

LOSS COSTS – IMPLEMENTATION

OCTOBER 24, 2023

COMMERCIAL AUTOMOBILE

LI-CA-2023-333

## TENNESSEE REVISED COMMERCIAL AUTO LEGACY CLASSIFICATION PLAN LOSS COSTS TO BE IMPLEMENTED

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### KEY MESSAGE

Loss costs representing an overall statewide level change of 13.3% to be implemented.

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### 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.

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### IMPORTANT NOTE

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

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### 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.*

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### 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.

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

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

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## COMPANY ACTION

You must independently determine the final rates you will use. The action, if any, you must take in response to this filing is dependent upon 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-133851415](#), NOT this circular number.

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

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## RATING SOFTWARE IMPACT

No new attributes are being introduced with this revision.

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## POLICYHOLDER NOTIFICATION

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

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## REVISION DISTRIBUTION

We will issue a Notice to Manualholders with an edition date of 5-24 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

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## REFERENCE(S)

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

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## ATTACHMENT(S)

Filing [CA-2023-BRLC1](#)

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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.

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## 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.

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## 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.

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## 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 Tennessee

## About This Filing

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

The advisory prospective loss costs presented in this document for the Commercial Auto Legacy Classification Plan are being revised concurrently with ISO's experience review in the companion filing CA-2023-BRLA1. The overall statewide level change for the CA-2023-BRLA1 filing is 17.7%. 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 13.3%. This is calculated by weighting the loss cost percent changes in this filing using the Aggregate Loss Costs at Current Level in filing CA-2023-BRLA1.

## Background

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

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

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

## Related Filing

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Companion filing:

- CA-2023-BRLA1

# Calculation of Loss Costs

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

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

# Contents of Filing

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This filing contains the following sections:

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

# Copyright Explanation

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TENNESSEE  
COMMERCIAL AUTOMOBILE  
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## VERISK

TENNESSEE  
CLASS PLAN RELATIVITIES

	Current Class Plan Aggregate Loss Cost	Current Legacy Class Plan Aggregate Loss Cost	Class Plan Relativity*
TTT-Liab	27,216,347	27,176,508	1.001
PPT-Liab	3,452,198	3,619,029	0.954
TTT-OTC	3,756,218	3,826,488	0.982
TTT-Coll	9,820,218	12,154,576	0.808
PPT-OTC	809,288	867,431	0.933
PPT-Coll	2,132,978	2,121,197	1.006

\* 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

TENNESSEE  
 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)
101	6875	631.86	567	744	1.115	1.114	668	17.8%
102	11000	597.13	537	664	1.125	1.124	591	10.1%
103	5500	423.51	388	471	1.113	1.112	424	9.3%
104	6299	422.00	386	479	1.121	1.120	428	10.9%
106	514	321.30	308	375	1.129	1.128	332	7.8%
109	9200	305.22	296	362	1.157	1.156	313	5.7%
112	2426	324.02	299	348	1.114	1.113	313	4.7%
120	104	322.27	322	406	1.136	1.135	358	11.2%
121	2317	287.24	266	347	1.132	1.131	307	15.4%
122	753	252.84	276	338	1.105	1.104	306	10.9%
123	3267	304.70	276	342	1.132	1.131	302	9.4%
124	1753	383.08	351	439	1.104	1.103	398	13.4%
125	10162	506.33	475	599	1.093	1.092	549	15.6%
126	15391	319.06	295	372	1.121	1.120	332	12.5%
127	1925	284.35	271	327	1.123	1.122	291	7.4%
128	5354	321.66	304	366	1.125	1.124	326	7.2%
129	2843	308.78	302	365	1.099	1.098	332	9.9%
130	1800	322.98	275	346	1.119	1.118	309	12.4%

(9) CLASS PLAN RELATIVITY 1.001  
 (10) LEGACY OVERALL STATEWIDE CHANGE 11.7%

VERISK

TENNESSEE  
 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)
101	1540	486.86	511	593	1.001	1.049	565	10.6%
102	2213	346.09	361	412	1.015	1.064	387	7.2%
103	1093	372.93	386	437	1.013	1.062	411	6.5%
104	1423	339.07	349	392	1.007	1.056	371	6.3%
106	126	253.96	259	293	1.006	1.055	278	7.3%
109	1047	303.75	326	357	1.005	1.053	339	4.0%
112	397	304.75	312	354	1.020	1.069	331	6.1%
120	6	330.33	326	369	1.008	1.057	349	7.1%
121	322	297.76	309	341	1.004	1.052	324	4.9%
122	65	293.46	303	344	1.012	1.061	324	6.9%
123	481	249.55	263	306	1.019	1.068	287	9.1%
124	278	258.27	264	306	1.033	1.083	283	7.2%
125	1893	329.84	346	398	0.996	1.044	381	10.1%
126	1923	217.23	228	258	1.004	1.052	245	7.5%
127	374	282.28	294	338	1.019	1.068	316	7.5%
128	694	295.27	306	347	1.019	1.068	325	6.2%
129	441	254.61	268	296	1.015	1.064	278	3.7%
130	235	285.86	293	331	1.016	1.065	311	6.1%

