

LOSS COSTS – IMPLEMENTATION

MARCH 27, 2023

COMMERCIAL AUTOMOBILE

LI-CA-2023-106

## NORTH DAKOTA 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 -1.8% 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

The ISO revision is subject to the following rule of application:

These changes are applicable to all policies written on or after July 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.

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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. The action, if any, you must take in response to this filing is dependent upon whether you have delayed adoption of ISO filing CA-2022-RCP1. Any submission you make with respect to this revision must comply with applicable regulatory filing requirements.

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

WE WILL SUBMIT OUR REFERENCE FILING TO THE INSURANCE DEPARTMENT ON JUNE 21, 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-2023-BRLC1 and SERFF Tracking Number ISOF-133600492, 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.

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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 North Dakota

## 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 9.0%. 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 -1.8%. 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**

# Copyright Explanation

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NORTH DAKOTA  
COMMERCIAL AUTOMOBILE  
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VERISK

NORTH DAKOTA  
CLASS PLAN RELATIVITIES

	Current Class Plan Aggregate Loss Cost	Current Legacy Class Plan Aggregate Loss Cost	Class Plan Relativity*
TTT-Liab	4,070,212	4,272,662	0.953
PPT-Liab	333,285	356,541	0.935
TTT-OTC	3,162,038	3,524,294	0.897
TTT-Coll	2,461,052	3,280,392	0.750
PPT-OTC	320,719	334,945	0.958
PPT-Coll	265,171	265,603	0.998

\* 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.



NORTH DAKOTA  
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	4612	143.57	137	165	1.150	1.207	137	0.0%
102	40227	78.92	84	112	1.263	1.325	85	1.2%
104	3840	141.94	160	196	1.126	1.182	166	3.8%
105	1485	94.45	108	134	1.189	1.248	107	-0.9%
106	2732	117.08	129	160	1.144	1.200	133	3.1%
(9) CLASS PLAN RELATIVITY					0.953			
(10) LEGACY OVERALL STATEWIDE CHANGE					1.4%			

NORTH DAKOTA  
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	550	206.82	215	229	1.010	1.080	212	-1.4%
102	1787	94.49	103	111	1.009	1.079	103	0.0%
104	403	162.56	171	185	1.006	1.076	172	0.6%
105	154	106.21	110	121	1.024	1.095	111	0.9%
106	176	114.68	119	131	1.033	1.105	119	0.0%
(9) CLASS PLAN RELATIVITY					0.935			
(10) LEGACY OVERALL STATEWIDE CHANGE					-0.3%			

NORTH DAKOTA  
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 E R R I T O R Y		SIM	LEGACY			PRIOR	OFF	CLASS	PLAN
		UND	CLASS	PLAN	CA-2023-BRLA1	OFF	BALANCE	BASE	LOSS
	EXPOSURES	LOSS	BASE	LOSS	REVISED	BASE	BALANCE	FACTOR	COST
	(CAR YEARS)	COST	COST	LOSS	COST	FACTOR	(5) / (9)	(4) / (6)	(7) / (3)
101	3424	96.99	143	154	0.968	1.079		143	0.0%
102	26043	112.66	198	191	0.903	1.007		190	-4.0%
104	2781	163.14	253	247	0.949	1.058		233	-7.9%
105	1043	88.99	154	162	1.006	1.122		144	-6.5%
106	1589	117.92	177	178	0.942	1.050		170	-4.0%
(9) CLASS PLAN RELATIVITY						0.897			
(10) LEGACY OVERALL STATEWIDE CHANGE						-4.2%			

NORTH DAKOTA  
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	FACTOR	COST	%
R	(CAR YEARS)	COST	COST	LOSS	COST	FACTOR	(5) / (9)	(4) / (6)	(7) / (3)
101	3207	151.56	164	258	1.368		1.824	141	-14.0%
102	15324	146.15	183	253	1.122		1.496	169	-7.7%
104	2409	137.36	184	273	1.285		1.713	159	-13.6%
105	818	114.45	149	240	1.375		1.833	131	-12.1%
106	1244	177.74	185	276	1.256		1.675	165	-10.8%
(9) CLASS PLAN RELATIVITY						0.750			
(10) LEGACY OVERALL STATEWIDE CHANGE						-9.5%			

