

LOSS COSTS – IMPLEMENTATION

NOVEMBER 1, 2023

COMMERCIAL AUTOMOBILE

LI-CA-2023-354

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

KEY MESSAGE

Loss costs representing an overall statewide level change of 4.0% 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 5, 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-133865549](#), 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>.

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Commercial Auto Legacy Classification Plan Loss Costs Revised in Alabama

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 7.0%. 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 4.0%. This is calculated by weighting the loss cost percent changes in this filing using the Aggregate Loss Costs at Current Level in filing CA-2023-BRLA1.

Background

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

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

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

Related Filing

Companion filing:

- CA-2023-BRLA1

Calculation of Loss Costs

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

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

Contents of Filing

This filing contains the following sections:

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

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ALABAMA
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-1-11
Physical Damage - All Coverages Except Garages	B-12-22
Hired Autos (Rule 90)	B-23

VERISK

ALABAMA
CLASS PLAN RELATIVITIES

	Current Class Plan Aggregate Loss Cost	Current Legacy Class Plan Aggregate Loss Cost	Class Plan Relativity*
TTT-Liab	25,502,408	25,409,433	1.004
PPT-Liab	2,689,305	2,797,541	0.961
TTT-OTC	3,492,992	3,523,786	0.991
TTT-Coll	7,553,268	9,409,271	0.803
PPT-OTC	618,613	681,877	0.907
PPT-Coll	1,767,015	1,746,573	1.012

* 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

ALABAMA
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	CA-2023-BRLA1	OFF	BALANCE	BASE	LOSS
R	EXPOSURES	UND LOSS	BASE LOSS	REVISED	BASE	FACTOR	COST	%
R	(CAR YEARS)	COST	COST	LOSS	COST	(5) / (9)	(4) / (6)	(7) / (3)
101	7656	770.65	685	732	1.112	1.108	661	-3.5%
108	1314	382.36	319	358	1.085	1.081	331	3.8%
113	3316	487.34	463	515	1.148	1.143	451	-2.6%
115	9880	531.41	482	549	1.133	1.128	487	1.0%
116	3280	495.67	452	501	1.115	1.111	451	-0.2%
121	2139	442.60	432	478	1.104	1.100	435	0.7%
122	6807	447.94	411	492	1.139	1.134	434	5.6%
123	4152	483.10	435	484	1.129	1.125	430	-1.1%
124	11250	323.36	331	374	1.129	1.125	332	0.3%
125	2565	395.84	375	437	1.117	1.113	393	4.8%
129	14332	425.13	388	445	1.131	1.126	395	1.8%
(9) CLASS PLAN RELATIVITY					1.004			
(10) LEGACY OVERALL STATEWIDE CHANGE					0.5%			

VERISK

ALABAMA
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	OFF	BALANCE	BASE	LOSS
R	EXPOSURES	UND LOSS	BASE LOSS	REVISED	BASE	FACTOR	COST	% CHANGE
R	(CAR YEARS)	COST	COST	LOSS COST	FACTOR	(5) / (9)	(4) / (6)	(7) / (3)
101	1716	381.13	393	466	1.022	1.063	438	11.5%
108	107	374.93	379	452	0.993	1.033	438	15.6%
113	475	291.15	303	368	1.023	1.065	346	14.2%
115	1115	368.35	391	480	1.010	1.051	457	16.9%
116	649	382.35	399	477	1.013	1.054	453	13.5%
121	308	354.59	374	479	1.011	1.052	455	21.7%
122	1228	342.44	363	453	1.014	1.055	429	18.2%
123	799	321.08	334	401	1.014	1.055	380	13.8%
124	1647	281.22	294	361	1.016	1.057	342	16.3%
125	387	309.74	323	394	1.007	1.048	376	16.4%
129	1781	318.75	332	400	1.023	1.065	376	13.3%

(9) CLASS PLAN RELATIVITY 0.961
 (10) LEGACY OVERALL STATEWIDE CHANGE 14.9%

VERISK

ALABAMA
 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	6522	109.15	143	162	1.003	1.012	160	11.9%
108	989	95.89	128	133	0.893	0.901	148	15.6%
113	2568	106.98	155	172	0.955	0.964	178	14.8%
115	7828	71.59	93	120	0.995	1.004	120	29.0%
116	2612	111.89	146	160	0.967	0.976	164	12.3%
121	1794	88.88	127	141	0.974	0.983	143	12.6%
122	5067	118.18	157	169	0.948	0.957	177	12.7%
123	3523	73.85	104	116	0.991	1.000	116	11.5%
124	7021	84.70	122	131	0.962	0.971	135	10.7%
125	1987	82.57	115	132	0.970	0.979	135	17.4%
129	9437	108.66	145	173	1.023	1.032	168	15.9%

