

LOSS COSTS – IMPLEMENTATION

JUNE 23, 2020

COMMERCIAL AUTOMOBILE

LI-CA-2020-273

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

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### KEY MESSAGE

Loss costs representing a +2.7% statewide change to be implemented.

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### BACKGROUND

In circular [LI-CA-2020-140](#), we provided you with information about the Commercial Auto loss cost level experience review.

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### CONSIDERATION OF COVID-19

In anticipation of long-term behavioral, social and economic changes as a result of COVID-19, we expect, based on the information currently available, that those changes will have a modest but material impact on prospective loss costs for certain risks, and in this filing we have adjusted loss costs to reflect these changes by applying a factor of 0.98 to loss costs for liability and collision.

While there is still great uncertainty around COVID-19, the above referenced adjustments do not contemplate the possibility of widespread viral resurgence or the renewal of stay-at-home orders during the period in which the newly filed loss costs will be in effect. We have assumed that any recurrence of such extreme and unpredictable circumstances would generally be addressed, as appropriate, by individual carriers.

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### ISO ACTION

We 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.

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### 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.

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## **SUPPLEMENTARY INFORMATION**

We are including supplementary information for Missouri, 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.

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## **EFFECTIVE DATE**

The ISO revision is subject to the following rule of application:

These changes are applicable to all policies written on or after November 1, 2020.

This effective date applies only to those insurers who have filed their Commercial Auto loss cost adjustments to be automatically applicable to future ISO loss cost revisions.

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## **IMPACT ON THE STATISTICAL REPORTING OF LOSS COST MULTIPLIER**

For the purpose of reporting your company Loss Cost Multiplier under the CSP, as of November 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.

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## **COMPANY ACTION**

You must independently determine the final rates you will use. The action, if any, you must take in response to this filing is dependent upon how you filed to have your loss cost adjustments apply to subsequent revisions of ISO loss costs. Any submission you make with respect to this revision must comply with applicable regulatory filing requirements.

For guidance on submission requirements, consult the ISO State Filing Handbook.

WE WILL SUBMIT OUR REFERENCE FILING TO THE INSURANCE DEPARTMENT ON OCTOBER 12, 2020. ANY SUBMISSION YOU MAY MAKE WITH THE INSURANCE DEPARTMENT WITH RESPECT TO THIS FILING SHOULD NOT BE SUBMITTED PRIOR TO THIS DATE.

In all correspondence with the Insurance Department on this revision, you should refer to ISO Reference Filing Number CA-2020-BRLA1, NOT this circular number.

CAUTION: This reference filing revises only certain advisory prospective loss costs for Commercial Auto in this state. In determining whether or not to revise your rates, you should consider the application of your loss cost adjustments to any loss costs not included in this revision.

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## **RATING SOFTWARE IMPACT**

No new attributes are being introduced with this revision.

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## **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.

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## 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](http://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.

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## REVISION DISTRIBUTION

We will issue a Notice to Manualholders with an edition date of 11-20 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

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## REFERENCE(S)

- [LI-CA-2020-140](#) (03/04/2020) Commercial Auto Experience Level Indications Reviewed By Staff
- [LI-CL-2019-057](#) (12/10/2019) Revised Lead Time Requirements Listing

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## ATTACHMENT(S)

- Filing CA-2020-BRLA1
- Supplementary Information

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## 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.

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## 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, Rebecca Gordon, am an Actuarial Associate for ISO, and I, James Davidson, am an Actuarial Director for Commercial Auto for ISO. We are jointly responsible for the content of this Statement of Actuarial Opinion. We are both members of the American Academy of Actuaries and we meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

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## 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>.

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## CONTACT INFORMATION

If you have any questions concerning:

- The actuarial content of this circular, please contact:  
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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](http://www.verisk.com/iso). To keep abreast of the latest Insurance Lines Services updates, view [www.verisk.com/ils](http://www.verisk.com/ils).

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

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**PURPOSE**

This document:

- 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.
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**DEFINITION OF  
THE ISO ADVISORY  
PROSPECTIVE  
LOSS COSTS**

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

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**CONSIDERATION OF  
COVID-19**

In anticipation of long-term behavioral, social and economic changes as a result of COVID-19, we expect, based on the information currently available, that those changes will have a modest but material impact on prospective loss costs for certain risks, and in this filing we have adjusted loss costs to reflect these changes by applying a factor of 0.98 to loss costs for liability and collision.

While there is still great uncertainty around COVID-19, the above referenced adjustments do not contemplate the possibility of widespread viral resurgence or the renewal of stay-at-home orders during the period in which the newly filed loss costs will be in effect. We have assumed that any recurrence of such extreme and unpredictable circumstances would generally be addressed, as appropriate, by individual carriers.

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**OPTIONAL CLASS  
PLAN LOSS COSTS**

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.

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**CHANGE IN  
FORMAT**

In this document, all explanatory material appears first, followed by all exhibits, and then the revised prospective loss costs. Explanatory pages are numbered B-1 through C-25, the exhibits are labeled EXHIBIT A1 through EXHIBIT C17, and the revised prospective loss cost pages are numbered D-1 through D-47.

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**PRIVATE  
PASSENGER TYPES  
SPECIFIED CAUSES  
OF LOSS**

This filing introduces a Loss Cost for Specified Causes of Loss Coverage for Private Passenger Types Vehicles.

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AUTO DEALERS  
LIABILITY  
COVERAGE

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

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REVISED LOSS  
COST CHANGES

The statewide advisory loss cost level changes are:

<u>Trucks, Tractors &amp; Trailers</u>	<u>Indicated</u>	<u>Filed</u>
Liability		
Single Limit Liability	+6.3%	+4.2%
Physical Damage		
Other than Collision	+9.7%	+9.7%
Collision	-2.7%	-4.6%
Total Trucks, Tractors & Trailers	+4.9%	+3.0%
<u>Private Passenger Types</u>		
Liability		
Single Limit Liability	+3.4%	+1.3%
Physical Damage		
Other than Collision	+7.7%	+7.7%
Collision	-1.7%	-3.7%
Total Private Passenger Types	+2.8%	+1.0%
<u>Grand Total</u>	+4.6%	+2.7%

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

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INDICATED VS.  
FILED

Indicated changes are based on standard ISO methodology, utilizing a 10/01/2020 trend effective date. The filed loss cost level changes are the same as the indicated with the following exceptions: As mentioned on the previous page, the filed loss costs for liability and collision have been adjusted by a factor of 0.98 to reflect the impact of COVID-19.

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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	10/01/2019	10/01/2018	10/01/2017
<u>Changes</u>			
Indicated	+3.4%	+12.6%	+8.1%
Filed	+3.5%	+12.6%	+7.9%
Approved	+3.5%	+12.6%	+7.9%

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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.
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HISTORICAL  
SOURCE DATA  
(CONT'D)

- Accident year data through year ended 3/31/2019 for all coverages.

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	+5.5%
Property Damage	+4.2%
Private Passenger Types Liability:	
Bodily Injury	+5.5%
Property Damage	+4.2%
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. Travelers Indemnity Company
2. Nationwide Mutual Insurance Co.
3. Zurich American Insurance Company
4. United Fire & Casualty Company
5. Cincinnati Insurance Company
6. Liberty Mutual Insurance Company
7. Federated Mutual Insurance Company
8. Tokio Marine Companies
9. Sentry Insurance A Mutual Company
10. Old Republic Insurance Company

PHYSICAL DAMAGE (ASLOB 21.2)

1. Motors Insurance Corporation
2. Travelers Indemnity Company
3. United Fire & Casualty Company
4. Cincinnati Insurance Company
5. Liberty Mutual Insurance Company
6. Zurich American Insurance Company
7. Federated Mutual Insurance Company
8. Nationwide Mutual Insurance Co.
9. Tokio Marine Companies
10. Employers Mutual Casualty 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)  
41.0%

Physical Damage (ASLOB 21.2)  
39.1%

COMPANY  
DECISION

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

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

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

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MISSOURI  
COMMERCIAL AUTOMOBILE  
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## OVERVIEW OF ISO ACTUARIAL PROCEDURES – COMMERCIAL AUTOMOBILE

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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

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

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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.

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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.

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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.

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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.

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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.

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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.

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## OVERVIEW OF ISO ACTUARIAL PROCEDURES – COMMERCIAL AUTOMOBILE

### STEP 2 – DETERMINATION OF TERRITORY RELATIVITIES

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

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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 LOSS COST	Average \$100,000 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 basic limit at the 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 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 loss cost at present ISO manual level. [Col. (3) / Col. (2)]
COLUMN (5) CREDIBILITY	The experience ratio thus calculated is assigned a credibility value on the basis of the number of claims underlying the 5 year pure premium (See Section C for credibility standards). The complement of the credibility is assigned to the statewide experience ratio which appears in Col. (4).
COLUMN (6) FORMULA EXPERIENCE RATIO	<p>The formula experience ratio is a credibility weighted average of the territory group experience ratio and statewide experience ratio. The formula is as follows:</p> $\frac{[\text{Terr. Group Col. (4)} \times \text{Terr. Group Col. (5)}] + [\text{SW Total Col. (4)} \times (1.0 - \text{Terr. Group Col. (5)})]}{[\text{Terr. Group Col. (4)} + \text{SW Total Col. (4)}]}$

COLUMN (7)  
INDEX TO  
STATE

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

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

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

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COLUMN (8)  
BASE CLASS  
LOSS COST

Present ISO \$100,000 base class loss cost.

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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.

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COLUMN (10)  
REVISED BASE  
LOSS COST

Revised \$100,000 base loss cost.

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COLUMN (11)  
ADVISORY  
LOSS COST  
CHANGE

Percentage change from the present \$100,000 base loss cost to the revised \$100,000 base loss cost.

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

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

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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.)

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COLUMN (8)  
BASE CLASS  
LOSS COST

Present ISO base class loss cost.

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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.

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COLUMN (10)  
REVISED BASE  
LOSS COST

Revised base loss cost.

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COLUMN (11)  
ADVISORY  
LOSS COST  
CHANGE

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

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## LOSS ADJUSTMENT EXPENSE FACTORS

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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.

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## AVERAGE ANNUAL CHANGE IN LOSSES (LOSS TREND)

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

LIABILITY:  
FREQUENCY  
TREND

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

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

---

PHYSICAL  
DAMAGE:  
LOSS TREND

Data Selections

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

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

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

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

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

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

Data Adjustments

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

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

PHYSICAL  
DAMAGE:  
LOSS TREND  
(CONT'D)

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

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

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

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

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

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

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

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

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

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

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

PHYSICAL  
DAMAGE:  
LOSS TREND  
(CONT'D)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

PHYSICAL  
DAMAGE:  
LOSS TREND  
(CONT'D)

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

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

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

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

	Trucks, Tractors & Trailers <u>Pure Premium</u>	Private Passenger Types <u>Pure Premium</u>
OTC:	+7.0%	+6.5%
COLL:	+4.5%	+4.0%

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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
		Average
		Annual
	<u>R-Squared</u>	<u>Change</u>
16 Point Fit	0.9857	2.8%
12 Point Fit	0.9724	2.9%

## PHYSICAL DAMAGE OCN TREND

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### 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.

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### 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.

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## LOSS DEVELOPMENT FOR LIABILITY

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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.
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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 June 30, 2019. In other words, accident year ended March 31, 2019 includes all losses and allocated loss adjustment expenses paid through June 30, 2019 on accidents occurring from April 1, 2018 to March 31, 2019 and all losses and allocated loss adjustment expenses outstanding on these accidents as of June 30, 2019, 15 months after the inception of the accident year. Similarly, the incurred losses and allocated loss adjustment expenses for accident year ended March 31, 2018 include all loss and loss adjustment expenses paid through June 30, 2019 on accidents occurring from April 1, 2017 to March 31, 2018 and all losses and allocated loss adjustment expenses outstanding on these accidents as of June 30, 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.
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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.
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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.

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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 June 30, 2019. In other words, accident year ended March 31, 2019 includes all losses paid through June 30, 2019 on accidents occurring from April 1, 2018 to March 31, 2019. Similarly, the paid losses for accident year ended March 31, 2018 include all losses paid through June 30, 2019 on accidents occurring from April 1, 2017 to March 31, 2018. 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.

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## CREDIBILITY PROCEDURE FOR EXPERIENCE LOSS RATIO

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

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

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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.
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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 PHYSICAL DAMAGE  
FLOWCHART TO DETERMINE  
YEAR WEIGHTS AND  
EXPERIENCE PERIOD CREDIBILITY

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

1. Add latest 2 years of claims and divide by 2 to determine the 2 year average.
2. If 2 year Avg. claims  $\geq$  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.

PHYSICAL DAMAGE  
CREDIBILITY TABLES  
NUMBER OF CLAIMS

OTHER THAN COLLISION

<u>Cred</u>	<u>Trucks, Tractors &amp; Trailers</u>			<u>Private Passenger Types</u>		
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

<u>Cred</u>	<u>Trucks, Tractors &amp; Trailers</u>			<u>Private Passenger Types</u>		
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.

MISSOURI  
CLAIMS PER TERRITORY  
LIABILITY

Territory	Trucks, Tractors & Trailers	Private Passenger Types
	Incurred Claims 5 Years Ending 3/31/2019 Combined BI and PD	Incurred Claims 5 Years Ending 3/31/2019 Combined BI and PD
102	471	112
104	703	113
105	122	29
106	627	162
108	369	53
109	264	68
110	12	0
112	636	213
116	606	78
117	363	102
125	387	61
126	190	18
127	1,611	303
128	833	122
129	2,008	386
131	27	8
132	86	76
133	2,327	662
134	138	25
135	300	61
136	251	24
137	221	25
138	171	52
SW Total	12,723	2,753

Claims for Trend

BI	PD
<u>582</u>	<u>2,281</u>

MISSOURI  
CLAIMS PER TERRITORY  
PHYSICAL DAMAGE

Territory	Trucks, Tractors & Trailers Paid Claims 5 Years Ending 3/31/2019		Private Passenger Types Paid Claims 5 Years Ending 3/31/2019	
	OTC	Coll	OTC	Coll
102	174	266	94	128
104	186	342	134	124
105	92	81	31	31
106	331	294	120	137
108	176	168	48	43
109	179	132	50	48
110	4	7	0	0
112	174	316	139	216
116	289	317	109	109
117	120	214	59	75
125	112	173	31	60
126	109	89	12	21
127	849	868	346	249
128	466	398	137	117
129	1,522	1,122	487	332
131	4	16	4	8
132	40	49	60	67
133	757	1,082	658	745
134	47	61	15	22
135	98	165	39	74
136	91	113	46	42
137	97	105	38	31
138	152	110	94	62
SW Total	6,069	6,488	2,751	2,741

## WIND AND WATER PROCEDURE OTHER THAN COLLISION

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### 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.

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### 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.

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## INSURANCE SERVICES OFFICE, INC.

WIND AND WATER PROCEDURE  
OTHER THAN COLLISION  
MISSOURI

## 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	191,879	1,297,137	1,105,258	0.174	0.128	141,473	1,438,610
1988	136,530	1,559,437	1,422,907	0.096	0.206	293,119	1,852,556
1989	113,818	1,620,192	1,506,374	0.076	0.226	340,441	1,960,633
1990	193,119	1,891,986	1,698,867	0.114	0.188	319,387	2,211,373
1991	425,926	2,377,431	1,951,505	0.218	0.084	163,926	2,541,357
1992	269,982	2,440,738	2,170,756	0.124	0.178	386,395	2,827,133
1993	272,724	1,756,541	1,483,817	0.184	0.118	175,090	1,931,631
1994	818,283	2,601,188	1,782,905	0.459	-0.157	-279,916	2,321,272
1995	378,856	2,554,660	2,175,804	0.174	0.128	278,503	2,833,163
1996	510,473	2,894,283	2,383,810	0.214	0.088	209,775	3,104,058
1997	391,859	2,902,352	2,510,493	0.156	0.146	366,532	3,268,884
1998	282,149	3,005,643	2,723,494	0.104	0.198	539,252	3,544,895
1999	1,274,202	4,549,510	3,275,308	0.389	-0.087	-284,952	4,264,558
2000	174,144	3,862,111	3,687,967	0.047	0.255	940,432	4,802,543
2001	545,768	4,400,885	3,855,117	0.142	0.160	616,819	5,017,704
2002	2,758,658	5,730,404	2,971,746	0.928	-0.626	-1,860,313	3,870,091
2003	214,374	2,464,352	2,249,978	0.095	0.207	465,745	2,930,097
2004	655,351	2,289,586	1,634,235	0.401	-0.099	-161,789	2,127,797
2005	477,565	1,783,507	1,305,942	0.366	-0.064	-83,580	1,699,927
2006	1,087,490	2,453,790	1,366,300	0.796	-0.494	-674,952	1,778,838
2007	245,572	1,834,145	1,588,573	0.155	0.147	233,520	2,067,665
2008	78,706	1,277,023	1,198,317	0.066	0.236	282,803	1,559,826
2009	684,163	1,821,366	1,137,203	0.602	-0.300	-341,161	1,480,205
2010	276,018	1,943,855	1,667,837	0.165	0.137	228,494	2,172,349
2011	330,807	2,097,038	1,766,231	0.187	0.115	203,117	2,300,155
2012	1,246,161	3,196,065	1,949,904	0.639	-0.337	-657,118	2,538,947
2013	2,267,679	4,022,398	1,754,719	1.292	-0.990	-1,737,172	2,285,226
2014	576,100	2,881,151	2,305,051	0.25	0.052	119,863	3,001,014
2015	465,473	3,581,075	3,115,602	0.149	0.153	476,687	4,057,762
2016	1,172,590	4,393,351	3,220,761	0.364	-0.062	-199,687	4,193,664
2017	1,643,215	4,916,259	3,273,044	0.502	-0.2	-654,609	4,261,650
2018	1,172,057	5,815,108	4,643,051	0.252	0.05	232,153	6,047,261
2019	387,960	4,787,886	4,399,926	0.088	0.214	941,584	5,729,470

(8) NORMAL WIND TO NON W&amp;W RATIO= AVG. (4) 0.302

## INSURANCE SERVICES OFFICE, INC.

WIND AND WATER PROCEDURE  
OTHER THAN COLLISION  
MISSOURI

## 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	166,239	1,211,105	1,044,866	0.159	0.357	373,017	1,584,122
1988	55,969	858,497	802,528	0.070	0.446	357,927	1,216,424
1989	44,161	893,425	849,264	0.052	0.464	394,058	1,287,483
1990	135,150	1,205,097	1,069,947	0.126	0.390	417,279	1,622,376
1991	323,467	1,258,599	935,132	0.346	0.170	158,972	1,417,571
1992	105,439	1,003,651	898,212	0.117	0.399	358,387	1,362,038
1993	369,054	1,287,990	918,936	0.402	0.114	104,759	1,392,749
1994	478,667	1,407,927	929,260	0.515	0.001	929	1,408,856
1995	317,483	1,282,490	965,007	0.329	0.187	180,456	1,462,946
1996	322,154	1,222,041	899,887	0.358	0.158	142,182	1,364,223
1997	331,920	1,421,420	1,089,500	0.305	0.211	229,885	1,651,305
1998	148,967	1,198,189	1,049,222	0.142	0.374	392,409	1,590,598
1999	917,380	2,288,749	1,371,369	0.669	-0.153	-209,819	2,078,930
2000	78,650	1,269,861	1,191,211	0.066	0.450	536,045	1,805,906
2001	213,523	1,370,449	1,156,926	0.185	0.331	382,943	1,753,392
2002	1,734,491	2,837,601	1,103,110	1.572	-1.056	-1,164,884	1,672,717
2003	129,278	985,455	856,177	0.151	0.365	312,505	1,297,960
2004	371,601	1,218,155	846,554	0.439	0.077	65,185	1,283,340
2005	761,050	1,262,842	501,792	1.517	-1.001	-502,294	760,548
2006	683,779	1,056,718	372,939	1.833	-1.317	-491,161	565,557
2007	176,948	590,832	413,884	0.428	0.088	36,422	627,254
2008	77,262	603,303	526,041	0.147	0.369	194,109	797,412
2009	174,603	591,680	417,077	0.419	0.097	40,456	632,136
2010	172,857	886,819	713,962	0.242	0.274	195,626	1,082,445
2011	152,390	755,304	602,914	0.253	0.263	158,566	913,870
2012	595,667	1,443,656	847,989	0.702	-0.186	-157,726	1,285,930
2013	1,432,172	1,984,645	552,473	2.592	-2.076	-1,146,934	837,711
2014	224,406	844,099	619,693	0.362	0.154	95,433	939,532
2015	388,744	1,144,116	755,372	0.515	0.001	755	1,144,871
2016	728,561	1,722,939	994,378	0.733	-0.217	-215,780	1,507,159
2017	599,585	1,537,997	938,412	0.639	-0.123	-115,425	1,422,572
2018	394,957	1,191,552	796,595	0.496	0.02	15,932	1,207,484
2019	135,571	1,164,459	1,028,888	0.132	0.384	395,093	1,559,552

(8) NORMAL WIND TO NON W&amp;W RATIO= AVG. (4) 0.516



## EXPLANATORY MEMORANDUM FOR WIND AND WATER PROCEDURE

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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	$\text{Column (2)} + \text{Column (6)}$ .

