

LOSS COSTS – IMPLEMENTATION

DECEMBER 30, 2022

COMMERCIAL AUTOMOBILE

LI-CA-2022-312

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

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### KEY MESSAGE

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

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

**Distribution Date: 12/23**

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### BACKGROUND

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

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### INSURANCE DEPARTMENT ACTION

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

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

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### ISO ACTION

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

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

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### EFFECTIVE DATE

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

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### IMPACT ON STATISTICAL REPORTING

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

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## COMPANY ACTION

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

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

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## RATING SOFTWARE IMPACT

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

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## POLICYHOLDER NOTIFICATION

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

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## REVISION DISTRIBUTION

We will issue a Notice to Manualholders with an edition date of 12-23 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

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## RELATED RULES REVISION

In circular [LI-CA-2022-311](#), we are providing and implementing the corresponding rules supplement.

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## REFERENCE(S)

- [LI-CA-2022-311](#) (12/30/2022) New Mexico Supplement To The Commercial Auto 2022 Multistate Rules Filing Provided And To Be Implemented
- [SP-CA-2022-001](#) (05/09/2022) 2022 Commercial Automobile Multistate Coding Established
- [LI-CA-2022-112](#) (04/25/2022) 2022 Commercial Auto Multistate Loss Costs Revision Being Submitted
- [LI-CL-2022-006](#) (02/22/2022) Revised Lead Time Requirements Listing

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## ATTACHMENT(S)

- New Mexico Supplement to Filing CA-2022-RLC1
- Excel Workbook
- Status Report

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## FILES AVAILABLE FOR DOWNLOAD

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

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

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## DATA QUALITY

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

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## ACKNOWLEDGMENT OF ACTUARIAL QUALIFICATIONS

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

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

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

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

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## CONTACT INFORMATION

If you have any questions concerning:

- The content of this circular and status of this filing, please contact:

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

E-mail: [info@verisk.com](mailto:info@verisk.com)  
Phone: 800-888-4476

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# New Mexico Supplement To The 2022 Commercial Auto Multistate Loss Costs Revision

## About This Filing

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

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

## Related Filing(s)

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

- ◆ CA-2022-RCP1 (Rules)

## Background

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

## Explanation of Changes

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

Section Number	Old Rule Number	New Rule Number
2	25	225*
5	49	249
6	70	270
	80	280
7	89	289
	90	290
	94	294
	97	297

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

### Public Automobile Relativity Changes

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

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

Collision	1.291
Comprehensive	0.944
Liability	1.102

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

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

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

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

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

### Zone-rated Autos Relativity Changes

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

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

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**TERRITORY 101  
 LIAB, MED PAY**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 479	\$ 9	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 372	\$ 12	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 1926	\$ 80	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 182	\$ 11	N/A
<b>– OTHER BUSES</b>		
\$ 1514	\$ 65	N/A
<b>– VAN POOLS</b>		
\$ 455	\$ 15	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 882	Refer to Rule <b>249.</b>	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For liability increased limits factors, refer to Rule <b>300.</b></li> <li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule <b>249.</b></li> </ul>		

**TERRITORY 103  
LIAB, MED PAY**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 283	\$ 7	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 286	\$ 9	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 1138	\$ 47	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 108	\$ 8	N/A
<b>– OTHER BUSES</b>		
\$ 894	\$ 49	N/A
<b>– VAN POOLS</b>		
\$ 269	\$ 9	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 637	Refer to Rule <b>249.</b>	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For liability increased limits factors, refer to Rule <b>300.</b></li> <li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule <b>249.</b></li> </ul>		

**TERRITORY 104  
 LIAB, MED PAY**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 279	\$ 6	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 279	\$ 9	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 1122	\$ 47	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 106	\$ 8	N/A
<b>– OTHER BUSES</b>		
\$ 882	\$ 47	N/A
<b>– VAN POOLS</b>		
\$ 265	\$ 9	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 560	Refer to Rule <b>249.</b>	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For liability increased limits factors, refer to Rule <b>300.</b></li> <li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule <b>249.</b></li> </ul>		

**TERRITORY 105  
 LIAB, MED PAY**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 285	\$ 6	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 249	\$ 8	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 1146	\$ 48	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 108	\$ 8	N/A
<b>– OTHER BUSES</b>		
\$ 901	\$ 51	N/A
<b>– VAN POOLS</b>		
\$ 271	\$ 9	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 583	Refer to Rule <b>249.</b>	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For liability increased limits factors, refer to Rule <b>300.</b></li> <li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule <b>249.</b></li> </ul>		

**TERRITORY 106  
 LIAB, MED PAY**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 158	\$ 5	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 222	\$ 7	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 635	\$ 26	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 60	\$ 7	N/A
<b>– OTHER BUSES</b>		
\$ 499	\$ 40	N/A
<b>– VAN POOLS</b>		
\$ 150	\$ 5	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 317	Refer to Rule <b>249.</b>	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For liability increased limits factors, refer to Rule <b>300.</b></li> <li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule <b>249.</b></li> </ul>		

**TERRITORY 101  
 PHYS DAM**

<b>PHYSICAL DAMAGE                      Original Cost New Range                      \$25,000 – 29,999</b>			
	<b>Specified                      Causes                      Of Loss</b>	<b>Comp.</b>	<b>\$500                      Ded.                      Coll.</b>
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 126	\$ 146	\$ 242
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 86	\$ 99	\$ 310
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 192	\$ 222	\$ 545
– SCHOOL AND CHURCH BUSES			
	\$ 86	\$ 99	\$ 152
– OTHER BUSES			
	\$ 86	\$ 99	\$ 152
– VAN POOLS			
	\$ 192	\$ 222	\$ 545
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222</b>. for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232</b>. for premium development.</li> <li>• For Other Than Zone-rated Publics Autos, refer to Rule <b>239</b>. for premium development.</li> <li>• For Deductible factors, refer to Rule <b>298</b>.</li> <li>• For Vehicle Value factors, refer to Rule <b>301</b>.</li> </ul>			

