

LOSS COSTS – IMPLEMENTATION

DECEMBER 18, 2023

COMMERCIAL AUTOMOBILE

LI-CA-2023-384

## UTAH REVISED COMMERCIAL AUTO LOSS COSTS REVISION TO BE IMPLEMENTED

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### KEY MESSAGE

Filing [CA-2023-BRLA2](#) to be implemented in Utah.

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### BACKGROUND

Filing CA-2022-RCP1 introduced Medical Payments Limit Factors in Rule **292**. for the purpose of calculating Medical Payments premiums at various limits, using the \$5000 limit base loss cost as a starting point. This filing introduces a Trucks, Tractors and Trailers \$5000 limit Medical Payments loss cost to serve as the basis for the calculation of the advisory loss cost provision for that coverage at the lower limits.

In circular [LI-CA-2023-322](#), we announced implementation of filing CA-2023-BRLA1 in Utah.

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### ISO ACTION

We are implementing CA-2023-BRLA2.

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

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

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### EFFECTIVE DATE

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

These changes are applicable to all policies written on or after April 1, 2024.

This effective date applies only to those insurers who have filed their Commercial Auto loss cost adjustments to be automatically applicable to future ISO loss cost revisions.

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

For the purpose of reporting your company Loss Cost Multiplier under the CSP, as of April 1, 2024, the multiplier must be based on the relationship between your gross rates and the ISO advisory prospective loss costs contained in this circular.

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### COMPANY ACTION

You must independently determine the final rates you will use. The action, if any, you must take in response to this filing is dependent upon how you filed to have your loss cost adjustments apply to subsequent revisions of ISO loss costs. Any submission you make with respect to this revision must comply with applicable regulatory filing requirements.

For guidance on submission requirements, consult the ISO State Filing Handbook.

WE WILL SUBMIT OUR REFERENCE FILING TO THE INSURANCE DEPARTMENT ON FEBRUARY 26, 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-BRLA2 and SERFF Tracking Number ISOF-133912919, NOT this circular number.

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

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## **RATING SOFTWARE IMPACT**

No new attributes are being introduced with this revision.

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## **POLICYHOLDER NOTIFICATION**

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

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## **REVISION DISTRIBUTION**

We will issue a Notice to Manualholders with an edition date of 4-24 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

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## **ATTACHMENT(S)**

Filing CA-2023-BRLA2

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## **RELATED RULES REVISION**

We are announcing in a separate circular the implementation of a corresponding rules revision. Please refer to the Reference(s) block for identification of that circular.

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## **REFERENCE(S)**

- [LI-CA-2023-383](#) (12/18/2023) Utah New Manual Rule For The Commercial Auto 2022 Rules Filing Provided And To Be Implemented
- [LI-CA-2023-322](#) (10/16/2023) Utah Revised Commercial Auto Advisory Prospective Loss Costs To Be Implemented
- [LI-CL-2023-005](#) (02/21/2023) Commercial Lines Revised Lead Time Requirements Listing

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## DATA QUALITY

Statistical plan data reported to ISO is first processed through a system of rigorous automated data verification procedures so that only valid data would be used for ratemaking. Subsequent to this initial data submission review, additional analyses on the statistical plan data involving an even more customized data review for this line were performed by staff. During these processes, various data records were excluded from the review. The ISO staff responsible for this circular also reviewed the data for reasonableness.

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## ACKNOWLEDGEMENT 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 acknowledgment with the opinion that he/she has met the qualification standards of the AAA. ISO considers this loss cost review a Statement of Actuarial Opinion; therefore, we are including the following acknowledgment:

I, Rebecca Gordon, am an Actuarial Associate for ISO, and I, Kevin Hughes, am an Actuarial Director for Commercial Auto for ISO. We are jointly responsible for the content of this Statement of Actuarial Opinion. We are both members of the American Academy of Actuaries and we meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

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

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

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## CONTACT INFORMATION

If you have any questions concerning:

- The actuarial content of this circular, please contact:  
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Actuarial Operations  
201-469-2630  
[Gary.Kilb@verisk.com](mailto:Gary.Kilb@verisk.com)  
[autoactuarial@verisk.com](mailto:autoactuarial@verisk.com)
- Other issues for this circular, please contact Customer Support:  
E-mail: [info@verisk.com](mailto:info@verisk.com)  
Phone: 800-888-4476

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UTAH

BASIC LIMITS PROSPECTIVE LOSS COST LEVEL – COMMERCIAL AUTOMOBILE

FILING CA-2023-BRLA2

EXECUTIVE SUMMARY

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PURPOSE

Filing CA-2022-RCPI introduced Medical Payments Limit Factors in Rule 292 for the purpose of calculating Medical Payments premiums at various limits, using the \$5000 limit base loss cost as a starting point. This filing introduces a Trucks, Tractors and Trailers \$5000 limit Medical Payments loss cost to serve as the basis for the calculation of the advisory loss cost provision for that coverage at the lower limits.

