

LOSS COSTS – IMPLEMENTATION

MARCH 27, 2023

COMMERCIAL AUTOMOBILE

LI-CA-2023-108

## ARKANSAS REVISED COMMERCIAL AUTO LEGACY CLASSIFICATION PLAN LOSS COSTS TO BE IMPLEMENTED

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### KEY MESSAGE

Loss costs representing an overall statewide level change of **4.5%** to be implemented.

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### 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.

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### IMPORTANT NOTE

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

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### ISO ACTION

We are implementing [CA-2023-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.

*For more information on the status of filings in a particular state, including filed and approved documents, associated circulars and links to Print Ready Manuals and Commercial Lines Manual, please feel free to access our [Filings](#) feature within the ISOnet Circulars product.*

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### EFFECTIVE DATE

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

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### IMPACT ON THE STATISTICAL REPORTING OF LOSS COST MULTIPLIER

For the purpose of reporting your company Loss Cost Multiplier under the CSP, as of July 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.

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## COMPANY ACTION

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

You must document your files in case the Insurance Department wishes to review the information at a later date. In all correspondence on this revision, you should refer to ISO Revision Designation Number CA-2023-BRLC1, NOT this circular number.

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## RATING SOFTWARE IMPACT

No new attributes are being introduced with this revision.

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## POLICYHOLDER NOTIFICATION

If you decide to implement this revision, you should check all applicable laws for the state(s) to which this revision applies, to determine whether or not a specific policyholder notice requirement may apply. Please note that circular [LI-CL-2023-005](#) contains the ISO Guide To Renewals With Changed Conditions For Commercial Lines, which is available only as a guide to assist participating companies in complying with various conditional renewal statutes or regulations, for the major commercial lines of insurance serviced by ISO. The information in the Guide does not necessarily reflect all requirements or exceptions that may apply, and it is not intended as a substitute for your review of all applicable statutes and regulations concerning policyholder notification.

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## REVISION DISTRIBUTION

We will issue a Notice to Manualholders with an edition date of 7-23 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

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## REFERENCE(S)

[LI-CL-2023-005](#) (02/21/2023) Commercial Lines Revised Lead Time Requirements Listing

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## ATTACHMENT(S)

Filing [CA-2023-BRLC1](#)

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## FILES AVAILABLE FOR DOWNLOAD

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

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

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## DATA QUALITY

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

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## ACKNOWLEDGMENT OF ACTUARIAL QUALIFICATIONS

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

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## 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 Arkansas

## About This Filing

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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.

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-2023-BRLA1. The overall statewide level change for the CA-2023-BRLA1 filing is 7.1%. The loss cost percent changes in this filing include the percent changes in filing CA-2023-BRLA1 and the impact of refreshing the off-balance factors. The overall impact is 4.5%. This is calculated by weighting the loss cost percent changes in this filing using the Aggregate Loss Costs at Current Level in filing CA-2023-BRLA1.

## Background

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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-2023-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

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Companion filing:

- CA-2023-BRLA1

## Calculation of Loss Costs

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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-2023-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

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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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ARKANSAS  
COMMERCIAL AUTOMOBILE  
Table of Contents

Corresponding  
Exhibits

SECTION A – CALCULATION OF LEGACY CLASS PLAN LOSS COSTS

Class Plan Relativities	Exhibit A1
Trucks, Tractors, & Trailers Liability Legacy Loss Cost Level Changes by Territory	Exhibit A2
Private Passenger Types Liability Legacy Loss Cost Level Changes by Territory	Exhibit A3
Trucks, Tractors, & Trailers OTC Legacy Loss Cost Level Changes by Territory	Exhibit A4
Trucks, Tractors, & Trailers Collision Legacy Loss Cost Level Changes by Territory	Exhibit A5
Private Passenger Types OTC Legacy Loss Cost Level Changes by Territory	Exhibit A6
Private Passenger Types Collision Legacy Loss Cost Level Changes by Territory	Exhibit A7
Relativities for Developing Minor Class & Coverage Loss Costs	Exhibit A8-A9

