

LOSS COSTS – IMPLEMENTATION

DECEMBER 28, 2022

COMMERCIAL AUTOMOBILE

LI-CA-2022-302

OHIO REVISED COMMERCIAL AUTO LEGACY CLASSIFICATION PLAN LOSS COSTS TO BE IMPLEMENTED

KEY MESSAGE

Loss costs representing an overall statewide level change of -2.5% to be implemented.

BACKGROUND

This filing contains loss cost pages for use with the Commercial Auto Rules that were in effect in Division One-Automobile of the Commercial Lines Manual (CLM) just prior to the effective date of the ISO Rules filing CA-2022-RCP1, which we will herein refer to as the Legacy Class Plan.

IMPORTANT NOTE

These loss costs are intended for use by insurers who have not yet adopted the ISO Rules filing CA-2022-RCP1.

ISO ACTION

We are implementing CA-2022-BRLC1, which revises loss costs for use with the Commercial Auto Legacy Class Plan.

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

EFFECTIVE DATE

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

These changes are applicable to all policies written on or after April 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.

IMPACT ON THE STATISTICAL REPORTING OF LOSS COST MULTIPLIER

For the purpose of reporting your company Loss Cost Multiplier under the CSP, as of April 1, 2023, if your company has delayed adoption of ISO filing CA-2022-RCP1, the multiplier must be based on the relationship between your gross rates and the ISO advisory prospective loss costs contained in this circular.

COMPANY ACTION

You must independently determine the final rates you will use. The action, if any, you must take in response to this filing is dependent upon whether you have delayed adoption of ISO filing CA-2022-RCP1. 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 FEBRUARY 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-BRLC1 and SERFF Tracking Number ISOF-133499115, NOT this circular number.

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

RATING SOFTWARE IMPACT

No new attributes are being introduced with this revision.

POLICYHOLDER NOTIFICATION

If you decide to implement this revision, you should check all applicable laws for the state(s) to which this revision applies, to determine whether or not a specific policyholder notice requirement may apply. Please note that circular [LI-CL-2022-006](#) contains the ISO Guide To Renewals With Changed Conditions For Commercial Lines, which is available only as a guide to assist participating companies in complying with various conditional renewal statutes or regulations, for the major commercial lines of insurance serviced by ISO. The information in the Guide does not necessarily reflect all requirements or exceptions that may apply, and it is not intended as a substitute for your review of all applicable statutes and regulations concerning policyholder notification.

REVISION DISTRIBUTION

We will issue a Notice to Manualholders with an edition date of 4-23 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

REFERENCE(S)

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

ATTACHMENT(S)

Filing [CA-2022-BRLC1](#)

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.

DATA QUALITY

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

ACKNOWLEDGMENT OF ACTUARIAL QUALIFICATIONS

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

I, Rebecca Gordon, am an Actuarial Associate for ISO, and I, Kevin Hughes, am an Actuarial Director for Commercial Auto for ISO. We are jointly responsible for the content of this Statement of Actuarial Opinion. We are both members of the American Academy of Actuaries and we meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

ISO RISK ANALYZER®

The loss cost analysis in this circular is reflected in ISO Risk Analyzer®, a suite of predictive models that help with granular pricing of insurance risks. Risk Analyzer can provide loss costs for refined territories and classes, as well as feed custom modeling efforts. For more information, please visit <https://www.verisk.com/riskanalyzer>.

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Commercial Auto Legacy Classification Plan Loss Costs Revised in Ohio

About This Filing

This filing contains loss cost pages for use with the Commercial Auto Rules that were in effect in Division One-Automobile of the Commercial Lines Manual (CLM) just prior to the effective date of the ISO Rules filing CA-2022-RCP1, which we will herein refer to as the Legacy Class Plan, and therefore should only be used by insurers who have not yet adopted the ISO Rules filing CA-2022-RCP1 as of the date it became effective.

The advisory prospective loss costs presented in this document for the Commercial Auto Legacy Classification Plan are being revised concurrently with ISO's experience review in the companion filing CA-2022-BRLA1. The overall statewide level change for the CA-2022-BRLA1 filing is 2.2%. The loss cost percent changes in this filing include the percent changes in filing CA-2022-BRLA1 and the impact of refreshing the off-balance factors. The overall impact is -2.5%. This is calculated by weighting the loss cost percent changes in this filing using the Aggregate Loss Costs at Current Level in filing CA-2022-BRLA1.

Background

ISO introduced the Optional Class Plan as an "optional rating manual/rating plan" to the standard ISO Commercial Auto Manual classification and rating system for those insurers who elect to use this rating approach. The rating methodology from the Optional Class Plan has now been incorporated into the standard class plan and the former standard class plan will be known as the Legacy Class Plan.

To allow insurers who are still using the Legacy Class Plan to adopt the selected changes in our experience reviews, both sets of loss costs are revised simultaneously. This filing contains the Legacy Class Plan loss costs to correspond with the revision in the experience review in the companion filing.

Since ISO is no longer filing Optional Class Plan loss cost pages (filings designated BRLB1), insurers who have already adopted the Optional Class Plan, but have not yet adopted CA-2022-RLC1, should refer to the loss costs in the CA-2022-BRLA1 filing for vehicles and coverages that are eligible to be rated by the Optional Class Plan, and to this filing for anything else.

Related Filing

Companion filing:

- CA-2022-BRLA1

Calculation of Loss Costs

The advisory prospective loss costs presented in this document for the Commercial Auto Legacy Classification Plan are being revised concurrently with ISO's experience review in the companion filing CA-2022-BRLA1. The territorial base loss costs for the Legacy Class Plan are calculated by dividing the loss costs used with the formerly Optional Class Plan manual by updated off-balance factors.

A summary of the off-balance factors by coverage are presented in Section A of this filing.

Contents of Filing

This filing contains the following sections:

- ◆ **Section A –Calculation of Legacy Class Plan Loss Costs**
- ◆ **Section B – Legacy Class Plan Loss Cost Pages**

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OHIO
COMMERCIAL AUTOMOBILE
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VERISK

OHIO
CLASS PLAN RELATIVITIES

	Current Class Plan Aggregate Loss Cost	Current Legacy Class Plan Aggregate Loss Cost	Class Plan Relativity*
TTT-Liab	45,522,567	46,908,022	0.970
PPT-Liab	7,655,892	7,932,455	0.965
TTT-OTC	6,839,289	7,025,687	0.973
TTT-Coll	16,280,561	19,297,941	0.844
PPT-OTC	2,028,932	2,098,003	0.967
PPT-Coll	4,606,681	4,463,542	1.032

* The class plan relativity is calculated as the current class plan aggregate loss cost divided by the legacy class plan aggregate loss cost. It measures the amount of drift that has occurred between the class plans in the time since the original off-balance factors were established. It is used in the following exhibits to update the off balance factors.

VERISK

OHIO
COMMERCIAL AUTOMOBILE INSURANCE
SINGLE LIMIT LIABILITY

DETERMINATION OF LEGACY LOSS COST LEVEL CHANGES BY TERRITORY
TRUCKS, TRACTORS, AND TRAILERS (TTT)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
						REVISED	
T		CURRENT				LEGACY	
E		LEGACY		PRIOR	OFF	CLASS	
R		CLASS PLAN	CA-2022-BRLA1	OFF	BALANCE	PLAN BASE	
R	EXPOSURES	BASE LOSS	REVISED BASE	BALANCE	FACTOR	LOSS COST	% CHANGE
	(CAR YEARS)	COST	LOSS COST	FACTOR	(4) / (8)	(3) / (5)	(6) / (2)
102	14970	365	354	1.078	1.111	319	-12.6%
103	12278	386	394	1.096	1.130	349	-9.6%
104	1874	430	431	1.092	1.126	383	-10.9%
105	6352	322	321	1.105	1.139	282	-12.4%
106	8941	255	270	1.089	1.123	240	-5.9%
107	5275	267	289	1.113	1.147	252	-5.6%
108	1367	282	304	1.143	1.178	258	-8.5%
109	3603	241	255	1.093	1.127	226	-6.2%
111	1155	368	388	1.102	1.136	342	-7.1%
112	1268	384	419	1.116	1.151	364	-5.2%
115	1483	300	309	1.091	1.125	275	-8.3%
117	5919	312	328	1.083	1.116	294	-5.8%
118	574	216	247	1.159	1.195	207	-4.2%
119	739	232	236	1.069	1.102	214	-7.8%
120	5824	322	333	1.075	1.108	301	-6.5%
122	1883	254	272	1.109	1.143	238	-6.3%
125	4882	284	301	1.108	1.142	264	-7.0%
126	2699	270	290	1.102	1.136	255	-5.6%
127	554	239	258	1.136	1.171	220	-7.9%
128	1821	195	209	1.135	1.170	179	-8.2%
129	1788	196	214	1.097	1.131	189	-3.6%
131	1490	264	272	1.097	1.131	240	-9.1%
132	2380	225	234	1.108	1.142	205	-8.9%
135	1383	216	229	1.114	1.148	199	-7.9%
136	4788	217	241	1.155	1.191	202	-6.9%
137	904	201	222	1.120	1.155	192	-4.5%
138	927	169	170	1.061	1.094	155	-8.3%
139	14703	195	222	1.136	1.171	190	-2.6%
142	1250	307	316	1.082	1.115	283	-7.8%
143	1140	303	306	1.070	1.103	277	-8.6%