NORTH DAKOTA  
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	439	194.89	157	201	1.202	1.255	160	1.9%
102	857	234.40	212	281	1.242	1.296	217	2.4%
104	307	245.35	239	305	1.221	1.275	239	0.0%
105	128	204.42	166	216	1.221	1.275	169	1.8%
106	127	204.47	170	226	1.226	1.280	177	4.1%
(9) CLASS PLAN RELATIVITY					0.958			
(10) LEGACY OVERALL STATEWIDE CHANGE					1.9%			

NORTH DAKOTA  
COMMERCIAL AUTOMOBILE INSURANCE  
PHYSICAL DAMAGE - COLLISION

DETERMINATION OF LEGACY LOSS COST LEVEL CHANGES BY TERRITORY  
PRIVATE PASSENGER TYPES (PPT)

T E R R I T O R Y	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	EXPOSURES (CAR YEARS)	CURRENT	CURRENT	CA-2023-BRLA1 REVISED BASE LOSS COST	PRIOR OFF BALANCE FACTOR	REVISED OFF CLASS BALANCE PLAN FACTOR	REVISED LEGACY BASE LOSS COST	% CHANGE
		SIM	LEGACY					
		UND	CLASS PLAN					
		LOSS	BASE LOSS					
		COST	COST					
						(5) / (9)	(4) / (6)	(7) / (3)
101	446	201.05	211	255	1.130	1.132	225	6.6%
102	716	190.63	226	268	1.121	1.123	239	5.8%
104	294	177.99	219	265	1.144	1.146	231	5.5%
105	126	164.15	182	241	1.128	1.130	213	17.0%
106	129	234.33	243	303	1.152	1.154	263	8.2%
(9) CLASS PLAN RELATIVITY					0.998			
(10) LEGACY OVERALL STATEWIDE CHANGE					6.9%			

VERISK

(1)	<b>Public Automobiles Liability</b>	Differentials to	
		Base Loss Cost	
		CSL Liab	PIP
		Taxis & Limos	4.435.41
		School and Church Buses	0.420.66
(2)	<b>Public Automobiles Physical Damage</b>	Other Buses	3.486.30
		Van Pools	1.050.72
		Taxis, Limos and Van Pools	
		Other Than Collision:	1.10
		Collision	1.55
(3)	<b>PIP Relativities</b>	School, Church, and Other Buses	
		Other Than Collision:	0.50
		Collision	0.46
		Class of Business	
		TTT Covered by Workers' Compensation	0.700
(4)	<b>Specified Cause of Loss Relativity</b>	PPT principally operated by employees	0.600
		T&L Other Than Owner Operated	0.780
		Van Pool Furnished by Employer	0.590
			0.576
		This factor is used for Trucks, Tractors, & Trailers and Private Passenger Types.	
(5)			
		The loss cost for hired autos is set forth in Section B.	
		It applies in all territories and is calculated as 0.25% of the statewide \$100,000 Combined Single Limit average loss cost for all Trucks, Tractors, & Trailers from companion filing CA-2023-BRLA1.	