**TERRITORY 103  
 PHYS DAM**

<b>PHYSICAL DAMAGE                  Original Cost New Range                  \$25,000 – 29,999</b>			
	<b>Specified                  Causes                  Of Loss</b>	<b>Comp.</b>	<b>\$500                  Ded.                  Coll.</b>
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 109	\$ 126	\$ 208
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 102	\$ 118	\$ 315
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 166	\$ 192	\$ 468
– SCHOOL AND CHURCH BUSES			
	\$ 74	\$ 86	\$ 131
– OTHER BUSES			
	\$ 74	\$ 86	\$ 131
– VAN POOLS			
	\$ 166	\$ 192	\$ 468
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222</b>. for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232</b>. for premium development.</li> <li>• For Other Than Zone-rated Publics Autos, refer to Rule <b>239</b>. for premium development.</li> <li>• For Deductible factors, refer to Rule <b>298</b>.</li> <li>• For Vehicle Value factors, refer to Rule <b>301</b>.</li> </ul>			

**TERRITORY 104  
 PHYS DAM**

<b>PHYSICAL DAMAGE                      Original Cost New Range                      \$25,000 – 29,999</b>			
	<b>Specified                      Causes                      Of Loss</b>	<b>Comp.</b>	<b>\$500                      Ded.                      Coll.</b>
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 111	\$ 129	\$ 225
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 87	\$ 101	\$ 274
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 169	\$ 196	\$ 506
– SCHOOL AND CHURCH BUSES			
	\$ 75	\$ 88	\$ 142
– OTHER BUSES			
	\$ 75	\$ 88	\$ 142
– VAN POOLS			
	\$ 169	\$ 196	\$ 506
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Publics Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For Deductible factors, refer to Rule <b>298.</b></li> <li>• For Vehicle Value factors, refer to Rule <b>301.</b></li> </ul>			

**TERRITORY 105  
 PHYS DAM**

<b>PHYSICAL DAMAGE                      Original Cost New Range                      \$25,000 – 29,999</b>			
	<b>Specified                      Causes                      Of Loss</b>	<b>Comp.</b>	<b>\$500                      Ded.                      Coll.</b>
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 144	\$ 167	\$ 235
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 141	\$ 163	\$ 229
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 219	\$ 254	\$ 529
– SCHOOL AND CHURCH BUSES			
	\$ 98	\$ 114	\$ 148
– OTHER BUSES			
	\$ 98	\$ 114	\$ 148
– VAN POOLS			
	\$ 219	\$ 254	\$ 529
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Publics Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For Deductible factors, refer to Rule <b>298.</b></li> <li>• For Vehicle Value factors, refer to Rule <b>301.</b></li> </ul>			

**TERRITORY 106  
 PHYS DAM**

<b>PHYSICAL DAMAGE                  Original Cost New Range                  \$25,000 – 29,999</b>			
	<b>Specified                  Causes                  Of Loss</b>	<b>Comp.</b>	<b>\$500                  Ded.                  Coll.</b>
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 174	\$ 201	\$ 191
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 143	\$ 165	\$ 245
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 264	\$ 306	\$ 430
– SCHOOL AND CHURCH BUSES			
	\$ 118	\$ 137	\$ 120
– OTHER BUSES			
	\$ 118	\$ 137	\$ 120
– VAN POOLS			
	\$ 264	\$ 306	\$ 430
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Publics Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For Deductible factors, refer to Rule <b>298.</b></li> <li>• For Vehicle Value factors, refer to Rule <b>301.</b></li> </ul>			

**ALL TERRITORIES**

**249. AUTO DEALERS – PREMIUM DEVELOPMENT**

<b>FIRE</b>
\$ 0.09

<b>FIRE AND THEFT*</b>			
<b>Territory Code</b>	<b>Personal Auto Type Vehicles</b>		<b>Miscellaneous Type Vehicles</b>
	<b>Buildings And Standard Open Lots</b>	<b>Non-Standard Open Lots</b>	<b>Buildings And Open Lots</b>
All Territories	\$ 0.62	\$ 0.76	\$ 0.35

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

<b>SPECIFIED CAUSES OF LOSS*</b>					
<b>Territory Code</b>	<b>Personal Auto Type Vehicles</b>			<b>Miscellaneous Type Vehicles</b>	
	<b>Buildings</b>	<b>Standard Open Lots</b>	<b>Non-Standard Open Lots</b>	<b>Buildings</b>	<b>Open Lots</b>
All Territories	\$ 1.05	\$ 1.15	\$ 1.29	\$ 0.79	\$ 0.88

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

<b>LIMITED SPECIFIED CAUSES OF LOSS*</b>					
<b>Territory Code</b>	<b>Personal Auto Type Vehicles</b>			<b>Miscellaneous Type Vehicles</b>	
	<b>Buildings</b>	<b>Standard Open Lots</b>	<b>Non-Standard Open Lots</b>	<b>Buildings</b>	<b>Open Lots</b>
All Territories	\$ 0.98	\$ 1.05	\$ 1.18	\$ 0.70	\$ 0.79

