

LOSS COSTS – IMPLEMENTATION

FEBRUARY 8, 2024

COMMERCIAL AUTOMOBILE

LI-CA-2024-048

NEW JERSEY SUPPLEMENT TO THE COMMERCIAL AUTO 2022 MULTISTATE LOSS COSTS FILING PROVIDED AND TO BE IMPLEMENTED

KEY MESSAGE

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

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

Effective Date: 6/1/2024

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.

ISO ACTION

We are providing and implementing the attached New Jersey 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.

INSURANCE DEPARTMENT ACTION

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

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

EFFECTIVE DATE

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

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

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

IMPACT ON 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.

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 MAY 1, 2024. ANY SUBMISSION YOU MAY MAKE WITH THE INSURANCE DEPARTMENT WITH RESPECT TO THIS FILING SHOULD NOT BE SUBMITTED PRIOR TO THIS DATE.

In all correspondence with the New Jersey Department of Banking & Insurance on this revision, you should refer to ISO Filing Number [CA-2022-RLC1](#) and SERFF Tracking Number [ISOF-133216509](#), NOT this circular number.

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

RATING SOFTWARE IMPACT

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

POLICYHOLDER NOTIFICATION

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

REVISION DISTRIBUTION

We will issue a Notice to Manualholders with an edition date of 6-24 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

RELATED RULES REVISION

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

REFERENCE(S)

- [LI-CA-2024-049](#) (02/08/2024) New Jersey 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

ATTACHMENT(S)

- New Jersey Supplement to Filing CA-2022-RLC1
- Excel Workbook

FILES AVAILABLE FOR DOWNLOAD

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

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

DATA QUALITY

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

ACKNOWLEDGMENT OF ACTUARIAL QUALIFICATIONS

The American Academy of Actuaries' "Qualifications Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States" requires that an actuary issuing a Statement of Actuarial Opinion should include an acknowledgement with the opinion that he/she has met the qualification standards of the AAA. ISO considers this loss cost 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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Now, as in the past, all of our products and services are advisory, and are made available for optional use by participating insurers as a matter of individual choice. Your company must decide for itself which, if any, ISO products or services are needed or useful to its operation and how those selected for use should be applied. We urge that you be guided by the advice of your attorneys on the legal requirements.

CONTACT INFORMATION

If you have any questions concerning:

- The content of this circular and status of this filing, please contact:
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- Other issues for this circular, please contact Customer Support:

E-mail: info@verisk.com

Phone: 800-888-4476

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New Jersey Supplement To The 2022 Commercial Auto Multistate Loss Costs Revision

About This Filing

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)

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

- ♦ CA-2022-RCP1 (Rules)

Background

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

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	70	270
	77	277
7	89	289
	90	290
	93	293
	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

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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TERRITORY 101
LIAB, MED PAY, PIP

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
\$ 1814	\$16	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
• NOT SUBJECT TO NO-FAULT \$ 1647	\$52		
• SUBJECT TO NO-FAULT \$ 1148	N/A	Not Principally Operated By Employees \$ 232	Principally Operated By Employees \$ 197
RULE 240. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES			
\$ 7292	\$303		N/A
– SCHOOL AND CHURCH BUSES			
\$ 689	\$15		N/A
– OTHER BUSES			
\$ 5732	\$95		N/A
– VAN POOLS			
\$ 1723	\$55		N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 1601	Refer to Rule 249.	All Autos N/A	
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development.• For liability increased limits factors, refer to Rule 300.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 249.• The liability loss cost shown for Rule 249. Auto Dealers – Premium Development includes personal injury protection.• For Van Pool vehicles subject to no–fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium.			

TERRITORY 102
LIAB, MED PAY, PIP

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
\$ 1388	\$11	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
• NOT SUBJECT TO NO-FAULT \$ 1526	\$49		
• SUBJECT TO NO-FAULT \$ 1060	N/A	Not Principally Operated By Employees \$ 126	Principally Operated By Employees \$ 107
RULE 240. PUBLIC AUTO CLASSIFICATIONS –			
– TAXICABS AND LIMOUSINES			
\$ 5580	\$232		N/A
– SCHOOL AND CHURCH BUSES			
\$ 527	\$14		N/A
– OTHER BUSES			
\$ 4386	\$86		N/A
– VAN POOLS			
\$ 1319	\$42		N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 1239	Refer to Rule 249.	All Autos N/A	
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development.• For liability increased limits factors, refer to Rule 300.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 249.• The liability loss cost shown for Rule 249. Auto Dealers – Premium Development includes personal injury protection.• For Van Pool vehicles subject to no–fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium.			

TERRITORY 103
LIAB, MED PAY, PIP

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
\$ 1285	\$16	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
• NOT SUBJECT TO NO-FAULT \$ 1191	\$38		
• SUBJECT TO NO-FAULT \$ 822	N/A	Not Principally Operated By Employees \$ 135	Principally Operated By Employees \$ 115
RULE 240. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES			
\$ 5166	\$215		N/A
– SCHOOL AND CHURCH BUSES			
\$ 488	\$13		N/A
– OTHER BUSES			
\$ 4061	\$82		N/A
– VAN POOLS			
\$ 1221	\$39		N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 1192	Refer to Rule 249.	All Autos N/A	
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development.• For liability increased limits factors, refer to Rule 300.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 249.• The liability loss cost shown for Rule 249. Auto Dealers – Premium Development includes personal injury protection.• For Van Pool vehicles subject to no–fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium.			

TERRITORY 104
LIAB, MED PAY, PIP

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
\$ 1375	\$17	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
• NOT SUBJECT TO NO-FAULT \$ 1342	\$43		
• SUBJECT TO NO-FAULT \$ 926	N/A	Not Principally Operated By Employees \$ 125	Principally Operated By Employees \$ 106
RULE 240. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES			
\$ 5528	\$230		N/A
– SCHOOL AND CHURCH BUSES			
\$ 523	\$14		N/A
– OTHER BUSES			
\$ 4345	\$85		N/A
– VAN POOLS			
\$ 1306	\$42		N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 1242	Refer to Rule 249.	All Autos N/A	
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development.• For liability increased limits factors, refer to Rule 300.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 249.• The liability loss cost shown for Rule 249. Auto Dealers – Premium Development includes personal injury protection.• For Van Pool vehicles subject to no–fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium.			

TERRITORY 105
LIAB, MED PAY, PIP

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
\$ 1166	\$11	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
• NOT SUBJECT TO NO-FAULT \$ 1019	\$32		
• SUBJECT TO NO-FAULT \$ 710	N/A	Not Principally Operated By Employees \$ 119	Principally Operated By Employees \$ 101
RULE 240. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES			
\$ 4687 – SCHOOL AND CHURCH BUSES	\$195		N/A
\$ 443 – OTHER BUSES	\$15		N/A
\$ 3685 – VAN POOLS	\$87		N/A
\$ 1108	\$36		N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 1039	Refer to Rule 249.	All Autos N/A	
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development.• For liability increased limits factors, refer to Rule 300.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 249.• The liability loss cost shown for Rule 249. Auto Dealers – Premium Development includes personal injury protection.• For Van Pool vehicles subject to no–fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium.			

TERRITORY 106
LIAB, MED PAY, PIP

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
\$ 748	\$8	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
• NOT SUBJECT TO NO-FAULT \$ 670	\$21		
• SUBJECT TO NO-FAULT \$ 463	N/A	Not Principally Operated By Employees \$ 65	Principally Operated By Employees \$ 55
RULE 240. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES			
\$ 3007 – SCHOOL AND CHURCH BUSES	\$125		N/A
\$ 284 – OTHER BUSES	\$11		N/A
\$ 2364 – VAN POOLS	\$65		N/A
\$ 711	\$23		N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 747	Refer to Rule 249.	All Autos N/A	
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development.• For liability increased limits factors, refer to Rule 300.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 249.• The liability loss cost shown for Rule 249. Auto Dealers – Premium Development includes personal injury protection.• For Van Pool vehicles subject to no–fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium.			

TERRITORY 107
LIAB, MED PAY, PIP

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
\$ 1172	\$9	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
• NOT SUBJECT TO NO-FAULT \$ 1270	\$40		
• SUBJECT TO NO-FAULT \$ 838	N/A	Not Principally Operated By Employees \$ 88	Principally Operated By Employees \$ 75
RULE 240. PUBLIC AUTO CLASSIFICATIONS –			
– TAXICABS AND LIMOUSINES			
\$ 4711	\$196		N/A
– SCHOOL AND CHURCH BUSES			
\$ 445	\$12		N/A
– OTHER BUSES			
\$ 3704	\$78		N/A
– VAN POOLS			
\$ 1113	\$36		N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 1128	Refer to Rule 249.	All Autos N/A	
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development.• For liability increased limits factors, refer to Rule 300.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 249.• The liability loss cost shown for Rule 249. Auto Dealers – Premium Development includes personal injury protection.• For Van Pool vehicles subject to no–fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium.			

TERRITORY 108
LIAB, MED PAY, PIP

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
\$ 1249	\$14	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
• NOT SUBJECT TO NO-FAULT \$ 880	\$28		
• SUBJECT TO NO-FAULT \$ 611	N/A	Not Principally Operated By Employees \$ 78	Principally Operated By Employees \$ 66
RULE 240. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES			
\$ 5021	\$209		N/A
– SCHOOL AND CHURCH BUSES			
\$ 475	\$14		N/A
– OTHER BUSES			
\$ 3947	\$89		N/A
– VAN POOLS			
\$ 1187	\$38		N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 1020	Refer to Rule 249.	All Autos N/A	
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development.• For liability increased limits factors, refer to Rule 300.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 249.• The liability loss cost shown for Rule 249. Auto Dealers – Premium Development includes personal injury protection.• For Van Pool vehicles subject to no–fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium.			

