

LOSS COSTS – IMPLEMENTATION

OCTOBER 27, 2023

COMMERCIAL AUTOMOBILE

LI-CA-2023-341

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

KEY MESSAGE

Loss costs representing an overall statewide level change of 10.3% 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 effective 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 THE STATISTICAL REPORTING OF LOSS COST MULTIPLIER

For the purpose of reporting your company Loss Cost Multiplier under the CSP, as of May 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 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.

WE WILL SUBMIT OUR REFERENCE FILING TO THE INSURANCE DEPARTMENT ON APRIL 1, 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-133857700, 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.

TERRITORY CERTIFICATION

- We have submitted the certification statement contained in Maryland Regulation 31.07.03.04 Section A. "Certification Statement for Insurers and Rating Organizations" certifying the territories on file.
- If you utilize ISO territories and loss costs without deviation or modification, you may satisfy the certification requirement by filing the "Certification Statement for Insurers Adopting the Certification Statement of a Rating Organization" contained in Maryland Regulation 31.07.03.04 Section B. by referencing ISO's territory certification.
- If you utilize ISO territories and loss costs, but have filed a deviation or modification that varies by territory, or if you do not utilize ISO's territories, you must certify your own territories by filing the "Certification Statement for Insurers and Rating Organizations" contained in Maryland Regulation 31.07.03.04 Section A.

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 5-24 (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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Now, as in the past, all of our products and services are advisory, and are made available for optional use by participating insurers as a matter of individual choice. Your company must decide for itself which, if any, ISO products or services are needed or useful to its operation and how those selected for use should be applied. We urge that you be guided by the advice of your attorneys on the legal requirements.

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Commercial Auto Legacy Classification Plan Loss Costs Revised in Maryland

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 13.8%. 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 10.3%. This is calculated by weighting the loss cost percent changes in this filing using the Aggregate Loss Costs at Current Level in filing CA-2023-BRLA1.

Background

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

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

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

Related Filing

Companion filing:

- CA-2023-BRLA1

Calculation of Loss Costs

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

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

Contents of Filing

This filing contains the following sections:

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

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MARYLAND
COMMERCIAL AUTOMOBILE
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VERISK

MARYLAND CLASS PLAN RELATIVITIES

	Current Class Plan Aggregate Loss Cost	Current Legacy Class Plan Aggregate Loss Cost	Class Plan Relativity*
TTT-Liab	37,309,185	37,529,371	0.994
PPT-Liab	5,223,233	5,494,501	0.951
TTT-OTC	3,219,703	3,141,405	1.025
TTT-Coll	8,930,867	10,706,826	0.834
PPT-OTC	960,936	1,039,823	0.924
PPT-Coll	2,556,698	2,556,449	1.000

* 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.

MARYLAND
COMMERCIAL AUTOMOBILE INSURANCE
SINGLE LIMIT LIABILITY

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
		CURRENT	CURRENT		PRIOR	REVISED	REVISED	
T		SIM	LEGACY	CA-2023-BRLA1	OFF	OFF	LEGACY	
E		\$100000	CLASS PLAN			BALANCE	BASE LOSS	
R	EXPOSURES	UND LOSS	BASE LOSS	REVISED BASE	BALANCE	FACTOR	COST	% CHANGE
R	(CAR YEARS)	COST	COST	LOSS COST	FACTOR	(5) / (9)	(4) / (6)	(7) / (3)
101	3593	943.51	813	972	1.121	1.128	862	6.0%
102	8628	762.55	673	775	1.080	1.087	713	5.9%
108	1266	860.35	752	881	1.079	1.086	811	7.8%
109	3315	832.41	725	855	1.097	1.104	774	6.8%
110	2165	681.87	651	792	1.090	1.097	722	10.9%
111	2309	718.91	685	763	1.052	1.058	721	5.3%
112	3526	1005.72	820	997	1.093	1.100	906	10.5%
113	18381	243.25	288	344	1.105	1.112	309	7.3%
114	49785	498.34	490	594	1.093	1.100	540	10.2%
(9) CLASS PLAN RELATIVITY					0.994			
(10) LEGACY OVERALL STATEWIDE CHANGE					8.7%			

