

LOSS COSTS – IMPLEMENTATION

FEBRUARY 7, 2020

COMMERCIAL AUTOMOBILE

LI-CA-2020-093

KENTUCKY REVISED COMMERCIAL AUTO ADVISORY PROSPECTIVE LOSS COSTS FILED AND TO BE IMPLEMENTED; NEW FILING FORMAT

KEY MESSAGE

Loss costs representing a **+2.7%** statewide change have been filed and are acknowledged.

BACKGROUND

In circular [LI-CA-2019-280](#), we provided you with information about the Commercial Auto loss cost level experience review.

ISO ACTION

We have filed and are implementing CA-2020-BRLA1, which presents a review of Commercial Auto loss cost experience.

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

INSURANCE DEPARTMENT ACTION

The Insurance Department has acknowledged this revision as filed.

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 Kentucky, 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

We do not establish an effective date for Commercial Auto loss costs revisions in this state. Each insurer that elects to utilize this revision is responsible for determining its own effective date.

IMPACT ON THE STATISTICAL REPORTING OF LOSS COST MULTIPLIER

For the purpose of reporting your company Loss Cost Multiplier under the CSP, as of September 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 and the effective date of any rate change. If you decide to use our prospective loss costs to revise your rates, you are NOT required to file anything with the Insurance Department.

You must document your files in case the Insurance Department wishes to review the information at a later date. In all correspondence on this revision, you should refer to ISO Filing Number CA-2020-BRLA1, NOT this circular number.

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-2019-057](#) 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 9-20 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

REFERENCE(S)

- [LI-CL-2019-057](#) (12/10/2019) Revised Lead Time Requirements Listing
- [LI-CA-2019-280](#) (12/04/2019) Commercial Auto Experience Level Indications Reviewed By Staff

ATTACHMENT(S)

- Filing CA-2020-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.

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DATA QUALITY

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

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.

OPTIONAL CLASS PLAN INFORMATION

For the latest updates on the Optional Class Plan, visit <https://www.verisk.com/insurance/products/new-commercial-auto-class-plan>.

CONTACT INFORMATION

If you have any questions concerning:

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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.

KENTUCKY
BASIC LIMITS PROSPECTIVE LOSS COST LEVEL – COMMERCIAL AUTOMOBILE
FILING CA-2020-BRLA1
EXECUTIVE SUMMARY

PURPOSE	<p>This document:</p> <ul style="list-style-type: none">revises the advisory prospective loss costs for the major Commercial Automobile classes. These loss costs represent a 2.7% 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	<p>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.”</p>
OPTIONAL CLASS PLAN LOSS COSTS	<p>The loss costs contained in this filing CA-2020-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-2020-BRLB1.</p>
CHANGE IN FORMAT	<p>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-27, the exhibits are labeled EXHIBIT A1 through EXHIBIT C16, and the revised prospective loss cost pages are numbered D-1 through D-33.</p>
PRIVATE PASSENGER TYPES SPECIFIED CAUSES OF LOSS	<p>This filing introduces a Loss Cost for Specified Causes of Loss Coverage for Private Passenger Types Vehicles.</p>
AUTO DEALERS LIABILITY AND PIP COVERAGES	<p>The Auto Dealers Liability and PIP coverages are not being reviewed this year.</p>

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	4.7%	4.7%
Personal Injury Protection	-7.2%	-7.2%
Physical Damage		
Other than Collision	8.8%	8.8%
Collision	-5.0%	-5.0%
Total Trucks, Tractors & Trailers	3.3%	3.3%

REVISED LOSS
COST CHANGES
(CONT'D)

<u>Private Passenger Types</u>		
Liability		
Single Limit Liability	1.5%	N.C.
Personal Injury Protection	-2.5%	N.C.
Physical Damage		
Other than Collision	3.1%	3.1%
Collision	-3.4%	-3.4%
Total Private Passenger Types	0.6%	-0.4%
<u>Grand Total</u>	2.8%	2.7%

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

INDICATED VS.
FILED

Indicated changes are based on standard ISO methodology, utilizing a 9/1/2020 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 Private Passenger Types Liability and PIP due to the modest indications. The Trucks, Tractors & Trailers Other Than Collision loss cost for territory 117 was capped for stability.

PRIOR ISO
REVISIONS

The latest selected revisions in this state are:

<u>Filing</u>	CA-2019-BRLA1	CA-2018-BRLA1	CA-2017-BRLA1
Rate Level/ Loss Costs	Loss Costs	Loss Costs	Loss Costs
Effective Date	9/1/2019	9/1/2018	9/1/2017
<u>Changes</u>			
Indicated	8.5%	9.0%	6.5%
Filed	8.5%	8.3%	6.1%
Approved	8.5%	8.3%	6.1%

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 12/31/2018 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

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 fourth quarter 2018 and claim frequency trend data through third 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	+5.4%
Property Damage	+4.0%
Private Passenger Types Liability:	
Bodily Injury	+5.4%
Property Damage	+4.0%
Trucks, Tractors & Trailers PIP	+2.9%
Private Passenger Types PIP	+2.9%
Trucks, Tractors & Trailers OTC	+7.0%
Trucks, Tractors & Trailers Collision	+4.5%
Private Passenger Types OTC	+6.5%
Private Passenger Types Collision	+4.0%

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 +0.9% 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. Travelers Indemnity Company
3. Cincinnati Insurance Company
4. Motorists Mutual Insurance Company
5. Zurich American Insurance Company
6. Westfield Insurance Company
7. American International Group
8. Nationwide Mutual Insurance Co.
9. Tokio Marine Companies
10. Employers Mutual Casualty Company

PHYSICAL DAMAGE (ASLOB 21.2)

1. Liberty Mutual Insurance Company
2. Cincinnati Insurance Company
3. Travelers Indemnity Company
4. Westfield Insurance Company
5. American Alternative Insurance Corp.
6. Zurich American Insurance Company
7. Great American Insurance Company
8. Employers Mutual Casualty Company
9. National Trust Insurance Company
10. Federated Mutual Insurance Company

Insurers are listed in descending order based on the percent of statewide written premium volume from Annual Statement Page 15 for the year ending 12/31/2018 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 12/31/2018 is:

Liability (ASLOB 19.3 & 19.4)
49.0%

Physical Damage (ASLOB 21.2)
39.0%

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.

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KENTUCKY
COMMERCIAL AUTOMOBILE
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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 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?

DESCRIPTION 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.

EXPERIENCE BASE 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.

AGGREGATE LOSS COSTS (Item 1) 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.

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.

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?

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

The formula experience ratio is a credibility weighted average of the territory group experience ratio and statewide experience ratio. The formula is as follows:

$$\begin{aligned} & [\text{Terr. Group Col. (4) x Terr. Group Col. (5)}] \\ & + [\text{SW Total Col.(4) x (1.0 - Terr. Group Col. (5))}] \end{aligned}$$

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

The formula experience ratio is a credibility weighted average of the territory group experience ratio and statewide experience ratio. The formula is as follows:

$$\begin{aligned} & [\text{Terr. Group Col. (4)} \times \text{Terr. Group Col. (5)}] \\ & + [\text{SW Total Col. (4)} \times (1.0 - \text{Terr. Group Col. (5)})] \end{aligned}$$

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 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:

$$A = C/(C+K)$$

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.

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	
	Glass	Fire	Glass	Fire
Type of Loss				
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	
	Glass	Fire	Glass	Fire
Type of Loss				
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	
	Glass	Fire	Glass	Fire
Type of Loss				
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 <u>Pure Premium</u>	Private Passenger Types <u>Pure Premium</u>
OTC:	+7.0%	+6.5%
COLL:	+4.5%	+4.0%

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>
12/31/2015	2.831	2.823
03/31/2016	2.847	2.843
06/30/2016	2.866	2.862
09/30/2016	2.877	2.882
12/31/2016	2.913	2.901
03/31/2017	2.925	2.921
06/30/2017	2.942	2.941
09/30/2017	2.945	2.962
12/31/2017	2.966	2.982
03/31/2018	2.999	3.002
06/30/2018	3.016	3.023
09/30/2018	3.033	3.044
12/31/2018	3.061	3.065
03/31/2019	3.074	3.086
06/30/2019	3.118	3.107
09/30/2019	3.158	3.128
	<u>R-Squared</u>	<u>Average Annual Change</u>
16 Point Fit	0.9857	2.8%
12 Point Fit	0.9724	2.9%

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 0.9% 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 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 March 31, 2019. In other words, accident year ended December 31, 2018 includes all losses and allocated loss adjustment expenses paid through March 31, 2019 on accidents occurring from January 1, 2018 to December 31, 2018 and all losses and allocated loss adjustment expenses outstanding on these accidents as of March 31, 2019, 15 months after the inception of the accident year. Similarly, the incurred losses and allocated loss adjustment expenses for accident year ended December 31, 2017 include all loss and loss adjustment expenses paid through March 31, 2019 on accidents occurring from January 1, 2017 to December 31, 2017 and all losses and allocated loss adjustment expenses outstanding on these accidents as of March 31, 2019, 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.

DESCRIPTION OF LOSS DEVELOPMENT METHODOLOGY 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.

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 March 31, 2019. In other words, accident year ended December 31, 2018 includes all losses paid through March 31, 2019 on accidents occurring from January 1, 2018 to December 31, 2018. Similarly, the paid losses for accident year ended December 31, 2017 include all losses paid through March 31, 2019 on accidents occurring from January 1, 2017 to December 31, 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.

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 \geq 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 \geq 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

TRUCKS, TRACTORS, & TRAILERS AND 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 $\geq 2,000$,
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 ≥ 225 ,
Then use 3 years of experience and assign 50/30/20 weights.
5. If 3 year Avg. claims < 225 ,
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.

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 \geq 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 \geq 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.

<u>Coverage</u>	<u>Intermediate Threshold</u>	<u>Full Standard</u>
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			
<u>Number of Claims</u>		<u>Cred.</u>		<u>Number of Claims</u>		<u>Cred.</u>	
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

<u>Credibility</u>			
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

<u>Credibility</u>	<u>Trucks, Tractors & Trailers and Private Pass Types</u>		
*0.00	0	-	4
0.05	5	-	19
0.10	20	-	44
0.15	45	-	79
0.20	80	-	124
0.25	125	-	179
0.30	180	-	244
0.35	245	-	319
0.40	320	-	404
0.45	405	-	499
0.50	500	-	604
0.55	605	-	719
0.60	720	-	844
0.65	845	-	979
0.70	980	-	1,124
0.75	1,125	-	1,279
0.80	1,280	-	1,444
0.85	1,445	-	1,619
0.90	1,620	-	1,804
0.95	1,805	-	1,999
1.00		>	1,999

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.

KENTUCKY
CLAIMS PER TERRITORY
LIABILITY AND PIP

Territory	Trucks, Tractors & Trailers Incurred Claims 5 Years Ending 12/31/2018		Private Passenger Types Incurred Claims 5 Years Ending 12/31/2018	
	Combined BI and PD	PIP	Combined BI and PD	PIP
101	3,331	221	792	102
102	807	45	225	30
103	1,311	70	387	45
104	237	13	45	13
105	185	21	36	4
106	1,152	108	204	41
107	428	18	90	13
109	1,081	83	189	30
110	362	23	68	16
112	1,039	80	331	57
113	173	10	24	6
114	333	22	45	8
115	146	9	40	4
116	684	21	127	9
117	803	65	212	28
118	661	53	140	27
SW Total	12,733	862	2,955	433

Claims for Trend

BI

PD

834

2,316

KENTUCKY
CLAIMS PER TERRITORY
PHYSICAL DAMAGE

Territory	Trucks, Tractors & Trailers Paid Claims 5 Years Ending 12/31/2018		Private Passenger Types Paid Claims 5 Years Ending 12/31/2018	
	OTC	Coll	OTC	Coll
101	1,690	961	709	572
102	572	219	243	189
103	685	437	271	288
104	220	80	72	38
105	161	81	33	21
106	693	375	262	153
107	230	152	95	66
109	695	380	252	123
110	185	90	46	41
112	1,190	462	366	226
113	120	57	18	17
114	226	97	78	36
115	126	48	29	31
116	402	154	147	107
117	526	349	171	157
118	535	244	186	108
SW Total	8,256	4,186	2,978	2,173

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
KENTUCKY

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	32,085	1,531,583	1,499,498	0.021	0.104	155,948	1,687,531
1988	43,186	1,486,683	1,443,497	0.030	0.095	137,132	1,623,815
1989	36,099	2,025,289	1,989,190	0.018	0.107	212,843	2,238,132
1990	155,297	1,821,175	1,665,878	0.093	0.032	53,308	1,874,483
1991	87,221	1,792,287	1,705,066	0.051	0.074	126,175	1,918,462
1992	61,020	1,961,013	1,899,993	0.032	0.093	176,699	2,137,712
1993	286,029	2,456,322	2,170,293	0.132	-0.007	-15,192	2,441,130
1994	55,551	2,872,356	2,816,805	0.020	0.105	295,765	3,168,121
1995	490,595	3,247,536	2,756,941	0.178	-0.053	-146,118	3,101,418
1996	460,360	3,497,750	3,037,390	0.152	-0.027	-82,010	3,415,740
1997	515,670	3,665,942	3,150,272	0.164	-0.039	-122,861	3,543,081
1998	2,305,480	6,398,428	4,092,948	0.563	-0.438	-1,792,711	4,605,717
1999	119,155	4,264,142	4,144,987	0.029	0.096	397,919	4,662,061
2000	227,286	4,125,680	3,898,394	0.058	0.067	261,192	4,386,872
2001	128,687	3,391,270	3,262,583	0.039	0.086	280,582	3,671,852
2002	1,031,348	3,458,994	2,427,646	0.425	-0.300	-728,294	2,730,700
2003	314,342	2,429,530	2,115,188	0.149	-0.024	-50,765	2,378,765
2004	145,296	1,820,556	1,675,260	0.087	0.038	63,660	1,884,216
2005	97,539	1,870,864	1,773,325	0.055	0.070	124,133	1,994,997
2006	281,227	1,847,567	1,566,340	0.180	-0.055	-86,149	1,761,418
2007	55,783	1,581,940	1,526,157	0.037	0.088	134,302	1,716,242
2008	207,232	1,852,977	1,645,745	0.126	-0.001	-1,646	1,851,331
2009	202,363	2,254,945	2,052,582	0.099	0.026	53,367	2,308,312
2010	150,612	2,117,278	1,966,666	0.077	0.048	94,400	2,211,678
2011	112,169	1,925,159	1,812,990	0.062	0.063	114,218	2,039,377
2012	901,458	2,921,894	2,020,436	0.446	-0.321	-648,560	2,273,334
2013	98,427	2,270,195	2,171,768	0.045	0.080	173,741	2,443,936
2014	147,931	2,395,839	2,247,908	0.066	0.059	132,627	2,528,466
2015	411,899	2,542,896	2,130,997	0.193	-0.068	-144,908	2,397,988
2016	415,204	3,200,139	2,784,935	0.149	-0.024	-66,838	3,133,301
2017	248,105	2,357,778	2,109,673	0.118	0.007	14,768	2,372,546
2018	325,515	3,240,973	2,915,458	0.112	0.013	37,901	3,278,874

(8) NORMAL WIND TO NON W&W RATIO= AVG. (4) 0.125

WIND AND WATER PROCEDURE
OTHER THAN COLLISION
KENTUCKY

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	43,513	676,256	632,743	0.069	0.143	90,482	766,738
1988	21,065	818,028	796,963	0.026	0.186	148,235	966,263
1989	70,771	900,194	829,423	0.085	0.127	105,337	1,005,531
1990	161,802	1,053,708	891,906	0.181	0.031	27,649	1,081,357
1991	66,702	1,003,055	936,353	0.071	0.141	132,026	1,135,081
1992	63,373	892,543	829,170	0.076	0.136	112,767	1,005,310
1993	447,242	1,501,350	1,054,108	0.424	-0.212	-223,471	1,277,879
1994	118,001	1,366,168	1,248,167	0.095	0.117	146,036	1,512,204
1995	359,152	1,468,500	1,109,348	0.324	-0.112	-124,247	1,344,253
1996	457,528	1,662,626	1,205,098	0.380	-0.168	-202,456	1,460,170
1997	361,976	1,804,880	1,442,904	0.251	-0.039	-56,273	1,748,607
1998	1,410,811	3,060,812	1,650,001	0.855	-0.643	-1,060,951	1,999,861
1999	104,774	1,158,127	1,053,353	0.099	0.113	119,029	1,277,156
2000	162,620	1,223,005	1,060,385	0.153	0.059	62,563	1,285,568
2001	92,195	1,094,350	1,002,155	0.092	0.120	120,259	1,214,609
2002	352,813	1,220,208	867,395	0.407	-0.195	-169,142	1,051,066
2003	220,617	997,153	776,536	0.284	-0.072	-55,911	941,242
2004	101,779	646,007	544,228	0.187	0.025	13,606	659,613
2005	60,188	514,927	454,739	0.132	0.080	36,379	551,306
2006	129,549	583,091	453,542	0.286	-0.074	-33,562	549,529
2007	21,664	469,843	448,179	0.048	0.164	73,501	543,344
2008	111,480	615,696	504,216	0.221	-0.009	-4,538	611,158
2009	221,651	1,192,491	970,840	0.228	-0.016	-15,533	1,176,958
2010	38,570	631,585	593,015	0.065	0.147	87,173	718,758
2011	138,904	989,163	850,259	0.163	0.049	41,663	1,030,826
2012	705,565	1,529,635	824,070	0.856	-0.644	-530,701	998,934
2013	25,154	581,481	556,327	0.045	0.167	92,907	674,388
2014	55,320	868,543	813,223	0.068	0.144	117,104	985,647
2015	160,557	846,522	685,965	0.234	-0.022	-15,091	831,431
2016	108,774	941,426	832,652	0.131	0.081	67,445	1,008,871
2017	103,685	756,486	652,801	0.159	0.053	34,598	791,084
2018	60,651	751,689	691,038	0.088	0.124	85,689	837,378

(8) NORMAL WIND TO NON W&W RATIO= AVG. (4) 0.212

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.

KENTUCKY
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	\$ 51,003,668	4.7%
Personal Injury Protection	1,093,926	-7.2%
Combined	52,097,594	4.5%
Physical Damage		
Other Than Collision	3,980,003	8.8%
Collision	9,787,746	-5.0%
Combined	13,767,749	-1.0%
Total Trucks, Tractors & Trailers	65,865,343	3.3%
PRIVATE PASSENGER TYPES		
Liability		
Single Limit Liability	9,393,770	N.C.
Personal Injury Protection	485,246	N.C.
Combined	9,879,016	N.C.
Physical Damage		
Other Than Collision	1,222,274	3.1%
Collision	2,612,788	-3.4%
Combined	3,835,062	-1.3%
Total Private Passenger Types	13,714,078	-0.4%
GRAND TOTAL ALL COVERAGES	79,579,421	2.7%
TOTAL LIABILITY	61,976,610	3.7%
TOTAL PHYSICAL DAMAGE	17,602,811	-1.1%

(A) An implementation date of 09/01/2020 is assumed for purposes of trending.

(B) Accident Year ending 12/31/2018 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.

KENTUCKY
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	PIP
101	6.7%	50.0%	0.0%
102	3.1%	0.0%	-6.7%
103	1.2%	0.0%	-7.4%
104	2.3%	0.0%	-11.8%
105	3.0%	0.0%	6.3%
106	4.3%	0.0%	-13.3%
107	7.4%	0.0%	-6.7%
109	8.9%	0.0%	-5.0%
110	8.6%	100.0%	-9.5%
112	2.5%	0.0%	-12.5%
113	4.9%	0.0%	-12.0%
114	4.0%	0.0%	-6.3%
115	4.8%	0.0%	-5.0%
116	4.0%	0.0%	-11.1%
117	3.1%	0.0%	-4.5%
118	2.2%	0.0%	-5.6%

INSURANCE SERVICES OFFICE, INC.

KENTUCKY
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	
101	10.3%	-3.9%	11.3%
102	5.2%	-5.8%	5.5%
103	7.8%	-6.9%	6.9%
104	6.4%	-7.3%	6.3%
105	7.7%	-2.4%	6.8%
106	3.8%	-6.9%	4.0%
107	6.0%	-3.4%	6.1%
109	12.3%	-1.5%	12.5%
110	11.2%	-4.0%	11.3%
112	7.1%	-7.8%	7.3%
113	10.8%	-2.1%	10.3%
114	7.9%	-4.1%	8.8%
115	7.9%	-7.0%	6.9%
116	3.1%	-6.8%	2.8%
117	14.7% (a)	-2.6%	13.8%
118	12.2%	-4.2%	13.0%

(a) The Trucks, Tractors & Trailers Comprehensive loss cost level change for territory 117 was capped for stability.

INSURANCE SERVICES OFFICE, INC.

KENTUCKY
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	[C] Liability	\$500		Physical Damage		Specified Causes of Loss (d)
	\$100,000 CSL	Med Pay (a)	PIP	Comprehensive (b)	Collision (c)	
101	528	3	29	139	224	79
102	302	1	14	102	163	58
103	410	2	25	110	215	62
104	263	1	15	149	178	84
105	275	1	17	112	243	63
106	337	2	26	138	255	78
107	277	1	14	124	228	70
109	256	1	19	128	202	72
110	304	2	19	139	190	79
112	202	1	14	182	202	103
113	365	2	22	133	191	75
114	289	1	15	109	185	62
115	263	1	19	137	172	77
116	339	2	16	131	178	74
117	329	2	21	117 (e)	226	66
118	233	1	17	138	207	78

(a) The loss costs for medical payments have been calculated by a relativity of 0.0043 to the Trucks, Tractors, and Trailers CSL Liability in category [A] loss costs.

(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 0.565 to the Trucks, Tractors, and Trailers Comprehensive base loss costs.

(e) The Trucks, Tractors & Trailers Comprehensive loss cost for territory 117 was capped for stability.

INSURANCE SERVICES OFFICE, INC.

KENTUCKY
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR PRIVATE PASSENGER TYPES POLICY COVERAGES

Territory Code	\$100,000 CSL Liability (a)	\$500 Med Pay (a)	PIP (b)
101			
102			
103			
104			
105			
106			
107			
109			
110			
112			
113			
114			
115			
116			
117			
118			

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

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

INSURANCE SERVICES OFFICE, INC.

KENTUCKY
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		Specified Causes of Loss (a)
	Comprehensive	Collision	
101	0.0%	-6.2%	
102	5.7%	-1.5%	
103	3.9%	1.4%	
104	1.2%	-6.2%	
105	3.9%	-4.5%	
106	5.8%	-6.5%	
107	-0.8%	-4.9%	
109	5.0%	-4.6%	
110	0.6%	-2.9%	
112	3.6%	2.4%	
113	3.1%	-4.4%	
114	7.5%	-3.2%	
115	1.7%	-2.5%	
116	2.3%	-3.8%	
117	1.3%	-2.0%	
118	7.5%	-6.6%	

- (a) This filing introduces a loss cost for Specified Causes of Loss coverage for Private Passenger Types vehicles, so there is no loss cost level change to list.

INSURANCE SERVICES OFFICE, INC.

KENTUCKY
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR PRIVATE PASSENGER TYPES POLICY COVERAGES

Territory Code	[C] Liability	\$500	PIP	Physical Damage		Specified Causes of Loss (d)
	\$100,000 CSL	Med Pay (a)		Comprehensive (b)	Collision (c)	
101	420	3	44	105	305	59
102	270	2	27	92	261	52
103	362	3	36	80	285	45
104	257	2	30	172	242	97
105	327	2	32	80	232	45
106	316	2	52	91	230	51
107	289	2	28	124	233	70
109	279	2	33	127	269	72
110	274	2	47	163	265	92
112	233	2	32	145	254	82
113	321	2	56	100	237	57
114	296	2	47	100	244	57
115	301	2	57	117	276	66
116	244	2	26	90	305	51
117	258	2	36	81	296	46
118	299	2	38	100	254	57

(a) The loss costs for medical payments have been calculated by a relativity of 0.0063 to the Private Passenger Types CSL Liability in category [A] loss costs.

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

(b) 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 0.565 to the Private Passenger Types Comprehensive base loss costs.

INSURANCE SERVICES OFFICE, INC.

KENTUCKY
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	PIP
101	6.6%	0.0%	0.0%
102	3.0%	0.0%	-7.7%
103	1.2%	20.0%	-8.7%
104	2.3%	33.3%	-7.1%
105	3.0%	0.0%	7.7%
106	4.3%	25.0%	-12.0%
107	7.5%	33.3%	-7.7%
109	8.8%	0.0%	-5.9%
110	8.6%	0.0%	-11.1%
112	2.4%	0.0%	-7.7%
113	5.0%	0.0%	-14.3%
114	4.1%	0.0%	0.0%
115	4.8%	33.3%	-5.9%
116	4.1%	25.0%	-13.3%
117	3.1%	0.0%	0.0%
118	2.3%	0.0%	-6.7%

INSURANCE SERVICES OFFICE, INC.

