

LOSS COSTS – IMPLEMENTATION

JULY 18, 2019

COMMERCIAL AUTOMOBILE

LI-CA-2019-186

OREGON REVISED COMMERCIAL AUTO ADVISORY PROSPECTIVE LOSS COSTS TO BE IMPLEMENTED; NEW FILING FORMAT

KEY MESSAGE

Loss costs representing a 6.4% statewide change to be implemented.

BACKGROUND

In circular [LI-CA-2019-112](#), we provided you with information about the Commercial Auto loss cost level experience review.

ISO ACTION

We filed CA-2019-BRLA1, which presents a review of Commercial Auto loss cost experience.

Refer to the attached explanatory material for complete details about the filing.

IMPORTANT NOTE

Change in Format

The filing has been restructured. All explanatory text, for all sections of the filing, appears first; all exhibits are grouped together and appear thereafter; followed by the manual pages. We invite customers to share feedback on this revised format and suggestions for further enhancements by contacting the individuals listed in the Contact Information block.

SUPPLEMENTARY INFORMATION

We are including supplementary information for Oregon, which provides additional information on the attached loss cost level experience review.

NOTE: This supplementary information is **not** part of the experience review document and, in states where we are making a filing, is **not** part of the 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 January 1, 2020.

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 THE STATISTICAL REPORTING OF LOSS COST MULTIPLIER

For the purpose of reporting your company Loss Cost Multiplier under the CSP, as of January 1, 2020, the multiplier must be based on the relationship between your gross rates and the ISO advisory prospective loss costs contained in this circular.

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.

In all correspondence with the Insurance Department on this revision, you should refer to ISO Reference Filing Number CA-2019-BRLA1, 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

No new attributes are being introduced with this revision.

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-2018-044 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.

FUTURE ISO ACTION

We will provide a status report for this and other Basic Limits Loss Costs (BRLA1) revisions. Please refer to the Insurance Lines Services web site (www.verisk.com/ils). In addition to other information, this web site contains copies of major multistate filing status reports that are updated approximately every two weeks.

REVISION DISTRIBUTION

We will issue a Notice to Manualholders with an edition date of 1-20 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

REFERENCE(S)

- LI-CA-2019-112 (06/05/2019) Commercial Auto Experience Level Indications Reviewed By Staff
- LI-CL-2018-044 (11/27/2018) Revised Lead Time Requirements Listing

ATTACHMENT(S)

- Filing CA-2019-BRLA1
- Supplementary Information

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.

COPYRIGHT EXPLANATION

The material distributed by Insurance Services Office, Inc. is copyrighted. All rights reserved. Possession of these pages does not confer the right to print, reprint, publish, copy, sell, file, or use same in any manner without the written permission of the copyright owner. Permission is hereby granted to members, subscribers, and service purchasers to reprint, copy, or otherwise use the enclosed material for purposes of their own business use relating to that territory or line or kind of insurance, or subdivision thereof, for which they participate, provided that:

- (A) Where ISO copyrighted material is reprinted, copied, or otherwise used **as a whole**, it must reflect the copyright notice actually shown on such material.
- (B) Where ISO copyrighted material is reprinted, copied, or otherwise used **in part**, the following credit legend must appear at the bottom of each page so used:

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

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 was 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.

ACKNOWLEDGEMENT 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 review a Statement of Actuarial Opinion; therefore, we are including the following acknowledgment:

I, David Terné, am a Managing Director of Strategic 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.

CONTACT INFORMATION

If you have any questions concerning:

- The actuarial content of this circular, please contact:
Rebecca Gordon
Actuarial Operations
201-469-2623
Rebecca.Gordon@verisk.com
autoactuarial@verisk.com
- The non-actuarial content of this circular, please contact:
Alexander Esau
Production Operations, Compliance and Product Services
201-469-2717
productionoperations@verisk.com
- Other issues for this circular, please contact Customer Support:
E-mail: info@verisk.com
Phone: 800-888-4476

Callers outside the United States, Canada, and the Caribbean may contact us using our global toll-free number (International Access Code + 800 48977489). For information on all ISO products, visit us at www.verisk.com/iso. To keep abreast of the latest Insurance Lines Services updates, view www.verisk.com/ils.

OREGON

BASIC LIMITS PROSPECTIVE LOSS COST LEVEL – COMMERCIAL AUTOMOBILE

FILING CA-2019-BRLA1

EXECUTIVE SUMMARY

PURPOSE

This document:

- revises the advisory prospective loss costs for the major Commercial Automobile classes. These loss costs represent a 6.4% statewide change from the loss costs currently in effect.
 - provides the analyses used to derive these advisory loss costs.
-

DEFINITION OF
THE ISO ADVISORY
PROSPECTIVE
LOSS COSTS

Advisory prospective loss costs in this document are the expected value of that portion of a rate that does not include provisions for expenses (other than loss adjustment expenses) or profit, and are based on historical aggregate losses and loss adjustment expenses adjusted through development to their ultimate value and projected through trending to a future point in time. Throughout this document the words “loss cost” are synonymous with the words “prospective loss cost.”

OPTIONAL CLASS
PLAN LOSS COSTS

The loss costs contained in this filing CA-2019-BRLA1 are intended for use with the class plan in our standard manual. The prospective loss costs in this filing have also been used as the basis to develop the loss costs for the Optional Class Plan, which are located in companion filing CA-2019-BRLB1.

CHANGE IN
FORMAT

In this document, all explanatory material appears first, followed by all exhibits, and then the revised prospective loss costs. Explanatory pages are numbered B-1 through C-30, the exhibits are labeled EXHIBIT A1 through EXHIBIT C17, and the revised prospective loss cost pages are numbered D-1 through D-29.

AUTO DEALERS
LIABILITY
COVERAGE

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

REVISED LOSS
COST CHANGES

The statewide advisory loss cost level changes are:

<u>Trucks, Tractors & Trailers</u>	<u>Indicated</u>	<u>Filed</u>
Liability		
Single Limit Liability	8.7%	8.7%
Physical Damage		
Other than Collision	5.6%	5.6%
Collision	-2.2%	N.C.
Total Trucks, Tractors & Trailers	6.5%	6.9%

REVISED LOSS
COST CHANGES
(CONT'D)

Private Passenger Types

Liability		
Single Limit Liability	3.6%	3.6%
Personal Injury Protection	-0.6%	N.C.
Physical Damage		
Other than Collision	7.1%	7.1%
Collision	1.2%	N.C.
Total Private Passenger Types	3.1%	2.8%
<u>Grand Total</u>	6.0%	6.4%

Loss cost level changes are relative to the current loss costs.

INDICATED VS.
FILED

Indicated changes are based on standard ISO methodology, utilizing a 1/1/2020 trend effective date. The filed loss cost level changes are the same as the indicated with the following exceptions: No Change (N.C.) was selected for Trucks, Tractors & Trailers Collision and Private Passenger Types PIP and Collision due to the modest indications.

PRIOR ISO
REVISIONS

The latest selected revisions in this state are:

<u>Filing</u>	CA-2018-BRLA1	CA-2017-BRLA1	CA-2016-BRLA1
Rate Level/ Loss Costs	Loss Costs	Loss Costs	Loss Costs
Effective Date	1/1/2019	1/1/2018	1/1/2017
<u>Changes</u>			
Indicated	5.8%	15.0%	5.3%
Filed	5.6%	15.0%	4.8%
Approved	5.6%	15.0%	4.8%

HISTORICAL
SOURCE DATA

The sources of the data underlying this loss cost review are:

- ISO companies reporting voluntary automobile experience under the Commercial Automobile modules of ISO's statistical plans.
- Accident year data through year ended 06/30/2018 for all coverages.
- Various external price index data from the Bureau of Labor Statistics.

ADJUSTMENTS TO
REPORTED
EXPERIENCE

Loss Trend

To adjust the loss data to levels expected to prevail during the period when the revised loss costs will be in effect, historical losses have been multiplied by trend factors. These trend factors are based on the changes in claim cost and claim frequency that are expected to arise between the historical experience period and the prospective period during which the revised loss costs are anticipated to be in effect. Historically, frequency trends for Commercial Auto liability have been quite variable, have differed between

ADJUSTMENTS TO
REPORTED
EXPERIENCE
(CONT'D)

Trucks, Tractors, and Trailers (TTT) and Private Passenger Types (PPT) liability classes, and have often displayed cyclical patterns. As a result, an exponential curve of the form $Y=A(B^X)$ does not fit the data well over the long term. To reflect these characteristics and the difficulty in predicting turning points and rates of change, frequency trend is being selected to be 0% for TTT and PPT for both the Bodily Injury and Property Damage coverages.

Claim cost trend data through second quarter 2018 and claim frequency trend data through first quarter 2018 were used in selecting the following annual liability trend factors:

<u>Coverage</u>	<u>Annual Trend Factor</u>
Trucks, Tractors, and Trailers Liability:	
Bodily Injury	+4.2%
Property Damage	+4.7%
Private Passenger Types Liability:	
Bodily Injury	+4.2%
Property Damage	+4.7%
Private Passenger Types PIP	+3.3%
Trucks, Tractors & Trailers OTC	+7.0%
Trucks, Tractors & Trailers Collision	+4.5%
Private Passenger Types OTC	+7.0%
Private Passenger Types Collision	+4.5%

OCN Trend

To recognize the trend in the Original Cost New (OCN) relativities for Trucks, Tractors & Trailers and Private Passenger Type's physical damage, aggregate loss costs at current level have been multiplied by trend factors. The selected annual OCN trend factors for Trucks, Tractors & Trailers are +1.0% and +1.5% for OTC and Collision respectively. For Private Passenger Types, the OCN Trend factors are +1.0% and +0.6% for OTC and Collision respectively.

Standard actuarial procedures have been used in calculating the loss costs including adjusting the losses to ultimate settlement level, reflecting all loss adjustment expenses.

TEN LARGEST
COMPANIES/
GROUPS
IN THIS REVIEW

LIABILITY (ASLOB 19.3 & 19.4)

1. Liberty Mutual Insurance Company
2. Cincinnati Insurance Company
3. Travelers Indemnity Company
4. Tokio Marine Companies
5. Western National Mutual Ins. Co.
6. Zurich American Insurance Company
7. Employers Mutual Casualty Company
8. Continental Casualty Company
9. Federated Mutual Insurance Company
10. Insurance Company of North America

PHYSICAL DAMAGE (ASLOB 21.2)

1. Liberty Mutual Insurance Company
2. Travelers Indemnity Company
3. Cincinnati Insurance Company
4. Zurich American Insurance Company
5. Sentry Insurance A Mutual Company
6. Western National Mutual Ins. Co.
7. Federated Mutual Insurance Company
8. Employers Mutual Casualty Company
9. Oregon Mutual Insurance Company
10. Tokio Marine Companies

Insurers are listed in descending order based on the percent of statewide written premium volume from Annual Statement Page 15 for the year ending 12/31/2017 for the Annual Statement Line of Business (ASLOB) indicated.

MARKET SHARE

The market share of ISO participating insurers used in this review as measured by Annual Statement Page 15 written premium for the year ending 12/31/2017 is:

Liability (ASLOB 19.3 & 19.4)
42.4%

Physical Damage (ASLOB 21.2)
43.1%

COMPANY
DECISION

We encourage each insurer to decide independently whether the judgments made and the procedures or data used by ISO in developing the loss costs contained herein are appropriate for its use. We have included within this document the information upon which ISO relied in order to make such independent judgments.

The data underlying the enclosed material comes from companies reporting to Insurance Services Office, Inc. Therefore, the ISO experience permits the establishment of a much broader statistical ratemaking base than could be employed by using any individual company's data. A broader data base enhances the validity of ratemaking analysis derived therefrom. At the same time, however, an individual company may benefit from a comparison of its own experience to the aggregate ISO experience, and may reach valid conclusions with respect to the manner in which its own costs can be expected to differ from ISO's projections based on the aggregate data.

Some calculations included in this document involve areas of ISO staff judgment. Each company should carefully review and evaluate its own experience in order to determine whether the ISO selected loss costs are appropriate for its use.

The material has been developed exclusively by the staff of Insurance Services Office, Inc.

COPYRIGHT
EXPLANATION

The material distributed by Insurance Services Office, Inc. is copyrighted. All rights reserved. Possession of these pages does not confer the right to print, reprint, publish, copy, sell, file or use same in any manner without the written permission of the copyright owner.

OREGON
COMMERCIAL AUTOMOBILE
Table of Contents

	<u>Explanatory Pages</u>	<u>Corresponding Exhibits</u>
SECTION A – SCOPE OF REVISION		
Summary of Prospective Loss Cost Level Changes		Exhibit A1
Revised Prospective Loss Costs and Percentage Changes		Exhibit A2
SECTION B – CALCULATION OF CHANGES		
Overview of ISO Actuarial Procedures	B-1	
Step 1:		
Determination of Statewide Loss Cost Level Changes	B-2-4	
Trucks, Tractors & Trailers Liability Statewide Changes		Exhibit B1
Trucks, Tractors & Trailers Physical Damage Statewide Changes		Exhibit B2
Private Passenger Types Liability and PIP Statewide Changes		Exhibit B3
Private Passenger Types Physical Damage Statewide Changes		Exhibit B4
Step 2:		
Determination of Territory Relativities	B-5	
Trucks, Tractors & Trailers Liability Territory Development		Exhibit B5
Private Passenger Liability and PIP Territory Development		Exhibit B6
Explanatory Memorandum for Trucks, Tractors & Trailers and Private Passenger Types Liability and PIP Territory Development	B-6-7	
Trucks, Tractors & Trailers Physical Damage Territory Development		Exhibits B7-B8
Private Passenger Types Physical Damage Territory Development		Exhibits B9-B10
Explanatory Memorandum for Trucks, Tractors & Trailers and Private Passenger Types Physical Damage Territory Development	B-8-9	
SECTION C – SUPPORTING MATERIAL		
Loss Adjustment Expense	C-1	Exhibit C1
Loss Trend	C-2-7	Exhibits C2-C9
Physical Damage OCN Trend	C-8	Exhibits C10-C11
Loss Development for Liability	C-9-10	Exhibits C12-C13
Loss Development for Physical Damage	C-11	Exhibits C14-C15
Private Passenger Types PIP Explanation	C-12-14	
Credibility Procedures and Tables	C-15-22	
Claims for Credibility	C-23-24	
Relativities for Developing Minor Class & Coverage Loss Costs		Exhibits C16-C17
Excess Wind and Water Procedure	C-25-30	
SECTION D – REVISED PROSPECTIVE LOSS COSTS		
Liability and PIP	D-1-14	
Physical Damage - All Coverages Except Garages	D-15-28	
Hired Autos (Rule 90)	D-29	

OVERVIEW OF ISO ACTUARIAL PROCEDURES – COMMERCIAL AUTOMOBILE

INTRODUCTION	Commercial Automobile advisory prospective loss costs are determined by evaluating the adequacy of the current ISO loss costs to pay for our best estimate of losses and all loss adjustment expenses that will be incurred in the prospective (or future) period. This evaluation is done separately by coverage for the major classes.
STEP 1: DETERMINATION OF STATEWIDE LOSS COST INDICATION	The first step in this process is the determination of the statewide loss cost indication by major class/coverage. In other words, what percentage changes on average must be made to the current ISO loss costs in order to achieve adequacy for the prospective conditions? The percentage changes are presented on the exhibits labeled "Determination of Statewide Advisory Loss Cost Level Change."
STEP 2: DISTRIBUTION TO TERRITORIES	For all of the liability coverages and for Trucks, Tractors & Trailers and Private Passenger Types Physical Damage, ISO then distributes the filed statewide basic limit loss cost change to the individual territorial loss costs by comparing the relative loss experience by territory to the statewide average.
STEP 3: APPLICATION OF PERCENT CHANGES	The last step is the calculation of the ISO advisory prospective loss costs. This is achieved by applying either the filed statewide or territorial changes to the current ISO loss costs. For liability, the percentage change is applied at the basic limit; for physical damage, it is applied at the base OCN, age and deductible. The resulting Loss Costs are displayed in Section D.

OVERVIEW OF ISO ACTUARIAL PROCEDURES – COMMERCIAL AUTOMOBILE

STEP 1 – DETERMINATION OF STATEWIDE ADVISORY LOSS COST LEVEL CHANGE

OBJECTIVE	<p>The objective of this procedure is to determine the indicated statewide advisory loss cost level change. This procedure answers the question: what percentage changes must be made on average to the current ISO loss costs in order for them to be adequate to cover indemnity losses and all loss adjustment expenses incurred in the prospective period in which the revised loss costs are assumed to be in effect?</p>
DESCRIPTION	<p>This procedure compares the developed and trended incurred losses and loss adjustment expenses with the aggregate loss costs at current ISO loss cost level, which is the aggregate amount that would have been collected if the current ISO loss costs were used during the experience period. This experience ratio (losses and all loss adjustment expenses divided by aggregate loss costs) is calculated for several years and a weighted average is calculated. The weights are determined as a function of the credibility or volume of claim experience. The average experience ratio is then credibility weighted with the expected experience ratio in order to minimize the impact of random variation in the observed losses. This credibility weighted experience ratio is the indicated statewide advisory loss cost level change in decimal form.</p>
EXPERIENCE BASE	<p>The experience used in this review is the latest available as reported under the ISO Commercial Statistical Plan. All coverages are on an accident year basis. For liability, the review is conducted on a \$100,000 basic limits basis - indemnity losses are limited to \$100,000 per occurrence.</p>
AGGREGATE LOSS COSTS (Item 1)	<p>The aggregate loss costs at current ISO loss cost level are the loss-related revenue that would have been collected if the current ISO loss costs were used during the experience period. It is calculated by extending the exposures by the current ISO loss costs. For liability, the \$100,000 basic limit loss costs are used. For Trucks, Tractors, and Trailers and Private Passenger Types Physical Damage, loss costs are on an all deductibles combined basis.</p> <p>Trucks, Tractors & Trailers and Private Passenger Types physical damage aggregate loss costs are placed on the prospective OCN relativity level by the application of OCN trend factors.</p>

INCURRED
LOSSES & LAE
(Item 2)

The incurred losses and loss adjustment expenses are our best estimate of the ultimate payment for indemnity losses and loss adjustment expenses using the claim frequency and severity levels ISO expects to occur during the prospective period for which the revised loss costs will be used.

For the liability coverages, the reported incurred losses and allocated loss adjustment expenses are subject to the following adjustments:

- Incurred indemnity losses are capped at the basic limit;
- Developed to an ultimate settlement basis by the application of loss development factors;
- Loaded for unallocated loss adjustment expenses;
- Placed on the prospective cost/frequency levels by the application of trend factors.

For the physical damage coverages, the reported paid (accident year) losses are subject to the following adjustments:

- Paid Other Than Collision losses are adjusted using an Excess Wind and Water procedure;
- Developed to an ultimate settlement basis by the application of loss development factors;
- Loaded for all loss adjustment expenses;
- Placed on the prospective cost/frequency levels by the application of trend factors.

Refer to Section C for the support for these loss related adjustments.

EXPERIENCE
RATIO
(Item 3)

The experience ratio is the ratio of the incurred losses and loss adjustment expenses to the aggregate loss costs at current ISO loss cost level. It measures the adequacy of the current ISO loss costs for the prospective period.

YEAR WEIGHTS
(Item 4)

The number of years of experience used and year weights are determined by the total number of claims in the experience period. To the extent there is adequate credibility, ISO uses fewer years and gives greater weight to the most recent years. Refer to the credibility pages of Section C for the methodology used to arrive at both the number of years used and the year weights.

EXPECTED
EXPERIENCE
RATIO
(Item 7)

The expected experience ratio is our best prediction of the experience ratio if the most recent data was not available. For this review we have assumed that the current loss costs were adequate when implemented and will be inadequate for the prospective period to the extent of the net trend. It is calculated as the combined trend factor projected for the number of years between the last revision (or review) and this revision.

CREDIBILITY

Credibility is based upon the number of claims for all years in the experience period. The procedure for assigning credibility is outlined in the credibility pages of Section C.

CREDIBILITY
WEIGHTED
EXPERIENCE
RATIO

The average experience ratio is credibility weighted with the expected experience ratio. The resulting credibility weighted experience ratio, converted to a percentage, is the indicated change to the current ISO loss costs.

OVERVIEW OF ISO ACTUARIAL PROCEDURES – COMMERCIAL AUTOMOBILE

STEP 2 – DETERMINATION OF TERRITORY RELATIVITIES

OBJECTIVE	The objective of this procedure is to distribute the statewide loss cost indication by territory. In other words, what percentage changes by territory should be made in order to equitably achieve an adequate statewide prospective loss cost level?
<hr/>	
TRUCKS, TRACTORS & TRAILERS AND PRIVATE PASSENGER TYPES LIABILITY AND PHYSICAL DAMAGE	For Trucks, Tractors & Trailers and Private Passenger Types, this procedure compares the individual territory experience ratios to the statewide average experience ratio. The territory experience ratio is calculated for the latest 5 years and a statewide weighted-average experience ratio for the same period is calculated using the aggregate loss costs (product of earned car years (col 1) and underlying loss cost (col 2)) as weights. The territory experience ratio is then credibility weighted with the statewide average experience ratio to produce a formula experience ratio. The territory formula experience ratio is then compared to the statewide weighted average formula experience ratio to determine the territory index to state. The territory index is then multiplied by the filed loss cost level change in order to produce the indicated change to the individual territories. This change is then applied to the current territory base loss cost.

EXPLANATORY MEMORANDUM FOR TRUCKS, TRACTORS & TRAILERS AND PRIVATE
PASSENGER TYPES LIABILITY AND PIP TERRITORY DEVELOPMENT

COLUMN (1) EARNED CAR YEARS	Number of car-years, or exposures, earned in the latest year. These exposures are used to calculate the weighted averages through the analysis. (For calculating the weighted average of the Experience Ratio in Col (4) and the Formula Experience Ratio in Col (6) the product of [Col(1) x Col(2)] are used as weights).
COLUMN (2) \$100,000 LIABILITY OR BASIC PIP LOSS COST	Average loss cost at current level (earned aggregate loss cost at current level divided by exposures) is based on the latest accident year experience available and reflects the \$100,000 liability or basic PIP loss cost at present ISO manual level.
COLUMN (3) 5 YEAR ENDED EXPERIENCE LOSS COST	Loss cost based on the latest 5 years of experience (for purposes of stability). The loss cost is Bodily Injury and Property Damage combined or basic PIP and is trended and developed to an ultimate settlement basis including all loss adjustment expenses.
COLUMN (4) EXPERIENCE RATIO LOSS COST	For each coverage, an experience ratio by territory is derived by dividing the 5 year experience loss cost by the average \$100,000 liability or basic PIP loss cost at present ISO manual level. [Col. (3) / Col. (2)]
COLUMN (5) CREDIBILITY	The experience ratio thus calculated is assigned a credibility value on the basis of the number of claims underlying the 5 year pure premium (See Section C for credibility standards). The complement of the credibility is assigned to the statewide experience ratio which appears in Col. (4).
COLUMN (6) FORMULA EXPERIENCE RATIO	<p>The formula experience ratio is a credibility weighted average of the territory group experience ratio and statewide experience ratio. The formula is as follows:</p> $\frac{[\text{Terr. Group Col. (4)} \times \text{Terr. Group Col. (5)}] + [\text{SW Total Col. (4)} \times (1.0 - \text{Terr. Group Col. (5)})]}{[\text{Terr. Group Col. (4)} + \text{SW Total Col. (4)}]}$

COLUMN (7)
INDEX TO
STATE

Territory indices to state are calculated by dividing the territory formula experience ratio by the statewide average formula experience ratio

[Terr. Col (6) / SW Total Col. (6)]

(Statewide Total Col. (6) is the weighted average formula experience ratio using the individual products of [Col. (1) x Col. (2)] as weights.)

COLUMN (8)
BASE CLASS
LOSS COST

Present ISO \$100,000 liability base class loss cost or basic PIP loss cost.

COLUMN (9)
INDICATED BASE
LOSS COST

Indicated base class loss cost for a particular territory. It is calculated by applying the product of the statewide loss cost level change and the territory index [Col. (7)] to the present ISO loss cost.

COLUMN (10)
REVISED BASE
LOSS COST

Revised \$100,000 liability base loss cost or basic PIP loss cost.

COLUMN (11)
ADVISORY
LOSS COST
CHANGE

Percentage change from the present base loss cost to the revised base loss cost.

EXPLANATORY MEMORANDUM FOR TRUCKS, TRACTORS & TRAILERS AND
PRIVATE PASSENGER TYPES
PHYSICAL DAMAGE TERRITORY DEVELOPMENT

COLUMN (1) EARNED CAR YEARS	Number of car-years, or exposures, earned in the latest year. These exposures are used to calculate the weighted averages through the analysis. (For calculating the weighted average of the Experience Ratio in Col (4) and the Formula Experience Ratio in Col (6) the product of [Col(1) x Col(2)] are used as weights).
COLUMN (2) UNDERLYING LOSS COST	Average loss cost at current level (earned aggregate loss cost at current level divided by exposures) is based on the latest accident year experience available and reflects the present ISO manual loss cost trended to a prospective OCN level by the application of OCN factors.
COLUMN (3) 5 YEAR ENDED EXPERIENCE LOSS COST	Loss cost based on the latest 5 years of experience (for purposes of stability). The loss cost is trended and include all loss adjustment expenses.
COLUMN (4) EXPERIENCE RATIO LOSS COST	For each coverage, an experience ratio by territory is derived by dividing the 5 year experience loss cost by the average loss cost at present ISO manual level. [Col. (3) / Col. (2)]
COLUMN (5) CREDIBILITY	The experience ratio thus calculated is assigned a credibility value on the basis of the number of claims underlying the 5 year pure premium (See Section C for credibility standards). The complement of the credibility is assigned to the statewide experience ratio which appears in Col. (4).
COLUMN (6) FORMULA EXPERIENCE RATIO	<p>The formula experience ratio is a credibility weighted average of the territory group experience ratio and statewide experience ratio. The formula is as follows:</p> $[\text{Terr. Group Col. (4)} \times \text{Terr. Group Col. (5)}] \\ + [\text{SW Total Col. (4)} \times (1.0 - \text{Terr. Group Col. (5)})]$

COLUMN (7)
INDEX TO
STATE

Territory indices to state are calculated by dividing the territory formula experience ratio by the statewide average formula experience ratio

$$[\text{Terr. Col (6)} / \text{SW Total Col. (6)}]$$

(Statewide Total Col. (6) is the weighted average formula experience ratio using the individual products of [Col. (1) x Col. (2)] as weights.)

COLUMN (8)
BASE CLASS
LOSS COST

Present ISO base class loss cost.

COLUMN (9)
INDICATED BASE
LOSS COST

Indicated base class loss cost for a particular territory. It is calculated by applying the product of the statewide loss cost level change and the territory index [Col. (7)] to the present ISO loss cost.

COLUMN (10)
REVISED BASE
LOSS COST

Revised base loss cost.

COLUMN (11)
ADVISORY
LOSS COST
CHANGE

Percentage change:
[Col. (10) / Col. (8)]

LOSS ADJUSTMENT EXPENSE FACTORS

OBJECTIVE	The reported indemnity losses must be loaded for any loss adjustment expenses (LAE) that are not reported in statistical detail to ISO.
LIABILITY COVERAGES	For the liability coverages, allocated loss adjustment expenses are reported in detail to ISO under the Commercial Statistical Plan. Unallocated loss adjustment expenses must be loaded into the losses. A factor representing the ratio of the sum of the incurred indemnity losses plus all LAE to the sum of the incurred indemnity losses plus allocated LAE was selected based on multistate financial data from a Special Call Submission for available writers.
PHYSICAL DAMAGE COVERAGES	For the physical damage coverages, accident year paid indemnity losses are reported. All loss adjustment expenses must be loaded into the reported losses. A factor representing the ratio of incurred losses plus all LAE to incurred losses was selected based on multistate financial data from the Insurance Expense Exhibits for agency and direct writers.

AVERAGE ANNUAL CHANGE IN LOSSES (LOSS TREND)

OBJECTIVE	The application of the average annual change in losses to historical data recognizes that advisory loss costs are being made for use in a future period based on historical experience. Due to economic and social factors, claim cost and frequency levels continue to change from those underlying the historical data.
DETERMINATION OF HISTORICAL AVERAGE CLAIM COST TREND	To determine the historical average claim cost trend, ISO makes use of the Least Squares Method fitted to the reported time series data; specifically, an exponential curve represented by the equation $Y=A(B^X)$ is fitted to the paid claim cost data. The parameters A and B are calculated by regressing Y, which is the applicable claim cost on X, which is the unit of time. The resulting fitted curve allows the determination of a historical average trend for the data under review.
LIABILITY LOSS TREND	The historical average annual change in claim costs for both Bodily Injury and Property Damage coverages are measured in this document using a credibility-weighted mix of multistate and statewide data. Prospective average annual changes for claim frequency have been selected based on the historical multistate data, as well as other relevant factors. Combining the state credibility-weighted claim cost trends with the selected claim frequency trends results in the selected Bodily Injury and Property Damage pure premium trend used to adjust the losses to a prospective level.
TREND CREDIBILITY FOR LIABILITY CLAIM SEVERITY	<p>Trend credibility is based on a full credibility standard of 975,000 claims for BI and 390,000 claims for PD. These standards were developed using a Bayesian analysis. Partial credibility is determined by the following formula:</p> $A = C/(C+K)$ <p>where C equals the number of claims for the latest year ended point and K equals 25,000 for bodily injury and 10,000 for property damage. The resulting table of partial credibilities is shown in this section.</p>

LIABILITY:
FREQUENCY
TREND

The data underlying the claim frequency trend selections is shown on the attached claim frequency exhibits. The exhibits include quarterly points for Multistate incurred frequency trend separately for Trucks, Tractors, and Trailers and Private Passenger Types. As can be seen from these exhibits (and corresponding graphs), frequency for both bodily injury and property damage has generally changed from year to year in an unpredictable manner.

Historically, frequency trends for Commercial Auto liability have been quite variable, have differed between Trucks, Tractors, and Trailers (TTT) and Private Passenger Types (PPT) liability classes, and have often displayed cyclical patterns. As a result, an exponential curve of the form $Y=A(B^X)$ does not fit the data well over the long term. To reflect these characteristics and the difficulty in predicting turning points and rates of change, frequency trend is being selected to be 0% for TTT and PPT for both the Bodily Injury and Property Damage coverages.

PHYSICAL
DAMAGE:
LOSS TREND

Data Selections

- In our Physical Damage Trend review, we try to include as much data as possible for each deductible level that we analyze. With this goal in mind, for a given deductible level, we include all losses written at or below that deductible level. For example, consider an event causing \$1,500 of damage on a policy written with a \$250 deductible. This would be reported as a \$1,250 loss. In order to include as much data as possible in our review, we would generate 3 different records for this loss, one at each deductible that we analyze:

At \$250 deductible: \$1,250 loss

At \$500 deductible: \$1,000 loss

At \$1,000 deductible: \$500 loss

Each of these deductible levels is analyzed independently of the other levels, so that there are no instances of double-counting loss records.

- Wind and Water losses are removed from our Other Than Collision trend reviews due to the high variability of these types of losses from year to year.

Data Adjustments

In our Physical Damage trend review, we employ two adjustments to the data with the objective of diminishing distortions in the trend that we do not wish to measure. Our goal is to only measure inflationary effects.

1) All losses are divided by the appropriate class plan and age factors that correspond to that record in order to diminish the effect that variations in these factors from one year to the next have on the trend calculation.

PHYSICAL
DAMAGE:
LOSS TREND
(CONT'D)

For example, consider 12 Truck exposures reported with Age Code 1 (current model year, age factor of 1.00). Each exposure experiences a loss of \$500. The average severity of the losses for these 12 exposures is \$500.

Now consider these 12 exposures 5 years in the future. The exposures are now reported with Age Code A (6th preceding model year, age factor of 0.80). Assume that there is 10% inflation per year on all severities. Also assume that each of these 12 exposures experience the same amount of damage as they did 5 years ago. The average severity of the losses for these 12 exposures is now \$644 (taking into account both inflation and the older age of the vehicles).

If we analyze the severity trend without dividing each loss by its corresponding age factor, we get an annual trend of $(\$644/\$500)^{1/5} - 1 = 5.2\%$

If we first divide each loss by its corresponding age factor, we get an annual trend of $((\$644/0.80) / (\$500/1.00))^{1/5} - 1 = 10.0\%$

The first calculated severity is not equal to the assumed inflation because the calculation includes the decrease in average severity caused by aging of the vehicles. By dividing each loss record by its corresponding class plan and age factors, we remove distortions on the severity trend caused by the change in the distribution of classes and ages from one year to the next.

2) All Other Than Collision losses are adjusted to correct for the distortion on trend results created by a change in the distribution of types of loss from one year to the next. The Other Than Collision severity is a weighted-average of the severities for each type of loss (glass, fire, theft, etc.). Since each type of loss has a different severity (for example, glass losses have a much smaller severity than other types of loss), then variations in the distribution of types of loss may lead to changes in the severity that we do not want to measure (if one year 5% of losses are glass losses, and the next year 30% of losses are glass losses, we would expect the average severity of all Other Than Collision losses to decrease). To correct this, we calculate the proportion of losses for each type of loss averaged over all years in the experience period.

Consider the following example, where an adjustment is NOT made to the data. Assume 10% annual inflation for all losses:

	Year 1		Year 2	
Type of Loss	Glass	Fire	Glass	Fire
Claims	10	3	15	5
Severity of Each Loss	\$50	\$1,000	\$55	\$1,100
Total Losses	\$500	\$3,000	\$825	\$5,500

Average severity of losses in Year 1 is $(\$500 + \$3,000) / 13 \text{ claims} = \269

Average severity of losses in Year 2 is $(\$825 + \$5,500) / 20 \text{ claims} = \316.25

Average Severity trend = $(\$316.25/\$269) - 1 = 17.6\%$

PHYSICAL
DAMAGE:
LOSS TREND
(CONT'D)

Now consider the same scenario, where an adjustment IS made to the data:

	Year 1		Year 2	
Type of Loss	Glass	Fire	Glass	Fire
Claims	10	3	15	5
Percentage of Total Claims	10/13 = 77%	3/13 = 23%	15/20 = 75%	5/20 = 25%

Average Percentage of Claims for Glass losses: $(77\% + 75\%) / 2 = 76\%$

Average Percentage of Claims for Fire losses: $(23\% + 25\%) / 2 = 24\%$

The number of claims for each type of loss for each year is replaced by these averages:

	Year 1		Year 2	
Type of Loss	Glass	Fire	Glass	Fire
Claims	76% x 13 = 9.88	24 % x 13 = 3.12	76% x 20 = 15.2	24% x 20 = 4.8
Severity of Each Loss	\$50	\$1,000	\$55	\$1,100
Total Losses	\$494	\$3,120	\$836	\$5,280

Average severity of losses in Year 1 is $(\$494 + \$3,120) / 13 \text{ claims} = \278

Average severity of losses in Year 2 is $(\$836 + \$5,280) / 20 \text{ claims} = \305.80

Average Severity trend = $(\$305.80 / \$278) - 1 = 10.0\%$

Note that the total number of claims each year remains unchanged from the total before the adjustment is made.