MARYLAND
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)
							REVISED	
		CURRENT	CURRENT			REVISED	LEGACY	
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)
101	888	570.92	606	693	1.002	1.054	657	8.4%
102	2405	530.68	555	614	0.998	1.049	585	5.4%
108	566	492.19	521	552	0.997	1.048	527	1.2%
109	726	526.36	553	625	1.001	1.053	594	7.4%
110	522	473.87	488	538	1.004	1.056	509	4.3%
111	932	506.73	527	565	0.984	1.035	546	3.6%
112	614	555.86	567	639	1.013	1.065	600	5.8%
113	1847	254.26	266	292	0.997	1.048	279	4.9%
114	9229	365.68	382	419	1.000	1.052	398	4.2%
(9) CLASS PLAN RELATIVITY					0.951			
(10) LEGACY OVERALL STATEWIDE CHANGE					4.8%			

MARYLAND
COMMERCIAL AUTOMOBILE INSURANCE
PHYSICAL DAMAGE - COMPREHENSIVE

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

T E R R	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	EXPOSURES (CAR YEARS)	CURRENT	CURRENT	CA-2023-BRLA1 REVISED BASE LOSS COST	PRIOR OFF BALANCE FACTOR	REVISED OFF BALANCE FACTOR (5) / (9)	REVISED	% CHANGE (7) / (3)
		SIM	LEGACY				CLASS PLAN	
		UND LOSS COST	CLASS PLAN BASE LOSS COST				BASE LOSS COST (4) / (6)	
101	2460	88.32	115	119	0.930	0.907	131	13.9%
102	5426	83.49	105	110	0.940	0.917	120	14.3%
108	993	93.38	115	122	0.983	0.959	127	10.4%
109	1908	101.47	126	134	0.978	0.954	140	11.1%
110	1413	133.27	146	153	0.936	0.913	168	15.1%
111	1298	73.15	85	94	0.959	0.936	100	17.6%
112	2562	89.42	117	119	0.940	0.917	130	11.1%
113	7688	87.94	117	120	0.937	0.914	131	12.0%
114	26584	78.34	100	106	0.918	0.896	118	18.0%
(9) CLASS PLAN RELATIVITY					1.025			
(10) LEGACY OVERALL STATEWIDE CHANGE					15.4%			

MARYLAND
COMMERCIAL AUTOMOBILE INSURANCE
PHYSICAL DAMAGE - COLLISION

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
		CURRENT	CURRENT			REVISED	REVISED	
T		SIM	LEGACY		PRIOR	OFF	CLASS	PLAN
E		UND	CLASS PLAN	CA-2023-BRLA1	OFF	BALANCE	BASE	LOSS
R	EXPOSURES	LOSS	BASE LOSS	REVISED BASE	BALANCE	FACTOR	COST	% CHANGE
R	(CAR YEARS)	COST	COST	LOSS COST	FACTOR	(5) / (9)	(4) / (6)	(7) / (3)
101	2563	272.09	306	633	1.322	1.585	399	30.4%
102	5465	257.32	294	606	1.290	1.547	392	33.3%
108	1005	238.40	275	535	1.313	1.574	340	23.6%
109	1948	204.44	237	480	1.297	1.555	309	30.4%
110	1397	276.26	273	530	1.285	1.541	344	26.0%
111	1374	261.09	297	550	1.282	1.537	358	20.5%
112	2612	272.19	291	554	1.327	1.591	348	19.6%
113	7824	185.80	238	430	1.249	1.498	287	20.6%
114	26831	228.77	264	498	1.279	1.534	325	23.1%
(9) CLASS PLAN RELATIVITY					0.834			
(10) LEGACY OVERALL STATEWIDE CHANGE					24.5%			

