

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

KEY MESSAGE

Loss costs representing an overall statewide level change of +11.3% are acknowledged.

BACKGROUND

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

IMPORTANT NOTE

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

INSURANCE DEPARTMENT ACTION

The Insurance Department has acknowledged this revision as filed.

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.

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](#).

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.

RATING SOFTWARE IMPACT

No new attributes are being introduced with this revision.

POLICYHOLDER NOTIFICATION

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

REVISION DISTRIBUTION

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

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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CONTACT INFORMATION

If you have any questions concerning:

- The actuarial content of this circular, please contact:

Gary Kilb
Actuarial Operations
(201) 469-2630
Gary.Kilb@verisk.com
autoactuarial@verisk.com

- The non-actuarial content of this circular, please contact:

William Jones
Production Operations, Compliance and Product Services
(201) 469-2815
prodops@verisk.com

- Other issues for this circular, please contact Customer Support:

E-mail: info@verisk.com
Phone: 800-888-4476

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Commercial Auto Legacy Classification Plan Loss Costs Revised in North Carolina

About This Filing

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

The advisory prospective loss costs presented in this document for the Commercial Auto Legacy Classification Plan are being revised concurrently with ISO's experience review in the companion filing CA-2023-BRLA1. The overall statewide level change for the CA-2023-BRLA1 filing is 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

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

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

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

Related Filing

Companion filing:

- CA-2023-BRLA1

Calculation of Loss Costs

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

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

Contents of Filing

This filing contains the following sections:

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

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NORTH CAROLINA
COMMERCIAL AUTOMOBILE
Table of Contents

Corresponding
Exhibits

SECTION A – CALCULATION OF LEGACY CLASS PLAN LOSS COSTS

Class Plan Relativities	Exhibit A1
Trucks, Tractors, & Trailers Liability Legacy Loss Cost Level Changes by Territory	Exhibit A2
Private Passenger Types Liability Legacy Loss Cost Level Changes by Territory	Exhibit A3
Trucks, Tractors, & Trailers OTC Legacy Loss Cost Level Changes by Territory	Exhibit A4
Trucks, Tractors, & Trailers Collision Legacy Loss Cost Level Changes by Territory	Exhibit A5
Private Passenger Types OTC Legacy Loss Cost Level Changes by Territory	Exhibit A6
Private Passenger Types Collision Legacy Loss Cost Level Changes by Territory	Exhibit A7
Relativities for Developing Minor Class & Coverage Loss Costs	Exhibit A8-A9

SECTION B – LEGACY CLASS PLAN LOSS COST PAGES

Pages

Liability and Medical Payments	B-1-14
Physical Damage - All Coverages Except Garages	B-15-28
Hired Autos (Rule 90)	B-29

VERISK

NORTH CAROLINA
CLASS PLAN RELATIVITIES

	Current Class Plan Aggregate Loss Cost	Current Legacy Class Plan Aggregate Loss Cost	Class Plan 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	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		PRIOR	REVISED	REVISED	
T		SIM	LEGACY	CA-2023-BRLA1	OFF	OFF	CLASS	PLAN
E		\$100000	CLASS	PLAN	OFF	BALANCE	BASE	LOSS
R	EXPOSURES	UND LOSS	BASE LOSS	REVISED BASE	BALANCE	FACTOR	COST	% CHANGE
R	(CAR YEARS)	COST	COST	LOSS COST	FACTOR	(5) / (9)	(4) / (6)	(7) / (3)
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

(1)	Public Automobiles Liability	Differentials to Legacy Loss Cost CSL Liab
	Taxis & Limos	6.20
	School and Church Buses	0.55
	Other Buses	3.80
	Van Pools	1.50
(2)	Public Automobiles Physical Damage	
	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
(3)	Medical Payments Relativities	<u>EXHIBIT A9</u>
(4)	Specified Cause of Loss Relativity	0.864
	This factor is used for Trucks, Tractors and Trailers and Private Passenger Types.	
(5)	The loss cost for hired autos is set forth in Section B.	
	It applies in all territories and is calculated as 0.25% of the statewide \$100,000 Combined Single Limit average loss cost for all Trucks, Tractors, & Trailers from companion filing CA-2023-BRLA1.	

(3) **Medical Payments Relativities**

Territory	Class of Business											
	Trucks, Tractors and Trailers				Private Passenger Types				Other Buses			
	<u>500</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>	<u>500</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>	<u>500</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>
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 Limit Per Person				PERSONAL INJURY PROTECTION
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"> • For liability increased limits factors, refer to Rule 100. • For liability fleet factors, refer to Rules 22. and 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 					

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

LIABILITY Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits
	500	1000	2000	5000	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 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"> • For liability increased limits factors, refer to Rule 100. • For liability fleet factors, refer to Rules 22. and 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 					

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

**NORTH CAROLINA (32)
TERRITORY 113**

LIABILITY	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 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

- For liability increased limits factors, refer to Rule **100**.
- For liability fleet factors, refer to Rules **22**. and **39**.
- Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule **49**.