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## TERRITORIAL WIND AND WATER PROCEDURE OTHER THAN COLLISION

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### 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.

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### 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.

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## METHODOLOGY FOR CALCULATING 'WIND &amp; 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		50,000	150,000	200,000
B		30,000	50,000	80,000
C		20,000	80,000	100,000
	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.

MISSOURI  
COMMERCIAL AUTOMOBILE INSURANCESUMMARY 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	\$ 50,217,171	4.2%
Physical Damage		
Other Than Collision	6,995,387	9.7%
Collision	13,644,803	-4.6%
Combined	20,640,190	0.2%
Total Trucks, Tractors & Trailers	70,857,361	3.0%
PRIVATE PASSENGER TYPES		
Liability		
Single Limit Liability	8,795,646	1.3%
Physical Damage		
Other Than Collision	1,808,125	7.7%
Collision	3,167,157	-3.7%
Combined	4,975,282	0.4%
Total Private Passenger Types	13,770,928	1.0%
GRAND TOTAL ALL COVERAGES	84,628,289	2.7%
TOTAL LIABILITY	59,012,817	3.8%
TOTAL PHYSICAL DAMAGE	25,615,472	0.3%

(A) An implementation date of 10/01/2020 is assumed for purposes of trending.

(B) Accident Year ending 03/31/2019 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 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.

MISSOURI  
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
102	3.6%	0.0%
104	8.0%	0.0%
105	2.5%	0.0%
106	4.7%	0.0%
108	6.8%	0.0%
109	0.9%	0.0%
110	4.0%	0.0%
112	3.8%	0.0%
116	4.4%	0.0%
117	3.5%	0.0%
125	2.4%	0.0%
126	0.8%	0.0%
127	0.8%	0.0%
128	5.1%	0.0%
129	4.2%	0.0%
131	3.9%	0.0%
132	2.2%	0.0%
133	6.3%	0.0%
134	2.0%	0.0%
135	9.5%	0.0%
136	2.1%	0.0%
137	1.1%	0.0%
138	4.2%	0.0%

INSURANCE SERVICES OFFICE, INC.

MISSOURI  
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
	Comprehensive	Collision	of Loss
102	6.3%	-4.3%	5.8%
104	7.3%	0.4%	7.5%
105	10.9%	-4.7%	11.0%
106	7.9%	-4.5%	8.5%
108	13.4%	-6.4%	13.2%
109	12.0%	-6.1%	11.7%
110	9.4%	-5.1%	9.0%
112	8.1%	-6.6%	8.4%
116	7.8%	-6.1%	7.9%
117	10.3%	-5.7%	10.2%
125	9.8%	-7.9%	10.2%
126	11.8%	-7.1%	11.6%
127	7.7%	-2.1%	7.3%
128	12.4%	-9.6%	12.3%
129	10.7%	-6.5%	10.7%
131	9.5%	0.0%	10.2%
132	8.1%	-4.6%	7.7%
133	10.5%	0.0%	11.2%
134	11.8%	-3.4%	11.0%
135	7.8%	3.8%	8.3%
136	10.3%	-4.7%	10.3%
137	9.0%	-10.1%	9.7%
138	6.3%	-5.4%	6.5%

INSURANCE SERVICES OFFICE, INC.

MISSOURI  
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR TRUCKS, TRACTORS, AND TRAILERS POLICY COVERAGES

Territory Code	Liability	\$500	Physical Damage		Specified Causes
	\$100,000 CSL	Med Pay (a)	Comprehensive (b)	Collision (c)	of Loss (d)
102	428	2	168	224	145
104	393	2	132	237	114
105	205	1	163	182	141
106	292	1	163	210	141
108	394	2	178	220	154
109	329	2	177	201	153
110	361	2	140	263	121
112	435	2	134	228	116
116	383	2	221	216	191
117	209	1	150	199	130
125	515	2	224	256	194
126	382	2	190	222	164
127	241	1	154	235	133
128	208	1	190	207	164
129	225	1	217	232	187
131	669	3	150	288	130
132	420	2	146	207	126
133	436	2	126	213	109
134	504	2	152	230	131
135	530	2	165	191	143
136	390	1	161	221	139
137	276	1	157	195	136
138	224	1	153	175	132

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

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

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

(d) The loss costs for Specified Causes of Loss have been calculated by a relativity of 0.864 to the Trucks, Tractors, and Trailers Comprehensive base loss costs.

INSURANCE SERVICES OFFICE, INC.

MISSOURI  
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	\$500 Med Pay
102	0.0%	0.0%
104	4.5%	0.0%
105	-1.3%	0.0%
106	0.0%	0.0%
108	2.2%	0.0%
109	0.4%	0.0%
110	0.8%	0.0%
112	3.5%	0.0%
116	-1.0%	0.0%
117	1.8%	0.0%
125	-0.6%	0.0%
126	0.9%	0.0%
127	3.2%	0.0%
128	3.1%	0.0%
129	1.7%	0.0%
131	1.0%	0.0%
132	-0.3%	0.0%
133	0.0%	0.0%
134	0.8%	0.0%
135	0.2%	0.0%
136	1.1%	0.0%
137	0.9%	0.0%
138	-0.6%	0.0%



INSURANCE SERVICES OFFICE, INC.

MISSOURI  
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	
102	5.1%	-5.2%	
104	12.7%	1.4%	
105	5.8%	-6.3%	
106	6.6%	-3.2%	
108	6.3%	-5.0%	
109	5.6%	-6.8%	
110	6.4%	-4.5%	
112	2.7%	-8.7%	
116	9.4%	-1.6%	
117	4.8%	-4.8%	
125	6.9%	-3.5%	
126	6.5%	-2.1%	
127	10.9%	-6.4%	
128	6.1%	-6.3%	
129	7.5%	-4.2%	
131	6.5%	-4.4%	
132	5.0%	-5.3%	
133	10.0%	0.0%	
134	7.1%	-5.2%	
135	3.7%	-3.9%	
136	7.1%	-6.3%	
137	8.2%	-5.9%	
138	12.6%	-5.6%	

- (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.

MISSOURI  
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR PRIVATE PASSENGER TYPES POLICY COVERAGES

Territory	Liability	\$500	Physical Damage		Specified Causes
Code	\$100,000 CSL	Med Pay (a)	Comprehensive (b)	Collision (c)	of Loss (d)
102	337	2	145	347	125
104	277	2	124	286	107
105	306	2	109	238	94
106	274	2	113	241	98
108	376	2	118	303	102
109	269	2	132	290	114
110	484	3	117	342	101
112	385	2	154	359	133
116	312	2	128	304	111
117	278	2	154	259	133
125	343	2	154	330	133
126	330	2	132	278	114
127	260	2	143	234	124
128	262	2	157	239	136
129	245	2	158	229	137
131	311	2	132	282	114
132	360	2	126	321	109
133	325	2	110	332	95
134	385	2	136	330	118
135	411	3	113	398	98
136	365	2	136	300	118
137	321	2	132	238	114
138	177	1	134	202	116

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

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

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

(d) The loss costs for Specified Causes of Loss have been calculated by a relativity of 0.864 to the Private Passenger Types Comprehensive base loss costs.

INSURANCE SERVICES OFFICE, INC.

MISSOURI  
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
102	3.5%	0.0%
104	8.1%	25.0%
105	2.7%	0.0%
106	4.5%	0.0%
108	6.7%	25.0%
109	1.0%	0.0%
110	4.0%	0.0%
112	3.8%	0.0%
116	4.4%	0.0%
117	3.6%	0.0%
125	2.4%	0.0%
126	0.7%	0.0%
127	0.8%	0.0%
128	5.1%	0.0%
129	4.3%	0.0%
131	3.9%	0.0%
132	2.1%	0.0%
133	6.3%	0.0%
134	2.0%	0.0%
135	9.5%	0.0%
136	2.1%	25.0%
137	1.0%	0.0%
138	4.0%	0.0%

INSURANCE SERVICES OFFICE, INC.

MISSOURI  
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
	Comprehensive	Collision	of Loss
102	6.2%	-4.4%	5.7%
104	8.0%	0.3%	7.4%
105	10.7%	-4.9%	10.8%
106	7.8%	-4.3%	8.3%
108	13.8%	-6.4%	12.9%
109	12.4%	-6.3%	11.4%
110	9.2%	-5.1%	8.8%
112	8.7%	-6.5%	8.3%
116	7.7%	-6.2%	7.7%
117	10.1%	-5.6%	10.8%
125	9.6%	-7.9%	10.0%
126	12.1%	-7.2%	11.3%
127	7.5%	-2.3%	7.9%
128	12.8%	-9.6%	12.1%
129	10.5%	-6.3%	11.0%
131	9.3%	0.0%	10.8%
132	8.0%	-4.7%	8.4%
133	11.2%	0.0%	11.0%
134	11.5%	-3.3%	11.7%
135	7.7%	3.8%	8.1%
136	10.1%	-4.7%	10.1%
137	8.8%	-10.1%	10.3%
138	6.1%	-5.5%	7.1%

## INSURANCE SERVICES OFFICE, INC.

MISSOURI  
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR VAN POOLS POLICY COVERAGES

Territory	Liability	\$500	Physical Damage		Specified Causes
Code	\$100,000 CSL (a)	Med Pay (b)	Comprehensive (c)	Collision (d)	of Loss (e)
102	642	5	171	284	148
104	590	5	135	301	116
105	308	2	166	231	144
106	438	3	166	267	144
108	591	5	182	279	157
109	494	4	181	255	156
110	542	4	143	334	123
112	653	5	137	290	118
116	575	4	225	274	195
117	314	2	153	253	133
125	773	6	228	325	198
126	573	4	194	282	167
127	362	3	157	298	136
128	312	2	194	263	167
129	338	3	221	295	191
131	1004	8	153	366	133
132	630	5	149	263	129
133	654	5	129	271	111
134	756	6	155	292	134
135	795	6	168	243	146
136	585	5	164	281	142
137	414	3	160	248	139
138	336	3	156	222	135

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

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MISSOURI  
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
102	3.6%	5.0%
104	8.0%	5.6%
105	2.5%	0.0%
106	4.6%	7.7%
108	6.8%	5.6%
109	0.9%	0.0%
110	4.0%	0.0%
112	3.8%	5.0%
116	4.4%	5.6%
117	3.5%	0.0%
125	2.4%	4.2%
126	0.8%	0.0%
127	0.8%	0.0%
128	5.0%	0.0%
129	4.2%	10.0%
131	3.9%	3.2%
132	2.2%	0.0%
133	6.3%	5.0%
134	2.0%	0.0%
135	9.5%	13.0%
136	2.1%	5.6%
137	1.1%	0.0%
138	4.2%	10.0%

INSURANCE SERVICES OFFICE, INC.

MISSOURI  
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
	Comprehensive	Collision	of Loss
102	6.2%	-4.4%	5.7%
104	8.0%	0.3%	7.4%
105	10.7%	-4.9%	10.8%
106	7.8%	-4.3%	8.3%
108	13.8%	-6.4%	12.9%
109	12.4%	-6.3%	11.4%
110	9.2%	-5.1%	8.8%
112	8.7%	-6.5%	8.3%
116	7.7%	-6.2%	7.7%
117	10.1%	-5.6%	10.8%
125	9.6%	-7.9%	10.0%
126	12.1%	-7.2%	11.3%
127	7.5%	-2.3%	7.9%
128	12.8%	-9.6%	12.1%
129	10.5%	-6.3%	11.0%
131	9.3%	0.0%	10.8%
132	8.0%	-4.7%	8.4%
133	11.2%	0.0%	11.0%
134	11.5%	-3.3%	11.7%
135	7.7%	3.8%	8.1%
136	10.1%	-4.7%	10.1%
137	8.8%	-10.1%	10.3%
138	6.1%	-5.5%	7.1%

INSURANCE SERVICES OFFICE, INC.

MISSOURI  
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR TAXIS AND LIMOUSINES POLICY COVERAGES

Territory	Liability	\$500	Physical Damage		Specified Causes
Code	\$100,000 CSL (a)	Med Pay (b)	Comprehensive (c)	Collision (d)	of Loss (e)
102	2654	21	171	284	148
104	2437	19	135	301	116
105	1271	10	166	231	144
106	1810	14	166	267	144
108	2443	19	182	279	157
109	2040	16	181	255	156
110	2238	17	143	334	123
112	2697	21	137	290	118
116	2375	19	225	274	195
117	1296	10	153	253	133
125	3193	25	228	325	198
126	2368	18	194	282	167
127	1494	12	157	298	136
128	1290	10	194	263	167
129	1395	11	221	295	191
131	4148	32	153	366	133
132	2604	20	149	263	129
133	2703	21	129	271	111
134	3125	24	155	292	134
135	3286	26	168	243	146
136	2418	19	164	281	142
137	1711	13	160	248	139
138	1389	11	156	222	135

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



INSURANCE SERVICES OFFICE, INC.

MISSOURI  
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
102	3.5%	0.0%
104	8.0%	0.0%
105	2.7%	0.0%
106	5.2%	0.0%
108	6.9%	0.0%
109	1.1%	0.0%
110	4.2%	0.0%
112	3.9%	0.0%
116	4.5%	0.0%
117	3.6%	0.0%
125	2.2%	0.0%
126	1.0%	0.0%
127	1.5%	50.0%
128	4.6%	0.0%
129	4.2%	50.0%
131	4.0%	0.0%
132	2.2%	0.0%
133	6.2%	0.0%
134	1.8%	0.0%
135	9.8%	33.3%
136	2.4%	0.0%
137	1.3%	0.0%
138	4.2%	50.0%

INSURANCE SERVICES OFFICE, INC.

MISSOURI  
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
	Comprehensive	Collision	of Loss
102	6.3%	-3.9%	6.3%
104	7.0%	0.7%	8.1%
105	10.7%	-4.8%	11.2%
106	7.5%	-4.2%	8.8%
108	13.6%	-6.5%	13.7%
109	11.7%	-5.8%	11.5%
110	8.9%	-5.0%	9.0%
112	8.0%	-6.9%	8.0%
116	7.6%	-6.7%	8.1%
117	10.5%	-5.8%	9.6%
125	9.8%	-8.3%	10.6%
126	11.8%	-7.1%	11.7%
127	8.0%	-1.9%	6.9%
128	12.7%	-9.4%	12.7%
129	10.9%	-6.2%	11.0%
131	9.4%	0.0%	9.6%
132	7.4%	-4.3%	7.3%
133	10.0%	0.0%	10.1%
134	11.6%	-3.2%	10.8%
135	8.4%	3.3%	8.7%
136	10.8%	-4.6%	10.2%
137	8.9%	-9.9%	9.2%
138	5.9%	-5.0%	5.7%

## INSURANCE SERVICES OFFICE, INC.

MISSOURI  
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR SCHOOL AND CHURCH BUSES POLICY COVERAGES

Territory	Liability	\$500	Physical Damage		Specified Causes
Code	\$100,000 CSL (a)	Med Pay (b)	Comprehensive (c)	Collision (d)	of Loss (e)
102	235	3	118	146	102
104	216	3	92	154	80
105	113	2	114	118	99
106	161	3	114	137	99
108	217	3	125	143	108
109	181	3	124	131	107
110	199	3	98	171	85
112	239	3	94	148	81
116	211	3	155	140	134
117	115	2	105	129	91
125	283	3	157	166	136
126	210	3	133	144	115
127	133	3	108	153	93
128	114	2	133	135	115
129	124	3	152	151	131
131	368	6	105	187	91
132	231	4	102	135	88
133	240	3	88	138	76
134	277	3	106	150	92
135	292	4	116	124	100
136	215	4	113	144	97
137	152	3	110	127	95
138	123	3	107	114	92

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

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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
102	3.6%	6.7%
104	8.0%	6.7%
105	2.5%	0.0%
106	4.7%	0.0%
108	6.8%	7.7%
109	0.9%	0.0%
110	4.0%	6.7%
112	3.8%	0.0%
116	4.3%	0.0%
117	3.4%	0.0%
125	2.4%	4.5%
126	0.8%	0.0%
127	0.9%	0.0%
128	5.1%	9.1%
129	4.1%	0.0%
131	3.9%	3.6%
132	2.2%	10.0%
133	6.4%	6.7%
134	2.0%	0.0%
135	9.5%	12.5%
136	2.1%	7.1%
137	1.2%	0.0%
138	4.2%	8.3%

INSURANCE SERVICES OFFICE, INC.

MISSOURI  
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
	Comprehensive	Collision	of Loss
102	6.3%	-3.9%	6.3%
104	7.0%	0.7%	8.1%
105	10.7%	-4.8%	11.2%
106	7.5%	-4.2%	8.8%
108	13.6%	-6.5%	13.7%
109	11.7%	-5.8%	11.5%
110	8.9%	-5.0%	9.0%
112	8.0%	-6.9%	8.0%
116	7.6%	-6.7%	8.1%
117	10.5%	-5.8%	9.6%
125	9.8%	-8.3%	10.6%
126	11.8%	-7.1%	11.7%
127	8.0%	-1.9%	6.9%
128	12.7%	-9.4%	12.7%
129	10.9%	-6.2%	11.0%
131	9.4%	0.0%	9.6%
132	7.4%	-4.3%	7.3%
133	10.0%	0.0%	10.1%
134	11.6%	-3.2%	10.8%
135	8.4%	3.3%	8.7%
136	10.8%	-4.6%	10.2%
137	8.9%	-9.9%	9.2%
138	5.9%	-5.0%	5.7%

INSURANCE SERVICES OFFICE, INC.