MARYLAND
COMMERCIAL AUTOMOBILE INSURANCE
PHYSICAL DAMAGE - COMPREHENSIVE

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

T E R R I T O R Y	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	EXPOSURES (CAR YEARS)	CURRENT	CURRENT	CA-2023-BRLA1 REVISED BASE LOSS COST	PRIOR OFF BALANCE FACTOR	REVISED OFF BALANCE FACTOR (5) / (9)	REVISED	% CHANGE (7) / (3)
		SIM	LEGACY				CLASS	
		UND	PLAN				PLAN	
		LOSS	BASE LOSS				BASE LOSS	
		COST	COST				COST	
101	698	133.52	128	149	1.111	1.202	124	-3.1%
102	1668	107.95	94	111	1.095	1.185	94	0.0%
108	440	97.07	88	103	1.082	1.171	88	0.0%
109	519	129.55	117	145	1.134	1.227	118	0.9%
110	347	130.88	105	122	1.096	1.186	103	-1.9%
111	731	103.03	82	90	1.040	1.126	80	-2.4%
112	503	124.22	124	157	1.167	1.263	124	0.0%
113	1031	146.92	124	145	1.100	1.190	122	-1.6%
114	6141	120.02	102	120	1.093	1.183	101	-1.0%
(9) CLASS PLAN RELATIVITY					0.924			
(10) LEGACY OVERALL STATEWIDE CHANGE					-1.0%			

MARYLAND
COMMERCIAL AUTOMOBILE INSURANCE
PHYSICAL DAMAGE - COLLISION

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

T E R R	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	EXPOSURES (CAR YEARS)	CURRENT	CURRENT	CA-2023-BRLA1 REVISED BASE LOSS COST	PRIOR OFF BALANCE FACTOR	REVISED OFF BALANCE FACTOR (5) / (9)	REVISED	% CHANGE (7) / (3)
		SIM	LEGACY				LEGACY	
		UND LOSS COST	CLASS PLAN BASE LOSS COST				CLASS PLAN BASE LOSS COST (4) / (6)	
101	699	434.70	513	658	1.109	1.109	593	15.6%
102	1644	370.58	412	501	1.077	1.077	465	12.9%
108	430	390.48	429	506	1.058	1.058	478	11.4%
109	524	359.48	436	529	1.083	1.083	488	11.9%
110	326	320.55	328	381	1.071	1.071	356	8.5%
111	704	353.69	372	426	1.021	1.021	417	12.1%
112	459	325.50	408	528	1.117	1.117	473	15.9%
113	1021	234.70	270	322	1.064	1.064	303	12.2%
114	6041	304.44	333	402	1.071	1.071	375	12.6%
(9) CLASS PLAN RELATIVITY					1.000			
(10) LEGACY OVERALL STATEWIDE CHANGE					12.8%			

VERISK

(1)	Public Automobiles Liability		Differentials to	
			Legacy Loss Cost	
			CSL Liab	PIP
	Taxis & Limos		4.43	5.07
	School and Church Buses		0.42	0.62
	Other Buses		3.48	5.91
	Van Pools		1.05	0.68
(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)	PIP Relativities			
	Class of Business			
	PPT principally operated by employees		0.650	
(4)	Specified Cause of Loss Relativity		0.720	
	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.			

