

LOSS COSTS – IMPLEMENTATION

DECEMBER 23, 2022

COMMERCIAL AUTOMOBILE

LI-CA-2022-299

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

KEY MESSAGE

Loss Costs supplement to filing CA-2022-RLC1 in New Hampshire is provided and being implemented. This supplement complements the multistate loss costs filing, which is attached to circular LI-CA-2022-112.

Effective Date: 12/1/2023

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.

INSURANCE DEPARTMENT ACTION

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

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

ISO ACTION

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

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

COMPANY ACTION

You must independently determine the final rates you will use. The action, if any, you must take in response to this filing is dependent upon how you filed to have your loss cost adjustments apply to subsequent revisions of ISO loss costs. Any submission you make with respect to this revision must comply with applicable regulatory filing requirements.

For guidance on submission requirements, consult the ISO State Filing Handbook.

WE WILL SUBMIT OUR REFERENCE FILING TO THE INSURANCE DEPARTMENT ON NOVEMBER 1, 2023. ANY SUBMISSION YOU MAY MAKE WITH THE INSURANCE DEPARTMENT WITH RESPECT TO THIS FILING SHOULD NOT BE SUBMITTED PRIOR TO THIS DATE.

In all correspondence with the Insurance Department on this revision, you should refer to ISO Filing Number [CA-2022-RLC1](#) and SERFF Tracking Number [ISOF-133216508](#), 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

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

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 12-23 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

RELATED RULES REVISION

In circular [LI-CA-2022-300](#), we are providing and implementing the corresponding rules supplement.

REFERENCE(S)

- [LI-CA-2022-300](#) (12/23/2022) New Hampshire 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
-

ATTACHMENT(S)

- New Hampshire Supplement to Filing CA-2022-RLC1
 - Status Report
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FILES AVAILABLE FOR DOWNLOAD

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

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

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

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

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

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

Phone: 800-888-4476

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New Hampshire Supplement To The 2022 Commercial Auto Multistate Loss Costs Revision

About This Filing

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)

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

- ♦ CA-2022-RCP1 (Rules)

Background

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	23	222
	25	225*
5	49	249
6	70	270
	80	280
7	89	289
	90	290
	97	297

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

Public Automobile Relativity Changes

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

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

Collision	1.291
Comprehensive	0.944
Liability	1.102

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

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

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

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

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

Zone-rated Autos Relativity Changes

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

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

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

TERRITORY 101
LIAB, MED PAY

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 562	\$ 9	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 468	\$ 15	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 2259	\$ 94	N/A
– SCHOOL AND CHURCH BUSES		
\$ 214	\$ 15	N/A
– OTHER BUSES		
\$ 1776	\$ 61	N/A
– VAN POOLS		
\$ 534	\$ 17	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 689	Refer to Rule 249.	N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 249. 		

TERRITORY 102
LIAB, MED PAY

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 500	\$ 11	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 370	\$ 12	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 2010	\$ 84	N/A
– SCHOOL AND CHURCH BUSES		
\$ 190	\$ 11	N/A
– OTHER BUSES		
\$ 1580	\$ 64	N/A
– VAN POOLS		
\$ 475	\$ 15	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 528	Refer to Rule 249.	N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 249. 		

TERRITORY 116
LIAB, MED PAY

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 486	\$ 9	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 385	\$ 12	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1954	\$ 81	N/A
– SCHOOL AND CHURCH BUSES		
\$ 185	\$ 13	N/A
– OTHER BUSES		
\$ 1536	\$ 70	N/A
– VAN POOLS		
\$ 462	\$ 15	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 647	Refer to Rule 249.	N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 249. 		

TERRITORY 117
LIAB, MED PAY

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 435	\$ 9	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 293	\$ 9	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1749	\$ 73	N/A
– SCHOOL AND CHURCH BUSES		
\$ 165	\$ 12	N/A
– OTHER BUSES		
\$ 1375	\$ 63	N/A
– VAN POOLS		
\$ 413	\$ 13	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 490	Refer to Rule 249.	N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 249. 		

