

LOSS COSTS – IMPLEMENTATION

OCTOBER 25, 2023

COMMERCIAL AUTOMOBILE

LI-CA-2023-337

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

KEY MESSAGE

Loss costs representing an overall statewide level change of 15.7% to be implemented.

BACKGROUND

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

IMPORTANT NOTE

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

ISO ACTION

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

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

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

EFFECTIVE DATE

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

These changes are applicable to all policies written on or after 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-133858038](#), NOT this circular number.

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

RATING SOFTWARE IMPACT

No new attributes are being introduced with this revision.

POLICYHOLDER NOTIFICATION

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

REVISION DISTRIBUTION

We will issue a Notice to Manualholders with an edition date of 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>.

COPYRIGHT EXPLANATION

The material distributed by Insurance Services Office, Inc. is copyrighted. All rights reserved. Possession of these pages does not confer the right to print, reprint, publish, copy, sell, file or use same in any manner without the written permission of the copyright owner. Permission is hereby granted to members, subscribers and service purchasers to reprint, copy or otherwise use the enclosed material for purposes of their own business use relating to that territory or line or kind of insurance, or subdivision thereof, for which they participate, provided that:

- (A) Where ISO copyrighted material is reprinted, copied, or otherwise used **as a whole**, it must reflect the copyright notice actually shown on such material.
- (B) Where ISO copyrighted material is reprinted, copied, or otherwise used **in part**, the following credit legend must appear at the bottom of each page so used:
Includes copyrighted material of Insurance Services Office, Inc., with its permission.

IMPORTANT NOTICE FOR USERS OF ISO PRODUCTS AND SERVICES

Please make sure that your company has authorized your use of this product and has complied with the requirements applicable in the jurisdiction where you plan to use it.

We distribute both state-specific and multistate products and services. We do not distribute all the multistate products and services for use in every jurisdiction due to corporate policy, regulatory preference, or variations or lack of clarity in state laws.

We provide participating insurers with information concerning the jurisdictions for which our products and services are distributed. Even in those jurisdictions, each insurer must determine what filing requirements, if any, apply and whether those requirements have been satisfied.

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.

CONTACT INFORMATION

If you have any questions concerning:

- The actuarial content of this circular, please contact:
Gary Kilb
Actuarial Operations
201-469-2630
Gary.Kilb@verisk.com
autoactuarial@verisk.com
- The non-actuarial content of this circular, please contact:
Lakeisha Hunt
Production Operations, Compliance and Product Services
201-469-2899
prodops@verisk.com
- Other issues for this circular, please contact Customer Support:
E-mail: info@verisk.com
Phone: 800-888-4476

Callers outside the United States, Canada, and the Caribbean may contact us using our global toll-free number (International Access Code + 800 48977489). For information on all ISO products, visit us at www.verisk.com/iso. To keep abreast of the latest Insurance Lines Services updates, view www.verisk.com/ils.

Commercial Auto Legacy Classification Plan Loss Costs Revised in Vermont

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 20.8%. 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 15.7%. 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**

Copyright Explanation

The material distributed by Insurance Services Office, Inc. is copyrighted. All rights reserved. Possession of these pages does not confer the right to print, reprint, publish, copy, sell, file or use same in any manner without the written permission of the copyright owner.

Important Note

Insurance Services Office, Inc. (ISO) makes available advisory services to property/casualty insurers. ISO has no adherence requirements. ISO rules and explanatory materials are intended solely for the information and use of ISO's participating insurers and their representatives, and insurance regulators. Neither ISO's general explanations of rules intent nor opinions expressed by members of ISO's staff necessarily reflect every insurer's view or control any insurer's application of manual rules.

