

LOSS COSTS – IMPLEMENTATION

JUNE 15, 2023

COMMERCIAL AUTOMOBILE

LI-CA-2023-202

WISCONSIN REVISED COMMERCIAL AUTO LEGACY CLASSIFICATION PLAN LOSS COSTS TO BE IMPLEMENTED

KEY MESSAGE

Loss costs representing an overall statewide level change of +1.8% to be implemented.

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.

IMPORTANT NOTE

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

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.

EFFECTIVE DATE

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

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

IMPACT ON THE STATISTICAL REPORTING OF LOSS COST MULTIPLIER

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

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 NOVEMBER 21, 2023. ANY SUBMISSION YOU MAY MAKE WITH THE INSURANCE DEPARTMENT WITH RESPECT TO THIS FILING SHOULD NOT BE SUBMITTED PRIOR TO THIS DATE.

In all correspondence with the Insurance Department on this revision, you should refer to ISO Filing Number CA-2023-BRLC1 and SERFF Tracking Number ISOF-133700119, 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.

RATING SOFTWARE IMPACT

No new attributes are being introduced with this revision.

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.

REVISION DISTRIBUTION

We will issue a Notice to Manualholders with an edition date of 12-23 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

REFERENCE(S)

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

ATTACHMENT(S)

Filing CA-2023-BRLC1

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.

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.

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.

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 Wisconsin

About This Filing

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 8.9%. The loss cost percent changes in this filing include the percent changes in filing CA-2023-BRLA1 and the impact of refreshing the off-balance factors. The overall impact is 1.8%. This is calculated by weighting the loss cost percent changes in this filing using the Aggregate Loss Costs at Current Level in filing CA-2023-BRLA1.

Background

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

Companion filing:

- CA-2023-BRLA1

Calculation of Loss Costs

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

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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WISCONSIN
COMMERCIAL AUTOMOBILE
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VERISK

WISCONSIN
CLASS PLAN RELATIVITIES

	Current Class Plan	Current Legacy	
	Aggregate Loss	Class Plan	Class Plan
	Cost	Aggregate Loss Cost	Relativity*
TTT-Liab	10,564,515	10,695,746	0.988
PPT-Liab	1,457,357	1,528,231	0.954
TTT-OTC	3,899,592	4,139,331	0.942
TTT-Coll	6,616,442	8,266,397	0.800
PPT-OTC	837,250	977,203	0.857
PPT-Coll	1,273,120	1,306,248	0.975

* 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

WISCONSIN
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	BASE	LOSS
R	EXPOSURES	UND LOSS	BASE LOSS	REVISED	BASE	BALANCE	FACTOR	COST
R	(CAR YEARS)	COST	COST	LOSS COST	FACTOR	(5) / (9)	(4) / (6)	% CHANGE
								(7) / (3)
102	885	488.35	416	465	1.118	1.132	411	-1.2%
103	705	374.49	299	321	1.073	1.086	296	-1.0%
104	652	263.79	242	274	1.134	1.148	239	-1.2%
105	3427	282.56	264	296	1.122	1.136	261	-1.1%
106	1011	218.11	222	249	1.122	1.136	219	-1.4%
107	1922	264.93	235	266	1.130	1.144	233	-0.9%
108	2358	205.97	201	227	1.127	1.141	199	-1.0%
109	1979	118.30	118	124	1.052	1.065	116	-1.7%
110	20736	247.69	237	262	1.106	1.119	234	-1.3%
111	5912	227.13	218	246	1.128	1.142	215	-1.4%
113	3145	375.90	331	374	1.129	1.143	327	-1.2%
114	3291	482.18	385	439	1.141	1.155	380	-1.3%
115	1230	365.42	338	369	1.093	1.106	334	-1.2%
116	9275	165.62	167	184	1.103	1.116	165	-1.2%
117	9451	164.74	154	169	1.100	1.113	152	-1.3%