MISSOURI  
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR ALL OTHER BUSES POLICY COVERAGES

Territory	Liability	\$500	Physical Damage		Specified Causes
Code	\$100,000 CSL (a)	Med Pay (b)	Comprehensive (c)	Collision (d)	of Loss (e)
102	1626	16	118	146	102
104	1493	16	92	154	80
105	779	12	114	118	99
106	1110	13	114	137	99
108	1497	14	125	143	108
109	1250	14	124	131	107
110	1372	16	98	171	85
112	1653	15	94	148	81
116	1455	14	155	140	134
117	794	12	105	129	91
125	1957	23	157	166	136
126	1452	14	133	144	115
127	916	12	108	153	93
128	790	12	133	135	115
129	855	12	152	151	131
131	2542	29	105	187	91
132	1596	11	102	135	88
133	1657	16	88	138	76
134	1915	22	106	150	92
135	2014	18	116	124	100
136	1482	15	113	144	97
137	1049	12	110	127	95
138	851	13	107	114	92

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

INSURANCE SERVICES OFFICE, INC.

MISSOURI  
 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
03/31/17	\$27,291,283	\$30,625,333	1.122	20%	2,593
03/31/18	\$28,090,648	\$29,598,332	1.054	30%	2,542
03/31/19	\$27,683,115	\$29,125,908	1.052	50%	2,579
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3) * (4)).				1.066
(7)	EXPECTED EXPERIENCE RATIO (D).				1.050
(8)	CREDIBILITY (E).				0.80
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ( (6) * (8) ) + ( (7) * (1.000 - (8)) ).				1.063
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ( (9) - 1.000 ).				6.3%
(11)	SELECTED CHANGE.				6.3%
(12)	FILED CHANGE.				4.2%
(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 10/01/20 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.

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

	ACC. YEAR ENDING	BODILY INJURY	PROPERTY DAMAGE	COMBINED
(1) INCURRED LOSSES AND	03/31/17	\$12,402,175	\$8,782,231	
ALLOCATED LOSS	03/31/18	\$11,851,985	\$8,783,341	
ADJUSTMENT EXPENSES	03/31/19	\$10,322,293	\$9,091,378	
 (2) DEVELOPED LOSSES AND	03/31/17	\$14,318,931	\$9,699,096	
ALL LOSS ADJUSTMENT	03/31/18	\$14,575,571	\$9,787,277	
EXPENSES (A)	03/31/19	\$14,702,816	\$10,490,541	
 (3) SELECTED ANNUAL LOSS				
TREND (SEE TREND		5.5%	4.2%	5.0%
EXHIBIT IN SECTION C)				
 (4) TRENDING LOSSES AND	03/31/17	\$18,714,843	\$11,910,490	\$30,625,333
ALL LOSS ADJUSTMENT	03/31/18	\$18,059,132	\$11,539,200	\$29,598,332
EXPENSES (B)	03/31/19	\$17,261,106	\$11,864,802	\$29,125,908
 (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.	
	03/31/17	1.074	1.004	
	03/31/18	1.144	1.013	
	03/31/19	1.325	1.049	

(B) TRENDING 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 10/01/20  
WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING.

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD
03/31/17	10/1/16	5.000
03/31/18	10/1/17	4.000
03/31/19	10/1/18	3.000



INSURANCE SERVICES OFFICE, INC.

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

		(1)	(2)	(3)	(4)	(5)
COVERAGE	ACCIDENT YEAR	AGGREGATE LOSS COST AT CURRENT LEVEL (B)	INCURRED LOSSES (C)	EXPERIENCE RATIO (2) / (1)	ACCIDENT YEAR WEIGHTS	NUMBER OF PAID CLAIMS
O.T.C.	03/31/15	\$7,165,331	\$7,363,944	1.028	10%	1,169
	03/31/16	\$6,979,646	\$7,112,999	1.019	15%	1,155
	03/31/17	\$6,941,613	\$6,763,131	0.974	20%	1,130
	03/31/18	\$7,177,089	\$8,976,510	1.251	25%	1,335
	03/31/19	\$6,995,387	\$8,129,292	1.162	30%	1,280
COLL.	03/31/17	\$13,376,833	\$14,875,050	1.112	20%	1,341
	03/31/18	\$14,028,019	\$12,472,526	0.889	30%	1,269
	03/31/19	\$13,644,803	\$13,037,570	0.955	50%	1,290

		O.T.C.	COLLISION
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).	1.113	0.967
(7)	EXPECTED EXPERIENCE RATIO (D).	1.060	1.030
(8)	CREDIBILITY (E).	0.70	0.90
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ( (6) * (8) ) + ( (7) * (1.000 - (8)) ).	1.097	0.973
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ( (9) - 1.000 ).	9.7%	-2.7%
(11)	SELECTED CHANGE.	9.7%	-2.7%
(12)	FILED CHANGE.	9.7%	-4.6%

- (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 10/01/20 WHICH IS ASSUMED FOR THE PURPOSES OF TRENDING, SUBJECT TO A MAXIMUM OF THE N-VALUE CORRESPONDING TO THE LATEST YEAR SHOWN ON THE FOLLOWING PAGE, FOOTNOTE B. IN THIS REVISION, THE PERIOD M IS 1.00 YEAR(S).
- (E) CREDIBILITY IS BASED ON A 5 YEAR TOTAL OF CLAIMS FOR O.T.C. AND A 3 YEAR TOTAL OF CLAIMS FOR COLLISION SHOWN IN COLUMN (5). THE STANDARDS FOR FULL CREDIBILITY ARE 11,000 CLAIMS FOR O.T.C. AND 4,500 CLAIMS FOR COLLISION (SEE CREDIBILITY TABLES IN SECTION C).

## INSURANCE SERVICES OFFICE, INC.

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

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) PAID LOSSES	03/31/15	\$4,057,761	----
	03/31/16	\$4,193,664	----
	03/31/17	\$4,261,648	\$10,575,391
	03/31/18	\$6,047,260	\$9,317,219
	03/31/19	\$5,729,469	\$10,456,976
(2) DEVELOPED LOSSES AND	03/31/15	\$4,585,270	----
ALL LOSS ADJUSTMENT	03/31/16	\$4,738,840	----
EXPENSES (A)	03/31/17	\$4,820,478	\$11,938,242
	03/31/18	\$6,847,071	\$10,454,758
	03/31/19	\$6,636,157	\$11,426,442
(3) SELECTED ANNUAL LOSS			
TREND (SEE TREND		7.0%	4.5%
EXHIBIT IN SECTION C)			
(4) TRENDED LOSSES AND	03/31/15	\$7,363,944	----
ALL LOSS ADJUSTMENT	03/31/16	\$7,112,999	----
EXPENSES (B)	03/31/17	\$6,763,131	\$14,875,050
	03/31/18	\$8,976,510	\$12,472,526
	03/31/19	\$8,129,292	\$13,037,570
(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.
	03/31/15	1.000	----
	03/31/16	1.000	----
	03/31/17	1.001	0.999
	03/31/18	1.002	0.993
	03/31/19	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 10/01/20 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING BOTH OTC AND COLLISION.

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD OTC	PROJECTION PERIOD COLL
03/31/15	10/1/14	7.000	----
03/31/16	10/1/15	6.000	----
03/31/17	10/1/16	5.000	5.000
03/31/18	10/1/17	4.000	4.000
03/31/19	10/1/18	3.000	3.000

INSURANCE SERVICES OFFICE, INC.

MISSOURI  
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	03/31/15	\$6,728,010	----
AT CURRENT LEVEL	03/31/16	\$6,615,778	----
	03/31/17	\$6,636,341	\$12,420,458
	03/31/18	\$6,927,692	\$13,221,507
	03/31/19	\$6,811,477	\$13,044,745
(2) SELECTED ANNUAL OCN			
TREND (SEE TREND		0.9%	1.5%
EXHIBIT IN SECTION C)			
(3) TRENDED AGGREGATE	03/31/15	\$7,165,331	----
LOSS COSTS AT	03/31/16	\$6,979,646	----
CURRENT LEVEL (A)	03/31/17	\$6,941,613	\$13,376,833
	03/31/18	\$7,177,089	\$14,028,019
	03/31/19	\$6,995,387	\$13,644,803
(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			
10/01/20 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING BOTH OTC			
AND COLLISION.			

YEAR ENDING	AVERAGE DATE OF WRITING	PROJECTION PERIOD OTC	PROJECTION PERIOD COLL
03/31/15	4/1/14	7.000	-----
03/31/16	4/1/15	6.000	-----
03/31/17	4/1/16	5.000	5.000
03/31/18	4/1/17	4.000	4.000
03/31/19	4/1/18	3.000	3.000

INSURANCE SERVICES OFFICE, INC.

MISSOURI  
 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
03/31/15	\$5,097,612	\$5,171,409	1.014	10%	578
03/31/16	\$4,952,124	\$5,991,343	1.210	15%	603
03/31/17	\$4,817,108	\$5,247,018	1.089	20%	536
03/31/18	\$4,903,523	\$4,821,914	0.983	25%	511
03/31/19	\$4,859,473	\$4,347,897	0.895	30%	525
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				1.016
(7)	EXPECTED EXPERIENCE RATIO (D).				1.049
(8)	CREDIBILITY (E).				0.45
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ( (6) * (8) ) + ( (7) * (1.000 - (8)) ).				1.034
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ( (9) - 1.000 ).				3.4%
(11)	SELECTED CHANGE.				3.4%
(12)	FILED CHANGE.				1.3%
(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 10/01/20 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.

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

	ACC. YEAR ENDING	BODILY INJURY	PROPERTY DAMAGE	COMBINED
(1) INCURRED LOSSES AND	03/31/15	\$1,965,907	\$1,418,907	
ALLOCATED LOSS	03/31/16	\$2,440,267	\$1,627,808	
ADJUSTMENT EXPENSES	03/31/17	\$2,091,475	\$1,548,297	
	03/31/18	\$1,804,276	\$1,571,920	
	03/31/19	\$1,286,873	\$1,636,647	
(2) DEVELOPED LOSSES AND	03/31/15	\$2,121,803	\$1,562,358	
ALL LOSS ADJUSTMENT	03/31/16	\$2,680,999	\$1,792,379	
EXPENSES (A)	03/31/17	\$2,407,967	\$1,709,939	
	03/31/18	\$2,226,657	\$1,749,861	
	03/31/19	\$1,898,009	\$1,874,124	
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)		5.5%	4.2%	4.9%
(4) TRENDED LOSSES AND	03/31/15	\$3,087,223	\$2,084,186	\$5,171,409
ALL LOSS ADJUSTMENT	03/31/16	\$3,697,098	\$2,294,245	\$5,991,343
EXPENSES (B)	03/31/17	\$3,147,213	\$2,099,805	\$5,247,018
	03/31/18	\$2,758,828	\$2,063,086	\$4,821,914
	03/31/19	\$2,228,263	\$2,119,634	\$4,347,897
(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.	
	03/31/15	1.004	1.001	
	03/31/16	1.022	1.001	
	03/31/17	1.071	1.004	
	03/31/18	1.148	1.012	
	03/31/19	1.372	1.041	

(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 10/01/20 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING.

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD
03/31/15	10/1/14	7.000
03/31/16	10/1/15	6.000
03/31/17	10/1/16	5.000
03/31/18	10/1/17	4.000
03/31/19	10/1/18	3.000

INSURANCE SERVICES OFFICE, INC.

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

COVERAGE	ACCIDENT YEAR	(1) AGGREGATE LOSS COST AT CURRENT LEVEL (B)	(2) INCURRED LOSSES (C)	(3) EXPERIENCE RATIO (2) / (1)	(4) ACCIDENT YEAR WEIGHTS	(5) NUMBER OF PAID CLAIMS
O.T.C.	03/31/15	\$2,106,021	\$2,010,418	0.955	10%	520
	03/31/16	\$2,065,069	\$2,484,807	1.203	15%	639
	03/31/17	\$1,930,466	\$2,202,280	1.141	20%	522
	03/31/18	\$1,868,893	\$1,756,450	0.940	25%	510
	03/31/19	\$1,808,125	\$2,152,267	1.190	30%	560
COLL.	03/31/17	\$3,254,868	\$3,291,751	1.011	20%	547
	03/31/18	\$3,261,139	\$3,002,575	0.921	30%	498
	03/31/19	\$3,167,157	\$3,026,004	0.955	50%	522

		O.T.C.	COLLISION
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).	1.096	0.956
(7)	EXPECTED EXPERIENCE RATIO (D).	1.054	1.034
(8)	CREDIBILITY (E).	0.55	0.65
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ( (6) * (8) ) + ( (7) * (1.000 - (8)) ).	1.077	0.983
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ( (9) - 1.000 ).	7.7%	-1.7%
(11)	SELECTED CHANGE.	7.7%	-1.7%
(12)	FILED CHANGE.	7.7%	-3.7%

- (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 10/01/20 WHICH IS ASSUMED FOR THE PURPOSES OF TRENDING, SUBJECT TO A MAXIMUM OF THE N-VALUE CORRESPONDING TO THE LATEST YEAR SHOWN ON THE FOLLOWING PAGE, FOOTNOTE B. IN THIS REVISION, THE PERIOD M IS 1.00 YEAR(S).
- (E) CREDIBILITY IS BASED ON A 5 YEAR TOTAL OF CLAIMS FOR O.T.C. AND A 3 YEAR TOTAL OF CLAIMS FOR COLLISION SHOWN IN COLUMN (5). THE STANDARDS FOR FULL CREDIBILITY ARE 8,500 CLAIMS FOR O.T.C. AND 3,500 CLAIMS FOR COLLISION (SEE CREDIBILITY TABLES IN SECTION C).

## INSURANCE SERVICES OFFICE, INC.

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

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) PAID LOSSES	03/31/15	\$1,144,872	----
	03/31/16	\$1,507,158	----
	03/31/17	\$1,422,570	\$2,396,031
	03/31/18	\$1,207,486	\$2,287,074
	03/31/19	\$1,559,551	\$2,516,213
(2) DEVELOPED LOSSES AND	03/31/15	\$1,293,705	----
ALL LOSS ADJUSTMENT	03/31/16	\$1,703,089	----
EXPENSES (A)	03/31/17	\$1,607,504	\$2,704,808
	03/31/18	\$1,365,824	\$2,566,303
	03/31/19	\$1,781,678	\$2,689,781
(3) SELECTED ANNUAL LOSS			
TREND (SEE TREND		6.5%	4.0%
EXHIBIT IN SECTION C)			
(4) TRENDED LOSSES AND	03/31/15	\$2,010,418	----
ALL LOSS ADJUSTMENT	03/31/16	\$2,484,807	----
EXPENSES (B)	03/31/17	\$2,202,280	\$3,291,751
	03/31/18	\$1,756,450	\$3,002,575
	03/31/19	\$2,152,267	\$3,026,004
(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.
	03/31/15	1.000	-----
	03/31/16	1.000	-----
	03/31/17	1.000	0.999
	03/31/18	1.001	0.993
	03/31/19	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 10/01/20 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING BOTH OTC AND COLLISION.

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD OTC	PROJECTION PERIOD COLL
03/31/15	10/1/14	7.000	-----
03/31/16	10/1/15	6.000	-----
03/31/17	10/1/16	5.000	5.000
03/31/18	10/1/17	4.000	4.000
03/31/19	10/1/18	3.000	3.000

INSURANCE SERVICES OFFICE, INC.

MISSOURI  
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	03/31/15	\$1,964,572	----
AT CURRENT LEVEL	03/31/16	\$1,944,509	----
	03/31/17	\$1,836,790	\$3,160,066
	03/31/18	\$1,795,286	\$3,184,706
	03/31/19	\$1,755,461	\$3,111,156
(2) SELECTED ANNUAL OCN			
TREND (SEE TREND		1.0%	0.6%
EXHIBIT IN SECTION C)			
(3) TRENDED AGGREGATE	03/31/15	\$2,106,021	----
LOSS COSTS AT	03/31/16	\$2,065,069	----
CURRENT LEVEL (A)	03/31/17	\$1,930,466	\$3,254,868
	03/31/18	\$1,868,893	\$3,261,139
	03/31/19	\$1,808,125	\$3,167,157
(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 10/01/20 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING BOTH OTC AND COLLISION.			

YEAR ENDING	AVERAGE DATE OF WRITING	PROJECTION PERIOD OTC	PROJECTION PERIOD COLL
03/31/15	4/1/14	7.000	-----
03/31/16	4/1/15	6.000	-----
03/31/17	4/1/16	5.000	5.000
03/31/18	4/1/17	4.000	4.000
03/31/19	4/1/18	3.000	3.000



INSURANCE SERVICES OFFICE, INC.

MISSOURI  
COMMERCIAL AUTOMOBILE INSURANCE  
SINGLE LIMIT LIABILITY

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
T	EARNED CAR	\$100000	EXPER LOSS					BASE	BASE	BASE	ADV
E	YRS YR	UND	COST 5 YRS				INDEX	CLASS	CLASS	CLASS	LOSS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	LOSS	LOSS	LOSS	LOSS
R	03/31/2019	COST	03/31/2019	RATIO	CRED	RATIO	STATE	COST	COST	COST	COST
								PRES	IND*	REV**	CHG***
102	2487	461.96	473.34	1.025	0.20	1.038	0.994	413	437	428	3.6%
104	3808	366.18	456.40	1.246	0.20	1.082	1.036	364	401	393	8.0%
105	1333	203.52	184.71	0.908	0.10	1.028	0.985	200	209	205	2.5%
106	3981	298.29	323.84	1.086	0.20	1.050	1.006	279	298	292	4.7%
108	2225	373.96	462.25	1.236	0.15	1.070	1.025	369	402	394	6.8%
109	1637	365.77	310.39	0.849	0.15	1.012	0.969	326	336	329	0.9%
110	264	282.70	98.35	0.348	0.00	1.041	0.997	347	368	361	4.0%
112	3263	400.61	417.11	1.041	0.20	1.041	0.997	419	444	435	3.8%
116	3464	371.15	397.98	1.072	0.20	1.047	1.003	367	391	383	4.4%
117	5545	198.30	199.30	1.005	0.15	1.036	0.992	202	213	209	3.5%
125	2156	534.15	497.59	0.932	0.15	1.025	0.982	503	525	515	2.4%
126	1005	414.75	302.07	0.728	0.10	1.010	0.967	379	390	382	0.8%
127	16322	233.21	224.33	0.962	0.35	1.013	0.970	239	246	241	0.8%
128	8381	191.26	206.65	1.080	0.25	1.051	1.007	198	212	208	5.1%
129	21457	207.71	219.74	1.058	0.40	1.048	1.004	216	230	225	4.2%
131	117	605.10	977.52	1.615	0.00	1.041	0.997	644	683	669	3.9%
132	448	469.91	334.48	0.712	0.05	1.025	0.982	411	429	420	2.2%
133	10272	418.50	462.39	1.105	0.40	1.067	1.022	410	445	436	6.3%
134	694	526.29	442.80	0.841	0.10	1.021	0.978	494	514	504	2.0%
135	1057	519.35	734.87	1.415	0.15	1.097	1.051	484	541	530	9.5%
136	1314	412.60	353.16	0.856	0.10	1.023	0.980	382	398	390	2.1%
137	2510	259.52	204.08	0.786	0.10	1.016	0.973	273	282	276	1.1%
138	1720	209.72	230.91	1.101	0.10	1.047	1.003	215	229	224	4.2%
SW	95460	290.00	301.84	1.041		1.044					

\* KEYED TO A STATEWIDE LOSS COST CHANGE OF 6.3 PERCENT.

\*\* AS MENTIONED IN THE EXECUTIVE SUMMARY, THE REVISED LOSS COSTS ARE THE INDICATED LOSS COSTS ADJUSTED BY A FACTOR OF .98 TO REFLECT THE IMPACT OF COVID-19.

