

LOSS COSTS – IMPLEMENTATION

JUNE 1, 2023

COMMERCIAL AUTOMOBILE

LI-CA-2023-172

## ARIZONA 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 +2.6% 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 October 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 October 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 SEPTEMBER 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-2023-BRLC1 and SERFF Tracking Number ISOF-133682255, 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 10-23 (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 Arizona

## 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 4.4%. 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 2.6%. 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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ARIZONA  
COMMERCIAL AUTOMOBILE  
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## VERISK

ARIZONA  
CLASS PLAN RELATIVITIES

	Current Class Plan Aggregate Loss Cost	Current Legacy Class Plan Aggregate Loss Cost	Class Plan Relativity*
TTT-Liab	34,703,162	34,241,016	1.013
PPT-Liab	3,256,313	3,434,207	0.948
TTT-OTC	3,371,625	3,413,792	0.988
TTT-Coll	6,503,880	8,048,276	0.808
PPT-OTC	640,782	699,348	0.916
PPT-Coll	1,504,818	1,569,830	0.959

\* 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

ARIZONA  
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)
107	3235	475.03	495	547	1.105	1.091	501	1.2%
110	4397	406.36	384	443	1.154	1.139	389	1.3%
115	1325	749.79	725	761	1.049	1.036	735	1.4%
116	2865	767.81	717	775	1.081	1.067	726	1.3%
117	18137	892.60	811	893	1.101	1.087	822	1.4%
118	544	456.20	448	475	1.060	1.046	454	1.3%
119	8926	560.30	520	569	1.095	1.081	526	1.2%
120	4215	713.13	687	746	1.086	1.072	696	1.3%
121	327	497.65	509	554	1.089	1.075	515	1.2%
122	7499	531.48	565	612	1.084	1.070	572	1.2%
123	4996	688.98	676	733	1.085	1.071	684	1.2%
124	2811	861.21	771	859	1.114	1.100	781	1.3%
125	1919	323.95	310	333	1.075	1.061	314	1.3%
126	1734	290.88	254	270	1.064	1.050	257	1.2%
127	1546	695.36	662	704	1.064	1.050	670	1.2%
128	2667	425.65	363	401	1.104	1.090	368	1.4%
129	3582	294.28	312	330	1.057	1.043	316	1.3%
130	6826	277.42	247	270	1.093	1.079	250	1.2%

(9) CLASS PLAN RELATIVITY

1.013

(10) LEGACY OVERALL STATEWIDE CHANGE

1.3%

VERISK

ARIZONA  
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)
107	524	371.56	407	467	0.997	1.052	444	9.1%
110	443	344.70	373	428	1.020	1.076	398	6.7%
115	201	473.92	496	558	0.984	1.038	538	8.5%
116	1112	409.90	434	492	0.971	1.024	480	10.6%
117	2920	488.90	509	577	1.001	1.056	546	7.3%
118	89	361.94	376	432	0.995	1.050	411	9.3%
119	1094	394.28	415	485	1.015	1.071	453	9.2%
120	726	439.42	457	542	0.982	1.036	523	14.4%
121	96	391.66	407	467	0.995	1.050	445	9.3%
122	930	368.88	394	462	0.979	1.033	447	13.5%
123	631	392.90	416	470	0.992	1.046	449	7.9%
124	566	416.86	434	500	0.993	1.047	478	10.1%
125	244	216.11	225	261	1.005	1.060	246	9.3%
126	218	294.28	304	352	1.002	1.057	333	9.5%
127	201	423.88	451	515	0.988	1.042	494	9.5%
128	227	320.40	326	376	0.999	1.054	357	9.5%
129	296	279.23	295	338	0.995	1.050	322	9.2%
130	711	255.82	273	317	0.996	1.051	302	10.6%

