

LOSS COSTS – IMPLEMENTATION

NOVEMBER 7, 2022

COMMERCIAL AUTOMOBILE

LI-CA-2022-258

## ARIZONA SUPPLEMENT TO THE COMMERCIAL AUTO 2022 MULTISTATE LOSS COSTS FILING PROVIDED AND TO BE IMPLEMENTED

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### KEY MESSAGE

Loss Costs supplement to filing CA-2022-RLC1 in Arizona is provided and being implemented.

This supplement complements the multistate loss costs filing, which is attached to circular LI-CA-2022-112.

**Effective Date:** 10/01/2023

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### BACKGROUND

In circular [LI-CA-2022-112](#), we announced the filing of multistate loss costs filing CA-2022-RLC1 and advised that we would be submitting state-specific loss costs supplements in all ISO jurisdictions.

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### INSURANCE DEPARTMENT ACTION

We have received all necessary approvals or acknowledgements, as required by state laws and regulations, from the insurance department in Arizona.

**Note:** The announcement of implementation in a particular jurisdiction includes the implementation of the multistate filings and any state supplement and/or amendment filing.

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### ISO ACTION

We are providing and implementing the attached Arizona loss costs supplement to multistate filing CA-2022-RLC1.

Refer to the attached explanatory material for complete details about the filing.

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### EFFECTIVE DATE

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

These changes are applicable to all policies written on or after October 1, 2023.

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 STATISTICAL REPORTING

ISO has reviewed the statistical reporting impact of this filing. A Statistical Plan Holders circular, [SP-CA-2022-001](#) entitled '2022 Commercial Automobile Multistate Coding Established' was released on May 9, 2022. Revisions to statistical reporting include numerous changes and the establishment of a new field, Financial Responsibility Surcharge Indicator Code. For statistical reporting purposes, all the changes in this circular will be effective for transactions with inception dates of October 1, 2023 and subsequent on a mandatory basis.

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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 SEPTEMBER 1, 2023. 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-2022-RLC1](#) and SERFF Tracking Number [ISOF-133216483](#), 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

Refer to circular [LI-CA-2022-112](#) for impact of the loss costs multistate filing.

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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-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.

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## REVISION DISTRIBUTION

We will issue a Notice to Manualholders with an edition date of 10-23 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

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## RELATED RULES REVISION

In circular [LI-CA-2022-259](#), we are providing and implementing the corresponding rules supplement.

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**REFERENCE(S)**

- [LI-CA-2022-259](#) (11/07/2022) Arizona Supplement To The Commercial Auto 2022 Multistate Rules Filing Provided And To Be Implemented
- [SP-CA-2022-001](#) (05/09/2022) 2022 Commercial Automobile Multistate Coding Established
- [LI-CA-2022-112](#) (04/25/2022) 2022 Commercial Auto Multistate Loss Costs Revision Being Submitted
- [LI-CL-2022-006](#) (02/22/2022) Revised Lead Time Requirements Listing

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**ATTACHMENT(S)**

- Arizona Supplement to Filing CA-2022-RLC1
- Status Report

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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 filing a Statement of Actuarial Opinion; therefore, we are including the following acknowledgment:

I, Daniel Traverso, 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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Now, as in the past, all of our products and services are advisory, and are made available for optional use by participating insurers as a matter of individual choice. Your company must decide for itself which, if any, ISO products or services are needed or useful to its operation and how those selected for use should be applied. We urge that you be guided by the advice of your attorneys on the legal requirements.

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## CONTACT INFORMATION

If you have any questions concerning:

- The content of this circular and status of this filing, please contact:  
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ISOCL Actuarial  
201-469-2617  
[Kevin.Hughes@verisk.com](mailto:Kevin.Hughes@verisk.com)

- Other issues for this circular, please contact Customer Support:

E-mail: [info@verisk.com](mailto:info@verisk.com)

Phone: 800-888-4476

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# Arizona Supplement To The 2022 Commercial Auto Multistate Loss Costs Revision

## About This Filing

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This supplement addresses state exceptions to the ISO Commercial Lines Manual (CLM) - Division One – Automobile – Multistate Loss Costs ("multistate manual") to complement the changes being made in the multistate portion of this filing and the companion rules filings.

This supplement also describes the off-balance adjustments applied to balance changes to Public Automobile and Zone-rated risks due to the extension of some Optional Class Plan rating factors.

## Related Filing(s)

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The following companion filings are being filed with a concurrent effective date:

- ◆ CA-2022-RCP1 (Rules)

## Background

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In the multistate portion of this filing, we are withdrawing existing loss cost tables and replacing them with similar loss cost tables in new rules, with the loss cost table number and corresponding rule number from the standard manual incremented by 200.

## Explanation of Changes

The following table lists the section number, old rule number and new rule number for each of the loss cost tables being updated. For these rules, the content is the same and the only change is the rule and loss cost table numbers.

Section Number	Old Rule Number	New Rule Number
2	25	225*
5	49	249
6	70	270
7	89	289
	90	290
	97	297

\*Rule 225: We are removing the Medical Payments loss costs from this table and have provided formulas to compute the Medical Payments premium in the multistate rule. Off-balance factors have been applied to the Physical Damage loss costs to introduce the Optional Class Plan rating on a revenue neutral basis. See below for details on the off-balance factors

### Public Automobile Relativity Changes

Public Automobiles base loss costs are calculated as a multiplicative factor or relativity off the Trucks, Tractors & Trailers (territory) base loss costs for both Liability and Physical Damage.

Trucks, Tractors and Trailers base loss costs are, on average, being impacted by an off-balance factor as follows:

Collision	1.291
Comprehensive	0.944
Liability	1.102

However, this off-balance includes adjustments for factors that do not apply to Public Autos, and for the factors that do apply, we expect the average age and original cost distributions may differ materially.

For Physical Damage, the weighted average multiplicative impact of switching from Age and OCN factors to Vehicle Value factors is estimated as follows from Policy Years 2015-2017 Exposures of Public Autos:

Publics Collision	0.534
Publics Other Than Collision	0.766
Buses Collision	0.562
Buses Other Than Collision	0.780

To offset both effects described above, the following off-balance factors were used to adjust the relativities.

	Off-Balance Adjustment	Current Relativity	New Relativity
Publics Collision	1.452	1.55	2.25
Publics Other Than Collision	1.382	1.10	1.52
Buses Collision	1.379	0.46	0.63
Buses Other Than Collision	1.359	0.50	0.68
Van Pools Liability	0.907	1.05	0.95
Taxis and Limos Liability	0.907	4.43	4.02
School and Church Bus Liability	0.907	0.42	0.38
Other Buses Liability	0.907	3.48	3.16

### Zone-rated Autos Relativity Changes

For Physical Damage, we adjusted the base loss costs to remove the aggregate impact of adopting the Vehicle Value Factors as a replacement for the Age Factor and the Original Cost New Factor. This calculation was performed using the Calendar Accident Year 2019 exposures from the experience dataset that was prepared for the Zone-rated experience review filed in 2021 with ISO filing designation CA-2021-RZRLC.