TERRITORY 118
LIAB, MED PAY

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 508	\$ 9	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 362	\$ 12	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 2042	\$ 85	N/A
– SCHOOL AND CHURCH BUSES		
\$ 193	\$ 10	N/A
– OTHER BUSES		
\$ 1605	\$ 57	N/A
– VAN POOLS		
\$ 483	\$ 16	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 498	Refer to Rule 249.	N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 249. 		

**TERRITORY 121
LIAB, MED PAY**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 300	\$ 7	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 251	\$ 8	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1206	\$ 50	N/A
– SCHOOL AND CHURCH BUSES		
\$ 114	\$ 8	N/A
– OTHER BUSES		
\$ 948	\$ 50	N/A
– VAN POOLS		
\$ 285	\$ 9	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 367	Refer to Rule 249.	N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 249. 		

TERRITORY 124
LIAB, MED PAY

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 286	\$ 7	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 248	\$ 8	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1150	\$ 48	N/A
– SCHOOL AND CHURCH BUSES		
\$ 109	\$ 8	N/A
– OTHER BUSES		
\$ 904	\$ 39	N/A
– VAN POOLS		
\$ 272	\$ 9	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 368	Refer to Rule 249.	N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 249. 		

TERRITORY 125
LIAB, MED PAY

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 213	\$ 8	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 261	\$ 8	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 856	\$ 36	N/A
– SCHOOL AND CHURCH BUSES		
\$ 81	\$ 6	N/A
– OTHER BUSES		
\$ 673	\$ 42	N/A
– VAN POOLS		
\$ 202	\$ 6	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 300	Refer to Rule 249.	N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 249. 		

TERRITORY 126
LIAB, MED PAY

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 261	\$ 6	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 331	\$ 11	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1049	\$ 44	N/A
– SCHOOL AND CHURCH BUSES		
\$ 99	\$ 7	N/A
– OTHER BUSES		
\$ 825	\$ 47	N/A
– VAN POOLS		
\$ 248	\$ 8	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 328	Refer to Rule 249.	N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 249. 		

TERRITORY 128
LIAB, MED PAY

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 195	\$ 8	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 188	\$ 6	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 784	\$ 33	N/A
– SCHOOL AND CHURCH BUSES		
\$ 74	\$ 7	N/A
– OTHER BUSES		
\$ 616	\$ 43	N/A
– VAN POOLS		
\$ 185	\$ 6	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 215	Refer to Rule 249.	N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 249. 		

TERRITORY 130
LIAB, MED PAY

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 393	\$ 9	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 258	\$ 8	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1580	\$ 66	N/A
– SCHOOL AND CHURCH BUSES		
\$ 149	\$ 11	N/A
– OTHER BUSES		
\$ 1242	\$ 55	N/A
– VAN POOLS		
\$ 373	\$ 12	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 381	Refer to Rule 249.	N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 249. 		

TERRITORY 131
LIAB, MED PAY

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 331	\$ 9	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 284	\$ 9	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1331	\$ 55	N/A
– SCHOOL AND CHURCH BUSES		
\$ 126	\$ 9	N/A
– OTHER BUSES		
\$ 1046	\$ 45	N/A
– VAN POOLS		
\$ 314	\$ 10	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 381	Refer to Rule 249.	N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 249. 		

TERRITORY 132
LIAB, MED PAY

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 261	\$ 8	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 262	\$ 8	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1049	\$ 44	N/A
– SCHOOL AND CHURCH BUSES		
\$ 99	\$ 7	N/A
– OTHER BUSES		
\$ 825	\$ 38	N/A
– VAN POOLS		
\$ 248	\$ 8	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 340	Refer to Rule 249.	N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 249. 		

TERRITORY 133
LIAB, MED PAY

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 257	\$ 8	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 221	\$ 7	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1033	\$ 43	N/A
– SCHOOL AND CHURCH BUSES		
\$ 98	\$ 7	N/A
– OTHER BUSES		
\$ 812	\$ 44	N/A
– VAN POOLS		
\$ 244	\$ 8	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 344	Refer to Rule 249.	N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 249. 		

