

LOSS COSTS – IMPLEMENTATION

JULY 17, 2020

COMMERCIAL AUTOMOBILE

LI-CA-2020-309

## NEW JERSEY REVISED COMMERCIAL AUTO ADVISORY PROSPECTIVE LOSS COSTS TO BE IMPLEMENTED

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### KEY MESSAGE

Loss costs representing a +9.1% statewide change to be implemented.

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### BACKGROUND

In circular [LI-CA-2020-244](#), we provided you with information about the Commercial Auto loss cost level experience review.

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### CONSIDERATION OF COVID-19

While there will almost certainly be 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 negligible and/or offsetting effects on prospective loss costs for Commercial Auto. Therefore, ISO is not making any explicit adjustment to the prospective loss costs referenced in this filing due to COVID-19. Additionally, the loss costs referenced in this filing 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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### SUPPLEMENTARY INFORMATION

We are including supplementary information for New Jersey, 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 February 1, 2021.

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 February 1, 2021, 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 JANUARY 1, 2021. 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 2-21 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

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## REFERENCE(S)

- [LI-CA-2020-244](#) (06/03/2020) 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).

NEW JERSEY

BASIC LIMITS PROSPECTIVE LOSS COST LEVEL – COMMERCIAL AUTOMOBILE

FILING CA-2020-BRLA1

EXECUTIVE SUMMARY

PURPOSE	<p>This document:</p> <ul style="list-style-type: none"><li>revises the advisory prospective loss costs for the major Commercial Automobile classes. These loss costs represent a 9.1% statewide change from the loss costs currently in effect.</li><li>provides the analyses used to derive these advisory loss costs.</li></ul>
DEFINITION OF THE ISO ADVISORY PROSPECTIVE LOSS COSTS	<p>Advisory prospective loss costs in this document are the expected value of that portion of a rate that does not include provisions for expenses (other than loss adjustment expenses) or profit, and are based on historical aggregate losses and loss adjustment expenses adjusted through development to their ultimate value and projected through trending to a future point in time. Throughout this document the words “loss cost” are synonymous with the words “prospective loss cost.”</p>
CONSIDERATION OF COVID-19	<p>While there will almost certainly be 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 negligible and/or offsetting effects on prospective loss costs for Commercial Auto. Therefore, ISO is not making any explicit adjustment to the prospective loss costs referenced in this filing due to COVID-19. Additionally, the loss costs referenced in this filing 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.</p>
OPTIONAL CLASS PLAN LOSS COSTS	<p>The loss costs contained in this filing CA-2020-BRLA1 are intended for use with the class plan in our standard manual. The prospective loss costs in this filing have also been used as the basis to develop the loss costs for the Optional Class Plan, which are located in companion filing CA-2020-BRLB1.</p>
FORMAT	<p>In this document, all explanatory material appears first, followed by all exhibits, and then the revised prospective loss costs. Explanatory pages are numbered B-1 through C-29, the exhibits are labeled EXHIBIT A1 through EXHIBIT C20, and the revised prospective loss cost pages are numbered D-1 through D-59.</p>
PRIVATE PASSENGER TYPES SPECIFIED CAUSES OF LOSS	<p>This filing introduces a Loss Cost for Specified Causes of Loss Coverage for Private Passenger Types Vehicles.</p>
AUTO DEALERS LIABILITY COVERAGE	<p>The Auto Dealers Liability coverage is not being reviewed this year.</p>

AUTO DEALERS  
AND  
GARAGEKEEPERS

A review of the Auto Dealers and Garagekeepers physical damage loss costs is included in this document.

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	11.1%	11.1%
Physical Damage		
Other than Collision	0.0%	N.C.
Collision	5.1%	5.1%
Total Trucks, Tractors & Trailers	10.3%	10.3%
<u>Private Passenger Types</u>		
Liability		
Single Limit Liability	3.8%	3.8%
Personal Injury Protection	-2.1%	-2.1%
Physical Damage		
Other than Collision	10.6%	10.6%
Collision	2.8%	2.8%
Total Private Passenger Types	3.7%	3.7%
<u>Garages</u>		
Physical Damage		
Auto Dealers		
Other than Collision	13.2%	N.C.
Collision	-2.9%	-2.9%
Garagekeepers		
Other than Collision	16.7%	16.7%
Collision	16.0%	16.0%
Total Garages	12.6%	8.6%
<u>Grand Total</u>	9.2%	9.1%

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

INDICATED VS.  
FILED

Indicated changes are based on standard ISO methodology, utilizing a 1/1/2021 trend effective date. The filed loss cost level changes are the same as the indicated with the following exceptions: For Trucks, Tractors and Trailers Other than Collision, No Change (N.C.) was selected due to the modest indication. For Auto Dealers Other than Collision, No Change (N.C.) was selected due to the overall favorable experience.

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	1/1/2020	1/1/2019	1/1/2018
<u>Changes</u>			
Indicated	2.8%	2.4%	6.2%
Filed	2.9%	2.3%	6.1%
Approved	2.9%	2.3%	6.1%

HISTORICAL  
SOURCE DATA

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

- ISO companies reporting voluntary automobile experience under the Commercial Automobile modules of ISO's statistical plans.
- Accident year data through year ended 6/30/2019 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 second quarter 2019 and claim frequency trend data through first quarter 2019 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	+5.6%
Property Damage	+5.2%
Private Passenger Types Liability:	
Bodily Injury	+5.6%
Property Damage	+5.2%

ADJUSTMENTS TO REPORTED EXPERIENCE (CONTINUED)	Private Passenger Types PIP	+2.8%
	Trucks, Tractors & Trailers OTC	+6.0%
	Trucks, Tractors & Trailers Collision	+4.0%
	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 +0.9% 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. Allstate Insurance Company
2. Travelers Indemnity Company
3. Selective Insurance Co. of America
4. Harleysville Insurance
5. Liberty Mutual Insurance Company
6. Zurich American Insurance Company
7. Tokio Marine Companies
8. Hartford Accident & Indemnity Co.
9. Utica Mutual Insurance Company
10. American National P&C Company

##### PHYSICAL DAMAGE (ASLOB 21.2)

1. Travelers Indemnity Company
2. Liberty Mutual Insurance Company
3. Allstate Insurance Company
4. Harleysville Insurance
5. Zurich American Insurance Company
6. Hartford Accident & Indemnity Co.
7. Tokio Marine Companies
8. Utica Mutual Insurance Company
9. Motors Insurance Corporation
10. Continental 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)

47.1%

##### Physical Damage (ASLOB 21.2)

45.0%

#### COMPANY DECISION

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

The data underlying the enclosed material comes from companies reporting to Insurance Services Office, Inc. Therefore, the ISO experience permits the establishment of a much broader statistical ratemaking base than could be employed by using any individual company's data. A broader data base enhances the validity of ratemaking analysis

COMPANY  
DECISION  
(CONTINUED)

derived therefrom. At the same time, however, an individual company may benefit from a comparison of its own experience to the aggregate ISO experience, and may reach valid conclusions with respect to the manner in which its own costs can be expected to differ from ISO's projections based on the aggregate data.

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

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

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NEW JERSEY  
COMMERCIAL AUTOMOBILE  
Table of Contents

	<u>Explanatory Pages</u>	<u>Corresponding Exhibits</u>
<b>SECTION A – SCOPE OF REVISION</b>		
Summary of Prospective Loss Cost Level Changes		Exhibit A1
Revised Prospective Loss Costs and Percentage Changes		Exhibit A2
<b>SECTION B – CALCULATION OF CHANGES</b>		
Overview of ISO Actuarial Procedures	B-1	
Step 1:		
Determination of Statewide Loss Cost Level Changes	B-2-4	
Trucks, Tractors & Trailers Liability Statewide Changes		Exhibit B1
Trucks, Tractors & Trailers Physical Damage Statewide Changes		Exhibit B2
Private Passenger Types Liability and PIP Statewide Changes		Exhibit B3
Private Passenger Types Physical Damage Statewide Changes		Exhibit B4
Auto Dealers Physical Damage Statewide Changes		Exhibit B5
Garagekeepers Physical Damage Statewide Changes		Exhibit B6
Step 2:		
Determination of Territory Relativities	B-5	
Trucks, Tractors & Trailers Liability Territory Development		Exhibit B7
Private Passenger Liability and PIP Territory Development		Exhibit B8
Explanatory Memorandum for Trucks, Tractors & Trailers and Private Passenger Types Liability and PIP Territory Development	B-6-7	
Trucks, Tractors & Trailers Physical Damage Territory Development		Exhibits B9-B10
Private Passenger Types Physical Damage Territory Development		Exhibits B11-B12
Explanatory Memorandum for Trucks, Tractors & Trailers and Private Passenger Types Physical Damage Territory Development	B-8-9	
<b>SECTION C – SUPPORTING MATERIAL</b>		
Loss Adjustment Expense	C-1	Exhibit C1
Loss Trend	C-2-7	Exhibits C2-C9
Physical Damage OCN Trend	C-8	Exhibits C10-C11
Loss Development for Liability	C-9-10	Exhibits C12-C13
Loss Development for Physical Damage	C-11	Exhibits C14-C17
Credibility Procedures and Tables	C-12-19	
Claims for Credibility	C-20-21	
Relativities for Developing Minor Class & Coverage Loss Costs		Exhibit C18-C20
Excess Wind and Water Procedure	C-22-29	
<b>SECTION D – REVISED PROSPECTIVE LOSS COSTS</b>		
Liability and PIP	D-1-27	
Physical Damage - All Coverages Except Garages	D-28-54	
Garage Physical Damage	D-55-58	
Hired Autos (Rule 90)	D-59	

## 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." See the calculations in <b>Exhibits B1-B6</b> .
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. See the calculations in <b>Exhibits B7-B12</b> .
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	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?
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DESCRIPTION	This procedure compares the developed and trended incurred losses and loss adjustment expenses with the aggregate loss costs at current ISO loss cost level, which is the aggregate amount that would have been collected if the current ISO loss costs were used during the experience period. This experience ratio (losses and all loss adjustment expenses divided by aggregate loss costs) is calculated for several years and a weighted average is calculated. The weights are determined as a function of the credibility or volume of claim experience. The average experience ratio is then credibility weighted with the expected experience ratio in order to minimize the impact of random variation in the observed losses. This credibility weighted experience ratio is the indicated statewide advisory loss cost level change in decimal form. See the calculations in <b>Exhibits B1-B6</b> .
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EXPERIENCE BASE	The experience used in this review is the latest available as reported under the ISO Commercial Statistical Plan. All coverages are on an accident year basis. For liability, the review is conducted on a \$100,000 basic limits basis - indemnity losses are limited to \$100,000 per occurrence.
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AGGREGATE LOSS COSTS (Item 1)	The aggregate loss costs at current ISO loss cost level are the loss-related revenue that would have been collected if the current ISO loss costs were used during the experience period. For all coverages other than the Garage Dealers and Garage Keepers Physical Damage coverages, 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.
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For the Garage Dealers and Garage Keepers Physical Damage coverages, the analysis is based on an on-leveling approach. The reported premiums are adjusted to current ISO loss cost levels by applying company reported deviation factors and on-level factors.