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

INSURANCE SERVICES OFFICE, INC.

MISSOURI  
COMMERCIAL AUTOMOBILE INSURANCE  
SINGLE LIMIT LIABILITY

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
T	EARNED CAR	\$100000	EXPER LOSS					BASE	BASE	BASE	ADV
E	YRS YR	UND	COST 5 YRS				INDEX	CLASS	CLASS	CLASS	LOSS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	LOSS	LOSS	LOSS	LOSS
R	03/31/2019	COST	03/31/2019	RATIO	CRED	RATIO	STATE	COST	COST	COST	COST
								PRES	IND*	REV**	CHG***
102	608	342.07	295.72	0.865	0.05	1.031	0.988	337	344	337	0.0%
104	670	268.29	495.68	1.848	0.05	1.080	1.034	265	283	277	4.5%
105	225	317.50	181.26	0.571	0.05	1.017	0.974	310	312	306	-1.3%
106	986	275.50	266.65	0.968	0.10	1.033	0.989	274	280	274	0.0%
108	257	371.08	478.62	1.290	0.05	1.053	1.009	368	384	376	2.2%
109	338	269.72	248.88	0.923	0.05	1.034	0.990	268	274	269	0.4%
110	9	448.89	0.00	0.000	0.00	1.040	0.996	480	494	484	0.8%
112	836	373.61	487.77	1.306	0.10	1.067	1.022	372	393	385	3.5%
116	592	319.27	207.72	0.651	0.05	1.021	0.978	315	318	312	-1.0%
117	760	270.68	333.16	1.231	0.05	1.050	1.006	273	284	278	1.8%
125	295	348.30	253.47	0.728	0.05	1.024	0.981	345	350	343	-0.6%
126	123	337.09	135.14	0.401	0.00	1.040	0.996	327	337	330	0.9%
127	2461	252.59	299.83	1.187	0.15	1.062	1.017	252	265	260	3.2%
128	918	255.37	323.45	1.267	0.10	1.063	1.018	254	267	262	3.1%
129	2856	244.32	269.26	1.102	0.15	1.049	1.005	241	250	245	1.7%
131	32	329.03	1160.85	3.528	0.00	1.040	0.996	308	317	311	1.0%
132	267	374.20	289.80	0.774	0.05	1.027	0.984	361	367	360	-0.3%
133	3121	330.25	329.14	0.997	0.20	1.031	0.988	325	332	325	0.0%
134	111	386.41	263.76	0.683	0.00	1.040	0.996	382	393	385	0.8%
135	238	412.83	350.61	0.849	0.05	1.030	0.987	410	419	411	0.2%
136	216	371.84	102.71	0.276	0.00	1.040	0.996	361	372	365	1.1%
137	347	319.47	94.63	0.296	0.00	1.040	0.996	318	328	321	0.9%
138	326	182.60	136.23	0.746	0.05	1.025	0.982	178	181	177	-0.6%
SW	16592	292.88	304.71	1.040		1.044					

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

\*\* AS MENTIONED IN THE EXECUTIVE SUMMARY, THE REVISED LOSS COSTS ARE THE INDICATED LOSS COSTS ADJUSTED BY A FACTOR OF .98 TO REFLECT THE IMPACT OF COVID-19.

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

INSURANCE SERVICES OFFICE, INC.

MISSOURI  
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 E R R	EARNED CAR YRS YR ENDED 03/31/2019	UND LOSS COST	EXPER LOSS COST 5 YRS END 03/31/2019	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**
102	1997	109.30	87.75	0.803	0.10	1.056	0.972	158	168	168	6.3%
104	2838	81.69	69.31	0.848	0.10	1.060	0.976	123	132	132	7.3%
105	900	93.01	132.83	1.428	0.05	1.101	1.014	147	163	163	10.9%
106	3163	102.19	99.62	0.975	0.15	1.068	0.983	151	163	163	7.9%
108	1868	100.27	144.94	1.445	0.10	1.120	1.031	157	178	178	13.4%
109	1490	109.98	148.92	1.354	0.10	1.111	1.023	158	177	177	12.0%
110	127	70.26	97.77	1.392	0.00	1.084	0.998	128	140	140	9.4%
112	2334	82.56	76.36	0.925	0.10	1.068	0.983	124	134	134	8.1%
116	2918	141.47	137.02	0.969	0.15	1.067	0.983	205	221	221	7.8%
117	3705	76.76	88.80	1.157	0.10	1.091	1.005	136	150	150	10.3%
125	1710	122.33	135.97	1.112	0.10	1.087	1.001	204	224	224	9.8%
126	800	115.16	182.42	1.584	0.05	1.109	1.021	170	190	190	11.8%
127	10841	86.96	88.40	1.017	0.25	1.067	0.983	143	154	154	7.7%
128	5497	105.59	129.71	1.228	0.20	1.113	1.025	169	190	190	12.4%
129	14895	117.33	131.28	1.119	0.35	1.096	1.009	196	217	217	10.7%
131	112	90.27	20.22	0.224	0.00	1.084	0.998	137	150	150	9.5%
132	351	105.99	93.19	0.879	0.05	1.074	0.989	135	146	146	8.1%
133	8982	75.16	83.43	1.110	0.25	1.091	1.005	114	126	126	10.5%
134	583	88.70	132.79	1.497	0.05	1.105	1.017	136	152	152	11.8%
135	1019	113.32	88.17	0.778	0.05	1.069	0.984	153	165	165	7.8%
136	1152	98.57	118.64	1.204	0.05	1.090	1.004	146	161	161	10.3%
137	1475	93.48	91.45	0.978	0.05	1.079	0.994	144	157	157	9.0%
138	1736	100.98	78.42	0.777	0.10	1.053	0.970	144	153	153	6.3%
SW	70493	99.24	107.57	1.084		1.086					

\* KEYED TO A STATEWIDE LOSS COST CHANGE OF 9.7 PERCENT.

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

INSURANCE SERVICES OFFICE, INC.

MISSOURI  
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	EARNED CAR		EXPER LOSS					BASE	BASE	BASE	ADV
E	YRS YR	UND	COST 5 YRS				INDEX	CLASS	CLASS	CLASS	LOSS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	LOSS	LOSS	LOSS	LOSS
R	03/31/2019	COST	03/31/2019	RATIO	CRED	RATIO	STATE	COST	COST	COST	COST
								PRES	IND*	REV**	CHG***
102	2007	222.44	219.46	0.987	0.20	0.949	1.005	234	229	224	-4.3%
104	2924	210.26	242.71	1.154	0.25	0.994	1.053	236	242	237	0.4%
105	927	173.88	176.16	1.013	0.10	0.947	1.003	191	186	182	-4.7%
106	3123	208.76	200.22	0.959	0.25	0.945	1.001	220	214	210	-4.5%
108	1853	196.05	167.31	0.853	0.15	0.927	0.982	235	224	220	-6.4%
109	1497	214.94	185.05	0.861	0.15	0.928	0.983	214	205	201	-6.1%
110	138	223.97	180.31	0.805	0.00	0.940	0.996	277	268	263	-5.1%
112	2269	217.66	191.11	0.878	0.25	0.925	0.980	244	233	228	-6.6%
116	2901	217.35	191.95	0.883	0.25	0.926	0.981	230	220	216	-6.1%
117	3656	165.22	150.13	0.909	0.20	0.934	0.989	211	203	199	-5.7%
125	1779	234.65	177.18	0.755	0.15	0.912	0.966	278	261	256	-7.9%
126	849	237.50	176.47	0.743	0.10	0.920	0.975	239	227	222	-7.1%
127	10896	193.95	196.30	1.012	0.40	0.969	1.026	240	240	235	-2.1%
128	5434	191.30	144.59	0.756	0.25	0.894	0.947	229	211	207	-9.6%
129	14599	195.78	177.32	0.906	0.45	0.925	0.980	248	237	232	-6.5%
131	102	237.14	459.10	1.936	0.05	0.990	1.049	288	294	288	0.0%
132	366	255.32	246.22	0.964	0.10	0.942	0.998	217	211	207	-4.6%
133	8897	180.21	188.61	1.047	0.45	0.988	1.047	213	217	213	0.0%
134	550	183.82	205.86	1.120	0.10	0.958	1.015	238	235	230	-3.4%
135	924	181.17	275.60	1.521	0.15	1.027	1.088	184	195	191	3.8%
136	1141	210.37	201.68	0.959	0.15	0.943	0.999	232	226	221	-4.7%
137	1464	188.21	113.21	0.602	0.15	0.889	0.942	217	199	195	-10.1%
138	1305	146.35	135.21	0.924	0.15	0.938	0.994	185	179	175	-5.4%
SW	69601	196.04	184.24	0.940		0.944					

\* KEYED TO A STATEWIDE LOSS COST CHANGE OF -2.7 PERCENT.

\*\* AS MENTIONED IN THE EXECUTIVE SUMMARY, THE REVISED LOSS COSTS ARE THE INDICATED LOSS COSTS ADJUSTED BY A FACTOR OF .98 TO REFLECT THE IMPACT OF COVID-19.

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

INSURANCE SERVICES OFFICE, INC.

MISSOURI  
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 03/31/2019	UND LOSS COST	EXPER LOSS COST 5 YRS END 03/31/2019	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**
102	520	159.07	142.16	0.894	0.10	1.079	0.973	138	145	145	5.1%
104	558	123.43	207.33	1.680	0.10	1.158	1.044	110	124	124	12.7%
105	196	115.26	108.89	0.945	0.05	1.092	0.985	103	109	109	5.8%
106	790	108.63	118.82	1.094	0.10	1.099	0.991	106	113	113	6.6%
108	251	114.67	124.46	1.085	0.05	1.099	0.991	111	118	118	6.3%
109	303	142.16	128.86	0.906	0.05	1.090	0.983	125	132	132	5.6%
110	8	104.93	0.00	0.000	0.00	1.100	0.992	110	117	117	6.4%
112	796	162.71	112.76	0.693	0.10	1.059	0.955	150	154	154	2.7%
116	520	132.35	179.99	1.360	0.10	1.126	1.015	117	128	128	9.4%
117	572	162.32	105.33	0.649	0.05	1.077	0.971	147	154	154	4.8%
125	242	145.52	159.01	1.093	0.05	1.100	0.992	144	154	154	6.9%
126	112	128.30	46.75	0.364	0.00	1.100	0.992	124	132	132	6.5%
127	1612	130.24	168.32	1.292	0.20	1.138	1.026	129	143	143	10.9%
128	605	148.51	156.28	1.052	0.10	1.095	0.987	148	157	157	6.1%
129	2087	154.12	172.47	1.119	0.20	1.104	0.995	147	158	158	7.5%
131	30	127.82	158.08	1.237	0.00	1.100	0.992	124	132	132	6.5%
132	243	159.57	126.13	0.790	0.05	1.085	0.978	120	126	126	5.0%
133	2878	118.96	143.89	1.210	0.25	1.128	1.017	100	110	110	10.0%
134	101	138.52	114.61	0.827	0.00	1.100	0.992	127	136	136	7.1%
135	219	122.61	56.87	0.464	0.05	1.068	0.963	109	113	113	3.7%
136	185	139.53	167.96	1.204	0.05	1.105	0.996	127	136	136	7.1%
137	192	122.94	165.21	1.344	0.05	1.112	1.003	122	132	132	8.2%
138	301	126.15	213.34	1.691	0.10	1.159	1.045	119	134	134	12.6%
SW	13321	135.73	149.30	1.100		1.109					

\* KEYED TO A STATEWIDE LOSS COST CHANGE OF 7.7 PERCENT.

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

INSURANCE SERVICES OFFICE, INC.

MISSOURI  
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	EARNED CAR		EXPER LOSS					BASE	BASE	BASE	ADV
E	YRS YR	UND	COST 5 YRS				INDEX	CLASS	CLASS	CLASS	LOSS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	LOSS	LOSS	LOSS	LOSS
R	03/31/2019	COST	03/31/2019	RATIO	CRED	RATIO	STATE	COST	COST	COST	COST
								PRES	IND*	REV**	CHG***
102	507	336.97	314.38	0.933	0.15	0.980	0.985	366	354	347	-5.2%
104	506	242.41	336.99	1.390	0.15	1.048	1.053	282	292	286	1.4%
105	197	227.08	141.11	0.621	0.05	0.970	0.975	254	243	238	-6.3%
106	832	195.63	208.12	1.064	0.15	0.999	1.004	249	246	241	-3.2%
108	253	250.18	227.27	0.908	0.10	0.980	0.985	319	309	303	-5.0%
109	286	269.21	198.27	0.736	0.10	0.963	0.968	311	296	290	-6.8%
110	8	286.69	0.00	0.000	0.00	0.988	0.993	358	349	342	-4.5%
112	753	319.19	241.24	0.756	0.20	0.942	0.947	393	366	359	-8.7%
116	502	266.92	311.86	1.168	0.15	1.015	1.020	309	310	304	-1.6%
117	560	222.10	204.25	0.920	0.10	0.981	0.986	272	264	259	-4.8%
125	219	254.17	275.82	1.085	0.10	0.998	1.003	342	337	330	-3.5%
126	111	225.43	327.43	1.452	0.05	1.011	1.016	284	284	278	-2.1%
127	1596	195.40	175.01	0.896	0.25	0.965	0.970	250	239	234	-6.4%
128	573	200.20	173.33	0.866	0.15	0.970	0.975	255	244	239	-6.3%
129	1966	192.17	191.95	0.999	0.30	0.991	0.996	239	234	229	-4.2%
131	27	224.11	442.78	1.976	0.00	0.988	0.993	295	288	282	-4.4%
132	227	333.46	306.29	0.919	0.10	0.981	0.986	339	328	321	-5.3%
133	2721	295.93	322.56	1.090	0.45	1.034	1.039	332	339	332	0.0%
134	96	294.18	247.55	0.841	0.05	0.981	0.986	348	337	330	-5.2%
135	214	357.46	371.13	1.038	0.10	0.993	0.998	414	406	398	-3.9%
136	190	270.96	216.42	0.799	0.10	0.969	0.974	320	306	300	-6.3%
137	222	204.05	145.86	0.715	0.05	0.974	0.979	253	243	238	-5.9%
138	288	178.12	151.25	0.849	0.10	0.974	0.979	214	206	202	-5.6%
SW	12854	246.39	243.49	0.988		0.995					

\* KEYED TO A STATEWIDE LOSS COST CHANGE OF -1.7 PERCENT.

\*\* AS MENTIONED IN THE EXECUTIVE SUMMARY, THE REVISED LOSS COSTS ARE THE INDICATED LOSS COSTS ADJUSTED BY A FACTOR OF .98 TO REFLECT THE IMPACT OF COVID-19.

\*\*\* 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. <u>AVG</u>	5 YR. <u>AVG</u>
	<u>ITEM</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>		
(1)	Direct Losses Incurred	4,534,035	5,191,223	5,663,590	6,258,279	6,443,423		
(2)	Allocated Loss Adjustment Expenses Incurred	480,175	580,765	638,270	676,653	650,817		
(3)	Unallocated Loss Adjustment Expense Incurred	449,751	472,235	480,388	510,398	519,189		
(4)	Unallocated LAE as a Ratio to Losses + Allocated LAE (3)/[(1)+(2)]	9.0%	8.2%	7.6%	7.4%	7.3%	7.4%	7.9%
(5)	Selected Factor							7.5%

		<u>Property Damage</u> (000's)					3 YR. <u>AVG</u>	5 YR. <u>AVG</u>
	<u>ITEM</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>		
(1)	Direct Losses Incurred	955,051	1,027,893	1,143,065	1,144,298	1,236,531		
(2)	Allocated Loss Adjustment Expenses Incurred	63,839	74,267	61,197	65,225	63,477		
(3)	Unallocated Loss Adjustment Expense Incurred	125,980	125,216	123,301	129,471	135,429		
(4)	Unallocated LAE as a Ratio to Losses + Allocated LAE (3)/[(1)+(2)]	12.4%	11.4%	10.2%	10.7%	10.4%	10.5%	11.0%
(5)	Selected Factor							10.0%

All items are from Special Call Submission for available writers.

## INSURANCE SERVICES OFFICE, INC.

COMMERCIAL AUTOMOBILE PHYSICAL DAMAGE INSURANCE  
MULTISTATE LOSS ADJUSTMENT EXPENSE EXPERIENCE

Calendar Year

Development of Factor to Include all Loss Adjustment Expenses

		(000's)					3 YR.	5 YR.
		<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>AVG</u>	<u>AVG</u>
(1)	<u>ITEM</u> Direct Losses Incurred	4,018,641	4,299,932	4,813,793	5,446,118	5,531,658		
(2)	Loss Adjustment Expenses Incurred	658,105	579,036	622,719	702,553	716,345		
(3)	Losses + LAE Incurred as Ratio to Losses Incurred [(1)+(2)]/(1)	1.164	1.135	1.129	1.129	1.129	1.129	1.137
(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

