

LOSS COSTS – IMPLEMENTATION

JULY 10, 2023

COMMERCIAL AUTOMOBILE

LI-CA-2023-238

## NORTH CAROLINA 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 +11.3% are acknowledged.

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### BACKGROUND

In circular [LI-CA-2023-216](#), we advised you that we submitted filing [CA-2023-BRLC1](#) to the Insurance Department.

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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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### INSURANCE DEPARTMENT ACTION

The Insurance Department has acknowledged this revision as filed.

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### EFFECTIVE DATE

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

These changes are applicable to all policies effective on or after March 1, 2024.

This effective date applies only to those insurers who have filed their Commercial Auto loss cost adjustments to be automatically applicable to future ISO loss cost revisions.

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

For the purpose of reporting your company Loss Cost Multiplier under the CSP, as of March 1, 2024, if your company has delayed adoption of ISO filing CA-2022-RCP1, the multiplier must be based on the relationship between your gross rates and the ISO advisory prospective loss costs contained in referenced circular [LI-CA-2023-216](#).

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### COMPANY ACTION

You must independently determine the final rates you will use. The action, if any, you must take in response to this filing is dependent upon whether you have delayed adoption of ISO filing [CA-2022-RCP1](#). Any submission you make with respect to this revision must comply with applicable regulatory filing requirements.

For guidance on submission requirements, consult the ISO State Filing Handbook.

In all correspondence with the Insurance Department on this revision, you should refer to ISO Filing Number [CA-2023-BRLC1](#) and SERFF Tracking Number [ISO-133705467](#), NOT this circular number.

CAUTION: This reference filing revises only certain advisory prospective loss costs for Commercial Auto in this state. In determining whether or not to revise your rates, you should consider the application of your loss cost adjustments to any loss costs not included in this revision.

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## RATING SOFTWARE IMPACT

No new attributes are being introduced with this revision.

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## POLICYHOLDER NOTIFICATION

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

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## REVISION DISTRIBUTION

We will issue a Notice to Manualholders with an edition date of 3-24 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

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## REFERENCE(S)

- [LI-CA-2023-216](#) (06/23/2023) North Carolina Revised Commercial Auto Legacy Classification Plan Loss Costs Filed
  - [LI-CL-2023-005](#) (02/21/2023) Commercial Lines Revised Lead Time Requirements Listing
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# Commercial Auto Legacy Classification Plan Loss Costs Revised in North Carolina

## 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 15.1%. 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 11.3%. This is calculated by weighting the loss cost percent changes in this filing using the Aggregate Loss Costs at Current Level in filing CA-2023-BRLA1.

## Background

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

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

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

## Related Filing

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Companion filing:

- CA-2023-BRLA1

## Calculation of Loss Costs

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

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

## Contents of Filing

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This filing contains the following sections:

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

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NORTH CAROLINA  
COMMERCIAL AUTOMOBILE  
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## VERISK

NORTH CAROLINA  
CLASS PLAN RELATIVITIES

|          | Current Class Plan | Current Legacy      |             |
|----------|--------------------|---------------------|-------------|
|          | Aggregate Loss     | Class Plan          | Class Plan  |
|          | Cost               | Aggregate Loss Cost | Relativity* |
| TTT-Liab | 51,948,656         | 50,980,865          | 1.019       |
| PPT-Liab | 4,452,014          | 4,849,211           | 0.918       |
| TTT-OTC  | 5,762,754          | 6,369,551           | 0.905       |
| TTT-Coll | 16,206,760         | 20,114,694          | 0.806       |
| PPT-OTC  | 773,964            | 905,447             | 0.855       |
| PPT-Coll | 2,183,466          | 2,385,582           | 0.915       |

\* 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

NORTH CAROLINA  
COMMERCIAL AUTOMOBILE INSURANCE  
SINGLE LIMIT LIABILITY

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

|     | (1)         | (2)      | (3)        | (4)           | (5)     | (6)       | (7)        | (8)       |
|-----|-------------|----------|------------|---------------|---------|-----------|------------|-----------|
|     |             | CURRENT  | CURRENT    |               |         | REVISED   | REVISED    |           |
| T   |             | SIM      | LEGACY     |               | PRIOR   | OFF       | CLASS PLAN |           |
| E   |             | \$100000 | CLASS PLAN | CA-2023-BRLA1 | OFF     | 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) |
| 111 | 2741        | 367.98   | 322        | 384           | 1.123   | 1.102     | 348        | 8.1%      |
| 112 | 12530       | 678.21   | 591        | 666           | 1.107   | 1.086     | 613        | 3.7%      |
| 113 | 3381        | 447.85   | 414        | 505           | 1.125   | 1.104     | 457        | 10.4%     |
| 114 | 4373        | 458.48   | 399        | 460           | 1.100   | 1.079     | 426        | 6.8%      |
| 115 | 1678        | 352.87   | 327        | 392           | 1.112   | 1.091     | 359        | 9.8%      |
| 116 | 11681       | 507.19   | 457        | 557           | 1.099   | 1.079     | 516        | 12.9%     |
| 117 | 6331        | 393.57   | 365        | 429           | 1.091   | 1.071     | 401        | 9.9%      |
| 118 | 3631        | 385.89   | 365        | 440           | 1.125   | 1.104     | 399        | 9.3%      |
| 119 | 203         | 300.36   | 299        | 337           | 1.048   | 1.028     | 328        | 9.7%      |
| 120 | 3082        | 473.76   | 431        | 506           | 1.128   | 1.107     | 457        | 6.0%      |
| 121 | 13157       | 400.80   | 379        | 449           | 1.118   | 1.097     | 409        | 7.9%      |
| 122 | 23825       | 411.54   | 377        | 451           | 1.106   | 1.085     | 416        | 10.3%     |
| 123 | 37447       | 315.49   | 296        | 385           | 1.147   | 1.126     | 342        | 15.5%     |
| 124 | 54232       | 338.14   | 319        | 391           | 1.120   | 1.099     | 356        | 11.6%     |

(9) CLASS PLAN RELATIVITY 1.019

(10) LEGACY OVERALL STATEWIDE CHANGE 10.5%



VERISK

NORTH CAROLINA  
COMMERCIAL AUTOMOBILE INSURANCE  
SINGLE LIMIT LIABILITY

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

|     | (1)         | (2)      | (3)        | (4)           | (5)     | (6)       | (7)        | (8)       |
|-----|-------------|----------|------------|---------------|---------|-----------|------------|-----------|
|     |             | CURRENT  | CURRENT    |               |         | REVISED   | REVISED    |           |
| T   |             | SIM      | LEGACY     |               | PRIOR   | OFF       | CLASS PLAN |           |
| E   |             | \$100000 | CLASS PLAN | CA-2023-BRLA1 | OFF     | BALANCE   | BASE LOSS  |           |
| R   | EXPOSURES   | UND LOSS | BASE LOSS  | REVISED BASE  | BALANCE | FACTOR    | COST       | % CHANGE  |
| R   | (CAR YEARS) | COST     | COST       | LOSS COST     | FACTOR  | (5) / (9) | (4) / (6)  | (7) / (3) |
| 111 | 578         | 235.41   | 262        | 306           | 1.024   | 1.115     | 274        | 4.6%      |
| 112 | 2306        | 358.33   | 381        | 442           | 1.024   | 1.115     | 396        | 3.9%      |
| 113 | 574         | 280.15   | 303        | 349           | 1.028   | 1.120     | 312        | 3.0%      |
| 114 | 977         | 217.74   | 243        | 275           | 0.995   | 1.084     | 254        | 4.5%      |
| 115 | 298         | 248.47   | 271        | 321           | 1.016   | 1.107     | 290        | 7.0%      |
| 116 | 2260        | 271.59   | 293        | 350           | 1.018   | 1.109     | 316        | 7.8%      |
| 117 | 842         | 313.28   | 342        | 395           | 1.015   | 1.106     | 357        | 4.4%      |
| 118 | 554         | 241.55   | 270        | 331           | 1.027   | 1.119     | 296        | 9.6%      |
| 119 | 24          | 265.25   | 256        | 301           | 1.030   | 1.122     | 268        | 4.7%      |
| 120 | 402         | 295.70   | 319        | 389           | 1.030   | 1.122     | 347        | 8.8%      |
| 121 | 1686        | 268.71   | 292        | 345           | 1.032   | 1.124     | 307        | 5.1%      |
| 122 | 2869        | 255.77   | 279        | 326           | 1.029   | 1.121     | 291        | 4.3%      |
| 123 | 3310        | 248.21   | 273        | 310           | 1.037   | 1.130     | 274        | 0.4%      |
| 124 | 5768        | 234.27   | 256        | 298           | 1.031   | 1.123     | 265        | 3.5%      |