Year 1 claims = $9.88 + 3.12 = 13 \text{ claims}$

Year 2 claims = $15.2 + 4.8 = 20 \text{ claims}$

Although new claims totals by type of loss are used in the calculation, the impact of the adjustment is to change only the loss totals, so frequency figures are not changed. The result is equivalent to a re-weighting of the severities so that each type of loss has a consistent weight from year to year.

By keeping each type of loss' proportion of total claims constant from year to year, we remove distortions in the trend caused by changes in the distribution of types of loss.

PHYSICAL
DAMAGE:
LOSS TREND
(CONT'D)

For the OTC coverages, there is a change to how glass losses are handled when shifting from one deductible to another. ISO collects a coverage code indicating if the deductible is waived for glass losses or not ("full glass" and "non-full glass", respectively). However some insurers waive deductibles on glass losses even when the policy isn't a "full glass" coverage policy. Recently we began to also collect a Type of Loss code indicating if a deductible has been waived for the particular claim. In situations where a claim is reported with a coverage code and Type of Loss code that aren't consistent on how a glass loss was handled, we previously used the coverage code to determine how we interpreted the loss amount. Now this scenario is handled based on the information in the new Type of Loss code.

The trend selections for physical damage are based on the data in the attached exhibits. Each exhibit includes the distribution of losses, by deductible, for the most recent year. We analyze frequency trend and severity trend separately, using data at the \$250, \$500, and \$1,000 deductibles for OTC, and at the \$500, \$1,000, and \$2,000 deductibles for Collision.

Historically, claim frequency (like liability claim frequency) had been variable from year to year, often cyclical. As a result, an exponential curve of the form $Y=A(B^x)$ did not fit the frequency data well. In the interest of long-term stability, we have selected 0.0% trend factors for frequency.

Based on this multistate experience and on the continued positive trends in the Consumer Price Index for Bodywork, ISO has selected the following annual trends:

	Trucks, Tractors & Trailers	Private Passenger Types
	<u>Pure Premium</u>	<u>Pure Premium</u>
OTC:	+7.0%	+7.0%
COLL:	+4.5%	+4.5%

PERSONAL
INJURY
PROTECTION
TREND

The average annual trend for personal injury protection coverage is based on consumer price indices for medical and hospital related services, and wage data from the Bureau of Labor statistics. The average annual claim cost trend uses a weighted average of the medical and wage trends using weights based on type of loss data for this state. The weighted average annual trend in claim cost is then multiplied by the selected average annual trend in claim frequency. The average annual trend in claim frequency for PIP that is used is the same for bodily injury claim frequency.

COMMERCIAL AUTOMOBILE PHYSICAL DAMAGE
SUPPLEMENTARY EXHIBIT

Quarterly Values <u>Ending</u>	Consumer Price Index for Bodywork	
	<u>Actual</u>	<u>Exponential Fit</u>
06/30/2015	2.804	2.795
09/30/2015	2.805	2.812
12/31/2015	2.831	2.830
03/31/2016	2.847	2.848
06/30/2016	2.866	2.866
09/30/2016	2.877	2.884
12/31/2016	2.913	2.903
03/31/2017	2.925	2.921
06/30/2017	2.942	2.940
09/30/2017	2.945	2.958
12/31/2017	2.966	2.977
03/31/2018	2.999	2.996
06/30/2018	3.016	3.015
09/30/2018	3.033	3.034
12/31/2018	3.061	3.053
03/31/2019	3.074	3.073
		Average
		Annual
		<u>Change</u>
16 Point Fit	<u>R-Squared</u>	
12 Point Fit		
	0.9941	2.6%
	0.9892	2.6%

PHYSICAL DAMAGE OCN TREND

OBJECTIVE

In Physical Damage for Trucks, Tractors & Trailers and Private Passenger Types, as new, higher-valued commercial automobiles are introduced, there is an increase in revenue due to the original cost new component of the rating procedure. In order to reflect the revenue impact of the higher-valued vehicles during the prospective period, ISO uses an OCN trend procedure. The effect of this procedure is to reduce the indicated loss costs for Trucks, Tractors & Trailers and Private Passenger Types physical damage coverages.

DESCRIPTION OF ORIGINAL COST NEW DATA

The average original cost new (OCN) relativities for Comprehensive and Collision are displayed on the following exhibits. The data is displayed by coverage. To determine the historical average trend for OCN, ISO makes use of the Least Squares Method to fit a curve to the reported time series data. Specifically, an exponential curve represented by the equation

$$Y = A(B^X)$$

is fitted to the average OCN relativities. Based on the results of these curves, ISO has selected annual OCN trends of 1.0% and 1.5% for Trucks, Tractors & Trailers OTC and Collision coverages respectively. This trend is necessary to reflect the additional revenue generated by the shift in the OCN distribution as new, higher-priced automobiles are introduced.

For Private Passenger Types, OCN trends of 1.0% and 0.6% were selected for the OTC and Collision coverages respectively.

LOSS DEVELOPMENT FOR LIABILITY

OBJECTIVE	The application of loss development recognizes the important concept that some of the losses for a particular accident year have not been finally determined at the time the experience is compiled.
-----------	--

DESCRIPTION OF EXPERIENCE PERIOD DATA	<p>For Trucks, Tractors & Trailers and Private Passenger Types Liability, the incurred losses and allocated loss adjustment expenses underlying the statewide loss cost level indications are on an accident year basis and were evaluated as of September 30, 2018. In other words, accident year ended June 30, 2018 includes all losses and allocated loss adjustment expenses paid through September 30, 2018 on accidents occurring from July 1, 2017 to June 30, 2018 and all losses and allocated loss adjustment expenses outstanding on these accidents as of September 30, 2018, 15 months after the inception of the accident year. Similarly, the incurred losses and allocated loss adjustment expenses for accident year ended June 30, 2017 include all loss and loss adjustment expenses paid through September 30, 2018 on accidents occurring from July 1, 2016 to June 30, 2017 and all losses and allocated loss adjustment expenses outstanding on these accidents as of September 30, 2018, 27 months after the inception of the accident year. The immature experience reported as of 15 or as of 27 months must be adjusted to a mature or ultimate settlement basis through the use of a loss development factor.</p>
---------------------------------------	--

DESCRIPTION OF LOSS DEVELOPMENT METHODOLOGY	<p>For Bodily Injury Coverage, states are divided into two multistate groups. One group (No-Fault) consists of states with a no-fault law that has a tort threshold. The other group (Tort) contains the remaining states. The applicable multistate group for this state is used in this document. Losses are developed up to 123 months and are based on \$100,000 CSL data. Three-year averages for Trucks, Tractors & Trailers and Private Passenger Types are calculated for each link ratio based on a "best three of five" approach. Specifically, for the latest five years, the highest and lowest ratios were removed from the calculation and the three year average was calculated using the three remaining factors. Beyond 123 months the loss development is assumed to be unity.</p>
---	--

For Property Damage Coverage, one multistate group is used. Losses are developed up to 111 months and \$100,000 CSL data is used. Three-year averages for Trucks, Tractors & Trailers and Private Passenger Types are calculated for each link ratio based on a "best three of five" years approach. Specifically, for the latest five years, the highest and lowest ratios were removed from the calculation and the three year average was calculated using the three remaining factors. Development beyond 111 months is assumed to be unity.

STATE
CREDIBILITY
WEIGHTED
FACTORS

For Trucks, Tractors & Trailers and Private Passenger Types, statewide loss development factors are credibility weighted with multistate factors. A Bayesian credibility study was done on state 15 to 27 months and 27 to 39 months loss development factors. The study concluded that there is significant statewide variation for bodily injury through 39 months and for property damage through 27 months. For these link ratios, statewide credibility is determined by the formula $Z = L/(L+K)$, where Z is the credibility, and L is the 3-year total losses for the particular state (at the earliest of the two evaluations). The complement of credibility is assigned to multistate loss development factors. K is a constant that varies by coverage as follows:

Trucks, Tractors & Trailers

	<u>15 to 27</u>	<u>27 to 39</u>
Bodily Injury (tort)	\$ 2,500,000	\$ 11,000,000
Bodily Injury (no-fault)	900,000	3,000,000
Property Damage	1,500,000	-

Private Passenger Types

	<u>15 to 27</u>	<u>27 to 39</u>
Bodily Injury (tort)	\$ 1,500,000	\$ 4,000,000
Bodily Injury (no-fault)	700,000	1,700,000
Property Damage	600,000	-

TRUCKS,
TRACTORS &
TRAILERS AND
PRIVATE
PASSENGER
TYPES

For Trucks, Tractors & Trailers and Private Passenger Types, Bodily Injury loss development factors to ultimate are calculated by accumulating the statewide credibility-weighted 15 to 27 month factor and 27 to 39 month factor, and the multistate average 39 to ultimate factor.

For the property damage coverage, loss development factors to ultimate are calculated by accumulating the statewide credibility-weighted 15-27 month factor and the multistate average 27 to ultimate factor.

LOSS DEVELOPMENT FOR PHYSICAL DAMAGE

OBJECTIVE	The application of loss development recognizes the important concept that some of the losses for a particular accident year have not been finally determined at the time the experience is compiled.
DESCRIPTION OF EXPERIENCE PERIOD DATA	For Physical Damage, paid losses underlying the statewide loss cost level indications are on an accident year basis and were evaluated as of September 30, 2018. In other words, accident year ended June 30, 2018 includes all losses paid through September 30, 2018 on accidents occurring from July 1, 2017 to June 30, 2018. Similarly, the paid losses for accident year ended June 30, 2017 include all losses paid through September 30, 2018 on accidents occurring from July 1, 2016 to June 30, 2017. The immature paid loss experience reported as of 15 or as of 27 months must be adjusted to a mature or ultimate settlement basis through the use of a loss development factor.
DESCRIPTION OF LOSS DEVELOPMENT METHODOLOGY	For Collision and Other Than Collision coverages, one multistate group is used. Losses are developed to an ultimate settlement basis. Three-year averages are calculated for each age-to-age link ratio. These link ratios are accumulated to develop losses to 123 months. Development beyond 123 months is assumed to be 1.000.

OREGON
PRIVATE PASSENGER TYPES PIP

Due to 2015 Or. Laws __ (former S.B. 411), personal injury protection benefits for medical expenses are being extended from one year after the date of injury to two years after the date of injury.

In order to estimate the effect of this law change, two main assumptions were made:

- We assumed claims would be unaffected by this law change if the payments on the claim stopped before one year after the date of injury or if the medical expenses already reached the \$15,000 limit for medical expenses.
- For claims we assume will be affected by this law change, medical expenses are estimated to double from one to two years after the accident date and are capped at the \$15,000 limit for medical losses.

The following page shows the calculations of the indicated change to PIP losses due to 2015 Or. Laws __ (former S.B. 411) for the two earliest years in the experience period. For the accident years ending 6/30/2016 and 6/30/2017, weighted averaging was used to account for the portions of the experience before and after the law change took effect for policies written on or after 01/01/2016. No adjustment was necessary for the latest accident year.

OREGON
PRIVATE PASSENGER TYPES PIP DATA
TWO YEARS ENDING 6/30/2013

(1)	Sum of Medical losses.	\$1,738,624
(2)	Medical losses that may continue to grow due to law change. *	\$542,972
(3)	Percentage of Medical losses that may continue to grow due to law change. (2) / (1)	31.2%
(4)	Estimated development for Medical losses that may continue to grow. **	1.58
(5)	Indicated Change to Medical losses. [(3) * (4)] + [(1 - (3)) * 1.00] - 1.00	18.1%
(6)	Percentage of PIP losses that are Medical losses.	89.9%
(7)	Indicated change to PIP losses due to law change allowing extra year for Medical losses. (5) * (6)	16.3%

* Medical losses that may continue to grow due to law change are estimated to be losses related to claims that have not reached the \$15,000 limit for medical losses and are still being paid at one year after the accident date.

** Medical losses that may continue to grow due to law changes are estimated to double from one to two years after the accident date and are capped at the \$15,000 limit for medical losses.

OREGON
PRIVATE PASSENGER TYPES PIP
Explanatory Memorandum

COLUMN (1) SUM OF MEDICAL LOSSES	Dollar amount of PIP losses reported with type of loss code 11 (Medical Expense) minus subrogation reported with type of loss code 59 (Basic Benefits Recoverable Under Tort Liability).
--	--

COLUMN (2) MEDICAL LOSSES AFFECTED BY LAW CHANGE	Medical losses that may continue to grow due to law change are estimated to be losses related to claims that have not reached the \$15,000 limit for medical losses and are still being paid at one year after the accident date.
---	---

COLUMN (3) PERCENTAGE OF MEDICAL LOSSES AFFECTED BY LAW CHANGE	Medical losses that are assumed to be affected by the law change divided by all medical losses. $\text{Column (2) / Column (1)}$.
--	--

COLUMN (4) ESTIMATED DEVELOPMENT FOR MEDICAL LOSSES AFFECTED BY LAW CHANGE	Medical losses that may continue to grow due to law changes are estimated to double from one to two years after the accident date and are capped at the \$15,000 limit for medical losses. The estimated developed losses at two years after the accident date are divided by the actual losses at one year after the accident date to calculate the estimated development.
---	---

COLUMN (5) INDICATED CHANGE TO MEDICAL LOSSES	The estimated development for the medical losses that are assumed to be affected by the law change is weighted with the no development for medical losses that are assumed to not be affected by the law change to produce the indicated change to medical losses. $[\text{Column (3)} * \text{Column (4)}] + [(1.00 - \text{Column (3)}) * 1.00] - 1.00$.
--	--

COLUMN (6) PERCENTAGE OF PIP LOSSES THAT ARE MEDICAL LOSSES	PIP losses reported with type of loss code 11 (Medical Expense) divided by total PIP losses. These PIP losses and medical expenses are the losses underlying the Private Passenger Types PIP Statewide Advisory Loss Cost Level Changes in Section B.
---	---

COLUMN (7) INDICATED CHANGE DUE TO LAW CHANGE	The indicated change to medical losses is multiplied by the percentage of PIP losses that are medical losses to produce the overall PIP change due to 2015 Or. Laws __ (former S.B. 411). $\text{Column (5)} * \text{Column (6)}$.
--	---

CREDIBILITY PROCEDURE FOR EXPERIENCE LOSS RATIO

OBJECTIVE The extent to which the state experience is reflected in the development of the prospective loss costs is determined by the credibility of the data for that state. Specifically, ISO credibility procedures are based upon the volume of claims for each coverage separately.

METHODOLOGY The standards for full credibility were determined from a credibility study using various size of loss distributions for liability, other than collision and collision respectively. Separate standards by coverage/major class for full credibility were calculated using the Mayerson, Jones and Bowers expansion formula.

CREDIBILITY FOR EXPERIENCE LOSS RATIO The assignment of credibility to the experience loss ratio is based on the total number of claims for the years used. For liability, the claims are based on BI and PD claims combined. For physical damage, credibility is determined separately for OTC and Collision. Partial credibility (Z), as used for the experience loss ratio, is determined using the square root rule as follows:

$$Z = \sqrt{\frac{\text{Claims}}{X}}$$

Where X equals the full credibility standard, by line and coverage, as shown on the following pages of this section.

YEAR WEIGHTS The weights assigned to the loss ratio by year are based on the credibility of the average number of claims for the years of experience used. A maximum of five years of experience may be used. This procedure is described in detail in the flow chart on the following page. The claim standard used to determine the year weights is based on the credibility standard for each coverage. The schedules of the number of claims required for the year weight assignments are shown on the following pages.

COMMERCIAL AUTOMOBILE LIABILITY
FLOWCHART TO DETERMINE
YEAR WEIGHTS AND
EXPERIENCE PERIOD CREDIBILITY

Step 1: Determine Number of Years to be used and Year Weights

1. Add latest 2 years of claims and divide by 2 to determine the 2 year average.
2. If 2 year Avg. claims $> 11,500$,
Then use 2 years of experience and assign 70/30 weights.
3. Add latest 3 years of claims and divide by 3 to determine the 3 year average.
4. If 3 year Avg. claims $> 1,380$,
Then use 3 years of experience and assign 50/30/20 weights.
5. If 3 year Avg. claims $< 1,380$,
Then use 5 years of experience and assign 30/25/20/15/10 weights.

Step 2: Determine the Experience Period Credibility

Calculate partial credibility based on the total number of claims for the number of years used in the review as determined from Step 1.

COMMERCIAL AUTOMOBILE PIP
FLOWCHART TO DETERMINE
YEAR WEIGHTS AND
EXPERIENCE PERIOD CREDIBILITY

PRIVATE PASSENGER TYPES

Step 1: Determine Number of Years to be used and Year Weights

1. Add latest 2 years of claims and divide by 2 to determine the 2 year average.
2. If 2 year Avg. claims $> 3,000$,
Then use 2 years of experience and assign 70/30 weights.
3. Add latest 3 years of claims and divide by 3 to determine the 3 year average.
4. If 3 year Avg. claims > 350 ,
Then use 3 years of experience and assign 50/30/20 weights.
5. If 3 year Avg. claims < 350 ,
Then use 5 years of experience and assign 30/25/20/15/10 weights.

Step 2: Determine the Experience Period Credibility

Calculate partial credibility based on the total number of claims for the number of years used in the review as determined from Step 1.

COMMERCIAL AUTOMOBILE PHYSICAL DAMAGE
FLOWCHART TO DETERMINE
YEAR WEIGHTS AND
EXPERIENCE PERIOD CREDIBILITY

Step 1: Determine Number of Years to be used and Year Weights

1. Add latest 2 years of claims and divide by 2 to determine the 2 year average.
2. If 2 year Avg. claims > Full Standard,
Then use 2 years of experience and assign 70/30 weights.
3. Add latest 3 years of claims and divide by 3 to determine the 3 year average.
4. If 3 year Avg. claims > Intermediate Threshold,
Then use 3 years of experience and assign 50/30/20 weights.
5. If 3 year Avg. claims < Intermediate Threshold,
Then use 5 years of experience and assign 30/25/20/15/10 weights.

Step 2: Determine the Experience Period Credibility

Calculate partial credibility based on the total number of claims for the number of years used in the review as determined from Step 1.

Coverage	Intermediate Threshold	Full Standard
Trucks, Tractors & Trailers OTC	1,350	11,000
Trucks, Tractors & Trailers Collision	550	4,500
Private Passenger Types OTC	1,050	8,500
Private Passenger Types Collision	450	3,500

Tables For Use With Trend Data

Bodily Injury				Property Damage			
Number of Claims			Cred.	Number of Claims			Cred.
0	-	641	0.00	0	-	256	0.00
642	-	2027	0.05	257	-	810	0.05
2028	-	3571	0.10	811	-	1428	0.10
3572	-	5303	0.15	1429	-	2121	0.15
5304	-	7258	0.20	2122	-	2903	0.20
7259	-	9482	0.25	2904	-	3793	0.25
9483	-	12037	0.30	3794	-	4814	0.30
12038	-	14999	0.35	4815	-	5999	0.35
15000	-	18478	0.40	6000	-	7391	0.40
18479	-	22619	0.45	7392	-	9047	0.45
22620	-	27631	0.50	9048	-	11052	0.50
27632	-	33823	0.55	11053	-	13529	0.55
33824	-	41666	0.60	13530	-	16666	0.60
41667	-	51923	0.65	16667	-	20769	0.65
51924	-	65909	0.70	20770	-	26363	0.70
65910	-	86111	0.75	26364	-	34444	0.75
86112	-	117857	0.80	34445	-	47142	0.80
117858	-	174999	0.85	47143	-	69999	0.85
175000	-	308333	0.90	70000	-	123333	0.90
308334	-	974999	0.95	123334	-	389999	0.95
975000	-	and over	1.00	390000	-	and over	1.00

K = 25,000

K = 10,000

$$\text{CREDIBILITY FORMULA} = (\# \text{ CLAIMS}) / (\# \text{ CLAIMS} + K)$$

ALL LIABILITY COVERAGES
CREDIBILITY TABLE
NUMBER OF CLAIMS

Credibility			
0.00*	0	-	28
0.05	29	-	114
0.10	115	-	258
0.15	259	-	459
0.20	460	-	718
0.25	719	-	1,034
0.30	1035	-	1,408
0.35	1,409	-	1,839
0.40	1,840	-	2,328
0.45	2,329	-	2,874
0.50	2,875	-	3,478
0.55	3,479	-	4,139
0.60	4,140	-	4,858
0.65	4,859	-	5,634
0.70	5,635	-	6,468
0.75	6,469	-	7,359
0.80	7,360	-	8,308
0.85	8,309	-	9,314
0.90	9,315	-	10,378
0.95	10,379	-	11,499
1.00		>	11,499

The credibility for the loss cost level ratio is determined by the total number of claims for the total number of years of experience used in the review.

*The credibility underlying the calculation of the statewide indication is subject to a minimum of 5% given that there is at least one claim in the experience period.

PERSONAL INJURY PROTECTION
CREDIBILITY TABLES
NUMBER OF CLAIMS

Credibility	Private Passenger Types		
*0.00	0	-	7
0.05	8	-	29
0.10	30	-	67
0.15	68	-	119
0.20	120	-	187
0.25	188	-	269
0.30	270	-	367
0.35	368	-	479
0.40	480	-	607
0.45	608	-	749
0.50	750	-	907
0.55	908	-	1,079
0.60	1,080	-	1,267
0.65	1,268	-	1,469
0.70	1,470	-	1,687
0.75	1,688	-	1,919
0.80	1,920	-	2,167
0.85	2,168	-	2,429
0.90	2,430	-	2,707
0.95	2,708	-	2,999
1.00	>		2,999

The credibility for the loss cost level ratio is determined by the total number of claims for the total number of years of experience used in the review.

*The credibility underlying the calculation of the statewide indication is subject to a minimum of 5% given that there is at least one claim in the experience period

PHYSICAL DAMAGE
CREDIBILITY TABLES
NUMBER OF CLAIMS

OTHER THAN COLLISION

Cred	Trucks, Tractors & Trailers			Private Passenger Types		
0.00*	0	-	27	0	-	21
0.05	28	-	109	22	-	84
0.10	110	-	247	85	-	191
0.15	248	-	439	192	-	339
0.20	440	-	687	340	-	531
0.25	688	-	989	532	-	764
0.30	990	-	1,347	765	-	1,041
0.35	1,348	-	1,759	1,042	-	1,359
0.40	1,760	-	2,227	1,360	-	1,721
0.45	2,228	-	2,749	1,722	-	2,124
0.50	2,750	-	3,327	2,125	-	2,571
0.55	3,328	-	3,959	2,572	-	3,059
0.60	3,960	-	4,647	3,060	-	3,591
0.65	4,648	-	5,389	3,592	-	4,164
0.70	5,390	-	6,187	4,165	-	4,781
0.75	6,188	-	7,039	4,782	-	5,439
0.80	7,040	-	7,947	5,440	-	6,141
0.85	7,948	-	8,909	6,142	-	6,884
0.90	8,910	-	9,927	6,885	-	7,671
0.95	9,928	-	10,999	7,672	-	8,499
1.00		>	10,999		>	8,499

COLLISION

Cred	Trucks, Tractors & Trailers			Private Passenger Types		
0.00*	0	-	11	0	-	8
0.05	12	-	44	9	-	34
0.10	45	-	101	35	-	78
0.15	102	-	179	79	-	139
0.20	180	-	281	140	-	218
0.25	282	-	404	219	-	314
0.30	405	-	551	315	-	428
0.35	552	-	719	429	-	559
0.40	720	-	911	560	-	708
0.45	912	-	1,124	709	-	874
0.50	1,125	-	1,361	875	-	1,058
0.55	1,362	-	1,619	1,059	-	1,259
0.60	1,620	-	1,901	1,260	-	1,478
0.65	1,902	-	2,204	1,479	-	1,714
0.70	2,205	-	2,531	1,715	-	1,968
0.75	2,532	-	2,879	1,969	-	2,239
0.80	2,880	-	3,251	2,240	-	2,528
0.85	3,252	-	3,644	2,529	-	2,834
0.90	3,645	-	4,061	2,835	-	3,158
0.95	4,062	-	4,499	3,159	-	3,499
1.00		>	4,499		>	3,499

The credibility for loss cost level ratio is determined by the total number of claims for the total number of years of experience used in the review.

*The credibility underlying the calculation of the statewide indication is subject to a minimum of 5% given that there is at least one claim in the experience period.

OREGON
CLAIMS PER TERRITORY
LIABILITY AND PIP

Territory	Trucks, Tractors & Trailers Incurred Claims 5 Years Ending 06/30/2018	Private Passenger Types Incurred Claims 5 Years Ending 06/30/2018	PIP
	Combined BI and PD	Combined BI and PD	
104	2,084	288	52
105	379	41	4
106	610	123	21
110	3,053	661	68
111	751	131	17
112	989	154	23
113	770	167	14
114	1,828	282	41
115	331	40	11
116	1,198	180	29
117	833	216	17
118	1,455	168	19
119	137	16	1
120	40	3	0
SW Total	14,458	2,470	317

Claims for Trend

BI

PD

655

1,976

OREGON
CLAIMS PER TERRITORY
PHYSICAL DAMAGE

Territory	Trucks, Tractors & Trailers Paid Claims 5 Years Ending 06/30/2018		Private Passenger Types Paid Claims 5 Years Ending 06/30/2018	
	OTC	Coll	OTC	Coll
104	892	1,069	232	257
105	134	200	35	36
106	669	427	165	101
110	431	895	224	502
111	129	226	72	78
112	182	340	71	131
113	138	271	44	94
114	434	699	144	173
115	54	92	16	28
116	163	350	63	122
117	112	243	68	150
118	227	448	47	82
119	72	110	11	15
120	23	37	5	3
SW Total	3,660	5,407	1,197	1,772

WIND AND WATER PROCEDURE
OTHER THAN COLLISION

OBJECTIVE

Other Than Collision losses which result from the perils of Wind and Water are relatively infrequent and do not affect each year similarly. While catastrophic incidents are rare, their impact on loss cost indications can be significant. The occurrence of a weather related catastrophe can result in a large positive indication, followed by an indicated decrease when the catastrophe leaves the experience period in subsequent reviews. This ultimately leads to loss cost instability.

In order to address this ratemaking problem, the Wind and Water procedure removes the Wind and Water losses that actually occur in a given year and replaces them with an expected Wind and Water provision, based on the state's long term history of Wind and Water losses. Due to the lower credibility of catastrophic loss experience, a longer experience period or a larger body of data is necessary to compensate.

DESCRIPTION OF
WIND AND WATER
ADJUSTMENT
PROCEDURE

The Wind and Water procedure begins by comparing Wind and Water losses to non-Wind and Water losses for each year in the long term review period. Wind and Water losses have been separately identified as losses reported under the Commercial Statistical Plan (CSP) using Type of Loss (TOL) codes 06 and 07. A ratio of Wind and Water to non-Wind and Water losses is calculated for each year.

The long term 'normal' Wind and Water to non-Wind and Water ratio is determined by calculating the average of the Wind and Water to non-Wind and Water ratios for all years for which data is currently available.

The variation from the long term normal Wind and Water to non-Wind and Water ratio is then determined by calculating the difference between the normal ratio and the Wind and Water ratio for each year.

The loss adjustment required in order to bring each year of experience to a normal Wind and Water level is determined by applying the variation factor (column (5)) to the reported non-Wind and Water losses (column (3)).

The major steps of the procedure are shown in the Exhibits on the following pages.

WIND AND WATER PROCEDURE
OTHER THAN COLLISION
OREGON

TRUCKS, TRACTORS, AND TRAILERS

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
			(2) - (1)	(1) / (3)	AVG (4) - (4)	(3) x (5)	(2) + (6)
YEAR ENDING	OTC WIND & WATER LOSSES	OTC TOTAL LOSSES	TOTAL - WIND&WATER LOSSES	WIND & WATER / NON (W&W)	VARIATION FROM AVG. WIND RATIO	WIND & WATER ADJUSTMENT	ADJ OTC TOTAL LOSSES
1987	9,170	867,992	858,822	0.011	0.047	40,365	908,357
1988	18,462	928,188	909,726	0.020	0.038	34,570	962,758
1989	4,667	1,067,734	1,063,067	0.004	0.054	57,406	1,125,140
1990	44,964	1,322,739	1,277,775	0.035	0.023	29,389	1,352,128
1991	41,063	1,319,115	1,278,052	0.032	0.026	33,229	1,352,344
1992	57,449	1,588,810	1,531,361	0.038	0.020	30,627	1,619,437
1993	30,253	1,767,945	1,737,692	0.017	0.041	71,245	1,839,190
1994	35,982	1,818,550	1,782,568	0.020	0.038	67,738	1,886,288
1995	63,318	2,428,363	2,365,045	0.027	0.031	73,316	2,501,679
1996	588,384	3,672,846	3,084,462	0.191	-0.133	-410,233	3,262,613
1997	235,953	3,119,752	2,883,799	0.082	-0.024	-69,211	3,050,541
1998	73,234	3,383,041	3,309,807	0.022	0.036	119,153	3,502,194
1999	198,956	3,067,325	2,868,369	0.069	-0.011	-31,552	3,035,773
2000	106,357	3,357,588	3,251,231	0.033	0.025	81,281	3,438,869
2001	41,075	2,188,174	2,147,099	0.019	0.039	83,737	2,271,911
2002	62,530	1,723,213	1,660,683	0.038	0.020	33,214	1,756,427
2003	122,741	1,412,886	1,290,145	0.095	-0.037	-47,735	1,365,151
2004	8,354	1,451,951	1,443,597	0.006	0.052	75,067	1,527,018
2005	6,609	817,789	811,180	0.008	0.050	40,559	858,348
2006	239,870	1,144,047	904,177	0.265	-0.207	-187,165	956,882
2007	149,126	1,476,853	1,327,727	0.112	-0.054	-71,697	1,405,156
2008	196,791	1,708,317	1,511,526	0.130	-0.072	-108,830	1,599,487
2009	61,451	1,430,385	1,368,934	0.045	0.013	17,796	1,448,181
2010	84,875	1,684,932	1,600,057	0.053	0.005	8,000	1,692,932
2011	70,090	1,577,589	1,507,499	0.046	0.012	18,090	1,595,679
2012	82,680	1,462,490	1,379,810	0.060	-0.002	-2,760	1,459,730
2013	187,657	1,697,845	1,510,188	0.124	-0.066	-99,672	1,598,173
2014	62,442	1,885,116	1,822,674	0.034	0.024	43,744	1,928,860
2015	97,149	1,949,892	1,852,743	0.052	0.006	11,116	1,961,008
2016	145,242	2,260,469	2,115,227	0.069	-0.011	-23,267	2,237,202
2017	175,423	3,054,864	2,879,441	0.061	-0.003	-8,638	3,046,226
2018	60,438	2,545,703	2,485,265	0.024	0.034	84,499	2,630,202

(8) NORMAL WIND TO NON W&W RATIO= AVG. (4) 0.058

WIND AND WATER PROCEDURE
OTHER THAN COLLISION
OREGON

PRIVATE PASSENGER TYPES

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
			(2) - (1)	(1) / (3)	AVG (4) - (4)	(3) x (5)	(2) + (6)
YEAR ENDING	OTC WIND & WATER LOSSES	OTC TOTAL LOSSES	TOTAL - WIND&WATER LOSSES	WIND & WATER / NON (W&W)	VARIATION FROM AVG. WIND RATIO	WIND & WATER ADJUSTMENT	ADJ OTC TOTAL LOSSES
1987	9,613	402,694	393,081	0.024	0.032	12,579	415,273
1988	6,065	410,429	404,364	0.015	0.041	16,579	427,008
1989	2,566	522,546	519,980	0.005	0.051	26,519	549,065
1990	6,840	520,233	513,393	0.013	0.043	22,076	542,309
1991	24,509	479,217	454,708	0.054	0.002	909	480,126
1992	13,459	523,562	510,103	0.026	0.030	15,303	538,865
1993	7,958	730,516	722,558	0.011	0.045	32,515	763,031
1994	2,414	660,570	658,156	0.004	0.052	34,224	694,794
1995	10,377	784,281	773,904	0.013	0.043	33,278	817,559
1996	114,665	772,344	657,679	0.174	-0.118	-77,606	694,738
1997	61,974	686,492	624,518	0.099	-0.043	-26,854	659,638
1998	11,707	710,917	699,210	0.017	0.039	27,269	738,186
1999	36,691	815,990	779,299	0.047	0.009	7,014	823,004
2000	10,825	848,665	837,840	0.013	0.043	36,027	884,692
2001	42,816	723,486	680,670	0.063	-0.007	-4,765	718,721
2002	34,375	561,762	527,387	0.065	-0.009	-4,746	557,016
2003	15,411	426,666	411,255	0.037	0.019	7,814	434,480
2004	11,377	391,008	379,631	0.030	0.026	9,870	400,878
2005	893	330,472	329,579	0.003	0.053	17,468	347,940
2006	60,500	375,025	314,525	0.192	-0.136	-42,775	332,250
2007	42,448	361,914	319,466	0.133	-0.077	-24,599	337,315
2008	11,208	374,518	363,310	0.031	0.025	9,083	383,601
2009	28,420	309,140	280,720	0.101	-0.045	-12,632	296,508
2010	28,138	356,843	328,705	0.086	-0.030	-9,861	346,982
2011	12,715	366,994	354,279	0.036	0.020	7,086	374,080
2012	17,304	282,897	265,593	0.065	-0.009	-2,390	280,507
2013	15,852	359,866	344,014	0.046	0.010	3,440	363,306
2014	22,014	396,196	374,182	0.059	-0.003	-1,123	395,073
2015	34,711	386,095	351,384	0.099	-0.043	-15,110	370,985
2016	39,001	502,248	463,247	0.084	-0.028	-12,971	489,277
2017	36,791	416,108	379,317	0.097	-0.041	-15,552	400,556
2018	27,105	521,001	493,896	0.055	0.001	494	521,495

(8) NORMAL WIND TO NON W&W RATIO= AVG. (4) 0.056

EXPLANATORY MEMORANDUM FOR WIND AND WATER PROCEDURE

COLUMN (1) OTC WIND AND WATER LOSSES	Dollar amount of Other Than Collision losses resulting from the perils of Wind and Water (Type of Loss Codes 06 & 07).
COLUMN (2) OTC TOTAL LOSSES	Dollar amount of Other Than Collision losses resulting from all perils.
COLUMN (3) OTC LOSSES OTHER THAN WIND AND WATER	Dollar amount of Other Than Collision losses resulting from all perils other than Wind and Water. $\text{Column (2)} - \text{Column (1)}$.
COLUMN (4) WIND AND WATER TO NON-WIND AND WATER RATIO	Ratio of Wind and Water losses to Non-Wind and Water losses. $\text{Column (1)} \div \text{Column (3)}$
COLUMN (5) VARIATION FROM AVERAGE WIND RATIO	Variation from the long term average Wind and Water to non-Wind and Water ratio. $\text{Avg (4)} - \text{Column (4)}$.
COLUMN (6) WIND AND WATER ADJUSTMENT	Wind and Water loss adjustment to bring experience to average Wind and Water level. $\text{Column (3)} * \text{Column (5)}$.
COLUMN (7) ADJUSTED OTC TOTAL LOSSES	$\text{Column (2)} + \text{Column (6)}$.