VERISK

OHIO
COMMERCIAL AUTOMOBILE INSURANCE
SINGLE LIMIT LIABILITY

DETERMINATION OF LEGACY LOSS COST LEVEL CHANGES BY TERRITORY
TRUCKS, TRACTORS, AND TRAILERS (TTT)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
						REVISED	
T		CURRENT				LEGACY	
E		LEGACY		PRIOR	OFF	CLASS	
R		CLASS PLAN	CA-2022-BRLA1	OFF	BALANCE	PLAN BASE	
R	EXPOSURES	BASE LOSS	REVISED BASE	BALANCE	FACTOR	LOSS COST	% CHANGE
	(CAR YEARS)	COST	LOSS COST	FACTOR	(4) / (8)	(3) / (5)	(6) / (2)
144	2337	406	422	1.080	1.113	379	-6.7%
146	5783	284	288	1.088	1.122	257	-9.5%
147	6617	237	263	1.121	1.156	228	-3.8%
148	6083	311	332	1.110	1.144	290	-6.8%
149	9502	241	263	1.096	1.130	233	-3.3%
151	7071	177	186	1.094	1.128	165	-6.8%
152	54213	199	222	1.134	1.169	190	-4.5%
153	7021	352	373	1.093	1.127	331	-6.0%
154	669	383	410	1.108	1.142	359	-6.3%

(8) CLASS PLAN RELATIVITY 0.970
(9) LEGACY OVERALL STATEWIDE CHANGE -6.4%

VERISK

OHIO
COMMERCIAL AUTOMOBILE INSURANCE
SINGLE LIMIT LIABILITY

DETERMINATION OF LEGACY LOSS COST LEVEL CHANGES BY TERRITORY
PRIVATE PASSENGER TYPES (PPT)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
						REVISED	
T		CURRENT				LEGACY	
E		LEGACY		PRIOR	OFF	CLASS	
R		CLASS PLAN	CA-2022-BRLA1	OFF	BALANCE	PLAN BASE	
R	EXPOSURES	BASE LOSS	REVISED BASE	BALANCE	FACTOR	LOSS COST	% CHANGE
	(CAR YEARS)	COST	LOSS COST	FACTOR	(4) / (8)	(3) / (5)	(6) / (2)
102	3825	289	291	1.007	1.044	279	-3.5%
103	3133	319	321	1.007	1.044	307	-3.8%
104	473	317	322	1.015	1.052	306	-3.5%
105	1648	271	276	1.017	1.054	262	-3.3%
106	1866	274	278	1.014	1.051	265	-3.3%
107	960	267	272	1.018	1.055	258	-3.4%
108	280	337	343	1.018	1.055	325	-3.6%
109	446	253	255	1.006	1.042	245	-3.2%
111	391	329	334	1.016	1.053	317	-3.6%
112	313	336	345	1.027	1.064	324	-3.6%
115	366	307	312	1.016	1.053	296	-3.6%
117	1279	264	264	1.001	1.037	255	-3.4%
118	260	267	272	1.017	1.054	258	-3.4%
119	108	291	296	1.016	1.053	281	-3.4%
120	1166	269	270	1.004	1.040	260	-3.3%
122	361	250	251	1.004	1.040	241	-3.6%
125	975	255	255	1.001	1.037	246	-3.5%
126	578	317	321	1.014	1.051	305	-3.8%
127	68	331	337	1.018	1.055	319	-3.6%
128	406	216	219	1.014	1.051	208	-3.7%
129	268	184	188	1.021	1.058	178	-3.3%
131	373	219	221	1.009	1.046	211	-3.7%
132	393	202	202	1.000	1.036	195	-3.5%
135	183	279	282	1.011	1.048	269	-3.6%
136	710	240	242	1.009	1.046	231	-3.8%
137	110	227	228	1.005	1.041	219	-3.5%
138	104	276	278	1.008	1.045	266	-3.6%
139	1984	223	224	1.005	1.041	215	-3.6%
142	309	301	301	0.999	1.035	291	-3.3%
143	235	322	325	1.010	1.047	310	-3.7%

VERISK

OHIO
COMMERCIAL AUTOMOBILE INSURANCE
SINGLE LIMIT LIABILITY

DETERMINATION OF LEGACY LOSS COST LEVEL CHANGES BY TERRITORY
PRIVATE PASSENGER TYPES (PPT)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
						REVISED	
T		CURRENT				REVISED LEGACY	
E		LEGACY		PRIOR	OFF	CLASS	
R		CLASS PLAN	CA-2022-BRLA1	OFF	BALANCE	PLAN BASE	
R	EXPOSURES	BASE LOSS	REVISED BASE	BALANCE	FACTOR	LOSS COST	% CHANGE
	(CAR YEARS)	COST	LOSS COST	FACTOR	(4) / (8)	(3) / (5)	(6) / (2)
144	719	370	372	1.006	1.042	357	-3.5%
146	1110	282	281	0.998	1.034	272	-3.5%
147	1137	245	246	1.006	1.042	236	-3.7%
148	859	255	259	1.016	1.053	246	-3.5%
149	1571	277	277	1.001	1.037	267	-3.6%
151	1411	148	149	1.009	1.046	142	-4.1%
152	6959	202	204	1.010	1.047	195	-3.5%
153	2219	305	307	1.006	1.042	295	-3.3%
154	175	301	302	1.003	1.039	291	-3.3%

(8) CLASS PLAN RELATIVITY 0.965
(9) LEGACY OVERALL STATEWIDE CHANGE -3.5%

VERISK

OHIO
COMMERCIAL AUTOMOBILE INSURANCE
PHYSICAL DAMAGE - COMPREHENSIVE

DETERMINATION OF LEGACY LOSS COST LEVEL CHANGES BY TERRITORY
TRUCKS, TRACTORS, AND TRAILERS (TTT)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
						REVISED	
T		CURRENT			REVISED	LEGACY	
E		LEGACY		PRIOR	OFF	CLASS	
R		CLASS PLAN	CA-2022-BRLA1	OFF	BALANCE	PLAN BASE	
R	EXPOSURES	BASE LOSS	REVISED BASE	BALANCE	FACTOR	LOSS COST	% CHANGE
	(CAR YEARS)	COST	LOSS COST	FACTOR	(4) / (8)	(3) / (5)	(6) / (2)
102	11587	67	78	0.952	0.978	80	19.4%
103	11207	96	110	0.962	0.989	111	15.6%
104	1820	78	97	1.046	1.075	90	15.4%
105	5496	69	76	0.949	0.975	78	13.0%
106	8072	69	79	0.962	0.989	80	15.9%
107	4770	82	91	0.931	0.957	95	15.9%
108	1076	80	98	0.966	0.993	99	23.8%
109	2807	83	89	0.915	0.940	95	14.5%
111	1107	113	132	0.982	1.009	131	15.9%
112	1114	111	128	0.975	1.002	128	15.3%
115	1157	70	77	0.937	0.963	80	14.3%
117	5291	88	100	0.917	0.942	106	20.5%
118	391	89	115	1.046	1.075	107	20.2%
119	566	72	81	0.962	0.989	82	13.9%
120	4751	90	97	0.925	0.951	102	13.3%
122	1266	81	93	0.944	0.970	96	18.5%
125	4606	84	97	0.938	0.964	101	20.2%
126	2262	73	81	0.931	0.957	85	16.4%
127	437	75	87	0.979	1.006	86	14.7%
128	1471	79	94	0.938	0.964	98	24.1%
129	1212	74	88	1.017	1.045	84	13.5%
131	1271	74	79	0.889	0.914	86	16.2%
132	1857	84	87	0.903	0.928	94	11.9%
135	1449	90	95	0.873	0.897	106	17.8%
136	3401	112	126	0.971	0.998	126	12.5%
137	565	85	93	0.911	0.936	99	16.5%
138	534	78	84	0.880	0.904	93	19.2%
139	9836	80	85	0.884	0.909	94	17.5%
142	920	77	83	0.894	0.919	90	16.9%
143	910	76	78	0.874	0.898	87	14.5%

