

LOSS COSTS – IMPLEMENTATION

DECEMBER 29, 2022

COMMERCIAL AUTOMOBILE

LI-CA-2022-308

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

KEY MESSAGE

Loss costs representing an overall statewide level change of 5.1% 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 MARCH 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-133496585, 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 Indiana

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 10.2%. 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 5.1%. 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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INDIANA
COMMERCIAL AUTOMOBILE
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VERISK

INDIANA
CLASS PLAN RELATIVITIES

	Current Class Plan Aggregate Loss Cost	Current Legacy Class Plan Aggregate Loss Cost	Class Plan Relativity*
TTT-Liab	17,887,562	18,187,307	0.984
PPT-Liab	2,696,449	2,816,911	0.957
TTT-OTC	3,221,184	3,431,458	0.939
TTT-Coll	6,841,669	8,504,839	0.804
PPT-OTC	628,028	668,062	0.940
PPT-Coll	1,561,972	1,533,174	1.019

* 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

INDIANA
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			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)
101	11015	426	493	1.110	1.128	437	2.6%
102	2833	321	390	1.094	1.112	351	9.3%
103	6996	284	336	1.125	1.143	294	3.5%
104	4001	245	291	1.131	1.149	253	3.3%
105	3476	271	322	1.109	1.127	286	5.5%
106	1764	330	407	1.111	1.129	360	9.1%
108	1648	245	289	1.118	1.136	254	3.7%
109	825	232	289	1.188	1.207	239	3.0%
110	1136	230	278	1.119	1.137	245	6.5%
114	2092	250	295	1.120	1.138	259	3.6%
115	717	189	229	1.148	1.167	196	3.7%
116	5153	291	346	1.126	1.144	302	3.8%
117	7495	188	224	1.122	1.140	196	4.3%
124	5105	212	254	1.118	1.136	224	5.7%
127	1605	222	276	1.143	1.162	238	7.2%
128	825	277	341	1.142	1.161	294	6.1%
129	4667	268	334	1.135	1.153	290	8.2%
130	10098	299	368	1.126	1.144	322	7.7%
131	3444	256	300	1.117	1.135	264	3.1%
132	1017	191	239	1.173	1.192	201	5.2%
133	28992	197	251	1.145	1.164	216	9.6%
134	1137	245	294	1.125	1.143	257	4.9%
135	1724	260	321	1.113	1.131	284	9.2%
136	521	251	307	1.160	1.179	260	3.6%
137	781	162	204	1.188	1.207	169	4.3%

(8) CLASS PLAN RELATIVITY 0.984

(9) LEGACY OVERALL STATEWIDE CHANGE 6.3%

VERISK

INDIANA
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	
		CLASS PLAN	CA-2022-BRLA1	OFF	BALANCE	PLAN BASE	
R	EXPOSURES	BASE LOSS	REVISED BASE	BALANCE	FACTOR	LOSS COST	% CHANGE
R	(CAR YEARS)	COST	LOSS COST	FACTOR	(4) / (8)	(3) / (5)	(6) / (2)
101	2769	293	298	1.018	1.064	280	-4.4%
102	373	340	343	1.009	1.054	325	-4.4%
103	1208	265	267	1.008	1.053	254	-4.2%
104	826	241	245	1.018	1.064	230	-4.6%
105	618	308	312	1.013	1.059	295	-4.2%
106	321	341	338	0.990	1.034	327	-4.1%
108	271	249	255	1.026	1.072	238	-4.4%
109	110	299	312	1.044	1.091	286	-4.3%
110	169	271	267	0.986	1.030	259	-4.4%
114	249	280	284	1.013	1.059	268	-4.3%
115	100	336	348	1.036	1.083	321	-4.5%
116	869	341	340	0.998	1.043	326	-4.4%
117	854	240	243	1.011	1.056	230	-4.2%
124	582	223	225	1.010	1.055	213	-4.5%
127	288	302	300	0.995	1.040	288	-4.6%
128	125	358	363	1.015	1.061	342	-4.5%
129	621	252	255	1.010	1.055	242	-4.0%
130	2169	297	297	0.999	1.044	284	-4.4%
131	353	240	241	1.004	1.049	230	-4.2%
132	231	229	231	1.009	1.054	219	-4.4%
133	3411	200	202	1.012	1.057	191	-4.5%
134	260	233	238	1.021	1.067	223	-4.3%
135	274	255	255	1.001	1.046	244	-4.3%
136	75	256	264	1.033	1.079	245	-4.3%
137	101	271	275	1.014	1.060	259	-4.4%