(9) CLASS PLAN RELATIVITY

0.948

(10) LEGACY OVERALL STATEWIDE CHANGE

9.4%

VERISK

ARIZONA  
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)
107	1810	104.55	158	140	0.858	0.868	161	1.9%
110	2614	77.39	114	106	0.934	0.945	112	-1.8%
115	1014	82.23	116	105	0.901	0.912	115	-0.9%
116	2106	78.69	99	99	0.956	0.968	102	3.0%
117	12860	93.31	131	134	0.953	0.965	139	6.1%
118	450	69.06	96	96	0.949	0.961	100	4.2%
119	6365	71.26	109	107	0.974	0.986	109	0.0%
120	3292	82.96	116	110	0.940	0.951	116	0.0%
121	237	68.87	98	97	0.957	0.969	100	2.0%
122	5194	109.17	150	139	0.905	0.916	152	1.3%
123	4151	70.26	108	101	0.943	0.954	106	-1.9%
124	2124	80.04	108	109	0.980	0.992	110	1.9%
125	1594	70.28	97	93	0.934	0.945	98	1.0%
126	1379	92.63	127	125	0.920	0.931	134	5.5%
127	1210	87.76	120	115	0.910	0.921	125	4.2%
128	1967	70.55	97	93	0.953	0.965	96	-1.0%
129	2475	72.12	107	99	0.883	0.894	111	3.7%
130	4223	76.42	111	104	0.919	0.930	112	0.9%

(9) CLASS PLAN RELATIVITY

0.988

(10) LEGACY OVERALL STATEWIDE CHANGE

2.3%

VERISK

ARIZONA  
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)
107	1838	226.85	278	399	1.200	1.485	269	-3.2%
110	2432	147.26	179	287	1.297	1.605	179	0.0%
115	969	173.99	217	343	1.227	1.519	226	4.1%
116	2086	186.85	221	378	1.293	1.600	236	6.8%
117	13030	201.26	239	409	1.313	1.625	252	5.4%
118	442	183.47	255	408	1.261	1.561	261	2.4%
119	6155	139.74	195	342	1.318	1.631	210	7.7%
120	3306	178.49	224	380	1.310	1.621	234	4.5%
121	223	144.88	184	318	1.304	1.614	197	7.1%
122	5152	165.28	199	324	1.223	1.514	214	7.5%
123	3932	169.20	230	400	1.301	1.610	248	7.8%
124	1941	190.76	228	409	1.315	1.627	251	10.1%
125	1411	164.52	195	314	1.266	1.567	200	2.6%
126	1286	190.44	202	325	1.298	1.606	202	0.0%
127	1170	194.68	238	388	1.285	1.590	244	2.5%
128	1828	139.92	163	265	1.307	1.618	164	0.6%
129	2290	156.85	203	321	1.238	1.532	210	3.4%
130	3970	147.46	179	274	1.260	1.559	176	-1.7%

(9) CLASS PLAN RELATIVITY 0.808  
(10) LEGACY OVERALL STATEWIDE CHANGE 4.6%

VERISK

ARIZONA  
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)
107	356	119.67	116	150	1.181	1.289	116	0.0%
110	245	117.84	112	153	1.257	1.372	112	0.0%
115	156	158.21	137	176	1.163	1.270	139	1.5%
116	919	173.55	119	150	1.102	1.203	125	5.0%
117	2096	125.44	108	151	1.183	1.291	117	8.3%
118	63	111.64	104	134	1.163	1.270	106	1.9%
119	808	84.17	87	111	1.166	1.273	87	0.0%
120	559	141.68	117	160	1.183	1.291	124	6.0%
121	87	104.60	104	134	1.163	1.270	106	1.9%
122	628	180.49	144	182	1.162	1.269	143	-0.7%
123	469	116.35	106	141	1.174	1.282	110	3.8%
124	436	115.93	96	132	1.195	1.305	101	5.2%
125	209	134.93	127	166	1.192	1.301	128	0.8%
126	144	160.92	142	181	1.163	1.270	143	0.7%
127	176	133.18	112	142	1.163	1.270	112	0.0%
128	158	123.11	124	155	1.155	1.261	123	-0.8%
129	213	134.05	112	137	1.138	1.242	110	-1.8%
130	486	119.42	116	145	1.146	1.251	116	0.0%