VERMONT
COMMERCIAL AUTOMOBILE
Table of Contents

Corresponding
Exhibits

SECTION A – CALCULATION OF LEGACY CLASS PLAN LOSS COSTS

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

SECTION B – LEGACY CLASS PLAN LOSS COST PAGES

Pages

| | |
|--|--------|
| Liability and Medical Payments | B-1-6 |
| Physical Damage - All Coverages Except Garages | B-7-12 |
| Hired Autos (Rule 90) | B-13 |

VERISK

VERMONT
CLASS PLAN RELATIVITIES

| | Current Class Plan Aggregate Loss Cost | Current Legacy Class Plan Aggregate Loss Cost | Class Plan Relativity* |
|----------|--|---|---------------------------|
| TTT-Liab | 2,974,832 | 3,010,854 | 0.988 |
| PPT-Liab | 382,377 | 388,844 | 0.983 |
| TTT-OTC | 624,977 | 587,851 | 1.063 |
| TTT-Coll | 1,486,359 | 1,785,227 | 0.833 |
| PPT-OTC | 182,596 | 186,996 | 0.976 |
| PPT-Coll | 358,937 | 350,590 | 1.024 |

* 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

VERMONT
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 | | OFF | OFF | LEGACY | |
| 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 | 908 | 329.16 | 300 | 356 | 1.064 | 1.077 | 331 | 10.3% |
| 102 | 1393 | 367.92 | 348 | 412 | 1.040 | 1.053 | 391 | 12.4% |
| 120 | 9923 | 166.68 | 178 | 222 | 1.102 | 1.115 | 199 | 11.8% |
| 121 | 845 | 294.34 | 263 | 333 | 1.093 | 1.106 | 301 | 14.4% |
| 122 | 1075 | 241.94 | 224 | 278 | 1.109 | 1.122 | 248 | 10.7% |
| 123 | 12124 | 166.38 | 176 | 225 | 1.083 | 1.096 | 205 | 16.5% |

(9) CLASS PLAN RELATIVITY 0.988
 (10) LEGACY OVERALL STATEWIDE CHANGE 13.7%

VERISK

VERMONT
COMMERCIAL AUTOMOBILE INSURANCE
SINGLE LIMIT LIABILITY

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

| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
|-----|-------------|----------|------------|---------------|---------|---------|------------|----------|
| | | CURRENT | CURRENT | | PRIOR | REVISED | REVISED | |
| T | | SIM | LEGACY | CA-2023-BRLA1 | OFF | OFF | CLASS PLAN | |
| E | | \$100000 | CLASS PLAN | REVIS | BASE | BALANCE | BASE LOSS | |
| R | EXPOSURES | UND LOSS | BASE LOSS | LOSS COST | BALANCE | FACTOR | COST | % CHANGE |
| R | (CAR YEARS) | COST | COST | LOSS COST | FACTOR | (5)/(9) | (4)/(6) | (7)/(3) |
| 101 | 119 | 260.52 | 261 | 256 | 0.984 | 1.001 | 256 | -1.9% |
| 102 | 386 | 190.73 | 193 | 194 | 0.996 | 1.013 | 192 | -0.5% |
| 120 | 967 | 172.07 | 179 | 175 | 0.997 | 1.014 | 173 | -3.4% |
| 121 | 171 | 222.98 | 230 | 236 | 0.998 | 1.015 | 233 | 1.3% |
| 122 | 166 | 227.83 | 225 | 228 | 1.016 | 1.034 | 221 | -1.8% |
| 123 | 1342 | 195.37 | 203 | 202 | 0.989 | 1.006 | 201 | -1.0% |

(9) CLASS PLAN RELATIVITY 0.983
 (10) LEGACY OVERALL STATEWIDE CHANGE -1.5%

VERISK

VERMONT
 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 | | PRIOR | REVISED | REVISED | |
| T | | SIM | LEGACY | | OFF | OFF | LEGACY | |
| 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 | 670 | 80.56 | 93 | 101 | 0.910 | 0.856 | 118 | 26.9% |
| 102 | 1331 | 65.54 | 80 | 92 | 0.933 | 0.878 | 105 | 31.3% |
| 120 | 5981 | 64.03 | 77 | 83 | 0.912 | 0.858 | 97 | 26.0% |
| 121 | 687 | 75.25 | 79 | 86 | 0.935 | 0.880 | 98 | 24.1% |
| 122 | 969 | 78.05 | 99 | 114 | 0.941 | 0.885 | 129 | 30.3% |
| 123 | 7031 | 80.52 | 92 | 98 | 0.898 | 0.845 | 116 | 26.1% |