TERRITORY 110
LIAB, MED PAY, PIP

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
\$ 874	\$13	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
• NOT SUBJECT TO NO-FAULT \$ 789	\$25		
• SUBJECT TO NO-FAULT \$ 550	N/A	Not Principally Operated By Employees \$ 81	Principally Operated By Employees \$ 69
RULE 240. PUBLIC AUTO CLASSIFICATIONS –			
– TAXICABS AND LIMOUSINES			
\$ 3513	\$146		N/A
– SCHOOL AND CHURCH BUSES			
\$ 332	\$11		N/A
– OTHER BUSES			
\$ 2762	\$69		N/A
– VAN POOLS			
\$ 830	\$27		N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 874	Refer to Rule 249.	All Autos N/A	
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development.• For liability increased limits factors, refer to Rule 300.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 249.• The liability loss cost shown for Rule 249. Auto Dealers – Premium Development includes personal injury protection.• For Van Pool vehicles subject to no–fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium.			

TERRITORY 111
LIAB, MED PAY, PIP

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
\$ 1364	\$13	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
• NOT SUBJECT TO NO-FAULT \$ 1133	\$36		
• SUBJECT TO NO-FAULT \$ 785	N/A	Not Principally Operated By Employees \$ 108	Principally Operated By Employees \$ 92
RULE 240. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES			
\$ 5483	\$228		N/A
– SCHOOL AND CHURCH BUSES			
\$ 518	\$14		N/A
– OTHER BUSES			
\$ 4310	\$86		N/A
– VAN POOLS			
\$ 1296	\$42		N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 1219	Refer to Rule 249.	All Autos N/A	
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development.• For liability increased limits factors, refer to Rule 300.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 249.• The liability loss cost shown for Rule 249. Auto Dealers – Premium Development includes personal injury protection.• For Van Pool vehicles subject to no–fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium.			

TERRITORY 112
LIAB, MED PAY, PIP

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
\$ 941	\$11	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
• NOT SUBJECT TO NO-FAULT \$ 773	\$25		
• SUBJECT TO NO-FAULT \$ 540	N/A	Not Principally Operated By Employees \$ 87	Principally Operated By Employees \$ 74
RULE 240. PUBLIC AUTO CLASSIFICATIONS –			
– TAXICABS AND LIMOUSINES			
\$ 3783	\$157		N/A
– SCHOOL AND CHURCH BUSES			
\$ 358	\$11		N/A
– OTHER BUSES			
\$ 2974	\$65		N/A
– VAN POOLS			
\$ 894	\$29		N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 1062	Refer to Rule 249.	All Autos N/A	
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development.• For liability increased limits factors, refer to Rule 300.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 249.• The liability loss cost shown for Rule 249. Auto Dealers – Premium Development includes personal injury protection.• For Van Pool vehicles subject to no–fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium.			

TERRITORY 113
LIAB, MED PAY, PIP

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
\$ 854	\$13	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
• NOT SUBJECT TO NO-FAULT \$ 976	\$31		
• SUBJECT TO NO-FAULT \$ 659	N/A	Not Principally Operated By Employees \$ 143	Principally Operated By Employees \$ 122
RULE 240. PUBLIC AUTO CLASSIFICATIONS –			
– TAXICABS AND LIMOUSINES			
\$ 3433	\$143		N/A
– SCHOOL AND CHURCH BUSES			
\$ 325	\$11		N/A
– OTHER BUSES			
\$ 2699	\$68		N/A
– VAN POOLS			
\$ 811	\$26		N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 868	Refer to Rule 249.	All Autos N/A	
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development.• For liability increased limits factors, refer to Rule 300.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 249.• The liability loss cost shown for Rule 249. Auto Dealers – Premium Development includes personal injury protection.• For Van Pool vehicles subject to no–fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium.			

TERRITORY 114
LIAB, MED PAY, PIP

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
\$ 705	\$11	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
• NOT SUBJECT TO NO-FAULT \$ 662	\$21		
• SUBJECT TO NO-FAULT \$ 458	N/A	Not Principally Operated By Employees \$ 73	Principally Operated By Employees \$ 62
RULE 240. PUBLIC AUTO CLASSIFICATIONS –			
– TAXICABS AND LIMOUSINES			
\$ 2834	\$118		N/A
– SCHOOL AND CHURCH BUSES			
\$ 268	\$10		N/A
– OTHER BUSES			
\$ 2228	\$63		N/A
– VAN POOLS			
\$ 670	\$22		N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 706	Refer to Rule 249.	All Autos N/A	
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development.• For liability increased limits factors, refer to Rule 300.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 249.• The liability loss cost shown for Rule 249. Auto Dealers – Premium Development includes personal injury protection.• For Van Pool vehicles subject to no–fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium.			

TERRITORY 115
LIAB, MED PAY, PIP

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
\$ 693	\$10	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
• NOT SUBJECT TO NO-FAULT \$ 621	\$20		
• SUBJECT TO NO-FAULT \$ 438	N/A	Not Principally Operated By Employees \$ 58	Principally Operated By Employees \$ 49
RULE 240. PUBLIC AUTO CLASSIFICATIONS –			
– TAXICABS AND LIMOUSINES			
\$ 2786	\$116		N/A
– SCHOOL AND CHURCH BUSES			
\$ 263	\$10		N/A
– OTHER BUSES			
\$ 2190	\$64		N/A
– VAN POOLS			
\$ 658	\$21		N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 701	Refer to Rule 249.	All Autos N/A	
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development.• For liability increased limits factors, refer to Rule 300.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 249.• The liability loss cost shown for Rule 249. Auto Dealers – Premium Development includes personal injury protection.• For Van Pool vehicles subject to no–fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium.			

TERRITORY 116
LIAB, MED PAY, PIP

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
\$ 759	\$14	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
• NOT SUBJECT TO NO-FAULT \$ 703	\$22		
• SUBJECT TO NO-FAULT \$ 490	N/A	Not Principally Operated By Employees \$ 63	Principally Operated By Employees \$ 54
RULE 240. PUBLIC AUTO CLASSIFICATIONS –			
– TAXICABS AND LIMOUSINES			
\$ 3051	\$127		N/A
– SCHOOL AND CHURCH BUSES			
\$ 288	\$11		N/A
– OTHER BUSES			
\$ 2398	\$66		N/A
– VAN POOLS			
\$ 721	\$23		N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 737	Refer to Rule 249.	All Autos N/A	
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development.• For liability increased limits factors, refer to Rule 300.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 249.• The liability loss cost shown for Rule 249. Auto Dealers – Premium Development includes personal injury protection.• For Van Pool vehicles subject to no–fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium.			

TERRITORY 117
LIAB, MED PAY, PIP

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
\$ 767	\$12	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
• NOT SUBJECT TO NO-FAULT \$ 773	\$25		
• SUBJECT TO NO-FAULT \$ 533	N/A	Not Principally Operated By Employees \$ 64	Principally Operated By Employees \$ 54
RULE 240. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES			
\$ 3083	\$128		N/A
– SCHOOL AND CHURCH BUSES			
\$ 291	\$11		N/A
– OTHER BUSES			
\$ 2424	\$70		N/A
– VAN POOLS			
\$ 729	\$23		N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 705	Refer to Rule 249.	All Autos N/A	
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development.• For liability increased limits factors, refer to Rule 300.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 249.• The liability loss cost shown for Rule 249. Auto Dealers – Premium Development includes personal injury protection.• For Van Pool vehicles subject to no–fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium.			

TERRITORY 119
LIAB, MED PAY, PIP

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
\$ 943	\$9	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
• NOT SUBJECT TO NO-FAULT \$ 1306	\$42		
• SUBJECT TO NO-FAULT \$ 901	N/A	Not Principally Operated By Employees \$ 99	Principally Operated By Employees \$ 84
RULE 240. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES			
\$ 3791	\$158		N/A
– SCHOOL AND CHURCH BUSES			
\$ 358	\$12		N/A
– OTHER BUSES			
\$ 2980	\$71		N/A
– VAN POOLS			
\$ 896	\$29		N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 939	Refer to Rule 249.	All Autos N/A	
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development.• For liability increased limits factors, refer to Rule 300.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 249.• The liability loss cost shown for Rule 249. Auto Dealers – Premium Development includes personal injury protection.• For Van Pool vehicles subject to no–fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium.			

TERRITORY 122
LIAB, MED PAY, PIP

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
\$ 1472	\$12	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
• NOT SUBJECT TO NO-FAULT \$ 1438	\$46		
• SUBJECT TO NO-FAULT \$ 1003	N/A	Not Principally Operated By Employees \$ 108	Principally Operated By Employees \$ 92
RULE 240. PUBLIC AUTO CLASSIFICATIONS –			
– TAXICABS AND LIMOUSINES			
\$ 5917	\$246		N/A
– SCHOOL AND CHURCH BUSES			
\$ 559	\$19		N/A
– OTHER BUSES			
\$ 4652	\$110		N/A
– VAN POOLS			
\$ 1398	\$45		N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 1377	Refer to Rule 249.	All Autos N/A	
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development.• For liability increased limits factors, refer to Rule 300.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 249.• The liability loss cost shown for Rule 249. Auto Dealers – Premium Development includes personal injury protection.• For Van Pool vehicles subject to no–fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium.			

TERRITORY 123
LIAB, MED PAY, PIP

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
\$ 1468	\$12	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
• NOT SUBJECT TO NO-FAULT \$ 1065	\$34		
• SUBJECT TO NO-FAULT \$ 738	N/A	Not Principally Operated By Employees \$ 72	Principally Operated By Employees \$ 61
RULE 240. PUBLIC AUTO CLASSIFICATIONS –			
– TAXICABS AND LIMOUSINES			
\$ 5901	\$245		N/A
– SCHOOL AND CHURCH BUSES			
\$ 558	\$19		N/A
– OTHER BUSES			
\$ 4639	\$110		N/A
– VAN POOLS			
\$ 1395	\$45		N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 1404	Refer to Rule 249.	All Autos N/A	
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development.• For liability increased limits factors, refer to Rule 300.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 249.• The liability loss cost shown for Rule 249. Auto Dealers – Premium Development includes personal injury protection.• For Van Pool vehicles subject to no–fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium.			

TERRITORY 124
LIAB, MED PAY, PIP

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
\$ 1034	\$12	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
• NOT SUBJECT TO NO-FAULT \$ 919	\$29		
• SUBJECT TO NO-FAULT \$ 635	N/A	Not Principally Operated By Employees \$ 60	Principally Operated By Employees \$ 51
RULE 240. PUBLIC AUTO CLASSIFICATIONS –			
– TAXICABS AND LIMOUSINES			
\$ 4157	\$173		N/A
– SCHOOL AND CHURCH BUSES			
\$ 393	\$13		N/A
– OTHER BUSES			
\$ 3267	\$72		N/A
– VAN POOLS			
\$ 982	\$32		N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 1057	Refer to Rule 249.	All Autos N/A	
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development.• For liability increased limits factors, refer to Rule 300.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 249.• The liability loss cost shown for Rule 249. Auto Dealers – Premium Development includes personal injury protection.• For Van Pool vehicles subject to no–fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium.			

