



Notice to Manualholders

COMMERCIAL LINES MANUAL DIVISION ONE – AUTOMOBILE – MULTISTATE LOSS COSTS NOTICE CA-MU-2023-LC-001

REFERENCE INFORMATION (FOR COMPANY USE ONLY)

Circular Reference(s):

- Refer to individual state Notices for the approval/implementation circular references.

Filing Reference(s):

- CA-2022-RLC1

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

**SECTION II
TRUCKS, TRACTORS AND TRAILERS**

**RULE 224.
TRUCKERS/MOTOR CARRIERS**

Legal Liability For Physical Damage To Trailers Under A Trailer Interchange Agreement Daily Per Trailer Base Loss Costs															
	Local					Intermediate					Long Distance				
Limit Of Liab- ility	No Ded. Comp. Or Speci- fied Causes Of Loss	Collision Deductibles				No Ded. Comp. Or Speci- fied Causes Of Loss	Collision Deductibles				No Ded. Comp. Or Speci- fied Causes Of Loss	Collision Deductibles			
		\$100	\$250	\$500	\$1,000		\$100	\$250	\$500	\$1,000		\$100	\$250	\$500	\$1,000
\$1,000	\$.005	.063	.033	.026	.016	\$.009	.101	.054	.042	.025	\$.014	.156	.082	.065	.039
2,000	.009	.068	.039	.031	.020	.014	.112	.064	.051	.031	.021	.172	.098	.079	.049
3,000	.011	.075	.046	.037	.023	.017	.122	.073	.059	.038	.028	.188	.113	.092	.058
4,000	.014	.081	.051	.042	.028	.022	.131	.083	.068	.044	.034	.202	.127	.105	.068
5,000	.017	.087	.057	.048	.031	.026	.141	.092	.077	.051	.041	.218	.142	.119	.077
6,000	.019	.093	.063	.054	.035	.031	.151	.103	.087	.057	.047	.234	.157	.133	.088
7,000	.022	.100	.068	.059	.039	.036	.162	.112	.095	.063	.055	.249	.172	.147	.097
8,000	.025	.106	.075	.064	.042	.040	.173	.121	.103	.069	.062	.265	.186	.160	.107
9,000	.028	.112	.081	.069	.046	.044	.182	.131	.113	.076	.068	.280	.201	.173	.116
10,000	.030	.118	.087	.075	.051	.049	.192	.140	.122	.082	.075	.295	.216	.188	.127
11,000	.033	.125	.092	.081	.055	.053	.202	.151	.131	.089	.081	.311	.231	.201	.136
12,000	.036	.131	.099	.086	.058	.058	.212	.161	.140	.095	.089	.327	.247	.215	.146
13,000	.038	.137	.105	.092	.062	.062	.223	.170	.149	.101	.095	.343	.261	.228	.155
14,000	.041	.143	.111	.097	.066	.066	.232	.179	.157	.107	.102	.357	.276	.242	.165
15,000	.043	.149	.116	.103	.070	.071	.243	.189	.166	.114	.109	.373	.291	.256	.175
16,000	.047	.155	.122	.108	.074	.075	.253	.199	.175	.120	.116	.389	.306	.269	.185
17,000	.049	.162	.129	.114	.077	.080	.263	.208	.185	.127	.123	.404	.320	.284	.194
18,000	.052	.168	.134	.118	.081	.084	.273	.218	.193	.133	.130	.420	.335	.296	.204
19,000	.055	.173	.140	.124	.085	.089	.282	.227	.201	.138	.136	.435	.350	.310	.213
20,000	.057	.180	.146	.129	.090	.093	.293	.237	.210	.145	.143	.450	.365	.324	.223
Additional Charges Added For Every \$1,000 Liability In Excess Of \$20,000															
	\$.002	.007	.006	.006	.004	\$.004	.010	.009	.009	.007	\$.007	.016	.015	.014	.010

