

LOSS COSTS – IMPLEMENTATION

OCTOBER 27, 2023

COMMERCIAL AUTOMOBILE

LI-CA-2023-345

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

KEY MESSAGE

Loss costs representing an overall statewide level change of 1.3% to be implemented.

BACKGROUND

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

IMPORTANT NOTE

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

ISO ACTION

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

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

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

EFFECTIVE DATE

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

These changes are applicable to all policies 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.

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-133858034](#), 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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Phone: 800-888-4476

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Commercial Auto Legacy Classification Plan Loss Costs Revised in Oregon

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 9.3%. 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 1.3%. This is calculated by weighting the loss cost percent changes in this filing using the Aggregate Loss Costs at Current Level in filing CA-2023-BRLA1.

Background

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

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

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

Related Filing

Companion filing:

- CA-2023-BRLA1

Calculation of Loss Costs

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

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

Contents of Filing

This filing contains the following sections:

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

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OREGON
COMMERCIAL AUTOMOBILE
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VERISK

OREGON
CLASS PLAN RELATIVITIES

	Current Class Plan Aggregate Loss Cost	Current Legacy Class Plan Aggregate Loss Cost	Class Plan Relativity*
TTT-Liab	22,018,350	22,673,343	0.971
PPT-Liab	2,768,851	2,989,143	0.926
TTT-OTC	3,094,859	3,227,635	0.959
TTT-Coll	6,929,564	9,102,819	0.761
PPT-OTC	446,432	509,279	0.877
PPT-Coll	1,431,985	1,544,528	0.927

* 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

OREGON
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)
104	22983	209.15	215	249	1.114	1.147	217	0.9%
105	4338	310.28	276	302	1.113	1.146	264	-4.3%
106	17917	103.72	132	159	1.189	1.225	130	-1.5%
110	10361	569.53	524	583	1.123	1.157	504	-3.8%
111	2812	566.43	488	516	1.079	1.111	464	-4.9%
112	6505	309.08	291	314	1.114	1.147	274	-5.8%
113	5809	321.42	320	375	1.108	1.141	329	2.8%
114	21467	284.96	321	369	1.160	1.195	309	-3.7%
115	1521	581.75	525	569	1.096	1.129	504	-4.0%
116	4932	512.33	489	542	1.118	1.151	471	-3.7%
117	2899	587.47	553	586	1.078	1.110	528	-4.5%
118	8795	418.85	433	486	1.128	1.162	418	-3.5%
119	2096	266.79	243	268	1.133	1.167	230	-5.3%
120	675	229.54	224	251	1.126	1.160	216	-3.6%

(9) CLASS PLAN RELATIVITY 0.971
 (10) LEGACY OVERALL STATEWIDE CHANGE -2.9%

VERISK

OREGON
COMMERCIAL AUTOMOBILE INSURANCE
SINGLE LIMIT LIABILITY

DETERMINATION OF LEGACY LOSS COST LEVEL CHANGES BY TERRITORY
PRIVATE PASSENGER TYPES NOT SUBJECT TO NO FAULT

	(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)
104	2640	200.27	222	220	0.978	1.056	208	-6.3%
105	359	253.82	277	265	0.984	1.063	249	-10.1%
106	1557	178.71	205	193	0.959	1.036	186	-9.3%
110	2075	401.18	428	433	0.997	1.077	402	-6.1%
111	717	364.26	386	396	0.996	1.076	368	-4.7%
112	870	290.63	314	306	0.997	1.077	284	-9.6%
113	746	322.23	342	335	0.994	1.073	312	-8.8%
114	2424	280.10	309	299	0.982	1.060	282	-8.7%
115	203	370.98	404	407	0.987	1.066	382	-5.4%
116	723	409.06	441	422	0.977	1.055	400	-9.3%
117	809	382.82	410	412	0.991	1.070	385	-6.1%
118	956	385.83	423	411	0.975	1.053	390	-7.8%
119	179	323.93	352	351	0.999	1.079	325	-7.7%
120	37	320.00	344	338	0.986	1.065	317	-7.8%

