

LOSS COSTS – IMPLEMENTATION

NOVEMBER 28, 2022

COMMERCIAL AUTOMOBILE

LI-CA-2022-280

## MINNESOTA 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 Minnesota is provided and being implemented.

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

**Distribution Date: 11/23**

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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 Minnesota.

**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 Minnesota 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

We do not establish an effective date for Commercial Auto loss costs revisions in this state. Each insurer that elects to utilize this revision is responsible for determining its own effective date.

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### COMPANY ACTION

You must independently determine the final rates you will use and the effective date of any rate change. If you decide to use our prospective loss costs to revise your rates, you are NOT required to file anything with the Insurance Department.

You must document your files in case the Insurance Department wishes to review the information at a later date. In all correspondence on this revision, you should refer to ISO Filing Number CA-2022-RLC1, NOT this circular number.

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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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## **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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## **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 11-23 (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-2022-279](#), we are providing the corresponding rules supplement.

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## **REFERENCE(S)**

- [LI-CA-2022-279](#) (11/28/2022) Minnesota Supplement To The Commercial Auto 2022 Multistate Rules Filing Provided
  - [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)**

- Minnesota 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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We provide participating insurers with information concerning the jurisdictions for which our products and services are distributed. Even in those jurisdictions, each insurer must determine what filing requirements, if any, apply and whether those requirements have been satisfied.

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:

Kevin Hughes, FCAS, MAAA  
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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# Minnesota 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

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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
	93	293
	97	297
	99	299

\*Rule 225: 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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MINNESOTA – COMMERCIAL AUTO  
LOSS COSTS FILING CA-2022-RLC1 (SUPPLEMENT)

TERRITORY 101  
LIAB, MED PAY, PIP

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		Not Covered By Workers' Compensation	Covered By Workers' Compensation
\$ 387	N/A	\$ 37	\$ 19
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		Not Principally Operated By Employees	Principally Operated By Employees
\$ 294	N/A	\$ 88	\$ 49
RULE 240. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES		Owner Operated	Other Than Owner Operated
\$ 1556	N/A	\$ 174	\$ 124
– SCHOOL AND CHURCH BUSES		All Autos	
\$ 147	N/A	\$ 21	
– OTHER BUSES		All Autos	
\$ 1223	N/A	\$ 202	
– VAN POOLS		Employer Furnished	All Other
\$ 368	N/A	\$ 13	\$ 23
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		All Autos	
\$ 431	Refer to Rule 249.	\$ 43	
<ul style="list-style-type: none"><li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development.</li><li>• For Private Passenger Types Classifications, refer to Rule 232. for premium development.</li><li>• For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development.</li><li>• For liability increased limits factors, refer to Rule 300.</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 249.</li></ul>			

**TERRITORY 103**  
**LIAB, MED PAY, PIP**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		Not Covered By Workers' Compensation	Covered By Workers' Compensation
\$ 209	N/A	\$ 29	\$ 15
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		Not Principally Operated By Employees	Principally Operated By Employees
\$ 219	N/A	\$ 54	\$ 30
RULE 240. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES		Owner Operated	Other Than Owner Operated
\$ 840	N/A	\$ 136	\$ 97
– SCHOOL AND CHURCH BUSES		All Autos	
\$ 79	N/A	\$ 17	
– OTHER BUSES		All Autos	
\$ 660	N/A	\$ 158	
– VAN POOLS		Employer Furnished	All Other
\$ 199	N/A	\$ 10	\$ 18
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		All Autos	
\$ 261	Refer to Rule 249.	\$ 31	
<ul style="list-style-type: none"><li>For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development.</li><li>For Private Passenger Types Classifications, refer to Rule 232. for premium development.</li><li>For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development.</li><li>For liability increased limits factors, refer to Rule 300.</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 249.</li></ul>			

**TERRITORY 104**  
**LIAB, MED PAY, PIP**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
\$ 168	N/A	Not Covered By Workers' Compensation \$ 32	Covered By Workers' Compensation \$ 16
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
\$ 177	N/A	Not Principally Operated By Employees \$ 75	Principally Operated By Employees \$ 42
RULE 240. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES			
\$ 675	N/A	Owner Operated \$ 150	Other Than Owner Operated \$ 107
– SCHOOL AND CHURCH BUSES			
\$ 64	N/A	All Autos \$ 18	
– OTHER BUSES			
\$ 531	N/A	All Autos \$ 175	
– VAN POOLS			
\$ 160	N/A	Employer Furnished \$ 11	All Other \$ 20
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 197	Refer to Rule 249.	All Autos \$ 35	
<ul style="list-style-type: none"><li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development.</li><li>• For Private Passenger Types Classifications, refer to Rule 232. for premium development.</li><li>• For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development.</li><li>• For liability increased limits factors, refer to Rule 300.</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 249.</li></ul>			

**TERRITORY 105**  
**LIAB, MED PAY, PIP**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		Not Covered By Workers' Compensation	Covered By Workers' Compensation
\$ 364	N/A	\$ 31	\$ 16
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		Not Principally Operated By Employees	Principally Operated By Employees
\$ 243	N/A	\$ 60	\$ 33
RULE 240. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES		Owner Operated	Other Than Owner Operated
\$ 1463	N/A	\$ 145	\$ 103
– SCHOOL AND CHURCH BUSES		All Autos	
\$ 138	N/A	\$ 18	
– OTHER BUSES		All Autos	
\$ 1150	N/A	\$ 169	
– VAN POOLS		Employer Furnished	All Other
\$ 346	N/A	\$ 11	\$ 19
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		All Autos	
\$ 402	Refer to Rule 249.	\$ 34	
<ul style="list-style-type: none"><li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development.</li><li>• For Private Passenger Types Classifications, refer to Rule 232. for premium development.</li><li>• For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development.</li><li>• For liability increased limits factors, refer to Rule 300.</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 249.</li></ul>			

**TERRITORY 108**  
**LIAB, MED PAY, PIP**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
\$ 309	N/A	Not Covered By Workers' Compensation \$ 35	Covered By Workers' Compensation \$ 18
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
\$ 288	N/A	Not Principally Operated By Employees \$ 95	Principally Operated By Employees \$ 53
RULE 240. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES			
\$ 1242	N/A	Owner Operated \$ 164	Other Than Owner Operated \$ 117
– SCHOOL AND CHURCH BUSES			
\$ 117	N/A	All Autos \$ 20	
– OTHER BUSES			
\$ 976	N/A	All Autos \$ 191	
– VAN POOLS			
\$ 294	N/A	Employer Furnished \$ 12	All Other \$ 22
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 444	Refer to Rule 249.	All Autos \$ 41	
<ul style="list-style-type: none"><li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development.</li><li>• For Private Passenger Types Classifications, refer to Rule 232. for premium development.</li><li>• For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development.</li><li>• For liability increased limits factors, refer to Rule 300.</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 249.</li></ul>			