(9) CLASS PLAN RELATIVITY 0.954  
 (10) LEGACY OVERALL STATEWIDE CHANGE 7.6%

VERISK

TENNESSEE  
 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)
101	5134	98.50	127	149	0.982	1.000	149	17.3%
102	8535	81.19	111	134	0.993	1.011	133	19.8%
103	3828	92.53	125	137	0.961	0.979	140	12.0%
104	4220	79.94	108	120	0.977	0.995	121	12.0%
106	282	86.17	109	120	0.949	0.966	124	13.8%
109	6169	92.88	147	152	0.886	0.902	169	15.0%
112	1434	84.35	118	129	0.935	0.952	136	15.3%
120	55	116.74	119	131	0.949	0.966	136	14.3%
121	1613	89.31	133	140	0.918	0.935	150	12.8%
122	636	56.60	118	130	0.949	0.966	135	14.4%
123	1848	91.11	132	142	0.925	0.942	151	14.4%
124	1255	89.91	117	134	0.975	0.993	135	15.4%
125	7525	89.80	122	127	0.921	0.938	135	10.7%
126	10454	96.89	141	153	0.937	0.954	160	13.5%
127	1135	69.48	93	112	1.025	1.044	107	15.1%
128	3549	82.66	121	132	0.962	0.980	135	11.6%
129	1789	71.40	108	115	0.930	0.947	121	12.0%
130	1069	101.67	142	160	0.940	0.957	167	17.6%

(9) CLASS PLAN RELATIVITY 0.982  
 (10) LEGACY OVERALL STATEWIDE CHANGE 14.4%

VERISK

TENNESSEE  
 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	5187	225.54	253	510	1.312	1.624	314	24.1%
102	8721	238.75	267	527	1.330	1.646	320	19.9%
103	3892	180.37	221	445	1.306	1.616	275	24.4%
104	4212	201.87	244	495	1.327	1.642	301	23.4%
106	279	165.40	205	397	1.325	1.640	242	18.0%
109	6333	218.43	267	503	1.252	1.550	325	21.7%
112	1480	157.75	192	380	1.313	1.625	234	21.9%
120	56	393.24	247	482	1.300	1.609	300	21.5%
121	1541	203.06	245	496	1.345	1.665	298	21.6%
122	639	108.44	193	376	1.284	1.589	237	22.8%
123	1862	198.12	233	463	1.309	1.620	286	22.7%
124	1152	186.27	224	453	1.303	1.613	281	25.4%
125	7559	231.09	274	535	1.285	1.590	336	22.6%
126	10517	211.52	255	476	1.291	1.598	298	16.9%
127	1244	173.41	225	415	1.286	1.592	261	16.0%
128	3334	178.68	226	459	1.318	1.631	281	24.3%
129	1764	151.63	184	356	1.289	1.595	223	21.2%
130	1140	227.31	286	512	1.216	1.505	340	18.9%

(9) CLASS PLAN RELATIVITY 0.808  
 (10) LEGACY OVERALL STATEWIDE CHANGE 21.2%

VERISK

TENNESSEE  
 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)
101	1252	83.38	74	98	1.130	1.211	81	9.5%
102	1770	98.30	88	121	1.182	1.267	96	9.1%
103	821	91.36	85	124	1.207	1.294	96	12.9%
104	1077	106.06	93	122	1.197	1.283	95	2.2%
106	91	112.24	79	106	1.188	1.273	83	5.1%
109	866	139.39	139	181	1.186	1.271	142	2.2%
112	279	81.33	72	99	1.198	1.284	77	6.9%
120	4	88.59	84	113	1.188	1.273	89	6.0%
121	225	100.88	86	113	1.188	1.273	89	3.5%
122	53	83.66	84	113	1.188	1.273	89	6.0%
123	369	112.14	110	147	1.204	1.290	114	3.6%
124	188	93.25	96	132	1.188	1.273	104	8.3%
125	1516	99.62	84	112	1.175	1.259	89	6.0%
126	1422	118.06	118	162	1.221	1.309	124	5.1%
127	303	67.12	68	93	1.174	1.258	74	8.8%
128	480	92.77	84	110	1.194	1.280	86	2.4%
129	298	70.09	75	99	1.185	1.270	78	4.0%
130	181	109.28	110	147	1.188	1.273	115	4.5%

(9) CLASS PLAN RELATIVITY 0.933  
 (10) LEGACY OVERALL STATEWIDE CHANGE 6.1%

VERISK

TENNESSEE  
 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)
101	1266	347.85	395	574	1.104	1.097	523	32.4%
102	1655	302.39	335	499	1.138	1.131	441	31.6%
103	844	281.88	335	500	1.147	1.140	439	31.0%
104	1001	282.87	307	451	1.127	1.120	403	31.3%
106	159	127.12	193	291	1.132	1.125	259	34.2%
109	847	213.61	276	400	1.137	1.130	354	28.3%
112	283	216.32	261	375	1.140	1.133	331	26.8%
120	4	274.53	317	467	1.132	1.125	415	30.9%
121	214	350.41	368	538	1.132	1.125	478	29.9%
122	53	255.86	323	468	1.132	1.125	416	28.8%
123	362	212.07	266	402	1.132	1.125	357	34.2%
124	176	213.71	269	411	1.181	1.174	350	30.1%
125	1474	279.52	304	443	1.119	1.112	398	30.9%
126	1401	197.30	251	373	1.153	1.146	325	29.5%
127	287	194.35	254	370	1.150	1.143	324	27.6%
128	452	259.47	301	437	1.118	1.111	393	30.6%
129	295	220.52	292	437	1.158	1.151	380	30.1%
130	187	239.43	305	461	1.132	1.125	410	34.4%