(9) CLASS PLAN RELATIVITY 0.926
 (10) LEGACY OVERALL STATEWIDE CHANGE -7.5%

VERISK

OREGON
COMMERCIAL AUTOMOBILE INSURANCE
SINGLE LIMIT LIABILITY

DETERMINATION OF LEGACY LOSS COST LEVEL CHANGES BY TERRITORY
PRIVATE PASSENGER TYPES SUBJECT TO NO FAULT

	(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)
104	2640	200.27	222	220	0.978	1.056	208	-6.3%
105	359	253.82	277	265	0.984	1.063	249	-10.1%
106	1557	178.71	205	193	0.959	1.036	186	-9.3%
110	2075	401.18	428	433	0.997	1.077	402	-6.1%
111	717	364.26	386	396	0.996	1.076	368	-4.7%
112	870	290.63	314	306	0.997	1.077	284	-9.6%
113	746	322.23	342	335	0.994	1.073	312	-8.8%
114	2424	280.10	309	299	0.982	1.060	282	-8.7%
115	203	370.98	404	407	0.987	1.066	382	-5.4%
116	723	409.06	441	422	0.977	1.055	400	-9.3%
117	809	382.82	410	412	0.991	1.070	385	-6.1%
118	956	385.83	423	411	0.975	1.053	390	-7.8%
119	179	323.93	352	351	0.999	1.079	325	-7.7%
120	37	320.00	344	338	0.986	1.065	317	-7.8%

(9) CLASS PLAN RELATIVITY 0.926
 (10) LEGACY OVERALL STATEWIDE CHANGE -7.5%

VERISK

OREGON
 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)
104	18732	65.93	103	119	0.915	0.954	125	21.4%
105	3179	58.73	85	99	0.894	0.932	106	24.7%
106	11867	62.24	130	128	0.795	0.829	154	18.5%
110	10262	59.23	83	114	0.982	1.024	111	33.7%
111	2979	59.64	81	96	0.948	0.989	97	19.8%
112	6010	44.81	69	84	0.958	0.999	84	21.7%
113	5311	47.29	68	83	0.920	0.959	87	27.9%
114	15126	54.64	95	109	0.878	0.916	119	25.3%
115	1524	55.72	78	91	0.887	0.925	98	25.6%
116	4995	47.96	71	81	0.907	0.946	86	21.1%
117	3039	45.18	66	83	0.957	0.998	83	25.8%
118	8303	42.45	74	83	0.862	0.899	92	24.3%
119	1488	69.44	103	120	0.922	0.961	125	21.4%
120	352	65.83	102	118	0.889	0.927	127	24.5%

(9) CLASS PLAN RELATIVITY 0.959
 (10) LEGACY OVERALL STATEWIDE CHANGE 23.8%

VERISK

OREGON
 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)
104	18503	116.80	165	306	1.236	1.624	188	13.9%
105	2959	173.32	197	333	1.212	1.593	209	6.1%
106	11159	93.50	171	279	1.096	1.440	194	13.5%
110	10091	138.00	166	336	1.321	1.736	194	16.9%
111	2816	132.97	159	291	1.268	1.666	175	10.1%
112	5900	129.09	177	346	1.286	1.690	205	15.8%
113	5109	121.32	148	286	1.255	1.649	173	16.9%
114	13830	125.17	186	332	1.193	1.568	212	14.0%
115	1522	144.87	166	321	1.264	1.661	193	16.3%
116	4976	131.60	169	313	1.275	1.675	187	10.7%
117	3014	131.35	174	342	1.295	1.702	201	15.5%
118	7902	113.86	174	334	1.221	1.604	208	19.5%
119	1436	229.87	309	536	1.227	1.612	333	7.8%
120	327	225.01	282	505	1.250	1.643	307	8.9%

(9) CLASS PLAN RELATIVITY 0.761
 (10) LEGACY OVERALL STATEWIDE CHANGE 14.2%

VERISK

OREGON
 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)
104	2021	82.12	94	117	1.088	1.241	94	0.0%
105	250	68.18	71	91	1.102	1.257	72	1.4%
106	953	122.76	134	160	1.012	1.154	139	3.7%
110	1961	61.27	61	84	1.158	1.320	64	4.9%
111	585	59.56	52	74	1.153	1.315	56	7.7%
112	817	44.48	48	68	1.160	1.323	51	6.3%
113	544	57.84	57	78	1.167	1.331	59	3.5%
114	1392	57.91	62	80	1.098	1.252	64	3.2%
115	183	66.79	63	89	1.183	1.349	66	4.8%
116	671	64.56	59	77	1.114	1.270	61	3.4%
117	694	49.87	46	69	1.164	1.327	52	13.0%
118	758	52.75	54	72	1.091	1.244	58	7.4%
119	142	76.46	85	111	1.101	1.255	88	3.5%
120	24	77.19	94	122	1.101	1.255	97	3.2%