KENTUCKY
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR VAN POOLS POLICY COVERAGES

Territory Code	Physical Damage		Specified Causes of Loss
	Comprehensive	Collision	
101	10.1%	-4.1%	12.5%
102	5.1%	-5.9%	5.4%
103	7.7%	-6.8%	6.8%
104	6.3%	-7.4%	6.2%
105	7.5%	-2.2%	6.7%
106	3.7%	-6.9%	3.9%
107	5.9%	-3.3%	6.0%
109	12.9%	-1.2%	12.3%
110	10.9%	-4.0%	12.5%
112	7.5%	-7.6%	7.1%
113	11.5%	-2.0%	11.6%
114	7.8%	-4.1%	8.6%
115	7.7%	-7.2%	8.2%
116	3.1%	-7.0%	2.7%
117	14.4%	-2.7%	13.6%
118	12.8%	-4.0%	14.3%

INSURANCE SERVICES OFFICE, INC.

KENTUCKY
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR VAN POOLS POLICY COVERAGES

Territory Code	[C] Liability	\$500		Physical Damage		Specified Causes of Loss (f)
	\$100,000 CSL (a)	Med Pay (b)	PIP (c)	Comprehensive (d)	Collision (e)	
101	792	7	24	142	284	81
102	453	4	12	104	207	59
103	615	6	21	112	273	63
104	395	4	13	152	226	86
105	413	4	14	114	309	64
106	506	5	22	141	324	80
107	416	4	12	126	290	71
109	384	3	16	131	257	73
110	456	4	16	142	241	81
112	303	3	12	186	257	105
113	548	5	18	136	243	77
114	434	4	13	111	235	63
115	395	4	16	140	218	79
116	509	5	13	134	226	75
117	494	4	18	119	287	67
118	350	3	14	141	263	80

- (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 a relativity of 0.0078 to the Van Pools CSL Liability in category [A] loss costs.
- (c) The loss costs for PIP have been calculated by a relativity of 0.84 to the Trucks, Tractors, and Trailers PIP loss costs.
- (d) 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.
- (e) 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.
- (f) The loss costs for Specified Causes of Loss have been calculated by a relativity of 1.02 to the Trucks, Tractors, and Trailers Comprehensive base loss costs.

INSURANCE SERVICES OFFICE, INC.

KENTUCKY
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	PIP
101	6.7%	3.6%	0.0%
102	3.0%	6.3%	-6.4%
103	1.2%	0.0%	-7.1%
104	2.4%	7.1%	-12.1%
105	3.0%	0.0%	7.0%
106	4.3%	5.6%	-13.3%
107	7.3%	7.1%	-6.4%
109	8.9%	7.7%	-4.8%
110	8.6%	6.3%	-9.8%
112	2.5%	0.0%	-12.0%
113	4.9%	5.3%	-12.1%
114	3.9%	6.7%	-6.0%
115	4.8%	7.1%	-4.8%
116	4.0%	5.6%	-11.5%
117	3.1%	0.0%	-4.3%
118	2.2%	0.0%	-5.3%

INSURANCE SERVICES OFFICE, INC.

KENTUCKY
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		Specified Causes of Loss
	Comprehensive	Collision	
101	10.1%	-4.1%	12.5%
102	5.1%	-5.9%	5.4%
103	7.7%	-6.8%	6.8%
104	6.3%	-7.4%	6.2%
105	7.5%	-2.2%	6.7%
106	3.7%	-6.9%	3.9%
107	5.9%	-3.3%	6.0%
109	12.9%	-1.2%	12.3%
110	10.9%	-4.0%	12.5%
112	7.5%	-7.6%	7.1%
113	11.5%	-2.0%	11.6%
114	7.8%	-4.1%	8.6%
115	7.7%	-7.2%	8.2%
116	3.1%	-7.0%	2.7%
117	14.4%	-2.7%	13.6%
118	12.8%	-4.0%	14.3%

INSURANCE SERVICES OFFICE, INC.

KENTUCKY
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR TAXIS AND LIMOUSINES POLICY COVERAGES

Territory Code	[C] Liability	\$500		Physical Damage		Specified Causes of Loss (f)
	\$100,000 CSL (a)	Med Pay (b)	PIP (c)	Comprehensive (d)	Collision (e)	
101	3274	29	182	142	284	81
102	1872	17	88	104	207	59
103	2542	23	157	112	273	63
104	1631	15	94	152	226	86
105	1705	15	107	114	309	64
106	2089	19	163	141	324	80
107	1717	15	88	126	290	71
109	1587	14	119	131	257	73
110	1885	17	119	142	241	81
112	1252	11	88	186	257	105
113	2263	20	138	136	243	77
114	1792	16	94	111	235	63
115	1631	15	119	140	218	79
116	2102	19	100	134	226	75
117	2040	18	132	119	287	67
118	1445	13	107	141	263	80

- (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 a relativity of 0.0078 to the Taxis and Limousines CSL Liability in category [A] loss costs.
- (c) The loss costs for PIP have been calculated by a relativity of 6.27 to the Trucks, Tractors, and Trailers PIP loss costs.
- (d) 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.
- (e) 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.
- (f) The loss costs for Specified Causes of Loss have been calculated by a relativity of 1.02 to the Trucks, Tractors, and Trailers Comprehensive base loss costs.

INSURANCE SERVICES OFFICE, INC.

KENTUCKY
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	PIP
101	6.6%	25.0%	0.0%
102	3.1%	0.0%	0.0%
103	1.3%	0.0%	-9.5%
104	2.8%	0.0%	-15.4%
105	2.7%	0.0%	8.3%
106	3.9%	0.0%	-13.0%
107	7.0%	0.0%	0.0%
109	9.3%	0.0%	-6.7%
110	8.4%	50.0%	-12.5%
112	2.8%	0.0%	-8.3%
113	5.2%	0.0%	-10.5%
114	3.9%	50.0%	-8.3%
115	5.1%	0.0%	-6.7%
116	3.9%	0.0%	-14.3%
117	3.4%	0.0%	-5.9%
118	2.4%	0.0%	-7.1%

INSURANCE SERVICES OFFICE, INC.

KENTUCKY
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		Specified Causes of Loss
	Comprehensive	Collision	
101	10.2%	-3.3%	10.0%
102	4.4%	-5.4%	5.1%
103	8.5%	-6.7%	4.9%
104	6.1%	-7.2%	7.3%
105	6.8%	-2.5%	7.3%
106	4.3%	-6.7%	3.8%
107	6.1%	-3.3%	6.5%
109	12.5%	-1.5%	11.1%
110	10.2%	-3.9%	10.0%
112	6.7%	-7.7%	7.5%
113	10.7%	-2.4%	10.4%
114	7.0%	-4.0%	7.5%
115	7.9%	-6.7%	8.0%
116	3.4%	-6.5%	4.0%
117	15.5%	-2.6%	12.2%
118	12.8%	-3.6%	14.6%

INSURANCE SERVICES OFFICE, INC.

KENTUCKY
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	[C] Liability	\$500		Physical Damage		Specified Causes of Loss (f)
	\$100,000 CSL (a)	Med Pay (b)	PIP (c)	Comprehensive (d)	Collision (e)	
101	290	5	22	97	146	55
102	166	3	11	71	106	41
103	226	4	19	77	140	43
104	145	2	11	104	116	59
105	151	2	13	78	158	44
106	185	3	20	97	166	55
107	152	2	11	87	148	49
109	141	2	14	90	131	50
110	167	3	14	97	124	55
112	111	2	11	127	131	72
113	201	3	17	93	124	53
114	159	3	11	76	120	43
115	145	2	14	96	112	54
116	186	3	12	92	116	52
117	181	3	16	82	147	46
118	128	2	13	97	135	55

- (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 a relativity of 0.0138 to the School and Church Buses CSL Liability in category [A] loss costs.
- (c) The loss costs for PIP have been calculated by a relativity of 0.76 to the Trucks, Tractors, and Trailers PIP loss costs.
- (d) 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.
- (e) 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.
- (f) The loss costs for Specified Causes of Loss have been calculated by a relativity of 0.70 to the Trucks, Tractors, and Trailers Comprehensive base loss costs.

INSURANCE SERVICES OFFICE, INC.

KENTUCKY
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	PIP
101	6.6%	5.0%	0.0%
102	3.1%	0.0%	-7.3%
103	1.2%	0.0%	-7.1%
104	2.3%	0.0%	-11.3%
105	3.0%	0.0%	6.0%
106	4.4%	0.0%	-13.2%
107	7.4%	10.0%	-7.3%
109	9.0%	11.1%	-4.8%
110	8.6%	9.1%	-9.7%
112	2.5%	0.0%	-12.8%
113	4.9%	7.1%	-12.0%
114	4.0%	0.0%	-6.0%
115	4.7%	0.0%	-4.8%
116	4.0%	0.0%	-11.4%
117	3.1%	0.0%	-4.3%
118	2.2%	0.0%	-6.1%

INSURANCE SERVICES OFFICE, INC.

KENTUCKY
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		Specified Causes of Loss
	Comprehensive	Collision	
101	10.2%	-3.3%	10.0%
102	4.4%	-5.4%	5.1%
103	8.5%	-6.7%	4.9%
104	6.1%	-7.2%	7.3%
105	6.8%	-2.5%	7.3%
106	4.3%	-6.7%	3.8%
107	6.1%	-3.3%	6.5%
109	12.5%	-1.5%	11.1%
110	10.2%	-3.9%	10.0%
112	6.7%	-7.7%	7.5%
113	10.7%	-2.4%	10.4%
114	7.0%	-4.0%	7.5%
115	7.9%	-6.7%	8.0%
116	3.4%	-6.5%	4.0%
117	15.5%	-2.6%	12.2%
118	12.8%	-3.6%	14.6%

INSURANCE SERVICES OFFICE, INC.

KENTUCKY
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR ALL OTHER BUSES POLICY COVERAGES

Territory Code	[C] Liability	\$500		Physical Damage		Specified Causes of Loss (f)
	\$100,000 CSL (a)	Med Pay (b)	PIP (c)	Comprehensive (d)	Collision (e)	
101	2006	21	212	97	146	55
102	1148	12	102	71	106	41
103	1558	16	183	77	140	43
104	999	10	110	104	116	59
105	1045	11	124	78	158	44
106	1281	13	190	97	166	55
107	1053	11	102	87	148	49
109	973	10	139	90	131	50
110	1155	12	139	97	124	55
112	768	8	102	127	131	72
113	1387	15	161	93	124	53
114	1098	11	110	76	120	43
115	999	10	139	96	112	54
116	1288	13	117	92	116	52
117	1250	13	154	82	147	46
118	885	9	124	97	135	55

- (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 a relativity of 0.0091 to the All Other Buses CSL Liability in category [A] loss costs.
- (c) The loss costs for PIP have been calculated by a relativity of 7.31 to the Trucks, Tractors, and Trailers PIP loss costs.
- (d) 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.
- (e) 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.
- (f) The loss costs for Specified Causes of Loss have been calculated by a relativity of 0.70 to the Trucks, Tractors, and Trailers Comprehensive base loss costs.

INSURANCE SERVICES OFFICE, INC.

KENTUCKY
 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
12/31/16	\$29,525,235	\$34,422,919	1.166	20%	2,643
12/31/17	\$30,483,069	\$31,658,317	1.039	30%	2,555
12/31/18	\$29,687,816	\$29,772,218	1.003	50%	2,546

(6) AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)). 1.047

(7) EXPECTED EXPERIENCE RATIO (D). 1.049

(8) CREDIBILITY (E). 0.80

(9) CREDIBILITY WEIGHTED EXPERIENCE RATIO:
 ((6) * (8)) + ((7) * (1.000- (8))). 1.047

(10) INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000). 4.7%

(11) FILED CHANGE. 4.7%

(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 09/01/20 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.

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

	ACC. YEAR ENDING	BODILY INJURY	PROPERTY DAMAGE	COMBINED
(1) INCURRED LOSSES AND ALLOCATED LOSS ADJUSTMENT EXPENSES	12/31/16 12/31/17 12/31/18	\$14,984,517 \$12,983,523 \$10,614,319	\$8,510,290 \$8,219,092 \$8,343,934	
(2) DEVELOPED LOSSES AND ALL LOSS ADJUSTMENT EXPENSES (A)	12/31/16 12/31/17 12/31/18	\$17,461,458 \$16,762,702 \$15,963,140	\$9,398,764 \$9,158,534 \$9,646,422	
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)		5.4%	4.0%	4.9%
(4) TRENDED LOSSES AND ALL LOSS ADJUSTMENT EXPENSES (B)	12/31/16 12/31/17 12/31/18	\$22,909,433 \$20,869,564 \$18,852,468	\$11,513,486 \$10,788,753 \$10,919,750	\$34,422,919 \$31,658,317 \$29,772,218

(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.
12/31/16	1.084	1.004
12/31/17	1.201	1.013
12/31/18	1.399	1.051

(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 09/01/20 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING.

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD
12/31/16	7/1/16	5.167
12/31/17	7/1/17	4.167
12/31/18	7/1/18	3.167

INSURANCE SERVICES OFFICE, INC.

KENTUCKY
 AUTOMOBILE LIABILITY INSURANCE - TRUCKS, TRACTORS, AND TRAILERS (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
12/31/14	\$1,039,592	\$967,731	0.931	10%	157
12/31/15	\$1,047,774	\$1,049,668	1.002	15%	192
12/31/16	\$1,071,751	\$976,899	0.911	20%	163
12/31/17	\$1,125,434	\$1,094,038	0.972	25%	191
12/31/18	\$1,093,926	\$750,222	0.686	30%	159

(6) AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)). 0.874

(7) EXPECTED EXPERIENCE RATIO (D). 1.029

(8) CREDIBILITY (E). 0.65

(9) CREDIBILITY WEIGHTED EXPERIENCE RATIO:
 ((6) * (8)) + ((7) * (1.000 - (8))). 0.928

(10) INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000). -7.2%

(11) FILED CHANGE. -7.2%

(A) TRUCK, TRACTOR, AND TRAILER EXPERIENCE IS FOR VEHICLES WRITTEN IN ACCORDANCE WITH RULE 23 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 09/01/20 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 2,000 CLAIMS (SEE CREDIBILITY TABLES IN SECTION C).

INSURANCE SERVICES OFFICE, INC.

KENTUCKY
TRUCKS, TRACTORS, AND TRAILERS
AUTOMOBILE LIABILITY INSURANCE
DETERMINATION OF PERSONAL INJURY PROTECTION LOSSES

	ACC. YEAR ENDING	PIP
(1) INCURRED LOSSES AND	12/31/14	\$741,082
ALLOCATED LOSS	12/31/15	\$836,882
ADJUSTMENT EXPENSES	12/31/16	\$828,832
	12/31/17	\$991,246
	12/31/18	\$777,237
 (2) DEVELOPED LOSSES AND	12/31/14	\$788,697
ALL LOSS ADJUSTMENT	12/31/15	\$879,856
EXPENSES (A)	12/31/16	\$842,881
	12/31/17	\$970,752
	12/31/18	\$685,134
 (3) SELECTED ANNUAL LOSS		
TREND (SEE TREND		2.9%
EXHIBIT IN SECTION C)		
 (4) TRENDED LOSSES AND	12/31/14	\$967,731
ALL LOSS ADJUSTMENT	12/31/15	\$1,049,668
EXPENSES (B)	12/31/16	\$976,899
	12/31/17	\$1,094,038
	12/31/18	\$750,222

(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
12/31/14	0.990
12/31/15	0.978
12/31/16	0.946
12/31/17	0.911
12/31/18	0.820

(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 09/01/20 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING.

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD
12/31/14	7/1/14	7.167
12/31/15	7/1/15	6.167
12/31/16	7/1/16	5.167
12/31/17	7/1/17	4.167
12/31/18	7/1/18	3.167

INSURANCE SERVICES OFFICE, INC.

KENTUCKY
 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)	(2)	(3)	(4)	(5)
		AGGREGATE LOSS COST AT CURRENT LEVEL (B)	INCURRED LOSSES (C)	EXPERIENCE RATIO (2) / (1)	ACCIDENT YEAR WEIGHTS	NUMBER OF PAID CLAIMS
	12/31/16	\$4,008,012	\$5,025,634	1.254	20%	1,701
	12/31/17	\$4,047,530	\$3,562,087	0.880	30%	1,380
	12/31/18	\$3,980,003	\$4,705,420	1.182	50%	1,457
COLL.	12/31/16	\$9,403,937	\$9,261,939	0.985	20%	822
	12/31/17	\$9,812,828	\$8,952,407	0.912	30%	844
	12/31/18	\$9,787,746	\$8,850,410	0.904	50%	873

	O.T.C.	COLLISION
(6) AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).	1.106	0.923
(7) EXPECTED EXPERIENCE RATIO (D).	1.060	1.030
(8) CREDIBILITY (E).	0.60	0.75
(9) CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000- (8))).	1.088	0.950
(10) INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).	8.8%	-5.0%
(11) FILED CHANGE.	8.8%	-5.0%

- (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 09/01/20 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 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.

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

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) PAID LOSSES	12/31/16	\$3,133,301	\$6,537,538
	12/31/17	\$2,372,547	\$6,643,074
	12/31/18	\$3,278,874	\$7,043,048
(2) DEVELOPED LOSSES AND ALL LOSS ADJUSTMENT EXPENSES (A)	12/31/16	\$3,544,171	\$7,380,031
	12/31/17	\$2,686,340	\$7,454,127
	12/31/18	\$3,797,756	\$7,696,009
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)		7.0%	4.5%
(4) TRENDED LOSSES AND ALL LOSS ADJUSTMENT EXPENSES (B)	12/31/16	\$5,025,634	\$9,261,939
	12/31/17	\$3,562,087	\$8,952,407
	12/31/18	\$4,705,420	\$8,850,410

(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.
12/31/16	1.001	0.999
12/31/17	1.002	0.993
12/31/18	1.025	0.967

(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 09/01/20 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING BOTH OTC AND COLLISION.

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD OTC	PROJECTION PERIOD COLL
12/31/16	7/1/16	5.167	5.167
12/31/17	7/1/17	4.167	4.167
12/31/18	7/1/18	3.167	3.167

INSURANCE SERVICES OFFICE, INC.

KENTUCKY
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	12/31/16	\$3,828,092	\$8,707,349
AT CURRENT LEVEL	12/31/17	\$3,899,355	\$9,222,583
	12/31/18	\$3,867,836	\$9,339,452
(2) SELECTED ANNUAL OCN			
TREND (SEE TREND		0.9%	1.5%
EXHIBIT IN SECTION C)			
(3) TRENDED AGGREGATE	12/31/16	\$4,008,012	\$9,403,937
LOSS COSTS AT	12/31/17	\$4,047,530	\$9,812,828
CURRENT LEVEL (A)	12/31/18	\$3,980,003	\$9,787,746

(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
09/01/20 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDED BOTH OTC
AND COLLISION.

YEAR ENDING	AVERAGE DATE OF WRITING	PROJECTION PERIOD OTC	PROJECTION PERIOD COLL
12/31/16	1/1/16	5.167	5.167
12/31/17	1/1/17	4.167	4.167
12/31/18	1/1/18	3.167	3.167

INSURANCE SERVICES OFFICE, INC.

KENTUCKY
 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
12/31/14	\$5,655,537	\$6,202,027	1.097	10%	654
12/31/15	\$5,683,118	\$6,429,395	1.131	15%	611
12/31/16	\$5,653,254	\$7,073,473	1.251	20%	640
12/31/17	\$5,702,315	\$4,389,566	0.770	25%	521
12/31/18	\$5,496,647	\$4,721,832	0.859	30%	529
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				0.981
(7)	EXPECTED EXPERIENCE RATIO (D).				1.048
(8)	CREDIBILITY (E).				0.50
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000- (8))).				1.015
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).				1.5%
(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.				
(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 09/01/20 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.

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

	ACC. YEAR ENDING	BODILY INJURY	PROPERTY DAMAGE	COMBINED
(1) INCURRED LOSSES AND ALLOCATED LOSS ADJUSTMENT EXPENSES	12/31/14 12/31/15 12/31/16 12/31/17 12/31/18	\$2,541,704 \$2,831,201 \$3,070,162 \$1,675,669 \$1,625,397	\$1,512,269 \$1,510,660 \$1,765,291 \$1,375,501 \$1,482,072	
(2) DEVELOPED LOSSES AND ALL LOSS ADJUSTMENT EXPENSES (A)	12/31/14 12/31/15 12/31/16 12/31/17 12/31/18	\$2,740,529 \$3,116,586 \$3,571,059 \$2,076,950 \$2,374,583	\$1,665,159 \$1,663,388 \$1,949,587 \$1,531,208 \$1,693,860	
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)		5.4%	4.0%	4.8%
(4) TRENDED LOSSES AND ALL LOSS ADJUSTMENT EXPENSES (B)	12/31/14 12/31/15 12/31/16 12/31/17 12/31/18	\$3,995,691 \$4,310,238 \$4,685,229 \$2,585,803 \$2,804,383	\$2,206,336 \$2,119,156 \$2,388,244 \$1,803,763 \$1,917,450	\$6,202,027 \$6,429,395 \$7,073,473 \$4,389,566 \$4,721,832

(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.
12/31/14	1.003	1.001
12/31/15	1.024	1.001
12/31/16	1.082	1.004
12/31/17	1.153	1.012
12/31/18	1.359	1.039

(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 09/01/20 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING.

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD
12/31/14	7/1/14	7.167
12/31/15	7/1/15	6.167
12/31/16	7/1/16	5.167
12/31/17	7/1/17	4.167
12/31/18	7/1/18	3.167

INSURANCE SERVICES OFFICE, INC.

KENTUCKY
 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
12/31/14	\$472,379	\$462,199	0.978	10%	86
12/31/15	\$479,211	\$409,203	0.854	15%	73
12/31/16	\$479,166	\$456,375	0.952	20%	93
12/31/17	\$502,588	\$544,370	1.083	25%	105
12/31/18	\$485,246	\$357,750	0.737	30%	76
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				0.908
(7)	EXPECTED EXPERIENCE RATIO (D).				1.029
(8)	CREDIBILITY (E).				0.45
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000- (8))).				0.975
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).				-2.5%
(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 09/01/20 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 2,000 CLAIMS (SEE CREDIBILITY TABLES IN SECTION C).				

INSURANCE SERVICES OFFICE, INC.

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

	ACC. YEAR ENDING	PIP
(1) INCURRED LOSSES AND	12/31/14	\$356,107
ALLOCATED LOSS	12/31/15	\$328,602
ADJUSTMENT EXPENSES	12/31/16	\$385,167
	12/31/17	\$502,041
	12/31/18	\$397,799
(2) DEVELOPED LOSSES AND	12/31/14	\$376,690
ALL LOSS ADJUSTMENT	12/31/15	\$343,003
EXPENSES (A)	12/31/16	\$393,766
	12/31/17	\$483,026
	12/31/18	\$326,712
(3) SELECTED ANNUAL LOSS		
TREND (SEE TREND		2.9%
EXHIBIT IN SECTION C)		
(4) TRENDED LOSSES AND	12/31/14	\$462,199
ALL LOSS ADJUSTMENT	12/31/15	\$409,203
EXPENSES (B)	12/31/16	\$456,375
	12/31/17	\$544,370
	12/31/18	\$357,750

(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
12/31/14	0.984
12/31/15	0.971
12/31/16	0.951
12/31/17	0.895
12/31/18	0.764

(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 09/01/20 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING.

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD
12/31/14	7/1/14	7.167
12/31/15	7/1/15	6.167
12/31/16	7/1/16	5.167
12/31/17	7/1/17	4.167
12/31/18	7/1/18	3.167

INSURANCE SERVICES OFFICE, INC.

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

COVERAGE O.T.C	ACCIDENT YEAR ENDING	(1)	(2)	(3)	(4)	(5)
		AGGREGATE LOSS COST AT CURRENT LEVEL (B)	INCURRED LOSSES (C)	EXPERIENCE RATIO (2) / (1)	ACCIDENT YEAR WEIGHTS	NUMBER OF PAID CLAIMS
	12/31/14	\$1,357,607	\$1,748,638	1.288	10%	687
	12/31/15	\$1,364,477	\$1,385,789	1.016	15%	664
	12/31/16	\$1,408,592	\$1,578,933	1.121	20%	616
	12/31/17	\$1,319,728	\$1,163,265	0.881	25%	514
	12/31/18	\$1,222,274	\$1,168,066	0.956	30%	497
COLL.	12/31/14	\$2,823,202	\$2,863,958	1.014	10%	470
	12/31/15	\$2,850,464	\$2,859,045	1.003	15%	446
	12/31/16	\$2,837,323	\$3,091,726	1.090	20%	467
	12/31/17	\$2,775,241	\$2,335,969	0.842	25%	367
	12/31/18	\$2,612,788	\$2,290,552	0.877	30%	423

		O.T.C.	COLLISION
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).	1.012	0.943
(7)	EXPECTED EXPERIENCE RATIO (D).	1.054	1.034
(8)	CREDIBILITY (E).	0.55	0.75
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000 - (8))).	1.031	0.966
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).	3.1%	-3.4%
(11)	FILED CHANGE.	3.1%	-3.4%

- (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 09/01/20 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.