Trucks, Tractors & Trailers and Private Passenger Types physical damage aggregate loss costs are placed on the prospective OCN relativity level by the application of OCN trend factors.

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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.
CREDIBILITY	Credibility is based upon the number of claims for all years in the experience period. The procedure for assigning credibility is outlined in the credibility pages of Section C.
CREDIBILITY WEIGHTED EXPERIENCE RATIO	The average experience ratio is credibility weighted with the expected experience ratio. The resulting credibility weighted experience ratio, converted to a percentage, is the indicated change to the current ISO loss costs.
NEW JERSEY PERSONAL INJURY PROTECTION MEDICAL EXPENSE	<p>Medical expenses covered under PIP Coverage in New Jersey are subject to a limit of \$250,000. In order to stabilize the impact caused by infrequent yet large PIP claims, historic individual medical claim losses in this review have been capped at \$50,000. These losses were then aggregated and brought to an expected \$250,000 level by application of an Increased Limit Factor (ILF). These losses were then combined with the remaining basic limit PIP losses. After examining various capping levels, the \$50,000 limit was selected for several reasons. Most medical expense claims are less than \$50,000. In addition, the leveraged effect of trend is minimized at this limit versus the higher limits. Also, due to the limited losses greater than \$50,000, loss development factors at the \$50,000 limit are more stable than for the higher limits.</p> <p>For the calculation of the \$250,000/\$50,000 ILF factor, five years of New Jersey Private Passenger Types PIP data was used. The ILF review used a truncated Pareto and mixed exponential distribution to model medical loss. The \$250,000/\$50,000 ILF used in this review is 1.55. In summary, the PIP medical expense losses at the \$250,000 limit are the product of the medical expenses losses capped at \$50,000 and the \$250,000/\$50,000 Increased Limits Factor (ILF).</p>

## 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. See the calculations in <b>Exhibits B7-B12</b> .
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EXPLANATORY MEMORANDUM FOR TRUCKS, TRACTORS & TRAILERS AND PRIVATE  
PASSENGER TYPES LIABILITY AND PIP TERRITORY DEVELOPMENT

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

COLUMN (7)  
INDEX TO  
STATE

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

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

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

---

COLUMN (8)  
BASE CLASS  
LOSS COST

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

---

COLUMN (9)  
INDICATED BASE  
LOSS COST

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

---

COLUMN (10)  
REVISED BASE  
LOSS COST

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

---

COLUMN (11)  
ADVISORY  
LOSS COST  
CHANGE

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

---

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

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

COLUMN (7)  
INDEX TO  
STATE

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

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

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

---

COLUMN (8)  
BASE CLASS  
LOSS COST

Present ISO base class loss cost.

---

COLUMN (9)  
INDICATED BASE  
LOSS COST

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

---

COLUMN (10)  
REVISED BASE  
LOSS COST

Revised base loss cost.

---

COLUMN (11)  
ADVISORY  
LOSS COST  
CHANGE

Percentage change:  
 $[\text{Col. (10)} / \text{Col. (8)}]$

---

## LOSS ADJUSTMENT EXPENSE FACTORS

---

OBJECTIVE	The reported indemnity losses must be loaded for any loss adjustment expenses (LAE) that are not reported in statistical detail to ISO. See the calculations in <b>Exhibit C1</b> .
LIABILITY COVERAGES	For the liability coverages, allocated loss adjustment expenses are reported in detail to ISO under the Commercial Statistical Plan. Unallocated loss adjustment expenses must be loaded into the losses. A factor representing the ratio of the sum of the incurred indemnity losses plus all LAE to the sum of the incurred indemnity losses plus allocated LAE was selected based on multistate financial data from a Special Call Submission for available writers.
PHYSICAL DAMAGE COVERAGES	For the physical damage coverages, accident year paid indemnity losses are reported. All loss adjustment expenses must be loaded into the reported losses. A factor representing the ratio of incurred losses plus all LAE to incurred losses was selected based on multistate financial data from the Insurance Expense Exhibits for agency and direct writers.

---

## AVERAGE ANNUAL CHANGE IN LOSSES (LOSS TREND)

---

OBJECTIVE	The application of the average annual change in losses to historical data recognizes that advisory loss costs are being made for use in a future period based on historical experience. Due to economic and social factors, claim cost and frequency levels continue to change from those underlying the historical data.
DETERMINATION OF HISTORICAL AVERAGE CLAIM COST TREND	To determine the historical average claim cost trend, ISO makes use of the Least Squares Method fitted to the reported time series data; specifically, an exponential curve represented by the equation $Y=A(B^X)$ is fitted to the paid claim cost data. The parameters A and B are calculated by regressing Y, which is the applicable claim cost on X, which is the unit of time. The resulting fitted curve allows the determination of a historical average trend for the data under review. See the calculations in <b>Exhibits C2-C3</b> .
LIABILITY LOSS TREND	The historical average annual change in claim costs for both Bodily Injury and Property Damage coverages are measured in this document using a credibility-weighted mix of multistate and statewide data. Prospective average annual changes for claim frequency have been selected based on the historical multistate data, as well as other relevant factors. Combining the state credibility-weighted claim cost trends with the selected claim frequency trends results in the selected Bodily Injury and Property Damage pure premium trend used to adjust the losses to a prospective level.
TREND CREDIBILITY FOR LIABILITY CLAIM SEVERITY	<p>Trend credibility is based on a full credibility standard of 975,000 claims for BI and 390,000 claims for PD. These standards were developed using a Bayesian analysis. Partial credibility is determined by the following formula:</p> $A = C/(C+K)$ <p>where C equals the number of claims for the latest year ended point and K equals 25,000 for bodily injury and 10,000 for property damage. The resulting table of partial credibilities is shown in this section.</p>

---

LIABILITY:  
FREQUENCY  
TREND

---

The data underlying the claim frequency trend selections is shown on the attached claim frequency exhibits. See the calculations in **Exhibits C4-C5**. 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. See the calculations in **Exhibits C6-C9**. Each exhibit includes the distribution of losses, by deductible, for the most recent year. We analyze frequency trend and severity trend separately, using data at the \$250, \$500, and \$1,000 deductibles for OTC, and at the \$500, \$1,000, and \$2,000 deductibles for Collision.

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

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

	Trucks, Tractors & Trailers	Private Passenger Types and Garages
	<u>Pure Premium</u>	<u>Pure Premium</u>
OTC:	+6.0%	+6.5%
COLL:	+4.0%	+4.0%

PERSONAL  
INJURY  
PROTECTION  
TREND

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

COMMERCIAL AUTOMOBILE PHYSICAL DAMAGE  
SUPPLEMENTARY EXHIBIT

Quarterly Values <u>Ending</u>	Consumer Price Index for Bodywork	
	<u>Actual</u>	<u>Exponential Fit</u>
06/30/2016	2.866	2.854
09/30/2016	2.877	2.875
12/31/2016	2.913	2.896
03/31/2017	2.925	2.918
06/30/2017	2.942	2.939
09/30/2017	2.945	2.961
12/31/2017	2.966	2.983
03/31/2018	2.999	3.004
06/30/2018	3.016	3.027
09/30/2018	3.033	3.049
12/31/2018	3.061	3.071
03/31/2019	3.074	3.094
06/30/2019	3.118	3.117
09/30/2019	3.158	3.140
12/31/2019	3.189	3.163
03/31/2020	3.194	3.186
		Average
		Annual
	<u>R-Squared</u>	<u>Change</u>
16 Point Fit	0.9825	3.0%
12 Point Fit	0.9827	3.3%

## 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. See the calculations in **Exhibits C10-C11**. 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 0.9% 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	<p>For Trucks, Tractors &amp; Trailers and Private Passenger Types Liability, the incurred losses and allocated loss adjustment expenses underlying the statewide loss cost level indications are on an accident year basis and were evaluated as of September 30, 2019. In other words, accident year ended June 30, 2019 includes all losses and allocated loss adjustment expenses paid through September 30, 2019 on accidents occurring from July 1, 2018 to June 30, 2019 and all losses and allocated loss adjustment expenses outstanding on these accidents as of September 30, 2019, 15 months after the inception of the accident year. Similarly, the incurred losses and allocated loss adjustment expenses for accident year ended June 30, 2018 include all loss and loss adjustment expenses paid through September 30, 2019 on accidents occurring from July 1, 2017 to June 30, 2018 and all losses and allocated loss adjustment expenses outstanding on these accidents as of September 30, 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. See the calculations in <b>Exhibits C12-C13</b>.</p>
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DESCRIPTION OF LOSS DEVELOPMENT METHODOLOGY	<p>For Bodily Injury Coverage, states are divided into two multistate groups. One group (No-Fault) consists of states with a no-fault law that has a tort threshold. The other group (Tort) contains the remaining states. The applicable multistate group for this state is used in this document. Losses are developed up to 123 months and are based on \$100,000 CSL data. Three-year averages for Trucks, Tractors &amp; Trailers and Private Passenger Types are calculated for each link ratio based on a "best three of five" approach. Specifically, for the latest five years, the highest and lowest ratios were removed from the calculation and the three year average was calculated using the three remaining factors. Beyond 123 months the loss development is assumed to be unity.</p>
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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