(9) CLASS PLAN RELATIVITY 0.877
 (10) LEGACY OVERALL STATEWIDE CHANGE 3.9%

VERISK

OREGON
 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)
104	2028	160.38	245	309	1.043	1.125	275	12.2%
105	229	240.24	337	429	1.060	1.143	375	11.3%
106	935	162.42	250	312	1.001	1.080	289	15.6%
110	1905	295.36	380	491	1.111	1.198	410	7.9%
111	545	245.09	296	398	1.104	1.191	334	12.8%
112	778	205.08	290	411	1.126	1.215	338	16.6%
113	531	201.95	273	368	1.103	1.190	309	13.2%
114	1401	187.68	279	364	1.050	1.133	321	15.1%
115	155	226.59	282	373	1.071	1.155	323	14.5%
116	633	223.85	271	355	1.073	1.157	307	13.3%
117	717	242.88	295	418	1.111	1.198	349	18.3%
118	743	226.37	312	410	1.036	1.118	367	17.6%
119	142	213.51	305	393	1.071	1.155	340	11.5%
120	24	253.59	404	530	1.071	1.155	459	13.6%

(9) CLASS PLAN RELATIVITY 0.927
 (10) LEGACY OVERALL STATEWIDE CHANGE 13.0%

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 [EXHIBIT A10](#)**(4) PIP Relativities**

Class of Business	
PPT principally operated by employees	0.500

(5) Specified Cause of Loss Relativity 0.576

This factor is used for Trucks, Tractors and Trailers
and Private Passenger Types.

(6) PPT Medical Payments Minimum Loss Costs

Territory	Private Passenger Types			
	<u>500</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>
104	1	2	3	6
105	1	2	3	6
106	1	2	3	6
110	1	2	3	6
111	1	2	3	6
112	1	2	3	6
113	1	2	3	6
114	1	2	3	6
115	1	2	3	6
116	1	2	3	6
117	1	2	3	6
118	1	2	3	6
119	1	2	3	6
120	1	2	3	6

(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>
104	0.0047	0.0073	0.0110	0.0187	0.0063	0.0109	0.0180	0.0318	0.0138	0.0227	0.0356	0.0608
105	0.0036	0.0055	0.0084	0.0143	0.0063	0.0109	0.0180	0.0318	0.0088	0.0145	0.0227	0.0389
106	0.0049	0.0077	0.0117	0.0198	0.0063	0.0109	0.0180	0.0318	0.0150	0.0246	0.0386	0.0660
110	0.0026	0.0040	0.0061	0.0103	0.0063	0.0109	0.0180	0.0318	0.0067	0.0110	0.0172	0.0294
111	0.0024	0.0038	0.0058	0.0099	0.0063	0.0109	0.0180	0.0318	0.0072	0.0118	0.0185	0.0317
112	0.0034	0.0052	0.0080	0.0135	0.0063	0.0109	0.0180	0.0318	0.0096	0.0157	0.0246	0.0421
113	0.0030	0.0046	0.0071	0.0120	0.0063	0.0109	0.0180	0.0318	0.0101	0.0165	0.0259	0.0443
114	0.0035	0.0055	0.0084	0.0143	0.0063	0.0109	0.0180	0.0318	0.0104	0.0170	0.0268	0.0458
115	0.0031	0.0048	0.0073	0.0125	0.0063	0.0109	0.0180	0.0318	0.0088	0.0145	0.0227	0.0389
116	0.0025	0.0039	0.0059	0.0100	0.0063	0.0109	0.0180	0.0318	0.0088	0.0145	0.0227	0.0389
117	0.0029	0.0045	0.0069	0.0117	0.0063	0.0109	0.0180	0.0318	0.0088	0.0145	0.0227	0.0389
118	0.0029	0.0045	0.0069	0.0116	0.0063	0.0109	0.0180	0.0318	0.0086	0.0141	0.0221	0.0377
119	0.0035	0.0055	0.0084	0.0143	0.0063	0.0109	0.0180	0.0318	0.0116	0.0190	0.0299	0.0511
120	0.0032	0.0049	0.0075	0.0128	0.0063	0.0109	0.0180	0.0318	0.0088	0.0145	0.0227	0.0389