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

**ALL TERRITORIES**

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

<b>COMPREHENSIVE*</b>				
<b>Territory Code</b>	<b>Personal Auto Type Vehicles</b>			<b>Miscellaneous Type Vehicles</b>
	<b>Buildings</b>	<b>Standard Open Lots</b>	<b>Non-Standard Open Lots</b>	<b>Buildings And Open Lots</b>
All Territories	\$ 1.27	\$ 1.44	\$ 1.57	\$ 1.15

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

<b>BLANKET COLLISION</b>			
	<ul style="list-style-type: none"> <li>• Reporting Form – Inventory Value</li> <li>• Non-Reporting Form – Limit of Insurance</li> </ul>		
<b>Deductible</b>	<b>First \$ 50,000 And Under</b>	<b>\$ 50,001 To \$ 100,000</b>	<b>Over \$ 100,000</b>
\$100	\$ 1.83	\$ 0.72	\$ 0.30
\$250	1.13	0.35	0.18

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

ALL TERRITORIES

255. GARAGEKEEPERS' INSURANCE – PREMIUM DEVELOPMENT

GARAGEKEEPERS' – OTHER THAN COLLISION*				
Maximum Limit Of Liability	Specified Causes Of Loss		Comprehensive	
	Legal Liability	Direct (Primary)	Legal Liability	Direct (Primary)
\$ 6,000	\$ 23	\$ 31	\$ 28	\$ 37
7,500	27	36	32	44
9,000	31	42	37	50
12,000	38	51	46	61
15,000	45	60	54	72
18,000	50	67	60	81
22,500	60	81	72	98
30,000	75	102	91	122
37,500	89	120	107	145
45,000	102	137	122	165
60,000	125	169	150	203
75,000	148	199	177	239
90,000	170	230	204	276
120,000	210	283	251	339
150,000	246	332	295	398
180,000	283	382	340	459
225,000	340	460	408	551
300,000	431	582	517	698
375,000	522	705	627	846
450,000	612	826	734	991
600,000	783	1057	940	1269
750,000	949	1282	1139	1538
900,000	1111	1500	1333	1800
1,200,000	1417	1913	1701	2296
1,500,000	1693	2285	2031	2742
2,000,000	1915	2586	2299	3103
2,500,000	2086	2817	2504	3380
Over 2,500,000	Refer to Company			
<b>Direct Coverage (Excess)</b>				
Specified Causes Of Loss – Multiply the Legal Liability premium by 1.15. Comprehensive – Multiply the Legal Liability premium by 1.15.				
* Theft and Mischief or Vandalism are subject to a \$100 per car/\$500 per occurrence deductible. See Rule 298. for additional deductible options.				

ALL TERRITORIES

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

GARAGEKEEPERS' – COLLISION						
Maximum Limit Of Liability	Deductibles					
	\$ 100		\$ 250		\$ 500	
	Legal Liability	Direct (Primary)	Legal Liability	Direct (Primary)	Legal Liability	Direct (Primary)
\$ 6,000	\$ 29	\$ 39	\$ 19	\$ 25	\$ 15	\$ 20
7,500	34	45	22	30	17	23
9,000	38	52	25	34	19	26
12,000	49	66	32	43	24	33
15,000	58	78	38	51	29	39
18,000	69	93	45	60	34	46
22,500	81	109	53	71	40	55
30,000	104	140	67	91	52	70
37,500	122	165	79	107	61	82
45,000	137	186	89	121	69	93
60,000	173	233	112	151	86	116
75,000	208	280	135	182	104	140
90,000	238	321	155	209	119	161
120,000	298	402	193	261	149	201
150,000	357	482	232	314	179	241
180,000	412	556	268	362	206	278
225,000	493	666	320	433	247	333
300,000	627	847	408	550	314	423
375,000	760	1026	494	667	380	513
450,000	891	1203	579	782	446	602
600,000	1151	1553	748	1010	575	777
750,000	1406	1898	914	1233	703	949
900,000	1645	2221	1070	1444	823	1111
1,200,000	2093	2825	1360	1836	1046	1413
1,500,000	2509	3388	1631	2202	1255	1694
2,000,000	2863	3866	1861	2513	1432	1933
2,500,000	3120	4212	2028	2738	1560	2106
Over 2,500,000	Refer to Company					
<b>Direct Coverage (Excess)</b>						
Multiply the Legal Liability premium for the desired deductible by 1.15.						
For additional coverages, refer to company.						

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

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

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

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

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<b>Acts, Errors Or Omissions Base Loss Cost</b>
\$ 79

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

**270. FINANCED AUTOS**

<b>Single Interest Coverage</b>								
<b>Original Unpaid Balance Including Finance Charges</b>	<b>Comprehensive</b>		<b>Collision</b>		<b>Fire And Theft</b>		<b>Conversion, Embezzlement And Secretion</b>	
	<b>New</b>	<b>Used</b>	<b>New</b>	<b>Used</b>	<b>New</b>	<b>Used</b>	<b>New</b>	<b>Used</b>
\$ 0 – 1,500	\$ 11	\$ 12	\$ 42	\$ 45	\$ 6	\$ 7	\$ 4	\$ 5
1,501 – 2,000	12	13	47	49	7	7	5	5
2,001 – 2,500	14	15	54	57	8	9	6	6
2,501 – 3,000	16	17	62	65	9	10	7	7
3,001 – 3,500	19	20	71	75	10	11	8	9
3,501 – 4,000	21	22	81	84	12	13	9	9
4,001 – 4,500	23	24	87	91	13	13	9	10
4,501 – 5,000	26	27	100	105	15	16	11	12
5,001 – 6,000	31	32	118	123	17	18	13	14
6,001 – 8,000	41	43	155	162	23	24	16	18
Over 8,000 per \$100	0.58	0.60	2.19	2.30	0.32	0.34	0.24	0.26