TERRITORY 125
LIAB, MED PAY, PIP

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
\$ 695	\$10	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
• NOT SUBJECT TO NO-FAULT \$ 652	\$21		
• SUBJECT TO NO-FAULT \$ 455	N/A	Not Principally Operated By Employees \$ 53	Principally Operated By Employees \$ 45
RULE 240. PUBLIC AUTO CLASSIFICATIONS –			
– TAXICABS AND LIMOUSINES			
\$ 2794	\$116		N/A
– SCHOOL AND CHURCH BUSES			
\$ 264	\$10		N/A
– OTHER BUSES			
\$ 2196	\$63		N/A
– VAN POOLS			
\$ 660	\$21		N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 710	Refer to Rule 249.	All Autos N/A	
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development.• For liability increased limits factors, refer to Rule 300.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 249.• The liability loss cost shown for Rule 249. Auto Dealers – Premium Development includes personal injury protection.• For Van Pool vehicles subject to no–fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium.			

TERRITORY 126
LIAB, MED PAY, PIP

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
\$ 521	\$11	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
• NOT SUBJECT TO NO-FAULT \$ 506	\$16		
• SUBJECT TO NO-FAULT \$ 349	N/A	Not Principally Operated By Employees \$ 44	Principally Operated By Employees \$ 37
RULE 240. PUBLIC AUTO CLASSIFICATIONS –			
– TAXICABS AND LIMOUSINES			
\$ 2094	\$87		N/A
– SCHOOL AND CHURCH BUSES			
\$ 198	\$9		N/A
– OTHER BUSES			
\$ 1646	\$55		N/A
– VAN POOLS			
\$ 495	\$16		N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 574	Refer to Rule 249.	All Autos N/A	
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development.• For liability increased limits factors, refer to Rule 300.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 249.• The liability loss cost shown for Rule 249. Auto Dealers – Premium Development includes personal injury protection.• For Van Pool vehicles subject to no–fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium.			

TERRITORY 127
LIAB, MED PAY, PIP

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
\$ 633	\$12	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
• NOT SUBJECT TO NO-FAULT \$ 707	\$22		
• SUBJECT TO NO-FAULT \$ 490	N/A	Not Principally Operated By Employees \$ 108	Principally Operated By Employees \$ 92
RULE 240. PUBLIC AUTO CLASSIFICATIONS –			
– TAXICABS AND LIMOUSINES			
\$ 2545	\$106		N/A
– SCHOOL AND CHURCH BUSES			
\$ 241	\$10		N/A
– OTHER BUSES			
\$ 2000	\$61		N/A
– VAN POOLS			
\$ 601	\$19		N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 650	Refer to Rule 249.	All Autos N/A	
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development.• For liability increased limits factors, refer to Rule 300.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 249.• The liability loss cost shown for Rule 249. Auto Dealers – Premium Development includes personal injury protection.• For Van Pool vehicles subject to no–fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium.			

TERRITORY 131
LIAB, MED PAY, PIP

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
\$ 856	\$15	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
• NOT SUBJECT TO NO-FAULT \$ 784	\$25		
• SUBJECT TO NO-FAULT \$ 546	N/A	Not Principally Operated By Employees \$ 65	Principally Operated By Employees \$ 55
RULE 240. PUBLIC AUTO CLASSIFICATIONS –			
– TAXICABS AND LIMOUSINES			
\$ 3441	\$143		N/A
– SCHOOL AND CHURCH BUSES			
\$ 325	\$12		N/A
– OTHER BUSES			
\$ 2705	\$72		N/A
– VAN POOLS			
\$ 813	\$26		N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 801	Refer to Rule 249.	All Autos N/A	
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development.• For liability increased limits factors, refer to Rule 300.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 249.• The liability loss cost shown for Rule 249. Auto Dealers – Premium Development includes personal injury protection.• For Van Pool vehicles subject to no–fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium.			

TERRITORY 138
LIAB, MED PAY, PIP

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
\$ 1394	\$19	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
• NOT SUBJECT TO NO-FAULT \$ 1054	\$34		
• SUBJECT TO NO-FAULT \$ 732	N/A	Not Principally Operated By Employees \$ 134	Principally Operated By Employees \$ 114
RULE 240. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES			
\$ 5604	\$233		N/A
– SCHOOL AND CHURCH BUSES			
\$ 530	\$18		N/A
– OTHER BUSES			
\$ 4405	\$85		N/A
– VAN POOLS			
\$ 1324	\$43		N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 1270	Refer to Rule 249.	All Autos N/A	
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development.• For liability increased limits factors, refer to Rule 300.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 249.• The liability loss cost shown for Rule 249. Auto Dealers – Premium Development includes personal injury protection.• For Van Pool vehicles subject to no–fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium.			

TERRITORY 139
LIAB, MED PAY, PIP

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
\$ 892	\$13	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
• NOT SUBJECT TO NO-FAULT \$ 759	\$24		
• SUBJECT TO NO-FAULT \$ 528	N/A	Not Principally Operated By Employees \$ 47	Principally Operated By Employees \$ 40
RULE 240. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES			
\$ 3586	\$149		N/A
– SCHOOL AND CHURCH BUSES			
\$ 339	\$11		N/A
– OTHER BUSES			
\$ 2819	\$68		N/A
– VAN POOLS			
\$ 847	\$27		N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 919	Refer to Rule 249.	All Autos N/A	
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development.• For liability increased limits factors, refer to Rule 300.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 249.• The liability loss cost shown for Rule 249. Auto Dealers – Premium Development includes personal injury protection.• For Van Pool vehicles subject to no–fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium.			

TERRITORY 140
LIAB, MED PAY, PIP

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
\$ 900	\$11	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
• NOT SUBJECT TO NO-FAULT \$ 977	\$31		
• SUBJECT TO NO-FAULT \$ 680	N/A	Not Principally Operated By Employees \$ 60	Principally Operated By Employees \$ 51
RULE 240. PUBLIC AUTO CLASSIFICATIONS –			
– TAXICABS AND LIMOUSINES			
\$ 3618	\$151		N/A
– SCHOOL AND CHURCH BUSES			
\$ 342	\$11		N/A
– OTHER BUSES			
\$ 2844	\$47		N/A
– VAN POOLS			
\$ 855	\$27		N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 974	Refer to Rule 249.	All Autos N/A	
<ul style="list-style-type: none">• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development.• For Private Passenger Types Classifications, refer to Rule 232. for premium development.• For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development.• For liability increased limits factors, refer to Rule 300.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 249.• The liability loss cost shown for Rule 249. Auto Dealers – Premium Development includes personal injury protection.• For Van Pool vehicles subject to no–fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium.			

TERRITORY 101
PHYS DAM

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 123	\$ 131	\$ 366
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 183	\$ 195	\$ 578
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 187	\$ 199	\$ 824
– SCHOOL AND CHURCH BUSES			
	\$ 84	\$ 89	\$ 231
– OTHER BUSES			
	\$ 84	\$ 89	\$ 231
– VAN POOLS			
	\$ 187	\$ 199	\$ 824
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

TERRITORY 102
PHYS DAM

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 124	\$ 132	\$ 437
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 249	\$ 266	\$ 729
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 188	\$ 201	\$ 983
– SCHOOL AND CHURCH BUSES			
	\$ 84	\$ 90	\$ 275
– OTHER BUSES			
	\$ 84	\$ 90	\$ 275
– VAN POOLS			
	\$ 188	\$ 201	\$ 983
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

TERRITORY 103
PHYS DAM

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 105	\$ 112	\$ 317
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 105	\$ 112	\$ 472
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 160	\$ 170	\$ 713
– SCHOOL AND CHURCH BUSES			
	\$ 71	\$ 76	\$ 200
– OTHER BUSES			
	\$ 71	\$ 76	\$ 200
– VAN POOLS			
	\$ 160	\$ 170	\$ 713
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

TERRITORY 104
PHYS DAM

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 130	\$ 139	\$ 397
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 139	\$ 148	\$ 501
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 198	\$ 211	\$ 893
– SCHOOL AND CHURCH BUSES			
	\$ 88	\$ 95	\$ 250
– OTHER BUSES			
	\$ 88	\$ 95	\$ 250
– VAN POOLS			
	\$ 198	\$ 211	\$ 893
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

TERRITORY 105
PHYS DAM

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks	\$ 110	\$ 117	\$ 341
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 184	\$ 197	\$ 520
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES	\$ 167	\$ 178	\$ 767
– SCHOOL AND CHURCH BUSES	\$ 75	\$ 80	\$ 215
– OTHER BUSES	\$ 75	\$ 80	\$ 215
– VAN POOLS	\$ 167	\$ 178	\$ 767
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

TERRITORY 106
PHYS DAM

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 74	\$ 79	\$ 316
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 93	\$ 99	\$ 351
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 112	\$ 120	\$ 711
– SCHOOL AND CHURCH BUSES			
	\$ 50	\$ 54	\$ 199
– OTHER BUSES			
	\$ 50	\$ 54	\$ 199
– VAN POOLS			
	\$ 112	\$ 120	\$ 711
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

TERRITORY 107
PHYS DAM

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 99	\$ 106	\$ 312
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 174	\$ 186	\$ 448
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 150	\$ 161	\$ 702
– SCHOOL AND CHURCH BUSES			
	\$ 67	\$ 72	\$ 197
– OTHER BUSES			
	\$ 67	\$ 72	\$ 197
– VAN POOLS			
	\$ 150	\$ 161	\$ 702
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

TERRITORY 108
PHYS DAM

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 118	\$ 126	\$ 362
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 140	\$ 150	\$ 510
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 179	\$ 192	\$ 815
– SCHOOL AND CHURCH BUSES			
	\$ 80	\$ 86	\$ 228
– OTHER BUSES			
	\$ 80	\$ 86	\$ 228
– VAN POOLS			
	\$ 179	\$ 192	\$ 815
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