Coverage	Exposures	Prior ALCCL	Revised ALCCL	Off-Balance Factor
Collision	226,864	8,789,392	4,562,150	1.927
Comprehensive	238,770	2,832,354	2,363,116	1.199

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## **Important Note**

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ARIZONA – COMMERCIAL AUTO  
LOSS COSTS FILING CA-2022-RLC1 (SUPPLEMENT)

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**TERRITORY 107  
LIAB, MED PAY**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 547	\$ 8	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 406	\$ 13	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 2199	\$ 91	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 208	\$ 11	N/A
<b>– OTHER BUSES</b>		
\$ 1729	\$ 64	N/A
<b>– VAN POOLS</b>		
\$ 520	\$ 17	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 488	Refer to Rule <b>249.</b>	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For liability increased limits factors, refer to Rule <b>300.</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>249.</b></li> </ul>		

**TERRITORY 110  
 LIAB, MED PAY**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 443	\$ 6	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 380	\$ 12	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 1781	\$ 74	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 168	\$ 11	N/A
<b>– OTHER BUSES</b>		
\$ 1400	\$ 68	N/A
<b>– VAN POOLS</b>		
\$ 421	\$ 14	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 352	Refer to Rule <b>249.</b>	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For liability increased limits factors, refer to Rule <b>300.</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>249.</b></li> </ul>		

**TERRITORY 115  
 LIAB, MED PAY**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 761	\$ 13	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 488	\$ 16	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 3059	\$ 127	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 289	\$ 14	N/A
<b>– OTHER BUSES</b>		
\$ 2405	\$ 86	N/A
<b>– VAN POOLS</b>		
\$ 723	\$ 23	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 571	Refer to Rule <b>249.</b>	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For liability increased limits factors, refer to Rule <b>300.</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>249.</b></li> </ul>		

**TERRITORY 116  
 LIAB, MED PAY**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 775	\$ 14	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 421	\$ 13	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 3116	\$ 130	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 295	\$ 14	N/A
<b>– OTHER BUSES</b>		
\$ 2449	\$ 79	N/A
<b>– VAN POOLS</b>		
\$ 736	\$ 24	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 586	Refer to Rule <b>249.</b>	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For liability increased limits factors, refer to Rule <b>300.</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>249.</b></li> </ul>		

**TERRITORY 117  
 LIAB, MED PAY**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 893	\$ 11	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 510	\$ 16	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 3590	\$ 149	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 339	\$ 15	N/A
<b>– OTHER BUSES</b>		
\$ 2822	\$ 88	N/A
<b>– VAN POOLS</b>		
\$ 848	\$ 27	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 645	Refer to Rule <b>249.</b>	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For liability increased limits factors, refer to Rule <b>300.</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>249.</b></li> </ul>		

**TERRITORY 118  
 LIAB, MED PAY**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 475	\$ 7	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 374	\$ 12	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 1910	\$ 79	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 181	\$ 9	N/A
<b>– OTHER BUSES</b>		
\$ 1501	\$ 56	N/A
<b>– VAN POOLS</b>		
\$ 451	\$ 14	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 416	Refer to Rule <b>249.</b>	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For liability increased limits factors, refer to Rule <b>300.</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>249.</b></li> </ul>		

**TERRITORY 119  
 LIAB, MED PAY**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 569	\$ 9	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 421	\$ 13	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 2287	\$ 95	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 216	\$ 11	N/A
<b>– OTHER BUSES</b>		
\$ 1798	\$ 70	N/A
<b>– VAN POOLS</b>		
\$ 541	\$ 17	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 502	Refer to Rule <b>249.</b>	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For liability increased limits factors, refer to Rule <b>300.</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>249.</b></li> </ul>		

**TERRITORY 120  
 LIAB, MED PAY**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 746	\$ 10	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 449	\$ 14	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 2999	\$ 125	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 283	\$ 13	N/A
<b>– OTHER BUSES</b>		
\$ 2357	\$ 80	N/A
<b>– VAN POOLS</b>		
\$ 709	\$ 23	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 634	Refer to Rule <b>249.</b>	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For liability increased limits factors, refer to Rule <b>300.</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>249.</b></li> </ul>		

**TERRITORY 121  
 LIAB, MED PAY**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 554	\$ 10	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 405	\$ 13	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 2227	\$ 93	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 211	\$ 11	N/A
<b>– OTHER BUSES</b>		
\$ 1751	\$ 71	N/A
<b>– VAN POOLS</b>		
\$ 526	\$ 17	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 494	Refer to Rule <b>249.</b>	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For liability increased limits factors, refer to Rule <b>300.</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>249.</b></li> </ul>		

**TERRITORY 122  
 LIAB, MED PAY**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 612	\$ 10	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 386	\$ 12	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 2460	\$ 102	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 233	\$ 12	N/A
<b>– OTHER BUSES</b>		
\$ 1934	\$ 75	N/A
<b>– VAN POOLS</b>		
\$ 581	\$ 19	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 508	Refer to Rule <b>249.</b>	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For liability increased limits factors, refer to Rule <b>300.</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>249.</b></li> </ul>		

**TERRITORY 123  
 LIAB, MED PAY**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 733	\$ 11	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 413	\$ 13	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 2947	\$ 123	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 279	\$ 13	N/A
<b>– OTHER BUSES</b>		
\$ 2316	\$ 81	N/A
<b>– VAN POOLS</b>		
\$ 696	\$ 22	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 583	Refer to Rule <b>249.</b>	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For liability increased limits factors, refer to Rule <b>300.</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>249.</b></li> </ul>		

**TERRITORY 124  
 LIAB, MED PAY**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 859	\$ 11	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 431	\$ 14	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 3453	\$ 144	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 326	\$ 14	N/A
<b>– OTHER BUSES</b>		
\$ 2714	\$ 88	N/A
<b>– VAN POOLS</b>		
\$ 816	\$ 26	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 688	Refer to Rule <b>249.</b>	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For liability increased limits factors, refer to Rule <b>300.</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>249.</b></li> </ul>		

**TERRITORY 125  
 LIAB, MED PAY**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 333	\$ 8	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 226	\$ 7	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 1339	\$ 56	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 127	\$ 9	N/A
<b>– OTHER BUSES</b>		
\$ 1052	\$ 59	N/A
<b>– VAN POOLS</b>		
\$ 316	\$ 10	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 287	Refer to Rule <b>249.</b>	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For liability increased limits factors, refer to Rule <b>300.</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>249.</b></li> </ul>		

**TERRITORY 126  
 LIAB, MED PAY**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 270	\$ 7	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 305	\$ 10	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 1085	\$ 45	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 103	\$ 9	N/A
<b>– OTHER BUSES</b>		
\$ 853	\$ 45	N/A
<b>– VAN POOLS</b>		
\$ 257	\$ 8	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 242	Refer to Rule <b>249.</b>	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For liability increased limits factors, refer to Rule <b>300.</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>249.</b></li> </ul>		

**TERRITORY 127  
 LIAB, MED PAY**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 704	\$ 10	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 446	\$ 14	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 2830	\$ 118	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 268	\$ 12	N/A
<b>– OTHER BUSES</b>		
\$ 2225	\$ 83	N/A
<b>– VAN POOLS</b>		
\$ 669	\$ 21	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 624	Refer to Rule <b>249.</b>	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For liability increased limits factors, refer to Rule <b>300.</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>249.</b></li> </ul>		

**TERRITORY 128  
 LIAB, MED PAY**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 401	\$ 9	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 326	\$ 10	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 1612	\$ 67	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 152	\$ 11	N/A
<b>– OTHER BUSES</b>		
\$ 1267	\$ 66	N/A
<b>– VAN POOLS</b>		
\$ 381	\$ 12	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 297	Refer to Rule <b>249.</b>	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For liability increased limits factors, refer to Rule <b>300.</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>249.</b></li> </ul>		

**TERRITORY 129  
 LIAB, MED PAY**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 330	\$ 9	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 294	\$ 9	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 1327	\$ 55	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 125	\$ 9	N/A
<b>– OTHER BUSES</b>		
\$ 1043	\$ 52	N/A
<b>– VAN POOLS</b>		
\$ 314	\$ 10	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 305	Refer to Rule <b>249.</b>	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For liability increased limits factors, refer to Rule <b>300.</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>249.</b></li> </ul>		