**Table 224.B.2.b.(2)(b)(LC) Trailer Interchange
Agreement Loss Costs**

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**SECTION V
GARAGES**

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

Mileage	Liability Base Loss Cost Per Driver, Per Trip
51 – 200 Miles	\$ 8
Over 200 Miles	11

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

Limit	Loss Cost Per \$100 Of Inventory Value
\$ 25,000	\$ 0.02
50,000	0.03
100,000	0.04

Table 249.K.(LC) False Pretense Loss Costs

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	\$ 4.46	\$ 2.66	\$ 2.00	\$ 7.41	\$ 4.46	\$ 3.33	\$ 9.86	\$ 5.92	\$ 4.43	\$ 12.34	\$ 7.41	\$ 5.56
7,501 – 15,000	6.42	3.86	2.89	10.67	6.39	4.81	14.22	8.54	6.40	17.79	10.67	8.01
15,001 – 25,000	8.95	5.36	4.03	14.84	8.92	6.68	19.76	11.87	8.89	24.68	14.83	11.11
25,001 – 40,000	10.85	6.51	4.87	18.04	10.85	8.12	24.00	14.40	10.80	30.01	18.01	13.51
40,001 – 65,000	15.17	9.11	6.83	25.25	15.15	11.36	33.61	20.16	15.13	42.00	25.20	18.90
Over \$65,000	18.99	11.40	8.55	31.58	18.95	14.21	42.00	25.20	18.90	52.49	31.49	23.63

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	\$ 2.28	\$ 1.38	\$ 1.02	\$ 3.73	\$ 2.22	\$ 1.68	\$ 4.97	\$ 2.99	\$ 2.24	\$ 6.17	\$ 3.69	\$ 2.78
7,501 – 15,000	3.21	1.93	1.45	5.36	3.21	2.41	7.12	4.29	3.21	8.92	5.36	4.02
15,001 – 25,000	4.46	2.66	2.00	7.46	4.46	3.37	9.86	5.92	4.43	12.34	7.41	5.56
25,001 – 40,000	5.45	3.26	2.45	9.04	5.45	4.07	12.00	7.19	5.40	14.99	9.00	6.75
40,001 – 65,000	7.63	4.58	3.43	12.64	7.58	5.69	16.80	10.08	7.56	21.00	12.60	9.45
Over \$65,000	9.52	5.71	4.28	15.82	9.49	7.12	21.00	12.60	9.45	26.27	15.76	11.81

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

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**SECTION VI
SPECIAL TYPES**

**RULE 266.
ANTIQUE AUTOS**

Coverage	Loss Cost Per \$100 Of Insurance With \$50 Ded.
Fire	\$ 0.16
Fire and Theft	0.32
Comprehensive	0.56
Collision	0.49

Table 266.B.(LC) Antique Autos Physical Damage Loss Costs

**RULE 275.
LEASING OR RENTAL CONCERNS**

Vehicle Type	Loss Costs Per \$100 Of Insurance
Trucks, Tractors and Trailers	\$ 0.62
All Others	3.08

Table 275.B.3.b.(1)(LC) Conversion, Embezzlement Or Secretion Loss Costs

**RULE 277.
MOTORCYCLES**

Coverage	Loss Cost Per \$100 Of Insurance
Fire	\$ 0.35
Fire And Theft	1.17

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

**RULE 279.
REPOSSESSED AUTOS**

Liability Base Loss Cost Per Repossessed Auto
\$ 3.84

Table 279.B.1.a.(LC) Repossessed Autos Liability Loss Cost

Liability Minimum Premium
\$ *
* Refer to company.

