

LOSS COSTS – IMPLEMENTATION

JUNE 23, 2023

COMMERCIAL AUTOMOBILE

LI-CA-2023-220

NEW HAMPSHIRE REVISED COMMERCIAL AUTO LEGACY CLASSIFICATION PLAN LOSS COSTS TO BE IMPLEMENTED

KEY MESSAGE

Loss costs representing an overall statewide level change of +5.6% 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 OCTOBER 31, 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-133706429](#), 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 New Hampshire

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 1.2%. 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 5.6%. 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

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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NEW HAMPSHIRE
COMMERCIAL AUTOMOBILE
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VERISK

NEW HAMPSHIRE
CLASS PLAN RELATIVITIES

	Current Class Plan Aggregate Loss Cost	Current Legacy Class Plan Aggregate Loss Cost	Class Plan Relativity*
TTT-Liab	8,671,384	7,766,344	1.117
PPT-Liab	1,402,660	1,500,827	0.935
TTT-OTC	803,358	767,779	1.046
TTT-Coll	3,153,337	3,729,708	0.845
PPT-OTC	312,102	322,144	0.969
PPT-Coll	989,895	937,300	1.056

* 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

NEW HAMPSHIRE
 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	BALANCE	FACTOR	COST	% CHANGE
R	(CAR YEARS)	COST	COST	LOSS COST	FACTOR	(5) / (9)	(4) / (6)	(7) / (3)
101	1219	685.01	523	550	1.074	0.962	572	9.4%
102	979	611.40	475	485	1.052	0.942	515	8.4%
116	1882	537.75	455	457	1.068	0.956	478	5.1%
117	1991	460.56	408	432	1.065	0.953	453	11.0%
118	5800	559.80	468	464	1.086	0.972	477	1.9%
121	2054	315.95	274	288	1.096	0.981	294	7.3%
124	683	307.13	267	270	1.070	0.958	282	5.6%
125	757	215.88	206	201	1.036	0.927	217	5.3%
126	286	258.42	239	250	1.091	0.977	256	7.1%
128	6935	192.19	182	186	1.072	0.960	194	6.6%
130	2815	448.66	368	371	1.068	0.956	388	5.4%
131	2770	354.01	304	321	1.089	0.975	329	8.2%
132	1034	277.15	244	246	1.071	0.959	257	5.3%
133	10931	262.30	241	255	1.068	0.956	267	10.8%

(9) CLASS PLAN RELATIVITY 1.117
 (10) LEGACY OVERALL STATEWIDE CHANGE 6.8%

VERISK

NEW HAMPSHIRE
 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		PRIOR	REVISED	REVISED	
T		SIM	LEGACY	CA-2023-BRLA1	OFF	OFF	CLASS	PLAN
E		\$100000	CLASS	PLAN	OFF	BALANCE	BASE	LOSS
R	EXPOSURES	UND LOSS	BASE LOSS	REVISED	BASE	FACTOR	COST	% CHANGE
R	(CAR YEARS)	COST	COST	LOSS COST	FACTOR	(5) / (9)	(4) / (6)	(7) / (3)
101	353	440.41	473	468	0.989	1.058	442	-6.6%
102	333	353.86	381	370	0.972	1.040	356	-6.6%
116	415	370.58	396	385	0.972	1.040	370	-6.6%
117	315	284.69	302	293	0.970	1.037	283	-6.3%
118	1223	340.29	368	362	0.985	1.053	344	-6.5%
121	448	237.73	254	251	0.988	1.057	237	-6.7%
124	193	233.84	245	248	1.012	1.082	229	-6.5%
125	105	248.57	266	261	0.981	1.049	249	-6.4%
126	47	307.79	337	331	0.981	1.049	316	-6.2%
128	734	179.61	191	188	0.982	1.050	179	-6.3%
130	813	249.67	266	258	0.971	1.039	248	-6.8%
131	447	271.68	289	284	0.983	1.051	270	-6.6%
132	241	252.51	266	262	0.986	1.055	248	-6.8%
133	1391	211.51	227	221	0.974	1.042	212	-6.6%

