

LOSS COSTS – IMPLEMENTATION

SEPTEMBER 26, 2023

COMMERCIAL AUTOMOBILE

LI-CA-2023-304

COLORADO REVISED COMMERCIAL AUTO LEGACY CLASSIFICATION PLAN LOSS COSTS TO BE IMPLEMENTED

KEY MESSAGE

Loss costs representing an overall statewide level change of **14.6%** to be implemented.

BACKGROUND

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

IMPORTANT NOTE

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

ISO ACTION

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

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

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

EFFECTIVE DATE

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

These changes are applicable to all policies written on or after April 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 April 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 this circular.

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.

WE WILL SUBMIT OUR REFERENCE FILING TO THE INSURANCE DEPARTMENT ON FEBRUARY 26, 2024. ANY SUBMISSION YOU MAY MAKE WITH THE INSURANCE DEPARTMENT WITH RESPECT TO THIS FILING SHOULD NOT BE SUBMITTED PRIOR TO THIS DATE.

In all correspondence with the Insurance Department on this revision, you should refer to ISO Filing Number CA-2023-BRLC1 and SERFF Tracking Number ISOF-133817296 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 4-24 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

REFERENCE(S)

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

ATTACHMENT(S)

Filing [CA-2023-BRLC1](#)

FILES AVAILABLE FOR DOWNLOAD

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

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

DATA QUALITY

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

ACKNOWLEDGMENT OF ACTUARIAL QUALIFICATIONS

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

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

ISO RISK ANALYZER®

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

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Commercial Auto Legacy Classification Plan Loss Costs Revised in Colorado

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 19.7%. The loss cost percent changes in this filing include the percent changes in filing CA-2023-BRLA1 and the impact of refreshing the off-balance factors. The overall impact is 14.6%. 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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COLORADO
COMMERCIAL AUTOMOBILE
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VERISK

COLORADO
CLASS PLAN RELATIVITIES

	Current Class Plan Aggregate Loss Cost	Current Legacy Class Plan Aggregate Loss Cost	Class Plan Relativity*
TTT-Liab	27,448,204	27,527,098	0.997
PPT-Liab	2,809,015	3,035,614	0.925
TTT-OTC	5,651,650	5,702,707	0.991
TTT-Coll	8,619,458	10,723,136	0.804
PPT-OTC	999,916	1,133,255	0.882
PPT-Coll	1,590,172	1,672,763	0.951

* 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

COLORADO
COMMERCIAL AUTOMOBILE INSURANCE
SINGLE LIMIT LIABILITY

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
		CURRENT	CURRENT			REVISED	REVISED	
T		SIM	LEGACY		PRIOR	OFF	CLASS PLAN	
E		\$100000	CLASS PLAN	CA-2023-BRLA1	OFF	BALANCE	BASE LOSS	
R	EXPOSURES	UND LOSS	BASE LOSS	REVISED BASE	BALANCE	FACTOR	COST	% CHANGE
R	(CAR YEARS)	COST	COST	LOSS COST	FACTOR	(5) / (9)	(4) / (6)	(7) / (3)
103	2252	295.25	336	422	1.098	1.101	383	14.0%
104	6707	519.78	505	626	1.102	1.105	567	12.3%
105	27879	159.42	180	220	1.126	1.129	195	8.3%
106	7650	416.04	428	526	1.104	1.107	475	11.0%
110	12186	304.79	351	452	1.121	1.124	402	14.5%
111	8009	676.23	585	728	1.119	1.122	649	10.9%
112	14856	650.78	605	721	1.104	1.107	651	7.6%
113	18253	245.66	286	393	1.155	1.158	339	18.5%

