

LOSS COSTS – IMPLEMENTATION

DECEMBER 21, 2023

COMMERCIAL AUTOMOBILE

LI-CA-2023-386

## CONNECTICUT SUPPLEMENT TO THE COMMERCIAL AUTO 2022 MULTISTATE LOSS COSTS FILING PROVIDED AND TO BE IMPLEMENTED

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### KEY MESSAGE

Loss Costs supplement to filing [CA-2022-RLC1](#) in Connecticut is provided and being implemented.

This supplement complements the multistate loss costs filing, which is attached to circular LI-CA-2022-112.

**Effective Date: 5/1/2024**

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### BACKGROUND

In circular [LI-CA-2022-112](#), we announced the filing of multistate loss costs filing CA-2022-RLC1 and advised that we would be submitting state-specific loss costs supplements in all ISO jurisdictions.

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### INSURANCE DEPARTMENT ACTION

We have received all necessary approvals or acknowledgements, as required by state laws and regulations, from the insurance department in Connecticut.

**Note:** The announcement of implementation in a particular jurisdiction includes the implementation of the multistate filings and any state supplement and/or amendment filing.

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### ISO ACTION

We are providing and implementing the attached Connecticut loss costs supplement to multistate filing CA-2022-RLC1.

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 effective on or after May 1, 2024.

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

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## IMPACT ON STATISTICAL REPORTING

ISO has reviewed the statistical reporting impact of this filing. A Statistical Plan Holders circular, [SP-CA-2022-001](#) entitled '2022 Commercial Automobile Multistate Coding Established' was released on May 9, 2022. Revisions to statistical reporting include numerous changes and the establishment of a new field, Financial Responsibility Surcharge Indicator Code. For statistical reporting purposes, all the changes in this circular will be effective for transactions with inception dates of October 1, 2023 and subsequent on a mandatory basis.

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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 MARCH 18, 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-2022-RLC1](#) and SERFF Tracking Number [ISOF-133216487](#), 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

Refer to circular [LI-CA-2022-112](#) for impact of the loss costs multistate filing.

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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-2022-006](#) contains the ISO Guide To Renewals With Changed Conditions For Commercial Lines, which is available only as a guide to assist participating companies in complying with various conditional renewal statutes or regulations, for the major commercial lines of insurance serviced by ISO. The information in the Guide does not necessarily reflect all requirements or exceptions that may apply, and it is not intended as a substitute for your review of all applicable statutes and regulations concerning policyholder notification.

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## REVISION DISTRIBUTION

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

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## RELATED RULES REVISION

In circular [LI-CA-2023-387](#), we are providing and implementing the corresponding rules supplement.

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## REFERENCE(S)

- [LI-CA-2023-387](#) (12/21/2023) Connecticut Supplement To The Commercial Auto 2022 Multistate Rules Filing Provided And To Be Implemented
- [LI-CL-2023-005](#) (02/21/2023) Commercial Lines Revised Lead Time Requirements Listing
- [SP-CA-2022-001](#) (05/09/2022) 2022 Commercial Automobile Multistate Coding Established
- [LI-CA-2022-112](#) (04/25/2022) 2022 Commercial Auto Multistate Loss Costs Revision Being Submitted

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## ATTACHMENT(S)

- Connecticut Supplement to Filing CA-2022-RLC1
- Excel Workbook
- Status Report

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## FILES AVAILABLE FOR DOWNLOAD

To download all files associated with this circular, including attachments in the full circular PDF and/or any additional files not included in the PDF, search for the circular number on [ISOnet Circulars](#). Then click the Word/Excel link under the Full Circular column on the Search Results screen.

Please note that in some instances, not all files listed in the Attachment(s) block (if applicable) are included in the PDF.

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## DATA QUALITY

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

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## ACKNOWLEDGMENT OF ACTUARIAL QUALIFICATIONS

The American Academy of Actuaries' "Qualifications Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States" requires that an actuary issuing a Statement of Actuarial Opinion should include an acknowledgement with the opinion that he/she has met the qualification standards of the AAA. ISO considers this loss cost filing a Statement of Actuarial Opinion; therefore, we are including the following acknowledgment:

I, Daniel Traverso, 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 content of this circular and status of this filing, please contact:  
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201-469-2617  
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- 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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# Connecticut Supplement To The 2022 Commercial Auto Multistate Loss Costs Revision

## About This Filing

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This supplement addresses state exceptions to the ISO Commercial Lines Manual (CLM) - Division One – Automobile – Multistate Loss Costs ("multistate manual") to complement the changes being made in the multistate portion of this filing and the companion rules filings.

This supplement also describes the off-balance adjustments applied to balance changes to Public Automobile and Zone-rated risks due to the extension of some Optional Class Plan rating factors.

## Related Filing(s)

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The following companion filings are being filed with a concurrent effective date:

- ♦ CA-2022-RCP1 (Rules)

## Background

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In the multistate portion of this filing, we are withdrawing existing loss cost tables and replacing them with similar loss cost tables in new rules, with the loss cost table number and corresponding rule number from the standard manual incremented by 200.

## Explanation of Changes

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The following table lists the section number, old rule number and new rule number for each of the loss cost tables being updated. For these rules, the content is the same and the only change is the rule and loss cost table numbers.

Section Number	Old Rule Number	New Rule Number
2	25	225*
5	49	249
6	64	264
	70	270**
	71	271
	80	280
7	89	289
	90	290
	94	294
	97	297

\*Rule 225: We are removing the Medical Payments loss costs from this table and have provided formulas to compute the Medical Payments premium in the multistate rule. Off-balance factors have been applied to the Physical Damage loss costs to introduce the Optional Class Plan rating on a revenue neutral basis. See below for details on the off-balance factors.

\*\*Rule 270: We are correcting an inconsistency in the ranges of Original Unpaid Balance Including Finance Charges. The loss costs in this table are remaining the same.

### Public Automobile Relativity Changes

Public Automobiles base loss costs are calculated as a multiplicative factor or relativity off the Trucks, Tractors & Trailers (territory) base loss costs for both Liability and Physical Damage.

Trucks, Tractors and Trailers base loss costs are, on average, being impacted by an off-balance factor as follows:

Collision	1.291
Comprehensive	0.944
Liability	1.102

However, this off-balance includes adjustments for factors that do not apply to Public Autos, and for the factors that do apply, we expect the average age and original cost distributions may differ materially.

For Physical Damage, the weighted average multiplicative impact of switching from Age and OCN factors to Vehicle Value factors is estimated as follows from Policy Years 2015-2017 Exposures of Public Autos:

Publics Collision	0.534
Publics Other Than Collision	0.766
Buses Collision	0.562
Buses Other Than Collision	0.780

To offset both effects described above, the following off-balance factors were used to adjust the relativities.

	Off-Balance Adjustment	Current Relativity	New Relativity
Publics Collision	1.452	1.55	2.25
Publics Other Than Collision	1.382	1.10	1.52
Buses Collision	1.379	0.46	0.63
Buses Other Than Collision	1.359	0.50	0.68
Van Pools Liability	0.907	1.05	0.95
Taxis and Limos Liability	0.907	4.43	4.02
School and Church Bus Liability	0.907	0.42	0.38
Other Buses Liability	0.907	3.48	3.16

### Zone-rated Autos Relativity Changes

For Physical Damage, we adjusted the base loss costs to remove the aggregate impact of adopting the Vehicle Value Factors as a replacement for the Age Factor and the Original Cost New Factor. This calculation was performed using the Calendar Accident Year 2019 exposures from the experience dataset that was prepared for the Zone-rated experience review filed in 2021 with ISO filing designation CA-2021-RZRLC.

Coverage	Exposures	Prior ALCCL	Revised ALCCL	Off-Balance Factor
Collision	226,864	8,789,392	4,562,150	1.927
Comprehensive	238,770	2,832,354	2,363,116	1.199



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CONNECTICUT – COMMERCIAL AUTO  
LOSS COSTS FILING CA-2022-RLC1 (SUPPLEMENT)

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**TERRITORY 011**  
**LIAB, MED PAY**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 883	\$ 8	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 799	\$ 25	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 3550	\$ 148	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 336	\$ 11	N/A
<b>– OTHER BUSES</b>		
\$ 2790	\$ 68	N/A
<b>– VAN POOLS</b>		
\$ 839	\$ 27	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 1236	Refer to Rule <b>249.</b>	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239. for premium development.</b></li> <li>• For liability increased limits factors, refer to Rule <b>300.</b></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 <b>249.</b></li> </ul>		

**TERRITORY 014**  
**LIAB, MED PAY**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 715	\$ 11	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 502	\$ 16	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 2874	\$ 120	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 272	\$ 11	N/A
<b>– OTHER BUSES</b>		
\$ 2259	\$ 66	N/A
<b>– VAN POOLS</b>		
\$ 679	\$ 22	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 810	Refer to Rule <b>249.</b>	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239. for premium development.</b></li> <li>• For liability increased limits factors, refer to Rule <b>300.</b></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 <b>249.</b></li> </ul>		

**TERRITORY 015**  
**LIAB, MED PAY**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 634	\$ 8	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 657	\$ 21	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 2549	\$ 106	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 241	\$ 9	N/A
<b>– OTHER BUSES</b>		
\$ 2003	\$ 58	N/A
<b>– VAN POOLS</b>		
\$ 602	\$ 19	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 917	Refer to Rule <b>249.</b>	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239. for premium development.</b></li> <li>• For liability increased limits factors, refer to Rule <b>300.</b></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 <b>249.</b></li> </ul>		

