

LOSS COSTS – PRELIMINARY INDICATIONS

JUNE 6, 2018

COMMERCIAL AUTOMOBILE

LI-CA-2018-153

COMMERCIAL AUTO EXPERIENCE LEVEL INDICATIONS REVIEWED BY STAFF

KEY MESSAGE

Attached is a summary of our review of Commercial Auto basic limits experience for the Group 3 states.

JURISDICTIONS

- Alabama
- Colorado
- Connecticut
- Maine
- Maryland
- Nebraska
- New Jersey
- Oregon
- Rhode Island
- Tennessee
- Utah
- Vermont
- West Virginia

BACKGROUND

Chief Executive Circular [CE-AA-2017-013](#) provided you with ISO's 2018 Experience Review Schedule by line of insurance. The Commercial Auto Schedule contains the target dates by which we plan to release circulars regarding our 2018 loss cost reviews.

ISO staff reviewed indications, developed exclusively by us, based on experience through June 30, 2017.

ISO ACTION

We are enclosing a summary of our review and staff action of Commercial Auto basic limits experience for the jurisdictions listed above.

In addition to the exhibits that display the indicated and selected statewide changes by coverage, there are exhibits showing the selected territorial changes by coverage.

We plan to file changes to the liability and PIP loss costs for Trucks, Tractors and Trailers, Private Passenger Types and Public Autos. Auto Dealers liability is not being reviewed this year.

We also plan to file changes to the physical damage loss costs for Trucks, Tractors and Trailers, Private Passenger Types, and Public Autos.

CAUTION

The indications and selections are PRELIMINARY information, which is being released on an expedited basis to assist in your planning activity. The indications and selections could ultimately change.

For example, indications may be updated to reflect the finalized experience review (or recent approvals).

SUMMARY OF STAFF ACTIONS

We plan to file the following:

STATES REVIEWED	GRAND TOTAL	PROPOSED EFFECTIVE/ DISTRIBUTION DATE
Alabama	+9.7%	2/1/2019
Colorado	+4.7%	1/1/2019
Connecticut	+2.7%	2/1/2019
Maine	+5.0%	2/1/2019
Maryland	+5.2%	2/1/2019
Nebraska	+4.8%	3/1/2019
New Jersey	+2.8%	1/1/2019
Oregon	+6.1%	1/1/2019
Rhode Island	+0.8%	3/1/2019
Tennessee	+4.1%	2/1/2019
Utah	+10.2%	1/1/2019
Vermont	-0.1%	1/1/2019
West Virginia	+4.3%	1/1/2019

MEDICAL PAYMENTS, NON-OWNERSHIP LIABILITY, AND UNINSURED AND UNDERINSURED MOTORISTS LOSS COST REVISIONS

In Groups 3 and 4 of 2018, and Groups 1 and 2 of 2019, we will be including the following loss cost revisions in each of our basic limit filings:

- Medical Payments Coverage – Existing Medical Payments loss costs will be revised. Relativities that are different for each territory are being introduced.
 - Non-ownership Liability Coverage – Existing Non-ownership Liability loss costs will be revised. New employee count ranges are being introduced.
 - Uninsured and Underinsured Motorists Coverage – Existing Uninsured and Underinsured Motorists loss costs will be revised.
-

FUTURE ISO ACTION

In separate circulars, we will:

- Inform you of our filing submission for each prior approval jurisdiction;
 - Supply the detailed actuarial support for each jurisdiction where loss costs will be revised or implemented OR the loss cost indications; and
 - Inform you of approval or implementation for each jurisdiction where loss costs will be revised.
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REFERENCE(S)

[CE-AA-2017-013](#) (10/27/2017) 2018 ISO Experience Review Schedule Announced

ATTACHMENT(S)

- Loss Costs Review Summaries
 - Preliminary Loss Cost Level Changes By Territory
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ACKNOWLEDGMENT OF ACTUARIAL QUALIFICATIONS

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

I, David Terné, am a Managing Director of Actuarial Operations for ISO and I, James Davidson, 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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**COMMERCIAL AUTO LOSS COST FILING SUMMARY
STATE: ALABAMA**

COVERAGE	-----Prior Loss Cost Changes-----			-----Current Loss Cost Review-----		
	INDICATED (%)	Effective: FILED (%)	02/01/2018 APPROVED (%)	LOSS COST VOLUME	Trend Effective: ISO INDICATED (%)	02/01/2019 STAFF ACTION (4) (%)
TRUCKS, TRACTORS & TRAILERS						
Liability	11.6%	11.6%	11.6%	\$ 43,245,212	14.2%	14.2%
Other Than Collision	6.9%	6.9%	6.9%	3,086,910	8.7%	8.7%
Collision	4.4%	4.4%	4.4%	11,458,388	-5.6%	-5.6%
Combined	4.9%	4.9%	4.9%	14,545,298	-2.6%	-2.6%
TOTAL	9.8%	9.8%	9.8%	57,790,510	10.0%	10.0%
PRIVATE PASSENGER TYPES						
Liability	6.0%	6.0%	6.0%	5,646,606	7.5%	7.5%
Other Than Collision	7.1%	7.1%	7.1%	782,292	6.7%	6.7%
Collision	12.8%	12.8%	12.8%	2,103,985	7.5%	7.5%
Combined	11.2%	11.2%	11.2%	2,886,277	7.3%	7.3%
TOTAL	7.6%	7.6%	7.6%	8,532,883	7.4%	7.4%
AUTO DEALERS						
Liability	3.5%	3.5%	3.5%	(2)		
AUTO DEALERS		(3)		(3)		
Other Than Collision						
Collision						
Combined						
GARAGEKEEPERS		(3)		(3)		
Other Than Collision						
Collision						
Combined						
P.D. Combined						
TOTAL	3.5%	3.5%	3.5%			
GRAND TOTAL	9.3%	9.3%	9.3%	Overall: 66,323,393	9.7%	9.7%
				Liability: 48,891,818	13.4%	13.4%
COMMENTS:				Phys. Damage: 17,431,575	-0.9%	-0.9%

(1) ISO Filing Mechanics: File & Use

(2) The Auto Dealers and Garagekeepers liability coverages are not being reviewed this year.

(3) The Auto Dealers and Garagekeepers physical damage coverages were not reviewed last year and are not being reviewed this year.

(4) Staff will file the indications, which reflect a 02/01/2019 trend effective date.

ALABAMA
PRELIMINARY LOSS COST LEVEL CHANGES BY TERRITORY*

Terr	Trucks, Tractors & Trailers			Private Passenger Types		
	Liab	OTC	Coll	Liab	OTC	Coll
101	14.0%	5.6%	-5.1%	6.2%	4.2%	7.8%
108	16.4%	7.8%	-7.4%	7.5%	6.0%	4.5%
113	18.2%	7.1%	-2.9%	7.6%	8.5%	4.6%
115	18.8%	6.9%	-2.2%	7.1%	7.9%	3.7%
116	15.5%	15.2%	-7.5%	6.2%	6.2%	7.5%
121	17.3%	6.5%	-8.3%	5.5%	4.9%	8.2%
122	13.8%	12.7%	-0.8%	10.7%	9.0%	5.0%
123	12.9%	9.9%	-4.8%	12.2%	4.8%	17.6%
124	10.2%	11.5%	-8.7%	5.7%	5.2%	4.0%
125	14.9%	8.8%	-6.2%	9.7%	8.8%	9.4%
129	13.0%	7.7%	-7.4%	7.7%	8.2%	9.3%
Statewide	+14.2%	+8.7%	-5.6%	+7.5%	+6.7%	+7.5%

*These loss cost level changes are based on the preliminary statewide advisory loss cost level changes included in this circular and are subject to change.

