

LOSS COSTS – IMPLEMENTATION

JUNE 21, 2023

COMMERCIAL AUTOMOBILE

LI-CA-2023-214

## MINNESOTA REVISED COMMERCIAL AUTO LEGACY CLASSIFICATION PLAN LOSS COSTS TO BE IMPLEMENTED

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### KEY MESSAGE

Loss costs representing an overall statewide level change of +7.1% to be implemented.

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### BACKGROUND

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

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### IMPORTANT NOTE

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

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### ISO ACTION

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

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

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

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### EFFECTIVE DATE

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

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

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

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## COMPANY ACTION

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

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

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## RATING SOFTWARE IMPACT

No new attributes are being introduced with this revision.

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## POLICYHOLDER NOTIFICATION

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

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## REVISION DISTRIBUTION

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

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## REFERENCE(S)

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

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## ATTACHMENT(S)

Filing [CA-2023-BRLC1](#)

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## FILES AVAILABLE FOR DOWNLOAD

To download all files associated with this circular, including attachments in the full circular PDF and/or any additional files not included in the PDF, search for the circular number on [ISOnet Circulars](#). Then click the Word/Excel link under the Full Circular column on the Search Results screen.

Please note that in some instances, not all files listed in the Attachment(s) block (if applicable) are included in the PDF.

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## DATA QUALITY

Statistical plan data reported to ISO is first processed through a system of rigorous automated data verification procedures so that only valid data would be used for ratemaking. Subsequent to this initial data submission review, additional analyses on the statistical plan data involving an even more customized data review for this line were performed by staff. During these processes, various data records were excluded from the review. The ISO staff responsible for this circular also reviewed the data for reasonableness.

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## ACKNOWLEDGMENT OF ACTUARIAL QUALIFICATIONS

The American Academy of Actuaries' "Qualifications Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States" requires that an actuary issuing a Statement of Actuarial Opinion should include an acknowledgement with the opinion that he/she has met the qualification standards of the AAA. ISO considers this loss cost document a Statement of Actuarial Opinion; therefore, we are including the following acknowledgment:

I, Rebecca Gordon, am an Actuarial Associate for ISO, and I, Kevin Hughes, am an Actuarial Director for Commercial Auto for ISO. We are jointly responsible for the content of this Statement of Actuarial Opinion. We are both members of the American Academy of Actuaries and we meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

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## ISO RISK ANALYZER®

The loss cost analysis in this circular is reflected in ISO Risk Analyzer®, a suite of predictive models that help with granular pricing of insurance risks. Risk Analyzer can provide loss costs for refined territories and classes, as well as feed custom modeling efforts. For more information, please visit <https://www.verisk.com/riskanalyzer>.

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# Commercial Auto Legacy Classification Plan Loss Costs Revised in Minnesota

## About This Filing

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This filing contains loss cost pages for use with the Commercial Auto Rules that were in effect in Division One-Automobile of the Commercial Lines Manual (CLM) just prior to the effective date of the ISO Rules filing CA-2022-RCP1, which we will herein refer to as the Legacy Class Plan, and therefore should only be used by insurers who have not yet adopted the ISO Rules filing CA-2022-RCP1.

The advisory prospective loss costs presented in this document for the Commercial Auto Legacy Classification Plan are being revised concurrently with ISO's experience review in the companion filing CA-2023-BRLA1. The overall statewide level change for the CA-2023-BRLA1 filing is 11.8%. 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 7.1%. This is calculated by weighting the loss cost percent changes in this filing using the Aggregate Loss Costs at Current Level in filing CA-2023-BRLA1.

## Background

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ISO introduced the Optional Class Plan as an "optional rating manual/rating plan" to the standard ISO Commercial Auto Manual classification and rating system for those insurers who elect to use this rating approach. The rating methodology from the Optional Class Plan has now been incorporated into the standard class plan and the former standard class plan will be known as the Legacy Class Plan.

To allow insurers who are still using the Legacy Class Plan to adopt the selected changes in our experience reviews, both sets of loss costs are revised simultaneously. This filing contains the Legacy Class Plan loss costs to correspond with the revision in the experience review in the companion filing.

Since ISO is no longer filing Optional Class Plan loss cost pages (filings designated BRLB1), insurers who have already adopted the Optional Class Plan, but have not yet adopted CA-2022-RLC1, should refer to the loss costs in the CA-2023-BRLA1 filing for vehicles and coverages that are eligible to be rated by the Optional Class Plan, and to this filing for anything else.

## Related Filing

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Companion filing:

- CA-2023-BRLA1

# Calculation of Loss Costs

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The advisory prospective loss costs presented in this document for the Commercial Auto Legacy Classification Plan are being revised concurrently with ISO's experience review in the companion filing CA-2023-BRLA1. The territorial base loss costs for the Legacy Class Plan are calculated by dividing the loss costs used with the formerly Optional Class Plan manual by updated off-balance factors.

A summary of the off-balance factors by coverage are presented in Section A of this filing.

# Contents of Filing

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This filing contains the following sections:

- ◆ **Section A –Calculation of Legacy Class Plan Loss Costs**
- ◆ **Section B – Legacy Class Plan Loss Cost Pages**

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MINNESOTA  
COMMERCIAL AUTOMOBILE  
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VERISK

MINNESOTA  
CLASS PLAN RELATIVITIES

	Current Class Plan Aggregate Loss Cost	Current Legacy Class Plan Aggregate Loss Cost	Class Plan Relativity*
TTT-Liab	17,517,482	16,932,504	1.035
PPT-Liab	2,352,720	2,477,100	0.950
TTT-OTC	8,033,144	8,422,356	0.954
TTT-Coll	10,793,928	13,449,359	0.803
PPT-OTC	1,277,176	1,411,007	0.905
PPT-Coll	1,559,110	1,561,013	0.999

\* 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.