**TERRITORY 017**  
**LIAB, MED PAY**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 493	\$ 8	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 529	\$ 17	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 1982	\$ 82	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 187	\$ 8	N/A
<b>– OTHER BUSES</b>		
\$ 1558	\$ 48	N/A
<b>– VAN POOLS</b>		
\$ 468	\$ 15	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 820	Refer to Rule <b>249</b> .	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222</b>. for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232</b>. for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239</b>. for premium development.</li> <li>• For liability increased limits factors, refer to Rule <b>300</b>.</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 <b>249</b>.</li> </ul>		

**TERRITORY 018**  
**LIAB, MED PAY**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 577	\$ 8	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 523	\$ 17	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 2320	\$ 97	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 219	\$ 9	N/A
<b>– OTHER BUSES</b>		
\$ 1823	\$ 55	N/A
<b>– VAN POOLS</b>		
\$ 548	\$ 18	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 797	Refer to Rule <b>249.</b>	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239. for premium development.</b></li> <li>• For liability increased limits factors, refer to Rule <b>300.</b></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 <b>249.</b></li> </ul>		

**TERRITORY 019**  
**LIAB, MED PAY**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 624	\$ 8	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 421	\$ 13	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 2508	\$ 104	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 237	\$ 9	N/A
<b>– OTHER BUSES</b>		
\$ 1972	\$ 56	N/A
<b>– VAN POOLS</b>		
\$ 593	\$ 19	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 870	Refer to Rule <b>249.</b>	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239. for premium development.</b></li> <li>• For liability increased limits factors, refer to Rule <b>300.</b></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 <b>249.</b></li> </ul>		

**TERRITORY 020**  
**LIAB, MED PAY**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 467	\$ 7	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 439	\$ 14	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 1877	\$ 78	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 177	\$ 8	N/A
<b>– OTHER BUSES</b>		
\$ 1476	\$ 50	N/A
<b>– VAN POOLS</b>		
\$ 444	\$ 14	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 673	Refer to Rule <b>249.</b>	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239. for premium development.</b></li> <li>• For liability increased limits factors, refer to Rule <b>300.</b></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 <b>249.</b></li> </ul>		



**TERRITORY 021**  
**LIAB, MED PAY**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 626	\$ 9	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 516	\$ 16	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 2517	\$ 105	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 238	\$ 9	N/A
<b>– OTHER BUSES</b>		
\$ 1978	\$ 59	N/A
<b>– VAN POOLS</b>		
\$ 595	\$ 19	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 933	Refer to Rule <b>249</b> .	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222</b>. for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232</b>. for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239</b>. for premium development.</li> <li>• For liability increased limits factors, refer to Rule <b>300</b>.</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 <b>249</b>.</li> </ul>		

**TERRITORY 023**  
**LIAB, MED PAY**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 423	\$ 7	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 360	\$ 11	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 1700	\$ 71	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 161	\$ 8	N/A
<b>– OTHER BUSES</b>		
\$ 1337	\$ 49	N/A
<b>– VAN POOLS</b>		
\$ 402	\$ 13	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 598	Refer to Rule <b>249</b> .	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222</b>. for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232</b>. for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239</b>. for premium development.</li> <li>• For liability increased limits factors, refer to Rule <b>300</b>.</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 <b>249</b>.</li> </ul>		

**TERRITORY 024**  
**LIAB, MED PAY**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 377	\$ 8	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 349	\$ 11	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 1516	\$ 63	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 143	\$ 8	N/A
<b>– OTHER BUSES</b>		
\$ 1191	\$ 49	N/A
<b>– VAN POOLS</b>		
\$ 358	\$ 11	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 523	Refer to Rule <b>249.</b>	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239. for premium development.</b></li> <li>• For liability increased limits factors, refer to Rule <b>300.</b></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 <b>249.</b></li> </ul>		

**TERRITORY 025**  
**LIAB, MED PAY**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 827	\$ 9	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 747	\$ 24	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 3325	\$ 138	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 314	\$ 10	N/A
<b>– OTHER BUSES</b>		
\$ 2613	\$ 64	N/A
<b>– VAN POOLS</b>		
\$ 786	\$ 25	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 1151	Refer to Rule <b>249.</b>	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239. for premium development.</b></li> <li>• For liability increased limits factors, refer to Rule <b>300.</b></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 <b>249.</b></li> </ul>		

**TERRITORY 026**  
**LIAB, MED PAY**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 714	\$ 10	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 469	\$ 15	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 2870	\$ 119	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 271	\$ 12	N/A
<b>– OTHER BUSES</b>		
\$ 2256	\$ 62	N/A
<b>– VAN POOLS</b>		
\$ 678	\$ 22	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 996	Refer to Rule <b>249.</b>	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239. for premium development.</b></li> <li>• For liability increased limits factors, refer to Rule <b>300.</b></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 <b>249.</b></li> </ul>		

**TERRITORY 027**  
**LIAB, MED PAY**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 646	\$ 9	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 590	\$ 19	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 2597	\$ 108	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 245	\$ 9	N/A
<b>– OTHER BUSES</b>		
\$ 2041	\$ 59	N/A
<b>– VAN POOLS</b>		
\$ 614	\$ 20	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 873	Refer to Rule <b>249.</b>	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239. for premium development.</b></li> <li>• For liability increased limits factors, refer to Rule <b>300.</b></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 <b>249.</b></li> </ul>		

**TERRITORY 028**  
**LIAB, MED PAY**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 595	\$ 10	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 484	\$ 15	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 2392	\$ 100	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 226	\$ 10	N/A
<b>– OTHER BUSES</b>		
\$ 1880	\$ 57	N/A
<b>– VAN POOLS</b>		
\$ 565	\$ 18	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 773	Refer to Rule <b>249.</b>	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239. for premium development.</b></li> <li>• For liability increased limits factors, refer to Rule <b>300.</b></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 <b>249.</b></li> </ul>		

**TERRITORY 030**  
**LIAB, MED PAY**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 466	\$ 9	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 416	\$ 13	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 1873	\$ 78	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 177	\$ 9	N/A
<b>– OTHER BUSES</b>		
\$ 1473	\$ 52	N/A
<b>– VAN POOLS</b>		
\$ 443	\$ 14	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 599	Refer to Rule <b>249.</b>	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239. for premium development.</b></li> <li>• For liability increased limits factors, refer to Rule <b>300.</b></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 <b>249.</b></li> </ul>		



**TERRITORY 031**  
**LIAB, MED PAY**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 627	\$ 9	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 585	\$ 19	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 2521	\$ 105	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 238	\$ 9	N/A
<b>– OTHER BUSES</b>		
\$ 1981	\$ 58	N/A
<b>– VAN POOLS</b>		
\$ 596	\$ 19	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 919	Refer to Rule <b>249.</b>	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239. for premium development.</b></li> <li>• For liability increased limits factors, refer to Rule <b>300.</b></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 <b>249.</b></li> </ul>		

**TERRITORY 032**  
**LIAB, MED PAY**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 976	\$ 9	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 821	\$ 26	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 3924	\$ 163	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 371	\$ 11	N/A
<b>– OTHER BUSES</b>		
\$ 3084	\$ 69	N/A
<b>– VAN POOLS</b>		
\$ 927	\$ 30	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 1254	Refer to Rule <b>249.</b>	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239. for premium development.</b></li> <li>• For liability increased limits factors, refer to Rule <b>300.</b></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 <b>249.</b></li> </ul>		

**TERRITORY 033**  
**LIAB, MED PAY**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 807	\$ 9	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 545	\$ 17	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 3244	\$ 135	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 307	\$ 10	N/A
<b>– OTHER BUSES</b>		
\$ 2550	\$ 61	N/A
<b>– VAN POOLS</b>		
\$ 767	\$ 25	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 1150	Refer to Rule <b>249</b> .	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222</b>. for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232</b>. for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239</b>. for premium development.</li> <li>• For liability increased limits factors, refer to Rule <b>300</b>.</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 <b>249</b>.</li> </ul>		

**TERRITORY 011  
PHYS DAM**

<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			
	\$ 95	\$ 132	\$ 438
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 95	\$ 132	\$ 504
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 144	\$ 201	\$ 986
– SCHOOL AND CHURCH BUSES			
	\$ 65	\$ 90	\$ 276
– OTHER BUSES			
	\$ 65	\$ 90	\$ 276
– VAN POOLS			
	\$ 144	\$ 201	\$ 986
<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>			

**TERRITORY 014  
PHYS DAM**

<b>PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999</b>			
	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>\$500 Ded. Coll.</b>
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 69	\$ 96	\$ 337
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 71	\$ 98	\$ 427
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 105	\$ 146	\$ 758
– SCHOOL AND CHURCH BUSES			
	\$ 47	\$ 65	\$ 212
– OTHER BUSES			
	\$ 47	\$ 65	\$ 212
– VAN POOLS			
	\$ 105	\$ 146	\$ 758
<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>			

**TERRITORY 015  
PHYS DAM**

<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			
	\$ 68	\$ 94	\$ 266
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 58	\$ 81	\$ 358
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 103	\$ 143	\$ 599
– SCHOOL AND CHURCH BUSES			
	\$ 46	\$ 64	\$ 168
– OTHER BUSES			
	\$ 46	\$ 64	\$ 168
– VAN POOLS			
	\$ 103	\$ 143	\$ 599
<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>			

**TERRITORY 017  
PHYS DAM**

<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$25,000 – 29,999</b>			
	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>\$500 Ded. Coll.</b>
<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	\$ 75	\$ 297
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 72	\$ 100	\$ 393
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 82	\$ 114	\$ 668
– SCHOOL AND CHURCH BUSES			
	\$ 37	\$ 51	\$ 187
– OTHER BUSES			
	\$ 37	\$ 51	\$ 187
– VAN POOLS			
	\$ 82	\$ 114	\$ 668
<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>			