**COMMERCIAL AUTO LOSS COST FILING SUMMARY
STATE: COLORADO**

COVERAGE	-----Prior Loss Cost Changes-----			-----Current Loss Cost Review-----		
	INDICATED (%)	Effective: FILED (%)	1/1/2018 APPROVED (%)	LOSS COST VOLUME	Trend Effective: ISO INDICATED (%)	1/1/2019 STAFF ACTION (%)
TRUCKS, TRACTORS & TRAILERS						
Liability	10.3%	10.3%	10.3%	\$ 47,929,548	4.7%	4.7%
Other Than Collision	4.8%	4.8%	4.8%	5,454,628	13.7%	13.7%
Collision	5.3%	5.3%	5.3%	13,787,994	-2.5%	-2.5%
Combined	5.2%	5.2%	5.2%	19,242,622	2.1%	2.1%
TOTAL	8.9%	8.9%	8.9%	67,172,170	4.0%	4.0%
PRIVATE PASSENGER TYPES						
Liability	12.2%	12.2%	12.2%	7,244,465	10.9%	10.9%
Other Than Collision	7.4%	7.4%	7.4%	1,547,949	18.4%	18.4%
Collision	9.4%	9.4%	9.4%	2,961,870	0.8%	N.C.
Combined	8.7%	8.7%	8.7%	4,509,819	6.8%	6.3%
TOTAL	10.8%	10.8%	10.8%	11,754,284	9.3%	9.1%
AUTO DEALERS						
Liability	1.2%	-10.0%	-10.0%	(2)		
AUTO DEALERS						
Other Than Collision		(3)		(3)		
Collision						
Combined						
GARAGEKEEPERS						
Other Than Collision		(3)		(3)		
Collision						
Combined						
P.D. Combined						
TOTAL	1.2%	-10.0%	-10.0%			
GRAND TOTAL	9.1%	9.1%	9.1%	Overall: 78,926,454	4.8%	4.7%
				Liability: 55,174,013	5.5%	5.5%
COMMENTS:				Phys. Damage: 23,752,441	3.0%	2.9%

- (1) ISO Filing Mechanics: File & Use
(2) The Auto Dealers liability coverage is not being reviewed this year.
(3) The Auto Dealers and Garagekeepers physical damage coverages were not reviewed last year and are not being reviewed this year.
(4) Staff will file the indications, which reflect a 1/1/2019 proposed effective date, with the following exception: N.C. was selected for Private Passenger Types collision due to the modest indication..

COLORADO
PRELIMINARY BASE CLASS LOSS COST LEVEL CHANGES BY TERRITORY*

Terr	Trucks, Tractors & Trailers			Private Passenger Types		
	Liab	OTC	Coll	Liab	OTC	Coll
103	4.9%	14.2%	4.2%	10.2%	16.7%	N.C.
104	5.6%	20.0%	0.0%	12.5%	29.1%	N.C.
105	4.0%	9.6%	-6.0%	5.4%	11.9%	N.C.
106	1.8%	14.9%	-4.4%	12.4%	17.4%	N.C.
110	5.2%	12.1%	-3.9%	6.0%	22.1%	N.C.
111	4.7%	14.2%	-2.6%	16.6%	16.0%	N.C.
112	4.5%	21.9%	1.7%	10.4%	25.7%	N.C.
113	7.4%	9.1%	-3.2%	9.8%	14.5%	N.C.
Statewide	4.7%	13.7%	-2.5%	10.9%	18.4%	N.C.

*These loss cost level changes are based on the preliminary statewide advisory loss cost level changes included in this circular and are subject to change.

**COMMERCIAL AUTO LOSS COST FILING SUMMARY
STATE: CONNECTICUT**

COVERAGE	-----Prior Loss Cost Changes----- Effective: 02/01/2018			-----Current Loss Cost Review----- Trend Effective: 02/01/2019			
	INDICATED (%)	FILED (%)	APPROVED (%)	LOSS COST VOLUME	ISO INDICATED (%)	STAFF ACTION (%)	
TRUCKS, TRACTORS & TRAILERS							
Liability	11.8%	11.8%	11.8%	\$ 63,000,076	4.0%	4.0%	
Other Than Collision	-3.7%	-3.7%	-3.7%	3,611,237	-0.2%	N.C.	
Collision	4.4%	4.4%	4.4%	11,517,161	-4.1%	-4.1%	
Combined	2.3%	2.3%	2.3%	15,128,398	-3.2%	-3.1%	
TOTAL	9.9%	9.9%	9.9%	78,128,474	2.6%	2.6%	
PRIVATE PASSENGER TYPES							
Liability	7.4%	7.4%	7.4%	13,637,103	5.8%	5.8%	
Other Than Collision	2.1%	N.C.	N.C.	1,553,254	4.0%	4.0%	
Collision	5.3%	5.3%	5.3%	5,136,510	-4.1%	-4.1%	
Combined	4.5%	4.1%	4.1%	6,689,764	-2.2%	-2.2%	
TOTAL	6.4%	6.3%	6.3%	20,326,867	3.2%	3.2%	
AUTO DEALERS							
Liability	1.1%	N.C.	N.C.	(2)			
AUTO DEALERS							
Other Than Collision	(3)			(3)			
Collision							
Combined							
GARAGEKEEPERS							
Other Than Collision	(3)			(3)			
Collision							
Combined							
P.D. Combined							
TOTAL	1.1%	N.C.	N.C.				
GRAND TOTAL	9.0%	9.0%	9.0%	98,455,341	2.7%	2.7%	
				Liability:	76,637,179	4.3%	4.3%
				Phys. Damage:	21,818,162	-2.9%	-2.8%

COMMENTS:

(1) ISO Filing Mechanics: File and Use

(2) The Auto Dealers Liability coverage is not being reviewed this year.

(3) The Auto Dealers and Garagekeepers Physical Damage coverages were not reviewed last year and are not being reviewed this year.

(4) Staff will file the indications, which reflect a 02/01/2019 proposed effective date, with the following exceptions: For Trucks, Tractors and Trailers Other Than Collision, No Change (N.C.) was selected due to the modest indication.