(9) CLASS PLAN RELATIVITY 0.997

(10) LEGACY OVERALL STATEWIDE CHANGE 11.2%

VERISK

COLORADO
COMMERCIAL AUTOMOBILE INSURANCE
SINGLE LIMIT LIABILITY

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
		CURRENT	CURRENT			REVISED	REVISED	
T		SIM	LEGACY		PRIOR	OFF	CLASS PLAN	
E		\$100000	CLASS PLAN	CA-2023-BRLA1	OFF	BALANCE	BASE LOSS	
R	EXPOSURES	UND LOSS	BASE LOSS	REVISED BASE	BALANCE	FACTOR	COST	% CHANGE
R	(CAR YEARS)	COST	COST	LOSS COST	FACTOR	(5) / (9)	(4) / (6)	(7) / (3)
103	338	328.37	348	404	1.019	1.102	367	5.5%
104	919	449.43	485	559	0.996	1.077	519	7.0%
105	3956	191.12	209	245	0.985	1.065	230	10.0%
106	1051	337.82	365	426	0.987	1.067	399	9.3%
110	1448	254.99	274	320	1.004	1.085	295	7.7%
111	1670	520.33	553	644	0.999	1.080	596	7.8%
112	2667	436.26	463	535	0.987	1.067	501	8.2%
113	2075	299.62	330	382	0.998	1.079	354	7.3%

(9) CLASS PLAN RELATIVITY

0.925

(10) LEGACY OVERALL STATEWIDE CHANGE

8.2%

VERISK

COLORADO
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)
103	1862	204.83	302	391	0.990	0.999	391	29.5%
104	5798	131.06	196	272	0.970	0.979	278	41.8%
105	17922	101.66	154	184	0.925	0.933	197	27.9%
106	6324	124.34	179	239	0.946	0.955	250	39.7%
110	8849	97.73	145	194	0.953	0.962	202	39.3%
111	7288	122.36	161	229	0.976	0.985	232	44.1%
112	13231	130.28	180	238	0.955	0.964	247	37.2%
113	9158	186.77	282	332	0.940	0.949	350	24.1%

(9) CLASS PLAN RELATIVITY

0.991

(10) LEGACY OVERALL STATEWIDE CHANGE

34.0%

VERISK

COLORADO
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)
103	2100	162.62	224	421	1.305	1.623	259	15.6%
104	6614	152.15	202	419	1.361	1.693	247	22.3%
105	19321	142.27	193	386	1.318	1.639	236	22.3%
106	6927	160.03	189	382	1.327	1.650	232	22.8%
110	9545	164.78	216	432	1.326	1.649	262	21.3%
111	8015	197.19	219	463	1.352	1.682	275	25.6%
112	14047	199.83	247	484	1.328	1.652	293	18.6%
113	10275	165.82	220	400	1.279	1.591	251	14.1%

(9) CLASS PLAN RELATIVITY 0.804

(10) LEGACY OVERALL STATEWIDE CHANGE 20.6%

VERISK

COLORADO
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)
103	215	228.47	226	329	1.182	1.340	246	8.8%
104	696	205.23	202	295	1.220	1.383	213	5.4%
105	2363	148.02	150	203	1.174	1.331	153	2.0%
106	836	127.88	127	188	1.167	1.323	142	11.8%
110	1064	164.51	169	250	1.189	1.348	185	9.5%
111	1693	158.25	145	215	1.185	1.344	160	10.3%
112	2287	191.13	178	257	1.178	1.336	192	7.9%
113	1115	219.53	216	314	1.177	1.334	235	8.8%

(9) CLASS PLAN RELATIVITY

0.882

(10) LEGACY OVERALL STATEWIDE CHANGE

7.4%

VERISK

COLORADO
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)
103	244	211.69	275	435	1.170	1.230	354	28.7%
104	671	277.16	344	537	1.132	1.190	451	31.1%
105	2342	240.65	317	451	1.102	1.159	389	22.7%
106	802	260.33	318	518	1.105	1.162	446	40.3%
110	1014	190.42	235	377	1.118	1.176	321	36.6%
111	1577	336.67	383	607	1.110	1.167	520	35.8%
112	2262	288.50	353	556	1.090	1.146	485	37.4%
113	1103	241.71	302	438	1.113	1.170	374	23.8%