TERRITORY 110
PHYS DAM

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 66	\$ 71	\$ 280
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 88	\$ 94	\$ 441
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 100	\$ 108	\$ 630
– SCHOOL AND CHURCH BUSES			
	\$ 45	\$ 48	\$ 176
– OTHER BUSES			
	\$ 45	\$ 48	\$ 176
– VAN POOLS			
	\$ 100	\$ 108	\$ 630
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

**TERRITORY 111
PHYS DAM**

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 117	\$ 125	\$ 309
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 109	\$ 116	\$ 505
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 178	\$ 190	\$ 695
– SCHOOL AND CHURCH BUSES			
	\$ 80	\$ 85	\$ 195
– OTHER BUSES			
	\$ 80	\$ 85	\$ 195
– VAN POOLS			
	\$ 178	\$ 190	\$ 695
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

TERRITORY 112
PHYS DAM

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 83	\$ 89	\$ 314
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 74	\$ 79	\$ 376
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 126	\$ 135	\$ 707
– SCHOOL AND CHURCH BUSES			
	\$ 56	\$ 61	\$ 198
– OTHER BUSES			
	\$ 56	\$ 61	\$ 198
– VAN POOLS			
	\$ 126	\$ 135	\$ 707
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

TERRITORY 113
PHYS DAM

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 85	\$ 90	\$ 276
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 97	\$ 104	\$ 398
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 129	\$ 137	\$ 621
– SCHOOL AND CHURCH BUSES			
	\$ 58	\$ 61	\$ 174
– OTHER BUSES			
	\$ 58	\$ 61	\$ 174
– VAN POOLS			
	\$ 129	\$ 137	\$ 621
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

TERRITORY 114
PHYS DAM

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 68	\$ 73	\$ 290
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 74	\$ 79	\$ 343
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 103	\$ 111	\$ 653
– SCHOOL AND CHURCH BUSES			
	\$ 46	\$ 50	\$ 183
– OTHER BUSES			
	\$ 46	\$ 50	\$ 183
– VAN POOLS			
	\$ 103	\$ 111	\$ 653
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

TERRITORY 115
PHYS DAM

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 75	\$ 80	\$ 292
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 88	\$ 94	\$ 336
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 114	\$ 122	\$ 657
– SCHOOL AND CHURCH BUSES			
	\$ 51	\$ 54	\$ 184
– OTHER BUSES			
	\$ 51	\$ 54	\$ 184
– VAN POOLS			
	\$ 114	\$ 122	\$ 657
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

TERRITORY 116
PHYS DAM

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 58	\$ 62	\$ 257
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 109	\$ 116	\$ 395
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 88	\$ 94	\$ 578
– SCHOOL AND CHURCH BUSES			
	\$ 39	\$ 42	\$ 162
– OTHER BUSES			
	\$ 39	\$ 42	\$ 162
– VAN POOLS			
	\$ 88	\$ 94	\$ 578
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

TERRITORY 117
PHYS DAM

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 72	\$ 77	\$ 295
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 109	\$ 116	\$ 378
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 109	\$ 117	\$ 664
– SCHOOL AND CHURCH BUSES			
	\$ 49	\$ 52	\$ 186
– OTHER BUSES			
	\$ 49	\$ 52	\$ 186
– VAN POOLS			
	\$ 109	\$ 117	\$ 664
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

TERRITORY 119
PHYS DAM

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks	\$ 105	\$ 112	\$ 377
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 121	\$ 129	\$ 611
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES	\$ 160	\$ 170	\$ 848
– SCHOOL AND CHURCH BUSES	\$ 71	\$ 76	\$ 238
– OTHER BUSES	\$ 71	\$ 76	\$ 238
– VAN POOLS	\$ 160	\$ 170	\$ 848
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

TERRITORY 122
PHYS DAM

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 118	\$ 126	\$ 457
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 170	\$ 182	\$ 574
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 179	\$ 192	\$ 1028
– SCHOOL AND CHURCH BUSES			
	\$ 80	\$ 86	\$ 288
– OTHER BUSES			
	\$ 80	\$ 86	\$ 288
– VAN POOLS			
	\$ 179	\$ 192	\$ 1028
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

TERRITORY 123
PHYS DAM

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 131	\$ 141	\$ 494
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 137	\$ 146	\$ 491
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 199	\$ 214	\$ 1112
– SCHOOL AND CHURCH BUSES			
	\$ 89	\$ 96	\$ 311
– OTHER BUSES			
	\$ 89	\$ 96	\$ 311
– VAN POOLS			
	\$ 199	\$ 214	\$ 1112
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

TERRITORY 124
PHYS DAM

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 97	\$ 104	\$ 326
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 121	\$ 129	\$ 493
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 147	\$ 158	\$ 734
– SCHOOL AND CHURCH BUSES			
	\$ 66	\$ 71	\$ 205
– OTHER BUSES			
	\$ 66	\$ 71	\$ 205
– VAN POOLS			
	\$ 147	\$ 158	\$ 734
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

TERRITORY 125
PHYS DAM

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 82	\$ 87	\$ 302
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 107	\$ 114	\$ 400
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 125	\$ 132	\$ 680
– SCHOOL AND CHURCH BUSES			
	\$ 56	\$ 59	\$ 190
– OTHER BUSES			
	\$ 56	\$ 59	\$ 190
– VAN POOLS			
	\$ 125	\$ 132	\$ 680
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

TERRITORY 126
PHYS DAM

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 84	\$ 89	\$ 285
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 140	\$ 150	\$ 329
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 128	\$ 135	\$ 641
– SCHOOL AND CHURCH BUSES			
	\$ 57	\$ 61	\$ 180
– OTHER BUSES			
	\$ 57	\$ 61	\$ 180
– VAN POOLS			
	\$ 128	\$ 135	\$ 641
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

TERRITORY 127
PHYS DAM

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 68	\$ 73	\$ 272
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 80	\$ 86	\$ 360
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 103	\$ 111	\$ 612
– SCHOOL AND CHURCH BUSES			
	\$ 46	\$ 50	\$ 171
– OTHER BUSES			
	\$ 46	\$ 50	\$ 171
– VAN POOLS			
	\$ 103	\$ 111	\$ 612
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

TERRITORY 131
PHYS DAM

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 97	\$ 103	\$ 304
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 118	\$ 126	\$ 502
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 147	\$ 157	\$ 684
– SCHOOL AND CHURCH BUSES			
	\$ 66	\$ 70	\$ 192
– OTHER BUSES			
	\$ 66	\$ 70	\$ 192
– VAN POOLS			
	\$ 147	\$ 157	\$ 684
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

TERRITORY 138
PHYS DAM

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 107	\$ 115	\$ 366
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 153	\$ 163	\$ 604
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 163	\$ 175	\$ 824
– SCHOOL AND CHURCH BUSES			
	\$ 73	\$ 78	\$ 231
– OTHER BUSES			
	\$ 73	\$ 78	\$ 231
– VAN POOLS			
	\$ 163	\$ 175	\$ 824
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

TERRITORY 139
PHYS DAM

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 90	\$ 96	\$ 315
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 96	\$ 103	\$ 418
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 137	\$ 146	\$ 709
– SCHOOL AND CHURCH BUSES			
	\$ 61	\$ 65	\$ 198
– OTHER BUSES			
	\$ 61	\$ 65	\$ 198
– VAN POOLS			
	\$ 137	\$ 146	\$ 709
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

TERRITORY 140
PHYS DAM

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 94	\$ 101	\$ 333
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 99	\$ 106	\$ 457
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 143	\$ 154	\$ 749
– SCHOOL AND CHURCH BUSES			
	\$ 64	\$ 69	\$ 210
– OTHER BUSES			
	\$ 64	\$ 69	\$ 210
– VAN POOLS			
	\$ 143	\$ 154	\$ 749
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

ALL TERRITORIES

249. AUTO DEALERS – PREMIUM DEVELOPMENT

FIRE
\$ 0.07

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
101-105,108,110, 111,122-124,131, 138-140	\$ 0.26	\$ 0.33	\$ 0.23
107,112,115	0.31	0.38	0.23
ALL OTHER	0.12	0.14	0.23

* 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
101-105,108,110, 111,122-124,131, 138-140	\$ 0.43	\$ 0.48	\$ 0.54	\$ 0.38	\$ 0.42
107,112,115	0.48	0.51	0.58	0.38	0.42
ALL OTHER	0.28	0.31	0.35	0.38	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.

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
101-105,108,110, 111,122-124,131, 138-140	\$ 0.40	\$ 0.43	\$ 0.49	\$ 0.36	\$ 0.38
107,112,115	0.44	0.48	0.54	0.36	0.38
ALL OTHER	0.24	0.28	0.29	0.36	0.38

* 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)

COMPREHENSIVE*				
Territory Code	Personal Auto Type Vehicles			Miscellaneous Type Vehicles
	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings And Open Lots
101-105,108,110, 111,122-124,131, 138-140	\$ 0.50	\$ 0.54	\$ 0.62	\$ 0.54
107,112,115	0.54	0.60	0.68	0.54
ALL OTHER	0.36	0.41	0.43	0.54

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

BLANKET COLLISION			
Deductible	<ul style="list-style-type: none"> • Reporting Form – Inventory Value • Non-Reporting Form – Limit of Insurance 		
	First \$ 50,000 And Under	\$ 50,001 To \$ 100,000	Over \$ 100,000
\$100	\$ 2.85	\$ 1.20	\$ 0.43
\$250	1.72	0.68	0.25