SECTION B – LEGACY CLASS PLAN LOSS COST PAGES

Pages

Liability and Medical Payments	B-1-8
Physical Damage - All Coverages Except Garages	B-9-16
Hired Autos (Rule 90)	B-17

## VERISK

ARKANSAS  
CLASS PLAN RELATIVITIES

	Current Class Plan	Current Legacy	
	Aggregate Loss	Class Plan	Class Plan
	Cost	Aggregate Loss Cost	Relativity*
TTT-Liab	16,836,156	16,450,490	1.023
PPT-Liab	1,531,693	1,608,801	0.952
TTT-OTC	3,604,439	3,690,836	0.977
TTT-Coll	5,912,425	7,474,102	0.791
PPT-OTC	429,781	477,645	0.900
PPT-Coll	758,686	755,475	1.004

\* 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

ARKANSAS  
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)	(8)
		CURRENT	CURRENT			REVISED	REVISED	
T		SIM	LEGACY		PRIOR	OFF	CLASS PLAN	
E		\$100000	CLASS PLAN	CA-2023-BRLA1	OFF	BALANCE	BASE LOSS	
R	EXPOSURES	UND LOSS	BASE LOSS	REVISED BASE	BALANCE	FACTOR	COST	% CHANGE
R	(CAR YEARS)	COST	COST	LOSS COST	FACTOR	(5) / (9)	(4) / (6)	(7) / (3)
101	7493	538.82	509	579	1.117	1.092	530	4.1%
103	8673	428.13	402	489	1.119	1.094	447	11.2%
105	1477	372.04	371	463	1.148	1.122	413	11.3%
106	6419	452.73	424	501	1.130	1.105	453	6.8%
108	1482	479.97	416	479	1.125	1.100	435	4.6%
109	3134	321.38	322	396	1.187	1.160	341	5.9%
110	2805	453.62	404	458	1.120	1.095	418	3.5%
111	22763	276.55	250	312	1.167	1.141	273	9.2%

(9) CLASS PLAN RELATIVITY 1.023

(10) LEGACY OVERALL STATEWIDE CHANGE 7.6%

VERISK

ARKANSAS  
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)	(8)
		CURRENT	CURRENT			REVISED	REVISED	
T		SIM	LEGACY		PRIOR	OFF	CLASS PLAN	
E		\$100000	CLASS PLAN	CA-2023-BRLA1	OFF	BALANCE	BASE LOSS	
R	EXPOSURES	UND LOSS	BASE LOSS	REVISED BASE	BALANCE	FACTOR	COST	% CHANGE
R	(CAR YEARS)	COST	COST	LOSS COST	FACTOR	(5) / (9)	(4) / (6)	(7) / (3)
101	1328	400.52	420	424	1.009	1.060	400	-4.8%
103	915	365.72	380	381	1.003	1.054	361	-5.0%
105	200	334.79	367	367	1.001	1.051	349	-4.9%
106	558	359.12	377	378	1.003	1.054	359	-4.8%
108	184	303.15	320	320	1.000	1.050	305	-4.7%
109	405	297.59	320	324	1.012	1.063	305	-4.7%
110	349	335.02	340	347	1.020	1.071	324	-4.7%
111	2086	230.58	245	246	1.003	1.054	233	-4.9%