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

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**280. SNOWMOBILES**

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Table **280.B.1.a.(LC)** is replaced by the following:

<u>Liability Coverage Option</u>	<u>Liability Base Loss Cost</u>
Passenger Hazard Excluded	\$ 27
Passenger Hazard Included	62

**Table 280.B.1.a.(LC) Snowmobiles Liability Loss Costs**

**289. NON-OWNERSHIP LIABILITY**

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<u>Class Code</u>	<u>Total Number Of Employees</u>	<u>Liability Base Loss Cost</u>
6638	0 – 9	\$ 51
6639	10 – 19	109
6640	20 – 25	174
6602	26 – 100	295
6603	101 – 500	771
6604	501 – 1,000	1,772
6605	Over 1,000	3,735

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

**290. HIRED AUTOS**

<b><u>Cost Of Hire Basis – All Territories Liability Base Loss Cost</u></b>
\$ 0.43

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

Table 290.C.3.a.(1)(LC) is replaced by the following:

<b><u>Coverage</u></b>	<b><u>Deductible</u></b>	<b><u>Loss Cost Per Each \$100 Annual Cost Of Hire</u></b>
<b><u>Comprehensive</u></b>	No Deductible	\$ 0.34
	\$ 50 Deductible	0.32
	100 Deductible	0.31
<b><u>Collision</u></b>	\$ 100 Deductible	0.48
	250 Deductible	0.45
	500 Deductible	0.43
	1,000 Deductible	0.40
<b><u>Specified Causes Of Loss</u></b>	No Deductible	0.16

**Table 290.C.3.a.(1)(LC) Hired Autos Physical Damage Loss Costs**

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**294. RENTAL REIMBURSEMENT**

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Table **294.B.(LC)** is replaced by the following:

<u>Coverage</u>	<u>Loss Cost Per \$100 Of Insurance</u>
Specified Causes of Loss	\$ <u>0.77</u>
Comprehensive	<u>0.92</u>
Collision	<u>1.54</u>

**Table 294.B.(LC) Rental Reimbursement Physical Damage Loss Costs**

**297. UNINSURED MOTORISTS INSURANCE**

<b>Interpolicy Stacking Bodily Injury And Property Damage</b>		
<b>Bodily Injury Limits</b>	<b>Private Passenger Types Per Exposure</b>	<b>Other Than Private Passenger Types Per Exposure</b>
\$ 60,000	\$ 24.82	\$ 15.55
100,000	33.51	20.78
125,000	37.89	23.44
150,000	42.15	26.10
200,000	49.82	30.83
250,000	55.90	34.60
300,000	61.14	37.87
350,000	65.18	40.39
400,000	68.92	42.71
500,000	74.19	46.00
600,000	78.54	48.69
750,000	84.05	52.12
1,000,000	90.43	56.10
1,500,000	99.73	61.93
2,000,000	106.22	66.02
2,500,000	110.31	68.58
3,000,000	113.33	70.46
5,000,000	121.43	75.56
7,500,000	126.94	79.01
10,000,000	130.87	81.49

**Table 297.B.1.c.(1)(a)(LC) Single Limits Interpolicy Stacking – Uninsured (Includes Underinsured) Motorists Bodily Injury And Property Damage Coverage Loss Costs**

<b>Interpolicy Stacking – Bodily Injury</b>		
<b>Bodily Injury Limits</b>	<b>Private Passenger Types Per Exposure</b>	<b>Other Than Private Passenger Types Per Exposure</b>
\$ 25,000/50,000	\$ 13.58	\$ 7.06
50,000/100,000	21.30	11.61
100,000/300,000	33.42	18.95
250,000/500,000	54.85	32.19
500,000/1,000,000	71.81	42.74
1,000,000/2,000,000	88.12	52.92
2,500,000/5,000,000	107.14	64.85
5,000,000/10,000,000	119.13	72.39

**Table 297.B.1.c.(1)(b)(LC) Split Limits Interpolicy Stacking – Uninsured (Includes Underinsured) Motorists Bodily Injury Coverage Loss Costs**

<b>Interpolicy Stacking – Property Damage</b>
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<u>Bodily Injury Limits</u>	<u>Private Passenger Types Per Exposure</u>	<u>Other Than Private Passenger Types Per Exposure</u>
\$ 10,000	\$ 3.25	\$ 4.23
25,000	5.30	5.81
50,000	8.19	7.86
100,000	12.66	10.88

**Table 297.B.1.c.(1)(c)(LC) Split Limits Interpolicy Stacking – Uninsured (Includes Underinsured) Motorists Property Damage Coverage Loss Costs**