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	\$ 17	\$ 23	\$ 20	\$ 28
7,500	20	27	24	32
9,000	23	31	27	37
12,000	28	38	34	45
15,000	33	45	40	53
18,000	37	50	44	60
22,500	45	60	53	72
30,000	56	75	67	90
37,500	66	89	79	107
45,000	75	101	90	122
60,000	93	125	111	150
75,000	109	147	131	177
90,000	126	170	151	204
120,000	155	209	186	251
150,000	182	245	218	294
180,000	209	283	251	339
225,000	252	340	302	408
300,000	319	430	382	516
375,000	386	521	463	625
450,000	452	610	543	733
600,000	579	781	695	938
750,000	702	947	842	1137
900,000	821	1109	986	1330
1,200,000	1048	1414	1257	1697
1,500,000	1251	1689	1501	2027
2,000,000	1416	1911	1699	2294
2,500,000	1542	2082	1850	2498
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	\$ 23	\$ 31	\$ 15	\$ 20	\$ 12	\$ 16
7,500	27	36	17	23	13	18
9,000	30	41	20	27	15	20
12,000	39	52	25	34	19	26
15,000	46	62	30	40	23	31
18,000	55	74	35	48	27	37
22,500	64	87	42	56	32	43
30,000	82	111	54	72	41	56
37,500	97	131	63	85	48	65
45,000	109	147	71	96	55	74
60,000	137	185	89	120	68	92
75,000	165	222	107	145	82	111
90,000	189	255	123	166	94	127
120,000	236	319	153	207	118	159
150,000	283	383	184	249	142	191
180,000	327	441	212	287	163	221
225,000	391	528	254	343	196	264
300,000	497	672	323	437	249	336
375,000	603	814	392	529	301	407
450,000	707	954	460	620	354	477
600,000	913	1232	593	801	456	616
750,000	1115	1505	725	978	557	752
900,000	1305	1762	848	1145	653	881
1,200,000	1660	2241	1079	1456	830	1120
1,500,000	1990	2687	1294	1746	995	1343
2,000,000	2271	3066	1476	1993	1136	1533
2,500,000	2474	3340	1608	2171	1237	1670
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

Zone-rating Table – Zone 26 (New York City) Combinations				
Zone	Description	\$100,000 Liability	\$500 Deductible Collision	\$500 Deductible Comprehensive
01	Atlanta	\$ 2112	\$ 817	\$ 251
02	Baltimore/Washington	2022	786	228
03	Boston	1879	717	211
04	Buffalo	2022	786	228
05	Charlotte	2112	817	251
06	Chicago	1802	748	198
07	Cincinnati	1802	748	198
08	Cleveland	1802	748	198
09	Dallas/Fort Worth	2737	1083	212
10	Denver	2278	794	271
11	Detroit	1802	748	198
12	Hartford	1879	717	211
13	Houston	2737	1083	212
14	Indianapolis	1802	748	198
15	Jacksonville	2112	817	251
16	Kansas City	1978	703	219
17	Little Rock	2737	1083	212
18	Los Angeles	2771	1039	283
19	Louisville	1971	740	307
20	Memphis	1971	740	307
21	Miami	2112	817	251
22	Milwaukee	1978	703	219
23	Minneapolis/St. Paul	1978	703	219
24	Nashville	1971	740	307
25	New Orleans	2381	892	229
26	New York City	2022	786	228
27	Oklahoma City	2737	1083	212
28	Omaha	1978	703	219
29	Phoenix	2278	794	271
30	Philadelphia	2022	786	228
31	Pittsburgh	2022	786	228
32	Portland	2771	1039	283
33	Richmond	2112	817	251
34	St. Louis	1978	703	219
35	Salt Lake City	2278	794	271
36	San Francisco	2771	1039	283
37	Tulsa	2737	1083	212
40	Pacific	2827	1039	291
41	Mountain	2324	794	281
42	Midwest	2018	703	227
43	Southwest	2792	1083	219
44	North Central	1839	748	204
45	Midwest	2011	740	317
46	Gulf	2429	892	236
47	Southeast	2155	817	259
48	Eastern	2063	786	235
49	New England	1917	717	218

Table 225.F.#1(LC) Zone-rating Table – Zone 26 (New York City) Combinations Loss Costs

Zone-rating Table – Zone 30 (Philadelphia) Combinations				
Zone	Description	\$100,000 Liability	\$500 Deductible Collision	\$500 Deductible Comprehensive
01	Atlanta	\$ 2112	\$ 817	\$ 251
02	Baltimore/Washington	2022	786	228

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

03	Boston	1879	717	211
04	Buffalo	2022	786	228
05	Charlotte	2112	817	251
06	Chicago	1802	748	198
07	Cincinnati	1802	748	198
08	Cleveland	1802	748	198
09	Dallas/Fort Worth	2737	1083	212
10	Denver	2278	794	271
11	Detroit	1802	748	198
12	Hartford	1879	717	211
13	Houston	2737	1083	212
14	Indianapolis	1802	748	198
15	Jacksonville	2112	817	251
16	Kansas City	1978	703	219
17	Little Rock	2737	1083	212
18	Los Angeles	2771	1039	283
19	Louisville	1971	740	307
20	Memphis	1971	740	307
21	Miami	2112	817	251
22	Milwaukee	1978	703	219
23	Minneapolis/St. Paul	1978	703	219
24	Nashville	1971	740	307
25	New Orleans	2381	892	229
26	New York City	2022	786	228
27	Oklahoma City	2737	1083	212
28	Omaha	1978	703	219
29	Phoenix	2278	794	271
30	Philadelphia	2022	786	228
31	Pittsburgh	2022	786	228
32	Portland	2771	1039	283
33	Richmond	2112	817	251
34	St. Louis	1978	703	219
35	Salt Lake City	2278	794	271
36	San Francisco	2771	1039	283
37	Tulsa	2737	1083	212
40	Pacific	2827	1039	291
41	Mountain	2324	794	281
42	Midwest	2018	703	227
43	Southwest	2792	1083	219
44	North Central	1839	748	204
45	Mideast	2011	740	317
46	Gulf	2429	892	236
47	Southeast	2155	817	259
48	Eastern	2063	786	235
49	New England	1917	717	218

Table 225.F.#2(LC) Zone-rating Table – Zone 30 (Philadelphia) Combinations Loss Costs

Zone-rating Table – Zone 48 (Eastern) Combinations				
Zone	Description	\$100,000 Liability	\$500 Deductible Collision	\$500 Deductible Comprehensive
01	Atlanta	\$ 2155	\$ 817	\$ 259
02	Baltimore/Washington	2063	786	235
03	Boston	1917	717	218
04	Buffalo	2063	786	235
05	Charlotte	2155	817	259
06	Chicago	1839	748	204
07	Cincinnati	1839	748	204
08	Cleveland	1839	748	204
09	Dallas/Fort Worth	2792	1083	219
10	Denver	2324	794	281

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

11	Detroit	1839	748	204
12	Hartford	1917	717	218
13	Houston	2792	1083	219
14	Indianapolis	1839	748	204
15	Jacksonville	2155	817	259
16	Kansas City	2018	703	227
17	Little Rock	2792	1083	219
18	Los Angeles	2827	1039	291
19	Louisville	2011	740	317
20	Memphis	2011	740	317
21	Miami	2155	817	259
22	Milwaukee	2018	703	227
23	Minneapolis/St. Paul	2018	703	227
24	Nashville	2011	740	317
25	New Orleans	2429	892	236
26	New York City	2063	786	235
27	Oklahoma City	2792	1083	219
28	Omaha	2018	703	227
29	Phoenix	2324	794	281
30	Philadelphia	2063	786	235
31	Pittsburgh	2063	786	235
32	Portland	2827	1039	291
33	Richmond	2155	817	259
34	St. Louis	2018	703	227
35	Salt Lake City	2324	794	281
36	San Francisco	2827	1039	291
37	Tulsa	2792	1083	219
40	Pacific	2958	1181	297
41	Mountain	2431	904	285
42	Midwest	2111	800	231
43	Southwest	2921	1231	224
44	North Central	1923	850	207
45	Mideast	2103	840	323
46	Gulf	2541	1016	241
47	Southeast	2254	927	264
48	Eastern	2158	894	240
49	New England	2005	815	223

Table 225.F.#3(LC) Zone-rating Table – Zone 48 (Eastern) Combinations Loss Costs

249. AUTO DEALERS – PREMIUM DEVELOPMENT FOR COMMON COVERAGES

Acts, Errors Or Omissions Base Loss Cost
\$ 78

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

Table **249.G.1.(LC)** is replaced by the following:

Mileage	Liability Base Loss Cost Per Driver, Per Trip
51 – 200 Miles	\$ 7
Over 200 Miles	10

Table 249.G.1.(LC) Pick Up Or Delivery Of Autos Loss Costs

Tables **249.M.1.(LC)** and **249.M.2.(LC)** are replaced by the following:

Individual Coverage Drive-away Collision Per Car, Per Trip												
Price New At Factory To Dealer	Loss Costs For Mileage And Deductible – All Territories, Types, Makes And Age Groups											
	0 – 500 Miles			501 – 1,000 Miles			1,001 – 1,500 Miles			Over 1,500 Miles		
	\$100	\$250	\$500	\$100	\$250	\$500	\$100	\$250	\$500	\$100	\$250	\$500
\$ 0 – 7,500	\$ 4.05	\$ 2.42	\$ 1.82	\$ 6.74	\$ 4.05	\$ 3.03	\$ 8.96	\$ 5.38	\$ 4.03	\$ 11.22	\$ 6.74	\$ 5.05
7,501 – 15,000	5.84	3.51	2.63	9.70	5.81	4.37	12.93	7.76	5.82	16.17	9.70	7.28
15,001 – 25,000	8.14	4.87	3.66	13.49	8.11	6.07	17.96	10.79	8.08	22.44	13.48	10.10
25,001 – 40,000	9.86	5.92	4.43	16.40	9.86	7.38	21.82	13.09	9.82	27.28	16.37	12.28
40,001 – 65,000	13.79	8.28	6.21	22.95	13.77	10.33	30.55	18.33	13.75	38.18	22.91	17.18
Over \$65,000	17.26	10.36	7.77	28.71	17.23	28.71	38.18	22.91	17.18	47.72	29.63	21.48