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COMMERCIAL AUTOMOBILE  
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**COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES**

**UTAH (43)  
TERRITORY 101**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
		Not Covered By Workers' Compensation	Covered By Workers' Compensation
\$ 609	\$ 6.84	\$ 8	\$ 6
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
		Not Principally Operated By Employees	Principally Operated By Employees
\$ 460	\$ 8.78	\$ 9	\$ 7
RULE 240. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES			
		Owner Operated	Other Than Owner Operated
\$ 2448	\$10.66	\$ 38	\$ 22
– SCHOOL AND CHURCH BUSES			
		All Autos	
\$ 231	\$2.51	\$ 5	
– OTHER BUSES			
		All Autos	
\$ 1924	\$11.91	\$ 44	
– VAN POOLS			
		Employer Furnished	All Other
\$ 579	\$5.02	\$ 1	\$ 5
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT			
		All Autos	
\$ 415	Refer to Rule 249.	\$ 15	
<ul style="list-style-type: none"><li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development.</li><li>• For Private Passenger Types Classifications, refer to Rule 232. for premium development.</li><li>• For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development.</li><li>• For liability increased limits factors, refer to Rule 300.</li><li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 249.</li></ul>			

COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
		Not Covered By Workers' Compensation	Covered By Workers' Compensation
\$ 292	\$ 6.84	\$ 5	\$ 4
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
		Not Principally Operated By Employees	Principally Operated By Employees
\$ 331	\$ 8.78	\$ 12	\$ 10
RULE 240. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES			
		Owner Operated	Other Than Owner Operated
\$ 1174	\$2.51	\$ 23	\$ 13
– SCHOOL AND CHURCH BUSES			
		All Autos	
\$ 111	\$2.51	\$ 3	
– OTHER BUSES			
		All Autos	
\$ 923	\$3.76	\$ 27	
– VAN POOLS			
		Employer Furnished	All Other
\$ 277	\$5.02	\$ 1	\$ 3
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT			
		All Autos	
\$ 199	Refer to Rule 249.	\$ 10	
<ul style="list-style-type: none"><li>For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development.</li><li>For Private Passenger Types Classifications, refer to Rule 232. for premium development.</li><li>For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development.</li><li>For liability increased limits factors, refer to Rule 300.</li><li>Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 249.</li></ul>			



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AUTOMOBILE  
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**UTAH (43)  
TERRITORY 104**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
		Not Covered By Workers' Compensation	Covered By Workers' Compensation
\$ 513	\$ 6.84	\$ 7	\$ 5
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
		Not Principally Operated By Employees	Principally Operated By Employees
\$ 388	\$ 8.78	\$ 11	\$ 9
RULE 240. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES			
		Owner Operated	Other Than Owner Operated
\$ 2062	\$7.52	\$ 33	\$ 19
– SCHOOL AND CHURCH BUSES			
		All Autos	
\$ 195	\$7.52	\$ 4	
– OTHER BUSES			
		All Autos	
\$ 1621	\$8.78	\$ 38	
– VAN POOLS			
		Employer Furnished	All Other
\$ 487	\$5.02	\$ 1	\$ 4
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT			
		All Autos	
\$ 349	Refer to Rule 249.	\$ 13	
<ul style="list-style-type: none"><li>For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development.</li><li>For Private Passenger Types Classifications, refer to Rule 232. for premium development.</li><li>For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development.</li><li>For liability increased limits factors, refer to Rule 300.</li><li>Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 249.</li></ul>			

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LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		Not Covered By Workers' Compensation	Covered By Workers' Compensation
\$ 489	\$ 6.84	\$ 7	\$ 5
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		Not Principally Operated By Employees	Principally Operated By Employees
\$ 485	\$ 8.78	\$ 10	\$ 8
RULE 240. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES		Owner Operated	Other Than Owner Operated
\$ 1966	\$5.64	\$ 33	\$ 19
– SCHOOL AND CHURCH BUSES		All Autos	
\$ 186	\$5.64	\$ 4	
– OTHER BUSES		All Autos	
\$ 1545	\$6.90	\$ 38	
– VAN POOLS		Employer Furnished	All Other
\$ 465	\$5.02	\$ 1	\$ 4
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		All Autos	
\$ 333	Refer to Rule 249.	\$ 13	
<ul style="list-style-type: none"><li>For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development.</li><li>For Private Passenger Types Classifications, refer to Rule 232. for premium development.</li><li>For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development.</li><li>For liability increased limits factors, refer to Rule 300.</li><li>Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 249.</li></ul>			