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

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) PAID LOSSES	12/31/14	\$985,648	\$1,912,812
	12/31/15	\$831,432	\$1,985,972
	12/31/16	\$1,008,871	\$2,235,738
	12/31/17	\$791,084	\$1,767,234
	12/31/18	\$837,379	\$1,892,885
(2) DEVELOPED LOSSES AND ALL LOSS ADJUSTMENT EXPENSES (A)	12/31/14	\$1,113,782	\$2,161,478
	12/31/15	\$939,518	\$2,244,148
	12/31/16	\$1,140,024	\$2,523,858
	12/31/17	\$894,819	\$1,982,996
	12/31/18	\$956,647	\$2,023,456
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)		6.5%	4.0%
(4) TRENDED LOSSES AND ALL LOSS ADJUSTMENT EXPENSES (B)	12/31/14	\$1,748,638	\$2,863,958
	12/31/15	\$1,385,789	\$2,859,045
	12/31/16	\$1,578,933	\$3,091,726
	12/31/17	\$1,163,265	\$2,335,969
	12/31/18	\$1,168,066	\$2,290,552

(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.
12/31/14	1.000	1.000
12/31/15	1.000	1.000
12/31/16	1.000	0.999
12/31/17	1.001	0.993
12/31/18	1.011	0.946

(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 09/01/20 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING BOTH OTC AND COLLISION.

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD OTC	PROJECTION PERIOD COLL
12/31/14	7/1/14	7.167	7.167
12/31/15	7/1/15	6.167	6.167
12/31/16	7/1/16	5.167	5.167
12/31/17	7/1/17	4.167	4.167
12/31/18	7/1/18	3.167	3.167

INSURANCE SERVICES OFFICE, INC.

KENTUCKY
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	12/31/14	\$1,264,066	\$2,704,216
AT CURRENT LEVEL	12/31/15	\$1,283,610	\$2,746,112
	12/31/16	\$1,337,694	\$2,752,011
	12/31/17	\$1,266,534	\$2,707,552
	12/31/18	\$1,184,374	\$2,564,071
(2) SELECTED ANNUAL OCN			
TREND (SEE TREND		1.0%	0.6%
EXHIBIT IN SECTION C)			
(3) TRENDED AGGREGATE	12/31/14	\$1,357,607	\$2,823,202
LOSS COSTS AT	12/31/15	\$1,364,477	\$2,850,464
CURRENT LEVEL (A)	12/31/16	\$1,408,592	\$2,837,323
	12/31/17	\$1,319,728	\$2,775,241
	12/31/18	\$1,222,274	\$2,612,788

(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
09/01/20 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING BOTH OTC
AND COLLISION.

YEAR ENDING	AVERAGE DATE OF WRITING	PROJECTION PERIOD OTC	PROJECTION PERIOD COLL
12/31/14	1/1/14	7.167	7.167
12/31/15	1/1/15	6.167	6.167
12/31/16	1/1/16	5.167	5.167
12/31/17	1/1/17	4.167	4.167
12/31/18	1/1/18	3.167	3.167

INSURANCE SERVICES OFFICE, INC.

KENTUCKY
COMMERCIAL AUTOMOBILE INSURANCE
SINGLE LIMIT LIABILITY
GROUP (C)

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	
E	YRS YR	UND	COST 5 YRS				INDEX	CLASS	CLASS	CLASS	ADV
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	LOSS	LOSS	LOSS	LOSS
R	12/31/2018	COST	12/31/2018	RATIO	CRED	RATIO	STATE	COST	COST	COST	COST
								PRES	IND*	REV	CHG**
101	13132	551.03	615.30	1.117	0.50	1.096	1.018	495	528	528	6.7%
102	4442	333.10	340.27	1.022	0.25	1.062	0.986	293	302	302	3.1%
103	6844	405.09	392.63	0.969	0.30	1.043	0.968	405	410	410	1.2%
104	1956	285.67	237.28	0.831	0.10	1.051	0.976	257	263	263	2.3%
105	1460	319.49	293.99	0.920	0.10	1.060	0.984	267	275	275	3.0%
106	10339	399.32	426.99	1.069	0.30	1.073	0.996	323	337	337	4.3%
107	3264	267.61	343.30	1.283	0.15	1.106	1.027	258	277	277	7.4%
109	9323	261.17	318.62	1.220	0.30	1.119	1.039	235	256	256	8.9%
110	3059	290.71	389.78	1.341	0.15	1.115	1.035	280	304	304	8.6%
112	13972	199.15	201.78	1.013	0.30	1.056	0.981	197	202	202	2.5%
113	1227	353.75	393.33	1.112	0.10	1.079	1.002	348	365	365	4.9%
114	2564	307.54	320.80	1.043	0.15	1.070	0.994	278	289	289	4.0%
115	1087	245.53	271.32	1.105	0.10	1.078	1.001	251	263	263	4.8%
116	3415	354.21	374.36	1.057	0.20	1.071	0.994	326	339	339	4.0%
117	5973	311.60	318.74	1.023	0.25	1.062	0.986	319	329	329	3.1%
118	5805	259.31	249.55	0.962	0.20	1.052	0.977	228	233	233	2.2%
SW	87862	337.89	363.30	1.075		1.077					

* KEYED TO A STATEWIDE LOSS COST CHANGE OF 4.7 PERCENT.

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

INSURANCE SERVICES OFFICE, INC.

KENTUCKY
COMMERCIAL AUTOMOBILE INSURANCE
PERSONAL INJURY PROTECTION

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 E R R I T O R Y	EARNED CAR YRS YR ENDED 12/31/2018	P.I.P. UND LOSS COST	EXPER LOSS COST 5 YRS END 12/31/2018	EXPER RATIO	CRED	FORM RATIO	INDEX (6) TO STATE	BASE CLASS LOSS COST PRES	BASE CLASS LOSS COST IND*	BASE CLASS LOSS COST REV	ADV LOSS COST CHG**
101	13066	17.59	19.58	1.113	0.30	0.963	1.064	29	29	29	0.0%
102	4359	9.56	7.94	0.831	0.15	0.889	0.982	15	14	14	-6.7%
103	6661	15.56	13.10	0.842	0.15	0.890	0.983	27	25	25	-7.4%
104	2034	10.37	6.54	0.631	0.05	0.886	0.979	17	15	15	-11.8%
105	1450	10.22	25.59	2.504	0.10	1.060	1.171	16	17	17	6.3%
106	10133	18.12	12.98	0.716	0.20	0.862	0.952	30	26	26	-13.3%
107	2821	8.73	6.60	0.756	0.05	0.892	0.986	15	14	14	-6.7%
109	8781	11.51	10.96	0.952	0.20	0.910	1.006	20	19	19	-5.0%
110	3012	12.47	7.43	0.596	0.10	0.869	0.960	21	19	19	-9.5%
112	12347	9.37	6.97	0.744	0.20	0.868	0.959	16	14	14	-12.5%
113	1134	15.30	6.69	0.437	0.05	0.876	0.968	25	22	22	-12.0%
114	2427	9.47	9.59	1.013	0.10	0.910	1.006	16	15	15	-6.3%
115	1041	12.22	13.28	1.087	0.05	0.908	1.003	20	19	19	-5.0%
116	3161	10.69	6.13	0.573	0.10	0.866	0.957	18	16	16	-11.1%
117	5949	12.47	12.51	1.003	0.15	0.915	1.011	22	21	21	-4.5%
118	5379	11.00	11.49	1.045	0.15	0.921	1.018	18	17	17	-5.6%
SW	83755	13.06	11.74	0.899		0.905					

* KEYED TO A STATEWIDE LOSS COST CHANGE OF -7.2 PERCENT.

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

INSURANCE SERVICES OFFICE, INC.

KENTUCKY
COMMERCIAL AUTOMOBILE INSURANCE
SINGLE LIMIT LIABILITY
GROUP (C)

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
T	EARNED CAR	\$100000	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	12/31/2018	COST	12/31/2018	RATIO	CRED	RATIO	STATE	COST	COST
								PRES	IND*
101	3227	432.51	451.06	1.043	0.25	1.028	1.004	420	428
102	1253	273.42	303.64	1.111	0.10	1.032	1.008	270	276
103	1820	368.45	400.60	1.087	0.15	1.033	1.009	362	371
104	393	260.65	240.31	0.922	0.05	1.018	0.994	257	259
105	281	334.16	240.65	0.720	0.05	1.008	0.984	327	327
106	1961	323.67	262.65	0.811	0.10	1.002	0.979	316	314
107	653	287.79	233.44	0.811	0.05	1.012	0.988	289	290
109	1534	273.79	280.34	1.024	0.10	1.023	0.999	279	283
110	434	274.07	383.21	1.398	0.05	1.042	1.018	274	283
112	2237	233.19	222.44	0.954	0.15	1.013	0.989	233	234
113	170	338.50	290.48	0.858	0.00	1.023	0.999	321	325
114	389	295.36	359.59	1.217	0.05	1.033	1.009	296	303
115	147	309.64	483.41	1.561	0.05	1.050	1.025	301	313
116	621	248.81	271.24	1.090	0.10	1.030	1.006	244	249
117	1207	262.20	414.56	1.581	0.10	1.079	1.054	258	276
118	1053	303.18	195.72	0.646	0.10	0.985	0.962	299	292
SW	17380	316.26	323.58	1.023		1.024			

* KEYED TO A STATEWIDE LOSS COST CHANGE OF 1.5 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.

KENTUCKY
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 E R R	EARNED CAR YRS YR ENDED 12/31/2018	P.I.P. UND LOSS COST	EXPER LOSS COST 5 YRS END 12/31/2018	EXPER RATIO	CRED	FORM RATIO	INDEX (6) TO STATE	BASE CLASS LOSS COST PRES	BASE CLASS LOSS COST IND*
101	3147	34.63	33.15	0.957	0.20	0.919	1.007	44	43
102	1132	21.34	32.50	1.523	0.10	0.970	1.062	27	28
103	1671	27.44	25.30	0.922	0.15	0.911	0.998	36	35
104	319	22.52	37.32	1.657	0.05	0.946	1.036	30	30
105	237	24.23	15.14	0.625	0.00	0.909	0.996	32	31
106	1870	40.90	24.49	0.599	0.10	0.878	0.962	52	49
107	623	21.44	18.17	0.847	0.05	0.906	0.992	28	27
109	1420	25.09	16.77	0.668	0.10	0.885	0.969	33	31
110	437	38.36	38.60	1.006	0.05	0.914	1.001	47	46
112	1985	25.08	31.83	1.269	0.15	0.963	1.055	32	33
113	167	46.43	39.91	0.860	0.05	0.907	0.993	56	54
114	338	36.72	15.71	0.428	0.05	0.885	0.969	47	44
115	138	44.91	32.21	0.717	0.00	0.909	0.996	57	55
116	595	20.08	8.43	0.420	0.05	0.885	0.969	26	25
117	1170	28.34	27.08	0.956	0.10	0.914	1.001	36	35
118	991	30.10	28.41	0.944	0.10	0.913	1.000	38	37
SW	16240	29.88	27.16	0.909		0.913			

* KEYED TO A STATEWIDE LOSS COST CHANGE OF -2.5 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.

KENTUCKY
 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	
E	YRS YR	UND	COST 5 YRS				INDEX	CLASS	CLASS	CLASS	ADV
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	LOSS	LOSS	LOSS	LOSS
R	12/31/2018	COST	12/31/2018	RATIO	CRED	RATIO	STATE	COST	COST	COST	COST
								PRES	IND*	REV	CHG**
101	7267	87.56	100.50	1.148	0.35	1.125	1.011	126	139	139	10.3%
102	2586	66.98	61.83	0.923	0.20	1.074	0.965	97	102	102	5.2%
103	4027	66.42	71.58	1.078	0.20	1.105	0.993	102	110	110	7.8%
104	1190	92.13	77.23	0.838	0.10	1.085	0.975	140	149	149	6.4%
105	968	70.76	73.10	1.033	0.10	1.104	0.992	104	112	112	7.7%
106	5885	92.73	85.03	0.917	0.25	1.063	0.955	133	138	138	3.8%
107	1643	73.83	62.46	0.846	0.10	1.085	0.975	117	124	124	6.0%
109	4672	74.69	93.66	1.254	0.25	1.148	1.031	114	128	128	12.3%
110	1649	76.84	107.64	1.401	0.10	1.141	1.025	125	139	139	11.2%
112	6711	105.53	110.89	1.051	0.30	1.094	0.983	170	182	182	7.1%
113	556	76.40	101.17	1.324	0.10	1.133	1.018	120	133	133	10.8%
114	1638	68.03	69.97	1.029	0.10	1.104	0.992	101	109	109	7.9%
115	720	77.49	79.34	1.024	0.10	1.103	0.991	127	137	137	7.9%
116	1653	90.84	67.59	0.744	0.15	1.057	0.950	127	131	131	3.1%
117	3829	62.55	112.28	1.795	0.20	1.249	1.122	102	125	117	14.7% ***
118	3434	79.96	103.06	1.289	0.20	1.147	1.031	123	138	138	12.2%
SW	48428	82.18	91.41	1.112		1.113					

* KEYED TO A STATEWIDE LOSS COST CHANGE OF 8.8 PERCENT.

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

*** THE TRUCKS, TRACTORS, AND TRAILERS COMPREHENSIVE LOSS COST FOR TERRITORY 117 WAS CAPPED FOR STABILITY.

INSURANCE SERVICES OFFICE, INC.

KENTUCKY
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)	(10)	(11)
T E R R I T O R Y	EARNED CAR YRS YR ENDED 12/31/2018	UND LOSS COST	EXPER LOSS COST 5 YRS END 12/31/2018	EXPER RATIO	CRED	FORM RATIO	INDEX (6) TO STATE	BASE CLASS LOSS COST PRES	BASE CLASS LOSS COST IND*	BASE CLASS LOSS COST REV	ADV LOSS COST CHG**
101	7806	216.95	213.11	0.982	0.45	0.972	1.010	233	224	224	-3.9%
102	2602	146.08	135.33	0.926	0.20	0.956	0.994	173	163	163	-5.8%
103	4160	196.05	175.02	0.893	0.30	0.942	0.979	231	215	215	-6.9%
104	1289	163.11	121.92	0.747	0.10	0.941	0.978	192	178	178	-7.3%
105	939	240.53	285.65	1.188	0.10	0.986	1.025	249	243	243	-2.4%
106	5481	277.31	246.08	0.887	0.25	0.944	0.981	274	255	255	-6.9%
107	1548	192.37	201.92	1.050	0.15	0.976	1.015	236	228	228	-3.4%
109	4596	197.75	218.58	1.105	0.25	0.999	1.038	205	202	202	-1.5%
110	1631	174.48	181.86	1.042	0.10	0.971	1.009	198	190	190	-4.0%
112	6524	196.47	170.61	0.868	0.30	0.935	0.972	219	202	202	-7.8%
113	611	154.88	194.19	1.254	0.10	0.992	1.031	195	191	191	-2.1%
114	1619	173.94	179.00	1.029	0.10	0.970	1.008	193	185	185	-4.1%
115	741	144.41	110.96	0.768	0.10	0.944	0.981	185	172	172	-7.0%
116	1670	183.07	155.01	0.847	0.15	0.946	0.983	191	178	178	-6.8%
117	3826	189.99	200.22	1.054	0.25	0.986	1.025	232	226	226	-2.6%
118	3400	192.26	194.79	1.013	0.20	0.973	1.011	216	207	207	-4.2%
SW	48443	202.05	194.51	0.963		0.962					

* KEYED TO A STATEWIDE LOSS COST CHANGE OF -5.0 PERCENT.

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

INSURANCE SERVICES OFFICE, INC.

KENTUCKY
 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 E R R	EARNED CAR YRS YR ENDED 12/31/2018	UND LOSS COST	EXPER LOSS COST 5 YRS END 12/31/2018	EXPER RATIO	CRED	FORM RATIO	INDEX (6) TO STATE	BASE CLASS LOSS COST PRES	BASE CLASS LOSS COST IND*	BASE CLASS LOSS COST REV	ADV LOSS COST CHG**
101	2221	114.87	106.49	0.927	0.25	1.035	0.966	105	105	105	0.0%
102	869	95.77	123.50	1.290	0.15	1.104	1.031	87	92	92	5.7%
103	1284	88.85	102.08	1.149	0.15	1.083	1.011	77	80	80	3.9%
104	252	183.22	115.36	0.630	0.05	1.049	0.979	170	172	172	1.2%
105	153	76.21	98.78	1.296	0.05	1.082	1.010	77	80	80	3.9%
106	1252	87.50	111.35	1.273	0.15	1.101	1.028	86	91	91	5.8%
107	417	122.61	80.64	0.658	0.10	1.030	0.962	125	124	124	-0.8%
109	863	120.70	142.19	1.178	0.15	1.087	1.015	121	127	127	5.0%
110	210	181.15	101.31	0.559	0.05	1.045	0.976	162	163	163	0.6%
112	1253	142.88	159.16	1.114	0.20	1.080	1.008	140	145	145	3.6%
113	99	95.19	33.03	0.347	0.00	1.071	1.000	97	100	100	3.1%
114	286	88.80	174.28	1.963	0.05	1.116	1.042	93	100	100	7.5%
115	103	119.95	97.81	0.815	0.05	1.058	0.988	115	117	117	1.7%
116	431	99.13	92.90	0.937	0.10	1.058	0.988	88	90	90	2.3%
117	816	87.00	79.62	0.915	0.10	1.055	0.985	80	81	81	1.3%
118	731	94.67	143.42	1.515	0.10	1.115	1.041	93	100	100	7.5%
SW	11240	108.74	116.42	1.071		1.071					

* KEYED TO A STATEWIDE LOSS COST CHANGE OF 3.1 PERCENT.

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

INSURANCE SERVICES OFFICE, INC.

KENTUCKY
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)	(10)	(11)
T E R R	EARNED CAR YRS YR ENDED 12/31/2018	UND LOSS COST	EXPER LOSS COST 5 YRS END 12/31/2018	EXPER RATIO	CRED	FORM RATIO	INDEX (6) TO STATE	BASE CLASS LOSS COST PRES	BASE CLASS LOSS COST IND*	BASE CLASS LOSS COST REV	ADV LOSS COST CHG**
101	2343	270.79	245.53	0.907	0.40	0.947	0.971	325	305	305	-6.2%
102	873	216.92	233.89	1.078	0.20	0.995	1.021	265	261	261	-1.5%
103	1315	241.05	282.82	1.173	0.25	1.024	1.050	281	285	285	1.4%
104	267	215.36	151.08	0.702	0.10	0.947	0.971	258	242	242	-6.2%
105	158	174.38	134.85	0.773	0.05	0.964	0.989	243	232	232	-4.5%
106	1334	195.64	162.33	0.830	0.20	0.945	0.969	246	230	230	-6.5%
107	427	180.79	151.67	0.839	0.10	0.961	0.986	245	233	233	-4.9%
109	863	208.14	185.88	0.893	0.15	0.962	0.987	282	269	269	-4.6%
110	228	231.53	235.60	1.018	0.10	0.978	1.003	273	265	265	-2.9%
112	1220	190.37	230.71	1.212	0.25	1.034	1.061	248	254	254	2.4%
113	114	197.23	149.16	0.756	0.05	0.963	0.988	248	237	237	-4.4%
114	275	185.51	190.68	1.028	0.10	0.979	1.004	252	244	244	-3.2%
115	108	226.05	269.01	1.190	0.05	0.985	1.010	283	276	276	-2.5%
116	439	274.54	260.56	0.949	0.15	0.970	0.995	317	305	305	-3.8%
117	859	245.30	259.82	1.059	0.20	0.991	1.016	302	296	296	-2.0%
118	740	209.38	159.29	0.761	0.15	0.942	0.966	272	254	254	-6.6%
SW	11563	225.96	220.00	0.974		0.975					

* KEYED TO A STATEWIDE LOSS COST CHANGE OF -3.4 PERCENT.

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

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.	5 YR.
<u>ITEM</u>		<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>AVG</u>	<u>AVG</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.	5 YR.
<u>ITEM</u>		<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>AVG</u>	<u>AVG</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.
ITEM	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>AVG</u>	<u>AVG</u>	
(1) 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	KENTUCKY				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
3/31/2016	19469.34	20066.17	3887.70	4008.68	21452.49	21338.63	4097.81	4094.24
6/30/2016	20443.48	20260.49	3982.89	4034.85	21640.70	21626.08	4157.45	4137.34
9/30/2016	20215.49	20456.69	4102.99	4061.19	22032.66	21917.40	4185.35	4180.90
12/31/2016	20264.73	20654.79	4155.48	4087.71	22305.11	22212.64	4228.88	4224.91
3/31/2017	21343.20	20854.81	4196.14	4114.40	22511.43	22511.86	4273.58	4269.39
6/30/2017	21495.21	21056.77	4207.44	4141.26	22784.19	22815.11	4296.48	4314.33
9/30/2017	21250.85	21260.69	4355.98	4168.30	22751.25	23122.44	4347.40	4359.75
12/31/2017	22237.57	21466.57	4159.93	4195.51	23154.91	23433.92	4380.42	4405.65
3/31/2018	21944.94	21674.46	4110.12	4222.90	23561.65	23749.59	4423.60	4452.02
6/30/2018	22284.50	21884.35	4131.31	4250.47	24127.67	24069.51	4490.97	4498.89
9/30/2018	22174.44	22096.28	4119.10	4278.22	24648.04	24393.74	4558.73	4546.25
12/31/2018	21000.44	22310.26	4478.66	4306.15	24953.34	24722.34	4637.72	4594.11

		BODILY INJURY	PROPERTY DAMAGE
(9)	AVERAGE ANNUAL PERCENT CHANGE IN PAID CLAIM COST (12TH POINT / 8TH POINT)		
	(A) KENTUCKY	3.9%	2.6%
	(B) MULTISTATE	5.5%	4.3%
(10)	CREDIBILITY	0.05	0.20
(11)	WEIGHTED AVERAGE ANNUAL PERCENT CHANGE IN PAID CLAIM COSTS { (10) * (9A) } + { (1.0 - (10)) * (9B) }	5.4%	4.0%
(12)	SELECTED ANNUAL PERCENT CHANGE IN CLAIM FREQUENCY	0.0%	0.0%
(13)	AVERAGE ANNUAL PERCENT CHANGE IN LIABILITY LOSS RATIO (11) * (12)	5.4%	4.0%

* EXCLUDES MASSACHUSETTS

INSURANCE SERVICES OFFICE, INC.

CLAIM COST TREND DATA FOR PIP
TRUCKS, TRACTORS, & TRAILERS
KENTUCKY

QUARTER ENDING	MEDICAL INDEX*		HOSPITAL AND RELATED SERVICES*		INCOME LOSSES**	
	ACTUAL	EXPONENTIAL FIT	ACTUAL	EXPONENTIAL FIT	ACTUAL	EXPONENTIAL FIT
9/30/2016	467.3	467.4	799.1	804.4	724.62	723.94
12/31/2016	469.3	469.7	805.5	811.7	732.42	729.41
3/31/2017	473.6	472.0	818.6	819.2	732.29	734.91
6/30/2017	473.8	474.3	829.6	826.7	739.21	740.46
9/30/2017	476.5	476.6	835.6	834.3	746.07	746.05
12/31/2017	477.4	479.0	843.0	841.9	752.57	751.68
3/31/2018	482.7	481.3	860.1	849.7	749.98	757.35
6/30/2018	485.0	483.7	866.1	857.5	765.17	763.07
9/30/2018	484.7	486.1	869.3	865.3	774.71	768.83
12/31/2018	486.5	488.4	872.1	873.3	777.88	774.63
3/31/2019	491.2	490.8	878.8	881.3	775.44	780.47
6/30/2019	494.6	493.3	877.1	889.4	786.90	786.36

	(A) MEDICAL	(B) HOSPITAL	(C) COMBINED+	(D) INCOME
(1) AVERAGE ANNUAL PERCENT CHANGE IN INDICES (12TH POINT/8TH POINT)	2.0%	3.7%	2.9%	3.1%
(2) AVERAGE ANNUAL PERCENT CHANGE IN CLAIM COST 0.80*(1C) + 0.20*(1D). BASED ON RESPECTIVE WEIGHT OF MEDICAL AND INCOME FROM PRICING.				2.9%
(3) SELECTED ANNUAL PERCENT CHANGE IN CLAIM FREQUENCY				0.0%
(4) AVERAGE ANNUAL PERCENT CHANGE IN CLAIM RATIOS (1.0 + (2)) * (1.0 + (3))				2.9%

* 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.

