

LOSS COSTS – IMPLEMENTATION

AUGUST 15, 2023

COMMERCIAL AUTOMOBILE

LI-CA-2023-279

OREGON SUPPLEMENT TO THE COMMERCIAL AUTO 2022 MULTISTATE LOSS COSTS FILING PROVIDED AND TO BE IMPLEMENTED

KEY MESSAGE

Loss Costs supplement to filing [CA-2022-RLC1](#) in Oregon is provided and to be implemented.

This supplement complements the multistate loss costs filing, which is attached to circular LI-CA-2022-112.

Effective Date: 5/1/2024

BACKGROUND

In circular [LI-CA-2022-112](#), we announced the filing of multistate loss costs filing CA-2022-RLC1 and advised that we would be submitting state-specific loss costs supplements in all ISO jurisdictions.

INSURANCE DEPARTMENT ACTION

We have received all necessary approvals or acknowledgements, as required by state laws and regulations, from the insurance department in Oregon.

Note: The announcement of implementation in a particular jurisdiction includes the implementation of the multistate filings and any state supplement and/or amendment filing.

ISO ACTION

We are providing and implementing the attached Oregon loss costs supplement to multistate filing CA-2022-RLC1.

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

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

EFFECTIVE DATE

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

These changes are applicable to all policies written on or after May 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 STATISTICAL REPORTING

ISO has reviewed the statistical reporting impact of this filing. A Statistical Plan Holders circular, [SP-CA-2022-001](#) entitled '2022 Commercial Automobile Multistate Coding Established' was released on May 9, 2022. Revisions to statistical reporting include numerous changes and the establishment of a new field, Financial Responsibility Surcharge Indicator Code. For statistical reporting purposes, all the changes in this circular will be effective for transactions with inception dates of October 1, 2023 and subsequent on a mandatory basis.

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 how you filed to have your loss cost adjustments apply to subsequent revisions of ISO loss costs. 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-2022-RLC1](#) and SERFF Tracking Number [ISOF-133216465](#), 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

Refer to circular [LI-CA-2022-112](#) for impact of the loss costs multistate filing.

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 5-24 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

RELATED RULES REVISION

In circular [LI-CA-2023-280](#), we are providing and implementing the corresponding rules supplement.

REFERENCE(S)

- [LI-CA-2023-280](#) (08/15/2023) Oregon Supplement To The Commercial Auto 2022 Multistate Rules Filing Provided And To Be Implemented
- [LI-CL-2023-005](#) (02/21/2023) Commercial Lines Revised Lead Time Requirements Listing

- [SP-CA-2022-001](#) (05/09/2022) 2022 Commercial Automobile Multistate Coding Established
 - [LI-CA-2022-112](#) (04/25/2022) 2022 Commercial Auto Multistate Loss Costs Revision Being Submitted
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ATTACHMENT(S)

- Oregon Supplement to Filing CA-2022-RLC1
 - Excel Workbook
 - Status Report
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FILES AVAILABLE FOR DOWNLOAD

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

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

DATA QUALITY

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

ACKNOWLEDGMENT OF ACTUARIAL QUALIFICATIONS

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

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

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CONTACT INFORMATION

If you have any questions concerning:

- The content of this circular and status of this filing, please contact:
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- Other issues for this circular, please contact Customer Support:

E-mail: info@verisk.com

Phone: 800-888-4476

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Oregon Supplement To The 2022 Commercial Auto Multistate Loss Costs Revision

About This Filing

This supplement addresses state exceptions to the ISO Commercial Lines Manual (CLM) - Division One – Automobile – Multistate Loss Costs ("multistate manual") to complement the changes being made in the multistate portion of this filing and the companion rules filings.

This supplement also describes the off-balance adjustments applied to balance changes to Public Automobile and Zone-rated risks due to the extension of some Optional Class Plan rating factors.

Related Filing(s)

The following companion filings are being filed with a concurrent effective date:

- ◆ CA-2022-RCP1 (Rules)

Background

In the multistate portion of this filing, we are withdrawing existing loss cost tables and replacing them with similar loss cost tables in new rules, with the loss cost table number and corresponding rule number from the standard manual incremented by 200.

Explanation of Changes

The following table lists the section number, old rule number and new rule number for each of the loss cost tables being updated. For these rules, the content is the same and the only change is the rule and loss cost table numbers.

Section Number	Old Rule Number	New Rule Number
2	25	225*
5	49	249
6	70	270
7	89	289
	90	290
	93	293
	97	297

*Rule 225: We are removing the Medical Payments loss costs from this table and have provided formulas to compute the Medical Payments premium in the multistate rule. Off-balance factors have been applied to the Physical Damage loss costs to introduce the Optional Class Plan rating on a revenue neutral basis. See below for details on the off-balance factors

Public Automobile Relativity Changes

Public Automobiles base loss costs are calculated as a multiplicative factor or relativity off the Trucks, Tractors & Trailers (territory) base loss costs for both Liability and Physical Damage.

Trucks, Tractors and Trailers base loss costs are, on average, being impacted by an off-balance factor as follows:

Collision	1.291
Comprehensive	0.944
Liability	1.102

However, this off-balance includes adjustments for factors that do not apply to Public Autos, and for the factors that do apply, we expect the average age and original cost distributions may differ materially.

For Physical Damage, the weighted average multiplicative impact of switching from Age and OCN factors to Vehicle Value factors is estimated as follows from Policy Years 2015-2017 Exposures of Public Autos:

Publics Collision	0.534
Publics Other Than Collision	0.766
Buses Collision	0.562
Buses Other Than Collision	0.780

To offset both effects described above, the following off-balance factors were used to adjust the relativities.

	Off-Balance Adjustment	Current Relativity	New Relativity
Publics Collision	1.452	1.55	2.25
Publics Other Than Collision	1.382	1.10	1.52
Buses Collision	1.379	0.46	0.63
Buses Other Than Collision	1.359	0.50	0.68
Van Pools Liability	0.907	1.05	0.95
Taxis and Limos Liability	0.907	4.43	4.02
School and Church Bus Liability	0.907	0.42	0.38
Other Buses Liability	0.907	3.48	3.16

Zone-rated Autos Relativity Changes

For Physical Damage, we adjusted the base loss costs to remove the aggregate impact of adopting the Vehicle Value Factors as a replacement for the Age Factor and the Original Cost New Factor. This calculation was performed using the Calendar Accident Year 2019 exposures from the experience dataset that was prepared for the Zone-rated experience review filed in 2021 with ISO filing designation CA-2021-RZRLC.