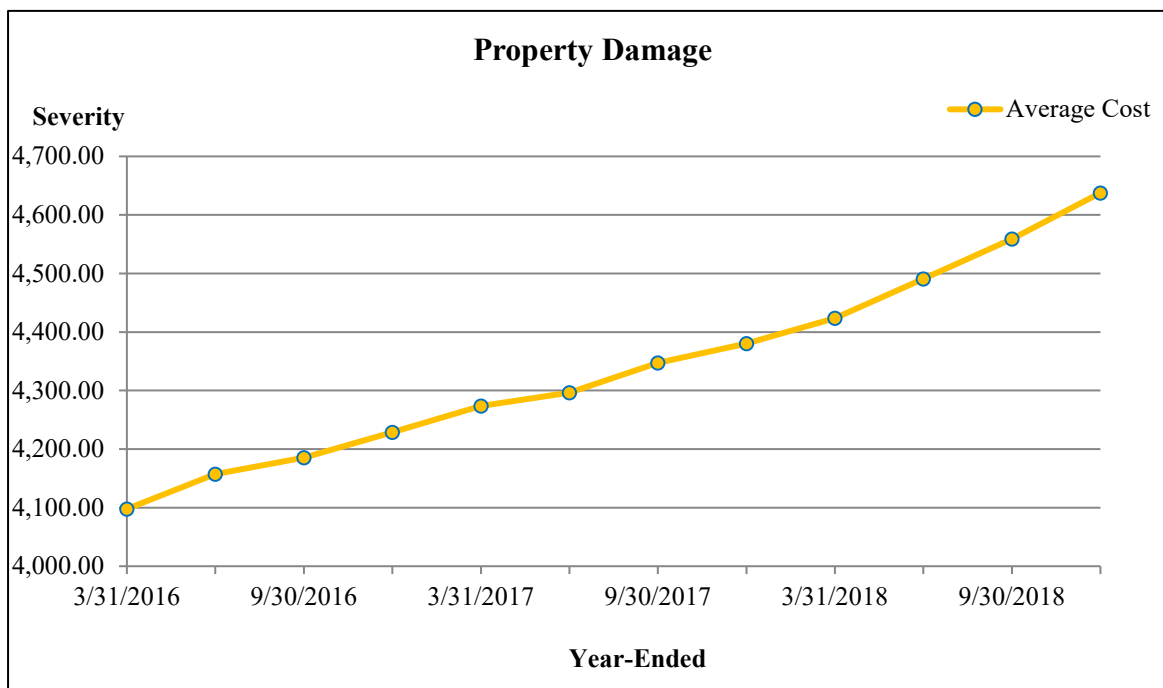
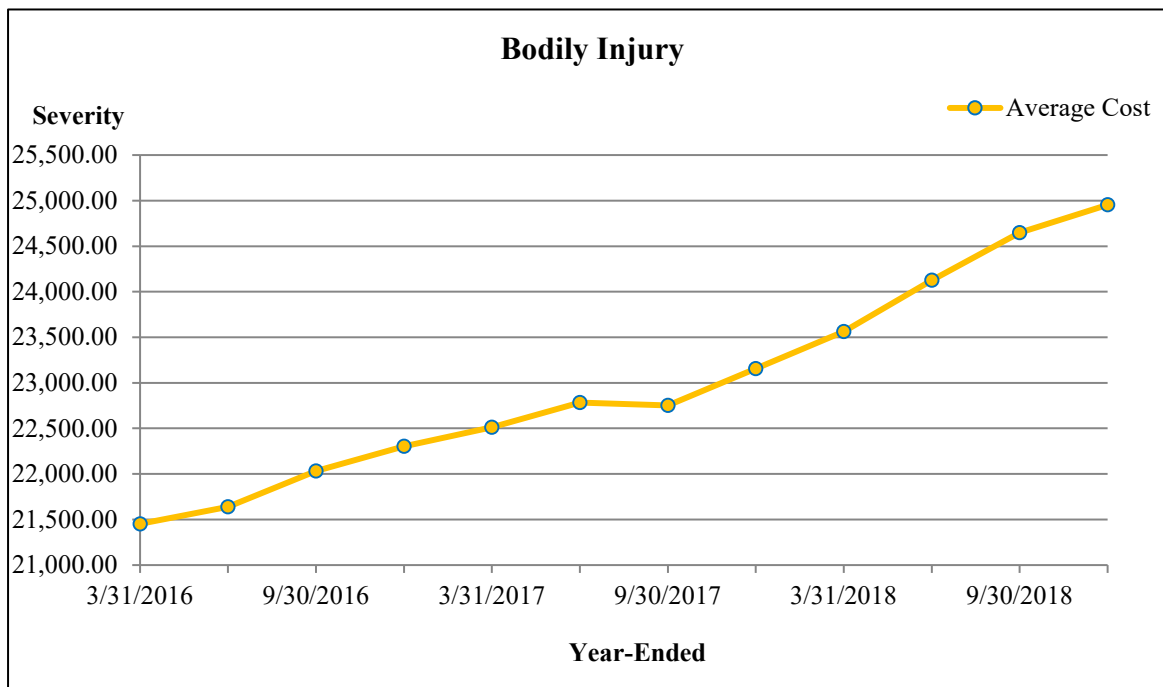
YEAR ENDED	MISSOURI				MULTISTATE*			
	BODILY INJURY (\$100000 LIMITS)		PROPERTY DAMAGE (\$100000 LIMITS)		BODILY INJURY (\$100000 LIMITS)		PROPERTY DAMAGE (\$100000 LIMITS)	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	ACTUAL	EXPONENTIAL FIT	ACTUAL	EXPONENTIAL FIT	ACTUAL	EXPONENTIAL FIT	ACTUAL	EXPONENTIAL FIT
3/31/2016	18695.48	18699.19	3906.87	4068.26	21452.49	21338.63	4097.81	4094.24
6/30/2016	18735.88	18874.23	4042.32	4108.25	21640.70	21626.08	4157.45	4137.34
9/30/2016	19437.54	19050.92	4147.70	4148.64	22032.66	21917.40	4185.35	4180.90
12/31/2016	18676.98	19229.25	4330.64	4189.42	22305.11	22212.64	4228.88	4224.91
3/31/2017	18534.54	19409.26	4289.66	4230.60	22511.43	22511.86	4273.58	4269.39
6/30/2017	20085.00	19590.95	4342.80	4272.19	22784.19	22815.11	4296.48	4314.33
9/30/2017	20292.73	19774.34	4380.60	4314.19	22751.25	23122.44	4347.40	4359.75
12/31/2017	20755.35	19959.45	4419.89	4356.60	23154.91	23433.92	4380.42	4405.65
3/31/2018	20877.42	20146.30	4497.69	4399.42	23561.65	23749.59	4423.60	4452.02
6/30/2018	19448.13	20334.89	4363.58	4442.67	24127.67	24069.51	4490.97	4498.89
9/30/2018	20481.56	20525.24	4415.43	4486.35	24648.04	24393.74	4558.73	4546.25
12/31/2018	20386.62	20717.38	4421.17	4530.45	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) MISSOURI	3.8%	4.0%
	(B) MULTISTATE	5.5%	4.3%
(10)	CREDIBILITY	0.00	0.20
(11)	WEIGHTED AVERAGE ANNUAL PERCENT CHANGE IN PAID CLAIM COSTS { (10) * (9A) } + { (1.0 - (10)) * (9B) }	5.5%	4.2%
(12)	SELECTED ANNUAL PERCENT CHANGE IN CLAIM FREQUENCY	0.0%	0.0%
(13)	AVERAGE ANNUAL PERCENT CHANGE IN LIABILITY LOSS RATIO (11) * (12)	5.5%	4.2%

\* EXCLUDES MASSACHUSETTS

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

&amp; 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%

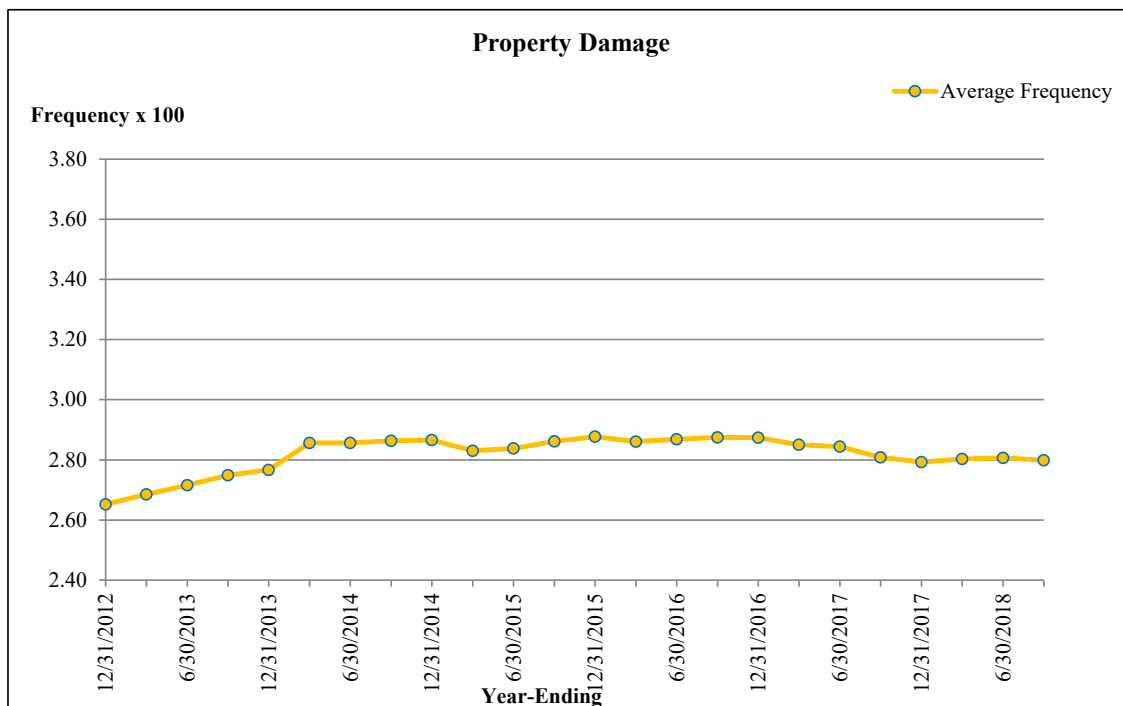
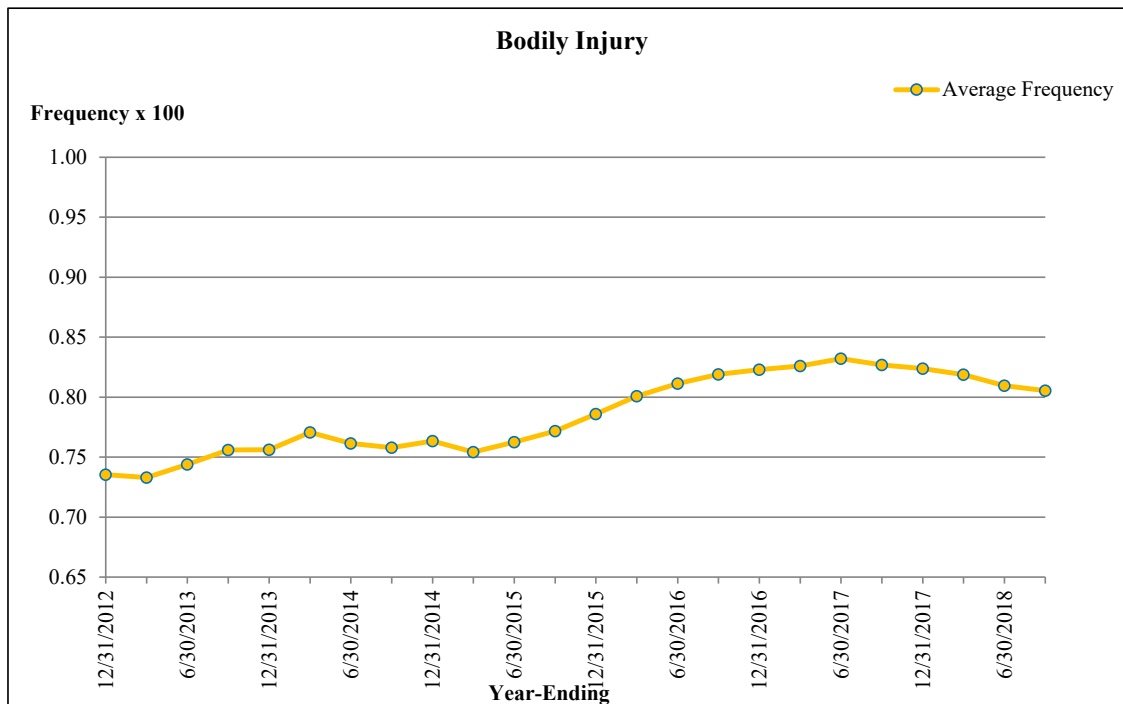
\* EXCLUDES MASSACHUSETTS

@ CHANGE BASED ON YEARS ENDING 9/30/XXXX

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

INSURANCE SERVICES OFFICE, INC.

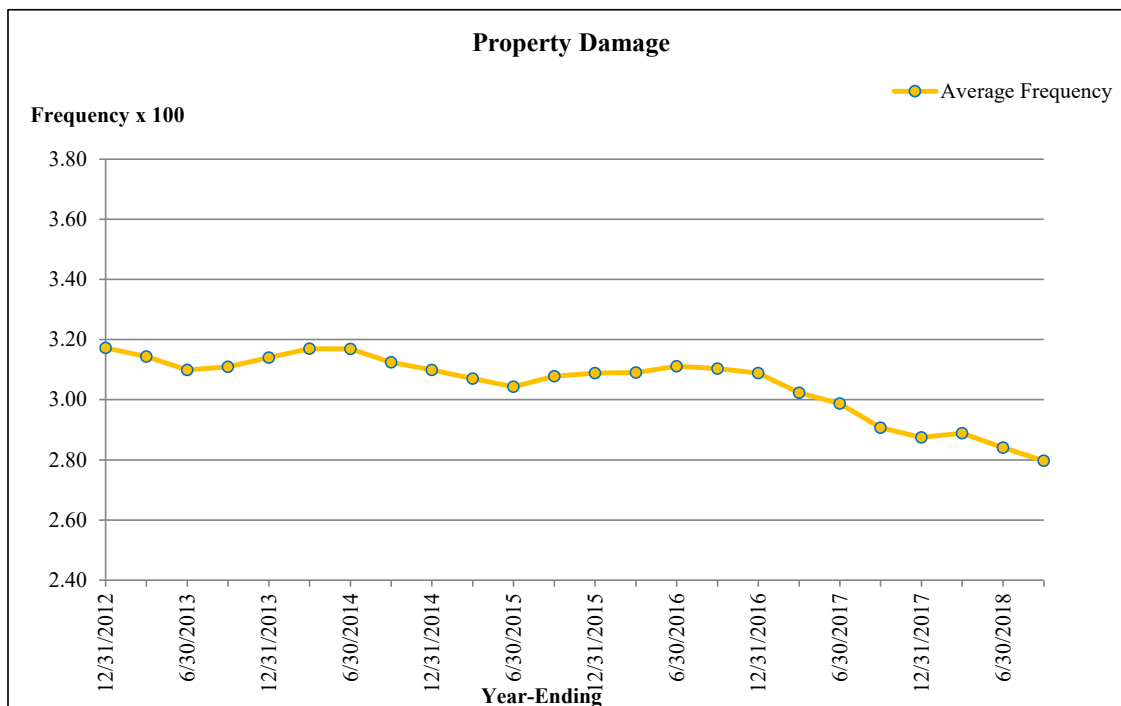
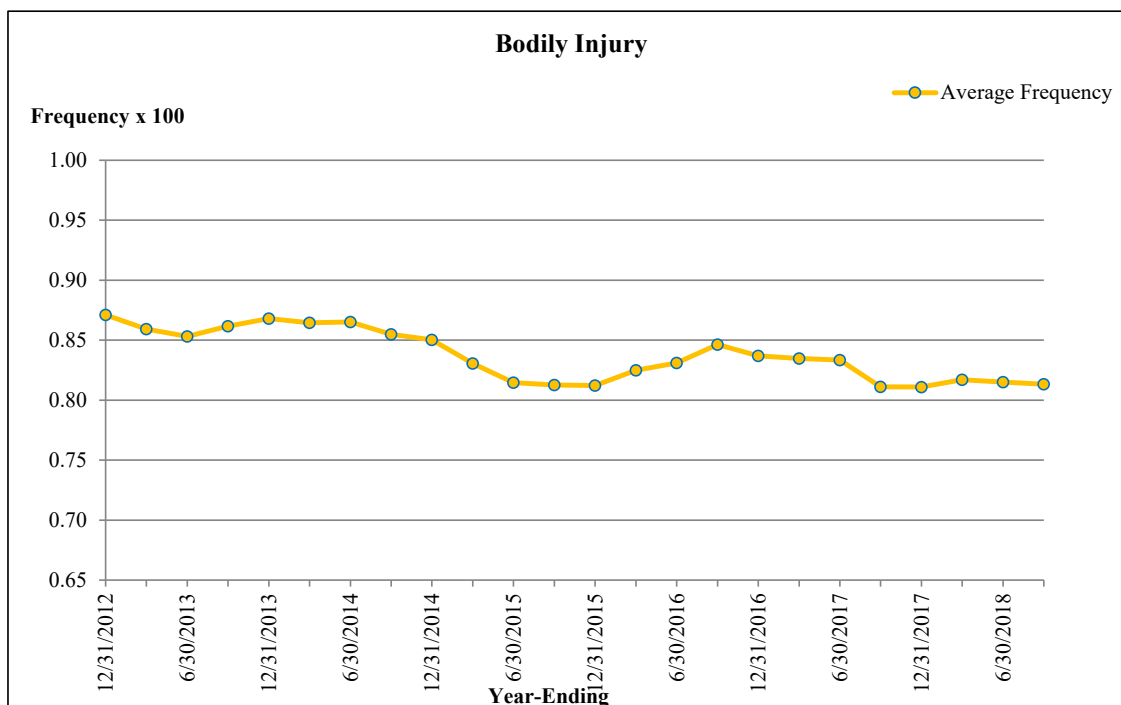
Commercial Automobile Liability  
Incurred Claim Frequency Experience  
Trucks, Tractors, and Trailers  
Multistate\*



\*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)

	\$250 Deductible		\$500 Deductible		\$1,000 Deductible	
Year Ending:	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%

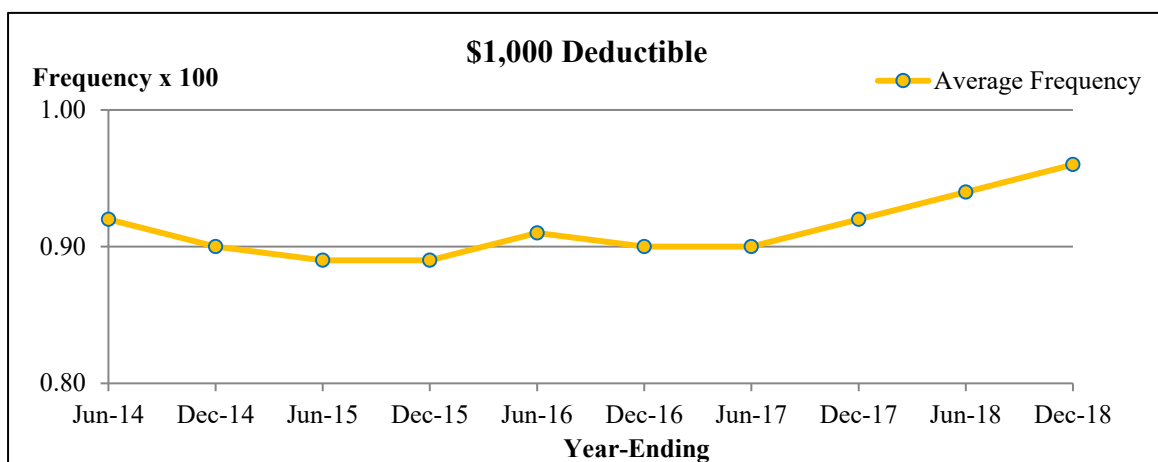
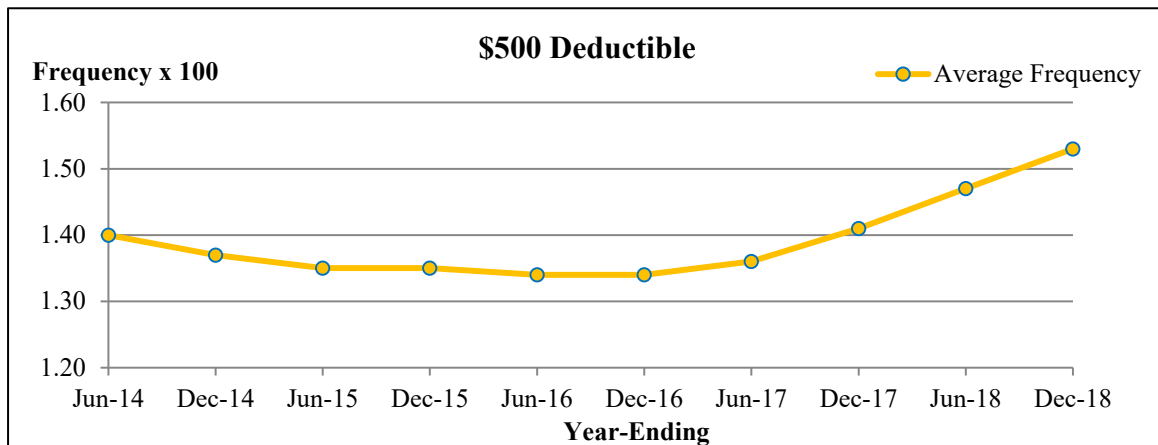
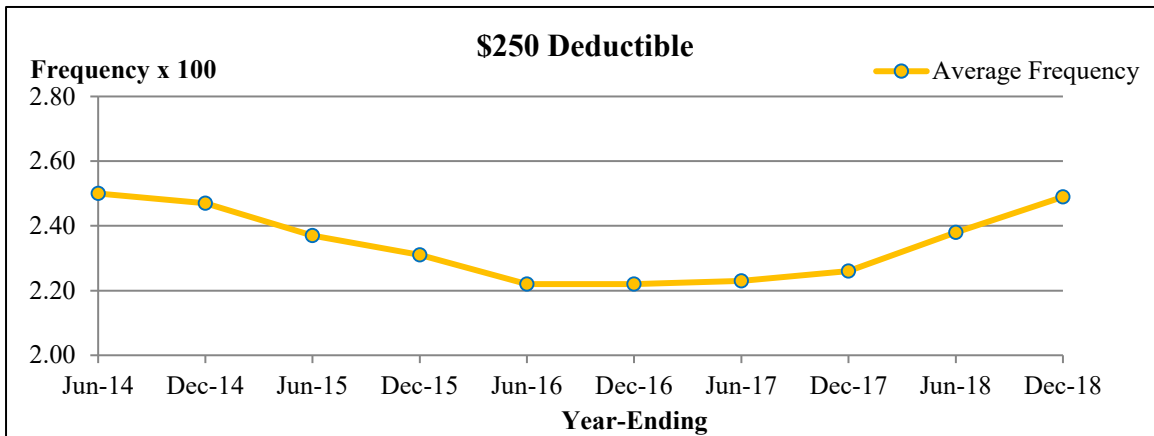
\* Multistate data excludes Massachusetts

