COMMERCIAL LINES MANUAL SOUTH DAKOTA (40) DIVISION ONE TERRITORY 101 AUTOMOBILE

LOSS COST PAGES

|  |  |
| --- | --- |
| **LIABILITY MEDICAL PAYMENTS**  **Limit Of Liab. $100,000 Limit Per Person $5000** | **PERSONAL INJURY PROTECTION**  **Basic Limits** |
| **RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS**  $ 272 $ 6 | N/A |
| **RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS**  $ 257 $ 8 | N/A |
| **RULE 240. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES**  $ 1093 $ 45   * **SCHOOL AND CHURCH BUSES**   $ 103 $ 9   * **OTHER BUSES**   $ 860 $ 53   * **VAN POOLS**   $ 258 $ 8 | N/A N/A N/A N/A |
| **RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT**  $ 438 Refer to Rule **249.** | N/A |
| * 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.** | |

SOUTH DAKOTA (40) COMMERCIAL LINES MANUAL TERRITORY 104 DIVISION ONE

AUTOMOBILE LOSS COST PAGES

|  |  |
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| **LIABILITY MEDICAL PAYMENTS**  **Limit Of Liab. $100,000 Limit Per Person $5000** | **PERSONAL INJURY PROTECTION**  **Basic Limits** |
| **RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS**  $ 151 $ 4 | N/A |
| **RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS**  $ 154 $ 5 | N/A |
| **RULE 240. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES**  $ 607 $ 25   * **SCHOOL AND CHURCH BUSES**   $ 57 $ 7   * **OTHER BUSES**   $ 477 $ 44   * **VAN POOLS**   $ 143 $ 5 | N/A N/A N/A N/A |
| **RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT**  $ 243 Refer to Rule **249.** | N/A |
| * 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.** | |

COMMERCIAL LINES MANUAL SOUTH DAKOTA (40) DIVISION ONE TERRITORY 106 AUTOMOBILE

LOSS COST PAGES

|  |  |
| --- | --- |
| **LIABILITY MEDICAL PAYMENTS**  **Limit Of Liab. $100,000 Limit Per Person $5000** | **PERSONAL INJURY PROTECTION**  **Basic Limits** |
| **RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS**  $ 93 $ 3 | N/A |
| **RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS**  $ 130 $ 4 | N/A |
| **RULE 240. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES**  $ 374 $ 16   * **SCHOOL AND CHURCH BUSES**   $ 35 $ 6   * **OTHER BUSES**   $ 294 $ 39   * **VAN POOLS**   $ 88 $ 3 | N/A N/A N/A N/A |
| **RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT**  $ 150 Refer to Rule **249.** | N/A |
| * 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.** | |

SOUTH DAKOTA (40) COMMERCIAL LINES MANUAL TERRITORY 108 DIVISION ONE

AUTOMOBILE LOSS COST PAGES

|  |  |
| --- | --- |
| **LIABILITY MEDICAL PAYMENTS**  **Limit Of Liab. $100,000 Limit Per Person $5000** | **PERSONAL INJURY PROTECTION**  **Basic Limits** |
| **RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS**  $ 234 $ 6 | N/A |
| **RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS**  $ 194 $ 6 | N/A |
| **RULE 240. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES**  $ 941 $ 39   * **SCHOOL AND CHURCH BUSES**   $ 89 $ 11   * **OTHER BUSES**   $ 739 $ 64   * **VAN POOLS**   $ 222 $ 7 | N/A N/A N/A N/A |
| **RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT**  $ 378 Refer to Rule **249.** | N/A |
| * 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.** | |

COMMERCIAL LINES MANUAL SOUTH DAKOTA (40) DIVISION ONE TERRITORY 109 AUTOMOBILE

LOSS COST PAGES

|  |  |
| --- | --- |
| **LIABILITY MEDICAL PAYMENTS**  **Limit Of Liab. $100,000 Limit Per Person $5000** | **PERSONAL INJURY PROTECTION**  **Basic Limits** |
| **RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS**  $ 198 $ 5 | N/A |
| **RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS**  $ 160 $ 5 | N/A |
| **RULE 240. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES**  $ 796 $ 33   * **SCHOOL AND CHURCH BUSES**   $ 75 $ 8   * **OTHER BUSES**   $ 626 $ 50   * **VAN POOLS**   $ 188 $ 6 | N/A N/A N/A N/A |
| **RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT**  $ 319 Refer to Rule **249.** | N/A |
| * 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.** | |