(9) CLASS PLAN RELATIVITY 1.063
 (10) LEGACY OVERALL STATEWIDE CHANGE 26.7%

VERISK

VERMONT
 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 | 644 | 181.00 | 188 | 354 | 1.301 | 1.562 | 227 | 20.7% |
| 102 | 1343 | 159.68 | 183 | 359 | 1.317 | 1.581 | 227 | 24.0% |
| 120 | 5829 | 168.08 | 194 | 360 | 1.248 | 1.498 | 240 | 23.7% |
| 121 | 664 | 206.02 | 191 | 376 | 1.299 | 1.559 | 241 | 26.2% |
| 122 | 943 | 158.36 | 181 | 367 | 1.337 | 1.605 | 229 | 26.5% |
| 123 | 7006 | 172.83 | 193 | 356 | 1.240 | 1.489 | 239 | 23.8% |

(9) CLASS PLAN RELATIVITY 0.833
 (10) LEGACY OVERALL STATEWIDE CHANGE 23.9%

VERISK

VERMONT
 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 | | PRIOR | REVISED | REVISED | |
| T | | SIM | LEGACY | | OFF | OFF | CLASS | PLAN |
| E | | UND | CLASS | PLAN | CA-2023-BRLA1 | OFF | BASE | LOSS |
| R | EXPOSURES | LOSS | BASE | LOSS | REVISED | BASE | LOSS | COST |
| R | (CAR YEARS) | COST | COST | LOSS | COST | FACTOR | FACTOR | % |
| | | | | | | (5)/(9) | (4)/(6) | (7)/(3) |
| 101 | 125 | 149.98 | 115 | 143 | 1.138 | 1.166 | 123 | 7.0% |
| 102 | 391 | 97.11 | 80 | 101 | 1.149 | 1.177 | 86 | 7.5% |
| 120 | 732 | 122.04 | 105 | 134 | 1.170 | 1.199 | 112 | 6.7% |
| 121 | 247 | 111.60 | 107 | 132 | 1.138 | 1.166 | 113 | 5.6% |
| 122 | 140 | 144.23 | 115 | 144 | 1.138 | 1.166 | 123 | 7.0% |
| 123 | 879 | 134.78 | 109 | 133 | 1.117 | 1.144 | 116 | 6.4% |

(9) CLASS PLAN RELATIVITY 0.976
 (10) LEGACY OVERALL STATEWIDE CHANGE 6.6%

VERISK

VERMONT
 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 | 132 | 219.01 | 236 | 308 | 1.115 | 1.089 | 283 | 19.9% |
| 102 | 407 | 226.57 | 246 | 334 | 1.117 | 1.091 | 306 | 24.4% |
| 120 | 713 | 221.73 | 260 | 337 | 1.133 | 1.106 | 305 | 17.3% |
| 121 | 237 | 225.53 | 263 | 332 | 1.086 | 1.061 | 313 | 19.0% |
| 122 | 140 | 227.19 | 242 | 305 | 1.101 | 1.075 | 284 | 17.4% |
| 123 | 900 | 243.92 | 264 | 329 | 1.113 | 1.087 | 303 | 14.8% |