(8) CLASS PLAN RELATIVITY 0.957

(9) LEGACY OVERALL STATEWIDE CHANGE -4.4%

VERISK

INDIANA
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	
		CLASS PLAN	CA-2022-BRLA1	OFF	BALANCE	PLAN BASE	
R	EXPOSURES	BASE LOSS	REVISED BASE	BALANCE	FACTOR	LOSS COST	% CHANGE
R	(CAR YEARS)	COST	LOSS COST	FACTOR	(4) / (8)	(3) / (5)	(6) / (2)
101	8615	120	135	0.949	1.011	134	11.7%
102	1941	126	135	0.953	1.015	133	5.6%
103	5087	90	94	0.909	0.968	97	7.8%
104	2555	73	90	0.978	1.042	86	17.8%
105	2830	88	99	0.956	1.018	97	10.2%
106	1214	86	88	0.897	0.955	92	7.0%
108	1314	118	132	0.953	1.015	130	10.2%
109	605	96	108	0.965	1.028	105	9.4%
110	868	84	90	0.931	0.991	91	8.3%
114	1118	84	90	0.946	1.007	89	6.0%
115	373	89	101	0.981	1.045	97	9.0%
116	3731	89	102	0.963	1.026	99	11.2%
117	4308	114	112	0.897	0.955	117	2.6%
124	2895	109	114	0.916	0.976	117	7.3%
127	1228	96	103	0.946	1.007	102	6.3%
128	514	86	91	0.908	0.967	94	9.3%
129	2912	86	94	0.934	0.995	94	9.3%
130	7246	99	108	0.915	0.974	111	12.1%
131	1922	88	89	0.875	0.932	95	8.0%
132	767	83	89	0.933	0.994	90	8.4%
133	17462	103	105	0.898	0.956	110	6.8%
134	610	78	89	0.988	1.052	85	9.0%
135	1333	71	75	0.898	0.956	78	9.9%
136	302	96	110	0.987	1.051	105	9.4%
137	430	108	122	0.972	1.035	118	9.3%

(8) CLASS PLAN RELATIVITY 0.939

(9) LEGACY OVERALL STATEWIDE CHANGE 8.8%

VERISK

INDIANA
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			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)
101	7754	227	398	1.318	1.639	243	7.0%
102	1778	178	305	1.325	1.648	185	3.9%
103	4464	218	363	1.320	1.642	221	1.4%
104	2637	164	279	1.351	1.680	166	1.2%
105	2599	201	355	1.353	1.683	211	5.0%
106	1098	213	369	1.310	1.629	227	6.6%
108	1115	197	329	1.342	1.669	197	0.0%
109	372	179	299	1.353	1.683	178	-0.6%
110	861	210	355	1.314	1.634	217	3.3%
114	1186	187	319	1.336	1.662	192	2.7%
115	356	185	325	1.386	1.724	189	2.2%
116	3275	166	302	1.329	1.653	183	10.2%
117	4083	172	281	1.293	1.608	175	1.7%
124	2705	235	373	1.277	1.588	235	0.0%
127	1079	217	352	1.274	1.585	222	2.3%
128	497	218	353	1.286	1.600	221	1.4%
129	3215	180	327	1.331	1.655	198	10.0%
130	6250	216	368	1.341	1.668	221	2.3%
131	1717	177	297	1.275	1.586	187	5.6%
132	709	188	332	1.393	1.733	192	2.1%
133	16326	174	279	1.285	1.598	175	0.6%
134	464	161	283	1.308	1.627	174	8.1%
135	1063	180	301	1.331	1.655	182	1.1%
136	172	210	369	1.373	1.708	216	2.9%
137	409	178	286	1.290	1.604	178	0.0%

(8) CLASS PLAN RELATIVITY 0.804

(9) LEGACY OVERALL STATEWIDE CHANGE 3.2%

VERISK

INDIANA
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 COST	REVISED BASE LOSS COST	BALANCE FACTOR	FACTOR	LOSS COST	% CHANGE
				FACTOR	(4) / (8)	(3) / (5)	(6) / (2)
101	2109	93	111	1.190	1.266	88	-5.4%
102	295	158	188	1.191	1.267	148	-6.3%
103	810	75	85	1.131	1.203	71	-5.3%
104	607	75	94	1.247	1.327	71	-5.3%
105	457	90	109	1.207	1.284	85	-5.6%
106	266	75	85	1.137	1.210	70	-6.7%
108	234	87	104	1.191	1.267	82	-5.7%
109	53	72	86	1.191	1.267	68	-5.6%
110	149	79	94	1.191	1.267	74	-6.3%
114	128	81	96	1.191	1.267	76	-6.2%
115	58	81	96	1.191	1.267	76	-6.2%
116	585	82	101	1.234	1.313	77	-6.1%
117	545	117	144	1.228	1.306	110	-6.0%
124	323	111	132	1.191	1.267	104	-6.3%
127	218	75	89	1.191	1.267	70	-6.7%
128	94	72	86	1.191	1.267	68	-5.6%
129	398	73	85	1.167	1.241	68	-6.8%
130	1575	75	87	1.166	1.240	70	-6.7%
131	172	73	87	1.191	1.267	69	-5.5%
132	186	62	74	1.191	1.267	58	-6.5%
133	2010	98	116	1.184	1.260	92	-6.1%
134	110	57	68	1.191	1.267	54	-5.3%
135	207	55	66	1.191	1.267	52	-5.5%
136	15	58	69	1.191	1.267	54	-6.9%
137	91	68	81	1.191	1.267	64	-5.9%