Table 249.M.1.(LC) Individual Coverage Drive-away Collision Loss Costs

Blanket Coverage Drive-away Collision Per Car, Per Trip												
Price New At Factory To Dealer	Loss Costs For Mileage And Deductible – All Territories, Types, Makes And Age Groups											
	51 – 500 Miles			501 – 1,000 Miles			1,001 – 1,500 Miles			Over 1,500 Miles		
	\$100	\$250	\$500	\$100	\$250	\$500	\$100	\$250	\$500	\$100	\$250	\$500
\$ 0 – 7,500	\$ 2.07	\$ 1.25	\$ 0.93	\$ 3.39	\$ 2.02	\$ 1.53	\$ 4.52	\$ 2.72	\$ 2.04	\$ 5.61	\$ 3.35	\$ 2.53
7,501 – 15,000	2.92	1.75	1.32	4.87	2.92	2.19	6.47	3.90	2.92	8.11	4.87	3.65
15,001 – 25,000	4.05	2.42	1.82	6.78	4.05	3.06	8.96	5.38	4.03	11.22	6.74	5.05
25,001 – 40,000	4.95	2.96	2.23	8.22	4.95	3.70	10.91	6.54	4.91	13.63	8.18	6.14
40,001 – 65,000	6.94	4.16	3.12	11.49	6.89	5.17	15.27	9.16	6.87	19.09	11.45	8.59
Over \$65,000	8.65	5.19	3.89	14.38	8.63	6.47	19.09	11.45	8.59	23.88	14.33	10.74

Table 249.M.2.(LC) Blanket Coverage Drive-away Collision Loss Costs

270. 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	\$ 10	\$ 10	\$ 45	\$ 47	\$ 6	\$ 6	\$ 4	\$ 5
1,501 – 2,000	11	12	50	52	6	7	5	6
2,001 – 2,500	13	14	58	60	7	7	6	6
2,501 – 3,000	15	15	66	69	8	9	7	7
3,001 – 3,500	17	18	76	80	9	10	8	9
3,501 – 4,000	19	20	85	90	10	11	9	9
4,001 – 4,500	20	22	92	97	11	12	9	10
4,501 – 5,000	24	25	107	112	13	14	11	12
5,001 – 6,000	28	29	125	132	15	16	13	14
6,001 – 8,000	37	38	165	173	20	22	17	18
Over 8,000 per \$100	0.52	0.54	2.34	2.45	0.28	0.30	0.24	0.26

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

277. MOTORCYCLES

Table **277.B.6.a.(LC)** is replaced by the following:

<u>Coverage</u>	<u>Loss Cost Per \$100 Of Insurance</u>
Fire	\$ 0.37
Fire And Theft	1.23

Table 277.B.6.a.(LC) Motorcycles Fire, Fire And Theft Physical Damage Loss Costs

289. NON-OWNERSHIP LIABILITY

<u>Class Code</u>	<u>Total Number Of Employees</u>	<u>Liability Base Loss Cost</u>
6638	0 = 9	\$ 61
6639	10 = 19	130
6640	20 = 25	209
6602	26 = 100	354
6603	101 = 500	924
6604	501 = 1,000	2,125
6605	Over 1,000	4,478

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

290. HIRED AUTOS

<u>Cost Of Hire Basis – All Territories</u>
<u>Liability Base Loss Cost</u>
\$ 1.23

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

293. NO-FAULT COVERAGES

\$10,000 Limit Loss Cost Per Auto Or Auto Dealer Rating Unit
\$ 0.62

Table 293.C.3.(LC) Extended Medical Expense Benefits Loss Cost

Added Personal Injury Protection Income Continuation And Essential Services Benefits									
Option	PIP Limit Code	Weekly Income Benefit	Total Aggregate Income Benefit	Per Day Essential Service Benefit	Total Aggregate Essential Services Benefit	Death Benefit	Funeral Benefit	Loss Costs	
								First Auto Or Auto Dealer Rating Unit	Each Additional Auto Or Auto Dealer Rating Unit
1	02	\$ 100	\$ 10,400	\$ 12	\$ 8,760	\$ 10,000	\$ 2,000	\$ 3.03	\$ 1.81
2	03	125	13,000	20	14,600	10,000	2,000	6.04	3.63
3	04	175	18,200	20	14,600	10,000	2,000	7.26	4.23
4	05	250	26,000	20	14,600	10,000	2,000	9.07	5.44
5	06	400	41,600	20	14,600	10,000	2,000	15.71	9.07
6	10	500	52,000	20	14,600	10,000	2,000	22.96	13.30
7	11	600	62,400	20	14,600	10,000	2,000	27.80	15.71
8	12	700	72,800	20	14,600	10,000	2,000	33.24	19.34
9	13	100	Unlimited	12	8,760	10,000	2,000	9.07	5.44
10	14	125	Unlimited	20	14,600	10,000	2,000	18.13	10.27
11	15	175	Unlimited	20	14,600	10,000	2,000	21.76	12.09
12	16	250	Unlimited	20	14,600	10,000	2,000	27.20	15.71
13	17	400	Unlimited	20	14,600	10,000	2,000	47.13	26.59
14	18	500	Unlimited	20	14,600	10,000	2,000	68.89	39.29
15	19	600	Unlimited	20	14,600	10,000	2,000	83.39	47.13
16	20	700	Unlimited	20	14,600	10,000	2,000	99.72	56.80

Table 293.D.1.(LC) Added Personal Injury Protection Loss Costs

Loss Cost For Each Resident Relative
\$ 4.83

Table 293.D.2.(LC) Resident Relative Added Personal Injury Protection Loss Cost

Loss Cost For Each Named Individual
\$ 1.25

Table 293.E.1.(LC) Broadened Personal Injury Protection Loss Cost

297. UNINSURED MOTORISTS INSURANCE

Uninsured And Underinsured Motorists Bodily Injury And Property Damage		
Limits	Private Passenger Types Per Exposure	Other Than Private Passenger Types Per Exposure
\$ 35,000	\$ 16.48	\$ 14.07
50,000	20.30	16.85
100,000	27.74	22.20
125,000	32.00	25.12
150,000	37.00	28.48
200,000	44.01	33.19
250,000	50.03	37.29
300,000	55.63	40.99
350,000	60.37	44.17
400,000	65.12	47.32
500,000	72.84	52.45
600,000	82.28	58.67
750,000	91.03	64.47
1,000,000	101.49	71.39
1,500,000	124.52	86.50
2,000,000	138.91	95.95

Table 297.B.3.a.(1)(LC) Single Limits Uninsured And Underinsured Motorists Bodily Injury And Property Damage Coverage Loss Costs

Uninsured And Underinsured Motorists Bodily Injury		
Bodily Injury Limits	Private Passenger Types Per Exposure	Other Than Private Passenger Types Per Exposure
\$ 15,000/30,000	\$ 8.14	\$ 6.80
25,000/50,000	12.02	9.75
50,000/100,000	18.92	14.81
100,000/300,000	27.89	21.13
250,000/500,000	49.47	35.67
500,000/1,000,000	72.73	51.10

Table 297.B.3.a.(2)(LC) Split Limits Uninsured And Underinsured Motorists Bodily Injury Coverage Loss Costs

Uninsured And Underinsured Motorists Property Damage		
Property Damage Limits	Private Passenger Types Per Exposure	Other Than Private Passenger Types Per Exposure
\$ 5,000	\$ 2.01	\$ 2.66
10,000	3.03	3.60

<u>25,000</u>	<u>4.17</u>	<u>4.53</u>
<u>50,000</u>	<u>5.47</u>	<u>5.49</u>
<u>100,000</u>	<u>6.57</u>	<u>6.31</u>

Table 297.B.3.a.(3)(LC) Split Limits Uninsured And Underinsured Motorists Property Damage Coverage Loss Costs

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

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

25. PREMIUM DEVELOPMENT – ZONE-RATED AUTOS

Zone-rating Table – Zone 26 (New York City) Combinations					
Zone	Description	\$100,000 Liability	\$500 Medical Payments	\$500 Deductible Collision	\$500 Deductible Comprehensive
01	Atlanta	\$ 2112	\$ 72	\$ 424	\$ 209
02	Baltimore/Washington	2022	69	408	190
03	Boston	1879	64	372	176
04	Buffalo	2022	69	408	190
05	Charlotte	2112	72	424	209
06	Chicago	1802	61	388	165
07	Cincinnati	1802	61	388	165
08	Cleveland	1802	61	388	165
09	Dallas/Fort Worth	2737	93	562	177
10	Denver	2278	77	412	226
11	Detroit	1802	61	388	165
12	Hartford	1879	64	372	176
13	Houston	2737	93	562	177
14	Indianapolis	1802	61	388	165
15	Jacksonville	2112	72	424	209
16	Kansas City	1978	67	365	183
17	Little Rock	2737	93	562	177
18	Los Angeles	2771	94	539	236
19	Louisville	1971	67	384	256
20	Memphis	1971	67	384	256
21	Miami	2112	72	424	209
22	Milwaukee	1978	67	365	183
23	Minneapolis/St. Paul	1978	67	365	183
24	Nashville	1971	67	384	256
25	New Orleans	2381	81	463	191
26	New York City	2022	69	408	190
27	Oklahoma City	2737	93	562	177
28	Omaha	1978	67	365	183
29	Phoenix	2278	77	412	226
30	Philadelphia	2022	69	408	190
31	Pittsburgh	2022	69	408	190
32	Portland	2771	94	539	236
33	Richmond	2112	72	424	209
34	St. Louis	1978	67	365	183
35	Salt Lake City	2278	77	412	226
36	San Francisco	2771	94	539	236
37	Tulsa	2737	93	562	177
40	Pacific	2827	96	539	243
41	Mountain	2324	79	412	234
42	Midwest	2018	69	365	189
43	Southwest	2792	95	562	183
44	North Central	1839	63	388	170
45	Midwest	2011	68	384	264
46	Gulf	2429	83	463	197
47	Southeast	2155	73	424	216
48	Eastern	2063	70	408	196
49	New England	1917	65	372	182

Table 25.E.#1(LC) Zone-rating Table – Zone 26 (New York City) Combinations Loss Costs

Zone-rating Table – Zone 30 (Philadelphia) Combinations					
Zone	Description	\$100,000 Liability	\$500 Medical Payments	\$500 Deductible Collision	\$500 Deductible Comprehensive

