



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																
Limit Of Liability	Local				Intermediate				Long Distance							
	No Ded. Comp. Or	Collision Deductibles			No Ded. Comp. Or	Collision Deductibles			No Ded. Comp. Or	Collision Deductibles			Speci- fied Causes Of Loss			
	Speci- fied Causes Of Loss	\$100	\$250	\$500	\$1,000	\$100	\$250	\$500	\$1,000	\$100	\$250	\$500	\$1,000	\$100	\$250	\$500
\$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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DIVISION ONE
AUTOMOBILE
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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	\$ 0.92
Excludes breaking through ice	1.23
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	\$.65
Comprehensive	.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

Covered Causes Of Loss Option	Base Loss Costs Per \$100 Of Insurance	
	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