(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>
104	0.0196	0.0325	0.0511	0.0815	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
105	0.0107	0.0177	0.0278	0.0444	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
106	0.0267	0.0443	0.0696	0.1112	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
110	0.0074	0.0122	0.0192	0.0307	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
111	0.0119	0.0198	0.0311	0.0497	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
112	0.0114	0.0189	0.0297	0.0475	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
113	0.0151	0.0251	0.0395	0.0631	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
114	0.0142	0.0236	0.0371	0.0593	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
115	0.0119	0.0198	0.0311	0.0497	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
116	0.0119	0.0198	0.0311	0.0497	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
117	0.0104	0.0173	0.0271	0.0433	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
118	0.0119	0.0198	0.0311	0.0497	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
119	0.0119	0.0198	0.0311	0.0497	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
120	0.0119	0.0198	0.0311	0.0497	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321

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**OREGON (36)
TERRITORY 104**

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						
\$ 217	\$1	\$2	\$3	\$4	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
<ul style="list-style-type: none"> • NOT SUBJECT TO NO-FAULT 						
\$ 208	\$2	\$3	\$4	\$7		
<ul style="list-style-type: none"> • SUBJECT TO NO-FAULT 						
\$ 208	\$1.00	\$2.00	\$3.00	\$6.00	Not Principally Operated By Employees \$ 37	Principally Operated By Employees \$ 19
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 961	\$7	\$13	\$22	\$40		N/A
– SCHOOL AND CHURCH BUSES						
\$ 91	\$2	\$3	\$5	\$7		N/A
– OTHER BUSES						
\$ 755	\$10	\$17	\$27	\$46		N/A
– VAN POOLS						
\$ 228	\$2	\$3	\$4	\$7		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 204	Refer to Rule 49.				All Autos N/A	
<ul style="list-style-type: none"> • For liability increased limits factors, refer to Rule 100. • For liability fleet factors, refer to Rules 22. and 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 						

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LIABILITY 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						
\$ 264	\$1	\$2	\$3	\$4	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT \$ 249	\$2	\$3	\$4	\$8		
• SUBJECT TO NO-FAULT \$ 249	\$1.00	\$2.00	\$3.00	\$6.00	Not Principally Operated By Employees \$ 49	Principally Operated By Employees \$ 25
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 1170	\$9	\$16	\$27	\$49		N/A
– SCHOOL AND CHURCH BUSES						
\$ 111	\$1	\$2	\$3	\$5		N/A
– OTHER BUSES						
\$ 919	\$8	\$13	\$21	\$36		N/A
– VAN POOLS						
\$ 277	\$2	\$3	\$5	\$9		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 247	Refer to Rule 49.				All Autos N/A	
<ul style="list-style-type: none"> • For liability increased limits factors, refer to Rule 100. • For liability fleet factors, refer to Rules 22. and 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 						

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**OREGON (36)
TERRITORY 106**

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						
\$ 130	\$1	\$2	\$3	\$4	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT						
\$ 186	\$2	\$3	\$4	\$7		
• SUBJECT TO NO-FAULT						
\$ 186	\$1.00	\$2.00	\$3.00	\$6.00	Not Principally Operated By Employees \$ 27	Principally Operated By Employees \$ 14
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 576	\$4	\$8	\$13	\$24		N/A
– SCHOOL AND CHURCH BUSES						
\$ 55	\$1	\$2	\$4	\$6		N/A
– OTHER BUSES						
\$ 452	\$7	\$11	\$17	\$30		N/A
– VAN POOLS						
\$ 137	\$1	\$2	\$3	\$4		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 130	Refer to Rule 49.				All Autos N/A	
<ul style="list-style-type: none"> • For liability increased limits factors, refer to Rule 100. • For liability fleet factors, refer to Rules 22. and 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 						