CONNECTICUT
PRELIMINARY BASE CLASS LOSS COST LEVEL CHANGES BY TERRITORY*

Terr	Trucks, Tractors & Trailers			Private Passenger Types		
	Liab	OTC	Coll	Liab	OTC	Coll
011	2.0%	N.C.	-0.9%	5.9%	1.0%	-3.3%
014	11.7%	N.C.	-1.1%	8.2%	4.3%	-2.0%
015	7.8%	N.C.	-1.7%	8.6%	1.7%	-3.3%
017	-1.1%	N.C.	-4.9%	5.4%	13.6%	-1.8%
018	3.2%	N.C.	-2.2%	6.5%	6.9%	-4.1%
019	7.9%	N.C.	-5.2%	4.9%	9.1%	-6.6%
020	4.2%	N.C.	-4.8%	3.6%	5.0%	-8.4%
021	3.3%	N.C.	-4.7%	5.1%	4.2%	-5.9%
023	3.5%	N.C.	-4.0%	6.5%	1.8%	-6.2%
024	5.6%	N.C.	-4.6%	8.2%	-1.1%	-3.7%
025	4.0%	N.C.	-0.9%	7.7%	3.2%	-3.2%
026	5.7%	N.C.	-5.1%	5.5%	1.4%	1.7%
027	6.3%	N.C.	-3.5%	4.8%	1.3%	-4.6%
028	10.2%	N.C.	-5.5%	6.3%	9.3%	-4.9%
030	4.1%	N.C.	-2.1%	6.3%	11.9%	-2.3%
031	3.4%	N.C.	-4.5%	8.8%	7.1%	-1.6%
032	9.3%	N.C.	-2.0%	7.1%	1.8%	-1.0%
033	0.4%	N.C.	-3.4%	3.7%	-1.4%	-2.8%
Statewide	4.0%	N.C.	-4.1%	5.8%	4.0%	-4.1%

*These loss cost level changes are based on the preliminary statewide advisory loss cost level changes included in this circular and are subject to change.

**COMMERCIAL AUTO LOSS COST FILING SUMMARY
STATE: MARYLAND**

COVERAGE	-----Prior Loss Cost Changes-----			-----Current Loss Cost Review-----			
	INDICATED (%)	Effective: FILED (%)	02/01/2018 APPROVED (%)	LOSS COST VOLUME	Trend Effective: ISO INDICATED (%)	02/01/2019 STAFF ACTION (%)	
TRUCKS, TRACTORS & TRAILERS							
Liability	9.4%	9.4%	9.4%	\$ 85,598,440	6.2%	6.2%	
PIP	8.0%	8.0%	8.0%	1,138,134	-8.1%	-8.1%	
Combined	9.4%	9.4%	9.4%	86,736,574	6.0%	6.0%	
Other Than Collision	4.3%	4.3%	4.3%	3,849,982	4.9%	4.9%	
Collision	7.3%	7.3%	7.3%	14,955,351	1.8%	N.C.	
Combined	6.6%	6.6%	6.6%	18,805,333	2.4%	1.0%	
TOTAL	8.8%	8.8%	8.8%	105,541,907	5.4%	5.1%	
PRIVATE PASSENGER TYPES							
Liability	10.3%	10.3%	10.3%	14,188,688	7.8%	7.8%	
PIP	1.8%	N.C.	N.C.	396,346	4.2%	4.2%	
Combined	10.0%	10.0%	10.0%	14,585,034	7.7%	7.7%	
Other Than Collision	7.0%	7.0%	7.0%	1,621,567	6.7%	6.7%	
Collision	8.0%	8.0%	8.0%	5,214,163	1.9%	N.C.	
Combined	7.8%	7.8%	7.8%	6,835,730	3.0%	1.6%	
TOTAL	9.2%	9.2%	9.2%	21,420,764	6.2%	5.8%	
AUTO DEALERS							
Liability	7.1%	7.1%	7.1%	(2)			
PIP	-8.2%	-8.2%	-8.2%				
Combined	6.6%	6.6%	6.6%				
AUTO DEALERS							
Other Than Collision	(3)			(3)			
Collision							
Combined							
GARAGEKEEPERS							
Other Than Collision	(3)			(3)			
Collision							
Combined							
P.D. Combined							
TOTAL	6.6%	6.6%	6.6%				
GRAND TOTAL	8.9%	8.9%	8.9%	Overall:	126,962,671	5.5%	5.2%
				Liability:	101,321,608	6.3%	6.3%
				Phys. Damage:	25,641,063	2.6%	1.2%

COMMENTS:

(1) ISO Filing Mechanics: File & Use

(2) The Auto Dealers liability and PIP coverages are not being reviewed this year.

(3) The Auto Dealers and Garagekeepers physical damage coverages were not reviewed last year and are not being reviewed this year.

(4) Staff will file the indications, which reflect a 02/01/2019 proposed effective date, with the following exceptions: No Change (N.C.) was selected for Trucks, Tractors & Trailers Collision and Private Passenger Types Collision due to the modest indications.

MARYLAND
PRELIMINARY BASE CLASS LOSS COST LEVEL CHANGES BY TERRITORY*

Terr	Trucks, Tractors & Trailers				Private Passenger Types			
	Liab	PIP	OTC	Coll	Liab	PIP	OTC	Coll
101	11.8%	0.0%	3.6%	N.C.	7.4%	-2.8%	3.8%	N.C.
102	3.3%	0.0%	5.3%	N.C.	13.3%	7.7%	8.8%	N.C.
108	9.4%	0.0%	11.0%	N.C.	7.0%	6.9%	4.3%	N.C.
109	2.7%	-11.8%	1.6%	N.C.	11.0%	2.9%	9.8%	N.C.
110	9.9%	-6.2%	2.7%	N.C.	8.5%	3.0%	4.8%	N.C.
111	2.9%	-8.3%	3.7%	N.C.	13.4%	4.2%	6.3%	N.C.
112	4.6%	0.0%	4.7%	N.C.	9.2%	4.9%	5.2%	N.C.
113	8.5%	0.0%	6.9%	N.C.	8.6%	12.5%	7.9%	N.C.
114	6.3%	-9.1%	4.5%	N.C.	4.8%	4.3%	6.5%	N.C.
SW	6.2%	-8.1%	4.9%	N.C.	7.8%	4.2%	6.7%	N.C.

*These loss cost level changes are based on the preliminary statewide advisory loss cost level changes included in this circular and are subject to change.