(9) CLASS PLAN RELATIVITY 0.918

(10) LEGACY OVERALL STATEWIDE CHANGE 4.2%

VERISK

NORTH CAROLINA  
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) |
| 111 | 1986        | 60.62   | 86         | 105           | 0.949   | 1.049     | 100        | 16.3%     |
| 112 | 8064        | 75.73   | 103        | 136           | 0.950   | 1.050     | 130        | 26.2%     |
| 113 | 2571        | 62.16   | 87         | 114           | 1.002   | 1.107     | 103        | 18.4%     |
| 114 | 3525        | 58.04   | 93         | 117           | 0.946   | 1.045     | 112        | 20.4%     |
| 115 | 1027        | 66.94   | 97         | 123           | 0.950   | 1.050     | 117        | 20.6%     |
| 116 | 7630        | 72.87   | 101        | 126           | 0.955   | 1.055     | 119        | 17.8%     |
| 117 | 3988        | 55.34   | 76         | 101           | 0.974   | 1.076     | 94         | 23.7%     |
| 118 | 2592        | 47.71   | 86         | 108           | 0.977   | 1.080     | 100        | 16.3%     |
| 119 | 107         | 62.56   | 94         | 113           | 0.928   | 1.025     | 110        | 17.0%     |
| 120 | 2102        | 52.85   | 79         | 96            | 0.953   | 1.053     | 91         | 15.2%     |
| 121 | 7850        | 61.46   | 96         | 122           | 0.944   | 1.043     | 117        | 21.9%     |
| 122 | 16306       | 67.95   | 96         | 119           | 0.940   | 1.039     | 115        | 19.8%     |
| 123 | 21986       | 71.35   | 105        | 120           | 0.928   | 1.025     | 117        | 11.4%     |
| 124 | 35877       | 65.90   | 96         | 112           | 0.921   | 1.018     | 110        | 14.6%     |

(9) CLASS PLAN RELATIVITY 0.905

(10) LEGACY OVERALL STATEWIDE CHANGE 16.9%

VERISK

NORTH CAROLINA  
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) |
| 111 | 1984        | 185.21  | 216        | 386           | 1.331   | 1.651     | 234        | 8.3%      |
| 112 | 7999        | 236.26  | 255        | 474           | 1.313   | 1.629     | 291        | 14.1%     |
| 113 | 2585        | 200.93  | 237        | 445           | 1.321   | 1.639     | 272        | 14.8%     |
| 114 | 3593        | 161.64  | 200        | 370           | 1.295   | 1.607     | 230        | 15.0%     |
| 115 | 1046        | 150.68  | 194        | 358           | 1.298   | 1.610     | 222        | 14.4%     |
| 116 | 7698        | 219.07  | 245        | 470           | 1.316   | 1.633     | 288        | 17.6%     |
| 117 | 4016        | 177.74  | 213        | 388           | 1.309   | 1.624     | 239        | 12.2%     |
| 118 | 2694        | 145.80  | 197        | 379           | 1.334   | 1.655     | 229        | 16.2%     |
| 119 | 113         | 182.19  | 204        | 371           | 1.312   | 1.628     | 228        | 11.8%     |
| 120 | 2158        | 177.61  | 211        | 422           | 1.369   | 1.699     | 248        | 17.5%     |
| 121 | 7937        | 162.90  | 212        | 399           | 1.319   | 1.636     | 244        | 15.1%     |
| 122 | 16230       | 199.27  | 219        | 403           | 1.317   | 1.634     | 247        | 12.8%     |
| 123 | 22353       | 183.03  | 209        | 385           | 1.289   | 1.599     | 241        | 15.3%     |
| 124 | 36197       | 182.71  | 206        | 387           | 1.314   | 1.630     | 237        | 15.0%     |

(9) CLASS PLAN RELATIVITY 0.806

(10) LEGACY OVERALL STATEWIDE CHANGE 14.7%

VERISK

NORTH CAROLINA  
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) |
| 111 | 336         | 55.67   | 59         | 86            | 1.158   | 1.354     | 64         | 8.5%      |
| 112 | 1590        | 87.36   | 82         | 116           | 1.199   | 1.402     | 83         | 1.2%      |
| 113 | 366         | 82.28   | 86         | 126           | 1.188   | 1.389     | 91         | 5.8%      |
| 114 | 738         | 53.95   | 52         | 69            | 1.090   | 1.275     | 54         | 3.8%      |
| 115 | 184         | 72.42   | 67         | 95            | 1.130   | 1.322     | 72         | 7.5%      |
| 116 | 1363        | 71.52   | 72         | 105           | 1.158   | 1.354     | 78         | 8.3%      |
| 117 | 654         | 51.67   | 55         | 77            | 1.149   | 1.344     | 57         | 3.6%      |
| 118 | 412         | 55.08   | 64         | 94            | 1.192   | 1.394     | 67         | 4.7%      |
| 119 | 25          | 44.18   | 75         | 107           | 1.147   | 1.342     | 80         | 6.7%      |
| 120 | 225         | 73.09   | 72         | 101           | 1.156   | 1.352     | 75         | 4.2%      |
| 121 | 985         | 69.16   | 74         | 109           | 1.175   | 1.374     | 79         | 6.8%      |
| 122 | 2069        | 71.89   | 69         | 102           | 1.185   | 1.386     | 74         | 7.2%      |
| 123 | 2099        | 80.91   | 86         | 128           | 1.160   | 1.357     | 94         | 9.3%      |
| 124 | 3698        | 72.47   | 71         | 103           | 1.153   | 1.349     | 76         | 7.0%      |

(9) CLASS PLAN RELATIVITY 0.855

(10) LEGACY OVERALL STATEWIDE CHANGE 6.4%

VERISK

NORTH CAROLINA  
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) |
| 111 | 381         | 173.65  | 255        | 376           | 1.133   | 1.238     | 304        | 19.2%     |
| 112 | 1645        | 273.19  | 328        | 451           | 1.101   | 1.203     | 375        | 14.3%     |
| 113 | 381         | 174.11  | 242        | 341           | 1.112   | 1.215     | 281        | 16.1%     |
| 114 | 733         | 130.67  | 164        | 230           | 1.101   | 1.203     | 191        | 16.5%     |
| 115 | 194         | 194.58  | 231        | 313           | 1.101   | 1.203     | 260        | 12.6%     |
| 116 | 1396        | 211.62  | 275        | 382           | 1.102   | 1.204     | 317        | 15.3%     |
| 117 | 682         | 193.27  | 262        | 345           | 1.069   | 1.168     | 295        | 12.6%     |
| 118 | 412         | 136.82  | 209        | 303           | 1.143   | 1.249     | 243        | 16.3%     |
| 119 | 25          | 102.51  | 224        | 313           | 1.114   | 1.217     | 257        | 14.7%     |
| 120 | 222         | 203.97  | 268        | 365           | 1.074   | 1.174     | 311        | 16.0%     |
| 121 | 1056        | 177.52  | 254        | 350           | 1.110   | 1.213     | 289        | 13.8%     |
| 122 | 2132        | 195.85  | 252        | 330           | 1.108   | 1.211     | 273        | 8.3%      |
| 123 | 2247        | 162.52  | 227        | 311           | 1.109   | 1.212     | 257        | 13.2%     |
| 124 | 3745        | 175.95  | 228        | 337           | 1.116   | 1.220     | 276        | 21.1%     |