Coverage	Exposures	Prior ALCCL	Revised ALCCL	Off-Balance Factor
Collision	226,864	8,789,392	4,562,150	1.927
Comprehensive	238,770	2,832,354	2,363,116	1.199

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**TERRITORY 104
LIAB, MED PAY, PIP**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
\$ 240	\$4	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
<ul style="list-style-type: none"> • NOT SUBJECT TO NO-FAULT 	\$7		
\$ 217			
<ul style="list-style-type: none"> • SUBJECT TO NO-FAULT 		Not Principally Operated By Employees	Principally Operated By Employees
\$ 217	\$6.00	\$ 47	\$ 24
RULE 240. PUBLIC AUTO CLASSIFICATIONS –			
– TAXICABS AND LIMOUSINES			
\$ 965	\$40		N/A
– SCHOOL AND CHURCH BUSES			
\$ 91	\$7		N/A
– OTHER BUSES			
\$ 758	\$46		N/A
– VAN POOLS			
\$ 228	\$7		N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 184	Refer to Rule 249.	All Autos N/A	
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • 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 249. 			

TERRITORY 105
LIAB, MED PAY, PIP

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
\$ 307	\$4	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
<ul style="list-style-type: none"> • NOT SUBJECT TO NO-FAULT 	\$9		
\$ 273			
<ul style="list-style-type: none"> • SUBJECT TO NO-FAULT 		Not Principally Operated By Employees	Principally Operated By Employees
\$ 273	\$6.00	\$ 62	\$ 31
RULE 240. PUBLIC AUTO CLASSIFICATIONS –			
– TAXICABS AND LIMOUSINES			
\$ 1234	\$51		N/A
– SCHOOL AND CHURCH BUSES			
\$ 117	\$5		N/A
– OTHER BUSES			
\$ 970	\$38		N/A
– VAN POOLS			
\$ 292	\$9		N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 271	Refer to Rule 249.	All Autos N/A	
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • 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 249. 			

TERRITORY 106
LIAB, MED PAY, PIP

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
\$ 157	\$3	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
<ul style="list-style-type: none"> • NOT SUBJECT TO NO-FAULT 			
\$ 197	\$6		
<ul style="list-style-type: none"> • SUBJECT TO NO-FAULT 			
\$ 197	\$6.00	Not Principally Operated By Employees \$ 32	Principally Operated By Employees \$ 16
RULE 240. PUBLIC AUTO CLASSIFICATIONS –			
– TAXICABS AND LIMOUSINES			
\$ 631	\$26		N/A
– SCHOOL AND CHURCH BUSES			
\$ 60	\$7		N/A
– OTHER BUSES			
\$ 496	\$33		N/A
– VAN POOLS			
\$ 149	\$5		N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 122	Refer to Rule 249.	All Autos N/A	
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • 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 249. 			

TERRITORY 110
LIAB, MED PAY, PIP

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
\$ 588	\$6	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
<ul style="list-style-type: none"> • NOT SUBJECT TO NO-FAULT \$ 427 • SUBJECT TO NO-FAULT \$ 427 	\$14 \$6.00	Not Principally Operated By Employees \$ 64	Principally Operated By Employees \$ 32
RULE 240. PUBLIC AUTO CLASSIFICATIONS –			
– TAXICABS AND LIMOUSINES			
\$ 2364	\$98	N/A	
– SCHOOL AND CHURCH BUSES			
\$ 223	\$7	N/A	
– OTHER BUSES			
\$ 1858	\$55	N/A	
– VAN POOLS			
\$ 559	\$18	N/A	
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 518	Refer to Rule 249.	All Autos N/A	
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • 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 249. 			

**TERRITORY 111
LIAB, MED PAY, PIP**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
\$ 527	\$5	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
<ul style="list-style-type: none"> • NOT SUBJECT TO NO-FAULT \$ 384 • SUBJECT TO NO-FAULT \$ 384 	\$12 \$6.00	Not Principally Operated By Employees \$ 46	Principally Operated By Employees \$ 23
RULE 240. PUBLIC AUTO CLASSIFICATIONS –			
– TAXICABS AND LIMOUSINES			
\$ 2119	\$88	N/A	
– SCHOOL AND CHURCH BUSES			
\$ 200	\$10	N/A	
– OTHER BUSES			
\$ 1665	\$53	N/A	
– VAN POOLS			
\$ 501	\$16	N/A	
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 476	Refer to Rule 249.	All Autos N/A	
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • 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 249. 			

TERRITORY 112
LIAB, MED PAY, PIP

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
\$ 324	\$4	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
<ul style="list-style-type: none"> • NOT SUBJECT TO NO-FAULT 	\$10		
\$ 313			
<ul style="list-style-type: none"> • SUBJECT TO NO-FAULT 		Not Principally Operated By Employees	Principally Operated By Employees
\$ 313	\$6.00	\$ 41	\$ 21
RULE 240. PUBLIC AUTO CLASSIFICATIONS –			
– TAXICABS AND LIMOUSINES			
\$ 1302	\$54		N/A
– SCHOOL AND CHURCH BUSES			
\$ 123	\$6		N/A
– OTHER BUSES			
\$ 1024	\$43		N/A
– VAN POOLS			
\$ 308	\$10		N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 293	Refer to Rule 249.	All Autos N/A	
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • 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 249. 			

**TERRITORY 113
LIAB, MED PAY, PIP**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
\$ 355	\$4	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
<ul style="list-style-type: none"> • NOT SUBJECT TO NO-FAULT 	\$11		
\$ 340			
<ul style="list-style-type: none"> • SUBJECT TO NO-FAULT 		Not Principally Operated By Employees	Principally Operated By Employees
\$ 340	\$6.00	\$ 60	\$ 30
RULE 240. PUBLIC AUTO CLASSIFICATIONS –			
– TAXICABS AND LIMOUSINES			
\$ 1427	\$59		N/A
– SCHOOL AND CHURCH BUSES			
\$ 135	\$9		N/A
– OTHER BUSES			
\$ 1122	\$50		N/A
– VAN POOLS			
\$ 337	\$11		N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 279	Refer to Rule 249.	All Autos N/A	
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • 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 249. 			

TERRITORY 114
LIAB, MED PAY, PIP

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
\$ 372	\$5	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
<ul style="list-style-type: none"> • NOT SUBJECT TO NO-FAULT 	\$10		
\$ 303			
<ul style="list-style-type: none"> • SUBJECT TO NO-FAULT 		Not Principally Operated By Employees	Principally Operated By Employees
\$ 303	\$6.00	\$ 52	\$ 26
RULE 240. PUBLIC AUTO CLASSIFICATIONS –			
– TAXICABS AND LIMOUSINES			
\$ 1495	\$62		N/A
– SCHOOL AND CHURCH BUSES			
\$ 141	\$8		N/A
– OTHER BUSES			
\$ 1176	\$54		N/A
– VAN POOLS			
\$ 353	\$11		N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 285	Refer to Rule 249.	All Autos N/A	
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • 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 249. 			

TERRITORY 115
LIAB, MED PAY, PIP

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
\$ 575	\$7	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
<ul style="list-style-type: none"> • NOT SUBJECT TO NO-FAULT \$ 399 	\$13		
<ul style="list-style-type: none"> • SUBJECT TO NO-FAULT \$ 399 	\$6.00	Not Principally Operated By Employees \$ 76	Principally Operated By Employees \$ 38
RULE 240. PUBLIC AUTO CLASSIFICATIONS –			
– TAXICABS AND LIMOUSINES			
\$ 2312	\$96		N/A
– SCHOOL AND CHURCH BUSES			
\$ 219	\$11		N/A
– OTHER BUSES			
\$ 1817	\$71		N/A
– VAN POOLS			
\$ 546	\$18		N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 490	Refer to Rule 249.	All Autos N/A	
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • 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 249. 			