(9) CLASS PLAN RELATIVITY 1.006  
 (10) LEGACY OVERALL STATEWIDE CHANGE 30.9%

## VERISK

<b>(1)</b>	<b>Public Automobiles Liability</b>	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
<b>(2)</b>	<b>Public Automobiles Physical Damage</b>	
	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
<b>(3)</b>	<b>Medical Payments Relativities</b>	<b><u>EXHIBIT A9</u></b>
<b>(4)</b>	<b>Specified Cause of Loss Relativity</b>	0.936
	This factor is used for Trucks, Tractors and Trailers and Private Passenger Types.	
<b>(5)</b>	<b>The loss cost for hired autos is set forth in Section B.</b>	
	It applies in all territories and is calculated as 0.25% of the statewide \$100,000 Combined Single Limit average loss cost for all Trucks, Tractors, & Trailers from companion filing CA-2023-BRLA1.	

(3) Medical Payments Relativities

Territory	Class of Business											
	Trucks, Tractors and Trailers				Private Passenger Types				Other Buses			
	500	1000	2000	5000	500	1000	2000	5000	500	1000	2000	5000
101	0.0035	0.0055	0.0083	0.0142	0.0063	0.0109	0.0180	0.0318	0.0079	0.0129	0.0202	0.0345
102	0.0039	0.0061	0.0093	0.0158	0.0063	0.0109	0.0180	0.0318	0.0082	0.0134	0.0211	0.0361
103	0.0046	0.0071	0.0109	0.0185	0.0063	0.0109	0.0180	0.0318	0.0096	0.0157	0.0247	0.0422
104	0.0046	0.0072	0.0110	0.0187	0.0063	0.0109	0.0180	0.0318	0.0093	0.0152	0.0238	0.0407
106	0.0057	0.0089	0.0135	0.0229	0.0063	0.0109	0.0180	0.0318	0.0095	0.0155	0.0244	0.0417
109	0.0047	0.0073	0.0111	0.0189	0.0063	0.0109	0.0180	0.0318	0.0125	0.0204	0.0321	0.0548
112	0.0060	0.0094	0.0142	0.0242	0.0063	0.0109	0.0180	0.0318	0.0113	0.0186	0.0292	0.0499
120	0.0047	0.0073	0.0112	0.0189	0.0063	0.0109	0.0180	0.0318	0.0095	0.0155	0.0244	0.0417
121	0.0057	0.0089	0.0135	0.0229	0.0063	0.0109	0.0180	0.0318	0.0126	0.0206	0.0324	0.0554
122	0.0074	0.0115	0.0175	0.0298	0.0063	0.0109	0.0180	0.0318	0.0095	0.0155	0.0244	0.0417
123	0.0062	0.0097	0.0148	0.0251	0.0063	0.0109	0.0180	0.0318	0.0122	0.0200	0.0314	0.0537
124	0.0049	0.0077	0.0117	0.0198	0.0063	0.0109	0.0180	0.0318	0.0112	0.0183	0.0287	0.0491
125	0.0051	0.0079	0.0120	0.0203	0.0063	0.0109	0.0180	0.0318	0.0078	0.0128	0.0202	0.0345
126	0.0057	0.0088	0.0134	0.0227	0.0063	0.0109	0.0180	0.0318	0.0120	0.0197	0.0310	0.0529
127	0.0064	0.0099	0.0151	0.0257	0.0063	0.0109	0.0180	0.0318	0.0122	0.0200	0.0314	0.0537
128	0.0053	0.0083	0.0126	0.0213	0.0063	0.0109	0.0180	0.0318	0.0111	0.0181	0.0284	0.0486
129	0.0056	0.0087	0.0133	0.0226	0.0063	0.0109	0.0180	0.0318	0.0114	0.0186	0.0292	0.0500
130	0.0062	0.0096	0.0146	0.0248	0.0063	0.0109	0.0180	0.0318	0.0124	0.0204	0.0320	0.0547

(3) Medical Payments Relativities

Territory	Class of Business											
	School and Church Buses				Taxis and Limos				Van Pools			
	<u>500</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>	<u>500</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>	<u>500</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>
101	0.0112	0.0185	0.0291	0.0465	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
102	0.0119	0.0198	0.0311	0.0497	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
103	0.0138	0.0229	0.0360	0.0575	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
104	0.0125	0.0207	0.0326	0.0520	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
106	0.0163	0.0270	0.0425	0.0678	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
109	0.0171	0.0284	0.0447	0.0714	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
112	0.0175	0.0290	0.0456	0.0728	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
120	0.0139	0.0230	0.0361	0.0577	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
121	0.0177	0.0294	0.0463	0.0739	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
122	0.0174	0.0289	0.0454	0.0725	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
123	0.0169	0.0281	0.0442	0.0706	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
124	0.0156	0.0259	0.0407	0.0651	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
125	0.0126	0.0209	0.0329	0.0526	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
126	0.0156	0.0259	0.0406	0.0649	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
127	0.0174	0.0289	0.0454	0.0725	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
128	0.0157	0.0261	0.0410	0.0655	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
129	0.0159	0.0264	0.0415	0.0663	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
130	0.0173	0.0287	0.0451	0.0720	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321