**TERRITORY 018  
PHYS DAM**

<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			
	\$ 74	\$ 103	\$ 344
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 60	\$ 84	\$ 350
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 112	\$ 157	\$ 774
– SCHOOL AND CHURCH BUSES			
	\$ 50	\$ 70	\$ 217
– OTHER BUSES			
	\$ 50	\$ 70	\$ 217
– VAN POOLS			
	\$ 112	\$ 157	\$ 774
<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>			



**TERRITORY 019**  
**PHYS DAM**

<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$25,000 – 29,999</b>			
	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>\$500 Ded. Coll.</b>
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 74	\$ 102	\$ 303
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 63	\$ 87	\$ 350
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 112	\$ 155	\$ 682
– SCHOOL AND CHURCH BUSES			
	\$ 50	\$ 69	\$ 191
– OTHER BUSES			
	\$ 50	\$ 69	\$ 191
– VAN POOLS			
	\$ 112	\$ 155	\$ 682
<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>			

**TERRITORY 020**  
**PHYS DAM**

<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	\$ 82	\$ 256
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 64	\$ 89	\$ 290
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES	\$ 90	\$ 125	\$ 576
– SCHOOL AND CHURCH BUSES	\$ 40	\$ 56	\$ 161
– OTHER BUSES	\$ 40	\$ 56	\$ 161
– VAN POOLS	\$ 90	\$ 125	\$ 576
<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>			

**TERRITORY 021  
PHYS DAM**

<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$25,000 – 29,999</b>			
	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>\$500 Ded. Coll.</b>
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 72	\$ 99	\$ 286
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 76	\$ 106	\$ 364
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 109	\$ 150	\$ 644
– SCHOOL AND CHURCH BUSES			
	\$ 49	\$ 67	\$ 180
– OTHER BUSES			
	\$ 49	\$ 67	\$ 180
– VAN POOLS			
	\$ 109	\$ 150	\$ 644
<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>			

**TERRITORY 023**  
**PHYS DAM**

<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	\$ 61	\$ 85	\$ 246
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 61	\$ 85	\$ 291
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES	\$ 93	\$ 129	\$ 554
– SCHOOL AND CHURCH BUSES	\$ 41	\$ 58	\$ 155
– OTHER BUSES	\$ 41	\$ 58	\$ 155
– VAN POOLS	\$ 93	\$ 129	\$ 554
<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>			

**TERRITORY 024**  
**PHYS DAM**

<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			
	\$ 71	\$ 98	\$ 257
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 77	\$ 107	\$ 314
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 108	\$ 149	\$ 578
– SCHOOL AND CHURCH BUSES			
	\$ 48	\$ 67	\$ 162
– OTHER BUSES			
	\$ 48	\$ 67	\$ 162
– VAN POOLS			
	\$ 108	\$ 149	\$ 578
<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>			

**TERRITORY 025**  
**PHYS DAM**

<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$25,000 – 29,999</b>			
	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>\$500 Ded. Coll.</b>
<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	\$ 110	\$ 437
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 117	\$ 162	\$ 538
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 120	\$ 167	\$ 983
– SCHOOL AND CHURCH BUSES			
	\$ 54	\$ 75	\$ 275
– OTHER BUSES			
	\$ 54	\$ 75	\$ 275
– VAN POOLS			
	\$ 120	\$ 167	\$ 983
<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>			

**TERRITORY 026**  
**PHYS DAM**

<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			
	\$ 73	\$ 102	\$ 289
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 65	\$ 90	\$ 384
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 111	\$ 155	\$ 650
– SCHOOL AND CHURCH BUSES			
	\$ 50	\$ 69	\$ 182
– OTHER BUSES			
	\$ 50	\$ 69	\$ 182
– VAN POOLS			
	\$ 111	\$ 155	\$ 650
<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>			

**TERRITORY 027**  
**PHYS DAM**

<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			
	\$ 67	\$ 93	\$ 315
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 68	\$ 94	\$ 413
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 102	\$ 141	\$ 709
– SCHOOL AND CHURCH BUSES			
	\$ 46	\$ 63	\$ 198
– OTHER BUSES			
	\$ 46	\$ 63	\$ 198
– VAN POOLS			
	\$ 102	\$ 141	\$ 709
<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>			



**TERRITORY 028**  
**PHYS DAM**

<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	\$ 66	\$ 92	\$ 259
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 74	\$ 103	\$ 369
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES	\$ 100	\$ 140	\$ 583
– SCHOOL AND CHURCH BUSES	\$ 45	\$ 63	\$ 163
– OTHER BUSES	\$ 45	\$ 63	\$ 163
– VAN POOLS	\$ 100	\$ 140	\$ 583
<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>			

**TERRITORY 030**  
**PHYS DAM**

<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	\$ 51	\$ 71	\$ 306
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 71	\$ 99	\$ 376
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES	\$ 78	\$ 108	\$ 689
– SCHOOL AND CHURCH BUSES	\$ 35	\$ 48	\$ 193
– OTHER BUSES	\$ 35	\$ 48	\$ 193
– VAN POOLS	\$ 78	\$ 108	\$ 689
<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>			

**TERRITORY 031  
PHYS DAM**

<b>PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999</b>			
	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>\$500 Ded. Coll.</b>
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 62	\$ 86	\$ 301
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 78	\$ 109	\$ 404
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 94	\$ 131	\$ 677
– SCHOOL AND CHURCH BUSES			
	\$ 42	\$ 58	\$ 190
– OTHER BUSES			
	\$ 42	\$ 58	\$ 190
– VAN POOLS			
	\$ 94	\$ 131	\$ 677
<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>			

**TERRITORY 032**  
**PHYS DAM**

<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$25,000 – 29,999</b>			
	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>\$500 Ded. Coll.</b>
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 62	\$ 86	\$ 312
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 105	\$ 146	\$ 571
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 94	\$ 131	\$ 702
– SCHOOL AND CHURCH BUSES			
	\$ 42	\$ 58	\$ 197
– OTHER BUSES			
	\$ 42	\$ 58	\$ 197
– VAN POOLS			
	\$ 94	\$ 131	\$ 702
<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>			

**TERRITORY 033**  
**PHYS DAM**

<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	\$ 61	\$ 86	\$ 333
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 62	\$ 86	\$ 433
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 93	\$ 131	\$ 749
– SCHOOL AND CHURCH BUSES			
	\$ 41	\$ 58	\$ 210
– OTHER BUSES			
	\$ 41	\$ 58	\$ 210
– VAN POOLS			
	\$ 93	\$ 131	\$ 749
<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>			

ALL TERRITORIES

249. AUTO DEALERS – PREMIUM DEVELOPMENT

FIRE
\$ 0.06

FIRE AND THEFT*			
Territory Code	Personal Auto Type Vehicles		Miscellaneous Type Vehicles
	Buildings And Standard Open Lots	Non-Standard Open Lots	Buildings And Open Lots
011,017,019,020, 021,025,026,032, 033	\$ 0.21	\$ 0.22	\$ 0.22
ALL OTHER	0.20	0.22	0.22
* Theft is subject to a \$100 per car/\$500 per occurrence deductible. See Rule 298. for additional deductible options.			

SPECIFIED CAUSES OF LOSS*					
Territory Code	Personal Auto Type Vehicles			Miscellaneous Type Vehicles	
	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings	Open Lots
011,017,019,020, 021,025,026,032, 033	\$ 0.32	\$ 0.34	\$ 0.38	\$ 0.34	\$ 0.38
ALL OTHER	0.31	0.32	0.36	0.34	0.38
* Theft and Mischief or Vandalism are subject to a \$100 per car/\$500 per occurrence deductible. See Rule 298. for additional deductible options.					

LIMITED SPECIFIED CAUSES OF LOSS*					
Territory Code	Personal Auto Type Vehicles			Miscellaneous Type Vehicles	
	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings	Open Lots
011,017,019,020, 021,025,026,032, 033	\$ 0.31	\$ 0.32	\$ 0.34	\$ 0.31	\$ 0.34
ALL OTHER	0.28	0.31	0.32	0.31	0.34
* Theft is subject to a \$100 per car/\$500 per occurrence deductible. See Rule 298. for additional deductible options.					

**ALL TERRITORIES**

**249. AUTO DEALERS – PREMIUM DEVELOPMENT** (Cont'd)

<b>COMPREHENSIVE*</b>				
<b>Territory Code</b>	<b>Personal Auto Type Vehicles</b>			<b>Miscellaneous Type Vehicles</b>
	<b>Buildings</b>	<b>Standard Open Lots</b>	<b>Non-Standard Open Lots</b>	<b>Buildings And Open Lots</b>
011,017,019,020, 021,025,026,032, 033	\$ 0.38	\$ 0.40	\$ 0.43	\$ 0.42
ALL OTHER	0.36	0.39	0.42	0.42

\* Theft and Mischief or Vandalism are subject to a \$100 per car/\$500 per occurrence deductible.  
See Rule **298.** for additional deductible options.

<b>BLANKET COLLISION</b>			
<b>Deductible</b>	<ul style="list-style-type: none"> <li>• Reporting Form – Inventory Value</li> <li>• Non-Reporting Form – Limit of Insurance</li> </ul>		
	<b>First \$ 50,000 And Under</b>	<b>\$ 50,001 To \$ 100,000</b>	<b>Over \$ 100,000</b>
\$100	\$ 1.64	\$ 0.66	\$ 0.23
\$250	0.99	0.39	0.14

See Rule **298.** for additional deductible options.

