISO Reference Filing Number [CA-2022-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-2022-006](#) contains the ISO Guide To Renewals With Changed Conditions For Commercial Lines, which is available only as a guide to assist participating companies in complying with various conditional renewal statutes or regulations, for the major commercial lines of insurance serviced by ISO. The information in the Guide does not necessarily reflect all requirements or exceptions that may apply, and it is not intended as a substitute for your review of all applicable statutes and regulations concerning policyholder notification.

REVISION DISTRIBUTION

We will issue a Notice to Manualholders with an edition date of 10-22 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

REFERENCE(S)

[LI-CL-2022-006](#) (02/22/2022) Revised Lead Time Requirements Listing

ATTACHMENT(S)

- Filing [CA-2022-BRLB1](#)
- Excel Workbook

FILES AVAILABLE FOR DOWNLOAD

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

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

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DATA QUALITY

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

ACKNOWLEDGMENT OF ACTUARIAL QUALIFICATIONS

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

I, Rebecca Gordon, am an Actuarial Associate for ISO, and I, 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>.

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E-mail: info@verisk.com
Phone: 800-888-4476

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Commercial Auto Optional Classification Plan Loss Costs Revised in Oregon

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-2022-BRLA1. The overall statewide level change for the CA-2022-BRLA1 filing is -6.1%. The loss cost percent changes in this filing track the percent changes in filing CA-2022-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-2022-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-2022-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-2022-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-2022-BRLA1.

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SECTION A

CALCULATION OF OPTIONAL CLASS PLAN BASE LOSS COSTS

Table of Contents

Trucks, Tractors and Trailers and Private Passenger Types Liability A2-A3
Trucks Tractors and Trailers Physical Damage..... A4-A6
Private Passenger Types Physical Damage A7-A8

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

	(1)	(2)	(3)	(4)
				= (2) x (3)
Territory	Current Optional Plan Base Loss Cost	CA-2022-BRLA1 Standard Manual Base Loss Cost (a)	Off Balance Factor (b)	Revised Optional Plan Base Loss Cost
104	245	215	1.114	240
105	342	276	1.113	307
106	162	132	1.189	157
110	634	524	1.123	588
111	577	488	1.079	527
112	365	291	1.114	324
113	353	320	1.108	355
114	401	321	1.160	372
115	624	525	1.096	575
116	597	489	1.118	547
117	646	553	1.078	596
118	536	433	1.128	488
119	308	243	1.133	275
120	270	224	1.126	252

(a) The loss costs reflect the -6.7% change filed in CA-2022-BRLA1 for the TTT liability coverage.

(b) From filing CA-2016-BRLB1.

Oregon
Commercial Automobile
Private Passenger Types (PPT) Liability

	(1)	(2)	(3)	(4)
				= (2) x (3)
Territory	Current Optional Plan Base Loss Cost	CA-2022-BRLA1 Standard Manual Base Loss Cost (a)	Off Balance Factor (b)	Revised Optional Plan Base Loss Cost
104	230	222	0.978	217
105	288	277	0.984	273
106	210	205	0.959	197
110	441	428	0.997	427
111	403	386	0.996	384
112	341	314	0.997	313
113	360	342	0.994	340
114	319	309	0.982	303
115	420	404	0.987	399
116	447	441	0.977	431
117	432	410	0.991	406
118	434	423	0.975	412
119	372	352	0.999	352
120	358	344	0.986	339

(a) The loss costs reflect the -5.0% change filed in CA-2022-BRLA1 for the PPT liability coverage.

(b) From filing CA-2016-BRLB1.

Oregon
Commercial Automobile
Trucks, Tractors, and Trailers Collision

	(1)	(2)	(3)	(4)
				= (2) x (3)
Territory	Current Optional Plan Base Loss Cost	CA-2022-BRLA1 Standard Manual Base Loss Cost (a)	Off Balance Factor (b)	Revised Optional Plan Base Loss Cost
104	225	165	1.236	204
105	259	197	1.212	239
106	203	171	1.096	187
110	246	166	1.321	219
111	230	159	1.268	202
112	231	177	1.286	228
113	201	148	1.255	186
114	245	186	1.193	222
115	229	166	1.264	210
116	242	169	1.275	215
117	240	174	1.295	225
118	232	174	1.221	212
119	410	309	1.227	379
120	393	282	1.250	353

(a) The loss costs reflect the -8.6% change filed in CA-2022-BRLA1 for the TTT collision coverage.

(b) From filing CA-2016-BRLB1.