MINNESOTA  
 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	7914	426.93	350	408	1.105	1.068	382	9.1%
103	1893	204.23	188	217	1.112	1.074	202	7.4%
104	1283	161.30	149	176	1.126	1.088	162	8.7%
105	7808	360.53	336	371	1.084	1.047	354	5.4%
108	4622	306.31	275	320	1.122	1.084	295	7.3%
109	5060	352.81	334	365	1.053	1.017	359	7.5%
112	13383	116.70	115	149	1.193	1.153	129	12.2%
113	12724	194.70	190	216	1.106	1.069	202	6.3%
114	3109	143.49	141	161	1.125	1.087	148	5.0%
115	4932	110.16	110	142	1.190	1.150	123	11.8%
116	10362	144.81	143	168	1.140	1.101	153	7.0%
117	8779	276.62	284	319	1.097	1.060	301	6.0%
118	334	172.18	168	203	1.159	1.120	181	7.7%
119	373	220.32	198	234	1.148	1.109	211	6.6%
120	1396	153.57	149	175	1.151	1.112	157	5.4%
121	566	156.19	148	189	1.224	1.183	160	8.1%
122	1652	159.51	156	192	1.116	1.078	178	14.1%
123	2040	204.46	204	246	1.130	1.092	225	10.3%
124	419	197.71	166	196	1.160	1.121	175	5.4%

(9) CLASS PLAN RELATIVITY 1.035  
 (10) LEGACY OVERALL STATEWIDE CHANGE 7.6%

MINNESOTA  
 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	%
R	(CAR YEARS)	COST	COST	LOSS	COST	(5) / (9)	(4) / (6)	(7) / (3)
101	1981	285.70	296	294	0.992	1.044	282	-4.7%
103	262	207.85	218	219	1.005	1.058	207	-5.0%
104	136	164.73	174	177	1.017	1.071	165	-5.2%
105	1662	231.90	245	243	0.990	1.042	233	-4.9%
108	906	275.98	285	288	1.011	1.064	271	-4.9%
109	836	219.03	231	227	0.982	1.034	220	-4.8%
112	1934	161.13	170	173	1.015	1.068	162	-4.7%
113	1483	176.03	186	187	1.003	1.056	177	-4.8%
114	262	156.69	167	167	1.000	1.053	159	-4.8%
115	738	170.23	187	188	1.006	1.059	178	-4.8%
116	1278	160.47	167	168	1.004	1.057	159	-4.8%
117	980	219.07	228	227	0.994	1.046	217	-4.8%
118	45	225.38	226	229	1.012	1.065	215	-4.9%
119	55	220.04	226	226	0.998	1.051	215	-4.9%
120	165	190.23	194	198	1.022	1.076	184	-5.2%
121	57	206.82	217	217	0.998	1.051	206	-5.1%
122	236	225.88	242	242	1.000	1.053	230	-5.0%
123	374	205.33	216	218	1.008	1.061	205	-5.1%
124	75	210.79	230	228	0.991	1.043	219	-4.8%

(9) CLASS PLAN RELATIVITY 0.950  
 (10) LEGACY OVERALL STATEWIDE CHANGE -4.8%

MINNESOTA  
 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	6581	104.46	130	137	0.982	1.029	133	2.3%
103	1452	128.82	178	181	0.952	0.998	181	1.7%
104	1121	146.61	205	193	0.882	0.925	209	2.0%
105	6964	119.63	154	152	0.930	0.975	156	1.3%
108	3695	111.39	138	147	1.010	1.059	139	0.7%
109	4417	135.12	159	154	0.919	0.963	160	0.6%
112	12052	121.27	209	200	0.857	0.898	223	6.7%
113	10547	135.19	198	196	0.897	0.940	209	5.6%
114	2667	152.25	236	218	0.884	0.927	235	-0.4%
115	4440	104.69	189	196	0.892	0.935	210	11.1%
116	8436	108.42	163	155	0.882	0.925	168	3.1%
117	8172	106.76	159	154	0.891	0.934	165	3.8%
118	248	156.54	142	152	0.984	1.031	147	3.5%
119	287	95.29	159	148	0.882	0.925	160	0.6%
120	1166	130.91	183	200	0.976	1.023	196	7.1%
121	600	114.39	148	155	0.947	0.993	156	5.4%
122	1410	98.23	145	156	0.959	1.005	155	6.9%
123	1857	110.34	159	164	0.966	1.013	162	1.9%
124	405	95.89	136	144	0.987	1.035	139	2.2%

(9) CLASS PLAN RELATIVITY 0.954  
 (10) LEGACY OVERALL STATEWIDE CHANGE 3.9%

MINNESOTA  
 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	CA-2023-BRLA1	OFF	BALANCE	BASE	LOSS
R	EXPOSURES	LOSS	BASE	REVIS	BALANCE	FACTOR	COST	%
R	(CAR YEARS)	COST	LOSS	LOSS	FACTOR	(5) / (9)	(4) / (6)	(7) / (3)
101	6684	187.44	188	354	1.336	1.664	213	13.3%
103	1340	177.46	207	385	1.355	1.687	228	10.1%
104	1064	178.00	196	364	1.332	1.659	219	11.7%
105	6960	170.03	185	339	1.330	1.656	205	10.8%
108	3534	181.68	193	361	1.327	1.653	218	13.0%
109	4370	205.20	198	374	1.311	1.633	229	15.7%
112	11753	139.67	189	337	1.250	1.557	216	14.3%
113	10502	155.97	181	318	1.274	1.587	200	10.5%
114	2629	160.93	189	333	1.270	1.582	210	11.1%
115	4409	130.21	167	294	1.249	1.555	189	13.2%
116	8279	165.42	199	341	1.228	1.529	223	12.1%
117	7979	167.17	186	328	1.276	1.589	206	10.8%
118	251	226.26	170	316	1.343	1.672	189	11.2%
119	278	161.43	188	328	1.263	1.573	209	11.2%
120	1144	127.85	151	277	1.373	1.710	162	7.3%
121	590	160.59	165	302	1.264	1.574	192	16.4%
122	1365	128.07	172	308	1.337	1.665	185	7.6%
123	1851	180.05	185	330	1.275	1.588	208	12.4%
124	412	121.05	148	285	1.397	1.740	164	10.8%