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**TENNESSEE (41)  
TERRITORY 101**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person				Basic Limits
	500	1000	2000	5000	
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>					
\$ 668	\$2	\$4	\$6	\$9	N/A
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>					
\$ 565	\$4	\$6	\$10	\$18	N/A
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS –</b>					
<b>– TAXICABS AND LIMOUSINES</b>					
\$ 2959	\$23	\$41	\$67	\$123	N/A
<b>– SCHOOL AND CHURCH BUSES</b>					
\$ 281	\$3	\$5	\$8	\$13	N/A
<b>– OTHER BUSES</b>					
\$ 2325	\$18	\$30	\$47	\$80	N/A
<b>– VAN POOLS</b>					
\$ 701	\$5	\$8	\$13	\$23	N/A
<b>RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT</b>					
\$ 410	Refer to Rule 49.				N/A
<ul style="list-style-type: none"> <li>• For liability increased limits factors, refer to Rule 100.</li> <li>• For liability fleet factors, refer to Rules 22. and 39.</li> <li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li> </ul>					

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LIABILITY Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits
	500	1000	2000	5000	
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>					
\$ 591	\$2	\$4	\$5	\$9	N/A
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>					
\$ 387	\$2	\$4	\$7	\$12	N/A
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS –</b>					
– TAXICABS AND LIMOUSINES					
\$ 2618	\$20	\$36	\$60	\$109	N/A
– SCHOOL AND CHURCH BUSES					
\$ 248	\$3	\$5	\$8	\$12	N/A
– OTHER BUSES					
\$ 2057	\$17	\$28	\$43	\$74	N/A
– VAN POOLS					
\$ 621	\$5	\$7	\$11	\$20	N/A
<b>RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT</b>					
\$ 366	Refer to Rule 49.				N/A

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

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**TENNESSEE (41)  
TERRITORY 103**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person				Basic Limits
	500	1000	2000	5000	
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>					
\$ 424	\$2	\$3	\$5	\$8	N/A
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>					
\$ 411	\$3	\$4	\$7	\$13	N/A
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS –</b>					
<b>– TAXICABS AND LIMOUSINES</b>					
\$ 1878	\$15	\$26	\$43	\$78	N/A
<b>– SCHOOL AND CHURCH BUSES</b>					
\$ 178	\$2	\$4	\$6	\$10	N/A
<b>– OTHER BUSES</b>					
\$ 1476	\$14	\$23	\$36	\$62	N/A
<b>– VAN POOLS</b>					
\$ 445	\$3	\$5	\$8	\$14	N/A
<b>RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT</b>					
\$ 260	Refer to Rule 49.				N/A

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

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LIABILITY Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits
	500	1000	2000	5000	
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>					
\$ 428	\$2	\$3	\$5	\$8	N/A
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>					
\$ 371	\$2	\$4	\$7	\$12	N/A
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS –</b>					
– TAXICABS AND LIMOUSINES					
\$ 1896	\$15	\$26	\$43	\$79	N/A
– SCHOOL AND CHURCH BUSES					
\$ 180	\$2	\$4	\$6	\$9	N/A
– OTHER BUSES					
\$ 1489	\$14	\$23	\$35	\$61	N/A
– VAN POOLS					
\$ 449	\$4	\$5	\$8	\$14	N/A
<b>RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT</b>					
\$ 264	Refer to Rule 49.				N/A
<ul style="list-style-type: none"> <li>• For liability increased limits factors, refer to Rule 100.</li> <li>• For liability fleet factors, refer to Rules 22. and 39.</li> <li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li> </ul>					

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**TENNESSEE (41)  
TERRITORY 106**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person				Basic Limits
	500	1000	2000	5000	
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>					
\$ 332	\$2	\$3	\$4	\$8	N/A
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>					
\$ 278	\$2	\$3	\$5	\$9	N/A
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS –</b>					
<b>– TAXICABS AND LIMOUSINES</b>					
\$ 1471	\$11	\$20	\$34	\$61	N/A
<b>– SCHOOL AND CHURCH BUSES</b>					
\$ 139	\$2	\$4	\$6	\$9	N/A
<b>– OTHER BUSES</b>					
\$ 1155	\$11	\$18	\$28	\$48	N/A
<b>– VAN POOLS</b>					
\$ 349	\$3	\$4	\$6	\$11	N/A
<b>RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT</b>					
\$ 207	Refer to Rule 49.				N/A

