

LOSS COSTS – IMPLEMENTATION

JUNE 20, 2023

COMMERCIAL AUTOMOBILE

LI-CA-2023-208

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

KEY MESSAGE

Loss costs representing an overall statewide level change of +1.9% 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

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.

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 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.

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 Mexico

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 7.7%. The loss cost percent changes in this filing include the percent changes in filing CA-2023-BRLA1 and the impact of refreshing the off-balance factors. The overall impact is 1.9%. 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 MEXICO
COMMERCIAL AUTOMOBILE
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VERISK

NEW MEXICO
CLASS PLAN RELATIVITIES

	Current Class Plan Aggregate Loss Cost	Current Legacy Class Plan Aggregate Loss Cost	Class Plan Relativity*
TTT-Liab	9,086,623	9,315,021	0.975
PPT-Liab	943,616	1,008,132	0.936
TTT-OTC	1,873,857	1,933,171	0.969
TTT-Coll	2,694,144	3,355,370	0.803
PPT-OTC	203,848	229,736	0.887
PPT-Coll	464,879	483,502	0.961

* 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 MEXICO
 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 PLAN	CA-2023-BRLA1	OFF	BALANCE	BASE	LOSS
R	EXPOSURES	UND LOSS	BASE LOSS	REVISED BASE	BALANCE	FACTOR	COST	% CHANGE
R	(CAR YEARS)	COST	COST	LOSS COST	FACTOR	(5) / (9)	(4) / (6)	(7) / (3)
101	10872	469.48	433	491	1.106	1.134	433	0.0%
103	2423	276.15	258	310	1.096	1.124	276	7.0%
104	8483	258.57	249	296	1.119	1.148	258	3.6%
105	18977	251.50	255	303	1.118	1.147	264	3.5%
106	8197	120.65	138	169	1.146	1.175	144	4.3%

(9) CLASS PLAN RELATIVITY 0.975
 (10) LEGACY OVERALL STATEWIDE CHANGE 2.4%

VERISK

NEW MEXICO
 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	BALANCE	FACTOR	COST	% CHANGE
R	(CAR YEARS)	COST	COST	LOSS COST	FACTOR	(5) / (9)	(4) / (6)	(7) / (3)
101	1497	353.81	371	372	1.002	1.071	347	-6.5%
103	486	270.49	291	286	0.983	1.050	272	-6.5%
104	885	255.64	276	279	1.010	1.079	259	-6.2%
105	1260	233.88	247	249	1.010	1.079	231	-6.5%
106	866	208.98	222	222	1.000	1.068	208	-6.3%

(9) CLASS PLAN RELATIVITY 0.936
 (10) LEGACY OVERALL STATEWIDE CHANGE -6.4%

VERISK

NEW MEXICO
 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	8472	105.82	153	146	0.953	0.983	149	-2.6%
103	1482	100.12	132	126	0.958	0.989	127	-3.8%
104	5134	98.65	139	129	0.928	0.958	135	-2.9%
105	11206	126.91	177	167	0.944	0.974	171	-3.4%
106	3241	140.22	221	201	0.911	0.940	214	-3.2%
(9) CLASS PLAN RELATIVITY					0.969			
(10) LEGACY OVERALL STATEWIDE CHANGE					-3.1%			

VERISK

NEW MEXICO
 COMMERCIAL AUTOMOBILE INSURANCE
 PHYSICAL DAMAGE - COLLISION

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
		CURRENT	CURRENT			REVISED	REVISED	
T		SIM	LEGACY		PRIOR	OFF	CLASS PLAN	
E		UND	CLASS PLAN	CA-2023-BRLA1	OFF	BALANCE	BASE LOSS	
R	EXPOSURES	LOSS	BASE LOSS	REVISED BASE	BALANCE	FACTOR	COST	% CHANGE
R	(CAR YEARS)	COST	COST	LOSS COST	FACTOR	(5) / (9)	(4) / (6)	(7) / (3)
101	8217	152.49	187	325	1.292	1.609	202	8.0%
103	1505	131.37	165	272	1.263	1.573	173	4.8%
104	5134	144.38	172	301	1.308	1.629	185	7.6%
105	11356	172.43	181	305	1.301	1.620	188	3.9%
106	3772	115.82	152	268	1.259	1.568	171	12.5%