**TERRITORY 109**  
**LIAB, MED PAY, PIP**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		Not Covered By Workers' Compensation	Covered By Workers' Compensation
\$ 352	N/A	\$ 39	\$ 20
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		Not Principally Operated By Employees	Principally Operated By Employees
\$ 227	N/A	\$ 70	\$ 39
RULE 240. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES		Owner Operated	Other Than Owner Operated
\$ 1415	N/A	\$ 183	\$ 130
– SCHOOL AND CHURCH BUSES			
\$ 134	N/A	All Autos \$ 22	
– OTHER BUSES			
\$ 1112	N/A	All Autos \$ 213	
– VAN POOLS			
\$ 334	N/A	Employer Furnished	All Other
		\$ 13	\$ 24
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT			All Autos
\$ 395	Refer to Rule 249.		\$ 44
<ul style="list-style-type: none"><li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development.</li><li>• For Private Passenger Types Classifications, refer to Rule 232. for premium development.</li><li>• For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development.</li><li>• For liability increased limits factors, refer to Rule 300.</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 249.</li></ul>			

**TERRITORY 112**  
**LIAB, MED PAY, PIP**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		Not Covered By Workers' Compensation	Covered By Workers' Compensation
\$ 137	N/A	\$ 17	\$ 9
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		Not Principally Operated By Employees	Principally Operated By Employees
\$ 173	N/A	\$ 47	\$ 26
RULE 240. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES		Owner Operated	Other Than Owner Operated
\$ 551	N/A	\$ 80	\$ 57
– SCHOOL AND CHURCH BUSES		All Autos	
\$ 52	N/A	\$ 10	
– OTHER BUSES		All Autos	
\$ 433	N/A	\$ 93	
– VAN POOLS		Employer Furnished	All Other
\$ 130	N/A	\$ 6	\$ 11
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		All Autos	
\$ 171	Refer to Rule 249.	\$ 20	
<ul style="list-style-type: none"><li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development.</li><li>• For Private Passenger Types Classifications, refer to Rule 232. for premium development.</li><li>• For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development.</li><li>• For liability increased limits factors, refer to Rule 300.</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 249.</li></ul>			

**TERRITORY 113**  
**LIAB, MED PAY, PIP**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
\$ 210	N/A	Not Covered By Workers' Compensation \$ 28	Covered By Workers' Compensation \$ 14
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
\$ 187	N/A	Not Principally Operated By Employees \$ 60	Principally Operated By Employees \$ 33
RULE 240. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES			
\$ 844	N/A	Owner Operated \$ 131	Other Than Owner Operated \$ 93
– SCHOOL AND CHURCH BUSES			
\$ 80	N/A	All Autos \$ 16	
– OTHER BUSES			
\$ 664	N/A	All Autos \$ 153	
– VAN POOLS			
\$ 200	N/A	Employer Furnished \$ 9	All Other \$ 17
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 256	Refer to Rule 249.	All Autos \$ 33	
<ul style="list-style-type: none"><li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development.</li><li>• For Private Passenger Types Classifications, refer to Rule 232. for premium development.</li><li>• For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development.</li><li>• For liability increased limits factors, refer to Rule 300.</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 249.</li></ul>			

**TERRITORY 114**  
**LIAB, MED PAY, PIP**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		Not Covered By Workers' Compensation	Covered By Workers' Compensation
\$ 159	N/A	\$ 19	\$ 10
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		Not Principally Operated By Employees	Principally Operated By Employees
\$ 167	N/A	\$ 60	\$ 33
RULE 240. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES		Owner Operated	Other Than Owner Operated
\$ 639	N/A	\$ 89	\$ 63
– SCHOOL AND CHURCH BUSES		All Autos	
\$ 60	N/A	\$ 11	
– OTHER BUSES		All Autos	
\$ 502	N/A	\$ 104	
– VAN POOLS		Employer Furnished	All Other
\$ 151	N/A	\$ 7	\$ 12
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		All Autos	
\$ 193	Refer to Rule 249.	\$ 22	
<ul style="list-style-type: none"><li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development.</li><li>• For Private Passenger Types Classifications, refer to Rule 232. for premium development.</li><li>• For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development.</li><li>• For liability increased limits factors, refer to Rule 300.</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 249.</li></ul>			

**TERRITORY 115**  
**LIAB, MED PAY, PIP**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
\$ 131	N/A	Not Covered By Workers' Compensation \$ 15	Covered By Workers' Compensation \$ 8
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
\$ 188	N/A	Not Principally Operated By Employees \$ 60	Principally Operated By Employees \$ 33
RULE 240. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES			
\$ 527	N/A	Owner Operated \$ 70	Other Than Owner Operated \$ 50
– SCHOOL AND CHURCH BUSES			
\$ 50	N/A	All Autos \$ 9	
– OTHER BUSES			
\$ 414	N/A	All Autos \$ 82	
– VAN POOLS			
\$ 124	N/A	Employer Furnished \$ 5	All Other \$ 9
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 159	Refer to Rule 249.	All Autos \$ 17	
<ul style="list-style-type: none"><li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development.</li><li>• For Private Passenger Types Classifications, refer to Rule 232. for premium development.</li><li>• For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development.</li><li>• For liability increased limits factors, refer to Rule 300.</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 249.</li></ul>			

**TERRITORY 116**  
**LIAB, MED PAY, PIP**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
\$ 163	N/A	Not Covered By Workers' Compensation \$ 18	Covered By Workers' Compensation \$ 9
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
\$ 168	N/A	Not Principally Operated By Employees \$ 55	Principally Operated By Employees \$ 31
RULE 240. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES			
\$ 655	N/A	Owner Operated \$ 84	Other Than Owner Operated \$ 60
– SCHOOL AND CHURCH BUSES			
\$ 62	N/A	All Autos \$ 10	
– OTHER BUSES			
\$ 515	N/A	All Autos \$ 98	
– VAN POOLS			
\$ 155	N/A	Employer Furnished \$ 6	All Other \$ 11
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 186	Refer to Rule 249.	All Autos \$ 21	
<ul style="list-style-type: none"><li>For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development.</li><li>For Private Passenger Types Classifications, refer to Rule 232. for premium development.</li><li>For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development.</li><li>For liability increased limits factors, refer to Rule 300.</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 249.</li></ul>			