ALL TERRITORIES

255. GARAGEKEEPERS' INSURANCE – PREMIUM DEVELOPMENT

GARAGEKEEPERS' – OTHER THAN COLLISION*				
Maximum Limit Of Liability	Specified Causes Of Loss		Comprehensive	
	Legal Liability	Direct (Primary)	Legal Liability	Direct (Primary)
\$ 6,000	\$ 28	\$ 38	\$ 34	\$ 45
7,500	33	44	39	53
9,000	38	51	45	61
12,000	46	62	55	75
15,000	54	73	65	88
18,000	61	82	73	98
22,500	73	99	88	119
30,000	92	124	110	149
37,500	109	147	130	176
45,000	124	167	149	200
60,000	153	206	183	247
75,000	180	243	216	291
90,000	207	280	249	336
120,000	255	344	306	413
150,000	299	404	359	484
180,000	345	465	414	558
225,000	414	559	497	671
300,000	525	708	630	850
375,000	636	858	763	1030
450,000	745	1005	894	1207
600,000	953	1287	1144	1545
750,000	1156	1560	1387	1872
900,000	1353	1826	1623	2191
1,200,000	1725	2329	2070	2795
1,500,000	2061	2782	2473	3338
2,000,000	2332	3148	2798	3778
2,500,000	2540	3429	3048	4115
Over 2,500,000	Refer to Company			
Direct Coverage (Excess)				
Specified Causes Of Loss – Multiply the Legal Liability premium by 1.15.				
Comprehensive – Multiply the Legal Liability premium by 1.15.				
* Theft and Mischief or Vandalism are subject to a \$100 per car/\$500 per occurrence deductible. See Rule 298. for additional deductible options.				



ALL TERRITORIES

255. GARAGEKEEPERS' INSURANCE – PREMIUM DEVELOPMENT (Cont'd)

GARAGEKEEPERS' – COLLISION						
Maximum  Limit Of Liability	Deductibles					
	\$ 100		\$ 250		\$ 500	
	Legal Liability	Direct (Primary)	Legal Liability	Direct (Primary)	Legal Liability	Direct (Primary)
\$ 6,000	\$ 37	\$ 50	\$ 24	\$ 32	\$ 19	\$ 25
7,500	43	58	28	38	21	29
9,000	49	66	32	43	24	33
12,000	62	84	40	55	31	42
15,000	74	100	48	65	37	50
18,000	88	118	57	77	44	59
22,500	103	139	67	91	52	70
30,000	132	179	86	116	66	89
37,500	156	210	101	137	78	105
45,000	175	237	114	154	88	118
60,000	220	297	143	193	110	149
75,000	265	358	172	232	132	179
90,000	304	410	197	267	152	205
120,000	380	512	247	333	190	256
150,000	456	615	296	400	228	308
180,000	526	710	342	461	263	355
225,000	629	849	409	552	315	425
300,000	800	1080	520	702	400	540
375,000	970	1309	630	851	485	655
450,000	1137	1535	739	998	569	768
600,000	1468	1982	954	1288	734	991
750,000	1793	2421	1166	1574	897	1211
900,000	2099	2834	1365	1842	1050	1417
1,200,000	2670	3604	1735	2343	1335	1802
1,500,000	3202	4322	2081	2809	1601	2161
2,000,000	3653	4932	2375	3206	1827	2466
2,500,000	3980	5374	2587	3493	1990	2687
Over 2,500,000	Refer to Company					
Direct Coverage (Excess)						
Multiply the Legal Liability premium for the desired deductible by 1.15.						
For additional coverages, refer to company.						

**225. PREMIUM DEVELOPMENT – ZONE-RATED AUTOS**

<b>Zone-rating Table – Zone 12 (Hartford) Combinations</b>				
<b>Zone</b>	<b>Description</b>	<b>\$100,000 Liability</b>	<b>\$500 Deductible Collision</b>	<b>\$500 Deductible Comprehensive</b>
01	Atlanta	\$ 2185	\$ 780	\$ 243
02	Baltimore/Washington	1879	717	211
03	Boston	1881	821	195
04	Buffalo	1879	717	211
05	Charlotte	2185	780	243
06	Chicago	1999	676	210
07	Cincinnati	1999	676	210
08	Cleveland	1999	676	210
09	Dallas/Fort Worth	1521	636	229
10	Denver	1765	680	306
11	Detroit	1999	676	210
12	Hartford	1881	821	195
13	Houston	1521	636	229
14	Indianapolis	1999	676	210
15	Jacksonville	2185	780	243
16	Kansas City	2228	883	258
17	Little Rock	1521	636	229
18	Los Angeles	1813	615	296
19	Louisville	1739	655	253
20	Memphis	1739	655	253
21	Miami	2185	780	243
22	Milwaukee	2228	883	258
23	Minneapolis/St. Paul	2228	883	258
24	Nashville	1739	655	253
25	New Orleans	2086	734	234
26	New York City	1879	717	211
27	Oklahoma City	1521	636	229
28	Omaha	2228	883	258
29	Phoenix	1765	680	306
30	Philadelphia	1879	717	211
31	Pittsburgh	1879	717	211
32	Portland	1813	615	296
33	Richmond	2185	780	243
34	St. Louis	2228	883	258
35	Salt Lake City	1765	680	306
36	San Francisco	1813	615	296
37	Tulsa	1521	636	229
40	Pacific	1850	615	306
41	Mountain	1801	680	315
42	Midwest	2273	883	266
43	Southwest	1552	636	236
44	North Central	2039	676	216
45	Mideast	1774	655	261
46	Gulf	2128	734	242
47	Southeast	2229	780	252
48	Eastern	1917	717	218
49	New England	1919	821	203

**Table 225.F.#1(LC) Zone-rating Table – Zone 12 (Hartford) Combinations Loss Costs**

<b>Zone-rating Table – Zone 26 (New York City) Combinations</b>				
<b>Zone</b>	<b>Description</b>	<b>\$100,000 Liability</b>	<b>\$500 Deductible Collision</b>	<b>\$500 Deductible Comprehensive</b>
01	Atlanta	\$ 2185	\$ 780	\$ 243
02	Baltimore/Washington	1879	717	211

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03	Boston	1881	821	195
04	Buffalo	1879	717	211
05	Charlotte	2185	780	243
06	Chicago	1999	676	210
07	Cincinnati	1999	676	210
08	Cleveland	1999	676	210
09	Dallas/Fort Worth	1521	636	229
10	Denver	1765	680	306
11	Detroit	1999	676	210
12	Hartford	1881	821	195
13	Houston	1521	636	229
14	Indianapolis	1999	676	210
15	Jacksonville	2185	780	243
16	Kansas City	2228	883	258
17	Little Rock	1521	636	229
18	Los Angeles	1813	615	296
19	Louisville	1739	655	253
20	Memphis	1739	655	253
21	Miami	2185	780	243
22	Milwaukee	2228	883	258
23	Minneapolis/St. Paul	2228	883	258
24	Nashville	1739	655	253
25	New Orleans	2086	734	234
26	New York City	1879	717	211
27	Oklahoma City	1521	636	229
28	Omaha	2228	883	258
29	Phoenix	1765	680	306
30	Philadelphia	1879	717	211
31	Pittsburgh	1879	717	211
32	Portland	1813	615	296
33	Richmond	2185	780	243
34	St. Louis	2228	883	258
35	Salt Lake City	1765	680	306
36	San Francisco	1813	615	296
37	Tulsa	1521	636	229
40	Pacific	1850	615	306
41	Mountain	1801	680	315
42	Midwest	2273	883	266
43	Southwest	1552	636	236
44	North Central	2039	676	216
45	Mideast	1774	655	261
46	Gulf	2128	734	242
47	Southeast	2229	780	252
48	Eastern	1917	717	218
49	New England	1919	821	203

Table 225.F.#2(LC) Zone-rating Table – Zone 26 (New York City) Combinations Loss Costs

Zone-rating Table – Zone 49 (New England) Combinations				
Zone	Description	\$100,000 Liability	\$500 Deductible Collision	\$500 Deductible Comprehensive
01	Atlanta	\$ 2229	\$ 780	\$ 252
02	Baltimore/Washington	1917	717	218
03	Boston	1919	821	203
04	Buffalo	1917	717	218
05	Charlotte	2229	780	252
06	Chicago	2039	676	216
07	Cincinnati	2039	676	216
08	Cleveland	2039	676	216
09	Dallas/Fort Worth	1552	636	236
10	Denver	1801	680	315

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11	Detroit	2039	676	216
12	Hartford	1919	821	203
13	Houston	1552	636	236
14	Indianapolis	2039	676	216
15	Jacksonville	2229	780	252
16	Kansas City	2273	883	266
17	Little Rock	1552	636	236
18	Los Angeles	1850	615	306
19	Louisville	1774	655	261
20	Memphis	1774	655	261
21	Miami	2229	780	252
22	Milwaukee	2273	883	266
23	Minneapolis/St. Paul	2273	883	266
24	Nashville	1774	655	261
25	New Orleans	2128	734	242
26	New York City	1917	717	218
27	Oklahoma City	1552	636	236
28	Omaha	2273	883	266
29	Phoenix	1801	680	315
30	Philadelphia	1917	717	218
31	Pittsburgh	1917	717	218
32	Portland	1850	615	306
33	Richmond	2229	780	252
34	St. Louis	2273	883	266
35	Salt Lake City	1801	680	315
36	San Francisco	1850	615	306
37	Tulsa	1552	636	236
40	Pacific	1935	698	312
41	Mountain	1884	775	321
42	Midwest	2378	1004	271
43	Southwest	1624	725	241
44	North Central	2133	769	221
45	Mideast	1856	746	266
46	Gulf	2226	832	247
47	Southeast	2331	886	257
48	Eastern	2005	815	223
49	New England	2008	933	206

**Table 225.F.#3(LC) Zone-rating Table – Zone 49 (New England) Combinations Loss Costs**

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**249. AUTO DEALERS – PREMIUM DEVELOPMENT FOR COMMON COVERAGES**

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<b><u>Acts, Errors Or Omissions Base Loss Cost</u></b>
<b><u>\$ 85</u></b>