(9) CLASS PLAN RELATIVITY 0.803
 (10) LEGACY OVERALL STATEWIDE CHANGE 6.5%

VERISK

NEW MEXICO
 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	1217	89.88	83	106	1.190	1.342	79	-4.8%
103	367	94.29	101	125	1.166	1.315	95	-5.9%
104	632	80.67	86	106	1.173	1.322	80	-7.0%
105	974	142.88	139	169	1.175	1.325	128	-7.9%
106	402	142.85	142	176	1.161	1.309	134	-5.6%
(9) CLASS PLAN RELATIVITY					0.887			
(10) LEGACY OVERALL STATEWIDE CHANGE					-6.4%			

VERISK

NEW MEXICO
 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	1285	232.97	278	352	1.116	1.161	303	9.0%
103	387	198.40	287	360	1.099	1.144	315	9.8%
104	633	177.16	250	316	1.095	1.139	277	10.8%
105	934	170.52	205	258	1.116	1.161	222	8.3%
106	409	178.11	226	271	1.082	1.126	241	6.6%

(9) CLASS PLAN RELATIVITY 0.961
 (10) LEGACY OVERALL STATEWIDE CHANGE 9.0%

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	0.864
	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	0.0046	0.0072	0.0109	0.0186	0.0063	0.0109	0.0180	0.0318	0.0098	0.0161	0.0253	0.0432
103	0.0065	0.0101	0.0154	0.0261	0.0063	0.0109	0.0180	0.0318	0.0124	0.0203	0.0319	0.0546
104	0.0056	0.0087	0.0132	0.0223	0.0063	0.0109	0.0180	0.0318	0.0121	0.0199	0.0312	0.0533
105	0.0051	0.0080	0.0121	0.0205	0.0063	0.0109	0.0180	0.0318	0.0130	0.0212	0.0334	0.0570
106	0.0076	0.0119	0.0181	0.0308	0.0063	0.0109	0.0180	0.0318	0.0182	0.0297	0.0467	0.0798

(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	0.0139	0.0231	0.0364	0.0581	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
103	0.0175	0.0291	0.0458	0.0731	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
104	0.0186	0.0309	0.0485	0.0775	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
105	0.0184	0.0306	0.0481	0.0769	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
106	0.0273	0.0453	0.0711	0.1136	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321

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

**NEW MEXICO (30)
TERRITORY 101**

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					
\$ 433	\$2	\$3	\$5	\$8	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 347	\$2	\$4	\$6	\$11	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1918	\$15	\$26	\$44	\$80	N/A
– SCHOOL AND CHURCH BUSES					
\$ 182	\$3	\$4	\$7	\$11	N/A
– OTHER BUSES					
\$ 1507	\$15	\$24	\$38	\$65	N/A
– VAN POOLS					
\$ 455	\$4	\$5	\$8	\$15	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 882	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. 					

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

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					
\$ 276	\$2	\$3	\$4	\$7	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 272	\$2	\$3	\$5	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1223	\$10	\$17	\$28	\$51	N/A
– SCHOOL AND CHURCH BUSES					
\$ 116	\$2	\$3	\$5	\$8	N/A
– OTHER BUSES					
\$ 960	\$12	\$19	\$31	\$52	N/A
– VAN POOLS					
\$ 290	\$2	\$3	\$5	\$9	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 637	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. 					