VERISK

OHIO
COMMERCIAL AUTOMOBILE INSURANCE
PHYSICAL DAMAGE - COMPREHENSIVE

DETERMINATION OF LEGACY LOSS COST LEVEL CHANGES BY TERRITORY
TRUCKS, TRACTORS, AND TRAILERS (TTT)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
						REVISED	
T		CURRENT				LEGACY	
E		LEGACY		PRIOR	OFF	CLASS	
R		CLASS PLAN	CA-2022-BRLA1	OFF	BALANCE	PLAN BASE	
R	EXPOSURES	BASE LOSS	REVISED BASE	BALANCE	FACTOR	LOSS COST	% CHANGE
	(CAR YEARS)	COST	LOSS COST	FACTOR	(4) / (8)	(3) / (5)	(6) / (2)
144	1951	94	112	0.975	1.002	112	19.1%
146	4872	73	79	0.869	0.893	88	20.5%
147	5373	94	100	0.911	0.936	107	13.8%
148	4456	89	100	0.905	0.930	108	21.3%
149	7620	77	82	0.895	0.920	89	15.6%
151	4289	112	113	0.853	0.877	129	15.2%
152	36107	90	92	0.879	0.903	102	13.3%
153	6776	77	90	0.957	0.984	91	18.2%
154	611	106	114	0.928	0.954	119	12.3%

(8) CLASS PLAN RELATIVITY 0.973
(9) LEGACY OVERALL STATEWIDE CHANGE 16.1%

VERISK

OHIO
COMMERCIAL AUTOMOBILE INSURANCE
PHYSICAL DAMAGE - COLLISION

DETERMINATION OF LEGACY LOSS COST LEVEL CHANGES BY TERRITORY
TRUCKS, TRACTORS, AND TRAILERS (TTT)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
						REVISED	
T		CURRENT				LEGACY	
E		LEGACY		PRIOR	OFF	CLASS	
R		CLASS PLAN	CA-2022-BRLA1	OFF	BALANCE	PLAN BASE	
R	EXPOSURES	BASE LOSS	REVISED BASE	BALANCE	FACTOR	LOSS COST	% CHANGE
	(CAR YEARS)	COST	LOSS COST	FACTOR	(4) / (8)	(3) / (5)	(6) / (2)
102	10827	196	302	1.314	1.557	194	-1.0%
103	10807	214	345	1.316	1.559	221	3.3%
104	1700	195	313	1.297	1.537	204	4.6%
105	4975	189	284	1.285	1.523	186	-1.6%
106	7399	150	243	1.362	1.614	151	0.7%
107	4408	159	246	1.302	1.543	159	0.0%
108	982	171	273	1.344	1.592	171	0.0%
109	2586	175	260	1.232	1.460	178	1.7%
111	1001	199	299	1.284	1.521	197	-1.0%
112	1077	174	276	1.296	1.536	180	3.4%
115	1080	233	382	1.347	1.596	239	2.6%
117	5034	183	287	1.274	1.509	190	3.8%
118	378	180	284	1.295	1.534	185	2.8%
119	490	149	233	1.315	1.558	150	0.7%
120	4598	203	300	1.276	1.512	198	-2.5%
122	1203	193	285	1.270	1.505	189	-2.1%
125	4387	158	241	1.293	1.532	157	-0.6%
126	2184	144	234	1.322	1.566	149	3.5%
127	364	162	269	1.370	1.623	166	2.5%
128	1297	172	264	1.275	1.511	175	1.7%
129	1126	160	286	1.329	1.575	182	13.8%
131	1107	175	265	1.273	1.508	176	0.6%
132	1858	162	260	1.288	1.526	170	4.9%
135	1371	168	252	1.254	1.486	170	1.2%
136	3114	190	294	1.324	1.569	187	-1.6%
137	578	230	382	1.255	1.487	257	11.7%
138	499	151	227	1.267	1.501	151	0.0%
139	9252	188	282	1.227	1.454	194	3.2%
142	861	199	299	1.270	1.505	199	0.0%
143	844	191	284	1.297	1.537	185	-3.1%

VERISK

OHIO
COMMERCIAL AUTOMOBILE INSURANCE
PHYSICAL DAMAGE - COLLISION

DETERMINATION OF LEGACY LOSS COST LEVEL CHANGES BY TERRITORY
TRUCKS, TRACTORS, AND TRAILERS (TTT)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
						REVISED	
T		CURRENT				LEGACY	
E		LEGACY		PRIOR	OFF	CLASS	
R		CLASS PLAN	CA-2022-BRLA1	OFF	BALANCE	PLAN BASE	
R	EXPOSURES	BASE LOSS	REVISED BASE	BALANCE	FACTOR	LOSS COST	% CHANGE
	(CAR YEARS)	COST	LOSS COST	FACTOR	(4) / (8)	(3) / (5)	(6) / (2)
144	1930	196	305	1.299	1.539	198	1.0%
146	4648	194	297	1.262	1.495	199	2.6%
147	5095	169	258	1.262	1.495	173	2.4%
148	4162	200	302	1.284	1.521	199	-0.5%
149	7244	183	287	1.261	1.494	192	4.9%
151	4105	191	280	1.214	1.438	195	2.1%
152	35362	191	287	1.248	1.479	194	1.6%
153	6410	174	291	1.326	1.571	185	6.3%
154	576	163	277	1.340	1.588	174	6.7%

(8) CLASS PLAN RELATIVITY 0.844
(9) LEGACY OVERALL STATEWIDE CHANGE 1.8%

VERISK

OHIO
COMMERCIAL AUTOMOBILE INSURANCE
PHYSICAL DAMAGE - COMPREHENSIVE

DETERMINATION OF LEGACY LOSS COST LEVEL CHANGES BY TERRITORY
PRIVATE PASSENGER TYPES (PPT)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
						REVISED	
T		CURRENT			REVISED	LEGACY	
E		LEGACY		PRIOR	OFF	CLASS	
R		CLASS PLAN	CA-2022-BRLA1	OFF	BALANCE	PLAN BASE	
R	EXPOSURES	BASE LOSS	REVISED BASE	BALANCE	FACTOR	LOSS COST	% CHANGE
	(CAR YEARS)	COST	LOSS COST	FACTOR	(4) / (8)	(3) / (5)	(6) / (2)
102	3053	76	88	1.157	1.196	74	-2.6%
103	2636	82	96	1.166	1.206	80	-2.4%
104	415	74	91	1.225	1.267	72	-2.7%
105	1274	64	78	1.224	1.266	62	-3.1%
106	1627	60	72	1.197	1.238	58	-3.3%
107	850	73	89	1.222	1.264	70	-4.1%
108	177	76	90	1.187	1.228	73	-3.9%
109	326	73	88	1.202	1.243	71	-2.7%
111	337	143	178	1.242	1.284	139	-2.8%
112	220	179	212	1.187	1.228	173	-3.4%
115	249	62	76	1.218	1.260	60	-3.2%
117	1120	71	84	1.177	1.217	69	-2.8%
118	124	81	96	1.187	1.228	78	-3.7%
119	85	72	90	1.253	1.296	69	-4.2%
120	1004	77	90	1.174	1.214	74	-3.9%
122	265	75	89	1.187	1.228	72	-4.0%
125	763	69	82	1.193	1.234	66	-4.3%
126	436	62	74	1.190	1.231	60	-3.2%
127	43	66	78	1.187	1.228	64	-3.0%
128	293	83	101	1.222	1.264	80	-3.6%
129	211	70	83	1.187	1.228	68	-2.9%
131	247	74	87	1.176	1.216	72	-2.7%
132	232	93	111	1.191	1.232	90	-3.2%
135	128	104	123	1.187	1.228	100	-3.8%
136	352	123	145	1.176	1.216	119	-3.3%
137	89	89	106	1.187	1.228	86	-3.4%
138	59	93	110	1.187	1.228	90	-3.2%
139	1463	92	110	1.199	1.240	89	-3.3%
142	234	90	106	1.175	1.215	87	-3.3%
143	156	82	95	1.156	1.195	79	-3.7%

VERISK

OHIO
COMMERCIAL AUTOMOBILE INSURANCE
PHYSICAL DAMAGE - COMPREHENSIVE

DETERMINATION OF LEGACY LOSS COST LEVEL CHANGES BY TERRITORY
PRIVATE PASSENGER TYPES (PPT)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
						REVISED	
T		CURRENT				REVISED LEGACY	
E		LEGACY		PRIOR	OFF	CLASS	
R	EXPOSURES	CLASS PLAN	CA-2022-BRLA1	OFF	BALANCE	PLAN BASE	
R	(CAR YEARS)	BASE LOSS	REVISED BASE	BALANCE	FACTOR	LOSS COST	% CHANGE
		COST	LOSS COST	FACTOR	(4) / (8)	(3) / (5)	(6) / (2)
144	571	87	105	1.202	1.243	84	-3.4%
146	890	75	89	1.181	1.221	73	-2.7%
147	936	65	77	1.191	1.232	63	-3.1%
148	652	96	114	1.192	1.233	92	-4.2%
149	1218	78	89	1.135	1.174	76	-2.6%
151	478	102	119	1.165	1.205	99	-2.9%
152	4774	105	124	1.181	1.221	102	-2.9%
153	1849	62	75	1.202	1.243	60	-3.2%
154	169	113	136	1.201	1.242	110	-2.7%