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

**NORTH DAKOTA (33)  
TERRITORY 101**

LIABILITY		MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000		Limit Per Person				Basic Limits	
	500	1000	2000	5000			
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>							
						<b>Not Covered By Workers' Compensation</b>	<b>Covered By Workers' Compensation</b>
\$ 137	N/A	N/A	N/A	N/A		\$ 11	\$ 8
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>							
						<b>Not Principally Operated By Employees</b>	<b>Principally Operated By Employees</b>
\$ 212	N/A	N/A	N/A	N/A		\$ 25	\$ 15
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES</b>							
						<b>Owner Operated</b>	<b>Other Than Owner Operated</b>
\$ 607	N/A	N/A	N/A	N/A		\$ 60	\$ 47
<b>– SCHOOL AND CHURCH BUSES</b>							
\$ 58	N/A	N/A	N/A	N/A		<b>All Autos</b>	
<b>– OTHER BUSES</b>							
\$ 477	N/A	N/A	N/A	N/A		<b>All Autos</b>	
<b>– VAN POOLS</b>							
\$ 144	N/A	N/A	N/A	N/A		<b>Employer Furnished</b>	<b>All Other</b>
						\$ 5	\$ 8
<b>RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT</b>							
\$ 398						<b>All Autos</b>	
					Refer to Rule 49.	\$ 23	
<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> </ul>							



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

LIABILITY		MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000		Limit Per Person				Basic Limits	
	500	1000	2000	5000			
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS							
					Not Covered By Workers' Compensation	Covered By Workers' Compensation	
\$ 85	N/A	N/A	N/A	N/A	\$ 10	\$ 7	
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS							
					Not Principally Operated By Employees	Principally Operated By Employees	
\$ 103	N/A	N/A	N/A	N/A	\$ 24	\$ 14	
RULE 40. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES							
					Owner Operated	Other Than Owner Operated	
\$ 377	N/A	N/A	N/A	N/A	\$ 54	\$ 42	
– SCHOOL AND CHURCH BUSES							
					All Autos		
\$ 36	N/A	N/A	N/A	N/A	\$ 7		
– OTHER BUSES							
					All Autos		
\$ 296	N/A	N/A	N/A	N/A	\$ 63		
– VAN POOLS							
					Employer Furnished	All Other	
\$ 89	N/A	N/A	N/A	N/A	\$ 4	\$ 7	
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT							
					All Autos		
\$ 271	Refer to Rule 49.				\$ 21		
<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></ul>							

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

**NORTH DAKOTA (33)  
TERRITORY 104**

LIABILITY		MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000		Limit Per Person				Basic Limits	
	500	1000	2000	5000			
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS							
					Not Covered By Workers' Compensation	Covered By Workers' Compensation	
\$ 166	N/A	N/A	N/A	N/A	\$ 12	\$ 8	
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS							
					Not Principally Operated By Employees	Principally Operated By Employees	
\$ 172	N/A	N/A	N/A	N/A	\$ 26	\$ 16	
RULE 40. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES							
					Owner Operated	Other Than Owner Operated	
\$ 735	N/A	N/A	N/A	N/A	\$ 65	\$ 51	
– SCHOOL AND CHURCH BUSES							
					All Autos		
\$ 70	N/A	N/A	N/A	N/A	\$ 8		
– OTHER BUSES							
					All Autos		
\$ 578	N/A	N/A	N/A	N/A	\$ 76		
– VAN POOLS							
					Employer Furnished	All Other	
\$ 174	N/A	N/A	N/A	N/A	\$ 5	\$ 9	
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT							
					All Autos		
\$ 473	Refer to Rule 49.				\$ 25		
<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></ul>							

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LIABILITY		MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000		Limit Per Person				Basic Limits	
	500	1000	2000	5000			
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS							
					Not Covered By Workers' Compensation	Covered By Workers' Compensation	
\$ 107	N/A	N/A	N/A	N/A	\$ 17	\$ 12	
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS							
					Not Principally Operated By Employees	Principally Operated By Employees	
\$ 111	N/A	N/A	N/A	N/A	\$ 19	\$ 11	
RULE 40. PUBLIC AUTO CLASSIFICATIONS –							
– TAXICABS AND LIMOUSINES							
					Owner Operated	Other Than Owner Operated	
\$ 474	N/A	N/A	N/A	N/A	\$ 92	\$ 72	
– SCHOOL AND CHURCH BUSES							
\$ 45	N/A	N/A	N/A	N/A	All Autos \$ 11		
– OTHER BUSES							
\$ 372	N/A	N/A	N/A	N/A	All Autos \$ 107		
– VAN POOLS							
\$ 112	N/A	N/A	N/A	N/A	Employer Furnished \$ 7	All Other \$ 12	
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT							
\$ 323	Refer to Rule 49.				All Autos \$ 35		
<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></ul>							