Oregon
Commercial Automobile
Trucks, Tractors, and Trailers Comprehensive

	(1)	(2)	(3)	(4)
				= (2) x (3)
Territory	Current Optional Plan Base Loss Cost	CA-2022-BRLA1 Standard Manual Base Loss Cost (a)	Off Balance Factor (b)	Revised Optional Plan Base Loss Cost
104	78	103	0.915	94
105	63	85	0.894	76
106	91	130	0.795	103
110	68	83	0.982	82
111	65	81	0.948	77
112	56	69	0.958	66
113	52	68	0.920	63
114	66	95	0.878	83
115	57	78	0.887	69
116	54	71	0.907	64
117	53	66	0.957	63
118	53	74	0.862	64
119	80	103	0.922	95
120	76	102	0.889	91

(a) The loss costs reflect the 20.0% change filed in CA-2022-BRLA1 for the TTT comprehensive coverage.

(b) From filing CA-2016-BRLB1.

Oregon

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-2022-BRLA1 Standard Manual Base Loss Cost (a)	Off Balance Factor (b)	Revised Optional Plan Base Loss Cost
104	45	59	0.915	54
105	37	49	0.894	44
106	52	75	0.795	60
110	39	48	0.982	47
111	38	47	0.948	45
112	32	40	0.958	38
113	29	39	0.920	36
114	38	55	0.878	48
115	33	45	0.887	40
116	32	41	0.907	37
117	31	38	0.957	36
118	31	43	0.862	37
119	46	59	0.922	54
120	44	59	0.889	52

(a) The loss costs reflect the 20.0% change filed in CA-2022-BRLA1 for the TTT comprehensive coverage.

(b) From filing CA-2016-BRLB1.

Oregon
Commercial Automobile
Private Passenger Types Collision

	(1)	(2)	(3)	(4)
				= (2) x (3)
Territory	Current Optional Plan Base Loss Cost	CA-2022-BRLA1 Standard Manual Base Loss Cost (a)	Off Balance Factor (b)	Revised Optional Plan Base Loss Cost
104	271	245	1.043	256
105	384	337	1.060	357
106	251	250	1.001	250
110	458	380	1.111	422
111	347	296	1.104	327
112	339	290	1.126	327
113	310	273	1.103	301
114	288	279	1.050	293
115	291	282	1.071	302
116	297	271	1.073	291
117	320	295	1.111	328
118	323	312	1.036	323
119	337	305	1.071	327
120	448	404	1.071	433

(a) The loss costs reflect the -3.7% change filed in CA-2022-BRLA1 for the PPT collision coverage.

(b) From filing CA-2016-BRLB1.

Oregon
Commercial Automobile
Private Passenger Types Comprehensive

	(1)	(2)	(3)	(4)
				= (2) x (3)
Territory	Current Optional Plan Base Loss Cost	CA-2022-BRLA1 Standard Manual Base Loss Cost (a)	Off Balance Factor (b)	Revised Optional Plan Base Loss Cost
104	99	94	1.088	102
105	75	71	1.102	78
106	131	134	1.012	136
110	64	61	1.158	71
111	56	52	1.153	60
112	51	48	1.160	56
113	63	57	1.167	67
114	65	62	1.098	68
115	70	63	1.183	75
116	62	59	1.114	66
117	50	46	1.164	54
118	55	54	1.091	59
119	88	85	1.101	94
120	98	94	1.101	103

(a) The loss costs reflect the 6.0% change filed in CA-2022-BRLA1 for the PPT comprehensive coverage.

(b) From filing CA-2016-BRLB1.

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

SECTION B

OPTIONAL CLASS PLAN LOSS COST PAGES

Table of Contents

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

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

OREGON (36)
 TERRITORY 104

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						
\$ 240	\$1	\$2	\$3	\$4	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT						
\$ 217	\$2	\$3	\$4	\$7		
• SUBJECT TO NO-FAULT						
\$ 217	\$1.00	\$2.00	\$3.00	\$6.00	Not Principally Operated By Employees \$ 47	Principally Operated By Employees \$ 24
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 952	\$7	\$13	\$22	\$40		N/A
– SCHOOL AND CHURCH BUSES						
\$ 90	\$2	\$3	\$5	\$7		N/A
– OTHER BUSES						
\$ 748	\$10	\$17	\$27	\$45		N/A
– VAN POOLS						
\$ 226	\$2	\$3	\$4	\$7		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 184	Refer to Rule 49.				All Autos 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						
\$ 307	\$1	\$2	\$3	\$4	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT \$ 273	\$2	\$3	\$5	\$9		
• SUBJECT TO NO-FAULT \$ 273	\$1.00	\$2.00	\$3.00	\$6.00	Not Principally Operated By Employees \$ 62	Principally Operated By Employees \$ 31
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 1223	\$10	\$17	\$28	\$51		N/A
– SCHOOL AND CHURCH BUSES						
\$ 116	\$1	\$2	\$3	\$5		N/A
– OTHER BUSES						
\$ 960	\$8	\$14	\$22	\$37		N/A
– VAN POOLS						
\$ 290	\$2	\$3	\$5	\$9		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 271	Refer to Rule 49.				All Autos 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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OREGON (36)
 TERRITORY 106