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

**Table 297.B.1.d.(1)(LC) Individual Named Insured Loss Cost**

<u>Interpolicy And Intrapolicy Stacking – Bodily Injury And Property Damage</u>												
<u>Limits</u>	<u>Private Passenger Types Loss Costs Per Exposure</u>						<u>Other Than Private Passenger Types Loss Costs Per Exposure</u>					
	<u>Total Number Of Exposures Per Policy</u>						<u>Total Number Of Exposures Per Policy</u>					
	<u>1</u>	<u>2</u>	<u>3 – 4</u>	<u>5 – 9</u>	<u>10 – 30</u>	<u>&gt; 30</u>	<u>1</u>	<u>2</u>	<u>3 – 4</u>	<u>5 – 9</u>	<u>10 – 30</u>	<u>&gt; 30</u>
\$ 60,000	\$ 26.27	38.39	52.94	71.64	95.98	110.69	\$ 16.39	23.74	32.71	44.34	59.51	68.74
100,000	34.96	51.26	66.63	84.09	107.67	119.78	21.63	31.67	41.24	52.10	66.87	74.46
125,000	39.34	57.35	72.64	88.72	111.76	122.88	24.29	35.44	44.96	54.97	69.43	76.40
150,000	43.60	62.58	76.77	93.09	114.77	125.83	26.94	38.72	47.53	57.71	71.31	78.24
200,000	51.26	70.37	84.09	99.72	119.78	129.58	31.67	43.55	52.10	61.86	74.46	80.60
250,000	57.35	75.64	88.72	104.92	122.88	132.32	35.44	46.84	54.97	65.16	76.40	82.33
300,000	62.58	79.99	93.09	108.11	125.83	*	38.72	49.53	57.71	67.13	78.24	*
350,000	66.63	84.09	97.02	110.87	127.99	*	41.24	52.10	60.17	68.85	79.61	*
400,000	70.37	87.39	99.72	113.51	129.58	*	43.55	54.15	61.86	70.51	80.60	*
500,000	75.64	91.88	104.92	117.61	132.32	*	46.84	56.94	65.16	73.09	82.33	*
600,000	79.99	95.98	108.11	120.30	*	*	49.53	59.51	67.13	74.76	*	*
750,000	85.50	101.18	112.11	124.09	*	*	52.97	62.77	69.63	77.17	*	*
1,000,000	91.88	107.67	117.61	127.99	*	*	56.94	66.87	73.09	79.61	*	*
1,500,000	101.18	114.77	124.09	*	*	*	62.77	71.31	77.17	*	*	*
2,000,000	107.67	119.78	127.99	*	*	*	66.87	74.46	79.61	*	*	*
2,500,000	111.76	122.88	130.99	*	*	*	69.43	76.40	81.48	*	*	*
3,000,000	114.77	125.83	*	*	*	*	71.31	78.24	*	*	*	*
5,000,000	122.88	132.32	*	*	*	*	76.40	82.33	*	*	*	*
7,500,000	128.39	*	*	*	*	*	79.85	*	*	*	*	*
10,000,000	132.32	*	*	*	*	*	82.33	*	*	*	*	*

\* Refer to company.

**Table 297.B.2.c.(1)(a)(LC) Single Limits Interpolicy And Intrapolicy Stacking – Uninsured (Includes Underinsured) Motorists Bodily Injury And Property Damage Coverage – Individual Named Insured Loss Costs**

<u>Interpolicy And Intrapolicy Stacking – Bodily Injury</u>		
<u>Bodily Limits (000s)</u>	<u>Private Passenger Types Loss Costs Per Exposure</u>	<u>Other Than Private Passenger Types Loss Costs Per Exposure</u>
	<u>Total Number Of Exposures Per Policy</u>	<u>Total Number Of Exposures Per Policy</u>

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

	<u>1</u>	<u>2</u>	<u>3 – 4</u>	<u>5 – 9</u>	<u>10 – 30</u>	<u>&gt; 30</u>	<u>1</u>	<u>2</u>	<u>3 – 4</u>	<u>5 – 9</u>	<u>10 – 30</u>	<u>&gt; 30</u>
\$ 25/50	\$ 15.02	22.75	32.14	46.94	73.25	89.57	\$ 7.91	12.45	18.12	27.26	43.59	53.77
50/100	22.75	33.15	46.94	65.95	89.57	104.59	12.45	18.74	27.26	39.06	53.77	63.19
100/300	34.87	52.90	68.12	82.71	105.62	117.84	19.80	30.94	40.40	49.49	63.83	71.49
250/500	56.30	73.25	86.33	101.90	120.57	*	33.04	43.59	51.73	61.49	73.23	*
500/1,000	73.25	89.57	101.90	115.08	*	*	43.59	53.77	61.49	69.78	*	*
1,000/2,000	89.57	104.59	115.08	124.78	*	*	53.77	63.19	69.78	75.85	*	*
2,500/5,000	108.59	120.57	127.64	*	*	*	65.69	73.23	77.65	*	*	*
5,000/10,000	120.57	*	*	*	*	*	73.23	*	*	*	*	*

\* Refer to company.

**Table 297.B.2.c.(1)(b)(LC) Split Limits Interpolicy And Intrapolicy Stacking – Uninsured (Includes Underinsured) Motorists Bodily Injury Coverage – Individual Named Insured Loss Costs**

<b>Interpolicy And Intrapolicy Stacking – Property Damage</b>												
<b>Property Damage Limits</b>	<b>Private Passenger Types Loss Costs Per Exposure</b>						<b>Other Than Private Passenger Types Loss Costs Per Exposure</b>					
	<b>Total Number Of Exposures Per Policy</b>						<b>Total Number Of Exposures Per Policy</b>					
	<u>1</u>	<u>2</u>	<u>3 – 4</u>	<u>5 – 9</u>	<u>10 – 30</u>	<u>&gt; 30</u>	<u>1</u>	<u>2</u>	<u>3 – 4</u>	<u>5 – 9</u>	<u>10 – 30</u>	<u>&gt; 30</u>
\$ 10,000	\$ 3.25	4.85	6.75	10.71	18.75	24.65	\$ 4.23	5.47	6.84	9.56	14.99	18.97
25,000	5.30	8.19	12.02	17.98	*	*	5.81	7.86	10.45	14.48	*	*
50,000	8.19	12.66	*	*	*	*	7.86	10.88	*	*	*	*
100,000	12.66	*	*	*	*	*	10.88	*	*	*	*	*

\* Refer to company.