(9) CLASS PLAN RELATIVITY 1.024
 (10) LEGACY OVERALL STATEWIDE CHANGE 17.8%

VERISK

| | | |
|------------|--|--|
| (1) | Public Automobiles Liability | Differentials to Legacy Loss Cost CSL Liab |
| | Taxis & Limos | 4.43 |
| | School and Church Buses | 0.42 |
| | Other Buses | 3.48 |
| | Van Pools | 1.05 |
| (2) | Public Automobiles Physical Damage | |
| | Taxis, Limos and Van Pools | |
| | Other Than Collision: | 1.10 |
| | Collision | 1.55 |
| | School, Church, and Other Buses | |
| | Other Than Collision: | 0.50 |
| | Collision | 0.46 |
| (3) | Medical Payments Relativities | <u>EXHIBIT A9</u> |
| (4) | Specified Cause of Loss Relativity | 0.576 |
| | This factor is used for Trucks, Tractors and Trailers and Private Passenger Types. | |
| (5) | The loss cost for hired autos is set forth in Section B. | |
| | It applies in all territories and is calculated as 0.25% of the statewide \$100,000 Combined Single Limit average loss cost for all Trucks, Tractors, & Trailers from companion filing CA-2023-BRLA1. | |

(3) **Medical Payments Relativities**

| Territory | Class of Business | | | | | | | | | | | |
|-----------|-------------------------------|--------|--------|--------|-------------------------|--------|--------|--------|-------------|--------|--------|--------|
| | Trucks, Tractors and Trailers | | | | Private Passenger Types | | | | Other Buses | | | |
| | 500 | 1000 | 2000 | 5000 | 500 | 1000 | 2000 | 5000 | 500 | 1000 | 2000 | 5000 |
| 101 | 0.0067 | 0.0104 | 0.0158 | 0.0268 | 0.0063 | 0.0109 | 0.0180 | 0.0318 | 0.0143 | 0.0235 | 0.0368 | 0.0630 |
| 102 | 0.0052 | 0.0082 | 0.0124 | 0.0211 | 0.0063 | 0.0109 | 0.0180 | 0.0318 | 0.0104 | 0.0170 | 0.0267 | 0.0457 |
| 120 | 0.0077 | 0.0119 | 0.0182 | 0.0308 | 0.0063 | 0.0109 | 0.0180 | 0.0318 | 0.0152 | 0.0249 | 0.0391 | 0.0668 |
| 121 | 0.0062 | 0.0096 | 0.0146 | 0.0248 | 0.0063 | 0.0109 | 0.0180 | 0.0318 | 0.0143 | 0.0235 | 0.0368 | 0.0630 |
| 122 | 0.0057 | 0.0088 | 0.0134 | 0.0227 | 0.0063 | 0.0109 | 0.0180 | 0.0318 | 0.0133 | 0.0218 | 0.0343 | 0.0586 |
| 123 | 0.0100 | 0.0156 | 0.0237 | 0.0402 | 0.0063 | 0.0109 | 0.0180 | 0.0318 | 0.0170 | 0.0278 | 0.0436 | 0.0745 |

(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 | 0.0191 | 0.0317 | 0.0499 | 0.0797 | 0.0078 | 0.0138 | 0.0228 | 0.0416 | 0.0078 | 0.0120 | 0.0185 | 0.0321 |
| 102 | 0.0191 | 0.0317 | 0.0499 | 0.0797 | 0.0078 | 0.0138 | 0.0228 | 0.0416 | 0.0078 | 0.0120 | 0.0185 | 0.0321 |
| 120 | 0.0190 | 0.0316 | 0.0497 | 0.0793 | 0.0078 | 0.0138 | 0.0228 | 0.0416 | 0.0078 | 0.0120 | 0.0185 | 0.0321 |
| 121 | 0.0191 | 0.0317 | 0.0499 | 0.0797 | 0.0078 | 0.0138 | 0.0228 | 0.0416 | 0.0078 | 0.0120 | 0.0185 | 0.0321 |
| 122 | 0.0191 | 0.0317 | 0.0499 | 0.0797 | 0.0078 | 0.0138 | 0.0228 | 0.0416 | 0.0078 | 0.0120 | 0.0185 | 0.0321 |
| 123 | 0.0197 | 0.0326 | 0.0513 | 0.0819 | 0.0078 | 0.0138 | 0.0228 | 0.0416 | 0.0078 | 0.0120 | 0.0185 | 0.0321 |