CLAIM COST TREND DATA FOR PIP
PRIVATE PASSENGER TYPES
KENTUCKY

QUARTER ENDING	MEDICAL INDEX*		HOSPITAL AND RELATED SERVICES*		INCOME LOSSES**	
	ACTUAL	EXPONENTIAL FIT	ACTUAL	EXPONENTIAL FIT	ACTUAL	EXPONENTIAL FIT
9/30/2016	467.3	467.4	799.1	804.4	724.62	723.94
12/31/2016	469.3	469.7	805.5	811.7	732.42	729.41
3/31/2017	473.6	472.0	818.6	819.2	732.29	734.91
6/30/2017	473.8	474.3	829.6	826.7	739.21	740.46
9/30/2017	476.5	476.6	835.6	834.3	746.07	746.05
12/31/2017	477.4	479.0	843.0	841.9	752.57	751.68
3/31/2018	482.7	481.3	860.1	849.7	749.98	757.35
6/30/2018	485.0	483.7	866.1	857.5	765.17	763.07
9/30/2018	484.7	486.1	869.3	865.3	774.71	768.83
12/31/2018	486.5	488.4	872.1	873.3	777.88	774.63
3/31/2019	491.2	490.8	878.8	881.3	775.44	780.47
6/30/2019	494.6	493.3	877.1	889.4	786.90	786.36

	(A) MEDICAL	(B) HOSPITAL	(C) COMBINED+	(D) INCOME
(1) AVERAGE ANNUAL PERCENT CHANGE IN INDICES (12TH POINT/8TH POINT)	2.0%	3.7%	2.9%	3.1%
(2) AVERAGE ANNUAL PERCENT CHANGE IN CLAIM COST 0.85*(1C) + 0.15*(1D). BASED ON RESPECTIVE WEIGHT OF MEDICAL AND INCOME FROM PRICING.				2.9%
(3) SELECTED ANNUAL PERCENT CHANGE IN CLAIM FREQUENCY				0.0%
(4) AVERAGE ANNUAL PERCENT CHANGE IN CLAIM RATIOS (1.0 + (2)) * (1.0 + (3))				2.9%

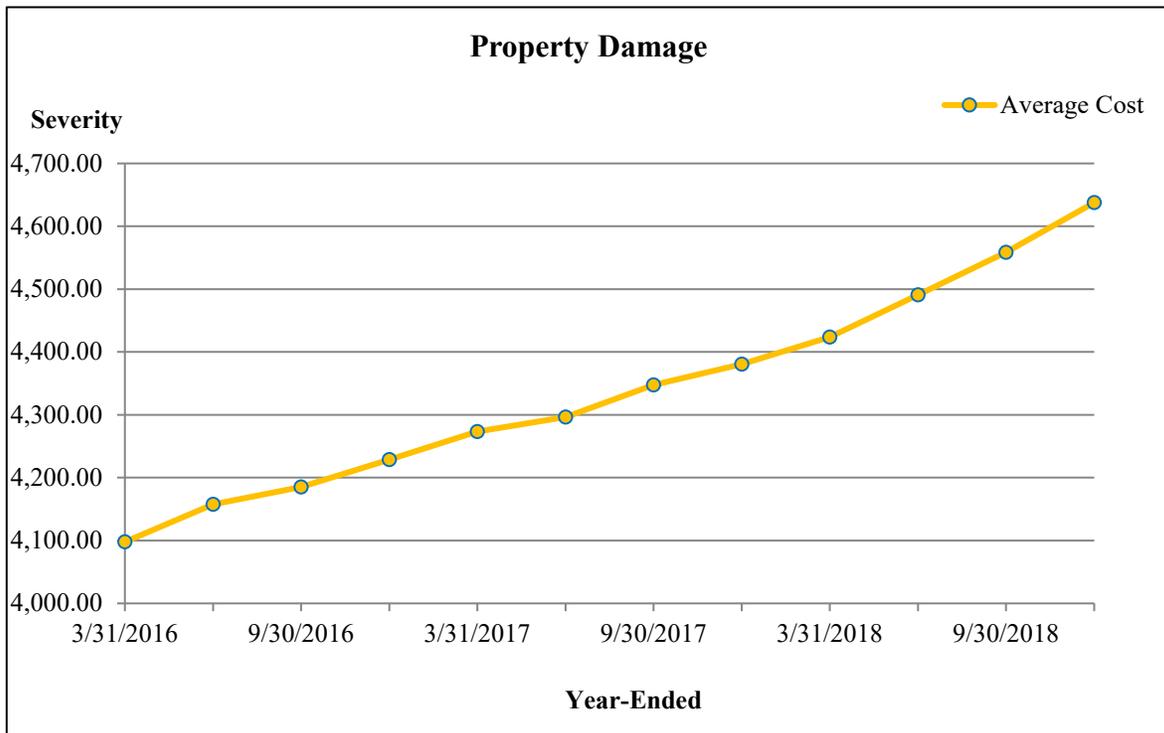
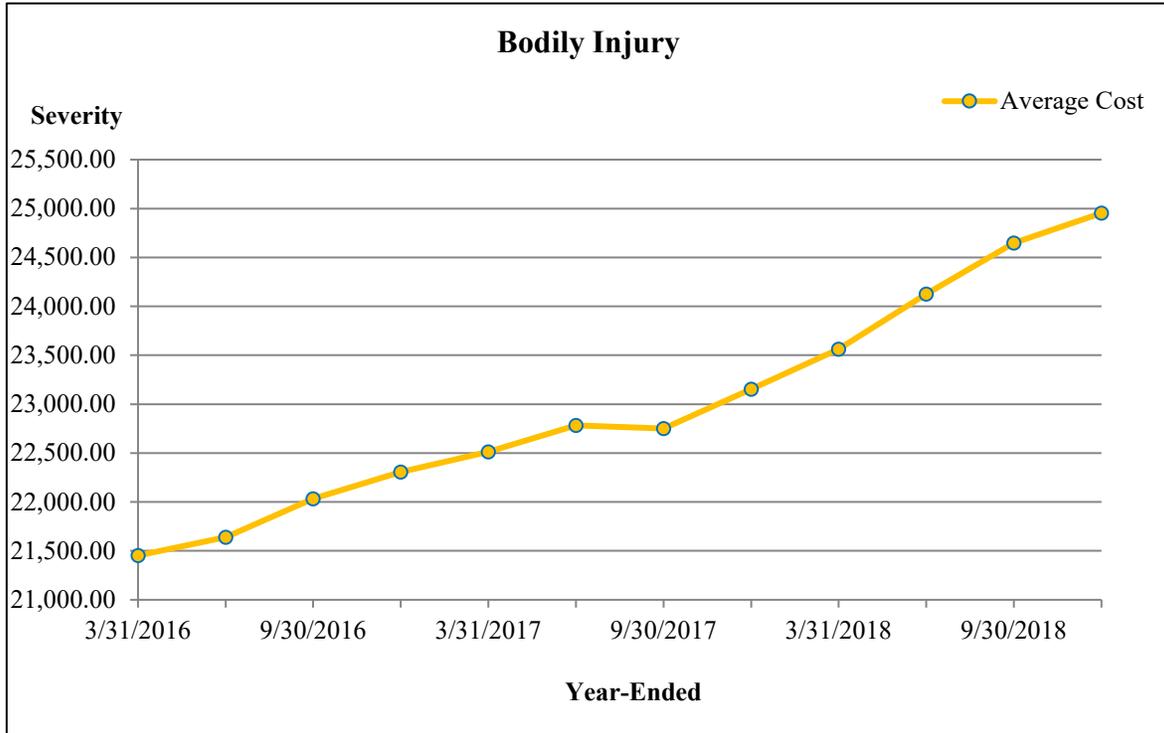
* MEDICAL INDEX AND HOSPITAL AND RELATED SERVICES INDEX BASED ON CONSUMER PRICE INDEX.

** 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>
12/31/2012	0.7355		2.6523	
3/31/2013	0.7330		2.6853	
6/30/2013	0.7440		2.7160	
9/30/2013	0.7560		2.7489	
12/31/2013	0.7561	2.8% &	2.7667	4.3% &
3/31/2014	0.7707		2.8565	
6/30/2014	0.7615		2.8560	
9/30/2014	0.7580	0.3%	2.8630	4.2%
12/31/2014	0.7634		2.8658	
3/31/2015	0.7542		2.8301	
6/30/2015	0.7626		2.8382	
9/30/2015	0.7717	1.8%	2.8619	0.0%
12/31/2015	0.7859		2.8770	
3/31/2016	0.8009		2.8604	
6/30/2016	0.8113		2.8688	
9/30/2016	0.8190	6.1%	2.8747	0.4%
12/31/2016	0.8230		2.8738	
3/31/2017	0.8259		2.8501	
6/30/2017	0.8321		2.8439	
9/30/2017	0.8268	1.0%	2.8082	-2.3%
12/31/2017	0.8239		2.7930	
3/31/2018	0.8187		2.8032	
6/30/2018	0.8095		2.8067	
9/30/2018	0.8054	-2.6%	2.7990	-0.3%

* EXCLUDES MASSACHUSETTS

@ CHANGE BASED ON YEARS ENDING 9/30/XXXX

& CHANGE BASED ON YEAR ENDING 12/31/2013 divided by 12/31/2012

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>
12/31/2012	0.8711		3.1723	
3/31/2013	0.8593		3.1432	
6/30/2013	0.8532		3.0989	
9/30/2013	0.8616		3.1097	
12/31/2013	0.8680	-0.4% &	3.1399	-1.0% &
3/31/2014	0.8645		3.1695	
6/30/2014	0.8651		3.1686	
9/30/2014	0.8549	-0.8%	3.1242	0.5%
12/31/2014	0.8504		3.0988	
3/31/2015	0.8306		3.0699	
6/30/2015	0.8147		3.0428	
9/30/2015	0.8126	-4.9%	3.0784	-1.5%
12/31/2015	0.8122		3.0889	
3/31/2016	0.8248		3.0901	
6/30/2016	0.8310		3.1116	
9/30/2016	0.8464	4.2%	3.1038	0.8%
12/31/2016	0.8370		3.0882	
3/31/2017	0.8347		3.0235	
6/30/2017	0.8335		2.9874	
9/30/2017	0.8112	-4.2%	2.9073	-6.3%
12/31/2017	0.8110		2.8743	
3/31/2018	0.8170		2.8885	
6/30/2018	0.8150		2.8403	
9/30/2018	0.8133	0.3%	2.7969	-3.8%

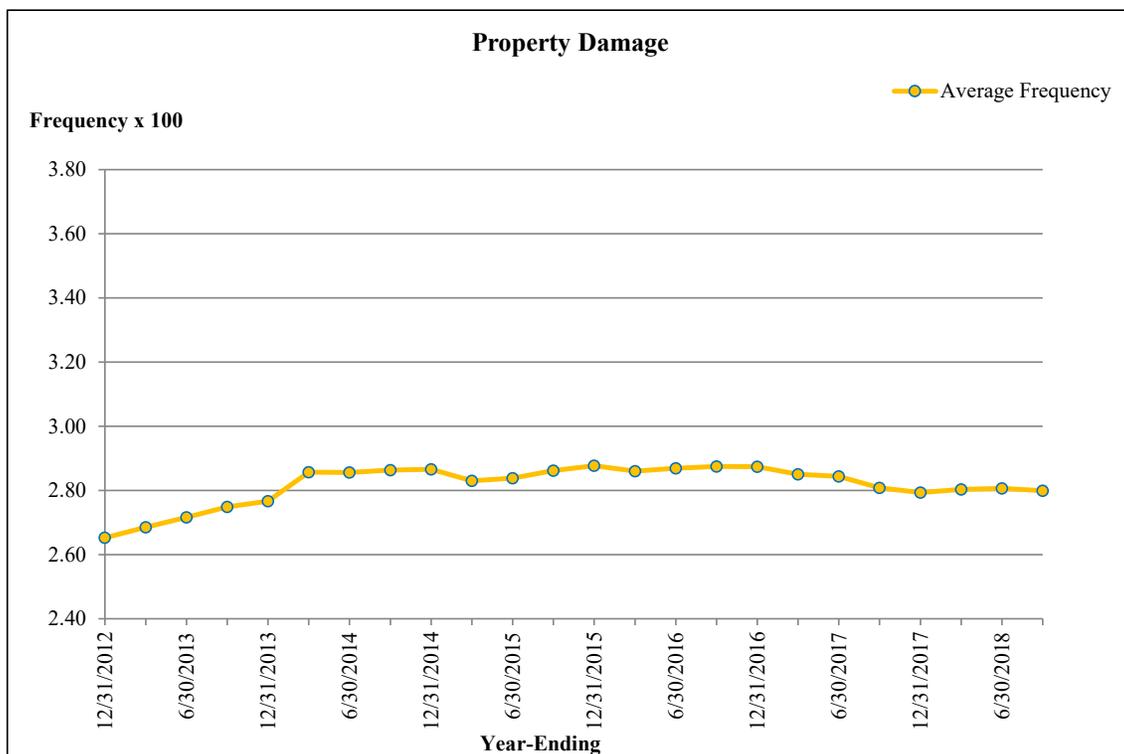
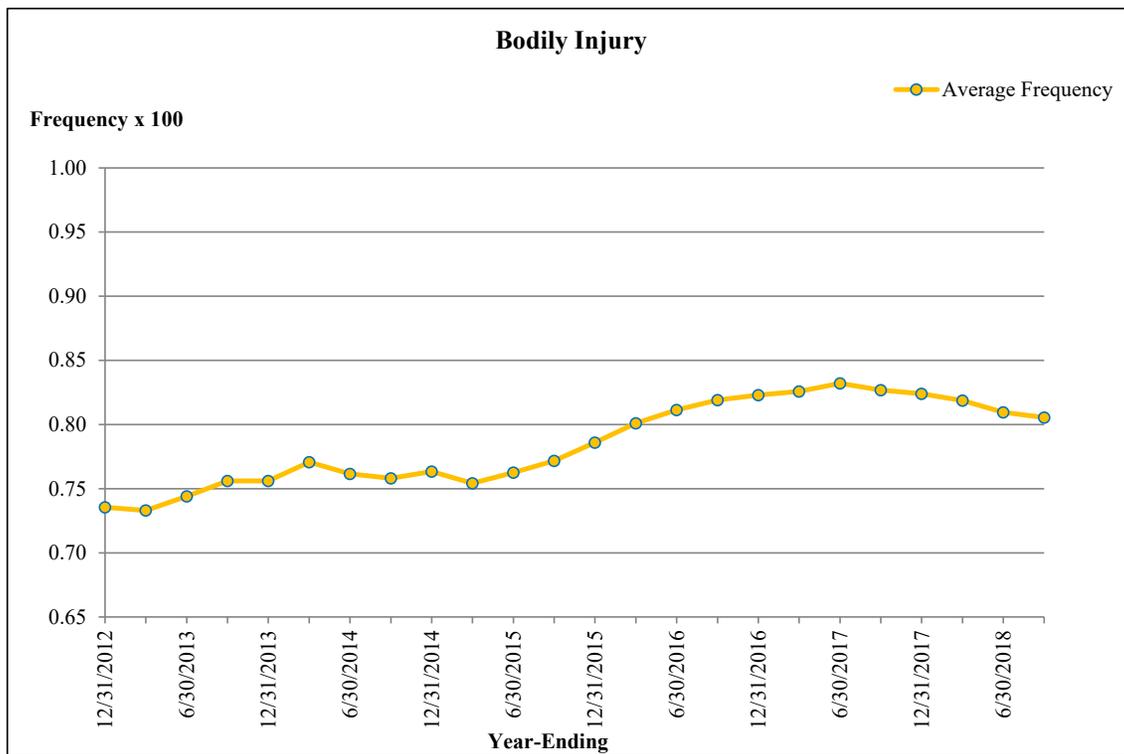
* EXCLUDES MASSACHUSETTS

@ CHANGE BASED ON YEARS ENDING 9/30/XXXX

& CHANGE BASED ON YEAR ENDING 12/31/2013 divided by 12/31/2012

INSURANCE SERVICES OFFICE, INC.

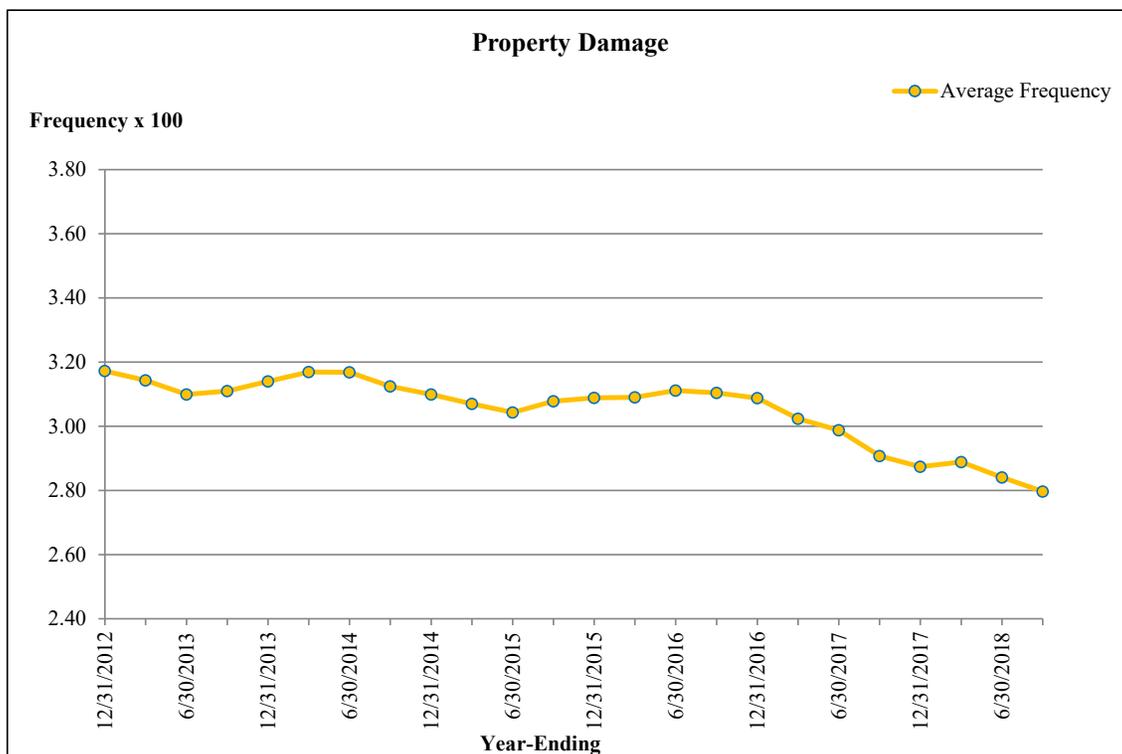
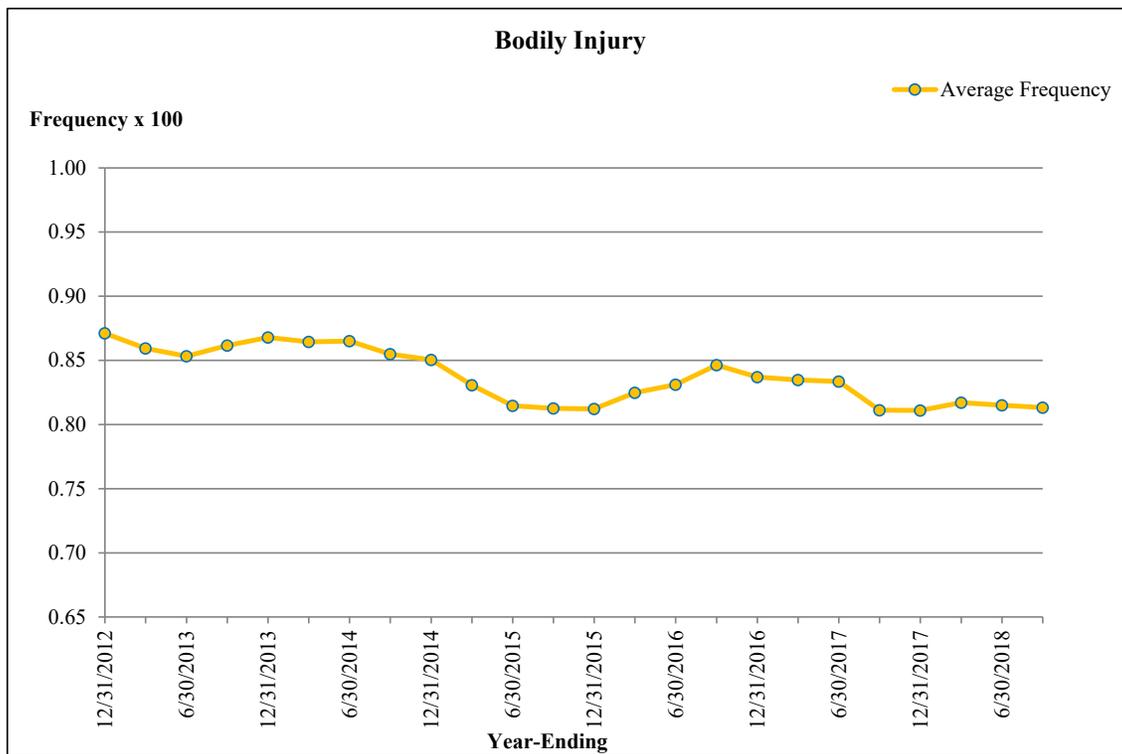
Commercial Automobile Liability
 Incurred Claim Frequency Experience
 Trucks, Tractors, and Trailers
 Multistate*



*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)

Year Ending:	\$250 Deductible		\$500 Deductible		\$1,000 Deductible	
	Actual	Change**	Actual	Change**	Actual	Change**
6/30/2014	2.50		1.40		0.92	
12/31/2014	2.47		1.37		0.90	
6/30/2015	2.37		1.35		0.89	
12/31/2015	2.31	-6.5%	1.35	-1.5%	0.89	-1.1%
6/30/2016	2.22		1.34		0.91	
12/31/2016	2.22	-3.9%	1.34	-0.7%	0.90	1.1%
6/30/2017	2.23		1.36		0.90	
12/31/2017	2.26	1.8%	1.41	5.2%	0.92	2.2%
6/30/2018	2.38		1.47		0.94	
12/31/2018	2.49	10.2%	1.53	8.5%	0.96	4.3%

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

Deductible:	Percent of Losses
Full	0.4%
\$50	0.4%
\$100	2.5%
\$200	0.2%
\$250	9.3%
\$500	36.3%
\$1,000	44.1%
\$2,000	4.3%
\$3,000	0.9%
\$5,000	1.6%

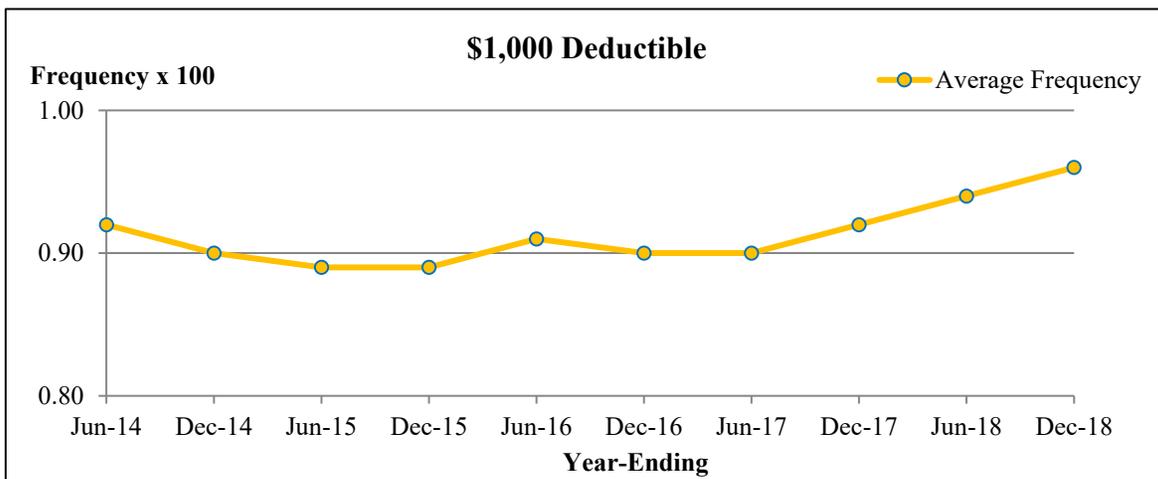
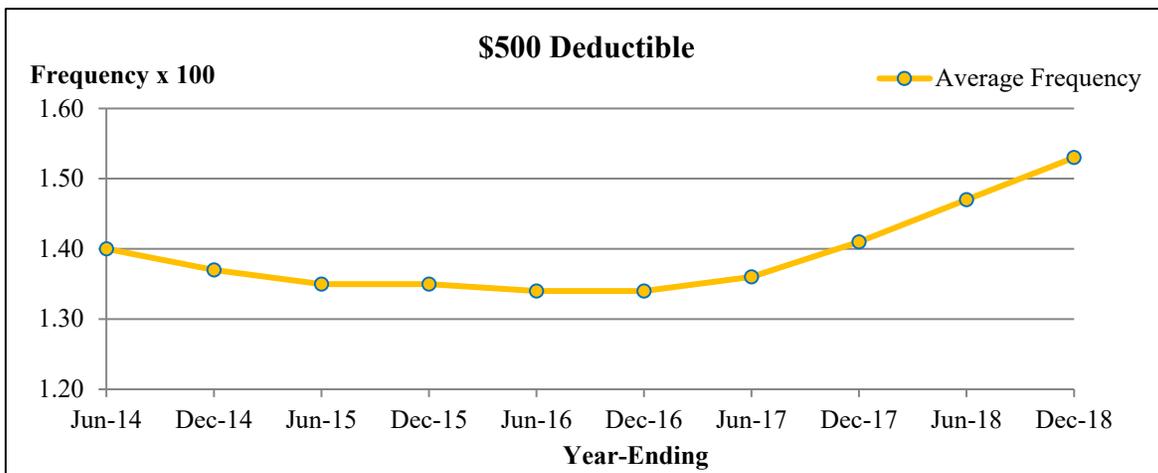
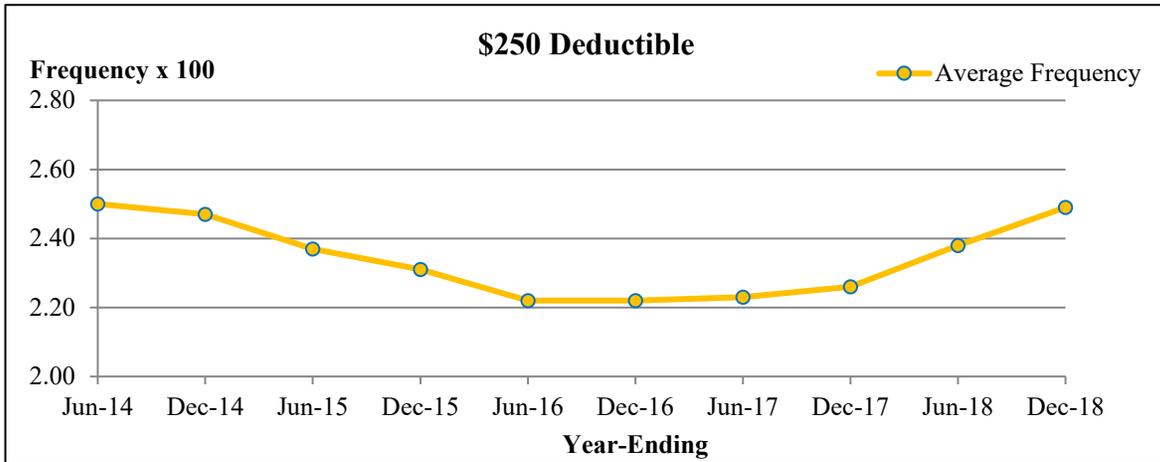
* Multistate data excludes Massachusetts