**Table 249.F.2.a.(LC) Acts, Errors Or Omissions Liability Coverages Loss Cost**

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**264. AMBULANCE SERVICES**

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<b><u>Non-ownership Or Hired Auto Liability Loss Cost</u></b>
<u>\$ 3.15</u>

**Table 264.B.11.a.(LC) Municipality Volunteer Workers Liability Coverage Loss Cost**

**270. FINANCED AUTOS**

<b>Single Interest Coverage</b>								
<b>Original Unpaid Balance Including Finance Charges</b>	<b>Comprehensive</b>		<b>Collision</b>		<b>Fire And Theft</b>		<b>Conversion, Embezzlement And Secretion</b>	
	<b>New</b>	<b>Used</b>	<b>New</b>	<b>Used</b>	<b>New</b>	<b>Used</b>	<b>New</b>	<b>Used</b>
\$ 0 – 1,500	\$ 13	\$ 14	\$ 45	\$ 48	\$ 7	\$ 7	\$ 4	\$ 5
1,501 – 2,000	14	16	50	53	8	9	5	6
2,001 – 2,500	17	18	58	61	9	10	6	6
2,501 – 3,000	19	20	67	70	11	11	7	7
3,001 – 3,500	22	24	77	81	12	13	8	9
3,501 – 4,000	25	27	86	91	14	14	9	9
4,001 – 4,500	27	29	93	97	15	16	9	11
4,501 – 5,000	31	33	108	113	17	18	11	12
5,001 – 6,000	37	38	126	133	20	21	13	14
6,001 – 8,000	48	51	167	174	26	28	17	19
Over 8,000 per \$100	0.68	0.72	2.36	2.47	0.37	0.39	0.24	0.26

**Table 270.C.2.c.(1)(LC) Single Interest Coverage Loss Costs**

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**271. FIRE DEPARTMENTS**

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<b><u>Non-ownership Or Hired Auto Liability Loss Cost</u></b>
<b><u>\$ 3.15</u></b>

**Table 271.B.5.b.(1)(LC) Municipality Volunteer Workers Liability Coverage Loss Cost**



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**280. SNOWMOBILES**

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Table **280.B.1.a.(LC)** is replaced by the following:

<b><u>Liability Coverage Option</u></b>	<b><u>Liability Base Loss Cost</u></b>
Passenger Hazard Excluded	\$ 27
Passenger Hazard Included	62

**Table 280.B.1.a.(LC) Snowmobiles Liability Loss Costs**

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**289. NON-OWNERSHIP LIABILITY**

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<u>Class Code</u>	<u>Total Number Of Employees</u>	<u>Liability Base Loss Cost</u>
6638	0 – 9	\$ 61
6639	10 – 19	129
6640	20 – 25	207
6602	26 – 100	351
6603	101 – 500	916
6604	501 – 1,000	2,108
6605	Over 1,000	4,442

**Table 289.B.2.a.(1)(a)(LC) Other Than Auto Service Operations Loss Costs**

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**290. HIRED AUTOS**

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<b><u>Cost Of Hire Basis – All Territories</u></b>
<b><u>Liability Base Loss Cost</u></b>
<u>\$ 1.33</u>

**Table 290.B.3.a.(1)(LC) Cost Of Hire Basis Liability Loss Cost**

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**294. RENTAL REIMBURSEMENT**

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Table **294.B.(LC)** is replaced by the following:

<b><u>Coverage</u></b>	<b><u>Loss Cost Per \$100 Of Insurance</u></b>
<u>Specified Causes of Loss</u>	\$ 0.77
<u>Comprehensive</u>	0.92
<u>Collision</u>	1.54

**Table 294.B.(LC) Rental Reimbursement Physical Damage Loss Costs**

**297. UNINSURED MOTORISTS INSURANCE**

<b>Uninsured Motorists Bodily Injury</b>		
<b>Bodily Injury Limits</b>	<b>Private Passenger Types Per Exposure</b>	<b>Other Than Private Passenger Types Per Exposure</b>
\$ 50,000	\$ 12.46	\$ 6.92
75,000	14.24	7.91
80,000	14.55	8.08
100,000	15.59	8.65
125,000	16.62	9.23
150,000	17.45	9.70
200,000	18.91	10.50
250,000	19.95	11.08
300,000	20.78	11.54
350,000	21.40	11.88
400,000	22.13	12.29
500,000	22.97	12.75
600,000	23.69	13.16
700,000	24.21	13.44
750,000	24.52	13.62
1,000,000	25.46	14.14
1,500,000	26.70	14.83
2,000,000	27.32	15.17
2,500,000	27.96	15.52
3,000,000	28.37	15.75
5,000,000	29.41	16.33
7,500,000	30.13	16.73
10,000,000	30.55	16.97

**Table 297.B.3.a.(1)(LC) Single Limits Uninsured Motorists Bodily Injury Coverage Loss Costs**

<b>Underinsured Motorists Bodily Injury</b>		
<b>Bodily Injury Limits</b>	<b>Private Passenger Types Per Exposure</b>	<b>Other Than Private Passenger Types Per Exposure</b>
\$ 50,000	\$ 2.05	\$ 1.34
75,000	4.29	2.79
80,000	4.85	3.16
100,000	7.10	4.61
125,000	9.55	6.21
150,000	14.43	9.39
200,000	22.89	14.88
250,000	29.45	19.14
300,000	35.84	23.29
350,000	42.45	27.59
400,000	48.84	31.75
500,000	57.02	37.07

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<u>600,000</u>	<u>64.65</u>	<u>42.03</u>
<u>700,000</u>	<u>72.73</u>	<u>47.28</u>
<u>750,000</u>	<u>74.54</u>	<u>48.45</u>
<u>1,000,000</u>	<u>86.23</u>	<u>56.05</u>
<u>1,500,000</u>	<u>102.73</u>	<u>66.78</u>
<u>2,000,000</u>	<u>114.25</u>	<u>74.27</u>
<u>2,500,000</u>	<u>121.44</u>	<u>78.94</u>
<u>3,000,000</u>	<u>126.36</u>	<u>82.14</u>
<u>5,000,000</u>	<u>141.20</u>	<u>91.78</u>
<u>7,500,000</u>	<u>150.41</u>	<u>97.76</u>
<u>10,000,000</u>	<u>157.52</u>	<u>102.39</u>

**Table 297.B.3.a.(2)(LC) Single Limits Underinsured Motorists Bodily Injury Coverage Loss Costs**

<b><u>Underinsured Motorists Conversion Bodily Injury</u></b>		
<b><u>Bodily Injury Limits</u></b>	<b><u>Private Passenger Types Per Exposure</u></b>	<b><u>Other Than Private Passenger Types Per Exposure</u></b>
\$ <u>50,000</u>	\$ <u>17.04</u>	\$ <u>11.08</u>
<u>75,000</u>	<u>24.04</u>	<u>15.63</u>
<u>80,000</u>	<u>24.90</u>	<u>16.18</u>
<u>100,000</u>	<u>29.92</u>	<u>19.45</u>
<u>125,000</u>	<u>35.21</u>	<u>22.88</u>
<u>150,000</u>	<u>39.61</u>	<u>25.74</u>
<u>200,000</u>	<u>48.09</u>	<u>31.25</u>
<u>250,000</u>	<u>54.29</u>	<u>35.28</u>
<u>300,000</u>	<u>59.37</u>	<u>38.60</u>
<u>350,000</u>	<u>64.43</u>	<u>41.88</u>
<u>400,000</u>	<u>68.32</u>	<u>44.41</u>
<u>500,000</u>	<u>76.14</u>	<u>49.49</u>
<u>600,000</u>	<u>81.17</u>	<u>52.76</u>
<u>700,000</u>	<u>86.43</u>	<u>56.18</u>
<u>750,000</u>	<u>88.63</u>	<u>57.61</u>
<u>1,000,000</u>	<u>97.96</u>	<u>63.67</u>
<u>1,500,000</u>	<u>110.45</u>	<u>71.79</u>
<u>2,000,000</u>	<u>118.80</u>	<u>77.22</u>
<u>2,500,000</u>	<u>124.70</u>	<u>81.06</u>
<u>3,000,000</u>	<u>130.26</u>	<u>84.67</u>
<u>5,000,000</u>	<u>143.64</u>	<u>93.37</u>
<u>7,500,000</u>	<u>152.92</u>	<u>99.39</u>
<u>10,000,000</u>	<u>158.47</u>	<u>103.00</u>

**Table 297.B.3.a.(3)(LC) Single Limits Underinsured Motorists Conversion Bodily Injury Coverage Loss Costs**

<b><u>Uninsured Motorists Bodily Injury</u></b>		
<b><u>Bodily Injury Limits</u></b>	<b><u>Private Passenger Types Per Exposure</u></b>	<b><u>Other Than Private Passenger Types Per Exposure</u></b>

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\$ 25,000/50,000	\$ 10.39	\$ 5.77
50,000/100,000	13.20	7.33
100,000/300,000	16.41	9.12
250,000/500,000	20.37	11.31
500,000/1,000,000	23.18	12.87
1,000,000/2,000,000	25.56	14.19
2,500,000/5,000,000	28.06	15.58
5,000,000/10,000,000	29.51	16.39

**Table 297.B.3.a.(4)(LC) Split Limits Uninsured Motorists Bodily Injury Coverage Loss Costs**

<b>Underinsured Motorists Bodily Injury</b>		
<b>Bodily Injury Limits</b>	<b>Private Passenger Types Per Exposure</b>	<b>Other Than Private Passenger Types Per Exposure</b>
\$ 50,000/100,000	\$ 2.80	\$ 1.82
100,000/300,000	8.80	5.71
250,000/500,000	32.07	20.85
500,000/1,000,000	58.83	38.24
1,000,000/2,000,000	88.58	57.57
2,500,000/5,000,000	121.76	79.15
5,000,000/10,000,000	143.32	93.15