(8) CLASS PLAN RELATIVITY 0.967
(9) LEGACY OVERALL STATEWIDE CHANGE -3.1%

VERISK

OHIO
COMMERCIAL AUTOMOBILE INSURANCE
PHYSICAL DAMAGE - COLLISION

DETERMINATION OF LEGACY LOSS COST LEVEL CHANGES BY TERRITORY
PRIVATE PASSENGER TYPES (PPT)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
						REVISED	
T		CURRENT				LEGACY	
E		LEGACY		PRIOR	OFF	CLASS	
R		CLASS PLAN	CA-2022-BRLA1	OFF	BALANCE	PLAN BASE	
R	EXPOSURES	BASE LOSS	REVISED BASE	BALANCE	FACTOR	LOSS COST	% CHANGE
	(CAR YEARS)	COST	LOSS COST	FACTOR	(4) / (8)	(3) / (5)	(6) / (2)
102	3031	263	317	1.111	1.077	294	11.8%
103	2499	312	399	1.132	1.097	364	16.7%
104	419	294	362	1.144	1.109	326	10.9%
105	1223	287	361	1.149	1.113	324	12.9%
106	1555	257	320	1.144	1.109	289	12.5%
107	786	260	318	1.164	1.128	282	8.5%
108	168	266	323	1.143	1.108	292	9.8%
109	316	219	264	1.141	1.106	239	9.1%
111	327	282	352	1.142	1.107	318	12.8%
112	218	306	386	1.155	1.119	345	12.7%
115	237	268	317	1.116	1.081	293	9.3%
117	1083	249	297	1.126	1.091	272	9.2%
118	119	271	332	1.137	1.102	301	11.1%
119	74	291	361	1.137	1.102	328	12.7%
120	932	275	322	1.102	1.068	301	9.5%
122	234	254	312	1.147	1.111	281	10.6%
125	747	231	287	1.124	1.089	264	14.3%
126	434	234	291	1.145	1.109	262	12.0%
127	42	333	407	1.137	1.102	369	10.8%
128	279	223	273	1.132	1.097	249	11.7%
129	196	234	313	1.237	1.199	261	11.5%
131	227	302	364	1.162	1.126	323	7.0%
132	228	224	270	1.124	1.089	248	10.7%
135	124	243	282	1.099	1.065	265	9.1%
136	343	227	300	1.167	1.131	265	16.7%
137	87	243	293	1.137	1.102	266	9.5%
138	58	282	344	1.137	1.102	312	10.6%
139	1388	218	271	1.164	1.128	240	10.1%
142	208	272	321	1.113	1.078	298	9.6%
143	152	238	288	1.137	1.102	261	9.7%

VERISK

OHIO
COMMERCIAL AUTOMOBILE INSURANCE
PHYSICAL DAMAGE - COLLISION

DETERMINATION OF LEGACY LOSS COST LEVEL CHANGES BY TERRITORY
PRIVATE PASSENGER TYPES (PPT)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
						REVISED	
T		CURRENT				LEGACY	
E		LEGACY		PRIOR	OFF	CLASS	
R		CLASS PLAN	CA-2022-BRLA1	OFF	BALANCE	PLAN BASE	
R	EXPOSURES	BASE LOSS	REVISED BASE	BALANCE	FACTOR	LOSS COST	% CHANGE
	(CAR YEARS)	COST	LOSS COST	FACTOR	(4) / (8)	(3) / (5)	(6) / (2)
144	533	228	282	1.142	1.107	255	11.8%
146	875	250	313	1.121	1.086	288	15.2%
147	927	240	286	1.140	1.105	259	7.9%
148	640	278	345	1.152	1.116	309	11.2%
149	1179	253	302	1.131	1.096	276	9.1%
151	456	235	302	1.191	1.154	262	11.5%
152	4566	224	260	1.156	1.120	232	3.6%
153	1783	268	324	1.124	1.089	298	11.2%
154	160	208	252	1.109	1.075	234	12.5%

(8) CLASS PLAN RELATIVITY 1.032
(9) LEGACY OVERALL STATEWIDE CHANGE 10.4%

VERISK

(1)	Public Automobiles Liability	Differentials to Base Loss Cost CSL Liab	
	Taxis & Limos		6.20
	School and Church Buses		0.55
	Other Buses		3.80
	Van Pools		1.50
(2)	Public Automobiles Physical Damage		
	Taxis, Limos and Van Pools		
	Other Than Collision:		1.02
	Collision		1.27
	School, Church, and Other Buses		
	Other Than Collision:		0.70
	Collision		0.65
(3)	Medical Payments Relativities	<u>EXHIBIT A9</u>	
(4)	Specified Cause of Loss Relativity		0.792
	This factor is used for Trucks, Tractors, & Trailers and Private Passenger Types.		
(5)	The loss cost for hired autos is set forth in Section B. It applies in all territories and is calculated as 0.25% of the statewide \$100,000 Combined Single Limit average loss cost for all Trucks, Tractors, & Trailers from companion filing CA-2022-BRLA1.		

VERISK

(3) Medical Payments Relativities

Territory	Class of Business											
	Trucks, Tractors and Trailers				Private Passenger Types				Other Buses			
	500	1000	2000	5000	500	1000	2000	5000	500	1000	2000	5000
102	0.0043	0.0067	0.0103	0.0174	0.0063	0.0109	0.0180	0.0318	0.0095	0.0155	0.0244	0.0417
103	0.0039	0.0061	0.0093	0.0157	0.0063	0.0109	0.0180	0.0318	0.0092	0.0151	0.0238	0.0406
104	0.0038	0.0060	0.0091	0.0154	0.0063	0.0109	0.0180	0.0318	0.0081	0.0133	0.0209	0.0357
105	0.0036	0.0056	0.0085	0.0144	0.0063	0.0109	0.0180	0.0318	0.0094	0.0155	0.0243	0.0415
106	0.0055	0.0086	0.0131	0.0222	0.0063	0.0109	0.0180	0.0318	0.0116	0.0190	0.0298	0.0510
107	0.0038	0.0060	0.0091	0.0154	0.0063	0.0109	0.0180	0.0318	0.0117	0.0191	0.0300	0.0514
108	0.0039	0.0061	0.0093	0.0158	0.0063	0.0109	0.0180	0.0318	0.0105	0.0173	0.0271	0.0463
109	0.0057	0.0089	0.0135	0.0229	0.0063	0.0109	0.0180	0.0318	0.0120	0.0196	0.0309	0.0527
111	0.0042	0.0066	0.0100	0.0170	0.0063	0.0109	0.0180	0.0318	0.0093	0.0152	0.0238	0.0407
112	0.0053	0.0083	0.0127	0.0215	0.0063	0.0109	0.0180	0.0318	0.0095	0.0155	0.0244	0.0417
115	0.0042	0.0065	0.0100	0.0169	0.0063	0.0109	0.0180	0.0318	0.0108	0.0176	0.0277	0.0473
117	0.0047	0.0073	0.0112	0.0190	0.0063	0.0109	0.0180	0.0318	0.0106	0.0174	0.0274	0.0468
118	0.0065	0.0102	0.0155	0.0263	0.0063	0.0109	0.0180	0.0318	0.0134	0.0219	0.0344	0.0588
119	0.0051	0.0079	0.0121	0.0205	0.0063	0.0109	0.0180	0.0318	0.0108	0.0176	0.0277	0.0473
120	0.0051	0.0079	0.0120	0.0203	0.0063	0.0109	0.0180	0.0318	0.0102	0.0167	0.0263	0.0450
122	0.0060	0.0094	0.0143	0.0242	0.0063	0.0109	0.0180	0.0318	0.0126	0.0207	0.0325	0.0555
125	0.0050	0.0078	0.0119	0.0202	0.0063	0.0109	0.0180	0.0318	0.0108	0.0176	0.0277	0.0473
126	0.0049	0.0077	0.0117	0.0198	0.0063	0.0109	0.0180	0.0318	0.0115	0.0189	0.0296	0.0506
127	0.0051	0.0079	0.0121	0.0205	0.0063	0.0109	0.0180	0.0318	0.0108	0.0176	0.0277	0.0473
128	0.0059	0.0092	0.0140	0.0237	0.0063	0.0109	0.0180	0.0318	0.0137	0.0224	0.0353	0.0603
129	0.0059	0.0091	0.0139	0.0236	0.0063	0.0109	0.0180	0.0318	0.0108	0.0176	0.0277	0.0473
131	0.0042	0.0065	0.0099	0.0167	0.0063	0.0109	0.0180	0.0318	0.0116	0.0190	0.0298	0.0510
132	0.0060	0.0093	0.0142	0.0241	0.0063	0.0109	0.0180	0.0318	0.0119	0.0194	0.0305	0.0521
135	0.0059	0.0092	0.0141	0.0238	0.0063	0.0109	0.0180	0.0318	0.0108	0.0176	0.0277	0.0473