TERRITORIAL WIND AND WATER PROCEDURE OTHER THAN COLLISION

OBJECTIVE

The statewide Wind and Water procedure removes the actual Wind and Water losses that occur in a given year and replaces them with an expected Wind and Water provision. The territorial excess Wind and Water procedure distributes the statewide expected Wind and Water loss provision to the individual territories in proportion to each territory's long-term Wind and Water loss experience.

DESCRIPTION OF TERRITORIAL WIND AND WATER PROCEDURE

The first step is to calculate long term Wind and Water to non-Wind and Water ratios by territory. The earliest year of historical Wind and Water experience available for Commercial Auto is 1987. As a new year becomes available, it is added to the procedure. For each year, the territorial ratios are calculated as Wind and Water losses divided by non-Wind and Water losses. An average is then taken of all the ratios for each territory to get the long term Wind and Water to non-Wind and Water ratio.

One potential problem with the average ratios is that a high Wind and Water ratio for one year can distort the average ratio for that territory. To mitigate the effect of unusually large ratios, the ratios are capped at 10 times the statewide median of the Wind and Water ratios before calculating the average. (The statewide median ratio is subject to a minimum value of 0.05.)

The territorial capped average Wind and Water ratios are multiplied by the latest 5 years non-Wind and Water losses for each territory to get the territorial expected Wind and Water losses. The territorial expected Wind and Water losses are divided by the statewide total expected Wind and Water losses to get the territorial expected Wind and Water distribution.

The statewide wind provision is calculated for each year from the statewide procedure by subtracting the non-Wind and Water losses from the total adjusted losses. The individual territorial Wind and Water provisions are then calculated by distributing the statewide wind provision to the territories based on the expected Wind and Water distribution.

Territorial adjusted total losses = territorial Wind and Water provision + territorial non-Wind and Water losses

Because the actual Wind and Water losses are replaced with an expected Wind and Water provision, the number of Wind and Water claims must be adjusted. The territorial Wind and Water provision is divided by the territory's average Wind and Water claim cost to produce the adjusted number of Wind and Water claims. The adjusted Wind and Water claims are added to the non-Wind and Water claims, resulting in the total adjusted claims.

A sample of the territory Wind and Water procedure is shown on the following page.

METHODOLOGY FOR CALCULATING 'WIND & WATER PROVISIONS' BY TERRITORY

In order to develop 'Wind and Water Provisions' by territory, the statewide provision is distributed using each territory's 'expected' wind and water losses. This procedure is illustrated in the following example:

Territory	(1) Long-Term Capped* Ratio of Wind & Water to Non-Wind & Water Losses	(2) Non-Wind & Water Losses for Latest Five Years	(3) 'Expected' Wind & Water Losses for Latest Five Years (1) x (2)	(4) 'Expected' Wind & Water Distribution (3) / Total (3)
A	.250	500,000	125,000	.500
B	.750	100,000	75,000	.300
C	.200	250,000	50,000	.200

Territory	(5) Statewide Wind Provision for Year 20XX **	(6) Territory Wind Provision for Year 20XX (4) x (5)	(7) Non-Wind & Water Losses for Year 20XX	(8) Adjusted Total Losses for Year 20XX (6) + (7)
A	100,000	50,000	150,000	200,000
B		30,000	50,000	80,000
C		20,000	80,000	100,000

Territory	(9) Non-Wind & Water Claims for Year 20XX	(10) Five-Year Average Wind & Water Claim Cost	(11) Adjusted Wind & Water Claims for Year 20XX (6) / (10)	(12) Total Adjusted Claims for Year 20XX (9) + (11)
A	200	500	100	300
B	100	400	75	175
C	150	400	50	200

* Average of yearly capped ratios of wind & water to non-wind & water losses, based on territory experience capped at 10 times the statewide median wind & water to non-wind & water ratio. The statewide median ratio is subject to a minimum value of 0.05.

** The Statewide Wind Provision for year 20XX = Total Adjusted Losses for Year 20XX - Non-Wind & Water Losses for Year 20XX

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE

SUMMARY OF PROSPECTIVE LOSS COST LEVEL CHANGES
STATEWIDE LOSS COST LEVEL CHANGES (A)

Coverages	Aggregate Loss Cost at Current Level (B)	Loss Cost Changes (C)
TRUCKS, TRACTORS & TRAILERS (D)		
Liability		
Single Limit Liability	\$ 52,975,772	8.7%
Physical Damage		
Other Than Collision	3,913,376	5.6%
Collision	13,274,212	N.C.
Combined	17,187,588	1.3%
Total Trucks, Tractors & Trailers	70,163,360	6.9%
PRIVATE PASSENGER TYPES		
Liability		
Single Limit Liability	6,898,615	3.6%
Personal Injury Protection	539,539	N.C.
Combined	7,438,154	3.3%
Physical Damage		
Other Than Collision	628,802	7.1%
Collision	2,328,511	N.C.
Combined	2,957,313	1.5%
Total Private Passenger Types	10,395,467	2.8%
GRAND TOTAL ALL COVERAGES	80,558,827	6.4%
TOTAL LIABILITY	60,413,926	8.0%
TOTAL PHYSICAL DAMAGE	20,144,901	1.3%

(A) An implementation date of 01/01/2020 is assumed for purposes of trending.

(B) Accident Year ending 06/30/2018 Aggregate Loss Cost at Current Level for all coverages. The Liability loss costs are on a Total Limits basis.

(C) Loss Cost changes are calculated on a \$100,000 CSL Basic Limits basis for Liability and on an all deductibles combined basis for Physical Damage.

(D) For Liability, Personal Injury Protection and Physical Damage, classes related to Trucks, Tractors & Trailers, such as the Public Automobile classes, are impacted by the Trucks, Tractors & Trailers loss cost level changes.

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE

REVISED PROSPECTIVE LOSS COSTS AND PERCENTAGE CHANGES
TERRITORY LOSS COST LEVEL CHANGES

FOR TRUCKS, TRACTORS, AND TRAILERS POLICY COVERAGES

Territory Code	\$100,000 CSL Liability	\$500 Med Pay
104	11.1%	0.0%
105	6.2%	0.0%
106	6.3%	0.0%
110	5.0%	0.0%
111	7.0%	0.0%
112	6.1%	0.0%
113	9.6%	0.0%
114	10.2%	0.0%
115	12.0%	0.0%
116	9.4%	0.0%
117	10.5%	0.0%
118	12.8%	0.0%
119	4.6%	0.0%
120	7.6%	0.0%

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE

REVISED PROSPECTIVE LOSS COSTS AND PERCENTAGE CHANGES
TERRITORY LOSS COST LEVEL CHANGES

FOR TRUCKS, TRACTORS, AND TRAILERS POLICY COVERAGES

Territory Code	Physical Damage		Specified Causes of Loss
	Comprehensive	Collision (a)	
104	6.5%		6.8%
105	4.5%		5.3%
106	3.5%		3.1%
110	4.8%		2.8%
111	4.6%		5.4%
112	5.7%		3.2%
113	3.8%		3.3%
114	10.8%		10.8%
115	5.2%		6.1%
116	5.4%		6.3%
117	5.9%		6.9%
118	5.2%		6.1%
119	7.7%		6.7%
120	5.1%		4.3%

(a) For Trucks, Tractors, and Trailers Collision, No Change (N.C.) was selected due to the modest indication.

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE

REVISED PROSPECTIVE LOSS COSTS AND PERCENTAGE CHANGES
REVISED BASE LOSS COSTS BY TERRITORY

FOR TRUCKS, TRACTORS, AND TRAILERS POLICY COVERAGES

Territory Code	Liability \$100,000 CSL	\$500 Med Pay (a)	Physical Damage		Specified Causes of Loss (d)
			Comprehensive (b)	Collision (c)	
104	220	1	82	180	47
105	307	1	69	225	40
106	136	1	117	202	67
110	565	1	65	199	37
111	535	1	68	194	39
112	328	1	56	178	32
113	319	1	54	166	31
114	346	1	72	219	41
115	569	2	61	188	35
116	534	1	59	208	34
117	599	2	54	188	31
118	475	1	61	203	35
119	272	1	84	328	48
120	240	1	83	320	48

(a) The loss costs for medical payments have been calculated by multiplying a relativity by the Trucks, Tractors, and Trailers CSL Liability loss costs. The relativities differ by territory and are listed in [EXHIBIT C17](#).

(b) Comprehensive base loss cost is the \$15,001-20,000 OCN, age 1, \$500 deductible loss cost.

(c) Collision base loss cost is the \$15,001-20,000 OCN, age 1, \$500 deductible loss cost.

(d) The loss costs for Specified Causes of Loss have been calculated by a relativity of 0.576 to the Trucks, Tractors, and Trailers Comprehensive base loss costs.

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE

REVISED PROSPECTIVE LOSS COSTS AND PERCENTAGE CHANGES
TERRITORY LOSS COST LEVEL CHANGES

FOR PRIVATE PASSENGER TYPES POLICY COVERAGES

Territory Code	<u>SUBJECT TO NO FAULT</u>		<u>NOT SUBJECT TO NO FAULT</u>	
	\$100,000 CSL Liability	PIP (a)	\$100,000 CSL Liability	\$500 Med Pay
104	-1.3%		-1.3%	0.0%
105	3.7%		3.7%	0.0%
106	0.9%		0.9%	0.0%
110	2.4%		2.4%	0.0%
111	4.5%		4.5%	0.0%
112	4.7%		4.7%	0.0%
113	6.4%		6.4%	0.0%
114	5.8%		5.8%	0.0%
115	4.0%		4.0%	0.0%
116	4.9%		4.9%	0.0%
117	4.8%		4.8%	50.0%
118	8.0%		8.0%	50.0%
119	3.8%		3.8%	0.0%
120	3.9%		3.9%	0.0%

(a) For Private Passenger Types PIP, No Change (N.C.) was selected due to the modest indication.

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE

REVISED PROSPECTIVE LOSS COSTS AND PERCENTAGE CHANGES
TERRITORY LOSS COST LEVEL CHANGES

FOR PRIVATE PASSENGER TYPES POLICY COVERAGES

Territory Code	Physical Damage	
	Comprehensive	Collision (a)
104	6.2%	
105	4.8%	
106	7.8%	
110	10.6%	
111	4.2%	
112	5.0%	
113	6.0%	
114	7.7%	
115	5.8%	
116	3.8%	
117	5.0%	
118	6.7%	
119	6.9%	
120	6.2%	

(a) For Private Passenger Types Collision, No Change (N.C.) was selected due to the modest indication.

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE

REVISED PROSPECTIVE LOSS COSTS AND PERCENTAGE CHANGES
REVISED BASE LOSS COSTS BY TERRITORY

FOR PRIVATE PASSENGER TYPES POLICY COVERAGES

Territory Code	<u>SUBJECT TO NO FAULT</u>		<u>NOT SUBJECT TO NO FAULT</u>			
	Liability \$100,000 CSL	PIP	Liability \$100,000 CSL	\$500 Med Pay (a)	Physical Damage Comprehensive (b)	Collision (c)
104	225	61	225	2	86	260
105	279	83	279	2	66	362
106	213	43	213	2	124	251
110	427	88	427	3	52	412
111	370	63	370	2	50	314
112	332	56	332	2	42	301
113	334	76	334	2	53	281
114	310	72	310	2	56	274
115	415	101	415	3	55	272
116	430	111	430	3	55	277
117	414	78	414	3	42	288
118	417	108	417	3	48	312
119	355	79	355	2	77	315
120	346	79	346	2	86	418

(a) The loss costs for medical payments have been calculated by multiplying a relativity by the Private Passenger Types CSL Liability loss costs. The relativities differ by territory and are listed in [EXHIBIT C17](#).

(b) Comprehensive base loss cost is the \$15,001-20,000 OCN, age 1, \$500 deductible loss cost.

(c) Collision base loss cost is the \$15,001-20,000 OCN, age 1, \$500 deductible loss cost.

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE

REVISED PROSPECTIVE LOSS COSTS AND PERCENTAGE CHANGES
TERRITORY LOSS COST LEVEL CHANGES

FOR VAN POOLS POLICY COVERAGES

Territory Code	\$100,000 CSL Liability	\$500 Med Pay
104	11.1%	50.0%
105	6.2%	33.3%
106	6.3%	100.0%
110	5.1%	16.7%
111	7.1%	0.0%
112	6.0%	0.0%
113	9.6%	33.3%
114	10.2%	0.0%
115	12.1%	16.7%
116	9.4%	0.0%
117	10.6%	16.7%
118	12.8%	20.0%
119	4.6%	0.0%
120	7.5%	0.0%

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE

REVISED PROSPECTIVE LOSS COSTS AND PERCENTAGE CHANGES
TERRITORY LOSS COST LEVEL CHANGES

FOR VAN POOLS POLICY COVERAGES

Territory Code	Physical Damage Comprehensive	Collision (a)	Specified Causes of Loss
104	6.3%		6.7%
105	4.5%		5.1%
106	3.5%		3.0%
110	4.8%		2.7%
111	4.5%		5.3%
112	5.6%		3.1%
113	3.8%		3.2%
114	10.6%		10.5%
115	5.1%		5.9%
116	5.3%		6.1%
117	5.8%		6.7%
118	5.1%		5.9%
119	7.5%		6.5%
120	4.9%		4.3%

(a) For Trucks, Tractors, and Trailers Collision, No Change (N.C.) was selected due to the modest indication.

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE

REVISED PROSPECTIVE LOSS COSTS AND PERCENTAGE CHANGES
REVISED BASE LOSS COSTS BY TERRITORY

FOR VAN POOLS POLICY COVERAGES

Territory Code	Liability \$100,000 CSL (a)	\$500 Med Pay (b)	Physical Damage Comprehensive (c)	Collision (d)	Specified Causes of Loss (e)
104	330	3	84	229	48
105	461	4	70	286	41
106	204	2	119	257	68
110	848	7	66	253	38
111	803	6	69	246	40
112	492	4	57	226	33
113	479	4	55	211	32
114	519	4	73	278	42
115	854	7	62	239	36
116	801	6	60	264	35
117	899	7	55	239	32
118	713	6	62	258	36
119	408	3	86	417	49
120	360	3	85	406	49

- (a) The loss costs for Van Pools have been calculated by a relativity of 1.50 to the Trucks, Tractors, and Trailers CSL Liability loss costs.
- (b) The loss costs for medical payments have been calculated by multiplying a relativity by the Van Pools CSL liability loss costs. The relativities differ by territory and are listed in [EXHIBIT C17](#).
- (c) Comprehensive base loss cost is the \$15,001-20,000 OCN, age 1, \$500 deductible loss cost and has been calculated by a relativity of 1.02 to the Trucks, Tractors, and Trailers loss cost.
- (d) Collision base loss cost is the \$15,001-20,000 OCN, age 1, \$500 deductible loss cost, and has been calculated by a relativity of 1.27 to the Trucks, Tractors, and Trailers loss cost.
- (e) The loss costs for Specified Causes of Loss have been calculated by a relativity of 1.02 to the corresponding Trucks, Tractors, and Trailers loss cost.

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE

REVISED PROSPECTIVE LOSS COSTS AND PERCENTAGE CHANGES
TERRITORY LOSS COST LEVEL CHANGES

FOR TAXIS AND LIMOUSINES POLICY COVERAGES

Territory Code	\$100,000 CSL Liability	\$500 Med Pay
104	11.1%	10.0%
105	6.2%	7.1%
106	6.2%	16.7%
110	5.0%	3.8%
111	7.0%	8.3%
112	6.2%	6.7%
113	9.6%	7.1%
114	10.2%	13.3%
115	12.0%	12.0%
116	9.4%	8.3%
117	10.5%	11.5%
118	12.8%	15.0%
119	4.6%	0.0%
120	7.6%	9.1%

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE

REVISED PROSPECTIVE LOSS COSTS AND PERCENTAGE CHANGES
TERRITORY LOSS COST LEVEL CHANGES

FOR TAXIS AND LIMOUSINES POLICY COVERAGES

Territory Code	Physical Damage Comprehensive	Collision (a)	Specified Causes of Loss
104	6.3%		6.7%
105	4.5%		5.1%
106	3.5%		3.0%
110	4.8%		2.7%
111	4.5%		5.3%
112	5.6%		3.1%
113	3.8%		3.2%
114	10.6%		10.5%
115	5.1%		5.9%
116	5.3%		6.1%
117	5.8%		6.7%
118	5.1%		5.9%
119	7.5%		6.5%
120	4.9%		4.3%

(a) For Trucks, Tractors, and Trailers Collision, No Change (N.C.) was selected due to the modest indication.

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE

REVISED PROSPECTIVE LOSS COSTS AND PERCENTAGE CHANGES
REVISED BASE LOSS COSTS BY TERRITORY

FOR TAXIS AND LIMOUSINES POLICY COVERAGES

Territory Code	Liability \$100,000 CSL (a)	\$500 Med Pay (b)	Physical Damage Comprehensive (c)	Collision (d)	Specified Causes of Loss (e)
104	1364	11	84	229	48
105	1903	15	70	286	41
106	843	7	119	257	68
110	3503	27	66	253	38
111	3317	26	69	246	40
112	2034	16	57	226	33
113	1978	15	55	211	32
114	2145	17	73	278	42
115	3528	28	62	239	36
116	3311	26	60	264	35
117	3714	29	55	239	32
118	2945	23	62	258	36
119	1686	13	86	417	49
120	1488	12	85	406	49

- (a) The loss costs for Taxis and Limousines have been calculated by a relativity of 6.20 to the Trucks, Tractors, and Trailers CSL Liability loss costs.
- (b) The loss costs for medical payments have been calculated by multiplying a relativity by the Taxis and Limousines CSL liability loss costs. The relativities differ by territory and are listed in [EXHIBIT C17](#).
- (c) Comprehensive base loss cost is the \$15,001-20,000 OCN, age 1, \$500 deductible loss cost and has been calculated by a relativity of 1.02 to the Trucks, Tractors, and Trailers loss cost.
- (d) Collision base loss cost is the \$15,001-20,000 OCN, age 1, \$500 deductible loss cost, and has been calculated by a relativity of 1.27 to the Trucks, Tractors, and Trailers loss cost.
- (e) The loss costs for Specified Causes of Loss have been calculated by a relativity of 1.02 to the corresponding Trucks, Tractors, and Trailers loss cost.

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE

REVISED PROSPECTIVE LOSS COSTS AND PERCENTAGE CHANGES
TERRITORY LOSS COST LEVEL CHANGES

FOR SCHOOL AND CHURCH BUSES POLICY COVERAGES

Territory Code	\$100,000 CSL Liability	\$500 Med Pay
104	11.0%	0.0%
105	6.3%	0.0%
106	7.1%	0.0%
110	5.1%	0.0%
111	6.9%	0.0%
112	5.9%	0.0%
113	9.4%	50.0%
114	9.8%	50.0%
115	12.2%	33.3%
116	9.7%	0.0%
117	10.4%	0.0%
118	12.5%	0.0%
119	4.9%	0.0%
120	7.3%	100.0%

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE

REVISED PROSPECTIVE LOSS COSTS AND PERCENTAGE CHANGES
TERRITORY LOSS COST LEVEL CHANGES

FOR SCHOOL AND CHURCH BUSES POLICY COVERAGES

Territory Code	Physical Damage Comprehensive	Collision (a)	Specified Causes of Loss
104	5.6%		6.5%
105	4.3%		3.7%
106	3.8%		2.2%
110	7.0%		4.0%
111	4.3%		3.8%
112	5.4%		0.0%
113	5.6%		4.8%
114	8.7%		11.5%
115	4.9%		8.7%
116	5.1%		9.1%
117	5.6%		10.0%
118	4.9%		8.7%
119	7.3%		6.3%
120	5.5%		6.3%

(a) For Trucks, Tractors, and Trailers Collision, No Change (N.C.) was selected due to the modest indication.

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE

REVISED PROSPECTIVE LOSS COSTS AND PERCENTAGE CHANGES
REVISED BASE LOSS COSTS BY TERRITORY

FOR SCHOOL AND CHURCH BUSES POLICY COVERAGES

Territory Code	Liability \$100,000 CSL (a)	\$500 Med Pay (b)	Physical Damage Comprehensive (c)	Collision (d)	Specified Causes of Loss (e)
104	121	2	57	117	33
105	169	2	48	146	28
106	75	2	82	131	47
110	311	2	46	129	26
111	294	3	48	126	27
112	180	2	39	116	22
113	175	3	38	108	22
114	190	3	50	142	29
115	313	4	43	122	25
116	294	3	41	135	24
117	329	3	38	122	22
118	261	3	43	132	25
119	150	2	59	213	34
120	132	2	58	208	34

- (a) The loss costs for School and Church Buses have been calculated by a relativity of 0.55 to the Trucks, Tractors, and Trailers CSL Liability loss costs.
- (b) The loss costs for medical payments have been calculated by multiplying a relativity by the School and Church Buses CSL liability loss costs. The relativities differ by territory and are listed in [EXHIBIT C17](#).
- (c) Comprehensive base loss cost is the \$15,001-20,000 OCN, age 1, \$500 deductible loss cost and has been calculated by a relativity of 0.70 to the Trucks, Tractors, and Trailers loss cost.
- (d) Collision base loss cost is the \$15,001-20,000 OCN, age 1, \$500 deductible loss cost, and has been calculated by a relativity of 0.65 to the Trucks, Tractors, and Trailers loss cost.
- (e) The loss costs for Specified Causes of Loss have been calculated by a relativity of 0.70 to the corresponding Trucks, Tractors, and Trailers loss cost.

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE

REVISED PROSPECTIVE LOSS COSTS AND PERCENTAGE CHANGES
TERRITORY LOSS COST LEVEL CHANGES

FOR ALL OTHER BUSES POLICY COVERAGES

Territory Code	\$100,000 CSL Liability	\$500 Med Pay
104	11.2%	20.0%
105	6.3%	0.0%
106	6.4%	14.3%
110	5.0%	0.0%
111	7.0%	7.1%
112	6.1%	9.1%
113	9.6%	9.1%
114	10.2%	16.7%
115	12.0%	11.8%
116	9.4%	12.5%
117	10.5%	11.1%
118	12.8%	14.3%
119	4.7%	9.1%
120	7.7%	14.3%

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE

REVISED PROSPECTIVE LOSS COSTS AND PERCENTAGE CHANGES
TERRITORY LOSS COST LEVEL CHANGES

FOR ALL OTHER BUSES POLICY COVERAGES

Territory Code	Physical Damage Comprehensive	Collision (a)	Specified Causes of Loss
104	5.6%		6.5%
105	4.3%		3.7%
106	3.8%		2.2%
110	7.0%		4.0%
111	4.3%		3.8%
112	5.4%		0.0%
113	5.6%		4.8%
114	8.7%		11.5%
115	4.9%		8.7%
116	5.1%		9.1%
117	5.6%		10.0%
118	4.9%		8.7%
119	7.3%		6.3%
120	5.5%		6.3%

(a) For Trucks, Tractors, and Trailers Collision, No Change (N.C.) was selected due to the modest indication.

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE

REVISED PROSPECTIVE LOSS COSTS AND PERCENTAGE CHANGES
REVISED BASE LOSS COSTS BY TERRITORY

FOR ALL OTHER BUSES POLICY COVERAGES

Territory Code	Liability \$100,000 CSL (a)	\$500 Med Pay (b)	Physical Damage Comprehensive (c)	Collision (d)	Specified Causes of Loss (e)
104	836	12	57	117	33
105	1167	10	48	146	28
106	517	8	82	131	47
110	2147	14	46	129	26
111	2033	15	48	126	27
112	1246	12	39	116	22
113	1212	12	38	108	22
114	1315	14	50	142	29
115	2162	19	43	122	25
116	2029	18	41	135	24
117	2276	20	38	122	22
118	1805	16	43	132	25
119	1034	12	59	213	34
120	912	8	58	208	34

- (a) The loss costs for All Other Buses have been calculated by a relativity of 3.80 to the Trucks, Tractors, and Trailers CSL Liability loss costs.
- (b) The loss costs for medical payments have been calculated by multiplying a relativity by the All Other Buses CSL liability loss costs. The relativities differ by territory and are listed in [EXHIBIT C17](#).
- (c) Comprehensive base loss cost is the \$15,001-20,000 OCN, age 1, \$500 deductible loss cost and has been calculated by a relativity of 0.70 to the Trucks, Tractors, and Trailers loss cost.
- (d) Collision base loss cost is the \$15,001-20,000 OCN, age 1, \$500 deductible loss cost, and has been calculated by a relativity of 0.65 to the Trucks, Tractors, and Trailers loss cost.
- (e) The loss costs for Specified Causes of Loss have been calculated by a relativity of 0.70 to the corresponding Trucks, Tractors, and Trailers loss cost.

INSURANCE SERVICES OFFICE, INC.

OREGON
 AUTOMOBILE LIABILITY INSURANCE - TRUCKS, TRACTORS, AND TRAILERS (A)
 DETERMINATION OF STATEWIDE ADVISORY LOSS COST LEVEL CHANGES
 SINGLE LIMIT LIABILITY COVERAGE

	(1)	(2)	(3)	(4)	(5)
ACCIDENT YEAR ENDING	AGGREGATE LOSS COST AT CURRENT LEVEL (B)	\$100,000 INCURRED LOSSES (C)	EXPERIENCE RATIO (2) / (1)	ACCIDENT YEAR WEIGHTS	NUMBER OF INCURRED CLAIMS
06/30/16	\$30,678,136	\$37,805,290	1.232	20%	3,109
06/30/17	\$32,428,312	\$35,226,049	1.086	30%	3,168
06/30/18	\$33,276,239	\$34,742,863	1.044	50%	3,017
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				1.094
(7)	EXPECTED EXPERIENCE RATIO (D).				1.044
(8)	CREDIBILITY (E).				0.85
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000 - (8))).				1.087
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).				8.7%
(11)	FILED CHANGE.				8.7%
(A)	TRUCK, TRACTOR, AND TRAILER EXPERIENCE IS FOR VEHICLES WRITTEN IN ACCORDANCE WITH RULE 23 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE.				
(B)	THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY EXTENDING EXPOSURES BY THE CURRENT LOSS COSTS FROM THE LAST REVISION.				
(C)	LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSES FOR BODILY INJURY AND PROPERTY DAMAGE LIABILITY. SEE FOLLOWING PAGE.				
(D)	EXPECTED EXPERIENCE RATIO IS EQUAL TO THE COMBINED TREND FACTOR SHOWN ON THE FOLLOWING PAGE, PROJECTED FOR M YEARS. THE PERIOD M IS EQUAL TO THE NUMBER OF YEARS FROM ONE YEAR BEYOND THE IMPLEMENTATION DATE OF THE LAST REVISION TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 01/01/20 WHICH IS ASSUMED FOR THE PURPOSES OF TRENDING, SUBJECT TO A MAXIMUM OF THE N-VALUE CORRESPONDING TO THE LATEST YEAR SHOWN ON THE FOLLOWING PAGE, FOOTNOTE B. IN THIS REVISION, THE PERIOD M IS 1.00 YEAR(S).				
(E)	CREDIBILITY IS BASED ON A 3 YEAR TOTAL OF CLAIMS FOR B.I. AND P.D. SHOWN IN COLUMN (5). THE STANDARD FOR FULL CREDIBILITY IS 11,500 CLAIMS (SEE CREDIBILITY TABLES IN SECTION C).				

INSURANCE SERVICES OFFICE, INC.

OREGON
TRUCKS, TRACTORS, AND TRAILERS
AUTOMOBILE LIABILITY INSURANCE
DETERMINATION OF SINGLE LIMIT LOSSES

	ACC. YEAR ENDING	BODILY INJURY	PROPERTY DAMAGE	COMBINED
(1) INCURRED LOSSES AND	06/30/16	\$16,149,313	\$10,638,963	
ALLOCATED LOSS	06/30/17	\$13,665,260	\$10,976,810	
ADJUSTMENT EXPENSES	06/30/18	\$12,063,447	\$10,487,845	
(2) DEVELOPED LOSSES AND	06/30/16	\$18,749,352	\$11,749,671	
ALL LOSS ADJUSTMENT	06/30/17	\$17,407,833	\$12,231,459	
EXPENSES (A)	06/30/18	\$18,259,233	\$12,274,974	
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)		4.2%	4.7%	4.4%
(4) TRENDED LOSSES AND	06/30/16	\$23,024,204	\$14,781,086	\$37,805,290
ALL LOSS ADJUSTMENT	06/30/17	\$20,523,835	\$14,702,214	\$35,226,049
EXPENSES (B)	06/30/18	\$20,651,193	\$14,091,670	\$34,742,863

(A) INCURRED LOSSES AND ALLOCATED LOSS ADJUSTMENT EXPENSES ARE ADJUSTED
BY THE FOLLOWING FACTORS:

1 - UNALLOCATED LOSS ADJUSTMENT FACTORS: B.I. 1.075 P.D. 1.100

2 - LOSS DEVELOPMENT FACTORS:

YEAR ENDING	B.I.	P.D.
06/30/16	1.080	1.004
06/30/17	1.185	1.013
06/30/18	1.408	1.064

(B) TRENDED LOSSES ARE EQUAL TO (2) * ((1.0 + (3)) ** N), WHERE N IS EQUAL TO
THE NUMBER OF YEARS PROJECTION FROM THE AVERAGE DATE OF ACCIDENT TO ONE
YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 01/01/20
WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING.

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD
06/30/16	1/1/16	5.000
06/30/17	1/1/17	4.000
06/30/18	1/1/18	3.000

INSURANCE SERVICES OFFICE, INC.

OREGON
AUTOMOBILE PHYSICAL DAMAGE INSURANCE - TRUCKS, TRACTORS AND TRAILERS (A)
DETERMINATION OF STATEWIDE ADVISORY LOSS COST LEVEL CHANGES

COVERAGE O.T.C	ACCIDENT YEAR ENDING	(1) AGGREGATE LOSS COST AT CURRENT LEVEL (B)	(2) INCURRED LOSSES (C)	(3) EXPERIENCE RATIO (2) / (1)	(4) ACCIDENT YEAR WEIGHTS	(5) NUMBER OF PAID CLAIMS
	06/30/14	\$3,208,374	\$3,500,455	1.091	10%	712
	06/30/15	\$3,196,242	\$3,326,121	1.041	15%	627
	06/30/16	\$3,554,622	\$3,546,839	0.998	20%	764
	06/30/17	\$3,753,001	\$4,517,282	1.204	25%	920
	06/30/18	\$3,913,376	\$3,746,443	0.957	30%	793
COLL.	06/30/16	\$10,981,214	\$10,466,439	0.953	20%	1,100
	06/30/17	\$12,414,341	\$13,122,059	1.057	30%	1,297
	06/30/18	\$13,274,212	\$12,225,174	0.921	50%	1,150

		O.T.C.	COLLISION
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).	1.053	0.969
(7)	EXPECTED EXPERIENCE RATIO (D).	1.059	1.030
(8)	CREDIBILITY (E).	0.55	0.85
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000 - (8))).	1.056	0.978
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).	5.6%	-2.2%
(11)	FILED CHANGE.	5.6%	N.C.

- (A) TRUCK, TRACTOR AND TRAILER EXPERIENCE IS FOR VEHICLES WRITTEN IN ACCORDANCE WITH RULE 23 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE.
- (B) THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY EXTENDING EXPOSURES BY THE CURRENT LOSS COSTS AND ADJUSTING TO A PROSPECTIVE OCN LEVEL BY THE APPLICATION OF OCN TREND FACTORS. (SEE SUBSEQUENT PAGE).
- (C) LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSES FOR O.T.C. AND COLL. SEE FOLLOWING PAGE.
- (D) EXPECTED EXPERIENCE RATIO IS EQUAL TO THE LOSS TREND FACTOR DIVIDED BY THE OCN TREND FACTOR, PROJECTED FOR M YEARS. THE PERIOD M IS EQUAL TO THE NUMBER OF YEARS FROM ONE YEAR BEYOND THE IMPLEMENTATION DATE OF THE LAST REVISION TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 01/01/20 WHICH IS ASSUMED FOR THE PURPOSES OF TRENDING, SUBJECT TO A MAXIMUM OF THE N-VALUE CORRESPONDING TO THE LATEST YEAR SHOWN ON THE FOLLOWING PAGE, FOOTNOTE B. IN THIS REVISION, THE PERIOD M IS 1.00 YEAR(S).
- (E) CREDIBILITY IS BASED ON A 5 YEAR TOTAL OF CLAIMS FOR O.T.C. AND A 3 YEAR TOTAL OF CLAIMS FOR COLLISION SHOWN IN COLUMN (5). THE STANDARDS FOR FULL CREDIBILITY ARE 11,000 CLAIMS FOR O.T.C. AND 4,500 CLAIMS FOR COLLISION (SEE CREDIBILITY TABLES IN SECTION C).