**TERRITORY 117**  
**LIAB, MED PAY, PIP**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		Not Covered By Workers' Compensation	Covered By Workers' Compensation
\$ 312	N/A	\$ 31	\$ 16
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		Not Principally Operated By Employees	Principally Operated By Employees
\$ 227	N/A	\$ 92	\$ 51
RULE 240. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES		Owner Operated	Other Than Owner Operated
\$ 1254	N/A	\$ 145	\$ 103
– SCHOOL AND CHURCH BUSES			
\$ 119	N/A	All Autos \$ 18	
– OTHER BUSES			
\$ 986	N/A	All Autos \$ 169	
– VAN POOLS			
\$ 296	N/A	Employer Furnished \$ 11	All Other \$ 19
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 364	Refer to Rule 249.	All Autos \$ 35	
<ul style="list-style-type: none"><li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development.</li><li>• For Private Passenger Types Classifications, refer to Rule 232. for premium development.</li><li>• For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development.</li><li>• For liability increased limits factors, refer to Rule 300.</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 249.</li></ul>			

**TERRITORY 118**  
**LIAB, MED PAY, PIP**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		Not Covered By Workers' Compensation	Covered By Workers' Compensation
\$ 195	N/A	\$ 19	\$ 10
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		Not Principally Operated By Employees	Principally Operated By Employees
\$ 229	N/A	\$ 49	\$ 27
RULE 240. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES		Owner Operated	Other Than Owner Operated
\$ 784	N/A	\$ 89	\$ 63
– SCHOOL AND CHURCH BUSES			
\$ 74	N/A	All Autos \$ 11	
– OTHER BUSES			
\$ 616	N/A	All Autos \$ 104	
– VAN POOLS			
\$ 185	N/A	Employer Furnished	All Other
		\$ 7	\$ 12
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT			All Autos
\$ 232	Refer to Rule 249.		\$ 21
<ul style="list-style-type: none"><li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development.</li><li>• For Private Passenger Types Classifications, refer to Rule 232. for premium development.</li><li>• For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development.</li><li>• For liability increased limits factors, refer to Rule 300.</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 249.</li></ul>			

**TERRITORY 119**  
**LIAB, MED PAY, PIP**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
\$ 227	N/A	Not Covered By Workers' Compensation \$ 19	Covered By Workers' Compensation \$ 10
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
\$ 226	N/A	Not Principally Operated By Employees \$ 49	Principally Operated By Employees \$ 27
RULE 240. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES			
\$ 913	N/A	Owner Operated \$ 89	Other Than Owner Operated \$ 63
– SCHOOL AND CHURCH BUSES			
\$ 86	N/A	All Autos \$ 11	
– OTHER BUSES			
\$ 717	N/A	All Autos \$ 104	
– VAN POOLS			
\$ 216	N/A	Employer Furnished \$ 7	All Other \$ 12
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 272	Refer to Rule 249.	All Autos \$ 21	
<ul style="list-style-type: none"><li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development.</li><li>• For Private Passenger Types Classifications, refer to Rule 232. for premium development.</li><li>• For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development.</li><li>• For liability increased limits factors, refer to Rule 300.</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 249.</li></ul>			

**TERRITORY 120**  
**LIAB, MED PAY, PIP**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
\$ 171	N/A	Not Covered By Workers' Compensation \$ 19	Covered By Workers' Compensation \$ 10
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
\$ 198	N/A	Not Principally Operated By Employees \$ 49	Principally Operated By Employees \$ 27
RULE 240. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES			
\$ 687	N/A	Owner Operated \$ 89	Other Than Owner Operated \$ 63
– SCHOOL AND CHURCH BUSES			
\$ 65	N/A	All Autos \$ 11	
– OTHER BUSES			
\$ 540	N/A	All Autos \$ 104	
– VAN POOLS			
\$ 162	N/A	Employer Furnished \$ 7	All Other \$ 12
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 191	Refer to Rule 249.	All Autos \$ 21	
<ul style="list-style-type: none"><li>For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development.</li><li>For Private Passenger Types Classifications, refer to Rule 232. for premium development.</li><li>For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development.</li><li>For liability increased limits factors, refer to Rule 300.</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 249.</li></ul>			

**TERRITORY 121**  
**LIAB, MED PAY, PIP**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		Not Covered By Workers' Compensation	Covered By Workers' Compensation
\$ 181	N/A	\$ 19	\$ 10
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		Not Principally Operated By Employees	Principally Operated By Employees
\$ 217	N/A	\$ 49	\$ 27
RULE 240. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES		Owner Operated	Other Than Owner Operated
\$ 728	N/A	\$ 89	\$ 63
– SCHOOL AND CHURCH BUSES		All Autos	
\$ 69	N/A	\$ 11	
– OTHER BUSES		All Autos	
\$ 572	N/A	\$ 104	
– VAN POOLS		Employer Furnished	All Other
\$ 172	N/A	\$ 7	\$ 12
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		All Autos	
\$ 222	Refer to Rule 249.	\$ 21	
<ul style="list-style-type: none"><li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development.</li><li>• For Private Passenger Types Classifications, refer to Rule 232. for premium development.</li><li>• For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development.</li><li>• For liability increased limits factors, refer to Rule 300.</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 249.</li></ul>			

**TERRITORY 122**  
**LIAB, MED PAY, PIP**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		Not Covered By Workers' Compensation	Covered By Workers' Compensation
\$ 174	N/A	\$ 20	\$ 10
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		Not Principally Operated By Employees	Principally Operated By Employees
\$ 242	N/A	\$ 51	\$ 28
RULE 240. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES		Owner Operated	Other Than Owner Operated
\$ 699	N/A	\$ 94	\$ 67
– SCHOOL AND CHURCH BUSES		All Autos	
\$ 66	N/A	\$ 11	
– OTHER BUSES		All Autos	
\$ 550	N/A	\$ 109	
– VAN POOLS		Employer Furnished	All Other
\$ 165	N/A	\$ 7	\$ 12
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		All Autos	
\$ 214	Refer to Rule 249.	\$ 22	
<ul style="list-style-type: none"><li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development.</li><li>• For Private Passenger Types Classifications, refer to Rule 232. for premium development.</li><li>• For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development.</li><li>• For liability increased limits factors, refer to Rule 300.</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 249.</li></ul>			