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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.
DESCRIPTION OF EXPERIENCE PERIOD DATA	For Physical Damage, paid losses underlying the statewide loss cost level indications are on an accident year basis and were evaluated as of September 30, 2019. In other words, accident year ended June 30, 2019 includes all losses paid through September 30, 2019 on accidents occurring from July 1, 2018 to June 30, 2019. Similarly, the paid losses for accident year ended June 30, 2018 include all losses paid through September 30, 2019 on accidents occurring from July 1, 2017 to June 30, 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. See the calculations in <b>Exhibits C14-C17</b> .
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, PIP, 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:

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

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 PIP  
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  $\geq$  4,500,  
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  $\geq$  550,  
Then use 3 years of experience and assign 50/30/20 weights.
5. If 3 year Avg. claims  $<$  550,  
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
Garages OTC	900	7,500
Garages Collision	250	2,000

Tables For Use With Trend Data

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

K = 25,000

K = 10,000

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

ALL LIABILITY COVERAGES  
CREDIBILITY TABLE  
NUMBER OF CLAIMS

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

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

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

PERSONAL INJURY PROTECTION  
CREDIBILITY TABLES  
NUMBER OF CLAIMS

<u>Credibility</u>			
0.00*	0	-	11
0.05	12	-	44
0.10	45	-	101
0.15	102	-	179
0.20	180	-	281
0.25	282	-	404
0.30	405	-	551
0.35	552	-	719
0.40	720	-	911
0.45	912	-	1,124
0.50	1,125	-	1,361
0.55	1,362	-	1,619
0.60	1,620	-	1,901
0.65	1,902	-	2,204
0.70	2,205	-	2,531
0.75	2,532	-	2,879
0.80	2,880	-	3,251
0.85	3,252	-	3,644
0.90	3,645	-	4,061
0.95	4,062	-	4,499
1.00		>	4,499

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>			<u>Garages</u>	
0.00*	0	-	27	0	-	21	0	- 18
0.05	28	-	109	22	-	84	19	- 74
0.10	110	-	247	85	-	191	75	- 168
0.15	248	-	439	192	-	339	169	- 299
0.20	440	-	687	340	-	531	300	- 468
0.25	688	-	989	532	-	764	469	- 674
0.30	990	-	1,347	765	-	1,041	675	- 918
0.35	1,348	-	1,759	1,042	-	1,359	919	- 1,199
0.40	1,760	-	2,227	1,360	-	1,721	1,200	- 1,518
0.45	2,228	-	2,749	1,722	-	2,124	1,519	- 1,874
0.50	2,750	-	3,327	2,125	-	2,571	1,875	- 2,268
0.55	3,328	-	3,959	2,572	-	3,059	2,269	- 2,699
0.60	3,960	-	4,647	3,060	-	3,591	2,700	- 3,168
0.65	4,648	-	5,389	3,592	-	4,164	3,169	- 3,674
0.70	5,390	-	6,187	4,165	-	4,781	3,675	- 4,218
0.75	6,188	-	7,039	4,782	-	5,439	4,219	- 4,799
0.80	7,040	-	7,947	5,440	-	6,141	4,800	- 5,418
0.85	7,948	-	8,909	6,142	-	6,884	5,419	- 6,074
0.90	8,910	-	9,927	6,885	-	7,671	6,075	- 6,768
0.95	9,928	-	10,999	7,672	-	8,499	6,769	- 7,499
1.00		>	10,999		>	8,499		> 7,499

COLLISION

<u>Cred</u>	<u>Trucks, Tractors &amp; Trailers</u>			<u>Private Passenger Types</u>			<u>Garages</u>	
0.00*	0	-	11	0	-	8	0	- 4
0.05	12	-	44	9	-	34	5	- 19
0.10	45	-	101	35	-	78	20	- 44
0.15	102	-	179	79	-	139	45	- 79
0.20	180	-	281	140	-	218	80	- 124
0.25	282	-	404	219	-	314	125	- 179
0.30	405	-	551	315	-	428	180	- 244
0.35	552	-	719	429	-	559	245	- 319
0.40	720	-	911	560	-	708	320	- 404
0.45	912	-	1,124	709	-	874	405	- 499
0.50	1,125	-	1,361	875	-	1,058	500	- 604
0.55	1,362	-	1,619	1,059	-	1,259	605	- 719
0.60	1,620	-	1,901	1,260	-	1,478	720	- 844
0.65	1,902	-	2,204	1,479	-	1,714	845	- 979
0.70	2,205	-	2,531	1,715	-	1,968	980	- 1,124
0.75	2,532	-	2,879	1,969	-	2,239	1,125	- 1,279
0.80	2,880	-	3,251	2,240	-	2,528	1,280	- 1,444
0.85	3,252	-	3,644	2,529	-	2,834	1,445	- 1,619
0.90	3,645	-	4,061	2,835	-	3,158	1,620	- 1,804
0.95	4,062	-	4,499	3,159	-	3,499	1,805	- 1,999
1.00		>	4,499		>	3,499		> 1,999

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.

NEW JERSEY  
CLAIMS PER TERRITORY  
LIABILITY AND PIP

Territory	Trucks, Tractors & Trailers Incurred Claims 5 Years Ending 6/30/2019 Combined BI and PD	Private Passenger Types Incurred Claims 5 Years Ending 6/30/2019 Combined BI and PD	PIP
101	1,299	151	15
102	832	103	2
103	2,206	418	27
104	1,449	259	15
105	155	29	3
106	458	105	13
107	101	15	2
108	719	99	3
110	2,726	793	53
111	2,389	543	38
112	797	201	20
113	928	154	6
114	3,576	612	52
115	1,545	280	17
116	1,610	337	19
117	1,630	346	16
119	60	5	1
122	212	21	0
123	285	28	3
124	518	183	6
125	4,450	1,108	62
126	2,068	405	31
127	4,467	810	67
131	653	222	17
138	147	19	1
139	708	231	13
140	2,380	483	26
SW Total	38,368	7,960	528

Claims for Trend

BI	PD
<u>2,486</u>	<u>9,953</u>

NEW JERSEY  
CLAIMS PER TERRITORY  
PHYSICAL DAMAGE

Territory	Trucks, Tractors & Trailers Paid Claims 5 Years Ending 6/30/2019		Private Passenger Types Paid Claims 5 Years Ending 6/30/2019	
	OTC	Coll	OTC	Coll
101	112	365	62	228
102	55	239	27	120
103	206	684	110	407
104	151	494	75	298
105	10	49	3	20
106	68	235	103	239
107	7	45	9	29
108	107	201	48	117
110	288	881	481	1,268
111	214	832	141	683
112	108	359	107	253
113	105	306	82	161
114	453	1,177	270	754
115	238	500	234	435
116	245	578	230	463
117	240	573	268	481
119	1	29	3	12
122	25	66	18	30
123	53	88	12	64
124	92	216	166	240
125	647	1,681	777	1,726
126	456	738	435	591
127	636	1,542	424	941
131	90	239	81	374
138	18	50	6	28
139	106	261	108	279
140	257	909	223	602
SW Total	4,988	13,337	4,503	10,843

## 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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### SUPERSTORM SANDY ADJUSTMENT

For the current review there are thirty-three years of experience available. ISO's actuarial staff believes that catastrophic events of as great a magnitude as Superstorm Sandy should be expected to occur with a frequency less than once in every thirty-three years. When calculating the normal Wind and Water to non-Wind and Water ratio, accident year ending 06/30/2013 (which includes the losses from Superstorm Sandy) was assigned a weight of 1/40. This restricts the impact of Superstorm Sandy's losses to a once in forty years frequency instead of a once in thirty-three years frequency.

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## INSURANCE SERVICES OFFICE, INC.