(8) CLASS PLAN RELATIVITY 0.940

(9) LEGACY OVERALL STATEWIDE CHANGE -6.0%

VERISK

INDIANA
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			REVISED	LEGACY	
E		LEGACY		PRIOR	OFF	CLASS	
R	EXPOSURES	CLASS PLAN	CA-2022-BRLA1	OFF	BALANCE	PLAN BASE	
R	(CAR YEARS)	BASE LOSS COST	REVISED BASE LOSS COST	BALANCE FACTOR	FACTOR	LOSS COST	% CHANGE
				FACTOR	(4) / (8)	(3) / (5)	(6) / (2)
101	2087	322	407	1.115	1.094	372	15.5%
102	286	323	403	1.112	1.091	369	14.2%
103	819	264	311	1.110	1.089	286	8.3%
104	585	313	397	1.147	1.126	353	12.8%
105	448	343	430	1.148	1.127	382	11.4%
106	263	244	289	1.101	1.080	268	9.8%
108	209	269	341	1.147	1.126	303	12.6%
109	50	265	333	1.128	1.107	301	13.6%
110	140	242	290	1.079	1.059	274	13.2%
114	120	237	297	1.144	1.123	264	11.4%
115	59	249	313	1.128	1.107	283	13.7%
116	588	367	438	1.115	1.094	400	9.0%
117	523	209	268	1.163	1.141	235	12.4%
124	311	222	282	1.141	1.120	252	13.5%
127	202	264	320	1.068	1.048	305	15.5%
128	93	292	356	1.128	1.107	322	10.3%
129	422	254	341	1.116	1.095	311	22.4%
130	1517	280	347	1.108	1.087	319	13.9%
131	178	258	320	1.135	1.114	287	11.2%
132	174	210	280	1.128	1.107	253	20.5%
133	1972	231	310	1.161	1.139	272	17.7%
134	111	243	330	1.163	1.141	289	18.9%
135	198	277	350	1.153	1.132	309	11.6%
136	16	205	257	1.128	1.107	232	13.2%
137	83	258	324	1.128	1.107	293	13.6%

(8) CLASS PLAN RELATIVITY 1.019

(9) LEGACY OVERALL STATEWIDE CHANGE 14.2%

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		0.720
	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
101	0.0033	0.0052	0.0079	0.0134	0.0063	0.0109	0.0180	0.0318	0.0089	0.0145	0.0228	0.0390
102	0.0048	0.0074	0.0113	0.0192	0.0063	0.0109	0.0180	0.0318	0.0112	0.0183	0.0288	0.0492
103	0.0053	0.0083	0.0126	0.0213	0.0063	0.0109	0.0180	0.0318	0.0117	0.0191	0.0300	0.0512
104	0.0056	0.0087	0.0132	0.0224	0.0063	0.0109	0.0180	0.0318	0.0122	0.0201	0.0315	0.0538
105	0.0048	0.0075	0.0113	0.0192	0.0063	0.0109	0.0180	0.0318	0.0101	0.0165	0.0260	0.0444
106	0.0044	0.0068	0.0104	0.0176	0.0063	0.0109	0.0180	0.0318	0.0108	0.0177	0.0279	0.0476
108	0.0042	0.0065	0.0099	0.0167	0.0063	0.0109	0.0180	0.0318	0.0120	0.0196	0.0309	0.0527
109	0.0059	0.0092	0.0139	0.0237	0.0063	0.0109	0.0180	0.0318	0.0129	0.0211	0.0332	0.0567
110	0.0057	0.0089	0.0135	0.0230	0.0063	0.0109	0.0180	0.0318	0.0124	0.0202	0.0318	0.0543
114	0.0058	0.0091	0.0138	0.0235	0.0063	0.0109	0.0180	0.0318	0.0127	0.0208	0.0327	0.0560
115	0.0055	0.0085	0.0130	0.0220	0.0063	0.0109	0.0180	0.0318	0.0119	0.0194	0.0305	0.0521
116	0.0057	0.0088	0.0134	0.0228	0.0063	0.0109	0.0180	0.0318	0.0119	0.0194	0.0305	0.0521
117	0.0059	0.0091	0.0139	0.0236	0.0063	0.0109	0.0180	0.0318	0.0154	0.0252	0.0395	0.0675
124	0.0051	0.0079	0.0120	0.0204	0.0063	0.0109	0.0180	0.0318	0.0143	0.0235	0.0368	0.0630
127	0.0058	0.0091	0.0139	0.0235	0.0063	0.0109	0.0180	0.0318	0.0132	0.0217	0.0340	0.0582
128	0.0050	0.0077	0.0118	0.0200	0.0063	0.0109	0.0180	0.0318	0.0119	0.0194	0.0305	0.0521
129	0.0054	0.0084	0.0128	0.0218	0.0063	0.0109	0.0180	0.0318	0.0126	0.0206	0.0323	0.0552
130	0.0052	0.0081	0.0123	0.0208	0.0063	0.0109	0.0180	0.0318	0.0115	0.0189	0.0297	0.0508
131	0.0049	0.0077	0.0117	0.0199	0.0063	0.0109	0.0180	0.0318	0.0123	0.0202	0.0317	0.0542
132	0.0049	0.0076	0.0115	0.0196	0.0063	0.0109	0.0180	0.0318	0.0157	0.0257	0.0404	0.0690
133	0.0056	0.0088	0.0133	0.0226	0.0063	0.0109	0.0180	0.0318	0.0140	0.0229	0.0359	0.0614
134	0.0059	0.0091	0.0139	0.0236	0.0063	0.0109	0.0180	0.0318	0.0119	0.0194	0.0305	0.0521
135	0.0047	0.0073	0.0111	0.0189	0.0063	0.0109	0.0180	0.0318	0.0122	0.0199	0.0313	0.0536
136	0.0046	0.0072	0.0109	0.0186	0.0063	0.0109	0.0180	0.0318	0.0123	0.0201	0.0316	0.0540