**TERRITORY 123**  
**LIAB, MED PAY, PIP**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		Not Covered By Workers' Compensation	Covered By Workers' Compensation
\$ 231	N/A	\$ 23	\$ 12
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		Not Principally Operated By Employees	Principally Operated By Employees
\$ 218	N/A	\$ 64	\$ 36
RULE 240. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES		Owner Operated	Other Than Owner Operated
\$ 929	N/A	\$ 108	\$ 77
– SCHOOL AND CHURCH BUSES		All Autos	
\$ 88	N/A	\$ 13	
– OTHER BUSES		All Autos	
\$ 730	N/A	\$ 126	
– VAN POOLS		Employer Furnished	All Other
\$ 219	N/A	\$ 8	\$ 14
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		All Autos	
\$ 272	Refer to Rule 249.	\$ 26	
<ul style="list-style-type: none"><li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development.</li><li>• For Private Passenger Types Classifications, refer to Rule 232. for premium development.</li><li>• For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development.</li><li>• For liability increased limits factors, refer to Rule 300.</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 249.</li></ul>			

**TERRITORY 124**  
**LIAB, MED PAY, PIP**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		Not Covered By Workers' Compensation	Covered By Workers' Compensation
\$ 193	N/A	\$ 19	\$ 10
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		Not Principally Operated By Employees	Principally Operated By Employees
\$ 228	N/A	\$ 62	\$ 34
RULE 240. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES		Owner Operated	Other Than Owner Operated
\$ 776	N/A	\$ 89	\$ 63
– SCHOOL AND CHURCH BUSES			
\$ 73	N/A	All Autos \$ 11	
– OTHER BUSES			
\$ 610	N/A	All Autos \$ 104	
– VAN POOLS			
\$ 183	N/A	Employer Furnished	All Other
		\$ 7	\$ 12
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT			All Autos
\$ 234	Refer to Rule 249.		\$ 21
<ul style="list-style-type: none"><li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development.</li><li>• For Private Passenger Types Classifications, refer to Rule 232. for premium development.</li><li>• For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development.</li><li>• For liability increased limits factors, refer to Rule 300.</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 249.</li></ul>			

**TERRITORY 101  
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			
	\$ 74	\$ 128	\$ 251
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 83	\$ 144	\$ 370
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 112	\$ 195	\$ 565
– SCHOOL AND CHURCH BUSES			
	\$ 50	\$ 87	\$ 158
– OTHER BUSES			
	\$ 50	\$ 87	\$ 158
– VAN POOLS			
	\$ 112	\$ 195	\$ 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 103**  
**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			
	\$ 98	\$ 169	\$ 280
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 127	\$ 220	\$ 377
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 149	\$ 257	\$ 630
– SCHOOL AND CHURCH BUSES			
	\$ 67	\$ 115	\$ 176
– OTHER BUSES			
	\$ 67	\$ 115	\$ 176
– VAN POOLS			
	\$ 149	\$ 257	\$ 630
<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 104**  
**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			
	\$ 104	\$ 181	\$ 261
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 148	\$ 257	\$ 319
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 158	\$ 275	\$ 587
– SCHOOL AND CHURCH BUSES			
	\$ 71	\$ 123	\$ 164
– OTHER BUSES			
	\$ 71	\$ 123	\$ 164
– VAN POOLS			
	\$ 158	\$ 275	\$ 587
<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 105  
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			
	\$ 83	\$ 143	\$ 246
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 87	\$ 151	\$ 272
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 126	\$ 217	\$ 554
– SCHOOL AND CHURCH BUSES			
	\$ 56	\$ 97	\$ 155
– OTHER BUSES			
	\$ 56	\$ 97	\$ 155
– VAN POOLS			
	\$ 126	\$ 217	\$ 554
<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 108**  
**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			
	\$ 80	\$ 139	\$ 256
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 92	\$ 160	\$ 400
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 122	\$ 211	\$ 576
– SCHOOL AND CHURCH BUSES			
	\$ 54	\$ 95	\$ 161
– OTHER BUSES			
	\$ 54	\$ 95	\$ 161
– VAN POOLS			
	\$ 122	\$ 211	\$ 576
<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 109**  
**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			
	\$ 85	\$ 146	\$ 260
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 90	\$ 157	\$ 267
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 129	\$ 222	\$ 585
– SCHOOL AND CHURCH BUSES			
	\$ 58	\$ 99	\$ 164
– OTHER BUSES			
	\$ 58	\$ 99	\$ 164
– VAN POOLS			
	\$ 129	\$ 222	\$ 585
<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 112**  
**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			
	\$ 103	\$ 179	\$ 236
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 148	\$ 257	\$ 256
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 157	\$ 272	\$ 531
– SCHOOL AND CHURCH BUSES			
	\$ 70	\$ 122	\$ 149
– OTHER BUSES			
	\$ 70	\$ 122	\$ 149
– VAN POOLS			
	\$ 157	\$ 272	\$ 531
<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 113  
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			
	\$ 102	\$ 178	\$ 231
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 132	\$ 230	\$ 283
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 155	\$ 271	\$ 520
– SCHOOL AND CHURCH BUSES			
	\$ 69	\$ 121	\$ 146
– OTHER BUSES			
	\$ 69	\$ 121	\$ 146
– VAN POOLS			
	\$ 155	\$ 271	\$ 520
<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 114  
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			
	\$ 120	\$ 209	\$ 240
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 153	\$ 265	\$ 288
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 182	\$ 318	\$ 540
– SCHOOL AND CHURCH BUSES			
	\$ 82	\$ 142	\$ 151
– OTHER BUSES			
	\$ 82	\$ 142	\$ 151
– VAN POOLS			
	\$ 182	\$ 318	\$ 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 115  
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			
	\$ 97	\$ 169	\$ 209
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 155	\$ 269	\$ 231
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 147	\$ 257	\$ 470
– SCHOOL AND CHURCH BUSES			
	\$ 66	\$ 115	\$ 132
– OTHER BUSES			
	\$ 66	\$ 115	\$ 132
– VAN POOLS			
	\$ 147	\$ 257	\$ 470
<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</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			
	\$ 83	\$ 144	\$ 244
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 115	\$ 200	\$ 224
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 126	\$ 219	\$ 549
– SCHOOL AND CHURCH BUSES			
	\$ 56	\$ 98	\$ 154
– OTHER BUSES			
	\$ 56	\$ 98	\$ 154
– VAN POOLS			
	\$ 126	\$ 219	\$ 549
<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</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			
	\$ 82	\$ 142	\$ 237
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 109	\$ 190	\$ 246
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 125	\$ 216	\$ 533
– SCHOOL AND CHURCH BUSES			
	\$ 56	\$ 97	\$ 149
– OTHER BUSES			
	\$ 56	\$ 97	\$ 149
– VAN POOLS			
	\$ 125	\$ 216	\$ 533
<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</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			
	\$ 81	\$ 140	\$ 228
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 88	\$ 153	\$ 232
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 123	\$ 213	\$ 513
– SCHOOL AND CHURCH BUSES			
	\$ 55	\$ 95	\$ 144
– OTHER BUSES			
	\$ 55	\$ 95	\$ 144
– VAN POOLS			
	\$ 123	\$ 213	\$ 513
<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</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			
	\$ 81	\$ 140	\$ 237
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 77	\$ 134	\$ 248
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 123	\$ 213	\$ 533
– SCHOOL AND CHURCH BUSES			
	\$ 55	\$ 95	\$ 149
– OTHER BUSES			
	\$ 55	\$ 95	\$ 149
– VAN POOLS			
	\$ 123	\$ 213	\$ 533
<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</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			
	\$ 102	\$ 179	\$ 207
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 98	\$ 171	\$ 232
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 155	\$ 272	\$ 466
– SCHOOL AND CHURCH BUSES			
	\$ 69	\$ 122	\$ 130
– OTHER BUSES			
	\$ 69	\$ 122	\$ 130
– VAN POOLS			
	\$ 155	\$ 272	\$ 466
<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			
	\$ 80	\$ 140	\$ 209
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 103	\$ 179	\$ 224
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 122	\$ 213	\$ 470
– SCHOOL AND CHURCH BUSES			
	\$ 54	\$ 95	\$ 132
– OTHER BUSES			
	\$ 54	\$ 95	\$ 132
– VAN POOLS			
	\$ 122	\$ 213	\$ 470
<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</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			
	\$ 81	\$ 139	\$ 230
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 121	\$ 210	\$ 328
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 123	\$ 211	\$ 518
– SCHOOL AND CHURCH BUSES			
	\$ 55	\$ 95	\$ 145
– OTHER BUSES			
	\$ 55	\$ 95	\$ 145
– VAN POOLS			
	\$ 123	\$ 211	\$ 518
<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</b> <b>Original Cost New Range</b> <b>\$25,000 – 29,999</b>			
	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>\$500 Ded. Coll.</b>
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 89	\$ 154	\$ 236
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 115	\$ 200	\$ 306
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 135	\$ 234	\$ 531
– SCHOOL AND CHURCH BUSES			
	\$ 61	\$ 105	\$ 149
– OTHER BUSES			
	\$ 61	\$ 105	\$ 149
– VAN POOLS			
	\$ 135	\$ 234	\$ 531
<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</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			
	\$ 77	\$ 134	\$ 207
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 77	\$ 134	\$ 267
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 117	\$ 204	\$ 466
– SCHOOL AND CHURCH BUSES			
	\$ 52	\$ 91	\$ 130
– OTHER BUSES			
	\$ 52	\$ 91	\$ 130
– VAN POOLS			
	\$ 117	\$ 204	\$ 466
<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**