COMMERCIAL AUTO LOSS COST FILING SUMMARY
STATE: MAINE

COVERAGE	-----Prior Loss Cost Changes-----			-----Current Loss Cost Review-----			
	INDICATED (%)	Effective: 02/01/2018 FILED (%)	APPROVED (%)	LOSS COST VOLUME	Trend Effective: 02/01/2019 ISO INDICATED (%)	STAFF ACTION (%)	
TRUCKS, TRACTORS & TRAILERS							
Liability	2.5%	2.5%	2.5%	\$ 10,345,850	6.5%	6.5%	
Other Than Collision	2.5%	N.C	N.C	1,278,056	0.0%	N.C	
Collision	6.0%	6.0%	6.0%	4,527,900	2.8%	2.8%	
Combined	5.2%	4.6%	4.6%	5,805,956	2.2%	2.2%	
TOTAL	3.4%	3.2%	3.2%	16,151,806	4.9%	4.9%	
PRIVATE PASSENGER TYPES							
Liability	2.4%	N.C	N.C	1,176,485	8.8%	8.8%	
Other Than Collision	4.0%	4.0%	4.0%	185,399	6.0%	6.0%	
Collision	10.4%	10.4%	10.4%	691,900	1.9%	N.C	
Combined	9.0%	9.0%	9.0%	877,299	2.8%	1.3%	
TOTAL	5.1%	3.6%	3.6%	2,053,784	6.2%	5.6%	
AUTO DEALERS							
Liability	-0.7%	-10.0%	-10.0%	(2)			
AUTO DEALERS							
Other Than Collision	(3)			(3)			
Collision							
Combined							
GARAGEKEEPERS							
Other Than Collision	(3)			(3)			
Collision							
Combined							
P.D. Combined							
TOTAL	-0.7%	-10.0%	-10.0%				
GRAND TOTAL	3.5%	2.9%	2.9%	18,205,590	5.1%	5.0%	
				Liability:	11,522,335	6.7%	6.7%
				Phys. Damage:	6,683,255	2.3%	2.1%

COMMENTS:

- (1) Type of Rating Law: Prior Approval
- (2) The Auto Dealers Liability is not being reviewed this year
- (3) The Auto Dealers and Garagekeepers Physical Damage coverages were not reviewed last year or this year
- (4) Staff will file the indications, which reflect a 2/1/2019 proposed effective date, with the following exceptions: For Trucks, Tractors and Trailers Other than Collision and Private Passenger Types Collision, No Change (N.C.) was selected due to the modest indications.

MAINE
PRELIMINARY BASE CLASS LOSS COST LEVEL CHANGES BY TERRITORY*

Terr	Trucks, Tractors & Trailers			Private Passenger Types		
	Liab	OTC	Coll	Liab	OTC	Coll
101	7.5%	N.C	-0.5%	8.9%	4.3%	N.C
102	5.3%	N.C	3.6%	8.4%	7.1%	N.C
105	5.9%	N.C	1.0%	9.0%	5.9%	N.C
107	7.1%	N.C	0.6%	6.1%	6.3%	N.C
109	5.8%	N.C	0.5%	9.1%	6.3%	N.C
120	4.5%	N.C	0.9%	7.5%	3.8%	N.C
121	6.2%	N.C	7.1%	9.1%	2.2%	N.C
122	8.3%	N.C	3.5%	9.2%	4.8%	N.C
123	8.8%	N.C	1.2%	9.5%	5.8%	N.C
124	4.0%	N.C	7.0%	9.0%	4.7%	N.C
125	4.4%	N.C	-2.6%	11.5%	8.7%	N.C
126	7.1%	N.C	4.2%	9.0%	7.1%	N.C
Statewide	6.5%	N.C	2.8%	8.8%	6.0%	N.C

*These loss cost level changes are based on the preliminary statewide advisory loss cost level changes included in this circular and are subject to change.

**COMMERCIAL AUTO LOSS COST FILING SUMMARY
STATE: NEBRASKA**

COVERAGE	-----Prior Loss Cost Changes-----			-----Current Loss Cost Review-----			
	INDICATED (%)	Effective: 03/01/2018 FILED (%)	APPROVED (%)	LOSS COST VOLUME	Trend Effective: 03/01/2019 ISO INDICATED (%)	STAFF ACTION (%)	
TRUCKS, TRACTORS & TRAILERS							
Liability	11.7%	11.7%	11.7%	\$ 21,160,315	6.8%	6.8%	
Other Than Collision	-0.2%	N.C.	N.C.	4,706,942	10.3%	10.3%	
Collision	14.0%	14.0%	14.0%	7,204,033	-4.0%	-4.0%	
Combined	7.9%	8.0%	8.0%	11,910,975	1.7%	1.7%	
TOTAL	10.3%	10.3%	10.3%	33,071,290	4.9%	4.9%	
PRIVATE PASSENGER TYPES							
Liability	8.8%	8.8%	8.8%	3,817,343	5.7%	5.7%	
Other Than Collision	1.4%	N.C.	N.C.	1,252,997	2.6%	2.6%	
Collision	13.1%	13.1%	13.1%	1,404,909	1.8%	N.C.	
Combined	7.2%	6.5%	6.5%	2,657,906	2.2%	1.2%	
TOTAL	8.1%	7.8%	7.8%	6,475,249	4.3%	3.9%	
AUTO DEALERS							
Liability	1.1%	-10.0%	-10.0%		(2)		
AUTO DEALERS		(3)			(3)		
Other Than Collision							
Collision							
Combined							
GARAGEKEEPERS		(3)			(3)		
Other Than Collision							
Collision							
Combined							
P.D. Combined							
TOTAL							
GRAND TOTAL	9.7%	9.5%	9.5%	39,546,539	4.8%	4.8%	
				Liability:	24,977,658	6.6%	6.6%
				Phys. Damage:	14,568,881	1.7%	1.6%

COMMENTS:

- (1) ISO Filing Mechanics: Prior Approval
- (2) The Auto Dealers Liability coverage is not being reviewed this year.
- (3) The Auto Dealers and Garagekeepers physical damage coverages were not reviewed last year and are not being reviewed this year.
- (4) Staff will file the indications, which reflect a 03/01/2019 proposed effective date, with the following exception: No Change (N.C.) will be filed for Private Passenger Types Collision due to the modest indication.

NEBRASKA
PRELIMINARY BASE CLASS LOSS COST LEVEL CHANGES BY TERRITORY*

Terr	Trucks, Tractors & Trailers			Private Passenger Types		
	Liab	OTC	Coll	Liab	OTC	Coll
102	7.9%	11.9%	-4.1%	4.4%	4.6%	N.C.
103	2.1%	14.2%	-2.0%	7.6%	5.1%	N.C.
105	3.6%	9.4%	-9.4%	3.8%	2.9%	N.C.
109	7.1%	9.9%	-4.7%	5.5%	2.8%	N.C.
110	9.6%	8.2%	-3.0%	7.0%	0.0%	N.C.
111	9.0%	12.7%	2.2%	5.1%	2.9%	N.C.
State wide	6.8%	10.3%	-4.0%	5.7%	2.6%	N.C.

*These loss cost level changes are based on the preliminary statewide advisory loss cost level changes included in this circular and are subject to change.