(9) CLASS PLAN RELATIVITY 0.803  
 (10) LEGACY OVERALL STATEWIDE CHANGE 12.2%

MINNESOTA  
 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	1521	148.21	130	166	1.107	1.223	136	4.6%
103	203	214.06	195	249	1.130	1.249	199	2.1%
104	103	242.09	227	290	1.130	1.249	232	2.2%
105	1335	173.81	136	172	1.111	1.228	140	2.9%
108	691	150.34	138	185	1.163	1.285	144	4.3%
109	686	171.30	140	180	1.123	1.241	145	3.6%
112	952	240.20	231	301	1.114	1.231	245	6.1%
113	917	215.42	198	256	1.163	1.285	199	0.5%
114	160	244.35	241	297	1.098	1.213	245	1.7%
115	323	226.61	238	304	1.130	1.249	243	2.1%
116	742	193.43	169	219	1.186	1.310	167	-1.2%
117	783	196.51	170	219	1.117	1.234	177	4.1%
118	27	137.01	135	174	1.130	1.249	139	3.0%
119	30	95.62	119	152	1.130	1.249	122	2.5%
120	120	168.49	151	199	1.130	1.249	159	5.3%
121	43	147.71	158	204	1.130	1.249	163	3.2%
122	128	212.00	186	238	1.130	1.249	191	2.7%
123	268	160.68	171	223	1.168	1.291	173	1.2%
124	64	103.18	119	152	1.130	1.249	122	2.5%

(9) CLASS PLAN RELATIVITY 0.905  
 (10) LEGACY OVERALL STATEWIDE CHANGE 3.1%

MINNESOTA  
 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	1563	294.65	331	413	1.117	1.118	369	11.5%
103	201	268.77	326	408	1.155	1.156	353	8.3%
104	100	215.72	285	343	1.120	1.121	306	7.4%
105	1336	243.80	251	298	1.084	1.085	275	9.6%
108	682	302.73	355	421	1.128	1.129	373	5.1%
109	671	224.90	246	296	1.084	1.085	273	11.0%
112	928	181.34	221	279	1.159	1.160	241	9.0%
113	876	207.74	245	305	1.154	1.155	264	7.8%
114	173	201.67	248	320	1.163	1.164	275	10.9%
115	314	148.27	206	262	1.120	1.121	234	13.6%
116	744	161.65	195	244	1.148	1.149	212	8.7%
117	765	189.18	223	292	1.103	1.104	264	18.4%
118	23	196.83	207	255	1.120	1.121	227	9.7%
119	30	128.23	221	273	1.120	1.121	244	10.4%
120	117	167.28	207	255	1.120	1.121	227	9.7%
121	44	138.58	200	247	1.120	1.121	220	10.0%
122	127	257.99	293	371	1.120	1.121	331	13.0%
123	263	202.68	263	326	1.163	1.164	280	6.5%
124	61	155.65	238	294	1.120	1.121	262	10.1%

(9) CLASS PLAN RELATIVITY 0.999  
 (10) LEGACY OVERALL STATEWIDE CHANGE 10.1%

VERISK

<b>(1)</b>	<b>Public Automobiles Liability</b>	Differentials to Legacy Loss Cost CSL Liab	PIP
	Taxis & Limos	4.43	4.69
	School and Church Buses	0.42	0.57
	Other Buses	3.48	5.46
	Van Pools	1.05	0.62
<b>(2)</b>	<b>Public Automobiles Physical Damage</b>		
	Taxis, Limos and Van Pools		
	Other Than Collision:	1.10	
	Collision	1.55	
	School, Church, and Other Buses		
	Other Than Collision:	0.50	
	Collision	0.46	
<b>(3)</b>	<b>PIP Relativities</b>		
	Class of Business		
	TTT Covered by Workers' Compensation	0.500	
	PPT principally operated by employees	0.555	
	T&L Other Than Owner Operated	0.712	
	Van Pool Furnished by Employer	0.555	
<b>(4)</b>	<b>Specified Cause of Loss Relativity</b>	0.576	
	This factor is used for Trucks, Tractors and Trailers and Private Passenger Types.		
<b>(5)</b>	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.		

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**MINNESOTA (22)  
TERRITORY 101**

LIABILITY	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits	
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>						
\$ 382	N/A	N/A	N/A	N/A	Not Covered By Workers' Compensation \$ 35	Covered By Workers' Compensation \$ 18
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>						
\$ 282	N/A	N/A	N/A	N/A	Not Principally Operated By Employees \$ 82	Principally Operated By Employees \$ 46
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES</b>						
\$ 1692	N/A	N/A	N/A	N/A	Owner Operated \$ 164	Other Than Owner Operated \$ 117
<b>– SCHOOL AND CHURCH BUSES</b>						
\$ 160	N/A	N/A	N/A	N/A	All Autos \$ 20	
<b>– OTHER BUSES</b>						
\$ 1329	N/A	N/A	N/A	N/A	All Autos \$ 191	
<b>– VAN POOLS</b>						
\$ 401	N/A	N/A	N/A	N/A	Employer Furnished \$ 12	All Other \$ 22
<b>RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT</b>						
\$ 579	Refer to Rule 49.				All Autos \$ 43	
<ul style="list-style-type: none"> <li>• For liability increased limits factors, refer to Rule 100.</li> <li>• For liability fleet factors, refer to Rules 22. and 39.</li> <li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li> </ul>						

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LIABILITY Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits	
	500	1000	2000	5000		
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>						
\$ 202	N/A	N/A	N/A	N/A	Not Covered By Workers' Compensation \$ 27	Covered By Workers' Compensation \$ 14
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>						
\$ 207	N/A	N/A	N/A	N/A	Not Principally Operated By Employees \$ 52	Principally Operated By Employees \$ 29
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES</b>						
\$ 895	N/A	N/A	N/A	N/A	Owner Operated \$ 127	Other Than Owner Operated \$ 90
<b>– SCHOOL AND CHURCH BUSES</b>						
\$ 85	N/A	N/A	N/A	N/A	All Autos \$ 15	
<b>– OTHER BUSES</b>						
\$ 703	N/A	N/A	N/A	N/A	All Autos \$ 147	
<b>– VAN POOLS</b>						
\$ 212	N/A	N/A	N/A	N/A	Employer Furnished \$ 9	All Other \$ 17
<b>RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT</b>						
\$ 308	Refer to Rule 49.				All Autos \$ 31	
<ul style="list-style-type: none"> <li>• For liability increased limits factors, refer to Rule 100.</li> <li>• For liability fleet factors, refer to Rules 22. and 39.</li> <li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li> </ul>						