(9) CLASS PLAN RELATIVITY

0.916

(10) LEGACY OVERALL STATEWIDE CHANGE

3.6%

VERISK

ARIZONA  
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)
107	339	263.98	401	494	1.082	1.128	438	9.2%
110	256	242.60	329	422	1.096	1.143	369	12.2%
115	150	263.12	307	408	1.096	1.143	357	16.3%
116	921	358.18	358	437	1.018	1.062	411	14.8%
117	2187	317.08	379	490	1.108	1.155	424	11.9%
118	64	293.81	375	474	1.096	1.143	415	10.7%
119	802	235.81	322	441	1.134	1.182	373	15.8%
120	576	260.90	304	401	1.076	1.122	357	17.4%
121	86	223.48	299	383	1.096	1.143	335	12.0%
122	626	281.94	324	392	1.067	1.113	352	8.6%
123	506	286.30	362	466	1.132	1.180	395	9.1%
124	458	282.70	326	423	1.099	1.146	369	13.2%
125	206	266.68	363	472	1.119	1.167	404	11.3%
126	142	272.62	317	406	1.096	1.143	355	12.0%
127	180	280.49	320	417	1.096	1.143	365	14.1%
128	158	216.27	274	345	1.096	1.143	302	10.2%
129	227	239.92	295	377	1.096	1.143	330	11.9%
130	482	187.60	259	331	1.102	1.149	288	11.2%

(9) CLASS PLAN RELATIVITY 0.959  
(10) LEGACY OVERALL STATEWIDE CHANGE 12.6%

## VERISK

<b>(1)</b>	<b>Public Automobiles Liability</b>	Differentials to Legacy 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>	<u><b>EXHIBIT A9</b></u>
<b>(4)</b>	<b>Specified Cause of Loss Relativity</b>	0.864
	This factor is used for Trucks, Tractors and Trailers and Private Passenger Types.	
<b>(5)</b>	<b>The loss cost for hired autos is set forth in Section B.</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.	

## (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>
107	0.0038	0.0060	0.0091	0.0155	0.0063	0.0109	0.0180	0.0318	0.0085	0.0138	0.0217	0.0372
110	0.0033	0.0051	0.0077	0.0131	0.0063	0.0109	0.0180	0.0318	0.0111	0.0182	0.0285	0.0488
115	0.0041	0.0064	0.0098	0.0166	0.0063	0.0109	0.0180	0.0318	0.0082	0.0134	0.0210	0.0359
116	0.0043	0.0068	0.0103	0.0175	0.0063	0.0109	0.0180	0.0318	0.0074	0.0121	0.0190	0.0324
117	0.0030	0.0047	0.0071	0.0120	0.0063	0.0109	0.0180	0.0318	0.0071	0.0116	0.0183	0.0313
118	0.0037	0.0058	0.0089	0.0151	0.0063	0.0109	0.0180	0.0318	0.0084	0.0138	0.0217	0.0371
119	0.0040	0.0063	0.0095	0.0162	0.0063	0.0109	0.0180	0.0318	0.0088	0.0145	0.0228	0.0389
120	0.0035	0.0054	0.0082	0.0139	0.0063	0.0109	0.0180	0.0318	0.0078	0.0127	0.0199	0.0341
121	0.0045	0.0069	0.0106	0.0179	0.0063	0.0109	0.0180	0.0318	0.0092	0.0151	0.0237	0.0405
122	0.0040	0.0063	0.0095	0.0162	0.0063	0.0109	0.0180	0.0318	0.0088	0.0144	0.0226	0.0387
123	0.0037	0.0057	0.0087	0.0147	0.0063	0.0109	0.0180	0.0318	0.0080	0.0130	0.0205	0.0350
124	0.0033	0.0051	0.0078	0.0132	0.0063	0.0109	0.0180	0.0318	0.0074	0.0121	0.0189	0.0324
125	0.0057	0.0088	0.0135	0.0228	0.0063	0.0109	0.0180	0.0318	0.0127	0.0208	0.0326	0.0558
126	0.0064	0.0100	0.0152	0.0258	0.0063	0.0109	0.0180	0.0318	0.0119	0.0195	0.0306	0.0523
127	0.0037	0.0057	0.0087	0.0147	0.0063	0.0109	0.0180	0.0318	0.0084	0.0138	0.0217	0.0371
128	0.0057	0.0089	0.0136	0.0231	0.0063	0.0109	0.0180	0.0318	0.0118	0.0193	0.0303	0.0518
129	0.0069	0.0108	0.0165	0.0279	0.0063	0.0109	0.0180	0.0318	0.0114	0.0186	0.0293	0.0501
130	0.0058	0.0090	0.0137	0.0232	0.0063	0.0109	0.0180	0.0318	0.0129	0.0211	0.0332	0.0567