(9) CLASS PLAN RELATIVITY 0.935
 (10) LEGACY OVERALL STATEWIDE CHANGE -6.6%

VERISK

NEW HAMPSHIRE
 COMMERCIAL AUTOMOBILE INSURANCE
 PHYSICAL DAMAGE - COMPREHENSIVE

DETERMINATION OF LEGACY LOSS COST LEVEL CHANGES BY TERRITORY
 TRUCKS, TRACTORS, AND TRAILERS (TTT)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
		CURRENT	CURRENT			REVISED	REVISED	
T		SIM	LEGACY		PRIOR	OFF	CLASS PLAN	
E		UND	CLASS PLAN	CA-2023-BRLA1	OFF	BALANCE	BASE LOSS	
R	EXPOSURES	LOSS	BASE LOSS	REVISED BASE	BALANCE	FACTOR	COST	% CHANGE
R	(CAR YEARS)	COST	COST	LOSS COST	FACTOR	(5) / (9)	(4) / (6)	(7) / (3)
101	890	52.11	60	65	0.960	0.918	71	18.3%
102	776	55.87	70	69	0.932	0.891	77	10.0%
116	1115	77.67	90	83	0.905	0.865	96	6.7%
117	1047	56.51	68	68	0.919	0.879	77	13.2%
118	3923	52.70	63	66	0.911	0.871	76	20.6%
121	1377	43.00	50	51	0.933	0.892	57	14.0%
124	612	45.35	52	55	0.954	0.912	60	15.4%
125	475	54.14	61	61	0.899	0.859	71	16.4%
126	208	54.11	72	73	0.948	0.906	81	12.5%
128	4043	60.92	71	69	0.907	0.867	80	12.7%
130	1845	45.86	49	47	0.930	0.889	53	8.2%
131	1990	46.51	54	52	0.908	0.868	60	11.1%
132	703	71.24	77	74	0.922	0.881	84	9.1%
133	6083	59.19	68	62	0.889	0.850	73	7.4%

(9) CLASS PLAN RELATIVITY 1.046
 (10) LEGACY OVERALL STATEWIDE CHANGE 11.9%

VERISK

NEW HAMPSHIRE
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	FACTOR	COST
R	(CAR YEARS)	COST	COST	LOSS	COST	FACTOR	(5) / (9)	(4) / (6)
								% CHANGE
								(7) / (3)
101	924	216.47	242	406	1.258	1.489	273	12.8%
102	769	233.77	240	388	1.267	1.499	259	7.9%
116	1459	273.73	291	436	1.274	1.508	289	-0.7%
117	1349	220.19	242	363	1.243	1.471	247	2.1%
118	4092	216.99	239	351	1.267	1.499	234	-2.1%
121	1362	166.54	188	314	1.303	1.542	204	8.5%
124	513	178.87	206	332	1.309	1.549	214	3.9%
125	513	201.42	210	301	1.220	1.444	208	-1.0%
126	227	171.53	220	326	1.238	1.465	223	1.4%
128	4189	166.80	198	284	1.233	1.459	195	-1.5%
130	2148	189.75	197	295	1.245	1.473	200	1.5%
131	2173	189.16	210	312	1.244	1.472	212	1.0%
132	731	209.07	218	327	1.259	1.490	219	0.5%
133	6516	181.93	206	320	1.226	1.451	221	7.3%