VERISK

(3) Medical Payments Relativities

Territory	Class of Business											
	School and Church Buses				Taxis and Limos				Van Pools			
	<u>500</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>	<u>500</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>	<u>500</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>
102	0.0134	0.0222	0.0349	0.0558	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
103	0.0132	0.0219	0.0345	0.0551	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
104	0.0120	0.0199	0.0312	0.0499	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
105	0.0142	0.0235	0.0369	0.0590	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
106	0.0169	0.0281	0.0441	0.0705	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
107	0.0169	0.0280	0.0440	0.0702	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
108	0.0155	0.0257	0.0404	0.0646	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
109	0.0174	0.0288	0.0453	0.0724	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
111	0.0131	0.0218	0.0343	0.0548	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
112	0.0162	0.0269	0.0422	0.0674	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
115	0.0157	0.0261	0.0411	0.0656	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
117	0.0150	0.0248	0.0390	0.0623	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
118	0.0190	0.0315	0.0495	0.0791	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
119	0.0162	0.0269	0.0422	0.0674	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
120	0.0148	0.0246	0.0386	0.0617	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
122	0.0181	0.0300	0.0471	0.0753	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
125	0.0156	0.0259	0.0407	0.0650	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
126	0.0163	0.0271	0.0426	0.0680	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
127	0.0162	0.0269	0.0422	0.0674	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
128	0.0195	0.0324	0.0509	0.0813	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
129	0.0205	0.0340	0.0535	0.0854	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
131	0.0169	0.0280	0.0440	0.0702	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
132	0.0181	0.0300	0.0472	0.0753	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
135	0.0191	0.0316	0.0497	0.0794	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321

**COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES
LEGACY CLASS PLAN**

**OHIO (34)
TERRITORY 102**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 319	\$1	\$2	\$3	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 279	\$2	\$3	\$5	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1978	\$15	\$27	\$45	\$82	N/A
– SCHOOL AND CHURCH BUSES					
\$ 175	\$2	\$4	\$6	\$10	N/A
– OTHER BUSES					
\$ 1212	\$12	\$19	\$30	\$51	N/A
– VAN POOLS					
\$ 479	\$4	\$6	\$9	\$15	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 247	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 349	\$1	\$2	\$3	\$5	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 307	\$2	\$3	\$6	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2164	\$17	\$30	\$49	\$90	N/A
– SCHOOL AND CHURCH BUSES					
\$ 192	\$3	\$4	\$7	\$11	N/A
– OTHER BUSES					
\$ 1326	\$12	\$20	\$32	\$54	N/A
– VAN POOLS					
\$ 524	\$4	\$6	\$10	\$17	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 256	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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**OHIO (34)
TERRITORY 104**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 383	\$1	\$2	\$3	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 306	\$2	\$3	\$6	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2375	\$19	\$33	\$54	\$99	N/A
– SCHOOL AND CHURCH BUSES					
\$ 211	\$3	\$4	\$7	\$11	N/A
– OTHER BUSES					
\$ 1455	\$12	\$19	\$30	\$52	N/A
– VAN POOLS					
\$ 575	\$4	\$7	\$11	\$18	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 294	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 282	\$1	\$2	\$3	\$4	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 262	\$2	\$3	\$5	\$8	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1748	\$14	\$24	\$40	\$73	N/A
– SCHOOL AND CHURCH BUSES					
\$ 155	\$2	\$4	\$6	\$9	N/A
– OTHER BUSES					
\$ 1072	\$10	\$17	\$26	\$44	N/A
– VAN POOLS					
\$ 423	\$3	\$5	\$8	\$14	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 232	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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**OHIO (34)
TERRITORY 106**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 240	\$1	\$2	\$3	\$5	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 265	\$2	\$3	\$5	\$8	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1488	\$12	\$21	\$34	\$62	N/A
– SCHOOL AND CHURCH BUSES					
\$ 132	\$2	\$4	\$6	\$9	N/A
– OTHER BUSES					
\$ 912	\$11	\$17	\$27	\$47	N/A
– VAN POOLS					
\$ 360	\$3	\$4	\$7	\$12	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 178	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 252	\$1	\$2	\$3	\$4	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 258	\$2	\$3	\$5	\$8	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1562	\$12	\$22	\$36	\$65	N/A
– SCHOOL AND CHURCH BUSES					
\$ 139	\$2	\$4	\$6	\$10	N/A
– OTHER BUSES					
\$ 958	\$11	\$18	\$29	\$49	N/A
– VAN POOLS					
\$ 378	\$3	\$5	\$7	\$12	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 180	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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**OHIO (34)
TERRITORY 108**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 258	\$1	\$2	\$3	\$4	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 325	\$2	\$4	\$6	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1600	\$12	\$22	\$36	\$67	N/A
– SCHOOL AND CHURCH BUSES					
\$ 142	\$2	\$4	\$6	\$9	N/A
– OTHER BUSES					
\$ 980	\$10	\$17	\$27	\$45	N/A
– VAN POOLS					
\$ 387	\$3	\$5	\$7	\$12	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 200	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 226	\$1	\$2	\$3	\$5	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 245	\$2	\$3	\$4	\$8	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1401	\$11	\$19	\$32	\$58	N/A
– SCHOOL AND CHURCH BUSES					
\$ 124	\$2	\$4	\$6	\$9	N/A
– OTHER BUSES					
\$ 859	\$10	\$17	\$27	\$45	N/A
– VAN POOLS					
\$ 339	\$3	\$4	\$6	\$11	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 171	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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**OHIO (34)
TERRITORY 111**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 342	\$1	\$2	\$3	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 317	\$2	\$3	\$6	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2120	\$17	\$29	\$48	\$88	N/A
– SCHOOL AND CHURCH BUSES					
\$ 188	\$2	\$4	\$6	\$10	N/A
– OTHER BUSES					
\$ 1300	\$12	\$20	\$31	\$53	N/A
– VAN POOLS					
\$ 513	\$4	\$6	\$9	\$16	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 255	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 364	\$2	\$3	\$5	\$8	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 324	\$2	\$4	\$6	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2257	\$18	\$31	\$51	\$94	N/A
– SCHOOL AND CHURCH BUSES					
\$ 200	\$3	\$5	\$8	\$13	N/A
– OTHER BUSES					
\$ 1383	\$13	\$21	\$34	\$58	N/A
– VAN POOLS					
\$ 546	\$4	\$7	\$10	\$18	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 248	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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**OHIO (34)
TERRITORY 115**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 275	\$1	\$2	\$3	\$5	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 296	\$2	\$3	\$5	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1705	\$13	\$24	\$39	\$71	N/A
– SCHOOL AND CHURCH BUSES					
\$ 151	\$2	\$4	\$6	\$10	N/A
– OTHER BUSES					
\$ 1045	\$11	\$18	\$29	\$49	N/A
– VAN POOLS					
\$ 413	\$3	\$5	\$8	\$13	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 199	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 294	\$1	\$2	\$3	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 255	\$2	\$3	\$5	\$8	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1823	\$14	\$25	\$42	\$76	N/A
– SCHOOL AND CHURCH BUSES					
\$ 162	\$2	\$4	\$6	\$10	N/A
– OTHER BUSES					
\$ 1117	\$12	\$19	\$31	\$52	N/A
– VAN POOLS					
\$ 441	\$3	\$5	\$8	\$14	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 209	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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**OHIO (34)
TERRITORY 118**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 207	\$1	\$2	\$3	\$5	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 258	\$2	\$3	\$5	\$8	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1283	\$10	\$18	\$29	\$53	N/A
– SCHOOL AND CHURCH BUSES					
\$ 114	\$2	\$4	\$6	\$9	N/A
– OTHER BUSES					
\$ 787	\$11	\$17	\$27	\$46	N/A
– VAN POOLS					
\$ 311	\$2	\$4	\$6	\$10	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 149	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 214	\$1	\$2	\$3	\$4	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 281	\$2	\$3	\$5	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1327	\$10	\$18	\$30	\$55	N/A
– SCHOOL AND CHURCH BUSES					
\$ 118	\$2	\$3	\$5	\$8	N/A
– OTHER BUSES					
\$ 813	\$9	\$14	\$23	\$38	N/A
– VAN POOLS					
\$ 321	\$3	\$4	\$6	\$10	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 154	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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**OHIO (34)
TERRITORY 120**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 301	\$2	\$3	\$4	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 260	\$2	\$3	\$5	\$8	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1866	\$15	\$26	\$43	\$78	N/A
– SCHOOL AND CHURCH BUSES					
\$ 166	\$2	\$4	\$6	\$10	N/A
– OTHER BUSES					
\$ 1144	\$12	\$19	\$30	\$51	N/A
– VAN POOLS					
\$ 452	\$4	\$5	\$8	\$15	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 216	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 238	\$1	\$2	\$3	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 241	\$2	\$3	\$4	\$8	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1476	\$12	\$20	\$34	\$61	N/A
– SCHOOL AND CHURCH BUSES					
\$ 131	\$2	\$4	\$6	\$10	N/A
– OTHER BUSES					
\$ 904	\$11	\$19	\$29	\$50	N/A
– VAN POOLS					
\$ 357	\$3	\$4	\$7	\$11	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 163	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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**OHIO (34)
TERRITORY 125**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 264	\$1	\$2	\$3	\$5	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 246	\$2	\$3	\$4	\$8	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1637	\$13	\$23	\$37	\$68	N/A
– SCHOOL AND CHURCH BUSES					
\$ 145	\$2	\$4	\$6	\$9	N/A
– OTHER BUSES					
\$ 1003	\$11	\$18	\$28	\$47	N/A
– VAN POOLS					
\$ 396	\$3	\$5	\$7	\$13	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 202	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 255	\$1	\$2	\$3	\$5	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 305	\$2	\$3	\$5	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1581	\$12	\$22	\$36	\$66	N/A
– SCHOOL AND CHURCH BUSES					
\$ 140	\$2	\$4	\$6	\$10	N/A
– OTHER BUSES					
\$ 969	\$11	\$18	\$29	\$49	N/A
– VAN POOLS					
\$ 383	\$3	\$5	\$7	\$12	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 186	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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**OHIO (34)
TERRITORY 127**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 220	\$1	\$2	\$3	\$5	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 319	\$2	\$3	\$6	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1364	\$11	\$19	\$31	\$57	N/A
– SCHOOL AND CHURCH BUSES					
\$ 121	\$2	\$3	\$5	\$8	N/A
– OTHER BUSES					
\$ 836	\$9	\$15	\$23	\$40	N/A
– VAN POOLS					
\$ 330	\$3	\$4	\$6	\$11	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 169	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
	Limit Per Person					
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 179	\$1	\$2	\$3	\$4	N/A	
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
\$ 208	\$1	\$2	\$4	\$7	N/A	
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 1110	\$9	\$15	\$25	\$46	N/A	
– SCHOOL AND CHURCH BUSES						
\$ 98	\$2	\$3	\$5	\$8	N/A	
– OTHER BUSES						
\$ 680	\$9	\$15	\$24	\$41	N/A	
– VAN POOLS						
\$ 269	\$2	\$3	\$5	\$9	N/A	
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 144	Refer to Rule 49.				N/A	
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.						