SOUTH DAKOTA (40) COMMERCIAL LINES MANUAL TERRITORY 101 DIVISION ONE

AUTOMOBILE LOSS COST PAGES

|  |  |  |
| --- | --- | --- |
| **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**   $ 113 | $ 175 | $ 290 |
| **RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS**  $ 161 | $ 248 | $ 251 |
| **RULE 240. PUBLIC AUTO CLASSIFICATIONS – TAXICABS AND LIMOUSINES**  $ 172   * **SCHOOL AND CHURCH BUSES**   $ 77   * **OTHER BUSES**   $ 77   * **VAN POOLS**   $ 172 | $ 266  $ 119  $ 119  $ 266 | $ 653  $ 183  $ 183  $ 653 |
| * 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.** | | |

COMMERCIAL LINES MANUAL SOUTH DAKOTA (40) DIVISION ONE TERRITORY 104 AUTOMOBILE

LOSS COST PAGES

|  |  |  |
| --- | --- | --- |
| **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**   $ 145 | $ 224 | $ 275 |
| **RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS**  $ 171 | $ 264 | $ 216 |
| **RULE 240. PUBLIC AUTO CLASSIFICATIONS – TAXICABS AND LIMOUSINES**  $ 220   * **SCHOOL AND CHURCH BUSES**   $ 99   * **OTHER BUSES**   $ 99   * **VAN POOLS**   $ 220 | $ 340  $ 152  $ 152  $ 340 | $ 619  $ 173  $ 173  $ 619 |
| * 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.** | | |

SOUTH DAKOTA (40) COMMERCIAL LINES MANUAL TERRITORY 106 DIVISION ONE

AUTOMOBILE LOSS COST PAGES

|  |  |  |
| --- | --- | --- |
| **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**   $ 167 | $ 258 | $ 209 |
| **RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS**  $ 337 | $ 520 | $ 246 |
| **RULE 240. PUBLIC AUTO CLASSIFICATIONS – TAXICABS AND LIMOUSINES**  $ 254   * **SCHOOL AND CHURCH BUSES**   $ 114   * **OTHER BUSES**   $ 114   * **VAN POOLS**   $ 254 | $ 392  $ 175  $ 175  $ 392 | $ 470  $ 132  $ 132  $ 470 |
| * 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.** | | |

COMMERCIAL LINES MANUAL SOUTH DAKOTA (40) DIVISION ONE TERRITORY 108 AUTOMOBILE

LOSS COST PAGES

|  |  |  |
| --- | --- | --- |
| **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**   $ 198 | $ 305 | $ 233 |
| **RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS**  $ 249 | $ 384 | $ 258 |
| **RULE 240. PUBLIC AUTO CLASSIFICATIONS – TAXICABS AND LIMOUSINES**  $ 301   * **SCHOOL AND CHURCH BUSES**   $ 135   * **OTHER BUSES**   $ 135   * **VAN POOLS**   $ 301 | $ 464  $ 207  $ 207  $ 464 | $ 524  $ 147  $ 147  $ 524 |
| * 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.** | | |

SOUTH DAKOTA (40) COMMERCIAL LINES MANUAL TERRITORY 109 DIVISION ONE

AUTOMOBILE LOSS COST PAGES

|  |  |  |
| --- | --- | --- |
| **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**   $ 279 | $ 431 | $ 405 |
| **RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS**  $ 465 | $ 718 | $ 256 |
| **RULE 240. PUBLIC AUTO CLASSIFICATIONS – TAXICABS AND LIMOUSINES**  $ 424   * **SCHOOL AND CHURCH BUSES**   $ 190   * **OTHER BUSES**   $ 190   * **VAN POOLS**   $ 424 | $ 655  $ 293  $ 293  $ 655 | $ 911  $ 255  $ 255  $ 911 |
| * 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.** | | |

**290. HIRED AUTOS**

$ 0.33

**Cost Of Hire Basis – All Territories Liability Base Loss Cost**

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

|  |  |  |
| --- | --- | --- |
| **Coverage** | **All Perils Deductible** | **Loss Cost Per Each $100 Annual Cost Of Hire** |
|  | No Deductible | $ 0.45 |
|  | $ 50 Deductible | 0.44 |
|  | 100 Deductible | 0.43 |
|  | 250 Deductible | 0.41 |
| **Comprehensive** | 500 Deductible | 0.39 |
|  | 1,000 Deductible | 0.36 |
|  | 2,000 Deductible | 0.31 |
|  | 3,000 Deductible | 0.27 |
|  | 5,000 Deductible | 0.22 |
|  | $ 100 Deductible | 1.41 |
|  | 250 Deductible | 1.36 |
|  | 500 Deductible | 1.28 |
| **Collision** | 1,000 Deductible | 1.13 |
|  | 2,000 Deductible | 0.96 |
|  | 3,000 Deductible | 0.84 |
|  | 5,000 Deductible | 0.67 |
| **Specified Causes Of Loss** | No Deductible | 0.22 |

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