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

**MARYLAND (19)
TERRITORY 101**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 862	\$3.00	\$4.00	\$5.00	\$8.00	All Autos \$ 19	
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
\$ 657	\$1.00	\$3.00	\$6.00	\$9.00	Not Principally Operated By Employees \$ 31	Principally Operated By Employees \$ 20
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 3819	\$116.00	\$136.00	\$156.00	\$214.00	All Autos \$ 96	
– SCHOOL AND CHURCH BUSES						
\$ 362	\$21.00	\$25.00	\$29.00	\$35.00	All Autos \$ 12	
– OTHER BUSES						
\$ 3000	\$105.00	\$122.00	\$138.00	\$190.00	All Autos \$ 112	
– VAN POOLS						
\$ 905	\$4.00	\$5.00	\$6.00	\$8.00	All Autos \$ 13	
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 740	Refer to Rule 49.				All Autos \$ 16	
<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 Of Liab. \$100,000		Limit Per Person					
	500	1000	2000	5000	Basic Limits		
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS							
					All Autos		
\$ 713	\$2.00	\$3.00	\$4.00	\$6.00	\$ 15		
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS							
					Not Principally Operated By Employees	Principally Operated By Employees	
\$ 585	\$1.00	\$3.00	\$6.00	\$9.00	\$ 34	\$ 22	
RULE 40. PUBLIC AUTO CLASSIFICATIONS –							
– TAXICABS AND LIMOUSINES							
					All Autos		
\$ 3159	\$86.00	\$101.00	\$116.00	\$159.00	\$ 76		
– SCHOOL AND CHURCH BUSES							
					All Autos		
\$ 299	\$17.00	\$21.00	\$24.00	\$28.00	\$ 9		
– OTHER BUSES							
					All Autos		
\$ 2481	\$112.00	\$130.00	\$147.00	\$203.00	\$ 89		
– VAN POOLS							
					All Autos		
\$ 749	\$3.00	\$3.00	\$4.00	\$5.00	\$ 10		
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT							
					All Autos		
\$ 590	Refer to Rule 49.				\$ 12		
<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 Of Liab. \$100,000	500	1000	2000	5000	Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 811	\$2.00	\$3.00	\$4.00	\$6.00	All Autos	\$ 15
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
					Not Principally Operated By Employees	Principally Operated By Employees
\$ 527	\$1.00	\$3.00	\$6.00	\$9.00	\$ 22	\$ 14
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 3593	\$79.00	\$92.00	\$105.00	\$144.00	All Autos	\$ 76
– SCHOOL AND CHURCH BUSES						
\$ 341	\$13.00	\$15.00	\$17.00	\$20.00	All Autos	\$ 9
– OTHER BUSES						
\$ 2822	\$89.00	\$104.00	\$117.00	\$162.00	All Autos	\$ 89
– VAN POOLS						
\$ 852	\$1.00	\$2.00	\$3.00	\$4.00	All Autos	\$ 10
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 670	Refer to Rule 49.				All Autos	\$ 12
<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 Of Liab. \$100,000	500	1000	2000	5000	Basic Limits		
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS							
\$ 774	\$2.00	\$3.00	\$4.00	\$6.00	All Autos	\$ 10	
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS							
\$ 594	\$1.00	\$3.00	\$6.00	\$9.00	Not Principally Operated By Employees	Principally Operated By Employees	
RULE 40. PUBLIC AUTO CLASSIFICATIONS –							
– TAXICABS AND LIMOUSINES							
\$ 3429	\$78.00	\$91.00	\$105.00	\$144.00	All Autos	\$ 51	
– SCHOOL AND CHURCH BUSES							
\$ 325	\$14.00	\$17.00	\$20.00	\$23.00	All Autos	\$ 6	
– OTHER BUSES							
\$ 2694	\$105.00	\$123.00	\$139.00	\$192.00	All Autos	\$ 59	
– VAN POOLS							
\$ 813	\$2.00	\$3.00	\$3.00	\$4.00	All Autos	\$ 7	
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT							
\$ 651	Refer to Rule 49.				All Autos	\$ 8	
<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 Of Liab. \$100,000		500	1000	2000	5000	Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS							
\$ 722	\$1.00	\$2.00	\$3.00	\$4.00	All Autos \$ 11		
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS							
					Not Principally Operated By Employees	Principally Operated By Employees	
\$ 509	\$1.00	\$3.00	\$6.00	\$9.00	\$ 25	\$ 16	
RULE 40. PUBLIC AUTO CLASSIFICATIONS –							
– TAXICABS AND LIMOUSINES							
\$ 3198	\$54.00	\$62.00	\$71.00	\$98.00	All Autos \$ 56		
– SCHOOL AND CHURCH BUSES							
\$ 303	\$9.00	\$11.00	\$13.00	\$16.00	All Autos \$ 7		
– OTHER BUSES							
\$ 2513	\$59.00	\$68.00	\$77.00	\$106.00	All Autos \$ 65		
– VAN POOLS							
\$ 758	\$1.00	\$1.00	\$2.00	\$3.00	All Autos \$ 7		
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT							
\$ 602	Refer to Rule 49.				All Autos \$ 9		
<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 Of Liab. \$100,000	Limit Per Person				Basic Limits		
	500	1000	2000	5000			
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS							
\$ 721	\$2.00	\$3.00	\$4.00	\$6.00	All Autos		
					\$ 16		
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS							
					Not Principally Operated By Employees	Principally Operated By Employees	
\$ 546	\$1.00	\$3.00	\$6.00	\$9.00	\$ 19	\$ 12	
RULE 40. PUBLIC AUTO CLASSIFICATIONS –							
– TAXICABS AND LIMOUSINES							
\$ 3194	\$88.00	\$103.00	\$118.00	\$163.00	All Autos		
					\$ 81		
– SCHOOL AND CHURCH BUSES							
\$ 303	\$12.00	\$14.00	\$17.00	\$20.00	All Autos		
					\$ 10		
– OTHER BUSES							
\$ 2509	\$90.00	\$105.00	\$119.00	\$164.00	All Autos		
					\$ 95		
– VAN POOLS							
\$ 757	\$3.00	\$4.00	\$4.00	\$6.00	All Autos		
					\$ 11		
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT							
\$ 580	Refer to Rule 49.				All Autos		
					\$ 13		
<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 Of Liab. \$100,000	500	1000	2000	5000	Basic Limits		
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS							
\$ 906	\$2.00	\$3.00	\$4.00	\$6.00	All Autos \$ 15		
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS							
\$ 600	\$1.00	\$3.00	\$6.00	\$9.00	Not Principally Operated By Employees \$ 42	Principally Operated By Employees \$ 27	
RULE 40. PUBLIC AUTO CLASSIFICATIONS –							
– TAXICABS AND LIMOUSINES							
\$ 4014	\$80.00	\$94.00	\$108.00	\$147.00	All Autos \$ 76		
– SCHOOL AND CHURCH BUSES							
\$ 381	\$12.00	\$14.00	\$16.00	\$20.00	All Autos \$ 9		
– OTHER BUSES							
\$ 3153	\$86.00	\$101.00	\$113.00	\$157.00	All Autos \$ 89		
– VAN POOLS							
\$ 951	\$3.00	\$3.00	\$4.00	\$5.00	All Autos \$ 10		
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT							
\$ 758	Refer to Rule 49.				All Autos \$ 12		
<div>● For liability increased limits factors, refer to Rule 100.</div> <div>● For liability fleet factors, refer to Rules 22. and 39.</div> <div>● 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.</div>							