INSURANCE SERVICES OFFICE, INC.

OREGON
TRUCKS, TRACTORS AND TRAILERS
AUTOMOBILE PHYSICAL DAMAGE INSURANCE
DETERMINATION OF PHYSICAL DAMAGE LOSSES

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) PAID LOSSES	06/30/14	\$1,928,859	---
	06/30/15	\$1,961,006	---
	06/30/16	\$2,237,203	\$7,441,097
	06/30/17	\$3,046,225	\$9,792,571
	06/30/18	\$2,630,203	\$9,764,988
(2) DEVELOPED LOSSES AND	06/30/14	\$2,179,611	---
ALL LOSS ADJUSTMENT	06/30/15	\$2,215,937	---
EXPENSES (A)	06/30/16	\$2,528,039	\$8,400,031
	06/30/17	\$3,445,676	\$10,999,212
	06/30/18	\$3,058,321	\$10,714,438
(3) SELECTED ANNUAL LOSS			
TREND (SEE TREND		7.0%	4.5%
EXHIBIT IN SECTION C)			
(4) TRENDED LOSSES AND	06/30/14	\$3,500,455	---
ALL LOSS ADJUSTMENT	06/30/15	\$3,326,121	---
EXPENSES (B)	06/30/16	\$3,546,839	\$10,466,439
	06/30/17	\$4,517,282	\$13,122,059
	06/30/18	\$3,746,443	\$12,225,174

(A) PAID LOSSES ARE ADJUSTED BY THE FOLLOWING:

1 - LOSS ADJUSTMENT EXPENSE FACTORS:

O.T.C	COLL.
1.130	1.130

2 - LOSS DEVELOPMENT FACTORS:

YEAR ENDING	O.T.C.	COLL.
06/30/14	1.000	----
06/30/15	1.000	----
06/30/16	1.000	0.999
06/30/17	1.001	0.994
06/30/18	1.029	0.971

(B) TRENDED LOSSES ARE EQUAL TO (2) * ((1.0 + (3)) ** N), WHERE N IS EQUAL TO THE NUMBER OF YEARS PROJECTION FROM THE AVERAGE DATE OF ACCIDENT TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 01/01/20 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING BOTH OTC AND COLLISION.

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD OTC	PROJECTION PERIOD COLL
06/30/14	1/1/14	7.000	----
06/30/15	1/1/15	6.000	----
06/30/16	1/1/16	5.000	5.000
06/30/17	1/1/17	4.000	4.000
06/30/18	1/1/18	3.000	3.000

INSURANCE SERVICES OFFICE, INC.

OREGON
TRUCKS, TRACTORS AND TRAILERS
AUTOMOBILE PHYSICAL DAMAGE INSURANCE
DETERMINATION OF PHYSICAL DAMAGE TRENDED
AGGREGATE LOSS COSTS

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) AGGREGATE LOSS COSTS	06/30/14	\$2,992,886	---
AT CURRENT LEVEL	06/30/15	\$3,009,644	---
	06/30/16	\$3,382,133	\$10,196,113
	06/30/17	\$3,605,188	\$11,700,604
	06/30/18	\$3,799,394	\$12,690,451
(2) SELECTED ANNUAL OCN			
TREND (SEE TREND		1.0%	1.5%
EXHIBIT IN SECTION C)			
(3) TRENDED AGGREGATE	06/30/14	\$3,208,374	---
LOSS COSTS AT	06/30/15	\$3,196,242	---
CURRENT LEVEL (A)	06/30/16	\$3,554,622	\$10,981,214
	06/30/17	\$3,753,001	\$12,414,341
	06/30/18	\$3,913,376	\$13,274,212
(A) TRENDED AGGREGATE LOSS COSTS ARE EQUAL TO (1) * ((1.0 + (2)) ** N),			
WHERE N IS EQUAL TO THE NUMBER OF YEARS PROJECTION FROM THE AVERAGE DATE OF			
WRITING TO SIX MONTHS BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF			
01/01/20 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING BOTH OTC			
AND COLLISION.			

YEAR ENDING	AVERAGE DATE OF WRITING	PROJECTION PERIOD OTC	PROJECTION PERIOD COLL
06/30/14	7/1/13	7.000	----
06/30/15	7/1/14	6.000	----
06/30/16	7/1/15	5.000	5.000
06/30/17	7/1/16	4.000	4.000
06/30/18	7/1/17	3.000	3.000

INSURANCE SERVICES OFFICE, INC.

OREGON
 AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER TYPES (A)
 DETERMINATION OF STATEWIDE ADVISORY LOSS COST LEVEL CHANGES
 SINGLE LIMIT LIABILITY COVERAGE

	(1)	(2)	(3)	(4)	(5)
ACCIDENT YEAR ENDING	AGGREGATE LOSS COST AT CURRENT LEVEL (B)	\$100,000 INCURRED LOSSES (C)	EXPERIENCE RATIO (2) / (1)	ACCIDENT YEAR WEIGHTS	NUMBER OF INCURRED CLAIMS
06/30/14	\$3,870,593	\$3,830,894	0.990	10%	432
06/30/15	\$3,913,864	\$4,003,278	1.023	15%	506
06/30/16	\$4,159,573	\$4,774,520	1.148	20%	517
06/30/17	\$4,317,554	\$4,925,923	1.141	25%	553
06/30/18	\$4,544,542	\$3,940,464	0.867	30%	462
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				1.027
(7)	EXPECTED EXPERIENCE RATIO (D).				1.044
(8)	CREDIBILITY (E).				0.45
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000- (8))).				1.036
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).				3.6%
(11)	FILED CHANGE.				3.6%
(A)	PRIVATE PASSENGER TYPE EXPERIENCE IS FOR VEHICLES WRITTEN IN ACCORDANCE WITH RULE 31 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE.				
(B)	THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY EXTENDING EXPOSURES BY THE CURRENT LOSS COSTS FROM THE LAST REVISION.				
(C)	LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSES FOR BODILY INJURY AND PROPERTY DAMAGE LIABILITY. SEE FOLLOWING PAGE.				
(D)	EXPECTED EXPERIENCE RATIO IS EQUAL TO THE COMBINED TREND FACTOR SHOWN ON THE FOLLOWING PAGE, PROJECTED FOR M YEARS. THE PERIOD M IS EQUAL TO THE NUMBER OF YEARS FROM ONE YEAR BEYOND THE IMPLEMENTATION DATE OF THE LAST REVISION TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 01/01/20 WHICH IS ASSUMED FOR THE PURPOSES OF TRENDING, SUBJECT TO A MAXIMUM OF THE N-VALUE CORRESPONDING TO THE LATEST YEAR SHOWN ON THE FOLLOWING PAGE, FOOTNOTE B. IN THIS REVISION, THE PERIOD M IS 1.00 YEAR(S).				
(E)	CREDIBILITY IS BASED ON A 5 YEAR TOTAL OF CLAIMS FOR B.I. AND P.D. SHOWN IN COLUMN (5). THE STANDARD FOR FULL CREDIBILITY IS 11,500 CLAIMS (SEE CREDIBILITY TABLES IN SECTION C).				

INSURANCE SERVICES OFFICE, INC.

OREGON
PRIVATE PASSENGER TYPES
AUTOMOBILE LIABILITY INSURANCE
DETERMINATION OF SINGLE LIMIT LOSSES

	ACC. YEAR ENDING	BODILY INJURY	PROPERTY DAMAGE	COMBINED
(1) INCURRED LOSSES AND	06/30/14	\$1,546,745	\$1,052,333	
ALLOCATED LOSS	06/30/15	\$1,583,570	\$1,225,498	
ADJUSTMENT EXPENSES	06/30/16	\$2,057,201	\$1,348,948	
	06/30/17	\$2,235,351	\$1,287,936	
	06/30/18	\$1,499,922	\$1,207,891	
(2) DEVELOPED LOSSES AND	06/30/14	\$1,672,727	\$1,159,881	
ALL LOSS ADJUSTMENT	06/30/15	\$1,736,385	\$1,352,092	
EXPENSES (A)	06/30/16	\$2,361,872	\$1,489,778	
	06/30/17	\$2,717,796	\$1,432,314	
	06/30/18	\$2,055,831	\$1,407,072	
(3) SELECTED ANNUAL LOSS				
TREND (SEE TREND		4.2%	4.7%	4.4%
EXHIBIT IN SECTION C)				
(4) TRENDED LOSSES AND	06/30/14	\$2,231,418	\$1,599,476	\$3,830,894
ALL LOSS ADJUSTMENT	06/30/15	\$2,222,573	\$1,780,705	\$4,003,278
EXPENSES (B)	06/30/16	\$2,900,379	\$1,874,141	\$4,774,520
	06/30/17	\$3,204,281	\$1,721,641	\$4,925,923
	06/30/18	\$2,325,145	\$1,615,319	\$3,940,464
(A) INCURRED LOSSES AND ALLOCATED LOSS ADJUSTMENT EXPENSES ARE ADJUSTED				
BY THE FOLLOWING FACTORS:				
1 - UNALLOCATED LOSS ADJUSTMENT FACTORS:		B.I. 1.075	P.D. 1.100	
2 - LOSS DEVELOPMENT FACTORS:				
	YEAR ENDING	B.I.	P.D.	
	06/30/14	1.006	1.002	
	06/30/15	1.020	1.003	
	06/30/16	1.068	1.004	
	06/30/17	1.131	1.011	
	06/30/18	1.275	1.059	

(B) TRENDED LOSSES ARE EQUAL TO (2) * ((1.0 + (3)) ** N), WHERE N IS EQUAL TO THE NUMBER OF YEARS PROJECTION FROM THE AVERAGE DATE OF ACCIDENT TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 01/01/20 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING.

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD
06/30/14	1/1/14	7.000
06/30/15	1/1/15	6.000
06/30/16	1/1/16	5.000
06/30/17	1/1/17	4.000
06/30/18	1/1/18	3.000

INSURANCE SERVICES OFFICE, INC.

OREGON
 AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER TYPES (A)
 DETERMINATION OF STATEWIDE ADVISORY LOSS COST LEVEL CHANGES
 PERSONAL INJURY PROTECTION

	(1)	(2)	(3)	(4)	(5)
ACCIDENT YEAR ENDING	AGGREGATE LOSS COST AT CURRENT LEVEL (B)	INCURRED LOSSES (C)	EXPERIENCE RATIO (2) / (1)	ACCIDENT YEAR WEIGHTS	NUMBER OF INCURRED CLAIMS
06/30/14	\$578,535	\$602,958	1.042	10%	73
06/30/15	\$564,534	\$464,772	0.823	15%	57
06/30/16	\$532,862	\$641,552	1.204	20%	77
06/30/17	\$519,233	\$519,610	1.001	25%	68
06/30/18	\$539,539	\$330,271	0.612	30%	61
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				0.902
(7)	EXPECTED EXPERIENCE RATIO (D).				1.033
(8)	CREDIBILITY (E).				0.30
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000- (8))).				0.994
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).				-0.6%
(11)	FILED CHANGE.				N.C.
(A)	PRIVATE PASSENGER TYPE EXPERIENCE IS FOR VEHICLES WRITTEN IN ACCORDANCE WITH RULE 31 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE, ELIGIBLE FOR FIRST PARTY COVERAGE.				
(B)	THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY EXTENDING EXPOSURES BY THE CURRENT LOSS COSTS FROM THE LAST REVISION.				
(C)	LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSES FOR PERSONAL INJURY PROTECTION. SEE FOLLOWING PAGE.				
(D)	EXPECTED EXPERIENCE RATIO IS EQUAL TO THE TREND FACTOR SHOWN ON THE FOLLOWING PAGE, PROJECTED FOR M YEARS. THE PERIOD M IS EQUAL TO THE NUMBER OF YEARS FROM ONE YEAR BEYOND THE IMPLEMENTATION DATE OF THE LAST REVISION TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 01/01/20 WHICH IS ASSUMED FOR THE PURPOSES OF TRENDING, SUBJECT TO A MAXIMUM OF THE N-VALUE CORRESPONDING TO THE LATEST YEAR SHOWN ON THE FOLLOWING PAGE, FOOTNOTE B. IN THIS REVISION, THE PERIOD M IS 1.00 YEAR(S).				
(E)	CREDIBILITY IS BASED ON A 5 YEAR TOTAL OF CLAIMS FOR PIP SHOWN IN COLUMN (5). THE STANDARD FOR FULL CREDIBILITY IS 3,000 CLAIMS (SEE CREDIBILITY TABLES IN SECTION C).				
(F)	THE LOSSES HAVE BEEN ADJUSTED BY +16.3% FOR THE TWO EARLIEST YEARS, +14.3% FOR THE YEAR OF 2016 AND +2.0% FOR THE YEAR OF 2017 TO REFLECT THE 2015 OREGON LAW CHANGE (FORMER S.B. 411) WHICH BECAME EFFECTIVE ON JANUARY 1, 2016. THIS CHANGE IS ALREADY REFLECTED IN THE LOSS COSTS UNDERLYING THE REVIEW. SEE SECTION C FOR THE CALCULATION OF THE ADJUSTMENTS.				

INSURANCE SERVICES OFFICE, INC.

OREGON
PRIVATE PASSENGER TYPES
AUTOMOBILE LIABILITY INSURANCE
DETERMINATION OF PERSONAL INJURY PROTECTION LOSSES

	ACC. YEAR ENDING	PIP
(1) INCURRED LOSSES AND	06/30/14	\$446,926
ALLOCATED LOSS	06/30/15	\$358,710
ADJUSTMENT EXPENSES	06/30/16	\$521,023
	06/30/17	\$483,337
	06/30/18	\$365,868
(2) DEVELOPED LOSSES AND	06/30/14	\$480,445
ALL LOSS ADJUSTMENT	06/30/15	\$382,528
EXPENSES (A)	06/30/16	\$545,537
	06/30/17	\$456,198
	06/30/18	\$299,701
(3) SELECTED ANNUAL LOSS		
TREND (SEE TREND		3.3%
EXHIBIT IN SECTION C)		
(4) TRENDED LOSSES AND	06/30/14	\$602,958
ALL LOSS ADJUSTMENT	06/30/15	\$464,772
EXPENSES (B)	06/30/16	\$641,552
	06/30/17	\$519,610
	06/30/18	\$330,271

(A) INCURRED LOSSES AND ALLOCATED LOSS ADJUSTMENT EXPENSES ARE ADJUSTED BY THE FOLLOWING FACTORS:

- 1 - UNALLOCATED LOSS ADJUSTMENT FACTORS: 1.075
- 2 - LOSS DEVELOPMENT FACTORS:

YEAR ENDING	PIP
06/30/14	1.000
06/30/15	0.992
06/30/16	0.974
06/30/17	0.878
06/30/18	0.762

(B) TRENDED LOSSES ARE EQUAL TO (2) * ((1.0 + (3)) ** N), WHERE N IS EQUAL TO THE NUMBER OF YEARS PROJECTION FROM THE AVERAGE DATE OF ACCIDENT TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 01/01/20 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING.

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD
06/30/14	1/1/14	7.000
06/30/15	1/1/15	6.000
06/30/16	1/1/16	5.000
06/30/17	1/1/17	4.000
06/30/18	1/1/18	3.000

INSURANCE SERVICES OFFICE, INC.

OREGON
 AUTOMOBILE PHYSICAL DAMAGE INSURANCE - PRIVATE PASSENGER TYPES (A)
 DETERMINATION OF STATEWIDE ADVISORY LOSS COST LEVEL CHANGES

COVERAGE O.T.C	ACCIDENT YEAR ENDING	(1) AGGREGATE LOSS COST AT CURRENT LEVEL (B)	(2) INCURRED LOSSES (C)	(3) EXPERIENCE RATIO (2) / (1)	(4) ACCIDENT YEAR WEIGHTS	(5) NUMBER OF PAID CLAIMS
	06/30/14	\$605,523	\$716,972	1.184	10%	242
	06/30/15	\$612,875	\$629,237	1.027	15%	222
	06/30/16	\$667,271	\$775,693	1.162	20%	256
	06/30/17	\$625,563	\$593,989	0.950	25%	249
	06/30/18	\$628,802	\$738,480	1.174	30%	228
COLL.	06/30/14	\$2,082,420	\$2,135,982	1.026	10%	353
	06/30/15	\$2,115,811	\$1,982,168	0.937	15%	323
	06/30/16	\$2,282,647	\$2,385,664	1.045	20%	357
	06/30/17	\$2,258,466	\$2,536,800	1.123	25%	398
	06/30/18	\$2,328,511	\$2,064,716	0.887	30%	341
					O.T.C.	COLLISION
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				1.094	1.000
(7)	EXPECTED EXPERIENCE RATIO (D).				1.059	1.039
(8)	CREDIBILITY (E).				0.35	0.70
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000 - (8))).				1.071	1.012
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).				7.1%	1.2%
(11)	FILED CHANGE.				7.1%	N.C.
(A)	PRIVATE PASSENGER TYPE EXPERIENCE IS FOR VEHICLES WRITTEN IN ACCORDANCE WITH RULE 31 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE.					
(B)	THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY EXTENDING EXPOSURES BY THE CURRENT LOSS COSTS AND ADJUSTING TO A PROSPECTIVE OCN LEVEL BY THE APPLICATION OF OCN TREND FACTORS. (SEE SUBSEQUENT PAGE).					
(C)	LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSES FOR O.T.C. AND COLL. SEE FOLLOWING PAGE.					
(D)	EXPECTED EXPERIENCE RATIO IS EQUAL TO THE LOSS TREND FACTOR DIVIDED BY THE OCN TREND FACTOR, PROJECTED FOR M YEARS. THE PERIOD M IS EQUAL TO THE NUMBER OF YEARS FROM ONE YEAR BEYOND THE IMPLEMENTATION DATE OF THE LAST REVISION TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 01/01/20 WHICH IS ASSUMED FOR THE PURPOSES OF TRENDING, SUBJECT TO A MAXIMUM OF THE N-VALUE CORRESPONDING TO THE LATEST YEAR SHOWN ON THE FOLLOWING PAGE, FOOTNOTE B. IN THIS REVISION, THE PERIOD M IS 1.00 YEAR(S).					
(E)	CREDIBILITY IS BASED ON A 5 YEAR TOTAL OF CLAIMS FOR O.T.C. AND A 5 YEAR TOTAL OF CLAIMS FOR COLLISION SHOWN IN COLUMN (5). THE STANDARDS FOR FULL CREDIBILITY ARE 8,500 CLAIMS FOR O.T.C. AND 3,500 CLAIMS FOR COLLISION (SEE CREDIBILITY TABLES IN SECTION C).					

INSURANCE SERVICES OFFICE, INC.

OREGON
PRIVATE PASSENGER TYPES
AUTOMOBILE PHYSICAL DAMAGE INSURANCE
DETERMINATION OF PHYSICAL DAMAGE LOSSES

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) PAID LOSSES	06/30/14	\$395,074	\$1,388,868
	06/30/15	\$370,984	\$1,347,259
	06/30/16	\$489,276	\$1,696,084
	06/30/17	\$400,556	\$1,896,949
	06/30/18	\$521,493	\$1,691,010
(2) DEVELOPED LOSSES AND	06/30/14	\$446,434	\$1,569,421
ALL LOSS ADJUSTMENT	06/30/15	\$419,212	\$1,522,403
EXPENSES (A)	06/30/16	\$552,882	\$1,914,658
	06/30/17	\$453,081	\$2,126,404
	06/30/18	\$602,841	\$1,809,567
(3) SELECTED ANNUAL LOSS			
TREND (SEE TREND		7.0%	4.5%
EXHIBIT IN SECTION C)			
(4) TRENDED LOSSES AND	06/30/14	\$716,972	\$2,135,982
ALL LOSS ADJUSTMENT	06/30/15	\$629,237	\$1,982,168
EXPENSES (B)	06/30/16	\$775,693	\$2,385,664
	06/30/17	\$593,989	\$2,536,800
	06/30/18	\$738,480	\$2,064,716

(A) PAID LOSSES ARE ADJUSTED BY THE FOLLOWING:

1 - LOSS ADJUSTMENT EXPENSE FACTORS:

O.T.C	COLL.
1.130	1.130

2 - LOSS DEVELOPMENT FACTORS:

YEAR ENDING	O.T.C.	COLL.
06/30/14	1.000	1.000
06/30/15	1.000	1.000
06/30/16	1.000	0.999
06/30/17	1.001	0.992
06/30/18	1.023	0.947

(B) TRENDED LOSSES ARE EQUAL TO (2) * ((1.0 + (3)) ** N), WHERE N IS EQUAL TO THE NUMBER OF YEARS PROJECTION FROM THE AVERAGE DATE OF ACCIDENT TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 01/01/20 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING BOTH OTC AND COLLISION.

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD OTC	PROJECTION PERIOD COLL
06/30/14	1/1/14	7.000	7.000
06/30/15	1/1/15	6.000	6.000
06/30/16	1/1/16	5.000	5.000
06/30/17	1/1/17	4.000	4.000
06/30/18	1/1/18	3.000	3.000

INSURANCE SERVICES OFFICE, INC.

OREGON
PRIVATE PASSENGER TYPES
AUTOMOBILE PHYSICAL DAMAGE INSURANCE
DETERMINATION OF PHYSICAL DAMAGE TRENDED
AGGREGATE LOSS COSTS

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) AGGREGATE LOSS COSTS	06/30/14	\$564,854	\$1,996,568
AT CURRENT LEVEL	06/30/15	\$577,095	\$2,040,319
	06/30/16	\$634,892	\$2,216,162
	06/30/17	\$600,925	\$2,205,533
	06/30/18	\$610,487	\$2,287,339
(2) SELECTED ANNUAL OCN			
TREND (SEE TREND		1.0%	0.6%
EXHIBIT IN SECTION C)			
(3) TRENDED AGGREGATE	06/30/14	\$605,523	\$2,082,420
LOSS COSTS AT	06/30/15	\$612,875	\$2,115,811
CURRENT LEVEL (A)	06/30/16	\$667,271	\$2,282,647
	06/30/17	\$625,563	\$2,258,466
	06/30/18	\$628,802	\$2,328,511
(A) TRENDED AGGREGATE LOSS COSTS ARE EQUAL TO (1) * ((1.0 + (2)) ** N),			
WHERE N IS EQUAL TO THE NUMBER OF YEARS PROJECTION FROM THE AVERAGE DATE OF			
WRITING TO SIX MONTHS BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF			
01/01/20 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING BOTH OTC			
AND COLLISION.			

YEAR ENDING	AVERAGE DATE OF WRITING	PROJECTION PERIOD OTC	PROJECTION PERIOD COLL
06/30/14	7/1/13	7.000	7.000
06/30/15	7/1/14	6.000	6.000
06/30/16	7/1/15	5.000	5.000
06/30/17	7/1/16	4.000	4.000
06/30/18	7/1/17	3.000	3.000

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE
SINGLE LIMIT LIABILITY

DETERMINATION OF LOSS COST LEVEL CHANGES BY TERRITORY
TRUCKS, TRACTORS, AND TRAILERS (TTT)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
T	EARNED CAR	\$100000	EXPER LOSS					BASE	BASE	BASE	ADV
E	YRS YR	UND	COST 5 YRS				INDEX	CLASS	CLASS	CLASS	LOSS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	LOSS	LOSS	LOSS	LOSS
R	06/30/2018	COST	06/30/2018	RATIO	CRED	RATIO	STATE	COST	COST	COST	COST
								PRES	IND*	REV	CHG**
104	21832	200.51	228.03	1.137	0.40	1.102	1.020	198	220	220	11.1%
105	3805	323.01	301.75	0.934	0.15	1.057	0.979	289	307	307	6.2%
106	12400	110.54	104.76	0.948	0.20	1.053	0.975	128	136	136	6.3%
110	11379	594.29	599.11	1.008	0.50	1.044	0.967	538	565	565	5.0%
111	3554	558.45	565.80	1.013	0.25	1.063	0.984	500	535	535	7.0%
112	6476	313.30	309.18	0.987	0.25	1.056	0.978	309	328	328	6.1%
113	5052	307.02	344.90	1.123	0.25	1.090	1.009	291	319	319	9.6%
114	13924	314.48	354.23	1.126	0.35	1.095	1.014	314	346	346	10.2%
115	1359	529.82	695.79	1.313	0.15	1.114	1.031	508	569	569	12.0%
116	5708	509.36	561.19	1.102	0.30	1.086	1.006	488	534	534	9.4%
117	3179	600.40	692.35	1.153	0.25	1.098	1.017	542	599	599	10.5%
118	8065	434.66	522.93	1.203	0.35	1.122	1.039	421	475	475	12.8%
119	1436	275.20	193.45	0.703	0.10	1.041	0.964	260	272	272	4.6%
120	658	237.26	209.40	0.883	0.05	1.069	0.990	223	240	240	7.6%
SW	98827	336.71	363.40	1.079		1.080					

* KEYED TO A STATEWIDE LOSS COST CHANGE OF 8.7 PERCENT.

** PERCENTAGE CHANGE IN LOSS COST IS (COL 10/COL 8)

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE
SINGLE LIMIT LIABILITY

DETERMINATION OF LOSS COST LEVEL CHANGES BY TERRITORY
PRIVATE PASSENGER TYPES NOT SUBJECT TO NO FAULT

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
T	EARNED CAR	\$100000	EXPER LOSS					BASE	BASE	BASE	ADV
E	YRS YR	UND	COST 5 YRS				INDEX	CLASS	CLASS	CLASS	LOSS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	LOSS	LOSS	LOSS	LOSS
R	06/30/2018	COST	06/30/2018	RATIO	CRED	RATIO	STATE	COST	COST	COST	COST
								PRES	IND*	REV	CHG**
104	2686	224.71	160.64	0.715	0.15	0.987	0.955	228	225	225	-1.3%
105	345	265.73	270.84	1.019	0.05	1.034	1.001	269	279	279	3.7%
106	1545	203.56	150.59	0.740	0.10	1.006	0.974	211	213	213	0.9%
110	2512	416.99	399.43	0.958	0.20	1.020	0.987	417	427	427	2.4%
111	685	355.94	392.48	1.103	0.10	1.042	1.009	354	370	370	4.5%
112	901	317.07	360.89	1.138	0.10	1.045	1.012	317	332	332	4.7%
113	741	313.76	410.27	1.308	0.10	1.062	1.028	314	334	334	6.4%
114	1915	284.76	334.50	1.175	0.15	1.056	1.022	293	310	310	5.8%
115	198	401.21	425.80	1.061	0.05	1.036	1.003	399	415	415	4.0%
116	771	406.16	459.57	1.131	0.10	1.045	1.012	410	430	430	4.9%
117	848	401.94	456.09	1.135	0.10	1.045	1.012	395	414	414	4.8%
118	992	383.41	559.08	1.458	0.10	1.077	1.043	386	417	417	8.0%
119	159	336.53	148.41	0.441	0.00	1.035	1.002	342	355	355	3.8%
120	38	334.66	40.26	0.120	0.00	1.035	1.002	333	346	346	3.9%
SW	14336	317.00	328.17	1.035		1.033					

* KEYED TO A STATEWIDE LOSS COST CHANGE OF 3.6 PERCENT.

** PERCENTAGE CHANGE IN LOSS COST IS (COL 10/COL 8)

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE
SINGLE LIMIT LIABILITY

DETERMINATION OF LOSS COST LEVEL CHANGES BY TERRITORY
PRIVATE PASSENGER TYPES SUBJECT TO NO FAULT

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
T	EARNED CAR	\$100000	EXPER LOSS					BASE	BASE	BASE	ADV
E	YRS YR	UND	COST 5 YRS				INDEX	CLASS	CLASS	CLASS	LOSS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	LOSS	LOSS	LOSS	LOSS
R	06/30/2018	COST	06/30/2018	RATIO	CRED	RATIO	STATE	COST	COST	COST	COST
								PRES	IND*	REV	CHG**
104	2686	224.71	160.64	0.715	0.15	0.987	0.955	228	225	225	-1.3%
105	345	265.73	270.84	1.019	0.05	1.034	1.001	269	279	279	3.7%
106	1545	203.56	150.59	0.740	0.10	1.006	0.974	211	213	213	0.9%
110	2512	416.99	399.43	0.958	0.20	1.020	0.987	417	427	427	2.4%
111	685	355.94	392.48	1.103	0.10	1.042	1.009	354	370	370	4.5%
112	901	317.07	360.89	1.138	0.10	1.045	1.012	317	332	332	4.7%
113	741	313.76	410.27	1.308	0.10	1.062	1.028	314	334	334	6.4%
114	1915	284.76	334.50	1.175	0.15	1.056	1.022	293	310	310	5.8%
115	198	401.21	425.80	1.061	0.05	1.036	1.003	399	415	415	4.0%
116	771	406.16	459.57	1.131	0.10	1.045	1.012	410	430	430	4.9%
117	848	401.94	456.09	1.135	0.10	1.045	1.012	395	414	414	4.8%
118	992	383.41	559.08	1.458	0.10	1.077	1.043	386	417	417	8.0%
119	159	336.53	148.41	0.441	0.00	1.035	1.002	342	355	355	3.8%
120	38	334.66	40.26	0.120	0.00	1.035	1.002	333	346	346	3.9%
SW	14336	317.00	328.17	1.035		1.033					

* KEYED TO A STATEWIDE LOSS COST CHANGE OF 3.6 PERCENT.

** PERCENTAGE CHANGE IN LOSS COST IS (COL 10/COL 8)

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE
PERSONAL INJURY PROTECTION

DETERMINATION OF LOSS COST LEVEL CHANGES BY TERRITORY
PRIVATE PASSENGER TYPES (PPT)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
T	EARNED CAR	P.I.P.	EXPER LOSS					BASE	BASE
E	YRS YR	UND	COST 5 YRS				INDEX	CLASS	CLASS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	LOSS	LOSS
R	06/30/2018	COST	06/30/2018	RATIO	CRED	RATIO	STATE	COST	COST
								PRES	IND*
104	2021	43.52	34.96	0.803	0.10	0.977	0.979	61	59
105	217	57.83	25.68	0.444	0.00	0.996	0.998	83	82
106	1403	33.33	27.62	0.829	0.05	0.988	0.990	43	42
110	1654	55.43	58.13	1.049	0.15	1.004	1.006	88	88
111	382	37.35	42.11	1.127	0.05	1.003	1.005	63	63
112	589	35.98	55.57	1.544	0.05	1.023	1.025	56	57
113	490	52.77	57.42	1.088	0.05	1.001	1.003	76	76
114	1453	52.07	61.17	1.175	0.10	1.014	1.016	72	73
115	124	64.93	92.01	1.417	0.05	1.017	1.019	101	102
116	406	71.97	72.39	1.006	0.05	0.997	0.999	111	110
117	486	49.36	47.15	0.955	0.05	0.994	0.996	78	77
118	643	72.12	74.83	1.038	0.05	0.998	1.000	108	107
119	111	51.53	2.21	0.043	0.00	0.996	0.998	79	78
120	27	61.48	0.00	0.000	0.00	0.996	0.998	79	78
SW	10006	49.06	48.87	0.996		0.998			

* KEYED TO A STATEWIDE LOSS COST CHANGE OF -0.6 PERCENT.

DUE TO THE MODEST INDICATION, WE WILL NOT BE FILING THESE
INDICATED LOSS COSTS. THE LOSS COSTS IN COLUMN (8) REMAIN IN EFFECT.

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE
PHYSICAL DAMAGE - COMPREHENSIVE

DETERMINATION OF LOSS COST LEVEL CHANGES BY TERRITORY
TRUCKS, TRACTORS, AND TRAILERS (TTT)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
T	EARNED CAR		EXPER LOSS					BASE	BASE	BASE	ADV
E	YRS YR	UND	COST 5 YRS				INDEX	CLASS	CLASS	CLASS	LOSS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	LOSS	LOSS	LOSS	LOSS
R	06/30/2018	COST	06/30/2018	RATIO	CRED	RATIO	STATE	COST	COST	COST	COST
								PRES	IND*	REV	CHG**
104	17758	49.20	56.61	1.151	0.25	1.137	1.004	77	82	82	6.5%
105	2979	44.93	42.08	0.937	0.10	1.113	0.983	66	69	69	4.5%
106	8132	60.38	61.33	1.016	0.20	1.109	0.980	113	117	117	3.5%
110	10402	43.23	44.70	1.034	0.15	1.117	0.987	62	65	65	4.8%
111	3242	45.80	45.79	1.000	0.10	1.119	0.989	65	68	68	4.6%
112	5500	33.90	36.86	1.087	0.10	1.128	0.996	53	56	56	5.7%
113	4261	34.39	29.40	0.855	0.10	1.104	0.975	52	54	54	3.8%
114	11489	39.23	57.12	1.456	0.15	1.181	1.043	65	72	72	10.8%
115	1323	46.73	57.98	1.241	0.05	1.137	1.004	58	61	61	5.2%
116	4936	35.68	36.90	1.034	0.10	1.122	0.991	56	59	59	5.4%
117	2978	34.56	36.69	1.062	0.10	1.125	0.994	51	54	54	5.9%
118	7438	36.07	42.77	1.186	0.10	1.137	1.004	58	61	61	5.2%
119	1385	43.20	72.45	1.677	0.05	1.159	1.024	78	84	84	7.7%
120	465	54.77	67.60	1.234	0.00	1.132	1.000	79	83	83	5.1%
SW	82288	43.44	49.16	1.132		1.132					

* KEYED TO A STATEWIDE LOSS COST CHANGE OF 5.6 PERCENT.