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

**VERMONT (44)
TERRITORY 101**

| LIABILITY | MEDICAL PAYMENTS Limit Per Person | | | | PERSONAL INJURY PROTECTION |
|---|--------------------------------------|------|------|------|----------------------------|
| Limit Of Liab. \$100,000 | 500 | 1000 | 2000 | 5000 | Basic Limits |
| RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS | | | | | |
| \$ 331 | \$2 | \$3 | \$5 | \$9 | N/A |
| RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS | | | | | |
| \$ 256 | \$2 | \$3 | \$5 | \$8 | N/A |
| RULE 40. PUBLIC AUTO CLASSIFICATIONS – | | | | | |
| – TAXICABS AND LIMOUSINES | | | | | |
| \$ 1466 | \$11 | \$20 | \$33 | \$61 | N/A |
| – SCHOOL AND CHURCH BUSES | | | | | |
| \$ 139 | \$3 | \$4 | \$7 | \$11 | N/A |
| – OTHER BUSES | | | | | |
| \$ 1152 | \$16 | \$27 | \$42 | \$73 | N/A |
| – VAN POOLS | | | | | |
| \$ 348 | \$3 | \$4 | \$6 | \$11 | N/A |
| RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT | | | | | |
| \$ 450 | Refer to Rule 49. | | | | N/A |
| <ul style="list-style-type: none"> • For liability increased limits factors, refer to Rule 100. • For liability fleet factors, refer to Rules 22. and 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. | | | | | |

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

| LIABILITY Limit Of Liab. \$100,000 | MEDICAL PAYMENTS Limit Per Person | | | | PERSONAL INJURY PROTECTION Basic Limits |
|---|--------------------------------------|------|------|------|--|
| | 500 | 1000 | 2000 | 5000 | |
| RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS | | | | | |
| \$ 391 | \$2 | \$3 | \$5 | \$8 | N/A |
| RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS | | | | | |
| \$ 192 | \$1 | \$2 | \$3 | \$6 | N/A |
| RULE 40. PUBLIC AUTO CLASSIFICATIONS – | | | | | |
| – TAXICABS AND LIMOUSINES | | | | | |
| \$ 1732 | \$14 | \$24 | \$39 | \$72 | N/A |
| – SCHOOL AND CHURCH BUSES | | | | | |
| \$ 164 | \$3 | \$5 | \$8 | \$13 | N/A |
| – OTHER BUSES | | | | | |
| \$ 1361 | \$14 | \$23 | \$36 | \$62 | N/A |
| – VAN POOLS | | | | | |
| \$ 411 | \$3 | \$5 | \$8 | \$13 | N/A |
| RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT | | | | | |
| \$ 521 | Refer to Rule 49. | | | | N/A |
| <ul style="list-style-type: none"> • For liability increased limits factors, refer to Rule 100. • For liability fleet factors, refer to Rules 22. and 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. | | | | | |

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

**VERMONT (44)
TERRITORY 120**

| 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 | | | | | |
| \$ 199 | \$2 | \$3 | \$4 | \$6 | N/A |
| RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS | | | | | |
| \$ 173 | \$1 | \$2 | \$3 | \$6 | N/A |
| RULE 40. PUBLIC AUTO CLASSIFICATIONS – | | | | | |
| – TAXICABS AND LIMOUSINES | | | | | |
| \$ 882 | \$7 | \$12 | \$20 | \$37 | N/A |
| – SCHOOL AND CHURCH BUSES | | | | | |
| \$ 84 | \$2 | \$3 | \$4 | \$7 | N/A |
| – OTHER BUSES | | | | | |
| \$ 693 | \$11 | \$17 | \$27 | \$46 | N/A |
| – VAN POOLS | | | | | |
| \$ 209 | \$2 | \$3 | \$4 | \$7 | N/A |
| RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT | | | | | |
| \$ 281 | Refer to Rule 49. | | | | N/A |
| <ul style="list-style-type: none"> ● For liability increased limits factors, refer to Rule 100. ● For liability fleet factors, refer to Rules 22. and 39. ● Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. | | | | | |