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TERRITORY 129**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 189	\$1	\$2	\$3	\$4	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 178	\$1	\$2	\$3	\$6	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1172	\$9	\$16	\$27	\$49	N/A
– SCHOOL AND CHURCH BUSES					
\$ 104	\$2	\$4	\$6	\$9	N/A
– OTHER BUSES					
\$ 718	\$8	\$13	\$20	\$34	N/A
– VAN POOLS					
\$ 284	\$2	\$3	\$5	\$9	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 132	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 240	\$1	\$2	\$3	\$4	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 211	\$1	\$2	\$4	\$7	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1488	\$12	\$21	\$34	\$62	N/A
– SCHOOL AND CHURCH BUSES					
\$ 132	\$2	\$4	\$6	\$9	N/A
– OTHER BUSES					
\$ 912	\$11	\$17	\$27	\$47	N/A
– VAN POOLS					
\$ 360	\$3	\$4	\$7	\$12	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 180	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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**OHIO (34)
TERRITORY 132**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 205	\$1	\$2	\$3	\$5	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 195	\$1	\$2	\$4	\$6	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1271	\$10	\$18	\$29	\$53	N/A
– SCHOOL AND CHURCH BUSES					
\$ 113	\$2	\$3	\$5	\$9	N/A
– OTHER BUSES					
\$ 779	\$9	\$15	\$24	\$41	N/A
– VAN POOLS					
\$ 308	\$2	\$4	\$6	\$10	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 158	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 199	\$1	\$2	\$3	\$5	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 269	\$2	\$3	\$5	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1234	\$10	\$17	\$28	\$51	N/A
– SCHOOL AND CHURCH BUSES					
\$ 109	\$2	\$3	\$5	\$9	N/A
– OTHER BUSES					
\$ 756	\$8	\$13	\$21	\$36	N/A
– VAN POOLS					
\$ 299	\$2	\$4	\$6	\$10	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 150	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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**OHIO (34)
TERRITORY 136**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 202	\$1	\$2	\$3	\$4	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 231	\$1	\$3	\$4	\$7	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1252	\$10	\$17	\$29	\$52	N/A
– SCHOOL AND CHURCH BUSES					
\$ 111	\$2	\$3	\$5	\$8	N/A
– OTHER BUSES					
\$ 768	\$10	\$16	\$25	\$43	N/A
– VAN POOLS					
\$ 303	\$2	\$4	\$6	\$10	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 158	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 192	\$1	\$2	\$3	\$5	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 219	\$1	\$2	\$4	\$7	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1190	\$9	\$16	\$27	\$50	N/A
– SCHOOL AND CHURCH BUSES					
\$ 106	\$2	\$4	\$6	\$9	N/A
– OTHER BUSES					
\$ 730	\$8	\$13	\$20	\$35	N/A
– VAN POOLS					
\$ 288	\$2	\$3	\$5	\$9	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 138	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 155	\$1	\$2	\$3	\$5	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 266	\$2	\$3	\$5	\$8	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 961	\$7	\$13	\$22	\$40	N/A
– SCHOOL AND CHURCH BUSES					
\$ 85	\$1	\$2	\$4	\$6	N/A
– OTHER BUSES					
\$ 589	\$6	\$10	\$16	\$28	N/A
– VAN POOLS					
\$ 233	\$2	\$3	\$4	\$7	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 114	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 190	\$1	\$2	\$3	\$5	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 215	\$1	\$2	\$4	\$7	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1178	\$9	\$16	\$27	\$49	N/A
– SCHOOL AND CHURCH BUSES					
\$ 105	\$2	\$4	\$6	\$9	N/A
– OTHER BUSES					
\$ 722	\$10	\$17	\$27	\$46	N/A
– VAN POOLS					
\$ 285	\$2	\$3	\$5	\$9	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 129	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 283	\$1	\$2	\$3	\$5	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 291	\$2	\$3	\$5	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1755	\$14	\$24	\$40	\$73	N/A
– SCHOOL AND CHURCH BUSES					
\$ 156	\$2	\$4	\$6	\$10	N/A
– OTHER BUSES					
\$ 1075	\$10	\$16	\$26	\$44	N/A
– VAN POOLS					
\$ 425	\$3	\$5	\$8	\$14	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 221	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 277	\$1	\$2	\$4	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 310	\$2	\$3	\$6	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1717	\$13	\$24	\$39	\$71	N/A
– SCHOOL AND CHURCH BUSES					
\$ 152	\$2	\$4	\$6	\$10	N/A
– OTHER BUSES					
\$ 1053	\$11	\$19	\$29	\$50	N/A
– VAN POOLS					
\$ 416	\$3	\$5	\$8	\$13	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 207	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 379	\$2	\$3	\$4	\$7	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 357	\$2	\$4	\$6	\$11	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2350	\$18	\$32	\$54	\$98	N/A
– SCHOOL AND CHURCH BUSES					
\$ 208	\$3	\$4	\$7	\$11	N/A
– OTHER BUSES					
\$ 1440	\$13	\$21	\$33	\$56	N/A
– VAN POOLS					
\$ 569	\$4	\$7	\$11	\$18	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 275	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 257	\$1	\$2	\$3	\$5	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 272	\$2	\$3	\$5	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1593	\$12	\$22	\$36	\$66	N/A
– SCHOOL AND CHURCH BUSES					
\$ 141	\$2	\$4	\$6	\$9	N/A
– OTHER BUSES					
\$ 977	\$10	\$16	\$26	\$44	N/A
– VAN POOLS					
\$ 386	\$3	\$5	\$7	\$12	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 208	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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**OHIO (34)
TERRITORY 147**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 228	\$1	\$2	\$3	\$5	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 236	\$1	\$3	\$4	\$8	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1414	\$11	\$20	\$32	\$59	N/A
– SCHOOL AND CHURCH BUSES					
\$ 125	\$2	\$4	\$6	\$10	N/A
– OTHER BUSES					
\$ 866	\$11	\$18	\$28	\$48	N/A
– VAN POOLS					
\$ 342	\$3	\$4	\$6	\$11	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 158	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 290	\$1	\$2	\$3	\$5	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 246	\$2	\$3	\$4	\$8	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1798	\$14	\$25	\$41	\$75	N/A
– SCHOOL AND CHURCH BUSES					
\$ 160	\$2	\$4	\$6	\$10	N/A
– OTHER BUSES					
\$ 1102	\$12	\$20	\$31	\$53	N/A
– VAN POOLS					
\$ 435	\$3	\$5	\$8	\$14	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 203	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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**OHIO (34)
TERRITORY 149**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 233	\$1	\$2	\$3	\$5	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 267	\$2	\$3	\$5	\$8	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1445	\$11	\$20	\$33	\$60	N/A
– SCHOOL AND CHURCH BUSES					
\$ 128	\$2	\$4	\$6	\$10	N/A
– OTHER BUSES					
\$ 885	\$11	\$18	\$28	\$49	N/A
– VAN POOLS					
\$ 350	\$3	\$4	\$6	\$11	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 164	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 165	\$1	\$2	\$3	\$5	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 142	\$1	\$2	\$3	\$5	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1023	\$8	\$14	\$23	\$43	N/A
– SCHOOL AND CHURCH BUSES					
\$ 91	\$2	\$3	\$5	\$8	N/A
– OTHER BUSES					
\$ 627	\$8	\$13	\$20	\$34	N/A
– VAN POOLS					
\$ 248	\$2	\$3	\$5	\$8	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 126	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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**OHIO (34)
TERRITORY 152**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 190	\$1	\$2	\$3	\$5	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 195	\$1	\$2	\$4	\$6	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1178	\$9	\$16	\$27	\$49	N/A
– SCHOOL AND CHURCH BUSES					
\$ 105	\$2	\$4	\$6	\$9	N/A