** PERCENTAGE CHANGE IN LOSS COST IS (COL 10/COL 8)

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE
PHYSICAL DAMAGE - COLLISION

DETERMINATION OF LOSS COST LEVEL CHANGES BY TERRITORY
TRUCKS, TRACTORS, AND TRAILERS (TTT)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
T	EARNED CAR		EXPER LOSS					BASE	BASE
E	YRS YR	UND	COST 5 YRS				INDEX	CLASS	CLASS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	LOSS	LOSS
R	06/30/2018	COST	06/30/2018	RATIO	CRED	RATIO	STATE	COST	COST
								PRES	IND*
104	16268	159.20	150.86	0.948	0.45	0.939	1.009	180	178
105	2729	227.93	222.88	0.978	0.20	0.941	1.011	225	223
106	7507	140.57	109.13	0.776	0.30	0.885	0.951	202	188
110	9592	195.08	172.62	0.885	0.40	0.913	0.981	199	191
111	3057	183.44	149.71	0.816	0.20	0.909	0.976	194	185
112	5060	159.99	171.86	1.074	0.25	0.968	1.040	178	181
113	4054	153.64	151.57	0.987	0.20	0.943	1.013	166	165
114	10684	180.43	174.31	0.966	0.35	0.944	1.014	219	217
115	1260	264.93	184.84	0.698	0.10	0.909	0.976	188	180
116	4513	174.93	147.51	0.843	0.25	0.910	0.977	208	199
117	2725	157.16	168.39	1.071	0.20	0.960	1.031	188	190
118	6874	173.84	162.52	0.935	0.30	0.933	1.002	203	199
119	1160	269.19	370.32	1.376	0.15	0.999	1.073	328	344
120	424	368.18	298.32	0.810	0.05	0.926	0.995	320	311
SW	75907	174.87	162.99	0.932		0.931			

* KEYED TO A STATEWIDE LOSS COST CHANGE OF -2.2 PERCENT.

DUE TO THE MODEST INDICATION, WE WILL NOT BE FILING THESE
INDICATED LOSS COSTS. THE LOSS COSTS IN COLUMN (8) REMAIN IN EFFECT.

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE
PHYSICAL DAMAGE - COMPREHENSIVE

DETERMINATION OF LOSS COST LEVEL CHANGES BY TERRITORY
PRIVATE PASSENGER TYPES (PPT)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
T	EARNED CAR		EXPER LOSS					BASE	BASE	BASE	ADV
E	YRS YR	UND	COST 5 YRS				INDEX	CLASS	CLASS	CLASS	LOSS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	LOSS	LOSS	LOSS	LOSS
R	06/30/2018	COST	06/30/2018	RATIO	CRED	RATIO	STATE	COST	COST	COST	COST
								PRES	IND*	REV	CHG**
104	1855	79.19	87.33	1.103	0.15	1.107	0.993	81	86	86	6.2%
105	237	64.56	46.80	0.725	0.05	1.089	0.977	63	66	66	4.8%
106	706	112.69	140.28	1.245	0.10	1.122	1.006	115	124	124	7.8%
110	2100	51.07	74.07	1.450	0.15	1.159	1.039	47	52	52	10.6%
111	583	54.78	46.35	0.846	0.05	1.095	0.982	48	50	50	4.2%
112	776	40.42	40.57	1.004	0.05	1.103	0.989	40	42	42	5.0%
113	606	51.70	43.73	0.846	0.05	1.095	0.982	50	53	53	6.0%
114	1190	48.45	58.05	1.198	0.10	1.117	1.002	52	56	56	7.7%
115	178	61.81	97.98	1.585	0.00	1.108	0.994	52	55	55	5.8%
116	688	60.39	39.42	0.653	0.05	1.085	0.973	53	55	55	3.8%
117	738	45.40	41.81	0.921	0.05	1.099	0.986	40	42	42	5.0%
118	694	46.73	43.88	0.939	0.05	1.100	0.987	45	48	48	6.7%
119	99	70.66	40.34	0.571	0.00	1.108	0.994	72	77	77	6.9%
120	22	93.50	239.34	2.560	0.00	1.108	0.994	81	86	86	6.2%
SW	10472	60.05	66.55	1.108		1.115					

* KEYED TO A STATEWIDE LOSS COST CHANGE OF 7.1 PERCENT.

** PERCENTAGE CHANGE IN LOSS COST IS (COL 10/COL 8)

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE
PHYSICAL DAMAGE - COLLISION

DETERMINATION OF LOSS COST LEVEL CHANGES BY TERRITORY
PRIVATE PASSENGER TYPES (PPT)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
T	EARNED CAR		EXPER LOSS					BASE	BASE
E	YRS YR	UND	COST 5 YRS				INDEX	CLASS	CLASS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	LOSS	LOSS
R	06/30/2018	COST	06/30/2018	RATIO	CRED	RATIO	STATE	COST	COST
								PRES	IND*
104	1689	187.83	166.41	0.886	0.25	0.975	0.972	260	256
105	225	260.02	225.59	0.868	0.10	0.990	0.987	362	362
106	657	176.57	175.66	0.995	0.15	1.003	1.000	251	254
110	2027	329.39	319.01	0.968	0.35	0.991	0.988	412	412
111	557	258.13	227.95	0.883	0.10	0.992	0.989	314	314
112	741	222.85	226.02	1.014	0.15	1.006	1.003	301	306
113	570	216.35	224.57	1.038	0.15	1.009	1.006	281	286
114	1043	185.00	220.50	1.192	0.20	1.042	1.039	274	288
115	179	233.42	236.27	1.012	0.05	1.004	1.001	272	276
116	637	231.93	245.48	1.058	0.15	1.012	1.009	277	283
117	688	244.51	315.25	1.289	0.20	1.061	1.058	288	308
118	639	246.26	246.38	1.000	0.15	1.003	1.000	312	316
119	100	219.87	179.23	0.815	0.05	0.995	0.992	315	316
120	21	323.53	40.06	0.124	0.00	1.004	1.001	418	423
SW	9773	238.26	239.24	1.004		1.003			

* KEYED TO A STATEWIDE LOSS COST CHANGE OF 1.2 PERCENT.

DUE TO THE MODEST INDICATION, WE WILL NOT BE FILING THESE
INDICATED LOSS COSTS. THE LOSS COSTS IN COLUMN (8) REMAIN IN EFFECT.

INSURANCE SERVICES OFFICE, INC.

COMMERCIAL AUTOMOBILE LIABILITY INSURANCE
MULTISTATE LOSS ADJUSTMENT EXPENSE EXPERIENCE

Calendar Year

Development of Unallocated Loss Adjustment Expense Factor

		<u>Bodily Injury</u> (000's)					3 YR. <u>AVG</u>	5 YR. <u>AVG</u>
	<u>ITEM</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>		
(1)	Direct Losses Incurred	4,201,981	4,808,966	5,392,813	5,762,768	6,343,079		
(2)	Allocated Loss Adjustment Expenses Incurred	480,882	516,366	609,253	669,634	692,813		
(3)	Unallocated Loss Adjustment Expense Incurred	431,513	471,206	478,672	478,481	509,596		
(4)	Unallocated LAE as a Ratio to Losses + Allocated LAE (3)/[(1)+(2)]	9.2%	8.8%	8.0%	7.4%	7.2%	7.6%	8.1%
(5)	Selected Factor							7.5%

		<u>Property Damage</u> (000's)					3 YR. <u>AVG</u>	5 YR. <u>AVG</u>
	<u>ITEM</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>		
(1)	Direct Losses Incurred	965,963	1,036,103	1,144,361	1,240,811	1,278,538		
(2)	Allocated Loss Adjustment Expenses Incurred	70,743	69,240	85,269	72,162	83,354		
(3)	Unallocated Loss Adjustment Expense Incurred	113,312	129,347	129,840	127,728	134,901		
(4)	Unallocated LAE as a Ratio to Losses + Allocated LAE (3)/[(1)+(2)]	10.9%	11.7%	10.6%	9.7%	9.9%	10.1%	10.6%
(5)	Selected Factor							10.0%

All items are from Special Call Submission for available writers.

INSURANCE SERVICES OFFICE, INC.

COMMERCIAL AUTOMOBILE PHYSICAL DAMAGE INSURANCE
MULTISTATE LOSS ADJUSTMENT EXPENSE EXPERIENCE

Calendar Year

Development of Factor to Include all Loss Adjustment Expenses

		(000's)					3 YR.	5 YR.
		<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>AVG</u>	<u>AVG</u>
(1)	ITEM Direct Losses Incurred	3,615,666	4,009,807	4,293,030	4,806,080	5,434,351		
(2)	Loss Adjustment Expenses Incurred	581,191	657,537	578,445	622,951	702,920		
(3)	Losses + LAE Incurred as Ratio to Losses Incurred [(1)+(2)]/(1)	1.161	1.164	1.135	1.130	1.129	1.131	1.144
(4)	Selected							1.130

Items (1) and (2) are from the Insurance Expense Exhibits for agency and direct writers.

INSURANCE SERVICES OFFICE, INC.

COMMERCIAL AUTO LIABILITY
DETERMINATION OF FACTORS TO ADJUST ACCIDENT YEAR
LOSS RATIOS FOR SUBSEQUENT CHANGES

AVERAGE PAID CLAIM COST DATA

YEAR ENDED	OREGON				MULTISTATE*			
	BODILY INJURY (\$100000 LIMITS)		PROPERTY DAMAGE (\$100000 LIMITS)		BODILY INJURY (\$100000 LIMITS)		PROPERTY DAMAGE (\$100000 LIMITS)	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	ACTUAL	EXPONENTIAL FIT	ACTUAL	EXPONENTIAL FIT	ACTUAL	EXPONENTIAL FIT	ACTUAL	EXPONENTIAL FIT
9/30/2015	15705.22	16448.47	3784.03	3832.28	21261.31	21015.45	3963.97	4002.25
12/31/2015	16239.59	16486.63	3777.33	3895.58	21258.97	21243.88	4027.73	4044.58
3/31/2016	17844.62	16524.89	3906.32	3959.93	21376.81	21474.80	4103.35	4087.36
6/30/2016	17371.23	16563.23	3999.51	4025.34	21588.22	21708.23	4161.47	4130.59
9/30/2016	18029.71	16601.66	4117.92	4091.83	21930.55	21944.20	4190.36	4174.28
12/31/2016	17298.38	16640.18	4435.53	4159.42	22203.36	22182.74	4235.66	4218.43
3/31/2017	15230.62	16678.78	4394.21	4228.12	22430.72	22423.86	4284.35	4263.05
6/30/2017	15752.05	16717.48	4390.24	4297.96	22643.31	22667.61	4302.58	4308.14
9/30/2017	14558.53	16756.27	4407.17	4368.96	22633.82	22914.00	4347.57	4353.70
12/31/2017	15426.29	16795.15	4259.59	4441.12	23023.23	23163.08	4379.75	4399.75
3/31/2018	17885.39	16834.12	4387.22	4514.48	23439.05	23414.86	4423.88	4446.29
6/30/2018	19233.16	16873.18	4565.18	4589.05	24040.61	23669.38	4501.57	4493.31

		BODILY INJURY	PROPERTY DAMAGE
(9)	AVERAGE ANNUAL PERCENT CHANGE IN PAID CLAIM COST (12TH POINT / 8TH POINT)		
	(A) OREGON	0.9%	6.8%
	(B) MULTISTATE	4.4%	4.3%
(10)	CREDIBILITY	0.05	0.15
(11)	WEIGHTED AVERAGE ANNUAL PERCENT CHANGE IN PAID CLAIM COSTS { (10) * (9A) } + { (1.0 - (10)) * (9B) }	4.2%	4.7%
(12)	SELECTED AVERAGE ANNUAL PERCENT CHANGE IN CLAIM FREQUENCY	0.0%	0.0%
(13)	AVERAGE ANNUAL PERCENT CHANGE IN LIABILITY LOSS RATIO (11) * (12)	4.2%	4.7%

* EXCLUDES MASSACHUSETTS

INSURANCE SERVICES OFFICE, INC.

CLAIM COST TREND DATA FOR PIP
PRIVATE PASSENGER TYPES
OREGON

QUARTER ENDING	MEDICAL INDEX*		HOSPITAL AND RELATED SERVICES*		INCOME LOSSES**	
	ACTUAL	EXPONENTIAL FIT	ACTUAL	EXPONENTIAL FIT	ACTUAL	EXPONENTIAL FIT
3/31/2016	457.0	460.4	785.6	784.2	713.89	713.59
6/30/2016	461.1	462.9	790.3	792.5	722.00	719.02
9/30/2016	467.3	465.5	799.1	800.8	724.62	724.49
12/31/2016	469.3	468.0	805.5	809.2	732.42	730.00
3/31/2017	473.6	470.6	818.6	817.8	732.29	735.55
6/30/2017	473.8	473.2	829.6	826.4	739.21	741.15
9/30/2017	476.5	475.8	835.6	835.1	746.07	746.79
12/31/2017	477.4	478.4	843.0	843.8	752.57	752.47
3/31/2018	482.7	481.0	860.1	852.7	749.98	758.19
6/30/2018	485.0	483.7	866.1	861.7	765.17	763.96
9/30/2018	484.7	486.3	869.3	870.8	774.71	769.77
12/31/2018	486.5	489.0	872.1	879.9	777.76	775.63

	(A) MEDICAL	(B) HOSPITAL	(C) COMBINED+	(D) INCOME
(1) AVERAGE ANNUAL PERCENT CHANGE IN INDICES (12TH POINT/8TH POINT)	2.2%	4.3%	3.3%	3.1%
(2) AVERAGE ANNUAL PERCENT CHANGE IN CLAIM COST $0.90*(1C) + 0.10*(1D)$. BASED ON RESPECTIVE WEIGHT OF MEDICAL AND INCOME FROM PRICING.				3.3%
(3) SELECTED AVERAGE ANNUAL PERCENT CHANGE IN CLAIM FREQUENCY				0.0%
(4) AVERAGE ANNUAL PERCENT CHANGE IN CLAIM RATIOS $(1.0 + (2)) * (1.0 + (3))$				3.3%

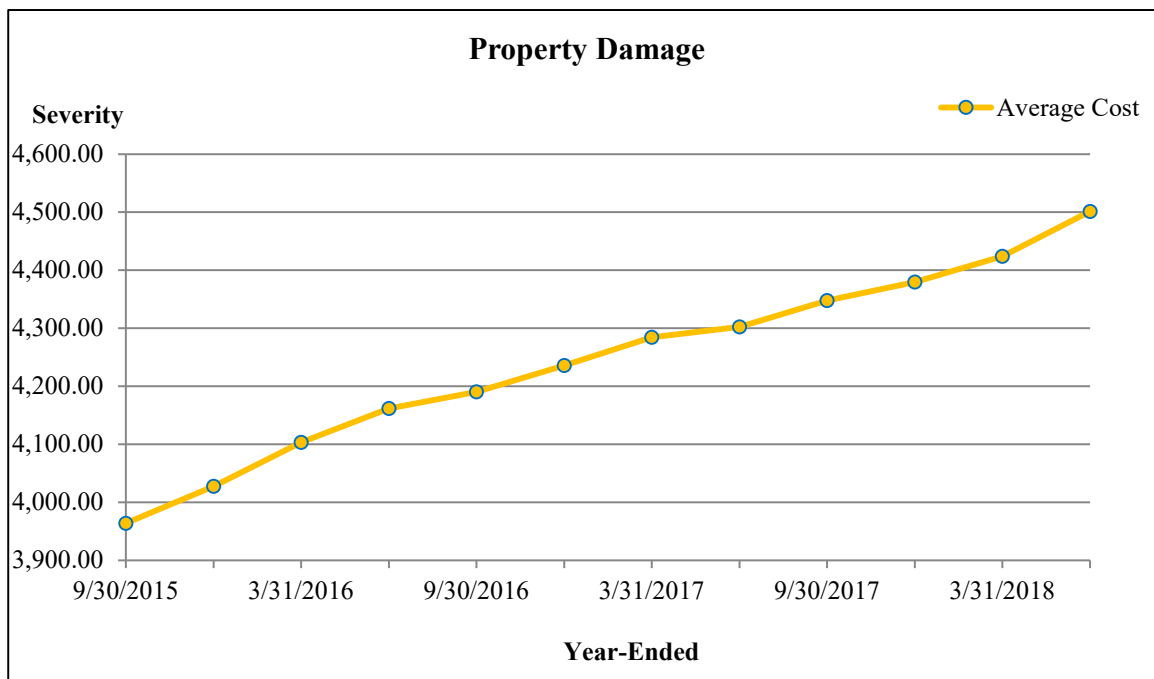
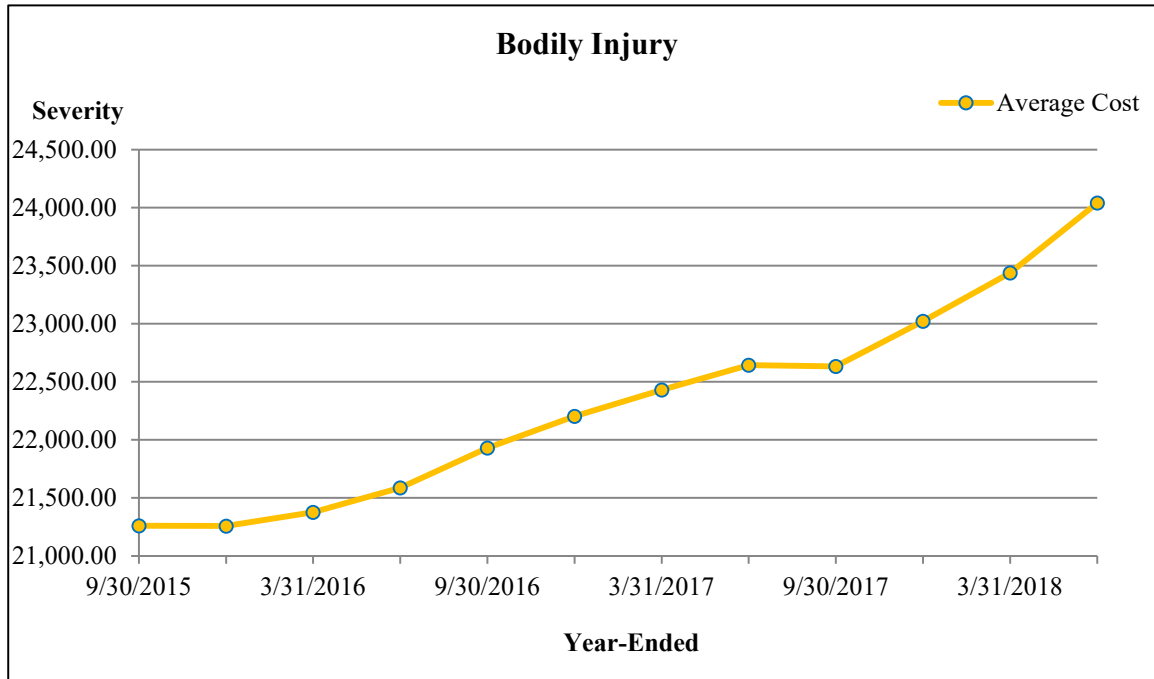
* MEDICAL INDEX AND HOSPITAL AND RELATED SERVICES INDEX
BASED ON CONSUMER PRICE INDEX.

** INCOME LOST BASED ON BUREAU OF LABOR STATISTICS DATA.

+ WEIGHT MEDICAL AND HOSPITAL AVERAGE ANNUAL PERCENT CHANGE
IN INDEX = $\{(1A) * .5\} + \{(1B) * .5\}$.

INSURANCE SERVICES OFFICE, INC.

Commercial Automobile Liability
Average Paid Claim Cost Experience
Multistate*



*Excludes Massachusetts

INSURANCE SERVICES OFFICE, INC.

COMMERCIAL AUTO LIABILITY
INCURRED CLAIM FREQUENCY

MULTISTATE*

TRUCKS, TRACTORS, AND TRAILERS

<u>YEAR</u> <u>ENDING</u>	<u>BODILY INJURY</u> <u>ACTUAL</u>	<u>BODILY INJURY</u> <u>ACTUAL CHANGE@</u>	<u>PROPERTY DAMAGE</u> <u>ACTUAL</u>	<u>PROPERTY DAMAGE</u> <u>ACTUAL CHANGE@</u>
6/30/2012	0.7612		2.7500	
9/30/2012	0.7516		2.7127	
12/31/2012	0.7534		2.6945	
3/31/2013	0.7484		2.7279	
6/30/2013	0.7589	-0.3% &	2.7639	0.5% &
9/30/2013	0.7694		2.8018	
12/31/2013	0.7702		2.8210	
3/31/2014	0.7840	4.8%	2.9082	6.6%
6/30/2014	0.7754		2.9083	
9/30/2014	0.7723		2.9127	
12/31/2014	0.7767		2.9117	
3/31/2015	0.7684	-2.0%	2.8802	-1.0%
6/30/2015	0.7757		2.8858	
9/30/2015	0.7839		2.9125	
12/31/2015	0.7967		2.9307	
3/31/2016	0.8078	5.1%	2.9037	0.8%
6/30/2016	0.8187		2.9153	
9/30/2016	0.8285		2.9235	
12/31/2016	0.8284		2.9209	
3/31/2017	0.8331	3.1%	2.9050	0.0%
6/30/2017	0.8390		2.8925	
9/30/2017	0.8304		2.8497	
12/31/2017	0.8272		2.8305	
3/31/2018	0.8280	-0.6%	2.8239	-2.8%

* EXCLUDES MASSACHUSETTS

@ CHANGE BASED ON YEARS ENDING 3/31/XXXX

& CHANGE BASED ON YEAR ENDING 6/30/2013 divided by 6/30/2012

INSURANCE SERVICES OFFICE, INC.

COMMERCIAL AUTO LIABILITY
INCURRED CLAIM FREQUENCY

MULTISTATE*

PRIVATE PASSENGER TYPES

<u>YEAR</u> <u>ENDING</u>	<u>BODILY INJURY</u> <u>ACTUAL</u>	<u>BODILY INJURY</u> <u>ACTUAL CHANGE@</u>	<u>PROPERTY DAMAGE</u> <u>ACTUAL</u>	<u>PROPERTY DAMAGE</u> <u>ACTUAL CHANGE@</u>
6/30/2012	0.9028		3.2712	
9/30/2012	0.8854		3.2480	
12/31/2012	0.8634		3.1989	
3/31/2013	0.8516		3.1670	
6/30/2013	0.8458	-6.3% &	3.1241	-4.5% &
9/30/2013	0.8564		3.1394	
12/31/2013	0.8597		3.1663	
3/31/2014	0.8569	0.6%	3.2033	1.1%
6/30/2014	0.8583		3.2016	
9/30/2014	0.8479		3.1575	
12/31/2014	0.8453		3.1345	
3/31/2015	0.8264	-3.6%	3.1008	-3.2%
6/30/2015	0.8104		3.0724	
9/30/2015	0.8069		3.1098	
12/31/2015	0.8050		3.1191	
3/31/2016	0.8165	-1.2%	3.1152	0.5%
6/30/2016	0.8254		3.1415	
9/30/2016	0.8437		3.1337	
12/31/2016	0.8323		3.1157	
3/31/2017	0.8323	1.9%	3.0593	-1.8%
6/30/2017	0.8307		3.0153	
9/30/2017	0.8033		2.9280	
12/31/2017	0.8032		2.8939	
3/31/2018	0.8080	-2.9%	2.8799	-5.9%

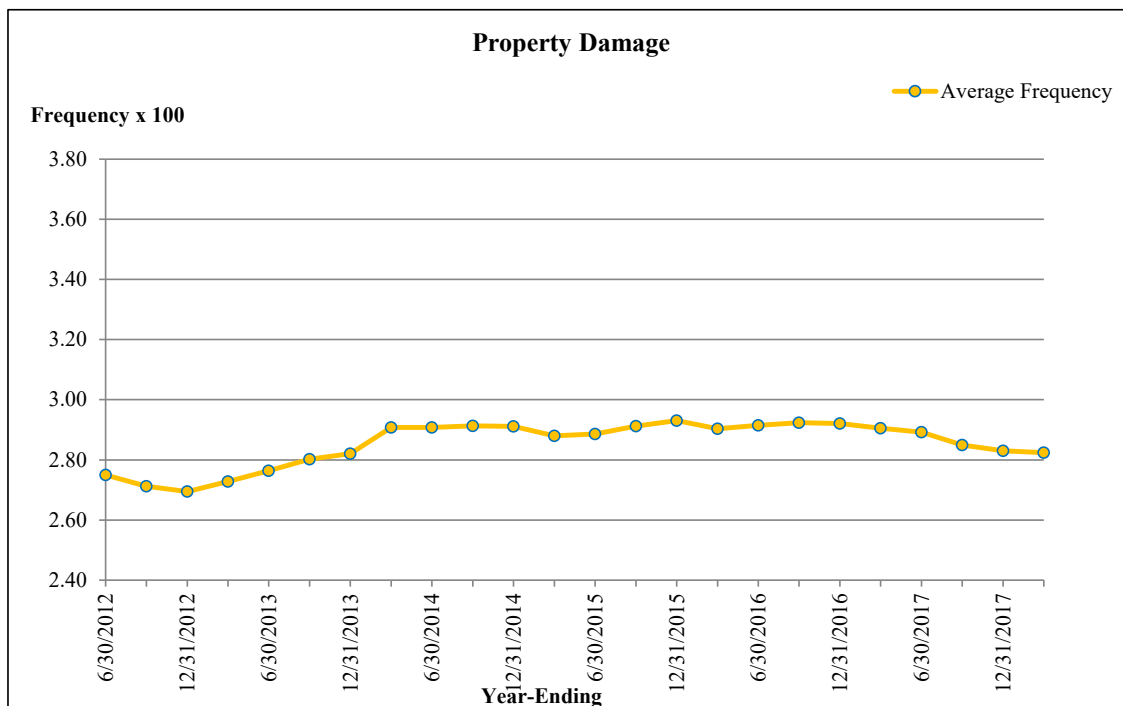
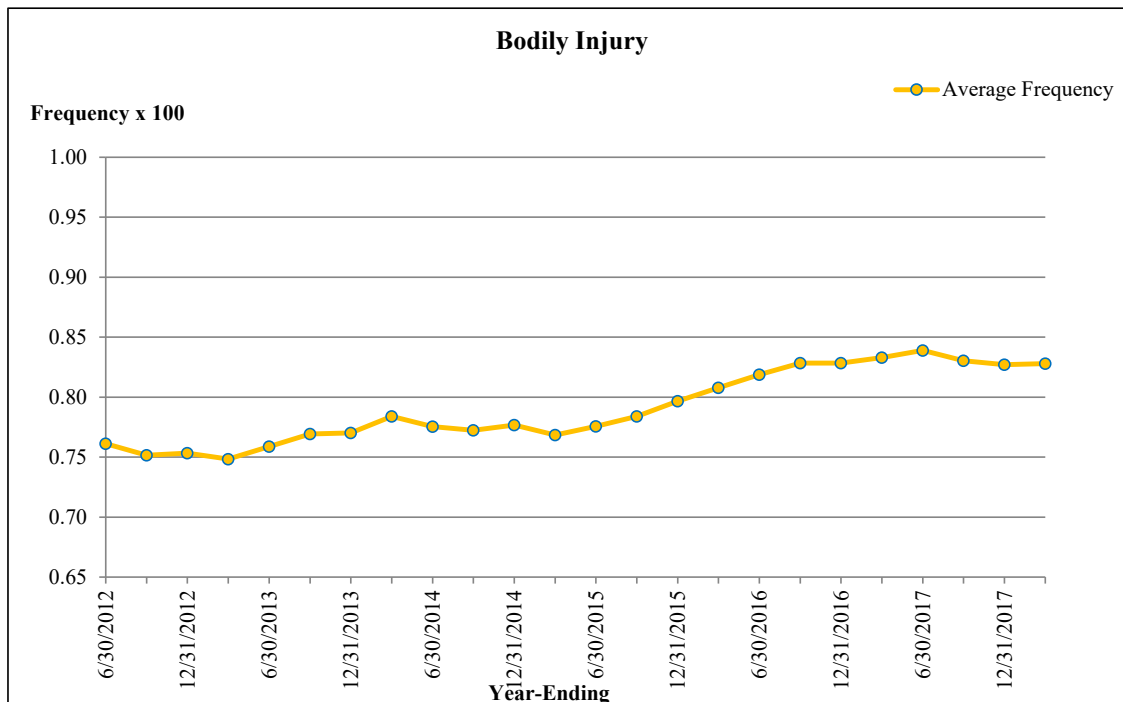
* EXCLUDES MASSACHUSETTS

@ CHANGE BASED ON YEARS ENDING 3/31/XXXX

& CHANGE BASED ON YEAR ENDING 6/30/2013 divided by 6/30/2012

INSURANCE SERVICES OFFICE, INC.

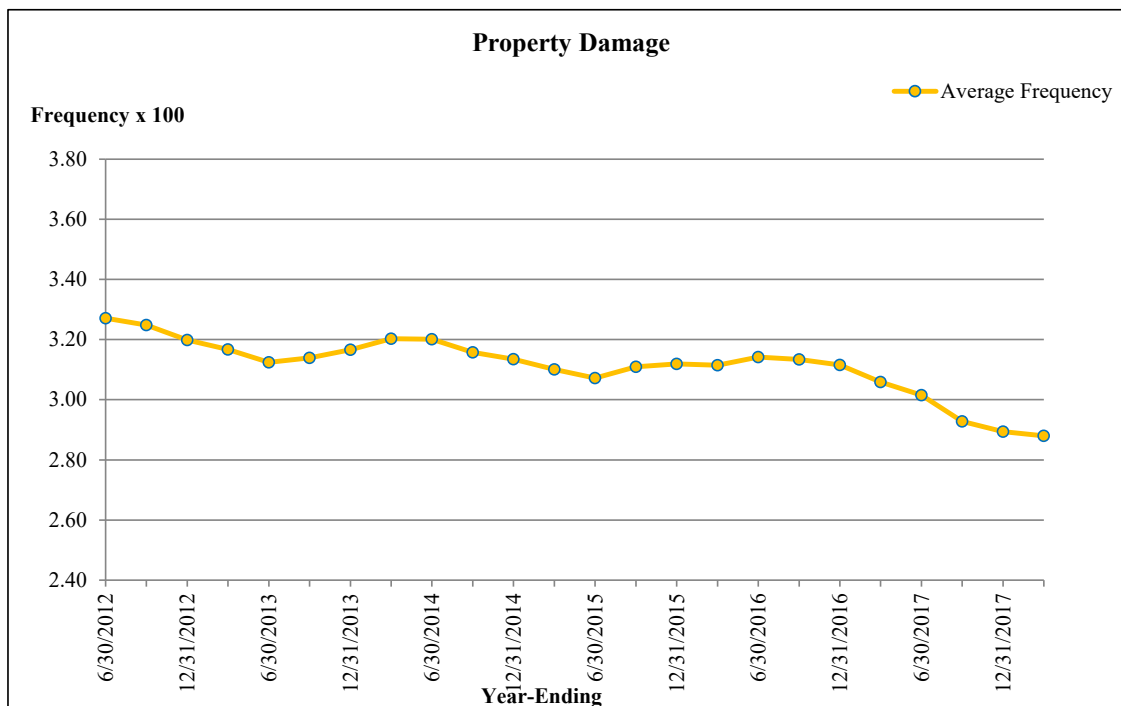
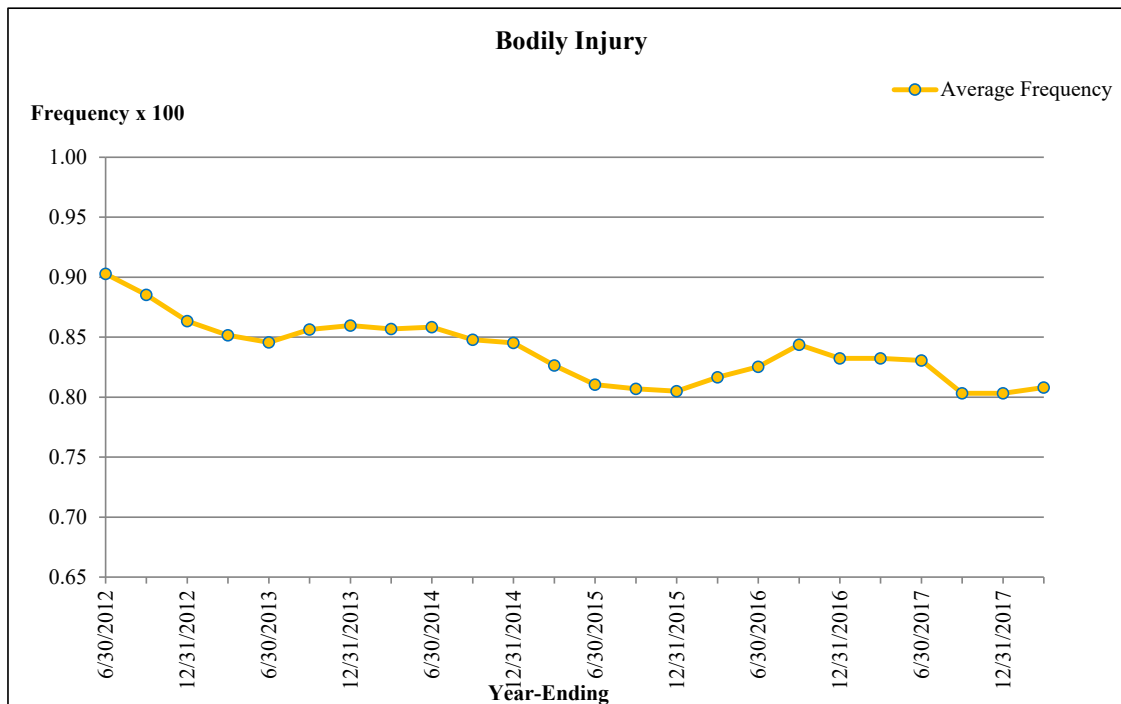
Commercial Automobile Liability
Incurred Claim Frequency Experience
Trucks, Tractors, and Trailers
Multistate*



*Excludes Massachusetts

INSURANCE SERVICES OFFICE, INC.

Commercial Automobile Liability
Incurred Claim Frequency Experience
Private Passenger Types
Multistate*



*Excludes Massachusetts

INSURANCE SERVICES OFFICE, INC.