**TERRITORY 130  
 LIAB, MED PAY**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 270	\$ 6	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 272	\$ 9	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 1085	\$ 45	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 103	\$ 8	N/A
<b>– OTHER BUSES</b>		
\$ 853	\$ 48	N/A
<b>– VAN POOLS</b>		
\$ 257	\$ 8	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 277	Refer to Rule <b>249.</b>	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For liability increased limits factors, refer to Rule <b>300.</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>249.</b></li> </ul>		

**TERRITORY 107  
 PHYS DAM**

<b>PHYSICAL DAMAGE                      Original Cost New Range                      \$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			
	\$ 118	\$ 136	\$ 334
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 118	\$ 137	\$ 434
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 179	\$ 207	\$ 752
– SCHOOL AND CHURCH BUSES			
	\$ 80	\$ 92	\$ 210
– OTHER BUSES			
	\$ 80	\$ 92	\$ 210
– VAN POOLS			
	\$ 179	\$ 207	\$ 752
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222</b>. for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232</b>. for premium development.</li> <li>• For Other Than Zone-rated Publics Autos, refer to Rule <b>239</b>. for premium development.</li> <li>• For Deductible factors, refer to Rule <b>298</b>.</li> <li>• For Vehicle Value factors, refer to Rule <b>301</b>.</li> </ul>			

**TERRITORY 110  
 PHYS DAM**

<b>PHYSICAL DAMAGE                      Original Cost New Range                      \$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			
	\$ 92	\$ 106	\$ 232
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 122	\$ 141	\$ 361
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 140	\$ 161	\$ 522
– SCHOOL AND CHURCH BUSES			
	\$ 63	\$ 72	\$ 146
– OTHER BUSES			
	\$ 63	\$ 72	\$ 146
– VAN POOLS			
	\$ 140	\$ 161	\$ 522
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Publics Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For Deductible factors, refer to Rule <b>298.</b></li> <li>• For Vehicle Value factors, refer to Rule <b>301.</b></li> </ul>			

**TERRITORY 115  
 PHYS DAM**

<b>PHYSICAL DAMAGE                      Original Cost New Range                      \$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			
	\$ 90	\$ 105	\$ 266
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 137	\$ 159	\$ 336
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 137	\$ 160	\$ 599
– SCHOOL AND CHURCH BUSES			
	\$ 61	\$ 71	\$ 168
– OTHER BUSES			
	\$ 61	\$ 71	\$ 168
– VAN POOLS			
	\$ 137	\$ 160	\$ 599
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Publics Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For Deductible factors, refer to Rule <b>298.</b></li> <li>• For Vehicle Value factors, refer to Rule <b>301.</b></li> </ul>			

**TERRITORY 116  
 PHYS DAM**

<b>PHYSICAL DAMAGE                      Original Cost New Range                      \$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			
	\$ 82	\$ 95	\$ 286
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 113	\$ 131	\$ 364
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 125	\$ 144	\$ 644
– SCHOOL AND CHURCH BUSES			
	\$ 56	\$ 65	\$ 180
– OTHER BUSES			
	\$ 56	\$ 65	\$ 180
– VAN POOLS			
	\$ 125	\$ 144	\$ 644
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Publics Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For Deductible factors, refer to Rule <b>298.</b></li> <li>• For Vehicle Value factors, refer to Rule <b>301.</b></li> </ul>			

**TERRITORY 117  
PHYS DAM**

<b>PHYSICAL DAMAGE  Original Cost New Range  \$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			
	\$ 108	\$ 125	\$ 314
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 111	\$ 128	\$ 420
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 164	\$ 190	\$ 707
– SCHOOL AND CHURCH BUSES			
	\$ 73	\$ 85	\$ 198
– OTHER BUSES			
	\$ 73	\$ 85	\$ 198
– VAN POOLS			
	\$ 164	\$ 190	\$ 707
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Publics Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For Deductible factors, refer to Rule <b>298.</b></li> <li>• For Vehicle Value factors, refer to Rule <b>301.</b></li> </ul>			

**TERRITORY 118  
 PHYS DAM**

<b>PHYSICAL DAMAGE                      Original Cost New Range                      \$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			
	\$ 79	\$ 91	\$ 322
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 105	\$ 121	\$ 411
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 120	\$ 138	\$ 725
– SCHOOL AND CHURCH BUSES			
	\$ 54	\$ 62	\$ 203
– OTHER BUSES			
	\$ 54	\$ 62	\$ 203
– VAN POOLS			
	\$ 120	\$ 138	\$ 725
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Publics Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For Deductible factors, refer to Rule <b>298.</b></li> <li>• For Vehicle Value factors, refer to Rule <b>301.</b></li> </ul>			

**TERRITORY 119  
 PHYS DAM**

<b>PHYSICAL DAMAGE                      Original Cost New Range                      \$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			
	\$ 92	\$ 106	\$ 257
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 87	\$ 101	\$ 365
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 140	\$ 161	\$ 578
– SCHOOL AND CHURCH BUSES			
	\$ 63	\$ 72	\$ 162
– OTHER BUSES			
	\$ 63	\$ 72	\$ 162
– VAN POOLS			
	\$ 140	\$ 161	\$ 578
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Publics Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For Deductible factors, refer to Rule <b>298.</b></li> <li>• For Vehicle Value factors, refer to Rule <b>301.</b></li> </ul>			

**TERRITORY 120  
 PHYS DAM**

<b>PHYSICAL DAMAGE                      Original Cost New Range                      \$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			
	\$ 94	\$ 109	\$ 293
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 119	\$ 138	\$ 327
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 143	\$ 166	\$ 659
– SCHOOL AND CHURCH BUSES			
	\$ 64	\$ 74	\$ 185
– OTHER BUSES			
	\$ 64	\$ 74	\$ 185
– VAN POOLS			
	\$ 143	\$ 166	\$ 659
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Publics Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For Deductible factors, refer to Rule <b>298.</b></li> <li>• For Vehicle Value factors, refer to Rule <b>301.</b></li> </ul>			

**TERRITORY 121  
 PHYS DAM**

<b>PHYSICAL DAMAGE                      Original Cost New Range                      \$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			
	\$ 81	\$ 94	\$ 240
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 105	\$ 121	\$ 328
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 123	\$ 143	\$ 540
– SCHOOL AND CHURCH BUSES			
	\$ 55	\$ 64	\$ 151
– OTHER BUSES			
	\$ 55	\$ 64	\$ 151
– VAN POOLS			
	\$ 123	\$ 143	\$ 540
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Publics Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For Deductible factors, refer to Rule <b>298.</b></li> <li>• For Vehicle Value factors, refer to Rule <b>301.</b></li> </ul>			

**TERRITORY 122  
 PHYS DAM**

<b>PHYSICAL DAMAGE                  Original Cost New Range                  \$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			
	\$ 118	\$ 136	\$ 243
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 144	\$ 167	\$ 346
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 179	\$ 207	\$ 547
– SCHOOL AND CHURCH BUSES			
	\$ 80	\$ 92	\$ 153
– OTHER BUSES			
	\$ 80	\$ 92	\$ 153
– VAN POOLS			
	\$ 179	\$ 207	\$ 547
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Publics Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For Deductible factors, refer to Rule <b>298.</b></li> <li>• For Vehicle Value factors, refer to Rule <b>301.</b></li> </ul>			

**TERRITORY 123  
 PHYS DAM**

<b>PHYSICAL DAMAGE                      Original Cost New Range                      \$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			
	\$ 88	\$ 102	\$ 299
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 107	\$ 124	\$ 410
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 134	\$ 155	\$ 673
– SCHOOL AND CHURCH BUSES			
	\$ 60	\$ 69	\$ 188
– OTHER BUSES			
	\$ 60	\$ 69	\$ 188
– VAN POOLS			
	\$ 134	\$ 155	\$ 673
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Publics Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For Deductible factors, refer to Rule <b>298.</b></li> <li>• For Vehicle Value factors, refer to Rule <b>301.</b></li> </ul>			