(9) CLASS PLAN RELATIVITY 0.952

(10) LEGACY OVERALL STATEWIDE CHANGE -4.8%

VERISK

ARKANSAS  
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)	(8)
		CURRENT	CURRENT			REVISED	REVISED	
T		SIM	LEGACY		PRIOR	OFF	CLASS PLAN	
E		UND	CLASS PLAN	CA-2023-BRLA1	OFF	BALANCE	BASE LOSS	
R	EXPOSURES	LOSS	BASE LOSS	REVISED BASE	BALANCE	FACTOR	COST	% CHANGE
R	(CAR YEARS)	COST	COST	LOSS COST	FACTOR	(5) / (9)	(4) / (6)	(7) / (3)
101	5704	114.69	167	175	0.972	0.995	176	5.4%
103	6397	119.97	170	166	0.956	0.979	170	0.0%
105	1086	107.64	159	152	0.938	0.960	158	-0.6%
106	4663	120.16	169	163	0.938	0.960	170	0.6%
108	1129	123.70	194	196	0.938	0.960	204	5.2%
109	2482	113.97	170	172	0.969	0.992	173	1.8%
110	2385	136.34	209	212	0.948	0.970	219	4.8%
111	14692	142.68	203	202	0.948	0.970	208	2.5%

(9) CLASS PLAN RELATIVITY 0.977

(10) LEGACY OVERALL STATEWIDE CHANGE 2.4%

VERISK

ARKANSAS  
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)	(8)
		CURRENT	CURRENT			REVISED	REVISED	
T		SIM	LEGACY		PRIOR	OFF	CLASS PLAN	
E		UND	CLASS PLAN	CA-2023-BRLA1	OFF	BALANCE	BASE LOSS	
R	EXPOSURES	LOSS	BASE LOSS	REVISED BASE	BALANCE	FACTOR	COST	% CHANGE
R	(CAR YEARS)	COST	COST	LOSS COST	FACTOR	(5) / (9)	(4) / (6)	(7) / (3)
101	5821	197.97	238	394	1.312	1.659	237	-0.4%
103	6474	183.73	230	361	1.310	1.656	218	-5.2%
105	1046	211.81	259	402	1.187	1.501	268	3.5%
106	4821	242.55	276	418	1.271	1.607	260	-5.8%
108	1126	208.07	250	412	1.279	1.617	255	2.0%
109	2553	183.76	234	372	1.297	1.640	227	-3.0%
110	2309	174.11	212	331	1.302	1.646	201	-5.2%
111	14800	235.67	265	374	1.219	1.541	243	-8.3%

(9) CLASS PLAN RELATIVITY 0.791

(10) LEGACY OVERALL STATEWIDE CHANGE -5.4%

VERISK

ARKANSAS  
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)	(8)
		CURRENT	CURRENT			REVISED	REVISED	
T		SIM	LEGACY		PRIOR	OFF	CLASS PLAN	
E		UND	CLASS PLAN	CA-2023-BRLA1	OFF	BALANCE	BASE LOSS	
R	EXPOSURES	LOSS	BASE LOSS	REVISED BASE	BALANCE	FACTOR	COST	% CHANGE
R	(CAR YEARS)	COST	COST	LOSS COST	FACTOR	(5) / (9)	(4) / (6)	(7) / (3)
101	1110	120.61	112	127	1.138	1.264	100	-10.7%
103	612	183.64	166	191	1.149	1.277	150	-9.6%
105	135	186.00	165	190	1.150	1.278	149	-9.7%
106	385	132.12	129	148	1.149	1.277	116	-10.1%
108	132	156.42	153	176	1.150	1.278	138	-9.8%
109	279	126.71	129	148	1.150	1.278	116	-10.1%
110	236	147.57	132	152	1.150	1.278	119	-9.8%
111	1222	156.92	152	175	1.154	1.282	137	-9.9%

(9) CLASS PLAN RELATIVITY 0.900

(10) LEGACY OVERALL STATEWIDE CHANGE -10.0%

VERISK

ARKANSAS  
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)	(8)
		CURRENT	CURRENT			REVISED	REVISED	
T		SIM	LEGACY		PRIOR	OFF	CLASS PLAN	
E		UND	CLASS PLAN	CA-2023-BRLA1	OFF	BALANCE	BASE LOSS	
R	EXPOSURES	LOSS	BASE LOSS	REVISED BASE	BALANCE	FACTOR	COST	% CHANGE
R	(CAR YEARS)	COST	COST	LOSS COST	FACTOR	(5) / (9)	(4) / (6)	(7) / (3)
101	1078	278.35	319	391	1.109	1.105	354	11.0%
103	618	268.98	304	389	1.117	1.113	350	15.1%
105	134	281.47	295	365	1.130	1.125	324	9.8%
106	389	262.00	306	387	1.138	1.133	342	11.8%
108	142	294.89	352	427	1.130	1.125	380	8.0%
109	278	246.25	306	396	1.139	1.134	349	14.1%
110	230	224.78	254	305	1.128	1.124	271	6.7%
111	1168	233.01	275	331	1.158	1.153	287	4.4%