(9) CLASS PLAN RELATIVITY 0.845
(10) LEGACY OVERALL STATEWIDE CHANGE 2.5%

VERISK

NEW HAMPSHIRE
 COMMERCIAL AUTOMOBILE INSURANCE
 PHYSICAL DAMAGE - COMPREHENSIVE

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
		CURRENT	CURRENT			REVISED	REVISED	
T		SIM	LEGACY		PRIOR	OFF	CLASS PLAN	
E		UND	CLASS PLAN	CA-2023-BRLA1	OFF	BALANCE	BASE LOSS	
R	EXPOSURES	LOSS	BASE LOSS	REVISED BASE	BALANCE	FACTOR	COST	% CHANGE
R	(CAR YEARS)	COST	COST	LOSS COST	FACTOR	(5) / (9)	(4) / (6)	(7) / (3)
101	256	112.97	83	101	1.125	1.161	87	4.8%
102	240	92.72	68	77	1.090	1.125	68	0.0%
116	333	106.91	75	84	1.080	1.115	75	0.0%
117	259	111.24	83	93	1.095	1.130	82	-1.2%
118	954	79.55	60	71	1.104	1.139	62	3.3%
121	337	67.04	51	61	1.127	1.163	52	2.0%
124	170	66.02	56	65	1.100	1.135	57	1.8%
125	65	70.25	55	65	1.100	1.135	57	3.6%
126	34	53.20	55	64	1.100	1.135	56	1.8%
128	576	94.73	79	94	1.114	1.150	82	3.8%
130	634	83.69	58	64	1.083	1.118	57	-1.7%
131	329	84.03	60	70	1.112	1.148	61	1.7%
132	195	74.86	53	60	1.100	1.135	53	0.0%
133	1036	81.08	65	77	1.095	1.130	68	4.6%

(9) CLASS PLAN RELATIVITY 0.969
 (10) LEGACY OVERALL STATEWIDE CHANGE 2.1%

VERISK

NEW HAMPSHIRE
 COMMERCIAL AUTOMOBILE INSURANCE
 PHYSICAL DAMAGE - COLLISION

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
		CURRENT	CURRENT			REVISED	REVISED	
T		SIM	LEGACY		PRIOR	OFF	CLASS	PLAN
E		UND	CLASS PLAN	CA-2023-BRLA1	OFF	BALANCE	BASE	LOSS
R	EXPOSURES	LOSS	BASE LOSS	REVISED BASE	BALANCE	FACTOR	COST	% CHANGE
R	(CAR YEARS)	COST	COST	LOSS COST	FACTOR	(5) / (9)	(4) / (6)	(7) / (3)
101	257	363.82	351	446	1.140	1.080	413	17.7%
102	221	311.84	302	374	1.094	1.036	361	19.5%
116	307	372.27	352	419	1.094	1.036	404	14.8%
117	253	354.31	347	430	1.094	1.036	415	19.6%
118	917	315.46	324	375	1.071	1.014	370	14.2%
121	329	240.99	247	298	1.114	1.055	282	14.2%
124	163	210.21	240	291	1.094	1.036	281	17.1%
125	67	258.93	285	347	1.094	1.036	335	17.5%
126	39	352.18	419	509	1.094	1.036	491	17.2%
128	544	260.64	277	347	1.120	1.061	327	18.1%
130	607	292.76	274	337	1.057	1.001	337	23.0%
131	324	270.78	269	325	1.104	1.045	311	15.6%
132	186	267.94	254	313	1.094	1.036	302	18.9%
133	990	257.80	276	343	1.116	1.057	325	17.8%