**TERRITORY 124  
 PHYS DAM**

<b>PHYSICAL DAMAGE                      Original Cost New Range                      \$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			
	\$ 91	\$ 106	\$ 300
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 99	\$ 115	\$ 358
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 138	\$ 161	\$ 675
– SCHOOL AND CHURCH BUSES			
	\$ 62	\$ 72	\$ 189
– OTHER BUSES			
	\$ 62	\$ 72	\$ 189
– VAN POOLS			
	\$ 138	\$ 161	\$ 675
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Publics Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For Deductible factors, refer to Rule <b>298.</b></li> <li>• For Vehicle Value factors, refer to Rule <b>301.</b></li> </ul>			

**TERRITORY 125  
 PHYS DAM**

<b>PHYSICAL DAMAGE                  Original Cost New Range                  \$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			
	\$ 78	\$ 91	\$ 247
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 130	\$ 151	\$ 406
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 119	\$ 138	\$ 556
– SCHOOL AND CHURCH BUSES			
	\$ 53	\$ 62	\$ 156
– OTHER BUSES			
	\$ 53	\$ 62	\$ 156
– VAN POOLS			
	\$ 119	\$ 138	\$ 556
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Publics Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For Deductible factors, refer to Rule <b>298.</b></li> <li>• For Vehicle Value factors, refer to Rule <b>301.</b></li> </ul>			

**TERRITORY 126  
 PHYS DAM**

<b>PHYSICAL DAMAGE                      Original Cost New Range                      \$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			
	\$ 101	\$ 117	\$ 262
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 143	\$ 165	\$ 347
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 154	\$ 178	\$ 590
– SCHOOL AND CHURCH BUSES			
	\$ 69	\$ 80	\$ 165
– OTHER BUSES			
	\$ 69	\$ 80	\$ 165
– VAN POOLS			
	\$ 154	\$ 178	\$ 590
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Publics Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For Deductible factors, refer to Rule <b>298.</b></li> <li>• For Vehicle Value factors, refer to Rule <b>301.</b></li> </ul>			

**TERRITORY 127  
 PHYS DAM**

<b>PHYSICAL DAMAGE                      Original Cost New Range                      \$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			
	\$ 95	\$ 109	\$ 306
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 112	\$ 130	\$ 351
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 144	\$ 166	\$ 689
– SCHOOL AND CHURCH BUSES			
	\$ 65	\$ 74	\$ 193
– OTHER BUSES			
	\$ 65	\$ 74	\$ 193
– VAN POOLS			
	\$ 144	\$ 166	\$ 689
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Publics Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For Deductible factors, refer to Rule <b>298.</b></li> <li>• For Vehicle Value factors, refer to Rule <b>301.</b></li> </ul>			

**TERRITORY 128  
 PHYS DAM**

<b>PHYSICAL DAMAGE                  Original Cost New Range                  \$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			
	\$ 80	\$ 92	\$ 213
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 124	\$ 143	\$ 300
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 122	\$ 140	\$ 479
– SCHOOL AND CHURCH BUSES			
	\$ 54	\$ 63	\$ 134
– OTHER BUSES			
	\$ 54	\$ 63	\$ 134
– VAN POOLS			
	\$ 122	\$ 140	\$ 479
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Publics Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For Deductible factors, refer to Rule <b>298.</b></li> <li>• For Vehicle Value factors, refer to Rule <b>301.</b></li> </ul>			

**TERRITORY 129  
 PHYS DAM**

<b>PHYSICAL DAMAGE                      Original Cost New Range                      \$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			
	\$ 81	\$ 94	\$ 251
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 110	\$ 127	\$ 323
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 123	\$ 143	\$ 565
– SCHOOL AND CHURCH BUSES			
	\$ 55	\$ 64	\$ 158
– OTHER BUSES			
	\$ 55	\$ 64	\$ 158
– VAN POOLS			
	\$ 123	\$ 143	\$ 565
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Publics Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For Deductible factors, refer to Rule <b>298.</b></li> <li>• For Vehicle Value factors, refer to Rule <b>301.</b></li> </ul>			

**TERRITORY 130  
 PHYS DAM**

<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			
	\$ 88	\$ 102	\$ 226
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 115	\$ 133	\$ 285
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 134	\$ 155	\$ 509
– SCHOOL AND CHURCH BUSES			
	\$ 60	\$ 69	\$ 142
– OTHER BUSES			
	\$ 60	\$ 69	\$ 142
– VAN POOLS			
	\$ 134	\$ 155	\$ 509
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Publics Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For Deductible factors, refer to Rule <b>298.</b></li> <li>• For Vehicle Value factors, refer to Rule <b>301.</b></li> </ul>			

**ALL TERRITORIES**

**249. AUTO DEALERS – PREMIUM DEVELOPMENT**

<b>FIRE</b>	
\$ 0.11	

<b>FIRE AND THEFT*</b>			
<b>Territory Code</b>	<b>Personal Auto Type Vehicles</b>		<b>Miscellaneous Type Vehicles</b>
	<b>Buildings And Standard Open Lots</b>	<b>Non-Standard Open Lots</b>	<b>Buildings And Open Lots</b>
115,116,117,123,124	\$ 0.48	\$ 0.55	\$ 0.32
ALL OTHER	0.31	0.35	0.32

\* Theft is subject to a \$100 per car/\$500 per occurrence deductible.  
 See Rule **298**. for additional deductible options.

<b>SPECIFIED CAUSES OF LOSS*</b>					
<b>Territory Code</b>	<b>Personal Auto Type Vehicles</b>			<b>Miscellaneous Type Vehicles</b>	
	<b>Buildings</b>	<b>Standard Open Lots</b>	<b>Non-Standard Open Lots</b>	<b>Buildings</b>	<b>Open Lots</b>
115,116,117,123,124	\$ 0.72	\$ 0.79	\$ 0.87	\$ 0.58	\$ 0.63
ALL OTHER	0.55	0.61	0.66	0.58	0.63

\* Theft and Mischief or Vandalism are subject to a \$100 per car/\$500 per occurrence deductible.  
 See Rule **298**. for additional deductible options.

<b>LIMITED SPECIFIED CAUSES OF LOSS*</b>					
<b>Territory Code</b>	<b>Personal Auto Type Vehicles</b>			<b>Miscellaneous Type Vehicles</b>	
	<b>Buildings</b>	<b>Standard Open Lots</b>	<b>Non-Standard Open Lots</b>	<b>Buildings</b>	<b>Open Lots</b>
115,116,117,123,124	\$ 0.66	\$ 0.72	\$ 0.81	\$ 0.52	\$ 0.58
ALL OTHER	0.50	0.55	0.61	0.52	0.58

\* Theft is subject to a \$100 per car/\$500 per occurrence deductible.  
 See Rule **298**. for additional deductible options.

**ALL TERRITORIES**

**249. AUTO DEALERS – PREMIUM DEVELOPMENT (Cont'd)**

<b>COMPREHENSIVE*</b>				
<b>Territory Code</b>	<b>Personal Auto Type Vehicles</b>			<b>Miscellaneous Type Vehicles</b>
	<b>Buildings</b>	<b>Standard Open Lots</b>	<b>Non-Standard Open Lots</b>	<b>Buildings And Open Lots</b>
115,116,117,123,124	\$ 0.84	\$ 0.94	\$ 1.03	\$ 0.80
ALL OTHER	0.67	0.79	0.82	0.80

\* Theft and Mischief or Vandalism are subject to a \$100 per car/\$500 per occurrence deductible. See Rule **298**. for additional deductible options.