**TERRITORY 101
PHYS DAM**

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 34	\$ 58	\$ 304
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 54	\$ 93	\$ 400
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 52	\$ 88	\$ 684
– SCHOOL AND CHURCH BUSES			
	\$ 23	\$ 39	\$ 192
– OTHER BUSES			
	\$ 23	\$ 39	\$ 192
– VAN POOLS			
	\$ 52	\$ 88	\$ 684
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

TERRITORY 102
PHYS DAM

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 37	\$ 65	\$ 304
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 43	\$ 74	\$ 330
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 56	\$ 99	\$ 684
– SCHOOL AND CHURCH BUSES			
	\$ 25	\$ 44	\$ 192
– OTHER BUSES			
	\$ 25	\$ 44	\$ 192
– VAN POOLS			
	\$ 56	\$ 99	\$ 684
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

**TERRITORY 116
PHYS DAM**

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 47	\$ 81	\$ 371
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 47	\$ 81	\$ 385
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 71	\$ 123	\$ 835
– SCHOOL AND CHURCH BUSES			
	\$ 32	\$ 55	\$ 234
– OTHER BUSES			
	\$ 32	\$ 55	\$ 234
– VAN POOLS			
	\$ 71	\$ 123	\$ 835
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

**TERRITORY 117
PHYS DAM**

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 36	\$ 62	\$ 301
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 52	\$ 91	\$ 380
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 55	\$ 94	\$ 677
– SCHOOL AND CHURCH BUSES			
	\$ 24	\$ 42	\$ 190
– OTHER BUSES			
	\$ 24	\$ 42	\$ 190
– VAN POOLS			
	\$ 55	\$ 94	\$ 677
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

**TERRITORY 118
PHYS DAM**

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 33	\$ 57	\$ 303
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 38	\$ 66	\$ 347
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 50	\$ 87	\$ 682
– SCHOOL AND CHURCH BUSES			
	\$ 22	\$ 39	\$ 191
– OTHER BUSES			
	\$ 22	\$ 39	\$ 191
– VAN POOLS			
	\$ 50	\$ 87	\$ 682
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

**TERRITORY 121
PHYS DAM**

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 27	\$ 47	\$ 245
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 33	\$ 57	\$ 275
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 41	\$ 71	\$ 551
– SCHOOL AND CHURCH BUSES			
	\$ 18	\$ 32	\$ 154
– OTHER BUSES			
	\$ 18	\$ 32	\$ 154
– VAN POOLS			
	\$ 41	\$ 71	\$ 551
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

**TERRITORY 124
PHYS DAM**

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 29	\$ 50	\$ 270
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 36	\$ 62	\$ 263
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 44	\$ 76	\$ 608
– SCHOOL AND CHURCH BUSES			
	\$ 20	\$ 34	\$ 170
– OTHER BUSES			
	\$ 20	\$ 34	\$ 170
– VAN POOLS			
	\$ 44	\$ 76	\$ 608
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

**TERRITORY 125
PHYS DAM**

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 31	\$ 55	\$ 256
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 35	\$ 61	\$ 312
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 47	\$ 84	\$ 576
– SCHOOL AND CHURCH BUSES			
	\$ 21	\$ 37	\$ 161
– OTHER BUSES			
	\$ 21	\$ 37	\$ 161
– VAN POOLS			
	\$ 47	\$ 84	\$ 576
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

TERRITORY 126
PHYS DAM

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 39	\$ 68	\$ 272
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 35	\$ 61	\$ 458
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 59	\$ 103	\$ 612
– SCHOOL AND CHURCH BUSES			
	\$ 27	\$ 46	\$ 171
– OTHER BUSES			
	\$ 27	\$ 46	\$ 171
– VAN POOLS			
	\$ 59	\$ 103	\$ 612
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

**TERRITORY 128
PHYS DAM**

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 37	\$ 64	\$ 244
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 51	\$ 88	\$ 310
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 56	\$ 97	\$ 549
– SCHOOL AND CHURCH BUSES			
	\$ 25	\$ 44	\$ 154
– OTHER BUSES			
	\$ 25	\$ 44	\$ 154
– VAN POOLS			
	\$ 56	\$ 97	\$ 549
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