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>
101	0.0129	0.0214	0.0336	0.0537	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
102	0.0159	0.0264	0.0416	0.0664	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
103	0.0167	0.0277	0.0435	0.0696	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
104	0.0182	0.0302	0.0474	0.0757	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
105	0.0166	0.0275	0.0433	0.0691	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
106	0.0158	0.0261	0.0411	0.0656	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
108	0.0170	0.0282	0.0443	0.0707	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
109	0.0185	0.0308	0.0483	0.0772	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
110	0.0208	0.0346	0.0543	0.0868	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
114	0.0181	0.0300	0.0471	0.0752	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
115	0.0218	0.0362	0.0569	0.0908	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
116	0.0169	0.0281	0.0441	0.0705	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
117	0.0218	0.0362	0.0570	0.0910	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
124	0.0202	0.0335	0.0527	0.0842	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
127	0.0205	0.0340	0.0534	0.0853	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
128	0.0173	0.0287	0.0451	0.0721	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
129	0.0185	0.0307	0.0483	0.0771	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
130	0.0166	0.0275	0.0432	0.0691	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
131	0.0179	0.0296	0.0466	0.0744	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
132	0.0225	0.0373	0.0586	0.0936	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
133	0.0212	0.0351	0.0552	0.0882	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
134	0.0188	0.0313	0.0492	0.0785	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
135	0.0182	0.0301	0.0474	0.0756	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
136	0.0176	0.0292	0.0459	0.0733	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**

**INDIANA (13)
TERRITORY 101**

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					
\$ 437	\$1	\$2	\$3	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 280	\$2	\$3	\$5	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2709	\$21	\$37	\$62	\$113	N/A
– SCHOOL AND CHURCH BUSES					
\$ 240	\$3	\$5	\$8	\$13	N/A
– OTHER BUSES					
\$ 1661	\$15	\$24	\$38	\$65	N/A
– VAN POOLS					
\$ 656	\$5	\$8	\$12	\$21	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 366	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					
\$ 351	\$2	\$3	\$4	\$7	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 325	\$2	\$4	\$6	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2176	\$17	\$30	\$50	\$91	N/A
– SCHOOL AND CHURCH BUSES					
\$ 193	\$3	\$5	\$8	\$13	N/A
– OTHER BUSES					
\$ 1334	\$15	\$24	\$38	\$66	N/A
– VAN POOLS					
\$ 527	\$4	\$6	\$10	\$17	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 267	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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**INDIANA (13)
TERRITORY 103**

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	\$2	\$3	\$4	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 254	\$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	\$3	\$4	\$7	\$11	N/A
– OTHER BUSES					
\$ 1117	\$13	\$21	\$34	\$57	N/A
– VAN POOLS					
\$ 441	\$3	\$5	\$8	\$14	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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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					
\$ 253	\$1	\$2	\$3	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 230	\$1	\$3	\$4	\$7	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1569	\$12	\$22	\$36	\$65	N/A
– SCHOOL AND CHURCH BUSES					
\$ 139	\$3	\$4	\$7	\$11	N/A
– OTHER BUSES					
\$ 961	\$12	\$19	\$30	\$52	N/A
– VAN POOLS					
\$ 380	\$3	\$5	\$7	\$12	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 220	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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**INDIANA (13)
TERRITORY 105**