** Change based on years ending 12/31/xxxx

*** Deductibles above \$1,000, totaling 6.8% 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
6/30/2014	2,885.88	4,948.54	7,327.88
12/31/2014	2,981.15	5,079.85	7,452.83
6/30/2015	3,055.82	5,160.68	7,491.47
12/31/2015	3,156.42	5,431.05	7,733.42
6/30/2016	3,403.34	5,597.25	8,031.89
12/31/2016	3,469.71	5,649.55	8,378.59
6/30/2017	3,534.58	5,945.59	8,739.47
12/31/2017	3,708.55	6,293.24	9,153.24
6/30/2018	3,753.56	6,314.13	9,369.71
12/31/2018	3,862.44	6,393.21	9,409.87

Average Annual Change Using Exponential Fits:

10 point fit:	7.0%	6.4%	6.6%
8 point fit:	6.8%	6.5%	7.4%
6 point fit:	5.4%	6.2%	6.9%

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)

Year Ending:	\$500 Deductible		\$1,000 Deductible		\$2,000 Deductible	
	Actual	Change**	Actual	Change**	Actual	Change**
6/30/2014	2.32		1.98		1.58	
12/31/2014	2.32		1.99		1.59	
6/30/2015	2.29		1.98		1.60	
12/31/2015	2.31	-0.4%	2.01	1.0%	1.63	2.5%
6/30/2016	2.29		2.01		1.63	
12/31/2016	2.38	3.0%	2.08	3.5%	1.68	3.1%
6/30/2017	2.40		2.07		1.69	
12/31/2017	2.33	-2.1%	2.00	-3.8%	1.65	-1.8%
6/30/2018	2.35		2.02		1.67	
12/31/2018	2.37	1.7%	2.03	1.5%	1.70	3.0%

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

Deductible:	Percent of Losses
\$100	0.1%
\$200	0.0%
\$250	1.8%
\$500	34.1%
\$1,000	53.5%
\$2,000	5.4%
\$3,000	1.6%
\$5,000	3.6%

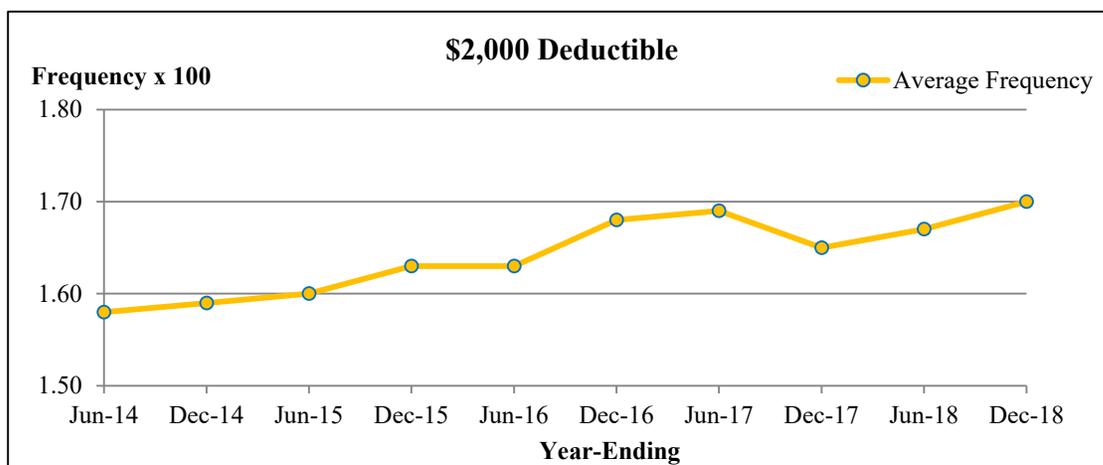
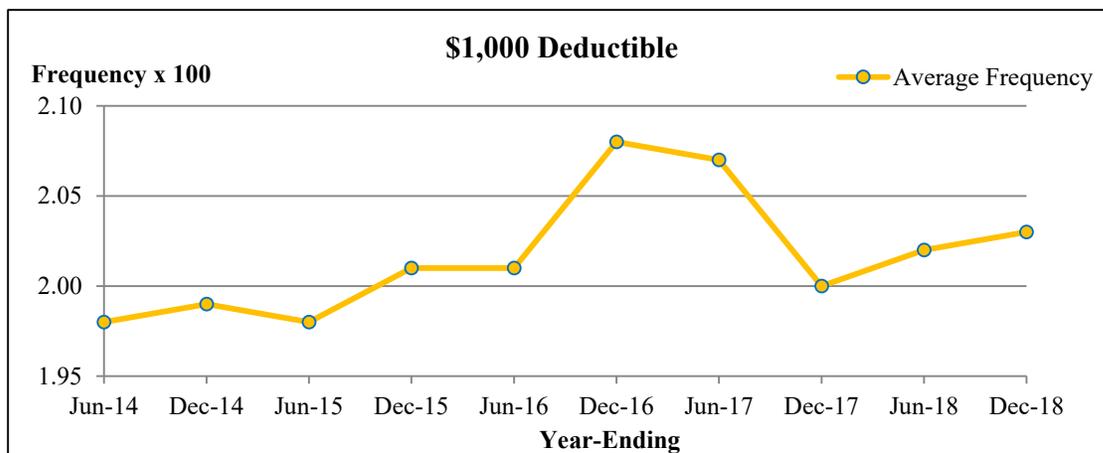
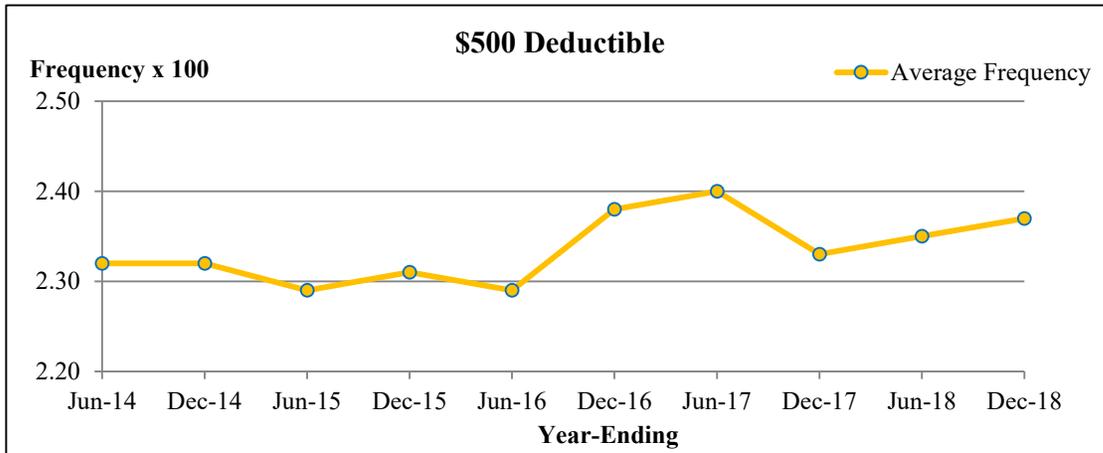
* Multistate data excludes Massachusetts

** Change based on years ending 12/31/xxxx

*** Deductibles above \$2,000, totaling 5.2% of losses, are excluded from 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
6/30/2014	8,006.95	9,709.23	10,578.28
12/31/2014	8,328.42	10,052.35	10,996.98
6/30/2015	8,624.52	10,264.31	11,154.78
12/31/2015	8,784.58	10,478.77	11,361.59
6/30/2016	9,123.06	10,789.93	11,709.15
12/31/2016	9,290.63	10,973.53	11,920.32
6/30/2017	9,302.59	10,979.20	11,887.61
12/31/2017	9,547.23	11,200.14	12,123.28
6/30/2018	9,800.39	11,561.15	12,548.35
12/31/2018	10,206.82	11,967.55	12,822.63

Average Annual Change Using Exponential Fits:

10 point fit:	5.0%	4.3%	4.0%
8 point fit:	4.5%	4.1%	3.8%
6 point fit:	4.4%	4.0%	3.7%

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)

Year Ending:	\$250 Deductible		\$500 Deductible		\$1,000 Deductible	
	Actual	Change**	Actual	Change**	Actual	Change**
6/30/2014	5.47		3.24		1.93	
12/31/2014	5.30		3.18		1.92	
6/30/2015	4.95		3.07		1.89	
12/31/2015	4.97	-6.2%	3.15	-0.9%	1.94	1.0%
6/30/2016	4.97		3.19		1.98	
12/31/2016	4.98	0.2%	3.09	-1.9%	1.92	-1.0%
6/30/2017	4.83		2.99		1.89	
12/31/2017	4.79	-3.8%	3.03	-1.9%	1.94	1.0%
6/30/2018	5.04		3.16		2.00	
12/31/2018	5.13	7.1%	3.30	8.9%	2.05	5.7%

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

Deductible:	Percent of Losses
Full	0.3%
\$50	0.6%
\$100	3.3%
\$200	0.8%
\$250	12.1%
\$500	43.5%
\$1,000	36.7%
\$2,000	1.8%
\$3,000	0.2%
\$5,000	0.7%

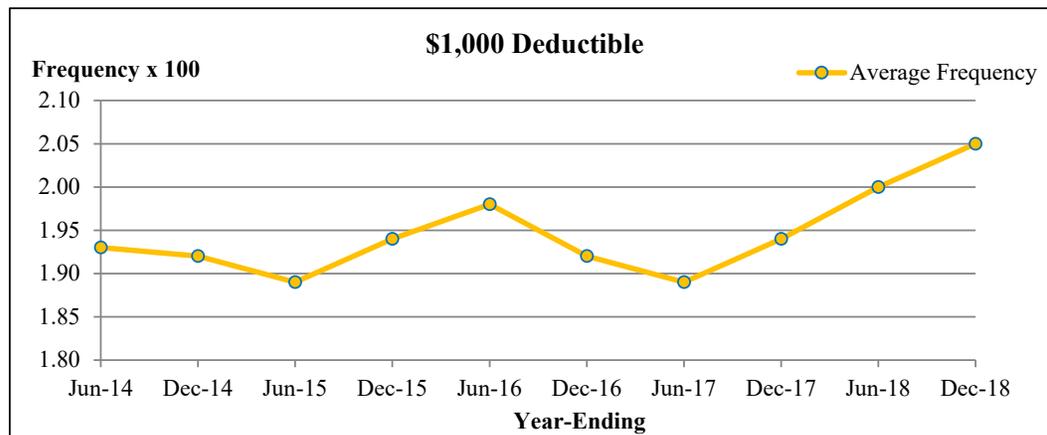
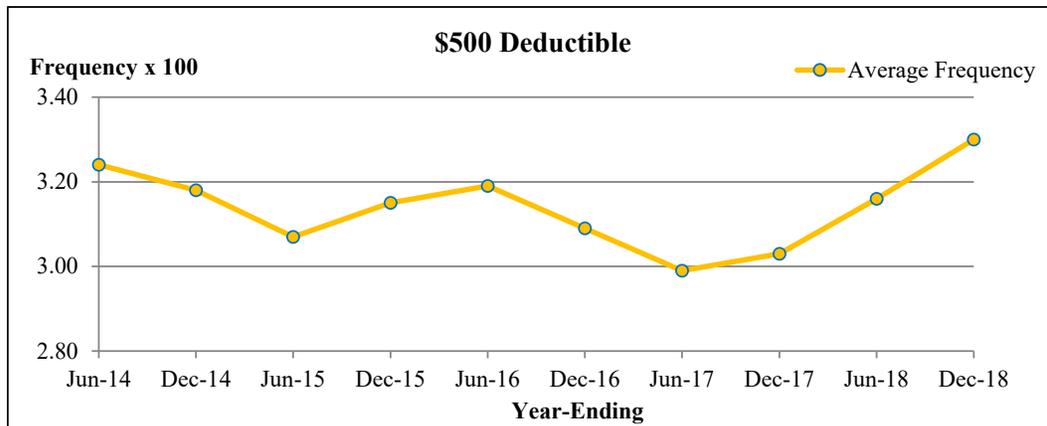
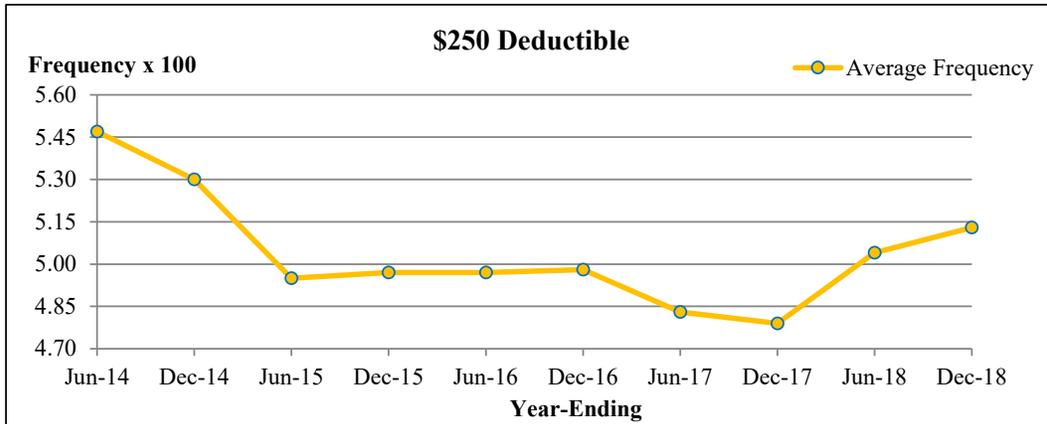
* Multistate data excludes Massachusetts

** Change based on years ending 12/31/xxxx

*** Deductibles above \$1,000, totaling 2.7% of losses, are excluded from 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
6/30/2014	1,366.03	1,928.14	2,657.81
12/31/2014	1,462.11	2,016.19	2,772.23
6/30/2015	1,556.40	2,079.78	2,801.32
12/31/2015	1,642.60	2,188.48	2,872.90
6/30/2016	1,754.27	2,304.25	3,008.71
12/31/2016	1,752.96	2,315.04	3,012.76
6/30/2017	1,788.88	2,365.29	3,054.54
12/31/2017	1,880.66	2,537.30	3,344.40
6/30/2018	1,843.29	2,585.74	3,464.52
12/31/2018	1,777.16	2,602.52	3,519.67

Average Annual Change Using Exponential Fits:

10 point fit:	6.5%	7.1%	6.5%
8 point fit:	4.2%	6.7%	7.1%
6 point fit:	1.5%	5.9%	7.7%

Selected severity trend:	6.5%
Selected frequency trend:	0.0%
Selected pure premium trend:	6.5%

* Multistate data excludes Massachusetts

INSURANCE SERVICES OFFICE, INC.

Multistate*
Private Passenger Types Physical Damage
Collision

Frequency (expressed as claims per 100 exposures)

Year Ending:	\$500 Deductible		\$1,000 Deductible		\$2,000 Deductible	
	Actual	Change**	Actual	Change**	Actual	Change**
6/30/2014	5.33		4.39		3.17	
12/31/2014	5.39		4.49		3.26	
6/30/2015	5.31		4.42		3.24	
12/31/2015	5.32	-1.3%	4.46	-0.7%	3.30	1.2%
6/30/2016	5.24		4.44		3.29	
12/31/2016	5.29	-0.6%	4.48	0.4%	3.34	1.2%
6/30/2017	5.27		4.46		3.34	
12/31/2017	5.25	-0.8%	4.39	-2.0%	3.32	-0.6%
6/30/2018	5.32		4.48		3.42	
12/31/2018	5.24	-0.2%	4.52	3.0%	3.48	4.8%

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

Deductible:	Percent of Losses
\$100	0.3%
\$200	0.2%
\$250	2.2%
\$500	43.8%
\$1,000	51.0%
\$2,000	1.6%
\$3,000	0.2%
\$5,000	0.7%

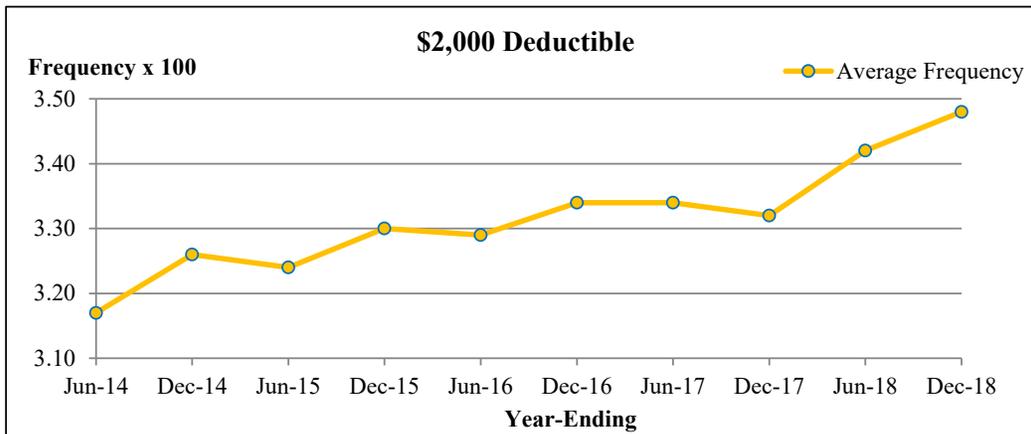
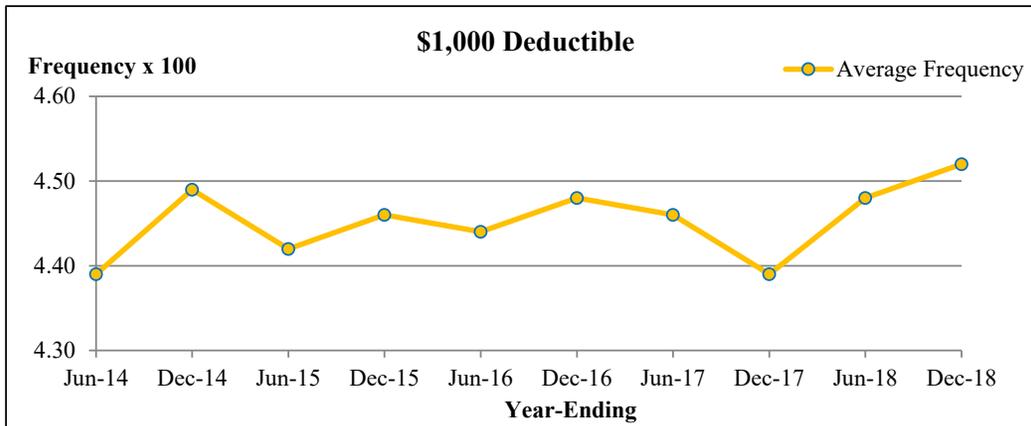
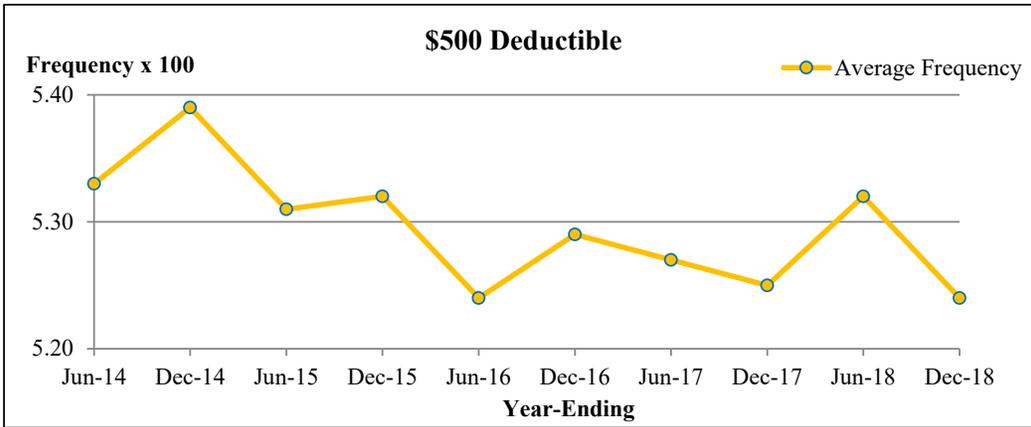
* Multistate data excludes Massachusetts

** Change based on years ending 12/31/xxxx

*** Deductibles above \$2,000, totaling 0.9% of losses, are excluded from 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
6/30/2014	5,156.37	5,594.21	6,157.26
12/31/2014	5,357.24	5,728.50	6,314.77
6/30/2015	5,488.01	5,894.43	6,480.44
12/31/2015	5,597.55	6,037.33	6,575.33
6/30/2016	5,763.57	6,147.42	6,699.19
12/31/2016	5,906.51	6,216.56	6,778.85
6/30/2017	5,881.16	6,234.50	6,756.30
12/31/2017	5,949.76	6,353.81	6,847.15
6/30/2018	6,296.12	6,571.80	7,066.71
12/31/2018	6,507.32	6,866.24	7,355.27

Average Annual Change Using Exponential Fits:

10 point fit:	4.7%	4.1%	3.4%
8 point fit:	4.6%	3.9%	3.2%
6 point fit:	4.7%	4.3%	3.5%

Selected severity trend:	4.0%
Selected frequency trend:	0.0%
Selected pure premium trend:	4.0%

* 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
6/30/2014	1.238	1.376
12/31/2014	1.243	1.385
6/30/2015	1.249	1.393
12/31/2015	1.255	1.403
6/30/2016	1.261	1.414
12/31/2016	1.266	1.423
6/30/2017	1.272	1.434
12/31/2017	1.279	1.446
6/30/2018	1.285	1.458
12/31/2018	1.289	1.466

EXPONENTIAL TREND (AVERAGE ANNUAL CHANGE)

9 POINTS	0.9%	1.5%
7 POINTS	0.9%	1.5%
5 POINTS	0.9%	1.5%
Selected Other Than Collision Physical Damage Annual OCN Trend:		0.9%
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
6/30/2014	1.315	1.156
12/31/2014	1.320	1.158
6/30/2015	1.325	1.161
12/31/2015	1.332	1.165
6/30/2016	1.339	1.169
12/31/2016	1.347	1.173
6/30/2017	1.354	1.177
12/31/2017	1.360	1.180
6/30/2018	1.365	1.182
12/31/2018	1.372	1.185

EXPONENTIAL TREND (AVERAGE ANNUAL CHANGE)

9 POINTS	1.0%	0.6%
7 POINTS	1.0%	0.6%
5 POINTS	0.9%	0.5%
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.

KENTUCKY
Automobile Liability Insurance - Trucks, Tractors and Trailers
Loss Development
Incurred Losses and Expenses
Bodily Injury

Accident Year <u>Ending</u>	\$100,000 Basic Limit			Loss Development Factors	
	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>15 to 27 Months</u>	<u>27 to 39 Months</u>
12/31/2007	8,901,614	10,459,532	10,997,176	1.175	1.051
12/31/2008	5,192,264	6,032,901	6,399,683	1.162	1.061
12/31/2009	6,449,223	8,320,046	8,439,517	1.290	1.014
12/31/2010	6,250,493	7,219,651	7,913,566	1.155	1.096
12/31/2011	6,984,479	7,768,331	7,678,767	1.112	0.988
12/31/2012	6,542,942	7,261,842	8,225,494	1.110	1.133
12/31/2013	7,061,970	7,339,859	7,883,947	1.039	1.074
12/31/2014	8,624,074	10,189,787	11,091,142	1.182	1.088
12/31/2015	8,336,169	9,681,764	10,781,053	1.161	1.114
12/31/2016	9,633,994	11,126,978	12,333,324	1.155	1.108
12/31/2017	9,624,396	11,156,480		1.159	
12/31/2018	8,760,410				
(1) Average Factor (Best 3 of 5) :			(A) State	1.158	1.103
			(B) Multistate	1.393	1.154
(2) Credibility				0.970	0.910
(3) Credibility Weighted Factors				1.165	1.108

Property Damage

Accident Year <u>Ending</u>	\$100,000 Basic Limit			Loss Development Factors	
	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>15 to 27 Months</u>	<u>27 to 39 Months</u>
12/31/2007	5,199,361	5,300,213	5,538,029	1.019	1.045
12/31/2008	4,911,117	4,901,576	4,940,118	0.998	1.008
12/31/2009	4,568,026	4,581,563	4,521,996	1.003	0.987
12/31/2010	4,209,973	4,328,692	4,342,007	1.028	1.003
12/31/2011	4,910,269	5,008,467	5,041,692	1.020	1.007
12/31/2012	4,544,357	4,858,139	4,852,077	1.069	0.999
12/31/2013	5,064,720	5,210,131	5,257,381	1.029	1.009
12/31/2014	5,955,420	6,256,095	6,162,543	1.050	0.985
12/31/2015	6,032,814	6,239,979	6,351,204	1.034	1.018
12/31/2016	6,336,755	6,517,463	6,625,929	1.029	1.017
12/31/2017	6,616,455	6,929,958		1.047	
12/31/2018	6,859,920				
(1) Average Factor (Best 3 of 5) :			(A) State	1.037	1.008
			(B) Multistate	1.045	1.009
(2) Credibility				0.930	0.000
(3) Credibility Weighted Factors				1.038	1.009

Summary of Factors

	<u>Bodily Injury</u>	<u>Property Damage</u>
39 to Ultimate **	1.084	1.004
27 to Ultimate	1.201	1.013
15 to Ultimate	1.399	1.051

** Multistate factors

INSURANCE SERVICES OFFICE, INC.