(9) CLASS PLAN RELATIVITY 0.915

(10) LEGACY OVERALL STATEWIDE CHANGE 15.1%

## VERISK

|            |  |  |
|------------|--|--|
| <b>(1)</b> | <b>Public Automobiles Liability</b>  | Differentials to<br>Legacy Loss Cost<br>CSL Liab |
|            | Taxis & Limos  | 6.20   |
|            | School and Church Buses  | 0.55   |
|            | Other Buses  | 3.80   |
|            | Van Pools  | 1.50   |
| <b>(2)</b> | <b>Public Automobiles Physical Damage</b>  |  |
|            | Taxis, Limos and Van Pools   |  |
|            | Other Than Collision:  | 1.02   |
|            | Collision  | 1.27   |
|            | School, Church, and Other Buses  |  |
|            | Other Than Collision:  | 0.70   |
|            | Collision  | 0.65   |
| <b>(3)</b> | <b>Medical Payments Relativities</b>   | <u><b>EXHIBIT A9</b></u>                         |
| <b>(4)</b> | <b>Specified Cause of Loss Relativity</b>  | 0.864  |
|            | This factor is used for Trucks, Tractors and Trailers<br>and Private Passenger Types.  |  |
| <b>(5)</b> | <b>The loss cost for hired autos is set forth in Section B.</b>  |  |
|            | It applies in all territories and is calculated as 0.25% of the statewide \$100,000 Combined Single<br>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> |
| 111       | 0.0046                        | 0.0071      | 0.0109      | 0.0185      | 0.0063                  | 0.0109      | 0.0180      | 0.0318      | 0.0111      | 0.0182      | 0.0286      | 0.0490      |
| 112       | 0.0040                        | 0.0063      | 0.0097      | 0.0164      | 0.0063                  | 0.0109      | 0.0180      | 0.0318      | 0.0082      | 0.0133      | 0.0209      | 0.0357      |
| 113       | 0.0053                        | 0.0083      | 0.0126      | 0.0214      | 0.0063                  | 0.0109      | 0.0180      | 0.0318      | 0.0101      | 0.0166      | 0.0260      | 0.0445      |
| 114       | 0.0046                        | 0.0072      | 0.0109      | 0.0185      | 0.0063                  | 0.0109      | 0.0180      | 0.0318      | 0.0101      | 0.0166      | 0.0261      | 0.0446      |
| 115       | 0.0055                        | 0.0086      | 0.0130      | 0.0221      | 0.0063                  | 0.0109      | 0.0180      | 0.0318      | 0.0113      | 0.0185      | 0.0291      | 0.0498      |
| 116       | 0.0038                        | 0.0061      | 0.0092      | 0.0156      | 0.0063                  | 0.0109      | 0.0180      | 0.0318      | 0.0087      | 0.0141      | 0.0222      | 0.0380      |
| 117       | 0.0050                        | 0.0078      | 0.0119      | 0.0202      | 0.0063                  | 0.0109      | 0.0180      | 0.0318      | 0.0105      | 0.0172      | 0.0270      | 0.0462      |
| 118       | 0.0048                        | 0.0076      | 0.0115      | 0.0195      | 0.0063                  | 0.0109      | 0.0180      | 0.0318      | 0.0101      | 0.0166      | 0.0261      | 0.0445      |
| 119       | 0.0049                        | 0.0077      | 0.0117      | 0.0198      | 0.0063                  | 0.0109      | 0.0180      | 0.0318      | 0.0114      | 0.0186      | 0.0292      | 0.0499      |
| 120       | 0.0044                        | 0.0069      | 0.0105      | 0.0179      | 0.0063                  | 0.0109      | 0.0180      | 0.0318      | 0.0096      | 0.0158      | 0.0247      | 0.0423      |
| 121       | 0.0046                        | 0.0071      | 0.0108      | 0.0184      | 0.0063                  | 0.0109      | 0.0180      | 0.0318      | 0.0098      | 0.0160      | 0.0250      | 0.0428      |
| 122       | 0.0050                        | 0.0078      | 0.0119      | 0.0203      | 0.0063                  | 0.0109      | 0.0180      | 0.0318      | 0.0105      | 0.0172      | 0.0270      | 0.0461      |
| 123       | 0.0058                        | 0.0090      | 0.0137      | 0.0231      | 0.0063                  | 0.0109      | 0.0180      | 0.0318      | 0.0119      | 0.0195      | 0.0306      | 0.0523      |
| 124       | 0.0057                        | 0.0089      | 0.0135      | 0.0229      | 0.0063                  | 0.0109      | 0.0180      | 0.0318      | 0.0119      | 0.0195      | 0.0306      | 0.0523      |

## (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> |
| 111       | 0.0153                  | 0.0255      | 0.0401      | 0.0640      | 0.0078          | 0.0138      | 0.0228      | 0.0416      | 0.0078     | 0.0120      | 0.0185      | 0.0321      |
| 112       | 0.0112                  | 0.0185      | 0.0292      | 0.0467      | 0.0078          | 0.0138      | 0.0228      | 0.0416      | 0.0078     | 0.0120      | 0.0185      | 0.0321      |
| 113       | 0.0142                  | 0.0235      | 0.0370      | 0.0591      | 0.0078          | 0.0138      | 0.0228      | 0.0416      | 0.0078     | 0.0120      | 0.0185      | 0.0321      |
| 114       | 0.0140                  | 0.0232      | 0.0366      | 0.0583      | 0.0078          | 0.0138      | 0.0228      | 0.0416      | 0.0078     | 0.0120      | 0.0185      | 0.0321      |
| 115       | 0.0158                  | 0.0262      | 0.0412      | 0.0657      | 0.0078          | 0.0138      | 0.0228      | 0.0416      | 0.0078     | 0.0120      | 0.0185      | 0.0321      |
| 116       | 0.0124                  | 0.0206      | 0.0323      | 0.0516      | 0.0078          | 0.0138      | 0.0228      | 0.0416      | 0.0078     | 0.0120      | 0.0185      | 0.0321      |
| 117       | 0.0141                  | 0.0233      | 0.0367      | 0.0587      | 0.0078          | 0.0138      | 0.0228      | 0.0416      | 0.0078     | 0.0120      | 0.0185      | 0.0321      |
| 118       | 0.0141                  | 0.0233      | 0.0367      | 0.0586      | 0.0078          | 0.0138      | 0.0228      | 0.0416      | 0.0078     | 0.0120      | 0.0185      | 0.0321      |
| 119       | 0.0156                  | 0.0259      | 0.0408      | 0.0652      | 0.0078          | 0.0138      | 0.0228      | 0.0416      | 0.0078     | 0.0120      | 0.0185      | 0.0321      |
| 120       | 0.0133                  | 0.0222      | 0.0348      | 0.0557      | 0.0078          | 0.0138      | 0.0228      | 0.0416      | 0.0078     | 0.0120      | 0.0185      | 0.0321      |
| 121       | 0.0138                  | 0.0229      | 0.0359      | 0.0575      | 0.0078          | 0.0138      | 0.0228      | 0.0416      | 0.0078     | 0.0120      | 0.0185      | 0.0321      |
| 122       | 0.0142                  | 0.0237      | 0.0372      | 0.0595      | 0.0078          | 0.0138      | 0.0228      | 0.0416      | 0.0078     | 0.0120      | 0.0185      | 0.0321      |
| 123       | 0.0166                  | 0.0275      | 0.0432      | 0.0690      | 0.0078          | 0.0138      | 0.0228      | 0.0416      | 0.0078     | 0.0120      | 0.0185      | 0.0321      |
| 124       | 0.0164                  | 0.0272      | 0.0429      | 0.0685      | 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**