\*\* 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)

	\$500 Deductible		\$1,000 Deductible		\$2,000 Deductible	
Year Ending:	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%

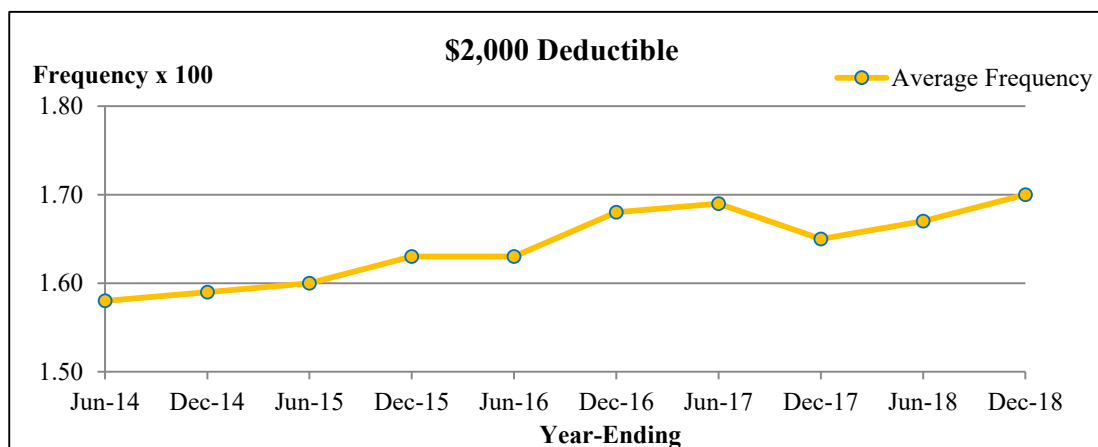
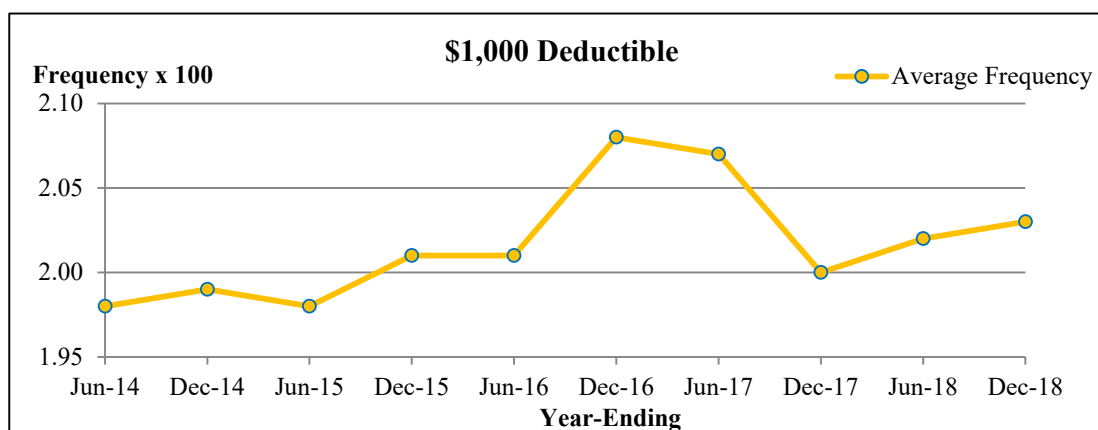
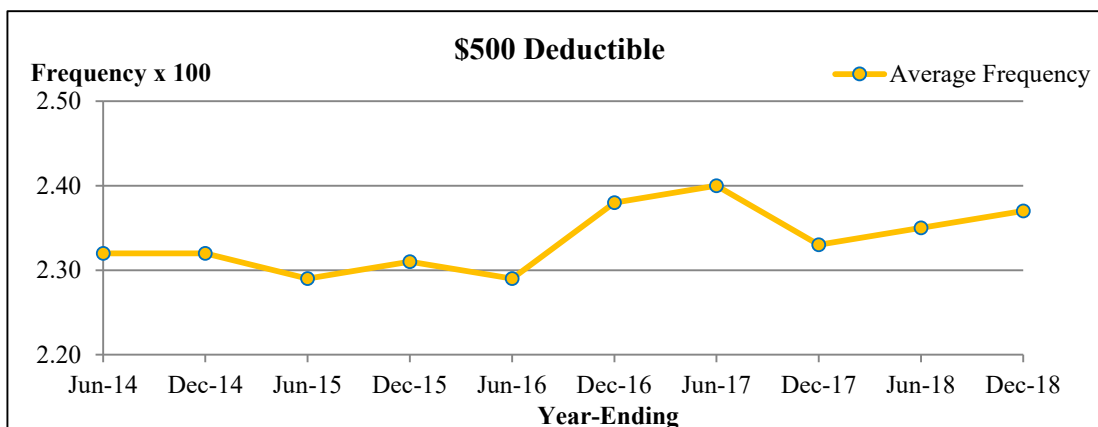
\* Multistate data excludes Massachusetts

\*\* 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)

	\$250 Deductible		\$500 Deductible		\$1,000 Deductible	
Year Ending:	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%

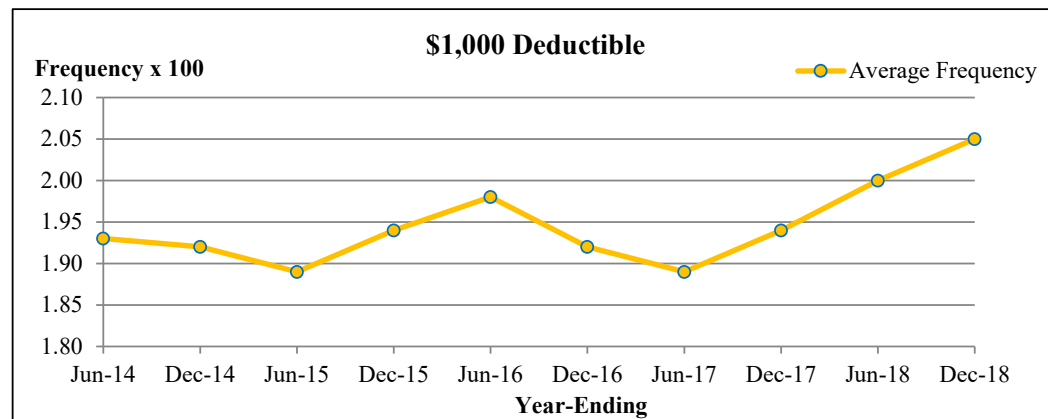
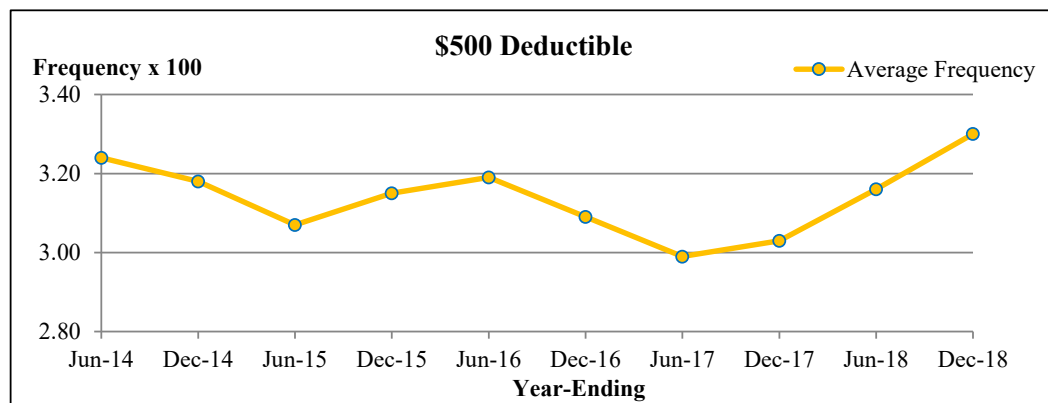
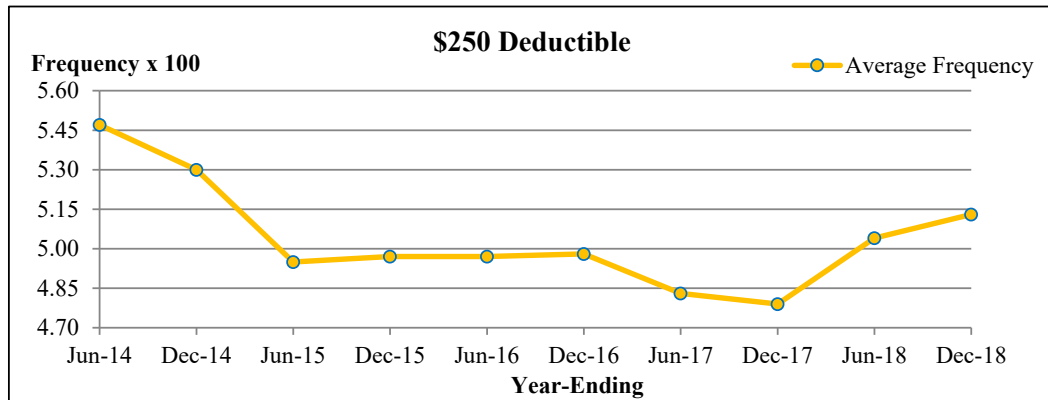
\* Multistate data excludes Massachusetts

\*\* 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)

	\$500 Deductible		\$1,000 Deductible		\$2,000 Deductible	
Year Ending:	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

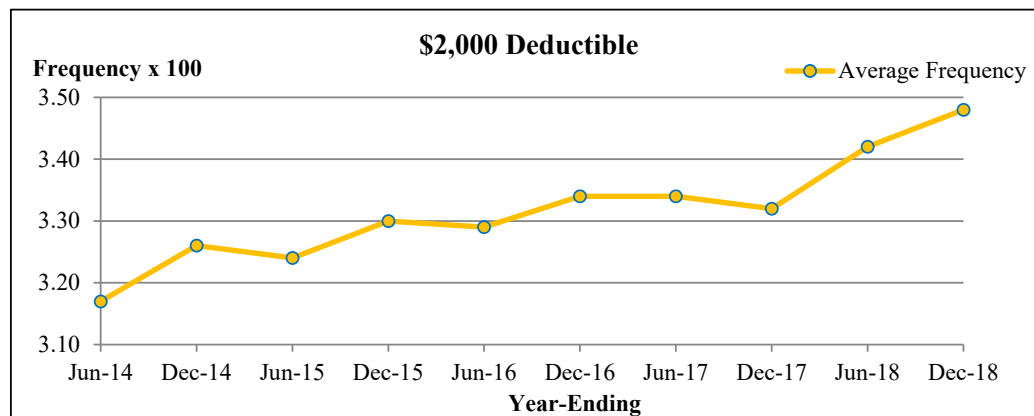
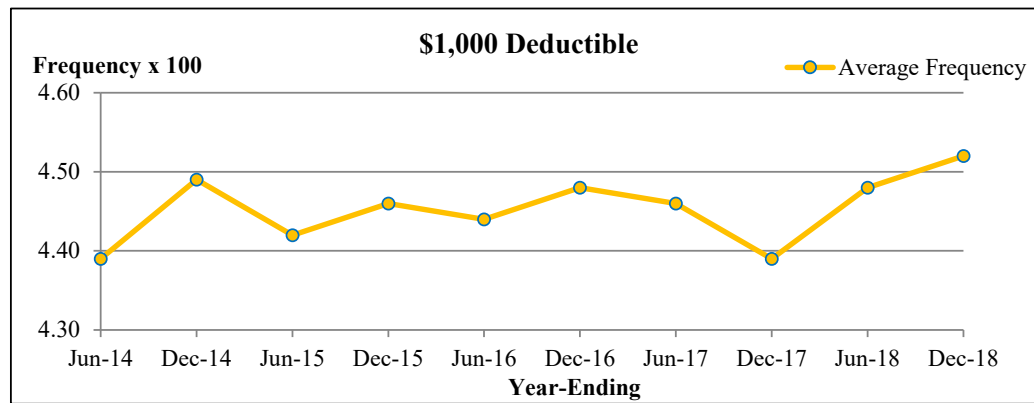
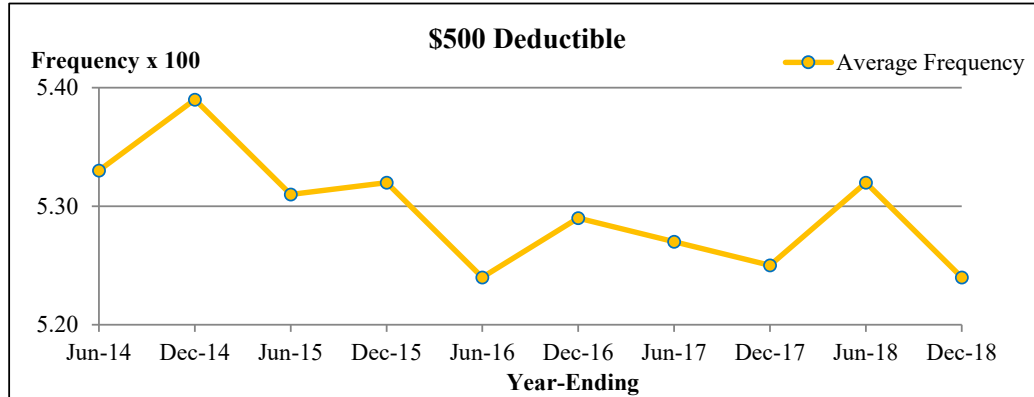
\*\* Change based on years ending 12/31/xxxx

\*\*\* 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.

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

Accident	\$100,000 Basic Limit			Loss Development Factors	
Year				15 to 27	27 to 39
<u>Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>Months</u>	<u>Months</u>
12/31/2007	7,265,142	8,731,419	9,263,841	1.202	1.061
12/31/2008	5,965,296	7,411,848	8,100,427	1.242	1.093
12/31/2009	5,440,394	6,477,936	6,626,301	1.191	1.023
12/31/2010	6,160,568	7,562,810	8,058,187	1.228	1.066
12/31/2011	8,207,537	10,290,522	11,622,320	1.254	1.129
12/31/2012	6,957,281	7,768,249	8,207,845	1.117	1.057
12/31/2013	7,370,188	8,577,170	8,917,009	1.164	1.040
12/31/2014	7,422,656	7,991,097	8,316,140	1.077	1.041
12/31/2015	8,156,681	9,416,496	9,622,186	1.154	1.022
12/31/2016	9,237,528	10,853,998	11,461,223	1.175	1.056
12/31/2017	9,137,830	10,295,451		1.127	
12/31/2018	8,765,651				
(1) Average Factor (Best 3 of 5) :			(A) State	1.148	1.046
			(B) Multistate	1.256	1.115
(2) Credibility				0.910	0.720
(3) Credibility Weighted Factors				1.158	1.065

## Property Damage

Accident	\$100,000 Basic Limit			Loss Development Factors	
Year				15 to 27	27 to 39
Ending	15 Months	27 Months	39 Months	Months	Months
12/31/2007	8,097,127	8,077,745	8,059,289	0.998	0.998
12/31/2008	6,554,571	6,620,652	6,591,033	1.010	0.996
12/31/2009	5,928,331	6,221,541	6,270,692	1.049	1.008
12/31/2010	6,130,982	6,582,722	6,568,911	1.074	0.998
12/31/2011	8,041,258	7,895,311	7,954,692	0.982	1.008
12/31/2012	6,534,208	6,627,201	6,611,124	1.014	0.998
12/31/2013	6,935,719	7,021,251	7,182,307	1.012	1.023
12/31/2014	6,954,033	7,328,023	7,338,784	1.054	1.001
12/31/2015	6,627,095	6,960,666	7,005,219	1.050	1.006
12/31/2016	7,844,852	8,089,817	7,993,219	1.031	0.988
12/31/2017	7,503,783	7,681,057		1.024	
12/31/2018	7,856,777				
(1) Average Factor (Best 3 of 5) :			(A) State	1.035	1.002
			(B) Multistate	1.045	1.009
(2) Credibility				0.940	0.000
(3) Credibility Weighted Factors				1.036	1.009

## Summary of Factors

	Bodily <u>Injury</u>	Property <u>Damage</u>
39 to Ultimate **	1.074	1.004
27 to Ultimate	1.144	1.013
15 to Ultimate	1.325	1.049

\*\* Multistate factors

## INSURANCE SERVICES OFFICE, INC.

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

Accident Year <u>Ending</u>	\$100,000 Basic Limit <u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
12/31/2007	341,555,771	420,051,484	465,449,277	482,670,635	490,229,571
12/31/2008	307,982,655	381,800,016	418,534,590	435,505,134	440,444,654
12/31/2009	270,148,151	337,021,977	374,940,196	394,354,724	398,786,211
12/31/2010	287,437,893	351,534,299	386,887,133	407,600,317	415,379,849
12/31/2011	307,193,721	374,187,484	417,597,684	431,978,060	438,819,460
12/31/2012	313,512,243	383,708,453	424,745,045	446,826,918	455,309,124
12/31/2013	322,713,673	402,778,226	446,370,290	472,112,380	479,745,422
12/31/2014	352,376,699	434,866,713	496,876,924	524,345,017	534,683,541
12/31/2015	372,238,844	479,983,996	534,975,182	559,236,447	
12/31/2016	421,831,008	535,178,515	600,337,080		
12/31/2017	443,253,063	554,691,479			
12/31/2018	452,909,886				

## 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	1.230	1.108	1.037	1.016
12/31/2008	1.240	1.096	1.041	1.011
12/31/2009	1.248	1.113	1.052	1.011
12/31/2010	1.223	1.101	1.054	1.019
12/31/2011	1.218	1.116	1.034	1.016
12/31/2012	1.224	1.107	1.052	1.019
12/31/2013	1.248	1.108	1.058	1.016
12/31/2014	1.234	1.143	1.055	1.020
12/31/2015	1.289	1.115	1.045	
12/31/2016	1.269	1.122		
12/31/2017	1.251			
Average Factor: ( Best 3 of 5 )	1.256	1.115	1.051	1.018

## Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.004
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.022
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.074
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.198
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.504

## INSURANCE SERVICES OFFICE, INC.

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

Accident Year <u>Ending</u>	\$100,000 Basic Limit <u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
12/31/2007	491,405,542	491,889,518	491,405,295	491,545,388	491,581,930
12/31/2008	442,380,964	442,486,878	443,041,568	443,068,363	443,092,428
12/31/2009	400,449,990	400,134,032	399,907,149	399,925,971	399,943,224
12/31/2010	416,966,060	416,926,075	416,988,761	417,422,171	
12/31/2011	440,781,190	441,398,558	441,193,645		
12/31/2012	455,809,847	456,420,600			
12/31/2013	483,189,518				

## Ratios

Accident Year <u>Ending</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
12/31/2007	1.002	1.001	0.999	1.000	1.000
12/31/2008	1.004	1.000	1.001	1.000	1.000
12/31/2009	1.004	0.999	0.999	1.000	1.000
12/31/2010	1.004	1.000	1.000	1.001	
12/31/2011	1.004	1.001	1.000		
12/31/2012	1.001	1.001			
12/31/2013	1.007				
Average Factor: ( Best 3 of 5 )	1.004	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.