**TERRITORY 130
PHYS DAM**

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 26	\$ 46	\$ 245
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 36	\$ 63	\$ 290
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 40	\$ 70	\$ 551
– SCHOOL AND CHURCH BUSES			
	\$ 18	\$ 31	\$ 154
– OTHER BUSES			
	\$ 18	\$ 31	\$ 154
– VAN POOLS			
	\$ 40	\$ 70	\$ 551
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

**TERRITORY 131
PHYS DAM**

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 28	\$ 49	\$ 261
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 39	\$ 67	\$ 297
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 43	\$ 74	\$ 587
– SCHOOL AND CHURCH BUSES			
	\$ 19	\$ 33	\$ 164
– OTHER BUSES			
	\$ 19	\$ 33	\$ 164
– VAN POOLS			
	\$ 43	\$ 74	\$ 587
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

TERRITORY 132
PHYS DAM

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 41	\$ 71	\$ 274
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 33	\$ 58	\$ 278
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 62	\$ 108	\$ 617
– SCHOOL AND CHURCH BUSES			
	\$ 28	\$ 48	\$ 173
– OTHER BUSES			
	\$ 28	\$ 48	\$ 173
– VAN POOLS			
	\$ 62	\$ 108	\$ 617
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

**TERRITORY 133
PHYS DAM**

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 35	\$ 60	\$ 253
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 41	\$ 71	\$ 308
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 53	\$ 91	\$ 569
– SCHOOL AND CHURCH BUSES			
	\$ 24	\$ 41	\$ 159
– OTHER BUSES			
	\$ 24	\$ 41	\$ 159
– VAN POOLS			
	\$ 53	\$ 91	\$ 569
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

ALL TERRITORIES

249. AUTO DEALERS – PREMIUM DEVELOPMENT

FIRE
\$ 0.04

FIRE AND THEFT*			
Territory Code	Personal Auto Type Vehicles		Miscellaneous Type Vehicles
	Buildings And Standard Open Lots	Non-Standard Open Lots	Buildings And Open Lots
All Territories	\$ 0.12	\$ 0.13	\$ 0.13
* Theft is subject to a \$100 per car/\$500 per occurrence deductible. See Rule 298 . for additional deductible options.			

SPECIFIED CAUSES OF LOSS*					
Territory Code	Personal Auto Type Vehicles			Miscellaneous Type Vehicles	
	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings	Open Lots
All Territories	\$ 0.17	\$ 0.20	\$ 0.21	\$ 0.20	\$ 0.21
* Theft and Mischief or Vandalism are subject to a \$100 per car/\$500 per occurrence deductible. See Rule 298 . for additional deductible options.					

LIMITED SPECIFIED CAUSES OF LOSS*					
Territory Code	Personal Auto Type Vehicles			Miscellaneous Type Vehicles	
	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings	Open Lots
All Territories	\$ 0.17	\$ 0.17	\$ 0.20	\$ 0.18	\$ 0.20
* 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)

COMPREHENSIVE*				
Territory Code	Personal Auto Type Vehicles			Miscellaneous Type Vehicles
	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings And Open Lots
All Territories	\$ 0.21	\$ 0.24	\$ 0.27	\$ 0.28

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

BLANKET COLLISION			
Deductible	<ul style="list-style-type: none"> • Reporting Form – Inventory Value • Non-Reporting Form – Limit of Insurance 		
	First \$ 50,000 And Under	\$ 50,001 To \$ 100,000	Over \$ 100,000
\$100	\$ 1.14	\$ 0.45	\$ 0.16
\$250	0.68	0.27	0.10