FIRE			
\$ 0.11			

FIRE AND THEFT*			
Territory Code	Personal Auto Type Vehicles		Miscellaneous Type Vehicles
	Buildings And Standard Open Lots	Non-Standard Open Lots	Buildings And Open Lots
101,105,108,109	\$ 0.51	\$ 0.54	\$ 0.45
ALL OTHER	0.42	0.48	0.45
* Theft is subject to a \$100 per car/\$500 per occurrence deductible. See Rule <b>298</b> . for additional deductible options.			

SPECIFIED CAUSES OF LOSS*					
Territory Code	Personal Auto Type Vehicles			Miscellaneous Type Vehicles	
	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings	Open Lots
101,105,108,109	\$ 0.92	\$ 0.99	\$ 1.09	\$ 0.86	\$ 0.94
ALL OTHER	0.83	0.94	0.99	0.86	0.94
* Theft and Mischief or Vandalism are subject to a \$100 per car/\$500 per occurrence deductible. See Rule <b>298</b> . for additional deductible options.					

LIMITED SPECIFIED CAUSES OF LOSS*					
Territory Code	Personal Auto Type Vehicles			Miscellaneous Type Vehicles	
	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings	Open Lots
101,105,108,109	\$ 0.83	\$ 0.92	\$ 0.98	\$ 0.77	\$ 0.86
ALL OTHER	0.72	0.83	0.90	0.77	0.86
* Theft is subject to a \$100 per car/\$500 per occurrence deductible. See Rule <b>298</b> . for additional deductible options.					

ALL TERRITORIES

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

COMPREHENSIVE*				
Territory Code	Personal Auto Type Vehicles			Miscellaneous Type Vehicles
	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings And Open Lots
101,105,108,109	\$ 1.09	\$ 1.28	\$ 1.36	\$ 1.20
ALL OTHER	1.05	1.17	1.25	1.20

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

BLANKET COLLISION			
Deductible	<ul style="list-style-type: none"> <li>Reporting Form – Inventory Value</li> <li>Non-Reporting Form – Limit of Insurance</li> </ul>		
	First \$ 50,000 And Under	\$ 50,001 To \$ 100,000	Over \$ 100,000
\$100	\$ 0.92	\$ 0.37	\$ 0.14
\$250	0.59	0.22	0.09