**NORTH CAROLINA (32)  
TERRITORY 111**

| LIABILITY   | MEDICAL PAYMENTS  |      |      |      | PERSONAL INJURY PROTECTION |
|---|-------------------|------|------|------|----------------------------|
|   | Limit Per Person  |      |      |      |                            |
| Limit Of Liab. \$100,000  | 500               | 1000 | 2000 | 5000 | Basic Limits               |
| RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS  |                   |      |      |      |                            |
| \$ 348  | \$2               | \$3  | \$4  | \$6  | N/A                        |
| RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS  |                   |      |      |      |                            |
| \$ 274  | \$2               | \$3  | \$5  | \$9  | N/A                        |
| RULE 40. PUBLIC AUTO CLASSIFICATIONS –  |                   |      |      |      |                            |
| – TAXICABS AND LIMOUSINES   |                   |      |      |      |                            |
| \$ 2158   | \$17              | \$30 | \$49 | \$90 | N/A                        |
| – SCHOOL AND CHURCH BUSES   |                   |      |      |      |                            |
| \$ 191  | \$3               | \$5  | \$8  | \$12 | N/A                        |
| – OTHER BUSES   |                   |      |      |      |                            |
| \$ 1322   | \$15              | \$24 | \$38 | \$65 | N/A                        |
| – VAN POOLS   |                   |      |      |      |                            |
| \$ 522  | \$4               | \$6  | \$10 | \$17 | N/A                        |
| RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT   |                   |      |      |      |                            |
| \$ 343  | Refer to Rule 49. |      |      |      | N/A                        |
| <ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li></ul> |                   |      |      |      |                            |

| LIABILITY   | MEDICAL PAYMENTS  |      |      |       | PERSONAL INJURY PROTECTION |
|---|-------------------|------|------|-------|----------------------------|
|   | Limit Per Person  |      |      |       |                            |
| Limit Of Liab. \$100,000  | 500               | 1000 | 2000 | 5000  | Basic Limits               |
| RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS  |                   |      |      |       |                            |
| \$ 613  | \$2               | \$4  | \$6  | \$10  | N/A                        |
| RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS  |                   |      |      |       |                            |
| \$ 396  | \$2               | \$4  | \$7  | \$13  | N/A                        |
| RULE 40. PUBLIC AUTO CLASSIFICATIONS –  |                   |      |      |       |                            |
| – TAXICABS AND LIMOUSINES   |                   |      |      |       |                            |
| \$ 3801   | \$30              | \$52 | \$87 | \$158 | N/A                        |
| – SCHOOL AND CHURCH BUSES   |                   |      |      |       |                            |
| \$ 337  | \$4               | \$6  | \$10 | \$16  | N/A                        |
| – OTHER BUSES   |                   |      |      |       |                            |
| \$ 2329   | \$19              | \$31 | \$49 | \$83  | N/A                        |
| – VAN POOLS   |                   |      |      |       |                            |
| \$ 920  | \$7               | \$11 | \$17 | \$30  | N/A                        |
| RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT   |                   |      |      |       |                            |
| \$ 594  | Refer to Rule 49. |      |      |       | N/A                        |
| <ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li></ul> |                   |      |      |       |                            |

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

**NORTH CAROLINA (32)  
TERRITORY 113**

| LIABILITY   | MEDICAL PAYMENTS  |      |      |       | PERSONAL INJURY PROTECTION |
|---|-------------------|------|------|-------|----------------------------|
|   | Limit Per Person  |      |      |       |                            |
| Limit Of Liab. \$100,000  | 500               | 1000 | 2000 | 5000  | Basic Limits               |
| RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS  |                   |      |      |       |                            |
| \$ 457  | \$2               | \$4  | \$6  | \$10  | N/A                        |
| RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS  |                   |      |      |       |                            |
| \$ 312  | \$2               | \$3  | \$6  | \$10  | N/A                        |
| RULE 40. PUBLIC AUTO CLASSIFICATIONS –  |                   |      |      |       |                            |
| – TAXICABS AND LIMOUSINES   |                   |      |      |       |                            |
| \$ 2833   | \$22              | \$39 | \$65 | \$118 | N/A                        |
| – SCHOOL AND CHURCH BUSES   |                   |      |      |       |                            |
| \$ 251  | \$4               | \$6  | \$9  | \$15  | N/A                        |
| – OTHER BUSES   |                   |      |      |       |                            |
| \$ 1737   | \$18              | \$29 | \$45 | \$77  | N/A                        |
| – VAN POOLS   |                   |      |      |       |                            |
| \$ 686  | \$5               | \$8  | \$13 | \$22  | N/A                        |
| RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT   |                   |      |      |       |                            |
| \$ 450  | Refer to Rule 49. |      |      |       | N/A                        |
| <ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li></ul> |                   |      |      |       |                            |

| LIABILITY   | MEDICAL PAYMENTS  |      |      |       | PERSONAL INJURY PROTECTION |
|---|-------------------|------|------|-------|----------------------------|
|   | Limit Per Person  |      |      |       |                            |
| Limit Of Liab. \$100,000  | 500               | 1000 | 2000 | 5000  | Basic Limits               |
| RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS  |                   |      |      |       |                            |
| \$ 426  | \$2               | \$3  | \$5  | \$8   | N/A                        |
| RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS  |                   |      |      |       |                            |
| \$ 254  | \$2               | \$3  | \$5  | \$8   | N/A                        |
| RULE 40. PUBLIC AUTO CLASSIFICATIONS –  |                   |      |      |       |                            |
| – TAXICABS AND LIMOUSINES   |                   |      |      |       |                            |
| \$ 2641   | \$21              | \$36 | \$60 | \$110 | N/A                        |
| – SCHOOL AND CHURCH BUSES   |                   |      |      |       |                            |
| \$ 234  | \$3               | \$5  | \$9  | \$14  | N/A                        |
| – OTHER BUSES   |                   |      |      |       |                            |
| \$ 1619   | \$16              | \$27 | \$42 | \$72  | N/A                        |
| – VAN POOLS   |                   |      |      |       |                            |
| \$ 639  | \$5               | \$8  | \$12 | \$21  | N/A                        |
| RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT   |                   |      |      |       |                            |
| \$ 411  | Refer to Rule 49. |      |      |       | N/A                        |
| <ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li></ul> |                   |      |      |       |                            |