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**MINNESOTA (22)  
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LIABILITY	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits	
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>						
\$ 162	N/A	N/A	N/A	N/A	<b>Not Covered By Workers' Compensation</b> \$ 31	<b>Covered By Workers' Compensation</b> \$ 16
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>						
\$ 165	N/A	N/A	N/A	N/A	<b>Not Principally Operated By Employees</b> \$ 72	<b>Principally Operated By Employees</b> \$ 40
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES</b>						
\$ 718	N/A	N/A	N/A	N/A	<b>Owner Operated</b> \$ 145	<b>Other Than Owner Operated</b> \$ 103
<b>– SCHOOL AND CHURCH BUSES</b>						
\$ 68	N/A	N/A	N/A	N/A	<b>All Autos</b> \$ 18	
<b>– OTHER BUSES</b>						
\$ 564	N/A	N/A	N/A	N/A	<b>All Autos</b> \$ 169	
<b>– VAN POOLS</b>						
\$ 170	N/A	N/A	N/A	N/A	<b>Employer Furnished</b> \$ 11	<b>All Other</b> \$ 19
<b>RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT</b>						
\$ 250	Refer to Rule 49.				<b>All Autos</b> \$ 35	
<ul style="list-style-type: none"> <li>• For liability increased limits factors, refer to Rule 100.</li> <li>• For liability fleet factors, refer to Rules 22. and 39.</li> <li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li> </ul>						

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LIABILITY Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits	
	500	1000	2000	5000		
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>						
\$ 354	N/A	N/A	N/A	N/A	Not Covered By Workers' Compensation \$ 29	Covered By Workers' Compensation \$ 15
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>						
\$ 233	N/A	N/A	N/A	N/A	Not Principally Operated By Employees \$ 63	Principally Operated By Employees \$ 35
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES</b>						
\$ 1568	N/A	N/A	N/A	N/A	Owner Operated \$ 136	Other Than Owner Operated \$ 97
<b>– SCHOOL AND CHURCH BUSES</b>						
\$ 149	N/A	N/A	N/A	N/A	All Autos \$ 17	
<b>– OTHER BUSES</b>						
\$ 1232	N/A	N/A	N/A	N/A	All Autos \$ 158	
<b>– VAN POOLS</b>						
\$ 372	N/A	N/A	N/A	N/A	Employer Furnished \$ 10	All Other \$ 18
<b>RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT</b>						
\$ 526	Refer to Rule 49.				All Autos \$ 34	
<ul style="list-style-type: none"> <li>• For liability increased limits factors, refer to Rule 100.</li> <li>• For liability fleet factors, refer to Rules 22. and 39.</li> <li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li> </ul>						

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**MINNESOTA (22)  
TERRITORY 108**

LIABILITY	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits	
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>						
\$ 295	N/A	N/A	N/A	N/A	<b>Not Covered By Workers' Compensation</b> \$ 33	<b>Covered By Workers' Compensation</b> \$ 17
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>						
\$ 271	N/A	N/A	N/A	N/A	<b>Not Principally Operated By Employees</b> \$ 90	<b>Principally Operated By Employees</b> \$ 50
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES</b>						
\$ 1307	N/A	N/A	N/A	N/A	<b>Owner Operated</b> \$ 155	<b>Other Than Owner Operated</b> \$ 110
<b>– SCHOOL AND CHURCH BUSES</b>						
\$ 124	N/A	N/A	N/A	N/A	<b>All Autos</b> \$ 19	
<b>– OTHER BUSES</b>						
\$ 1027	N/A	N/A	N/A	N/A	<b>All Autos</b> \$ 180	
<b>– VAN POOLS</b>						
\$ 310	N/A	N/A	N/A	N/A	<b>Employer Furnished</b> \$ 11	<b>All Other</b> \$ 20
<b>RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT</b>						
\$ 454	Refer to Rule 49.				<b>All Autos</b> \$ 41	
<ul style="list-style-type: none"> <li>• For liability increased limits factors, refer to Rule 100.</li> <li>• For liability fleet factors, refer to Rules 22. and 39.</li> <li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li> </ul>						

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LIABILITY Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits	
	500	1000	2000	5000		
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>						
\$ 359	N/A	N/A	N/A	N/A	Not Covered By Workers' Compensation \$ 37	Covered By Workers' Compensation \$ 19
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>						
\$ 220	N/A	N/A	N/A	N/A	Not Principally Operated By Employees \$ 68	Principally Operated By Employees \$ 38
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES</b>						
\$ 1590	N/A	N/A	N/A	N/A	Owner Operated \$ 174	Other Than Owner Operated \$ 124
<b>– SCHOOL AND CHURCH BUSES</b>						
\$ 151	N/A	N/A	N/A	N/A	All Autos \$ 21	
<b>– OTHER BUSES</b>						
\$ 1249	N/A	N/A	N/A	N/A	All Autos \$ 202	
<b>– VAN POOLS</b>						
\$ 377	N/A	N/A	N/A	N/A	Employer Furnished \$ 13	All Other \$ 23
<b>RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT</b>						
\$ 518	Refer to Rule 49.				All Autos \$ 44	
<ul style="list-style-type: none"> <li>• For liability increased limits factors, refer to Rule 100.</li> <li>• For liability fleet factors, refer to Rules 22. and 39.</li> <li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li> </ul>						

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**MINNESOTA (22)  
TERRITORY 112**

LIABILITY	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits	
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>						
\$ 129	N/A	N/A	N/A	N/A	Not Covered By Workers' Compensation \$ 16	Covered By Workers' Compensation \$ 8
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>						
\$ 162	N/A	N/A	N/A	N/A	Not Principally Operated By Employees \$ 45	Principally Operated By Employees \$ 25
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES</b>						
\$ 571	N/A	N/A	N/A	N/A	Owner Operated \$ 75	Other Than Owner Operated \$ 53
<b>– SCHOOL AND CHURCH BUSES</b>						
\$ 54	N/A	N/A	N/A	N/A	All Autos \$ 9	
<b>– OTHER BUSES</b>						
\$ 449	N/A	N/A	N/A	N/A	All Autos \$ 87	
<b>– VAN POOLS</b>						
\$ 135	N/A	N/A	N/A	N/A	Employer Furnished \$ 6	All Other \$ 10
<b>RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT</b>						
\$ 212	Refer to Rule 49.				All Autos \$ 20	
<ul style="list-style-type: none"> <li>• For liability increased limits factors, refer to Rule 100.</li> <li>• For liability fleet factors, refer to Rules 22. and 39.</li> <li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li> </ul>						