## (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>
107	0.0131	0.0217	0.0341	0.0545	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
110	0.0161	0.0268	0.0421	0.0672	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
115	0.0117	0.0193	0.0304	0.0486	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
116	0.0112	0.0186	0.0292	0.0467	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
117	0.0105	0.0174	0.0274	0.0437	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
118	0.0121	0.0201	0.0317	0.0506	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
119	0.0127	0.0210	0.0330	0.0527	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
120	0.0110	0.0183	0.0287	0.0458	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
121	0.0121	0.0201	0.0317	0.0506	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
122	0.0126	0.0209	0.0328	0.0524	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
123	0.0113	0.0187	0.0294	0.0470	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
124	0.0105	0.0175	0.0275	0.0439	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
125	0.0163	0.0270	0.0424	0.0678	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
126	0.0208	0.0345	0.0543	0.0867	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
127	0.0110	0.0183	0.0287	0.0459	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
128	0.0170	0.0282	0.0444	0.0708	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
129	0.0176	0.0292	0.0458	0.0732	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
130	0.0189	0.0314	0.0493	0.0787	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321

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**ARIZONA (02)  
TERRITORY 107**

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					
\$ 501	\$2	\$3	\$5	\$8	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 444	\$3	\$5	\$8	\$14	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2219	\$17	\$31	\$51	\$92	N/A
– SCHOOL AND CHURCH BUSES					
\$ 210	\$3	\$5	\$7	\$11	N/A
– OTHER BUSES					
\$ 1743	\$15	\$24	\$38	\$65	N/A
– VAN POOLS					
\$ 526	\$4	\$6	\$10	\$17	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 473	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule <b>100</b>.</li><li>• For liability fleet factors, refer to Rules <b>22</b>. and <b>39</b>.</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 <b>49</b>.</li></ul>					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 389	\$1	\$2	\$3	\$5	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 398	\$3	\$4	\$7	\$13	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1723	\$13	\$24	\$39	\$72	N/A
– SCHOOL AND CHURCH BUSES					
\$ 163	\$3	\$4	\$7	\$11	N/A
– OTHER BUSES					
\$ 1354	\$15	\$25	\$39	\$66	N/A
– VAN POOLS					
\$ 408	\$3	\$5	\$8	\$13	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 383	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></ul>					

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**ARIZONA (02)  
TERRITORY 115**

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					
\$ 735	\$3	\$5	\$7	\$12	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 538	\$3	\$6	\$10	\$17	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 3256	\$25	\$45	\$74	\$135	N/A
– SCHOOL AND CHURCH BUSES					
\$ 309	\$4	\$6	\$9	\$15	N/A
– OTHER BUSES					
\$ 2558	\$21	\$34	\$54	\$92	N/A
– VAN POOLS					
\$ 772	\$6	\$9	\$14	\$25	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 658	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></ul>					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 726	\$3	\$5	\$7	\$13	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 480	\$3	\$5	\$9	\$15	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 3216	\$25	\$44	\$73	\$134	N/A
– SCHOOL AND CHURCH BUSES					
\$ 305	\$3	\$6	\$9	\$14	N/A
– OTHER BUSES					
\$ 2526	\$19	\$31	\$48	\$82	N/A
– VAN POOLS					
\$ 762	\$6	\$9	\$14	\$24	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 670	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></ul>					

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**ARIZONA (02)  
TERRITORY 117**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 822	\$2	\$4	\$6	\$10	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 546	\$3	\$6	\$10	\$17	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 3641	\$28	\$50	\$83	\$151	N/A
– SCHOOL AND CHURCH BUSES					
\$ 345	\$4	\$6	\$9	\$15	N/A
– OTHER BUSES					
\$ 2861	\$20	\$33	\$52	\$90	N/A
– VAN POOLS					
\$ 863	\$7	\$10	\$16	\$28	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 773	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></ul>					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 454	\$2	\$3	\$4	\$7	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 411	\$3	\$4	\$7	\$13	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2011	\$16	\$28	\$46	\$84	N/A
– SCHOOL AND CHURCH BUSES					
\$ 191	\$2	\$4	\$6	\$10	N/A
– OTHER BUSES					
\$ 1580	\$13	\$22	\$34	\$59	N/A
– VAN POOLS					
\$ 477	\$4	\$6	\$9	\$15	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 411	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></ul>					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 526	\$2	\$3	\$5	\$9	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 453	\$3	\$5	\$8	\$14	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2330	\$18	\$32	\$53	\$97	N/A
– SCHOOL AND CHURCH BUSES					
\$ 221	\$3	\$5	\$7	\$12	N/A
– OTHER BUSES					
\$ 1830	\$16	\$27	\$42	\$71	N/A
– VAN POOLS					
\$ 552	\$4	\$7	\$10	\$18	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 492	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></ul>					