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	\$ 26	\$ 35	\$ 31	\$ 42
7,500	30	41	37	49
9,000	35	47	42	56
12,000	43	58	51	69
15,000	50	68	61	82
18,000	56	76	68	91
22,500	68	92	82	110
30,000	85	115	102	138
37,500	101	136	121	163
45,000	115	155	138	186
60,000	142	191	170	230
75,000	167	225	200	270
90,000	192	260	231	312
120,000	237	320	284	384
150,000	278	375	333	450
180,000	320	432	384	518
225,000	385	519	462	623
300,000	487	658	585	789
375,000	590	797	709	957
450,000	692	934	830	1120
600,000	885	1195	1062	1434
750,000	1073	1449	1288	1739
900,000	1256	1696	1507	2035
1,200,000	1602	2163	1923	2595
1,500,000	1914	2583	2296	3100
2,000,000	2165	2923	2598	3508
2,500,000	2358	3184	2830	3821
Over 2,500,000	Refer to Company			
Direct Coverage (Excess)				
Specified Causes Of Loss – Multiply the Legal Liability premium by 1.15.				
Comprehensive – Multiply the Legal Liability premium by 1.15.				
* Theft and Mischief or Vandalism are subject to a \$100 per car/\$500 per occurrence deductible. See Rule 298. for additional deductible options.				

ALL TERRITORIES

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

GARAGEKEEPERS' – COLLISION						
Maximum Limit Of Liability	Deductibles					
	\$ 100		\$ 250		\$ 500	
	Legal Liability	Direct (Primary)	Legal Liability	Direct (Primary)	Legal Liability	Direct (Primary)
\$ 6,000	\$ 23	\$ 31	\$ 15	\$ 20	\$ 12	\$ 16
7,500	27	36	17	23	13	18
9,000	30	41	20	27	15	20
12,000	39	52	25	34	19	26
15,000	46	62	30	40	23	31
18,000	55	74	35	48	27	37
22,500	64	87	42	56	32	43
30,000	82	111	54	72	41	56
37,500	97	131	63	85	48	65
45,000	109	147	71	96	55	74
60,000	137	185	89	120	68	92
75,000	165	222	107	145	82	111
90,000	189	255	123	166	94	127
120,000	236	319	153	207	118	159
150,000	283	383	184	249	142	191
180,000	327	441	212	287	163	221
225,000	391	528	254	343	196	264
300,000	497	672	323	437	249	336
375,000	603	814	392	529	301	407
450,000	707	954	460	620	354	477
600,000	913	1232	593	801	456	616
750,000	1115	1505	725	978	557	752
900,000	1305	1762	848	1145	653	881
1,200,000	1660	2241	1079	1456	830	1120
1,500,000	1990	2687	1294	1746	995	1343
2,000,000	2271	3066	1476	1993	1136	1533
2,500,000	2474	3340	1608	2171	1237	1670
Over 2,500,000	Refer to Company					
Direct Coverage (Excess)						
Multiply the Legal Liability premium for the desired deductible by 1.15.						
For additional coverages, refer to company.						

222. PREMIUM DEVELOPMENT – OTHER THAN ZONE-RATED AUTOS

<u>Farmers Trucks, Tractors And Trailers Liability Base Loss Cost</u>
<u>\$ 12.23</u>

Table 222.C.1.b.(5)(c)i.(LC) Farmers Limited Registration Plates Liability Loss Cost

225. PREMIUM DEVELOPMENT – ZONE-RATED AUTOS

Zone-rating Table – Zone 49 (New England) Combinations				
Zone	Description	\$100,000 Liability	\$500 Deductible Collision	\$500 Deductible Comprehensive
01	Atlanta	\$ 2229	\$ 780	\$ 252
02	Baltimore/Washington	1917	717	218
03	Boston	1919	821	203
04	Buffalo	1917	717	218
05	Charlotte	2229	780	252
06	Chicago	2039	676	216
07	Cincinnati	2039	676	216
08	Cleveland	2039	676	216
09	Dallas/Fort Worth	1552	636	236
10	Denver	1801	680	315
11	Detroit	2039	676	216
12	Hartford	1919	821	203
13	Houston	1552	636	236
14	Indianapolis	2039	676	216
15	Jacksonville	2229	780	252
16	Kansas City	2273	883	266
17	Little Rock	1552	636	236
18	Los Angeles	1850	615	306
19	Louisville	1774	655	261
20	Memphis	1774	655	261
21	Miami	2229	780	252
22	Milwaukee	2273	883	266
23	Minneapolis/St. Paul	2273	883	266
24	Nashville	1774	655	261
25	New Orleans	2128	734	242
26	New York City	1917	717	218
27	Oklahoma City	1552	636	236
28	Omaha	2273	883	266
29	Phoenix	1801	680	315
30	Philadelphia	1917	717	218
31	Pittsburgh	1917	717	218
32	Portland	1850	615	306
33	Richmond	2229	780	252
34	St. Louis	2273	883	266
35	Salt Lake City	1801	680	315
36	San Francisco	1850	615	306
37	Tulsa	1552	636	236
40	Pacific	1935	698	312
41	Mountain	1884	775	321
42	Midwest	2378	1004	271
43	Southwest	1624	725	241
44	North Central	2133	769	221
45	Mideast	1856	746	266
46	Gulf	2226	832	247
47	Southeast	2331	886	257
48	Eastern	2005	815	223
49	New England	2008	933	206