TERRITORY 116
LIAB, MED PAY, PIP

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
\$ 547	\$5	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
<ul style="list-style-type: none"> • NOT SUBJECT TO NO-FAULT \$ 431 	\$14		
<ul style="list-style-type: none"> • SUBJECT TO NO-FAULT \$ 431 	\$6.00	Not Principally Operated By Employees \$ 83	Principally Operated By Employees \$ 42
RULE 240. PUBLIC AUTO CLASSIFICATIONS –			
– TAXICABS AND LIMOUSINES			
\$ 2199	\$91	N/A	
– SCHOOL AND CHURCH BUSES			
\$ 208	\$10	N/A	
– OTHER BUSES			
\$ 1729	\$67	N/A	
– VAN POOLS			
\$ 520	\$17	N/A	
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 446	Refer to Rule 249.	All Autos N/A	
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • 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 249. 			

**TERRITORY 117
 LIAB, MED PAY, PIP**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
\$ 596	\$7	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
<ul style="list-style-type: none"> • NOT SUBJECT TO NO-FAULT \$ 406 • SUBJECT TO NO-FAULT \$ 406 	\$13 \$6.00	Not Principally Operated By Employees \$ 61	Principally Operated By Employees \$ 31
RULE 240. PUBLIC AUTO CLASSIFICATIONS –			
– TAXICABS AND LIMOUSINES			
\$ 2396	\$100	N/A	
– SCHOOL AND CHURCH BUSES			
\$ 226	\$10	N/A	
– OTHER BUSES			
\$ 1883	\$73	N/A	
– VAN POOLS			
\$ 566	\$18	N/A	
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 492	Refer to Rule 249.	All Autos N/A	
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • 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 249. 			

TERRITORY 118
LIAB, MED PAY, PIP

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
\$ 488	\$6	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
<ul style="list-style-type: none"> • NOT SUBJECT TO NO-FAULT 	\$13		
\$ 412			
<ul style="list-style-type: none"> • SUBJECT TO NO-FAULT 		Not Principally Operated By Employees	Principally Operated By Employees
\$ 412	\$6.00	\$ 84	\$ 42
RULE 240. PUBLIC AUTO CLASSIFICATIONS –			
– TAXICABS AND LIMOUSINES			
\$ 1962	\$82		N/A
– SCHOOL AND CHURCH BUSES			
\$ 185	\$9		N/A
– OTHER BUSES			
\$ 1542	\$58		N/A
– VAN POOLS			
\$ 464	\$15		N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 382	Refer to Rule 249.	All Autos N/A	
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • 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 249. 			

TERRITORY 119
LIAB, MED PAY, PIP

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
\$ 275	\$4	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
<ul style="list-style-type: none"> • NOT SUBJECT TO NO-FAULT \$ 352 • SUBJECT TO NO-FAULT \$ 352 	\$11 \$6.00	Not Principally Operated By Employees \$ 59	Principally Operated By Employees \$ 30
RULE 240. PUBLIC AUTO CLASSIFICATIONS –			
– TAXICABS AND LIMOUSINES			
\$ 1106	\$46	N/A	
– SCHOOL AND CHURCH BUSES			
\$ 105	\$5	N/A	
– OTHER BUSES			
\$ 869	\$44	N/A	
– VAN POOLS			
\$ 261	\$8	N/A	
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 246	Refer to Rule 249.	All Autos N/A	
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • 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 249. 			

**TERRITORY 120
LIAB, MED PAY, PIP**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
\$ 252	\$3	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
<ul style="list-style-type: none"> • NOT SUBJECT TO NO-FAULT \$ 339 	\$11		
<ul style="list-style-type: none"> • SUBJECT TO NO-FAULT \$ 339 	\$6.00	Not Principally Operated By Employees \$ 59	Principally Operated By Employees \$ 30
RULE 240. PUBLIC AUTO CLASSIFICATIONS –			
– TAXICABS AND LIMOUSINES			
\$ 1013	\$42	N/A	
– SCHOOL AND CHURCH BUSES			
\$ 96	\$5	N/A	
– OTHER BUSES			
\$ 796	\$31	N/A	
– VAN POOLS			
\$ 239	\$8	N/A	
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 209	Refer to Rule 249.	All Autos N/A	
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • 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 249. 			

**TERRITORY 104
PHYS DAM**

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 54	\$ 94	\$ 204
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 59	\$ 102	\$ 256
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 82	\$ 143	\$ 459
– SCHOOL AND CHURCH BUSES			
	\$ 37	\$ 64	\$ 129
– OTHER BUSES			
	\$ 37	\$ 64	\$ 129
– VAN POOLS			
	\$ 82	\$ 143	\$ 459
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

**TERRITORY 105
PHYS DAM**

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 44	\$ 76	\$ 239
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 45	\$ 78	\$ 357
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 67	\$ 116	\$ 538
– SCHOOL AND CHURCH BUSES			
	\$ 30	\$ 52	\$ 151
– OTHER BUSES			
	\$ 30	\$ 52	\$ 151
– VAN POOLS			
	\$ 67	\$ 116	\$ 538
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

**TERRITORY 106
PHYS DAM**

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 60	\$ 103	\$ 187
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 78	\$ 136	\$ 250
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 91	\$ 157	\$ 421
– SCHOOL AND CHURCH BUSES			
	\$ 41	\$ 70	\$ 118
– OTHER BUSES			
	\$ 41	\$ 70	\$ 118
– VAN POOLS			
	\$ 91	\$ 157	\$ 421
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

**TERRITORY 110
PHYS DAM**

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 47	\$ 82	\$ 219
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 41	\$ 71	\$ 422
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 71	\$ 125	\$ 493
– SCHOOL AND CHURCH BUSES			
	\$ 32	\$ 56	\$ 138
– OTHER BUSES			
	\$ 32	\$ 56	\$ 138
– VAN POOLS			
	\$ 71	\$ 125	\$ 493
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

**TERRITORY 111
PHYS DAM**

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 45	\$ 77	\$ 202
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 35	\$ 60	\$ 327
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 68	\$ 117	\$ 455
– SCHOOL AND CHURCH BUSES			
	\$ 31	\$ 52	\$ 127
– OTHER BUSES			
	\$ 31	\$ 52	\$ 127
– VAN POOLS			
	\$ 68	\$ 117	\$ 455
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

**TERRITORY 112
PHYS DAM**

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 38	\$ 66	\$ 228
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 32	\$ 56	\$ 327
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 58	\$ 100	\$ 513
– SCHOOL AND CHURCH BUSES			
	\$ 26	\$ 45	\$ 144
– OTHER BUSES			
	\$ 26	\$ 45	\$ 144
– VAN POOLS			
	\$ 58	\$ 100	\$ 513
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