Table 279.B.1.e.(LC) Repossessed Autos Liability Minimum Premium

**RULE 280.
SNOWMOBILES**

Liability Coverage Option	Liability Base Loss Cost
Passenger Hazard Excluded	\$ 52
Passenger Hazard Included	122

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

\$500 Limit Medical Payments Loss Cost
\$ 6

Table 280.B.2.a.(LC) Snowmobiles Medical Payments Loss Cost

Coverage	Loss Cost Per \$100 Of Insurance With \$100 Ded.
Comprehensive	
Excludes breaking through ice	\$ 0.92
Includes breaking through ice	1.23
Collision	1.23

Table 280.B.4.b.(LC) Snowmobiles Physical Damage Loss Costs

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**SECTION VII
COMMON COVERAGES AND RATING PROCEDURES**

**RULE 289.
NON-OWNERSHIP LIABILITY**

Liability Base Loss Cost
\$ 0.43

Table 289.B.1.b.(LC) Blanket Individual Liability Loss Cost

Liability Base Loss Cost Per Volunteer
\$ 1.75

Table 289.B.2.b.(2)(a)(LC) Volunteers Liability Loss Cost

Liability Minimum Premium
\$ *
* Refer to company.

Table 289.B.2.e.(LC) Liability Minimum Premium

**RULE 290.
HIRED AUTOS**

Liability Minimum Premium
\$ *
* Refer to company.

Table 290.B.3.b.(LC) Hired Autos Liability Minimum Premium

Coverage	Deductible	Loss Cost Per Each \$100 Annual Cost Of Hire
Comprehensive	No Deductible	\$.34
	\$ 50 Deductible	.32
	100 Deductible	.31
Collision	\$ 100 Deductible	.51
	250 Deductible	.49
	500 Deductible	.46
	1,000 Deductible	.43
Specified Causes Of Loss	No Deductible	.16

Table 290.C.3.a.(1)(LC) Hired Autos Physical Damage Loss Costs

Physical Damage Minimum Premium
\$ *
* Refer to company.

Table 290.C.3.b.(LC) Hired Autos Physical Damage Minimum Premium

**RULE 294.
RENTAL REIMBURSEMENT**

Coverage	Loss Cost Per \$100 Of Insurance
Specified Causes of Loss	\$ 0.65
Comprehensive	0.80
Collision	1.32

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

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**RULE 295.
AUDIO, VISUAL AND DATA ELECTRONIC EQUIPMENT**

Added Limits For Audio, Visual And Data Electronic Equipment	Loss Cost Per Auto
\$ 500	20
1,000	40
1,500	60
2,000	80
2,500	100
3,000	120
3,500	140
4,000	160
4,500	180
5,000	200
5,500	220
6,000	240
6,500	260
7,000	280
7,500	300
8,000	320
8,500	340
9,000	360
9,500	380
10,000	400
Over 10,000	*

* Refer to company.

Table 295.B.2.a.(LC) Audio, Visual And Data Electronic Equipment Loss Costs

**RULE 296.
TAPES, RECORDS AND DISCS COVERAGE**

Loss Cost Per Auto
\$ 9

Table 296.B.(LC) Tapes, Records And Discs Comprehensive Loss Cost

**RULE 315.
BUSINESS INTERRUPTION COVERAGE**

	Base Loss Costs Per \$100 Of Insurance	
Covered Causes Of Loss Option	Business Income And Extra Expense Coverage	Business Income (Without Extra Expense) Coverage
Comprehensive	\$ 0.28	\$ 0.25
Specified Causes Of Loss	0.25	0.23
Collision	0.55	0.50

Table 315.B.1.(LC) Business Interruption Coverage Base Loss Costs

**RULE 317.
TOWING AND LABOR COSTS COVERAGE**

Private Passenger Types, Light Or Medium Trucks	
Per-disablement Limit	Loss Cost Per Vehicle
\$ 50	\$.50
100	.85
200	1.30
300	1.75
700	3.50
1,000	4.75

Table 317.B.(LC) Towing And Labor Costs Coverage Loss Costs

**RULE 319.
AUTO HACKING EXPENSE COVERAGE**

Auto Hacking Loss Cost
\$ 1.00

Table 319.B.1.(LC) Auto Hacking Loss Cost