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LIABILITY 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						
\$ 504	\$1	\$2	\$3	\$5	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT \$ 402	\$3	\$4	\$7	\$13		
• SUBJECT TO NO-FAULT \$ 402	\$1.00	\$2.00	\$3.00	\$6.00	Not Principally Operated By Employees \$ 51	Principally Operated By Employees \$ 26
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 2233	\$17	\$31	\$51	\$93		N/A
– SCHOOL AND CHURCH BUSES						
\$ 212	\$2	\$3	\$4	\$7		N/A
– OTHER BUSES						
\$ 1754	\$12	\$19	\$30	\$52		N/A
– VAN POOLS						
\$ 529	\$4	\$6	\$10	\$17		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 478	Refer to Rule 49.				All Autos N/A	
<ul style="list-style-type: none"> • For liability increased limits factors, refer to Rule 100. • For liability fleet factors, refer to Rules 22. and 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 						

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**OREGON (36)
TERRITORY 111**

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						
\$ 464	\$1	\$2	\$3	\$5	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
<ul style="list-style-type: none"> • NOT SUBJECT TO NO-FAULT 						
\$ 368	\$2	\$4	\$7	\$12		
<ul style="list-style-type: none"> • SUBJECT TO NO-FAULT 						
\$ 368	\$1.00	\$2.00	\$3.00	\$6.00	Not Principally Operated By Employees \$ 37	Principally Operated By Employees \$ 19
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 2056	\$16	\$28	\$47	\$86	N/A	
– SCHOOL AND CHURCH BUSES						
\$ 195	\$2	\$4	\$6	\$10	N/A	
– OTHER BUSES						
\$ 1615	\$12	\$19	\$30	\$51	N/A	
– VAN POOLS						
\$ 487	\$4	\$6	\$9	\$16	N/A	
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 423	Refer to Rule 49.				All Autos N/A	
<ul style="list-style-type: none"> • For liability increased limits factors, refer to Rule 100. • For liability fleet factors, refer to Rules 22. and 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 						

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LIABILITY 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						
\$ 274	\$1	\$2	\$3	\$4	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT \$ 284	\$2	\$3	\$5	\$9		
• SUBJECT TO NO-FAULT \$ 284	\$1.00	\$2.00	\$3.00	\$6.00	Not Principally Operated By Employees \$ 32	Principally Operated By Employees \$ 16
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 1214	\$9	\$17	\$28	\$51		N/A
– SCHOOL AND CHURCH BUSES						
\$ 115	\$1	\$2	\$3	\$5		N/A
– OTHER BUSES						
\$ 954	\$9	\$15	\$23	\$40		N/A
– VAN POOLS						
\$ 288	\$2	\$3	\$5	\$9		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 258	Refer to Rule 49.				All Autos N/A	
<ul style="list-style-type: none"> • For liability increased limits factors, refer to Rule 100. • For liability fleet factors, refer to Rules 22. and 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 						

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**OREGON (36)
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						
\$ 329	\$1	\$2	\$3	\$4	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
<ul style="list-style-type: none"> • NOT SUBJECT TO NO-FAULT 						
\$ 312	\$2	\$3	\$6	\$10		
<ul style="list-style-type: none"> • SUBJECT TO NO-FAULT 						
\$ 312	\$1.00	\$2.00	\$3.00	\$6.00	Not Principally Operated By Employees \$ 49	Principally Operated By Employees \$ 25
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 1457	\$11	\$20	\$33	\$61	N/A	
– SCHOOL AND CHURCH BUSES						
\$ 138	\$2	\$3	\$5	\$9	N/A	
– OTHER BUSES						
\$ 1145	\$12	\$19	\$30	\$51	N/A	
– VAN POOLS						
\$ 345	\$3	\$4	\$6	\$11	N/A	
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 307	Refer to Rule 49.				All Autos N/A	
<ul style="list-style-type: none"> • For liability increased limits factors, refer to Rule 100. • For liability fleet factors, refer to Rules 22. and 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 						