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					
\$ 286	\$1	\$2	\$3	\$5	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 295	\$2	\$3	\$5	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1773	\$14	\$24	\$40	\$74	N/A
– SCHOOL AND CHURCH BUSES					
\$ 157	\$3	\$4	\$7	\$11	N/A
– OTHER BUSES					
\$ 1087	\$11	\$18	\$28	\$48	N/A
– VAN POOLS					
\$ 429	\$3	\$5	\$8	\$14	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 240	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					
\$ 360	\$2	\$3	\$4	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 327	\$2	\$4	\$6	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2232	\$17	\$31	\$51	\$93	N/A
– SCHOOL AND CHURCH BUSES					
\$ 198	\$3	\$5	\$8	\$13	N/A
– OTHER BUSES					
\$ 1368	\$15	\$24	\$38	\$65	N/A
– VAN POOLS					
\$ 540	\$4	\$6	\$10	\$17	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 274	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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**INDIANA (13)
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					
\$ 254	\$1	\$2	\$3	\$4	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 238	\$1	\$3	\$4	\$8	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1575	\$12	\$22	\$36	\$66	N/A
– SCHOOL AND CHURCH BUSES					
\$ 140	\$2	\$4	\$6	\$10	N/A
– OTHER BUSES					
\$ 965	\$12	\$19	\$30	\$51	N/A
– VAN POOLS					
\$ 381	\$3	\$5	\$7	\$12	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 228	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					
\$ 239	\$1	\$2	\$3	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 286	\$2	\$3	\$5	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1482	\$12	\$20	\$34	\$62	N/A
– SCHOOL AND CHURCH BUSES					
\$ 131	\$2	\$4	\$6	\$10	N/A
– OTHER BUSES					
\$ 908	\$12	\$19	\$30	\$51	N/A
– VAN POOLS					
\$ 359	\$3	\$4	\$7	\$12	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 211	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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**INDIANA (13)
TERRITORY 110**

LIABILITY		MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person					Basic Limits
	500	1000	2000	5000		
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 245	\$1	\$2	\$3	\$6	N/A	
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
\$ 259	\$2	\$3	\$5	\$8	N/A	
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 1519	\$12	\$21	\$35	\$63	N/A	
– SCHOOL AND CHURCH BUSES						
\$ 135	\$3	\$5	\$7	\$12	N/A	
– OTHER BUSES						
\$ 931	\$12	\$19	\$30	\$51	N/A	
– VAN POOLS						
\$ 368	\$3	\$4	\$7	\$12	N/A	
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 179	Refer to Rule 49.				N/A	
<div><div></div><div><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.</div></div>						

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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					
\$ 259	\$2	\$3	\$4	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 268	\$2	\$3	\$5	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1606	\$13	\$22	\$37	\$67	N/A
– SCHOOL AND CHURCH BUSES					
\$ 142	\$3	\$4	\$7	\$11	N/A
– OTHER BUSES					
\$ 984	\$12	\$20	\$32	\$55	N/A
– VAN POOLS					
\$ 389	\$3	\$5	\$7	\$12	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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**INDIANA (13)
TERRITORY 115**

LIABILITY		MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000		Limit Per Person				
		500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 196		\$1	\$2	\$3	\$4	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
\$ 321		\$2	\$3	\$6	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 1215		\$9	\$17	\$28	\$51	N/A
– SCHOOL AND CHURCH BUSES						
\$ 108		\$2	\$4	\$6	\$10	N/A
– OTHER BUSES						
\$ 745		\$9	\$14	\$23	\$39	N/A
– VAN POOLS						
\$ 294		\$2	\$4	\$5	\$9	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 168		Refer to Rule 49.				N/A
<div><div></div><div><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.</div></div>						

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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					
\$ 302	\$2	\$3	\$4	\$7	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 326	\$2	\$4	\$6	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1872	\$15	\$26	\$43	\$78	N/A
– SCHOOL AND CHURCH BUSES					
\$ 166	\$3	\$5	\$7	\$12	N/A
– OTHER BUSES					
\$ 1148	\$14	\$22	\$35	\$60	N/A
– VAN POOLS					
\$ 453	\$4	\$5	\$8	\$15	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 245	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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**INDIANA (13)
TERRITORY 117**