Basic Limits Loss Development
 Trucks, Tractors and Trailers - Bodily Injury
 No Fault States
 Incurred Losses and Expenses

Accident Year Ending	\$100,000 Basic Limit	15 Months	27 Months	39 Months	51 Months	63 Months
12/31/2007	131,415,218	176,058,424	194,744,343	203,918,004	206,831,184	
12/31/2008	114,878,534	154,595,558	171,793,399	180,304,674	182,279,698	
12/31/2009	105,045,929	139,833,866	157,616,290	165,591,146	168,819,309	
12/31/2010	110,655,796	151,426,641	170,540,087	180,181,303	183,428,699	
12/31/2011	122,878,460	166,652,657	189,562,212	203,418,911	203,717,704	
12/31/2012	121,333,075	170,582,247	197,042,867	204,993,102	206,753,746	
12/31/2013	132,137,684	183,877,518	210,612,444	225,648,737	229,550,076	
12/31/2014	141,332,577	195,246,759	226,585,738	237,397,140	241,726,458	
12/31/2015	149,302,677	218,498,166	249,209,205	263,186,880		
12/31/2016	166,698,637	230,821,588	267,993,516			
12/31/2017	172,989,099	242,430,506				
12/31/2018	189,224,301					

Ratios

Accident Year Ending	27:15	39:27	51:39	63:51
12/31/2007	1.340	1.106	1.047	1.014
12/31/2008	1.346	1.111	1.050	1.011
12/31/2009	1.331	1.127	1.051	1.019
12/31/2010	1.368	1.126	1.057	1.018
12/31/2011	1.356	1.137	1.073	1.001
12/31/2012	1.406	1.155	1.040	1.009
12/31/2013	1.392	1.145	1.071	1.017
12/31/2014	1.381	1.161	1.048	1.018
12/31/2015	1.463	1.141	1.056	
12/31/2016	1.385	1.161		
12/31/2017	1.401			
Average Factor: (Best 3 of 5)	1.393	1.154	1.058	1.015

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.009
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.024
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.084
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.250
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.742

INSURANCE SERVICES OFFICE, INC.

Basic Limits Loss Development
 Trucks, Tractors and Trailers - Bodily Injury
 No Fault States
 Incurred Losses and Expenses

Accident Year Ending	\$100,000 Basic Limit 75 Months	87 Months	99 Months	111 Months	123 Months
12/31/2007	208,119,745	209,315,655	209,266,167	209,303,811	209,359,281
12/31/2008	183,710,219	184,571,981	184,680,927	184,688,976	184,565,628
12/31/2009	169,497,368	169,381,917	169,549,392	169,640,378	169,600,405
12/31/2010	183,192,192	183,726,911	184,037,513	184,028,779	
12/31/2011	205,058,238	204,910,362	205,151,763		
12/31/2012	207,932,110	208,453,966			
12/31/2013	231,235,523				

Ratios

Accident Year Ending	75:63	87:75	99:87	111:99	123:111
12/31/2007	1.006	1.006	1.000	1.000	1.000
12/31/2008	1.008	1.005	1.001	1.000	0.999
12/31/2009	1.004	0.999	1.001	1.001	1.000
12/31/2010	0.999	1.003	1.002	1.000	
12/31/2011	1.007	0.999	1.001		
12/31/2012	1.006	1.003			
12/31/2013	1.007				
Average Factor: (Best 3 of 5)	1.006	1.002	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)	=	1.003

INSURANCE SERVICES OFFICE, INC.

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

Accident Year Ending	\$100,000 Basic Limit 15 Months	27 Months	39 Months	51 Months	63 Months
12/31/2007	453,578,766	469,739,966	473,077,220	472,712,914	473,098,460
12/31/2008	404,661,210	414,935,982	417,270,996	417,514,888	418,271,866
12/31/2009	344,659,574	353,667,486	355,921,303	356,479,783	356,213,694
12/31/2010	358,561,523	371,121,418	374,062,959	374,883,916	375,081,017
12/31/2011	396,648,288	409,088,285	412,330,516	413,783,506	414,594,474
12/31/2012	396,400,012	410,519,962	413,551,050	414,340,760	414,996,640
12/31/2013	422,343,833	437,334,375	442,923,912	443,743,458	444,214,878
12/31/2014	447,785,527	467,713,496	471,176,837	472,601,704	473,298,743
12/31/2015	475,784,542	497,912,958	502,880,070	504,250,770	
12/31/2016	505,559,237	527,555,729	532,888,321		
12/31/2017	514,794,984	542,551,154			
12/31/2018	570,729,230				

Ratios

Accident Year Ending	27:15	39:27	51:39	63:51
12/31/2007	1.036	1.007	0.999	1.001
12/31/2008	1.025	1.006	1.001	1.002
12/31/2009	1.026	1.006	1.002	0.999
12/31/2010	1.035	1.008	1.002	1.001
12/31/2011	1.031	1.008	1.004	1.002
12/31/2012	1.036	1.007	1.002	1.002
12/31/2013	1.035	1.013	1.002	1.001
12/31/2014	1.045	1.007	1.003	1.001
12/31/2015	1.047	1.010	1.003	
12/31/2016	1.044	1.010		
12/31/2017	1.054			
Average Factor: (Best 3 of 5)	1.045	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) =	1.059

INSURANCE SERVICES OFFICE, INC.

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

Accident Year	\$100,000 Basic Limit			
<u>Ending</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>
12/31/2007	473,825,003	473,687,543	473,720,995	473,697,052
12/31/2008	418,229,625	418,270,326	418,414,204	418,285,323
12/31/2009	356,393,139	356,393,033	356,615,417	356,705,304
12/31/2010	375,150,876	374,996,154	375,087,116	375,162,341
12/31/2011	414,717,965	414,781,494	414,868,974	
12/31/2012	415,331,657	415,703,661		
12/31/2013	444,303,596			

Ratios

Accident Year				
<u>Ending</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>
12/31/2007	1.002	1.000	1.000	1.000
12/31/2008	1.000	1.000	1.000	1.000
12/31/2009	1.001	1.000	1.001	1.000
12/31/2010	1.000	1.000	1.000	1.000
12/31/2011	1.000	1.000	1.000	
12/31/2012	1.001	1.001		
12/31/2013	1.000			
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.

KENTUCKY
No-Fault Insurance - Trucks, Tractors and Trailers (A)
Loss Development

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months
12/31/2009	860,156	782,698	736,453	703,354	694,086	685,834	685,835	685,835
12/31/2010	957,182	883,038	799,438	767,925	769,299	769,300	769,300	769,302
12/31/2011	971,074	915,753	841,410	772,193	755,672	750,675	750,687	750,687
12/31/2012	959,987	887,646	869,937	829,194	803,193	789,800	789,800	
12/31/2013	931,261	861,935	812,282	793,354	781,442	771,736		
12/31/2014	806,636	797,216	761,519	741,183	741,082			
12/31/2015	1,093,227	878,534	847,392	836,882				
12/31/2016	907,238	854,021	828,832					
12/31/2017	1,190,723	991,246						
12/31/2018	777,237							

Ratios

Accident Year	27:15	39:27	51:39	63:51	75:63	87:75	99:87
12/31/2009	0.910	0.941	0.955	0.987	0.988	1.000	1.000
12/31/2010	0.923	0.905	0.961	1.002	1.000	1.000	1.000
12/31/2011	0.943	0.919	0.918	0.979	0.993	1.000	1.000
12/31/2012	0.925	0.980	0.953	0.969	0.983	1.000	
12/31/2013	0.926	0.942	0.977	0.985	0.988		
12/31/2014	0.988	0.955	0.973	1.000			
12/31/2015	0.804	0.965	0.988				
12/31/2016	0.941	0.971					
12/31/2017	0.832						

Average Factor:

(Best 3 of 5)	0.900	0.964	0.968	0.988	0.990	1.000	1.000
(Latest 3)	0.859	0.964	0.979	0.985	0.988	1.000	1.000
(Latest 5)	0.898	0.963	0.962	0.987	0.990	1.000	1.000

Selected Factor:	0.900	0.963	0.968	0.988	0.990	1.000	1.000
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Summary of Factors

99 to Ult:	(99:Ult) =	1.000
87 to Ult:	(99:87) (99:Ult) =	1.000
75 to Ult:	(87:75) (99:87) (99:Ult) =	1.000
63 to Ult:	(75:63) (87:75) (99:87) (99:Ult) =	0.990
51 to Ult:	(63:51) (75:63) (87:75) (99:87) (99:Ult) =	0.978
39 to Ult:	(51:39) (63:51) (75:63) (87:75) (99:87) (99:Ult) =	0.946
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (87:75) (99:87) (99:Ult) =	0.911
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (87:75) (99:87) (99:Ult) =	0.820

(A) Includes Basic Benefits Losses.

INSURANCE SERVICES OFFICE, INC.

KENTUCKY

Automobile Liability Insurance - Private Passenger Types

Loss Development

Incurred Losses and Expenses

Bodily Injury

Accident Year <u>Ending</u>	\$100,000 Basic Limit			Loss Development Factors	
	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>15 to 27 Months</u>	<u>27 to 39 Months</u>
12/31/2007	1,829,491	1,946,999	2,114,066	1.064	1.086
12/31/2008	1,128,691	1,034,905	1,185,251	0.917	1.145
12/31/2009	1,400,408	1,619,575	1,890,737	1.157	1.167
12/31/2010	2,125,493	1,814,497	2,080,026	0.854	1.146
12/31/2011	1,491,927	1,694,013	1,922,415	1.135	1.135
12/31/2012	1,393,370	1,601,167	1,678,493	1.149	1.048
12/31/2013	1,713,068	2,310,664	2,403,907	1.349	1.040
12/31/2014	2,107,455	2,214,984	2,323,193	1.051	1.049
12/31/2015	2,361,694	2,438,610	2,870,688	1.033	1.177
12/31/2016	2,299,030	2,913,993	3,026,162	1.267	1.038
12/31/2017	1,465,587	1,675,669		1.143	
12/31/2018	1,618,508				
(1) Average Factor (Best 3 of 5) :			(A) State	1.154	1.046
			(B) Multistate	1.404	1.158
(2) Credibility				0.900	0.820
(3) Credibility Weighted Factors				1.179	1.066

Property Damage

Accident Year <u>Ending</u>	\$100,000 Basic Limit			Loss Development Factors	
	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>15 to 27 Months</u>	<u>27 to 39 Months</u>
12/31/2007	1,372,259	1,328,919	1,331,510	0.968	1.002
12/31/2008	1,280,715	1,298,001	1,295,333	1.013	0.998
12/31/2009	1,027,634	1,073,662	1,081,561	1.045	1.007
12/31/2010	1,127,075	1,145,638	1,138,911	1.016	0.994
12/31/2011	1,106,619	1,131,874	1,130,874	1.023	0.999
12/31/2012	1,336,263	1,380,907	1,378,515	1.033	0.998
12/31/2013	1,363,561	1,401,175	1,404,651	1.028	1.002
12/31/2014	1,457,642	1,479,580	1,490,460	1.015	1.007
12/31/2015	1,400,744	1,468,478	1,499,134	1.048	1.021
12/31/2016	1,685,882	1,722,301	1,741,798	1.022	1.011
12/31/2017	1,330,354	1,364,022		1.025	
12/31/2018	1,455,464				
(1) Average Factor (Best 3 of 5) :			(A) State	1.025	1.007
			(B) Multistate	1.045	1.008
(2) Credibility				0.880	0.000
(3) Credibility Weighted Factors				1.027	1.008

Summary of Factors

	<u>Bodily Injury</u>	<u>Property Damage</u>
39 to Ultimate **	1.082	1.004
27 to Ultimate	1.153	1.012
15 to Ultimate	1.359	1.039

** Multistate factors

INSURANCE SERVICES OFFICE, INC.

Basic Limits Loss Development
 Private Passenger Types - Bodily Injury
 No Fault States
 Incurred Losses and Expenses

Accident Year	\$100,000 Basic Limit				
<u>Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
12/31/2007	29,626,743	40,579,773	46,270,280	48,182,761	49,137,656
12/31/2008	28,517,180	38,060,182	43,461,513	45,321,199	46,318,925
12/31/2009	28,117,800	39,517,298	45,030,332	47,072,574	47,163,510
12/31/2010	31,777,293	44,385,590	49,465,744	53,113,728	54,278,363
12/31/2011	32,405,824	46,530,239	52,238,324	54,454,928	55,516,771
12/31/2012	34,599,845	45,601,779	53,276,162	56,174,743	57,630,797
12/31/2013	34,299,874	48,228,706	54,778,769	59,696,315	60,991,563
12/31/2014	33,499,870	47,380,333	55,890,607	58,865,440	59,899,543
12/31/2015	31,505,027	46,314,677	52,703,592	56,036,879	
12/31/2016	38,100,564	52,314,303	61,159,868		
12/31/2017	33,637,526	46,786,833			
12/31/2018	31,967,478				

Ratios

Accident Year				
<u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
12/31/2007	1.370	1.140	1.041	1.020
12/31/2008	1.335	1.142	1.043	1.022
12/31/2009	1.405	1.140	1.045	1.002
12/31/2010	1.397	1.114	1.074	1.022
12/31/2011	1.436	1.123	1.042	1.019
12/31/2012	1.318	1.168	1.054	1.026
12/31/2013	1.406	1.136	1.090	1.022
12/31/2014	1.414	1.180	1.053	1.018
12/31/2015	1.470	1.138	1.063	
12/31/2016	1.373	1.169		
12/31/2017	1.391			

Average Factor: 1.404 1.158 1.057 1.021
 (Best 3 of 5)

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.003
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.024
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.082
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.253
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.760

INSURANCE SERVICES OFFICE, INC.

Basic Limits Loss Development
 Private Passenger Types - Bodily Injury
 No Fault States
 Incurred Losses and Expenses

Accident Year Ending	\$100,000 Basic Limit 75 Months	87 Months	99 Months	111 Months	123 Months
12/31/2007	49,879,173	49,928,285	49,770,875	49,781,121	49,783,088
12/31/2008	46,576,962	46,983,302	46,949,168	46,891,902	46,897,023
12/31/2009	47,237,436	47,113,409	47,092,536	47,171,211	47,176,881
12/31/2010	54,706,247	54,776,004	54,687,318	54,765,130	
12/31/2011	55,458,331	55,506,325	55,495,745		
12/31/2012	58,125,021	57,865,737			
12/31/2013	60,589,106				

Ratios

Accident Year Ending	75:63	87:75	99:87	111:99	123:111
12/31/2007	1.015	1.001	0.997	1.000	1.000
12/31/2008	1.006	1.009	0.999	0.999	1.000
12/31/2009	1.002	0.997	1.000	1.002	1.000
12/31/2010	1.008	1.001	0.998	1.001	
12/31/2011	0.999	1.001	1.000		
12/31/2012	1.009	0.996			
12/31/2013	0.993				
Average Factor: (Best 3 of 5)	1.003	1.000	0.999	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)	=	1.000
75 to Ult:	(87:75) (99:87) (111:99) (123:111) (123:Ult)	=	1.000

INSURANCE SERVICES OFFICE, INC.

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

Accident Year	\$100,000 Basic Limit				
<u>Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
12/31/2007	88,217,477	90,127,510	90,485,562	90,819,605	90,861,489
12/31/2008	83,958,499	86,601,082	86,797,411	86,855,151	86,833,617
12/31/2009	78,718,247	81,132,797	81,453,911	81,724,545	81,685,214
12/31/2010	79,918,898	82,738,957	83,056,280	83,251,080	83,234,839
12/31/2011	85,441,799	88,035,482	88,605,150	89,040,457	89,253,120
12/31/2012	87,896,204	91,282,849	91,913,860	92,122,374	92,085,827
12/31/2013	88,760,482	92,620,605	93,239,528	93,532,881	93,549,792
12/31/2014	87,916,075	92,108,244	92,577,330	92,843,486	92,903,680
12/31/2015	91,168,401	95,223,290	96,053,523	96,398,494	
12/31/2016	95,873,624	100,107,250	101,241,339		
12/31/2017	90,719,422	95,657,774			
12/31/2018	96,240,312				

Ratios

Accident Year				
<u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
12/31/2007	1.022	1.004	1.004	1.000
12/31/2008	1.031	1.002	1.001	1.000
12/31/2009	1.031	1.004	1.003	1.000
12/31/2010	1.035	1.004	1.002	1.000
12/31/2011	1.030	1.006	1.005	1.002
12/31/2012	1.039	1.007	1.002	1.000
12/31/2013	1.043	1.007	1.003	1.000
12/31/2014	1.048	1.005	1.003	1.001
12/31/2015	1.044	1.009	1.004	
12/31/2016	1.044	1.011		
12/31/2017	1.054			
Average Factor: (Best 3 of 5)	1.045	1.008	1.003	1.000

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.001
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) =	1.012
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.058

INSURANCE SERVICES OFFICE, INC.

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

Accident Year	\$100,000 Basic Limit			
<u>Ending</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>
12/31/2007	90,949,656	90,840,041	90,843,403	90,844,292
12/31/2008	86,830,882	86,802,173	86,800,373	86,798,574
12/31/2009	81,693,663	81,725,681	81,715,760	81,706,953
12/31/2010	83,438,417	83,428,317	83,427,420	83,372,138
12/31/2011	89,339,108	89,403,496	89,403,525	
12/31/2012	92,187,822	92,130,655		
12/31/2013	93,540,610			

Ratios

Accident Year	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>
12/31/2007	1.001	0.999	1.000	1.000
12/31/2008	1.000	1.000	1.000	1.000
12/31/2009	1.000	1.000	1.000	1.000
12/31/2010	1.002	1.000	1.000	0.999
12/31/2011	1.001	1.001	1.000	
12/31/2012	1.001	0.999		
12/31/2013	1.000			
Average Factor: (Best 3 of 5)	1.001	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.

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

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months
12/31/2009	357,421	319,083	300,043	293,876	289,677	289,677	289,677	289,677
12/31/2010	290,216	234,522	238,300	208,862	205,248	200,997	199,772	199,772
12/31/2011	376,893	327,951	267,948	246,249	246,261	246,261	246,261	246,261
12/31/2012	500,813	431,009	408,600	406,505	390,966	383,970	370,361	
12/31/2013	572,601	476,088	431,718	452,756	447,962	432,962		
12/31/2014	453,270	389,923	370,393	360,607	356,107			
12/31/2015	401,724	354,415	339,092	328,602				
12/31/2016	495,516	416,702	385,167					
12/31/2017	584,342	502,041						
12/31/2018	397,799							

Ratios

Accident Year	27:15	39:27	51:39	63:51	75:63	87:75	99:87
12/31/2009	0.893	0.940	0.979	0.986	1.000	1.000	1.000
12/31/2010	0.808	1.016	0.876	0.983	0.979	0.994	1.000
12/31/2011	0.870	0.817	0.919	1.000	1.000	1.000	1.000
12/31/2012	0.861	0.948	0.995	0.962	0.982	0.965	
12/31/2013	0.831	0.907	1.049	0.989	0.967		
12/31/2014	0.860	0.950	0.974	0.988			
12/31/2015	0.882	0.957	0.969				
12/31/2016	0.841	0.924					
12/31/2017	0.859						

Average Factor:

(Best 3 of 5)	0.853	0.941	0.979	0.987	0.987	0.997	1.000
(Latest 3)	0.861	0.944	0.997	0.980	0.983	0.986	1.000
(Latest 5)	0.855	0.937	0.981	0.984	0.986	0.990	1.000

Selected Factor:	0.853	0.941	0.979	0.987	0.987	0.997	1.000
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Summary of Factors

99 to Ult:	(99:Ult) =	1.000
87 to Ult:	(99:87) (99:Ult) =	1.000
75 to Ult:	(87:75) (99:87) (99:Ult) =	0.997
63 to Ult:	(75:63) (87:75) (99:87) (99:Ult) =	0.984
51 to Ult:	(63:51) (75:63) (87:75) (99:87) (99:Ult) =	0.971
39 to Ult:	(51:39) (63:51) (75:63) (87:75) (99:87) (99:Ult) =	0.951
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (87:75) (99:87) (99:Ult) =	0.895
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (87:75) (99:87) (99:Ult) =	0.764

(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>
12/31/2007	141,522,276	145,069,053	144,817,899	144,711,804	144,646,931
12/31/2008	171,013,107	174,320,692	174,311,746	174,229,528	174,203,296
12/31/2009	141,551,003	143,657,672	143,943,827	144,040,822	144,069,848
12/31/2010	163,525,914	166,553,181	166,726,703	166,571,590	166,703,162
12/31/2011	186,150,891	189,182,048	189,404,166	189,492,002	189,446,108
12/31/2012	209,105,866	213,371,965	213,362,467	213,446,208	213,705,968
12/31/2013	170,684,329	174,742,867	175,182,720	175,556,520	175,523,843
12/31/2014	180,159,469	184,752,951	184,883,833	184,752,485	184,705,503
12/31/2015	177,284,933	181,084,061	181,187,579	181,662,577	
12/31/2016	228,360,717	233,053,109	233,235,102		
12/31/2017	241,691,033	247,462,565			
12/31/2018	232,734,585				

Ratios

Accident Year <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
12/31/2007	1.025	0.998	0.999	1.000
12/31/2008	1.019	1.000	1.000	1.000
12/31/2009	1.015	1.002	1.001	1.000
12/31/2010	1.019	1.001	0.999	1.001
12/31/2011	1.016	1.001	1.000	1.000
12/31/2012	1.020	1.000	1.000	1.001
12/31/2013	1.024	1.003	1.002	1.000
12/31/2014	1.025	1.001	0.999	1.000
12/31/2015	1.021	1.001	1.003	
12/31/2016	1.021	1.001		
12/31/2017	1.024			
Average Factor: (Best 3 of 5)	1.023	1.001	1.001	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) =	1.001
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.002
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.025

INSURANCE SERVICES OFFICE, INC.

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

Accident Year Ending	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
12/31/2007	144,728,816	144,666,655	144,653,099	144,565,639	144,586,432
12/31/2008	174,380,600	174,348,870	174,354,858	174,440,876	174,441,339
12/31/2009	143,919,576	143,918,677	143,934,901	144,011,838	144,001,352
12/31/2010	166,799,002	166,855,302	166,847,170	166,844,994	
12/31/2011	189,436,240	189,425,268	189,412,395		
12/31/2012	213,680,136	213,746,174			
12/31/2013	175,578,683				

Ratios

Accident Year Ending	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
12/31/2007	1.001	1.000	1.000	0.999	1.000
12/31/2008	1.001	1.000	1.000	1.000	1.000
12/31/2009	0.999	1.000	1.000	1.001	1.000
12/31/2010	1.001	1.000	1.000	1.000	
12/31/2011	1.000	1.000	1.000		
12/31/2012	1.000	1.000			
12/31/2013	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>
12/31/2007	423,085,317	415,150,351	413,292,385	412,914,282	412,587,929
12/31/2008	420,539,888	413,640,818	413,017,146	412,298,354	411,379,544
12/31/2009	351,773,999	345,262,899	344,320,006	343,910,074	344,030,262
12/31/2010	376,691,346	369,039,300	367,624,184	367,541,695	367,536,589
12/31/2011	406,198,898	397,827,255	395,595,841	395,263,424	395,343,844
12/31/2012	399,816,675	393,104,795	390,822,370	390,120,621	390,294,747
12/31/2013	423,314,142	414,708,995	413,129,300	413,852,064	412,636,165
12/31/2014	467,412,929	458,132,237	455,293,072	454,900,521	454,594,817
12/31/2015	501,663,305	487,123,978	484,164,823	483,161,035	
12/31/2016	537,118,437	522,157,950	517,652,719		
12/31/2017	561,736,034	542,984,108			
12/31/2018	610,316,140				

Ratios

Accident Year <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
12/31/2007	0.981	0.996	0.999	0.999
12/31/2008	0.984	0.998	0.998	0.998
12/31/2009	0.981	0.997	0.999	1.000
12/31/2010	0.980	0.996	1.000	1.000
12/31/2011	0.979	0.994	0.999	1.000
12/31/2012	0.983	0.994	0.998	1.000
12/31/2013	0.980	0.996	1.002	0.997
12/31/2014	0.980	0.994	0.999	0.999
12/31/2015	0.971	0.994	0.998	
12/31/2016	0.972	0.991		
12/31/2017	0.967			

Average Factor: 0.974 0.994 0.999 1.000
(Best 3 of 5)

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) =	0.993
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	0.967

INSURANCE SERVICES OFFICE, INC.