(9) CLASS PLAN RELATIVITY 1.056
 (10) LEGACY OVERALL STATEWIDE CHANGE 17.4%

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>
(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>500</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>	<u>500</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>	<u>500</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>
101	0.0041	0.0064	0.0098	0.0166	0.0063	0.0109	0.0180	0.0318	0.0078	0.0128	0.0201	0.0344
102	0.0055	0.0086	0.0130	0.0221	0.0063	0.0109	0.0180	0.0318	0.0092	0.0151	0.0237	0.0404
116	0.0045	0.0070	0.0106	0.0179	0.0063	0.0109	0.0180	0.0318	0.0104	0.0170	0.0266	0.0455
117	0.0053	0.0083	0.0126	0.0214	0.0063	0.0109	0.0180	0.0318	0.0104	0.0170	0.0266	0.0455
118	0.0045	0.0071	0.0107	0.0182	0.0063	0.0109	0.0180	0.0318	0.0081	0.0133	0.0209	0.0358
121	0.0060	0.0094	0.0143	0.0242	0.0063	0.0109	0.0180	0.0318	0.0119	0.0195	0.0306	0.0523
124	0.0061	0.0095	0.0145	0.0246	0.0063	0.0109	0.0180	0.0318	0.0099	0.0162	0.0254	0.0434
125	0.0089	0.0139	0.0212	0.0360	0.0063	0.0109	0.0180	0.0318	0.0141	0.0231	0.0362	0.0619
126	0.0059	0.0091	0.0139	0.0236	0.0063	0.0109	0.0180	0.0318	0.0130	0.0213	0.0335	0.0573
128	0.0096	0.0150	0.0228	0.0386	0.0063	0.0109	0.0180	0.0318	0.0158	0.0258	0.0405	0.0692
130	0.0060	0.0093	0.0142	0.0241	0.0063	0.0109	0.0180	0.0318	0.0101	0.0165	0.0259	0.0443
131	0.0065	0.0102	0.0155	0.0263	0.0063	0.0109	0.0180	0.0318	0.0099	0.0161	0.0253	0.0433
132	0.0076	0.0119	0.0180	0.0306	0.0063	0.0109	0.0180	0.0318	0.0104	0.0170	0.0266	0.0455
133	0.0074	0.0115	0.0176	0.0298	0.0063	0.0109	0.0180	0.0318	0.0123	0.0201	0.0316	0.0540

(3) **Medical Payments Relativities**

Territory	Class of Business											
	School and Church Buses				Taxis and Limos				Van Pools			
	<u>500</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>	<u>500</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>	<u>500</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>
101	0.0169	0.0281	0.0441	0.0705	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
102	0.0134	0.0223	0.0350	0.0559	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
116	0.0169	0.0281	0.0441	0.0705	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
117	0.0169	0.0281	0.0441	0.0705	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
118	0.0120	0.0199	0.0312	0.0498	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
121	0.0178	0.0296	0.0465	0.0742	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
124	0.0169	0.0281	0.0441	0.0705	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
125	0.0169	0.0281	0.0441	0.0705	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
126	0.0169	0.0281	0.0441	0.0705	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
128	0.0231	0.0383	0.0602	0.0962	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
130	0.0169	0.0281	0.0441	0.0705	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
131	0.0166	0.0276	0.0434	0.0693	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
132	0.0169	0.0281	0.0441	0.0705	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
133	0.0178	0.0296	0.0465	0.0742	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321

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**NEW HAMPSHIRE (28)
TERRITORY 101**