(9) CLASS PLAN RELATIVITY 0.988

(10) LEGACY OVERALL STATEWIDE CHANGE -1.3%

VERISK

WISCONSIN
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)
102	190	253.08	269	306	1.017	1.066	287	6.7%
103	215	240.47	257	292	0.991	1.039	281	9.3%
104	51	172.18	183	207	1.007	1.056	196	7.1%
105	931	186.96	195	227	1.005	1.053	216	10.8%
106	261	135.96	132	150	1.006	1.055	142	7.6%
107	393	197.05	203	230	1.005	1.053	218	7.4%
108	391	218.04	228	262	1.014	1.063	246	7.9%
109	189	150.16	159	179	1.002	1.050	170	6.9%
110	3082	208.79	219	244	0.999	1.047	233	6.4%
111	1137	186.06	193	225	1.009	1.058	213	10.4%
113	961	232.32	240	265	0.999	1.047	253	5.4%
114	934	287.11	304	347	1.003	1.051	330	8.6%
115	275	245.85	255	284	0.997	1.045	272	6.7%
116	1021	163.57	173	194	1.000	1.048	185	6.9%
117	1095	144.13	151	172	1.016	1.065	162	7.3%

(9) CLASS PLAN RELATIVITY 0.954

(10) LEGACY OVERALL STATEWIDE CHANGE 7.6%

VERISK

WISCONSIN
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)
102	751	98.66	117	126	0.960	1.019	124	6.0%
103	679	64.16	87	92	0.960	1.019	90	3.4%
104	437	134.65	203	209	0.945	1.003	208	2.5%
105	3192	74.98	98	108	0.980	1.040	104	6.1%
106	784	109.56	141	150	0.963	1.022	147	4.3%
107	1838	81.81	110	120	0.952	1.011	119	8.2%
108	2016	87.65	120	134	0.989	1.050	128	6.7%
109	1666	130.11	198	186	0.843	0.895	208	5.1%
110	19538	69.37	103	106	0.900	0.955	111	7.8%
111	5149	95.17	134	139	0.959	1.018	137	2.2%
113	3228	81.56	107	112	0.970	1.030	109	1.9%
114	3449	79.18	95	111	0.986	1.047	106	11.6%
115	1046	56.74	79	83	0.945	1.003	83	5.1%
116	7555	123.74	182	181	0.876	0.930	195	7.1%
117	8149	126.53	184	187	0.883	0.937	200	8.7%

(9) CLASS PLAN RELATIVITY 0.942

(10) LEGACY OVERALL STATEWIDE CHANGE 6.8%

VERISK

WISCONSIN
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)
102	816	223.45	214	361	1.293	1.616	223	4.2%
103	649	183.96	203	347	1.282	1.603	216	6.4%
104	423	157.99	193	320	1.297	1.621	197	2.1%
105	3169	166.46	177	308	1.368	1.710	180	1.7%
106	730	173.54	185	334	1.374	1.718	194	4.9%
107	1860	149.07	159	276	1.351	1.689	163	2.5%
108	1966	124.49	140	235	1.319	1.649	143	2.1%
109	1637	162.50	175	276	1.220	1.525	181	3.4%
110	19039	146.86	177	281	1.282	1.603	175	-1.1%
111	4998	146.80	173	306	1.323	1.654	185	6.9%
113	3268	153.97	172	320	1.340	1.675	191	11.0%
114	3341	226.09	212	354	1.318	1.648	215	1.4%
115	1000	167.03	188	354	1.302	1.628	217	15.4%
116	7422	175.74	198	337	1.253	1.566	215	8.6%
117	7787	158.55	190	300	1.271	1.589	189	-0.5%

(9) CLASS PLAN RELATIVITY 0.800

(10) LEGACY OVERALL STATEWIDE CHANGE 2.9%

VERISK

WISCONSIN
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)
102	175	86.70	101	127	1.143	1.334	95	-5.9%
103	183	106.54	94	118	1.138	1.328	89	-5.3%
104	45	224.22	203	255	1.138	1.328	192	-5.4%
105	799	127.48	123	155	1.125	1.313	118	-4.1%
106	236	139.30	164	209	1.138	1.328	157	-4.3%
107	356	113.82	107	136	1.141	1.331	102	-4.7%
108	318	94.89	95	118	1.125	1.313	90	-5.3%
109	160	266.65	256	320	1.138	1.328	241	-5.9%
110	2702	129.27	127	154	1.118	1.305	118	-7.1%
111	960	112.70	118	144	1.136	1.326	109	-7.6%
113	937	93.33	80	103	1.125	1.313	78	-2.5%
114	881	102.51	105	131	1.137	1.327	99	-5.7%
115	267	99.49	86	108	1.142	1.333	81	-5.8%
116	811	253.11	277	346	1.150	1.342	258	-6.9%
117	857	178.34	194	256	1.165	1.359	188	-3.1%