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

| LIABILITY Limit Of Liab. \$100,000 | MEDICAL PAYMENTS Limit Per Person | | | | PERSONAL INJURY PROTECTION Basic Limits |
|---|--------------------------------------|------|------|------|--|
| | 500 | 1000 | 2000 | 5000 | |
| RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS | | | | | |
| \$ 301 | \$2 | \$3 | \$4 | \$7 | N/A |
| RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS | | | | | |
| \$ 233 | \$1 | \$3 | \$4 | \$7 | N/A |
| RULE 40. PUBLIC AUTO CLASSIFICATIONS – | | | | | |
| – TAXICABS AND LIMOUSINES | | | | | |
| \$ 1333 | \$10 | \$18 | \$30 | \$55 | N/A |
| – SCHOOL AND CHURCH BUSES | | | | | |
| \$ 126 | \$2 | \$4 | \$6 | \$10 | N/A |
| – OTHER BUSES | | | | | |
| \$ 1047 | \$15 | \$25 | \$39 | \$66 | N/A |
| – VAN POOLS | | | | | |
| \$ 316 | \$2 | \$4 | \$6 | \$10 | N/A |
| RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT | | | | | |
| \$ 421 | Refer to Rule 49. | | | | N/A |
| <ul style="list-style-type: none"> • For liability increased limits factors, refer to Rule 100. • For liability fleet factors, refer to Rules 22. and 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. | | | | | |

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

**VERMONT (44)
TERRITORY 122**

| LIABILITY | MEDICAL PAYMENTS Limit Per Person | | | | PERSONAL INJURY PROTECTION |
|---|--------------------------------------|------|------|------|----------------------------|
| Limit Of Liab. \$100,000 | 500 | 1000 | 2000 | 5000 | Basic Limits |
| RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS | | | | | |
| \$ 248 | \$1 | \$2 | \$3 | \$6 | N/A |
| RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS | | | | | |
| \$ 221 | \$1 | \$2 | \$4 | \$7 | N/A |
| RULE 40. PUBLIC AUTO CLASSIFICATIONS – | | | | | |
| – TAXICABS AND LIMOUSINES | | | | | |
| \$ 1099 | \$9 | \$15 | \$25 | \$46 | N/A |
| – SCHOOL AND CHURCH BUSES | | | | | |
| \$ 104 | \$2 | \$3 | \$5 | \$8 | N/A |
| – OTHER BUSES | | | | | |
| \$ 863 | \$11 | \$19 | \$30 | \$51 | N/A |
| – VAN POOLS | | | | | |
| \$ 260 | \$2 | \$3 | \$5 | \$8 | N/A |
| RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT | | | | | |
| \$ 352 | Refer to Rule 49. | | | | N/A |
| <ul style="list-style-type: none"> • For liability increased limits factors, refer to Rule 100. • For liability fleet factors, refer to Rules 22. and 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. | | | | | |

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

| LIABILITY Limit Of Liab. \$100,000 | MEDICAL PAYMENTS Limit Per Person | | | | PERSONAL INJURY PROTECTION Basic Limits |
|---|--------------------------------------|------|------|------|--|
| | 500 | 1000 | 2000 | 5000 | |
| RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS | | | | | |
| \$ 205 | \$2 | \$3 | \$5 | \$8 | N/A |
| RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS | | | | | |
| \$ 201 | \$1 | \$2 | \$4 | \$6 | N/A |
| RULE 40. PUBLIC AUTO CLASSIFICATIONS – | | | | | |
| – TAXICABS AND LIMOUSINES | | | | | |
| \$ 908 | \$7 | \$13 | \$21 | \$38 | N/A |
| – SCHOOL AND CHURCH BUSES | | | | | |
| \$ 86 | \$2 | \$3 | \$4 | \$7 | N/A |
| – OTHER BUSES | | | | | |
| \$ 713 | \$12 | \$20 | \$31 | \$53 | N/A |
| – VAN POOLS | | | | | |
| \$ 215 | \$2 | \$3 | \$4 | \$7 | N/A |
| RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT | | | | | |
| \$ 284 | Refer to Rule 49. | | | | N/A |