<b>BLANKET COLLISION</b>			
	<ul style="list-style-type: none"> <li>• Reporting Form – Inventory Value</li> <li>• Non-Reporting Form – Limit of Insurance</li> </ul>		
<b>Deductible</b>	<b>First \$ 50,000 And Under</b>	<b>\$ 50,001 To \$ 100,000</b>	<b>Over \$ 100,000</b>
\$100	\$ 1.35	\$ 0.54	\$ 0.25
\$250	0.82	0.34	0.16

See Rule **298**. for additional deductible options.

ALL TERRITORIES

255. GARAGEKEEPERS' INSURANCE – PREMIUM DEVELOPMENT

GARAGEKEEPERS' – OTHER THAN COLLISION*				
Maximum Limit Of Liability	Specified Causes Of Loss		Comprehensive	
	Legal Liability	Direct (Primary)	Legal Liability	Direct (Primary)
\$ 6,000	\$ 24	\$ 32	\$ 29	\$ 39
7,500	28	38	34	45
9,000	32	43	39	52
12,000	40	53	48	64
15,000	47	63	56	75
18,000	52	70	62	84
22,500	63	85	75	102
30,000	79	106	94	128
37,500	93	126	112	151
45,000	106	143	127	172
60,000	131	177	157	212
75,000	154	208	185	250
90,000	178	240	213	288
120,000	219	295	262	354
150,000	256	346	308	415
180,000	295	399	355	479
225,000	355	480	426	575
300,000	450	607	540	729
375,000	545	736	654	883
450,000	638	862	766	1034
600,000	817	1103	981	1324
750,000	991	1337	1189	1605
900,000	1159	1565	1391	1878
1,200,000	1479	1996	1775	2396
1,500,000	1766	2385	2120	2862
2,000,000	1999	2698	2398	3238
2,500,000	2177	2939	2612	3527
Over 2,500,000	Refer to Company			
<b>Direct Coverage (Excess)</b>				
Specified Causes Of Loss – Multiply the Legal Liability premium by 1.15. Comprehensive – Multiply the Legal Liability premium by 1.15.				
* Theft and Mischief or Vandalism are subject to a \$100 per car/\$500 per occurrence deductible. See Rule 298. for additional deductible options.				

ALL TERRITORIES

255. GARAGEKEEPERS' INSURANCE – PREMIUM DEVELOPMENT (Cont'd)

GARAGEKEEPERS' – COLLISION						
Maximum Limit Of Liability	Deductibles					
	\$ 100		\$ 250		\$ 500	
	Legal Liability	Direct (Primary)	Legal Liability	Direct (Primary)	Legal Liability	Direct (Primary)
\$ 6,000	\$ 30	\$ 41	\$ 20	\$ 26	\$ 15	\$ 20
7,500	35	47	23	31	17	23
9,000	40	53	26	35	20	27
12,000	50	68	33	44	25	34
15,000	60	81	39	53	30	41
18,000	71	96	46	62	36	48
22,500	84	113	54	73	42	56
30,000	107	145	70	94	54	72
37,500	126	171	82	111	63	85
45,000	142	192	92	125	71	96
60,000	179	241	116	157	89	120
75,000	215	290	140	188	107	145
90,000	246	333	160	216	123	166
120,000	308	416	200	270	154	208
150,000	370	499	240	324	185	249
180,000	426	576	277	374	213	288
225,000	510	689	332	448	255	344
300,000	649	876	422	569	324	438
375,000	786	1062	511	690	393	531
450,000	922	1245	599	809	461	622
600,000	1190	1607	774	1045	595	804
750,000	1454	1963	945	1276	727	982
900,000	1702	2298	1106	1494	851	1149
1,200,000	2165	2922	1407	1900	1082	1461
1,500,000	2596	3504	1687	2278	1298	1752
2,000,000	2962	3999	1925	2599	1481	1999
2,500,000	3227	4357	2098	2832	1614	2178
Over 2,500,000	Refer to Company					
<b>Direct Coverage (Excess)</b>						
Multiply the Legal Liability premium for the desired deductible by 1.15.						
For additional coverages, refer to company.						

**225. PREMIUM DEVELOPMENT – ZONE-RATED AUTOS**

<b>Zone-rating Table – Zone 29 (Phoenix) Combinations</b>				
<b>Zone</b>	<b>Description</b>	<b>\$100,000 Liability</b>	<b>\$500 Deductible Collision</b>	<b>\$500 Deductible Comprehensive</b>
01	Atlanta	\$ 2688	\$ 992	\$ 266
02	Baltimore/Washington	2278	794	271
03	Boston	1765	680	306
04	Buffalo	2278	794	271
05	Charlotte	2688	992	266
06	Chicago	2120	954	260
07	Cincinnati	2120	954	260
08	Cleveland	2120	954	260
09	Dallas/Fort Worth	1825	667	266
10	Denver	1318	626	269
11	Detroit	2120	954	260
12	Hartford	1765	680	306
13	Houston	1825	667	266
14	Indianapolis	2120	954	260
15	Jacksonville	2688	992	266
16	Kansas City	1789	769	335
17	Little Rock	1825	667	266
18	Los Angeles	2424	975	320
19	Louisville	2024	817	282
20	Memphis	2024	817	282
21	Miami	2688	992	266
22	Milwaukee	1789	769	335
23	Minneapolis/St. Paul	1789	769	335
24	Nashville	2024	817	282
25	New Orleans	2428	790	301
26	New York City	2278	794	271
27	Oklahoma City	1825	667	266
28	Omaha	1789	769	335
29	Phoenix	1318	626	269
30	Philadelphia	2278	794	271
31	Pittsburgh	2278	794	271
32	Portland	2424	975	320
33	Richmond	2688	992	266
34	St. Louis	1789	769	335
35	Salt Lake City	1318	626	269
36	San Francisco	2424	975	320
37	Tulsa	1825	667	266
40	Pacific	2474	975	331
41	Mountain	1345	626	277
42	Midwest	1825	769	345
43	Southwest	1862	667	275
44	North Central	2163	954	269
45	Mideast	2065	817	291
46	Gulf	2478	790	311
47	Southeast	2743	992	275
48	Eastern	2324	794	281
49	New England	1801	680	315

**Table 225.F.#1(LC) Zone-rating Table – Zone 29 (Phoenix) Combinations Loss Costs**

ARIZONA – COMMERCIAL AUTO  
LOSS COSTS FILING CA-2022-RLC1 (SUPPLEMENT)

<b>Zone-rating Table – Zone 41 (Mountain) Combinations</b>				
<b>Zone</b>	<b>Description</b>	<b>\$100,000 Liability</b>	<b>\$500 Deductible Collision</b>	<b>\$500 Deductible Comprehensive</b>
01	Atlanta	\$ 2743	\$ 992	\$ 275
02	Baltimore/Washington	2324	794	281
03	Boston	1801	680	315
04	Buffalo	2324	794	281
05	Charlotte	2743	992	275
06	Chicago	2163	954	269
07	Cincinnati	2163	954	269
08	Cleveland	2163	954	269
09	Dallas/Fort Worth	1862	667	275
10	Denver	1345	626	277
11	Detroit	2163	954	269
12	Hartford	1801	680	315
13	Houston	1862	667	275
14	Indianapolis	2163	954	269
15	Jacksonville	2743	992	275
16	Kansas City	1825	769	345
17	Little Rock	1862	667	275
18	Los Angeles	2474	975	331
19	Louisville	2065	817	291
20	Memphis	2065	817	291
21	Miami	2743	992	275
22	Milwaukee	1825	769	345
23	Minneapolis/St. Paul	1825	769	345
24	Nashville	2065	817	291
25	New Orleans	2478	790	311
26	New York City	2324	794	281
27	Oklahoma City	1862	667	275
28	Omaha	1825	769	345
29	Phoenix	1345	626	277
30	Philadelphia	2324	794	281
31	Pittsburgh	2324	794	281
32	Portland	2474	975	331
33	Richmond	2743	992	275
34	St. Louis	1825	769	345
35	Salt Lake City	1345	626	277
36	San Francisco	2474	975	331
37	Tulsa	1862	667	275
40	Pacific	2587	1106	338
41	Mountain	1407	711	282
42	Midwest	1909	875	351
43	Southwest	1947	757	281
44	North Central	2262	1083	273
45	Mideast	2160	929	297
46	Gulf	2592	896	317
47	Southeast	2869	1129	281
48	Eastern	2431	904	285
49	New England	1884	775	321