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

**NORTH CAROLINA (32)  
TERRITORY 115**

| LIABILITY   | MEDICAL PAYMENTS  |      |      |      | PERSONAL INJURY PROTECTION |
|---|-------------------|------|------|------|----------------------------|
|   | Limit Per Person  |      |      |      |                            |
| Limit Of Liab. \$100,000  | 500               | 1000 | 2000 | 5000 | Basic Limits               |
| RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS  |                   |      |      |      |                            |
| \$ 359  | \$2               | \$3  | \$5  | \$8  | N/A                        |
| RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS  |                   |      |      |      |                            |
| \$ 290  | \$2               | \$3  | \$5  | \$9  | N/A                        |
| RULE 40. PUBLIC AUTO CLASSIFICATIONS –  |                   |      |      |      |                            |
| – TAXICABS AND LIMOUSINES   |                   |      |      |      |                            |
| \$ 2226   | \$17              | \$31 | \$51 | \$93 | N/A                        |
| – SCHOOL AND CHURCH BUSES   |                   |      |      |      |                            |
| \$ 197  | \$3               | \$5  | \$8  | \$13 | N/A                        |
| – OTHER BUSES   |                   |      |      |      |                            |
| \$ 1364   | \$15              | \$25 | \$40 | \$68 | N/A                        |
| – VAN POOLS   |                   |      |      |      |                            |
| \$ 539  | \$4               | \$6  | \$10 | \$17 | N/A                        |
| RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT   |                   |      |      |      |                            |
| \$ 350  | Refer to Rule 49. |      |      |      | N/A                        |
| <ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li></ul> |                   |      |      |      |                            |

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

| LIABILITY   | MEDICAL PAYMENTS  |      |      |       | PERSONAL INJURY PROTECTION |
|---|-------------------|------|------|-------|----------------------------|
|   | Limit Per Person  |      |      |       |                            |
| Limit Of Liab. \$100,000  | 500               | 1000 | 2000 | 5000  | Basic Limits               |
| RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS  |                   |      |      |       |                            |
| \$ 516  | \$2               | \$3  | \$5  | \$8   | N/A                        |
| RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS  |                   |      |      |       |                            |
| \$ 316  | \$2               | \$3  | \$6  | \$10  | N/A                        |
| RULE 40. PUBLIC AUTO CLASSIFICATIONS –  |                   |      |      |       |                            |
| – TAXICABS AND LIMOUSINES   |                   |      |      |       |                            |
| \$ 3199   | \$25              | \$44 | \$73 | \$133 | N/A                        |
| – SCHOOL AND CHURCH BUSES   |                   |      |      |       |                            |
| \$ 284  | \$4               | \$6  | \$9  | \$15  | N/A                        |
| – OTHER BUSES   |                   |      |      |       |                            |
| \$ 1961   | \$17              | \$28 | \$44 | \$75  | N/A                        |
| – VAN POOLS   |                   |      |      |       |                            |
| \$ 774  | \$6               | \$9  | \$14 | \$25  | N/A                        |
| RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT   |                   |      |      |       |                            |
| \$ 497  | Refer to Rule 49. |      |      |       | N/A                        |
| <ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li></ul> |                   |      |      |       |                            |

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

**NORTH CAROLINA (32)  
TERRITORY 117**

| LIABILITY   | MEDICAL PAYMENTS  |      |      |       | PERSONAL INJURY PROTECTION |
|---|-------------------|------|------|-------|----------------------------|
|   | Limit Per Person  |      |      |       |                            |
| Limit Of Liab. \$100,000  | 500               | 1000 | 2000 | 5000  | Basic Limits               |
| RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS  |                   |      |      |       |                            |
| \$ 401  | \$2               | \$3  | \$5  | \$8   | N/A                        |
| RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS  |                   |      |      |       |                            |
| \$ 357  | \$2               | \$4  | \$6  | \$11  | N/A                        |
| RULE 40. PUBLIC AUTO CLASSIFICATIONS –  |                   |      |      |       |                            |
| – TAXICABS AND LIMOUSINES   |                   |      |      |       |                            |
| \$ 2486   | \$19              | \$34 | \$57 | \$103 | N/A                        |
| – SCHOOL AND CHURCH BUSES   |                   |      |      |       |                            |
| \$ 221  | \$3               | \$5  | \$8  | \$13  | N/A                        |
| – OTHER BUSES   |                   |      |      |       |                            |
| \$ 1524   | \$16              | \$26 | \$41 | \$70  | N/A                        |
| – VAN POOLS   |                   |      |      |       |                            |
| \$ 602  | \$5               | \$7  | \$11 | \$19  | N/A                        |
| RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT   |                   |      |      |       |                            |
| \$ 383  | Refer to Rule 49. |      |      |       | N/A                        |
| <ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li></ul> |                   |      |      |       |                            |

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

| LIABILITY   | MEDICAL PAYMENTS  |      |      |       | PERSONAL INJURY PROTECTION |
|---|-------------------|------|------|-------|----------------------------|
|   | Limit Per Person  |      |      |       |                            |
| Limit Of Liab. \$100,000  | 500               | 1000 | 2000 | 5000  | Basic Limits               |
| RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS  |                   |      |      |       |                            |
| \$ 399  | \$2               | \$3  | \$5  | \$8   | N/A                        |
| RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS  |                   |      |      |       |                            |
| \$ 296  | \$2               | \$3  | \$5  | \$9   | N/A                        |
| RULE 40. PUBLIC AUTO CLASSIFICATIONS –  |                   |      |      |       |                            |
| – TAXICABS AND LIMOUSINES   |                   |      |      |       |                            |
| \$ 2474   | \$19              | \$34 | \$56 | \$103 | N/A                        |
| – SCHOOL AND CHURCH BUSES   |                   |      |      |       |                            |
| \$ 219  | \$3               | \$5  | \$8  | \$13  | N/A                        |
| – OTHER BUSES   |                   |      |      |       |                            |
| \$ 1516   | \$15              | \$25 | \$40 | \$67  | N/A                        |
| – VAN POOLS   |                   |      |      |       |                            |
| \$ 599  | \$5               | \$7  | \$11 | \$19  | N/A                        |
| RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT   |                   |      |      |       |                            |
| \$ 393  | Refer to Rule 49. |      |      |       | N/A                        |
| <ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li></ul> |                   |      |      |       |                            |



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| LIABILITY   | MEDICAL PAYMENTS  |      |      |      | PERSONAL INJURY PROTECTION |
|---|-------------------|------|------|------|----------------------------|
|   | Limit Per Person  |      |      |      |                            |
| Limit Of Liab. \$100,000  | 500               | 1000 | 2000 | 5000 | Basic Limits               |
| RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS  |                   |      |      |      |                            |
| \$ 328  | \$2               | \$3  | \$4  | \$6  | N/A                        |
| RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS  |                   |      |      |      |                            |
| \$ 268  | \$2               | \$3  | \$5  | \$9  | N/A                        |
| RULE 40. PUBLIC AUTO CLASSIFICATIONS –  |                   |      |      |      |                            |
| – TAXICABS AND LIMOUSINES   |                   |      |      |      |                            |
| \$ 2034   | \$16              | \$28 | \$46 | \$85 | N/A                        |
| – SCHOOL AND CHURCH BUSES   |                   |      |      |      |                            |
| \$ 180  | \$3               | \$5  | \$7  | \$12 | N/A                        |
| – OTHER BUSES   |                   |      |      |      |                            |
| \$ 1246   | \$14              | \$23 | \$36 | \$62 | N/A                        |
| – VAN POOLS   |                   |      |      |      |                            |
| \$ 492  | \$4               | \$6  | \$9  | \$16 | N/A                        |
| RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT   |                   |      |      |      |                            |
| \$ 301  | Refer to Rule 49. |      |      |      | N/A                        |
| <ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li></ul> |                   |      |      |      |                            |

| LIABILITY   | MEDICAL PAYMENTS  |      |      |       | PERSONAL INJURY PROTECTION |
|---|-------------------|------|------|-------|----------------------------|
|   | Limit Per Person  |      |      |       |                            |
| Limit Of Liab. \$100,000  | 500               | 1000 | 2000 | 5000  | Basic Limits               |
| RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS  |                   |      |      |       |                            |
| \$ 457  | \$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   |                   |      |      |       |                            |
| \$ 2833   | \$22              | \$39 | \$65 | \$118 | N/A                        |
| – SCHOOL AND CHURCH BUSES   |                   |      |      |       |                            |
| \$ 251  | \$3               | \$6  | \$9  | \$14  | N/A                        |
| – OTHER BUSES   |                   |      |      |       |                            |
| \$ 1737   | \$17              | \$27 | \$43 | \$73  | N/A                        |
| – VAN POOLS   |                   |      |      |       |                            |
| \$ 686  | \$5               | \$8  | \$13 | \$22  | N/A                        |
| RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT   |                   |      |      |       |                            |
| \$ 452  | Refer to Rule 49. |      |      |       | N/A                        |
| <ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li></ul> |                   |      |      |       |                            |