(9) CLASS PLAN RELATIVITY 0.991
 (10) LEGACY OVERALL STATEWIDE CHANGE 15.2%

VERISK

ALABAMA
 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	6222	228.97	263	502	1.346	1.676	300	14.1%
108	1076	258.96	263	437	1.240	1.544	283	7.6%
113	2716	189.64	231	443	1.335	1.663	266	15.2%
115	7914	198.93	220	399	1.330	1.656	241	9.5%
116	2675	190.65	209	369	1.323	1.648	224	7.2%
121	1471	184.13	233	401	1.301	1.620	248	6.4%
122	5084	216.13	256	444	1.290	1.606	276	7.8%
123	3380	168.52	198	383	1.344	1.674	229	15.7%
124	6614	157.23	188	361	1.302	1.621	223	18.6%
125	1883	168.84	212	371	1.281	1.595	233	9.9%
129	9662	256.27	277	428	1.220	1.519	282	1.8%

(9) CLASS PLAN RELATIVITY 0.803
 (10) LEGACY OVERALL STATEWIDE CHANGE 9.4%

VERISK

ALABAMA
 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	1419	94.83	88	123	1.147	1.265	97	10.2%
108	97	148.39	107	143	1.151	1.269	113	5.6%
113	440	112.37	97	126	1.123	1.238	102	5.2%
115	990	92.89	79	104	1.151	1.269	82	3.8%
116	548	147.43	130	176	1.123	1.238	142	9.2%
121	262	97.02	96	126	1.151	1.269	99	3.1%
122	897	89.53	91	123	1.158	1.277	96	5.5%
123	638	78.86	76	105	1.189	1.311	80	5.3%
124	967	94.97	92	117	1.145	1.262	93	1.1%
125	285	82.75	77	103	1.151	1.269	81	5.2%
129	1200	142.57	146	193	1.171	1.291	149	2.1%

(9) CLASS PLAN RELATIVITY 0.907
 (10) LEGACY OVERALL STATEWIDE CHANGE 5.1%

VERISK

ALABAMA
 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	1457	306.71	347	453	1.115	1.102	411	18.4%
108	98	309.68	290	389	1.129	1.116	349	20.3%
113	598	213.45	282	400	1.123	1.110	360	27.7%
115	1022	260.07	284	391	1.121	1.108	353	24.3%
116	550	360.19	394	544	1.111	1.098	495	25.6%
121	275	234.89	284	403	1.146	1.132	356	25.4%
122	890	272.52	325	446	1.122	1.109	402	23.7%
123	623	298.44	336	448	1.147	1.133	395	17.6%
124	914	226.10	262	359	1.137	1.124	319	21.8%
125	272	329.18	372	496	1.153	1.139	435	16.9%
129	1217	322.22	368	505	1.161	1.147	440	19.6%

(9) CLASS PLAN RELATIVITY 1.012
 (10) LEGACY OVERALL STATEWIDE CHANGE 21.5%

VERISK

(1)	Public Automobiles Liability	Differentials to Legacy Loss Cost CSL Liab
	Taxis & Limos	6.20
	School and Church Buses	0.55
	Other Buses	3.80
	Van Pools	1.50
(2)	Public Automobiles Physical Damage	
	Taxis, Limos and Van Pools	
	Other Than Collision:	1.02
	Collision	1.27
	School, Church, and Other Buses	
	Other Than Collision:	0.70
	Collision	0.65
(3)	Medical Payments Relativities	<u>EXHIBIT A9</u>
(4)	Specified Cause of Loss Relativity	0.720
	This factor is used for Trucks, Tractors and Trailers and Private Passenger Types.	
(5)	The loss cost for hired autos is set forth in Section B.	
	It applies in all territories and is calculated as 0.25% of the statewide \$100,000 Combined Single Limit average loss cost for all Trucks, Tractors, & Trailers from companion filing CA-2023-BRLA1.	