WIND AND WATER PROCEDURE  
OTHER THAN COLLISION  
NEW JERSEY

## TRUCKS, TRACTORS, AND TRAILERS

YEAR ENDING	(1) OTC WIND & WATER LOSSES	(2) OTC TOTAL LOSSES	(3) (2) - (1) TOTAL - WIND&WATER LOSSES	(4) (1) / (3) WIND & WATER / NON (W&W)	(5) AVG (4) - (4) VARIATION FROM AVG. WIND RATIO	(6) (3) x (5) WIND & WATER ADJUSTMENT	(7) (2) + (6) ADJ OTC TOTAL LOSSES
1987	60,389	4,620,297	4,559,908	0.013	0.246	1,121,737	5,742,034
1988	69,918	4,314,266	4,244,348	0.016	0.243	1,031,377	5,345,643
1989	86,704	4,800,564	4,713,860	0.018	0.241	1,136,040	5,936,604
1990	214,284	5,389,499	5,175,215	0.041	0.218	1,128,197	6,517,696
1991	70,513	5,570,029	5,499,516	0.013	0.246	1,352,881	6,922,910
1992	123,810	4,599,141	4,475,331	0.028	0.231	1,033,801	5,632,942
1993	939,253	5,069,274	4,130,021	0.227	0.032	132,161	5,201,435
1994	157,936	4,701,508	4,543,572	0.035	0.224	1,017,760	5,719,268
1995	123,474	4,528,017	4,404,543	0.028	0.231	1,017,449	5,545,466
1996	241,364	5,222,668	4,981,304	0.048	0.211	1,051,055	6,273,723
1997	319,424	4,905,385	4,585,961	0.070	0.189	866,747	5,772,132
1998	266,614	4,857,945	4,591,331	0.058	0.201	922,858	5,780,803
1999	131,985	4,620,559	4,488,574	0.029	0.230	1,032,372	5,652,931
2000	2,610,859	7,238,845	4,627,986	0.564	-0.305	-1,411,536	5,827,309
2001	207,029	4,453,634	4,246,605	0.049	0.210	891,787	5,345,421
2002	123,349	3,777,554	3,654,205	0.034	0.225	822,196	4,599,750
2003	366,461	3,679,326	3,312,865	0.111	0.148	490,304	4,169,630
2004	302,626	3,650,577	3,347,951	0.090	0.169	565,804	4,216,381
2005	586,062	3,913,505	3,327,443	0.176	0.083	276,178	4,189,683
2006	229,401	3,432,787	3,203,386	0.072	0.187	599,033	4,031,820
2007	604,157	3,289,222	2,685,065	0.225	0.034	91,292	3,380,514
2008	168,120	4,015,379	3,847,259	0.044	0.215	827,161	4,842,540
2009	138,726	2,549,949	2,411,223	0.058	0.201	484,656	3,034,605
2010	432,752	2,831,835	2,399,083	0.180	0.079	189,528	3,021,363
2011	206,459	2,718,135	2,511,676	0.082	0.177	444,567	3,162,702
2012	2,005,829	5,521,878	3,516,049	0.570	-0.311	-1,093,491	4,428,387
2013	19,704,740	22,985,649	3,280,909	6.006	-5.747	-18,855,384	4,130,265
2014	332,883	3,152,878	2,819,995	0.118	0.141	397,619	3,550,497
2015	157,148	3,491,952	3,334,804	0.047	0.212	706,978	4,198,930
2016	344,613	3,238,797	2,894,184	0.119	0.14	405,186	3,643,983
2017	314,359	4,002,728	3,688,369	0.085	0.174	641,776	4,644,504
2018	191,294	3,621,379	3,430,085	0.056	0.203	696,307	4,317,686
2019	841,611	4,305,028	3,463,417	0.243	0.016	55,415	4,360,443

(8) NORMAL WIND TO NON W&amp;W RATIO= AVG. (4) 0.259

## INSURANCE SERVICES OFFICE, INC.

WIND AND WATER PROCEDURE  
OTHER THAN COLLISION  
NEW JERSEY

## 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	90,861	9,351,599	9,260,738	0.010	0.229	2,120,709	11,472,308
1988	103,122	9,105,985	9,002,863	0.011	0.228	2,052,653	11,158,638
1989	151,608	9,043,788	8,892,180	0.017	0.222	1,974,064	11,017,852
1990	369,772	8,857,155	8,487,383	0.044	0.195	1,655,040	10,512,195
1991	239,846	7,609,740	7,369,894	0.033	0.206	1,518,198	9,127,938
1992	434,800	7,413,402	6,978,602	0.062	0.177	1,235,213	8,648,615
1993	2,196,392	9,150,380	6,953,988	0.316	-0.077	-535,457	8,614,923
1994	298,302	6,876,341	6,578,039	0.045	0.194	1,276,140	8,152,481
1995	288,136	7,680,987	7,392,851	0.039	0.200	1,478,570	9,159,557
1996	514,246	7,165,523	6,651,277	0.077	0.162	1,077,507	8,243,030
1997	576,833	7,044,024	6,467,191	0.089	0.150	970,079	8,014,103
1998	489,493	6,410,537	5,921,044	0.083	0.156	923,683	7,334,220
1999	271,647	4,880,139	4,608,492	0.059	0.180	829,529	5,709,668
2000	2,264,351	7,856,972	5,592,621	0.405	-0.166	-928,375	6,928,597
2001	344,026	4,663,897	4,319,871	0.080	0.159	686,859	5,350,756
2002	245,534	4,427,984	4,182,450	0.059	0.180	752,841	5,180,825
2003	905,286	4,121,949	3,216,663	0.281	-0.042	-135,100	3,986,849
2004	527,680	4,205,694	3,678,014	0.143	0.096	353,089	4,558,783
2005	622,592	3,744,653	3,122,061	0.199	0.040	124,882	3,869,535
2006	749,205	3,759,845	3,010,640	0.249	-0.010	-30,106	3,729,739
2007	1,100,829	4,191,486	3,090,657	0.356	-0.117	-361,607	3,829,879
2008	630,298	2,906,255	2,275,957	0.277	-0.038	-86,486	2,819,769
2009	265,348	2,593,332	2,327,984	0.114	0.125	290,998	2,884,330
2010	809,267	2,876,685	2,067,418	0.391	-0.152	-314,248	2,562,437
2011	438,955	3,530,849	3,091,894	0.142	0.097	299,914	3,830,763
2012	1,823,324	5,646,222	3,822,898	0.477	-0.238	-909,850	4,736,372
2013	8,725,692	11,515,116	2,789,424	3.128	-2.889	-8,058,646	3,456,470
2014	645,341	3,067,622	2,422,281	0.266	-0.027	-65,402	3,002,220
2015	624,764	3,274,270	2,649,506	0.236	0.003	7,949	3,282,219
2016	252,843	2,828,383	2,575,540	0.098	0.141	363,151	3,191,534
2017	550,440	2,957,022	2,406,582	0.229	0.01	24,066	2,981,088
2018	292,625	2,240,331	1,947,706	0.15	0.089	173,346	2,413,677
2019	519,261	2,737,746	2,218,485	0.234	0.005	11,092	2,748,838

(8) NORMAL WIND TO NON W&amp;W RATIO= AVG. (4) 0.239

## INSURANCE SERVICES OFFICE, INC.

WIND AND WATER PROCEDURE  
OTHER THAN COLLISION  
NEW JERSEY

## AUTO DEALERS

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
			(2) - (1)	(1) / (3)	AVG (4) - (4)	(3) x (5)	(2) + (6)
YEAR ENDING	OTC WIND & WATER LOSSES	OTC TOTAL LOSSES	TOTAL - WIND&WATER LOSSES	WIND & WATER / NON (W&W)	VARIATION FROM AVG. WIND RATIO	WIND & WATER ADJUSTMENT	ADJ OTC TOTAL LOSSES
1987	9,246	2,301,534	2,292,288	0.004	0.211	483,673	2,785,207
1988	100,126	3,015,921	2,915,795	0.034	0.181	527,759	3,543,680
1989	11,475	2,885,479	2,874,004	0.004	0.211	606,415	3,491,894
1990	187,052	3,991,960	3,804,908	0.049	0.166	631,615	4,623,575
1991	13,812	3,488,987	3,475,175	0.004	0.211	733,262	4,222,249
1992	325,591	2,964,761	2,639,170	0.123	0.092	242,804	3,207,565
1993	971,245	3,463,130	2,491,885	0.390	-0.175	-436,080	3,027,050
1994	100,130	4,011,465	3,911,335	0.026	0.189	739,242	4,750,707
1995	621,324	3,745,460	3,124,136	0.199	0.016	49,986	3,795,446
1996	355,296	3,003,166	2,647,870	0.134	0.081	214,477	3,217,643
1997	403,171	4,160,902	3,757,731	0.107	0.108	405,835	4,566,737
1998	497,538	2,489,877	1,992,339	0.250	-0.035	-69,732	2,420,145
1999	461,221	3,037,534	2,576,313	0.179	0.036	92,747	3,130,281
2000	4,066,458	7,407,827	3,341,369	1.217	-1.002	-3,348,052	4,059,775
2001	1,048,784	3,860,258	2,811,474	0.373	-0.158	-444,213	3,416,045
2002	12,239	661,838	649,599	0.019	0.196	127,321	789,159
2003	2,711,895	5,010,148	2,298,253	1.180	-0.965	-2,217,814	2,792,334
2004	67,999	745,002	677,003	0.100	0.115	77,855	822,857
2005	11,810	691,259	679,449	0.017	0.198	134,531	825,790
2006	48,824	380,918	332,094	0.147	0.068	22,582	403,500
2007	74,450	547,943	473,493	0.157	0.058	27,463	575,406
2008	87,391	699,360	611,969	0.143	0.072	44,062	743,422
2009	92,557	474,921	382,364	0.242	-0.027	-10,324	464,597
2010	187,678	912,594	724,916	0.259	-0.044	-31,896	880,698
2011	80,964	794,659	713,695	0.113	0.102	72,797	867,456
2012	244,008	1,384,860	1,140,852	0.214	0.001	1,141	1,386,001
2013	836,602	1,378,051	541,449	1.545	-1.330	-720,127	657,924
2014	0	646,330	646,330	0	0.215	138,961	785,291
2015	0	143,099	143,099	0	0.215	30,766	173,865
2016	0	44,719	44,719	0	0.215	9,615	54,334
2017	7,002	77,020	70,018	0.1	0.115	8,052	85,072
2018	0	185,289	185,289	0	0.215	39,837	225,126
2019	0	234,532	234,532	0	0.215	50,424	284,956