**TERRITORY 113
PHYS DAM**

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 36	\$ 63	\$ 186
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 39	\$ 67	\$ 301
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 55	\$ 96	\$ 419
– SCHOOL AND CHURCH BUSES			
	\$ 24	\$ 43	\$ 117
– OTHER BUSES			
	\$ 24	\$ 43	\$ 117
– VAN POOLS			
	\$ 55	\$ 96	\$ 419
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

**TERRITORY 114
PHYS DAM**

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 48	\$ 83	\$ 222
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 39	\$ 68	\$ 293
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 73	\$ 126	\$ 500
– SCHOOL AND CHURCH BUSES			
	\$ 33	\$ 56	\$ 140
– OTHER BUSES			
	\$ 33	\$ 56	\$ 140
– VAN POOLS			
	\$ 73	\$ 126	\$ 500
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

**TERRITORY 115
 PHYS DAM**

PHYSICAL DAMAGE			
Original Cost New Range			
\$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 40	\$ 69	\$ 210
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 43	\$ 75	\$ 302
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 61	\$ 105	\$ 473
– SCHOOL AND CHURCH BUSES			
	\$ 27	\$ 47	\$ 132
– OTHER BUSES			
	\$ 27	\$ 47	\$ 132
– VAN POOLS			
	\$ 61	\$ 105	\$ 473
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

**TERRITORY 116
PHYS DAM**

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 37	\$ 64	\$ 215
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 38	\$ 66	\$ 291
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 56	\$ 97	\$ 484
– SCHOOL AND CHURCH BUSES			
	\$ 25	\$ 44	\$ 135
– OTHER BUSES			
	\$ 25	\$ 44	\$ 135
– VAN POOLS			
	\$ 56	\$ 97	\$ 484
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

**TERRITORY 117
PHYS DAM**

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 36	\$ 63	\$ 225
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 31	\$ 54	\$ 328
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 55	\$ 96	\$ 506
– SCHOOL AND CHURCH BUSES			
	\$ 24	\$ 43	\$ 142
– OTHER BUSES			
	\$ 24	\$ 43	\$ 142
– VAN POOLS			
	\$ 55	\$ 96	\$ 506
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

**TERRITORY 118
PHYS DAM**

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 37	\$ 64	\$ 212
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 34	\$ 59	\$ 323
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 56	\$ 97	\$ 477
– SCHOOL AND CHURCH BUSES			
	\$ 25	\$ 44	\$ 134
– OTHER BUSES			
	\$ 25	\$ 44	\$ 134
– VAN POOLS			
	\$ 56	\$ 97	\$ 477
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

**TERRITORY 119
PHYS DAM**

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 54	\$ 95	\$ 379
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 54	\$ 94	\$ 327
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 82	\$ 144	\$ 853
– SCHOOL AND CHURCH BUSES			
	\$ 37	\$ 65	\$ 239
– OTHER BUSES			
	\$ 37	\$ 65	\$ 239
– VAN POOLS			
	\$ 82	\$ 144	\$ 853
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

**TERRITORY 120
PHYS DAM**

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 52	\$ 91	\$ 353
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 59	\$ 103	\$ 433
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 79	\$ 138	\$ 794
– SCHOOL AND CHURCH BUSES			
	\$ 35	\$ 62	\$ 222
– OTHER BUSES			
	\$ 35	\$ 62	\$ 222
– VAN POOLS			
	\$ 79	\$ 138	\$ 794
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

ALL TERRITORIES

249. AUTO DEALERS – PREMIUM DEVELOPMENT

FIRE	
\$ 0.05	

FIRE AND THEFT*			
Territory Code	Personal Auto Type Vehicles		Miscellaneous Type Vehicles
	Buildings And Standard Open Lots	Non-Standard Open Lots	Buildings And Open Lots
110,111,115,116, 117,118	\$ 0.14	\$ 0.15	\$ 0.12
ALL OTHER	0.12	0.13	0.12

* Theft is subject to a \$100 per car/\$500 per occurrence deductible.
See Rule **298**. for additional deductible options.

SPECIFIED CAUSES OF LOSS*					
Territory Code	Personal Auto Type Vehicles			Miscellaneous Type Vehicles	
	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings	Open Lots
110,111,115,116, 117,118	\$ 0.21	\$ 0.24	\$ 0.27	\$ 0.15	\$ 0.20
ALL OTHER	0.15	0.18	0.21	0.15	0.20

* Theft and Mischief or Vandalism are subject to a \$100 per car/\$500 per occurrence deductible.
See Rule **298**. for additional deductible options.

LIMITED SPECIFIED CAUSES OF LOSS*					
Territory Code	Personal Auto Type Vehicles			Miscellaneous Type Vehicles	
	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings	Open Lots
110,111,115,116, 117,118	\$ 0.20	\$ 0.21	\$ 0.25	\$ 0.15	\$ 0.15
ALL OTHER	0.15	0.15	0.18	0.15	0.15

* Theft is subject to a \$100 per car/\$500 per occurrence deductible.
See Rule **298**. for additional deductible options.

ALL TERRITORIES

249. AUTO DEALERS – PREMIUM DEVELOPMENT (Cont'd)

COMPREHENSIVE*				
Territory Code	Personal Auto Type Vehicles			Miscellaneous Type Vehicles
	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings And Open Lots
110,111,115,116, 117,118	\$ 0.27	\$ 0.30	\$ 0.32	\$ 0.25
ALL OTHER	0.21	0.25	0.27	0.25

* Theft and Mischief or Vandalism are subject to a \$100 per car/\$500 per occurrence deductible.
See Rule **298**. for additional deductible options.

BLANKET COLLISION			
	<ul style="list-style-type: none"> • Reporting Form – Inventory Value • Non-Reporting Form – Limit of Insurance 		
Deductible	First \$ 50,000 And Under	\$ 50,001 To \$ 100,000	Over \$ 100,000
\$100	\$ 0.99	\$ 0.41	\$ 0.19
\$250	0.62	0.24	0.13

See Rule **298**. for additional deductible options.

ALL TERRITORIES

255. GARAGEKEEPERS' INSURANCE – PREMIUM DEVELOPMENT

GARAGEKEEPERS' – OTHER THAN COLLISION*				
Maximum Limit Of Liability	Specified Causes Of Loss		Comprehensive	
	Legal Liability	Direct (Primary)	Legal Liability	Direct (Primary)
\$ 6,000	\$ 15	\$ 20	\$ 18	\$ 24
7,500	18	24	21	28
9,000	20	27	24	33
12,000	25	33	30	40
15,000	29	39	35	47
18,000	33	44	39	53
22,500	39	53	47	64
30,000	49	66	59	80
37,500	58	79	70	94
45,000	66	90	80	107
60,000	82	110	98	132
75,000	96	130	116	156
90,000	111	150	133	180
120,000	137	184	164	221
150,000	160	216	192	260
180,000	185	249	222	299
225,000	222	300	266	360
300,000	281	379	337	455
375,000	341	460	409	552
450,000	399	539	479	646
600,000	511	690	613	827
750,000	619	836	743	1003
900,000	725	978	870	1174
1,200,000	924	1248	1109	1497
1,500,000	1104	1490	1325	1788
2,000,000	1249	1686	1499	2024
2,500,000	1361	1837	1633	2204
Over 2,500,000	Refer to Company			
Direct Coverage (Excess)				
Specified Causes Of Loss – Multiply the Legal Liability premium by 1.15. Comprehensive – Multiply the Legal Liability premium by 1.15.				
* Theft and Mischief or Vandalism are subject to a \$100 per car/\$500 per occurrence deductible. See Rule 298. for additional deductible options.				