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

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LIABILITY Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits
	500	1000	2000	5000	
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>					
\$ 313	\$1	\$2	\$3	\$6	N/A
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>					
\$ 339	\$2	\$4	\$6	\$11	N/A
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS –</b>					
– TAXICABS AND LIMOUSINES					
\$ 1387	\$11	\$19	\$32	\$58	N/A
– SCHOOL AND CHURCH BUSES					
\$ 131	\$2	\$4	\$6	\$9	N/A
– OTHER BUSES					
\$ 1089	\$14	\$22	\$35	\$60	N/A
– VAN POOLS					
\$ 329	\$3	\$4	\$6	\$11	N/A
<b>RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT</b>					
\$ 200	Refer to Rule 49.				N/A
<ul style="list-style-type: none"> <li>• For liability increased limits factors, refer to Rule 100.</li> <li>• For liability fleet factors, refer to Rules 22. and 39.</li> <li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li> </ul>					

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**TENNESSEE (41)  
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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person				Basic Limits
	500	1000	2000	5000	
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>					
\$ 313	\$2	\$3	\$4	\$8	N/A
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>					
\$ 331	\$2	\$4	\$6	\$11	N/A
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS –</b>					
<b>– TAXICABS AND LIMOUSINES</b>					
\$ 1387	\$11	\$19	\$32	\$58	N/A
<b>– SCHOOL AND CHURCH BUSES</b>					
\$ 131	\$2	\$4	\$6	\$10	N/A
<b>– OTHER BUSES</b>					
\$ 1089	\$12	\$20	\$32	\$54	N/A
<b>– VAN POOLS</b>					
\$ 329	\$3	\$4	\$6	\$11	N/A
<b>RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT</b>					
\$ 192	Refer to Rule 49.				N/A

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

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LIABILITY Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits
	500	1000	2000	5000	
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>					
\$ 358	\$2	\$3	\$4	\$7	N/A
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>					
\$ 349	\$2	\$4	\$6	\$11	N/A
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS –</b>					
<b>– TAXICABS AND LIMOUSINES</b>					
\$ 1586	\$12	\$22	\$36	\$66	N/A
<b>– SCHOOL AND CHURCH BUSES</b>					
\$ 150	\$2	\$3	\$5	\$9	N/A
<b>– OTHER BUSES</b>					
\$ 1246	\$12	\$19	\$30	\$52	N/A
<b>– VAN POOLS</b>					
\$ 376	\$3	\$5	\$7	\$12	N/A
<b>RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT</b>					
\$ 224	Refer to Rule 49.				N/A
<ul style="list-style-type: none"> <li>• For liability increased limits factors, refer to Rule 100.</li> <li>• For liability fleet factors, refer to Rules 22. and 39.</li> <li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li> </ul>					

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**TENNESSEE (41)  
TERRITORY 121**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person				Basic Limits
	500	1000	2000	5000	
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>					
\$ 307	\$2	\$3	\$4	\$7	N/A
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>					
\$ 324	\$2	\$4	\$6	\$10	N/A
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS –</b>					
<b>– TAXICABS AND LIMOUSINES</b>					
\$ 1360	\$11	\$19	\$31	\$57	N/A
<b>– SCHOOL AND CHURCH BUSES</b>					
\$ 129	\$2	\$4	\$6	\$10	N/A
<b>– OTHER BUSES</b>					
\$ 1068	\$13	\$22	\$35	\$59	N/A
<b>– VAN POOLS</b>					
\$ 322	\$3	\$4	\$6	\$10	N/A
<b>RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT</b>					
\$ 191	Refer to Rule 49.				N/A

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

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LIABILITY Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits
	500	1000	2000	5000	
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>					
\$ 306	\$2	\$4	\$5	\$9	N/A
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>					
\$ 324	\$2	\$4	\$6	\$10	N/A
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS –</b>					
– TAXICABS AND LIMOUSINES					
\$ 1356	\$11	\$19	\$31	\$56	N/A
– SCHOOL AND CHURCH BUSES					
\$ 129	\$2	\$4	\$6	\$9	N/A
– OTHER BUSES					
\$ 1065	\$10	\$17	\$26	\$44	N/A
– VAN POOLS					
\$ 321	\$3	\$4	\$6	\$10	N/A
<b>RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT</b>					
\$ 186	Refer to Rule 49.				N/A
<ul style="list-style-type: none"> <li>• For liability increased limits factors, refer to Rule 100.</li> <li>• For liability fleet factors, refer to Rules 22. and 39.</li> <li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li> </ul>					

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**TENNESSEE (41)  
TERRITORY 123**

LIABILITY	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>					
\$ 302	\$2	\$3	\$4	\$8	N/A
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>					
\$ 287	\$2	\$3	\$5	\$9	N/A
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS –</b>					
<b>– TAXICABS AND LIMOUSINES</b>					
\$ 1338	\$10	\$18	\$31	\$56	N/A
<b>– SCHOOL AND CHURCH BUSES</b>					
\$ 127	\$2	\$4	\$6	\$9	N/A
<b>– OTHER BUSES</b>					
\$ 1051	\$13	\$21	\$33	\$56	N/A
<b>– VAN POOLS</b>					
\$ 317	\$2	\$4	\$6	\$10	N/A
<b>RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT</b>					
\$ 189	Refer to Rule 49.				N/A
<ul style="list-style-type: none"> <li>• For liability increased limits factors, refer to Rule 100.</li> <li>• For liability fleet factors, refer to Rules 22. and 39.</li> <li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li> </ul>					