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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 696	\$2	\$4	\$6	\$10	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 523	\$3	\$6	\$9	\$17	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 3083	\$24	\$43	\$70	\$128	N/A
– SCHOOL AND CHURCH BUSES					
\$ 292	\$3	\$5	\$8	\$13	N/A
– OTHER BUSES					
\$ 2422	\$19	\$31	\$48	\$83	N/A
– VAN POOLS					
\$ 731	\$6	\$9	\$14	\$23	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 645	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></ul>					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 515	\$2	\$4	\$5	\$9	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 445	\$3	\$5	\$8	\$14	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2281	\$18	\$31	\$52	\$95	N/A
– SCHOOL AND CHURCH BUSES					
\$ 216	\$3	\$4	\$7	\$11	N/A
– OTHER BUSES					
\$ 1792	\$16	\$27	\$42	\$73	N/A
– VAN POOLS					
\$ 541	\$4	\$6	\$10	\$17	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 479	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></ul>					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 572	\$2	\$4	\$5	\$9	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 447	\$3	\$5	\$8	\$14	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2534	\$20	\$35	\$58	\$105	N/A
– SCHOOL AND CHURCH BUSES					
\$ 240	\$3	\$5	\$8	\$13	N/A
– OTHER BUSES					
\$ 1991	\$18	\$29	\$45	\$77	N/A
– VAN POOLS					
\$ 601	\$5	\$7	\$11	\$19	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 529	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></ul>					

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**ARIZONA (02)  
TERRITORY 123**

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					
\$ 684	\$3	\$4	\$6	\$10	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 449	\$3	\$5	\$8	\$14	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 3030	\$24	\$42	\$69	\$126	N/A
– SCHOOL AND CHURCH BUSES					
\$ 287	\$3	\$5	\$8	\$13	N/A
– OTHER BUSES					
\$ 2380	\$19	\$31	\$49	\$83	N/A
– VAN POOLS					
\$ 718	\$6	\$9	\$13	\$23	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 634	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></ul>					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 781	\$3	\$4	\$6	\$10	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 478	\$3	\$5	\$9	\$15	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 3460	\$27	\$48	\$79	\$144	N/A
– SCHOOL AND CHURCH BUSES					
\$ 328	\$3	\$6	\$9	\$14	N/A
– OTHER BUSES					
\$ 2718	\$20	\$33	\$51	\$88	N/A
– VAN POOLS					
\$ 820	\$6	\$10	\$15	\$26	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 743	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></ul>					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 314	\$2	\$3	\$4	\$7	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 246	\$2	\$3	\$4	\$8	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1391	\$11	\$19	\$32	\$58	N/A
– SCHOOL AND CHURCH BUSES					
\$ 132	\$2	\$4	\$6	\$9	N/A
– OTHER BUSES					
\$ 1093	\$14	\$23	\$36	\$61	N/A
– VAN POOLS					
\$ 330	\$3	\$4	\$6	\$11	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 288	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule <b>100</b>.</li><li>• For liability fleet factors, refer to Rules <b>22</b>. and <b>39</b>.</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 <b>49</b>.</li></ul>					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 257	\$2	\$3	\$4	\$7	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 333	\$2	\$4	\$6	\$11	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1139	\$9	\$16	\$26	\$47	N/A
– SCHOOL AND CHURCH BUSES					
\$ 108	\$2	\$4	\$6	\$9	N/A
– OTHER BUSES					
\$ 894	\$11	\$17	\$27	\$47	N/A
– VAN POOLS					
\$ 270	\$2	\$3	\$5	\$9	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 234	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></ul>					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 670	\$2	\$4	\$6	\$10	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 494	\$3	\$5	\$9	\$16	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2968	\$23	\$41	\$68	\$123	N/A
– SCHOOL AND CHURCH BUSES					
\$ 281	\$3	\$5	\$8	\$13	N/A
– OTHER BUSES					
\$ 2332	\$20	\$32	\$51	\$87	N/A
– VAN POOLS					
\$ 704	\$5	\$8	\$13	\$23	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 608	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></ul>					