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						
\$ 157	\$1	\$2	\$3	\$4	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT						
\$ 197	\$2	\$3	\$4	\$7		
• SUBJECT TO NO-FAULT						
\$ 197	\$1.00	\$2.00	\$3.00	\$6.00	Not Principally Operated By Employees \$ 32	Principally Operated By Employees \$ 16
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 585	\$5	\$8	\$13	\$24		N/A
– SCHOOL AND CHURCH BUSES						
\$ 55	\$1	\$2	\$4	\$6		N/A
– OTHER BUSES						
\$ 459	\$7	\$11	\$18	\$30		N/A
– VAN POOLS						
\$ 139	\$1	\$2	\$3	\$4		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 122	Refer to Rule 49.				All Autos 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						
\$ 588	\$1	\$2	\$3	\$5	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT \$ 427	\$3	\$5	\$8	\$14		
• SUBJECT TO NO-FAULT \$ 427	\$1.00	\$2.00	\$3.00	\$6.00	Not Principally Operated By Employees \$ 64	Principally Operated By Employees \$ 32
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 2321	\$18	\$32	\$53	\$97		N/A
– SCHOOL AND CHURCH BUSES						
\$ 220	\$2	\$3	\$4	\$7		N/A
– OTHER BUSES						
\$ 1824	\$12	\$20	\$31	\$54		N/A
– VAN POOLS						
\$ 550	\$4	\$7	\$10	\$18		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 518	Refer to Rule 49.				All Autos 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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AUTOMOBILE
LOSS COST PAGES
OPTIONAL CLASS PLAN

OREGON (36)
TERRITORY 111

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						
\$ 527	\$1	\$2	\$3	\$5	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT						
\$ 384	\$2	\$4	\$7	\$12		
• SUBJECT TO NO-FAULT						
\$ 384	\$1.00	\$2.00	\$3.00	\$6.00	Not Principally Operated By Employees \$ 46	Principally Operated By Employees \$ 23
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 2162	\$17	\$30	\$49	\$90		N/A
– SCHOOL AND CHURCH BUSES						
\$ 205	\$2	\$4	\$6	\$10		N/A
– OTHER BUSES						
\$ 1698	\$12	\$20	\$31	\$54		N/A
– VAN POOLS						
\$ 512	\$4	\$6	\$9	\$16		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 476	Refer to Rule 49.				All Autos 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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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						
\$ 324	\$1	\$2	\$3	\$4	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT \$ 313	\$2	\$3	\$6	\$10		
• SUBJECT TO NO-FAULT \$ 313	\$1.00	\$2.00	\$3.00	\$6.00	Not Principally Operated By Employees \$ 41	Principally Operated By Employees \$ 21
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 1289	\$10	\$18	\$29	\$54		N/A
– SCHOOL AND CHURCH BUSES						
\$ 122	\$1	\$2	\$4	\$6		N/A
– OTHER BUSES						
\$ 1013	\$10	\$16	\$25	\$43		N/A
– VAN POOLS						
\$ 306	\$2	\$4	\$6	\$10		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 293	Refer to Rule 49.				All Autos 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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OREGON (36)
 TERRITORY 113