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LIABILITY Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits
	500	1000	2000	5000	
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>					
\$ 398	\$2	\$3	\$5	\$8	N/A
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>					
\$ 283	\$2	\$3	\$5	\$9	N/A
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS –</b>					
<b>– TAXICABS AND LIMOUSINES</b>					
\$ 1763	\$14	\$24	\$40	\$73	N/A
<b>– SCHOOL AND CHURCH BUSES</b>					
\$ 167	\$3	\$4	\$7	\$11	N/A
<b>– OTHER BUSES</b>					
\$ 1385	\$16	\$25	\$40	\$68	N/A
<b>– VAN POOLS</b>					
\$ 418	\$3	\$5	\$8	\$13	N/A
<b>RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT</b>					
\$ 242	Refer to Rule 49.				N/A

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

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LIABILITY	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>					
\$ 549	\$3	\$4	\$7	\$11	N/A
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>					
\$ 381	\$2	\$4	\$7	\$12	N/A
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS –</b>					
<b>– TAXICABS AND LIMOUSINES</b>					
\$ 2432	\$19	\$34	\$55	\$101	N/A
<b>– SCHOOL AND CHURCH BUSES</b>					
\$ 231	\$3	\$5	\$8	\$12	N/A
<b>– OTHER BUSES</b>					
\$ 1911	\$15	\$24	\$39	\$66	N/A
<b>– VAN POOLS</b>					
\$ 576	\$4	\$7	\$11	\$18	N/A
<b>RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT</b>					
\$ 330	Refer to Rule 49.				N/A

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

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LIABILITY Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits
	500	1000	2000	5000	
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>					
\$ 332	\$2	\$3	\$4	\$8	N/A
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>					
\$ 245	\$2	\$3	\$4	\$8	N/A
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS –</b>					
– TAXICABS AND LIMOUSINES					
\$ 1471	\$11	\$20	\$34	\$61	N/A
– SCHOOL AND CHURCH BUSES					
\$ 139	\$2	\$4	\$6	\$9	N/A
– OTHER BUSES					
\$ 1155	\$14	\$23	\$36	\$61	N/A
– VAN POOLS					
\$ 349	\$3	\$4	\$6	\$11	N/A
<b>RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT</b>					
\$ 205	Refer to Rule 49.				N/A
<ul style="list-style-type: none"> <li>• For liability increased limits factors, refer to Rule 100.</li> <li>• For liability fleet factors, refer to Rules 22. and 39.</li> <li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li> </ul>					

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**TENNESSEE (41)  
TERRITORY 127**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person				Basic Limits
	500	1000	2000	5000	
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>					
\$ 291	\$2	\$3	\$4	\$7	N/A
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>					
\$ 316	\$2	\$3	\$6	\$10	N/A
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS –</b>					
<b>– TAXICABS AND LIMOUSINES</b>					
\$ 1289	\$10	\$18	\$29	\$54	N/A
<b>– SCHOOL AND CHURCH BUSES</b>					
\$ 122	\$2	\$4	\$6	\$9	N/A
<b>– OTHER BUSES</b>					
\$ 1013	\$12	\$20	\$32	\$54	N/A
<b>– VAN POOLS</b>					
\$ 306	\$2	\$4	\$6	\$10	N/A
<b>RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT</b>					
\$ 180	Refer to Rule 49.				N/A

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

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LIABILITY Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits
	500	1000	2000	5000	
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>					
\$ 326	\$2	\$3	\$4	\$7	N/A
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>					
\$ 325	\$2	\$4	\$6	\$10	N/A
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS –</b>					
– TAXICABS AND LIMOUSINES					
\$ 1444	\$11	\$20	\$33	\$60	N/A
– SCHOOL AND CHURCH BUSES					
\$ 137	\$2	\$4	\$6	\$9	N/A
– OTHER BUSES					
\$ 1134	\$13	\$21	\$32	\$55	N/A
– VAN POOLS					
\$ 342	\$3	\$4	\$6	\$11	N/A
<b>RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT</b>					
\$ 202	Refer to Rule 49.				N/A

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

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**TENNESSEE (41)  
TERRITORY 129**

LIABILITY	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>					
\$ 332	\$2	\$3	\$4	\$8	N/A
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>					
\$ 278	\$2	\$3	\$5	\$9	N/A
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS –</b>					
<b>– TAXICABS AND LIMOUSINES</b>					
\$ 1471	\$11	\$20	\$34	\$61	N/A
<b>– SCHOOL AND CHURCH BUSES</b>					
\$ 139	\$2	\$4	\$6	\$9	N/A
<b>– OTHER BUSES</b>					
\$ 1155	\$13	\$21	\$34	\$58	N/A
<b>– VAN POOLS</b>					
\$ 349	\$3	\$4	\$6	\$11	N/A
<b>RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT</b>					
\$ 201	Refer to Rule 49.				N/A
<ul style="list-style-type: none"> <li>• For liability increased limits factors, refer to Rule 100.</li> <li>• For liability fleet factors, refer to Rules 22. and 39.</li> <li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li> </ul>					