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LIABILITY 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						
\$ 309	\$1	\$2	\$3	\$4	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT \$ 282	\$2	\$3	\$5	\$9		
• SUBJECT TO NO-FAULT \$ 282	\$1.00	\$2.00	\$3.00	\$6.00	Not Principally Operated By Employees \$ 41	Principally Operated By Employees \$ 21
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 1369	\$11	\$19	\$31	\$57		N/A
– SCHOOL AND CHURCH BUSES						
\$ 130	\$2	\$3	\$5	\$8		N/A
– OTHER BUSES						
\$ 1075	\$11	\$18	\$29	\$49		N/A
– VAN POOLS						
\$ 324	\$3	\$4	\$6	\$10		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 302	Refer to Rule 49.				All Autos N/A	
<ul style="list-style-type: none"> • For liability increased limits factors, refer to Rule 100. • For liability fleet factors, refer to Rules 22. and 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 						

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**OREGON (36)
TERRITORY 115**

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						
\$ 504	\$2	\$3	\$4	\$6	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
<ul style="list-style-type: none"> • NOT SUBJECT TO NO-FAULT 						
\$ 382	\$2	\$4	\$7	\$12		
<ul style="list-style-type: none"> • SUBJECT TO NO-FAULT 						
\$ 382	\$1.00	\$2.00	\$3.00	\$6.00	Not Principally Operated By Employees \$ 61	Principally Operated By Employees \$ 31
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 2233	\$17	\$31	\$51	\$93	N/A	
– SCHOOL AND CHURCH BUSES						
\$ 212	\$3	\$4	\$7	\$11	N/A	
– OTHER BUSES						
\$ 1754	\$15	\$25	\$40	\$68	N/A	
– VAN POOLS						
\$ 529	\$4	\$6	\$10	\$17	N/A	
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 466	Refer to Rule 49.				All Autos N/A	
<ul style="list-style-type: none"> • For liability increased limits factors, refer to Rule 100. • For liability fleet factors, refer to Rules 22. and 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 						

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LIABILITY 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						
\$ 471	\$1	\$2	\$3	\$5	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT \$ 400	\$3	\$4	\$7	\$13		
• SUBJECT TO NO-FAULT \$ 400	\$1.00	\$2.00	\$3.00	\$6.00	Not Principally Operated By Employees \$ 66	Principally Operated By Employees \$ 33
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 2087	\$16	\$29	\$48	\$87		N/A
– SCHOOL AND CHURCH BUSES						
\$ 198	\$2	\$4	\$6	\$10		N/A
– OTHER BUSES						
\$ 1639	\$14	\$24	\$37	\$64		N/A
– VAN POOLS						
\$ 495	\$4	\$6	\$9	\$16		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 445	Refer to Rule 49.				All Autos N/A	
<ul style="list-style-type: none"> • For liability increased limits factors, refer to Rule 100. • For liability fleet factors, refer to Rules 22. and 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 						

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**OREGON (36)
TERRITORY 117**

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						
\$ 528	\$2	\$3	\$4	\$6	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
<ul style="list-style-type: none"> • NOT SUBJECT TO NO-FAULT 						
\$ 385	\$2	\$4	\$7	\$12		
<ul style="list-style-type: none"> • SUBJECT TO NO-FAULT 						
\$ 385	\$1.00	\$2.00	\$3.00	\$6.00	Not Principally Operated By Employees	Principally Operated By Employees
					\$ 50	\$ 25
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 2339	\$18	\$32	\$53	\$97	N/A	
– SCHOOL AND CHURCH BUSES						
\$ 222	\$2	\$4	\$6	\$10	N/A	
– OTHER BUSES						
\$ 1837	\$16	\$27	\$42	\$71	N/A	
– VAN POOLS						
\$ 554	\$4	\$7	\$10	\$18	N/A	
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 481	Refer to Rule 49.				All Autos N/A	
<ul style="list-style-type: none"> • For liability increased limits factors, refer to Rule 100. • For liability fleet factors, refer to Rules 22. and 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 						

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LIABILITY 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						
\$ 418	\$1	\$2	\$3	\$5	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT \$ 390	\$2	\$4	\$7	\$12		
• SUBJECT TO NO-FAULT \$ 390	\$1.00	\$2.00	\$3.00	\$6.00	Not Principally Operated By Employees \$ 68	Principally Operated By Employees \$ 34
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 1852	\$14	\$26	\$42	\$77		N/A
– SCHOOL AND CHURCH BUSES						
\$ 176	\$2	\$3	\$5	\$9		N/A
– OTHER BUSES						
\$ 1455	\$13	\$21	\$32	\$55		N/A
– VAN POOLS						
\$ 439	\$3	\$5	\$8	\$14		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 398	Refer to Rule 49.				All Autos N/A	
<ul style="list-style-type: none"> • For liability increased limits factors, refer to Rule 100. • For liability fleet factors, refer to Rules 22. and 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 						