(9) CLASS PLAN RELATIVITY 0.857

(10) LEGACY OVERALL STATEWIDE CHANGE -5.7%

VERISK

WISCONSIN
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)
102	149	245.04	299	364	1.118	1.147	317	6.0%
103	180	285.70	314	378	1.072	1.099	344	9.6%
104	46	213.36	257	320	1.119	1.148	279	8.6%
105	777	226.26	267	327	1.122	1.151	284	6.4%
106	233	186.77	244	321	1.164	1.194	269	10.2%
107	350	219.26	249	316	1.103	1.131	279	12.0%
108	310	211.16	249	319	1.145	1.174	272	9.2%
109	153	171.64	213	264	1.119	1.148	230	8.0%
110	2637	196.26	238	294	1.102	1.130	260	9.2%
111	942	186.27	229	309	1.153	1.183	261	14.0%
113	917	261.07	281	356	1.113	1.142	312	11.0%
114	855	275.37	343	436	1.117	1.146	380	10.8%
115	265	292.94	326	388	1.089	1.117	347	6.4%
116	799	165.05	217	268	1.122	1.151	233	7.4%
117	834	155.77	201	248	1.168	1.198	207	3.0%

(9) CLASS PLAN RELATIVITY 0.975

(10) LEGACY OVERALL STATEWIDE CHANGE 9.2%

VERISK

(1)	Public Automobiles Liability	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
(2)	Public Automobiles Physical Damage	
	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
(3)	Medical Payments Relativities	<u>EXHIBIT A9</u>
	\$10,000 Medical Payments Limit Differential to \$5,000 Med Pay Limit Loss Cost	1.45
(4)	Specified Cause of Loss Relativity	0.576
	This factor is used for Trucks, Tractors and Trailers and Private Passenger Types.	
(5)	The loss cost for hired autos is set forth in Section B.	
	It applies in all territories and is calculated as 0.25% of the statewide \$100,000 Combined Single Limit average loss cost for all Trucks, Tractors, & Trailers from companion filing CA-2023-BRLA1.	

(3) Medical Payments Relativities

Territory	Class of Business								
	Trucks, Tractors and Trailers			Private Passenger Types			Other Buses		
	<u>1000</u>	<u>2000</u>	<u>5000</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>
102	0.0077	0.0118	0.0200	0.0109	0.0180	0.0318	0.0147	0.0231	0.0395
103	0.0107	0.0164	0.0277	0.0109	0.0180	0.0318	0.0184	0.0288	0.0493
104	0.0074	0.0113	0.0192	0.0109	0.0180	0.0318	0.0225	0.0354	0.0605
105	0.0086	0.0131	0.0222	0.0109	0.0180	0.0318	0.0204	0.0321	0.0548
106	0.0096	0.0145	0.0247	0.0109	0.0180	0.0318	0.0221	0.0348	0.0595
107	0.0081	0.0123	0.0209	0.0109	0.0180	0.0318	0.0218	0.0343	0.0586
108	0.0112	0.0170	0.0288	0.0109	0.0180	0.0318	0.0246	0.0387	0.0661
109	0.0147	0.0224	0.0379	0.0109	0.0180	0.0318	0.0333	0.0524	0.0895
110	0.0102	0.0155	0.0264	0.0109	0.0180	0.0318	0.0230	0.0362	0.0618
111	0.0109	0.0166	0.0281	0.0109	0.0180	0.0318	0.0243	0.0382	0.0652
113	0.0074	0.0113	0.0192	0.0109	0.0180	0.0318	0.0182	0.0286	0.0489
114	0.0071	0.0108	0.0183	0.0109	0.0180	0.0318	0.0153	0.0240	0.0411
115	0.0096	0.0145	0.0247	0.0109	0.0180	0.0318	0.0149	0.0234	0.0400
116	0.0122	0.0185	0.0314	0.0109	0.0180	0.0318	0.0278	0.0437	0.0747
117	0.0116	0.0177	0.0301	0.0109	0.0180	0.0318	0.0307	0.0483	0.0825