**Table 225.F.#2(LC) Zone-rating Table – Zone 41 (Mountain) Combinations Loss Costs**

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**249. AUTO DEALERS – PREMIUM DEVELOPMENT FOR COMMON COVERAGES**

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<b>Acts, Errors Or Omissions Base Loss Cost</b>
\$ 49

**Table 249.F.2.a.(LC) Acts, Errors Or Omissions Liability Coverages Loss Cost**

**270. FINANCED AUTOS**

<b>Single Interest Coverage</b>								
<b>Original Unpaid Balance Including Finance Charges</b>	<b>Comprehensive</b>		<b>Collision</b>		<b>Fire And Theft</b>		<b>Conversion, Embezzlement And Secretion</b>	
	<b>New</b>	<b>Used</b>	<b>New</b>	<b>Used</b>	<b>New</b>	<b>Used</b>	<b>New</b>	<b>Used</b>
\$ 0 – 1,500	\$ 6	\$ 7	\$ 50	\$ 52	\$ 3	\$ 3	\$ 4	\$ 5
1,501 – 2,000	7	7	55	58	4	4	5	6
2,001 – 2,500	8	9	64	67	4	4	6	6
2,501 – 3,000	9	10	73	77	5	5	7	7
3,001 – 3,500	10	11	84	88	6	6	8	9
3,501 – 4,000	12	13	95	99	6	6	9	9
4,001 – 4,500	13	14	101	107	7	7	9	10
4,501 – 5,000	15	16	118	123	8	8	11	12
5,001 – 6,000	17	18	138	145	9	9	13	14
6,001 – 8,000	23	25	182	191	12	12	17	18
Over 8,000 per \$100	0.33	0.34	2.57	2.70	0.17	0.17	0.24	0.26

**Table 270.C.2.c.(1)(LC) Single Interest Coverage Loss Costs**

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**289. NON-OWNERSHIP LIABILITY**

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<b><u>Class Code</u></b>	<b><u>Total Number Of Employees</u></b>	<b><u>Liability Base Loss Cost</u></b>
6638	0 = 9	\$ 56
6639	10 = 19	119
6640	20 = 25	191
6602	26 = 100	323
6603	101 = 500	844
6604	501 = 1,000	1,942
6605	Over 1,000	4,093

**Table 289.B.2.a.(1)(a)(LC) Other Than Auto Service Operations Loss Costs**

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**290. HIRED AUTOS**

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<b><u>Cost Of Hire Basis – All Territories</u></b>
<b><u>Liability Base Loss Cost</u></b>
\$ 0.89

**Table 290.B.3.a.(1)(LC) Cost Of Hire Basis Liability Loss Cost**

**297. UNINSURED MOTORISTS INSURANCE**

<b>Uninsured Motorists Bodily Injury</b>		
<b>Bodily Injury Limits</b>	<b>Private Passenger Types Per Exposure</b>	<b>Other Than Private Passenger Types Per Exposure</b>
\$ 50,000	\$ 10.43	\$ 6.00
65,000	11.39	6.55
100,000	13.04	7.50
125,000	13.91	8.00
150,000	14.61	8.40
200,000	15.82	9.10
250,000	16.69	9.59
300,000	17.39	10.00
350,000	17.91	10.30
400,000	18.52	10.65
500,000	19.21	11.04
600,000	19.82	11.39
750,000	20.52	11.80
1,000,000	21.30	12.25
1,500,000	22.34	12.84
2,000,000	22.87	13.14
2,500,000	23.38	13.45
3,000,000	23.73	13.64
5,000,000	24.61	14.14
7,500,000	25.22	14.50
10,000,000	25.56	14.70

**Table 297.B.3.a.(1)(LC) Single Limits Uninsured Motorists Bodily Injury Coverage Loss Costs**

<b>Uninsured Motorists Bodily Injury</b>		
<b>Bodily Injury Limits</b>	<b>Private Passenger Types Per Exposure</b>	<b>Other Than Private Passenger Types Per Exposure</b>
\$ 25,000/50,000	\$ 8.69	\$ 5.00
50,000/100,000	11.04	6.35
100,000/300,000	13.74	7.90
250,000/500,000	17.04	9.80
500,000/1,000,000	19.39	11.15
1,000,000/2,000,000	21.39	12.30
2,500,000/5,000,000	23.48	13.49
5,000,000/10,000,000	24.69	14.20

**Table 297.B.3.a.(2)(LC) Split Limits Uninsured Motorists Bodily Injury Coverage Loss Costs**

<b>Underinsured Motorists Bodily Injury</b>		
<b>Bodily Injury Limits</b>	<b>Private Passenger Types Per Exposure</b>	<b>Other Than Private Passenger Types Per Exposure</b>
\$ 50,000	\$ 24.75	\$ 16.09
65,000	30.80	20.01
100,000	41.87	27.22
125,000	49.56	32.22
150,000	55.58	36.12
200,000	66.35	43.13
250,000	74.03	48.12
300,000	80.21	52.14
350,000	86.18	56.01
400,000	90.93	59.11
500,000	99.96	64.98
600,000	105.73	68.73
750,000	114.23	74.25
1,000,000	124.66	81.04
1,500,000	138.63	90.10
2,000,000	147.51	95.89
2,500,000	154.28	100.28
3,000,000	159.90	103.93
5,000,000	174.13	113.18
7,500,000	184.26	119.78
10,000,000	189.76	123.33

**Table 297.B.3.a.(3)(LC) Single Limits Underinsured Motorists Bodily Injury Coverage Loss Costs**

<b>Underinsured Motorists Bodily Injury</b>		
<b>Bodily Injury Limits</b>	<b>Private Passenger Types Per Exposure</b>	<b>Other Than Private Passenger Types Per Exposure</b>
\$ 25,000/50,000	\$ 16.18	\$ 10.52
50,000/100,000	29.40	19.11
100,000/300,000	47.44	30.83
250,000/500,000	77.04	50.07
500,000/1,000,000	101.70	66.11
1,000,000/2,000,000	126.61	82.31
2,500,000/5,000,000	156.53	101.73
5,000,000/10,000,000	175.03	113.77