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LIABILITY	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 230	\$1	\$2	\$3	\$4	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
<ul style="list-style-type: none"> • NOT SUBJECT TO NO-FAULT 						
\$ 325	\$2	\$4	\$6	\$10		
<ul style="list-style-type: none"> • SUBJECT TO NO-FAULT 						
\$ 325	\$1.00	\$2.00	\$3.00	\$6.00	Not Principally Operated By Employees \$ 47	Principally Operated By Employees \$ 24
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 1019	\$8	\$14	\$23	\$42	N/A	
– SCHOOL AND CHURCH BUSES						
\$ 97	\$1	\$2	\$3	\$5	N/A	
– OTHER BUSES						
\$ 800	\$9	\$15	\$24	\$41	N/A	
– VAN POOLS						
\$ 242	\$2	\$3	\$4	\$8	N/A	
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 220	Refer to Rule 49.				All Autos N/A	
<ul style="list-style-type: none"> • For liability increased limits factors, refer to Rule 100. • For liability fleet factors, refer to Rules 22. and 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 						

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LIABILITY 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						
\$ 216	\$1	\$2	\$3	\$4	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT \$ 317	\$2	\$3	\$6	\$10		
• SUBJECT TO NO-FAULT \$ 317	\$1.00	\$2.00	\$3.00	\$6.00	Not Principally Operated By Employees \$ 47	Principally Operated By Employees \$ 24
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 957	\$7	\$13	\$22	\$40		N/A
– SCHOOL AND CHURCH BUSES						
\$ 91	\$1	\$2	\$3	\$5		N/A
– OTHER BUSES						
\$ 752	\$7	\$11	\$17	\$29		N/A
– VAN POOLS						
\$ 227	\$2	\$3	\$4	\$7		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 206	Refer to Rule 49.				All Autos N/A	
<ul style="list-style-type: none"> • For liability increased limits factors, refer to Rule 100. • For liability fleet factors, refer to Rules 22. and 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 						

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**OREGON (36)
TERRITORY 104**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 72	\$ 125	\$ 188
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 54	\$ 94	\$ 275
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 79	\$ 138	\$ 291
– SCHOOL AND CHURCH BUSES			
	\$ 36	\$ 63	\$ 86
– OTHER BUSES			
	\$ 36	\$ 63	\$ 86
– VAN POOLS			
	\$ 79	\$ 138	\$ 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. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 61	\$ 106	\$ 209
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 41	\$ 72	\$ 375
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 67	\$ 117	\$ 324
– SCHOOL AND CHURCH BUSES			
	\$ 31	\$ 53	\$ 96
– OTHER BUSES			
	\$ 31	\$ 53	\$ 96
– VAN POOLS			
	\$ 67	\$ 117	\$ 324
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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**OREGON (36)
TERRITORY 106**

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			
	\$ 89	\$ 154	\$ 194
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 80	\$ 139	\$ 289
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 98	\$ 169	\$ 301
– SCHOOL AND CHURCH BUSES			
	\$ 45	\$ 77	\$ 89
– OTHER BUSES			
	\$ 45	\$ 77	\$ 89
– VAN POOLS			
	\$ 98	\$ 169	\$ 301
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 64	\$ 111	\$ 194
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 37	\$ 64	\$ 410
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 70	\$ 122	\$ 301
– SCHOOL AND CHURCH BUSES			
	\$ 32	\$ 56	\$ 89
– OTHER BUSES			
	\$ 32	\$ 56	\$ 89
– VAN POOLS			
	\$ 70	\$ 122	\$ 301
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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**OREGON (36)
TERRITORY 111**