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					
\$ 196	\$1	\$2	\$3	\$5	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 230	\$1	\$3	\$4	\$7	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1215	\$9	\$17	\$28	\$51	N/A
– SCHOOL AND CHURCH BUSES					
\$ 108	\$2	\$4	\$6	\$10	N/A
– OTHER BUSES					
\$ 745	\$11	\$19	\$29	\$50	N/A
– VAN POOLS					
\$ 294	\$2	\$4	\$5	\$9	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 166	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					
\$ 224	\$1	\$2	\$3	\$5	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 213	\$1	\$2	\$4	\$7	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1389	\$11	\$19	\$32	\$58	N/A
– SCHOOL AND CHURCH BUSES					
\$ 123	\$2	\$4	\$6	\$10	N/A
– OTHER BUSES					
\$ 851	\$12	\$20	\$31	\$54	N/A
– VAN POOLS					
\$ 336	\$3	\$4	\$6	\$11	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 185	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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**INDIANA (13)
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					
\$ 238	\$1	\$2	\$3	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 288	\$2	\$3	\$5	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1476	\$12	\$20	\$34	\$61	N/A
– SCHOOL AND CHURCH BUSES					
\$ 131	\$3	\$4	\$7	\$11	N/A
– OTHER BUSES					
\$ 904	\$12	\$20	\$31	\$53	N/A
– VAN POOLS					
\$ 357	\$3	\$4	\$7	\$11	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 184	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					
\$ 342	\$2	\$4	\$6	\$11	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1823	\$14	\$25	\$42	\$76	N/A
– SCHOOL AND CHURCH BUSES					
\$ 162	\$3	\$5	\$7	\$12	N/A
– OTHER BUSES					
\$ 1117	\$13	\$22	\$34	\$58	N/A
– VAN POOLS					
\$ 441	\$3	\$5	\$8	\$14	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 235	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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**INDIANA (13)
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					
\$ 290	\$2	\$3	\$4	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 242	\$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	\$3	\$5	\$8	\$12	N/A
– OTHER BUSES					
\$ 1102	\$14	\$23	\$36	\$61	N/A
– VAN POOLS					
\$ 435	\$3	\$5	\$8	\$14	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					
\$ 322	\$2	\$3	\$4	\$7	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 284	\$2	\$3	\$5	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1996	\$16	\$28	\$46	\$83	N/A
– SCHOOL AND CHURCH BUSES					
\$ 177	\$3	\$5	\$8	\$12	N/A
– OTHER BUSES					
\$ 1224	\$14	\$23	\$36	\$62	N/A
– VAN POOLS					
\$ 483	\$4	\$6	\$9	\$16	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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**INDIANA (13)
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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						
\$ 264		\$1	\$2	\$3	\$5	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
\$ 230		\$1	\$3	\$4	\$7	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 1637		\$13	\$23	\$37	\$68	N/A
– SCHOOL AND CHURCH BUSES						
\$ 145		\$3	\$4	\$7	\$11	N/A
– OTHER BUSES						
\$ 1003		\$12	\$20	\$32	\$54	N/A
– VAN POOLS						
\$ 396		\$3	\$5	\$7	\$13	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 225		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					
\$ 201	\$1	\$2	\$3	\$4	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 219	\$1	\$2	\$4	\$7	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1246	\$10	\$17	\$28	\$52	N/A
– SCHOOL AND CHURCH BUSES					
\$ 111	\$2	\$4	\$7	\$10	N/A
– OTHER BUSES					
\$ 764	\$12	\$20	\$31	\$53	N/A
– VAN POOLS					
\$ 302	\$2	\$4	\$6	\$10	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 162	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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**INDIANA (13)
TERRITORY 133**

LIABILITY		MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000		Limit Per Person				Basic Limits
	500	1000	2000	5000		
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 216	\$1	\$2	\$3	\$5	N/A	
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
\$ 191	\$1	\$2	\$3	\$6	N/A	
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 1339	\$10	\$18	\$31	\$56	N/A	
– SCHOOL AND CHURCH BUSES						
\$ 119	\$3	\$4	\$7	\$10	N/A	
– OTHER BUSES						
\$ 821	\$11	\$19	\$29	\$50	N/A	
– VAN POOLS						
\$ 324	\$3	\$4	\$6	\$10	N/A	
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 176	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 Of Liab. \$100,000	Limit Per Person				Basic Limits
	500	1000	2000	5000	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 257	\$2	\$3	\$4	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 223	\$1	\$2	\$4	\$7	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1593	\$12	\$22	\$36	\$66	N/A
– SCHOOL AND CHURCH BUSES					
\$ 141	\$3	\$4	\$7	\$11	N/A
– OTHER BUSES					
\$ 977	\$12	\$19	\$30	\$51	N/A
– VAN POOLS					
\$ 386	\$3	\$5	\$7	\$12	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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**INDIANA (13)
TERRITORY 135**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person				Basic Limits
	500	1000	2000	5000	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 284	\$1	\$2	\$3	\$5	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 244	\$2	\$3	\$4	\$8	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1761	\$14	\$24	\$40	\$73	N/A
– SCHOOL AND CHURCH BUSES					
\$ 156	\$3	\$5	\$7	\$12	N/A
– OTHER BUSES					
\$ 1079	\$13	\$21	\$34	\$58	N/A
– VAN POOLS					
\$ 426	\$3	\$5	\$8	\$14	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 220	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					
\$ 260	\$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					
\$ 1612	\$13	\$22	\$37	\$67	N/A
– SCHOOL AND CHURCH BUSES					
\$ 143	\$3	\$4	\$7	\$10	N/A
– OTHER BUSES					
\$ 988	\$12	\$20	\$31	\$53	N/A
– VAN POOLS					
\$ 390	\$3	\$5	\$7	\$13	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 233	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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**INDIANA (13)
TERRITORY 137**