Multistate*
Trucks, Tractors & Trailers Physical Damage
Other Than Collision

Frequency (expressed as claims per 100 exposures)

	\$250 Deductible		\$500 Deductible		\$1,000 Deductible	
Year Ending:	Actual	Change**	Actual	Change**	Actual	Change**
12/31/2013	2.39		1.39		0.92	
6/30/2014	2.48		1.40		0.91	
12/31/2014	2.44		1.37		0.90	
6/30/2015	2.33	-6.0%	1.35	-3.6%	0.89	-2.2%
12/31/2015	2.26		1.34		0.90	
6/30/2016	2.18	-6.4%	1.33	-1.5%	0.91	2.2%
12/31/2016	2.20		1.34		0.90	
6/30/2017	2.20	0.9%	1.36	2.3%	0.89	-2.2%
12/31/2017	2.22		1.39		0.92	
6/30/2018	2.28	3.6%	1.44	5.9%	0.93	4.5%

Volume*** of losses for the most recent year by deductible:

Deductible:	Percent of Losses
Full	0.4%
\$50	0.5%
\$100	2.5%
\$200	0.2%
\$250	9.2%
\$500	38.1%
\$1,000	43.0%
\$2,000	3.9%
\$3,000	0.6%
\$5,000	1.6%

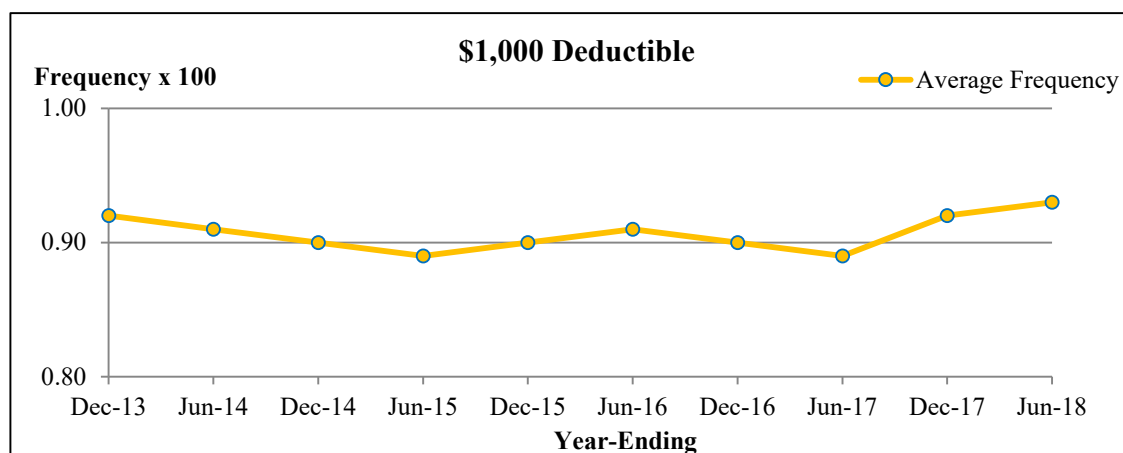
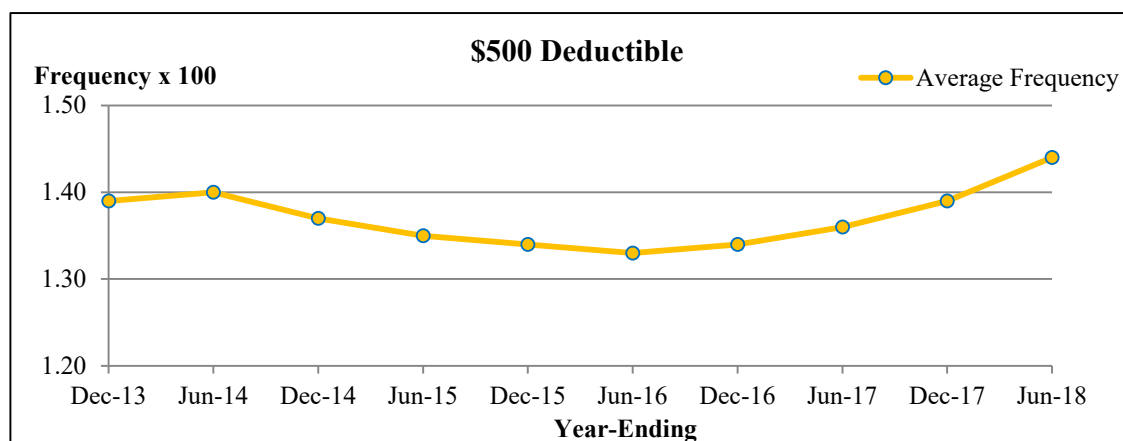
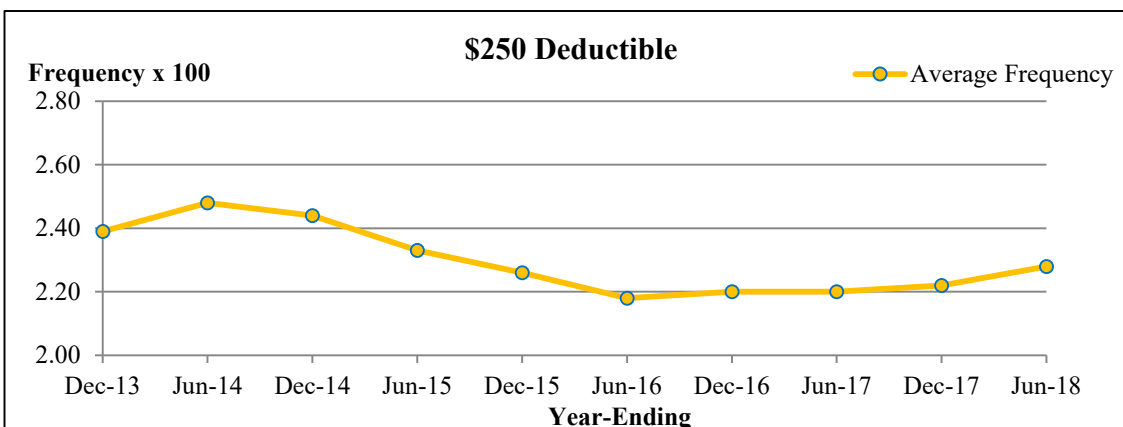
* Multistate data excludes Massachusetts

** Change based on years ending 06/30/xxxx

*** Deductibles above \$1,000, totaling 6.1% of losses, are excluded from the trend calculations.

INSURANCE SERVICES OFFICE, INC.

Commercial Automobile
Trucks, Tractors & Trailers Physical Damage
Other Than Collision Frequency Trend
Multistate*



*Excludes Massachusetts

Selected Other Than Collision Frequency Trend Factor: 0.0%

INSURANCE SERVICES OFFICE, INC.

Multistate*
Trucks, Tractors & Trailers Physical Damage
Other Than Collision

Severity Trend

Year Ending:	\$250 Deductible	\$500 Deductible	\$1,000 Deductible
12/31/2013	2,759.29	4,709.75	6,967.25
6/30/2014	2,863.12	4,929.48	7,272.90
12/31/2014	2,999.27	5,071.70	7,417.23
6/30/2015	3,070.47	5,129.15	7,426.77
12/31/2015	3,200.02	5,418.14	7,692.02
6/30/2016	3,449.12	5,614.54	8,017.54
12/31/2016	3,500.87	5,663.75	8,384.22
6/30/2017	3,588.48	5,949.85	8,752.41
12/31/2017	3,791.00	6,284.14	9,139.41
6/30/2018	3,811.56	6,272.76	9,239.69

Average Annual Change Using Exponential Fits:

10 point fit:	7.9%	6.8%	6.7%
8 point fit:	7.6%	6.9%	7.4%
6 point fit:	7.0%	6.6%	8.0%

Selected severity trend:	7.0%
Selected frequency trend:	0.0%
Selected pure premium trend:	7.0%

* Multistate data excludes Massachusetts

INSURANCE SERVICES OFFICE, INC.

Multistate*
Trucks, Tractors, & Trailers Physical Damage
Collision

Frequency (expressed as claims per 100 exposures)

	\$500 Deductible		\$1,000 Deductible		\$2,000 Deductible	
Year Ending:	Actual	Change**	Actual	Change**	Actual	Change**
12/31/2013	2.24		1.92		1.52	
6/30/2014	2.30		1.97		1.57	
12/31/2014	2.29		1.97		1.58	
6/30/2015	2.26	-1.6%	1.96	-0.5%	1.58	0.8%
12/31/2015	2.28		1.98		1.61	
6/30/2016	2.26	-0.2%	1.98	1.4%	1.62	2.2%
12/31/2016	2.35		2.06		1.67	
6/30/2017	2.38	5.2%	2.05	3.4%	1.68	3.8%
12/31/2017	2.32		2.00		1.65	
6/30/2018	2.33	-2.0%	2.03	-1.0%	1.70	1.1%

Volume*** of losses for the most recent year by deductible:

Deductible:	Percent of Losses
\$100	0.1%
\$200	0.0%
\$250	1.9%
\$500	35.8%
\$1,000	52.4%
\$2,000	4.9%
\$3,000	1.4%
\$5,000	3.3%

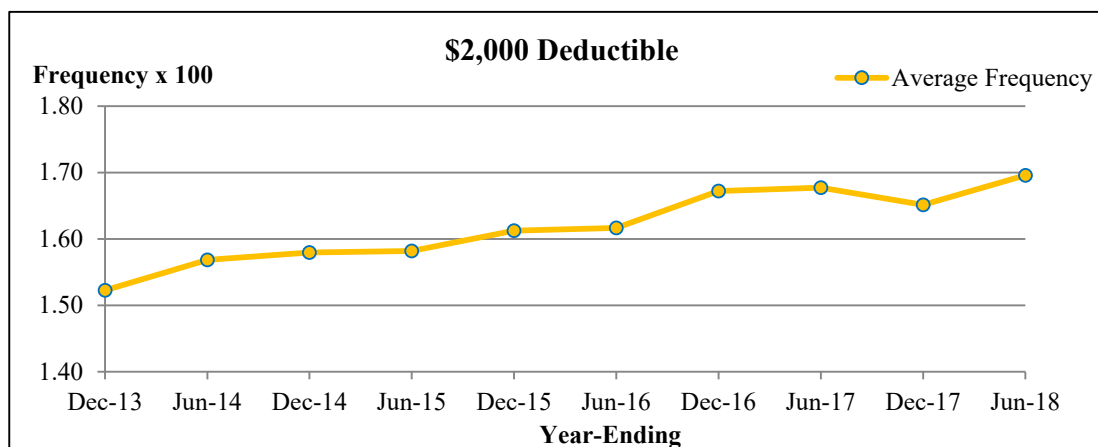
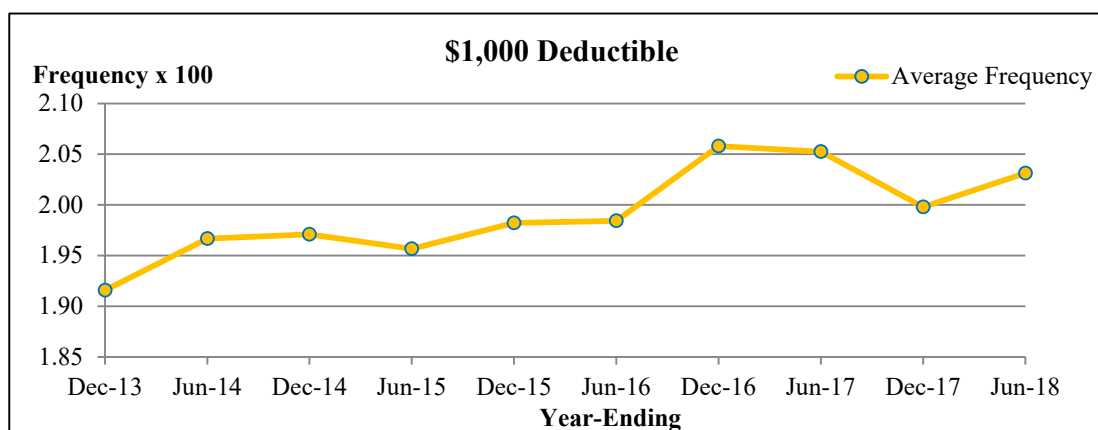
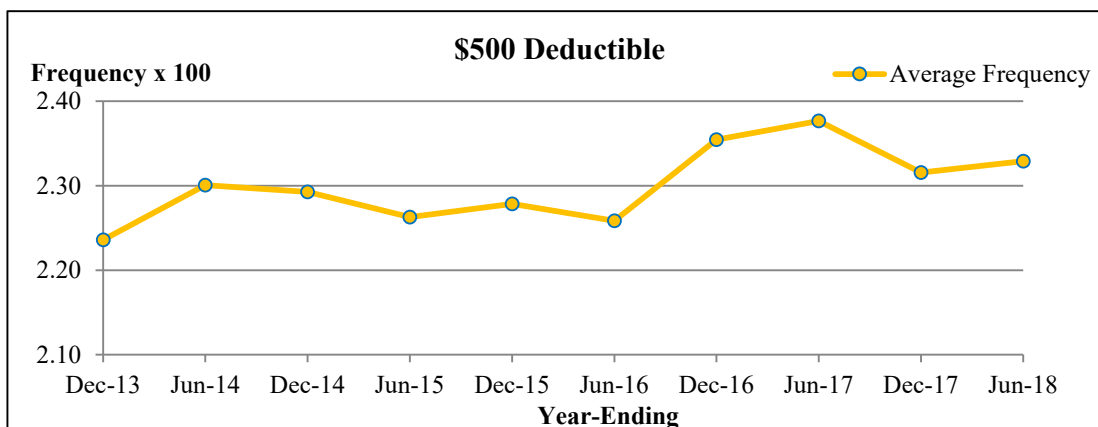
* Multistate data excludes Massachusetts

** Change based on years ending 06/30/xxxx

*** Deductibles above \$2,000, totaling 4.7% of losses, are excluded from the trend calculations.

INSURANCE SERVICES OFFICE, INC.

Commercial Automobile
Trucks, Tractors & Trailers Physical Damage
Collision Frequency Trend
Multistate*



*Excludes Massachusetts

Selected Collision Frequency Trend Factor: 0.0%

INSURANCE SERVICES OFFICE, INC.

Multistate*
Trucks, Tractors & Trailers Physical Damage
Collision

Severity Trend

Year Ending:	\$500 Deductible	\$1,000 Deductible	\$2,000 Deductible
12/31/2013	7,869.70	9,516.59	10,293.45
6/30/2014	8,049.97	9,784.88	10,658.49
12/31/2014	8,348.08	10,113.58	11,064.67
6/30/2015	8,630.24	10,330.32	11,221.83
12/31/2015	8,762.94	10,520.79	11,416.54
6/30/2016	9,152.40	10,850.05	11,782.10
12/31/2016	9,316.56	11,031.25	11,963.07
6/30/2017	9,328.76	11,047.18	11,942.35
12/31/2017	9,693.23	11,349.54	12,246.10
6/30/2018	10,086.95	11,771.16	12,639.35

Average Annual Change Using Exponential Fits:

10 point fit:	5.4%	4.5%	4.2%
8 point fit:	5.2%	4.1%	3.7%
6 point fit:	5.1%	4.1%	3.6%

Selected severity trend:	4.5%
Selected frequency trend:	0.0%
Selected pure premium trend:	4.5%

* Multistate data excludes Massachusetts

INSURANCE SERVICES OFFICE, INC.

Multistate*
Private Passenger Types Physical Damage
Other Than Collision

Frequency (expressed as claims per 100 exposures)

	\$250 Deductible		\$500 Deductible		\$1,000 Deductible	
Year Ending:	Actual	Change**	Actual	Change**	Actual	Change**
12/31/2013	5.19		3.11		1.87	
6/30/2014	5.47		3.25		1.94	
12/31/2014	5.30		3.20		1.93	
6/30/2015	4.94	-9.7%	3.08	-5.3%	1.90	-2.1%
12/31/2015	4.95		3.15		1.96	
6/30/2016	4.96	0.3%	3.19	3.8%	1.98	4.6%
12/31/2016	4.97		3.10		1.92	
6/30/2017	4.83	-2.6%	3.00	-6.2%	1.88	-5.1%
12/31/2017	4.76		3.02		1.92	
6/30/2018	4.90	1.5%	3.11	4.0%	1.97	4.4%

Volume*** of losses for the most recent year by deductible:

Deductible:	Percent of Losses
Full	0.3%
\$50	0.4%
\$100	3.2%
\$200	1.0%
\$250	12.1%
\$500	44.5%
\$1,000	36.1%
\$2,000	1.4%
\$3,000	0.4%
\$5,000	0.6%

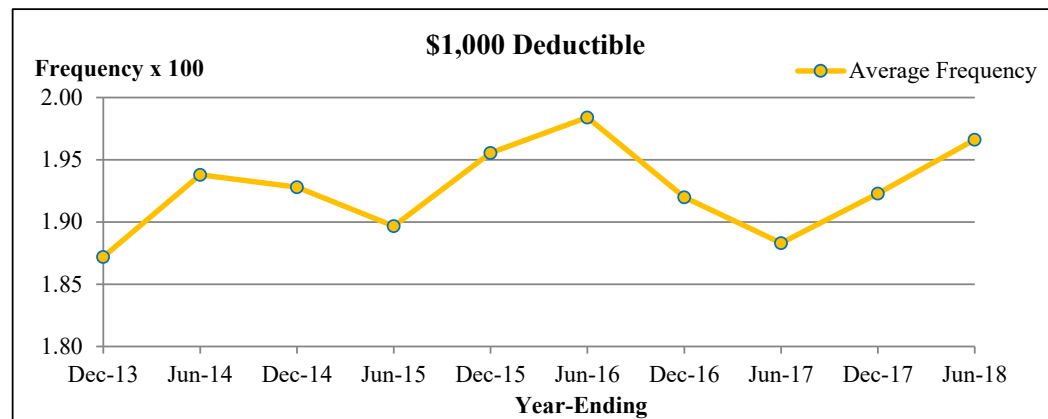
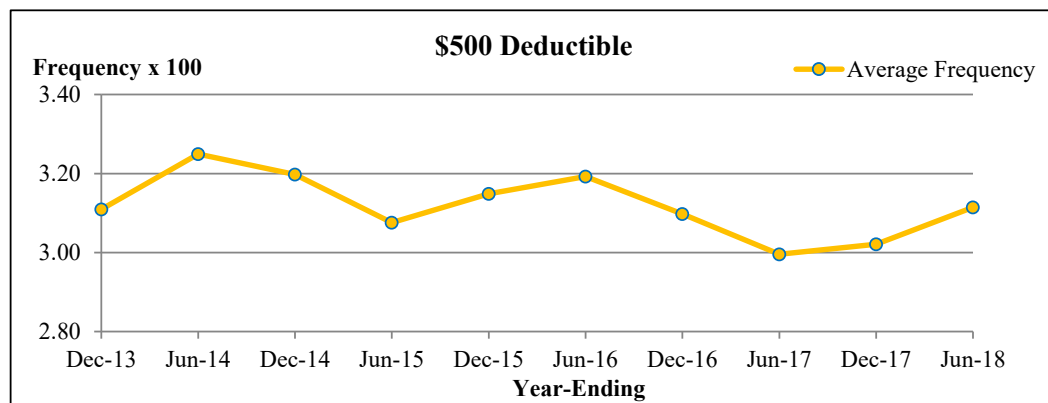
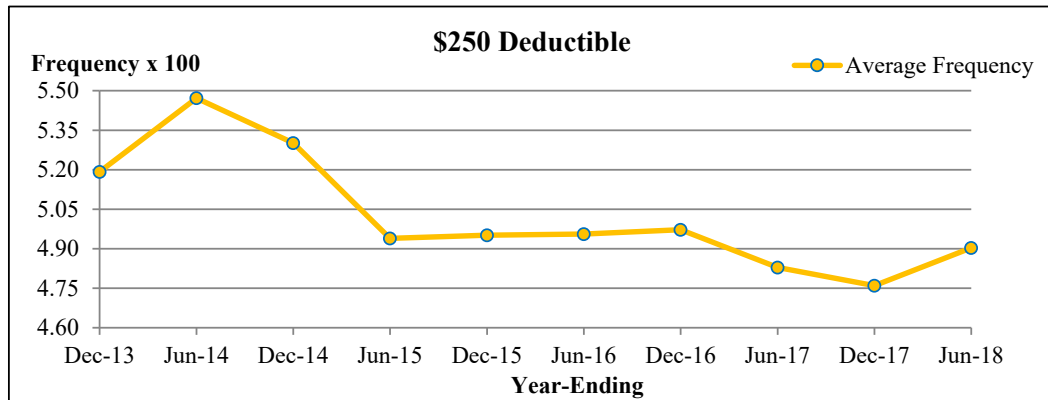
* Multistate data excludes Massachusetts

** Change based on years ending 06/30/xxxx

*** Deductibles above \$1,000, totaling 2.4% of losses, are excluded from the trend calculations.

INSURANCE SERVICES OFFICE, INC.

Commercial Automobile
Private Passenger Types Physical Damage
Other Than Collision Frequency Trend
Multistate*



*Excludes Massachusetts

Selected Other Than Collision Frequency Trend Factor: 0.0%

INSURANCE SERVICES OFFICE, INC.

Multistate*
Private Passenger Types Physical Damage
Other Than Collision

Severity Trend

Year Ending:	\$250 Deductible	\$500 Deductible	\$1,000 Deductible
12/31/2013	1,360.85	1,872.54	2,571.50
6/30/2014	1,343.25	1,915.97	2,642.42
12/31/2014	1,436.90	2,012.16	2,777.64
6/30/2015	1,546.27	2,073.87	2,811.07
12/31/2015	1,646.83	2,190.04	2,886.66
6/30/2016	1,741.74	2,306.11	3,004.93
12/31/2016	1,745.09	2,316.15	3,009.07
6/30/2017	1,782.22	2,359.76	3,063.93
12/31/2017	1,875.72	2,532.30	3,358.84
6/30/2018	1,874.46	2,602.86	3,520.00

Average Annual Change Using Exponential Fits:

10 point fit:	8.5%	7.7%	6.6%
8 point fit:	7.6%	7.5%	6.7%
6 point fit:	5.2%	6.9%	8.0%

Selected severity trend:	7.0%
Selected frequency trend:	0.0%
Selected pure premium trend:	7.0%

* Multistate data excludes Massachusetts

INSURANCE SERVICES OFFICE, INC.

Multistate*
Private Passenger Types Physical Damage
Collision

Frequency (expressed as claims per 100 exposures)

	\$500 Deductible		\$1,000 Deductible		\$2,000 Deductible	
Year Ending:	Actual	Change**	Actual	Change**	Actual	Change**
12/31/2013	5.09		4.19		3.00	
6/30/2014	5.25		4.35		3.14	
12/31/2014	5.29		4.43		3.22	
6/30/2015	5.24	-0.2%	4.37	0.4%	3.21	2.2%
12/31/2015	5.26		4.41		3.26	
6/30/2016	5.16	-1.6%	4.37	0.1%	3.24	1.0%
12/31/2016	5.22		4.43		3.30	
6/30/2017	5.21	0.9%	4.41	0.8%	3.31	2.2%
12/31/2017	5.18		4.34		3.29	
6/30/2018	5.22	0.3%	4.44	0.6%	3.41	3.0%

Volume*** of losses for the most recent year by deductible:

Deductible:	Percent of Losses
\$100	0.2%
\$200	0.2%
\$250	2.4%
\$500	45.3%
\$1,000	49.6%
\$2,000	1.3%
\$3,000	0.2%
\$5,000	0.7%

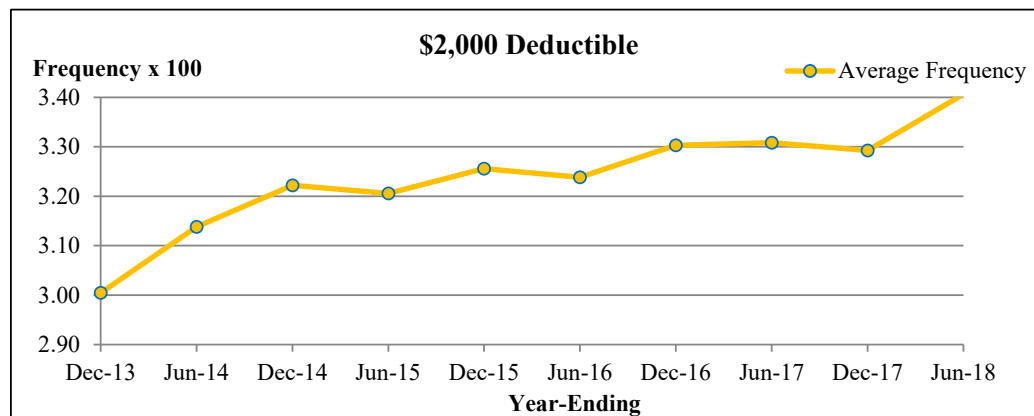
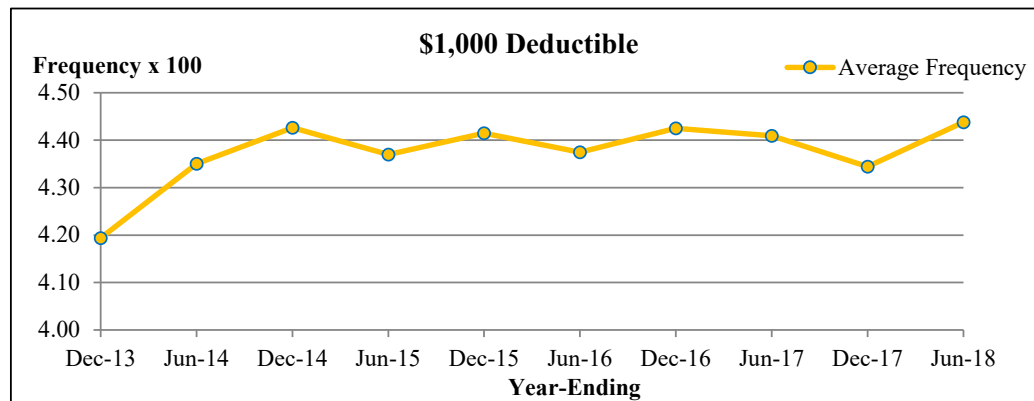
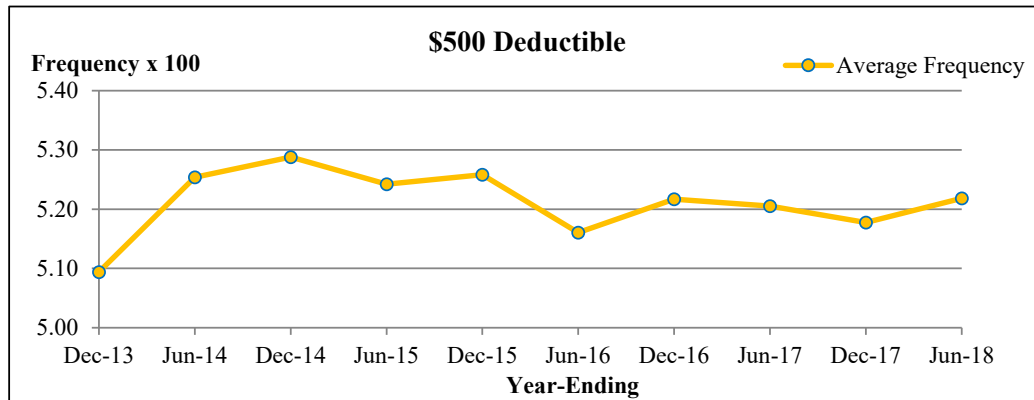
* Multistate data excludes Massachusetts

** Change based on years ending 06/30/xxxx

*** Deductibles above \$2,000, totaling 0.9% of losses, are excluded from the trend calculations.

INSURANCE SERVICES OFFICE, INC.

Commercial Automobile
Private Passenger Types Physical Damage
Collision Frequency Trend
Multistate*



*Excludes Massachusetts

Selected Collision Frequency Trend Factor: 0.0%

INSURANCE SERVICES OFFICE, INC.

Multistate*
Private Passenger Types Physical Damage
Collision

Severity Trend

Year Ending:	\$500 Deductible	\$1,000 Deductible	\$2,000 Deductible
12/31/2013	5,035.91	5,505.92	6,089.53
6/30/2014	5,154.12	5,589.80	6,152.21
12/31/2014	5,380.21	5,739.20	6,321.36
6/30/2015	5,511.86	5,902.71	6,475.18
12/31/2015	5,625.36	6,055.31	6,602.68
6/30/2016	5,776.00	6,169.15	6,741.03
12/31/2016	5,929.36	6,234.58	6,793.48
6/30/2017	5,924.60	6,251.11	6,764.86
12/31/2017	6,016.10	6,420.74	6,911.57
6/30/2018	6,515.71	6,802.86	7,297.88

Average Annual Change Using Exponential Fits:

10 point fit:	5.1%	4.3%	3.6%
8 point fit:	4.8%	4.2%	3.4%
6 point fit:	5.0%	4.1%	3.3%

Selected severity trend:	4.5%
Selected frequency trend:	0.0%
Selected pure premium trend:	4.5%

* Multistate data excludes Massachusetts

INSURANCE SERVICES OFFICE, INC.

MULTISTATE
TRUCKS, TRACTORS & TRAILERS
PHYSICAL DAMAGE
OCN TREND CALCULATION

AVERAGE OCN RELATIVITIES

YEAR ENDING	OTHER THAN COLLISION	COLLISION
12/31/2013	1.230	1.372
6/30/2014	1.237	1.381
12/31/2014	1.242	1.39
6/30/2015	1.248	1.398
12/31/2015	1.254	1.407
6/30/2016	1.260	1.418
12/31/2016	1.266	1.429
6/30/2017	1.272	1.439
12/31/2017	1.279	1.451
6/30/2018	1.285	1.462

EXPONENTIAL TREND (AVERAGE ANNUAL CHANGE)

9 POINTS	1.0%	1.4%
7 POINTS	1.0%	1.5%
5 POINTS	1.0%	1.5%

Selected Other Than Collision Physical Damage Annual OCN Trend: 1.0%

Selected Collision Physical Damage Annual OCN Trend: 1.5%

Data excludes the following state: Massachusetts

INSURANCE SERVICES OFFICE, INC.

MULTISTATE
PRIVATE PASSENGER TYPES
PHYSICAL DAMAGE
OCN TREND CALCULATION

AVERAGE OCN RELATIVITIES

YEAR ENDING	OTHER THAN COLLISION	COLLISION
12/31/2013	1.307	1.152
6/30/2014	1.313	1.154
12/31/2014	1.318	1.157
6/30/2015	1.324	1.161
12/31/2015	1.331	1.164
6/30/2016	1.338	1.168
12/31/2016	1.346	1.172
6/30/2017	1.353	1.176
12/31/2017	1.358	1.179
6/30/2018	1.363	1.182

EXPONENTIAL TREND (AVERAGE ANNUAL CHANGE)

9 POINTS	1.0%	0.6%
7 POINTS	1.0%	0.6%
5 POINTS	0.9%	0.6%
Selected Other Than Collision Physical Damage Annual OCN Trend:		1.0%
Selected Collision Physical Damage Annual OCN Trend:		0.6%

Data excludes the following state: Massachusetts

INSURANCE SERVICES OFFICE, INC.

OREGON

Automobile Liability Insurance - Trucks, Tractors and Trailers

Loss Development

Incurred Losses and Expenses

Bodily Injury

Accident Year	\$100,000 Basic Limit			Loss Development Factors	
<u>Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	15 to 27 <u>Months</u>	27 to 39 <u>Months</u>
6/30/2007	10,803,557	12,754,055	14,492,759	1.181	1.136
6/30/2008	10,060,671	11,740,392	12,374,179	1.167	1.054
6/30/2009	8,736,110	11,356,607	12,085,855	1.300	1.064
6/30/2010	8,493,936	9,838,266	10,473,933	1.158	1.065
6/30/2011	7,526,673	7,794,253	8,113,584	1.036	1.041
6/30/2012	9,189,262	10,157,472	10,395,689	1.105	1.023
6/30/2013	8,895,202	10,215,654	10,584,754	1.148	1.036
6/30/2014	8,600,051	9,459,230	11,117,114	1.100	1.175
6/30/2015	7,419,030	8,983,470	10,060,822	1.211	1.120
6/30/2016	10,831,595	12,872,637	14,329,652	1.188	1.113
6/30/2017	8,412,793	10,359,485		1.231	
6/30/2018	10,092,815				
(1) Average Factor (Best 3 of 5) :				(A) State	1.182
				(B) Multistate	1.090
(2) Credibility					1.245
(3) Credibility Weighted Factors					1.118
					0.910
					0.740
					1.188
					1.097

Property Damage

Accident Year	\$100,000 Basic Limit			Loss Development Factors	
<u>Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	15 to 27 <u>Months</u>	27 to 39 <u>Months</u>
6/30/2007	6,041,772	6,355,519	6,362,376	1.052	1.001
6/30/2008	5,951,763	6,234,840	6,278,640	1.048	1.007
6/30/2009	5,197,720	5,324,183	5,282,854	1.024	0.992
6/30/2010	4,681,721	4,782,904	4,818,776	1.022	1.008
6/30/2011	4,516,404	4,596,427	4,606,951	1.018	1.002
6/30/2012	5,387,461	5,510,265	5,522,292	1.023	1.002
6/30/2013	5,838,799	6,126,139	6,143,645	1.049	1.003
6/30/2014	6,362,468	6,545,109	6,587,467	1.029	1.006
6/30/2015	6,683,605	6,972,343	7,041,836	1.043	1.010
6/30/2016	8,305,370	8,791,825	8,868,110	1.059	1.009
6/30/2017	8,596,513	9,200,110		1.070	
6/30/2018	8,791,597				
(1) Average Factor (Best 3 of 5) :				(A) State	1.050
				(B) Multistate	1.006
(2) Credibility					1.043
(3) Credibility Weighted Factors					1.009
					0.940
					0.000
					1.050
					1.009

Summary of Factors

	Bodily <u>Injury</u>	Property <u>Damage</u>
39 to Ultimate **	1.080	1.004
27 to Ultimate	1.185	1.013
15 to Ultimate	1.408	1.064

** Multistate factors

INSURANCE SERVICES OFFICE, INC.