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**UTAH (43)  
TERRITORY 106**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
		Not Covered By Workers' Compensation	Covered By Workers' Compensation
\$ 582	\$ 6.84	\$ 10	\$ 7
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
		Not Principally Operated By Employees	Principally Operated By Employees
\$ 500	\$ 8.78	\$ 17	\$ 14
RULE 240. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES			
		Owner Operated	Other Than Owner Operated
\$ 2340	\$5.64	\$ 47	\$ 27
– SCHOOL AND CHURCH BUSES			
		All Autos	
\$ 221	\$5.64	\$ 6	
– OTHER BUSES			
		All Autos	
\$ 1839	\$6.90	\$ 55	
– VAN POOLS			
		Employer Furnished	All Other
\$ 553	\$5.02	\$ 2	\$ 6
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT			
		All Autos	
\$ 397	Refer to Rule 249.	\$ 19	
<ul style="list-style-type: none"><li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development.</li><li>• For Private Passenger Types Classifications, refer to Rule 232. for premium development.</li><li>• For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development.</li><li>• For liability increased limits factors, refer to Rule 300.</li><li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 249.</li></ul>			

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DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 54	\$ 93	\$ 377
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 48	\$ 84	\$ 437
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 82	\$ 141	\$ 848
– SCHOOL AND CHURCH BUSES			
	\$ 37	\$ 63	\$ 238
– OTHER BUSES			
	\$ 37	\$ 63	\$ 238
– VAN POOLS			
	\$ 82	\$ 141	\$ 848
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222. for premium development.</b></li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232. for premium development.</b></li> <li>• For Other Than Zone-rated Publics Autos, refer to Rule <b>239. for premium development.</b></li> <li>• For Deductible factors, refer to Rule <b>298.</b></li> <li>• For Vehicle Value factors, refer to Rule <b>301.</b></li> </ul>			

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**UTAH (43)  
TERRITORY 103**

<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$25,000 – 29,999</b>			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 79	\$ 138	\$ 338
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 77	\$ 133	\$ 340
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 120	\$ 210	\$ 761
– SCHOOL AND CHURCH BUSES			
	\$ 54	\$ 94	\$ 213
– OTHER BUSES			
	\$ 54	\$ 94	\$ 213
– VAN POOLS			
	\$ 120	\$ 210	\$ 761
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222. for premium development.</b></li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232. for premium development.</b></li> <li>• For Other Than Zone-rated Publics Autos, refer to Rule <b>239. for premium development.</b></li> <li>• For Deductible factors, refer to Rule <b>298.</b></li> <li>• For Vehicle Value factors, refer to Rule <b>301.</b></li> </ul>			

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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 58	\$ 101	\$ 331
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 55	\$ 95	\$ 330
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 88	\$ 154	\$ 745
– SCHOOL AND CHURCH BUSES			
	\$ 39	\$ 69	\$ 209
– OTHER BUSES			
	\$ 39	\$ 69	\$ 209
– VAN POOLS			
	\$ 88	\$ 154	\$ 745
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222. for premium development.</b></li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232. for premium development.</b></li> <li>• For Other Than Zone-rated Publics Autos, refer to Rule <b>239. for premium development.</b></li> <li>• For Deductible factors, refer to Rule <b>298.</b></li> <li>• For Vehicle Value factors, refer to Rule <b>301.</b></li> </ul>			

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**UTAH (43)  
TERRITORY 105**

<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$25,000 – 29,999</b>			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 59	\$ 103	\$ 330
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 61	\$ 106	\$ 391
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 90	\$ 157	\$ 743
– SCHOOL AND CHURCH BUSES			
	\$ 40	\$ 70	\$ 208
– OTHER BUSES			
	\$ 40	\$ 70	\$ 208
– VAN POOLS			
	\$ 90	\$ 157	\$ 743
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222. for premium development.</b></li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232. for premium development.</b></li> <li>• For Other Than Zone-rated Publics Autos, refer to Rule <b>239. for premium development.</b></li> <li>• For Deductible factors, refer to Rule <b>298.</b></li> <li>• For Vehicle Value factors, refer to Rule <b>301.</b></li> </ul>			

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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 51	\$ 89	\$ 388
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 63	\$ 110	\$ 434
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 78	\$ 135	\$ 873
– SCHOOL AND CHURCH BUSES			
	\$ 35	\$ 61	\$ 244
– OTHER BUSES			
	\$ 35	\$ 61	\$ 244
– VAN POOLS			
	\$ 78	\$ 135	\$ 873
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222. for premium development.</b></li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232. for premium development.</b></li> <li>• For Other Than Zone-rated Publics Autos, refer to Rule <b>239. for premium development.</b></li> <li>• For Deductible factors, refer to Rule <b>298.</b></li> <li>• For Vehicle Value factors, refer to Rule <b>301.</b></li> </ul>			