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

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

**VERMONT (44)
TERRITORY 101**

| 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 | | | |
| | \$ 68 | \$ 118 | \$ 227 |
| RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS | | | |
| | \$ 71 | \$ 123 | \$ 283 |
| RULE 40. PUBLIC AUTO CLASSIFICATIONS | | | |
| – TAXICABS AND LIMOUSINES | | | |
| | \$ 75 | \$ 130 | \$ 352 |
| – SCHOOL AND CHURCH BUSES | | | |
| | \$ 34 | \$ 59 | \$ 104 |
| – OTHER BUSES | | | |
| | \$ 34 | \$ 59 | \$ 104 |
| – VAN POOLS | | | |
| | \$ 75 | \$ 130 | \$ 352 |
| <ul style="list-style-type: none"> ● For physical damage fleet factors, refer to Rules 22. and 39. ● For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. ● For Deductible factors, refer to Rule 98. ● For Original Cost New and Age Group factors, refer to Rule 101. ● For Stated Amount factors, refer to Rule 101. | | | |

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

| PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000 | | | |
|---|--------------------------------|--------|------------------------|
| | Specified Causes Of Loss | Comp. | \$500 Ded. Coll. |
| RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS | | | |
| – Local And Intermediate – All Vehicles | | | |
| – Long Distance – Light Trucks And Trailers Used With Light Trucks | | | |
| | \$ 60 | \$ 105 | \$ 227 |
| RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS | | | |
| | \$ 50 | \$ 86 | \$ 306 |
| RULE 40. PUBLIC AUTO CLASSIFICATIONS | | | |
| – TAXICABS AND LIMOUSINES | | | |
| | \$ 66 | \$ 116 | \$ 352 |
| – SCHOOL AND CHURCH BUSES | | | |
| | \$ 30 | \$ 53 | \$ 104 |
| – OTHER BUSES | | | |
| | \$ 30 | \$ 53 | \$ 104 |
| – VAN POOLS | | | |
| | \$ 66 | \$ 116 | \$ 352 |
| <ul style="list-style-type: none"> ● For physical damage fleet factors, refer to Rules 22. and 39. ● For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. ● For Deductible factors, refer to Rule 98. ● For Original Cost New and Age Group factors, refer to Rule 101. ● For Stated Amount factors, refer to Rule 101. | | | |

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

**VERMONT (44)
TERRITORY 120**

| 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 | | | |
| | \$ 56 | \$ 97 | \$ 240 |
| RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS | | | |
| | \$ 65 | \$ 112 | \$ 305 |
| RULE 40. PUBLIC AUTO CLASSIFICATIONS | | | |
| – TAXICABS AND LIMOUSINES | | | |
| | \$ 62 | \$ 107 | \$ 372 |
| – SCHOOL AND CHURCH BUSES | | | |
| | \$ 28 | \$ 49 | \$ 110 |
| – OTHER BUSES | | | |
| | \$ 28 | \$ 49 | \$ 110 |
| – VAN POOLS | | | |
| | \$ 62 | \$ 107 | \$ 372 |
| <ul style="list-style-type: none"> ● For physical damage fleet factors, refer to Rules 22. and 39. ● For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. ● For Deductible factors, refer to Rule 98. ● For Original Cost New and Age Group factors, refer to Rule 101. ● For Stated Amount factors, refer to Rule 101. | | | |