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| LIABILITY   | MEDICAL PAYMENTS  |      |      |       | PERSONAL INJURY PROTECTION |
|---|-------------------|------|------|-------|----------------------------|
|   | Limit Per Person  |      |      |       |                            |
| Limit Of Liab. \$100,000  | 500               | 1000 | 2000 | 5000  | Basic Limits               |
| RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS  |                   |      |      |       |                            |
| \$ 409  | \$2               | \$3  | \$4  | \$8   | N/A                        |
| RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS  |                   |      |      |       |                            |
| \$ 307  | \$2               | \$3  | \$6  | \$10  | N/A                        |
| RULE 40. PUBLIC AUTO CLASSIFICATIONS –  |                   |      |      |       |                            |
| – TAXICABS AND LIMOUSINES   |                   |      |      |       |                            |
| \$ 2536   | \$20              | \$35 | \$58 | \$105 | N/A                        |
| – SCHOOL AND CHURCH BUSES   |                   |      |      |       |                            |
| \$ 225  | \$3               | \$5  | \$8  | \$13  | N/A                        |
| – OTHER BUSES   |                   |      |      |       |                            |
| \$ 1554   | \$15              | \$25 | \$39 | \$67  | N/A                        |
| – VAN POOLS   |                   |      |      |       |                            |
| \$ 614  | \$5               | \$7  | \$11 | \$20  | N/A                        |
| RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT   |                   |      |      |       |                            |
| \$ 401  | Refer to Rule 49. |      |      |       | N/A                        |
| <ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li></ul> |                   |      |      |       |                            |

| LIABILITY   | MEDICAL PAYMENTS  |      |      |       | PERSONAL INJURY PROTECTION |
|---|-------------------|------|------|-------|----------------------------|
|   | Limit Per Person  |      |      |       |                            |
| Limit Of Liab. \$100,000  | 500               | 1000 | 2000 | 5000  | Basic Limits               |
| RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS  |                   |      |      |       |                            |
| \$ 416  | \$2               | \$3  | \$5  | \$8   | N/A                        |
| RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS  |                   |      |      |       |                            |
| \$ 291  | \$2               | \$3  | \$5  | \$9   | N/A                        |
| RULE 40. PUBLIC AUTO CLASSIFICATIONS –  |                   |      |      |       |                            |
| – TAXICABS AND LIMOUSINES   |                   |      |      |       |                            |
| \$ 2579   | \$20              | \$36 | \$59 | \$107 | N/A                        |
| – SCHOOL AND CHURCH BUSES   |                   |      |      |       |                            |
| \$ 229  | \$3               | \$5  | \$9  | \$14  | N/A                        |
| – OTHER BUSES   |                   |      |      |       |                            |
| \$ 1581   | \$17              | \$27 | \$43 | \$73  | N/A                        |
| – VAN POOLS   |                   |      |      |       |                            |
| \$ 624  | \$5               | \$7  | \$12 | \$20  | N/A                        |
| RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT   |                   |      |      |       |                            |
| \$ 403  | Refer to Rule 49. |      |      |       | N/A                        |
| <ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li></ul> |                   |      |      |       |                            |

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| LIABILITY   | MEDICAL PAYMENTS  |      |      |      | PERSONAL INJURY PROTECTION |
|---|-------------------|------|------|------|----------------------------|
|   | Limit Per Person  |      |      |      |                            |
| Limit Of Liab. \$100,000  | 500               | 1000 | 2000 | 5000 | Basic Limits               |
| RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS  |                   |      |      |      |                            |
| \$ 342  | \$2               | \$3  | \$5  | \$8  | N/A                        |
| RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS  |                   |      |      |      |                            |
| \$ 274  | \$2               | \$3  | \$5  | \$9  | N/A                        |
| RULE 40. PUBLIC AUTO CLASSIFICATIONS –  |                   |      |      |      |                            |
| – TAXICABS AND LIMOUSINES   |                   |      |      |      |                            |
| \$ 2120   | \$17              | \$29 | \$48 | \$88 | N/A                        |
| – SCHOOL AND CHURCH BUSES   |                   |      |      |      |                            |
| \$ 188  | \$3               | \$5  | \$8  | \$13 | N/A                        |
| – OTHER BUSES   |                   |      |      |      |                            |
| \$ 1300   | \$15              | \$25 | \$40 | \$68 | N/A                        |
| – VAN POOLS   |                   |      |      |      |                            |
| \$ 513  | \$4               | \$6  | \$9  | \$16 | N/A                        |
| RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT   |                   |      |      |      |                            |
| \$ 343  | Refer to Rule 49. |      |      |      | N/A                        |
| <ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li></ul> |                   |      |      |      |                            |

| LIABILITY   | MEDICAL PAYMENTS  |      |      |      | PERSONAL INJURY PROTECTION |
|---|-------------------|------|------|------|----------------------------|
|   | Limit Per Person  |      |      |      |                            |
| Limit Of Liab. \$100,000  | 500               | 1000 | 2000 | 5000 | Basic Limits               |
| RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS  |                   |      |      |      |                            |
| \$ 356  | \$2               | \$3  | \$5  | \$8  | N/A                        |
| RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS  |                   |      |      |      |                            |
| \$ 265  | \$2               | \$3  | \$5  | \$8  | N/A                        |
| RULE 40. PUBLIC AUTO CLASSIFICATIONS –  |                   |      |      |      |                            |
| – TAXICABS AND LIMOUSINES   |                   |      |      |      |                            |
| \$ 2207   | \$17              | \$30 | \$50 | \$92 | N/A                        |
| – SCHOOL AND CHURCH BUSES   |                   |      |      |      |                            |
| \$ 196  | \$3               | \$5  | \$8  | \$13 | N/A                        |
| – OTHER BUSES   |                   |      |      |      |                            |
| \$ 1353   | \$16              | \$26 | \$41 | \$71 | N/A                        |
| – VAN POOLS   |                   |      |      |      |                            |
| \$ 534  | \$4               | \$6  | \$10 | \$17 | N/A                        |
| RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT   |                   |      |      |      |                            |
| \$ 349  | Refer to Rule 49. |      |      |      | N/A                        |
| <ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li></ul> |                   |      |      |      |                            |