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

LIABILITY Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits
	500	1000	2000	5000	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 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"> • For liability increased limits factors, refer to Rule 100. • For liability fleet factors, refer to Rules 22. and 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 					

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

**NORTH CAROLINA (32)
TERRITORY 115**

LIABILITY	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 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

- For liability increased limits factors, refer to Rule 100.
- For liability fleet factors, refer to Rules 22. and 39.
- Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.

LIABILITY Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits
	500	1000	2000	5000	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 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

- For liability increased limits factors, refer to Rule 100.
- For liability fleet factors, refer to Rules 22. and 39.
- Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.

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

**NORTH CAROLINA (32)
TERRITORY 117**

LIABILITY	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 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

- For liability increased limits factors, refer to Rule **100**.
- For liability fleet factors, refer to Rules **22**. and **39**.
- Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule **49**.

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

LIABILITY Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits
	500	1000	2000	5000	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 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"> • For liability increased limits factors, refer to Rule 100. • For liability fleet factors, refer to Rules 22. and 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 					

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

**NORTH CAROLINA (32)
TERRITORY 119**

LIABILITY	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 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"> • For liability increased limits factors, refer to Rule 100. • For liability fleet factors, refer to Rules 22. and 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 					

LIABILITY Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits
	500	1000	2000	5000	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 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"> • For liability increased limits factors, refer to Rule 100. • For liability fleet factors, refer to Rules 22. and 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 					

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

**NORTH CAROLINA (32)
TERRITORY 121**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person				Basic Limits
	500	1000	2000	5000	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 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

- For liability increased limits factors, refer to Rule 100.
- For liability fleet factors, refer to Rules 22. and 39.
- Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.

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

LIABILITY Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits
	500	1000	2000	5000	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 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"> • For liability increased limits factors, refer to Rule 100. • For liability fleet factors, refer to Rules 22. and 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 					

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

**NORTH CAROLINA (32)
TERRITORY 123**

LIABILITY	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 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

- For liability increased limits factors, refer to Rule 100.
- For liability fleet factors, refer to Rules 22. and 39.
- Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.

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

LIABILITY Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits
	500	1000	2000	5000	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 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"> • For liability increased limits factors, refer to Rule 100. • For liability fleet factors, refer to Rules 22. and 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 					

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

**NORTH CAROLINA (32)
TERRITORY 111**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks	\$ 86	\$ 100	\$ 234
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 55	\$ 64	\$ 304
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
– SCHOOL AND CHURCH BUSES	\$ 88	\$ 102	\$ 297
– OTHER BUSES	\$ 60	\$ 70	\$ 152
– VAN POOLS	\$ 60	\$ 70	\$ 152
– VAN POOLS	\$ 88	\$ 102	\$ 297
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 112	\$ 130	\$ 291
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 72	\$ 83	\$ 375
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– 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"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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

**NORTH CAROLINA (32)
TERRITORY 113**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 89	\$ 103	\$ 272
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 79	\$ 91	\$ 281
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– 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"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 97	\$ 112	\$ 230
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 47	\$ 54	\$ 191
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– 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"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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

**NORTH CAROLINA (32)
TERRITORY 115**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 101	\$ 117	\$ 222
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 62	\$ 72	\$ 260
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– 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"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 103	\$ 119	\$ 288
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 67	\$ 78	\$ 317
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– 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"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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

**NORTH CAROLINA (32)
TERRITORY 117**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 81	\$ 94	\$ 239
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 49	\$ 57	\$ 295
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– 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"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 86	\$ 100	\$ 229
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 58	\$ 67	\$ 243
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– 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"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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

**NORTH CAROLINA (32)
TERRITORY 119**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 95	\$ 110	\$ 228
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 69	\$ 80	\$ 257
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– 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"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 79	\$ 91	\$ 248
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 65	\$ 75	\$ 311
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– 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"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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

**NORTH CAROLINA (32)
TERRITORY 121**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 101	\$ 117	\$ 244
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 68	\$ 79	\$ 289
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– 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"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 99	\$ 115	\$ 247
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 64	\$ 74	\$ 273
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– 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"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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

**NORTH CAROLINA (32)
TERRITORY 123**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 101	\$ 117	\$ 241
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 81	\$ 94	\$ 257
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– 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"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 95	\$ 110	\$ 237
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 66	\$ 76	\$ 276
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– 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"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

90. HIRED AUTOS

Cost Of Hire Basis – All Territories Liability Base Loss Cost
\$ 1.07

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

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

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