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LIABILITY		MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000		Limit Per Person					
	500	1000	2000	5000		Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS							
						All Autos	
\$ 309	\$1.00	\$1.00	\$2.00	\$3.00		\$ 4	
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS							
						Not Principally Operated By Employees	Principally Operated By Employees
\$ 279	\$1.00	\$3.00	\$6.00	\$9.00		\$ 12	\$ 8
RULE 40. PUBLIC AUTO CLASSIFICATIONS –							
– TAXICABS AND LIMOUSINES							
						All Autos	
\$ 1369	\$28.00	\$33.00	\$38.00	\$52.00		\$ 20	
– SCHOOL AND CHURCH BUSES							
						All Autos	
\$ 130	\$7.00	\$9.00	\$10.00	\$12.00		\$ 2	
– OTHER BUSES							
						All Autos	
\$ 1075	\$50.00	\$59.00	\$67.00	\$92.00		\$ 24	
– VAN POOLS							
						All Autos	
\$ 324	\$1.00	\$1.00	\$2.00	\$3.00		\$ 3	
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT							
						All Autos	
\$ 262	Refer to Rule 49.					\$ 3	
<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 Of Liab. \$100,000	500	1000	2000	5000	Basic Limits		
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS							
\$ 540	\$1.00	\$2.00	\$3.00	\$4.00	All Autos \$ 8		
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS							
\$ 398	\$1.00	\$3.00	\$6.00	\$9.00	Not Principally Operated By Employees \$ 17	Principally Operated By Employees \$ 11	
RULE 40. PUBLIC AUTO CLASSIFICATIONS –							
– TAXICABS AND LIMOUSINES							
\$ 2392	\$28.00	\$33.00	\$38.00	\$52.00	All Autos \$ 41		
– SCHOOL AND CHURCH BUSES							
\$ 227	\$10.00	\$12.00	\$14.00	\$16.00	All Autos \$ 5		
– OTHER BUSES							
\$ 1879	\$53.00	\$62.00	\$70.00	\$97.00	All Autos \$ 47		
– VAN POOLS							
\$ 567	\$1.00	\$1.00	\$2.00	\$3.00	All Autos \$ 5		
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT							
\$ 452	Refer to Rule 49.				All Autos \$ 7		
<div>• For liability increased limits factors, refer to Rule 100.</div> <div>• For liability fleet factors, refer to Rules 22. and 39.</div> <div>• 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.</div>							