**COMMERCIAL AUTO LOSS COST FILING SUMMARY
STATE: NEW JERSEY**

COVERAGE	-----Prior Loss Cost Changes-----			-----Current Loss Cost Review-----		
	INDICATED (%)	Effective: 01/01/2018 FILED (%)	APPROVED (%)	LOSS COST VOLUME	Trend Effective: 01/01/2019 ISO INDICATED (%)	STAFF ACTION (%)
TRUCKS, TRACTORS & TRAILERS						
Liability	6.4%	6.4%	6.4%	\$ 215,920,440	3.5%	3.5%
Other Than Collision	2.8%	2.8%	2.8%	6,486,211	3.6%	3.6%
Collision	1.9%	N.C.	N.C.	24,129,316	-4.6%	-4.6%
Combined	2.1%	0.6%	0.6%	30,615,527	-2.9%	-2.9%
TOTAL	5.8%	5.6%	5.6%	246,535,967	2.7%	2.7%
PRIVATE PASSENGER TYPES						
Liability	12.9%	12.9%	12.9%	47,467,391	4.9%	4.9%
PIP	-1.5%	N.C.	N.C.	3,625,817	-6.6%	-6.6%
Combined	11.8%	11.9%	11.9%	51,093,208	4.1%	4.1%
Other Than Collision	-3.8%	-3.8%	-3.8%	4,330,886	2.0%	N.C.
Collision	-0.1%	N.C.	N.C.	14,163,756	-1.5%	N.C.
Combined	-1.0%	-0.9%	-0.9%	18,494,642	-0.7%	N.C.
TOTAL	7.8%	7.9%	7.9%	69,587,850	2.8%	3.0%
AUTO DEALERS						
Liability	3.5%	3.5%	3.5%	(2)		
AUTO DEALERS						
Other Than Collision	(3)			(3)		
Collision						
Combined						
GARAGEKEEPERS						
Other Than Collision	(3)			(3)		
Collision						
Combined						
P.D. Combined						
TOTAL	3.5%	3.5%	3.5%			
GRAND TOTAL	6.2%	6.1%	6.1%	316,123,817	2.7%	2.8%
				Liability:	267,013,648	3.6%
				Physical Damage:	49,110,169	-2.0%
						-1.8%

COMMENTS:

- (1) Type of Rating Law: File and Use
- (2) The Auto Dealers Liability coverage is not being reviewed this year.
- (3) The Auto Dealers and Garagekeepers Physical Damage coverages were not reviewed last year and are not being reviewed this year.
- (4) Staff will file the indications, which reflect a 01/01/2019 proposed effective date, with the following exceptions: For Private Passenger Types Other than Collision and Collision coverages, No Change (N.C.) was selected due to the modest indications.

NEW JERSEY
PRELIMINARY BASE CLASS LOSS COST LEVEL CHANGES BY TERRITORY*

Terr	Trucks, Tractors & Trailers			Private Passenger Types			
	Liab	OTC	Coll	Liab	PIP	OTC	Coll
101	8.8%	5.7%	-4.8%	1.0%	-8.6%	N.C.	N.C.
102	5.5%	7.0%	-3.9%	2.5%	-6.8%	N.C.	N.C.
103	2.8%	3.7%	-5.3%	8.2%	0.0%	N.C.	N.C.
104	6.6%	3.0%	-0.6%	5.1%	-8.8%	N.C.	N.C.
105	6.7%	4.3%	-1.8%	6.3%	-7.2%	N.C.	N.C.
106	1.5%	1.2%	-8.6%	2.8%	-4.3%	N.C.	N.C.
107	2.3%	7.2%	-6.8%	4.8%	-6.9%	N.C.	N.C.
108	9.4%	6.6%	-1.5%	4.3%	-6.7%	N.C.	N.C.
110	4.2%	7.1%	-6.9%	2.3%	-7.4%	N.C.	N.C.
111	7.3%	4.9%	-3.9%	8.6%	-0.9%	N.C.	N.C.
112	-2.4%	7.1%	-3.9%	4.5%	-1.1%	N.C.	N.C.
113	2.1%	5.5%	-0.4%	5.2%	-7.2%	N.C.	N.C.
114	-0.2%	2.7%	-5.9%	0.5%	-8.4%	N.C.	N.C.
115	0.7%	2.4%	-3.7%	3.9%	-4.7%	N.C.	N.C.
116	1.0%	4.8%	-9.7%	2.2%	-9.1%	N.C.	N.C.
117	5.3%	3.8%	-5.8%	9.3%	-9.0%	N.C.	N.C.
119	-0.5%	4.4%	-6.5%	4.8%	-7.0%	N.C.	N.C.
122	7.3%	4.4%	2.2%	6.8%	-7.2%	N.C.	N.C.
123	2.2%	4.5%	-7.9%	4.0%	-7.2%	N.C.	N.C.
124	0.4%	7.1%	-7.7%	4.9%	-9.7%	N.C.	N.C.
125	6.4%	0.0%	-4.8%	4.9%	-9.5%	N.C.	N.C.
126	1.5%	3.2%	-4.1%	4.4%	-6.0%	N.C.	N.C.
127	3.4%	2.7%	-2.5%	3.9%	-7.9%	N.C.	N.C.
131	2.9%	7.8%	-3.4%	4.1%	-7.9%	N.C.	N.C.
138	5.6%	4.3%	-2.1%	4.8%	-7.1%	N.C.	N.C.
139	2.6%	3.2%	-2.7%	5.7%	-5.8%	N.C.	N.C.
140	0.8%	4.0%	-3.8%	13.3%	-1.5%	N.C.	N.C.
Statewide	3.5%	3.6%	-4.6%	4.9%	-6.6%	N.C.	N.C.

*These loss cost level changes are based on the preliminary statewide advisory loss cost level changes included in this circular and are subject to change.

**COMMERCIAL AUTO LOSS COST FILING SUMMARY
STATE: OREGON**

COVERAGE	-----Prior Loss Cost Changes-----			-----Current Loss Cost Review-----		
	INDICATED (%)	Effective: FILED (%)	01/01/2018 APPROVED (%)	LOSS COST VOLUME	Trend Effective: ISO INDICATED (%)	01/01/2019 STAFF ACTION (%)
TRUCKS, TRACTORS & TRAILERS						
Liability	19.3%	19.3%	19.3%	\$ 51,739,807	6.6%	6.6%
Other Than Collision	10.8%	10.8%	10.8%	3,285,869	14.9%	14.9%
Collision	5.3%	5.3%	5.3%	12,331,004	2.2%	2.2%
Combined	6.5%	6.5%	6.5%	15,616,873	4.9%	4.9%
TOTAL	16.2%	16.2%	16.2%	67,356,680	6.2%	6.2%
PRIVATE PASSENGER TYPES						
Liability	6.9%	6.9%	6.9%	6,735,615	5.6%	5.6%
PIP	9.6%	9.6%	9.6%	546,323	1.6%	N.C.
Combined	7.1%	7.1%	7.1%	7,281,938	5.3%	5.2%
Other Than Collision	9.4%	9.4%	9.4%	656,406	8.0%	8.0%
Collision	12.6%	12.6%	12.6%	2,341,627	4.8%	4.8%
Combined	11.9%	11.9%	11.9%	2,998,033	5.5%	5.5%
TOTAL	8.5%	8.5%	8.5%	10,279,971	5.4%	5.3%
AUTO DEALERS						
Liability	7.0%	7.0%	7.0%	(2)		
AUTO DEALERS						
Other Than Collision		(3)		(3)		
Collision						
Combined						
GARAGEKEEPERS						
Other Than Collision		(3)		(3)		
Collision						
Combined						
P.D. Combined						
TOTAL	7.0%	7.0%	7.0%			
GRAND TOTAL	15.0%	15.0%	15.0%	Overall: 77,636,651	6.1%	6.1%
				Liability: 59,021,745	6.4%	6.4%
COMMENTS:				Phys. Damage: 18,614,906	5.0%	5.0%

- (1) ISO Filing Mechanics: File & Use
(2) The Auto Dealers liability coverage is not being reviewed this year.
(3) The Auto Dealers and Garagekeepers physical damage coverages were not reviewed last year and are not being reviewed this year.
(4) Staff will file the indications, which reflect a 01/01/2019 proposed effective date, with the following exception: No Change (N.C.) was selected for Private Passenger Types PIP due to the modest indication.