LIABILITY	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 572	\$2	\$4	\$6	\$9	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 442	\$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	\$4	\$7	\$11	\$17	N/A
– OTHER BUSES					
\$ 1991	\$16	\$25	\$40	\$68	N/A
– VAN POOLS					
\$ 601	\$5	\$7	\$11	\$19	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 689	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 Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits
	500	1000	2000	5000	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 515	\$3	\$4	\$7	\$11	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 356	\$2	\$4	\$6	\$11	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2281	\$18	\$31	\$52	\$95	N/A
– SCHOOL AND CHURCH BUSES					
\$ 216	\$3	\$5	\$8	\$12	N/A
– OTHER BUSES					
\$ 1792	\$16	\$27	\$42	\$72	N/A
– VAN POOLS					
\$ 541	\$4	\$6	\$10	\$17	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 528	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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**NEW HAMPSHIRE (28)
TERRITORY 116**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person				Basic Limits
	500	1000	2000	5000	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 478	\$2	\$3	\$5	\$9	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 370	\$2	\$4	\$7	\$12	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2118	\$17	\$29	\$48	\$88	N/A
– SCHOOL AND CHURCH BUSES					
\$ 201	\$3	\$6	\$9	\$14	N/A
– OTHER BUSES					
\$ 1663	\$17	\$28	\$44	\$76	N/A
– VAN POOLS					
\$ 502	\$4	\$6	\$9	\$16	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 647	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	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 453	\$2	\$4	\$6	\$10	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 283	\$2	\$3	\$5	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2007	\$16	\$28	\$46	\$83	N/A
– SCHOOL AND CHURCH BUSES					
\$ 190	\$3	\$5	\$8	\$13	N/A
– OTHER BUSES					
\$ 1576	\$16	\$27	\$42	\$72	N/A
– VAN POOLS					
\$ 476	\$4	\$6	\$9	\$15	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 490	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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**NEW HAMPSHIRE (28)
TERRITORY 118**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person				Basic Limits
	500	1000	2000	5000	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 477	\$2	\$3	\$5	\$9	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 344	\$2	\$4	\$6	\$11	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2113	\$16	\$29	\$48	\$88	N/A
– SCHOOL AND CHURCH BUSES					
\$ 200	\$2	\$4	\$6	\$10	N/A
– OTHER BUSES					
\$ 1660	\$13	\$22	\$35	\$59	N/A
– VAN POOLS					
\$ 501	\$4	\$6	\$9	\$16	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 498	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 Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits
	500	1000	2000	5000	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 294	\$2	\$3	\$4	\$7	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 237	\$1	\$3	\$4	\$8	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1302	\$10	\$18	\$30	\$54	N/A
– SCHOOL AND CHURCH BUSES					
\$ 123	\$2	\$4	\$6	\$9	N/A
– OTHER BUSES					
\$ 1023	\$12	\$20	\$31	\$54	N/A
– VAN POOLS					
\$ 309	\$2	\$4	\$6	\$10	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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**NEW HAMPSHIRE (28)
TERRITORY 124**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person				Basic Limits
	500	1000	2000	5000	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 282	\$2	\$3	\$4	\$7	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 229	\$1	\$2	\$4	\$7	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1249	\$10	\$17	\$28	\$52	N/A
– SCHOOL AND CHURCH BUSES					
\$ 118	\$2	\$3	\$5	\$8	N/A
– OTHER BUSES					
\$ 981	\$10	\$16	\$25	\$43	N/A
– VAN POOLS					
\$ 296	\$2	\$4	\$5	\$10	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 368	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 Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits
	500	1000	2000	5000	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 217	\$2	\$3	\$5	\$8	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 249	\$2	\$3	\$4	\$8	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 961	\$7	\$13	\$22	\$40	N/A
– SCHOOL AND CHURCH BUSES					
\$ 91	\$2	\$3	\$4	\$6	N/A
– OTHER BUSES					
\$ 755	\$11	\$17	\$27	\$47	N/A
– VAN POOLS					
\$ 228	\$2	\$3	\$4	\$7	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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**NEW HAMPSHIRE (28)
TERRITORY 126**

LIABILITY Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits
	500	1000	2000	5000	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 256	\$2	\$3	\$4	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 316	\$2	\$3	\$6	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1134	\$9	\$16	\$26	\$47	N/A
– SCHOOL AND CHURCH BUSES					
\$ 108	\$2	\$3	\$5	\$8	N/A
– OTHER BUSES					
\$ 891	\$12	\$19	\$30	\$51	N/A
– VAN POOLS					
\$ 269	\$2	\$3	\$5	\$9	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 328	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	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 194	\$2	\$3	\$4	\$7	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 179	\$1	\$2	\$3	\$6	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 859	\$7	\$12	\$20	\$36	N/A
– SCHOOL AND CHURCH BUSES					
\$ 81	\$2	\$3	\$5	\$8	N/A
– OTHER BUSES					
\$ 675	\$11	\$17	\$27	\$47	N/A
– VAN POOLS					
\$ 204	\$2	\$3	\$4	\$7	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 215	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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**NEW HAMPSHIRE (28)
TERRITORY 130**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person				Basic Limits
	500	1000	2000	5000	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 388	\$2	\$4	\$6	\$9	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 248	\$2	\$3	\$4	\$8	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1719	\$13	\$24	\$39	\$72	N/A
– SCHOOL AND CHURCH BUSES					
\$ 163	\$3	\$5	\$7	\$11	N/A
– OTHER BUSES					
\$ 1350	\$14	\$22	\$35	\$60	N/A
– VAN POOLS					
\$ 407	\$3	\$5	\$8	\$13	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 381	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 Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits
	500	1000	2000	5000	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 329	\$2	\$3	\$5	\$9	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 270	\$2	\$3	\$5	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1457	\$11	\$20	\$33	\$61	N/A
– SCHOOL AND CHURCH BUSES					
\$ 138	\$2	\$4	\$6	\$10	N/A
– OTHER BUSES					
\$ 1145	\$11	\$18	\$29	\$50	N/A
– VAN POOLS					
\$ 345	\$3	\$4	\$6	\$11	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 381	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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**NEW HAMPSHIRE (28)
TERRITORY 132**