Basic Limits Loss Development
Trucks, Tractors and Trailers - Bodily Injury
Tort States
Incurred Losses and Expenses

Accident Year <u>Ending</u>	\$100,000 Basic Limit				
	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
6/30/2007	345,712,119	424,670,826	473,938,971	494,297,476	500,046,997
6/30/2008	333,206,209	405,762,191	451,008,910	471,326,953	476,983,352
6/30/2009	296,024,254	364,832,919	405,305,889	422,030,762	428,719,393
6/30/2010	277,233,663	345,487,763	379,564,234	398,034,010	403,638,838
6/30/2011	302,260,015	366,449,973	406,248,191	426,361,919	432,017,251
6/30/2012	318,014,271	387,169,958	425,516,622	441,334,191	451,135,546
6/30/2013	313,468,466	386,644,285	429,622,674	457,406,308	466,289,546
6/30/2014	334,090,061	406,424,463	453,462,134	484,552,760	494,305,321
6/30/2015	356,001,033	443,170,731	502,651,139	527,769,314	
6/30/2016	410,002,684	519,161,978	585,398,897		
6/30/2017	450,680,525	567,142,759			
6/30/2018	459,144,384				

Ratios

Accident Year <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
6/30/2007	1.228	1.116	1.043	1.012
6/30/2008	1.218	1.112	1.045	1.012
6/30/2009	1.232	1.111	1.041	1.016
6/30/2010	1.246	1.099	1.049	1.014
6/30/2011	1.212	1.109	1.050	1.013
6/30/2012	1.217	1.099	1.037	1.022
6/30/2013	1.233	1.111	1.065	1.019
6/30/2014	1.217	1.116	1.069	1.020
6/30/2015	1.245	1.134	1.050	
6/30/2016	1.266	1.128		
6/30/2017	1.258			
Average Factor: (Best 3 of 5)	1.245	1.118	1.055	1.018

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.006
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.024
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.080
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.208
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.504

INSURANCE SERVICES OFFICE, INC.

Basic Limits Loss Development
Trucks, Tractors and Trailers - Bodily Injury
Tort States
Incurred Losses and Expenses

Accident Year <u>Ending</u>	\$100,000 Basic Limit				
	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
6/30/2007	500,899,724	501,312,534	501,542,767	501,398,096	501,529,563
6/30/2008	478,729,565	478,580,164	478,923,096	479,011,912	479,111,952
6/30/2009	430,828,563	431,252,766	431,243,322	431,597,510	431,395,836
6/30/2010	406,513,235	406,576,455	406,732,231	407,031,184	
6/30/2011	434,669,263	437,116,434	436,778,468		
6/30/2012	453,586,536	453,257,327			
6/30/2013	465,708,649				

Ratios

Accident Year <u>Ending</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
6/30/2007	1.002	1.001	1.000	1.000	1.000
6/30/2008	1.004	1.000	1.001	1.000	1.000
6/30/2009	1.005	1.001	1.000	1.001	1.000
6/30/2010	1.007	1.000	1.000	1.001	
6/30/2011	1.006	1.006	0.999		
6/30/2012	1.005	0.999			
6/30/2013	0.999				
Average Factor: (Best 3 of 5)	1.005	1.000	1.000	1.001	1.000

Summary of Factors

123 to Ult:	(1.000)	=	1.000
111 to Ult:	(123:111) (123:Ult)	=	1.000
99 to Ult:	(111:99) (123:111) (123:Ult)	=	1.001
87 to Ult:	(99:87) (111:99) (123:111) (123:Ult)	=	1.001
75 to Ult:	(87:75) (99:87) (111:99) (123:111) (123:Ult)	=	1.001

INSURANCE SERVICES OFFICE, INC.

Basic Limits Loss Development
Trucks, Tractors and Trailers - Property Damage
Multistate
Incurred Losses and Expenses

Accident Year <u>Ending</u>	\$100,000 Basic Limit				
	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
6/30/2007	454,588,371	474,262,802	477,454,670	478,482,149	478,505,716
6/30/2008	451,084,010	468,624,324	470,449,876	471,285,271	472,196,794
6/30/2009	383,446,334	393,964,943	396,301,833	396,943,561	397,016,365
6/30/2010	361,904,823	373,017,844	375,442,937	376,898,198	377,525,942
6/30/2011	389,042,306	403,274,774	404,942,885	406,040,474	406,413,239
6/30/2012	406,013,751	418,935,372	422,976,335	423,073,117	423,938,769
6/30/2013	411,931,582	426,305,986	430,146,109	431,910,671	431,721,722
6/30/2014	445,211,593	461,904,566	465,431,245	466,344,683	466,058,401
6/30/2015	464,387,179	486,787,340	491,282,360	492,978,684	
6/30/2016	511,908,280	536,694,171	543,339,221		
6/30/2017	538,450,296	562,225,987			
6/30/2018	561,999,905				

Ratios

Accident Year <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
6/30/2007	1.043	1.007	1.002	1.000
6/30/2008	1.039	1.004	1.002	1.002
6/30/2009	1.027	1.006	1.002	1.000
6/30/2010	1.031	1.007	1.004	1.002
6/30/2011	1.037	1.004	1.003	1.001
6/30/2012	1.032	1.010	1.000	1.002
6/30/2013	1.035	1.009	1.004	1.000
6/30/2014	1.037	1.008	1.002	0.999
6/30/2015	1.048	1.009	1.003	
6/30/2016	1.048	1.012		
6/30/2017	1.044			
Average Factor: (Best 3 of 5)	1.043	1.009	1.003	1.001

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.000
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.001
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.004
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.013
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.057

INSURANCE SERVICES OFFICE, INC.

Basic Limits Loss Development
Trucks, Tractors and Trailers - Property Damage
Multistate
Incurred Losses and Expenses

Accident Year <u>Ending</u>	\$100,000 Basic Limit			
	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>
6/30/2007	478,439,409	478,358,291	478,512,270	478,417,123
6/30/2008	472,371,764	472,394,374	472,358,575	472,353,851
6/30/2009	397,190,343	397,190,098	397,333,334	397,310,256
6/30/2010	377,148,021	377,401,469	377,494,441	377,621,557
6/30/2011	407,007,503	407,177,947	407,078,982	
6/30/2012	423,926,226	424,135,352		
6/30/2013	432,068,959			

Ratios

Accident Year <u>Ending</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>
6/30/2007	1.000	1.000	1.000	1.000
6/30/2008	1.000	1.000	1.000	1.000
6/30/2009	1.000	1.000	1.000	1.000
6/30/2010	0.999	1.001	1.000	1.000
6/30/2011	1.001	1.000	1.000	
6/30/2012	1.000	1.000		
6/30/2013	1.001			
Average Factor: (Best 3 of 5)	1.000	1.000	1.000	1.000

Summary of Factors

111 to Ult:	(1.000)	=	1.000
99 to Ult:	(111:99) (111:Ult)	=	1.000
87 to Ult:	(99:87) (111:99) (111:Ult)	=	1.000
75 to Ult:	(87:75) (99:87) (111:99) (111:Ult)	=	1.000

INSURANCE SERVICES OFFICE, INC.

OREGON

Automobile Liability Insurance - Private Passenger Types

Loss Development

Incurred Losses and Expenses

Bodily Injury

Accident Year <u>Ending</u>	\$100,000 Basic Limit <u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	Loss Development Factors	
				15 to 27 <u>Months</u>	27 to 39 <u>Months</u>
6/30/2007	1,489,363	1,860,032	1,876,684	1.249	1.009
6/30/2008	1,862,307	2,431,645	2,762,941	1.306	1.136
6/30/2009	1,366,019	1,420,059	1,372,321	1.040	0.966
6/30/2010	1,764,476	1,716,724	1,839,755	0.973	1.072
6/30/2011	2,231,025	2,504,735	2,438,457	1.123	0.974
6/30/2012	1,719,589	1,978,500	2,030,745	1.151	1.026
6/30/2013	1,892,656	1,787,872	1,755,865	0.945	0.982
6/30/2014	1,306,926	1,460,386	1,509,293	1.117	1.033
6/30/2015	1,208,735	1,380,031	1,374,032	1.142	0.996
6/30/2016	1,568,267	1,691,578	1,826,956	1.079	1.080
6/30/2017	1,594,463	1,740,848		1.092	
6/30/2018	1,242,181				
(1) Average Factor (Best 3 of 5) :				(A) State 1.096	1.018
				(B) Multistate 1.217	1.106
(2) Credibility				0.740	0.530
(3) Credibility Weighted Factors				1.127	1.059

Property Damage

Accident Year <u>Ending</u>	\$100,000 Basic Limit <u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	Loss Development Factors	
				15 to 27 <u>Months</u>	27 to 39 <u>Months</u>
6/30/2007	900,052	906,023	964,394	1.007	1.064
6/30/2008	770,950	794,864	798,147	1.031	1.004
6/30/2009	851,791	849,185	865,963	0.997	1.020
6/30/2010	652,583	655,799	691,125	1.005	1.054
6/30/2011	1,029,353	1,073,960	1,066,276	1.043	0.993
6/30/2012	872,970	852,543	847,014	0.977	0.994
6/30/2013	852,462	912,253	915,595	1.070	1.004
6/30/2014	879,346	901,598	908,646	1.025	1.008
6/30/2015	956,538	1,010,670	1,018,162	1.057	1.007
6/30/2016	983,478	1,016,091	1,029,939	1.033	1.014
6/30/2017	890,398	938,054		1.054	
6/30/2018	993,660				
(1) Average Factor (Best 3 of 5) :				(A) State 1.048	1.006
				(B) Multistate 1.043	1.007
(2) Credibility				0.830	0.000
(3) Credibility Weighted Factors				1.047	1.007

Summary of Factors

	Bodily <u>Injury</u>	Property <u>Damage</u>
39 to Ultimate **	1.068	1.004
27 to Ultimate	1.131	1.011
15 to Ultimate	1.275	1.059

** Multistate factors

INSURANCE SERVICES OFFICE, INC.

Basic Limits Loss Development
Private Passenger Types - Bodily Injury
Tort States
Incurred Losses and Expenses

Accident Year <u>Ending</u>	\$100,000 Basic Limit				
	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
6/30/2007	65,197,769	80,858,523	89,732,307	93,427,351	94,564,475
6/30/2008	62,460,508	77,890,418	86,301,067	89,970,720	90,946,785
6/30/2009	65,403,556	79,802,441	86,369,027	89,039,472	89,648,349
6/30/2010	63,817,899	76,414,898	81,793,020	85,155,856	86,602,251
6/30/2011	72,179,919	88,580,962	96,453,156	101,173,602	101,758,417
6/30/2012	75,117,954	90,917,959	98,592,930	103,052,338	104,744,481
6/30/2013	71,329,631	84,402,283	91,554,655	95,800,669	97,645,004
6/30/2014	71,146,024	85,549,512	94,616,795	99,639,347	100,652,079
6/30/2015	69,394,353	85,802,099	97,585,817	101,869,388	
6/30/2016	71,839,858	87,129,289	98,091,114		
6/30/2017	67,861,797	85,462,361			
6/30/2018	72,095,878				

Ratios

Accident Year <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
6/30/2007	1.240	1.110	1.041	1.012
6/30/2008	1.247	1.108	1.043	1.011
6/30/2009	1.220	1.082	1.031	1.007
6/30/2010	1.197	1.070	1.041	1.017
6/30/2011	1.227	1.089	1.049	1.006
6/30/2012	1.210	1.084	1.045	1.016
6/30/2013	1.183	1.085	1.046	1.019
6/30/2014	1.202	1.106	1.053	1.010
6/30/2015	1.236	1.137	1.044	
6/30/2016	1.213	1.126		
6/30/2017	1.259			
Average Factor: (Best 3 of 5)	1.217	1.106	1.047	1.014

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.006
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.020
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.068
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.181
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.438

INSURANCE SERVICES OFFICE, INC.

Basic Limits Loss Development
Private Passenger Types - Bodily Injury
Tort States
Incurred Losses and Expenses

Accident Year <u>Ending</u>	\$100,000 Basic Limit				
	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
6/30/2007	94,927,133	95,034,128	94,903,172	94,912,367	94,870,208
6/30/2008	91,125,789	91,512,608	91,550,553	91,497,276	91,616,027
6/30/2009	89,642,466	89,444,025	89,735,937	89,714,640	89,667,218
6/30/2010	86,736,179	86,606,840	86,722,855	86,775,963	
6/30/2011	102,125,352	102,351,177	102,689,128		
6/30/2012	105,626,767	105,777,087			
6/30/2013	98,309,309				

Ratios

Accident Year <u>Ending</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
6/30/2007	1.004	1.001	0.999	1.000	1.000
6/30/2008	1.002	1.004	1.000	0.999	1.001
6/30/2009	1.000	0.998	1.003	1.000	0.999
6/30/2010	1.002	0.999	1.001	1.001	
6/30/2011	1.004	1.002	1.003		
6/30/2012	1.008	1.001			
6/30/2013	1.007				
Average Factor: (Best 3 of 5)	1.004	1.001	1.001	1.000	1.000

Summary of Factors

123 to Ult:	(1.000)	=	1.000
111 to Ult:	(123:111) (123:Ult)	=	1.000
99 to Ult:	(111:99) (123:111) (123:Ult)	=	1.000
87 to Ult:	(99:87) (111:99) (123:111) (123:Ult)	=	1.001
75 to Ult:	(87:75) (99:87) (111:99) (123:111) (123:Ult)	=	1.002

INSURANCE SERVICES OFFICE, INC.

Basic Limits Loss Development
Private Passenger Types - Property Damage
Multistate
Incurred Losses and Expenses

Accident Year <u>Ending</u>	\$100,000 Basic Limit				
	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
6/30/2007	88,197,899	91,427,704	91,707,657	91,752,979	91,811,338
6/30/2008	89,307,021	91,974,446	92,684,216	92,703,274	92,722,691
6/30/2009	84,795,946	87,377,900	87,844,500	87,999,240	87,903,636
6/30/2010	80,421,758	83,012,925	83,473,037	83,735,519	83,828,568
6/30/2011	85,557,139	88,777,108	89,535,157	89,756,688	90,161,730
6/30/2012	89,230,912	91,915,355	92,462,599	93,066,276	93,176,385
6/30/2013	88,463,965	91,918,701	92,648,921	92,861,198	92,903,616
6/30/2014	90,643,496	94,463,592	95,363,779	95,388,857	95,492,165
6/30/2015	88,979,407	92,641,496	93,408,979	93,425,719	
6/30/2016	93,397,141	98,474,892	98,897,837		
6/30/2017	91,645,710	95,870,976			
6/30/2018	90,437,823				

Ratios

Accident Year <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
6/30/2007	1.037	1.003	1.000	1.001
6/30/2008	1.030	1.008	1.000	1.000
6/30/2009	1.030	1.005	1.002	0.999
6/30/2010	1.032	1.006	1.003	1.001
6/30/2011	1.038	1.009	1.002	1.005
6/30/2012	1.030	1.006	1.007	1.001
6/30/2013	1.039	1.008	1.002	1.000
6/30/2014	1.042	1.010	1.000	1.001
6/30/2015	1.041	1.008	1.000	
6/30/2016	1.054	1.004		
6/30/2017	1.046			
Average Factor: (Best 3 of 5)	1.043	1.007	1.001	1.001

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.002
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.003
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.004
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.011
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.055

INSURANCE SERVICES OFFICE, INC.

Basic Limits Loss Development
 Private Passenger Types - Property Damage
 Multistate
 Incurred Losses and Expenses

Accident Year <u>Ending</u>	\$100,000 Basic Limit			
	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>
6/30/2007	91,729,630	91,787,658	91,726,683	91,734,311
6/30/2008	92,745,633	92,752,263	92,748,754	92,748,809
6/30/2009	87,977,577	87,940,452	87,946,097	87,966,712
6/30/2010	83,975,464	83,946,189	83,939,464	83,939,865
6/30/2011	90,386,345	90,551,020	90,393,316	
6/30/2012	93,355,783	93,358,423		
6/30/2013	92,835,333			

Ratios

Accident Year <u>Ending</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>
6/30/2007	0.999	1.001	0.999	1.000
6/30/2008	1.000	1.000	1.000	1.000
6/30/2009	1.001	1.000	1.000	1.000
6/30/2010	1.002	1.000	1.000	1.000
6/30/2011	1.002	1.002	0.998	
6/30/2012	1.002	1.000		
6/30/2013	0.999			
Average Factor: (Best 3 of 5)	1.002	1.000	1.000	1.000

Summary of Factors

111 to Ult:	(1.000)	=	1.000
99 to Ult:	(111:99) (111:Ult)	=	1.000
87 to Ult:	(99:87) (111:99) (111:Ult)	=	1.000
75 to Ult:	(87:75) (99:87) (111:99) (111:Ult)	=	1.000

INSURANCE SERVICES OFFICE, INC.

OREGON

No-Fault Insurance - Private Passenger Types (A)
Loss Development

Accident Year					
<u>Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
6/30/2009	456,264	458,970	405,773	398,590	388,199
6/30/2010	372,222	399,032	377,139	388,770	388,770
6/30/2011	471,213	414,532	318,176	315,851	304,221
6/30/2012	572,593	494,399	414,018	411,410	411,410
6/30/2013	525,047	496,387	428,502	410,390	409,980
6/30/2014	488,196	451,656	456,604	457,010	446,926
6/30/2015	586,390	428,044	373,837	358,710	
6/30/2016	671,703	539,027	521,023		
6/30/2017	552,063	483,335			
6/30/2018	365,868				

Ratios

Accident Year					
<u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>	
6/30/2009	1.006	0.884	0.982	0.974	
6/30/2010	1.072	0.945	1.031	1.000	
6/30/2011	0.880	0.768	0.993	0.963	
6/30/2012	0.863	0.837	0.994	1.000	
6/30/2013	0.945	0.863	0.958	0.999	
6/30/2014	0.925	1.011	1.001	0.978	
6/30/2015	0.730	0.873	0.960		
6/30/2016	0.802	0.967			
6/30/2017	0.876				

Average Factor:

(Best 3 of 5)	0.868	0.901	0.982	0.992
(Latest 3)	0.803	0.950	0.973	0.992
(Latest 5)	0.856	0.910	0.981	0.988

Selected Factor:	0.868	0.901	0.982	0.992
------------------	-------	-------	-------	-------

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.000
51 to Ult:	(63:51) (75:63) (75:Ult) =	0.992
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	0.974
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	0.878
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	0.762

(A) Includes Basic Benefits Losses.

INSURANCE SERVICES OFFICE, INC.

Physical Damage Loss Development
Trucks, Tractors and Trailers - Other than Collision
Multistate
Paid Losses

Accident Year <u>Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
6/30/2007	110,377,450	112,693,692	112,630,518	112,419,461	112,372,229
6/30/2008	138,528,523	142,355,170	142,254,547	142,105,508	142,082,657
6/30/2009	132,646,941	134,654,506	134,488,386	134,623,684	134,655,111
6/30/2010	134,360,155	137,769,546	138,118,245	138,119,512	138,012,406
6/30/2011	152,717,272	157,380,136	157,480,324	157,473,589	157,571,775
6/30/2012	163,089,839	167,896,779	167,618,028	167,726,062	167,785,497
6/30/2013	181,857,401	186,159,044	186,383,187	186,584,002	186,761,635
6/30/2014	156,543,856	161,491,932	162,130,621	162,097,026	162,152,785
6/30/2015	151,544,225	155,815,365	155,778,343	155,796,938	
6/30/2016	171,036,787	175,896,478	176,340,571		
6/30/2017	212,220,796	218,256,637			
6/30/2018	209,499,876				

Ratios

Accident Year <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
6/30/2007	1.021	0.999	0.998	1.000
6/30/2008	1.028	0.999	0.999	1.000
6/30/2009	1.015	0.999	1.001	1.000
6/30/2010	1.025	1.003	1.000	0.999
6/30/2011	1.031	1.001	1.000	1.001
6/30/2012	1.029	0.998	1.001	1.000
6/30/2013	1.024	1.001	1.001	1.001
6/30/2014	1.032	1.004	1.000	1.000
6/30/2015	1.028	1.000	1.000	
6/30/2016	1.028	1.003		
6/30/2017	1.028			
Average Factor: (Best 3 of 5)	1.028	1.001	1.000	1.000

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.000
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.000
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.000
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.001
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.029

INSURANCE SERVICES OFFICE, INC.

Physical Damage Loss Development
Trucks, Tractors and Trailers - Other than Collision
Multistate
Paid Losses

Accident Year <u>Ending</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
6/30/2007	112,332,698	112,369,580	112,330,275	112,322,766	112,348,460
6/30/2008	142,075,789	142,059,570	141,979,944	141,993,059	141,992,372
6/30/2009	134,842,382	134,820,683	134,909,424	134,923,432	134,923,834
6/30/2010	138,149,316	138,122,877	138,124,923	138,126,041	
6/30/2011	157,627,119	157,627,794	157,619,100		
6/30/2012	167,638,719	167,643,544			
6/30/2013	186,776,248				

Ratios

Accident Year <u>Ending</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
6/30/2007	1.000	1.000	1.000	1.000	1.000
6/30/2008	1.000	1.000	0.999	1.000	1.000
6/30/2009	1.001	1.000	1.001	1.000	1.000
6/30/2010	1.001	1.000	1.000	1.000	
6/30/2011	1.000	1.000	1.000		
6/30/2012	0.999	1.000			
6/30/2013	1.000				
Average Factor: (Best 3 of 5)	1.000	1.000	1.000	1.000	1.000

Summary of Factors

123 to Ult:	(1.000)	=	1.000
111 to Ult:	(123:111) (123:Ult)	=	1.000
99 to Ult:	(111:99) (123:111) (123:Ult)	=	1.000
87 to Ult:	(99:87) (111:99) (123:111) (123:Ult)	=	1.000
75 to Ult:	(87:75) (99:87) (111:99) (123:111) (123:Ult)	=	1.000

INSURANCE SERVICES OFFICE, INC.

Physical Damage Loss Development
Trucks, Tractors and Trailers - Collision
Multistate
Paid Losses

Accident Year <u>Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
6/30/2007	346,512,563	339,587,803	337,458,375	337,204,364	337,287,984
6/30/2008	379,006,444	372,763,500	371,147,893	370,618,357	370,262,256
6/30/2009	337,780,567	332,902,663	331,697,791	331,234,538	331,179,852
6/30/2010	315,223,335	311,099,673	310,277,589	310,058,839	309,914,912
6/30/2011	349,791,773	345,682,184	344,151,744	343,589,386	343,544,881
6/30/2012	363,819,401	358,393,131	356,894,379	356,510,290	356,506,985
6/30/2013	372,737,362	365,121,298	363,452,884	362,896,322	363,275,515
6/30/2014	405,861,355	397,605,941	396,201,479	395,934,031	395,739,325
6/30/2015	431,515,978	419,858,013	417,567,367	417,039,548	
6/30/2016	457,277,923	446,594,786	443,916,167		
6/30/2017	501,735,731	487,961,410			
6/30/2018	537,564,607				

Ratios

Accident Year <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
6/30/2007	0.980	0.994	0.999	1.000
6/30/2008	0.984	0.996	0.999	0.999
6/30/2009	0.986	0.996	0.999	1.000
6/30/2010	0.987	0.997	0.999	1.000
6/30/2011	0.988	0.996	0.998	1.000
6/30/2012	0.985	0.996	0.999	1.000
6/30/2013	0.980	0.995	0.998	1.001
6/30/2014	0.980	0.996	0.999	1.000
6/30/2015	0.973	0.995	0.999	
6/30/2016	0.977	0.994		
6/30/2017	0.973			
Average Factor: (Best 3 of 5)	0.977	0.995	0.999	1.000

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.000
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.000
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	0.999
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	0.994
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	0.971

INSURANCE SERVICES OFFICE, INC.

Physical Damage Loss Development
Trucks, Tractors and Trailers - Collision
Multistate
Paid Losses

Accident Year <u>Ending</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
6/30/2007	337,176,473	337,687,218	337,104,274	337,088,416	337,129,662
6/30/2008	370,167,503	370,086,792	370,059,727	370,114,614	370,103,565
6/30/2009	331,160,861	331,035,717	331,021,125	331,005,334	331,001,788
6/30/2010	309,948,454	309,929,043	309,939,094	309,972,007	
6/30/2011	343,484,342	343,382,529	343,330,752		
6/30/2012	356,442,849	356,396,620			
6/30/2013	363,157,705				

Ratios

Accident Year <u>Ending</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
6/30/2007	1.000	1.002	0.998	1.000	1.000
6/30/2008	1.000	1.000	1.000	1.000	1.000
6/30/2009	1.000	1.000	1.000	1.000	1.000
6/30/2010	1.000	1.000	1.000	1.000	
6/30/2011	1.000	1.000	1.000		
6/30/2012	1.000	1.000			
6/30/2013	1.000				
Average Factor: (Best 3 of 5)	1.000	1.000	1.000	1.000	1.000

Summary of Factors

123 to Ult:	(1.000)	=	1.000
111 to Ult:	(123:111) (123:Ult)	=	1.000
99 to Ult:	(111:99) (123:111) (123:Ult)	=	1.000
87 to Ult:	(99:87) (111:99) (123:111) (123:Ult)	=	1.000
75 to Ult:	(87:75) (99:87) (111:99) (123:111) (123:Ult)	=	1.000

INSURANCE SERVICES OFFICE, INC.

Physical Damage Loss Development
 Private Passenger Types - Other than Collision
 Multistate
 Paid Losses

Accident Year <u>Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
6/30/2007	41,934,646	42,466,662	42,569,132	42,601,859	42,539,784
6/30/2008	46,558,911	47,217,595	47,139,353	47,082,954	47,097,635
6/30/2009	45,613,444	45,981,546	45,978,165	45,924,295	45,889,428
6/30/2010	48,788,256	49,651,277	49,601,120	49,609,140	49,610,669
6/30/2011	60,189,479	61,825,993	61,800,156	61,797,054	61,771,527
6/30/2012	63,691,196	64,314,500	64,413,554	64,400,321	64,398,654
6/30/2013	71,880,529	72,335,050	72,376,050	72,446,913	72,455,921
6/30/2014	54,708,780	56,244,837	56,409,016	56,425,138	56,429,076
6/30/2015	47,880,123	48,725,619	48,791,856	48,804,924	
6/30/2016	53,034,248	54,129,469	54,155,742		
6/30/2017	59,087,822	60,743,163			
6/30/2018	63,762,180				

Ratios

Accident Year <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
6/30/2007	1.013	1.002	1.001	0.999
6/30/2008	1.014	0.998	0.999	1.000
6/30/2009	1.008	1.000	0.999	0.999
6/30/2010	1.018	0.999	1.000	1.000
6/30/2011	1.027	1.000	1.000	1.000
6/30/2012	1.010	1.002	1.000	1.000
6/30/2013	1.006	1.001	1.001	1.000
6/30/2014	1.028	1.003	1.000	1.000
6/30/2015	1.018	1.001	1.000	
6/30/2016	1.021	1.000		
6/30/2017	1.028			
Average Factor: (Best 3 of 5)	1.022	1.001	1.000	1.000

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.000
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.000
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.000
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.001
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.023

INSURANCE SERVICES OFFICE, INC.

Physical Damage Loss Development
 Private Passenger Types - Other than Collision
 Multistate
 Paid Losses

Accident Year <u>Ending</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
6/30/2007	42,468,525	42,470,978	42,463,001	42,461,663	42,466,516
6/30/2008	47,101,025	47,100,281	47,101,300	47,104,619	47,115,535
6/30/2009	45,897,362	45,896,496	45,896,863	45,896,003	45,893,154
6/30/2010	49,592,447	49,592,742	49,628,168	49,632,580	
6/30/2011	61,775,629	61,766,425	61,771,088		
6/30/2012	64,417,362	64,411,871			
6/30/2013	72,457,214				

Ratios

Accident Year <u>Ending</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
6/30/2007	0.998	1.000	1.000	1.000	1.000
6/30/2008	1.000	1.000	1.000	1.000	1.000
6/30/2009	1.000	1.000	1.000	1.000	1.000
6/30/2010	1.000	1.000	1.001	1.000	
6/30/2011	1.000	1.000	1.000		
6/30/2012	1.000	1.000			
6/30/2013	1.000				
Average Factor: (Best 3 of 5)	1.000	1.000	1.000	1.000	1.000

Summary of Factors

123 to Ult:	(1.000)	=	1.000
111 to Ult:	(123:111) (123:Ult)	=	1.000
99 to Ult:	(111:99) (123:111) (123:Ult)	=	1.000
87 to Ult:	(99:87) (111:99) (123:111) (123:Ult)	=	1.000
75 to Ult:	(87:75) (99:87) (111:99) (123:111) (123:Ult)	=	1.000

INSURANCE SERVICES OFFICE, INC.

Physical Damage Loss Development
Private Passenger Types - Collision
Multistate
Paid Losses

Accident Year <u>Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
6/30/2007	131,593,165	127,052,647	126,283,960	126,166,615	126,082,081
6/30/2008	138,872,398	134,038,428	133,204,343	132,999,997	132,931,981
6/30/2009	137,724,523	133,471,658	133,022,409	132,731,188	132,668,590
6/30/2010	128,385,855	124,149,076	123,844,990	123,717,613	123,646,210
6/30/2011	136,942,037	132,198,327	131,787,135	131,576,783	131,589,438
6/30/2012	148,056,132	143,565,101	142,918,803	142,869,474	142,785,349
6/30/2013	146,477,963	140,187,024	139,283,963	139,239,427	139,282,568
6/30/2014	151,302,540	144,733,944	144,092,280	143,974,811	143,945,204
6/30/2015	157,617,120	150,169,447	148,872,369	148,682,352	
6/30/2016	163,599,405	155,671,473	154,299,854		
6/30/2017	160,350,794	153,202,735			
6/30/2018	166,421,077				

Ratios

Accident Year <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
6/30/2007	0.965	0.994	0.999	0.999
6/30/2008	0.965	0.994	0.998	0.999
6/30/2009	0.969	0.997	0.998	1.000
6/30/2010	0.967	0.998	0.999	0.999
6/30/2011	0.965	0.997	0.998	1.000
6/30/2012	0.970	0.995	1.000	0.999
6/30/2013	0.957	0.994	1.000	1.000
6/30/2014	0.957	0.996	0.999	1.000
6/30/2015	0.953	0.991	0.999	
6/30/2016	0.952	0.991		
6/30/2017	0.955			
Average Factor: (Best 3 of 5)	0.955	0.993	0.999	1.000

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.000
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.000
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	0.999
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	0.992
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	0.947

INSURANCE SERVICES OFFICE, INC.

Physical Damage Loss Development
Private Passenger Types - Collision
Multistate
Paid Losses

Accident Year <u>Ending</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
6/30/2007	126,028,716	126,006,119	125,995,076	125,984,116	125,983,733
6/30/2008	132,910,868	132,899,301	132,888,821	132,884,014	132,878,941
6/30/2009	132,636,680	132,612,359	132,609,593	132,596,781	132,581,054
6/30/2010	123,617,145	123,605,809	123,602,195	123,584,888	
6/30/2011	131,538,717	131,540,755	131,536,583		
6/30/2012	142,757,316	142,716,514			
6/30/2013	139,259,097				

Ratios

Accident Year <u>Ending</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
6/30/2007	1.000	1.000	1.000	1.000	1.000
6/30/2008	1.000	1.000	1.000	1.000	1.000
6/30/2009	1.000	1.000	1.000	1.000	1.000
6/30/2010	1.000	1.000	1.000	1.000	
6/30/2011	1.000	1.000	1.000		
6/30/2012	1.000	1.000			
6/30/2013	1.000				
Average Factor: (Best 3 of 5)	1.000	1.000	1.000	1.000	1.000

Summary of Factors

123 to Ult:	(1.000)	=	1.000
111 to Ult:	(123:111) (123:Ult)	=	1.000
99 to Ult:	(111:99) (123:111) (123:Ult)	=	1.000
87 to Ult:	(99:87) (111:99) (123:111) (123:Ult)	=	1.000
75 to Ult:	(87:75) (99:87) (111:99) (123:111) (123:Ult)	=	1.000

INSURANCE SERVICES OFFICE, INC.

(1) Public Automobiles LiabilityDifferentials to
Base Loss Cost
CSL Liab

Taxis & Limos	6.20
School and Church Buses	0.55
Other Buses	3.80
Van Pools	1.50

(2) Public Automobiles Physical Damage

Taxis, Limos and Van Pools

Other Than Collision:	1.02
Collision	1.27

School, Church, and Other Buses

Other Than Collision:	0.70
Collision	0.65

(3) Medical Payments Relativities[EXHIBIT C17](#)**(4) PIP Relativities**

Class of Business

PPT principally operated by employees	0.500
---------------------------------------	-------

(5) Specified Cause of Loss Relativity

0.576

(6) PPT Medical Payments Minimum Loss Costs

Territory	Private Passenger Types			
	<u>500</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>
104	1	2	3	6
105	1	2	3	6
106	1	2	3	6
110	1	2	3	6
111	1	2	3	6
112	1	2	3	6
113	1	2	3	6
114	1	2	3	6
115	1	2	3	6
116	1	2	3	6
117	1	2	3	6
118	1	2	3	6
119	1	2	3	6
120	1	2	3	6

- (7)** The loss cost for hired autos is set forth in Section D.
It applies in all territories and is calculated as 0.15% of the statewide \$100,000
Combined Single Limit average loss cost for all Trucks, Tractors, & Trailers.

INSURANCE SERVICES OFFICE, INC.

(3) Medical Payments Relativities

Territory	Class of Business											
	Trucks, Tractors and Trailers				Private Passenger Types				Other Buses			
	<u>500</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>	<u>500</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>	<u>500</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>
104	0.0047	0.0073	0.0110	0.0187	0.0063	0.0109	0.0180	0.0318	0.0138	0.0227	0.0356	0.0608
105	0.0036	0.0055	0.0084	0.0143	0.0063	0.0109	0.0180	0.0318	0.0088	0.0145	0.0227	0.0389
106	0.0049	0.0077	0.0117	0.0198	0.0063	0.0109	0.0180	0.0318	0.0150	0.0246	0.0386	0.0660
110	0.0026	0.0040	0.0061	0.0103	0.0063	0.0109	0.0180	0.0318	0.0067	0.0110	0.0172	0.0294
111	0.0024	0.0038	0.0058	0.0099	0.0063	0.0109	0.0180	0.0318	0.0072	0.0118	0.0185	0.0317
112	0.0034	0.0052	0.0080	0.0135	0.0063	0.0109	0.0180	0.0318	0.0096	0.0157	0.0246	0.0421
113	0.0030	0.0046	0.0071	0.0120	0.0063	0.0109	0.0180	0.0318	0.0101	0.0165	0.0259	0.0443
114	0.0035	0.0055	0.0084	0.0143	0.0063	0.0109	0.0180	0.0318	0.0104	0.0170	0.0268	0.0458
115	0.0031	0.0048	0.0073	0.0125	0.0063	0.0109	0.0180	0.0318	0.0088	0.0145	0.0227	0.0389
116	0.0025	0.0039	0.0059	0.0100	0.0063	0.0109	0.0180	0.0318	0.0088	0.0145	0.0227	0.0389
117	0.0029	0.0045	0.0069	0.0117	0.0063	0.0109	0.0180	0.0318	0.0088	0.0145	0.0227	0.0389
118	0.0029	0.0045	0.0069	0.0116	0.0063	0.0109	0.0180	0.0318	0.0086	0.0141	0.0221	0.0377
119	0.0035	0.0055	0.0084	0.0143	0.0063	0.0109	0.0180	0.0318	0.0116	0.0190	0.0299	0.0511
120	0.0032	0.0049	0.0075	0.0128	0.0063	0.0109	0.0180	0.0318	0.0088	0.0145	0.0227	0.0389

INSURANCE SERVICES OFFICE, INC.