OREGON
PRELIMINARY BASE CLASS LOSS COST LEVEL CHANGES BY TERRITORY*

Terr	Trucks, Tractors & Trailers			Private Passenger Types			
	Liab	OTC	Coll	Liab	PIP	OTC	Coll
104	7.0%	16.7%	0.6%	2.7%	N.C.	11.0%	1.2%
105	6.3%	13.8%	6.6%	5.9%	N.C.	5.0%	4.0%
106	4.9%	15.3%	-4.3%	1.9%	N.C.	8.5%	0.4%
110	3.5%	12.7%	0.5%	3.0%	N.C.	6.8%	6.2%
111	4.6%	14.0%	1.0%	6.0%	N.C.	6.7%	6.1%
112	5.1%	12.8%	5.3%	8.6%	N.C.	8.1%	5.6%
113	3.9%	10.6%	3.8%	8.3%	N.C.	6.4%	5.2%
114	9.8%	18.2%	6.3%	9.7%	N.C.	8.3%	7.0%
115	3.3%	13.7%	0.5%	6.1%	N.C.	8.3%	5.4%
116	9.2%	12.0%	2.5%	7.9%	N.C.	6.0%	6.9%
117	9.9%	13.3%	7.4%	5.1%	N.C.	5.3%	6.7%
118	9.9%	13.7%	1.0%	10.0%	N.C.	7.1%	3.7%
119	5.3%	18.2%	11.2%	5.9%	N.C.	7.5%	3.3%
120	6.7%	14.5%	2.2%	5.7%	N.C.	8.0%	4.8%
Statewide	6.6%	14.9%	2.2%	5.6%	N.C.	8.0%	4.8%

*These loss cost level changes are based on the preliminary statewide advisory loss cost level changes included in this circular and are subject to change.

**COMMERCIAL AUTO LOSS COST FILING SUMMARY
STATE: RHODE ISLAND**

COVERAGE	-----Prior Loss Cost Changes-----			-----Current Loss Cost Review-----		
	INDICATED (%)	Effective: 03/01/2018 FILED (%)	APPROVED (%)	LOSS COST VOLUME	Trend Effective: 03/01/2019 ISO INDICATED (%)	STAFF ACTION (%)
TRUCKS, TRACTORS & TRAILERS						
Liability	5.8%	5.8%	5.8%	\$ 17,061,203	0.2%	N.C.
Other Than Collision	3.6%	N.C.	N.C.	834,110	5.4%	5.4%
Collision	8.1%	8.1%	8.1%	3,526,055	2.0%	N.C.
Combined	7.2%	6.4%	6.4%	4,360,165	2.7%	1.0%
TOTAL	6.1%	5.9%	5.9%	21,421,368	0.7%	0.2%
PRIVATE PASSENGER TYPES						
Liability	3.7%	3.7%	3.7%	3,717,609	4.2%	4.2%
Other Than Collision	8.5%	8.5%	8.5%	418,454	6.0%	6.0%
Collision	6.1%	6.1%	6.1%	1,669,304	2.0%	N.C.
Combined	6.5%	6.5%	6.5%	2,087,758	2.8%	1.2%
TOTAL	4.8%	4.8%	4.8%	5,805,367	3.7%	3.1%
AUTO DEALERS						
Liability	3.5%	3.5%	3.5%		(2)	
AUTO DEALERS						
Other Than Collision	(3)				(3)	
Collision						
Combined						
GARAGEKEEPERS						
Other Than Collision	(3)				(3)	
Collision						
Combined						
P.D. Combined						
TOTAL	3.5%	3.5%	3.5%			
GRAND TOTAL	5.8%	5.7%	5.7%	Overall: 27,226,735	1.3%	0.8%
				Liability: 20,778,812	0.9%	0.8%
COMMENTS:				Phys. Damage: 6,447,923	2.7%	1.1%

(1) ISO Filing Mechanics: File & Use

(2) The Auto Dealers liability coverage is not being reviewed this year.

(3) The Auto Dealers and Garagekeepers physical damage coverages were not reviewed last year and are not being reviewed this year.

(4) Staff will file the indications, which reflect a 03/01/2019 proposed effective date, with the following exceptions: For Trucks, Tractors & Trailers Liability, Trucks, Tractors & Trailers Collision, and Private Passenger Types Collision, No Change (N.C.) was selected due to the modest indications.

RHODE ISLAND
PRELIMINARY LOSS COST LEVEL CHANGES BY TERRITORY*

Terr	Trucks, Tractors & Trailers			Private Passenger Types		
	Liab	OTC	Coll	Liab	OTC	Coll
106	N.C.	3.2%	N.C.	1.9%	5.3%	N.C.
107	N.C.	1.4%	N.C.	2.4%	3.4%	N.C.
108	N.C.	7.5%	N.C.	5.2%	8.0%	N.C.
109	N.C.	4.0%	N.C.	7.9%	6.1%	N.C.
110	N.C.	7.5%	N.C.	-0.5%	4.5%	N.C.
Statewide	N.C.	5.4%	N.C.	4.2%	6.0%	N.C.

*These loss cost level changes are based on the preliminary statewide advisory loss cost level changes included in this circular and are subject to change.

COMMERCIAL AUTO LOSS COST FILING SUMMARY
STATE: TENNESSEE

COVERAGE	-----Prior Loss Cost Changes-----			-----Current Loss Cost Review-----			
	INDICATED (%)	Effective: FILED (%)	2/1/2018 APPROVED (%)	LOSS COST VOLUME	Trend Effective: ISO INDICATED (%)	2/1/2019 STAFF ACTION (%)	
TRUCKS, TRACTORS & TRAILERS							
Liability	16.3%	16.3%	16.3%	\$ 62,261,162	6.8%	6.8%	
Other Than Collision	3.5%	3.5%	3.5%	4,579,037	9.2%	9.2%	
Collision	11.1%	11.1%	11.1%	14,960,367	-8.3%	-8.3%	
Combined	9.2%	9.2%	9.2%	19,539,404	-4.2%	-4.2%	
TOTAL	14.5%	14.5%	14.5%	81,800,566	4.2%	4.2%	
PRIVATE PASSENGER TYPES							
Liability	10.1%	10.1%	10.1%	9,385,754	4.8%	4.8%	
Other Than Collision	-0.4%	N.C.	N.C.	1,090,520	4.8%	4.8%	
Collision	10.1%	10.1%	10.1%	3,354,345	-1.6%	N.C.	
Combined	7.5%	7.6%	7.6%	4,444,865	N.C.	1.2%	
TOTAL	9.2%	9.2%	9.2%	13,830,619	3.2%	3.6%	
AUTO DEALERS							
Liability Dealers	2.3%	N.C.	N.C.		(2)		
AUTO DEALERS							
Other Than Collision		(3)			(3)		
Collision							
Combined							
GARAGE KEEPERS							
Other Than Collision		(3)			(3)		
Collision							
Combined							
P.D. Combined							
TOTAL	2.3%	N.C.	N.C.				
GRAND TOTAL	13.4%	13.4%	13.4%	95,631,185	4.0%	4.1%	
				Liability:	71,646,916	6.5%	6.5%
				Phys. Damage:	23,984,269	-3.4%	-3.2%