Table 225.F.(LC) Zone-rating Table – Zone 49 (New England) Combinations Loss Costs

249. AUTO DEALERS – PREMIUM DEVELOPMENT FOR COMMON COVERAGES

<u>Acts, Errors Or Omissions Base Loss Cost</u>
<u>\$ 41</u>

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

270. 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	\$ 7	\$ 8	\$ 30	\$ 32	\$ 4	\$ 4	\$ 4	\$ 5
1,501 – 2,000	9	9	33	35	5	5	5	6
2,001 – 2,500	10	11	39	41	6	6	6	6
2,501 – 3,000	11	12	45	47	6	7	7	7
3,001 – 3,500	13	14	51	54	7	8	8	9
3,501 – 4,000	14	16	58	61	8	9	9	9
4,001 – 4,500	16	16	62	66	9	9	9	11
4,501 – 5,000	18	19	72	76	10	11	11	12
5,001 – 6,000	21	22	84	89	12	13	13	14
6,001 – 8,000	28	29	111	117	16	17	17	19
Over 8,000 per \$100	0.39	0.42	1.57	1.66	0.22	0.24	0.24	0.26

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

280. SNOWMOBILES

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

<u>Liability Coverage Option</u>	<u>Liability Base Loss Cost</u>
Passenger Hazard Included	\$ <u>52</u>

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

Table **280.B.4.b.(LC)** is replaced by the following:

<u>Coverage</u>	<u>Loss Cost Per \$100 Of Insurance With \$100 Ded.</u>
Comprehensive	
Includes breaking through ice	\$ <u>1.23</u>
Collision	<u>1.23</u>

Table 280.B.4.b.(LC) Snowmobiles Physical Damage Loss Costs

289. NON-OWNERSHIP LIABILITY

<u>Class Code</u>	<u>Total Number Of Employees</u>	<u>Liability Base Loss Cost</u>
6638	0 = 9	\$ 50
6639	10 = 19	108
6640	20 = 25	173
6602	26 = 100	292
6603	101 = 500	764
6604	501 = 1,000	1,757
6605	Over 1,000	3,703

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

290. HIRED AUTOS

<u>Cost Of Hire Basis – All Territories</u>
<u>Liability Base Loss Cost</u>
\$ 0.49

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

297. UNINSURED MOTORISTS INSURANCE

Uninsured Motorists Bodily Injury And Property Damage Coverage		
Limits	Private Passenger Types Per Exposure	Other Than Private Passenger Types Per Exposure
\$ 50,000	\$ 9.01	\$ 5.94
75,000	10.08	6.56
100,000	10.89	7.05
125,000	12.60	8.14
150,000	13.24	8.53
200,000	14.36	9.20
250,000	15.17	9.71
300,000	16.39	10.47
350,000	17.07	10.90
400,000	17.59	11.21
500,000	18.40	11.71
600,000	19.10	12.15
750,000	19.96	12.68
1,000,000	20.88	13.25
1,500,000	22.46	14.24
2,000,000	23.18	14.69
2,500,000	23.90	15.14
3,000,000	24.41	15.45
5,000,000	25.61	16.21
7,500,000	26.48	16.75
10,000,000	26.98	17.06