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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 368	\$2	\$3	\$5	\$9	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 357	\$2	\$4	\$6	\$11	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1630	\$13	\$22	\$37	\$68	N/A
– SCHOOL AND CHURCH BUSES					
\$ 155	\$3	\$4	\$7	\$11	N/A
– OTHER BUSES					
\$ 1281	\$15	\$25	\$39	\$66	N/A
– VAN POOLS					
\$ 386	\$3	\$5	\$7	\$12	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 347	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></ul>					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 316	\$2	\$3	\$5	\$9	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 322	\$2	\$4	\$6	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1400	\$11	\$19	\$32	\$58	N/A
– SCHOOL AND CHURCH BUSES					
\$ 133	\$2	\$4	\$6	\$10	N/A
– OTHER BUSES					
\$ 1100	\$13	\$20	\$32	\$55	N/A
– VAN POOLS					
\$ 332	\$3	\$4	\$6	\$11	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 285	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule <b>100</b>.</li><li>• For liability fleet factors, refer to Rules <b>22</b>. and <b>39</b>.</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 <b>49</b>.</li></ul>					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 250	\$1	\$2	\$3	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 302	\$2	\$3	\$5	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1108	\$9	\$15	\$25	\$46	N/A
– SCHOOL AND CHURCH BUSES					
\$ 105	\$2	\$3	\$5	\$8	N/A
– OTHER BUSES					
\$ 870	\$11	\$18	\$29	\$49	N/A
– VAN POOLS					
\$ 263	\$2	\$3	\$5	\$8	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 233	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></ul>					

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<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			
	\$ 139	\$ 161	\$ 269
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 100	\$ 116	\$ 438
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 153	\$ 177	\$ 417
– SCHOOL AND CHURCH BUSES			
	\$ 70	\$ 81	\$ 124
– OTHER BUSES			
	\$ 70	\$ 81	\$ 124
– VAN POOLS			
	\$ 153	\$ 177	\$ 417
<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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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			
	\$ 97	\$ 112	\$ 179
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 97	\$ 112	\$ 369
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 107	\$ 123	\$ 277
– SCHOOL AND CHURCH BUSES			
	\$ 49	\$ 56	\$ 82
– OTHER BUSES			
	\$ 49	\$ 56	\$ 82
– VAN POOLS			
	\$ 107	\$ 123	\$ 277
<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			
	\$ 99	\$ 115	\$ 226
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 120	\$ 139	\$ 357
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 109	\$ 127	\$ 350
– SCHOOL AND CHURCH BUSES			
	\$ 50	\$ 58	\$ 104
– OTHER BUSES			
	\$ 50	\$ 58	\$ 104
– VAN POOLS			
	\$ 109	\$ 127	\$ 350
<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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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			
	\$ 88	\$ 102	\$ 236
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 108	\$ 125	\$ 411
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 97	\$ 112	\$ 366
– SCHOOL AND CHURCH BUSES			
	\$ 44	\$ 51	\$ 109
– OTHER BUSES			
	\$ 44	\$ 51	\$ 109
– VAN POOLS			
	\$ 97	\$ 112	\$ 366
<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>			
	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			
	\$ 120	\$ 139	\$ 252
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 101	\$ 117	\$ 424
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 132	\$ 153	\$ 391
– SCHOOL AND CHURCH BUSES			
	\$ 60	\$ 70	\$ 116
– OTHER BUSES			
	\$ 60	\$ 70	\$ 116
– VAN POOLS			
	\$ 132	\$ 153	\$ 391
<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>			
	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			
	\$ 86	\$ 100	\$ 261
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 92	\$ 106	\$ 415
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 95	\$ 110	\$ 405
– SCHOOL AND CHURCH BUSES			
	\$ 43	\$ 50	\$ 120
– OTHER BUSES			
	\$ 43	\$ 50	\$ 120
– VAN POOLS			
	\$ 95	\$ 110	\$ 405
<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>			
	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			
	\$ 94	\$ 109	\$ 210
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 75	\$ 87	\$ 373
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 103	\$ 120	\$ 326
– SCHOOL AND CHURCH BUSES			
	\$ 47	\$ 55	\$ 97
– OTHER BUSES			
	\$ 47	\$ 55	\$ 97
– VAN POOLS			
	\$ 103	\$ 120	\$ 326
<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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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			
	\$ 100	\$ 116	\$ 234
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 107	\$ 124	\$ 357
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 110	\$ 128	\$ 363
– SCHOOL AND CHURCH BUSES			
	\$ 50	\$ 58	\$ 108
– OTHER BUSES			
	\$ 50	\$ 58	\$ 108
– VAN POOLS			
	\$ 110	\$ 128	\$ 363
<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>			
	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			
	\$ 86	\$ 100	\$ 197
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 92	\$ 106	\$ 335
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 95	\$ 110	\$ 305
– SCHOOL AND CHURCH BUSES			
	\$ 43	\$ 50	\$ 91
– OTHER BUSES			
	\$ 43	\$ 50	\$ 91
– VAN POOLS			
	\$ 95	\$ 110	\$ 305
<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>			
	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			
	\$ 131	\$ 152	\$ 214
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 124	\$ 143	\$ 352
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 144	\$ 167	\$ 332
– SCHOOL AND CHURCH BUSES			
	\$ 66	\$ 76	\$ 98
– OTHER BUSES			
	\$ 66	\$ 76	\$ 98
– VAN POOLS			
	\$ 144	\$ 167	\$ 332
<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>			
	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			
	\$ 92	\$ 106	\$ 248
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 95	\$ 110	\$ 395
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 101	\$ 117	\$ 384
– SCHOOL AND CHURCH BUSES			
	\$ 46	\$ 53	\$ 114
– OTHER BUSES			
	\$ 46	\$ 53	\$ 114
– VAN POOLS			
	\$ 101	\$ 117	\$ 384
<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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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			
	\$ 95	\$ 110	\$ 251
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 87	\$ 101	\$ 369
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 105	\$ 121	\$ 389
– SCHOOL AND CHURCH BUSES			
	\$ 48	\$ 55	\$ 115
– OTHER BUSES			
	\$ 48	\$ 55	\$ 115
– VAN POOLS			
	\$ 105	\$ 121	\$ 389
<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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**ARIZONA (02)  
TERRITORY 125**