COMMENTS:

- (1) ISO Filing Mechanics: File and Use
- (2) The Auto Dealers Liability coverage is not being reviewed this year.
- (3) The Auto Dealers and Garagekeepers physical damage coverages were not reviewed last year and are not being reviewed this year.
- (4) Staff will file the indications, which reflect a 02/01/2019 proposed effective date, with the following exception: No Change (N.C.) was selected for Private Passenger Types Collision due to the modest indication.

TENNESSEE
PRELIMINARY BASE CLASS LOSS COST LEVEL CHANGES BY TERRITORY*

Terr	Trucks, Tractors & Trailers			Private Passenger Types		
	Liab	OTC	Coll	Liab	OTC	Coll
101	5.7%	6.7%	-6.6%	6.4%	N.C.	N.C.
102	6.9%	9.3%	-7.4%	4.6%	5.6%	N.C.
103	8.2%	13.9%	-5.7%	8.9%	4.5%	N.C.
104	6.9%	8.2%	-8.8%	5.6%	5.4%	N.C.
106	6.3%	10.9%	-8.2%	4.7%	4.5%	N.C.
109	12.1%	14.4%	-13.0%	6.5%	4.0%	N.C.
112	9.2%	9.7%	-7.5%	6.0%	5.4%	N.C.
120	6.7%	9.6%	-8.4%	4.4%	4.2%	N.C.
121	3.2%	11.4%	-7.5%	4.4%	4.2%	N.C.
122	4.9%	9.7%	-10.8%	4.4%	4.2%	N.C.
123	3.5%	8.7%	-8.9%	3.1%	5.3%	N.C.
124	6.9%	11.2%	-4.7%	2.1%	5.0%	N.C.
125	7.5%	7.2%	-7.0%	4.0%	4.3%	N.C.
126	5.8%	6.2%	-8.7%	0.9%	7.4%	N.C.
127	6.8%	8.9%	-5.8%	3.3%	1.8%	N.C.
128	2.3%	11.4%	-11.6%	1.8%	5.6%	N.C.
129	5.5%	8.2%	-9.8%	2.8%	4.5%	N.C.
130	5.8%	13.1%	-5.3%	3.9%	7.1%	N.C.
Statewide	6.8%	9.2%	-8.3%	4.8%	4.8%	N.C.

*These loss cost level changes are based on the preliminary statewide advisory loss cost level changes included in this circular and are subject to change.

**COMMERCIAL AUTO LOSS COST FILING SUMMARY
STATE: UTAH**

COVERAGE	-----Prior Loss Cost Changes-----			-----Current Loss Cost Review-----		
	INDICATED (%)	Effective: FILED (%)	01/01/2018 APPROVED (%)	LOSS COST VOLUME	Trend Effective: ISO INDICATED (%)	01/01/2019 STAFF ACTION (%)
TRUCKS, TRACTORS & TRAILERS						
Liability	11.6%	11.6%	11.6%	\$ 23,378,528	13.3%	13.3%
PIP	7.5%	7.5%	7.5%	215,843	2.5%	N.C.
Combined	11.6%	11.6%	11.6%	23,594,371	13.2%	13.2%
Other Than Collision	9.6%	9.6%	9.6%	2,217,922	10.5%	10.5%
Collision	3.0%	3.0%	3.0%	7,026,286	-1.2%	N.C.
Combined	4.5%	4.5%	4.5%	9,244,208	1.6%	2.5%
TOTAL	9.6%	9.6%	9.6%	32,838,579	9.9%	10.2%
PRIVATE PASSENGER TYPES						
Liability	4.6%	4.6%	4.6%	2,784,699	10.9%	10.9%
PIP	-3.6%	-3.6%	-3.6%	66,322	-0.8%	N.C.
Combined	4.3%	4.3%	4.3%	2,851,021	10.6%	10.6%
Other Than Collision	4.7%	4.7%	4.7%	354,629	6.6%	6.6%
Collision	6.1%	6.1%	6.1%	1,018,012	9.2%	9.2%
Combined	5.7%	5.7%	5.7%	1,372,641	8.5%	8.5%
TOTAL	4.8%	4.8%	4.8%	4,223,662	9.9%	10.0%
AUTO DEALERS						
Liability	3.7%	3.7%	3.7%		(2)	
PIP	-3.1%	-10.0%	-10.0%			
Combined	3.3%	2.9%	2.9%			
AUTO DEALERS						
Other Than Collision	(3)				(3)	
Collision						
Combined						
GARAGEKEEPERS						
Other Than Collision	(3)				(3)	
Collision						
Combined						
P.D. Combined						
TOTAL	3.3%	2.9%	2.9%			
GRAND TOTAL	8.9%	8.9%	8.9%	Overall: 37,062,241	9.9%	10.2%
				Liability: 26,445,392	12.9%	12.9%
COMMENTS:				Phys. Damage: 10,616,849	2.5%	3.3%

(1) ISO Filing Mechanics: File & Use

(2) The Auto Dealers liability and PIP coverages are not being reviewed this year.

(3) The Auto Dealers and Garagekeepers physical damage coverages were not reviewed last year and are not being reviewed this year.

(4) Staff will file the indications, which reflect a 01/01/2019 proposed effective date, with the following exceptions: For Trucks, Tractors & Trailers PIP, Trucks, Tractors & Trailers Collision, and Private Passenger Types PIP, No Change (N.C.) was selected due to the modest indications.