(9) CLASS PLAN RELATIVITY 1.004

(10) LEGACY OVERALL STATEWIDE CHANGE 9.8%

## VERISK

<b>(1)</b>	<b>Public Automobiles Liability</b>	Differentials to Base Loss Cost CSL Liab
	Taxis & Limos	4.43
	School and Church Buses	0.42
	Other Buses	3.48
	Van Pools	1.05
<b>(2)</b>	<b>Public Automobiles Physical Damage</b>	
	Taxis, Limos and Van Pools	
	Other Than Collision:	1.10
	Collision	1.55
	School, Church, and Other Buses	
	Other Than Collision:	0.50
	Collision	0.46
<b>(3)</b>	<b>Medical Payments Relativities</b>	<a href="#"><u>EXHIBIT A9</u></a>
<b>(4)</b>	<b>Specified Cause of Loss Relativity</b>	0.720
	This factor is used for Trucks, Tractors, & Trailers and Private Passenger Types.	
<b>(5)</b>	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-2023-BRLA1.	

VERISK

**(3) Medical Payments Relativities**

Territory	Class of Business											
	Trucks, Tractors and Trailers				Private Passenger Types				Other Buses			
	<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	0.0035	0.0054	0.0082	0.0139	0.0063	0.0109	0.0180	0.0318	0.0086	0.0141	0.0221	0.0378
103	0.0048	0.0075	0.0115	0.0194	0.0063	0.0109	0.0180	0.0318	0.0107	0.0174	0.0274	0.0468
105	0.0041	0.0065	0.0098	0.0167	0.0063	0.0109	0.0180	0.0318	0.0117	0.0192	0.0302	0.0516
106	0.0047	0.0073	0.0111	0.0188	0.0063	0.0109	0.0180	0.0318	0.0106	0.0174	0.0273	0.0466
108	0.0049	0.0076	0.0116	0.0196	0.0063	0.0109	0.0180	0.0318	0.0103	0.0168	0.0264	0.0452
109	0.0050	0.0078	0.0119	0.0202	0.0063	0.0109	0.0180	0.0318	0.0125	0.0204	0.0321	0.0548
110	0.0041	0.0064	0.0098	0.0166	0.0063	0.0109	0.0180	0.0318	0.0104	0.0170	0.0267	0.0457
111	0.0055	0.0086	0.0130	0.0221	0.0063	0.0109	0.0180	0.0318	0.0145	0.0238	0.0374	0.0639



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	0.0120	0.0199	0.0312	0.0499	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
103	0.0152	0.0252	0.0397	0.0634	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
105	0.0161	0.0267	0.0420	0.0670	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
106	0.0149	0.0247	0.0389	0.0621	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
108	0.0144	0.0239	0.0376	0.0601	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
109	0.0170	0.0283	0.0445	0.0710	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
110	0.0144	0.0239	0.0376	0.0601	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
111	0.0207	0.0344	0.0540	0.0863	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**

**ARKANSAS (03)  
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					
\$ 530	\$2	\$3	\$4	\$7	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 400	\$3	\$4	\$7	\$13	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2348	\$18	\$32	\$54	\$98	N/A
– SCHOOL AND CHURCH BUSES					
\$ 223	\$3	\$4	\$7	\$11	N/A
– OTHER BUSES					
\$ 1844	\$16	\$26	\$41	\$70	N/A
– VAN POOLS					
\$ 557	\$4	\$7	\$10	\$18	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 583	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li><li>• For Medical Payments Coverage – Work Loss and Accidental Death Benefit, refer to Rule 93.</li></ul>					