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LIABILITY Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits	
	500	1000	2000	5000		
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>						
\$ 202	N/A	N/A	N/A	N/A	Not Covered By Workers' Compensation \$ 28	Covered By Workers' Compensation \$ 14
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>						
\$ 177	N/A	N/A	N/A	N/A	Not Principally Operated By Employees \$ 62	Principally Operated By Employees \$ 34
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES</b>						
\$ 895	N/A	N/A	N/A	N/A	Owner Operated \$ 131	Other Than Owner Operated \$ 93
<b>– SCHOOL AND CHURCH BUSES</b>						
\$ 85	N/A	N/A	N/A	N/A	All Autos \$ 16	
<b>– OTHER BUSES</b>						
\$ 703	N/A	N/A	N/A	N/A	All Autos \$ 153	
<b>– VAN POOLS</b>						
\$ 212	N/A	N/A	N/A	N/A	Employer Furnished \$ 9	All Other \$ 17
<b>RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT</b>						
\$ 306	Refer to Rule 49.				All Autos \$ 33	
<ul style="list-style-type: none"> <li>• For liability increased limits factors, refer to Rule 100.</li> <li>• For liability fleet factors, refer to Rules 22. and 39.</li> <li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li> </ul>						

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LIABILITY	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits	
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>						
\$ 148	N/A	N/A	N/A	N/A	Not Covered By Workers' Compensation \$ 18	Covered By Workers' Compensation \$ 9
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>						
\$ 159	N/A	N/A	N/A	N/A	Not Principally Operated By Employees \$ 57	Principally Operated By Employees \$ 32
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES</b>						
\$ 656	N/A	N/A	N/A	N/A	Owner Operated \$ 84	Other Than Owner Operated \$ 60
<b>– SCHOOL AND CHURCH BUSES</b>						
\$ 62	N/A	N/A	N/A	N/A	All Autos \$ 10	
<b>– OTHER BUSES</b>						
\$ 515	N/A	N/A	N/A	N/A	All Autos \$ 98	
<b>– VAN POOLS</b>						
\$ 155	N/A	N/A	N/A	N/A	Employer Furnished \$ 6	All Other \$ 11
<b>RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT</b>						
\$ 229	Refer to Rule 49.				All Autos \$ 22	
<ul style="list-style-type: none"> <li>• For liability increased limits factors, refer to Rule 100.</li> <li>• For liability fleet factors, refer to Rules 22. and 39.</li> <li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li> </ul>						

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LIABILITY Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits	
	500	1000	2000	5000		
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>						
\$ 123	N/A	N/A	N/A	N/A	Not Covered By Workers' Compensation \$ 15	Covered By Workers' Compensation \$ 8
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>						
\$ 178	N/A	N/A	N/A	N/A	Not Principally Operated By Employees \$ 57	Principally Operated By Employees \$ 32
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES</b>						
\$ 545	N/A	N/A	N/A	N/A	Owner Operated \$ 70	Other Than Owner Operated \$ 50
<b>– SCHOOL AND CHURCH BUSES</b>						
\$ 52	N/A	N/A	N/A	N/A	All Autos \$ 9	
<b>– OTHER BUSES</b>						
\$ 428	N/A	N/A	N/A	N/A	All Autos \$ 82	
<b>– VAN POOLS</b>						
\$ 129	N/A	N/A	N/A	N/A	Employer Furnished \$ 5	All Other \$ 9
<b>RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT</b>						
\$ 202	Refer to Rule 49.				All Autos \$ 17	
<ul style="list-style-type: none"> <li>• For liability increased limits factors, refer to Rule 100.</li> <li>• For liability fleet factors, refer to Rules 22. and 39.</li> <li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li> </ul>						

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LIABILITY	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits	
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>						
\$ 153	N/A	N/A	N/A	N/A	<b>Not Covered By Workers' Compensation</b> \$ 18	<b>Covered By Workers' Compensation</b> \$ 9
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>						
\$ 159	N/A	N/A	N/A	N/A	<b>Not Principally Operated By Employees</b> \$ 53	<b>Principally Operated By Employees</b> \$ 29
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES</b>						
\$ 678	N/A	N/A	N/A	N/A	<b>Owner Operated</b> \$ 84	<b>Other Than Owner Operated</b> \$ 60
<b>– SCHOOL AND CHURCH BUSES</b>						
\$ 64	N/A	N/A	N/A	N/A	<b>All Autos</b> \$ 10	
<b>– OTHER BUSES</b>						
\$ 532	N/A	N/A	N/A	N/A	<b>All Autos</b> \$ 98	
<b>– VAN POOLS</b>						
\$ 161	N/A	N/A	N/A	N/A	<b>Employer Furnished</b> \$ 6	<b>All Other</b> \$ 11
<b>RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT</b>						
\$ 238	Refer to Rule 49.				<b>All Autos</b> \$ 21	
<ul style="list-style-type: none"> <li>• For liability increased limits factors, refer to Rule 100.</li> <li>• For liability fleet factors, refer to Rules 22. and 39.</li> <li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li> </ul>						

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LIABILITY Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits	
	500	1000	2000	5000		
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>						
\$ 301	N/A	N/A	N/A	N/A	Not Covered By Workers' Compensation \$ 30	Covered By Workers' Compensation \$ 15
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>						
\$ 217	N/A	N/A	N/A	N/A	Not Principally Operated By Employees \$ 86	Principally Operated By Employees \$ 48
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES</b>						
\$ 1333	N/A	N/A	N/A	N/A	Owner Operated \$ 141	Other Than Owner Operated \$ 100
<b>– SCHOOL AND CHURCH BUSES</b>						
\$ 126	N/A	N/A	N/A	N/A	All Autos \$ 17	
<b>– OTHER BUSES</b>						
\$ 1047	N/A	N/A	N/A	N/A	All Autos \$ 164	
<b>– VAN POOLS</b>						
\$ 316	N/A	N/A	N/A	N/A	Employer Furnished \$ 11	All Other \$ 19
<b>RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT</b>						
\$ 452	Refer to Rule 49.				All Autos \$ 35	
<ul style="list-style-type: none"> <li>• For liability increased limits factors, refer to Rule 100.</li> <li>• For liability fleet factors, refer to Rules 22. and 39.</li> <li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li> </ul>						