Table 297.B.3.a.(1)(LC) Single Limits Uninsured (Includes Underinsured) Motorists Bodily Injury And Property Damage Coverage Loss Costs

Uninsured Motorists Bodily Injury Coverage		
Bodily Injury Limits	Private Passenger Types Per Exposure	Other Than Private Passenger Types Per Exposure
\$ 25,000/50,000	\$ 5.79	\$ 3.44
50,000/100,000	7.46	4.44
100,000/300,000	9.40	5.61
250,000/500,000	13.51	8.16
500,000/1,000,000	16.73	10.16
1,000,000/2,000,000	19.29	11.75
2,500,000/5,000,000	22.09	13.50
5,000,000/10,000,000	23.79	14.55

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

Uninsured Motorists Property Damage Coverage

<u>Property Damage Limit</u>	<u>Private Passenger Types Per Exposure</u>	<u>Other Than Private Passenger Types Per Exposure</u>
\$ 25,000	\$ 2.81	\$ 2.49

Table 297.B.3.a.(3)(LC) Split Limits Uninsured (Includes Underinsured) Motorists Property Damage Coverage Loss Costs

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

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

23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS

Farmers Trucks, Tractors And Trailers Liability Base Loss Cost
\$ 12.23

Table 23.C.8.b.(LC) Farmers Limited Registration Plates Liability Loss Cost

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

25. PREMIUM DEVELOPMENT – ZONE-RATED AUTOS

Zone-rating Table – Zone 49 (New England) Combinations					
Zone	Description	\$100,000 Liability	\$500 Medical Payments	\$500 Deductible Collision	\$500 Comprehensive
01	Atlanta	\$ 2229	\$ 76	\$ 405	\$ 240
02	Baltimore/Washington	1917	65	372	182
03	Boston	1919	65	426	169
04	Buffalo	1917	65	372	182
05	Charlotte	2229	76	405	240
06	Chicago	2039	69	351	180
07	Cincinnati	2039	69	351	180
08	Cleveland	2039	69	351	180
09	Dallas/Fort Worth	1552	53	330	197
10	Denver	1801	61	353	263
11	Detroit	2039	69	351	180
12	Hartford	1919	65	426	169
13	Houston	1552	53	330	197
14	Indianapolis	2039	69	351	180
15	Jacksonville	2229	76	405	240
16	Kansas City	2273	77	458	222
17	Little Rock	1552	53	330	197
18	Los Angeles	1850	63	319	255
19	Louisville	1774	60	340	248
20	Memphis	1774	60	340	248
21	Miami	2229	76	405	240
22	Milwaukee	2273	77	458	222
23	Minneapolis/St. Paul	2273	77	458	222
24	Nashville	1774	60	340	248
25	New Orleans	2128	72	381	202
26	New York City	1917	65	372	182
27	Oklahoma City	1552	53	330	197
28	Omaha	2273	77	458	222
29	Phoenix	1801	61	353	263
30	Philadelphia	1917	65	372	182
31	Pittsburgh	1917	65	372	182
32	Portland	1850	63	319	255
33	Richmond	2229	76	405	240
34	St. Louis	2273	77	458	222
35	Salt Lake City	1801	61	353	263
36	San Francisco	1850	63	319	255
37	Tulsa	1552	53	330	197
40	Pacific	1935	66	362	260
41	Mountain	1884	64	402	268
42	Midwest	2378	81	521	226
43	Southwest	1624	55	376	201
44	North Central	2133	73	399	184
45	Mid-east	1856	63	387	222
46	Gulf	2226	76	432	206
47	Southeast	2331	79	460	214
48	Eastern	2005	68	423	186
49	New England	2008	68	484	172

Table 25.E.(LC) Zone-rating Table – Zone 49 (New England) Rating Table Combinations Loss Costs