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	\$ 22	\$ 30	\$ 26	\$ 36
7,500	26	35	31	42
9,000	29	40	35	48
12,000	36	49	44	59
15,000	43	58	51	69
18,000	48	64	57	77
22,500	58	78	69	93
30,000	72	97	87	117
37,500	85	115	102	138
45,000	97	131	117	158
60,000	120	162	144	194
75,000	141	191	169	229
90,000	163	220	195	264
120,000	200	271	241	325
150,000	235	317	282	381
180,000	271	366	325	439
225,000	326	440	391	527
300,000	412	557	495	668
375,000	500	674	600	809
450,000	585	790	702	948
600,000	749	1011	899	1214
750,000	908	1226	1090	1471
900,000	1063	1435	1275	1722
1,200,000	1356	1830	1627	2196
1,500,000	1619	2186	1943	2623
2,000,000	1832	2473	2199	2968
2,500,000	1996	2694	2395	3233
Over 2,500,000	Refer to Company			
Direct Coverage (Excess)				
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					
Direct Coverage (Excess)						
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 23 (Minneapolis/St. Paul) 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	\$ 2154	\$ 719	\$ 243
02	Baltimore/Washington	1978	703	219
03	Boston	2228	883	258
04	Buffalo	1978	703	219
05	Charlotte	2154	719	243
06	Chicago	1597	620	224
07	Cincinnati	1597	620	224
08	Cleveland	1597	620	224
09	Dallas/Fort Worth	1437	613	222
10	Denver	1789	769	335
11	Detroit	1597	620	224
12	Hartford	2228	883	258
13	Houston	1437	613	222
14	Indianapolis	1597	620	224
15	Jacksonville	2154	719	243
16	Kansas City	1231	565	251
17	Little Rock	1437	613	222
18	Los Angeles	1639	495	319
19	Louisville	1693	811	297
20	Memphis	1693	811	297
21	Miami	2154	719	243
22	Milwaukee	1231	565	251
23	Minneapolis/St. Paul	1231	565	251
24	Nashville	1693	811	297
25	New Orleans	2041	782	285
26	New York City	1978	703	219
27	Oklahoma City	1437	613	222
28	Omaha	1231	565	251
29	Phoenix	1789	769	335
30	Philadelphia	1978	703	219
31	Pittsburgh	1978	703	219
32	Portland	1639	495	319
33	Richmond	2154	719	243
34	St. Louis	1231	565	251
35	Salt Lake City	1789	769	335
36	San Francisco	1639	495	319
37	Tulsa	1437	613	222
40	Pacific	1672	495	330
41	Mountain	1825	769	345
42	Midwest	1256	565	259
43	Southwest	1466	613	229
44	North Central	1629	620	231
45	Mideast	1727	811	307
46	Gulf	2082	782	295
47	Southeast	2198	719	251
48	Eastern	2018	703	227
49	New England	2273	883	266

**Table 225.F.#1(LC) Zone-rating Table – Zone 23 (Minneapolis/St. Paul) Combinations Loss Costs**

<b>Zone-rating Table – Zone 42 (Midwest) 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	\$ 2198	\$ 719	\$ 251
02	Baltimore/Washington	2018	703	227

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03	Boston	2273	883	266
04	Buffalo	2018	703	227
05	Charlotte	2198	719	251
06	Chicago	1629	620	231
07	Cincinnati	1629	620	231
08	Cleveland	1629	620	231
09	Dallas/Fort Worth	1466	613	229
10	Denver	1825	769	345
11	Detroit	1629	620	231
12	Hartford	2273	883	266
13	Houston	1466	613	229
14	Indianapolis	1629	620	231
15	Jacksonville	2198	719	251
16	Kansas City	1256	565	259
17	Little Rock	1466	613	229
18	Los Angeles	1672	495	330
19	Louisville	1727	811	307
20	Memphis	1727	811	307
21	Miami	2198	719	251
22	Milwaukee	1256	565	259
23	Minneapolis/St. Paul	1256	565	259
24	Nashville	1727	811	307
25	New Orleans	2082	782	295
26	New York City	2018	703	227
27	Oklahoma City	1466	613	229
28	Omaha	1256	565	259
29	Phoenix	1825	769	345
30	Philadelphia	2018	703	227
31	Pittsburgh	2018	703	227
32	Portland	1672	495	330
33	Richmond	2198	719	251
34	St. Louis	1256	565	259
35	Salt Lake City	1825	769	345
36	San Francisco	1672	495	330
37	Tulsa	1466	613	229
40	Pacific	1749	563	336
41	Mountain	1909	875	351
42	Midwest	1314	642	264
43	Southwest	1534	698	234
44	North Central	1704	705	235
45	Mideast	1807	921	313
46	Gulf	2178	888	301
47	Southeast	2299	817	255
48	Eastern	2111	800	231
49	New England	2378	1004	271

**Table 225.F.#2(LC) Zone-rating Table – Zone 42 (Midwest) Combinations Loss Costs**

| **SECTION V – AUTO DEALERSGARAGES**

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

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<b><u>Acts, Errors Or Omissions Base Loss Cost</u></b>
<b><u>\$ 26</u></b>

**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	\$ 43	\$ 45	\$ 3	\$ 3	\$ 4	\$ 5
1,501 – 2,000	7	7	48	50	4	4	5	6
2,001 – 2,500	8	9	55	58	4	4	6	6
2,501 – 3,000	9	10	63	66	5	5	7	7
3,001 – 3,500	11	11	73	76	6	6	8	9
3,501 – 4,000	12	13	82	86	6	6	9	9
4,001 – 4,500	13	14	88	92	7	7	9	11
4,501 – 5,000	15	16	102	107	8	8	11	12
5,001 – 6,000	17	19	120	125	9	9	13	14
6,001 – 8,000	23	25	157	165	12	12	17	19
Over 8,000 per \$100	0.33	0.35	2.23	2.34	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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<u>Class Code</u>	<u>Total Number Of Employees</u>	<u>Liability Base Loss Cost</u>
6638	0 = 9	\$ 44
6639	10 = 19	93
6640	20 = 25	149
6602	26 = 100	252
6603	101 = 500	659
6604	501 = 1,000	1,517
6605	Over 1,000	3,196

**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>
<b>\$ 0.32</b>

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

**293. NO-FAULT COVERAGES**

<b>Added Personal Injury Protection</b>					
<b>Option</b>	<b>Total Medical Expenses</b>	<b>Total Aggregate Work Loss, Essential Services Expenses, Funeral Expenses And Survivors Loss</b>	<b>Total Weekly Maximum Work Loss Or Survivors Loss For Loss Of Contributions</b>	<b>Total Weekly Maximum Essential Services Or Survivors Loss For Substitute Services</b>	<b>Loss Cost For Each Auto Or Auto Dealer Rating Unit</b>
1.	\$ 30,000	\$ 20,000	\$ 500	\$ 200	\$ 4
2.	40,000	20,000	500	200	6
3.	50,000	20,000	500	200	8
4.	50,000	25,000	600	300	14
5.	75,000	25,000	600	300	16
6.	100,000	50,000	800	300	26