(3) **Medical Payments Relativities**

Territory	Class of Business											
	Trucks, Tractors and Trailers				Private Passenger Types				Other Buses			
	<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	0.0032	0.0050	0.0076	0.0128	0.0063	0.0109	0.0180	0.0318	0.0072	0.0118	0.0186	0.0318
108	0.0067	0.0104	0.0159	0.0270	0.0063	0.0109	0.0180	0.0318	0.0095	0.0156	0.0245	0.0418
113	0.0037	0.0058	0.0088	0.0149	0.0063	0.0109	0.0180	0.0318	0.0101	0.0166	0.0260	0.0444
115	0.0040	0.0062	0.0095	0.0161	0.0063	0.0109	0.0180	0.0318	0.0093	0.0153	0.0240	0.0410
116	0.0033	0.0052	0.0079	0.0135	0.0063	0.0109	0.0180	0.0318	0.0096	0.0157	0.0246	0.0421
121	0.0045	0.0069	0.0106	0.0179	0.0063	0.0109	0.0180	0.0318	0.0106	0.0173	0.0272	0.0465
122	0.0052	0.0080	0.0122	0.0207	0.0063	0.0109	0.0180	0.0318	0.0105	0.0172	0.0269	0.0460
123	0.0046	0.0071	0.0108	0.0184	0.0063	0.0109	0.0180	0.0318	0.0096	0.0158	0.0248	0.0424
124	0.0050	0.0078	0.0118	0.0200	0.0063	0.0109	0.0180	0.0318	0.0115	0.0188	0.0296	0.0506
125	0.0051	0.0079	0.0120	0.0204	0.0063	0.0109	0.0180	0.0318	0.0110	0.0180	0.0282	0.0482
129	0.0041	0.0064	0.0097	0.0165	0.0063	0.0109	0.0180	0.0318	0.0102	0.0168	0.0263	0.0450

(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	0.0105	0.0175	0.0275	0.0439	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
108	0.0185	0.0307	0.0483	0.0771	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
113	0.0139	0.0231	0.0364	0.0581	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
115	0.0130	0.0216	0.0339	0.0542	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
116	0.0133	0.0220	0.0347	0.0554	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
121	0.0150	0.0248	0.0390	0.0623	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
122	0.0151	0.0250	0.0394	0.0629	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
123	0.0132	0.0219	0.0344	0.0550	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
124	0.0163	0.0271	0.0426	0.0680	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
125	0.0156	0.0258	0.0406	0.0649	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
129	0.0144	0.0239	0.0375	0.0599	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**

**ALABAMA (01)
TERRITORY 101**

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					
\$ 661	\$2	\$3	\$5	\$8	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 438	\$3	\$5	\$8	\$14	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 4098	\$32	\$57	\$93	\$170	N/A
– SCHOOL AND CHURCH BUSES					
\$ 364	\$4	\$6	\$10	\$16	N/A
– OTHER BUSES					
\$ 2512	\$18	\$30	\$47	\$80	N/A
– VAN POOLS					
\$ 992	\$8	\$12	\$18	\$32	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 734	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

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					
\$ 331	\$2	\$3	\$5	\$9	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 438	\$3	\$5	\$8	\$14	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2052	\$16	\$28	\$47	\$85	N/A
– SCHOOL AND CHURCH BUSES					
\$ 182	\$3	\$6	\$9	\$14	N/A
– OTHER BUSES					
\$ 1258	\$12	\$20	\$31	\$53	N/A
– VAN POOLS					
\$ 497	\$4	\$6	\$9	\$16	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 359	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**

**ALABAMA (01)
TERRITORY 113**

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					
\$ 451	\$2	\$3	\$4	\$7	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 346	\$2	\$4	\$6	\$11	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2796	\$22	\$39	\$64	\$116	N/A
– SCHOOL AND CHURCH BUSES					
\$ 248	\$3	\$6	\$9	\$14	N/A
– OTHER BUSES					
\$ 1714	\$17	\$28	\$45	\$76	N/A
– VAN POOLS					
\$ 677	\$5	\$8	\$13	\$22	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 517	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					
\$ 487	\$2	\$3	\$5	\$8	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 457	\$3	\$5	\$8	\$15	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 3019	\$24	\$42	\$69	\$126	N/A
– SCHOOL AND CHURCH BUSES					
\$ 268	\$3	\$6	\$9	\$15	N/A
– OTHER BUSES					
\$ 1851	\$17	\$28	\$44	\$76	N/A
– VAN POOLS					
\$ 731	\$6	\$9	\$14	\$23	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 550	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**