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						
\$ 169		\$1	\$2	\$3	\$4	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
\$ 259		\$2	\$3	\$5	\$8	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 1048		\$8	\$14	\$24	\$44	N/A
– SCHOOL AND CHURCH BUSES						
\$ 93		\$2	\$4	\$6	\$9	N/A
– OTHER BUSES						
\$ 642		\$11	\$18	\$28	\$47	N/A
– VAN POOLS						
\$ 254		\$2	\$3	\$5	\$8	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 148		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			
	\$ 96	\$ 134	\$ 243
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 63	\$ 88	\$ 372
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 98	\$ 137	\$ 309
– SCHOOL AND CHURCH BUSES			
	\$ 67	\$ 94	\$ 158
– OTHER BUSES			
	\$ 67	\$ 94	\$ 158
– VAN POOLS			
	\$ 98	\$ 137	\$ 309
<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			
	\$ 96	\$ 133	\$ 185
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 107	\$ 148	\$ 369
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 98	\$ 136	\$ 235
– SCHOOL AND CHURCH BUSES			
	\$ 67	\$ 93	\$ 120
– OTHER BUSES			
	\$ 67	\$ 93	\$ 120
– VAN POOLS			
	\$ 98	\$ 136	\$ 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			
	\$ 70	\$ 97	\$ 221
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 51	\$ 71	\$ 286
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 71	\$ 99	\$ 281
– SCHOOL AND CHURCH BUSES			
	\$ 49	\$ 68	\$ 144
– OTHER BUSES			
	\$ 49	\$ 68	\$ 144
– VAN POOLS			
	\$ 71	\$ 99	\$ 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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**INDIANA (13)
TERRITORY 104**

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	\$ 86	\$ 166
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 51	\$ 71	\$ 353
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 63	\$ 88	\$ 211
– SCHOOL AND CHURCH BUSES			
	\$ 43	\$ 60	\$ 108
– OTHER BUSES			
	\$ 43	\$ 60	\$ 108
– VAN POOLS			
	\$ 63	\$ 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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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	\$ 97	\$ 211
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 61	\$ 85	\$ 382
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 71	\$ 99	\$ 268
– SCHOOL AND CHURCH BUSES			
	\$ 49	\$ 68	\$ 137
– OTHER BUSES			
	\$ 49	\$ 68	\$ 137
– VAN POOLS			
	\$ 71	\$ 99	\$ 268
<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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**INDIANA (13)
TERRITORY 106**

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			
	\$ 66	\$ 92	\$ 227
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 50	\$ 70	\$ 268
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 67	\$ 94	\$ 288
– SCHOOL AND CHURCH BUSES			
	\$ 46	\$ 64	\$ 148
– OTHER BUSES			
	\$ 46	\$ 64	\$ 148
– VAN POOLS			
	\$ 67	\$ 94	\$ 288
<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	\$ 130	\$ 197
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 59	\$ 82	\$ 303
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 96	\$ 133	\$ 250
– SCHOOL AND CHURCH BUSES			
	\$ 66	\$ 91	\$ 128
– OTHER BUSES			
	\$ 66	\$ 91	\$ 128
– VAN POOLS			
	\$ 96	\$ 133	\$ 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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**INDIANA (13)
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			
	\$ 76	\$ 105	\$ 178
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 49	\$ 68	\$ 301
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 78	\$ 107	\$ 226
– SCHOOL AND CHURCH BUSES			
	\$ 53	\$ 74	\$ 116
– OTHER BUSES			
	\$ 53	\$ 74	\$ 116
– VAN POOLS			
	\$ 78	\$ 107	\$ 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			
	\$ 66	\$ 91	\$ 217
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 53	\$ 74	\$ 274
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 67	\$ 93	\$ 276
– SCHOOL AND CHURCH BUSES			
	\$ 46	\$ 64	\$ 141
– OTHER BUSES			
	\$ 46	\$ 64	\$ 141
– VAN POOLS			
	\$ 67	\$ 93	\$ 276
<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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**INDIANA (13)
TERRITORY 114**

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			
	\$ 64	\$ 89	\$ 192
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 55	\$ 76	\$ 264
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 65	\$ 91	\$ 244
– SCHOOL AND CHURCH BUSES			
	\$ 45	\$ 62	\$ 125
– OTHER BUSES			
	\$ 45	\$ 62	\$ 125
– VAN POOLS			
	\$ 65	\$ 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			
	\$ 70	\$ 97	\$ 189
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 55	\$ 76	\$ 283
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 71	\$ 99	\$ 240
– SCHOOL AND CHURCH BUSES			
	\$ 49	\$ 68	\$ 123
– OTHER BUSES			
	\$ 49	\$ 68	\$ 123
– VAN POOLS			
	\$ 71	\$ 99	\$ 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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**INDIANA (13)
TERRITORY 116**

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	\$ 99	\$ 183
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 55	\$ 77	\$ 400
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 72	\$ 101	\$ 232
– SCHOOL AND CHURCH BUSES			
	\$ 50	\$ 69	\$ 119
– OTHER BUSES			
	\$ 50	\$ 69	\$ 119
– VAN POOLS			
	\$ 72	\$ 101	\$ 232
<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	\$ 117	\$ 175
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 79	\$ 110	\$ 235
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 86	\$ 119	\$ 222
– SCHOOL AND CHURCH BUSES			
	\$ 59	\$ 82	\$ 114
– OTHER BUSES			
	\$ 59	\$ 82	\$ 114
– VAN POOLS			
	\$ 86	\$ 119	\$ 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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**INDIANA (13)
TERRITORY 124**