**Table 293.C.(LC) Added Personal Injury Protection Loss Cost**

<b>Loss Cost For Each Named Individual</b>
\$ 1.26

**Table 293.D.1.(LC) Broadened Personal Injury Protection 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	\$ 4.87	\$ 3.74
60,000	5.26	4.04
70,000	5.53	4.25
100,000	6.35	4.88
125,000	6.83	5.24
150,000	7.26	5.58
200,000	7.85	6.03
250,000	8.32	6.39
300,000	8.67	6.66
350,000	8.94	6.86
400,000	9.18	7.05
500,000	9.53	7.33
600,000	9.81	7.53
750,000	10.12	7.78
1,000,000	10.47	8.04
1,500,000	10.94	8.40
2,000,000	11.22	8.61

**Table 297.B.3.a.(1)(LC) Single 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	\$ 7.56	\$ 4.92
60,000	8.92	5.80
70,000	10.05	6.52
100,000	13.00	8.46
125,000	14.98	9.73
150,000	16.70	10.86
200,000	19.90	12.93
250,000	22.51	14.64
300,000	24.58	15.97
350,000	26.39	17.15
400,000	27.76	18.04
500,000	30.69	19.94
600,000	32.56	21.16
750,000	35.40	23.00
1,000,000	38.87	25.26
1,500,000	43.33	28.16
2,000,000	46.50	30.23

**Table 297.B.3.a.(2)(LC) Single Limits Underinsured 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	\$ 3.92	\$ 3.01
50,000/100,000	5.26	4.04
100,000/300,000	6.75	5.19
250,000/500,000	8.51	6.54
500,000/1,000,000	9.61	7.38

**Table 297.B.3.a.(3)(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>
\$ 25,000/50,000	\$ 5.11	\$ 3.33
50,000/100,000	8.92	5.80
100,000/300,000	14.58	9.48
250,000/500,000	23.70	15.41
500,000/1,000,000	31.09	20.21

**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**

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**299. FINANCIAL RESPONSIBILITY LAWS – CERTIFICATION**

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<b><u>Loss Cost Per Certified Driver</u></b>
<b><u>\$ 6.30</u></b>

**Table 299.B.2.b.(1)(LC) Financial Responsibility Certification Loss Cost**

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

Zone-rating Table – Zone 23 (Minneapolis/St. Paul) Combinations				
Zone	Description	\$100,000 Liability	\$500 Deductible Collision	\$500 Deductible Comprehensive
01	Atlanta	\$ 2154	\$ 373	\$ 203
02	Baltimore/Washington	1978	365	183
03	Boston	2228	458	215
04	Buffalo	1978	365	183
05	Charlotte	2154	373	203
06	Chicago	1597	322	187
07	Cincinnati	1597	322	187
08	Cleveland	1597	322	187
09	Dallas/Fort Worth	1437	318	185
10	Denver	1789	399	279
11	Detroit	1597	322	187
12	Hartford	2228	458	215
13	Houston	1437	318	185
14	Indianapolis	1597	322	187
15	Jacksonville	2154	373	203
16	Kansas City	1231	293	209
17	Little Rock	1437	318	185
18	Los Angeles	1639	257	266
19	Louisville	1693	421	248
20	Memphis	1693	421	248
21	Miami	2154	373	203
22	Milwaukee	1231	293	209
23	Minneapolis/St. Paul	1231	293	209
24	Nashville	1693	421	248
25	New Orleans	2041	406	238
26	New York City	1978	365	183
27	Oklahoma City	1437	318	185
28	Omaha	1231	293	209
29	Phoenix	1789	399	279
30	Philadelphia	1978	365	183
31	Pittsburgh	1978	365	183
32	Portland	1639	257	266
33	Richmond	2154	373	203
34	St. Louis	1231	293	209
35	Salt Lake City	1789	399	279
36	San Francisco	1639	257	266
37	Tulsa	1437	318	185
40	Pacific	1672	257	275
41	Mountain	1825	399	288
42	Midwest	1256	293	216
43	Southwest	1466	318	191
44	North Central	1629	322	193
45	Midwest	1727	421	256
46	Gulf	2082	406	246
47	Southeast	2198	373	209
48	Eastern	2018	365	189
49	New England	2273	458	222

**Table 25.E.#1(LC) Zone-rating Table – Zone 23 (Minneapolis/St. Paul) Combinations Loss Costs**

Zone-rating Table – Zone 42 (Midwest) Combinations				
Zone	Description	\$100,000 Liability	\$500 Deductible Collision	\$500 Deductible Comprehensive
01	Atlanta	\$ 2198	\$ 373	\$ 209
02	Baltimore/Washington	2018	365	189

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

03	Boston	2273	458	222
04	Buffalo	2018	365	189
05	Charlotte	2198	373	209
06	Chicago	1629	322	193
07	Cincinnati	1629	322	193
08	Cleveland	1629	322	193
09	Dallas/Fort Worth	1466	318	191
10	Denver	1825	399	288
11	Detroit	1629	322	193
12	Hartford	2273	458	222
13	Houston	1466	318	191
14	Indianapolis	1629	322	193
15	Jacksonville	2198	373	209
16	Kansas City	1256	293	216
17	Little Rock	1466	318	191
18	Los Angeles	1672	257	275
19	Louisville	1727	421	256
20	Memphis	1727	421	256
21	Miami	2198	373	209
22	Milwaukee	1256	293	216
23	Minneapolis/St. Paul	1256	293	216
24	Nashville	1727	421	256
25	New Orleans	2082	406	246
26	New York City	2018	365	189
27	Oklahoma City	1466	318	191
28	Omaha	1256	293	216
29	Phoenix	1825	399	288
30	Philadelphia	2018	365	189
31	Pittsburgh	2018	365	189
32	Portland	1672	257	275
33	Richmond	2198	373	209
34	St. Louis	1256	293	216
35	Salt Lake City	1825	399	288
36	San Francisco	1672	257	275
37	Tulsa	1466	318	191
40	Pacific	1749	292	280
41	Mountain	1909	454	293
42	Midwest	1314	333	220
43	Southwest	1534	362	195
44	North Central	1704	366	196
45	Mideast	1807	478	261
46	Gulf	2178	461	251
47	Southeast	2299	424	213
48	Eastern	2111	415	193
49	New England	2378	521	226

Table 25.E.#2(LC) Zone-rating Table – Zone 42 (Midwest) 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>
<b>\$ 26</b>