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LIABILITY	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits	
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>						
\$ 181	N/A	N/A	N/A	N/A	Not Covered By Workers' Compensation \$ 18	Covered By Workers' Compensation \$ 9
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>						
\$ 215	N/A	N/A	N/A	N/A	Not Principally Operated By Employees \$ 47	Principally Operated By Employees \$ 26
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES</b>						
\$ 802	N/A	N/A	N/A	N/A	Owner Operated \$ 84	Other Than Owner Operated \$ 60
<b>– SCHOOL AND CHURCH BUSES</b>						
\$ 76	N/A	N/A	N/A	N/A	All Autos \$ 10	
<b>– OTHER BUSES</b>						
\$ 630	N/A	N/A	N/A	N/A	All Autos \$ 98	
<b>– VAN POOLS</b>						
\$ 190	N/A	N/A	N/A	N/A	Employer Furnished \$ 6	All Other \$ 11
<b>RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT</b>						
\$ 288	Refer to Rule 49.				All Autos \$ 21	
<ul style="list-style-type: none"> <li>• For liability increased limits factors, refer to Rule 100.</li> <li>• For liability fleet factors, refer to Rules 22. and 39.</li> <li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li> </ul>						

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LIABILITY Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits	
	500	1000	2000	5000		
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>						
\$ 211	N/A	N/A	N/A	N/A	Not Covered By Workers' Compensation \$ 18	Covered By Workers' Compensation \$ 9
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>						
\$ 215	N/A	N/A	N/A	N/A	Not Principally Operated By Employees \$ 47	Principally Operated By Employees \$ 26
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES</b>						
\$ 935	N/A	N/A	N/A	N/A	Owner Operated \$ 84	Other Than Owner Operated \$ 60
<b>– SCHOOL AND CHURCH BUSES</b>						
\$ 89	N/A	N/A	N/A	N/A	All Autos \$ 10	
<b>– OTHER BUSES</b>						
\$ 734	N/A	N/A	N/A	N/A	All Autos \$ 98	
<b>– VAN POOLS</b>						
\$ 222	N/A	N/A	N/A	N/A	Employer Furnished \$ 6	All Other \$ 11
<b>RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT</b>						
\$ 332	Refer to Rule 49.				All Autos \$ 21	
<ul style="list-style-type: none"> <li>• For liability increased limits factors, refer to Rule 100.</li> <li>• For liability fleet factors, refer to Rules 22. and 39.</li> <li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li> </ul>						

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LIABILITY	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits	
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>						
\$ 157	N/A	N/A	N/A	N/A	Not Covered By Workers' Compensation \$ 18	Covered By Workers' Compensation \$ 9
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>						
\$ 184	N/A	N/A	N/A	N/A	Not Principally Operated By Employees \$ 47	Principally Operated By Employees \$ 26
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES</b>						
\$ 696	N/A	N/A	N/A	N/A	Owner Operated \$ 84	Other Than Owner Operated \$ 60
<b>– SCHOOL AND CHURCH BUSES</b>						
\$ 66	N/A	N/A	N/A	N/A	All Autos \$ 10	
<b>– OTHER BUSES</b>						
\$ 546	N/A	N/A	N/A	N/A	All Autos \$ 98	
<b>– VAN POOLS</b>						
\$ 165	N/A	N/A	N/A	N/A	Employer Furnished \$ 6	All Other \$ 11
<b>RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT</b>						
\$ 249	Refer to Rule 49.				All Autos \$ 21	
<ul style="list-style-type: none"> <li>• For liability increased limits factors, refer to Rule 100.</li> <li>• For liability fleet factors, refer to Rules 22. and 39.</li> <li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li> </ul>						

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LIABILITY Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits	
	500	1000	2000	5000		
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>						
\$ 160	N/A	N/A	N/A	N/A	Not Covered By Workers' Compensation \$ 18	Covered By Workers' Compensation \$ 9
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>						
\$ 206	N/A	N/A	N/A	N/A	Not Principally Operated By Employees \$ 47	Principally Operated By Employees \$ 26
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES</b>						
\$ 709	N/A	N/A	N/A	N/A	Owner Operated \$ 84	Other Than Owner Operated \$ 60
<b>– SCHOOL AND CHURCH BUSES</b>						
\$ 67	N/A	N/A	N/A	N/A	All Autos \$ 10	
<b>– OTHER BUSES</b>						
\$ 557	N/A	N/A	N/A	N/A	All Autos \$ 98	
<b>– VAN POOLS</b>						
\$ 168	N/A	N/A	N/A	N/A	Employer Furnished \$ 6	All Other \$ 11
<b>RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT</b>						
\$ 268	Refer to Rule 49.				All Autos \$ 21	
<ul style="list-style-type: none"> <li>• For liability increased limits factors, refer to Rule 100.</li> <li>• For liability fleet factors, refer to Rules 22. and 39.</li> <li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li> </ul>						

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**MINNESOTA (22)  
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LIABILITY	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits	
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>						
\$ 178	N/A	N/A	N/A	N/A	<b>Not Covered By Workers' Compensation</b> \$ 20	<b>Covered By Workers' Compensation</b> \$ 10
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>						
\$ 230	N/A	N/A	N/A	N/A	<b>Not Principally Operated By Employees</b> \$ 49	<b>Principally Operated By Employees</b> \$ 27
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES</b>						
\$ 789	N/A	N/A	N/A	N/A	<b>Owner Operated</b> \$ 94	<b>Other Than Owner Operated</b> \$ 67
<b>– SCHOOL AND CHURCH BUSES</b>						
\$ 75	N/A	N/A	N/A	N/A	<b>All Autos</b> \$ 11	
<b>– OTHER BUSES</b>						
\$ 619	N/A	N/A	N/A	N/A	<b>All Autos</b> \$ 109	
<b>– VAN POOLS</b>						
\$ 187	N/A	N/A	N/A	N/A	<b>Employer Furnished</b> \$ 7	<b>All Other</b> \$ 12
<b>RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT</b>						
\$ 272	Refer to Rule 49.				<b>All Autos</b> \$ 22	
<ul style="list-style-type: none"> <li>• For liability increased limits factors, refer to Rule 100.</li> <li>• For liability fleet factors, refer to Rules 22. and 39.</li> <li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li> </ul>						