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	\$ 175
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 32	\$ 56	\$ 334
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 62	\$ 107	\$ 271
– SCHOOL AND CHURCH BUSES			
	\$ 28	\$ 49	\$ 81
– OTHER BUSES			
	\$ 28	\$ 49	\$ 81
– VAN POOLS			
	\$ 62	\$ 107	\$ 271
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 48	\$ 84	\$ 205
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 29	\$ 51	\$ 338
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 53	\$ 92	\$ 318
– SCHOOL AND CHURCH BUSES			
	\$ 24	\$ 42	\$ 94
– OTHER BUSES			
	\$ 24	\$ 42	\$ 94
– VAN POOLS			
	\$ 53	\$ 92	\$ 318
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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**OREGON (36)
TERRITORY 113**

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	\$ 50	\$ 87	\$ 173
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 34	\$ 59	\$ 309
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 55	\$ 96	\$ 268
– SCHOOL AND CHURCH BUSES			
	\$ 25	\$ 44	\$ 80
– OTHER BUSES			
	\$ 25	\$ 44	\$ 80
– VAN POOLS			
	\$ 55	\$ 96	\$ 268
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 69	\$ 119	\$ 212
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 37	\$ 64	\$ 321
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 76	\$ 131	\$ 329
– SCHOOL AND CHURCH BUSES			
	\$ 35	\$ 60	\$ 98
– OTHER BUSES			
	\$ 35	\$ 60	\$ 98
– VAN POOLS			
	\$ 76	\$ 131	\$ 329
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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**OREGON (36)
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			
	\$ 56	\$ 98	\$ 193
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 38	\$ 66	\$ 323
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 62	\$ 108	\$ 299
– SCHOOL AND CHURCH BUSES			
	\$ 28	\$ 49	\$ 89
– OTHER BUSES			
	\$ 28	\$ 49	\$ 89
– VAN POOLS			
	\$ 62	\$ 108	\$ 299
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 50	\$ 86	\$ 187
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 35	\$ 61	\$ 307
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 55	\$ 95	\$ 290
– SCHOOL AND CHURCH BUSES			
	\$ 25	\$ 43	\$ 86
– OTHER BUSES			
	\$ 25	\$ 43	\$ 86
– VAN POOLS			
	\$ 55	\$ 95	\$ 290
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks	\$ 48	\$ 83	\$ 201
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 30	\$ 52	\$ 349
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 53	\$ 91	\$ 312
– SCHOOL AND CHURCH BUSES			
	\$ 24	\$ 42	\$ 92
– OTHER BUSES			
	\$ 24	\$ 42	\$ 92
– VAN POOLS			
	\$ 53	\$ 91	\$ 312
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 53	\$ 92	\$ 208
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 33	\$ 58	\$ 367
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 58	\$ 101	\$ 322
– SCHOOL AND CHURCH BUSES			
	\$ 27	\$ 46	\$ 96
– OTHER BUSES			
	\$ 27	\$ 46	\$ 96
– VAN POOLS			
	\$ 58	\$ 101	\$ 322
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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TERRITORY 119**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 72	\$ 125	\$ 333
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 51	\$ 88	\$ 340
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 79	\$ 138	\$ 516
– SCHOOL AND CHURCH BUSES			
	\$ 36	\$ 63	\$ 153
– OTHER BUSES			
	\$ 36	\$ 63	\$ 153
– VAN POOLS			
	\$ 79	\$ 138	\$ 516
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 73	\$ 127	\$ 307
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 56	\$ 97	\$ 459
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 80	\$ 140	\$ 476
– SCHOOL AND CHURCH BUSES			
	\$ 37	\$ 64	\$ 141
– OTHER BUSES			
	\$ 37	\$ 64	\$ 141
– VAN POOLS			
	\$ 80	\$ 140	\$ 476
<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
\$ 0.81

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

Coverage	All Perils Deductible	Loss Cost Per Each \$100 Annual Cost Of Hire
Comprehensive	No Deductible	\$ 0.45
	\$ 50 Deductible	0.44
	100 Deductible	0.43
	250 Deductible	0.41
	500 Deductible	0.39
	1,000 Deductible	0.36
	2,000 Deductible	0.31
	3,000 Deductible	0.27
	5,000 Deductible	0.22
Collision	\$ 100 Deductible	1.41
	250 Deductible	1.36
	500 Deductible	1.28
	1,000 Deductible	1.13
	2,000 Deductible	0.96
	3,000 Deductible	0.84
	5,000 Deductible	0.67
Specified Causes Of Loss	No Deductible	0.22

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