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

Accident Year <u>Ending</u>	\$100,000 Basic Limit <u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
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 <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
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 <u>Ending</u>	\$100,000 Basic Limit <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.

MISSOURI  
Automobile Liability Insurance - Private Passenger Types  
Loss Development  
Incurred Losses and Expenses  
Bodily Injury

Accident	\$100,000 Basic Limit			Loss Development Factors	
Year				15 to 27	27 to 39
Ending	15 Months	27 Months	39 Months	Months	Months
12/31/2007	1,544,108	1,743,089	1,736,119	1.129	0.996
12/31/2008	1,383,086	1,542,496	1,542,405	1.115	1.000
12/31/2009	1,136,410	1,202,947	1,236,608	1.059	1.028
12/31/2010	1,708,369	1,988,126	1,918,856	1.164	0.965
12/31/2011	2,201,034	2,523,839	2,524,775	1.147	1.000
12/31/2012	2,113,483	2,704,599	2,857,845	1.280	1.057
12/31/2013	2,529,850	3,028,273	3,443,033	1.197	1.137
12/31/2014	1,870,988	2,260,406	2,248,651	1.208	0.995
12/31/2015	2,029,156	2,175,853	2,208,586	1.072	1.015
12/31/2016	1,789,349	2,058,048	2,219,102	1.150	1.078
12/31/2017	1,597,081	1,977,162		1.238	
12/31/2018	1,366,957				
(1) Average Factor (Best 3 of 5) :			(A) State	1.185	1.050
			(B) Multistate	1.232	1.109
(2) Credibility				0.780	0.620
(3) Credibility Weighted Factors				1.195	1.072

## Property Damage

Accident	\$100,000 Basic Limit			Loss Development Factors	
Year				15 to 27	27 to 39
Ending	15 Months	27 Months	39 Months	Months	Months
12/31/2007	1,481,005	1,489,144	1,489,495	1.005	1.000
12/31/2008	1,433,017	1,439,716	1,441,114	1.005	1.001
12/31/2009	1,261,627	1,313,696	1,315,557	1.041	1.001
12/31/2010	1,466,652	1,466,663	1,466,537	1.000	1.000
12/31/2011	1,610,899	1,657,309	1,653,720	1.029	0.998
12/31/2012	1,565,761	1,553,414	1,544,325	0.992	0.994
12/31/2013	1,445,084	1,483,139	1,457,494	1.026	0.983
12/31/2014	1,386,004	1,452,863	1,456,768	1.048	1.003
12/31/2015	1,474,491	1,468,603	1,469,625	0.996	1.001
12/31/2016	1,582,941	1,626,477	1,639,118	1.028	1.008
12/31/2017	1,323,918	1,361,160		1.028	
12/31/2018	1,677,054				
(1) Average Factor (Best 3 of 5) :			(A) State	1.027	0.999
			(B) Multistate	1.045	1.008
(2) Credibility				0.880	0.000
(3) Credibility Weighted Factors				1.029	1.008

## Summary of Factors

	Bodily <u>Injury</u>	Property <u>Damage</u>
39 to Ultimate **	1.071	1.004
27 to Ultimate	1.148	1.012
15 to Ultimate	1.372	1.041

\*\* Multistate factors

## INSURANCE SERVICES OFFICE, INC.

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

Accident Year <u>Ending</u>	\$100,000 Basic Limit <u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
12/31/2007	64,456,831	77,831,391	86,953,653	90,315,529	91,456,741
12/31/2008	64,441,418	78,600,844	85,109,739	87,528,769	88,089,563
12/31/2009	62,595,370	76,295,916	83,987,323	85,102,928	86,986,451
12/31/2010	68,400,293	80,891,991	88,203,401	92,409,937	94,113,824
12/31/2011	73,364,346	89,552,891	98,096,468	101,750,060	102,896,779
12/31/2012	72,324,491	88,845,608	95,729,378	99,508,730	101,423,604
12/31/2013	74,075,842	88,348,464	97,959,138	103,444,596	105,390,942
12/31/2014	69,302,345	84,099,145	95,285,726	100,722,540	102,513,968
12/31/2015	70,923,097	88,224,101	97,118,956	101,987,140	
12/31/2016	72,356,036	89,895,260	100,307,198		
12/31/2017	72,283,971	89,690,673			
12/31/2018	74,026,539				

## 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	1.207	1.117	1.039	1.013
12/31/2008	1.220	1.083	1.028	1.006
12/31/2009	1.219	1.101	1.013	1.022
12/31/2010	1.183	1.090	1.048	1.018
12/31/2011	1.221	1.095	1.037	1.011
12/31/2012	1.228	1.077	1.039	1.019
12/31/2013	1.193	1.109	1.056	1.019
12/31/2014	1.214	1.133	1.057	1.018
12/31/2015	1.244	1.101	1.050	
12/31/2016	1.242	1.116		
12/31/2017	1.241			
Average Factor: ( Best 3 of 5 )	1.232	1.109	1.048	1.018

## Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.004
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.022
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.071
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.188
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.463

## INSURANCE SERVICES OFFICE, INC.

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

Accident Year <u>Ending</u>	\$100,000 Basic Limit <u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
12/31/2007	91,780,424	91,859,783	92,056,908	91,996,833	92,030,436
12/31/2008	87,789,444	87,865,718	87,952,044	88,147,579	88,204,250
12/31/2009	86,909,475	86,743,161	86,862,077	86,871,866	86,884,324
12/31/2010	93,924,128	93,654,253	93,665,701	93,669,242	
12/31/2011	103,432,812	103,650,313	104,069,906		
12/31/2012	101,830,339	101,816,992			
12/31/2013	105,714,211				

## Ratios

Accident Year <u>Ending</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
12/31/2007	1.004	1.001	1.002	0.999	1.000
12/31/2008	0.997	1.001	1.001	1.002	1.001
12/31/2009	0.999	0.998	1.001	1.000	1.000
12/31/2010	0.998	0.997	1.000	1.000	
12/31/2011	1.005	1.002	1.004		
12/31/2012	1.004	1.000			
12/31/2013	1.003				
Average Factor: ( Best 3 of 5 )	1.002	1.000	1.001	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)	=	1.002
75 to Ult:	(87:75) (99:87) (111:99) (123:111) (123:Ult)	=	1.002

## INSURANCE SERVICES OFFICE, INC.

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

Accident Year <u>Ending</u>	\$100,000 Basic Limit <u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
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 <u>Ending</u>	\$100,000 Basic Limit <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>Ending</u>	<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.

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 <u>Ending</u>	<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 <u>Ending</u>	<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: ( Best 3 of 5 )	0.974	0.994	0.999	1.000

## Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.000
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.000
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	0.999
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	0.993
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 <u>Ending</u>	<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 <u>Ending</u>	<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 <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	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 <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
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: ( Best 3 of 5 )	1.010	1.001	1.000	1.000

## Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.000
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.000
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.000
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.001
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.011

## INSURANCE SERVICES OFFICE, INC.

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

Accident Year <u>Ending</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
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 <u>Ending</u>	<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 <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	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 <u>Ending</u>	<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: ( Best 3 of 5 )	0.953	0.994	0.999	1.000

## Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.000
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.000
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	0.999
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	0.993
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 <u>Ending</u>	<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 <u>Ending</u>	<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.

<b>(1)</b>	<b>Public Automobiles Liability</b>	Differentials to Base Loss Cost CSL Liab	
	Taxis & Limos		6.20
	School and Church Buses		0.55
	Other Buses		3.80
	Van Pools		1.50
<b>(2)</b>	<b>Public Automobiles Physical Damage</b>		
	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
<b>(3)</b>	<b>Medical Payments Relativities</b>	<u><b>EXHIBIT C17</b></u>	
<b>(4)</b>	<b>Specified Cause of Loss Relativity</b>		0.864
	This factor is now being used for Private Passenger Types as well as Trucks, Tractors and Trailers.		
<b>(5)</b>	The loss cost for hired autos is set forth in Section D. It applies in all territories and is calculated as 0.15% of the statewide \$100,000 Combined Single Limit average loss cost for all Trucks, Tractors, & Trailers.		

## INSURANCE SERVICES OFFICE, INC.

## (3) Medical Payments Relativities

Territory	Class of Business											
	Trucks, Tractors and Trailers				Private Passenger Types				Other Buses			
	<u>500</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>	<u>500</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>	<u>500</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>
102	0.0037	0.0058	0.0088	0.0149	0.0063	0.0109	0.0180	0.0318	0.0098	0.0161	0.0253	0.0432
104	0.0049	0.0076	0.0116	0.0196	0.0063	0.0109	0.0180	0.0318	0.0105	0.0172	0.0270	0.0462
105	0.0058	0.0090	0.0138	0.0234	0.0063	0.0109	0.0180	0.0318	0.0155	0.0254	0.0398	0.0681
106	0.0051	0.0080	0.0122	0.0207	0.0063	0.0109	0.0180	0.0318	0.0121	0.0199	0.0312	0.0534
108	0.0056	0.0088	0.0133	0.0226	0.0063	0.0109	0.0180	0.0318	0.0094	0.0154	0.0242	0.0413
109	0.0048	0.0074	0.0113	0.0192	0.0063	0.0109	0.0180	0.0318	0.0110	0.0180	0.0282	0.0483
110	0.0047	0.0073	0.0111	0.0189	0.0063	0.0109	0.0180	0.0318	0.0115	0.0189	0.0296	0.0507
112	0.0038	0.0059	0.0090	0.0152	0.0063	0.0109	0.0180	0.0318	0.0092	0.0151	0.0237	0.0405
116	0.0045	0.0071	0.0107	0.0182	0.0063	0.0109	0.0180	0.0318	0.0099	0.0163	0.0256	0.0437
117	0.0049	0.0076	0.0116	0.0197	0.0063	0.0109	0.0180	0.0318	0.0156	0.0256	0.0402	0.0686
125	0.0035	0.0055	0.0083	0.0141	0.0063	0.0109	0.0180	0.0318	0.0115	0.0189	0.0296	0.0507
126	0.0045	0.0070	0.0107	0.0181	0.0063	0.0109	0.0180	0.0318	0.0099	0.0162	0.0255	0.0435
127	0.0052	0.0080	0.0122	0.0207	0.0063	0.0109	0.0180	0.0318	0.0134	0.0220	0.0345	0.0590
128	0.0047	0.0073	0.0111	0.0188	0.0063	0.0109	0.0180	0.0318	0.0148	0.0242	0.0380	0.0650
129	0.0055	0.0085	0.0129	0.0219	0.0063	0.0109	0.0180	0.0318	0.0142	0.0232	0.0364	0.0623
131	0.0047	0.0073	0.0111	0.0189	0.0063	0.0109	0.0180	0.0318	0.0115	0.0189	0.0296	0.0507
132	0.0040	0.0063	0.0095	0.0162	0.0063	0.0109	0.0180	0.0318	0.0067	0.0110	0.0173	0.0295
133	0.0045	0.0070	0.0106	0.0180	0.0063	0.0109	0.0180	0.0318	0.0097	0.0159	0.0250	0.0427
134	0.0036	0.0056	0.0085	0.0145	0.0063	0.0109	0.0180	0.0318	0.0115	0.0189	0.0296	0.0507
135	0.0039	0.0060	0.0091	0.0155	0.0063	0.0109	0.0180	0.0318	0.0088	0.0144	0.0226	0.0387
136	0.0037	0.0057	0.0087	0.0147	0.0063	0.0109	0.0180	0.0318	0.0099	0.0161	0.0254	0.0433
137	0.0051	0.0080	0.0121	0.0206	0.0063	0.0109	0.0180	0.0318	0.0115	0.0189	0.0296	0.0507
138	0.0044	0.0068	0.0103	0.0175	0.0063	0.0109	0.0180	0.0318	0.0147	0.0241	0.0378	0.0647



## INSURANCE SERVICES OFFICE, INC.

## (3) Medical Payments Relativities

Territory	Class of Business											
	School and Church Buses				Taxis and Limos				Van Pools			
	<u>500</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>	<u>500</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>	<u>500</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>
102	0.0140	0.0233	0.0366	0.0585	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
104	0.0153	0.0255	0.0400	0.0639	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
105	0.0216	0.0358	0.0563	0.0899	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
106	0.0173	0.0287	0.0451	0.0720	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
108	0.0147	0.0244	0.0384	0.0614	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
109	0.0154	0.0256	0.0402	0.0643	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
110	0.0167	0.0278	0.0437	0.0698	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
112	0.0130	0.0216	0.0340	0.0543	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
116	0.0147	0.0243	0.0383	0.0611	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
117	0.0217	0.0360	0.0567	0.0905	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
125	0.0111	0.0185	0.0290	0.0464	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
126	0.0131	0.0217	0.0341	0.0544	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
127	0.0189	0.0314	0.0493	0.0787	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
128	0.0211	0.0351	0.0551	0.0880	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
129	0.0207	0.0343	0.0540	0.0862	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
131	0.0167	0.0278	0.0437	0.0698	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
132	0.0167	0.0278	0.0437	0.0698	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
133	0.0139	0.0231	0.0362	0.0579	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
134	0.0115	0.0191	0.0301	0.0481	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
135	0.0125	0.0208	0.0327	0.0522	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
136	0.0167	0.0278	0.0437	0.0698	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
137	0.0174	0.0289	0.0455	0.0727	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
138	0.0208	0.0346	0.0543	0.0868	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321

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

**MISSOURI (24)  
TERRITORY 102**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 428	\$2	\$3	\$4	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 337	\$2	\$4	\$6	\$11	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2654	\$21	\$37	\$61	\$110	N/A
– SCHOOL AND CHURCH BUSES					
\$ 235	\$3	\$5	\$9	\$14	N/A
– OTHER BUSES					
\$ 1626	\$16	\$26	\$41	\$70	N/A
– VAN POOLS					
\$ 642	\$5	\$8	\$12	\$21	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 569	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• 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.</li></ul>					

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DIVISION ONE  
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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 393	\$2	\$3	\$5	\$8	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 277	\$2	\$3	\$5	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2437	\$19	\$34	\$56	\$101	N/A
– SCHOOL AND CHURCH BUSES					
\$ 216	\$3	\$6	\$9	\$14	N/A
– OTHER BUSES					
\$ 1493	\$16	\$26	\$40	\$69	N/A
– VAN POOLS					
\$ 590	\$5	\$7	\$11	\$19	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 497	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• 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.</li></ul>					

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

**MISSOURI (24)  
TERRITORY 105**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 205	\$1	\$2	\$3	\$5	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 306	\$2	\$3	\$6	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1271	\$10	\$18	\$29	\$53	N/A
– SCHOOL AND CHURCH BUSES					
\$ 113	\$2	\$4	\$6	\$10	N/A
– OTHER BUSES					
\$ 779	\$12	\$20	\$31	\$53	N/A
– VAN POOLS					
\$ 308	\$2	\$4	\$6	\$10	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 292	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• 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.</li></ul>					

COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 292	\$1	\$2	\$4	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 274	\$2	\$3	\$5	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1810	\$14	\$25	\$41	\$75	N/A
– SCHOOL AND CHURCH BUSES					
\$ 161	\$3	\$5	\$7	\$12	N/A
– OTHER BUSES					
\$ 1110	\$13	\$22	\$35	\$59	N/A
– VAN POOLS					
\$ 438	\$3	\$5	\$8	\$14	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 408	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• 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.</li></ul>					

**COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
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**MISSOURI (24)  
TERRITORY 108**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 394	\$2	\$3	\$5	\$9	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 376	\$2	\$4	\$7	\$12	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2443	\$19	\$34	\$56	\$102	N/A
– SCHOOL AND CHURCH BUSES					
\$ 217	\$3	\$5	\$8	\$13	N/A
– OTHER BUSES					
\$ 1497	\$14	\$23	\$36	\$62	N/A
– VAN POOLS					
\$ 591	\$5	\$7	\$11	\$19	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 515	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• 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.</li></ul>					

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DIVISION ONE  
AUTOMOBILE  
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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 329	\$2	\$3	\$4	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 269	\$2	\$3	\$5	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2040	\$16	\$28	\$47	\$85	N/A
– SCHOOL AND CHURCH BUSES					
\$ 181	\$3	\$5	\$7	\$12	N/A
– OTHER BUSES					
\$ 1250	\$14	\$23	\$35	\$60	N/A
– VAN POOLS					
\$ 494	\$4	\$6	\$9	\$16	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 485	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• 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.</li></ul>					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 361	\$2	\$3	\$4	\$7	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 484	\$3	\$5	\$9	\$15	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2238	\$17	\$31	\$51	\$93	N/A
– SCHOOL AND CHURCH BUSES					
\$ 199	\$3	\$6	\$9	\$14	N/A
– OTHER BUSES					
\$ 1372	\$16	\$26	\$41	\$70	N/A
– VAN POOLS					
\$ 542	\$4	\$7	\$10	\$17	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 503	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• 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.</li></ul>					