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

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					
\$ 447	\$2	\$3	\$5	\$9	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 361	\$2	\$4	\$6	\$11	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1980	\$15	\$27	\$45	\$82	N/A
– SCHOOL AND CHURCH BUSES					
\$ 188	\$3	\$5	\$7	\$12	N/A
– OTHER BUSES					
\$ 1556	\$17	\$27	\$43	\$73	N/A
– VAN POOLS					
\$ 469	\$4	\$6	\$9	\$15	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 493	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li><li>• For Medical Payments Coverage – Work Loss and Accidental Death Benefit, refer to Rule 93.</li></ul>					

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

**ARKANSAS (03)  
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					
\$ 413	\$2	\$3	\$4	\$7	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 349	\$2	\$4	\$6	\$11	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1830	\$14	\$25	\$42	\$76	N/A
– SCHOOL AND CHURCH BUSES					
\$ 173	\$3	\$5	\$7	\$12	N/A
– OTHER BUSES					
\$ 1437	\$17	\$28	\$43	\$74	N/A
– VAN POOLS					
\$ 434	\$3	\$5	\$8	\$14	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 466	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li><li>• For Medical Payments Coverage – Work Loss and Accidental Death Benefit, refer to Rule 93.</li></ul>					

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

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					
\$ 453	\$2	\$3	\$5	\$9	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 359	\$2	\$4	\$6	\$11	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2007	\$16	\$28	\$46	\$83	N/A
– SCHOOL AND CHURCH BUSES					
\$ 190	\$3	\$5	\$7	\$12	N/A
– OTHER BUSES					
\$ 1576	\$17	\$27	\$43	\$73	N/A
– VAN POOLS					
\$ 476	\$4	\$6	\$9	\$15	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 505	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li><li>• For Medical Payments Coverage – Work Loss and Accidental Death Benefit, refer to Rule 93.</li></ul>					

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

**ARKANSAS (03)  
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					
\$ 435	\$2	\$3	\$5	\$9	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 305	\$2	\$3	\$5	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1927	\$15	\$27	\$44	\$80	N/A
– SCHOOL AND CHURCH BUSES					
\$ 183	\$3	\$4	\$7	\$11	N/A
– OTHER BUSES					
\$ 1514	\$16	\$25	\$40	\$68	N/A
– VAN POOLS					
\$ 457	\$4	\$5	\$8	\$15	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 482	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li><li>• For Medical Payments Coverage – Work Loss and Accidental Death Benefit, refer to Rule 93.</li></ul>					

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

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					
\$ 341	\$2	\$3	\$4	\$7	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 305	\$2	\$3	\$5	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1511	\$12	\$21	\$34	\$63	N/A
– SCHOOL AND CHURCH BUSES					
\$ 143	\$2	\$4	\$6	\$10	N/A
– OTHER BUSES					
\$ 1187	\$15	\$24	\$38	\$65	N/A
– VAN POOLS					
\$ 358	\$3	\$4	\$7	\$11	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 398	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li><li>• For Medical Payments Coverage – Work Loss and Accidental Death Benefit, refer to Rule 93.</li></ul>					

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

**ARKANSAS (03)  
TERRITORY 110**

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					
\$ 418	\$2	\$3	\$4	\$7	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 324	\$2	\$4	\$6	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1852	\$14	\$26	\$42	\$77	N/A
– SCHOOL AND CHURCH BUSES					
\$ 176	\$3	\$4	\$7	\$11	N/A
– OTHER BUSES					
\$ 1455	\$15	\$25	\$39	\$66	N/A
– VAN POOLS					
\$ 439	\$3	\$5	\$8	\$14	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 461	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li><li>• For Medical Payments Coverage – Work Loss and Accidental Death Benefit, refer to Rule 93.</li></ul>					