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

MINNESOTA – 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	\$ 43	\$ 45	\$ 3	\$ 3	\$ 4	\$ 5
1,501 – 2,000	7	7	48	50	4	4	5	6
2,001 – 2,500	8	9	55	58	4	4	6	6
2,501 – 3,000	9	10	63	66	5	5	7	7
3,001 – 3,500	11	11	73	76	6	6	8	9
3,501 – 4,000	12	13	82	86	6	6	9	9
4,001 – 4,500	13	14	88	92	7	7	9	11
4,501 – 5,000	15	16	102	107	8	8	11	12
5,001 – 6,000	17	19	120	125	9	9	13	14
6,001 – 8,000	23	25	157	165	12	12	17	19
Over 8,000 per \$100	0.33	0.35	2.23	2.34	0.17	0.17	0.24	0.26

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

MINNESOTA – 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	\$ 44
6639	10 – 19	93
6640	20 – 25	149
6602	26 – 100	252
6603	101 – 500	659
6604	501 – 1,000	1,517
6605	Over 1,000	3,196

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

MINNESOTA – 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>
\$ 0.32

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

**93. NO-FAULT COVERAGES**

<b>Added Personal Injury Protection</b>					
<b>Option</b>	<b>Total Medical Expenses</b>	<b>Total Aggregate Work Loss, Essential Services Expenses, Funeral Expenses And Survivors Loss</b>	<b>Total Weekly Maximum Work Loss Or Survivors Loss For Loss Of Contributions</b>	<b>Total Weekly Maximum Essential Services Or Survivors Loss For Substitute Services</b>	<b>Loss Cost For Each Auto Or Auto Dealer Rating Unit</b>
1.	\$ 30,000	\$ 20,000	\$ 500	\$ 200	\$ 4
2.	40,000	20,000	500	200	6
3.	50,000	20,000	500	200	8
4.	50,000	25,000	600	300	14
5.	75,000	25,000	600	300	16
6.	100,000	50,000	800	300	26

**Table 93.C.(LC) Added Personal Injury Protection Loss Cost**

<b>Loss Cost For Each Named Individual</b>
\$ 1.26

**Table 93.D.1.(LC) Broadened Personal Injury Protection Loss Cost**

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

**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	\$ 4.87	\$ 3.74
60,000	5.26	4.04
70,000	5.53	4.25
100,000	6.35	4.88
125,000	6.83	5.24
150,000	7.26	5.58
200,000	7.85	6.03
250,000	8.32	6.39
300,000	8.67	6.66
350,000	8.94	6.86
400,000	9.18	7.05
500,000	9.53	7.33
600,000	9.81	7.53
750,000	10.12	7.78
1,000,000	10.47	8.04
1,500,000	10.94	8.40
2,000,000	11.22	8.61

**Table 97.B.1.a.(LC) Single 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	\$ 7.56	\$ 4.92
60,000	8.92	5.80
70,000	10.05	6.52
100,000	13.00	8.46
125,000	14.98	9.73
150,000	16.70	10.86
200,000	19.90	12.93
250,000	22.51	14.64
300,000	24.58	15.97
350,000	26.39	17.15
400,000	27.76	18.04
500,000	30.69	19.94
600,000	32.56	21.16
750,000	35.40	23.00
1,000,000	38.87	25.26
1,500,000	43.33	28.16
2,000,000	46.50	30.23

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

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

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Uninsured Motorists Bodily Injury		
Bodily Injury Limits	Private Passenger Types Per Exposure	Other Than Private Passenger Types Per Exposure
\$ 25,000/50,000	\$ 3.92	\$ 3.01
50,000/100,000	5.26	4.04
100,000/300,000	6.75	5.19
250,000/500,000	8.51	6.54
500,000/1,000,000	9.61	7.38

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

Underinsured Motorists Bodily Injury		
Bodily Injury Limits	Private Passenger Types Per Exposure	Other Than Private Passenger Types Per Exposure
\$ 25,000/50,000	\$ 5.11	\$ 3.33
50,000/100,000	8.92	5.80
100,000/300,000	14.58	9.48
250,000/500,000	23.70	15.41
500,000/1,000,000	31.09	20.21

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

Loss Cost
\$ 1.25

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

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**99. FINANCIAL RESPONSIBILITY LAWS – CERTIFICATION**

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<b>Loss Cost Per Certified Driver</b>
<b>\$ 6.30</b>

**Table 99.B.2.c.(LC) Financial Responsibility Certification 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>	<a href="#">LI-CA-2022-270</a>	<a href="#">LI-CA-2022-270</a>
ARIZONA	10/1/2023	<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	10/1/2023	<a href="#">LI-CA-2022-248</a> / <a href="#">LI-CA-2022-249</a>	<a href="#">LI-CA-2022-267</a>	<a href="#">LI-CA-2022-267</a>
DIST. OF COLUMBIA				
FLORIDA				
GEORGIA		<a href="#">LI-CA-2022-216</a> / <a href="#">LI-CA-2022-215</a>		
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	10/1/2023	<a href="#">LI-CA-2022-256</a> / <a href="#">LI-CA-2022-268</a> / <a href="#">LI-CA-2022-257</a>		
KANSAS	6/1/2023	<a href="#">LI-CA-2022-138</a> / <a href="#">LI-CA-2022-137</a>	<a href="#">LI-CA-2022-218</a>	<a href="#">LI-CA-2022-218</a>
KENTUCKY				
LOUISIANA				
MAINE				
MARYLAND				
MASSACHUSETTS				
MICHIGAN		<a href="#">LI-CA-2022-254</a> / <a href="#">LI-CA-2022-253</a>		
MINNESOTA	11/2023	<a href="#">LI-CA-2022-280</a> / <a href="#">LI-CA-2022-279</a>	<a href="#">LI-CA-2022-280</a>	
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>	<a href="#">LI-CA-2022-273</a>	<a href="#">LI-CA-2022-272</a>
PUERTO RICO				
RHODE ISLAND				
SOUTH CAROLINA	7/1/2023	<a href="#">LI-CA-2022-167</a> / <a href="#">LI-CA-2022-166</a>	<a href="#">LI-CA-2022-224</a>	<a href="#">LI-CA-2022-224</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-2022-223</a> / <a href="#">LI-CA-2022-222</a>	<a href="#">LI-CA-2022-223</a>	<a href="#">LI-CA-2022-222</a>

**MULTISTATE CIRCULARS:**[LI-CA-2022-112](#) (Loss Costs), [LI-CA-2022-113](#) (Rules)