**Table 297.B.3.a.(4)(LC) Split Limits Underinsured Motorists Bodily Injury Coverage Loss Costs**

<b>Loss Cost</b>
\$ 1.25

**Table 297.B.4.a.(LC) Individual Named Insured Loss Cost**

**25. PREMIUM DEVELOPMENT – ZONE-RATED AUTOS**

<b>Zone-rating Table – Zone 29 (Phoenix) Combinations</b>					
<b>Zone</b>	<b>Description</b>	<b>\$100,000 Liability</b>	<b>\$500 Medical Payments</b>	<b>\$500 Deductible Collision</b>	<b>\$500 Deductible Comprehensive</b>
01	Atlanta	\$ 2688	\$ 91	\$ 515	\$ 222
02	Baltimore/Washington	2278	77	412	226
03	Boston	1765	60	353	255
04	Buffalo	2278	77	412	226
05	Charlotte	2688	91	515	222
06	Chicago	2120	72	495	217
07	Cincinnati	2120	72	495	217
08	Cleveland	2120	72	495	217
09	Dallas/Fort Worth	1825	62	346	222
10	Denver	1318	45	325	224
11	Detroit	2120	72	495	217
12	Hartford	1765	60	353	255
13	Houston	1825	62	346	222
14	Indianapolis	2120	72	495	217
15	Jacksonville	2688	91	515	222
16	Kansas City	1789	61	399	279
17	Little Rock	1825	62	346	222
18	Los Angeles	2424	82	506	267
19	Louisville	2024	69	424	235
20	Memphis	2024	69	424	235
21	Miami	2688	91	515	222
22	Milwaukee	1789	61	399	279
23	Minneapolis/St. Paul	1789	61	399	279
24	Nashville	2024	69	424	235
25	New Orleans	2428	83	410	251
26	New York City	2278	77	412	226
27	Oklahoma City	1825	62	346	222
28	Omaha	1789	61	399	279
29	Phoenix	1318	45	325	224
30	Philadelphia	2278	77	412	226
31	Pittsburgh	2278	77	412	226
32	Portland	2424	82	506	267
33	Richmond	2688	91	515	222
34	St. Louis	1789	61	399	279
35	Salt Lake City	1318	45	325	224
36	San Francisco	2424	82	506	267
37	Tulsa	1825	62	346	222
40	Pacific	2474	84	506	276
41	Mountain	1345	46	325	231
42	Midwest	1825	62	399	288
43	Southwest	1862	63	346	229
44	North Central	2163	74	495	224
45	Mideast	2065	70	424	243
46	Gulf	2478	84	410	259
47	Southeast	2743	93	515	229
48	Eastern	2324	79	412	234
49	New England	1801	61	353	263

**Table 25.E.#1(LC) Zone-rating Table – Zone 29 (Phoenix) Combinations Loss Costs**

ARIZONA – COMMERCIAL AUTO  
LOSS COSTS FILING CA-2022-RLC1 (SUPPLEMENT)

<b>Zone-rating Table – Zone 41 (Mountain) Combinations</b>					
<b>Zone</b>	<b>Description</b>	<b>\$100,000 Liability</b>	<b>\$500 Medical Payments</b>	<b>\$500 Deductible Collision</b>	<b>\$500 Deductible Comprehensive</b>
01	Atlanta	\$ 2743	\$ 93	\$ 515	\$ 229
02	Baltimore/Washington	2324	79	412	234
03	Boston	1801	61	353	263
04	Buffalo	2324	79	412	234
05	Charlotte	2743	93	515	229
06	Chicago	2163	74	495	224
07	Cincinnati	2163	74	495	224
08	Cleveland	2163	74	495	224
09	Dallas/Fort Worth	1862	63	346	229
10	Denver	1345	46	325	231
11	Detroit	2163	74	495	224
12	Hartford	1801	61	353	263
13	Houston	1862	63	346	229
14	Indianapolis	2163	74	495	224
15	Jacksonville	2743	93	515	229
16	Kansas City	1825	62	399	288
17	Little Rock	1862	63	346	229
18	Los Angeles	2474	84	506	276
19	Louisville	2065	70	424	243
20	Memphis	2065	70	424	243
21	Miami	2743	93	515	229
22	Milwaukee	1825	62	399	288
23	Minneapolis/St. Paul	1825	62	399	288
24	Nashville	2065	70	424	243
25	New Orleans	2478	84	410	259
26	New York City	2324	79	412	234
27	Oklahoma City	1862	63	346	229
28	Omaha	1825	62	399	288
29	Phoenix	1345	46	325	231
30	Philadelphia	2324	79	412	234
31	Pittsburgh	2324	79	412	234
32	Portland	2474	84	506	276
33	Richmond	2743	93	515	229
34	St. Louis	1825	62	399	288
35	Salt Lake City	1345	46	325	231
36	San Francisco	2474	84	506	276
37	Tulsa	1862	63	346	229
40	Pacific	2587	88	574	282
41	Mountain	1407	48	369	235
42	Midwest	1909	65	454	293
43	Southwest	1947	66	393	234
44	North Central	2262	77	562	228
45	Mideast	2160	73	482	248
46	Gulf	2592	88	465	264
47	Southeast	2869	98	586	234
48	Eastern	2431	83	469	238
49	New England	1884	64	402	268

**Table 25.E.#2(LC) Zone-rating Table – Zone 41 (Mountain) Combinations Loss Costs**

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**49. AUTO DEALERS – PREMIUM DEVELOPMENT FOR COMMON COVERAGES**

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<b>Acts, Errors Or Omissions Base Loss Cost</b>
\$ 49

**Table 49.D.2.a.(LC) Acts, Errors Or Omissions Liability Coverages Loss Cost**

ARIZONA – COMMERCIAL AUTO  
LOSS COSTS FILING CA-2022-RLC1 (SUPPLEMENT)

**70. FINANCED AUTOS**

Single Interest Coverage								
Original Unpaid Balance Including Finance Charges	Comprehensive		Collision		Fire And Theft		Conversion, Embezzlement And Secretion	
	New	Used	New	Used	New	Used	New	Used
\$ 0 – 1,500	\$ 6	\$ 7	\$ 50	\$ 52	\$ 3	\$ 3	\$ 4	\$ 5
1,501 – 2,000	7	7	55	58	4	4	5	6
2,001 – 2,500	8	9	64	67	4	4	6	6
2,501 – 3,000	9	10	73	77	5	5	7	7
3,001 – 3,500	10	11	84	88	6	6	8	9
3,501 – 4,000	12	13	95	99	6	6	9	9
4,001 – 4,500	13	14	101	107	7	7	9	10
4,501 – 5,000	15	16	118	123	8	8	11	12
5,001 – 6,000	17	18	138	145	9	9	13	14
6,001 – 8,000	23	25	182	191	12	12	17	18
Over 8,000 per \$100	0.33	0.34	2.57	2.70	0.17	0.17	0.24	0.26

**Table 70.C.1.a.(LC) Single Interest Coverage Loss Costs**

ARIZONA – COMMERCIAL AUTO  
LOSS COSTS FILING CA-2022-RLC1 (SUPPLEMENT)

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**89. NON-OWNERSHIP LIABILITY**

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<b>Class Code</b>	<b>Total Number Of Employees</b>	<b>Liability Base Loss Cost</b>
6638	0 – 9	\$ 56
6639	10 – 19	119
6640	20 – 25	191
6602	26 – 100	323
6603	101 – 500	844
6604	501 – 1,000	1,942
6605	Over 1,000	4,093

**Table 89.B.2.a.(1)(a)(LC) Other Than Auto Service Operations Loss Costs**

ARIZONA – COMMERCIAL AUTO  
LOSS COSTS FILING CA-2022-RLC1 (SUPPLEMENT)

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**90. HIRED AUTOS**

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<b>Cost Of Hire Basis – All Territories Liability Base Loss Cost</b>
\$ 0.89