(3) Medical Payments Relativities

Territory	Class of Business								
	School and Church Buses			Taxis and Limos			Van Pools		
	<u>1000</u>	<u>2000</u>	<u>5000</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>
102	0.0210	0.0331	0.0528	0.0138	0.0228	0.0416	0.0120	0.0185	0.0321
103	0.0353	0.0555	0.0887	0.0138	0.0228	0.0416	0.0120	0.0185	0.0321
104	0.0326	0.0513	0.0820	0.0138	0.0228	0.0416	0.0120	0.0185	0.0321
105	0.0280	0.0440	0.0702	0.0138	0.0228	0.0416	0.0120	0.0185	0.0321
106	0.0322	0.0506	0.0808	0.0138	0.0228	0.0416	0.0120	0.0185	0.0321
107	0.0326	0.0513	0.0819	0.0138	0.0228	0.0416	0.0120	0.0185	0.0321
108	0.0353	0.0555	0.0887	0.0138	0.0228	0.0416	0.0120	0.0185	0.0321
109	0.0491	0.0772	0.1233	0.0138	0.0228	0.0416	0.0120	0.0185	0.0321
110	0.0335	0.0526	0.0841	0.0138	0.0228	0.0416	0.0120	0.0185	0.0321
111	0.0357	0.0561	0.0896	0.0138	0.0228	0.0416	0.0120	0.0185	0.0321
113	0.0270	0.0424	0.0678	0.0138	0.0228	0.0416	0.0120	0.0185	0.0321
114	0.0228	0.0358	0.0572	0.0138	0.0228	0.0416	0.0120	0.0185	0.0321
115	0.0254	0.0399	0.0637	0.0138	0.0228	0.0416	0.0120	0.0185	0.0321
116	0.0400	0.0629	0.1005	0.0138	0.0228	0.0416	0.0120	0.0185	0.0321
117	0.0444	0.0698	0.1115	0.0138	0.0228	0.0416	0.0120	0.0185	0.0321