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

Accident Year Ending	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
12/31/2007	412,506,266	412,477,701	412,424,363	412,405,054	412,467,525
12/31/2008	412,408,793	412,281,298	412,245,518	412,267,846	412,365,073
12/31/2009	343,804,459	343,719,389	343,704,867	343,722,129	343,712,917
12/31/2010	367,453,193	367,364,091	367,322,826	367,298,542	
12/31/2011	395,318,329	395,347,733	395,322,899		
12/31/2012	390,285,109	390,211,607			
12/31/2013	412,541,783				

Ratios

Accident Year Ending	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
12/31/2007	1.000	1.000	1.000	1.000	1.000
12/31/2008	1.003	1.000	1.000	1.000	1.000
12/31/2009	0.999	1.000	1.000	1.000	1.000
12/31/2010	1.000	1.000	1.000	1.000	
12/31/2011	1.000	1.000	1.000		
12/31/2012	1.000	1.000			
12/31/2013	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 Ending	15 Months	27 Months	39 Months	51 Months	63 Months
12/31/2007	46,557,889	47,282,510	47,128,139	47,159,440	47,281,418
12/31/2008	55,276,971	55,712,839	55,567,520	55,552,069	55,542,828
12/31/2009	50,559,306	50,563,933	50,561,876	50,495,364	50,488,170
12/31/2010	55,049,683	55,135,618	55,121,654	55,118,331	55,135,813
12/31/2011	71,674,738	71,778,446	71,651,334	71,690,455	71,692,691
12/31/2012	79,520,364	78,693,615	78,754,369	78,787,194	78,807,770
12/31/2013	56,923,773	57,385,208	57,603,148	57,612,663	57,604,841
12/31/2014	59,183,291	60,015,446	60,101,420	60,044,399	60,082,113
12/31/2015	50,567,693	51,119,630	51,003,475	51,024,459	
12/31/2016	63,595,106	64,222,635	64,203,403		
12/31/2017	74,529,690	74,687,286			
12/31/2018	61,735,361				

Ratios

Accident Year Ending	27:15	39:27	51:39	63:51
12/31/2007	1.016	0.997	1.001	1.003
12/31/2008	1.008	0.997	1.000	1.000
12/31/2009	1.000	1.000	0.999	1.000
12/31/2010	1.002	1.000	1.000	1.000
12/31/2011	1.001	0.998	1.001	1.000
12/31/2012	0.990	1.001	1.000	1.000
12/31/2013	1.008	1.004	1.000	1.000
12/31/2014	1.014	1.001	0.999	1.001
12/31/2015	1.011	0.998	1.000	
12/31/2016	1.010	1.000		
12/31/2017	1.002			

Average Factor: 1.010 1.001 1.000 1.000
 (Best 3 of 5)

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) =	1.011

INSURANCE SERVICES OFFICE, INC.

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

Accident Year Ending	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
12/31/2007	47,213,496	47,211,461	47,210,385	47,209,023	47,223,478
12/31/2008	55,525,573	55,526,983	55,525,237	55,525,716	55,534,760
12/31/2009	50,489,215	50,489,359	50,492,986	50,498,949	50,495,252
12/31/2010	55,069,099	55,071,861	55,103,683	55,103,177	
12/31/2011	71,706,426	71,713,041	71,707,312		
12/31/2012	78,813,584	78,812,598			
12/31/2013	57,613,295				

Ratios

Accident Year Ending	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
12/31/2007	0.999	1.000	1.000	1.000	1.000
12/31/2008	1.000	1.000	1.000	1.000	1.000
12/31/2009	1.000	1.000	1.000	1.000	1.000
12/31/2010	0.999	1.000	1.001	1.000	
12/31/2011	1.000	1.000	1.000		
12/31/2012	1.000	1.000			
12/31/2013	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 Ending	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
12/31/2007	153,841,653	148,961,397	148,165,833	147,825,298	147,811,309
12/31/2008	156,139,320	150,433,560	149,723,606	149,502,649	149,464,691
12/31/2009	146,054,839	140,865,025	140,212,638	140,125,486	140,070,737
12/31/2010	148,710,771	141,537,292	140,858,894	140,667,583	140,651,206
12/31/2011	158,979,627	152,064,908	151,584,143	151,370,324	151,326,633
12/31/2012	158,782,545	152,448,680	151,778,455	151,627,278	151,571,270
12/31/2013	159,223,131	152,021,423	150,932,101	150,943,530	150,886,640
12/31/2014	165,993,306	158,855,414	158,619,370	158,380,142	158,343,002
12/31/2015	175,484,651	166,751,053	165,446,576	165,066,386	
12/31/2016	176,164,839	167,711,729	166,386,353		
12/31/2017	172,232,300	163,709,434			
12/31/2018	187,731,302				

Ratios

Accident Year Ending	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
12/31/2007	0.968	0.995	0.998	1.000
12/31/2008	0.963	0.995	0.999	1.000
12/31/2009	0.964	0.995	0.999	1.000
12/31/2010	0.952	0.995	0.999	1.000
12/31/2011	0.957	0.997	0.999	1.000
12/31/2012	0.960	0.996	0.999	1.000
12/31/2013	0.955	0.993	1.000	1.000
12/31/2014	0.957	0.999	0.998	1.000
12/31/2015	0.950	0.992	0.998	
12/31/2016	0.952	0.992		
12/31/2017	0.951			

Average Factor: 0.953 0.994 0.999 1.000
 (Best 3 of 5)

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) =	0.993
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	0.946

INSURANCE SERVICES OFFICE, INC.

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

Accident Year Ending	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
12/31/2007	147,780,444	147,759,306	147,744,393	147,737,378	147,738,335
12/31/2008	149,429,620	149,390,005	149,380,475	149,380,012	149,372,490
12/31/2009	140,006,123	139,984,463	139,977,928	139,967,703	139,955,036
12/31/2010	140,600,658	140,587,382	140,586,764	140,588,289	
12/31/2011	151,255,385	151,225,731	151,213,338		
12/31/2012	151,524,488	151,500,822			
12/31/2013	150,847,725				

Ratios

Accident Year Ending	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
12/31/2007	1.000	1.000	1.000	1.000	1.000
12/31/2008	1.000	1.000	1.000	1.000	1.000
12/31/2009	1.000	1.000	1.000	1.000	1.000
12/31/2010	1.000	1.000	1.000	1.000	
12/31/2011	1.000	1.000	1.000		
12/31/2012	1.000	1.000			
12/31/2013	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 Liability	Differentials to Base Loss Cost CSL Liab		PIP	
	Taxis & Limos	6.20		6.27	
	School and Church Buses	0.55		0.76	
	Other Buses	3.80		7.31	
	Van Pools	1.50		0.84	
(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)	PIP Relativities				
	<u>Class of Business</u>				
	TTT Not Covered By Workers Comp.	1.000			
	TTT Covered By Workers Comp.	0.600			
	TTT Guest PIP	0.248			
	Van Pool All Others	1.000			
	Van Pool Furnished By Employer	0.435			
	Van Pool Guest PIP	0.200			
	Taxi and Limo Owner Operated	1.000			
	Taxi and Limo Other Than Owner Operated	0.570			
	Taxi and Limo Guest PIP	0.550			
	PPT Not Principally Operated By Employees	1.000			
	PPT Principally Operated By Employees	0.700			
	PPT Guest PIP	0.205			
	Auto Dealers All Autos	1.000			
	Auto Dealers Guest PIP	0.200			
	School and Church Buses Guest PIP*	\$1			
	All Other Buses Guest PIP*	\$1			
	* For School and Church Buses and All Other Buses, \$1 is subtracted from the respective All Autos loss cost to obtain the Guest PIP loss cost.				
(4)	Specified Cause of Loss Relativity	0.565			
	This factor is now being used for Private Passenger Types as well as Trucks, Tractors and Trailers.				
(5)	Loss Cost Categories For The Liability Coverages				
	C - For those risks where the Insured and all the regular operators of the Insured's motor vehicles have accepted the tort limitation.	1.000			
	A - For vehicles NOT eligible for PIP as well as those risks where the Insured and 0-49% of the regular operators of the Insured's motor vehicles have accepted the tort limitation.	1.150			
	B - For those risks where the Insured and 50-99% of the regular operators of the insured's motor vehicles have accepted the tort limitation.	1.050			
(6)	Medical Payments Relativities				
		Medical Payments Limit			
	Class of Business	500	1000	2000	5000
	TTT	0.0043	0.0067	0.0102	0.0173
	Van Pools	0.0078	0.0120	0.0185	0.0321
	Taxis & Limos	0.0078	0.0138	0.0228	0.0416
	School and Church Buses	0.0138	0.0229	0.0360	0.0575
	All Other Buses	0.0091	0.0149	0.0234	0.0400
	PPT	0.0063	0.0109	0.0180	0.0318
(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.				

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

**KENTUCKY (16)
TERRITORY 101**

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								
(a)	\$ 607	\$3	\$4	\$6	\$11	Not Covered By Workers' Comp.	Covered By Workers' Comp.	Guest PIP
(b)	\$ 554					\$ 29	\$ 17	\$ 7
(c)	\$ 528							
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS								
(a)	\$ 483	\$3	\$5	\$9	\$15	Not Principally Operated By Employees	Principally Operated By Employees	Guest PIP
(b)	\$ 441					\$ 44	\$ 31	\$ 9
(c)	\$ 420							
RULE 40. PUBLIC AUTO CLASSIFICATIONS								
- TAXICABS AND LIMOUSINES								
(a)	\$ 3763	\$29	\$52	\$86	\$157	Owner Operated	Other Than Owner Operated	Guest PIP
(b)	\$ 3435					\$ 182	\$ 104	\$ 100
(c)	\$ 3274							
- SCHOOL AND CHURCH BUSES								
(a)	\$ 334	\$5	\$8	\$12	\$19			Guest PIP
(b)	\$ 305					All Autos		\$ 21
(c)	\$ 290					\$ 22		
- OTHER BUSES								
(a)	\$ 2307	\$21	\$34	\$54	\$92			Guest PIP
(b)	\$ 2105					All Autos		\$ 211
(c)	\$ 2006					\$ 212		
- VAN POOLS								
(a)	\$ 911	\$7	\$11	\$17	\$29	Employer Furnished	All Other	Guest PIP
(b)	\$ 831					\$ 10	\$ 24	\$ 5
(c)	\$ 792							
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT								
(a)	\$ 614	Refer to Rule 49.						Guest PIP
(b)	\$ 561					All Autos		\$ 6
(c)	\$ 534					\$ 28		
<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. ● For descriptions of Liability coverage categories (a), (b) and (c), refer to Rule 93. 								

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								
(a)	\$ 347	\$1	\$2	\$4	\$6	Not Covered By Workers' Comp.	Covered By Workers' Comp.	Guest PIP
(b)	\$ 317					\$ 14	\$ 8	\$ 3
(c)	\$ 302							
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS								
(a)	\$ 311	\$2	\$3	\$6	\$10	Not Principally Operated By Employees	Principally Operated By Employees	Guest PIP
(b)	\$ 284					\$ 27	\$ 19	\$ 6
(c)	\$ 270							
RULE 40. PUBLIC AUTO CLASSIFICATIONS								
- TAXICABS AND LIMOUSINES								
(a)	\$ 2151	\$17	\$30	\$49	\$89	Owner Operated	Other Than Owner Operated	Guest PIP
(b)	\$ 1965					\$ 88	\$ 50	\$ 48
(c)	\$ 1872							
- SCHOOL AND CHURCH BUSES								
(a)	\$ 191	\$3	\$4	\$7	\$11	All Autos		Guest PIP
(b)	\$ 174					\$ 11		\$ 10
(c)	\$ 166							
- OTHER BUSES								
(a)	\$ 1319	\$12	\$20	\$31	\$53	All Autos		Guest PIP
(b)	\$ 1205					\$ 102		\$ 101
(c)	\$ 1148							
- VAN POOLS								
(a)	\$ 521	\$4	\$6	\$10	\$17	Employer Furnished	All Other	Guest PIP
(b)	\$ 476					\$ 5	\$ 12	\$ 2
(c)	\$ 453							
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT								
(a)	\$ 362	Refer to Rule 49.						
(b)	\$ 331					All Autos		Guest PIP
(c)	\$ 315					\$ 16		\$ 3
<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. • For descriptions of Liability coverage categories (a), (b) and (c), refer to Rule 93. 								

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**KENTUCKY (16)
TERRITORY 103**

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								
(a)	\$ 472	\$2	\$3	\$5	\$8	Not Covered By Workers' Comp.	Covered By Workers' Comp.	Guest PIP
(b)	\$ 431					\$ 25	\$ 15	\$ 6
(c)	\$ 410							
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS								
(a)	\$ 416	\$3	\$5	\$7	\$13	Not Principally Operated By Employees	Principally Operated By Employees	Guest PIP
(b)	\$ 380					\$ 36	\$ 25	\$ 7
(c)	\$ 362							
RULE 40. PUBLIC AUTO CLASSIFICATIONS								
- TAXICABS AND LIMOUSINES								
(a)	\$ 2926	\$23	\$40	\$67	\$122	Owner Operated	Other Than Owner Operated	Guest PIP
(b)	\$ 2672					\$ 157	\$ 89	\$ 86
(c)	\$ 2542							
- SCHOOL AND CHURCH BUSES								
(a)	\$ 260	\$4	\$6	\$9	\$15			Guest PIP
(b)	\$ 237					All Autos		\$ 18
(c)	\$ 226					\$ 19		
- OTHER BUSES								
(a)	\$ 1794	\$16	\$27	\$42	\$72			Guest PIP
(b)	\$ 1638					All Autos		\$ 182
(c)	\$ 1558					\$ 183		
- VAN POOLS								
(a)	\$ 708	\$6	\$8	\$13	\$23	Employer Furnished	All Other	Guest PIP
(b)	\$ 647					\$ 9	\$ 21	\$ 4
(c)	\$ 615							
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT								
(a)	\$ 504	Refer to Rule 49.						Guest PIP
(b)	\$ 460					All Autos		\$ 6
(c)	\$ 438					\$ 29		
<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. ● For descriptions of Liability coverage categories (a), (b) and (c), refer to Rule 93. 								

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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								
(a)	\$ 302	\$1	\$2	\$3	\$5	Not Covered By Workers' Comp.	Covered By Workers' Comp.	Guest PIP
(b)	\$ 276					\$ 15	\$ 9	\$ 4
(c)	\$ 263							
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS								
(a)	\$ 296	\$2	\$3	\$5	\$9	Not Principally Operated By Employees	Principally Operated By Employees	Guest PIP
(b)	\$ 270					\$ 30	\$ 21	\$ 6
(c)	\$ 257							
RULE 40. PUBLIC AUTO CLASSIFICATIONS								
- TAXICABS AND LIMOUSINES								
(a)	\$ 1872	\$15	\$26	\$43	\$78	Owner Operated	Other Than Owner Operated	Guest PIP
(b)	\$ 1711					\$ 94	\$ 54	\$ 52
(c)	\$ 1631							
- SCHOOL AND CHURCH BUSES								
(a)	\$ 166	\$2	\$4	\$6	\$10	All Autos		Guest PIP
(b)	\$ 152					\$ 11		\$ 10
(c)	\$ 145							
- OTHER BUSES								
(a)	\$ 1148	\$10	\$17	\$27	\$46	All Autos		Guest PIP
(b)	\$ 1049					\$ 110		\$ 109
(c)	\$ 999							
- VAN POOLS								
(a)	\$ 453	\$4	\$5	\$8	\$15	Employer Furnished	All Other	Guest PIP
(b)	\$ 414					\$ 6	\$ 13	\$ 3
(c)	\$ 395							
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT								
(a)	\$ 322	Refer to Rule 49.						
(b)	\$ 294					All Autos		Guest PIP
(c)	\$ 280					\$ 18		\$ 4
<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. • For descriptions of Liability coverage categories (a), (b) and (c), refer to Rule 93. 								

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**KENTUCKY (16)
TERRITORY 105**

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									
(a)	\$ 316	\$1	\$2	\$3	\$5	Not Covered By Workers' Comp.	Covered By Workers' Comp.	Guest PIP	
(b)	\$ 289					\$ 17	\$ 10	\$ 4	
(c)	\$ 275								
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS									
(a)	\$ 376	\$2	\$4	\$7	\$12	Not Principally Operated By Employees	Principally Operated By Employees	Guest PIP	
(b)	\$ 343					\$ 32	\$ 22	\$ 7	
(c)	\$ 327								
RULE 40. PUBLIC AUTO CLASSIFICATIONS									
- TAXICABS AND LIMOUSINES									
(a)	\$ 1959	\$15	\$27	\$45	\$81	Owner Operated	Other Than Owner Operated	Guest PIP	
(b)	\$ 1792					\$ 107	\$ 61	\$ 59	
(c)	\$ 1705								
- SCHOOL AND CHURCH BUSES									
(a)	\$ 174	\$2	\$4	\$6	\$10			Guest PIP	
(b)	\$ 159					All Autos		\$ 12	
(c)	\$ 151					\$ 13			
- OTHER BUSES									
(a)	\$ 1201	\$11	\$18	\$28	\$48			Guest PIP	
(b)	\$ 1098					All Autos		\$ 123	
(c)	\$ 1045					\$ 124			
- VAN POOLS									
(a)	\$ 474	\$4	\$6	\$9	\$15	Employer Furnished	All Other	Guest PIP	
(b)	\$ 434					\$ 6	\$ 14	\$ 3	
(c)	\$ 413								
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT									
(a)	\$ 334	Refer to Rule 49.							Guest PIP
(b)	\$ 305					All Autos		\$ 3	
(c)	\$ 290					\$ 15			
<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. ● For descriptions of Liability coverage categories (a), (b) and (c), refer to Rule 93. 									

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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								
(a)	\$ 388	\$2	\$3	\$4	\$7	Not Covered By Workers' Comp.	Covered By Workers' Comp.	Guest PIP
(b)	\$ 354					\$ 26	\$ 16	\$ 6
(c)	\$ 337							
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS								
(a)	\$ 363	\$2	\$4	\$7	\$12	Not Principally Operated By Employees	Principally Operated By Employees	Guest PIP
(b)	\$ 332					\$ 52	\$ 36	\$ 11
(c)	\$ 316							
RULE 40. PUBLIC AUTO CLASSIFICATIONS								
- TAXICABS AND LIMOUSINES								
(a)	\$ 2406	\$19	\$33	\$55	\$100	Owner Operated	Other Than Owner Operated	Guest PIP
(b)	\$ 2195					\$ 163	\$ 93	\$ 90
(c)	\$ 2089							
- SCHOOL AND CHURCH BUSES								
(a)	\$ 213	\$3	\$5	\$8	\$12		All Autos	Guest PIP
(b)	\$ 195						\$ 20	\$ 19
(c)	\$ 185							
- OTHER BUSES								
(a)	\$ 1474	\$13	\$22	\$34	\$59		All Autos	Guest PIP
(b)	\$ 1345						\$ 190	\$ 189
(c)	\$ 1281							
- VAN POOLS								
(a)	\$ 582	\$5	\$7	\$11	\$19	Employer Furnished	All Other	Guest PIP
(b)	\$ 531					\$ 10	\$ 22	\$ 4
(c)	\$ 506							
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT								
(a)	\$ 401	Refer to Rule 49.						
(b)	\$ 366						All Autos	Guest PIP
(c)	\$ 349						\$ 34	\$ 7
<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. • For descriptions of Liability coverage categories (a), (b) and (c), refer to Rule 93. 								

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**KENTUCKY (16)
TERRITORY 107**

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									
(a)	\$ 319	\$1	\$2	\$3	\$6	Not Covered By Workers' Comp.	Covered By Workers' Comp.	Guest PIP	
(b)	\$ 291					\$ 14	\$ 8	\$ 3	
(c)	\$ 277								
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS									
(a)	\$ 332	\$2	\$4	\$6	\$11	Not Principally Operated By Employees	Principally Operated By Employees	Guest PIP	
(b)	\$ 303					\$ 28	\$ 20	\$ 6	
(c)	\$ 289								
RULE 40. PUBLIC AUTO CLASSIFICATIONS									
- TAXICABS AND LIMOUSINES									
(a)	\$ 1978	\$15	\$27	\$45	\$82	Owner Operated	Other Than Owner Operated	Guest PIP	
(b)	\$ 1804					\$ 88	\$ 50	\$ 48	
(c)	\$ 1717								
- SCHOOL AND CHURCH BUSES									
(a)	\$ 175	\$2	\$4	\$6	\$10			Guest PIP	
(b)	\$ 160					All Autos		\$ 10	
(c)	\$ 152					\$ 11			
- OTHER BUSES									
(a)	\$ 1212	\$11	\$18	\$28	\$48			Guest PIP	
(b)	\$ 1106					All Autos		\$ 101	
(c)	\$ 1053					\$ 102			
- VAN POOLS									
(a)	\$ 479	\$4	\$6	\$9	\$15	Employer Furnished	All Other	Guest PIP	
(b)	\$ 437					\$ 5	\$ 12	\$ 2	
(c)	\$ 416								
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT									
(a)	\$ 304	Refer to Rule 49.							Guest PIP
(b)	\$ 277					All Autos		\$ 3	
(c)	\$ 264					\$ 16			
<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. ● For descriptions of Liability coverage categories (a), (b) and (c), refer to Rule 93. 									

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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								
(a)	\$ 294	\$1	\$2	\$3	\$5	Not Covered By Workers' Comp.	Covered By Workers' Comp.	Guest PIP
(b)	\$ 269					\$ 19	\$ 11	\$ 5
(c)	\$ 256							
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS								
(a)	\$ 321	\$2	\$3	\$6	\$10	Not Principally Operated By Employees	Principally Operated By Employees	Guest PIP
(b)	\$ 293					\$ 33	\$ 23	\$ 7
(c)	\$ 279							
RULE 40. PUBLIC AUTO CLASSIFICATIONS								
- TAXICABS AND LIMOUSINES								
(a)	\$ 1823	\$14	\$25	\$42	\$76	Owner Operated	Other Than Owner Operated	Guest PIP
(b)	\$ 1668					\$ 119	\$ 68	\$ 65
(c)	\$ 1587							
- SCHOOL AND CHURCH BUSES								
(a)	\$ 162	\$2	\$4	\$6	\$9		All Autos	Guest PIP
(b)	\$ 148						\$ 14	\$ 13
(c)	\$ 141							
- OTHER BUSES								
(a)	\$ 1117	\$10	\$17	\$26	\$45		All Autos	Guest PIP
(b)	\$ 1022						\$ 139	\$ 138
(c)	\$ 973							
- VAN POOLS								
(a)	\$ 441	\$3	\$5	\$8	\$14	Employer Furnished	All Other	Guest PIP
(b)	\$ 404					\$ 7	\$ 16	\$ 3
(c)	\$ 384							
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT								
(a)	\$ 285	Refer to Rule 49.						
(b)	\$ 260					All Autos		Guest PIP
(c)	\$ 248					\$ 21		\$ 4
<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. • For descriptions of Liability coverage categories (a), (b) and (c), refer to Rule 93. 								

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**KENTUCKY (16)
TERRITORY 110**

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									
(a)	\$ 350	\$2	\$3	\$4	\$6	Not Covered By Workers' Comp.	Covered By Workers' Comp.	Guest PIP	
(b)	\$ 319					\$ 19	\$ 11	\$ 5	
(c)	\$ 304								
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS									
(a)	\$ 315	\$2	\$3	\$6	\$10	Not Principally Operated By Employees	Principally Operated By Employees	Guest PIP	
(b)	\$ 288					\$ 47	\$ 33	\$ 10	
(c)	\$ 274								
RULE 40. PUBLIC AUTO CLASSIFICATIONS									
- TAXICABS AND LIMOUSINES									
(a)	\$ 2170	\$17	\$30	\$49	\$90	Owner Operated	Other Than Owner Operated	Guest PIP	
(b)	\$ 1978					\$ 119	\$ 68	\$ 65	
(c)	\$ 1885								
- SCHOOL AND CHURCH BUSES									
(a)	\$ 193	\$3	\$4	\$7	\$11			Guest PIP	
(b)	\$ 175					All Autos		\$ 13	
(c)	\$ 167					\$ 14			
- OTHER BUSES									
(a)	\$ 1330	\$12	\$20	\$31	\$53			Guest PIP	
(b)	\$ 1212					All Autos		\$ 138	
(c)	\$ 1155					\$ 139			
- VAN POOLS									
(a)	\$ 525	\$4	\$6	\$10	\$17	Employer Furnished	All Other	Guest PIP	
(b)	\$ 479					\$ 7	\$ 16	\$ 3	
(c)	\$ 456								
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT									
(a)	\$ 337	Refer to Rule 49.							Guest PIP
(b)	\$ 308					All Autos		\$ 5	
(c)	\$ 293					\$ 23			
<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. ● For descriptions of Liability coverage categories (a), (b) and (c), refer to Rule 93. 									