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						
\$ 355	\$1	\$2	\$3	\$4	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT						
\$ 340	\$2	\$4	\$6	\$11		
• SUBJECT TO NO-FAULT						
\$ 340	\$1.00	\$2.00	\$3.00	\$6.00	Not Principally Operated By Employees \$ 60	Principally Operated By Employees \$ 30
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 1418	\$11	\$20	\$32	\$59		N/A
– SCHOOL AND CHURCH BUSES						
\$ 134	\$2	\$3	\$5	\$8		N/A
– OTHER BUSES						
\$ 1114	\$11	\$18	\$29	\$49		N/A
– VAN POOLS						
\$ 336	\$3	\$4	\$6	\$11		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 279	Refer to Rule 49.				All Autos 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						
\$ 372	\$1	\$2	\$3	\$5	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT \$ 303	\$2	\$3	\$6	\$10		
• SUBJECT TO NO-FAULT \$ 303	\$1.00	\$2.00	\$3.00	\$6.00	Not Principally Operated By Employees \$ 52	Principally Operated By Employees \$ 26
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 1422	\$11	\$20	\$32	\$59		N/A
– SCHOOL AND CHURCH BUSES						
\$ 135	\$2	\$3	\$5	\$8		N/A
– OTHER BUSES						
\$ 1117	\$12	\$19	\$30	\$51		N/A
– VAN POOLS						
\$ 337	\$3	\$4	\$6	\$11		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 285	Refer to Rule 49.				All Autos 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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OREGON (36)
 TERRITORY 115

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						
\$ 575	\$2	\$3	\$4	\$7	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT						
\$ 399	\$3	\$4	\$7	\$13		
• SUBJECT TO NO-FAULT						
\$ 399	\$1.00	\$2.00	\$3.00	\$6.00	Not Principally Operated By Employees \$ 76	Principally Operated By Employees \$ 38
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 2326	\$18	\$32	\$53	\$97		N/A
– SCHOOL AND CHURCH BUSES						
\$ 221	\$3	\$4	\$7	\$11		N/A
– OTHER BUSES						
\$ 1827	\$16	\$26	\$41	\$71		N/A
– VAN POOLS						
\$ 551	\$4	\$7	\$10	\$18		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 490	Refer to Rule 49.				All Autos 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						
\$ 547	\$1	\$2	\$3	\$5	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT \$ 431	\$3	\$5	\$8	\$14		
• SUBJECT TO NO-FAULT \$ 431	\$1.00	\$2.00	\$3.00	\$6.00	Not Principally Operated By Employees \$ 83	Principally Operated By Employees \$ 42
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 2166	\$17	\$30	\$49	\$90		N/A
– SCHOOL AND CHURCH BUSES						
\$ 205	\$2	\$4	\$6	\$10		N/A
– OTHER BUSES						
\$ 1702	\$15	\$25	\$39	\$66		N/A
– VAN POOLS						
\$ 513	\$4	\$6	\$9	\$16		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 446	Refer to Rule 49.				All Autos 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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OREGON (36)
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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						
\$ 596	\$2	\$3	\$4	\$6	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT						
\$ 406	\$3	\$4	\$7	\$13		
• SUBJECT TO NO-FAULT						
\$ 406	\$1.00	\$2.00	\$3.00	\$6.00	Not Principally Operated By Employees \$ 61	Principally Operated By Employees \$ 31
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 2450	\$19	\$34	\$56	\$102		N/A
– SCHOOL AND CHURCH BUSES						
\$ 232	\$2	\$4	\$6	\$10		N/A
– OTHER BUSES						
\$ 1924	\$17	\$28	\$44	\$75		N/A
– VAN POOLS						
\$ 581	\$5	\$7	\$11	\$19		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 492	Refer to Rule 49.				All Autos 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						
\$ 488	\$1	\$2	\$3	\$5	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT \$ 412	\$3	\$5	\$8	\$13		
• SUBJECT TO NO-FAULT \$ 412	\$1.00	\$2.00	\$3.00	\$6.00	Not Principally Operated By Employees \$ 84	Principally Operated By Employees \$ 42
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 1918	\$15	\$26	\$44	\$80		N/A
– SCHOOL AND CHURCH BUSES						
\$ 182	\$2	\$4	\$6	\$9		N/A
– OTHER BUSES						
\$ 1507	\$13	\$21	\$33	\$57		N/A
– VAN POOLS						
\$ 455	\$4	\$5	\$8	\$15		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 382	Refer to Rule 49.				All Autos N/A	
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For liability increased limits factors, refer to Rule 100. • For Public Autos liability fleet factors, refer to Rule 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 						