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**WISCONSIN (48)
TERRITORY 102**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	1000	2000	5000	10000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 411	\$3	\$5	\$8	\$12	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 287	\$3	\$5	\$9	\$13	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1821	\$25	\$42	\$76	\$110	N/A
– SCHOOL AND CHURCH BUSES					
\$ 173	\$4	\$6	\$9	\$13	N/A
– OTHER BUSES					
\$ 1430	\$21	\$33	\$56	\$81	N/A
– VAN POOLS					
\$ 432	\$5	\$8	\$14	\$20	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 531	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• 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	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	1000	2000	5000	10000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 296	\$3	\$5	\$8	\$12	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 281	\$3	\$5	\$9	\$13	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1311	\$18	\$30	\$55	\$80	N/A
– SCHOOL AND CHURCH BUSES					
\$ 124	\$4	\$7	\$11	\$16	N/A
– OTHER BUSES					
\$ 1030	\$19	\$30	\$51	\$74	N/A
– VAN POOLS					
\$ 311	\$4	\$6	\$10	\$15	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 367	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• 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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**WISCONSIN (48)
TERRITORY 104**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	1000	2000	5000	10000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 239	\$2	\$3	\$5	\$7	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 196	\$2	\$4	\$6	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1059	\$15	\$24	\$44	\$64	N/A
– SCHOOL AND CHURCH BUSES					
\$ 100	\$3	\$5	\$8	\$12	N/A
– OTHER BUSES					
\$ 832	\$19	\$29	\$50	\$73	N/A
– VAN POOLS					
\$ 251	\$3	\$5	\$8	\$12	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 313	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• 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	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	1000	2000	5000	10000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 261	\$2	\$3	\$6	\$9	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 216	\$2	\$4	\$7	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1156	\$16	\$26	\$48	\$70	N/A
– SCHOOL AND CHURCH BUSES					
\$ 110	\$3	\$5	\$8	\$12	N/A
– OTHER BUSES					
\$ 908	\$19	\$29	\$50	\$73	N/A
– VAN POOLS					
\$ 274	\$3	\$5	\$9	\$13	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 338	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• 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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**WISCONSIN (48)
TERRITORY 106**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	1000	2000	5000	10000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 219	\$2	\$3	\$5	\$7	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 142	\$2	\$3	\$5	\$7	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 970	\$13	\$22	\$40	\$58	N/A
– SCHOOL AND CHURCH BUSES					
\$ 92	\$3	\$5	\$7	\$10	N/A
– OTHER BUSES					
\$ 762	\$17	\$27	\$45	\$65	N/A
– VAN POOLS					
\$ 230	\$3	\$4	\$7	\$10	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 285	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• 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	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	1000	2000	5000	10000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 233	\$2	\$3	\$5	\$7	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 218	\$2	\$4	\$7	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1032	\$14	\$24	\$43	\$62	N/A
– SCHOOL AND CHURCH BUSES					
\$ 98	\$3	\$5	\$8	\$12	N/A
– OTHER BUSES					
\$ 811	\$18	\$28	\$48	\$70	N/A
– VAN POOLS					
\$ 245	\$3	\$5	\$8	\$12	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 304	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• 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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**WISCONSIN (48)
TERRITORY 108**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	1000	2000	5000	10000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 199	\$2	\$3	\$6	\$9	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 246	\$3	\$4	\$8	\$12	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 882	\$12	\$20	\$37	\$54	N/A
– SCHOOL AND CHURCH BUSES					
\$ 84	\$3	\$5	\$7	\$10	N/A
– OTHER BUSES					
\$ 693	\$17	\$27	\$46	\$67	N/A
– VAN POOLS					
\$ 209	\$3	\$4	\$7	\$10	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 259	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• 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	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	1000	2000	5000	10000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 116	\$2	\$3	\$4	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 170	\$2	\$3	\$5	\$7	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 514	\$7	\$12	\$21	\$30	N/A
– SCHOOL AND CHURCH BUSES					
\$ 49	\$2	\$4	\$6	\$9	N/A
– OTHER BUSES					
\$ 404	\$13	\$21	\$36	\$52	N/A
– VAN POOLS					
\$ 122	\$1	\$2	\$4	\$6	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 142	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• 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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**WISCONSIN (48)