(9) CLASS PLAN RELATIVITY 0.951

(10) LEGACY OVERALL STATEWIDE CHANGE 32.1%

VERISK

(1)	Public Automobiles Liability	Differentials to Legacy Loss Cost CSL Liab
	Taxis & Limos	4.43
	School and Church Buses	0.42
	Other Buses	3.48
	Van Pools	1.05
(2)	Public Automobiles Physical Damage	
	Taxis, Limos and Van Pools	
	Other Than Collision:	1.10
	Collision	1.55
	School, Church, and Other Buses	
	Other Than Collision:	0.50
	Collision	0.46
(3)	Medical Payments Relativities	<u>EXHIBIT A9</u>
(4)	Specified Cause of Loss Relativity	0.648
	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

	Class of Business			
	Trucks, Tractors and Trailers	Private Passenger Types	Other Buses	School and Church Buses
Territory	<u>5000</u>	<u>5000</u>	<u>5000</u>	<u>5000</u>
103	0.0185	0.0318	0.0496	0.0682
104	0.0160	0.0318	0.0379	0.0515
105	0.0250	0.0318	0.0649	0.0931
106	0.0143	0.0318	0.0382	0.0546
110	0.0172	0.0318	0.0491	0.0688
111	0.0137	0.0318	0.0344	0.0465
112	0.0143	0.0318	0.0343	0.0475
113	0.0203	0.0318	0.0580	0.0808

(3) Medical Payments Relativities

	Class of Business	
	Taxis and Limos	Van Pools
Territory	<u>5000</u>	<u>5000</u>
103	0.0416	0.0321
104	0.0416	0.0321
105	0.0416	0.0321
106	0.0416	0.0321
110	0.0416	0.0321
111	0.0416	0.0321
112	0.0416	0.0321
113	0.0416	0.0321