**Table 297.B.2.c.(1)(c)(LC) Split Limits Interpolicy And Intrapolicy Stacking – Uninsured (Includes Underinsured) Motorists Property Damage Coverage – Individual Named Insured Loss Costs**

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

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

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

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

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<b>Acts, Errors Or Omissions Base Loss Cost</b>
\$ 79

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

NEW MEXICO – COMMERCIAL AUTO  
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**70. FINANCED AUTOS**

Single Interest Coverage								
Original Unpaid Balance Including Finance Charges	Comprehensive		Collision		Fire And Theft		Conversion, Embezzlement And Secretion	
	New	Used	New	Used	New	Used	New	Used
\$ 0 – 1,500	\$ 11	\$ 12	\$ 42	\$ 45	\$ 6	\$ 7	\$ 4	\$ 5
1,501 – 2,000	12	13	47	49	7	7	5	5
2,001 – 2,500	14	15	54	57	8	9	6	6
2,501 – 3,000	16	17	62	65	9	10	7	7
3,001 – 3,500	19	20	71	75	10	11	8	9
3,501 – 4,000	21	22	81	84	12	13	9	9
4,001 – 4,500	23	24	87	91	13	13	9	10
4,501 – 5,000	26	27	100	105	15	16	11	12
5,001 – 6,000	31	32	118	123	17	18	13	14
6,001 – 8,000	41	43	155	162	23	24	16	18
Over 8,000 per \$100	0.58	0.60	2.19	2.30	0.32	0.34	0.24	0.26

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

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**80. SNOWMOBILES**

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Table **80.B.1.(LC)** is replaced by the following:

<b>Liability Coverage Option</b>	<b>Liability Base Loss Cost</b>
Passenger Hazard Excluded	\$ 27
Passenger Hazard Included	62

**Table 80.B.1.(LC) Snowmobiles Liability Loss Costs**

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

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**89. NON-OWNERSHIP LIABILITY**

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<b>Class Code</b>	<b>Total Number Of Employees</b>	<b>Liability Base Loss Cost</b>
6638	0 – 9	\$ 51
6639	10 – 19	109
6640	20 – 25	174
6602	26 – 100	295
6603	101 – 500	771
6604	501 – 1,000	1,772
6605	Over 1,000	3,735

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

**90. HIRED AUTOS**

<b>Cost Of Hire Basis – All Territories Liability Base Loss Cost</b>
\$ 0.43

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

Table 90.C.3.c.(LC) is replaced by the following:

Coverage	Deductible	Loss Cost Per Each \$100 Annual Cost Of Hire
<b>Comprehensive</b>	No Deductible	\$ .34
	\$ 50 Deductible	.32
	100 Deductible	.31
<b>Collision</b>	\$ 100 Deductible	.48
	250 Deductible	.45
	500 Deductible	.43
	1,000 Deductible	.40
<b>Specified Causes Of Loss</b>	No Deductible	.16

**Table 90.C.3.c.(LC) Hired Autos Physical Damage Loss Costs**

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**94. RENTAL REIMBURSEMENT**

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Table **94.B.3.(LC)** is replaced by the following:

<b>Coverage</b>	<b>Loss Cost Per \$100 Of Insurance</b>
Specified Causes of Loss	\$ 0.77
Comprehensive	0.92
Collision	1.54

**Table 94.B.3.(LC) Rental Reimbursement Physical Damage Loss Costs**

**97. UNINSURED MOTORISTS INSURANCE**

<b>Interpolicy Stacking Bodily Injury And Property Damage</b>		
<b>Bodily Injury Limits</b>	<b>Private Passenger Types Per Exposure</b>	<b>Other Than Private Passenger Types Per Exposure</b>
\$ 60,000	\$ 24.82	\$ 15.55
100,000	33.51	20.78
125,000	37.89	23.44
150,000	42.15	26.10
200,000	49.82	30.83
250,000	55.90	34.60
300,000	61.14	37.87
350,000	65.18	40.39
400,000	68.92	42.71
500,000	74.19	46.00
600,000	78.54	48.69
750,000	84.05	52.12
1,000,000	90.43	56.10
1,500,000	99.73	61.93
2,000,000	106.22	66.02
2,500,000	110.31	68.58
3,000,000	113.33	70.46
5,000,000	121.43	75.56
7,500,000	126.94	79.01
10,000,000	130.87	81.49

**Table 97.B.1.a.(1)(LC) Single Limits Interpolicy Stacking – Uninsured (Includes Underinsured) Motorists Bodily Injury And Property Damage Coverage Loss Costs**

<b>Interpolicy Stacking – Bodily Injury</b>		
<b>Bodily Injury Limits</b>	<b>Private Passenger Types Per Exposure</b>	<b>Other Than Private Passenger Types Per Exposure</b>
\$ 25,000/50,000	\$ 13.58	\$ 7.06
50,000/100,000	21.30	11.61
100,000/300,000	33.42	18.95
250,000/500,000	54.85	32.19
500,000/1,000,000	71.81	42.74
1,000,000/2,000,000	88.12	52.92
2,500,000/5,000,000	107.14	64.85
5,000,000/10,000,000	119.13	72.39