**ALABAMA (01)
TERRITORY 116**

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					
\$ 451	\$1	\$2	\$4	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 453	\$3	\$5	\$8	\$14	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2796	\$22	\$39	\$64	\$116	N/A
– SCHOOL AND CHURCH BUSES					
\$ 248	\$3	\$5	\$9	\$14	N/A
– OTHER BUSES					
\$ 1714	\$16	\$27	\$42	\$72	N/A
– VAN POOLS					
\$ 677	\$5	\$8	\$13	\$22	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 502	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					
\$ 435	\$2	\$3	\$5	\$8	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 455	\$3	\$5	\$8	\$14	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2697	\$21	\$37	\$61	\$112	N/A
– SCHOOL AND CHURCH BUSES					
\$ 239	\$4	\$6	\$9	\$15	N/A
– OTHER BUSES					
\$ 1653	\$18	\$29	\$45	\$77	N/A
– VAN POOLS					
\$ 653	\$5	\$8	\$12	\$21	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 479	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**

**ALABAMA (01)
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					
\$ 434	\$2	\$3	\$5	\$9	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 429	\$3	\$5	\$8	\$14	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2691	\$21	\$37	\$61	\$112	N/A
– SCHOOL AND CHURCH BUSES					
\$ 239	\$4	\$6	\$9	\$15	N/A
– OTHER BUSES					
\$ 1649	\$17	\$28	\$44	\$76	N/A
– VAN POOLS					
\$ 651	\$5	\$8	\$12	\$21	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 493	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					
\$ 430	\$2	\$3	\$5	\$8	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 380	\$2	\$4	\$7	\$12	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2666	\$21	\$37	\$61	\$111	N/A
– SCHOOL AND CHURCH BUSES					
\$ 237	\$3	\$5	\$8	\$13	N/A
– OTHER BUSES					
\$ 1634	\$16	\$26	\$41	\$69	N/A
– VAN POOLS					
\$ 645	\$5	\$8	\$12	\$21	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 485	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**

**ALABAMA (01)
TERRITORY 124**

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					
\$ 332	\$2	\$3	\$4	\$7	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 342	\$2	\$4	\$6	\$11	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2058	\$16	\$28	\$47	\$86	N/A
– SCHOOL AND CHURCH BUSES					
\$ 183	\$3	\$5	\$8	\$12	N/A
– OTHER BUSES					
\$ 1262	\$15	\$24	\$37	\$64	N/A
– VAN POOLS					
\$ 498	\$4	\$6	\$9	\$16	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 375	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					
\$ 393	\$2	\$3	\$5	\$8	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 376	\$2	\$4	\$7	\$12	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2437	\$19	\$34	\$56	\$101	N/A
– SCHOOL AND CHURCH BUSES					
\$ 216	\$3	\$6	\$9	\$14	N/A
– OTHER BUSES					
\$ 1493	\$16	\$27	\$42	\$72	N/A
– VAN POOLS					
\$ 590	\$5	\$7	\$11	\$19	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 438	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**

**ALABAMA (01)
TERRITORY 129**

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					
\$ 395	\$2	\$3	\$4	\$7	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 376	\$2	\$4	\$7	\$12	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2449	\$19	\$34	\$56	\$102	N/A
– SCHOOL AND CHURCH BUSES					
\$ 217	\$3	\$5	\$8	\$13	N/A
– OTHER BUSES					
\$ 1501	\$15	\$25	\$39	\$68	N/A
– VAN POOLS					
\$ 593	\$5	\$7	\$11	\$19	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 445	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

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			
	\$ 115	\$ 160	\$ 300
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 70	\$ 97	\$ 411
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 117	\$ 163	\$ 381
– SCHOOL AND CHURCH BUSES			
	\$ 81	\$ 112	\$ 195
– OTHER BUSES			
	\$ 81	\$ 112	\$ 195
– VAN POOLS			
	\$ 117	\$ 163	\$ 381
<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**

**ALABAMA (01)
TERRITORY 108**

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	\$ 107	\$ 148	\$ 283
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 81	\$ 113	\$ 349
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 109	\$ 151	\$ 359
– SCHOOL AND CHURCH BUSES			
	\$ 75	\$ 104	\$ 184
– OTHER BUSES			
	\$ 75	\$ 104	\$ 184
– VAN POOLS			
	\$ 109	\$ 151	\$ 359
<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			
	\$ 128	\$ 178	\$ 266
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 73	\$ 102	\$ 360
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 131	\$ 182	\$ 338
– SCHOOL AND CHURCH BUSES			
	\$ 90	\$ 125	\$ 173
– OTHER BUSES			
	\$ 90	\$ 125	\$ 173
– VAN POOLS			
	\$ 131	\$ 182	\$ 338
<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**