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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 435	\$2	\$3	\$4	\$7	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 385	\$2	\$4	\$7	\$12	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2697	\$21	\$37	\$61	\$112	N/A
– SCHOOL AND CHURCH BUSES					
\$ 239	\$3	\$5	\$8	\$13	N/A
– OTHER BUSES					
\$ 1653	\$15	\$25	\$39	\$67	N/A
– VAN POOLS					
\$ 653	\$5	\$8	\$12	\$21	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 622	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• 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.</li></ul>					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 383	\$2	\$3	\$4	\$7	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 312	\$2	\$3	\$6	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2375	\$19	\$33	\$54	\$99	N/A
– SCHOOL AND CHURCH BUSES					
\$ 211	\$3	\$5	\$8	\$13	N/A
– OTHER BUSES					
\$ 1455	\$14	\$24	\$37	\$64	N/A
– VAN POOLS					
\$ 575	\$4	\$7	\$11	\$18	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 532	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• 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.</li></ul>					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 209	\$1	\$2	\$3	\$4	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 278	\$2	\$3	\$5	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1296	\$10	\$18	\$30	\$54	N/A
– SCHOOL AND CHURCH BUSES					
\$ 115	\$2	\$4	\$7	\$10	N/A
– OTHER BUSES					
\$ 794	\$12	\$20	\$32	\$54	N/A
– VAN POOLS					
\$ 314	\$2	\$4	\$6	\$10	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 284	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• 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.</li></ul>					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 515	\$2	\$3	\$4	\$7	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 343	\$2	\$4	\$6	\$11	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 3193	\$25	\$44	\$73	\$133	N/A
– SCHOOL AND CHURCH BUSES					
\$ 283	\$3	\$5	\$8	\$13	N/A
– OTHER BUSES					
\$ 1957	\$23	\$37	\$58	\$99	N/A
– VAN POOLS					
\$ 773	\$6	\$9	\$14	\$25	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 720	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• 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.</li></ul>					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 382	\$2	\$3	\$4	\$7	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 330	\$2	\$4	\$6	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2368	\$18	\$33	\$54	\$99	N/A
– SCHOOL AND CHURCH BUSES					
\$ 210	\$3	\$5	\$7	\$11	N/A
– OTHER BUSES					
\$ 1452	\$14	\$24	\$37	\$63	N/A
– VAN POOLS					
\$ 573	\$4	\$7	\$11	\$18	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 564	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• 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.</li></ul>					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 241	\$1	\$2	\$3	\$5	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 260	\$2	\$3	\$5	\$8	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1494	\$12	\$21	\$34	\$62	N/A
– SCHOOL AND CHURCH BUSES					
\$ 133	\$3	\$4	\$7	\$10	N/A
– OTHER BUSES					
\$ 916	\$12	\$20	\$32	\$54	N/A
– VAN POOLS					
\$ 362	\$3	\$4	\$7	\$12	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 359	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• 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.</li></ul>					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 208	\$1	\$2	\$3	\$4	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 262	\$2	\$3	\$5	\$8	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1290	\$10	\$18	\$29	\$54	N/A
– SCHOOL AND CHURCH BUSES					
\$ 114	\$2	\$4	\$6	\$10	N/A
– OTHER BUSES					
\$ 790	\$12	\$19	\$30	\$51	N/A
– VAN POOLS					
\$ 312	\$2	\$4	\$6	\$10	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 304	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• 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.</li></ul>					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 225	\$1	\$2	\$3	\$5	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 245	\$2	\$3	\$4	\$8	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1395	\$11	\$19	\$32	\$58	N/A
– SCHOOL AND CHURCH BUSES					
\$ 124	\$3	\$4	\$7	\$11	N/A
– OTHER BUSES					
\$ 855	\$12	\$20	\$31	\$53	N/A
– VAN POOLS					
\$ 338	\$3	\$4	\$6	\$11	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 313	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• 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.</li></ul>					



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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 669	\$3	\$5	\$7	\$13	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 311	\$2	\$3	\$6	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 4148	\$32	\$57	\$95	\$173	N/A
– SCHOOL AND CHURCH BUSES					
\$ 368	\$6	\$10	\$16	\$26	N/A
– OTHER BUSES					
\$ 2542	\$29	\$48	\$75	\$129	N/A
– VAN POOLS					
\$ 1004	\$8	\$12	\$19	\$32	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 797	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• 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.</li></ul>					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 420	\$2	\$3	\$4	\$7	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 360	\$2	\$4	\$6	\$11	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2604	\$20	\$36	\$59	\$108	N/A
– SCHOOL AND CHURCH BUSES					
\$ 231	\$4	\$6	\$10	\$16	N/A
– OTHER BUSES					
\$ 1596	\$11	\$18	\$28	\$47	N/A
– VAN POOLS					
\$ 630	\$5	\$8	\$12	\$20	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 613	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• 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.</li></ul>					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 436	\$2	\$3	\$5	\$8	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 325	\$2	\$4	\$6	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2703	\$21	\$37	\$62	\$112	N/A
– SCHOOL AND CHURCH BUSES					
\$ 240	\$3	\$6	\$9	\$14	N/A
– OTHER BUSES					
\$ 1657	\$16	\$26	\$41	\$71	N/A
– VAN POOLS					
\$ 654	\$5	\$8	\$12	\$21	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 576	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• 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.</li></ul>					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 504	\$2	\$3	\$4	\$7	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 385	\$2	\$4	\$7	\$12	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 3125	\$24	\$43	\$71	\$130	N/A
– SCHOOL AND CHURCH BUSES					
\$ 277	\$3	\$5	\$8	\$13	N/A
– OTHER BUSES					
\$ 1915	\$22	\$36	\$57	\$97	N/A
– VAN POOLS					
\$ 756	\$6	\$9	\$14	\$24	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 734	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• 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.</li></ul>					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 530	\$2	\$3	\$5	\$8	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 411	\$3	\$4	\$7	\$13	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 3286	\$26	\$45	\$75	\$137	N/A
– SCHOOL AND CHURCH BUSES					
\$ 292	\$4	\$6	\$10	\$15	N/A
– OTHER BUSES					
\$ 2014	\$18	\$29	\$46	\$78	N/A
– VAN POOLS					
\$ 795	\$6	\$10	\$15	\$26	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 663	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• 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.</li></ul>					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 390	\$1	\$2	\$3	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 365	\$2	\$4	\$7	\$12	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2418	\$19	\$33	\$55	\$101	N/A
– SCHOOL AND CHURCH BUSES					
\$ 215	\$4	\$6	\$9	\$15	N/A
– OTHER BUSES					
\$ 1482	\$15	\$24	\$38	\$64	N/A
– VAN POOLS					
\$ 585	\$5	\$7	\$11	\$19	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 567	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• 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.</li></ul>					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 276	\$1	\$2	\$3	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 321	\$2	\$3	\$6	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1711	\$13	\$24	\$39	\$71	N/A
– SCHOOL AND CHURCH BUSES					
\$ 152	\$3	\$4	\$7	\$11	N/A
– OTHER BUSES					
\$ 1049	\$12	\$20	\$31	\$53	N/A
– VAN POOLS					
\$ 414	\$3	\$5	\$8	\$13	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 409	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• 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.</li></ul>					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 224	\$1	\$2	\$3	\$4	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 177	\$1	\$2	\$3	\$6	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1389	\$11	\$19	\$32	\$58	N/A
– SCHOOL AND CHURCH BUSES					
\$ 123	\$3	\$4	\$7	\$11	N/A
– OTHER BUSES					
\$ 851	\$13	\$21	\$32	\$55	N/A
– VAN POOLS					
\$ 336	\$3	\$4	\$6	\$11	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 312	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• 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.</li></ul>					



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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 145	\$ 168	\$ 224
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 125	\$ 145	\$ 347
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 148	\$ 171	\$ 284
– SCHOOL AND CHURCH BUSES			
	\$ 102	\$ 118	\$ 146
– OTHER BUSES			
	\$ 102	\$ 118	\$ 146
– VAN POOLS			
	\$ 148	\$ 171	\$ 284
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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<b>PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000</b>			
	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>\$500 Ded. Coll.</b>
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 114	\$ 132	\$ 237
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 107	\$ 124	\$ 286
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 116	\$ 135	\$ 301
– SCHOOL AND CHURCH BUSES			
	\$ 80	\$ 92	\$ 154
– OTHER BUSES			
	\$ 80	\$ 92	\$ 154
– VAN POOLS			
	\$ 116	\$ 135	\$ 301
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$15,001 – 20,000</b>			
	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>\$500 Ded. Coll.</b>
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 141	\$ 163	\$ 182
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 94	\$ 109	\$ 238
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 144	\$ 166	\$ 231
– SCHOOL AND CHURCH BUSES			
	\$ 99	\$ 114	\$ 118
– OTHER BUSES			
	\$ 99	\$ 114	\$ 118
– VAN POOLS			
	\$ 144	\$ 166	\$ 231
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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**MISSOURI (24)  
TERRITORY 106**

<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$15,001 – 20,000</b>			
	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>\$500 Ded. Coll.</b>
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 141	\$ 163	\$ 210
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 98	\$ 113	\$ 241
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 144	\$ 166	\$ 267
– SCHOOL AND CHURCH BUSES			
	\$ 99	\$ 114	\$ 137
– OTHER BUSES			
	\$ 99	\$ 114	\$ 137
– VAN POOLS			
	\$ 144	\$ 166	\$ 267
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 154	\$ 178	\$ 220
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 102	\$ 118	\$ 303
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 157	\$ 182	\$ 279
– SCHOOL AND CHURCH BUSES			
	\$ 108	\$ 125	\$ 143
– OTHER BUSES			
	\$ 108	\$ 125	\$ 143
– VAN POOLS			
	\$ 157	\$ 182	\$ 279
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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**MISSOURI (24)  
TERRITORY 109**

<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$15,001 – 20,000</b>			
	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>\$500 Ded. Coll.</b>
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 153	\$ 177	\$ 201
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 114	\$ 132	\$ 290
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 156	\$ 181	\$ 255
– SCHOOL AND CHURCH BUSES			
	\$ 107	\$ 124	\$ 131
– OTHER BUSES			
	\$ 107	\$ 124	\$ 131
– VAN POOLS			
	\$ 156	\$ 181	\$ 255
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 121	\$ 140	\$ 263
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 101	\$ 117	\$ 342
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 123	\$ 143	\$ 334
– SCHOOL AND CHURCH BUSES			
	\$ 85	\$ 98	\$ 171
– OTHER BUSES			
	\$ 85	\$ 98	\$ 171
– VAN POOLS			
	\$ 123	\$ 143	\$ 334
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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**MISSOURI (24)  
TERRITORY 112**

<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$15,001 – 20,000</b>			
	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>\$500 Ded. Coll.</b>
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 116	\$ 134	\$ 228
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 133	\$ 154	\$ 359
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 118	\$ 137	\$ 290
– SCHOOL AND CHURCH BUSES			
	\$ 81	\$ 94	\$ 148
– OTHER BUSES			
	\$ 81	\$ 94	\$ 148
– VAN POOLS			
	\$ 118	\$ 137	\$ 290
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			



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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 191	\$ 221	\$ 216
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 111	\$ 128	\$ 304
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 195	\$ 225	\$ 274
– SCHOOL AND CHURCH BUSES			
	\$ 134	\$ 155	\$ 140
– OTHER BUSES			
	\$ 134	\$ 155	\$ 140
– VAN POOLS			
	\$ 195	\$ 225	\$ 274
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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**MISSOURI (24)  
TERRITORY 117**

<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$15,001 – 20,000</b>			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 130	\$ 150	\$ 199
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 133	\$ 154	\$ 259
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 133	\$ 153	\$ 253
– SCHOOL AND CHURCH BUSES			
	\$ 91	\$ 105	\$ 129
– OTHER BUSES			
	\$ 91	\$ 105	\$ 129
– VAN POOLS			
	\$ 133	\$ 153	\$ 253
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 194	\$ 224	\$ 256
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 133	\$ 154	\$ 330
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 198	\$ 228	\$ 325
– SCHOOL AND CHURCH BUSES			
	\$ 136	\$ 157	\$ 166
– OTHER BUSES			
	\$ 136	\$ 157	\$ 166
– VAN POOLS			
	\$ 198	\$ 228	\$ 325
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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**MISSOURI (24)  
TERRITORY 126**

<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$15,001 – 20,000</b>			
	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>\$500 Ded. Coll.</b>
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 164	\$ 190	\$ 222
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 114	\$ 132	\$ 278
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 167	\$ 194	\$ 282
– SCHOOL AND CHURCH BUSES			
	\$ 115	\$ 133	\$ 144
– OTHER BUSES			
	\$ 115	\$ 133	\$ 144
– VAN POOLS			
	\$ 167	\$ 194	\$ 282
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 133	\$ 154	\$ 235
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 124	\$ 143	\$ 234
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 136	\$ 157	\$ 298
– SCHOOL AND CHURCH BUSES			
	\$ 93	\$ 108	\$ 153
– OTHER BUSES			
	\$ 93	\$ 108	\$ 153
– VAN POOLS			
	\$ 136	\$ 157	\$ 298
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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**MISSOURI (24)  
TERRITORY 128**

<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$15,001 – 20,000</b>			
	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>\$500 Ded. Coll.</b>
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 164	\$ 190	\$ 207
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 136	\$ 157	\$ 239
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 167	\$ 194	\$ 263
– SCHOOL AND CHURCH BUSES			
	\$ 115	\$ 133	\$ 135
– OTHER BUSES			
	\$ 115	\$ 133	\$ 135
– VAN POOLS			
	\$ 167	\$ 194	\$ 263
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 187	\$ 217	\$ 232
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 137	\$ 158	\$ 229
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 191	\$ 221	\$ 295
– SCHOOL AND CHURCH BUSES			
	\$ 131	\$ 152	\$ 151
– OTHER BUSES			
	\$ 131	\$ 152	\$ 151
– VAN POOLS			
	\$ 191	\$ 221	\$ 295
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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**MISSOURI (24)  
TERRITORY 131**

<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$15,001 – 20,000</b>			
	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>\$500 Ded. Coll.</b>
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 130	\$ 150	\$ 288
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 114	\$ 132	\$ 282
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 133	\$ 153	\$ 366
– SCHOOL AND CHURCH BUSES			
	\$ 91	\$ 105	\$ 187
– OTHER BUSES			
	\$ 91	\$ 105	\$ 187
– VAN POOLS			
	\$ 133	\$ 153	\$ 366
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			



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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 126	\$ 146	\$ 207
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 109	\$ 126	\$ 321
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 129	\$ 149	\$ 263
– SCHOOL AND CHURCH BUSES			
	\$ 88	\$ 102	\$ 135
– OTHER BUSES			
	\$ 88	\$ 102	\$ 135
– VAN POOLS			
	\$ 129	\$ 149	\$ 263
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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**MISSOURI (24)  
TERRITORY 133**

<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$15,001 – 20,000</b>			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 109	\$ 126	\$ 213
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 95	\$ 110	\$ 332
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 111	\$ 129	\$ 271
– SCHOOL AND CHURCH BUSES			
	\$ 76	\$ 88	\$ 138
– OTHER BUSES			
	\$ 76	\$ 88	\$ 138
– VAN POOLS			
	\$ 111	\$ 129	\$ 271
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 131	\$ 152	\$ 230
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 118	\$ 136	\$ 330
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 134	\$ 155	\$ 292
– SCHOOL AND CHURCH BUSES			
	\$ 92	\$ 106	\$ 150
– OTHER BUSES			
	\$ 92	\$ 106	\$ 150
– VAN POOLS			
	\$ 134	\$ 155	\$ 292
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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**MISSOURI (24)  
TERRITORY 135**

<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$15,001 – 20,000</b>			
	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>\$500 Ded. Coll.</b>
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 143	\$ 165	\$ 191
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 98	\$ 113	\$ 398
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 146	\$ 168	\$ 243
– SCHOOL AND CHURCH BUSES			
	\$ 100	\$ 116	\$ 124
– OTHER BUSES			
	\$ 100	\$ 116	\$ 124
– VAN POOLS			
	\$ 146	\$ 168	\$ 243
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 139	\$ 161	\$ 221
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 118	\$ 136	\$ 300
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 142	\$ 164	\$ 281
– SCHOOL AND CHURCH BUSES			
	\$ 97	\$ 113	\$ 144
– OTHER BUSES			
	\$ 97	\$ 113	\$ 144
– VAN POOLS			
	\$ 142	\$ 164	\$ 281
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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**MISSOURI (24)  
TERRITORY 137**

<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$15,001 – 20,000</b>			
	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>\$500 Ded. Coll.</b>
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 136	\$ 157	\$ 195
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 114	\$ 132	\$ 238
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 139	\$ 160	\$ 248
– SCHOOL AND CHURCH BUSES			
	\$ 95	\$ 110	\$ 127
– OTHER BUSES			
	\$ 95	\$ 110	\$ 127
– VAN POOLS			
	\$ 139	\$ 160	\$ 248
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 132	\$ 153	\$ 175
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 116	\$ 134	\$ 202
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 135	\$ 156	\$ 222
– SCHOOL AND CHURCH BUSES			
	\$ 92	\$ 107	\$ 114
– OTHER BUSES			
	\$ 92	\$ 107	\$ 114
– VAN POOLS			
	\$ 135	\$ 156	\$ 222
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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**90. HIRED AUTOS**

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<b>Cost Of Hire Basis – All Territories Liability Base Loss Cost</b>
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\$ <u>0.450.44</u>
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**Table 90.B.3.b.(LC) Cost Of Hire Basis Liability Loss Cost**



## Supplementary Information – Missouri

### 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 Missouri

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 – Missouri

### 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 Change<sup>1</sup></u>	<u>CPI – Hospital &amp; 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.

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<sup>1</sup> 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 – Missouri

### Missouri 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>
Missouri Claim Cost Trends		
Bodily Injury (\$100,000 Limit)	+3.8%	-0.3%
Property Damage (\$100,000 Limit)	+4.0%	+7.9%
Credibility-Weighted Claim Cost Trends		
Bodily Injury (\$100,000 Limit)	+5.5%	+3.6%
Property Damage (\$100,000 Limit)	+4.2%	+5.4%
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)	+5.5%	+3.6%
Property Damage (\$100,000 Limit)	+4.2%	+5.4%
Private Passenger Types		
Bodily Injury (\$100,000 Limit)	+5.5%	+3.6%
Property Damage (\$100,000 Limit)	+4.2%	+5.4%

Missouri bodily injury severity trend receives 0% 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 +4.3% rather than +6.3%. For the Private Passenger Types coverage, the indication would have been +2.1% instead of +3.4%.

## Supplementary Information – Missouri

### Physical Damage Loss Trend

		Current Trends	Previous Trends
	<u>Coverage</u>	<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

		Current Trends	Previous Trends
	<u>Coverage</u>	<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 +9.3%, instead of +9.7%, and +7.4%, instead of +7.7%, 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 -1.4%, instead of -2.7%, and -0.3%, instead of -1.7%, respectively.

## Supplementary Information – Missouri

### Loss Development

#### Methodology

For the Trucks, Tractors & Trailers and Private Passenger Types Liability coverages, we continue to employ a credibility-weighted combination of Missouri 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	1.074	1.080
27 to Ultimate	1.144	1.161
15 to Ultimate	1.325	1.350
Trucks, Tractors and Trailers PD		
39 to Ultimate	1.004	1.003
27 to Ultimate	1.013	1.011
15 to Ultimate	1.049	1.041
Private Passenger Types BI		
39 to Ultimate	1.071	1.069
27 to Ultimate	1.148	1.128
15 to Ultimate	1.372	1.360
Private Passenger Types PD		
39 to Ultimate	1.004	1.004
27 to Ultimate	1.012	1.012
15 to Ultimate	1.041	1.032

## Supplementary Information – Missouri

### Other Factors

Unallocated Loss Adjustment Expense factors:

	<u>Data through 12/31/2018</u>	<u>Data through 12/31/2017</u>
Bodily Injury	1.075	1.075
Property Damage	1.100	1.100
Physical Damage	1.130	1.130

### Indicated vs. Filed Changes

An overall change of +4.6% is indicated when each of the coverage indications is weighted by its respective loss cost volume. Staff will file the indications, which reflect a 10/01/2020 proposed effective date, with the following exceptions: The filed loss costs for liability and collision have been adjusted by a factor of 0.98 to reflect the impact of COVID-19.

<u>Coverage</u>	<u>Indicated Change</u>	<u>Filed Change</u>
Trucks, Tractors and Trailers Liability	+6.3%	+4.2%
Trucks, Tractors and Trailers Collision	-2.7%	-4.6%
Private Passenger Types Liability	+3.4%	+1.3%
Private Passenger Types Collision	-1.7%	-3.7%

The overall filed change is +2.7%.

### Notes

- For Trucks, Tractors and Trailers OTC indication (+9.7%) is being driven by poor experience in the most recent two years.
- The Auto Dealers Liability coverage is not being reviewed this year.
- The Auto Dealers and Garagekeepers physical damage coverages are not being reviewed this year.