

LOSS COSTS – IMPLEMENTATION

JUNE 9, 2023

COMMERCIAL AUTOMOBILE

LI-CA-2023-189

## NEVADA 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 +6.3% to be implemented.

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### BACKGROUND

This filing contains loss cost pages for use with the Commercial Auto Rules that were in effect in Division One-Automobile of the Commercial Lines Manual (CLM) just prior to the effective date of the ISO Rules filing CA-2022-RCP1, which we will herein refer to as the Legacy Class Plan.

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### IMPORTANT NOTE

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

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### ISO ACTION

We are implementing [CA-2023-BRLC1](#), which revises loss costs for use with the Commercial Auto Legacy Class Plan.

Refer to the attached explanatory material for complete details about this filing.

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

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### EFFECTIVE DATE

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

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

For the purpose of reporting your company Loss Cost Multiplier under the CSP, as of March 1, 2024, if your company has delayed adoption of ISO filing CA-2022-RCP1, the multiplier must be based on the relationship between your gross rates and the ISO advisory prospective loss costs contained in this circular.

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## COMPANY ACTION

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

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

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## RATING SOFTWARE IMPACT

No new attributes are being introduced with this revision.

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## POLICYHOLDER NOTIFICATION

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

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## REVISION DISTRIBUTION

We will issue a Notice to Manualholders with an edition date of 3-24 (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 Nevada

## 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 9.3%. 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 6.3%. 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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NEVADA  
COMMERCIAL AUTOMOBILE  
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## VERISK

NEVADA  
CLASS PLAN RELATIVITIES

	Current Class Plan Aggregate Loss Cost	Current Legacy Class Plan Aggregate Loss Cost	Class Plan Relativity*
TTT-Liab	19,284,157	19,566,602	0.986
PPT-Liab	1,538,907	1,647,173	0.934
TTT-OTC	901,827	942,679	0.957
TTT-Coll	2,200,098	2,669,852	0.824
PPT-OTC	122,027	130,181	0.937
PPT-Coll	574,505	579,713	0.991

\* 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

NEVADA  
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		PRIOR	REVISED	REVISED	
T		SIM	LEGACY		OFF	OFF	CLASS	PLAN
E		\$100000	CLASS	CA-2023-BRLA1	OFF	BALANCE	BASE	LOSS
R	EXPOSURES	UND LOSS	BASE LOSS	REVISED	BASE	FACTOR	COST	%
R	(CAR YEARS)	COST	COST	LOSS	COST	FACTOR	(5) / (9)	(4) / (6)
								(7) / (3)
105	851	455.16	442	510	1.082	1.097	465	5.2%
106	8041	258.99	296	353	1.113	1.129	313	5.7%
108	306	908.38	888	1077	1.128	1.144	941	6.0%
109	11538	1621.87	1426	1696	1.098	1.114	1,522	6.7%
110	308	459.42	493	599	1.127	1.143	524	6.3%
111	6168	461.61	444	521	1.085	1.100	474	6.8%

(9) CLASS PLAN RELATIVITY 0.986

(10) LEGACY OVERALL STATEWIDE CHANGE 6.6%

VERISK

NEVADA  
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)
105	143	419.55	440	485	0.983	1.052	461	4.8%
106	723	401.07	434	473	0.992	1.062	445	2.5%
108	30	979.80	1003	1108	0.987	1.057	1,048	4.5%
109	1815	899.12	956	1071	0.987	1.057	1,013	6.0%
110	77	397.30	443	489	0.987	1.057	463	4.5%
111	894	402.83	433	480	0.988	1.058	454	4.8%

(9) CLASS PLAN RELATIVITY 0.934  
 (10) LEGACY OVERALL STATEWIDE CHANGE 5.3%

VERISK

NEVADA  
 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)
105	670	68.28	102	109	0.947	0.990	110	7.8%
106	4906	72.20	119	122	0.899	0.939	130	9.2%
108	204	71.45	102	107	0.931	0.973	110	7.8%
109	9853	68.87	95	106	0.991	1.036	102	7.4%
110	196	62.65	95	101	0.948	0.991	102	7.4%
111	5005	58.29	82	88	0.964	1.007	87	6.1%

(9) CLASS PLAN RELATIVITY 0.957  
 (10) LEGACY OVERALL STATEWIDE CHANGE 7.6%

VERISK

NEVADA  
 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	BASE	LOSS
R	EXPOSURES	LOSS	BASE	LOSS	REVISED	BASE	LOSS	COST
R	(CAR YEARS)	COST	COST	LOSS	COST	FACTOR	FACTOR	%
						(5) / (9)	(4) / (6)	(7) / (3)
105	694	157.66	209	348	1.315	1.596	218	4.3%
106	5188	145.23	199	331	1.273	1.545	214	7.5%
108	220	137.07	176	301	1.355	1.644	183	4.0%
109	10680	171.00	207	336	1.323	1.606	209	1.0%
110	203	128.83	188	305	1.299	1.576	194	3.2%
111	5157	144.74	177	291	1.299	1.576	185	4.5%