(3) Medical Payments Relativities

Territory	Class of Business											
	School and Church Buses				Taxis and Limos				Van Pools			
	<u>500</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>	<u>500</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>	<u>500</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>
104	0.0196	0.0325	0.0511	0.0815	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
105	0.0107	0.0177	0.0278	0.0444	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
106	0.0267	0.0443	0.0696	0.1112	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
110	0.0074	0.0122	0.0192	0.0307	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
111	0.0119	0.0198	0.0311	0.0497	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
112	0.0114	0.0189	0.0297	0.0475	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
113	0.0151	0.0251	0.0395	0.0631	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
114	0.0142	0.0236	0.0371	0.0593	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
115	0.0119	0.0198	0.0311	0.0497	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
116	0.0119	0.0198	0.0311	0.0497	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
117	0.0104	0.0173	0.0271	0.0433	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
118	0.0119	0.0198	0.0311	0.0497	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
119	0.0119	0.0198	0.0311	0.0497	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
120	0.0119	0.0198	0.0311	0.0497	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321

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

**OREGON (36)
TERRITORY 104**

LIABILITY		MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person				Basic Limits		
	500	1000	2000	5000			
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS							
\$ 220	\$1	\$2	\$3	\$4	N/A	N/A	
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS							
• NOT SUBJECT TO NO-FAULT							
\$ 225	\$2	\$3	\$4	\$7	Not Principally Operated By Employees	Principally Operated By Employees	
• SUBJECT TO NO-FAULT							
\$ 225	\$1.00	\$2.00	\$3.00	\$6.00	\$ 61	\$ 31	
RULE 40. PUBLIC AUTO CLASSIFICATIONS –							
– TAXICABS AND LIMOUSINES							
\$ 1364	\$11	\$19	\$31	\$57	N/A		
– SCHOOL AND CHURCH BUSES							
\$ 121	\$2	\$4	\$6	\$10	N/A		
– OTHER BUSES							
\$ 836	\$12	\$19	\$30	\$51	N/A		
– VAN POOLS							
\$ 330	\$3	\$4	\$6	\$11	N/A		
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT							
\$ 184	Refer to Rule 49.				All Autos	N/A	
<ul style="list-style-type: none">For liability increased limits factors, refer to Rule 100.For liability fleet factors, refer to Rules 22. and 39.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 49.							

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

LIABILITY		MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000		Limit Per Person					
	500	1000	2000	5000	Basic Limits		
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS							
\$ 307	\$1	\$2	\$3	\$4	N/A	N/A	
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS							
• NOT SUBJECT TO NO-FAULT							
\$ 279	\$2	\$3	\$5	\$9			
• SUBJECT TO NO-FAULT							
\$ 279	\$1.00	\$2.00	\$3.00	\$6.00	Not Principally Operated By Employees \$ 83	Principally Operated By Employees \$ 42	
RULE 40. PUBLIC AUTO CLASSIFICATIONS –							
– TAXICABS AND LIMOUSINES							
\$ 1903	\$15	\$26	\$43	\$79		N/A	
– SCHOOL AND CHURCH BUSES							
\$ 169	\$2	\$3	\$5	\$8		N/A	
– OTHER BUSES							
\$ 1167	\$10	\$17	\$26	\$45		N/A	
– VAN POOLS							
\$ 461	\$4	\$6	\$9	\$15		N/A	
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT							
\$ 271	Refer to Rule 49.				All Autos N/A		
<ul style="list-style-type: none">For liability increased limits factors, refer to Rule 100.For liability fleet factors, refer to Rules 22. and 39.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 49.							

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

**OREGON (36)
TERRITORY 106**

LIABILITY		MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000		Limit Per Person					
	500	1000	2000	5000	Basic Limits		
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS							
\$ 136	\$1	\$2	\$3	\$4	N/A	N/A	
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS							
• NOT SUBJECT TO NO-FAULT							
\$ 213	\$2	\$3	\$4	\$7			
• SUBJECT TO NO-FAULT							
\$ 213	\$1.00	\$2.00	\$3.00	\$6.00	Not Principally Operated By Employees \$ 43	Principally Operated By Employees \$ 22	
RULE 40. PUBLIC AUTO CLASSIFICATIONS –							
– TAXICABS AND LIMOUSINES							
\$ 843	\$7	\$12	\$19	\$35		N/A	
– SCHOOL AND CHURCH BUSES							
\$ 75	\$2	\$3	\$5	\$8		N/A	
– OTHER BUSES							
\$ 517	\$8	\$13	\$20	\$34		N/A	
– VAN POOLS							
\$ 204	\$2	\$3	\$4	\$7		N/A	
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT							
\$ 122	Refer to Rule 49.				All Autos N/A		
<ul style="list-style-type: none">For liability increased limits factors, refer to Rule 100.For liability fleet factors, refer to Rules 22. and 39.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 49.							

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

LIABILITY		MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000		Limit Per Person					
	500	1000	2000	5000	Basic Limits		
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS							
\$ 565	\$1	\$2	\$3	\$6	N/A	N/A	
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS							
• NOT SUBJECT TO NO-FAULT							
\$ 427	\$3	\$5	\$8	\$14			
• SUBJECT TO NO-FAULT							
\$ 427	\$1.00	\$2.00	\$3.00	\$6.00	Not Principally Operated By Employees \$ 88	Principally Operated By Employees \$ 44	
RULE 40. PUBLIC AUTO CLASSIFICATIONS –							
– TAXICABS AND LIMOUSINES							
\$ 3503	\$27	\$48	\$80	\$146		N/A	
– SCHOOL AND CHURCH BUSES							
\$ 311	\$2	\$4	\$6	\$10		N/A	
– OTHER BUSES							
\$ 2147	\$14	\$24	\$37	\$63		N/A	
– VAN POOLS							
\$ 848	\$7	\$10	\$16	\$27		N/A	
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT							
\$ 518	Refer to Rule 49.				All Autos N/A		
<ul style="list-style-type: none">For liability increased limits factors, refer to Rule 100.For liability fleet factors, refer to Rules 22. and 39.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 49.							

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

**OREGON (36)
TERRITORY 111**

LIABILITY		MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000		Limit Per Person					
	500	1000	2000	5000	Basic Limits		
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS							
\$ 535	\$1	\$2	\$3	\$5	N/A	N/A	
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS							
• NOT SUBJECT TO NO-FAULT							
\$ 370	\$2	\$4	\$7	\$12			
• SUBJECT TO NO-FAULT							
\$ 370	\$1.00	\$2.00	\$3.00	\$6.00	Not Principally Operated By Employees \$ 63	Principally Operated By Employees \$ 32	
RULE 40. PUBLIC AUTO CLASSIFICATIONS –							
– TAXICABS AND LIMOUSINES							
\$ 3317	\$26	\$46	\$76	\$138	N/A		
– SCHOOL AND CHURCH BUSES							
\$ 294	\$3	\$6	\$9	\$15	N/A		
– OTHER BUSES							
\$ 2033	\$15	\$24	\$38	\$64	N/A		
– VAN POOLS							
\$ 803	\$6	\$10	\$15	\$26	N/A		
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT							
\$ 476	Refer to Rule 49.				All Autos N/A		
<ul style="list-style-type: none">For liability increased limits factors, refer to Rule 100.For liability fleet factors, refer to Rules 22. and 39.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 49.							

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
	Limit Of Liab. \$100,000	Limit Per Person				Basic Limits
		500	1000	2000	5000	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 328	\$1	\$2	\$3	\$4	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT						
\$ 332	\$2	\$4	\$6	\$11		
• SUBJECT TO NO-FAULT					Not Principally Operated By Employees	Principally Operated By Employees
\$ 332	\$1.00	\$2.00	\$3.00	\$6.00	\$ 56	\$ 28
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 2034	\$16	\$28	\$46	\$85		N/A
– SCHOOL AND CHURCH BUSES						
\$ 180	\$2	\$3	\$5	\$9		N/A
– OTHER BUSES						
\$ 1246	\$12	\$20	\$31	\$52		N/A
– VAN POOLS						
\$ 492	\$4	\$6	\$9	\$16		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 293	Refer to Rule 49.				All Autos	
					N/A	
<ul style="list-style-type: none"> For liability increased limits factors, refer to Rule 100. For liability fleet factors, refer to Rules 22. and 39. 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 49. 						

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

**OREGON (36)
TERRITORY 113**

LIABILITY		MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION			
Limit Of Liab. \$100,000		500	1000	2000	5000	Basic Limits			
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS									
\$ 319		\$1	\$2	\$3	\$4	N/A	N/A		
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS									
• NOT SUBJECT TO NO-FAULT									
\$ 334		\$2	\$4	\$6	\$11	Not Principally Operated By Employees	Principally Operated By Employees		
• SUBJECT TO NO-FAULT									
\$ 334		\$1.00	\$2.00	\$3.00	\$6.00			\$ 76	\$ 38
RULE 40. PUBLIC AUTO CLASSIFICATIONS –									
– TAXICABS AND LIMOUSINES									
\$ 1978		\$15	\$27	\$45	\$82		N/A		
– SCHOOL AND CHURCH BUSES									
\$ 175		\$3	\$4	\$7	\$11		N/A		
– OTHER BUSES									
\$ 1212		\$12	\$20	\$31	\$54		N/A		
– VAN POOLS									
\$ 479		\$4	\$6	\$9	\$15		N/A		
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT									
\$ 279		Refer to Rule 49.				All Autos N/A			
<ul style="list-style-type: none">For liability increased limits factors, refer to Rule 100.For liability fleet factors, refer to Rules 22. and 39.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 49.									

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
	Limit Of Liab. \$100,000	Limit Per Person				Basic Limits
		500	1000	2000	5000	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 346	\$1	\$2	\$3	\$5	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT						
\$ 310	\$2	\$3	\$6	\$10		
• SUBJECT TO NO-FAULT					Not Principally Operated By Employees	Principally Operated By Employees
\$ 310	\$1.00	\$2.00	\$3.00	\$6.00	\$ 72	\$ 36
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 2145	\$17	\$30	\$49	\$89		N/A
– SCHOOL AND CHURCH BUSES						
\$ 190	\$3	\$4	\$7	\$11		N/A
– OTHER BUSES						
\$ 1315	\$14	\$22	\$35	\$60		N/A
– VAN POOLS						
\$ 519	\$4	\$6	\$10	\$17		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 285	Refer to Rule 49.				All Autos	
					N/A	
<ul style="list-style-type: none"> For liability increased limits factors, refer to Rule 100. For liability fleet factors, refer to Rules 22. and 39. 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 49. 						

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

**OREGON (36)
TERRITORY 115**

LIABILITY		MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION			
Limit Of Liab. \$100,000		Limit Per Person							
		500	1000	2000	5000	Basic Limits			
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS									
\$ 569		\$2	\$3	\$4	\$7	N/A	N/A		
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS									
• NOT SUBJECT TO NO-FAULT									
\$ 415		\$3	\$5	\$7	\$13	Not Principally Operated By Employees	Principally Operated By Employees		
• SUBJECT TO NO-FAULT									
\$ 415		\$1.00	\$2.00	\$3.00	\$6.00			\$ 101	\$ 51
RULE 40. PUBLIC AUTO CLASSIFICATIONS –									
– TAXICABS AND LIMOUSINES									
\$ 3528		\$28	\$49	\$80	\$147	N/A			
– SCHOOL AND CHURCH BUSES									
\$ 313		\$4	\$6	\$10	\$16	N/A			
– OTHER BUSES									
\$ 2162		\$19	\$31	\$49	\$84	N/A			
– VAN POOLS									
\$ 854		\$7	\$10	\$16	\$27	N/A			
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT									
\$ 490		Refer to Rule 49.				All Autos N/A			
<ul style="list-style-type: none">For liability increased limits factors, refer to Rule 100.For liability fleet factors, refer to Rules 22. and 39.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 49.									

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 534	\$1	\$2	\$3	\$5	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT						
\$ 430	\$3	\$5	\$8	\$14		
• SUBJECT TO NO-FAULT					Not Principally Operated By Employees	Principally Operated By Employees
\$ 430	\$1.00	\$2.00	\$3.00	\$6.00	\$ 111	\$ 56
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 3311	\$26	\$46	\$75	\$138		N/A
– SCHOOL AND CHURCH BUSES						
\$ 294	\$3	\$6	\$9	\$15		N/A
– OTHER BUSES						
\$ 2029	\$18	\$29	\$46	\$79		N/A
– VAN POOLS						
\$ 801	\$6	\$10	\$15	\$26		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 446	Refer to Rule 49.				All Autos	N/A
<ul style="list-style-type: none">For liability increased limits factors, refer to Rule 100.For liability fleet factors, refer to Rules 22. and 39.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 49.						

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

**OREGON (36)
TERRITORY 117**

LIABILITY		MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000		Limit Per Person				Basic Limits	
		500	1000	2000	5000		
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS							
\$ 599		\$2	\$3	\$4	\$7	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS							
• NOT SUBJECT TO NO-FAULT							
\$ 414		\$3	\$5	\$7	\$13		
• SUBJECT TO NO-FAULT							
						Not Principally Operated By Employees	Principally Operated By Employees
\$ 414		\$1.00	\$2.00	\$3.00	\$6.00	\$ 78	\$ 39
RULE 40. PUBLIC AUTO CLASSIFICATIONS –							
– TAXICABS AND LIMOUSINES							
\$ 3714		\$29	\$51	\$85	\$155		N/A
– SCHOOL AND CHURCH BUSES							
\$ 329		\$3	\$6	\$9	\$14		N/A
– OTHER BUSES							
\$ 2276		\$20	\$33	\$52	\$89		N/A
– VAN POOLS							
\$ 899		\$7	\$11	\$17	\$29		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT							
\$ 492		Refer to Rule 49.				All Autos	
						N/A	
<ul style="list-style-type: none"> • For liability increased limits factors, refer to Rule 100. • For liability fleet factors, refer to Rules 22. and 39. • 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 49. 							

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
	Limit Of Liab. \$100,000	Limit Per Person				Basic Limits
		500	1000	2000	5000	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 475	\$1	\$2	\$3	\$6	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT						
\$ 417	\$3	\$5	\$8	\$13		
• SUBJECT TO NO-FAULT					Not Principally Operated By Employees	Principally Operated By Employees
\$ 417	\$1.00	\$2.00	\$3.00	\$6.00	\$ 108	\$ 54
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 2945	\$23	\$41	\$67	\$123		N/A
– SCHOOL AND CHURCH BUSES						
\$ 261	\$3	\$5	\$8	\$13		N/A
– OTHER BUSES						
\$ 1805	\$16	\$25	\$40	\$68		N/A
– VAN POOLS						
\$ 713	\$6	\$9	\$13	\$23		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 382	Refer to Rule 49.				All Autos	
					N/A	
<ul style="list-style-type: none"> For liability increased limits factors, refer to Rule 100. For liability fleet factors, refer to Rules 22. and 39. 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 49. 						

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

**OREGON (36)
TERRITORY 119**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person					
	500	1000	2000	5000	Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 272	\$1	\$2	\$3	\$4	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT						
\$ 355	\$2	\$4	\$6	\$11		
• SUBJECT TO NO-FAULT					Not Principally Operated By Employees	Principally Operated By Employees
\$ 355	\$1.00	\$2.00	\$3.00	\$6.00	\$ 79	\$ 40
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 1686	\$13	\$23	\$38	\$70		N/A
– SCHOOL AND CHURCH BUSES						
\$ 150	\$2	\$3	\$5	\$7		N/A
– OTHER BUSES						
\$ 1034	\$12	\$20	\$31	\$53		N/A
– VAN POOLS						
\$ 408	\$3	\$5	\$8	\$13		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 246	Refer to Rule 49.				All Autos N/A	
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• 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 49.						

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

LIABILITY		MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION		
Limit Of Liab. \$100,000		Limit Per Person						
	500	1000	2000	5000	Basic Limits			
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS								
\$ 240	\$1	\$2	\$3	\$4	N/A	N/A		
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS								
• NOT SUBJECT TO NO-FAULT								
\$ 346	\$2	\$4	\$6	\$11	Not Principally Operated By Employees	Principally Operated By Employees		
• SUBJECT TO NO-FAULT								
\$ 346	\$1.00	\$2.00	\$3.00	\$6.00			\$ 79	\$ 40
RULE 40. PUBLIC AUTO CLASSIFICATIONS –								
– TAXICABS AND LIMOUSINES								
\$ 1488	\$12	\$21	\$34	\$62	N/A			
– SCHOOL AND CHURCH BUSES								
\$ 132	\$2	\$3	\$4	\$7	N/A			
– OTHER BUSES								
\$ 912	\$8	\$13	\$21	\$35	N/A			
– VAN POOLS								
\$ 360	\$3	\$4	\$7	\$12	N/A			
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT								
\$ 209	Refer to Rule 49.				All Autos N/A			
<ul style="list-style-type: none">For liability increased limits factors, refer to Rule 100.For liability fleet factors, refer to Rules 22. and 39.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 49.								

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

**OREGON (36)
TERRITORY 104**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	\$500 Ded. Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 47	\$ 82	\$ 180
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	N/A	\$ 86	\$ 260
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 48	\$ 84	\$ 229
– SCHOOL AND CHURCH BUSES			
	\$ 33	\$ 57	\$ 117
– OTHER BUSES			
	\$ 33	\$ 57	\$ 117
– VAN POOLS			
	\$ 48	\$ 84	\$ 229
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. • For Towing and Labor Costs Coverage rating, refer to Rule 34. 			

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	\$500 Ded. Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 40	\$ 69	\$ 225
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	N/A	\$ 66	\$ 362
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 41	\$ 70	\$ 286
– SCHOOL AND CHURCH BUSES			
	\$ 28	\$ 48	\$ 146
– OTHER BUSES			
	\$ 28	\$ 48	\$ 146
– VAN POOLS			
	\$ 41	\$ 70	\$ 286
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. • For Towing and Labor Costs Coverage rating, refer to Rule 34. 			

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

**OREGON (36)
TERRITORY 106**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	\$500 Ded. Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 67	\$ 117	\$ 202
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	N/A	\$ 124	\$ 251
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 68	\$ 119	\$ 257
– SCHOOL AND CHURCH BUSES			
	\$ 47	\$ 82	\$ 131
– OTHER BUSES			
	\$ 47	\$ 82	\$ 131
– VAN POOLS			
	\$ 68	\$ 119	\$ 257
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. • For Towing and Labor Costs Coverage rating, refer to Rule 34. 			

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	\$500 Ded. Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 37	\$ 65	\$ 199
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	N/A	\$ 52	\$ 412
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 38	\$ 66	\$ 253
– SCHOOL AND CHURCH BUSES			
	\$ 26	\$ 46	\$ 129
– OTHER BUSES			
	\$ 26	\$ 46	\$ 129
– VAN POOLS			
	\$ 38	\$ 66	\$ 253
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. • For Towing and Labor Costs Coverage rating, refer to Rule 34. 			

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

**OREGON (36)
TERRITORY 111**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	\$500 Ded. Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 39	\$ 68	\$ 194
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	N/A	\$ 50	\$ 314
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 40	\$ 69	\$ 246
– SCHOOL AND CHURCH BUSES			
	\$ 27	\$ 48	\$ 126
– OTHER BUSES			
	\$ 27	\$ 48	\$ 126
– VAN POOLS			
	\$ 40	\$ 69	\$ 246
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. • For Towing and Labor Costs Coverage rating, refer to Rule 34. 			

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	\$500 Ded. Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 32	\$ 56	\$ 178
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	N/A	\$ 42	\$ 301
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 33	\$ 57	\$ 226
– SCHOOL AND CHURCH BUSES			
	\$ 22	\$ 39	\$ 116
– OTHER BUSES			
	\$ 22	\$ 39	\$ 116
– VAN POOLS			
	\$ 33	\$ 57	\$ 226
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. • For Towing and Labor Costs Coverage rating, refer to Rule 34. 			

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

**OREGON (36)
TERRITORY 113**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	\$500 Ded. Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 31	\$ 54	\$ 166
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	N/A	\$ 53	\$ 281
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 32	\$ 55	\$ 211
– SCHOOL AND CHURCH BUSES			
	\$ 22	\$ 38	\$ 108
– OTHER BUSES			
	\$ 22	\$ 38	\$ 108
– VAN POOLS			
	\$ 32	\$ 55	\$ 211
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. • For Towing and Labor Costs Coverage rating, refer to Rule 34. 			

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	\$500 Ded. Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 41	\$ 72	\$ 219
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	N/A	\$ 56	\$ 274
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 42	\$ 73	\$ 278
– SCHOOL AND CHURCH BUSES			
	\$ 29	\$ 50	\$ 142
– OTHER BUSES			
	\$ 29	\$ 50	\$ 142
– VAN POOLS			
	\$ 42	\$ 73	\$ 278
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. • For Towing and Labor Costs Coverage rating, refer to Rule 34. 			

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

**OREGON (36)
TERRITORY 115**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	\$500 Ded. Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 35	\$ 61	\$ 188
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	N/A	\$ 55	\$ 272
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 36	\$ 62	\$ 239
– SCHOOL AND CHURCH BUSES			
	\$ 25	\$ 43	\$ 122
– OTHER BUSES			
	\$ 25	\$ 43	\$ 122
– VAN POOLS			
	\$ 36	\$ 62	\$ 239
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. • For Towing and Labor Costs Coverage rating, refer to Rule 34. 			

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	\$500 Ded. Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 34	\$ 59	\$ 208
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	N/A	\$ 55	\$ 277
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 35	\$ 60	\$ 264
– SCHOOL AND CHURCH BUSES			
	\$ 24	\$ 41	\$ 135
– OTHER BUSES			
	\$ 24	\$ 41	\$ 135
– VAN POOLS			
	\$ 35	\$ 60	\$ 264
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. • For Towing and Labor Costs Coverage rating, refer to Rule 34. 			

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

**OREGON (36)
TERRITORY 117**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	\$500 Ded. Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 31	\$ 54	\$ 188
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	N/A	\$ 42	\$ 288
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 32	\$ 55	\$ 239
– SCHOOL AND CHURCH BUSES			
	\$ 22	\$ 38	\$ 122
– OTHER BUSES			
	\$ 22	\$ 38	\$ 122
– VAN POOLS			
	\$ 32	\$ 55	\$ 239
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. • For Towing and Labor Costs Coverage rating, refer to Rule 34. 			

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	\$500 Ded. Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 35	\$ 61	\$ 203
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	N/A	\$ 48	\$ 312
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 36	\$ 62	\$ 258
– SCHOOL AND CHURCH BUSES			
	\$ 25	\$ 43	\$ 132
– OTHER BUSES			
	\$ 25	\$ 43	\$ 132
– VAN POOLS			
	\$ 36	\$ 62	\$ 258
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. • For Towing and Labor Costs Coverage rating, refer to Rule 34. 			

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

**OREGON (36)
TERRITORY 119**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	\$500 Ded. Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 48	\$ 84	\$ 328
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	N/A	\$ 77	\$ 315
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 49	\$ 86	\$ 417
– SCHOOL AND CHURCH BUSES			
	\$ 34	\$ 59	\$ 213
– OTHER BUSES			
	\$ 34	\$ 59	\$ 213
– VAN POOLS			
	\$ 49	\$ 86	\$ 417
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. • For Towing and Labor Costs Coverage rating, refer to Rule 34. 			

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	\$500 Ded. Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 48	\$ 83	\$ 320
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	N/A	\$ 86	\$ 418
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 49	\$ 85	\$ 406
– SCHOOL AND CHURCH BUSES			
	\$ 34	\$ 58	\$ 208
– OTHER BUSES			
	\$ 34	\$ 58	\$ 208
– VAN POOLS			
	\$ 49	\$ 85	\$ 406
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. • For Towing and Labor Costs Coverage rating, refer to Rule 34. 			

90. HIRED AUTOS

Cost Of Hire Basis – All Territories Liability Base Loss Cost
--

\$ 0. <u>55</u> 60

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

Supplementary Information – Oregon

Introduction

This document provides additional information on the attached loss cost level experience review, including:

- A summary of recent trends in Liability claim costs
- A summary of significant factors used in the development of loss cost indications and a comparison to the factors used in the prior filing that underlie the loss costs currently in effect
- A discussion of the experience underlying the loss cost level evaluation, and how it compares to the prior review
- Issues related to Commercial Auto in Oregon

Statistical plan data reported to ISO is first processed through a system of rigorous automated data verification processes so that only data that would be valid is used for ratemaking. Subsequent to this initial data submission review, additional analyses involving an even more customized data review for this line was performed by staff. During these processes, various data records were excluded from the review, corrected or adjusted. Specifically, various reported exposure amounts have been adjusted prior to their use in the calculations. The ISO staff responsible for this loss cost review also reviewed the data for reasonableness.

Trends in Liability Claim Costs

The table below shows the latest sixteen evaluations of 12-pt. paid claim cost trends.

Multistate Paid Claim Cost Trends

<u>Data Through</u>	<u>\$100,000 Bodily Injury</u>	<u>\$100,000 Property Damage</u>
09/30/2014	+1.8%	+3.7%
12/31/2014	+1.8%	+3.3%
03/31/2015	+1.5%	+3.3%
06/30/2015	+2.2%	+3.5%
09/30/2015	+1.9%	+3.7%
12/31/2015	+2.3%	+4.6%
03/31/2016	+2.9%	+4.8%
06/30/2016	+2.9%	+5.2%
09/30/2016	+2.6%	+5.5%
12/31/2016	+2.7%	+5.7%
03/31/2017	+2.7%	+5.7%
06/30/2017	+2.8%	+5.6%
09/30/2017	+3.0%	+5.4%
12/31/2017	+3.8%	+4.8%
03/31/2018	+4.2%	+4.5%
06/30/2018	+4.4%	+4.3%

ISO believes that bodily injury claim cost trends will primarily be driven by changes in the costs of providing medical care. At times, other factors serve to reduce (or exacerbate) the claim cost trends.

Supplementary Information – Oregon

Trends in Medical Care Costs

The table below shows the last twelve annual rates of change, based upon the CPI, for Medical Care and Hospital & Other Related Services, separately.

<u>Period</u>	<u>CPI – Medical Care Annual Rate of Change¹</u>	<u>CPI – Hospital & Other Related Services Annual Rate of Change</u>
October 2006 - September 2007	4.6%	6.8%
October 2007 - September 2008	3.2%	6.6%
October 2008 - September 2009	3.5%	6.6%
October 2009 - September 2010	3.4%	7.3%
October 2010 - September 2011	2.8%	4.9%
October 2011 - September 2012	4.1%	4.7%
October 2012 - September 2013	2.4%	5.4%
October 2013 - September 2014	2.0%	3.5%
October 2014 - September 2015	2.5%	3.3%
October 2015 - September 2016	4.9%	5.6%
October 2016 - September 2017	1.6%	4.3%
October 2017 - September 2018	1.7%	3.7%

Claim Frequencies

Historically, frequency trends for Commercial Auto liability have been quite variable, have differed between Trucks, Tractors, and Trailers (TTT) and Private Passenger Types (PPT) liability classes, and have often displayed cyclical patterns. As a result, an exponential curve of the form $Y=A(B^X)$ does not fit the data well over the long term. To reflect these characteristics and the difficulty in predicting turning points and rates of change, frequency trend is being selected to be 0% for TTT and PPT for both the Bodily Injury and Property Damage coverages.

Claim Counts

Claim counts are now being estimated from information on the individual loss records reported to ISO, rather than the claim counts that have been reported to ISO via the statistical plans. This is being done to address company inconsistencies in interpreting ISO's claim count reporting rules.

¹ Annual Rate of Change for a particular year is calculated as the CPI index for September of that year divided by the same index for September for the previous year, minus one.

Supplementary Information – Oregon

Oregon Trends

Trucks, Tractors & Trailers and Private Passenger Types Liability

	Current Trends <u>Data through 06/30/2018</u>	Previous Trends <u>Data through 06/30/2017</u>
Oregon Claim Cost Trends		
Bodily Injury (\$100,000 Limit)	+0.9%	+4.3%
Property Damage (\$100,000 Limit)	+6.8%	+5.7%
Credibility-Weighted Claim Cost Trends		
Bodily Injury (\$100,000 Limit)	+4.2%	+2.9%
Property Damage (\$100,000 Limit)	+4.7%	+5.6%
Selected Claim Frequency Trends		
Trucks, Tractors & Trailers		
Bodily Injury	0.0%	0.0%
Property Damage	0.0%	0.0%
Private Passenger Types		
Bodily Injury	0.0%	0.0%
Property Damage	0.0%	0.0%
Selected Pure Premium Trends		
Trucks, Tractors & Trailers		
Bodily Injury (\$100,000 Limit)	+4.2%	+2.9%
Property Damage (\$100,000 Limit)	+4.7%	+5.6%
Private Passenger Types		
Bodily Injury (\$100,000 Limit)	+4.2%	+2.9%
Property Damage (\$100,000 Limit)	+4.7%	+5.6%

Oregon bodily injury severity trend receives 5% weight when combined with multistate trend in the filing, property damage trend receives 15% weight.

If the prior trends were used to calculate the indicated changes in this document, the Truck, Tractors & Trailers Liability indication would have been +7.4% rather than +8.7%. For the Private Passenger Types coverage, the indication would have been +2.7% instead of +3.6%.

No-Fault Coverage (PIP)

	Current Trends <u>Data through 12/31/2018</u>	Previous Trends <u>Data through 12/31/2017</u>
Oregon Claim Cost Trends		
Private Passenger Types	+3.3%	+3.7%
Selected Claim Frequency Trends		
Private Passenger Types	0.0%	0.0%
Selected Pure Premium Trends		
Private Passenger Types	+3.3%	+3.7%

If the prior trends were used to calculate the indicated change in this document, the Private Passenger Types PIP indication would have been +0.2% rather than -0.6%.

Supplementary Information – Oregon

Physical Damage Loss Trend

		Current Trends Data through 06/30/2018	Previous Trends Data through 06/30/2017
Trucks, Tractors & Trailers	<u>Coverage</u>		
	OTC	+7.0%	+7.0%
	Collision	+4.5%	+5.0%
Private Passenger Types	OTC	+7.0%	+6.0%
	Collision	+4.5%	+5.0%

Physical Damage OCN Trend

		Current Trends Data through 06/30/2018	Previous Trends Data through 06/30/2017
Trucks, Tractors & Trailers	<u>Coverage</u>		
	OTC	+1.0%	+0.9%
	Collision	+1.5%	+1.3%
Private Passenger Types	OTC	+1.0%	+1.0%
	Collision	+0.6%	+0.6%

The loss trend has remained the same for Trucks, Tractors & Trailers OTC and has increased by 1.0 points for Private Passenger Types OTC. The OCN trend has increased by 0.1 points for Trucks, Tractors and Trailers OTC and remained the same for Private Passenger Types OTC. If the prior loss and OCN trends were used, the Trucks, Tractors and Trailers and Private Passenger Types OTC indications in this document would have +5.9%, instead of +5.6%, and +5.0%, instead of +7.1%, respectively.

The loss trend has decreased by 0.5 points for Trucks, Tractors & Trailers collision and for Private Passenger Types collision. The OCN trend has increased by 0.2 points for Trucks, Tractors, & Trailers collision and has remained the same for Private Passenger Types collision. If the prior loss and OCN trends were used, the Trucks, Tractors and Trailers and Private Passenger Types collision indications in this document would have been 0.0%, instead of -2.2%, and +2.8%, instead of +1.2%, respectively.

Supplementary Information – Oregon

Loss Development

Methodology

For the Trucks, Tractors & Trailers and Private Passenger Types Liability coverages, we continue to employ a credibility-weighted combination of Oregon and multistate factors for the 15 to 27 month link ratios for BI and PD, and the 27 to 39 month link ratios for BI only. For all coverages, the "best three of five" link ratios have been used. Specifically, the highest and lowest link ratios from the latest five years of the experience have been removed from the calculation and the remaining three ratios are used to calculate the three-year average.

Factors

	<u>Current (100K)</u>	<u>Previous (100K)</u>
Trucks, Tractors and Trailers BI		
39 to Ultimate	1.080	1.076
27 to Ultimate	1.185	1.164
15 to Ultimate	1.408	1.351
Trucks, Tractors and Trailers PD		
39 to Ultimate	1.004	1.005
27 to Ultimate	1.013	1.014
15 to Ultimate	1.064	1.057
Private Passenger Types BI		
39 to Ultimate	1.068	1.065
27 to Ultimate	1.131	1.112
15 to Ultimate	1.275	1.269
Private Passenger Types PD		
39 to Ultimate	1.004	1.006
27 to Ultimate	1.011	1.015
15 to Ultimate	1.059	1.055

Supplementary Information – Oregon

Other Factors

Unallocated Loss Adjustment Expense factors:

	<u>Data through 12/31/2017</u>	<u>Data through 12/31/2016</u>
Bodily Injury	1.075	1.080
Property Damage	1.100	1.105
Physical Damage	1.130	1.140

Indicated vs. Filed Changes

An overall change of +6.0% is indicated when each of the coverage indications is weighted by its respective loss cost volume. Staff will file the indications, which reflect a 01/01/2020 proposed effective date, with the following exceptions:

<u>Coverage</u>	<u>Indicated Change</u>	<u>Filed Change</u>
Trucks, Tractors and Trailers Collision	-2.2%	N.C.
Private Passenger Types PIP	-0.6%	N.C.
Private Passenger Types Collision	+1.2%	N.C.

The overall filed change is +6.4%.

Notes

- The Auto Dealers Liability coverage is not being reviewed this year.
- The Auto Dealers and Garagekeepers physical damage coverages are not being reviewed this year.
- The high indication for Trucks, Tractors and Trailers Liability is due to the poor experience in the earliest year.