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	\$ 117	\$ 235
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 75	\$ 104	\$ 252
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 86	\$ 119	\$ 298
– SCHOOL AND CHURCH BUSES			
	\$ 59	\$ 82	\$ 153
– OTHER BUSES			
	\$ 59	\$ 82	\$ 153
– VAN POOLS			
	\$ 86	\$ 119	\$ 298
<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			
	\$ 73	\$ 102	\$ 222
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 50	\$ 70	\$ 305
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 74	\$ 104	\$ 282
– SCHOOL AND CHURCH BUSES			
	\$ 51	\$ 71	\$ 144
– OTHER BUSES			
	\$ 51	\$ 71	\$ 144
– VAN POOLS			
	\$ 74	\$ 104	\$ 282
<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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**INDIANA (13)
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			
	\$ 68	\$ 94	\$ 221
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 49	\$ 68	\$ 322
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 69	\$ 96	\$ 281
– SCHOOL AND CHURCH BUSES			
	\$ 48	\$ 66	\$ 144
– OTHER BUSES			
	\$ 48	\$ 66	\$ 144
– VAN POOLS			
	\$ 69	\$ 96	\$ 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			
	\$ 68	\$ 94	\$ 198
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 49	\$ 68	\$ 311
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 69	\$ 96	\$ 251
– SCHOOL AND CHURCH BUSES			
	\$ 48	\$ 66	\$ 129
– OTHER BUSES			
	\$ 48	\$ 66	\$ 129
– VAN POOLS			
	\$ 69	\$ 96	\$ 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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**INDIANA (13)
TERRITORY 130**

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	\$ 111	\$ 221
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 50	\$ 70	\$ 319
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 82	\$ 113	\$ 281
– SCHOOL AND CHURCH BUSES			
	\$ 56	\$ 78	\$ 144
– OTHER BUSES			
	\$ 56	\$ 78	\$ 144
– VAN POOLS			
	\$ 82	\$ 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			
	\$ 68	\$ 95	\$ 187
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 50	\$ 69	\$ 287
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 69	\$ 97	\$ 237
– SCHOOL AND CHURCH BUSES			
	\$ 48	\$ 67	\$ 122
– OTHER BUSES			
	\$ 48	\$ 67	\$ 122
– VAN POOLS			
	\$ 69	\$ 97	\$ 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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**INDIANA (13)
TERRITORY 132**

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	\$ 90	\$ 192
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 42	\$ 58	\$ 253
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 66	\$ 92	\$ 244
– SCHOOL AND CHURCH BUSES			
	\$ 46	\$ 63	\$ 125
– OTHER BUSES			
	\$ 46	\$ 63	\$ 125
– VAN POOLS			
	\$ 66	\$ 92	\$ 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			
	\$ 79	\$ 110	\$ 175
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 66	\$ 92	\$ 272
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 81	\$ 112	\$ 222
– SCHOOL AND CHURCH BUSES			
	\$ 55	\$ 77	\$ 114
– OTHER BUSES			
	\$ 55	\$ 77	\$ 114
– VAN POOLS			
	\$ 81	\$ 112	\$ 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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**INDIANA (13)
TERRITORY 134**

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			
	\$ 61	\$ 85	\$ 174
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 39	\$ 54	\$ 289
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 62	\$ 87	\$ 221
– SCHOOL AND CHURCH BUSES			
	\$ 43	\$ 60	\$ 113
– OTHER BUSES			
	\$ 43	\$ 60	\$ 113
– VAN POOLS			
	\$ 62	\$ 87	\$ 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. 			

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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			
	\$ 56	\$ 78	\$ 182
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 37	\$ 52	\$ 309
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 57	\$ 80	\$ 231
– SCHOOL AND CHURCH BUSES			
	\$ 39	\$ 55	\$ 118
– OTHER BUSES			
	\$ 39	\$ 55	\$ 118
– VAN POOLS			
	\$ 57	\$ 80	\$ 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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TERRITORY 136**

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	\$ 105	\$ 216
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 39	\$ 54	\$ 232
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 78	\$ 107	\$ 274
– SCHOOL AND CHURCH BUSES			
	\$ 53	\$ 74	\$ 140
– OTHER BUSES			
	\$ 53	\$ 74	\$ 140
– VAN POOLS			
	\$ 78	\$ 107	\$ 274
<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	\$ 118	\$ 178
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 46	\$ 64	\$ 293
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 87	\$ 120	\$ 226
– SCHOOL AND CHURCH BUSES			
	\$ 60	\$ 83	\$ 116
– OTHER BUSES			
	\$ 60	\$ 83	\$ 116
– VAN POOLS			
	\$ 87	\$ 120	\$ 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. 			

90. HIRED AUTOS

Cost Of Hire Basis – All Territories Liability Base Loss Cost
\$ 0.70

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