**ALABAMA (01)
TERRITORY 115**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 86	\$ 120	\$ 241
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 59	\$ 82	\$ 353
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 88	\$ 122	\$ 306
– SCHOOL AND CHURCH BUSES			
	\$ 60	\$ 84	\$ 157
– OTHER BUSES			
	\$ 60	\$ 84	\$ 157
– VAN POOLS			
	\$ 88	\$ 122	\$ 306
<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			
	\$ 118	\$ 164	\$ 224
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 102	\$ 142	\$ 495
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 120	\$ 167	\$ 284
– SCHOOL AND CHURCH BUSES			
	\$ 83	\$ 115	\$ 146
– OTHER BUSES			
	\$ 83	\$ 115	\$ 146
– VAN POOLS			
	\$ 120	\$ 167	\$ 284
<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**

**ALABAMA (01)
TERRITORY 121**

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	\$ 103	\$ 143	\$ 248
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 71	\$ 99	\$ 356
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 105	\$ 146	\$ 315
– SCHOOL AND CHURCH BUSES			
	\$ 72	\$ 100	\$ 161
– OTHER BUSES			
	\$ 72	\$ 100	\$ 161
– VAN POOLS			
	\$ 105	\$ 146	\$ 315
<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			
	\$ 127	\$ 177	\$ 276
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 69	\$ 96	\$ 402
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 130	\$ 181	\$ 351
– SCHOOL AND CHURCH BUSES			
	\$ 89	\$ 124	\$ 179
– OTHER BUSES			
	\$ 89	\$ 124	\$ 179
– VAN POOLS			
	\$ 130	\$ 181	\$ 351
<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**

**ALABAMA (01)
TERRITORY 123**

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			
	\$ 84	\$ 116	\$ 229
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 58	\$ 80	\$ 395
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 86	\$ 118	\$ 291
– SCHOOL AND CHURCH BUSES			
	\$ 59	\$ 81	\$ 149
– OTHER BUSES			
	\$ 59	\$ 81	\$ 149
– VAN POOLS			
	\$ 86	\$ 118	\$ 291
<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			
	\$ 97	\$ 135	\$ 223
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 67	\$ 93	\$ 319
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 99	\$ 138	\$ 283
– SCHOOL AND CHURCH BUSES			
	\$ 68	\$ 95	\$ 145
– OTHER BUSES			
	\$ 68	\$ 95	\$ 145
– VAN POOLS			
	\$ 99	\$ 138	\$ 283
<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**

**ALABAMA (01)
TERRITORY 125**

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	\$ 97	\$ 135	\$ 233
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 58	\$ 81	\$ 435
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 99	\$ 138	\$ 296
– SCHOOL AND CHURCH BUSES			
	\$ 68	\$ 95	\$ 151
– OTHER BUSES			
	\$ 68	\$ 95	\$ 151
– VAN POOLS			
	\$ 99	\$ 138	\$ 296
<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			
	\$ 121	\$ 168	\$ 282
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 107	\$ 149	\$ 440
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 123	\$ 171	\$ 358
– SCHOOL AND CHURCH BUSES			
	\$ 85	\$ 118	\$ 183
– OTHER BUSES			
	\$ 85	\$ 118	\$ 183
– VAN POOLS			
	\$ 123	\$ 171	\$ 358
<ul style="list-style-type: none"> ● For physical damage fleet factors, refer to Rules 22. and 39. ● For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. ● For Deductible factors, refer to Rule 98. ● For Original Cost New and Age Group factors, refer to Rule 101. ● For Stated Amount factors, refer to Rule 101. 			

90. HIRED AUTOS

Cost Of Hire Basis – All Territories Liability Base Loss Cost
\$ 1.19

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

Coverage	All Perils Deductible	Loss Cost Per Each \$100 Annual Cost Of Hire
Comprehensive	No Deductible	\$ 0.45
	\$ 50 Deductible	0.44
	100 Deductible	0.43
	250 Deductible	0.41
	500 Deductible	0.39
	1,000 Deductible	0.36
	2,000 Deductible	0.31
	3,000 Deductible	0.27
	5,000 Deductible	0.22
Collision	\$ 100 Deductible	1.41
	250 Deductible	1.36
	500 Deductible	1.28
	1,000 Deductible	1.13
	2,000 Deductible	0.96
	3,000 Deductible	0.84
Specified Causes Of Loss	No Deductible	0.22

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