**Table 97.B.1.a.(2)(LC) Split Limits Interpolicy Stacking – Uninsured (Includes Underinsured) Motorists Bodily Injury Coverage Loss Costs**

<b>Interpolicy Stacking – Property Damage</b>
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Bodily Injury Limits	Private Passenger Types Per Exposure	Other Than Private Passenger Types Per Exposure
\$ 10,000	\$ 3.25	\$ 4.23
25,000	5.30	5.81
50,000	8.19	7.86
100,000	12.66	10.88

~~Table 97.B.1.a.(3)(LC) Split Limits Interpolicy Stacking – Uninsured (Includes Underinsured) Motorists Property Damage Coverage Loss Costs~~

Loss Cost
\$ 1.25

Table 97.B.1.b.(1)(d)(LC) Individual Named Insured Loss Cost

Interpolicy and Intrapolicy Stacking – Bodily Injury And Property Damage												
Limits	Private Passenger Types Loss Costs Per Exposure						Other Than Private Passenger Types Loss Costs Per Exposure					
	Total Number Of Exposures Per Policy						Total Number Of Exposures Per Policy					
	1	2	3-4	5-9	10-30	> 30	1	2	3-4	5-9	10-30	> 30
\$ 60,000	\$ 26.27	38.39	52.94	71.64	95.98	110.69	\$ 16.39	23.74	32.71	44.34	59.51	68.74
100,000	34.96	51.26	66.63	84.09	107.67	119.78	21.63	31.67	41.24	52.10	66.87	74.46
125,000	39.34	57.35	72.64	88.72	111.76	122.88	24.29	35.44	44.96	54.97	69.43	76.40
150,000	43.60	62.58	76.77	93.09	114.77	125.83	26.94	38.72	47.53	57.71	71.31	78.24
200,000	51.26	70.37	84.09	99.72	119.78	129.58	31.67	43.55	52.10	61.86	74.46	80.60
250,000	57.35	75.64	88.72	104.92	122.88	132.32	35.44	46.84	54.97	65.16	76.40	82.33
300,000	62.58	79.99	93.09	108.11	125.83	*	38.72	49.53	57.71	67.13	78.24	*
350,000	66.63	84.09	97.02	110.87	127.99	*	41.24	52.10	60.17	68.85	79.61	*
400,000	70.37	87.39	99.72	113.51	129.58	*	43.55	54.15	61.86	70.51	80.60	*
500,000	75.64	91.88	104.92	117.61	132.32	*	46.84	56.94	65.16	73.09	82.33	*
600,000	79.99	95.98	108.11	120.30	*	*	49.53	59.51	67.13	74.76	*	*
750,000	85.50	101.18	112.11	124.09	*	*	52.97	62.77	69.63	77.17	*	*
1,000,000	91.88	107.67	117.61	127.99	*	*	56.94	66.87	73.09	79.61	*	*
1,500,000	101.18	114.77	124.09	*	*	*	62.77	71.31	77.17	*	*	*
2,000,000	107.67	119.78	127.99	*	*	*	66.87	74.46	79.61	*	*	*
2,500,000	111.76	122.88	130.99	*	*	*	69.43	76.40	81.48	*	*	*
3,000,000	114.77	125.83	*	*	*	*	71.31	78.24	*	*	*	*
5,000,000	122.88	132.32	*	*	*	*	76.40	82.33	*	*	*	*
7,500,000	128.39	*	*	*	*	*	79.85	*	*	*	*	*
10,000,000	132.32	*	*	*	*	*	82.33	*	*	*	*	*

\* Refer to company.

Table 97.B.2.a.(1)(LC) Single Limits Interpolicy And Intrapolicy Stacking – Uninsured (Includes Underinsured) Motorists Bodily Injury And Property Damage Coverage – Individual Named Insured Loss Costs

Interpolicy and Intrapolicy Stacking – Bodily Injury		
Bodily Limits	Private Passenger Types Loss Costs Per Exposure	Other Than Private Passenger Types Loss Costs Per Exposure
	Total Number Of Exposures Per Policy	Total Number Of Exposures Per Policy

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(000's)	1	2	3-4	5-9	10-30	> 30	1	2	3-4	5-9	10-30	> 30
\$ 25/50	\$ 15.02	22.75	32.14	46.94	73.25	89.57	\$ 7.94	12.45	18.12	27.26	43.59	53.77
50/100	22.75	33.15	46.94	65.95	89.57	104.59	12.45	18.74	27.26	39.06	53.77	63.19
100/300	34.87	52.90	68.12	82.71	105.62	117.84	19.80	30.94	40.40	49.49	63.83	71.49
250/500	56.30	73.25	86.33	101.90	120.57	*	33.04	43.59	51.73	61.49	73.23	*
500/1,000	73.25	89.57	101.90	115.08	*	*	43.59	53.77	61.49	69.78	*	*
1,000/2,000	89.57	104.59	115.08	124.78	*	*	53.77	63.19	69.78	75.85	*	*
2,500/5,000	108.59	120.57	127.64	*	*	*	65.69	73.23	77.65	*	*	*
5,000/10,000	120.57	*	*	*	*	*	73.23	*	*	*	*	*

\* Refer to company.