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person				Basic Limits	
	500	1000	2000	5000		
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 275	\$1	\$2	\$3	\$4	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT						
\$ 352	\$2	\$4	\$6	\$11		
• SUBJECT TO NO-FAULT						
\$ 352	\$1.00	\$2.00	\$3.00	\$6.00	Not Principally Operated By Employees \$ 59	Principally Operated By Employees \$ 30
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 1076	\$8	\$15	\$25	\$45		N/A
– SCHOOL AND CHURCH BUSES						
\$ 102	\$1	\$2	\$3	\$5		N/A
– OTHER BUSES						
\$ 846	\$10	\$16	\$25	\$43		N/A
– VAN POOLS						
\$ 255	\$2	\$3	\$5	\$8		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 246	Refer to Rule 49.				All Autos 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						
\$ 252	\$1	\$2	\$3	\$4	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT \$ 339	\$2	\$4	\$6	\$11		
• SUBJECT TO NO-FAULT \$ 339	\$1.00	\$2.00	\$3.00	\$6.00	Not Principally Operated By Employees \$ 59	Principally Operated By Employees \$ 30
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 992	\$8	\$14	\$23	\$41		N/A
– SCHOOL AND CHURCH BUSES						
\$ 94	\$1	\$2	\$3	\$5		N/A
– OTHER BUSES						
\$ 780	\$7	\$11	\$18	\$30		N/A
– VAN POOLS						
\$ 235	\$2	\$3	\$4	\$8		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 209	Refer to Rule 49.				All Autos 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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OREGON (36)
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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 54	\$ 94	\$ 204
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 59	\$ 102	\$ 256
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 65	\$ 113	\$ 256
– SCHOOL AND CHURCH BUSES			
	\$ 30	\$ 52	\$ 76
– OTHER BUSES			
	\$ 30	\$ 52	\$ 76
– VAN POOLS			
	\$ 65	\$ 113	\$ 256
<ul style="list-style-type: none"> • For Public Autos physical damage fleet factors, refer to Rule 39. • For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. • For Public Autos Deductible factors, refer to Rule 98. • For Public Autos Original Cost New and Age Group factors, refer to Rule 101. • For Public Autos Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 44	\$ 76	\$ 239
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 45	\$ 78	\$ 357
<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			
	\$ 54	\$ 94	\$ 305
– SCHOOL AND CHURCH BUSES			
	\$ 25	\$ 43	\$ 91
– OTHER BUSES			
	\$ 25	\$ 43	\$ 91
– VAN POOLS			
	\$ 54	\$ 94	\$ 305
<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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 TERRITORY 106

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 60	\$ 103	\$ 187
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 78	\$ 136	\$ 250
<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			
	\$ 83	\$ 143	\$ 265
– SCHOOL AND CHURCH BUSES			
	\$ 38	\$ 65	\$ 79
– OTHER BUSES			
	\$ 38	\$ 65	\$ 79
– VAN POOLS			
	\$ 83	\$ 143	\$ 265
<ul style="list-style-type: none"> • For Public Autos physical damage fleet factors, refer to Rule 39. • For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. • For Public Autos Deductible factors, refer to Rule 98. • For Public Autos Original Cost New and Age Group factors, refer to Rule 101. • For Public Autos Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 47	\$ 82	\$ 219
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 41	\$ 71	\$ 422
<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			
	\$ 53	\$ 91	\$ 257
– SCHOOL AND CHURCH BUSES			
	\$ 24	\$ 42	\$ 76
– OTHER BUSES			
	\$ 24	\$ 42	\$ 76
– VAN POOLS			
	\$ 53	\$ 91	\$ 257
<ul style="list-style-type: none"> • For Public Autos physical damage fleet factors, refer to Rule 39. • For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. • For Public Autos Deductible factors, refer to Rule 98. • For Public Autos Original Cost New and Age Group factors, refer to Rule 101. • For Public Autos Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 45	\$ 77	\$ 202
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 35	\$ 60	\$ 327
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 52	\$ 89	\$ 246
– SCHOOL AND CHURCH BUSES			
	\$ 24	\$ 41	\$ 73
– OTHER BUSES			
	\$ 24	\$ 41	\$ 73
– VAN POOLS			
	\$ 52	\$ 89	\$ 246
<ul style="list-style-type: none"> • For Public Autos physical damage fleet factors, refer to Rule 39. • For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. • For Public Autos Deductible factors, refer to Rule 98. • For Public Autos Original Cost New and Age Group factors, refer to Rule 101. • For Public Autos Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 38	\$ 66	\$ 228
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 32	\$ 56	\$ 327
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 44	\$ 76	\$ 274
– SCHOOL AND CHURCH BUSES			
	\$ 20	\$ 35	\$ 81
– OTHER BUSES			
	\$ 20	\$ 35	\$ 81
– VAN POOLS			
	\$ 44	\$ 76	\$ 274
<ul style="list-style-type: none"> • For Public Autos physical damage fleet factors, refer to Rule 39. • For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. • For Public Autos Deductible factors, refer to Rule 98. • For Public Autos Original Cost New and Age Group factors, refer to Rule 101. • For Public Autos Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 36	\$ 63	\$ 186
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 39	\$ 67	\$ 301
<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			
	\$ 43	\$ 75	\$ 229
– SCHOOL AND CHURCH BUSES			
	\$ 20	\$ 34	\$ 68
– OTHER BUSES			
	\$ 20	\$ 34	\$ 68
– VAN POOLS			
	\$ 43	\$ 75	\$ 229
<ul style="list-style-type: none"> • For Public Autos physical damage fleet factors, refer to Rule 39. • For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. • For Public Autos Deductible factors, refer to Rule 98. • For Public Autos Original Cost New and Age Group factors, refer to Rule 101. • For Public Autos Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 48	\$ 83	\$ 222
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 39	\$ 68	\$ 293
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 61	\$ 105	\$ 288
– SCHOOL AND CHURCH BUSES			
	\$ 28	\$ 48	\$ 86
– OTHER BUSES			
	\$ 28	\$ 48	\$ 86
– VAN POOLS			
	\$ 61	\$ 105	\$ 288
<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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 AUTOMOBILE
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 OPTIONAL CLASS PLAN