(8) NORMAL WIND TO NON W&amp;W RATIO= AVG. (4) 0.215

## INSURANCE SERVICES OFFICE, INC.

WIND AND WATER PROCEDURE  
OTHER THAN COLLISION  
NEW JERSEY

## GARAGE KEEPERS

YEAR ENDING	(1) OTC WIND & WATER LOSSES	(2) OTC TOTAL LOSSES	(3) (2) - (1) TOTAL - WIND&WATER LOSSES	(4) (1) / (3) WIND & WATER / NON (W&W)	(5) AVG (4) - (4) VARIATION FROM AVG. WIND RATIO	(6) (3) x (5) WIND & WATER ADJUSTMENT	(7) (2) + (6) ADJ OTC TOTAL LOSSES
1987	19,613	2,027,850	2,008,237	0.010	0.101	202,832	2,230,682
1988	55,258	2,564,660	2,509,402	0.022	0.089	223,337	2,787,997
1989	9,820	2,484,080	2,474,260	0.004	0.107	264,746	2,748,826
1990	14,446	2,716,806	2,702,360	0.005	0.106	286,450	3,003,256
1991	7,468	2,252,972	2,245,504	0.003	0.108	242,514	2,495,486
1992	21,268	2,094,475	2,073,207	0.010	0.101	209,394	2,303,869
1993	148,671	2,065,804	1,917,133	0.078	0.033	63,265	2,129,069
1994	1,338,953	3,341,674	2,002,721	0.669	-0.558	-1,117,518	2,224,156
1995	105,798	2,149,227	2,043,429	0.052	0.059	120,562	2,269,789
1996	162,784	1,704,201	1,541,417	0.106	0.005	7,707	1,711,908
1997	87,331	2,447,186	2,359,855	0.037	0.074	174,629	2,621,815
1998	28,265	1,593,474	1,565,209	0.018	0.093	145,564	1,739,038
1999	3,190	1,622,623	1,619,433	0.002	0.109	176,518	1,799,141
2000	763,695	3,191,291	2,427,596	0.315	-0.204	-495,230	2,696,061
2001	86,376	1,318,886	1,232,510	0.070	0.041	50,533	1,369,419
2002	5,771	711,523	705,752	0.008	0.103	72,692	784,215
2003	40,037	1,133,443	1,093,406	0.037	0.074	80,912	1,214,355
2004	37,169	738,698	701,529	0.053	0.058	40,689	779,387
2005	0	508,617	508,617	0.000	0.111	56,456	565,073
2006	244,007	877,106	633,099	0.385	-0.274	-173,469	703,637
2007	80,115	693,650	613,535	0.131	-0.020	-12,271	681,379
2008	9,333	610,723	601,390	0.016	0.095	57,132	667,855
2009	0	665,458	665,458	0.000	0.111	73,866	739,324
2010	474,576	1,435,608	961,032	0.494	-0.383	-368,075	1,067,533
2011	7,993	766,416	758,423	0.011	0.100	75,842	842,258
2012	362,113	1,475,641	1,113,528	0.325	-0.214	-238,295	1,237,346
2013	615,070	1,629,490	1,014,420	0.606	-0.495	-502,138	1,127,352
2014	10,988	293,935	282,947	0.039	0.072	20,372	314,307
2015	35,095	402,576	367,481	0.096	0.015	5,512	408,088
2016	6,289	562,842	556,553	0.011	0.1	55,655	618,497
2017	6,247	187,633	181,386	0.034	0.077	13,967	201,600
2018	44,676	662,751	618,075	0.072	0.039	24,105	686,856
2019	5,350	279,251	273,901	0.02	0.091	24,925	304,176

(8) NORMAL WIND TO NON W&amp;W RATIO= AVG. (4) 0.111

## 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	100,000	50,000	150,000	200,000
B		30,000	50,000	80,000
C		20,000	80,000	100,000

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

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

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

## INSURANCE SERVICES OFFICE, INC.

NEW JERSEY  
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)
<b>TRUCKS, TRACTORS &amp; TRAILERS (D)</b>		
Liability		
Single Limit Liability	\$ 207,863,680	11.1%
Physical Damage		
Other Than Collision	5,940,293	N.C.
Collision	21,205,614	5.1%
Combined	27,145,907	4.0%
Total Trucks, Tractors & Trailers	235,009,587	10.3%
<b>PRIVATE PASSENGER TYPES</b>		
Liability		
Single Limit Liability	35,156,461	3.8%
Personal Injury Protection	2,145,063	-2.1%
Combined	37,301,524	3.5%
Physical Damage		
Other Than Collision	2,925,764	10.6%
Collision	9,797,209	2.8%
Combined	12,722,973	4.6%
Total Private Passenger Types	50,024,497	3.7%
<b>GARAGES</b>		
Physical Damage		
Auto Dealers		
Other Than Collision	748,942	N.C.
Collision	375,127	-2.9%
Combined	1,124,069	-1.0%
Garagekeepers		
Other Than Collision	775,580	16.7%
Collision	610,441	16.0%
Combined	1,386,021	16.4%
Total Garages	2,510,090	8.6%
<b>GRAND TOTAL ALL COVERAGES</b>	287,544,174	9.1%
TOTAL LIABILITY	245,165,204	9.9%
TOTAL PHYSICAL DAMAGE	42,378,970	4.4%

(A) An implementation date of 01/01/2021 is assumed for purposes of trending.

(B) Accident Year ending 06/30/2019 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.

NEW JERSEY  
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
101	14.5%	33.3%
102	13.1%	50.0%
103	15.4%	33.3%
104	15.9%	0.0%
105	11.5%	50.0%
106	10.2%	0.0%
107	10.7%	0.0%
108	17.0%	0.0%
110	8.4%	0.0%
111	20.1%	0.0%
112	7.8%	0.0%
113	10.0%	0.0%
114	7.0%	50.0%
115	10.0%	0.0%
116	14.3%	0.0%
117	9.2%	50.0%
119	17.1%	0.0%
122	11.9%	0.0%
123	7.8%	50.0%
124	11.1%	0.0%
125	10.3%	50.0%
126	5.0%	0.0%
127	9.4%	0.0%
131	16.4%	33.3%
138	11.5%	0.0%
139	8.8%	0.0%
140	10.7%	50.0%

INSURANCE SERVICES OFFICE, INC.

NEW JERSEY  
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR TRUCKS, TRACTORS, AND TRAILERS POLICY COVERAGES

Territory	Physical Damage		Specified Causes
Code	Comprehensive <sup>(a)</sup>	Collision	of Loss <sup>(a)</sup>
101		5.5%	
102		4.6%	
103		7.3%	
104		9.3%	
105		2.7%	
106		2.4%	
107		6.0%	
108		5.9%	
110		2.7%	
111		8.3%	
112		8.6%	
113		7.5%	
114		4.4%	
115		4.7%	
116		9.5%	
117		6.2%	
119		3.6%	
122		4.8%	
123		-1.3%	
124		3.6%	
125		3.4%	
126		2.6%	
127		4.6%	
131		3.7%	
138		5.1%	
139		1.7%	
140		5.1%	

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

## INSURANCE SERVICES OFFICE, INC.

NEW JERSEY  
COMMERCIAL AUTOMOBILE INSURANCEREVISED PROSPECTIVE LOSS COSTS AND PERCENTAGE CHANGES  
REVISED BASE LOSS COSTS BY TERRITORY

## FOR TRUCKS, TRACTORS, AND TRAILERS POLICY COVERAGES

Territory	Liability	\$500	Physical Damage		Specified Causes
Code	\$100,000 CSL	Med Pay <sup>(a)</sup>	Comprehensive <sup>(b)</sup>	Collision <sup>(c)</sup>	of Loss <sup>(d)</sup>
101	1748	4	129	290	121
102	1271	3	121	364	113
103	1224	4	112	263	105
104	1327	4	138	330	129
105	1056	3	119	264	111
106	705	2	84	253	79
107	1076	2	103	248	96
108	1169	3	128	288	120
110	848	3	75	228	70
111	1381	3	128	260	120
112	903	3	90	265	84
113	815	3	95	228	89
114	655	3	76	237	71
115	658	2	86	247	80
116	713	3	65	219	61
117	697	3	80	241	75
119	892	2	117	286	110
122	1439	3	118	368	110
123	1343	3	137	380	128
124	971	3	104	261	97
125	672	3	92	242	86
126	500	3	97	234	91
127	631	3	76	226	71
131	822	4	109	251	102
138	1261	4	119	288	111
139	863	3	97	244	91
140	877	3	104	269	97

(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 C19](#).

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

INSURANCE SERVICES OFFICE, INC.

NEW JERSEY  
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR PRIVATE PASSENGER TYPES POLICY COVERAGES

Territory Code	<u>SUBJECT TO NO FAULT</u>		<u>NOT SUBJECT TO NO FAULT</u>	
	\$100,000 CSL Liability	PIP	\$100,000 CSL Liability	\$500 Med Pay (a)
101	-0.2%	-5.2%	-0.2%	0.0%
102	4.6%	-2.4%	4.7%	0.0%
103	8.9%	-1.5%	9.0%	0.0%
104	7.3%	-4.8%	7.3%	0.0%
105	2.5%	-2.5%	2.5%	0.0%
106	2.8%	6.2%	2.7%	0.0%
107	3.8%	-2.3%	3.8%	14.3%
108	4.3%	-2.6%	4.3%	20.0%
110	4.4%	-2.5%	4.4%	0.0%
111	6.6%	-3.7%	6.6%	0.0%
112	3.3%	-2.3%	3.4%	0.0%
113	4.2%	-2.8%	4.2%	0.0%
114	2.1%	1.4%	2.1%	0.0%
115	2.1%	0.0%	2.1%	0.0%
116	3.0%	-4.8%	3.0%	0.0%
117	3.3%	-4.7%	3.4%	0.0%
119	3.8%	-3.0%	3.8%	0.0%
122	3.8%	-2.8%	3.8%	0.0%
123	3.8%	-2.8%	3.8%	0.0%
124	1.3%	-3.3%	1.4%	0.0%
125	2.6%	-1.9%	2.4%	0.0%
126	5.2%	0.0%	5.1%	0.0%
127	0.9%	-2.8%	0.9%	0.0%
131	4.7%	-3.1%	4.7%	0.0%
138	3.8%	-3.0%	3.8%	16.7%
139	7.0%	2.1%	7.0%	25.0%
140	6.0%	-1.7%	6.0%	0.0%

INSURANCE SERVICES OFFICE, INC.