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

01	Atlanta	\$ 2112	\$ 72	\$ 424	\$ 209
02	Baltimore/Washington	2022	69	408	190
03	Boston	1879	64	372	176
04	Buffalo	2022	69	408	190
05	Charlotte	2112	72	424	209
06	Chicago	1802	61	388	165
07	Cincinnati	1802	61	388	165
08	Cleveland	1802	61	388	165
09	Dallas/Fort Worth	2737	93	562	177
10	Denver	2278	77	412	226
11	Detroit	1802	61	388	165
12	Hartford	1879	64	372	176
13	Houston	2737	93	562	177
14	Indianapolis	1802	61	388	165
15	Jacksonville	2112	72	424	209
16	Kansas City	1978	67	365	183
17	Little Rock	2737	93	562	177
18	Los Angeles	2771	94	539	236
19	Louisville	1971	67	384	256
20	Memphis	1971	67	384	256
21	Miami	2112	72	424	209
22	Milwaukee	1978	67	365	183
23	Minneapolis/St. Paul	1978	67	365	183
24	Nashville	1971	67	384	256
25	New Orleans	2381	81	463	191
26	New York City	2022	69	408	190
27	Oklahoma City	2737	93	562	177
28	Omaha	1978	67	365	183
29	Phoenix	2278	77	412	226
30	Philadelphia	2022	69	408	190
31	Pittsburgh	2022	69	408	190
32	Portland	2771	94	539	236
33	Richmond	2112	72	424	209
34	St. Louis	1978	67	365	183
35	Salt Lake City	2278	77	412	226
36	San Francisco	2771	94	539	236
37	Tulsa	2737	93	562	177
40	Pacific	2827	96	539	243
41	Mountain	2324	79	412	234
42	Midwest	2018	69	365	189
43	Southwest	2792	95	562	183
44	North Central	1839	63	388	170
45	Mideast	2011	68	384	264
46	Gulf	2429	83	463	197
47	Southeast	2155	73	424	216
48	Eastern	2063	70	408	196
49	New England	1917	65	372	182

Table 25.E.#2(LC) Zone-rating Table – Zone 30 (Philadelphia) Combinations Loss Costs

Zone-rating Table – Zone 48 (Eastern) Combinations					
Zone	Description	\$100,000 Liability	\$500 Medical Payments	\$500-Deductible Collision	\$500-Deductible Comprehensive
01	Atlanta	\$ 2155	\$ 73	\$ 424	\$ 216
02	Baltimore/Washington	2063	70	408	196
03	Boston	1917	65	372	182
04	Buffalo	2063	70	408	196
05	Charlotte	2155	73	424	216
06	Chicago	1839	63	388	170
07	Cincinnati	1839	63	388	170

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

08	Cleveland	1839	63	388	170
09	Dallas/Fort Worth	2792	95	562	183
10	Denver	2324	79	412	234
11	Detroit	1839	63	388	170
12	Hartford	1917	65	372	182
13	Houston	2792	95	562	183
14	Indianapolis	1839	63	388	170
15	Jacksonville	2155	73	424	216
16	Kansas City	2018	69	365	189
17	Little Rock	2792	95	562	183
18	Los Angeles	2827	96	539	243
19	Louisville	2011	68	384	264
20	Memphis	2011	68	384	264
21	Miami	2155	73	424	216
22	Milwaukee	2018	69	365	189
23	Minneapolis/St. Paul	2018	69	365	189
24	Nashville	2011	68	384	264
25	New Orleans	2429	83	463	197
26	New York City	2063	70	408	196
27	Oklahoma City	2792	95	562	183
28	Omaha	2018	69	365	189
29	Phoenix	2324	79	412	234
30	Philadelphia	2063	70	408	196
31	Pittsburgh	2063	70	408	196
32	Portland	2827	96	539	243
33	Richmond	2155	73	424	216
34	St. Louis	2018	69	365	189
35	Salt Lake City	2324	79	412	234
36	San Francisco	2827	96	539	243
37	Tulsa	2792	95	562	183
40	Pacific	2958	101	613	248
41	Mountain	2431	83	469	238
42	Midwest	2111	72	415	193
43	Southwest	2921	99	639	187
44	North Central	1923	65	441	173
45	Mideast	2103	72	436	269
46	Gulf	2541	86	527	201
47	Southeast	2254	77	481	220
48	Eastern	2158	73	464	200
49	New England	2005	68	423	186

Table 25.E.#3(LC) Zone-rating Table – Zone 48 (Eastern) Combinations Loss Costs

49. AUTO DEALERS – PREMIUM DEVELOPMENT FOR COMMON COVERAGES

Acts, Errors Or Omissions Base Loss Cost
\$ 78

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

Table 49.E.1.(LC) is replaced by the following:

Mileage	Liability Base Loss Cost Per Driver, Per Trip
51 – 200 Miles	\$ 7
Over 200 Miles	10

Table 49.E.1.(LC) Pick Up Or Delivery Of Autos Loss Costs

Tables 49.K.1.(LC) and 49.K.2.(LC) are replaced by the following:

Individual Coverage Drive-away Collision Per Car, Per Trip												
Price New At Factory To Dealer	Loss Costs For Mileage And Deductible – All Territories, Types, Makes And Age Groups											
	0 – 500 Miles			501 – 1,000 Miles			1,001 – 1,500 Miles			Over 1,500 Miles		
	\$100	\$250	\$500	\$100	\$250	\$500	\$100	\$250	\$500	\$100	\$250	\$500
\$ 0 – 7,500	\$ 4.05	\$ 2.42	\$ 1.82	\$ 6.74	\$ 4.05	\$ 3.03	\$ 8.96	\$ 5.38	\$ 4.03	\$ 11.22	\$ 6.74	\$ 5.05
7,501 – 15,000	5.84	3.51	2.63	9.70	5.81	4.37	12.93	7.76	5.82	16.17	9.70	7.28
15,001 – 25,000	8.14	4.87	3.66	13.49	8.11	6.07	17.96	10.79	8.08	22.44	13.48	10.10
25,001 – 40,000	9.86	5.92	4.43	16.40	9.86	7.38	21.82	13.09	9.82	27.28	16.37	12.28
40,001 – 65,000	13.79	8.28	6.21	22.95	13.77	10.33	30.55	18.33	13.75	38.18	22.91	17.18
Over \$65,000	17.26	10.36	7.77	28.71	17.23	12.92	38.18	22.91	17.18	47.72	29.63	21.48

Table 49.K.1.(LC) Individual Coverage Drive-away Collision Loss Costs

Blanket Coverage Drive-away Collision Per Car, Per Trip												
Price New At Factory To Dealer	Loss Costs For Mileage And Deductible – All Territories, Types, Makes And Age Groups											
	51 – 500 Miles			501 – 1,000 Miles			1,001 – 1,500 Miles			Over 1,500 Miles		
	\$100	\$250	\$500	\$100	\$250	\$500	\$100	\$250	\$500	\$100	\$250	\$500
\$ 0 – 7,500	\$ 2.07	\$ 1.25	\$ 0.93	\$ 3.39	\$ 2.02	\$ 1.53	\$ 4.52	\$ 2.72	\$ 2.04	\$ 5.61	\$ 3.35	\$ 2.53
7,501 – 15,000	2.92	1.75	1.32	4.87	2.92	2.19	6.47	3.90	2.92	8.11	4.87	3.65
15,001 – 25,000	4.05	2.42	1.82	6.78	4.05	3.06	8.96	5.38	4.03	11.22	6.74	5.05
25,001 – 40,000	4.95	2.96	2.23	8.22	4.95	3.70	10.91	6.54	4.91	13.63	8.18	6.14
40,001 – 65,000	6.94	4.16	3.12	11.49	6.89	5.17	15.27	9.16	6.87	19.09	11.45	8.59
Over \$65,000	8.65	5.19	3.89	14.38	8.63	6.47	19.09	11.45	8.59	23.88	14.33	10.74

Table 49.K.2.(LC) Blanket Coverage Drive-away Collision Loss Costs

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	\$ 10	\$ 10	\$ 45	\$ 47	\$ 6	\$ 6	\$ 4	\$ 5
1,501 – 2,000	11	12	50	52	6	7	5	6
2,001 – 2,500	13	14	58	60	7	7	6	6
2,501 – 3,000	15	15	66	69	8	9	7	7
3,001 – 3,500	17	18	76	80	9	10	8	9
3,501 – 4,000	19	20	85	90	10	11	9	9
4,001 – 4,500	20	22	92	97	11	12	9	10
4,501 – 5,000	24	25	107	112	13	14	11	12
5,001 – 6,000	28	29	125	132	15	16	13	14
6,001 – 8,000	37	38	165	173	20	22	17	18
Over 8,000 per \$100	0.52	0.54	2.34	2.45	0.28	0.30	0.24	0.26

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

77. MOTORCYCLES

Table ~~77.B.4.a.(2)(LC)~~ is replaced by the following:

Coverage	Loss Cost Per \$100 Of Insurance
Fire	\$ 0.37
Fire And Theft	1.23

Table 77.B.4.a.(2)(LC) Motorcycles Fire, Fire And Theft Physical Damage Loss Costs

89. NON-OWNERSHIP LIABILITY

Class Code	Total Number Of Employees	Liability Base Loss Cost
6638	0 – 9	\$ 61
6639	10 – 19	130
6640	20 – 25	209
6602	26 – 100	354
6603	101 – 500	924
6604	501 – 1,000	2,125
6605	Over 1,000	4,478

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

90. HIRED AUTOS

Cost Of Hire Basis – All Territories Liability Base Loss Cost
\$ 1.23

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

93. NO-FAULT COVERAGES

\$10,000 Limit Loss Cost Per Auto Or Auto Dealer Rating Unit
\$ 0.62

Table 93.A.2.(LC) Extended Medical Expense Benefits Loss Cost

Added Personal Injury Protection Income Continuation And Essential Services Benefits									
Option	PIP Limit Code	Weekly Income Benefit	Total Aggregate Income Benefit	Per Day Essential Service Benefit	Total Aggregate Essential Services Benefit	Death Benefit	Funeral Benefit	Loss Costs	
								First Auto-Or Auto Dealer Rating Unit	Each Additional Auto-Or Auto Dealer Rating Unit
1	02	\$ 100	\$ 10,400	\$ 12	\$ 8,760	\$ 10,000	\$ 2,000	\$ 3.03	\$ 1.81
2	03	125	13,000	20	14,600	10,000	2,000	6.04	3.63
3	04	175	18,200	20	14,600	10,000	2,000	7.26	4.23
4	05	250	26,000	20	14,600	10,000	2,000	9.07	5.44
5	06	400	41,600	20	14,600	10,000	2,000	15.71	9.07
6	10	500	52,000	20	14,600	10,000	2,000	22.96	13.30
7	11	600	62,400	20	14,600	10,000	2,000	27.80	15.71
8	12	700	72,800	20	14,600	10,000	2,000	33.24	19.34
9	13	100	Unlimited	12	-8,760	10,000	2,000	9.07	5.44
10	14	125	Unlimited	20	14,600	10,000	2,000	18.13	10.27
11	15	175	Unlimited	20	14,600	10,000	2,000	21.76	12.09
12	16	250	Unlimited	20	14,600	10,000	2,000	27.20	15.71
13	17	400	Unlimited	20	14,600	10,000	2,000	47.13	26.59
14	18	500	Unlimited	20	14,600	10,000	2,000	68.89	39.29
15	19	600	Unlimited	20	14,600	10,000	2,000	83.39	47.13
16	20	700	Unlimited	20	14,600	10,000	2,000	99.72	56.80