**Table 90.B.3.b.(LC) Cost Of Hire Basis Liability Loss Cost**

**97. UNINSURED MOTORISTS INSURANCE**

<b>Uninsured Motorists Bodily Injury</b>		
<b>Bodily Injury Limits</b>	<b>Private Passenger Types Per Exposure</b>	<b>Other Than Private Passenger Types Per Exposure</b>
\$ 50,000	\$ 10.43	\$ 6.00
65,000	11.39	6.55
100,000	13.04	7.50
125,000	13.91	8.00
150,000	14.61	8.40
200,000	15.82	9.10
250,000	16.69	9.59
300,000	17.39	10.00
350,000	17.91	10.30
400,000	18.52	10.65
500,000	19.21	11.04
600,000	19.82	11.39
750,000	20.52	11.80
1,000,000	21.30	12.25
1,500,000	22.34	12.84
2,000,000	22.87	13.14
2,500,000	23.38	13.45
3,000,000	23.73	13.64
5,000,000	24.61	14.14
7,500,000	25.22	14.50
10,000,000	25.56	14.70

**Table 97.B.1.a.(LC) Single Limits Uninsured Motorists Bodily Injury Coverage Loss Costs**

<b>Uninsured Motorists Bodily Injury</b>		
<b>Bodily Injury Limits</b>	<b>Private Passenger Types Per Exposure</b>	<b>Other Than Private Passenger Types Per Exposure</b>
\$ 25,000/50,000	\$ 8.69	\$ 5.00
50,000/100,000	11.04	6.35
100,000/300,000	13.74	7.90
250,000/500,000	17.04	9.80
500,000/1,000,000	19.39	11.15
1,000,000/2,000,000	21.39	12.30
2,500,000/5,000,000	23.48	13.49
5,000,000/10,000,000	24.69	14.20

**Table 97.B.1.b.(LC)(v.2) Split Limits Uninsured Motorists Bodily Injury Coverage Loss Costs**

<b>Underinsured Motorists Bodily Injury</b>		
<b>Limits</b>	<b>Private Passenger Types Per Exposure</b>	<b>Other Than Private Passenger Types Per Exposure</b>
\$ 50,000	\$ 24.75	\$ 16.09
65,000	30.80	20.01
100,000	41.87	27.22
125,000	49.56	32.22
150,000	55.58	36.12
200,000	66.35	43.13
250,000	74.03	48.12
300,000	80.21	52.14
350,000	86.18	56.01
400,000	90.93	59.11
500,000	99.96	64.98
600,000	105.73	68.73
750,000	114.23	74.25
1,000,000	124.66	81.04
1,500,000	138.63	90.10
2,000,000	147.51	95.89
2,500,000	154.28	100.28
3,000,000	159.90	103.93
5,000,000	174.13	113.18
7,500,000	184.26	119.78
10,000,000	189.76	123.33

**Table 97.B.1.c.(LC) Single Limits Underinsured Motorists Bodily Injury Coverage Loss Costs**

<b>Underinsured Motorists Bodily Injury</b>		
<b>Bodily Injury Limits</b>	<b>Private Passenger Types Per Exposure</b>	<b>Other Than Private Passenger Types Per Exposure</b>
\$ 25,000/50,000	\$ 16.18	\$ 10.52
50,000/100,000	29.40	19.11
100,000/300,000	47.44	30.83
250,000/500,000	77.04	50.07
500,000/1,000,000	101.70	66.11
1,000,000/2,000,000	126.64	82.31
2,500,000/5,000,000	156.53	101.73
5,000,000/10,000,000	175.03	113.77

**Table 97.B.1.d.(LC) Split Limits Underinsured Motorists Bodily Injury Coverage Loss Costs**

<b>Loss Cost</b>
\$ 1.25

**Table 97.B.2.a.(4)(LC) Individual Named Insured Loss Cost**

## COMMERCIAL AUTO 2022 MULTISTATE LOSS COSTS (CA-2022-RLC1) AND RULES (CA-2022-RCP1) FILING STATUS REPORT

STATE	EFFECTIVE OR DISTRIBUTION DATE	STATE-SPECIFIC LOSS COSTS/ RULES SUPPLEMENT	IMPLEMENTATION CIRCULAR	
			LOSS COSTS	RULES
ALABAMA				
ALASKA	7/1/2023	<a href="#">LI-CA-2022-154</a> / <a href="#">LI-CA-2022-155</a>		
<b>ARIZONA</b>	<b>10/1/2023</b>	<a href="#">LI-CA-2022-258</a> / <a href="#">LI-CA-2022-259</a>	<a href="#">LI-CA-2022-258</a>	<a href="#">LI-CA-2022-259</a>
ARKANSAS	7/1/2023	<a href="#">LI-CA-2022-174</a> / <a href="#">LI-CA-2022-173</a>	<a href="#">LI-CA-2022-174</a>	<a href="#">LI-CA-2022-173</a>
CALIFORNIA				
COLORADO				
CONNECTICUT				
DELAWARE				
DIST. OF COLUMBIA				
FLORIDA				
GEORGIA				
GUAM				
HAWAII				
IDAHO	7/1/2023	<a href="#">LI-CA-2022-159</a> / <a href="#">LI-CA-2022-160</a>	<a href="#">LI-CA-2022-159</a>	<a href="#">LI-CA-2022-160</a>
ILLINOIS				
INDIANA	4/1/2023	<a href="#">LI-CA-2022-122</a> / <a href="#">LI-CA-2022-123</a>	<a href="#">LI-CA-2022-122</a>	<a href="#">LI-CA-2022-123</a>
IOWA				
KANSAS	6/1/2023	<a href="#">LI-CA-2022-138</a> / <a href="#">LI-CA-2022-137</a>		
KENTUCKY				
LOUISIANA				
MAINE				
MARYLAND				
MASSACHUSETTS				
MICHIGAN				
MINNESOTA				
MISSISSIPPI				
MISSOURI				
MONTANA	7/1/2023	<a href="#">LI-CA-2022-188</a> / <a href="#">LI-CA-2022-189</a>	<a href="#">LI-CA-2022-206</a>	<a href="#">LI-CA-2022-207</a>
NEBRASKA				
NEVADA				
NEW HAMPSHIRE				
NEW JERSEY				
NEW MEXICO				
NEW YORK				
NORTH CAROLINA				
NORTH DAKOTA	7/1/2023	<a href="#">LI-CA-2022-191</a> / <a href="#">LI-CA-2022-190</a>	<a href="#">LI-CA-2022-191</a>	<a href="#">LI-CA-2022-190</a>
OHIO	4/1/2023	<a href="#">LI-CA-2022-124</a> / <a href="#">LI-CA-2022-125</a>	<a href="#">LI-CA-2022-124</a>	<a href="#">LI-CA-2022-125</a>
OKLAHOMA				
OREGON				
PENNSYLVANIA	7/1/2023	<a href="#">LI-CA-2022-198</a> / <a href="#">LI-CA-2022-199</a>		
PUERTO RICO				
RHODE ISLAND				
SOUTH CAROLINA	7/1/2023	<a href="#">LI-CA-2022-167</a> / <a href="#">LI-CA-2022-166</a>		
SOUTH DAKOTA	7/1/2023	<a href="#">LI-CA-2022-200</a> / <a href="#">LI-CA-2022-201</a>	<a href="#">LI-CA-2022-200</a>	<a href="#">LI-CA-2022-201</a>
TENNESSEE				
TEXAS	6/1/2023	<a href="#">LI-CA-2022-144</a> / <a href="#">LI-CA-2022-143</a>	<a href="#">LI-CA-2022-211</a>	<a href="#">LI-CA-2022-211</a>
U.S. VIRGIN ISLANDS				
UTAH				
VERMONT				
VIRGINIA				
WASHINGTON				
WEST VIRGINIA				
WISCONSIN				
WYOMING	8/1/2023	<a href="#">LI-CA-2022-212</a> / <a href="#">LI-CA-2022-213</a>	<a href="#">LI-CA-2022-212</a>	<a href="#">LI-CA-2022-213</a>

**MULTISTATE CIRCULARS:**

LI-CA-2022-112 (Loss Costs), LI-CA-2022-113 (Rules)