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

**NEW MEXICO (30)
TERRITORY 104**

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					
\$ 258	\$1	\$2	\$3	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 259	\$2	\$3	\$5	\$8	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1143	\$9	\$16	\$26	\$48	N/A
– SCHOOL AND CHURCH BUSES					
\$ 108	\$2	\$3	\$5	\$8	N/A
– OTHER BUSES					
\$ 898	\$11	\$18	\$28	\$48	N/A
– VAN POOLS					
\$ 271	\$2	\$3	\$5	\$9	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 560	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					
\$ 264	\$1	\$2	\$3	\$5	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 231	\$1	\$3	\$4	\$7	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1170	\$9	\$16	\$27	\$49	N/A
– SCHOOL AND CHURCH BUSES					
\$ 111	\$2	\$3	\$5	\$9	N/A
– OTHER BUSES					
\$ 919	\$12	\$19	\$31	\$52	N/A
– VAN POOLS					
\$ 277	\$2	\$3	\$5	\$9	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 583	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 MEXICO (30)
TERRITORY 106**

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					
\$ 144	\$1	\$2	\$3	\$4	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 208	\$1	\$2	\$4	\$7	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 638	\$5	\$9	\$15	\$27	N/A
– SCHOOL AND CHURCH BUSES					
\$ 60	\$2	\$3	\$4	\$7	N/A
– OTHER BUSES					
\$ 501	\$9	\$15	\$23	\$40	N/A
– VAN POOLS					
\$ 151	\$1	\$2	\$3	\$5	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 317	Refer to Rule 49.				N/A
<ul style="list-style-type: none"> ● For liability increased limits factors, refer to Rule 100. ● For liability fleet factors, refer to Rules 22. and 39. ● Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 					

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 129	\$ 149	\$ 202
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 68	\$ 79	\$ 303
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 142	\$ 164	\$ 313
– SCHOOL AND CHURCH BUSES			
	\$ 65	\$ 75	\$ 93
– OTHER BUSES			
	\$ 65	\$ 75	\$ 93
– VAN POOLS			
	\$ 142	\$ 164	\$ 313
<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 MEXICO (30)
TERRITORY 103**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks	\$ 110	\$ 127	\$ 173
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 82	\$ 95	\$ 315
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 121	\$ 140	\$ 268
– SCHOOL AND CHURCH BUSES			
	\$ 55	\$ 64	\$ 80
– OTHER BUSES			
	\$ 55	\$ 64	\$ 80
– VAN POOLS			
	\$ 121	\$ 140	\$ 268
<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			
	\$ 117	\$ 135	\$ 185
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 69	\$ 80	\$ 277
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 129	\$ 149	\$ 287
– SCHOOL AND CHURCH BUSES			
	\$ 59	\$ 68	\$ 85
– OTHER BUSES			
	\$ 59	\$ 68	\$ 85
– VAN POOLS			
	\$ 129	\$ 149	\$ 287
<ul style="list-style-type: none"> ● For physical damage fleet factors, refer to Rules 22. and 39. ● For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. ● For Deductible factors, refer to Rule 98. ● For Original Cost New and Age Group factors, refer to Rule 101. ● For Stated Amount factors, refer to Rule 101. 			

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**NEW MEXICO (30)
TERRITORY 105**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks	\$ 148	\$ 171	\$ 188
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 111	\$ 128	\$ 222
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 163	\$ 188	\$ 291
– SCHOOL AND CHURCH BUSES			
	\$ 74	\$ 86	\$ 86
– OTHER BUSES			
	\$ 74	\$ 86	\$ 86
– VAN POOLS			
	\$ 163	\$ 188	\$ 291
<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			
	\$ 185	\$ 214	\$ 171
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 116	\$ 134	\$ 241
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 204	\$ 235	\$ 265
– SCHOOL AND CHURCH BUSES			
	\$ 93	\$ 107	\$ 79
– OTHER BUSES			
	\$ 93	\$ 107	\$ 79
– VAN POOLS			
	\$ 204	\$ 235	\$ 265
<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
\$ 0.74

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	\$ 100 Deductible	1.41
	250 Deductible	1.36
	500 Deductible	1.28
	1,000 Deductible	1.13
	2,000 Deductible	0.96
	3,000 Deductible	0.84
5,000 Deductible	0.67	
Specified Causes Of Loss	No Deductible	0.22

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