49. AUTO DEALERS – PREMIUM DEVELOPMENT FOR COMMON COVERAGES

Acts, Errors Or Omissions Base Loss Cost
\$ 41

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

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

70. FINANCED AUTOS

Single Interest Coverage								
Original Unpaid Balance Including Finance Charges	Comprehensive		Collision		Fire And Theft		Conversion, Embezzlement And Secretion	
	New	Used	New	Used	New	Used	New	Used
\$ 0 – 1,500	\$ 7	\$ 8	\$ 30	\$ 32	\$ 4	\$ 4	\$ 4	\$ 5
1,501 – 2,000	9	9	33	35	5	5	5	6
2,001 – 2,500	10	11	39	41	6	6	6	6
2,501 – 3,000	11	12	45	47	6	7	7	7
3,001 – 3,500	13	14	51	54	7	8	8	9
3,501 – 4,000	14	16	58	61	8	9	9	9
4,001 – 4,500	16	16	62	66	9	9	9	11
4,501 – 5,000	18	19	72	76	10	11	11	12
5,001 – 6,000	21	22	84	89	12	13	13	14
6,001 – 8,000	28	29	111	117	16	17	17	19
Over 8,000 per \$100	0.39	0.42	1.57	1.66	0.22	0.24	0.24	0.26

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

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

80. SNOWMOBILES

Tables **80.B.1.(LC)** and **80.B.5.(LC)** are replaced by the following:

Liability Coverage Option	Liability Base Loss Cost
Passenger Hazard Included	\$ 52

Table 80.B.1.(LC) Snowmobiles Liability Loss Cost

Coverage	Loss Costs Per \$100 Of Insurance With \$100 Ded.
Comprehensive Includes breaking through ice	1.23
Collision	1.23

Table 80.B.5.(LC) Snowmobiles Physical Damage Loss Costs

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

89. NON-OWNERSHIP LIABILITY

Class Code	Total Number Of Employees	Liability Base Loss Cost
6638	0 – 9	\$ 50
6639	10 – 19	108
6640	20 – 25	173
6602	26 – 100	292
6603	101 – 500	764
6604	501 – 1,000	1,757
6605	Over 1,000	3,703

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

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

90. HIRED AUTOS

Cost Of Hire Basis – All Territories Liability Base Loss Cost
\$ 0.49

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

97. UNINSURED MOTORISTS INSURANCE

Uninsured Motorists Bodily Injury and Property Damage Coverage		
Limits	Private Passenger Types Per Exposure	Other Than Private Passenger Types Per Exposure
\$ 50,000	\$ 9.01	\$ 5.94
75,000	10.08	6.56
100,000	10.89	7.05
125,000	12.60	8.14
150,000	13.24	8.53
200,000	14.36	9.20
250,000	15.17	9.71
300,000	16.39	10.47
350,000	17.07	10.90
400,000	17.59	11.21
500,000	18.40	11.71
600,000	19.10	12.15
750,000	19.96	12.68
1,000,000	20.88	13.25
1,500,000	22.46	14.24
2,000,000	23.18	14.69
2,500,000	23.90	15.14
3,000,000	24.41	15.45
5,000,000	25.61	16.21
7,500,000	26.48	16.75
10,000,000	26.98	17.06

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

Uninsured Motorists Bodily Injury Coverage		
Bodily Injury Limits	Private Passenger Types Per Exposure	Other Than Private Passenger Types Per Exposure
\$ 25,000/50,000	\$ 5.79	\$ 3.44
50,000/100,000	7.46	4.44
100,000/300,000	9.40	5.61
250,000/500,000	13.51	8.16
500,000/1,000,000	16.73	10.16
1,000,000/2,000,000	19.29	11.75
2,500,000/5,000,000	22.09	13.50
5,000,000/10,000,000	23.79	14.55

Table 97.B.1.b.(LC) Split Limits Uninsured (Includes Underinsured) Motorists Bodily Injury Coverage Loss Costs

Uninsured Motorists Property Damage Coverage

Property Damage Limit	Private Passenger Types Per Exposure	Other Than Private Passenger Types Per Exposure
\$ 25,000	\$ 2.81	\$ 2.49

Table 97.B.1.c.(LC) Split Limits Uninsured (Includes Underinsured) Motorists Property Damage Coverage Loss Costs

Loss Cost
\$ 1.25

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

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

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

BOLD INDICATES CHANGES

MULTISTATE CIRCULARS:

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