LIABILITY	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 257	\$2	\$3	\$5	\$8	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 248	\$2	\$3	\$4	\$8	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1139	\$9	\$16	\$26	\$47	N/A
– SCHOOL AND CHURCH BUSES					
\$ 108	\$2	\$3	\$5	\$8	N/A
– OTHER BUSES					
\$ 894	\$9	\$15	\$24	\$41	N/A
– VAN POOLS					
\$ 270	\$2	\$3	\$5	\$9	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 340	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	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 267	\$2	\$3	\$5	\$8	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 212	\$1	\$2	\$4	\$7	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1183	\$9	\$16	\$27	\$49	N/A
– SCHOOL AND CHURCH BUSES					
\$ 112	\$2	\$3	\$5	\$8	N/A
– OTHER BUSES					
\$ 929	\$11	\$19	\$29	\$50	N/A
– VAN POOLS					
\$ 280	\$2	\$3	\$5	\$9	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 344	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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**NEW HAMPSHIRE (28)
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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			
	\$ 41	\$ 71	\$ 273
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 50	\$ 87	\$ 413
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 45	\$ 78	\$ 423
– SCHOOL AND CHURCH BUSES			
	\$ 21	\$ 36	\$ 126
– OTHER BUSES			
	\$ 21	\$ 36	\$ 126
– VAN POOLS			
	\$ 45	\$ 78	\$ 423
<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			
	\$ 44	\$ 77	\$ 259
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 39	\$ 68	\$ 361
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 48	\$ 85	\$ 401
– SCHOOL AND CHURCH BUSES			
	\$ 22	\$ 39	\$ 119
– OTHER BUSES			
	\$ 22	\$ 39	\$ 119
– VAN POOLS			
	\$ 48	\$ 85	\$ 401
<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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**NEW HAMPSHIRE (28)
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			
	\$ 55	\$ 96	\$ 289
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 43	\$ 75	\$ 404
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 61	\$ 106	\$ 448
– SCHOOL AND CHURCH BUSES			
	\$ 28	\$ 48	\$ 133
– OTHER BUSES			
	\$ 28	\$ 48	\$ 133
– VAN POOLS			
	\$ 61	\$ 106	\$ 448
<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			
	\$ 44	\$ 77	\$ 247
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 47	\$ 82	\$ 415
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 48	\$ 85	\$ 383
– SCHOOL AND CHURCH BUSES			
	\$ 22	\$ 39	\$ 114
– OTHER BUSES			
	\$ 22	\$ 39	\$ 114
– VAN POOLS			
	\$ 48	\$ 85	\$ 383
<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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**NEW HAMPSHIRE (28)
TERRITORY 118**