**Table 297.B.3.a.(5)(LC) Split Limits Underinsured Motorists Bodily Injury Coverage Loss Costs**

<b>Underinsured Motorists Conversion Bodily Injury</b>		
<b>Bodily Injury Limits</b>	<b>Private Passenger Types Per Exposure</b>	<b>Other Than Private Passenger Types Per Exposure</b>
\$ 25,000/50,000	\$ 10.85	\$ 7.05
50,000/100,000	20.30	13.20
100,000/300,000	34.06	22.14
250,000/500,000	56.62	36.81
500,000/1,000,000	77.07	50.09
1,000,000/2,000,000	99.66	64.78
2,500,000/5,000,000	127.05	82.59
5,000,000/10,000,000	144.48	93.91

**Table 297.B.3.a.(6)(LC) Split Limits Underinsured Motorists Conversion Bodily Injury Coverage Loss Costs**

<b>Loss Cost</b>
\$ 1.25

**Table 297.B.4.a.(LC) Individual Named Insured Loss Cost**

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**25. PREMIUM DEVELOPMENT – ZONE-RATED AUTOS**

Zone-rating Table – Zone 12 (Hartford) Combinations					
Zone	Description	\$100,000 Liability	\$500 Medical Payments	\$500 Deductible Collision	\$500 Deductible Comprehensive
01	Atlanta	\$ 2185	\$ 74	\$ 405	\$ 203
02	Baltimore/Washington	1879	64	372	176
03	Boston	1884	64	426	163
04	Buffalo	1879	64	372	176
05	Charlotte	2185	74	405	203
06	Chicago	1999	68	351	175
07	Cincinnati	1999	68	351	175
08	Cleveland	1999	68	351	175
09	Dallas/Fort Worth	1524	52	330	191
10	Denver	1765	60	353	255
11	Detroit	1999	68	351	175
12	Hartford	1884	64	426	163
13	Houston	1524	52	330	191
14	Indianapolis	1999	68	351	175
15	Jacksonville	2185	74	405	203
16	Kansas City	2228	76	458	215
17	Little Rock	1524	52	330	191
18	Los Angeles	1813	62	319	247
19	Louisville	1739	59	340	211
20	Memphis	1739	59	340	211
21	Miami	2185	74	405	203
22	Milwaukee	2228	76	458	215
23	Minneapolis/St. Paul	2228	76	458	215
24	Nashville	1739	59	340	211
25	New Orleans	2086	71	381	195
26	New York City	1879	64	372	176
27	Oklahoma City	1524	52	330	191
28	Omaha	2228	76	458	215
29	Phoenix	1765	60	353	255
30	Philadelphia	1879	64	372	176
31	Pittsburgh	1879	64	372	176
32	Portland	1813	62	319	247
33	Richmond	2185	74	405	203
34	St. Louis	2228	76	458	215
35	Salt Lake City	1765	60	353	255
36	San Francisco	1813	62	319	247
37	Tulsa	1524	52	330	191
40	Pacific	1850	63	319	255
41	Mountain	1804	64	353	263
42	Midwest	2273	77	458	222
43	Southwest	1552	53	330	197
44	North Central	2039	69	351	180
45	Mideast	1774	60	340	218
46	Gulf	2128	72	381	202
47	Southeast	2229	76	405	210
48	Eastern	1947	65	372	182
49	New England	1919	65	426	169

**Table 25.E.#1(LC) Zone-rating Table – Zone 12 (Hartford) Combinations Loss Costs**

Zone-rating Table – Zone 26 (New York City) Combinations					
Zone	Description	\$100,000 Liability	\$500 Medical Payments	\$500 Deductible Collision	\$500 Deductible Comprehensive



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01	Atlanta	\$ 2185	\$ 74	\$ 405	\$ 203
02	Baltimore/Washington	1879	64	372	176
03	Boston	1884	64	426	163
04	Buffalo	1879	64	372	176
05	Charlotte	2185	74	405	203
06	Chicago	1999	68	351	175
07	Cincinnati	1999	68	351	175
08	Cleveland	1999	68	351	175
09	Dallas/Fort Worth	1524	52	330	191
10	Denver	1765	60	353	255
11	Detroit	1999	68	351	175
12	Hartford	1884	64	426	163
13	Houston	1524	52	330	191
14	Indianapolis	1999	68	351	175
15	Jacksonville	2185	74	405	203
16	Kansas City	2228	76	458	215
17	Little Rock	1524	52	330	191
18	Los Angeles	1813	62	319	247
19	Louisville	1739	59	340	211
20	Memphis	1739	59	340	211
21	Miami	2185	74	405	203
22	Milwaukee	2228	76	458	215
23	Minneapolis/St. Paul	2228	76	458	215
24	Nashville	1739	59	340	211
25	New Orleans	2086	74	381	195
26	New York City	1879	64	372	176
27	Oklahoma City	1524	52	330	191
28	Omaha	2228	76	458	215
29	Phoenix	1765	60	353	255
30	Philadelphia	1879	64	372	176
31	Pittsburgh	1879	64	372	176
32	Portland	1813	62	319	247
33	Richmond	2185	74	405	203
34	St. Louis	2228	76	458	215
35	Salt Lake City	1765	60	353	255
36	San Francisco	1813	62	319	247
37	Tulsa	1524	52	330	191
40	Pacific	1850	63	319	255
41	Mountain	1804	64	353	263
42	Midwest	2273	77	458	222
43	Southwest	1552	53	330	197
44	North Central	2039	69	351	180
45	Mideast	1774	60	340	218
46	Gulf	2128	72	381	202
47	Southeast	2229	76	405	210
48	Eastern	1917	65	372	182
49	New England	1919	65	426	169

Table 25.E.#2(LC) Zone-rating Table – Zone 26 (New York City) Combinations Loss Costs

Zone-rating Table – Zone 49 (New England) Combinations					
Zone	Description	\$100,000 Liability	\$500 Medical Payments	\$500-Deductible Collision	\$500-Deductible Comprehensive
01	Atlanta	\$ 2229	\$ 76	\$ 405	\$ 210
02	Baltimore/Washington	1917	65	372	182
03	Boston	1919	65	426	169
04	Buffalo	1917	65	372	182
05	Charlotte	2229	76	405	210
06	Chicago	2039	69	351	180
07	Cincinnati	2039	69	351	180

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08	Cleveland	2039	69	351	180
09	Dallas/Fort Worth	1552	53	330	197
10	Denver	1801	64	353	263
11	Detroit	2039	69	351	180
12	Hartford	1919	65	426	169
13	Houston	1552	53	330	197
14	Indianapolis	2039	69	351	180
15	Jacksonville	2229	76	405	210
16	Kansas City	2273	77	458	222
17	Little Rock	1552	53	330	197
18	Los Angeles	1850	63	319	255
19	Louisville	1774	60	340	218
20	Memphis	1774	60	340	218
21	Miami	2229	76	405	210
22	Milwaukee	2273	77	458	222
23	Minneapolis/St. Paul	2273	77	458	222
24	Nashville	1774	60	340	218
25	New Orleans	2128	72	381	202
26	New York City	1917	65	372	182
27	Oklahoma City	1552	53	330	197
28	Omaha	2273	77	458	222
29	Phoenix	1801	64	353	263
30	Philadelphia	1917	65	372	182
31	Pittsburgh	1917	65	372	182
32	Portland	1850	63	319	255
33	Richmond	2229	76	405	210
34	St. Louis	2273	77	458	222
35	Salt Lake City	1801	64	353	263
36	San Francisco	1850	63	319	255
37	Tulsa	1552	53	330	197
40	Pacific	1935	66	362	260
41	Mountain	1884	64	402	268
42	Midwest	2378	81	521	226
43	Southwest	1624	55	376	201
44	North Central	2133	73	399	184
45	Mideast	1856	63	387	222
46	Gulf	2226	76	432	206
47	Southeast	2331	79	460	214
48	Eastern	2005	68	423	186
49	New England	2008	68	484	172

Table 25.E.#3(LC) Zone-rating Table – Zone 49 (New England) Combinations Loss Costs

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**49. AUTO DEALERS – PREMIUM DEVELOPMENT FOR COMMON COVERAGES**

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<b>Acts, Errors Or Omissions Base Loss Cost</b>
<b>\$ 85</b>

**Table 49.D.2.a.(LC) Acts, Errors Or Omissions Liability Coverages Loss Cost**

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**64. AMBULANCE SERVICES**

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<b>Non-ownership Or Hired Auto Liability Loss Cost</b>
<b>\$ 3.15</b>

**Table 64.B.3.b.(LC) Municipality Volunteer Workers Liability Coverage Loss Cost**

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**70. FINANCED AUTOS**

SINGLE INTEREST COVERAGE								
Original Unpaid Balance Including Finance Charges	Comprehensive		Collision		Fire And Theft		Conversion, Embezzlement And Secretion	
	New	Used	New	Used	New	Used	New	Used
\$ 0 – 1,500	\$ 13	\$ 14	\$ 45	\$ 48	\$ 7	\$ 7	\$ 4	\$ 5
1,501 – 2,000	14	16	50	53	8	9	5	6
2,001 – 2,500	17	18	58	61	9	10	6	6
2,501 – 3,000	19	20	67	70	11	11	7	7
3,001 – 3,500	22	24	77	81	12	13	8	9
3,501 – 4,000	25	27	86	91	14	14	9	9
4,001 – 4,500	27	29	93	97	15	16	9	11
4,501 – 5,000	31	33	108	113	17	18	11	12
5,001 – 6,000	37	38	126	133	20	21	13	14
6,001 – 8,000	48	51	167	174	26	28	17	19
Over 8000 Per \$100	0.68	0.72	2.36	2.47	0.37	0.39	0.24	0.26