NEW JERSEY  
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 <sup>(a)</sup>
	Comprehensive	Collision	
101	9.3%	0.6%	
102	5.9%	-3.0%	
103	7.6%	5.4%	
104	7.7%	9.2%	
105	9.5%	0.4%	
106	14.9%	1.0%	
107	9.4%	3.4%	
108	12.8%	1.9%	
110	16.0%	1.5%	
111	4.0%	1.5%	
112	11.1%	5.3%	
113	11.5%	5.9%	
114	11.1%	3.9%	
115	11.8%	4.6%	
116	6.1%	-1.1%	
117	19.5%	6.7%	
119	9.7%	0.4%	
122	9.6%	1.9%	
123	9.5%	4.1%	
124	7.9%	-2.4%	
125	8.7%	1.1%	
126	15.4%	9.0%	
127	14.3%	3.4%	
131	5.7%	3.0%	
138	9.9%	1.8%	
139	11.3%	5.6%	
140	8.2%	3.6%	

- (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.

NEW JERSEY  
COMMERCIAL AUTOMOBILE INSURANCEREVISED PROSPECTIVE LOSS COSTS AND PERCENTAGE CHANGES  
REVISED BASE LOSS COSTS BY TERRITORY

## FOR PRIVATE PASSENGER TYPES POLICY COVERAGES

Territory Code	<u>SUBJECT TO NO FAULT</u>		<u>NOT SUBJECT TO NO FAULT</u>		Physical Damage		Specified Causes of Loss <sup>(d)</sup>
	Liability \$100,000 CSL	PIP	Liability \$100,000 CSL	\$500 Med Pay <sup>(a)</sup>	Comprehensive <sup>(b)</sup>	Collision <sup>(c)</sup>	
101	1080	220	1549	10	165	511	154
102	1013	123	1460	9	216	604	202
103	804	133	1165	7	99	446	93
104	913	119	1323	8	126	487	118
105	694	116	996	6	173	473	162
106	448	69	648	4	85	316	80
107	802	86	1217	8	163	420	153
108	612	76	882	6	132	477	124
110	542	79	778	5	87	417	81
111	780	104	1126	7	103	466	96
112	536	85	768	5	70	358	66
113	642	139	950	6	87	376	81
114	446	74	645	4	70	320	66
115	437	58	620	4	85	321	80
116	474	60	680	4	105	359	98
117	526	61	764	5	104	368	97
119	869	96	1259	8	113	549	106
122	988	105	1417	9	160	530	150
123	680	70	981	6	115	435	108
124	620	58	898	6	109	441	102
125	442	52	633	4	100	365	94
126	341	44	494	3	135	327	126
127	470	105	678	4	72	334	67
131	538	63	774	5	112	480	105
138	719	130	1035	7	144	558	135
139	520	48	748	5	89	399	83
140	651	59	936	6	92	428	86

(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 C19](#).

(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 0.936 to the Private Passenger Types Comprehensive base loss costs.

## INSURANCE SERVICES OFFICE, INC.

NEW JERSEY  
COMMERCIAL AUTOMOBILE INSURANCEREVISED PROSPECTIVE LOSS COSTS AND PERCENTAGE CHANGES  
TERRITORY LOSS COST LEVEL CHANGESFOR GARAGE POLICY COVERAGES  
PHYSICAL DAMAGE

## AUTO DEALERS

FIRE<sup>(a)</sup>

Territory	
ALL	0.0%

FIRE AND THEFT<sup>(a)</sup>

	Personal Auto Type Vehicles Buildings and Standard Open Lots	Non-Standard Open Lots	Misc. Type Vehicles Buildings and Open Lots
Territory			
101-105, 108, 110, 111, 122-124, 131, 138-140	0.0%	0.0%	0.0%
107, 112, 115	0.0%	0.0%	0.0%
ALL OTHER	0.0%	0.0%	0.0%

SPECIFIED CAUSES OF LOSS<sup>(a)</sup>

	Personal Auto Type Vehicles Buildings	Standard Open Lots	Non-Standard Open Lots	Misc. Type Vehicles Buildings	Open Lots
Territory					
101-105, 108, 110, 111, 122-124, 131, 138-140	0.0%	0.0%	0.0%	0.0%	0.0%
107, 112, 115	0.0%	0.0%	0.0%	0.0%	0.0%
ALL OTHER	0.0%	0.0%	0.0%	0.0%	0.0%

LIMITED SPECIFIED CAUSES OF LOSS<sup>(a)</sup>

	Personal Auto Type Vehicles Buildings	Standard Open Lots	Non-Standard Open Lots	Misc. Type Vehicles Buildings	Open Lots
Territory					
101-105, 108, 110, 111, 122-124, 131, 138-140	0.0%	0.0%	0.0%	0.0%	0.0%
107, 112, 115	0.0%	0.0%	0.0%	0.0%	0.0%
ALL OTHER	0.0%	0.0%	0.0%	0.0%	0.0%

COMPREHENSIVE<sup>(a)</sup>

	Personal Auto Type Vehicles Buildings	Standard Open Lots	Non-Standard Open Lots	Misc. Type Vehicles Buildings and Open Lots
Territory				
101-105, 108, 110, 111, 122-124, 131, 138-140	0.0%	0.0%	0.0%	0.0%
107, 112, 115	0.0%	0.0%	0.0%	0.0%
ALL OTHER	0.0%	0.0%	0.0%	0.0%

## BLANKET COLLISION

Deductible	First \$50,000 and Under	\$50,001 to \$100,000	Over \$100,000
\$100	-2.8%	-2.5%	-2.3%
\$250	-2.9%	-2.9%	-4.0%

## GARAGEKEEPERS

	Specified Causes of Loss Legal Liability \$6,000 Limit	Collision Legal Liability \$6,000 Limit
Territory		
ALL	17.6%	17.4%

(a) For Auto Dealers Other than Collision, No Change (N.C.) was selected due to the overall favorable experience.

## INSURANCE SERVICES OFFICE, INC.

NEW JERSEY  
COMMERCIAL AUTOMOBILE INSURANCEREVISED PROSPECTIVE LOSS COSTS AND PERCENTAGE CHANGES  
TERRITORY LOSS COST LEVEL CHANGESFOR GARAGE POLICY COVERAGES  
PHYSICAL DAMAGE

## AUTO DEALERS

## FIRE

Territory	
ALL	0.07

## FIRE AND THEFT

	Personal Auto Type Vehicles	Misc. Type Vehicles
Territory	Buildings and Standard Open Lots	Buildings and Open Lots
101-105, 108, 110, 111, 122-124, 131, 138-140	0.26	0.23
107, 112, 115	0.31	0.23
ALL OTHER	0.12	0.23

## SPECIFIED CAUSES OF LOSS

	Personal Auto Type Vehicles	Misc. Type Vehicles
Territory	Buildings	Open Lots
101-105, 108, 110, 111, 122-124, 131, 138-140	0.43	0.42
107, 112, 115	0.48	0.42
ALL OTHER	0.28	0.42

## LIMITED SPECIFIED CAUSES OF LOSS

	Personal Auto Type Vehicles	Misc. Type Vehicles
Territory	Buildings	Open Lots
101-105, 108, 110, 111, 122-124, 131, 138-140	0.40	0.38
107, 112, 115	0.44	0.38
ALL OTHER	0.24	0.38

## COMPREHENSIVE

	Personal Auto Type Vehicles	Misc. Type Vehicles
Territory	Buildings	Buildings and Open Lots
101-105, 108, 110, 111, 122-124, 131, 138-140	0.50	0.54
107, 112, 115	0.54	0.54
ALL OTHER	0.36	0.43

## BLANKET COLLISION

Deductible	First \$50,000 and Under	\$50,001 to \$100,000	Over \$100,000
\$100	2.77	1.17	0.42
\$250	1.67	0.66	0.24

## GARAGEKEEPERS

	Specified Causes of Loss	Collision
Territory	Legal Liability \$6,000 Limit	Legal Liability \$6,000 Limit
ALL	20	27

INSURANCE SERVICES OFFICE, INC.

NEW JERSEY  
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
101	14.4%	11.1%
102	13.1%	15.4%
103	15.3%	16.7%
104	15.9%	23.1%
105	11.5%	9.1%
106	10.2%	14.3%
107	10.7%	18.2%
108	17.0%	16.7%
110	8.4%	11.1%
111	20.1%	23.1%
112	7.8%	10.0%
113	10.0%	11.1%
114	7.1%	14.3%
115	10.0%	14.3%
116	14.3%	14.3%
117	9.3%	14.3%
119	17.1%	11.1%
122	11.9%	13.3%
123	7.8%	6.7%
124	11.1%	10.0%
125	10.3%	14.3%
126	5.0%	0.0%
127	9.4%	0.0%
131	16.4%	25.0%
138	11.5%	15.4%
139	8.8%	11.1%
140	10.8%	11.1%

INSURANCE SERVICES OFFICE, INC.