ALL TERRITORIES

255. GARAGEKEEPERS' INSURANCE – PREMIUM DEVELOPMENT (Cont'd)

GARAGEKEEPERS' – COLLISION						
Maximum Limit Of Liability	Deductibles					
	\$ 100		\$ 250		\$ 500	
	Legal Liability	Direct (Primary)	Legal Liability	Direct (Primary)	Legal Liability	Direct (Primary)
\$ 6,000	\$ 22	\$ 30	\$ 14	\$ 19	\$ 11	\$ 15
7,500	26	34	17	22	13	17
9,000	29	39	19	25	15	20
12,000	37	50	24	32	18	25
15,000	44	59	29	39	22	30
18,000	52	70	34	46	26	35
22,500	61	83	40	54	31	41
30,000	79	106	51	69	39	53
37,500	93	125	60	81	46	63
45,000	104	141	68	92	52	70
60,000	131	177	85	115	65	88
75,000	158	213	102	138	79	106
90,000	181	244	117	158	90	122
120,000	226	305	147	198	113	152
150,000	271	366	176	238	136	183
180,000	313	422	203	274	156	211
225,000	374	505	243	328	187	252
300,000	476	642	309	418	238	321
375,000	577	778	375	506	288	389
450,000	676	913	440	593	338	456
600,000	873	1178	567	766	436	589
750,000	1066	1440	693	936	533	720
900,000	1248	1685	811	1095	624	843
1,200,000	1588	2143	1032	1393	794	1072
1,500,000	1904	2570	1237	1670	952	1285
2,000,000	2172	2933	1412	1906	1086	1466
2,500,000	2367	3195	1538	2077	1183	1598
Over 2,500,000	Refer to Company					
Direct Coverage (Excess)						
Multiply the Legal Liability premium for the desired deductible by 1.15.						
For additional coverages, refer to company.						

225. PREMIUM DEVELOPMENT – ZONE-RATED AUTOS

Zone-rating Table – Zone 32 (Portland) Combinations				
Zone	Description	\$100,000 Liability	\$500 Deductible Collision	\$500 Deductible Comprehensive
01	Atlanta	\$ 2241	\$ 931	\$ 343
02	Baltimore/Washington	2771	1039	283
03	Boston	1813	615	296
04	Buffalo	2771	1039	283
05	Charlotte	2241	931	343
06	Chicago	1905	786	314
07	Cincinnati	1905	786	314
08	Cleveland	1905	786	314
09	Dallas/Fort Worth	2370	809	324
10	Denver	2424	975	320
11	Detroit	1905	786	314
12	Hartford	1813	615	296
13	Houston	2370	809	324
14	Indianapolis	1905	786	314
15	Jacksonville	2241	931	343
16	Kansas City	1639	495	319
17	Little Rock	2370	809	324
18	Los Angeles	2228	809	344
19	Louisville	1805	792	347
20	Memphis	1805	792	347
21	Miami	2241	931	343
22	Milwaukee	1639	495	319
23	Minneapolis/St. Paul	1639	495	319
24	Nashville	1805	792	347
25	New Orleans	2268	869	375
26	New York City	2771	1039	283
27	Oklahoma City	2370	809	324
28	Omaha	1639	495	319
29	Phoenix	2424	975	320
30	Philadelphia	2771	1039	283
31	Pittsburgh	2771	1039	283
32	Portland	2228	809	344
33	Richmond	2241	931	343
34	St. Louis	1639	495	319
35	Salt Lake City	2424	975	320
36	San Francisco	2228	809	344
37	Tulsa	2370	809	324
40	Pacific	2273	809	356
41	Mountain	2474	975	331
42	Midwest	1672	495	330
43	Southwest	2418	809	335
44	North Central	1944	786	325
45	Mideast	1841	792	357
46	Gulf	2314	869	388
47	Southeast	2287	931	354
48	Eastern	2827	1039	291
49	New England	1850	615	306

Table 225.F.#1(LC) Zone-rating Table – Zone 32 (Portland) Combinations Loss Costs

OREGON – COMMERCIAL AUTO
LOSS COSTS FILING CA-2022-RLC1 (SUPPLEMENT)

Zone-rating Table – Zone 40 (Pacific) Combinations				
Zone	Description	\$100,000 Liability	\$500 Deductible Collision	\$500 Deductible Comprehensive
01	Atlanta	\$ 2287	\$ 931	\$ 354
02	Baltimore/Washington	2827	1039	291
03	Boston	1850	615	306
04	Buffalo	2827	1039	291
05	Charlotte	2287	931	354
06	Chicago	1944	786	325
07	Cincinnati	1944	786	325
08	Cleveland	1944	786	325
09	Dallas/Fort Worth	2418	809	335
10	Denver	2474	975	331
11	Detroit	1944	786	325
12	Hartford	1850	615	306
13	Houston	2418	809	335
14	Indianapolis	1944	786	325
15	Jacksonville	2287	931	354
16	Kansas City	1672	495	330
17	Little Rock	2418	809	335
18	Los Angeles	2273	809	356
19	Louisville	1841	792	357
20	Memphis	1841	792	357
21	Miami	2287	931	354
22	Milwaukee	1672	495	330
23	Minneapolis/St. Paul	1672	495	330
24	Nashville	1841	792	357
25	New Orleans	2314	869	388
26	New York City	2827	1039	291
27	Oklahoma City	2418	809	335
28	Omaha	1672	495	330
29	Phoenix	2474	975	331
30	Philadelphia	2827	1039	291
31	Pittsburgh	2827	1039	291
32	Portland	2273	809	356
33	Richmond	2287	931	354
34	St. Louis	1672	495	330
35	Salt Lake City	2474	975	331
36	San Francisco	2273	809	356
37	Tulsa	2418	809	335
40	Pacific	2378	919	362
41	Mountain	2587	1106	338
42	Midwest	1749	563	336
43	Southwest	2530	919	342
44	North Central	2033	894	331
45	Mideast	1926	900	364
46	Gulf	2420	987	396
47	Southeast	2392	1058	361
48	Eastern	2958	1181	297
49	New England	1935	698	312