**Table 97.B.2.a.(2)(LC) Split Limits Interpolicy And Intrapolicy Stacking – Uninsured (Includes Underinsured) Motorists Bodily Injury Coverage – Individual Named Insured Loss Costs**

Interpolicy and Intrapolicy Stacking – Property Damage													
Property Damage Limits	Private Passenger Types Loss Costs Per Exposure						Other Than Private Passenger Types Loss Costs Per Exposure						
	Total Number Of Exposures Per Policy						Total Number Of Exposures Per Policy						
	1	2	3-4	5-9	10-30	> 30	1	2	3-4	5-9	10-30	> 30	
\$ 40,000	\$ 3.25	4.85	6.75	10.71	18.75	24.65	\$ 4.23	5.47	6.84	9.56	14.99	18.97	
25,000	5.30	8.19	12.02	17.98	*	*	5.81	7.86	10.45	14.48	*	*	
50,000	8.19	12.66	*	*	*	*	7.86	10.88	*	*	*	*	
100,000	12.66	*	*	*	*	*	10.88	*	*	*	*	*	

\* Refer to company.

**Table 97.B.2.a.(3)(LC) Split Limits Interpolicy And Intrapolicy Stacking – Uninsured (Includes Underinsured) Motorists Property Damage Coverage – Individual Named Insured Loss Costs**

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

STATE	EFFECTIVE OR DISTRIBUTION DATE	STATE-SPECIFIC LOSS COSTS/ RULES SUPPLEMENT	IMPLEMENTATION CIRCULAR	
			LOSS COSTS	RULES
ALABAMA				
ALASKA	7/1/2023	<a href="#">LI-CA-2022-154</a> / <a href="#">LI-CA-2022-155</a>		
ARIZONA	10/1/2023	<a href="#">LI-CA-2022-258</a> / <a href="#">LI-CA-2022-259</a>	<a href="#">LI-CA-2022-258</a>	<a href="#">LI-CA-2022-259</a>
ARKANSAS	7/1/2023	<a href="#">LI-CA-2022-174</a> / <a href="#">LI-CA-2022-173</a>	<a href="#">LI-CA-2022-174</a>	<a href="#">LI-CA-2022-173</a>
CALIFORNIA				
COLORADO				
CONNECTICUT				
DELAWARE				
DIST. OF COLUMBIA				
FLORIDA				
GEORGIA				
GUAM				
HAWAII				
IDAHO	7/1/2023	<a href="#">LI-CA-2022-159</a> / <a href="#">LI-CA-2022-160</a>	<a href="#">LI-CA-2022-159</a>	<a href="#">LI-CA-2022-160</a>
ILLINOIS				
INDIANA	4/1/2023	<a href="#">LI-CA-2022-122</a> / <a href="#">LI-CA-2022-123</a>	<a href="#">LI-CA-2022-122</a>	<a href="#">LI-CA-2022-123</a>
IOWA				
KANSAS	6/1/2023	<a href="#">LI-CA-2022-138</a> / <a href="#">LI-CA-2022-137</a>		
KENTUCKY				
LOUISIANA				
MAINE				
MARYLAND				
MASSACHUSETTS				
MICHIGAN				
MINNESOTA				
MISSISSIPPI				
MISSOURI				
MONTANA	7/1/2023	<a href="#">LI-CA-2022-188</a> / <a href="#">LI-CA-2022-189</a>	<a href="#">LI-CA-2022-206</a>	<a href="#">LI-CA-2022-207</a>
NEBRASKA				
NEVADA				
NEW HAMPSHIRE	12/1/2023	<a href="#">LI-CA-2022-299</a> / <a href="#">LI-CA-2022-300</a>	<a href="#">LI-CA-2022-299</a>	<a href="#">LI-CA-2022-300</a>
NEW JERSEY				
<b>NEW MEXICO</b>	<b>12/2023</b>	<a href="#">LI-CA-2022-312</a> / <a href="#">LI-CA-2022-311</a>	<a href="#">LI-CA-2022-312</a>	<a href="#">LI-CA-2022-311</a>
NEW YORK				
NORTH CAROLINA				
NORTH DAKOTA	7/1/2023	<a href="#">LI-CA-2022-191</a> / <a href="#">LI-CA-2022-190</a>	<a href="#">LI-CA-2022-191</a>	<a href="#">LI-CA-2022-190</a>
OHIO	4/1/2023	<a href="#">LI-CA-2022-124</a> / <a href="#">LI-CA-2022-125</a>	<a href="#">LI-CA-2022-124</a>	<a href="#">LI-CA-2022-125</a>
OKLAHOMA				
OREGON				
PENNSYLVANIA	7/1/2023	<a href="#">LI-CA-2022-198</a> / <a href="#">LI-CA-2022-199</a>		
PUERTO RICO				
RHODE ISLAND				
SOUTH CAROLINA	7/1/2023	<a href="#">LI-CA-2022-167</a> / <a href="#">LI-CA-2022-166</a>		
SOUTH DAKOTA	7/1/2023	<a href="#">LI-CA-2022-200</a> / <a href="#">LI-CA-2022-201</a>	<a href="#">LI-CA-2022-200</a>	<a href="#">LI-CA-2022-201</a>
TENNESSEE				
TEXAS	6/1/2023	<a href="#">LI-CA-2022-144</a> / <a href="#">LI-CA-2022-143</a>	<a href="#">LI-CA-2022-211</a>	<a href="#">LI-CA-2022-211</a>
U.S. VIRGIN ISLANDS				
UTAH				
VERMONT				
VIRGINIA				
WASHINGTON				
WEST VIRGINIA				
WISCONSIN				
WYOMING	8/1/2023	<a href="#">LI-CA-2022-212</a> / <a href="#">LI-CA-2022-213</a>	<a href="#">LI-CA-2022-212</a>	<a href="#">LI-CA-2022-213</a>

**BOLD INDICATES CHANGES**

**MULTISTATE CIRCULARS:**

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