(9) CLASS PLAN RELATIVITY 0.824  
 (10) LEGACY OVERALL STATEWIDE CHANGE 3.3%

VERISK

NEVADA  
 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	BASE	LOSS
R	EXPOSURES	LOSS	BASE	LOSS	REVISED	BASE	LOSS	COST
R	(CAR YEARS)	COST	COST	LOSS	COST	FACTOR	FACTOR	%
						(5) / (9)	(4) / (6)	(7) / (3)
105	116	70.90	65	81	1.168	1.247	65	0.0%
106	458	95.29	88	112	1.198	1.279	88	0.0%
108	23	55.05	59	73	1.168	1.247	59	0.0%
109	2071	65.12	54	66	1.159	1.237	53	-1.9%
110	58	72.05	56	69	1.168	1.247	55	-1.8%
111	785	59.58	52	66	1.174	1.253	53	1.9%

(9) CLASS PLAN RELATIVITY 0.937  
 (10) LEGACY OVERALL STATEWIDE CHANGE -0.7%

VERISK

NEVADA  
 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)
105	117	268.23	335	362	1.082	1.092	332	-0.9%
106	482	227.02	289	319	1.103	1.113	287	-0.7%
108	19	186.47	281	304	1.082	1.092	278	-1.1%
109	1976	314.54	343	369	1.076	1.086	340	-0.9%
110	58	284.84	305	330	1.082	1.092	302	-1.0%
111	823	258.54	298	327	1.096	1.106	296	-0.7%

(9) CLASS PLAN RELATIVITY 0.991  
 (10) LEGACY OVERALL STATEWIDE CHANGE -0.8%

## 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>	<b><u>EXHIBIT A9</u></b>
<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>
105	0.0046	0.0071	0.0108	0.0184	0.0063	0.0109	0.0180	0.0318	0.0053	0.0087	0.0136	0.0233
106	0.0047	0.0073	0.0111	0.0189	0.0063	0.0109	0.0180	0.0318	0.0120	0.0197	0.0309	0.0528
108	0.0025	0.0039	0.0059	0.0100	0.0063	0.0109	0.0180	0.0318	0.0060	0.0099	0.0155	0.0265
109	0.0021	0.0033	0.0051	0.0086	0.0063	0.0109	0.0180	0.0318	0.0047	0.0077	0.0120	0.0206
110	0.0042	0.0065	0.0100	0.0169	0.0063	0.0109	0.0180	0.0318	0.0053	0.0087	0.0136	0.0233
111	0.0045	0.0070	0.0107	0.0181	0.0063	0.0109	0.0180	0.0318	0.0094	0.0154	0.0242	0.0414

(3) **Medical Payments Relativities**

Territory	<b>Class of Business</b>											
	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>
105	0.0083	0.0137	0.0216	0.0344	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
106	0.0173	0.0286	0.0450	0.0719	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
108	0.0083	0.0137	0.0216	0.0344	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
109	0.0067	0.0111	0.0175	0.0280	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
110	0.0083	0.0137	0.0216	0.0344	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
111	0.0139	0.0231	0.0363	0.0580	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321

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

**NEVADA (27)  
TERRITORY 105**

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>					
\$ 465	\$2	\$3	\$5	\$9	N/A
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>					
\$ 461	\$3	\$5	\$8	\$15	N/A
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS –</b>					
<b>– TAXICABS AND LIMOUSINES</b>					
\$ 2060	\$16	\$28	\$47	\$86	N/A
<b>– SCHOOL AND CHURCH BUSES</b>					
\$ 195	\$2	\$3	\$4	\$7	N/A
<b>– OTHER BUSES</b>					
\$ 1618	\$9	\$14	\$22	\$38	N/A
<b>– VAN POOLS</b>					
\$ 488	\$4	\$6	\$9	\$16	N/A
<b>RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT</b>					
\$ 341	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 Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits
	500	1000	2000	5000	
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>					
\$ 313	\$1	\$2	\$3	\$6	N/A
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>					
\$ 445	\$3	\$5	\$8	\$14	N/A
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS –</b>					
– TAXICABS AND LIMOUSINES					
\$ 1387	\$11	\$19	\$32	\$58	N/A
– SCHOOL AND CHURCH BUSES					
\$ 131	\$2	\$4	\$6	\$9	N/A
– OTHER BUSES					
\$ 1089	\$13	\$21	\$34	\$57	N/A
– VAN POOLS					
\$ 329	\$3	\$4	\$6	\$11	N/A
<b>RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT</b>					
\$ 222	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 Of Liab. \$100,000	Limit Per Person				Basic Limits
	500	1000	2000	5000	
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>					
\$ 941	\$2	\$4	\$6	\$9	N/A
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>					
\$ 1048	\$7	\$11	\$19	\$33	N/A
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS –</b>					
<b>– TAXICABS AND LIMOUSINES</b>					
\$ 4169	\$33	\$58	\$95	\$173	N/A
<b>– SCHOOL AND CHURCH BUSES</b>					
\$ 395	\$3	\$5	\$9	\$14	N/A
<b>– OTHER BUSES</b>					
\$ 3275	\$20	\$32	\$51	\$87	N/A
<b>– VAN POOLS</b>					
\$ 988	\$8	\$12	\$18	\$32	N/A
<b>RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT</b>					
\$ 630	Refer to Rule 49.				N/A

- For liability increased limits factors, refer to Rule **100**.
- For liability fleet factors, refer to Rules **22**. and **39**.
- 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**.