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LIABILITY Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits
	500	1000	2000	5000	
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>					
\$ 309	\$2	\$3	\$5	\$8	N/A
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>					
\$ 311	\$2	\$3	\$6	\$10	N/A
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS –</b>					
– TAXICABS AND LIMOUSINES					
\$ 1369	\$11	\$19	\$31	\$57	N/A
– SCHOOL AND CHURCH BUSES					
\$ 130	\$2	\$4	\$6	\$9	N/A
– OTHER BUSES					
\$ 1075	\$13	\$22	\$34	\$59	N/A
– VAN POOLS					
\$ 324	\$3	\$4	\$6	\$10	N/A
<b>RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT</b>					
\$ 191	Refer to Rule 49.				N/A
<ul style="list-style-type: none"> <li>• For liability increased limits factors, refer to Rule 100.</li> <li>• For liability fleet factors, refer to Rules 22. and 39.</li> <li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li> </ul>					

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**TENNESSEE (41)  
TERRITORY 101**

<b>PHYSICAL DAMAGE</b> Original Cost New Range \$15,001 – 20,000			
	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>\$500 Ded. Coll.</b>
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks	\$ 139	\$ 149	\$ 314
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 76	\$ 81	\$ 523
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 153	\$ 164	\$ 487
– SCHOOL AND CHURCH BUSES			
	\$ 70	\$ 75	\$ 144
– OTHER BUSES			
	\$ 70	\$ 75	\$ 144
– VAN POOLS			
	\$ 153	\$ 164	\$ 487
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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<b>PHYSICAL DAMAGE</b> Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 124	\$ 133	\$ 320
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 90	\$ 96	\$ 441
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 136	\$ 146	\$ 496
– SCHOOL AND CHURCH BUSES			
	\$ 62	\$ 67	\$ 147
– OTHER BUSES			
	\$ 62	\$ 67	\$ 147
– VAN POOLS			
	\$ 136	\$ 146	\$ 496
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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**TENNESSEE (41)  
TERRITORY 103**

<b>PHYSICAL DAMAGE</b> Original Cost New Range \$15,001 – 20,000			
	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>\$500 Ded. Coll.</b>
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks	\$ 131	\$ 140	\$ 275
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 90	\$ 96	\$ 439
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 144	\$ 154	\$ 426
– SCHOOL AND CHURCH BUSES			
	\$ 66	\$ 70	\$ 127
– OTHER BUSES			
	\$ 66	\$ 70	\$ 127
– VAN POOLS			
	\$ 144	\$ 154	\$ 426
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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<b>PHYSICAL DAMAGE</b> Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 113	\$ 121	\$ 301
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 89	\$ 95	\$ 403
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 124	\$ 133	\$ 467
– SCHOOL AND CHURCH BUSES			
	\$ 57	\$ 61	\$ 138
– OTHER BUSES			
	\$ 57	\$ 61	\$ 138
– VAN POOLS			
	\$ 124	\$ 133	\$ 467
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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**TENNESSEE (41)  
TERRITORY 106**

<b>PHYSICAL DAMAGE</b> Original Cost New Range \$15,001 – 20,000			
	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>\$500 Ded. Coll.</b>
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 116	\$ 124	\$ 242
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 78	\$ 83	\$ 259
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 128	\$ 136	\$ 375
– SCHOOL AND CHURCH BUSES			
	\$ 58	\$ 62	\$ 111
– OTHER BUSES			
	\$ 58	\$ 62	\$ 111
– VAN POOLS			
	\$ 128	\$ 136	\$ 375
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 158	\$ 169	\$ 325
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 133	\$ 142	\$ 354
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 174	\$ 186	\$ 504
– SCHOOL AND CHURCH BUSES			
	\$ 79	\$ 85	\$ 150
– OTHER BUSES			
	\$ 79	\$ 85	\$ 150
– VAN POOLS			
	\$ 174	\$ 186	\$ 504
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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**TENNESSEE (41)  
TERRITORY 112**

<b>PHYSICAL DAMAGE</b> Original Cost New Range \$15,001 – 20,000			
	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>\$500 Ded. Coll.</b>
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks	\$ 127	\$ 136	\$ 234
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 72	\$ 77	\$ 331
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 140	\$ 150	\$ 363
– SCHOOL AND CHURCH BUSES			
	\$ 64	\$ 68	\$ 108
– OTHER BUSES			
	\$ 64	\$ 68	\$ 108
– VAN POOLS			
	\$ 140	\$ 150	\$ 363
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 127	\$ 136	\$ 300
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 83	\$ 89	\$ 415
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 140	\$ 150	\$ 465
– SCHOOL AND CHURCH BUSES			
	\$ 64	\$ 68	\$ 138
– OTHER BUSES			
	\$ 64	\$ 68	\$ 138
– VAN POOLS			
	\$ 140	\$ 150	\$ 465
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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TERRITORY 121**

<b>PHYSICAL DAMAGE</b> Original Cost New Range \$15,001 – 20,000			
	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>\$500 Ded. Coll.</b>
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks	\$ 140	\$ 150	\$ 298
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 83	\$ 89	\$ 478
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 154	\$ 165	\$ 462
– SCHOOL AND CHURCH BUSES			
	\$ 70	\$ 75	\$ 137
– OTHER BUSES			
	\$ 70	\$ 75	\$ 137
– VAN POOLS			
	\$ 154	\$ 165	\$ 462
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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<b>PHYSICAL DAMAGE</b> Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 126	\$ 135	\$ 237
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 83	\$ 89	\$ 416
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 139	\$ 149	\$ 367
– SCHOOL AND CHURCH BUSES			
	\$ 63	\$ 68	\$ 109
– OTHER BUSES			
	\$ 63	\$ 68	\$ 109
– VAN POOLS			
	\$ 139	\$ 149	\$ 367
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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**TENNESSEE (41)  
TERRITORY 123**