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	\$ 44	\$ 76	\$ 234
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 36	\$ 62	\$ 370
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 48	\$ 84	\$ 363
– SCHOOL AND CHURCH BUSES			
	\$ 22	\$ 38	\$ 108
– OTHER BUSES			
	\$ 22	\$ 38	\$ 108
– VAN POOLS			
	\$ 48	\$ 84	\$ 363
<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			
	\$ 33	\$ 57	\$ 204
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 30	\$ 52	\$ 282
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 36	\$ 63	\$ 316
– SCHOOL AND CHURCH BUSES			
	\$ 17	\$ 29	\$ 94
– OTHER BUSES			
	\$ 17	\$ 29	\$ 94
– VAN POOLS			
	\$ 36	\$ 63	\$ 316
<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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**NEW HAMPSHIRE (28)
TERRITORY 124**

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	\$ 35	\$ 60	\$ 214
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 33	\$ 57	\$ 281
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 39	\$ 66	\$ 332
– SCHOOL AND CHURCH BUSES			
	\$ 18	\$ 30	\$ 98
– OTHER BUSES			
	\$ 18	\$ 30	\$ 98
– VAN POOLS			
	\$ 39	\$ 66	\$ 332
<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			
	\$ 41	\$ 71	\$ 208
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 33	\$ 57	\$ 335
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 45	\$ 78	\$ 322
– SCHOOL AND CHURCH BUSES			
	\$ 21	\$ 36	\$ 96
– OTHER BUSES			
	\$ 21	\$ 36	\$ 96
– VAN POOLS			
	\$ 45	\$ 78	\$ 322
<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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**NEW HAMPSHIRE (28)
TERRITORY 126**

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			
	\$ 47	\$ 81	\$ 223
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 32	\$ 56	\$ 491
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 52	\$ 89	\$ 346
– SCHOOL AND CHURCH BUSES			
	\$ 24	\$ 41	\$ 103
– OTHER BUSES			
	\$ 24	\$ 41	\$ 103
– VAN POOLS			
	\$ 52	\$ 89	\$ 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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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			
	\$ 46	\$ 80	\$ 195
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 47	\$ 82	\$ 327
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 51	\$ 88	\$ 302
– SCHOOL AND CHURCH BUSES			
	\$ 23	\$ 40	\$ 90
– OTHER BUSES			
	\$ 23	\$ 40	\$ 90
– VAN POOLS			
	\$ 51	\$ 88	\$ 302
<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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**NEW HAMPSHIRE (28)
TERRITORY 130**

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			
	\$ 31	\$ 53	\$ 200
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 33	\$ 57	\$ 337
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 34	\$ 58	\$ 310
– SCHOOL AND CHURCH BUSES			
	\$ 16	\$ 27	\$ 92
– OTHER BUSES			
	\$ 16	\$ 27	\$ 92
– VAN POOLS			
	\$ 34	\$ 58	\$ 310
<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			
	\$ 35	\$ 60	\$ 212
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 35	\$ 61	\$ 311
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 39	\$ 66	\$ 329
– SCHOOL AND CHURCH BUSES			
	\$ 18	\$ 30	\$ 98
– OTHER BUSES			
	\$ 18	\$ 30	\$ 98
– VAN POOLS			
	\$ 39	\$ 66	\$ 329
<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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**NEW HAMPSHIRE (28)
TERRITORY 132**

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	\$ 84	\$ 219
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 31	\$ 53	\$ 302
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 53	\$ 92	\$ 339
– SCHOOL AND CHURCH BUSES			
	\$ 24	\$ 42	\$ 101
– OTHER BUSES			
	\$ 24	\$ 42	\$ 101
– VAN POOLS			
	\$ 53	\$ 92	\$ 339
<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			
	\$ 42	\$ 73	\$ 221
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 39	\$ 68	\$ 325
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 46	\$ 80	\$ 343
– SCHOOL AND CHURCH BUSES			
	\$ 21	\$ 37	\$ 102
– OTHER BUSES			
	\$ 21	\$ 37	\$ 102
– VAN POOLS			
	\$ 46	\$ 80	\$ 343
<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
\$ 0.86

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
Collision	\$ 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
Specified Causes Of Loss	3,000 Deductible	0.84
	5,000 Deductible	0.67
	No Deductible	0.22

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