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**NORTH DAKOTA (33)  
TERRITORY 106**

LIABILITY		MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000		Limit Per Person				Basic Limits	
	500	1000	2000	5000			
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS							
					Not Covered By Workers' Compensation	Covered By Workers' Compensation	
\$ 133	N/A	N/A	N/A	N/A	\$ 12	\$ 8	
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS							
					Not Principally Operated By Employees	Principally Operated By Employees	
\$ 119	N/A	N/A	N/A	N/A	\$ 20	\$ 12	
RULE 40. PUBLIC AUTO CLASSIFICATIONS –							
– TAXICABS AND LIMOUSINES							
					Owner Operated	Other Than Owner Operated	
\$ 589	N/A	N/A	N/A	N/A	\$ 65	\$ 51	
– SCHOOL AND CHURCH BUSES							
					All Autos		
\$ 56	N/A	N/A	N/A	N/A	\$ 8		
– OTHER BUSES							
					All Autos		
\$ 463	N/A	N/A	N/A	N/A	\$ 76		
– VAN POOLS							
					Employer Furnished	All Other	
\$ 140	N/A	N/A	N/A	N/A	\$ 5	\$ 9	
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT							
					All Autos		
\$ 386	Refer to Rule 49.				\$ 25		
<div>• For liability increased limits factors, refer to Rule 100.</div> <div>• For liability fleet factors, refer to Rules 22. and 39.</div> <div>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</div>							

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<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			
	\$ 82	\$ 143	\$ 141
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 92	\$ 160	\$ 225
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 90	\$ 157	\$ 219
– SCHOOL AND CHURCH BUSES			
	\$ 41	\$ 72	\$ 65
– OTHER BUSES			
	\$ 41	\$ 72	\$ 65
– VAN POOLS			
	\$ 90	\$ 157	\$ 219
<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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**NORTH DAKOTA (33)  
TERRITORY 102**

<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			
	\$ 109	\$ 190	\$ 169
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 125	\$ 217	\$ 239
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 120	\$ 209	\$ 262
– SCHOOL AND CHURCH BUSES			
	\$ 55	\$ 95	\$ 78
– OTHER BUSES			
	\$ 55	\$ 95	\$ 78
– VAN POOLS			
	\$ 120	\$ 209	\$ 262
<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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<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			
	\$ 134	\$ 233	\$ 159
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 138	\$ 239	\$ 231
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 147	\$ 256	\$ 246
– SCHOOL AND CHURCH BUSES			
	\$ 67	\$ 117	\$ 73
– OTHER BUSES			
	\$ 67	\$ 117	\$ 73
– VAN POOLS			
	\$ 147	\$ 256	\$ 246
<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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**NORTH DAKOTA (33)  
TERRITORY 105**

<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			
	\$ 83	\$ 144	\$ 131
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 97	\$ 169	\$ 213
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 91	\$ 158	\$ 203
– SCHOOL AND CHURCH BUSES			
	\$ 42	\$ 72	\$ 60
– OTHER BUSES			
	\$ 42	\$ 72	\$ 60
– VAN POOLS			
	\$ 91	\$ 158	\$ 203
<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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<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			
	\$ 98	\$ 170	\$ 165
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 102	\$ 177	\$ 263
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 108	\$ 187	\$ 256
– SCHOOL AND CHURCH BUSES			
	\$ 49	\$ 85	\$ 76
– OTHER BUSES			
	\$ 49	\$ 85	\$ 76
– VAN POOLS			
	\$ 108	\$ 187	\$ 256
<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>\$ 0.24</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
	5,000 Deductible	0.67
<b>Specified Causes Of Loss</b>	No Deductible	0.22

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