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

**COLORADO (05)
TERRITORY 103**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 383	N/A	N/A	N/A	\$7	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 367	N/A	N/A	N/A	\$12	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1697	N/A	N/A	N/A	\$71	N/A
– SCHOOL AND CHURCH BUSES					
\$ 161	N/A	N/A	N/A	\$11	N/A
– OTHER BUSES					
\$ 1333	N/A	N/A	N/A	\$66	N/A
– VAN POOLS					
\$ 402	N/A	N/A	N/A	\$13	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 267	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	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 567	N/A	N/A	N/A	\$9	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 519	N/A	N/A	N/A	\$17	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2512	N/A	N/A	N/A	\$104	N/A
– SCHOOL AND CHURCH BUSES					
\$ 238	N/A	N/A	N/A	\$12	N/A
– OTHER BUSES					
\$ 1973	N/A	N/A	N/A	\$75	N/A
– VAN POOLS					
\$ 595	N/A	N/A	N/A	\$19	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 397	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 195	N/A	N/A	N/A	\$5	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 230	N/A	N/A	N/A	\$7	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 864	N/A	N/A	N/A	\$36	N/A
– SCHOOL AND CHURCH BUSES					
\$ 82	N/A	N/A	N/A	\$8	N/A
– OTHER BUSES					
\$ 679	N/A	N/A	N/A	\$44	N/A
– VAN POOLS					
\$ 205	N/A	N/A	N/A	\$7	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 140	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 475	N/A	N/A	N/A	\$7	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 399	N/A	N/A	N/A	\$13	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2104	N/A	N/A	N/A	\$88	N/A
– SCHOOL AND CHURCH BUSES					
\$ 200	N/A	N/A	N/A	\$11	N/A
– OTHER BUSES					
\$ 1653	N/A	N/A	N/A	\$63	N/A
– VAN POOLS					
\$ 499	N/A	N/A	N/A	\$16	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 333	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 402	N/A	N/A	N/A	\$7	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 295	N/A	N/A	N/A	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1781	N/A	N/A	N/A	\$74	N/A
– SCHOOL AND CHURCH BUSES					
\$ 169	N/A	N/A	N/A	\$12	N/A
– OTHER BUSES					
\$ 1399	N/A	N/A	N/A	\$69	N/A
– VAN POOLS					
\$ 422	N/A	N/A	N/A	\$14	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 286	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 649	N/A	N/A	N/A	\$9	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 596	N/A	N/A	N/A	\$19	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2875	N/A	N/A	N/A	\$120	N/A
– SCHOOL AND CHURCH BUSES					
\$ 273	N/A	N/A	N/A	\$13	N/A
– OTHER BUSES					
\$ 2259	N/A	N/A	N/A	\$78	N/A
– VAN POOLS					
\$ 681	N/A	N/A	N/A	\$22	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 462	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 651	N/A	N/A	N/A	\$9	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 501	N/A	N/A	N/A	\$16	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2884	N/A	N/A	N/A	\$120	N/A
– SCHOOL AND CHURCH BUSES					
\$ 273	N/A	N/A	N/A	\$13	N/A
– OTHER BUSES					
\$ 2265	N/A	N/A	N/A	\$78	N/A
– VAN POOLS					
\$ 684	N/A	N/A	N/A	\$22	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 457	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 339	N/A	N/A	N/A	\$7	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 354	N/A	N/A	N/A	\$11	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1502	N/A	N/A	N/A	\$62	N/A
– SCHOOL AND CHURCH BUSES					
\$ 142	N/A	N/A	N/A	\$11	N/A
– OTHER BUSES					
\$ 1180	N/A	N/A	N/A	\$68	N/A
– VAN POOLS					
\$ 356	N/A	N/A	N/A	\$11	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 249	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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TERRITORY 103**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 253	\$ 391	\$ 259
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 159	\$ 246	\$ 354
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 278	\$ 430	\$ 401
– SCHOOL AND CHURCH BUSES			
	\$ 127	\$ 196	\$ 119
– OTHER BUSES			
	\$ 127	\$ 196	\$ 119
– VAN POOLS			
	\$ 278	\$ 430	\$ 401
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 180	\$ 278	\$ 247
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 138	\$ 213	\$ 451
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 198	\$ 306	\$ 383
– SCHOOL AND CHURCH BUSES			
	\$ 90	\$ 139	\$ 114
– OTHER BUSES			
	\$ 90	\$ 139	\$ 114
– VAN POOLS			
	\$ 198	\$ 306	\$ 383
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 128	\$ 197	\$ 236
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 99	\$ 153	\$ 389
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 141	\$ 217	\$ 366
– SCHOOL AND CHURCH BUSES			
	\$ 64	\$ 99	\$ 109
– OTHER BUSES			
	\$ 64	\$ 99	\$ 109
– VAN POOLS			
	\$ 141	\$ 217	\$ 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. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 162	\$ 250	\$ 232
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 92	\$ 142	\$ 446
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 178	\$ 275	\$ 360
– SCHOOL AND CHURCH BUSES			
	\$ 81	\$ 125	\$ 107
– OTHER BUSES			
	\$ 81	\$ 125	\$ 107
– VAN POOLS			
	\$ 178	\$ 275	\$ 360
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 131	\$ 202	\$ 262
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 120	\$ 185	\$ 321
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 144	\$ 222	\$ 406
– SCHOOL AND CHURCH BUSES			
	\$ 66	\$ 101	\$ 121
– OTHER BUSES			
	\$ 66	\$ 101	\$ 121
– VAN POOLS			
	\$ 144	\$ 222	\$ 406
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 150	\$ 232	\$ 275
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 104	\$ 160	\$ 520
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 165	\$ 255	\$ 426
– SCHOOL AND CHURCH BUSES			
	\$ 75	\$ 116	\$ 127
– OTHER BUSES			
	\$ 75	\$ 116	\$ 127
– VAN POOLS			
	\$ 165	\$ 255	\$ 426
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 160	\$ 247	\$ 293
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 124	\$ 192	\$ 485
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 176	\$ 272	\$ 454
– SCHOOL AND CHURCH BUSES			
	\$ 80	\$ 124	\$ 135
– OTHER BUSES			
	\$ 80	\$ 124	\$ 135
– VAN POOLS			
	\$ 176	\$ 272	\$ 454
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 227	\$ 350	\$ 251
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 152	\$ 235	\$ 374
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 250	\$ 385	\$ 389
– SCHOOL AND CHURCH BUSES			
	\$ 114	\$ 175	\$ 115
– OTHER BUSES			
	\$ 114	\$ 175	\$ 115
– VAN POOLS			
	\$ 250	\$ 385	\$ 389
<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
\$ 1.00

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