<b>PHYSICAL DAMAGE</b> Original Cost New Range \$15,001 – 20,000			
	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>\$500 Ded. Coll.</b>
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 141	\$ 151	\$ 286
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 107	\$ 114	\$ 357
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 155	\$ 166	\$ 443
– SCHOOL AND CHURCH BUSES			
	\$ 71	\$ 76	\$ 132
– OTHER BUSES			
	\$ 71	\$ 76	\$ 132
– VAN POOLS			
	\$ 155	\$ 166	\$ 443
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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<b>PHYSICAL DAMAGE</b> Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 126	\$ 135	\$ 281
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 97	\$ 104	\$ 350
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 139	\$ 149	\$ 436
– SCHOOL AND CHURCH BUSES			
	\$ 63	\$ 68	\$ 129
– OTHER BUSES			
	\$ 63	\$ 68	\$ 129
– VAN POOLS			
	\$ 139	\$ 149	\$ 436
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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**TENNESSEE (41)  
TERRITORY 125**

<b>PHYSICAL DAMAGE</b> Original Cost New Range \$15,001 – 20,000			
	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>\$500 Ded. Coll.</b>
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks	\$ 126	\$ 135	\$ 336
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 83	\$ 89	\$ 398
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 139	\$ 149	\$ 521
– SCHOOL AND CHURCH BUSES			
	\$ 63	\$ 68	\$ 155
– OTHER BUSES			
	\$ 63	\$ 68	\$ 155
– VAN POOLS			
	\$ 139	\$ 149	\$ 521
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 150	\$ 160	\$ 298
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 116	\$ 124	\$ 325
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 165	\$ 176	\$ 462
– SCHOOL AND CHURCH BUSES			
	\$ 75	\$ 80	\$ 137
– OTHER BUSES			
	\$ 75	\$ 80	\$ 137
– VAN POOLS			
	\$ 165	\$ 176	\$ 462
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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**TENNESSEE (41)  
TERRITORY 127**

<b>PHYSICAL DAMAGE</b> Original Cost New Range \$15,001 – 20,000			
	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>\$500 Ded. Coll.</b>
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 100	\$ 107	\$ 261
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 69	\$ 74	\$ 324
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 110	\$ 118	\$ 405
– SCHOOL AND CHURCH BUSES			
	\$ 50	\$ 54	\$ 120
– OTHER BUSES			
	\$ 50	\$ 54	\$ 120
– VAN POOLS			
	\$ 110	\$ 118	\$ 405
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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<b>PHYSICAL DAMAGE</b> Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 126	\$ 135	\$ 281
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 80	\$ 86	\$ 393
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 139	\$ 149	\$ 436
– SCHOOL AND CHURCH BUSES			
	\$ 63	\$ 68	\$ 129
– OTHER BUSES			
	\$ 63	\$ 68	\$ 129
– VAN POOLS			
	\$ 139	\$ 149	\$ 436
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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**TENNESSEE (41)  
TERRITORY 129**

<b>PHYSICAL DAMAGE</b> Original Cost New Range \$15,001 – 20,000			
	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>\$500 Ded. Coll.</b>
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks	\$ 113	\$ 121	\$ 223
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 73	\$ 78	\$ 380
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
<b>– TAXICABS AND LIMOUSINES</b>			
	\$ 124	\$ 133	\$ 346
<b>– SCHOOL AND CHURCH BUSES</b>			
	\$ 57	\$ 61	\$ 103
<b>– OTHER BUSES</b>			
	\$ 57	\$ 61	\$ 103
<b>– VAN POOLS</b>			
	\$ 124	\$ 133	\$ 346
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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<b>PHYSICAL DAMAGE</b> Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 156	\$ 167	\$ 340
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 108	\$ 115	\$ 410
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 172	\$ 184	\$ 527
– SCHOOL AND CHURCH BUSES			
	\$ 78	\$ 84	\$ 156
– OTHER BUSES			
	\$ 78	\$ 84	\$ 156
– VAN POOLS			
	\$ 172	\$ 184	\$ 527
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

**90. HIRED AUTOS**

<b>Cost Of Hire Basis – All Territories Liability Base Loss Cost</b>
\$ 1.15

**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
<b>Comprehensive</b>	No Deductible	\$ 0.45
	\$ 50 Deductible	0.44
	100 Deductible	0.43
	250 Deductible	0.41
	500 Deductible	0.39
	1,000 Deductible	0.36
	2,000 Deductible	0.31
	3,000 Deductible	0.27
	5,000 Deductible	0.22
<b>Collision</b>	\$ 100 Deductible	1.41
	250 Deductible	1.36
	500 Deductible	1.28
	1,000 Deductible	1.13
	2,000 Deductible	0.96
	3,000 Deductible	0.84
<b>Specified Causes Of Loss</b>	No Deductible	0.22

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