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LIABILITY Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits	
	500	1000	2000	5000		
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>						
\$ 225	N/A	N/A	N/A	N/A	Not Covered By Workers' Compensation \$ 22	Covered By Workers' Compensation \$ 11
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>						
\$ 205	N/A	N/A	N/A	N/A	Not Principally Operated By Employees \$ 63	Principally Operated By Employees \$ 35
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES</b>						
\$ 997	N/A	N/A	N/A	N/A	Owner Operated \$ 103	Other Than Owner Operated \$ 73
<b>– SCHOOL AND CHURCH BUSES</b>						
\$ 95	N/A	N/A	N/A	N/A	All Autos \$ 13	
<b>– OTHER BUSES</b>						
\$ 783	N/A	N/A	N/A	N/A	All Autos \$ 120	
<b>– VAN POOLS</b>						
\$ 236	N/A	N/A	N/A	N/A	Employer Furnished \$ 8	All Other \$ 14
<b>RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT</b>						
\$ 349	Refer to Rule 49.				All Autos \$ 26	
<ul style="list-style-type: none"> <li>• For liability increased limits factors, refer to Rule 100.</li> <li>• For liability fleet factors, refer to Rules 22. and 39.</li> <li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li> </ul>						

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**MINNESOTA (22)  
TERRITORY 124**

LIABILITY	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits	
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>						
\$ 175	N/A	N/A	N/A	N/A	Not Covered By Workers' Compensation \$ 18	Covered By Workers' Compensation \$ 9
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>						
\$ 219	N/A	N/A	N/A	N/A	Not Principally Operated By Employees \$ 59	Principally Operated By Employees \$ 33
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES</b>						
\$ 775	N/A	N/A	N/A	N/A	Owner Operated \$ 84	Other Than Owner Operated \$ 60
<b>– SCHOOL AND CHURCH BUSES</b>						
\$ 74	N/A	N/A	N/A	N/A	All Autos \$ 10	
<b>– OTHER BUSES</b>						
\$ 609	N/A	N/A	N/A	N/A	All Autos \$ 98	
<b>– VAN POOLS</b>						
\$ 184	N/A	N/A	N/A	N/A	Employer Furnished \$ 6	All Other \$ 11
<b>RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT</b>						
\$ 278	Refer to Rule 49.				All Autos \$ 21	
<ul style="list-style-type: none"> <li>• For liability increased limits factors, refer to Rule 100.</li> <li>• For liability fleet factors, refer to Rules 22. and 39.</li> <li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li> </ul>						

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<b>PHYSICAL DAMAGE</b> Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 77	\$ 133	\$ 213
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 78	\$ 136	\$ 369
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 85	\$ 146	\$ 330
– SCHOOL AND CHURCH BUSES			
	\$ 39	\$ 67	\$ 98
– OTHER BUSES			
	\$ 39	\$ 67	\$ 98
– VAN POOLS			
	\$ 85	\$ 146	\$ 330
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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<b>PHYSICAL DAMAGE</b> Original Cost New Range \$15,001 – 20,000			
	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>\$500 Ded. Coll.</b>
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 104	\$ 181	\$ 228
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 115	\$ 199	\$ 353
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 114	\$ 199	\$ 353
– SCHOOL AND CHURCH BUSES			
	\$ 52	\$ 91	\$ 105
– OTHER BUSES			
	\$ 52	\$ 91	\$ 105
– VAN POOLS			
	\$ 114	\$ 199	\$ 353
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 120	\$ 209	\$ 219
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 134	\$ 232	\$ 306
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 132	\$ 230	\$ 339
– SCHOOL AND CHURCH BUSES			
	\$ 60	\$ 105	\$ 101
– OTHER BUSES			
	\$ 60	\$ 105	\$ 101
– VAN POOLS			
	\$ 132	\$ 230	\$ 339
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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**MINNESOTA (22)  
TERRITORY 105**

<b>PHYSICAL DAMAGE</b> Original Cost New Range \$15,001 – 20,000			
	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>\$500 Ded. Coll.</b>
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 90	\$ 156	\$ 205
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 81	\$ 140	\$ 275
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 99	\$ 172	\$ 318
– SCHOOL AND CHURCH BUSES			
	\$ 45	\$ 78	\$ 94
– OTHER BUSES			
	\$ 45	\$ 78	\$ 94
– VAN POOLS			
	\$ 99	\$ 172	\$ 318
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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<b>PHYSICAL DAMAGE</b> Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 80	\$ 139	\$ 218
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 83	\$ 144	\$ 373
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 88	\$ 153	\$ 338
– SCHOOL AND CHURCH BUSES			
	\$ 40	\$ 70	\$ 100
– OTHER BUSES			
	\$ 40	\$ 70	\$ 100
– VAN POOLS			
	\$ 88	\$ 153	\$ 338
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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<b>PHYSICAL DAMAGE</b> Original Cost New Range \$15,001 – 20,000			
	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>\$500 Ded. Coll.</b>
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 92	\$ 160	\$ 229
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 84	\$ 145	\$ 273
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 101	\$ 176	\$ 355
– SCHOOL AND CHURCH BUSES			
	\$ 46	\$ 80	\$ 105
– OTHER BUSES			
	\$ 46	\$ 80	\$ 105
– VAN POOLS			
	\$ 101	\$ 176	\$ 355
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 128	\$ 223	\$ 216
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 141	\$ 245	\$ 241
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 141	\$ 245	\$ 335
– SCHOOL AND CHURCH BUSES			
	\$ 64	\$ 112	\$ 99
– OTHER BUSES			
	\$ 64	\$ 112	\$ 99
– VAN POOLS			
	\$ 141	\$ 245	\$ 335
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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**MINNESOTA (22)  
TERRITORY 113**