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LIABILITY Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits
	500	1000	2000	5000	
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>					
\$ 1522	\$3	\$5	\$8	\$13	N/A
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>					
\$ 1013	\$6	\$11	\$18	\$32	N/A
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS –</b>					
– TAXICABS AND LIMOUSINES					
\$ 6742	\$53	\$93	\$154	\$280	N/A
– SCHOOL AND CHURCH BUSES					
\$ 639	\$4	\$7	\$11	\$18	N/A
– OTHER BUSES					
\$ 5297	\$25	\$41	\$64	\$109	N/A
– VAN POOLS					
\$ 1598	\$12	\$19	\$30	\$51	N/A
<b>RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT</b>					
\$ 902	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 Limit Per Person				PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>					
\$ 524	\$2	\$3	\$5	\$9	N/A
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>					
\$ 463	\$3	\$5	\$8	\$15	N/A
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS –</b>					
<b>– TAXICABS AND LIMOUSINES</b>					
\$ 2321	\$18	\$32	\$53	\$97	N/A
<b>– SCHOOL AND CHURCH BUSES</b>					
\$ 220	\$2	\$3	\$5	\$8	N/A
<b>– OTHER BUSES</b>					
\$ 1824	\$10	\$16	\$25	\$42	N/A
<b>– VAN POOLS</b>					
\$ 550	\$4	\$7	\$10	\$18	N/A
<b>RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT</b>					
\$ 359	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 Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits
	500	1000	2000	5000	
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>					
\$ 474	\$2	\$3	\$5	\$9	N/A
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>					
\$ 454	\$3	\$5	\$8	\$14	N/A
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS –</b>					
– TAXICABS AND LIMOUSINES					
\$ 2100	\$16	\$29	\$48	\$87	N/A
– SCHOOL AND CHURCH BUSES					
\$ 199	\$3	\$5	\$7	\$12	N/A
– OTHER BUSES					
\$ 1650	\$16	\$25	\$40	\$68	N/A
– VAN POOLS					
\$ 498	\$4	\$6	\$9	\$16	N/A
<b>RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT</b>					
\$ 302	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> Original Cost New Range \$15,001 – 20,000			
	<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			
	\$ 95	\$ 110	\$ 218
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 56	\$ 65	\$ 332
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 105	\$ 121	\$ 338
– SCHOOL AND CHURCH BUSES			
	\$ 48	\$ 55	\$ 100
– OTHER BUSES			
	\$ 48	\$ 55	\$ 100
– VAN POOLS			
	\$ 105	\$ 121	\$ 338
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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<b>PHYSICAL DAMAGE</b> 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			
	\$ 112	\$ 130	\$ 214
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 76	\$ 88	\$ 287
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 123	\$ 143	\$ 332
– SCHOOL AND CHURCH BUSES			
	\$ 56	\$ 65	\$ 98
– OTHER BUSES			
	\$ 56	\$ 65	\$ 98
– VAN POOLS			
	\$ 123	\$ 143	\$ 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> Original Cost New Range \$15,001 – 20,000			
	<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			
	\$ 95	\$ 110	\$ 183
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 51	\$ 59	\$ 278
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 105	\$ 121	\$ 284
– SCHOOL AND CHURCH BUSES			
	\$ 48	\$ 55	\$ 84
– OTHER BUSES			
	\$ 48	\$ 55	\$ 84
– VAN POOLS			
	\$ 105	\$ 121	\$ 284
<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	\$ 209
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 46	\$ 53	\$ 340
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 97	\$ 112	\$ 324
– SCHOOL AND CHURCH BUSES			
	\$ 44	\$ 51	\$ 96
– OTHER BUSES			
	\$ 44	\$ 51	\$ 96
– VAN POOLS			
	\$ 97	\$ 112	\$ 324
<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> Original Cost New Range \$15,001 – 20,000			
	<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	\$ 88	\$ 102	\$ 194
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 48	\$ 55	\$ 302
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 97	\$ 112	\$ 301
– SCHOOL AND CHURCH BUSES			
	\$ 44	\$ 51	\$ 89
– OTHER BUSES			
	\$ 44	\$ 51	\$ 89
– VAN POOLS			
	\$ 97	\$ 112	\$ 301
<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			
	\$ 75	\$ 87	\$ 185
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 46	\$ 53	\$ 296
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 83	\$ 96	\$ 287
– SCHOOL AND CHURCH BUSES			
	\$ 38	\$ 44	\$ 85
– OTHER BUSES			
	\$ 38	\$ 44	\$ 85
– VAN POOLS			
	\$ 83	\$ 96	\$ 287
<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>			

**90. HIRED AUTOS**

<b>Cost Of Hire Basis – All Territories Liability Base Loss Cost</b>
\$ 2.43

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

Coverage	All Perils Deductible	Loss Cost Per Each \$100 Annual Cost Of Hire
<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**