Table 225.F.#2(LC) Zone-rating Table – Zone 40 (Pacific) Combinations Loss Costs

249. AUTO DEALERS – PREMIUM DEVELOPMENT FOR COMMON COVERAGES

Acts, Errors Or Omissions Base Loss Cost
<u>\$ 35</u>

Table 249.F.2.a.(LC) Acts, Errors Or Omissions Liability Coverages Loss Cost

270. FINANCED AUTOS

Single Interest Coverage								
Original Unpaid Balance Including Finance Charges	Comprehensive		Collision		Fire And Theft		Conversion, Embezzlement And Secretion	
	New	Used	New	Used	New	Used	New	Used
\$ 0 – 1,500	\$ 2	\$ 2	\$ 53	\$ 56	\$ 1	\$ 1	\$ 4	\$ 5
1,501 – 2,000	2	2	59	61	1	1	5	6
2,001 – 2,500	2	2	68	71	2	2	6	6
2,501 – 3,000	3	3	78	81	2	2	7	7
3,001 – 3,500	4	4	89	94	2	2	8	9
3,501 – 4,000	4	4	101	105	2	2	9	9
4,001 – 4,500	4	4	108	113	2	2	9	10
4,501 – 5,000	5	5	125	131	3	3	11	12
5,001 – 6,000	6	6	147	154	4	4	13	14
6,001 – 8,000	7	7	194	203	4	4	17	19
Over 8,000 per \$100	0.11	0.11	2.74	2.87	0.07	0.07	0.24	0.26

Table 270.C.2.c.(1)(LC) Single Interest Coverage Loss Costs

289. NON-OWNERSHIP LIABILITY

<u>Class Code</u>	<u>Total Number Of Employees</u>	<u>Liability Base Loss Cost</u>
6638	0 – 9	\$ 52
6639	10 – 19	110
6640	20 – 25	177
6602	26 – 100	299
6603	101 – 500	782
6604	501 – 1,000	1,797
6605	Over 1,000	3,788

Table 289.B.2.a.(1)(a)(LC) Other Than Auto Service Operations Loss Costs

290. HIRED AUTOS

<u>Cost Of Hire Basis – All Territories</u> <u>Liability Base Loss Cost</u>
\$ 0.81

Table 290.B.3.a.(1)(LC) Cost Of Hire Basis Liability Loss Cost

293. NO-FAULT COVERAGES

Loss Cost For Each Named Individual
\$ 1.25

Table 293.C.1.(LC) Broadened Personal Injury Protection Loss Cost

297. UNINSURED MOTORISTS INSURANCE

Uninsured Motorists Bodily Injury		
Bodily Injury Limits	Private Passenger Types Per Exposure	Other Than Private Passenger Types Per Exposure
\$ 50,000	\$ 28.29	\$ 12.61
100,000	41.43	19.75
125,000	46.63	22.65
150,000	50.79	24.97
200,000	58.30	29.17
250,000	64.10	32.45
300,000	68.71	35.06
350,000	72.87	37.49
400,000	76.13	39.32
500,000	82.04	42.77
600,000	86.24	45.21
750,000	92.33	48.74
1,000,000	99.18	52.80
1,500,000	108.68	58.39
2,000,000	114.51	61.90
2,500,000	119.00	64.52
3,000,000	122.72	66.75
5,000,000	131.86	72.25
7,500,000	138.79	76.43
10,000,000	142.20	78.45

Table 297.B.3.a.(1)(LC) Single Limits Uninsured (Includes Underinsured) Motorists Bodily Injury Coverage Loss Costs

Uninsured Motorists Bodily Injury		
Bodily Injury Limits	Private Passenger Types Per Exposure	Other Than Private Passenger Types Per Exposure
\$ 25,000/50,000	\$ 21.13	\$ 8.91
50,000/100,000	31.59	14.40
100,000/300,000	45.34	21.90
250,000/500,000	66.18	33.60
500,000/1,000,000	83.17	43.41
1,000,000/2,000,000	100.57	53.65
2,500,000/5,000,000	120.54	65.48
5,000,000/10,000,000	132.72	72.72

Table 297.B.3.a.(2)(LC) Split Limits Uninsured (Includes Underinsured) Motorists Bodily Injury Coverage Loss Costs

Uninsured Motorists Property Damage
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OREGON – COMMERCIAL AUTO
 LOSS COSTS FILING CA-2022-RLC1 (SUPPLEMENT)

<u>Property Damage Limits</u>	<u>Private Passenger Types Per Exposure</u>
\$ <u>20,000</u>	\$ <u>2.84</u>
<u>25,000</u>	<u>2.91</u>
<u>50,000</u>	<u>3.08</u>
<u>100,000</u>	<u>3.25</u>

Table 297.B.3.a.(3)(LC) Uninsured Motorists Property Damage Coverage Loss Costs

<u>Loss Cost</u>
\$ <u>1.25</u>

Table 297.B.4.a.(LC) Individual Named Insured Loss Cost

<u>Loss Cost</u>
\$ <u>1.25</u>

Table 297.B.5.a.(LC) Exposures Not Subject To No-fault Loss Cost

OREGON – COMMERCIAL AUTO
LOSS COSTS FILING CA-2022-RLC1 (SUPPLEMENT)

25. PREMIUM DEVELOPMENT – ZONE-RATED AUTOS

Zone-rating Table – Zone 32 (Portland) Combinations					
Zone	Description	\$100,000 Liability	\$500 Medical Payments	\$500 Deductible Collision	\$500 Deductible Comprehensive
01	Atlanta	\$ 2241	\$ 76	\$ 483	\$ 286
02	Baltimore/Washington	2771	94	539	236
03	Boston	1813	62	319	247
04	Buffalo	2771	94	539	236
05	Charlotte	2241	76	483	286
06	Chicago	1905	65	408	262
07	Cincinnati	1905	65	408	262
08	Cleveland	1905	65	408	262
09	Dallas/Fort Worth	2370	81	420	270
10	Denver	2424	82	506	267
11	Detroit	1905	65	408	262
12	Hartford	1813	62	319	247
13	Houston	2370	81	420	270
14	Indianapolis	1905	65	408	262
15	Jacksonville	2241	76	483	286
16	Kansas City	1639	56	257	266
17	Little Rock	2370	81	420	270
18	Los Angeles	2228	76	420	287
19	Louisville	1805	61	411	289
20	Memphis	1805	61	411	289
21	Miami	2241	76	483	286
22	Milwaukee	1639	56	257	266
23	Minneapolis/St. Paul	1639	56	257	266
24	Nashville	1805	61	411	289
25	New Orleans	2268	77	451	313
26	New York City	2771	94	539	236
27	Oklahoma City	2370	81	420	270
28	Omaha	1639	56	257	266
29	Phoenix	2424	82	506	267
30	Philadelphia	2771	94	539	236
31	Pittsburgh	2771	94	539	236
32	Portland	2228	76	420	287
33	Richmond	2241	76	483	286
34	St. Louis	1639	56	257	266
35	Salt Lake City	2424	82	506	267
36	San Francisco	2228	76	420	287
37	Tulsa	2370	81	420	270
40	Pacific	2273	77	420	297
41	Mountain	2474	84	506	276
42	Midwest	1672	57	257	275
43	Southwest	2418	82	420	279
44	North Central	1944	66	408	271
45	Midwest	1841	63	411	298
46	Gulf	2314	79	451	324
47	Southeast	2287	78	483	295
48	Eastern	2827	96	539	243
49	New England	1850	63	319	255