– OTHER BUSES					
\$ 722	\$10	\$16	\$26	\$44	N/A
– VAN POOLS					
\$ 285	\$2	\$3	\$5	\$9	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 136	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 331	\$1	\$2	\$3	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 295	\$2	\$3	\$5	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2052	\$16	\$28	\$47	\$85	N/A
– SCHOOL AND CHURCH BUSES					
\$ 182	\$2	\$4	\$6	\$10	N/A
– OTHER BUSES					
\$ 1258	\$11	\$18	\$29	\$49	N/A
– VAN POOLS					
\$ 497	\$4	\$6	\$9	\$16	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 269	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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TERRITORY 154**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 359	\$2	\$3	\$4	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 291	\$2	\$3	\$5	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2226	\$17	\$31	\$51	\$93	N/A
– SCHOOL AND CHURCH BUSES					
\$ 197	\$3	\$4	\$7	\$11	N/A
– OTHER BUSES					
\$ 1364	\$15	\$24	\$38	\$65	N/A
– VAN POOLS					
\$ 539	\$4	\$6	\$10	\$17	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 264	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks	\$ 63	\$ 80	\$ 194
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 59	\$ 74	\$ 294
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 64	\$ 82	\$ 246
– SCHOOL AND CHURCH BUSES			
	\$ 44	\$ 56	\$ 126
– OTHER BUSES			
	\$ 44	\$ 56	\$ 126
– VAN POOLS			
	\$ 64	\$ 82	\$ 246
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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**OHIO (34)
TERRITORY 103**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 88	\$ 111	\$ 221
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 63	\$ 80	\$ 364
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 90	\$ 113	\$ 281
– SCHOOL AND CHURCH BUSES			
	\$ 62	\$ 78	\$ 144
– OTHER BUSES			
	\$ 62	\$ 78	\$ 144
– VAN POOLS			
	\$ 90	\$ 113	\$ 281
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 71	\$ 90	\$ 204
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 57	\$ 72	\$ 326
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 72	\$ 92	\$ 259
– SCHOOL AND CHURCH BUSES			
	\$ 50	\$ 63	\$ 133
– OTHER BUSES			
	\$ 50	\$ 63	\$ 133
– VAN POOLS			
	\$ 72	\$ 92	\$ 259
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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**OHIO (34)
TERRITORY 105**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 62	\$ 78	\$ 186
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 49	\$ 62	\$ 324
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 63	\$ 80	\$ 236
– SCHOOL AND CHURCH BUSES			
	\$ 43	\$ 55	\$ 121
– OTHER BUSES			
	\$ 43	\$ 55	\$ 121
– VAN POOLS			
	\$ 63	\$ 80	\$ 236
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 63	\$ 80	\$ 151
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 46	\$ 58	\$ 289
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 64	\$ 82	\$ 192
– SCHOOL AND CHURCH BUSES			
	\$ 44	\$ 56	\$ 98
– OTHER BUSES			
	\$ 44	\$ 56	\$ 98
– VAN POOLS			
	\$ 64	\$ 82	\$ 192
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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**OHIO (34)
TERRITORY 107**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 75	\$ 95	\$ 159
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 55	\$ 70	\$ 282
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 77	\$ 97	\$ 202
– SCHOOL AND CHURCH BUSES			
	\$ 53	\$ 67	\$ 103
– OTHER BUSES			
	\$ 53	\$ 67	\$ 103
– VAN POOLS			
	\$ 77	\$ 97	\$ 202
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 78	\$ 99	\$ 171
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 58	\$ 73	\$ 292
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 80	\$ 101	\$ 217
– SCHOOL AND CHURCH BUSES			
	\$ 55	\$ 69	\$ 111
– OTHER BUSES			
	\$ 55	\$ 69	\$ 111
– VAN POOLS			
	\$ 80	\$ 101	\$ 217
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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**OHIO (34)
TERRITORY 109**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 75	\$ 95	\$ 178
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 56	\$ 71	\$ 239
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 77	\$ 97	\$ 226
– SCHOOL AND CHURCH BUSES			
	\$ 53	\$ 67	\$ 116
– OTHER BUSES			
	\$ 53	\$ 67	\$ 116
– VAN POOLS			
	\$ 77	\$ 97	\$ 226
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 104	\$ 131	\$ 197
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 110	\$ 139	\$ 318
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 106	\$ 134	\$ 250
– SCHOOL AND CHURCH BUSES			
	\$ 73	\$ 92	\$ 128
– OTHER BUSES			
	\$ 73	\$ 92	\$ 128
– VAN POOLS			
	\$ 106	\$ 134	\$ 250
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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**OHIO (34)
TERRITORY 112**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 101	\$ 128	\$ 180
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 137	\$ 173	\$ 345
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 103	\$ 131	\$ 229
– SCHOOL AND CHURCH BUSES			
	\$ 71	\$ 90	\$ 117
– OTHER BUSES			
	\$ 71	\$ 90	\$ 117
– VAN POOLS			
	\$ 103	\$ 131	\$ 229
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 63	\$ 80	\$ 239
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 48	\$ 60	\$ 293
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 64	\$ 82	\$ 304
– SCHOOL AND CHURCH BUSES			
	\$ 44	\$ 56	\$ 155
– OTHER BUSES			
	\$ 44	\$ 56	\$ 155
– VAN POOLS			
	\$ 64	\$ 82	\$ 304
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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**OHIO (34)
TERRITORY 117**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 84	\$ 106	\$ 190
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 55	\$ 69	\$ 272
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 86	\$ 108	\$ 241
– SCHOOL AND CHURCH BUSES			
	\$ 59	\$ 74	\$ 124
– OTHER BUSES			
	\$ 59	\$ 74	\$ 124
– VAN POOLS			
	\$ 86	\$ 108	\$ 241
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 85	\$ 107	\$ 185
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 62	\$ 78	\$ 301
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 87	\$ 109	\$ 235
– SCHOOL AND CHURCH BUSES			
	\$ 60	\$ 75	\$ 120
– OTHER BUSES			
	\$ 60	\$ 75	\$ 120
– VAN POOLS			
	\$ 87	\$ 109	\$ 235
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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TERRITORY 119**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 65	\$ 82	\$ 150
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 55	\$ 69	\$ 328
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 66	\$ 84	\$ 191
– SCHOOL AND CHURCH BUSES			
	\$ 46	\$ 57	\$ 98
– OTHER BUSES			
	\$ 46	\$ 57	\$ 98
– VAN POOLS			
	\$ 66	\$ 84	\$ 191
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 81	\$ 102	\$ 198
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 59	\$ 74	\$ 301
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 83	\$ 104	\$ 251
– SCHOOL AND CHURCH BUSES			
	\$ 57	\$ 71	\$ 129
– OTHER BUSES			
	\$ 57	\$ 71	\$ 129
– VAN POOLS			
	\$ 83	\$ 104	\$ 251
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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TERRITORY 122**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 76	\$ 96	\$ 189
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 57	\$ 72	\$ 281
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 78	\$ 98	\$ 240
– SCHOOL AND CHURCH BUSES			
	\$ 53	\$ 67	\$ 123
– OTHER BUSES			
	\$ 53	\$ 67	\$ 123
– VAN POOLS			
	\$ 78	\$ 98	\$ 240
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 80	\$ 101	\$ 157
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 52	\$ 66	\$ 264
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 82	\$ 103	\$ 199
– SCHOOL AND CHURCH BUSES			
	\$ 56	\$ 71	\$ 102
– OTHER BUSES			
	\$ 56	\$ 71	\$ 102
– VAN POOLS			
	\$ 82	\$ 103	\$ 199
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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**OHIO (34)