**Table 70.C.1.a.(LC) Single Interest Coverage Loss Costs**

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**71. FIRE DEPARTMENTS**

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<b>Non-ownership Or Hired Auto Liability Loss Cost</b>
<b>\$ 3.15</b>

**Table 71.B.5.b.(LC) Municipality Volunteer Workers Liability Coverage Loss Cost**

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**80. SNOWMOBILES**

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Table **80.B.1.(LC)** is replaced by the following:

<b>Liability Coverage Option</b>	<b>Liability Base Loss Cost</b>
Passenger Hazard Excluded	\$ 27
Passenger Hazard Included	62

**Table 80.B.1.(LC) Snowmobiles Liability Loss Costs**

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LOSS COSTS FILING CA-2022-RLC1 (SUPPLEMENT)

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**89. NON-OWNERSHIP LIABILITY**

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<b>Class Code</b>	<b>Total Number Of Employees</b>	<b>Liability Base Loss Cost</b>
6638	0 – 9	\$ 61
6639	10 – 19	129
6640	20 – 25	207
6602	26 – 100	351
6603	101 – 500	916
6604	501 – 1,000	2,108
6605	Over 1,000	4,442

**Table 89.B.2.a.(1)(a)(LC) Other Than Auto Service Operations Loss Costs**



CONNECTICUT – COMMERCIAL AUTO  
LOSS COSTS FILING CA-2022-RLC1 (SUPPLEMENT)

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**90. HIRED AUTOS**

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<b>Cost Of Hire Basis – All Territories Liability Base Loss Cost</b>
<b>\$ 1.33</b>

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

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**94. RENTAL REIMBURSEMENT**

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Table **94.B.3.(LC)** is replaced by the following:

Coverage	Loss Cost Per \$100 Of Insurance
Specified Causes of Loss	\$ 0.77
Comprehensive	0.92
Collision	1.54

**Table 94.B.3.(LC) Rental Reimbursement Physical Damage Loss Costs**

**97. UNINSURED MOTORISTS INSURANCE**

<b>Uninsured Motorists Bodily Injury</b>		
<b>Bodily Injury Limits</b>	<b>Private Passenger Types Per Exposure</b>	<b>Other Than Private Passenger Types Per Exposure</b>
\$ 50,000	\$ 12.46	\$ 6.92
75,000	14.24	7.91
80,000	14.55	8.08
100,000	15.59	8.65
125,000	16.62	9.23
150,000	17.45	9.70
200,000	18.91	10.50
250,000	19.95	11.08
300,000	20.78	11.54
350,000	21.40	11.88
400,000	22.13	12.29
500,000	22.97	12.75
600,000	23.69	13.16
700,000	24.21	13.44
750,000	24.52	13.62
1,000,000	25.46	14.14
1,500,000	26.70	14.83
2,000,000	27.32	15.17
2,500,000	27.96	15.52
3,000,000	28.37	15.75
5,000,000	29.41	16.33
7,500,000	30.13	16.73
10,000,000	30.55	16.97

**Table 97.B.1.a.(LC) Single Limits – Uninsured Motorists Bodily Injury Coverage Loss Costs**

<b>Underinsured Motorists Bodily Injury</b>		
<b>Bodily Injury Limits</b>	<b>Private Passenger Types Per Exposure</b>	<b>Other Than Private Passenger Types Per Exposure</b>
\$ 50,000	\$ 2.05	\$ 1.34
75,000	4.29	2.79
80,000	4.85	3.16
100,000	7.10	4.61
125,000	9.55	6.21
150,000	14.43	9.39
200,000	22.89	14.88
250,000	29.45	19.14
300,000	35.84	23.29
350,000	42.45	27.59
400,000	48.84	31.75
500,000	57.02	37.07
600,000	64.65	42.03

700,000	72.73	47.28
750,000	74.54	48.45
1,000,000	86.23	56.05
1,500,000	102.73	66.78
2,000,000	114.25	74.27
2,500,000	121.44	78.94
3,000,000	126.36	82.14
5,000,000	141.20	91.78
7,500,000	150.41	97.76
10,000,000	157.52	102.39

**Table 97.B.1.b.(LC) Single Limits – Underinsured Motorists Bodily Injury Coverage Loss Costs**

<b>Underinsured Motorists Conversion Bodily Injury</b>		
<b>Bodily Injury Limits</b>	<b>Private Passenger Types Per Exposure</b>	<b>Other Than Private Passenger Types Per Exposure</b>
\$ 50,000	\$ 17.04	\$ 11.08
75,000	24.04	15.63
80,000	24.90	16.18
100,000	29.92	19.45
125,000	35.21	22.88
150,000	39.61	25.74
200,000	48.09	31.25
250,000	54.29	35.28
300,000	59.37	38.60
350,000	64.43	41.88
400,000	68.32	44.41
500,000	76.14	49.49
600,000	81.17	52.76
700,000	86.43	56.18
750,000	88.63	57.61
1,000,000	97.96	63.67
1,500,000	110.45	71.79
2,000,000	118.80	77.22
2,500,000	124.70	81.06
3,000,000	130.26	84.67
5,000,000	143.64	93.37
7,500,000	152.92	99.39
10,000,000	158.47	103.00

**Table 97.B.1.c.(LC) Single Limits – Underinsured Motorists Conversion Bodily Injury Coverage Loss Costs**

<b>Uninsured Motorists Bodily Injury</b>		
<b>Bodily Injury Limits</b>	<b>Private Passenger Types Per Exposure</b>	<b>Other Than Private Passenger Types Per Exposure</b>
\$ 25,000/50,000	\$ 10.39	\$ 5.77
50,000/100,000	13.20	7.33
100,000/300,000	16.41	9.12

250,000/500,000	20.37	11.34
500,000/1,000,000	23.18	12.87
1,000,000/2,000,000	25.56	14.19
2,500,000/5,000,000	28.06	15.58
5,000,000/10,000,000	29.51	16.39

**Table 97.B.1.d.(LC) Split Limits – Uninsured Motorists Bodily Injury Coverage Loss Costs**

<b>Underinsured Motorists Bodily Injury</b>		
<b>Bodily Injury Limits</b>	<b>Private Passenger Types Per Exposure</b>	<b>Other Than Private Passenger Types Per Exposure</b>
\$ 50,000/100,000	\$ 2.80	\$ 1.82
100,000/300,000	8.80	5.74
250,000/500,000	32.07	20.85
500,000/1,000,000	58.83	38.24
1,000,000/2,000,000	88.58	57.57
2,500,000/5,000,000	121.76	79.15
5,000,000/10,000,000	143.32	93.15

**Table 97.B.1.e.(LC) Split Limits – Underinsured Motorists Bodily Injury Coverage Loss Costs**

<b>Underinsured Motorists Conversion Bodily Injury</b>		
<b>Bodily Injury Limits</b>	<b>Private Passenger Types Per Exposure</b>	<b>Other Than Private Passenger Types Per Exposure</b>
\$ 25,000/50,000	\$ 10.85	\$ 7.05
50,000/100,000	20.30	13.20
100,000/300,000	34.06	22.14
250,000/500,000	56.62	36.81
500,000/1,000,000	77.07	50.09
1,000,000/2,000,000	99.66	64.78
2,500,000/5,000,000	127.05	82.59
5,000,000/10,000,000	144.48	93.91