Table 25.E.#1(LC) Zone-rating Table – Zone 32 (Portland) Combinations Loss Costs

Zone-rating Table – Zone 40 (Pacific) Combinations					
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OREGON – COMMERCIAL AUTO
LOSS COSTS FILING CA-2022-RLC1 (SUPPLEMENT)

Zone	Description	\$100,000 Liability	\$500 Medical Payments	\$500-Deductible Collision	\$500-Deductible Comprehensive
01	Atlanta	\$ 2287	\$ 78	\$ 483	\$ 295
02	Baltimore/Washington	2827	96	539	243
03	Boston	1850	63	319	255
04	Buffalo	2827	96	539	243
05	Charlotte	2287	78	483	295
06	Chicago	1944	66	408	271
07	Cincinnati	1944	66	408	271
08	Cleveland	1944	66	408	271
09	Dallas/Fort Worth	2418	82	420	279
10	Denver	2474	84	506	276
11	Detroit	1944	66	408	271
12	Hartford	1850	63	319	255
13	Houston	2418	82	420	279
14	Indianapolis	1944	66	408	271
15	Jacksonville	2287	78	483	295
16	Kansas City	1672	57	257	275
17	Little Rock	2418	82	420	279
18	Los Angeles	2273	77	420	297
19	Louisville	1841	63	411	298
20	Memphis	1841	63	411	298
21	Miami	2287	78	483	295
22	Milwaukee	1672	57	257	275
23	Minneapolis/St. Paul	1672	57	257	275
24	Nashville	1841	63	411	298
25	New Orleans	2314	79	451	324
26	New York City	2827	96	539	243
27	Oklahoma City	2418	82	420	279
28	Omaha	1672	57	257	275
29	Phoenix	2474	84	506	276
30	Philadelphia	2827	96	539	243
31	Pittsburgh	2827	96	539	243
32	Portland	2273	77	420	297
33	Richmond	2287	78	483	295
34	St. Louis	1672	57	257	275
35	Salt Lake City	2474	84	506	276
36	San Francisco	2273	77	420	297
37	Tulsa	2418	82	420	279
40	Pacific	2378	81	477	302
41	Mountain	2587	88	574	282
42	Midwest	1749	59	292	280
43	Southwest	2530	86	477	285
44	North Central	2033	69	464	276
45	Mideast	1926	65	467	304
46	Gulf	2420	82	512	330
47	Southeast	2392	81	549	301
48	Eastern	2958	101	613	248
49	New England	1935	66	362	260

Table 25.E.#2(LC) Zone-rating Table – Zone 40 (Pacific) Combinations Loss Costs

49. AUTO DEALERS – PREMIUM DEVELOPMENT FOR COMMON COVERAGES

Acts, Errors Or Omissions Base Loss Cost
\$ 35

Table 49.D.2.a.(LC) Acts, Errors Or Omissions Liability Coverages Loss Cost

OREGON – COMMERCIAL AUTO
 LOSS COSTS FILING CA-2022-RLC1 (SUPPLEMENT)

70. FINANCED AUTOS

Single Interest Coverage								
Original Unpaid Balance Including Finance Charges	Comprehensive		Collision		Fire And Theft		Conversion, Embezzlement And Secretion	
	New	Used	New	Used	New	Used	New	Used
\$ 0 – 1,500	\$ 2	\$ 2	\$ 53	\$ 56	\$ 1	\$ 1	\$ 4	\$ 5
1,501 – 2,000	2	2	59	61	1	1	5	6
2,001 – 2,500	2	2	68	71	2	2	6	6
2,501 – 3,000	3	3	78	81	2	2	7	7
3,001 – 3,500	4	4	89	94	2	2	8	9
3,501 – 4,000	4	4	101	105	2	2	9	9
4,001 – 4,500	4	4	108	113	2	2	9	10
4,501 – 5,000	5	5	125	131	3	3	11	12
5,001 – 6,000	6	6	147	154	4	4	13	14
6,001 – 8,000	7	7	194	203	4	4	17	19
Over 8,000 per \$100	0.11	0.11	2.74	2.87	0.07	0.07	0.24	0.26

Table 70.C.1.a.(LC) Single Interest Coverage Loss Costs

89. NON-OWNERSHIP LIABILITY

Class Code	Total Number Of Employees	Liability-Base Loss-Cost
6638	0 – 9	\$ 52
6639	10 – 19	110
6640	20 – 25	177
6602	26 – 100	299
6603	101 – 500	782
6604	501 – 1,000	1,797
6605	Over 1,000	3,788

Table 89.B.2.a.(1)(a)(LC) Other Than Auto Service Operations Loss Costs

90. HIRED AUTOS

Cost Of Hire Basis – All Territories
Liability Base Loss Cost
\$ 0.81

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

93. NO-FAULT COVERAGES

Loss Cost For Each Named Individual
\$ 1.25

Table 93.C.(LC) Broadened Personal Injury Protection Loss Cost

97. UNINSURED MOTORISTS INSURANCE

Uninsured Motorists Bodily Injury Coverage		
Bodily Injury Limits	Private Passenger Types Per Exposure	Other Than Private Passenger Types Per Exposure
\$ 50,000	\$ 28.29	\$ 12.64
100,000	41.43	19.75
125,000	46.63	22.65
150,000	50.79	24.97
200,000	58.30	29.17
250,000	64.10	32.45
300,000	68.71	35.06
350,000	72.87	37.49
400,000	76.13	39.32
500,000	82.04	42.77
600,000	86.24	45.21
750,000	92.33	48.74
1,000,000	99.18	52.80
1,500,000	108.68	58.39
2,000,000	114.51	61.90
2,500,000	119.00	64.52
3,000,000	122.72	66.75
5,000,000	131.86	72.25
7,500,000	138.79	76.43
10,000,000	142.20	78.45

Table 97.B.1.a.(LC) Single Limits Uninsured (Includes Underinsured) Motorists Bodily Injury Coverage Loss Costs

Uninsured Motorists Bodily Injury Coverage		
Bodily Injury Limits	Private Passenger Types Per Exposure	Other Than Private Passenger Types Per Exposure
\$ 25,000/50,000	\$ 21.13	\$ 8.91
50,000/100,000	31.59	14.40
100,000/300,000	45.34	21.90
250,000/500,000	66.18	33.60
500,000/1,000,000	83.17	43.41
1,000,000/2,000,000	100.57	53.65
2,500,000/5,000,000	120.54	65.48
5,000,000/10,000,000	132.72	72.72

Table 97.B.1.b.(LC) Split Limits Uninsured (Includes Underinsured) Motorists Bodily Injury Coverage Loss Costs

Uninsured Motorists Property Damage Coverage	
Property Damage Limits	Private Passenger Types Per Exposure
\$ 20,000	\$ 2.84

OREGON – COMMERCIAL AUTO
LOSS COSTS FILING CA-2022-RLC1 (SUPPLEMENT)