<b>PHYSICAL DAMAGE</b> Original Cost New Range \$15,001 – 20,000			
	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>\$500 Ded. Coll.</b>
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks	\$ 120	\$ 209	\$ 200
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 115	\$ 199	\$ 264
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 132	\$ 230	\$ 310
– SCHOOL AND CHURCH BUSES			
	\$ 60	\$ 105	\$ 92
– OTHER BUSES			
	\$ 60	\$ 105	\$ 92
– VAN POOLS			
	\$ 132	\$ 230	\$ 310
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 135	\$ 235	\$ 210
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 141	\$ 245	\$ 275
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 149	\$ 259	\$ 326
– SCHOOL AND CHURCH BUSES			
	\$ 68	\$ 118	\$ 97
– OTHER BUSES			
	\$ 68	\$ 118	\$ 97
– VAN POOLS			
	\$ 149	\$ 259	\$ 326
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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**MINNESOTA (22)  
TERRITORY 115**

<b>PHYSICAL DAMAGE</b> Original Cost New Range \$15,001 – 20,000			
	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>\$500 Ded. Coll.</b>
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 121	\$ 210	\$ 189
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 140	\$ 243	\$ 234
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 133	\$ 231	\$ 293
– SCHOOL AND CHURCH BUSES			
	\$ 61	\$ 105	\$ 87
– OTHER BUSES			
	\$ 61	\$ 105	\$ 87
– VAN POOLS			
	\$ 133	\$ 231	\$ 293
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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<b>PHYSICAL DAMAGE</b> Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 97	\$ 168	\$ 223
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 96	\$ 167	\$ 212
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 107	\$ 185	\$ 346
– SCHOOL AND CHURCH BUSES			
	\$ 49	\$ 84	\$ 103
– OTHER BUSES			
	\$ 49	\$ 84	\$ 103
– VAN POOLS			
	\$ 107	\$ 185	\$ 346
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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**MINNESOTA (22)  
TERRITORY 117**

<b>PHYSICAL DAMAGE</b> Original Cost New Range \$15,001 – 20,000			
	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>\$500 Ded. Coll.</b>
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks	\$ 95	\$ 165	\$ 206
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 102	\$ 177	\$ 264
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 105	\$ 182	\$ 319
– SCHOOL AND CHURCH BUSES			
	\$ 48	\$ 83	\$ 95
– OTHER BUSES			
	\$ 48	\$ 83	\$ 95
– VAN POOLS			
	\$ 105	\$ 182	\$ 319
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 85	\$ 147	\$ 189
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 80	\$ 139	\$ 227
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 94	\$ 162	\$ 293
– SCHOOL AND CHURCH BUSES			
	\$ 43	\$ 74	\$ 87
– OTHER BUSES			
	\$ 43	\$ 74	\$ 87
– VAN POOLS			
	\$ 94	\$ 162	\$ 293
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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**MINNESOTA (22)  
TERRITORY 119**

<b>PHYSICAL DAMAGE</b> Original Cost New Range \$15,001 – 20,000			
	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>\$500 Ded. Coll.</b>
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 92	\$ 160	\$ 209
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 70	\$ 122	\$ 244
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 101	\$ 176	\$ 324
– SCHOOL AND CHURCH BUSES			
	\$ 46	\$ 80	\$ 96
– OTHER BUSES			
	\$ 46	\$ 80	\$ 96
– VAN POOLS			
	\$ 101	\$ 176	\$ 324
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 113	\$ 196	\$ 162
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 92	\$ 159	\$ 227
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 124	\$ 216	\$ 251
– SCHOOL AND CHURCH BUSES			
	\$ 57	\$ 98	\$ 75
– OTHER BUSES			
	\$ 57	\$ 98	\$ 75
– VAN POOLS			
	\$ 124	\$ 216	\$ 251
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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**MINNESOTA (22)  
TERRITORY 121**

<b>PHYSICAL DAMAGE</b> Original Cost New Range \$15,001 – 20,000			
	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>\$500 Ded. Coll.</b>
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 90	\$ 156	\$ 192
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 94	\$ 163	\$ 220
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 99	\$ 172	\$ 298
– SCHOOL AND CHURCH BUSES			
	\$ 45	\$ 78	\$ 88
– OTHER BUSES			
	\$ 45	\$ 78	\$ 88
– VAN POOLS			
	\$ 99	\$ 172	\$ 298
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 89	\$ 155	\$ 185
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 110	\$ 191	\$ 331
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 98	\$ 171	\$ 287
– SCHOOL AND CHURCH BUSES			
	\$ 45	\$ 78	\$ 85
– OTHER BUSES			
	\$ 45	\$ 78	\$ 85
– VAN POOLS			
	\$ 98	\$ 171	\$ 287
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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**MINNESOTA (22)  
TERRITORY 123**

<b>PHYSICAL DAMAGE</b> Original Cost New Range \$15,001 – 20,000			
	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>\$500 Ded. Coll.</b>
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 93	\$ 162	\$ 208
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 100	\$ 173	\$ 280
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 102	\$ 178	\$ 322
– SCHOOL AND CHURCH BUSES			
	\$ 47	\$ 81	\$ 96
– OTHER BUSES			
	\$ 47	\$ 81	\$ 96
– VAN POOLS			
	\$ 102	\$ 178	\$ 322
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 80	\$ 139	\$ 164
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 70	\$ 122	\$ 262
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 88	\$ 153	\$ 254
– SCHOOL AND CHURCH BUSES			
	\$ 40	\$ 70	\$ 75
– OTHER BUSES			
	\$ 40	\$ 70	\$ 75
– VAN POOLS			
	\$ 88	\$ 153	\$ 254
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

**90. HIRED AUTOS**

<b>Cost Of Hire Basis – All Territories Liability Base Loss Cost</b>
\$ 0.59

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

Coverage	All Perils Deductible	Loss Cost Per Each \$100 Annual Cost Of Hire
<b>Comprehensive</b>	No Deductible	\$ 0.45
	\$ 50 Deductible	0.44
	100 Deductible	0.43
	250 Deductible	0.41
	500 Deductible	0.39
	1,000 Deductible	0.36
	2,000 Deductible	0.31
	3,000 Deductible	0.27
	5,000 Deductible	0.22
<b>Collision</b>	\$ 100 Deductible	1.41
	250 Deductible	1.36
	500 Deductible	1.28
	1,000 Deductible	1.13
	2,000 Deductible	0.96
	3,000 Deductible	0.84
	5,000 Deductible	0.67
<b>Specified Causes Of Loss</b>	No Deductible	0.22

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