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

| PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000 | | | |
|---|--------------------------------|--------|------------------------|
| | Specified Causes Of Loss | Comp. | \$500 Ded. Coll. |
| RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS | | | |
| – Local And Intermediate – All Vehicles | | | |
| – Long Distance – Light Trucks And Trailers Used With Light Trucks | | | |
| | \$ 56 | \$ 98 | \$ 241 |
| RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS | | | |
| | \$ 65 | \$ 113 | \$ 313 |
| RULE 40. PUBLIC AUTO CLASSIFICATIONS | | | |
| – TAXICABS AND LIMOUSINES | | | |
| | \$ 62 | \$ 108 | \$ 374 |
| – SCHOOL AND CHURCH BUSES | | | |
| | \$ 28 | \$ 49 | \$ 111 |
| – OTHER BUSES | | | |
| | \$ 28 | \$ 49 | \$ 111 |
| – VAN POOLS | | | |
| | \$ 62 | \$ 108 | \$ 374 |
| <ul style="list-style-type: none"> ● For physical damage fleet factors, refer to Rules 22. and 39. ● For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. ● For Deductible factors, refer to Rule 98. ● For Original Cost New and Age Group factors, refer to Rule 101. ● For Stated Amount factors, refer to Rule 101. | | | |

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

**VERMONT (44)
TERRITORY 122**

| 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 | | | |
| | \$ 74 | \$ 129 | \$ 229 |
| RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS | | | |
| | \$ 71 | \$ 123 | \$ 284 |
| RULE 40. PUBLIC AUTO CLASSIFICATIONS | | | |
| – TAXICABS AND LIMOUSINES | | | |
| | \$ 81 | \$ 142 | \$ 355 |
| – SCHOOL AND CHURCH BUSES | | | |
| | \$ 37 | \$ 65 | \$ 105 |
| – OTHER BUSES | | | |
| | \$ 37 | \$ 65 | \$ 105 |
| – VAN POOLS | | | |
| | \$ 81 | \$ 142 | \$ 355 |
| <ul style="list-style-type: none"> ● For physical damage fleet factors, refer to Rules 22. and 39. ● For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. ● For Deductible factors, refer to Rule 98. ● For Original Cost New and Age Group factors, refer to Rule 101. ● For Stated Amount factors, refer to Rule 101. | | | |

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

| PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000 | | | |
|---|--------------------------------|--------|------------------------|
| | Specified Causes Of Loss | Comp. | \$500 Ded. Coll. |
| RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS | | | |
| – Local And Intermediate – All Vehicles | | | |
| – Long Distance – Light Trucks And Trailers Used With Light Trucks | | | |
| | \$ 67 | \$ 116 | \$ 239 |
| RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS | | | |
| | \$ 67 | \$ 116 | \$ 303 |
| RULE 40. PUBLIC AUTO CLASSIFICATIONS | | | |
| – TAXICABS AND LIMOUSINES | | | |
| | \$ 74 | \$ 128 | \$ 370 |
| – SCHOOL AND CHURCH BUSES | | | |
| | \$ 34 | \$ 58 | \$ 110 |
| – OTHER BUSES | | | |
| | \$ 34 | \$ 58 | \$ 110 |
| – VAN POOLS | | | |
| | \$ 74 | \$ 128 | \$ 370 |
| <ul style="list-style-type: none"> ● For physical damage fleet factors, refer to Rules 22. and 39. ● For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. ● For Deductible factors, refer to Rule 98. ● For Original Cost New and Age Group factors, refer to Rule 101. ● For Stated Amount factors, refer to Rule 101. | | | |

90. HIRED AUTOS

| |
|--|
| Cost Of Hire Basis – All Territories Liability Base Loss Cost |
| \$ 0.55 |

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 |
| 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 |
| Specified Causes Of Loss | 5,000 Deductible | 0.67 |
| | No Deductible | 0.22 |

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