25,000	2.94
50,000	3.08
100,000	3.25

Table 97.B.1.c.(LC) Uninsured Motorists Property Damage Coverage Loss Costs

Loss Cost
\$ 1.25

Table 97.B.2.a.(4)(LC) Individual Named Insured Loss Cost

Loss Cost
\$ 1.25

Table 97.B.2.a.(5)(LC) Exposures Not Subject To No-fault Loss Cost

COMMERCIAL AUTO 2022 MULTISTATE LOSS COSTS (CA-2022-RLC1) AND RULES (CA-2022-RCP1) FILING STATUS REPORT

STATE	EFFECTIVE OR DISTRIBUTION DATE	STATE-SPECIFIC LOSS COSTS/ RULES SUPPLEMENT	IMPLEMENTATION CIRCULAR	
			LOSS COSTS	RULES
ALABAMA	5/1/2024	LI-CA-2023-277 / LI-CA-2023-278	LI-CA-2023-277	LI-CA-2023-278
ALASKA	7/1/2023	LI-CA-2022-154 / LI-CA-2022-155	LI-CA-2022-270	LI-CA-2022-270
ARIZONA	10/1/2023	LI-CA-2022-258 / LI-CA-2022-259	LI-CA-2022-258	LI-CA-2022-259
ARKANSAS	7/1/2023	LI-CA-2022-174 / LI-CA-2022-173	LI-CA-2022-174	LI-CA-2022-173
CALIFORNIA				
COLORADO	4/1/2024	LI-CA-2023-248 / LI-CA-2023-249	LI-CA-2023-248	LI-CA-2023-249
CONNECTICUT				
DELAWARE	10/1/2023	LI-CA-2022-248 / LI-CA-2022-249	LI-CA-2022-267	LI-CA-2022-267
DIST. OF COLUMBIA		LI-CA-2023-084 / LI-CA-2023-083		
FLORIDA	1/1/2024	LI-CA-2023-036 / LI-CA-2023-037	LI-CA-2023-236	LI-CA-2023-236
GEORGIA	9/1/2023	LI-CA-2022-216 / LI-CA-2022-215	LI-CA-2023-161	LI-CA-2023-161
GUAM				
HAWAII				
IDAHO	7/1/2023	LI-CA-2022-159 / LI-CA-2022-160	LI-CA-2022-159	LI-CA-2022-160
ILLINOIS	12/2023	LI-CA-2023-003 / LI-CA-2023-004	LI-CA-2023-003	LI-CA-2023-004
INDIANA	4/1/2023	LI-CA-2022-122 / LI-CA-2022-123	LI-CA-2022-122	LI-CA-2022-123
IOWA	10/1/2023	LI-CA-2022-256 / LI-CA-2022-257	LI-CA-2023-026	LI-CA-2023-026
KANSAS	6/1/2023	LI-CA-2022-138 / LI-CA-2022-137	LI-CA-2022-218	LI-CA-2022-218
KENTUCKY	2/1/2024	LI-CA-2023-125 / LI-CA-2023-126	LI-CA-2023-125	LI-CA-2023-126
LOUISIANA	3/1/2024	LI-CA-2023-096 / LI-CA-2023-097	LI-CA-2023-175	LI-CA-2023-175
MAINE		LI-CA-2023-256 / LI-CA-2023-257		
MARYLAND				
MASSACHUSETTS				
MICHIGAN	10/1/2023	LI-CA-2022-254 / LI-CA-2022-253	LI-CA-2022-282	LI-CA-2022-282
MINNESOTA	12/2023	LI-CA-2022-280 / LI-CA-2022-279	LI-CA-2023-120	LI-CA-2023-120
MISSISSIPPI	2/1/2024	LI-CA-2023-061 / LI-CA-2023-060	LI-CA-2023-133	LI-CA-2023-133
MISSOURI	3/1/2024	LI-CA-2023-134 / LI-CA-2023-135	LI-CA-2023-134	LI-CA-2023-135
MONTANA	7/1/2023	LI-CA-2022-188 / LI-CA-2022-189	LI-CA-2022-206	LI-CA-2022-207
NEBRASKA				
NEVADA	3/2024	LI-CA-2023-069 / LI-CA-2023-070	LI-CA-2023-069	LI-CA-2023-070
NEW HAMPSHIRE	12/1/2023	LI-CA-2022-299 / LI-CA-2022-300	LI-CA-2022-299	LI-CA-2022-300
NEW JERSEY				
NEW MEXICO	12/2023	LI-CA-2022-312 / LI-CA-2022-311	LI-CA-2022-312	LI-CA-2022-311
NEW YORK		LI-CA-2023-166 / LI-CA-2023-167		
NORTH CAROLINA	3/1/2024	LI-CA-2023-111 / LI-CA-2023-112	LI-CA-2023-177	LI-CA-2023-177
NORTH DAKOTA	7/1/2023	LI-CA-2022-191 / LI-CA-2022-190	LI-CA-2022-191	LI-CA-2022-190
OHIO	4/1/2023	LI-CA-2022-124 / LI-CA-2022-125	LI-CA-2022-124	LI-CA-2022-125
OKLAHOMA	12/1/2023	LI-CA-2022-304 / LI-CA-2022-303	LI-CA-2023-038	LI-CA-2023-038
OREGON	5/1/2024	LI-CA-2023-279 / LI-CA-2023-280	LI-CA-2023-279	LI-CA-2023-280
PENNSYLVANIA	7/1/2023	LI-CA-2022-198 / LI-CA-2022-199	LI-CA-2022-273	LI-CA-2022-272
PUERTO RICO		LI-CA-2023-028 / LI-CA-2023-027		
RHODE ISLAND				
SOUTH CAROLINA	7/2023	LI-CA-2022-167 / LI-CA-2022-166	LI-CA-2022-224	LI-CA-2022-224
SOUTH DAKOTA	7/1/2023	LI-CA-2022-200 / LI-CA-2022-201	LI-CA-2022-200	LI-CA-2022-201
TENNESSEE				
TEXAS	6/2023	LI-CA-2022-144 / LI-CA-2022-143	LI-CA-2022-211	LI-CA-2022-211
U.S. VIRGIN ISLANDS				
UTAH	4/1/2024	LI-CA-2023-178 / LI-CA-2023-179	LI-CA-2023-178	LI-CA-2023-179
VERMONT	5/1/2024	LI-CA-2023-270 / LI-CA-2023-271	LI-CA-2023-270	LI-CA-2023-271
VIRGINIA		LI-CA-2023-165 / LI-CA-2023-164		
WASHINGTON		LI-CA-2023-088 / LI-CA-2023-087		
WEST VIRGINIA	5/1/2024	LI-CA-2023-222 / LI-CA-2023-223	LI-CA-2023-281	LI-CA-2023-281
WISCONSIN	12/1/2023	LI-CA-2022-313 / LI-CA-2022-314	LI-CA-2022-313	LI-CA-2022-314
WYOMING	8/2023	LI-CA-2022-223 / LI-CA-2022-222	LI-CA-2022-223	LI-CA-2022-222

BOLD INDICATES CHANGES

MULTISTATE CIRCULARS:

[LI-CA-2022-112](#) (Loss Costs), [LI-CA-2022-113](#) (Rules)