Table 93.D.1.(LC) Added Personal Injury Protection Loss Costs

Loss Cost For Each Resident Relative
\$ 4.83

Table 93.D.2.(LC) Resident Relative Added Personal Injury Protection Loss Cost

Loss Cost For Each Named Individual
\$ 1.25

Table 93.E.1.(LC) Broadened Personal Injury Protection Loss Cost

97. UNINSURED MOTORISTS INSURANCE

Uninsured And Underinsured Motorists Bodily Injury And Property Damage		
Limits	Private Passenger Types Per Exposure	Other Than Private Passenger Types Per Exposure
\$ 35,000	\$ 16.48	\$ 14.07
50,000	20.30	16.85
100,000	27.74	22.20
125,000	32.00	25.12
150,000	37.00	28.48
200,000	44.01	33.19
250,000	50.03	37.29
300,000	55.63	40.99
350,000	60.37	44.17
400,000	65.12	47.32
500,000	72.84	52.45
600,000	82.28	58.67
750,000	91.03	64.47
1,000,000	101.49	71.39
1,500,000	124.52	86.50
2,000,000	138.91	95.95

Table 97.B.1.a.(LC) Single Limits Uninsured And Underinsured Motorists Bodily Injury And Property Damage Coverage Loss Costs

Uninsured And Underinsured Motorists Bodily Injury		
Bodily Injury Limits	Private Passenger Types Per Exposure	Other Than Private Passenger Types Per Exposure
\$ 15,000/30,000	\$ 8.14	\$ 6.80
25,000/50,000	12.02	9.75
50,000/100,000	18.92	14.81
100,000/300,000	27.89	21.13
250,000/500,000	49.47	35.67
500,000/1,000,000	72.73	51.10

Table 97.B.1.b.(LC) Split Limits Uninsured And Underinsured Motorists Bodily Injury Coverage Loss Costs

Uninsured And Underinsured Motorists Property Damage		
Property Damage Limits	Private Passenger Types Per Exposure	Other Than Private Passenger Types Per Exposure
\$ 5,000	\$ 2.01	\$ 2.66
10,000	3.03	3.60
25,000	4.17	4.53
50,000	5.47	5.49

100,000	6.57	6.31
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Table 97.B.1.c.(LC) Split Limits Uninsured And Underinsured Motorists Property Damage Coverage Loss Costs

Loss Cost
\$ 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	LI-CA-2023-277 / LI-CA-2023-278	LI-CA-2023-277	LI-CA-2023-278
ALASKA	7/1/2023	LI-CA-2022-154 / LI-CA-2022-155	LI-CA-2022-270	LI-CA-2022-270
ARIZONA	10/1/2023	LI-CA-2022-258 / LI-CA-2022-259	LI-CA-2022-258	LI-CA-2022-259
ARKANSAS	7/1/2023	LI-CA-2022-174 / LI-CA-2022-173	LI-CA-2022-174	LI-CA-2022-173
CALIFORNIA				
COLORADO	4/1/2024	LI-CA-2023-248 / LI-CA-2023-249	LI-CA-2023-248	LI-CA-2023-249
CONNECTICUT	5/1/2024	LI-CA-2023-386 / LI-CA-2023-387	LI-CA-2023-386	LI-CA-2023-387
DELAWARE	10/1/2023	LI-CA-2022-248 / LI-CA-2022-249	LI-CA-2022-267	LI-CA-2022-267
DIST. OF COLUMBIA	2/1/2024	LI-CA-2023-084 / LI-CA-2023-083	LI-CA-2023-289	LI-CA-2023-289
FLORIDA	1/1/2024	LI-CA-2023-036 / LI-CA-2023-037	LI-CA-2023-236	LI-CA-2023-236
GEORGIA	9/1/2023	LI-CA-2022-216 / LI-CA-2022-215	LI-CA-2023-161	LI-CA-2023-161
GUAM				
HAWAII				
IDAHO	7/1/2023	LI-CA-2022-159 / LI-CA-2022-160	LI-CA-2022-159	LI-CA-2022-160
ILLINOIS	12/2023	LI-CA-2023-003 / LI-CA-2023-004	LI-CA-2023-003	LI-CA-2023-004
INDIANA	4/1/2023	LI-CA-2022-122 / LI-CA-2022-123	LI-CA-2022-122	LI-CA-2022-123
IOWA	10/1/2023	LI-CA-2022-256 / LI-CA-2022-257	LI-CA-2023-026	LI-CA-2023-026
KANSAS	6/1/2023	LI-CA-2022-138 / LI-CA-2022-137	LI-CA-2022-218	LI-CA-2022-218
KENTUCKY	2/1/2024	LI-CA-2023-125 / LI-CA-2023-126	LI-CA-2023-125	LI-CA-2023-126
LOUISIANA	3/1/2024	LI-CA-2023-096 / LI-CA-2023-097	LI-CA-2023-175	LI-CA-2023-175
MAINE	5/1/2024	LI-CA-2023-256 / LI-CA-2023-257	LI-CA-2023-283	LI-CA-2023-283
MARYLAND	5/1/2024	LI-CA-2023-313 / LI-CA-2023-314	LI-CA-2023-313	LI-CA-2023-314
MASSACHUSETTS				
MICHIGAN	10/1/2023	LI-CA-2022-254 / LI-CA-2022-253	LI-CA-2022-282	LI-CA-2022-282
MINNESOTA	12/2023	LI-CA-2022-280 / LI-CA-2022-279	LI-CA-2023-120	LI-CA-2023-120
MISSISSIPPI	2/1/2024	LI-CA-2023-061 / LI-CA-2023-060	LI-CA-2023-133	LI-CA-2023-133
MISSOURI	3/1/2024	LI-CA-2023-134 / LI-CA-2023-135	LI-CA-2023-134	LI-CA-2023-135
MONTANA	7/1/2023	LI-CA-2022-188 / LI-CA-2022-189	LI-CA-2022-206	LI-CA-2022-207
NEBRASKA	5/1/2024	LI-CA-2023-294 / LI-CA-2023-295	LI-CA-2023-297	LI-CA-2023-297
NEVADA	3/2024	LI-CA-2023-069 / LI-CA-2023-070	LI-CA-2023-069	LI-CA-2023-070
NEW HAMPSHIRE	12/1/2023	LI-CA-2022-299 / LI-CA-2022-300	LI-CA-2022-299	LI-CA-2022-300
NEW JERSEY	6/1/2024	LI-CA-2024-048 / LI-CA-2024-049	LI-CA-2024-048	LI-CA-2024-049
NEW MEXICO	12/2023	LI-CA-2022-312 / LI-CA-2022-311	LI-CA-2022-312	LI-CA-2022-311
NEW YORK		LI-CA-2023-166 / LI-CA-2023-167		
NORTH CAROLINA	3/1/2024	LI-CA-2023-111 / LI-CA-2023-112	LI-CA-2023-177	LI-CA-2023-177
NORTH DAKOTA	7/1/2023	LI-CA-2022-191 / LI-CA-2022-190	LI-CA-2022-191	LI-CA-2022-190
OHIO	4/1/2023	LI-CA-2022-124 / LI-CA-2022-125	LI-CA-2022-124	LI-CA-2022-125
OKLAHOMA	12/1/2023	LI-CA-2022-304 / LI-CA-2022-303	LI-CA-2023-038	LI-CA-2023-038
OREGON	5/1/2024	LI-CA-2023-279 / LI-CA-2023-280	LI-CA-2023-279	LI-CA-2023-280
PENNSYLVANIA	7/1/2023	LI-CA-2022-198 / LI-CA-2022-199	LI-CA-2022-273	LI-CA-2022-272
PUERTO RICO		LI-CA-2023-028 / LI-CA-2023-027		
RHODE ISLAND	5/1/2024	LI-CA-2023-292 / LI-CA-2023-293	LI-CA-2022-356	LI-CA-2022-356
SOUTH CAROLINA	7/2023	LI-CA-2022-167 / LI-CA-2022-166	LI-CA-2022-224	LI-CA-2022-224
SOUTH DAKOTA	7/1/2023	LI-CA-2022-200 / LI-CA-2022-201	LI-CA-2022-200	LI-CA-2022-201
TENNESSEE	5/1/2024	LI-CA-2023-324 / LI-CA-2023-325	LI-CA-2023-324	LI-CA-2023-325
TEXAS	6/2023	LI-CA-2022-144 / LI-CA-2022-143	LI-CA-2022-211	LI-CA-2022-211
U.S. VIRGIN ISLANDS				
UTAH	4/1/2024	LI-CA-2023-178 / LI-CA-2023-179	LI-CA-2023-178	LI-CA-2023-179
VERMONT	5/1/2024	LI-CA-2023-270 / LI-CA-2023-271	LI-CA-2023-270	LI-CA-2023-271
VIRGINIA	4/1/2024	LI-CA-2023-165 / LI-CA-2023-164	LI-CA-2023-317	LI-CA-2023-317
WASHINGTON		LI-CA-2023-088 / LI-CA-2023-087		
WEST VIRGINIA	5/1/2024	LI-CA-2023-222 / LI-CA-2023-223	LI-CA-2023-281	LI-CA-2023-281
WISCONSIN	12/1/2023	LI-CA-2022-313 / LI-CA-2022-314	LI-CA-2022-313	LI-CA-2022-314
WYOMING	8/2023	LI-CA-2022-223 / LI-CA-2022-222	LI-CA-2022-223	LI-CA-2022-222

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](#)