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| <b>PHYSICAL DAMAGE</b><br><b>Original Cost New Range</b><br><b>\$15,001 – 20,000</b>  |                                |        |                        |
|---|--------------------------------|--------|------------------------|
|   | Specified<br>Causes<br>Of Loss | Comp.  | \$500<br>Ded.<br>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  |                                |        |                        |
|   | \$ 86                          | \$ 100 | \$ 234                 |
| <b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>   |                                |        |                        |
|   | \$ 55                          | \$ 64  | \$ 304                 |
| <b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>   |                                |        |                        |
| – TAXICABS AND LIMOUSINES   |                                |        |                        |
|   | \$ 88                          | \$ 102 | \$ 297                 |
| – SCHOOL AND CHURCH BUSES   |                                |        |                        |
|   | \$ 60                          | \$ 70  | \$ 152                 |
| – OTHER BUSES   |                                |        |                        |
|   | \$ 60                          | \$ 70  | \$ 152                 |
| – VAN POOLS   |                                |        |                        |
|   | \$ 88                          | \$ 102 | \$ 297                 |
| <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<br>Original Cost New Range<br>\$15,001 – 20,000   |                                |        |                        |
|---|--------------------------------|--------|------------------------|
|   | Specified<br>Causes<br>Of Loss | Comp.  | \$500<br>Ded.<br>Coll. |
| <b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>   |                                |        |                        |
| – Local And Intermediate – All Vehicles   |                                |        |                        |
| – Long Distance – Light Trucks And Trailers Used With Light Trucks  |                                |        |                        |
|   | \$ 112                         | \$ 130 | \$ 291                 |
| <b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>   |                                |        |                        |
|   | \$ 72                          | \$ 83  | \$ 375                 |
| <b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>   |                                |        |                        |
| – TAXICABS AND LIMOUSINES   |                                |        |                        |
|   | \$ 114                         | \$ 133 | \$ 370                 |
| – SCHOOL AND CHURCH BUSES   |                                |        |                        |
|   | \$ 78                          | \$ 91  | \$ 189                 |
| – OTHER BUSES   |                                |        |                        |
|   | \$ 78                          | \$ 91  | \$ 189                 |
| – VAN POOLS   |                                |        |                        |
|   | \$ 114                         | \$ 133 | \$ 370                 |
| <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><br><b>Original Cost New Range</b><br><b>\$15,001 – 20,000</b>  |                                |        |                        |
|---|--------------------------------|--------|------------------------|
|   | Specified<br>Causes<br>Of Loss | Comp.  | \$500<br>Ded.<br>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                          | \$ 103 | \$ 272                 |
| <b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>   |                                |        |                        |
|   | \$ 79                          | \$ 91  | \$ 281                 |
| <b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>   |                                |        |                        |
| – TAXICABS AND LIMOUSINES   |                                |        |                        |
|   | \$ 91                          | \$ 105 | \$ 345                 |
| – SCHOOL AND CHURCH BUSES   |                                |        |                        |
|   | \$ 62                          | \$ 72  | \$ 177                 |
| – OTHER BUSES   |                                |        |                        |
|   | \$ 62                          | \$ 72  | \$ 177                 |
| – VAN POOLS   |                                |        |                        |
|   | \$ 91                          | \$ 105 | \$ 345                 |
| <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><br><b>Original Cost New Range</b><br><b>\$15,001 – 20,000</b>  |   |              |                                 |
|---|---|--------------|---------------------------------|
|   | <b>Specified<br/>Causes<br/>Of Loss</b> | <b>Comp.</b> | <b>\$500<br/>Ded.<br/>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  |   |              |                                 |
|   | \$ 97                                   | \$ 112       | \$ 230                          |
| <b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>   |   |              |                                 |
|   | \$ 47                                   | \$ 54        | \$ 191                          |
| <b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>   |   |              |                                 |
| – TAXICABS AND LIMOUSINES   |   |              |                                 |
|   | \$ 99                                   | \$ 114       | \$ 292                          |
| – SCHOOL AND CHURCH BUSES   |   |              |                                 |
|   | \$ 68                                   | \$ 78        | \$ 150                          |
| – OTHER BUSES   |   |              |                                 |
|   | \$ 68                                   | \$ 78        | \$ 150                          |
| – VAN POOLS   |   |              |                                 |
|   | \$ 99                                   | \$ 114       | \$ 292                          |
| <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><br><b>Original Cost New Range</b><br><b>\$15,001 – 20,000</b>  |                                |        |                        |
|---|--------------------------------|--------|------------------------|
|   | Specified<br>Causes<br>Of Loss | Comp.  | \$500<br>Ded.<br>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  |                                |        |                        |
|   | \$ 101                         | \$ 117 | \$ 222                 |
| <b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>   |                                |        |                        |
|   | \$ 62                          | \$ 72  | \$ 260                 |
| <b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>   |                                |        |                        |
| – TAXICABS AND LIMOUSINES   |                                |        |                        |
|   | \$ 103                         | \$ 119 | \$ 282                 |
| – SCHOOL AND CHURCH BUSES   |                                |        |                        |
|   | \$ 71                          | \$ 82  | \$ 144                 |
| – OTHER BUSES   |                                |        |                        |
|   | \$ 71                          | \$ 82  | \$ 144                 |
| – VAN POOLS   |                                |        |                        |
|   | \$ 103                         | \$ 119 | \$ 282                 |
| <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><br><b>Original Cost New Range</b><br><b>\$15,001 – 20,000</b>  |   |              |                                 |
|---|---|--------------|---------------------------------|
|   | <b>Specified<br/>Causes<br/>Of Loss</b> | <b>Comp.</b> | <b>\$500<br/>Ded.<br/>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  |   |              |                                 |
|   | \$ 103                                  | \$ 119       | \$ 288                          |
| <b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>   |   |              |                                 |
|   | \$ 67                                   | \$ 78        | \$ 317                          |
| <b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>   |   |              |                                 |
| – TAXICABS AND LIMOUSINES   |   |              |                                 |
|   | \$ 105                                  | \$ 121       | \$ 366                          |
| – SCHOOL AND CHURCH BUSES   |   |              |                                 |
|   | \$ 72                                   | \$ 83        | \$ 187                          |
| – OTHER BUSES   |   |              |                                 |
|   | \$ 72                                   | \$ 83        | \$ 187                          |
| – VAN POOLS   |   |              |                                 |
|   | \$ 105                                  | \$ 121       | \$ 366                          |
| <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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**NORTH CAROLINA (32)  
TERRITORY 117**

| <b>PHYSICAL DAMAGE</b><br><b>Original Cost New Range</b><br><b>\$15,001 – 20,000</b>  |                                |       |                        |
|---|--------------------------------|-------|------------------------|
|   | Specified<br>Causes<br>Of Loss | Comp. | \$500<br>Ded.<br>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  |                                |       |                        |
|   | \$ 81                          | \$ 94 | \$ 239                 |
| <b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>   |                                |       |                        |
|   | \$ 49                          | \$ 57 | \$ 295                 |
| <b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>   |                                |       |                        |
| – TAXICABS AND LIMOUSINES   |                                |       |                        |
|   | \$ 83                          | \$ 96 | \$ 304                 |
| – SCHOOL AND CHURCH BUSES   |                                |       |                        |
|   | \$ 57                          | \$ 66 | \$ 155                 |
| – OTHER BUSES   |                                |       |                        |
|   | \$ 57                          | \$ 66 | \$ 155                 |
| – VAN POOLS   |                                |       |                        |
|   | \$ 83                          | \$ 96 | \$ 304                 |
| <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><br><b>Original Cost New Range</b><br><b>\$15,001 – 20,000</b>  |   |              |                                 |
|---|---|--------------|---------------------------------|
|   | <b>Specified<br/>Causes<br/>Of Loss</b> | <b>Comp.</b> | <b>\$500<br/>Ded.<br/>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  |   |              |                                 |
|   | \$ 86                                   | \$ 100       | \$ 229                          |
| <b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>   |   |              |                                 |
|   | \$ 58                                   | \$ 67        | \$ 243                          |
| <b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>   |   |              |                                 |
| – TAXICABS AND LIMOUSINES   |   |              |                                 |
|   | \$ 88                                   | \$ 102       | \$ 291                          |
| – SCHOOL AND CHURCH BUSES   |   |              |                                 |
|   | \$ 60                                   | \$ 70        | \$ 149                          |
| – OTHER BUSES   |   |              |                                 |
|   | \$ 60                                   | \$ 70        | \$ 149                          |
| – VAN POOLS   |   |              |                                 |
|   | \$ 88                                   | \$ 102       | \$ 291                          |
| <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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**NORTH CAROLINA (32)  
TERRITORY 119**