NEW JERSEY  
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR VAN POOLS POLICY COVERAGES

Territory Code	Physical Damage Comprehensive <sup>(a)</sup>	Collision	Specified Causes of Loss <sup>(a)</sup>
101		5.4%	
102		4.5%	
103		7.4%	
104		9.1%	
105		2.8%	
106		2.2%	
107		6.1%	
108		6.1%	
110		2.8%	
111		8.2%	
112		8.7%	
113		7.8%	
114		4.5%	
115		4.7%	
116		9.4%	
117		6.3%	
119		3.4%	
122		4.7%	
123		-1.2%	
124		3.4%	
125		3.4%	
126		2.4%	
127		4.7%	
131		3.9%	
138		5.2%	
139		1.6%	
140		5.2%	

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

## INSURANCE SERVICES OFFICE, INC.

NEW JERSEY  
COMMERCIAL AUTOMOBILE INSURANCEREVISED PROSPECTIVE LOSS COSTS AND PERCENTAGE CHANGES  
REVISED BASE LOSS COSTS BY TERRITORY

## FOR VAN POOLS POLICY COVERAGES

Territory Code	Liability \$100,000 CSL <sup>(a)</sup>	\$500 Med Pay <sup>(b)</sup>	Physical Damage Comprehensive <sup>(c)</sup>	Collision <sup>(d)</sup>	Specified Causes of Loss <sup>(e)</sup>
101	2622	20	132	368	123
102	1907	15	123	462	115
103	1836	14	114	334	107
104	1991	16	141	419	132
105	1584	12	121	335	113
106	1058	8	86	321	81
107	1614	13	105	315	98
108	1754	14	131	366	122
110	1272	10	77	290	71
111	2072	16	131	330	122
112	1355	11	92	337	86
113	1223	10	97	290	91
114	983	8	78	301	72
115	987	8	88	314	82
116	1070	8	66	278	62
117	1046	8	82	306	77
119	1338	10	119	363	112
122	2159	17	120	467	112
123	2015	16	140	483	131
124	1457	11	106	331	99
125	1008	8	94	307	88
126	750	6	99	297	93
127	947	7	78	287	72
131	1233	10	111	319	104
138	1892	15	121	366	113
139	1295	10	99	310	93
140	1316	10	106	342	99

- (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 C19](#).
- (c) Comprehensive base loss cost is the \$15,001-20,000 OCN, age 1, \$500 deductible loss cost and has been calculated by a relativity of 1.02 to the Trucks, Tractors, and Trailers loss cost.
- (d) Collision base loss cost is the \$15,001-20,000 OCN, age 1, \$500 deductible loss cost, and has been calculated by a relativity of 1.27 to the Trucks, Tractors, and Trailers loss cost.
- (e) The loss costs for Specified Causes of Loss have been calculated by a relativity of 1.02 to the corresponding Trucks, Tractors, and Trailers loss cost.

INSURANCE SERVICES OFFICE, INC.

NEW JERSEY  
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
101	14.5%	14.9%
102	13.1%	13.0%
103	15.4%	15.7%
104	15.9%	16.4%
105	11.5%	10.9%
106	10.2%	9.7%
107	10.7%	10.6%
108	17.0%	18.8%
110	8.5%	7.9%
111	20.1%	19.6%
112	7.8%	7.3%
113	10.0%	8.3%
114	7.0%	6.7%
115	10.0%	10.3%
116	14.3%	13.3%
117	9.2%	9.7%
119	17.1%	16.2%
122	11.9%	12.9%
123	7.8%	8.3%
124	11.1%	11.9%
125	10.3%	10.3%
126	5.0%	4.3%
127	9.4%	10.7%
131	16.4%	17.6%
138	11.5%	10.9%
139	8.8%	10.5%
140	10.7%	10.5%

INSURANCE SERVICES OFFICE, INC.

NEW JERSEY  
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR TAXIS AND LIMOUSINES POLICY COVERAGES

Territory Code	Physical Damage Comprehensive <sup>(a)</sup>	Collision	Specified Causes of Loss <sup>(a)</sup>
101		5.4%	
102		4.5%	
103		7.4%	
104		9.1%	
105		2.8%	
106		2.2%	
107		6.1%	
108		6.1%	
110		2.8%	
111		8.2%	
112		8.7%	
113		7.8%	
114		4.5%	
115		4.7%	
116		9.4%	
117		6.3%	
119		3.4%	
122		4.7%	
123		-1.2%	
124		3.4%	
125		3.4%	
126		2.4%	
127		4.7%	
131		3.9%	
138		5.2%	
139		1.6%	
140		5.2%	

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

## INSURANCE SERVICES OFFICE, INC.

NEW JERSEY  
COMMERCIAL AUTOMOBILE INSURANCEREVISED PROSPECTIVE LOSS COSTS AND PERCENTAGE CHANGES  
REVISED BASE LOSS COSTS BY TERRITORY

## FOR TAXIS AND LIMOUSINES POLICY COVERAGES

Territory Code	Liability \$100,000 CSL <sup>(a)</sup>	\$500 Med Pay <sup>(b)</sup>	Physical Damage Comprehensive <sup>(c)</sup>	Collision <sup>(d)</sup>	Specified Causes of Loss <sup>(e)</sup>
101	10838	85	132	368	123
102	7880	61	123	462	115
103	7589	59	114	334	107
104	8227	64	141	419	132
105	6547	51	121	335	113
106	4371	34	86	321	81
107	6671	52	105	315	98
108	7248	57	131	366	122
110	5258	41	77	290	71
111	8562	67	131	330	122
112	5599	44	92	337	86
113	5053	39	97	290	91
114	4061	32	78	301	72
115	4080	32	88	314	82
116	4421	34	66	278	62
117	4321	34	82	306	77
119	5530	43	119	363	112
122	8922	70	120	467	112
123	8327	65	140	483	131
124	6020	47	106	331	99
125	4166	32	94	307	88
126	3100	24	99	297	93
127	3912	31	78	287	72
131	5096	40	111	319	104
138	7818	61	121	366	113
139	5351	42	99	310	93
140	5437	42	106	342	99

- (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 C19](#).
- (c) Comprehensive base loss cost is the \$15,001-20,000 OCN, age 1, \$500 deductible loss cost and has been calculated by a relativity of 1.02 to the Trucks, Tractors, and Trailers loss cost.
- (d) Collision base loss cost is the \$15,001-20,000 OCN, age 1, \$500 deductible loss cost, and has been calculated by a relativity of 1.27 to the Trucks, Tractors, and Trailers loss cost.
- (e) The loss costs for Specified Causes of Loss have been calculated by a relativity of 1.02 to the corresponding Trucks, Tractors, and Trailers loss cost.

INSURANCE SERVICES OFFICE, INC.

NEW JERSEY  
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
101	14.4%	25.0%
102	13.1%	0.0%
103	15.2%	0.0%
104	15.9%	25.0%
105	11.5%	25.0%
106	10.2%	0.0%
107	10.7%	0.0%
108	17.1%	25.0%
110	8.4%	33.3%
111	20.1%	25.0%
112	7.8%	33.3%
113	9.8%	33.3%
114	6.8%	0.0%
115	10.0%	0.0%
116	14.3%	33.3%
117	9.1%	33.3%
119	17.2%	33.3%
122	11.9%	0.0%
123	7.9%	0.0%
124	11.0%	0.0%
125	10.4%	0.0%
126	5.0%	0.0%
127	9.5%	0.0%
131	16.5%	33.3%
138	11.6%	20.0%
139	8.9%	33.3%
140	10.6%	33.3%

INSURANCE SERVICES OFFICE, INC.

NEW JERSEY  
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR SCHOOL AND CHURCH BUSES POLICY COVERAGES

Territory Code	Physical Damage Comprehensive <sup>(a)</sup>	Collision	Specified Causes of Loss <sup>(a)</sup>
101		5.6%	
102		4.9%	
103		7.5%	
104		9.7%	
105		3.0%	
106		1.9%	
107		5.9%	
108		5.6%	
110		2.8%	
111		8.3%	
112		8.2%	
113		7.2%	
114		4.1%	
115		5.2%	
116		9.2%	
117		6.1%	
119		3.9%	
122		4.8%	
123		-1.2%	
124		3.7%	
125		3.3%	
126		2.7%	
127		5.0%	
131		3.8%	
138		5.1%	
139		1.9%	
140		5.4%	

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

## INSURANCE SERVICES OFFICE, INC.

NEW JERSEY  
COMMERCIAL AUTOMOBILE INSURANCEREVISED PROSPECTIVE LOSS COSTS AND PERCENTAGE CHANGES  
REVISED BASE LOSS COSTS BY TERRITORY

## FOR SCHOOL AND CHURCH BUSES POLICY COVERAGES

Territory Code	Liability \$100,000 CSL <sup>(a)</sup>	\$500 Med Pay <sup>(b)</sup>	Physical Damage Comprehensive <sup>(c)</sup>	Collision <sup>(d)</sup>	Specified Causes of Loss <sup>(e)</sup>
101	961	5	90	189	85
102	699	4	85	237	79
103	673	4	78	171	74
104	730	5	97	215	90
105	581	5	83	172	78
106	388	3	59	164	55
107	592	4	72	161	67
108	643	5	90	187	84
110	466	4	53	148	49
111	760	5	90	169	84
112	497	4	63	172	59
113	448	4	67	148	62
114	360	3	53	154	50
115	362	3	60	161	56
116	392	4	46	142	43
117	383	4	56	157	53
119	491	4	82	186	77
122	791	6	83	239	77
123	739	6	96	247	90
124	534	4	73	170	68
125	370	3	64	157	60
126	275	3	68	152	64
127	347	3	53	147	50
131	452	4	76	163	71
138	694	6	83	187	78
139	475	4	68	159	64
140	482	4	73	175	68

- (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 C19](#).
- (c) Comprehensive base loss cost is the \$15,001-20,000 OCN, age 1, \$500 deductible loss cost and has been calculated by a relativity of 0.70 to the Trucks, Tractors, and Trailers loss cost.
- (d) Collision base loss cost is the \$15,001-20,000 OCN, age 1, \$500 deductible loss cost, and has been calculated by a relativity of 0.65 to the Trucks, Tractors, and Trailers loss cost.
- (e) The loss costs for Specified Causes of Loss have been calculated by a relativity of 0.70 to the corresponding Trucks, Tractors, and Trailers loss cost.

INSURANCE SERVICES OFFICE, INC.