TERRITORY 110**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	1000	2000	5000	10000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 234	\$2	\$4	\$6	\$9	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 233	\$3	\$4	\$7	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1037	\$14	\$24	\$43	\$62	N/A
– SCHOOL AND CHURCH BUSES					
\$ 98	\$3	\$5	\$8	\$12	N/A
– OTHER BUSES					
\$ 814	\$19	\$29	\$50	\$73	N/A
– VAN POOLS					
\$ 246	\$3	\$5	\$8	\$12	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 300	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• 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	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	1000	2000	5000	10000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 215	\$2	\$4	\$6	\$9	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 213	\$2	\$4	\$7	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 952	\$13	\$22	\$40	\$58	N/A
– SCHOOL AND CHURCH BUSES					
\$ 90	\$3	\$5	\$8	\$12	N/A
– OTHER BUSES					
\$ 748	\$18	\$29	\$49	\$71	N/A
– VAN POOLS					
\$ 226	\$3	\$4	\$7	\$10	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 281	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• 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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**WISCONSIN (48)
TERRITORY 113**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	1000	2000	5000	10000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 327	\$2	\$4	\$6	\$9	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 253	\$3	\$5	\$8	\$12	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1449	\$20	\$33	\$60	\$87	N/A
– SCHOOL AND CHURCH BUSES					
\$ 137	\$4	\$6	\$9	\$13	N/A
– OTHER BUSES					
\$ 1138	\$21	\$33	\$56	\$81	N/A
– VAN POOLS					
\$ 343	\$4	\$6	\$11	\$16	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 428	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• 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	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	1000	2000	5000	10000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 380	\$3	\$4	\$7	\$10	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 330	\$4	\$6	\$10	\$15	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1683	\$23	\$38	\$70	\$102	N/A
– SCHOOL AND CHURCH BUSES					
\$ 160	\$4	\$6	\$9	\$13	N/A
– OTHER BUSES					
\$ 1322	\$20	\$32	\$54	\$78	N/A
– VAN POOLS					
\$ 399	\$5	\$7	\$13	\$19	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 501	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• 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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**WISCONSIN (48)
TERRITORY 115**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	1000	2000	5000	10000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 334	\$3	\$5	\$8	\$12	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 272	\$3	\$5	\$9	\$13	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1480	\$20	\$34	\$62	\$90	N/A
– SCHOOL AND CHURCH BUSES					
\$ 140	\$4	\$6	\$9	\$13	N/A
– OTHER BUSES					
\$ 1162	\$17	\$27	\$46	\$67	N/A
– VAN POOLS					
\$ 351	\$4	\$6	\$11	\$16	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 422	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• 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	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	1000	2000	5000	10000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 165	\$2	\$3	\$5	\$7	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 185	\$2	\$3	\$6	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 731	\$10	\$17	\$30	\$44	N/A
– SCHOOL AND CHURCH BUSES					
\$ 69	\$3	\$4	\$7	\$10	N/A
– OTHER BUSES					
\$ 574	\$16	\$25	\$43	\$62	N/A
– VAN POOLS					
\$ 173	\$2	\$3	\$6	\$9	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 210	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• 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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**WISCONSIN (48)
TERRITORY 117**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	1000	2000	5000	10000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 152	\$2	\$3	\$5	\$7	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 162	\$2	\$3	\$5	\$7	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 673	\$9	\$15	\$28	\$41	N/A
– SCHOOL AND CHURCH BUSES					
\$ 64	\$3	\$4	\$7	\$10	N/A
– OTHER BUSES					
\$ 529	\$16	\$26	\$44	\$64	N/A
– VAN POOLS					
\$ 160	\$2	\$3	\$5	\$7	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 193	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• 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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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 71	\$ 124	\$ 223
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 55	\$ 95	\$ 317
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 78	\$ 136	\$ 346
– SCHOOL AND CHURCH BUSES			
	\$ 36	\$ 62	\$ 103
– OTHER BUSES			
	\$ 36	\$ 62	\$ 103
– VAN POOLS			
	\$ 78	\$ 136	\$ 346
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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TERRITORY 103**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 52	\$ 90	\$ 216
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 51	\$ 89	\$ 344
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 57	\$ 99	\$ 335
– SCHOOL AND CHURCH BUSES			
	\$ 26	\$ 45	\$ 99
– OTHER BUSES			
	\$ 26	\$ 45	\$ 99
– VAN POOLS			
	\$ 57	\$ 99	\$ 335
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 120	\$ 208	\$ 197
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 111	\$ 192	\$ 279