**Table 97.B.1.f.(LC) Split Limits – Underinsured Motorists Conversion Bodily Injury Coverage Loss Costs**

<b>Loss Cost</b>
\$ 1.25

**Table 97.B.2.a.(4)(LC) Individual Named Insured Loss Cost**

## COMMERCIAL AUTO 2022 MULTISTATE LOSS COSTS (CA-2022-RLC1) AND RULES (CA-2022-RCP1) FILING STATUS REPORT

STATE	EFFECTIVE OR DISTRIBUTION DATE	STATE-SPECIFIC LOSS COSTS/ RULES SUPPLEMENT	IMPLEMENTATION CIRCULAR	
			LOSS COSTS	RULES
ALABAMA	5/1/2024	<a href="#">LI-CA-2023-277</a> / <a href="#">LI-CA-2023-278</a>	<a href="#">LI-CA-2023-277</a>	<a href="#">LI-CA-2023-278</a>
ALASKA	7/1/2023	<a href="#">LI-CA-2022-154</a> / <a href="#">LI-CA-2022-155</a>	<a href="#">LI-CA-2022-270</a>	<a href="#">LI-CA-2022-270</a>
ARIZONA	10/1/2023	<a href="#">LI-CA-2022-258</a> / <a href="#">LI-CA-2022-259</a>	<a href="#">LI-CA-2022-258</a>	<a href="#">LI-CA-2022-259</a>
ARKANSAS	7/1/2023	<a href="#">LI-CA-2022-174</a> / <a href="#">LI-CA-2022-173</a>	<a href="#">LI-CA-2022-174</a>	<a href="#">LI-CA-2022-173</a>
CALIFORNIA				
COLORADO	4/1/2024	<a href="#">LI-CA-2023-248</a> / <a href="#">LI-CA-2023-249</a>	<a href="#">LI-CA-2023-248</a>	<a href="#">LI-CA-2023-249</a>
<b>CONNECTICUT</b>	<b>5/1/2024</b>	<a href="#">LI-CA-2023-386</a> / <a href="#">LI-CA-2023-387</a>	<a href="#">LI-CA-2023-386</a>	<a href="#">LI-CA-2023-387</a>
DELAWARE	10/1/2023	<a href="#">LI-CA-2022-248</a> / <a href="#">LI-CA-2022-249</a>	<a href="#">LI-CA-2022-267</a>	<a href="#">LI-CA-2022-267</a>
DIST. OF COLUMBIA	2/1/2024	<a href="#">LI-CA-2023-084</a> / <a href="#">LI-CA-2023-083</a>	<a href="#">LI-CA-2023-289</a>	<a href="#">LI-CA-2023-289</a>
FLORIDA	1/1/2024	<a href="#">LI-CA-2023-036</a> / <a href="#">LI-CA-2023-037</a>	<a href="#">LI-CA-2023-236</a>	<a href="#">LI-CA-2023-236</a>
GEORGIA	9/1/2023	<a href="#">LI-CA-2022-216</a> / <a href="#">LI-CA-2022-215</a>	<a href="#">LI-CA-2023-161</a>	<a href="#">LI-CA-2023-161</a>
GUAM				
HAWAII				
IDAHO	7/1/2023	<a href="#">LI-CA-2022-159</a> / <a href="#">LI-CA-2022-160</a>	<a href="#">LI-CA-2022-159</a>	<a href="#">LI-CA-2022-160</a>
ILLINOIS	12/2023	<a href="#">LI-CA-2023-003</a> / <a href="#">LI-CA-2023-004</a>	<a href="#">LI-CA-2023-003</a>	<a href="#">LI-CA-2023-004</a>
INDIANA	4/1/2023	<a href="#">LI-CA-2022-122</a> / <a href="#">LI-CA-2022-123</a>	<a href="#">LI-CA-2022-122</a>	<a href="#">LI-CA-2022-123</a>
IOWA	10/1/2023	<a href="#">LI-CA-2022-256</a> / <a href="#">LI-CA-2022-257</a>	<a href="#">LI-CA-2023-026</a>	<a href="#">LI-CA-2023-026</a>
KANSAS	6/1/2023	<a href="#">LI-CA-2022-138</a> / <a href="#">LI-CA-2022-137</a>	<a href="#">LI-CA-2022-218</a>	<a href="#">LI-CA-2022-218</a>
KENTUCKY	2/1/2024	<a href="#">LI-CA-2023-125</a> / <a href="#">LI-CA-2023-126</a>	<a href="#">LI-CA-2023-125</a>	<a href="#">LI-CA-2023-126</a>
LOUISIANA	3/1/2024	<a href="#">LI-CA-2023-096</a> / <a href="#">LI-CA-2023-097</a>	<a href="#">LI-CA-2023-175</a>	<a href="#">LI-CA-2023-175</a>
MAINE	5/1/2024	<a href="#">LI-CA-2023-256</a> / <a href="#">LI-CA-2023-257</a>	<a href="#">LI-CA-2023-283</a>	<a href="#">LI-CA-2023-283</a>
MARYLAND	5/1/2024	<a href="#">LI-CA-2023-313</a> / <a href="#">LI-CA-2023-314</a>	<a href="#">LI-CA-2023-313</a>	<a href="#">LI-CA-2023-314</a>
MASSACHUSETTS				
MICHIGAN	10/1/2023	<a href="#">LI-CA-2022-254</a> / <a href="#">LI-CA-2022-253</a>	<a href="#">LI-CA-2022-282</a>	<a href="#">LI-CA-2022-282</a>
MINNESOTA	12/2023	<a href="#">LI-CA-2022-280</a> / <a href="#">LI-CA-2022-279</a>	<a href="#">LI-CA-2023-120</a>	<a href="#">LI-CA-2023-120</a>
MISSISSIPPI	2/1/2024	<a href="#">LI-CA-2023-061</a> / <a href="#">LI-CA-2023-060</a>	<a href="#">LI-CA-2023-133</a>	<a href="#">LI-CA-2023-133</a>
MISSOURI	3/1/2024	<a href="#">LI-CA-2023-134</a> / <a href="#">LI-CA-2023-135</a>	<a href="#">LI-CA-2023-134</a>	<a href="#">LI-CA-2023-135</a>
MONTANA	7/1/2023	<a href="#">LI-CA-2022-188</a> / <a href="#">LI-CA-2022-189</a>	<a href="#">LI-CA-2022-206</a>	<a href="#">LI-CA-2022-207</a>
NEBRASKA	5/1/2024	<a href="#">LI-CA-2023-294</a> / <a href="#">LI-CA-2023-295</a>	<a href="#">LI-CA-2023-297</a>	<a href="#">LI-CA-2023-297</a>
NEVADA	3/2024	<a href="#">LI-CA-2023-069</a> / <a href="#">LI-CA-2023-070</a>	<a href="#">LI-CA-2023-069</a>	<a href="#">LI-CA-2023-070</a>
NEW HAMPSHIRE	12/1/2023	<a href="#">LI-CA-2022-299</a> / <a href="#">LI-CA-2022-300</a>	<a href="#">LI-CA-2022-299</a>	<a href="#">LI-CA-2022-300</a>
NEW JERSEY				
NEW MEXICO	12/2023	<a href="#">LI-CA-2022-312</a> / <a href="#">LI-CA-2022-311</a>	<a href="#">LI-CA-2022-312</a>	<a href="#">LI-CA-2022-311</a>
NEW YORK		<a href="#">LI-CA-2023-166</a> / <a href="#">LI-CA-2023-167</a>		
NORTH CAROLINA	3/1/2024	<a href="#">LI-CA-2023-111</a> / <a href="#">LI-CA-2023-112</a>	<a href="#">LI-CA-2023-177</a>	<a href="#">LI-CA-2023-177</a>
NORTH DAKOTA	7/1/2023	<a href="#">LI-CA-2022-191</a> / <a href="#">LI-CA-2022-190</a>	<a href="#">LI-CA-2022-191</a>	<a href="#">LI-CA-2022-190</a>
OHIO	4/1/2023	<a href="#">LI-CA-2022-124</a> / <a href="#">LI-CA-2022-125</a>	<a href="#">LI-CA-2022-124</a>	<a href="#">LI-CA-2022-125</a>
OKLAHOMA	12/1/2023	<a href="#">LI-CA-2022-304</a> / <a href="#">LI-CA-2022-303</a>	<a href="#">LI-CA-2023-038</a>	<a href="#">LI-CA-2023-038</a>
OREGON	5/1/2024	<a href="#">LI-CA-2023-279</a> / <a href="#">LI-CA-2023-280</a>	<a href="#">LI-CA-2023-279</a>	<a href="#">LI-CA-2023-280</a>
PENNSYLVANIA	7/1/2023	<a href="#">LI-CA-2022-198</a> / <a href="#">LI-CA-2022-199</a>	<a href="#">LI-CA-2022-273</a>	<a href="#">LI-CA-2022-272</a>
PUERTO RICO		<a href="#">LI-CA-2023-028</a> / <a href="#">LI-CA-2023-027</a>		
RHODE ISLAND	5/1/2024	<a href="#">LI-CA-2023-292</a> / <a href="#">LI-CA-2023-293</a>	<a href="#">LI-CA-2022-356</a>	<a href="#">LI-CA-2022-356</a>
SOUTH CAROLINA	7/2023	<a href="#">LI-CA-2022-167</a> / <a href="#">LI-CA-2022-166</a>	<a href="#">LI-CA-2022-224</a>	<a href="#">LI-CA-2022-224</a>
SOUTH DAKOTA	7/1/2023	<a href="#">LI-CA-2022-200</a> / <a href="#">LI-CA-2022-201</a>	<a href="#">LI-CA-2022-200</a>	<a href="#">LI-CA-2022-201</a>
TENNESSEE	5/1/2024	<a href="#">LI-CA-2023-324</a> / <a href="#">LI-CA-2023-325</a>	<a href="#">LI-CA-2023-324</a>	<a href="#">LI-CA-2023-325</a>
TEXAS	6/2023	<a href="#">LI-CA-2022-144</a> / <a href="#">LI-CA-2022-143</a>	<a href="#">LI-CA-2022-211</a>	<a href="#">LI-CA-2022-211</a>
U.S. VIRGIN ISLANDS				
UTAH	4/1/2024	<a href="#">LI-CA-2023-178</a> / <a href="#">LI-CA-2023-179</a>	<a href="#">LI-CA-2023-178</a>	<a href="#">LI-CA-2023-179</a>
VERMONT	5/1/2024	<a href="#">LI-CA-2023-270</a> / <a href="#">LI-CA-2023-271</a>	<a href="#">LI-CA-2023-270</a>	<a href="#">LI-CA-2023-271</a>
VIRGINIA	4/1/2024	<a href="#">LI-CA-2023-165</a> / <a href="#">LI-CA-2023-164</a>	<a href="#">LI-CA-2023-317</a>	<a href="#">LI-CA-2023-317</a>
WASHINGTON		<a href="#">LI-CA-2023-088</a> / <a href="#">LI-CA-2023-087</a>		
WEST VIRGINIA	5/1/2024	<a href="#">LI-CA-2023-222</a> / <a href="#">LI-CA-2023-223</a>	<a href="#">LI-CA-2023-281</a>	<a href="#">LI-CA-2023-281</a>
WISCONSIN	12/1/2023	<a href="#">LI-CA-2022-313</a> / <a href="#">LI-CA-2022-314</a>	<a href="#">LI-CA-2022-313</a>	<a href="#">LI-CA-2022-314</a>
WYOMING	8/2023	<a href="#">LI-CA-2022-223</a> / <a href="#">LI-CA-2022-222</a>	<a href="#">LI-CA-2022-223</a>	<a href="#">LI-CA-2022-222</a>

**BOLD INDICATES CHANGES****MULTISTATE CIRCULARS:**[LI-CA-2022-112](#) (Loss Costs), [LI-CA-2022-113](#) (Rules)**Virginia:** **CA-2022-RCP1** (Rules) Amendment [LI-CA-2023-316](#)