| <b>PHYSICAL DAMAGE</b><br><b>Original Cost New Range</b><br><b>\$15,001 – 20,000</b>  |                                |        |                        |
|---|--------------------------------|--------|------------------------|
|   | Specified<br>Causes<br>Of Loss | Comp.  | \$500<br>Ded.<br>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  |                                |        |                        |
|   | \$ 95                          | \$ 110 | \$ 228                 |
| <b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>   |                                |        |                        |
|   | \$ 69                          | \$ 80  | \$ 257                 |
| <b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>   |                                |        |                        |
| – TAXICABS AND LIMOUSINES   |                                |        |                        |
|   | \$ 97                          | \$ 112 | \$ 290                 |
| – SCHOOL AND CHURCH BUSES   |                                |        |                        |
|   | \$ 67                          | \$ 77  | \$ 148                 |
| – OTHER BUSES   |                                |        |                        |
|   | \$ 67                          | \$ 77  | \$ 148                 |
| – VAN POOLS   |                                |        |                        |
|   | \$ 97                          | \$ 112 | \$ 290                 |
| <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><br><b>Original Cost New Range</b><br><b>\$15,001 – 20,000</b>  |   |              |                                 |
|---|---|--------------|---------------------------------|
|   | <b>Specified<br/>Causes<br/>Of Loss</b> | <b>Comp.</b> | <b>\$500<br/>Ded.<br/>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  |   |              |                                 |
|   | \$ 79                                   | \$ 91        | \$ 248                          |
| <b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>   |   |              |                                 |
|   | \$ 65                                   | \$ 75        | \$ 311                          |
| <b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>   |   |              |                                 |
| – TAXICABS AND LIMOUSINES   |   |              |                                 |
|   | \$ 81                                   | \$ 93        | \$ 315                          |
| – SCHOOL AND CHURCH BUSES   |   |              |                                 |
|   | \$ 55                                   | \$ 64        | \$ 161                          |
| – OTHER BUSES   |   |              |                                 |
|   | \$ 55                                   | \$ 64        | \$ 161                          |
| – VAN POOLS   |   |              |                                 |
|   | \$ 81                                   | \$ 93        | \$ 315                          |
| <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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TERRITORY 121**

| <b>PHYSICAL DAMAGE</b><br><b>Original Cost New Range</b><br><b>\$15,001 – 20,000</b>  |                                |        |                        |
|---|--------------------------------|--------|------------------------|
|   | Specified<br>Causes<br>Of Loss | Comp.  | \$500<br>Ded.<br>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  |                                |        |                        |
|   | \$ 101                         | \$ 117 | \$ 244                 |
| <b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>   |                                |        |                        |
|   | \$ 68                          | \$ 79  | \$ 289                 |
| <b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>   |                                |        |                        |
| – TAXICABS AND LIMOUSINES   |                                |        |                        |
|   | \$ 103                         | \$ 119 | \$ 310                 |
| – SCHOOL AND CHURCH BUSES   |                                |        |                        |
|   | \$ 71                          | \$ 82  | \$ 159                 |
| – OTHER BUSES   |                                |        |                        |
|   | \$ 71                          | \$ 82  | \$ 159                 |
| – VAN POOLS   |                                |        |                        |
|   | \$ 103                         | \$ 119 | \$ 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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| <b>PHYSICAL DAMAGE</b><br><b>Original Cost New Range</b><br><b>\$15,001 – 20,000</b>  |   |              |                                 |
|---|---|--------------|---------------------------------|
|   | <b>Specified<br/>Causes<br/>Of Loss</b> | <b>Comp.</b> | <b>\$500<br/>Ded.<br/>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  |   |              |                                 |
|   | \$ 99                                   | \$ 115       | \$ 247                          |
| <b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>   |   |              |                                 |
|   | \$ 64                                   | \$ 74        | \$ 273                          |
| <b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>   |   |              |                                 |
| – TAXICABS AND LIMOUSINES   |   |              |                                 |
|   | \$ 101                                  | \$ 117       | \$ 314                          |
| – SCHOOL AND CHURCH BUSES   |   |              |                                 |
|   | \$ 69                                   | \$ 81        | \$ 161                          |
| – OTHER BUSES   |   |              |                                 |
|   | \$ 69                                   | \$ 81        | \$ 161                          |
| – VAN POOLS   |   |              |                                 |
|   | \$ 101                                  | \$ 117       | \$ 314                          |
| <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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TERRITORY 123**

| <b>PHYSICAL DAMAGE</b><br><b>Original Cost New Range</b><br><b>\$15,001 – 20,000</b>  |                                |        |                        |
|---|--------------------------------|--------|------------------------|
|   | Specified<br>Causes<br>Of Loss | Comp.  | \$500<br>Ded.<br>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  |                                |        |                        |
|   | \$ 101                         | \$ 117 | \$ 241                 |
| <b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>   |                                |        |                        |
|   | \$ 81                          | \$ 94  | \$ 257                 |
| <b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>   |                                |        |                        |
| – TAXICABS AND LIMOUSINES   |                                |        |                        |
|   | \$ 103                         | \$ 119 | \$ 306                 |
| – SCHOOL AND CHURCH BUSES   |                                |        |                        |
|   | \$ 71                          | \$ 82  | \$ 157                 |
| – OTHER BUSES   |                                |        |                        |
|   | \$ 71                          | \$ 82  | \$ 157                 |
| – VAN POOLS   |                                |        |                        |
|   | \$ 103                         | \$ 119 | \$ 306                 |
| <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><br><b>Original Cost New Range</b><br><b>\$15,001 – 20,000</b>  |   |              |                                 |
|---|---|--------------|---------------------------------|
|   | <b>Specified<br/>Causes<br/>Of Loss</b> | <b>Comp.</b> | <b>\$500<br/>Ded.<br/>Coll.</b> |
| <b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>   |   |              |                                 |
| – Local And Intermediate – All Vehicles   |   |              |                                 |
| – Long Distance – Light Trucks And Trailers Used With Light Trucks  |   |              |                                 |
|   | \$ 95                                   | \$ 110       | \$ 237                          |
| <b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>   |   |              |                                 |
|   | \$ 66                                   | \$ 76        | \$ 276                          |
| <b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>   |   |              |                                 |
| – TAXICABS AND LIMOUSINES   |   |              |                                 |
|   | \$ 97                                   | \$ 112       | \$ 301                          |
| – SCHOOL AND CHURCH BUSES   |   |              |                                 |
|   | \$ 67                                   | \$ 77        | \$ 154                          |
| – OTHER BUSES   |   |              |                                 |
|   | \$ 67                                   | \$ 77        | \$ 154                          |
| – VAN POOLS   |   |              |                                 |
|   | \$ 97                                   | \$ 112       | \$ 301                          |
| <ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul> |   |              |                                 |

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**90. HIRED AUTOS**


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| <b>Cost Of Hire Basis – All Territories<br/>Liability Base Loss Cost</b> |
| \$ 1.07  |

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

| <b>Coverage</b>                     | <b>All Perils<br/>Deductible</b> | <b>Loss Cost Per<br/>Each \$100<br/>Annual Cost<br/>Of Hire</b> |
|-------------------------------------|----------------------------------|---|
| <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<br/>Of Loss</b> | No Deductible                    | 0.22  |

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