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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			
	\$ 94	\$ 131	\$ 399
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 89	\$ 124	\$ 593
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 103	\$ 144	\$ 618
– SCHOOL AND CHURCH BUSES			
	\$ 47	\$ 66	\$ 184
– OTHER BUSES			
	\$ 47	\$ 66	\$ 184
– VAN POOLS			
	\$ 103	\$ 144	\$ 618
<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			
	\$ 86	\$ 120	\$ 392
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 68	\$ 94	\$ 465
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 95	\$ 132	\$ 608
– SCHOOL AND CHURCH BUSES			
	\$ 43	\$ 60	\$ 180
– OTHER BUSES			
	\$ 43	\$ 60	\$ 180
– VAN POOLS			
	\$ 95	\$ 132	\$ 608
<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	\$ 91	\$ 127	\$ 340
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 63	\$ 88	\$ 478
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 100	\$ 140	\$ 527
– SCHOOL AND CHURCH BUSES	\$ 46	\$ 64	\$ 156
– OTHER BUSES	\$ 46	\$ 64	\$ 156
– VAN POOLS	\$ 100	\$ 140	\$ 527
<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			
	\$ 101	\$ 140	\$ 309
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 85	\$ 118	\$ 488
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 111	\$ 154	\$ 479
– SCHOOL AND CHURCH BUSES			
	\$ 51	\$ 70	\$ 142
– OTHER BUSES			
	\$ 51	\$ 70	\$ 142
– VAN POOLS			
	\$ 111	\$ 154	\$ 479
<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			
	\$ 121	\$ 168	\$ 344
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 74	\$ 103	\$ 356
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 133	\$ 185	\$ 533
– SCHOOL AND CHURCH BUSES			
	\$ 61	\$ 84	\$ 158
– OTHER BUSES			
	\$ 61	\$ 84	\$ 158
– VAN POOLS			
	\$ 133	\$ 185	\$ 533
<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			
	\$ 72	\$ 100	\$ 358
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 58	\$ 80	\$ 417
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 79	\$ 110	\$ 555
– SCHOOL AND CHURCH BUSES			
	\$ 36	\$ 50	\$ 165
– OTHER BUSES			
	\$ 36	\$ 50	\$ 165
– VAN POOLS			
	\$ 79	\$ 110	\$ 555
<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			
	\$ 94	\$ 130	\$ 348
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 89	\$ 124	\$ 473
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 103	\$ 143	\$ 539
– SCHOOL AND CHURCH BUSES			
	\$ 47	\$ 65	\$ 160
– OTHER BUSES			
	\$ 47	\$ 65	\$ 160
– VAN POOLS			
	\$ 103	\$ 143	\$ 539
<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			
	\$ 94	\$ 131	\$ 287
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 88	\$ 122	\$ 303
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 103	\$ 144	\$ 445
– SCHOOL AND CHURCH BUSES			
	\$ 47	\$ 66	\$ 132
– OTHER BUSES			
	\$ 47	\$ 66	\$ 132
– VAN POOLS			
	\$ 103	\$ 144	\$ 445
<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			
	\$ 85	\$ 118	\$ 325
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 73	\$ 101	\$ 375
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 94	\$ 130	\$ 504
– SCHOOL AND CHURCH BUSES			
	\$ 43	\$ 59	\$ 150
– OTHER BUSES			
	\$ 43	\$ 59	\$ 150
– VAN POOLS			
	\$ 94	\$ 130	\$ 504
<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
\$ 1.46

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