<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			
	\$ 85	\$ 98	\$ 200
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 111	\$ 128	\$ 404
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 94	\$ 108	\$ 310
– SCHOOL AND CHURCH BUSES			
	\$ 43	\$ 49	\$ 92
– OTHER BUSES			
	\$ 43	\$ 49	\$ 92
– VAN POOLS			
	\$ 94	\$ 108	\$ 310
<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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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			
	\$ 116	\$ 134	\$ 202
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 124	\$ 143	\$ 355
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 128	\$ 147	\$ 313
– SCHOOL AND CHURCH BUSES			
	\$ 58	\$ 67	\$ 93
– OTHER BUSES			
	\$ 58	\$ 67	\$ 93
– VAN POOLS			
	\$ 128	\$ 147	\$ 313
<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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**ARIZONA (02)  
TERRITORY 127**

<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			
	\$ 108	\$ 125	\$ 244
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 97	\$ 112	\$ 365
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 119	\$ 138	\$ 378
– SCHOOL AND CHURCH BUSES			
	\$ 54	\$ 63	\$ 112
– OTHER BUSES			
	\$ 54	\$ 63	\$ 112
– VAN POOLS			
	\$ 119	\$ 138	\$ 378
<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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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			
	\$ 83	\$ 96	\$ 164
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 106	\$ 123	\$ 302
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 91	\$ 106	\$ 254
– SCHOOL AND CHURCH BUSES			
	\$ 42	\$ 48	\$ 75
– OTHER BUSES			
	\$ 42	\$ 48	\$ 75
– VAN POOLS			
	\$ 91	\$ 106	\$ 254
<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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**ARIZONA (02)  
TERRITORY 129**

<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			
	\$ 96	\$ 111	\$ 210
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 95	\$ 110	\$ 330
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 106	\$ 122	\$ 326
– SCHOOL AND CHURCH BUSES			
	\$ 48	\$ 56	\$ 97
– OTHER BUSES			
	\$ 48	\$ 56	\$ 97
– VAN POOLS			
	\$ 106	\$ 122	\$ 326
<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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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			
	\$ 97	\$ 112	\$ 176
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 100	\$ 116	\$ 288
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 107	\$ 123	\$ 273
– SCHOOL AND CHURCH BUSES			
	\$ 49	\$ 56	\$ 81
– OTHER BUSES			
	\$ 49	\$ 56	\$ 81
– VAN POOLS			
	\$ 107	\$ 123	\$ 273
<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>
\$ 1.52

**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
<b>Collision</b>	5,000 Deductible	0.22
	\$ 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**