UTAH
PRELIMINARY LOSS COST LEVEL CHANGES BY TERRITORY*

Terr	Trucks, Tractors & Trailers				Private Passenger Types			
	Liab	PIP	OTC	Coll	Liab	PIP	OTC	Coll
101	14.6%	N.C.	13.6%	N.C.	12.8%	N.C.	4.2%	10.7%
103	13.3%	N.C.	10.0%	N.C.	8.0%	N.C.	11.4%	4.7%
104	13.8%	N.C.	8.5%	N.C.	10.0%	N.C.	4.9%	5.8%
105	12.5%	N.C.	10.1%	N.C.	14.3%	N.C.	8.0%	11.8%
106	9.7%	N.C.	5.6%	N.C.	8.4%	N.C.	7.5%	10.4%
SW	13.3%	N.C.	10.5%	N.C.	10.9%	N.C.	6.6%	9.2%

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COMMERCIAL AUTO LOSS COST FILING SUMMARY
STATE: VERMONT

COVERAGE	-----Prior Loss Cost Changes-----			-----Current Loss Cost Review-----			
	INDICATED (%)	FILED (%)	APPROVED (%)	LOSS COST VOLUME	ISO INDICATED (%)	STAFF ACTION (%)	
TRUCKS, TRACTORS & TRAILERS							
Liability	6.3%	6.3%	6.3%	\$ 6,378,339	2.6%	N.C	
Other Than Collision	2.6%	N.C.	N.C.	1,017,410	7.9%	7.9%	
Collision	-0.9%	N.C.	N.C.	2,994,427	-4.9%	-4.9%	
Combined	0.0%	0.0%	0.0%	4,011,837	-1.7%	-1.7%	
TOTAL	3.8%	3.8%	3.8%	10,390,176	1.0%	-0.6%	
PRIVATE PASSENGER TYPES							
Liability	2.5%	N.C.	N.C.	1,059,684	3.4%	3.4%	
Other Than Collision	2.3%	N.C.	N.C.	217,096	7.5%	7.5%	
Collision	4.1%	4.1%	4.1%	560,982	0.8%	N.C	
Combined	3.6%	3.0%	3.0%	778,078	2.7%	2.1%	
TOTAL	3.0%	1.3%	1.3%	1,837,762	3.1%	2.8%	
AUTO DEALERS							
Liability	2.4%	N.C.	N.C.	(2)			
AUTO DEALERS							
Other Than Collision	(3)			(3)			
Collision							
Combined							
GARAGEKEEPERS							
Other Than Collision	(3)			(3)			
Collision							
Combined							
P.D. Combined							
TOTAL	2.4%	0.0%	0.0%				
GRAND TOTAL	3.6%	3.3%	3.3%	12,227,938	1.3%	-0.1%	
				Liability:	7,438,023	2.7%	0.5%
				Phys. Damage:	4,789,915	-1.0%	-1.0%

COMMENTS:

- (1) Type of Rating Law: File & Use
- (2) Auto Dealers Liability is not being reviewed this year
- (3) The Auto Dealers and Garagekeepers Physical Damage coverages were not reviewed last year or this year.
- (4) Staff will file the indications, which reflect a 1/1/2019 proposed effective date, with the following exceptions Trucks, Tractors and Trailers Liability No Change (N.C.) was selected due to the good experience in the last two years. For Private Passenger Types Collision No Change (N.C.) was selected due to the modest indication.

VERMONT
PRELIMINARY LOSS COST LEVEL CHANGES BY TERRITORY*

Terr	Trucks, Tractors & Trailers			Private Passenger Types		
	Liab	OTC	Coll	Liab	OTC	Coll
101	N.C	5.6%	-4.7%	2.6%	9.1%	N.C
102	N.C	4.1%	2.3%	1.1%	4.8%	N.C
120	N.C	5.4%	-9.3%	1.7%	9.2%	N.C
121	N.C	5.3%	-6.6%	3.1%	6.5%	N.C
122	N.C	5.7%	-8.1%	2.5%	6.2%	N.C
123	N.C	11.0%	-1.6%	5.8%	8.3%	N.C
Statewide	N.C	7.9%	-4.9%	3.4%	7.5%	N.C

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**COMMERCIAL AUTO LOSS COST FILING SUMMARY
STATE: WEST VIRGINIA**

COVERAGE	-----Prior Loss Cost Changes-----			-----Current Loss Cost Review-----			
	INDICATED (%)	Effective: FILED (%)	1/1/2018 APPROVED (%)	LOSS COST VOLUME	Trend Effective: ISO INDICATED (%)	1/1/2019 STAFF ACTION (%)	
TRUCKS, TRACTORS & TRAILERS							
Liability	3.8%	3.8%	3.8%	\$ 16,620,727	6.0%	6.0%	
Other Than Collision	2.6%	N.C.	N.C.	1,379,917	8.2%	8.2%	
Collision	1.9%	N.C.	N.C.	4,410,249	-0.8%	N.C.	
Combined	2.1%	N.C.	N.C.	5,790,166	1.3%	2.0%	
TOTAL	3.3%	2.8%	2.8%	22,410,893	4.8%	5.0%	
PRIVATE PASSENGER TYPES							
Liability	2.7%	2.7%	2.7%	2,921,057	2.6%	N.C.	
Other Than Collision	6.7%	6.7%	6.7%	460,629	5.0%	5.0%	
Collision	4.0%	4.0%	4.0%	830,834	-0.3%	N.C.	
Combined	4.9%	4.9%	4.9%	1,291,463	1.6%	1.8%	
TOTAL	3.4%	3.4%	3.4%	4,212,520	2.3%	0.5%	
AUTO DEALERS							
Liability Dealers	0.8%	N.C.	N.C.		(2)		
AUTO DEALERS							
Other Than Collision		(3)			(3)		
Collision							
Combined							
GARAGE KEEPERS							
Other Than Collision		(3)			(3)		
Collision							
Combined							
P.D. Combined							
TOTAL	0.8%	N.C.	N.C.				
GRAND TOTAL	3.3%	2.8%	2.8%	26,623,413	4.4%	4.3%	
				Liability:	19,541,784	5.5%	5.1%
				Phys. Damage:	7,081,629	1.4%	1.9%

COMMENTS:

- (1) ISO Filing Mechanics: File and Use
- (2) The Auto Dealers Liability coverage is not being reviewed this year.
- (3) The Auto Dealers and Garagekeepers physical damage coverages were not reviewed last year and are not being reviewed this year.
- (4) Staff will file the indications, which reflect a 01/01/2019 proposed effective date, with the following exceptions: For Trucks, Tractors and Trailers Collision and Private Passenger Types Collision, No Change (N.C.) was selected due to the modest indications. For Private Passenger Types Liability, No Change (N.C.) was selected due to the overall good experience.

WEST VIRGINIA
PRELIMINARY BASE CLASS LOSS COST LEVEL CHANGES BY TERRITORY*

Terr	Trucks, Tractors & Trailers			Private Passenger Types		
	Liab	OTC	Coll	Liab	OTC	Coll
101	4.3%	7.0%	N.C.	N.C.	8.8%	N.C.
102	5.7%	14.0%	N.C.	N.C.	3.4%	N.C.
106	4.1%	5.6%	N.C.	N.C.	8.1%	N.C.
108	9.6%	7.6%	N.C.	N.C.	4.4%	N.C.
109	5.7%	9.5%	N.C.	N.C.	3.9%	N.C.
110	0.7%	8.4%	N.C.	N.C.	5.2%	N.C.
114	3.0%	9.5%	N.C.	N.C.	4.1%	N.C.
115	4.7%	6.9%	N.C.	N.C.	4.1%	N.C.
116	6.4%	7.1%	N.C.	N.C.	2.9%	N.C.
117	8.1%	8.2%	N.C.	N.C.	5.2%	N.C.
118	8.1%	8.4%	N.C.	N.C.	6.6%	N.C.
119	5.3%	5.7%	N.C.	N.C.	4.2%	N.C.
Statewide	6.0%	8.2%	N.C.	N.C.	5.0%	N.C.

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