OREGON (36)
 TERRITORY 115

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	\$ 69	\$ 210
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 43	\$ 75	\$ 302
<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			
	\$ 50	\$ 86	\$ 257
– SCHOOL AND CHURCH BUSES			
	\$ 23	\$ 39	\$ 76
– OTHER BUSES			
	\$ 23	\$ 39	\$ 76
– VAN POOLS			
	\$ 50	\$ 86	\$ 257
<ul style="list-style-type: none"> • For Public Autos physical damage fleet factors, refer to Rule 39. • For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. • For Public Autos Deductible factors, refer to Rule 98. • For Public Autos Original Cost New and Age Group factors, refer to Rule 101. • For Public Autos Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 37	\$ 64	\$ 215
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 38	\$ 66	\$ 291
<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			
	\$ 45	\$ 78	\$ 262
– SCHOOL AND CHURCH BUSES			
	\$ 21	\$ 36	\$ 78
– OTHER BUSES			
	\$ 21	\$ 36	\$ 78
– VAN POOLS			
	\$ 45	\$ 78	\$ 262
<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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OREGON (36)
 TERRITORY 117

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			
	\$ 36	\$ 63	\$ 225
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 31	\$ 54	\$ 328
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 42	\$ 73	\$ 270
– SCHOOL AND CHURCH BUSES			
	\$ 19	\$ 33	\$ 80
– OTHER BUSES			
	\$ 19	\$ 33	\$ 80
– VAN POOLS			
	\$ 42	\$ 73	\$ 270
<ul style="list-style-type: none"> • For Public Autos physical damage fleet factors, refer to Rule 39. • For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. • For Public Autos Deductible factors, refer to Rule 98. • For Public Autos Original Cost New and Age Group factors, refer to Rule 101. • For Public Autos Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 37	\$ 64	\$ 212
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 34	\$ 59	\$ 323
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 47	\$ 81	\$ 270
– SCHOOL AND CHURCH BUSES			
	\$ 22	\$ 37	\$ 80
– OTHER BUSES			
	\$ 22	\$ 37	\$ 80
– VAN POOLS			
	\$ 47	\$ 81	\$ 270
<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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OREGON (36)
 TERRITORY 119

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	\$ 95	\$ 379
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 54	\$ 94	\$ 327
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 65	\$ 113	\$ 479
– SCHOOL AND CHURCH BUSES			
	\$ 30	\$ 52	\$ 142
– OTHER BUSES			
	\$ 30	\$ 52	\$ 142
– VAN POOLS			
	\$ 65	\$ 113	\$ 479
<ul style="list-style-type: none"> • For Public Autos physical damage fleet factors, refer to Rule 39. • For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. • For Public Autos Deductible factors, refer to Rule 98. • For Public Autos Original Cost New and Age Group factors, refer to Rule 101. • For Public Autos Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 52	\$ 91	\$ 353
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 59	\$ 103	\$ 433
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 65	\$ 112	\$ 437
– SCHOOL AND CHURCH BUSES			
	\$ 30	\$ 51	\$ 130
– OTHER BUSES			
	\$ 30	\$ 51	\$ 130
– VAN POOLS			
	\$ 65	\$ 112	\$ 437
<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. 			