TERRITORY 126**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 67	\$ 85	\$ 149
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 48	\$ 60	\$ 262
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 68	\$ 87	\$ 189
– SCHOOL AND CHURCH BUSES			
	\$ 47	\$ 60	\$ 97
– OTHER BUSES			
	\$ 47	\$ 60	\$ 97
– VAN POOLS			
	\$ 68	\$ 87	\$ 189
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks	\$ 68	\$ 86	\$ 166
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 51	\$ 64	\$ 369
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 69	\$ 88	\$ 211
– SCHOOL AND CHURCH BUSES	\$ 48	\$ 60	\$ 108
– OTHER BUSES	\$ 48	\$ 60	\$ 108
– VAN POOLS	\$ 69	\$ 88	\$ 211
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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TERRITORY 128**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 78	\$ 98	\$ 175
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 63	\$ 80	\$ 249
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 80	\$ 100	\$ 222
– SCHOOL AND CHURCH BUSES			
	\$ 55	\$ 69	\$ 114
– OTHER BUSES			
	\$ 55	\$ 69	\$ 114
– VAN POOLS			
	\$ 80	\$ 100	\$ 222
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 67	\$ 84	\$ 182
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 54	\$ 68	\$ 261
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 68	\$ 86	\$ 231
– SCHOOL AND CHURCH BUSES			
	\$ 47	\$ 59	\$ 118
– OTHER BUSES			
	\$ 47	\$ 59	\$ 118
– VAN POOLS			
	\$ 68	\$ 86	\$ 231
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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**OHIO (34)
TERRITORY 131**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 68	\$ 86	\$ 176
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 57	\$ 72	\$ 323
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 69	\$ 88	\$ 224
– SCHOOL AND CHURCH BUSES			
	\$ 48	\$ 60	\$ 114
– OTHER BUSES			
	\$ 48	\$ 60	\$ 114
– VAN POOLS			
	\$ 69	\$ 88	\$ 224
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 74	\$ 94	\$ 170
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 71	\$ 90	\$ 248
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 75	\$ 96	\$ 216
– SCHOOL AND CHURCH BUSES			
	\$ 52	\$ 66	\$ 111
– OTHER BUSES			
	\$ 52	\$ 66	\$ 111
– VAN POOLS			
	\$ 75	\$ 96	\$ 216
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 84	\$ 106	\$ 170
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 79	\$ 100	\$ 265
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 86	\$ 108	\$ 216
– SCHOOL AND CHURCH BUSES			
	\$ 59	\$ 74	\$ 111
– OTHER BUSES			
	\$ 59	\$ 74	\$ 111
– VAN POOLS			
	\$ 86	\$ 108	\$ 216
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 100	\$ 126	\$ 187
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 94	\$ 119	\$ 265
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 102	\$ 129	\$ 237
– SCHOOL AND CHURCH BUSES			
	\$ 70	\$ 88	\$ 122
– OTHER BUSES			
	\$ 70	\$ 88	\$ 122
– VAN POOLS			
	\$ 102	\$ 129	\$ 237
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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**OHIO (34)
TERRITORY 137**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 78	\$ 99	\$ 257
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 68	\$ 86	\$ 266
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 80	\$ 101	\$ 326
– SCHOOL AND CHURCH BUSES			
	\$ 55	\$ 69	\$ 167
– OTHER BUSES			
	\$ 55	\$ 69	\$ 167
– VAN POOLS			
	\$ 80	\$ 101	\$ 326
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 74	\$ 93	\$ 151
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 71	\$ 90	\$ 312
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 75	\$ 95	\$ 192
– SCHOOL AND CHURCH BUSES			
	\$ 52	\$ 65	\$ 98
– OTHER BUSES			
	\$ 52	\$ 65	\$ 98
– VAN POOLS			
	\$ 75	\$ 95	\$ 192
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 74	\$ 94	\$ 194
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 70	\$ 89	\$ 240
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 75	\$ 96	\$ 246
– SCHOOL AND CHURCH BUSES			
	\$ 52	\$ 66	\$ 126
– OTHER BUSES			
	\$ 52	\$ 66	\$ 126
– VAN POOLS			
	\$ 75	\$ 96	\$ 246
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks	\$ 71	\$ 90	\$ 199
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 69	\$ 87	\$ 298
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 72	\$ 92	\$ 253
– SCHOOL AND CHURCH BUSES	\$ 50	\$ 63	\$ 129
– OTHER BUSES	\$ 50	\$ 63	\$ 129
– VAN POOLS	\$ 72	\$ 92	\$ 253
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 69	\$ 87	\$ 185
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 63	\$ 79	\$ 261
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 70	\$ 89	\$ 235
– SCHOOL AND CHURCH BUSES			
	\$ 48	\$ 61	\$ 120
– OTHER BUSES			
	\$ 48	\$ 61	\$ 120
– VAN POOLS			
	\$ 70	\$ 89	\$ 235
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 89	\$ 112	\$ 198
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 67	\$ 84	\$ 255
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 91	\$ 114	\$ 251
– SCHOOL AND CHURCH BUSES			
	\$ 62	\$ 78	\$ 129
– OTHER BUSES			
	\$ 62	\$ 78	\$ 129
– VAN POOLS			
	\$ 91	\$ 114	\$ 251
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 70	\$ 88	\$ 199
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 58	\$ 73	\$ 288
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 71	\$ 90	\$ 253
– SCHOOL AND CHURCH BUSES			
	\$ 49	\$ 62	\$ 129
– OTHER BUSES			
	\$ 49	\$ 62	\$ 129
– VAN POOLS			
	\$ 71	\$ 90	\$ 253
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 85	\$ 107	\$ 173
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 50	\$ 63	\$ 259
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 87	\$ 109	\$ 220
– SCHOOL AND CHURCH BUSES			
	\$ 60	\$ 75	\$ 112
– OTHER BUSES			
	\$ 60	\$ 75	\$ 112
– VAN POOLS			
	\$ 87	\$ 109	\$ 220
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 86	\$ 108	\$ 199
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 73	\$ 92	\$ 309
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 88	\$ 110	\$ 253
– SCHOOL AND CHURCH BUSES			
	\$ 60	\$ 76	\$ 129
– OTHER BUSES			
	\$ 60	\$ 76	\$ 129
– VAN POOLS			
	\$ 88	\$ 110	\$ 253
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 70	\$ 89	\$ 192
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 60	\$ 76	\$ 276
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 71	\$ 91	\$ 244
– SCHOOL AND CHURCH BUSES			
	\$ 49	\$ 62	\$ 125
– OTHER BUSES			
	\$ 49	\$ 62	\$ 125
– VAN POOLS			
	\$ 71	\$ 91	\$ 244
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 102	\$ 129	\$ 195
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 78	\$ 99	\$ 262
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 104	\$ 132	\$ 248
– SCHOOL AND CHURCH BUSES			
	\$ 71	\$ 90	\$ 127
– OTHER BUSES			
	\$ 71	\$ 90	\$ 127
– VAN POOLS			
	\$ 104	\$ 132	\$ 248
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 81	\$ 102	\$ 194
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 81	\$ 102	\$ 232
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 83	\$ 104	\$ 246
– SCHOOL AND CHURCH BUSES			
	\$ 57	\$ 71	\$ 126
– OTHER BUSES			
	\$ 57	\$ 71	\$ 126
– VAN POOLS			
	\$ 83	\$ 104	\$ 246
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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TERRITORY 153**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 72	\$ 91	\$ 185
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 48	\$ 60	\$ 298
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 73	\$ 93	\$ 235
– SCHOOL AND CHURCH BUSES			
	\$ 50	\$ 64	\$ 120
– OTHER BUSES			
	\$ 50	\$ 64	\$ 120
– VAN POOLS			
	\$ 73	\$ 93	\$ 235
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 94	\$ 119	\$ 174
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 87	\$ 110	\$ 234
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 96	\$ 121	\$ 221
– SCHOOL AND CHURCH BUSES			
	\$ 66	\$ 83	\$ 113
– OTHER BUSES			
	\$ 66	\$ 83	\$ 113
– VAN POOLS			
	\$ 96	\$ 121	\$ 221
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

90. HIRED AUTOS

Cost Of Hire Basis – All Territories Liability Base Loss Cost
\$ 0.62

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