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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								
(a)	\$ 232	\$1	\$2	\$3	\$4	Not Covered By Workers' Comp.	Covered By Workers' Comp.	Guest PIP
(b)	\$ 212					\$ 14	\$ 8	\$ 3
(c)	\$ 202							
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS								
(a)	\$ 268	\$2	\$3	\$5	\$9	Not Principally Operated By Employees	Principally Operated By Employees	Guest PIP
(b)	\$ 245					\$ 32	\$ 22	\$ 7
(c)	\$ 233							
RULE 40. PUBLIC AUTO CLASSIFICATIONS								
- TAXICABS AND LIMOUSINES								
(a)	\$ 1438	\$11	\$20	\$33	\$60	Owner Operated	Other Than Owner Operated	Guest PIP
(b)	\$ 1314					\$ 88	\$ 50	\$ 48
(c)	\$ 1252							
- SCHOOL AND CHURCH BUSES								
(a)	\$ 128	\$2	\$3	\$5	\$7			Guest PIP
(b)	\$ 117					All Autos		\$ 10
(c)	\$ 111					\$ 11		
- OTHER BUSES								
(a)	\$ 882	\$8	\$13	\$21	\$35			Guest PIP
(b)	\$ 806					All Autos		\$ 101
(c)	\$ 768					\$ 102		
- VAN POOLS								
(a)	\$ 348	\$3	\$4	\$6	\$11	Employer Furnished	All Other	Guest PIP
(b)	\$ 318					\$ 5	\$ 12	\$ 2
(c)	\$ 303							
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT								
(a)	\$ 246	Refer to Rule 49.						Guest PIP
(b)	\$ 225					All Autos		\$ 4
(c)	\$ 214					\$ 18		
<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. • For descriptions of Liability coverage categories (a), (b) and (c), refer to Rule 93. 								

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**KENTUCKY (16)
TERRITORY 113**

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									
(a)	\$ 420	\$2	\$3	\$4	\$7	Not Covered By Workers' Comp.	Covered By Workers' Comp.	Guest PIP	
(b)	\$ 383					\$ 22	\$ 13	\$ 5	
(c)	\$ 365								
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS									
(a)	\$ 369	\$2	\$4	\$7	\$12	Not Principally Operated By Employees	Principally Operated By Employees	Guest PIP	
(b)	\$ 337					\$ 56	\$ 39	\$ 11	
(c)	\$ 321								
RULE 40. PUBLIC AUTO CLASSIFICATIONS									
- TAXICABS AND LIMOUSINES									
(a)	\$ 2604	\$20	\$36	\$59	\$108	Owner Operated	Other Than Owner Operated	Guest PIP	
(b)	\$ 2375					\$ 138	\$ 79	\$ 76	
(c)	\$ 2263								
- SCHOOL AND CHURCH BUSES									
(a)	\$ 231	\$3	\$5	\$8	\$13			Guest PIP	
(b)	\$ 211					All Autos		\$ 16	
(c)	\$ 201					\$ 17			
- OTHER BUSES									
(a)	\$ 1596	\$15	\$24	\$37	\$64			Guest PIP	
(b)	\$ 1455					All Autos		\$ 160	
(c)	\$ 1387					\$ 161			
- VAN POOLS									
(a)	\$ 630	\$5	\$8	\$12	\$20	Employer Furnished	All Other	Guest PIP	
(b)	\$ 575					\$ 8	\$ 18	\$ 4	
(c)	\$ 548								
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT									
(a)	\$ 422	Refer to Rule 49.							Guest PIP
(b)	\$ 385					All Autos		\$ 5	
(c)	\$ 367					\$ 27			
<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. • For descriptions of Liability coverage categories (a), (b) and (c), refer to Rule 93. 									

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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								
(a)	\$ 332	\$1	\$2	\$3	\$6	Not Covered By Workers' Comp.	Covered By Workers' Comp.	Guest PIP
(b)	\$ 303					\$ 15	\$ 9	\$ 4
(c)	\$ 289							
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS								
(a)	\$ 340	\$2	\$4	\$6	\$11	Not Principally Operated By Employees	Principally Operated By Employees	Guest PIP
(b)	\$ 311					\$ 47	\$ 33	\$ 10
(c)	\$ 296							
RULE 40. PUBLIC AUTO CLASSIFICATIONS								
- TAXICABS AND LIMOUSINES								
(a)	\$ 2058	\$16	\$28	\$47	\$86	Owner Operated	Other Than Owner Operated	Guest PIP
(b)	\$ 1879					\$ 94	\$ 54	\$ 52
(c)	\$ 1792							
- SCHOOL AND CHURCH BUSES								
(a)	\$ 183	\$3	\$4	\$7	\$11	All Autos		Guest PIP
(b)	\$ 167					\$ 11		\$ 10
(c)	\$ 159							
- OTHER BUSES								
(a)	\$ 1262	\$11	\$19	\$30	\$50	All Autos		Guest PIP
(b)	\$ 1151					\$ 110		\$ 109
(c)	\$ 1098							
- VAN POOLS								
(a)	\$ 498	\$4	\$6	\$9	\$16	Employer Furnished	All Other	Guest PIP
(b)	\$ 455					\$ 6	\$ 13	\$ 3
(c)	\$ 434							
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT								
(a)	\$ 347	Refer to Rule 49.						
(b)	\$ 317					All Autos		Guest PIP
(c)	\$ 302					\$ 17		\$ 3
<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. • For descriptions of Liability coverage categories (a), (b) and (c), refer to Rule 93. 								

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**KENTUCKY (16)
TERRITORY 115**

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									
(a)	\$ 302	\$1	\$2	\$3	\$5	Not Covered By Workers' Comp.	Covered By Workers' Comp.	Guest PIP	
(b)	\$ 276					\$ 19	\$ 11	\$ 5	
(c)	\$ 263								
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS									
(a)	\$ 346	\$2	\$4	\$6	\$11	Not Principally Operated By Employees	Principally Operated By Employees	Guest PIP	
(b)	\$ 316					\$ 57	\$ 40	\$ 12	
(c)	\$ 301								
RULE 40. PUBLIC AUTO CLASSIFICATIONS									
- TAXICABS AND LIMOUSINES									
(a)	\$ 1872	\$15	\$26	\$43	\$78	Owner Operated	Other Than Owner Operated	Guest PIP	
(b)	\$ 1711					\$ 119	\$ 68	\$ 65	
(c)	\$ 1631								
- SCHOOL AND CHURCH BUSES									
(a)	\$ 166	\$2	\$4	\$6	\$10			Guest PIP	
(b)	\$ 152					All Autos		\$ 13	
(c)	\$ 145					\$ 14			
- OTHER BUSES									
(a)	\$ 1148	\$10	\$17	\$27	\$46			Guest PIP	
(b)	\$ 1049					All Autos		\$ 138	
(c)	\$ 999					\$ 139			
- VAN POOLS									
(a)	\$ 453	\$4	\$5	\$8	\$15	Employer Furnished	All Other	Guest PIP	
(b)	\$ 414					\$ 7	\$ 16	\$ 3	
(c)	\$ 395								
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT									
(a)	\$ 308	Refer to Rule 49.							Guest PIP
(b)	\$ 281						All Autos		\$ 4
(c)	\$ 268						\$ 21		
<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. ● For descriptions of Liability coverage categories (a), (b) and (c), refer to Rule 93. 									

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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								
(a)	\$ 390	\$2	\$3	\$4	\$7	Not Covered By Workers' Comp.	Covered By Workers' Comp.	Guest PIP
(b)	\$ 356					\$ 16	\$ 10	\$ 4
(c)	\$ 339							
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS								
(a)	\$ 281	\$2	\$3	\$5	\$9	Not Principally Operated By Employees	Principally Operated By Employees	Guest PIP
(b)	\$ 256					\$ 26	\$ 18	\$ 5
(c)	\$ 244							
RULE 40. PUBLIC AUTO CLASSIFICATIONS								
- TAXICABS AND LIMOUSINES								
(a)	\$ 2418	\$19	\$33	\$55	\$101	Owner Operated	Other Than Owner Operated	Guest PIP
(b)	\$ 2207					\$ 100	\$ 57	\$ 55
(c)	\$ 2102							
- SCHOOL AND CHURCH BUSES								
(a)	\$ 215	\$3	\$5	\$8	\$12		All Autos	Guest PIP
(b)	\$ 196						\$ 12	\$ 11
(c)	\$ 186							
- OTHER BUSES								
(a)	\$ 1482	\$13	\$22	\$35	\$59		All Autos	Guest PIP
(b)	\$ 1353						\$ 117	\$ 116
(c)	\$ 1288							
- VAN POOLS								
(a)	\$ 585	\$5	\$7	\$11	\$19	Employer Furnished	All Other	Guest PIP
(b)	\$ 534					\$ 6	\$ 13	\$ 3
(c)	\$ 509							
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT								
(a)	\$ 406	Refer to Rule 49.						
(b)	\$ 371					All Autos		Guest PIP
(c)	\$ 353					\$ 20		\$ 4
<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. • For descriptions of Liability coverage categories (a), (b) and (c), refer to Rule 93. 								

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**KENTUCKY (16)
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								
(a)	\$ 378	\$2	\$3	\$4	\$7	Not Covered By Workers' Comp.	Covered By Workers' Comp.	Guest PIP
(b)	\$ 345					\$ 21	\$ 13	\$ 5
(c)	\$ 329							
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS								
(a)	\$ 297	\$2	\$3	\$5	\$9	Not Principally Operated By Employees	Principally Operated By Employees	Guest PIP
(b)	\$ 271					\$ 36	\$ 25	\$ 7
(c)	\$ 258							
RULE 40. PUBLIC AUTO CLASSIFICATIONS								
- TAXICABS AND LIMOUSINES								
(a)	\$ 2344	\$18	\$32	\$53	\$98	Owner Operated	Other Than Owner Operated	Guest PIP
(b)	\$ 2139					\$ 132	\$ 75	\$ 73
(c)	\$ 2040							
- SCHOOL AND CHURCH BUSES								
(a)	\$ 208	\$3	\$5	\$7	\$12			Guest PIP
(b)	\$ 190					All Autos		\$ 15
(c)	\$ 181					\$ 16		
- OTHER BUSES								
(a)	\$ 1436	\$13	\$21	\$34	\$57			Guest PIP
(b)	\$ 1311					All Autos		\$ 153
(c)	\$ 1250					\$ 154		
- VAN POOLS								
(a)	\$ 567	\$4	\$7	\$10	\$18	Employer Furnished	All Other	Guest PIP
(b)	\$ 518					\$ 8	\$ 18	\$ 4
(c)	\$ 494							
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT								
(a)	\$ 383	Refer to Rule 49.						Guest PIP
(b)	\$ 350					All Autos		\$ 5
(c)	\$ 333					\$ 24		
<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. ● For descriptions of Liability coverage categories (a), (b) and (c), refer to Rule 93. 								

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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										
(a)	\$ 268	\$1	\$2	\$3	\$5	Not Covered By Workers' Comp.	Covered By Workers' Comp.	Guest PIP		
(b)	\$ 245									
(c)	\$ 233					\$ 17	\$ 10	\$ 4		
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS										
(a)	\$ 344	\$2	\$4	\$6	\$11	Not Principally Operated By Employees	Principally Operated By Employees	Guest PIP		
(b)	\$ 314									
(c)	\$ 299					\$ 38	\$ 27	\$ 8		
RULE 40. PUBLIC AUTO CLASSIFICATIONS										
- TAXICABS AND LIMOUSINES										
(a)	\$ 1662	\$13	\$23	\$38	\$69	Owner Operated	Other Than Owner Operated	Guest PIP		
(b)	\$ 1519									
(c)	\$ 1445					\$ 107	\$ 61	\$ 59		
- SCHOOL AND CHURCH BUSES										
(a)	\$ 147	\$2	\$3	\$5	\$8			Guest PIP		
(b)	\$ 135					All Autos				
(c)	\$ 128					\$ 13		\$ 12		
- OTHER BUSES										
(a)	\$ 1018	\$9	\$15	\$24	\$41			Guest PIP		
(b)	\$ 931					All Autos				
(c)	\$ 885					\$ 124		\$ 123		
- VAN POOLS										
(a)	\$ 402	\$3	\$5	\$7	\$13	Employer Furnished	All Other	Guest PIP		
(b)	\$ 368									
(c)	\$ 350					\$ 6	\$ 14	\$ 3		
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT										
(a)	\$ 290	Refer to Rule 49.							Guest PIP	
(b)	\$ 265					All Autos				
(c)	\$ 252					\$ 19		\$ 4		
<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. • For descriptions of Liability coverage categories (a), (b) and (c), refer to Rule 93. 										

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**KENTUCKY (16)
TERRITORY 101**

PHYSICAL DAMAGE			
Original Cost New Range			
\$15,001 – 20,000			
	Specified Causes Of Loss	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			
	\$ 79	\$ 139	\$ 224
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 59	\$ 105	\$ 305
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 81	\$ 142	\$ 284
– SCHOOL AND CHURCH BUSES			
	\$ 55	\$ 97	\$ 146
– OTHER BUSES			
	\$ 55	\$ 97	\$ 146
– VAN POOLS			
	\$ 81	\$ 142	\$ 284
<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. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	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			
	\$ 58	\$ 102	\$ 163
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 52	\$ 92	\$ 261
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 59	\$ 104	\$ 207
– SCHOOL AND CHURCH BUSES			
	\$ 41	\$ 71	\$ 106
– OTHER BUSES			
	\$ 41	\$ 71	\$ 106
– VAN POOLS			
	\$ 59	\$ 104	\$ 207
<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. 			

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**KENTUCKY (16)
TERRITORY 103**

PHYSICAL DAMAGE			
Original Cost New Range			
\$15,001 – 20,000			
	Specified Causes Of Loss	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			
	\$ 62	\$ 110	\$ 215
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 45	\$ 80	\$ 285
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 63	\$ 112	\$ 273
– SCHOOL AND CHURCH BUSES			
	\$ 43	\$ 77	\$ 140
– OTHER BUSES			
	\$ 43	\$ 77	\$ 140
– VAN POOLS			
	\$ 63	\$ 112	\$ 273
<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. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	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			
	\$ 84	\$ 149	\$ 178
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 97	\$ 172	\$ 242
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 86	\$ 152	\$ 226
– SCHOOL AND CHURCH BUSES			
	\$ 59	\$ 104	\$ 116
– OTHER BUSES			
	\$ 59	\$ 104	\$ 116
– VAN POOLS			
	\$ 86	\$ 152	\$ 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. 			

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**KENTUCKY (16)
TERRITORY 105**

PHYSICAL DAMAGE			
Original Cost New Range			
\$15,001 – 20,000			
	Specified Causes Of Loss	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			
	\$ 63	\$ 112	\$ 243
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 45	\$ 80	\$ 232
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 64	\$ 114	\$ 309
– SCHOOL AND CHURCH BUSES			
	\$ 44	\$ 78	\$ 158
– OTHER BUSES			
	\$ 44	\$ 78	\$ 158
– VAN POOLS			
	\$ 64	\$ 114	\$ 309
<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. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	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			
	\$ 78	\$ 138	\$ 255
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 51	\$ 91	\$ 230
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 80	\$ 141	\$ 324
– SCHOOL AND CHURCH BUSES			
	\$ 55	\$ 97	\$ 166
– OTHER BUSES			
	\$ 55	\$ 97	\$ 166
– VAN POOLS			
	\$ 80	\$ 141	\$ 324
<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. 			

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**KENTUCKY (16)
TERRITORY 107**

PHYSICAL DAMAGE			
Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	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			
	\$ 70	\$ 124	\$ 228
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 70	\$ 124	\$ 233
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 71	\$ 126	\$ 290
– SCHOOL AND CHURCH BUSES			
	\$ 49	\$ 87	\$ 148
– OTHER BUSES			
	\$ 49	\$ 87	\$ 148
– VAN POOLS			
	\$ 71	\$ 126	\$ 290
<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. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	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			
	\$ 72	\$ 128	\$ 202
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 72	\$ 127	\$ 269
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 73	\$ 131	\$ 257
– SCHOOL AND CHURCH BUSES			
	\$ 50	\$ 90	\$ 131
– OTHER BUSES			
	\$ 50	\$ 90	\$ 131
– VAN POOLS			
	\$ 73	\$ 131	\$ 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. 			

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**KENTUCKY (16)
TERRITORY 110**

PHYSICAL DAMAGE			
Original Cost New Range			
\$15,001 – 20,000			
	Specified Causes Of Loss	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			
	\$ 79	\$ 139	\$ 190
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 92	\$ 163	\$ 265
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 81	\$ 142	\$ 241
– SCHOOL AND CHURCH BUSES			
	\$ 55	\$ 97	\$ 124
– OTHER BUSES			
	\$ 55	\$ 97	\$ 124
– VAN POOLS			
	\$ 81	\$ 142	\$ 241
<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. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	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			
	\$ 103	\$ 182	\$ 202
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 82	\$ 145	\$ 254
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 105	\$ 186	\$ 257
– SCHOOL AND CHURCH BUSES			
	\$ 72	\$ 127	\$ 131
– OTHER BUSES			
	\$ 72	\$ 127	\$ 131
– VAN POOLS			
	\$ 105	\$ 186	\$ 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. 			

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**KENTUCKY (16)
TERRITORY 113**

PHYSICAL DAMAGE			
Original Cost New Range			
\$15,001 – 20,000			
	Specified Causes Of Loss	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			
	\$ 75	\$ 133	\$ 191
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 57	\$ 100	\$ 237
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 77	\$ 136	\$ 243
– SCHOOL AND CHURCH BUSES			
	\$ 53	\$ 93	\$ 124
– OTHER BUSES			
	\$ 53	\$ 93	\$ 124
– VAN POOLS			
	\$ 77	\$ 136	\$ 243
<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. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	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			
	\$ 62	\$ 109	\$ 185
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 57	\$ 100	\$ 244
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 63	\$ 111	\$ 235
– SCHOOL AND CHURCH BUSES			
	\$ 43	\$ 76	\$ 120
– OTHER BUSES			
	\$ 43	\$ 76	\$ 120
– VAN POOLS			
	\$ 63	\$ 111	\$ 235
<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. 			

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**KENTUCKY (16)
TERRITORY 115**

PHYSICAL DAMAGE			
Original Cost New Range			
\$15,001 – 20,000			
	Specified Causes Of Loss	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			
	\$ 77	\$ 137	\$ 172
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 66	\$ 117	\$ 276
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 79	\$ 140	\$ 218
– SCHOOL AND CHURCH BUSES			
	\$ 54	\$ 96	\$ 112
– OTHER BUSES			
	\$ 54	\$ 96	\$ 112
– VAN POOLS			
	\$ 79	\$ 140	\$ 218
<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. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	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			
	\$ 74	\$ 131	\$ 178
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 51	\$ 90	\$ 305
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 75	\$ 134	\$ 226
– SCHOOL AND CHURCH BUSES			
	\$ 52	\$ 92	\$ 116
– OTHER BUSES			
	\$ 52	\$ 92	\$ 116
– VAN POOLS			
	\$ 75	\$ 134	\$ 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. 			

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**KENTUCKY (16)
TERRITORY 117**

PHYSICAL DAMAGE			
Original Cost New Range			
\$15,001 – 20,000			
	Specified Causes Of Loss	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			
	\$ 66	\$ 117	\$ 226
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 46	\$ 81	\$ 296
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 67	\$ 119	\$ 287
– SCHOOL AND CHURCH BUSES			
	\$ 46	\$ 82	\$ 147
– OTHER BUSES			
	\$ 46	\$ 82	\$ 147
– VAN POOLS			
	\$ 67	\$ 119	\$ 287
<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. 			

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LOSS COST PAGES

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	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			
	\$ 78	\$ 138	\$ 207
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 57	\$ 100	\$ 254
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 80	\$ 141	\$ 263
– SCHOOL AND CHURCH BUSES			
	\$ 55	\$ 97	\$ 135
– OTHER BUSES			
	\$ 55	\$ 97	\$ 135
– VAN POOLS			
	\$ 80	\$ 141	\$ 263
<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. 			

90. HIRED AUTOS

Cost Of Hire Basis – All Territories Liability Base Loss Cost
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\$ <u>0.530.54</u>

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

Supplementary Information – Kentucky

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 Kentucky

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>
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%
09/30/2018	+5.1%	+4.2%
12/31/2018	+5.5%	+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 – Kentucky

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 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%
October 2018 - September 2019	3.5%	2.1%

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 – Kentucky

Kentucky Trends

Trucks, Tractors & Trailers and Private Passenger Types Liability

	Current Trends <u>Data through 12/31/2018</u>	Previous Trends <u>Data through 12/31/2017</u>
Kentucky Claim Cost Trends		
Bodily Injury (\$100,000 Limit)	3.9%	7.2%
Property Damage (\$100,000 Limit)	2.6%	6.3%
Credibility-Weighted Claim Cost Trends		
Bodily Injury (\$100,000 Limit)	5.4%	4.0%
Property Damage (\$100,000 Limit)	4.0%	5.1%
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)	5.4%	4.0%
Property Damage (\$100,000 Limit)	4.0%	5.1%
Private Passenger Types		
Bodily Injury (\$100,000 Limit)	5.4%	4.0%
Property Damage (\$100,000 Limit)	4.0%	5.1%

Kentucky bodily injury severity trend receives 5% weight when combined with multistate trend in the filing, property damage trend receives 20% weight.

If the prior trends were used to calculate the indicated changes in this document, the Truck, Tractors & Trailers Liability indication would have been 3.0% rather than 4.7%. For the Private Passenger Types coverage, the indication would have been 0.2% instead of 1.5%.

No-Fault Coverage (PIP)

	Current Trends <u>Data through 06/30/2019</u>	Previous Trends <u>Data through 06/30/2018</u>
Kentucky Claim Cost Trends		
Trucks, Tractors & Trailers	2.9%	3.5%
Private Passenger Types	2.9%	3.6%
Selected Claim Frequency Trends		
Trucks, Tractors & Trailers	0.0%	0.0%
Private Passenger Types	0.0%	0.0%
Selected Pure Premium Trends		
Trucks, Tractors & Trailers	2.9%	3.5%
Private Passenger Types	2.9%	3.6%

If the prior trends were used to calculate the indicated change in this document, the Truck, Tractors & Trailers PIP indication would have been -5.3% instead of -7.2%. For the Private Passenger Types PIP coverage, the indication would have been -0.8% rather than -2.5%.

Supplementary Information – Kentucky

Physical Damage Loss Trend

	<u>Coverage</u>	Current Trends	Previous Trends
		<u>Data through 12/31/2018</u>	<u>Data through 12/31/2017</u>
Trucks, Tractors & Trailers	OTC	+7.0%	+7.0%
	Collision	+4.5%	+5.0%
Private Passenger Types	OTC	+6.5%	+6.5%
	Collision	+4.0%	+4.5%

Physical Damage OCN Trend

	<u>Coverage</u>	Current Trends	Previous Trends
		<u>Data through 12/31/2018</u>	<u>Data through 12/31/2017</u>
Trucks, Tractors & Trailers	OTC	+0.9%	+1.0%
	Collision	+1.5%	+1.6%
Private Passenger Types	OTC	+1.0%	+1.1%
	Collision	+0.6%	+0.6%

The loss trend has remained the same for Trucks, Tractors & Trailers OTC and Private Passenger Types OTC. The OCN trend has decreased by 0.1 points for Trucks, Tractors & Trailers OTC and has decreased by 0.1 points 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 8.5%, instead of 8.8%, and 2.8%, instead of 3.1%, 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 decreased by 0.1 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 & Trailers and Private Passenger Types collision indications in this document would have been -4.0%, instead of -5.0%, and -1.6%, instead of -3.4%, respectively.

Supplementary Information – Kentucky

Loss Development

Methodology

For the Trucks, Tractors & Trailers and Private Passenger Types Liability coverages, we continue to employ a credibility-weighted combination of Kentucky 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	1.084	1.094
27 to Ultimate	1.201	1.194
15 to Ultimate	1.399	1.391
Trucks, Tractors and Trailers PD		
39 to Ultimate	1.004	1.003
27 to Ultimate	1.013	1.011
15 to Ultimate	1.051	1.053
Private Passenger Types BI		
39 to Ultimate	1.082	1.090
27 to Ultimate	1.153	1.184
15 to Ultimate	1.359	1.399
Private Passenger Types PD		
39 to Ultimate	1.004	1.004
27 to Ultimate	1.012	1.012
15 to Ultimate	1.039	1.042

Supplementary Information – Kentucky

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 2.8% is indicated when each of the coverage indications is weighted by its respective loss cost volume. Staff will file the indications, which reflect a 09/01/2020 proposed effective date, with the following exceptions:

<u>Coverage</u>	<u>Indicated Change</u>	<u>Filed Change</u>
Private Passenger Types Liability	1.5%	N.C.
Private Passenger Types PIP	-2.5%	N.C.

The Trucks, Tractors & Trailers Other Than Collision loss cost for territory 117 was capped for stability.

The overall filed change is 2.7%.

Notes

- The Auto Dealers Liability and PIP coverages are not being reviewed this year.
- The Auto Dealers and Garagekeepers physical damage coverages are not being reviewed this year.
- The Trucks, Tractors & Trailers OTC loss cost level change for territory 117 was capped at 15.0% for stability.
- The Trucks, Tractors & Trailers OTC indication of 8.8% is due to poor experience in two out of the latest three years.