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 132	\$ 229	\$ 305
– SCHOOL AND CHURCH BUSES			
	\$ 60	\$ 104	\$ 91
– OTHER BUSES			
	\$ 60	\$ 104	\$ 91
– VAN POOLS			
	\$ 132	\$ 229	\$ 305
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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**WISCONSIN (48)
TERRITORY 105**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 60	\$ 104	\$ 180
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 68	\$ 118	\$ 284
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 66	\$ 114	\$ 279
– SCHOOL AND CHURCH BUSES			
	\$ 30	\$ 52	\$ 83
– OTHER BUSES			
	\$ 30	\$ 52	\$ 83
– VAN POOLS			
	\$ 66	\$ 114	\$ 279
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 85	\$ 147	\$ 194
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 90	\$ 157	\$ 269
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 94	\$ 162	\$ 301
– SCHOOL AND CHURCH BUSES			
	\$ 43	\$ 74	\$ 89
– OTHER BUSES			
	\$ 43	\$ 74	\$ 89
– VAN POOLS			
	\$ 94	\$ 162	\$ 301
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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**WISCONSIN (48)
TERRITORY 107**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 69	\$ 119	\$ 163
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 59	\$ 102	\$ 279
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 76	\$ 131	\$ 253
– SCHOOL AND CHURCH BUSES			
	\$ 35	\$ 60	\$ 75
– OTHER BUSES			
	\$ 35	\$ 60	\$ 75
– VAN POOLS			
	\$ 76	\$ 131	\$ 253
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 74	\$ 128	\$ 143
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 52	\$ 90	\$ 272
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 81	\$ 141	\$ 222
– SCHOOL AND CHURCH BUSES			
	\$ 37	\$ 64	\$ 66
– OTHER BUSES			
	\$ 37	\$ 64	\$ 66
– VAN POOLS			
	\$ 81	\$ 141	\$ 222
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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**WISCONSIN (48)
TERRITORY 109**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 120	\$ 208	\$ 181
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 139	\$ 241	\$ 230
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 132	\$ 229	\$ 281
– SCHOOL AND CHURCH BUSES			
	\$ 60	\$ 104	\$ 83
– OTHER BUSES			
	\$ 60	\$ 104	\$ 83
– VAN POOLS			
	\$ 132	\$ 229	\$ 281
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 64	\$ 111	\$ 175
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 68	\$ 118	\$ 260
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 70	\$ 122	\$ 271
– SCHOOL AND CHURCH BUSES			
	\$ 32	\$ 56	\$ 81
– OTHER BUSES			
	\$ 32	\$ 56	\$ 81
– VAN POOLS			
	\$ 70	\$ 122	\$ 271
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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**WISCONSIN (48)
TERRITORY 111**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks	\$ 79	\$ 137	\$ 185
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 63	\$ 109	\$ 261
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 87	\$ 151	\$ 287
– SCHOOL AND CHURCH BUSES			
	\$ 40	\$ 69	\$ 85
– OTHER BUSES			
	\$ 40	\$ 69	\$ 85
– VAN POOLS			
	\$ 87	\$ 151	\$ 287
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 63	\$ 109	\$ 191
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 45	\$ 78	\$ 312
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 69	\$ 120	\$ 296
– SCHOOL AND CHURCH BUSES			
	\$ 32	\$ 55	\$ 88
– OTHER BUSES			
	\$ 32	\$ 55	\$ 88
– VAN POOLS			
	\$ 69	\$ 120	\$ 296
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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**WISCONSIN (48)
TERRITORY 114**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 61	\$ 106	\$ 215
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 57	\$ 99	\$ 380
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 67	\$ 117	\$ 333
– SCHOOL AND CHURCH BUSES			
	\$ 31	\$ 53	\$ 99
– OTHER BUSES			
	\$ 31	\$ 53	\$ 99
– VAN POOLS			
	\$ 67	\$ 117	\$ 333
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 48	\$ 83	\$ 217
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 47	\$ 81	\$ 347
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 53	\$ 91	\$ 336
– SCHOOL AND CHURCH BUSES			
	\$ 24	\$ 42	\$ 100
– OTHER BUSES			
	\$ 24	\$ 42	\$ 100
– VAN POOLS			
	\$ 53	\$ 91	\$ 336
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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**WISCONSIN (48)
TERRITORY 116**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 112	\$ 195	\$ 215
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 149	\$ 258	\$ 233
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 123	\$ 215	\$ 333
– SCHOOL AND CHURCH BUSES			
	\$ 56	\$ 98	\$ 99
– OTHER BUSES			
	\$ 56	\$ 98	\$ 99
– VAN POOLS			
	\$ 123	\$ 215	\$ 333
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 115	\$ 200	\$ 189
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 108	\$ 188	\$ 207
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 127	\$ 220	\$ 293
– SCHOOL AND CHURCH BUSES			
	\$ 58	\$ 100	\$ 87
– OTHER BUSES			
	\$ 58	\$ 100	\$ 87
– VAN POOLS			
	\$ 127	\$ 220	\$ 293
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

90. HIRED AUTOS

Cost Of Hire Basis – All Territories Liability Base Loss Cost
\$ 0.61

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
Comprehensive	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
Collision	\$ 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
Specified Causes Of Loss	No Deductible	0.22

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