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

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					
\$ 273	\$2	\$3	\$4	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 233	\$1	\$3	\$4	\$7	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1209	\$9	\$17	\$28	\$50	N/A
– SCHOOL AND CHURCH BUSES					
\$ 115	\$2	\$4	\$6	\$10	N/A
– OTHER BUSES					
\$ 950	\$14	\$23	\$36	\$61	N/A
– VAN POOLS					
\$ 287	\$2	\$3	\$5	\$9	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 314	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li><li>• For Medical Payments Coverage – Work Loss and Accidental Death Benefit, refer to Rule 93.</li></ul>					

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

**ARKANSAS (03)  
TERRITORY 101**

<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$15,001 – 20,000</b>			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 127	\$ 176	\$ 237
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 72	\$ 100	\$ 354
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 140	\$ 194	\$ 367
– SCHOOL AND CHURCH BUSES			
	\$ 64	\$ 88	\$ 109
– OTHER BUSES			
	\$ 64	\$ 88	\$ 109
– VAN POOLS			
	\$ 140	\$ 194	\$ 367
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 122	\$ 170	\$ 218
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 108	\$ 150	\$ 350
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 134	\$ 187	\$ 338
– SCHOOL AND CHURCH BUSES			
	\$ 61	\$ 85	\$ 100
– OTHER BUSES			
	\$ 61	\$ 85	\$ 100
– VAN POOLS			
	\$ 134	\$ 187	\$ 338
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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

**ARKANSAS (03)  
TERRITORY 105**

<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$15,001 – 20,000</b>			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 114	\$ 158	\$ 268
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 107	\$ 149	\$ 324
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 125	\$ 174	\$ 415
– SCHOOL AND CHURCH BUSES			
	\$ 57	\$ 79	\$ 123
– OTHER BUSES			
	\$ 57	\$ 79	\$ 123
– VAN POOLS			
	\$ 125	\$ 174	\$ 415
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 122	\$ 170	\$ 260
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 84	\$ 116	\$ 342
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 134	\$ 187	\$ 403
– SCHOOL AND CHURCH BUSES			
	\$ 61	\$ 85	\$ 120
– OTHER BUSES			
	\$ 61	\$ 85	\$ 120
– VAN POOLS			
	\$ 134	\$ 187	\$ 403
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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

**ARKANSAS (03)  
TERRITORY 108**

<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$15,001 – 20,000</b>			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 147	\$ 204	\$ 255
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 99	\$ 138	\$ 380
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 162	\$ 224	\$ 395
– SCHOOL AND CHURCH BUSES			
	\$ 74	\$ 102	\$ 117
– OTHER BUSES			
	\$ 74	\$ 102	\$ 117
– VAN POOLS			
	\$ 162	\$ 224	\$ 395
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 125	\$ 173	\$ 227
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 84	\$ 116	\$ 349
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 138	\$ 190	\$ 352
– SCHOOL AND CHURCH BUSES			
	\$ 63	\$ 87	\$ 104
– OTHER BUSES			
	\$ 63	\$ 87	\$ 104
– VAN POOLS			
	\$ 138	\$ 190	\$ 352
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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

**ARKANSAS (03)  
TERRITORY 110**

<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$15,001 – 20,000</b>			
	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>\$500 Ded. Coll.</b>
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 158	\$ 219	\$ 201
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 86	\$ 119	\$ 271
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 174	\$ 241	\$ 312
– SCHOOL AND CHURCH BUSES			
	\$ 79	\$ 110	\$ 92
– OTHER BUSES			
	\$ 79	\$ 110	\$ 92
– VAN POOLS			
	\$ 174	\$ 241	\$ 312
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			



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

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 150	\$ 208	\$ 243
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 99	\$ 137	\$ 287
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 165	\$ 229	\$ 377
– SCHOOL AND CHURCH BUSES			
	\$ 75	\$ 104	\$ 112
– OTHER BUSES			
	\$ 75	\$ 104	\$ 112
– VAN POOLS			
	\$ 165	\$ 229	\$ 377
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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**90. HIRED AUTOS**

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<b>Cost Of Hire Basis – All Territories Liability Base Loss Cost</b>
<b>\$ 0.99</b>

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

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

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