NEW JERSEY  
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
101	14.5%	13.6%
102	13.1%	15.8%
103	15.4%	10.5%
104	15.9%	15.8%
105	11.5%	15.8%
106	10.2%	13.3%
107	10.7%	11.1%
108	17.0%	21.1%
110	8.4%	5.9%
111	20.1%	20.0%
112	7.8%	6.3%
113	10.0%	12.5%
114	7.0%	6.7%
115	10.0%	13.3%
116	14.3%	13.3%
117	9.3%	6.3%
119	17.1%	12.5%
122	11.9%	15.4%
123	7.8%	7.7%
124	11.1%	5.9%
125	10.4%	13.3%
126	5.0%	0.0%
127	9.3%	13.3%
131	16.4%	18.8%
138	11.5%	10.5%
139	8.8%	5.9%
140	10.7%	18.2%

INSURANCE SERVICES OFFICE, INC.

NEW JERSEY  
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR ALL OTHER BUSES POLICY COVERAGES

Territory Code	Physical Damage Comprehensive <sup>(a)</sup>	Collision	Specified Causes of Loss <sup>(a)</sup>
101		5.6%	
102		4.9%	
103		7.5%	
104		9.7%	
105		3.0%	
106		1.9%	
107		5.9%	
108		5.6%	
110		2.8%	
111		8.3%	
112		8.2%	
113		7.2%	
114		4.1%	
115		5.2%	
116		9.2%	
117		6.1%	
119		3.9%	
122		4.8%	
123		-1.2%	
124		3.7%	
125		3.3%	
126		2.7%	
127		5.0%	
131		3.8%	
138		5.1%	
139		1.9%	
140		5.4%	

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

## INSURANCE SERVICES OFFICE, INC.

NEW JERSEY  
COMMERCIAL AUTOMOBILE INSURANCEREVISED PROSPECTIVE LOSS COSTS AND PERCENTAGE CHANGES  
REVISED BASE LOSS COSTS BY TERRITORY

## FOR ALL OTHER BUSES POLICY COVERAGES

Territory Code	Liability \$100,000 CSL <sup>(a)</sup>	\$500 Med Pay <sup>(b)</sup>	Physical Damage Comprehensive <sup>(c)</sup>	Collision <sup>(d)</sup>	Specified Causes of Loss <sup>(e)</sup>
101	6642	25	90	189	85
102	4830	22	85	237	79
103	4651	21	78	171	74
104	5043	22	97	215	90
105	4013	22	83	172	78
106	2679	17	59	164	55
107	4089	20	72	161	67
108	4442	23	90	187	84
110	3222	18	53	148	49
111	5248	24	90	169	84
112	3431	17	63	172	59
113	3097	18	67	148	62
114	2489	16	53	154	50
115	2500	17	60	161	56
116	2709	17	46	142	43
117	2649	17	56	157	53
119	3390	18	82	186	77
122	5468	30	83	239	77
123	5103	28	96	247	90
124	3690	18	73	170	68
125	2554	17	64	157	60
126	1900	14	68	152	64
127	2398	17	53	147	50
131	3124	19	76	163	71
138	4792	21	83	187	78
139	3279	18	68	159	64
140	3333	13	73	175	68

- (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 C19](#).
- (c) Comprehensive base loss cost is the \$15,001-20,000 OCN, age 1, \$500 deductible loss cost and has been calculated by a relativity of 0.70 to the Trucks, Tractors, and Trailers loss cost.
- (d) Collision base loss cost is the \$15,001-20,000 OCN, age 1, \$500 deductible loss cost, and has been calculated by a relativity of 0.65 to the Trucks, Tractors, and Trailers loss cost.
- (e) The loss costs for Specified Causes of Loss have been calculated by a relativity of 0.70 to the corresponding Trucks, Tractors, and Trailers loss cost.

## INSURANCE SERVICES OFFICE, INC.

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

	(1)	(2)	(3)	(4)	(5)
ACCIDENT YEAR ENDING	AGGREGATE LOSS COST AT CURRENT LEVEL (B)	\$100,000 INCURRED LOSSES (C)	EXPERIENCE RATIO (2) / (1)	ACCIDENT YEAR WEIGHTS	NUMBER OF INCURRED CLAIMS
06/30/17	\$110,333,917	\$127,783,854	1.158	20%	7,797
06/30/18	\$112,388,977	\$133,437,818	1.187	30%	7,864
06/30/19	\$114,588,578	\$119,750,432	1.045	50%	7,170
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				1.111
(7)	EXPECTED EXPERIENCE RATIO (D).				1.055
(8)	CREDIBILITY (E).				1.00
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ( (6) * (8) ) + ( (7) * (1.000 - (8)) ).				1.111
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ( (9) - 1.000 ).				11.1%
(11)	FILED CHANGE.				11.1%
(A)	TRUCK, TRACTOR, AND TRAILER EXPERIENCE IS FOR VEHICLES WRITTEN IN ACCORDANCE WITH RULE 23 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE.				
(B)	THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY EXTENDING EXPOSURES BY THE CURRENT LOSS COSTS FROM THE LAST REVISION.				
(C)	LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSES FOR BODILY INJURY AND PROPERTY DAMAGE LIABILITY. SEE FOLLOWING PAGE.				
(D)	EXPECTED EXPERIENCE RATIO IS EQUAL TO THE COMBINED TREND FACTOR SHOWN ON THE FOLLOWING PAGE, PROJECTED FOR M YEARS. THE PERIOD M IS EQUAL TO THE NUMBER OF YEARS FROM ONE YEAR BEYOND THE IMPLEMENTATION DATE OF THE LAST REVISION TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 01/01/21 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.

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

	ACC. YEAR ENDING	BODILY INJURY	PROPERTY DAMAGE	COMBINED
(1) INCURRED LOSSES AND	06/30/17	\$56,294,442	\$29,586,621	
ALLOCATED LOSS	06/30/18	\$50,866,276	\$32,342,034	
ADJUSTMENT EXPENSES	06/30/19	\$29,914,515	\$30,867,681	
(2) DEVELOPED LOSSES AND	06/30/17	\$65,236,814	\$32,708,010	
ALL LOSS ADJUSTMENT	06/30/18	\$71,741,796	\$36,074,305	
EXPENSES (A)	06/30/19	\$65,152,318	\$36,942,441	
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)		5.6%	5.2%	5.5%
(4) TRENDED LOSSES AND	06/30/17	\$85,655,937	\$42,127,917	\$127,783,854
ALL LOSS ADJUSTMENT	06/30/18	\$89,246,794	\$44,191,024	\$133,437,818
EXPENSES (B)	06/30/19	\$76,749,431	\$43,001,001	\$119,750,432

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

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

YEAR ENDING	B.I.	P.D.
06/30/17	1.078	1.005
06/30/18	1.312	1.014
06/30/19	2.026	1.088

(B) TRENDED LOSSES ARE EQUAL TO (2) \* ( (1.0 + (3)) \*\* N), WHERE N IS EQUAL TO  
THE NUMBER OF YEARS PROJECTION FROM THE AVERAGE DATE OF ACCIDENT TO ONE  
YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 01/01/21  
WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING.

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD
06/30/17	1/1/17	5.000
06/30/18	1/1/18	4.000
06/30/19	1/1/19	3.000

## INSURANCE SERVICES OFFICE, INC.

NEW JERSEY  
AUTOMOBILE PHYSICAL DAMAGE INSURANCE - TRUCKS, TRACTORS AND TRAILERS (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.	06/30/15	\$7,095,454	\$7,136,166	1.006	10%	1,126
	06/30/16	\$7,283,633	\$5,843,018	0.802	15%	1,000
	06/30/17	\$7,485,068	\$7,029,234	0.939	20%	1,095
	06/30/18	\$5,998,237	\$6,175,751	1.030	25%	916
	06/30/19	\$5,940,293	\$6,056,204	1.020	30%	851
COLL.	06/30/17	\$25,466,779	\$25,166,465	0.988	20%	2,839
	06/30/18	\$21,343,116	\$21,951,207	1.028	30%	2,497
	06/30/19	\$21,205,614	\$23,096,660	1.089	50%	2,421

(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).	O.T.C.	COLLISION
		0.973	1.051
(7)	EXPECTED EXPERIENCE RATIO (D).	1.051	1.025
(8)	CREDIBILITY (E).	0.65	1.00
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ( (6) * (8) ) + ( (7) * (1.000 - (8)) ).	1.000	1.051
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ( (9) - 1.000 ).	0.0%	5.1%
(11)	FILED CHANGE.	N.C.	5.1%
(A)	TRUCK, TRACTOR AND TRAILER EXPERIENCE IS FOR VEHICLES WRITTEN IN ACCORDANCE WITH RULE 23 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE.		
(B)	THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY EXTENDING EXPOSURES BY THE CURRENT LOSS COSTS AND ADJUSTING TO A PROSPECTIVE OCN LEVEL BY THE APPLICATION OF OCN TREND FACTORS. (SEE SUBSEQUENT PAGE).		
(C)	LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSES FOR O.T.C. AND COLL. SEE FOLLOWING PAGE.		
(D)	EXPECTED EXPERIENCE RATIO IS EQUAL TO THE LOSS TREND FACTOR DIVIDED BY THE OCN TREND FACTOR, PROJECTED FOR M YEARS. THE PERIOD M IS EQUAL TO THE NUMBER OF YEARS FROM ONE YEAR BEYOND THE IMPLEMENTATION DATE OF THE LAST REVISION TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 01/01/21 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.

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

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) PAID LOSSES	06/30/15	\$4,198,930	----
	06/30/16	\$3,643,983	----
	06/30/17	\$4,644,504	\$18,318,407
	06/30/18	\$4,317,686	\$16,720,330
	06/30/19	\$4,360,443	\$18,807,933
(2) DEVELOPED LOSSES AND	06/30/15	\$4,744,791	----
ALL LOSS ADJUSTMENT	06/30/16	\$4,117,701	----
EXPENSES (A)	06/30/17	\$5,253,538	\$20,679,100
	06/30/18	\$4,893,622	\$18,761,715
	06/30/19	\$5,084,974	\$20,530,364
(3) SELECTED ANNUAL LOSS			
TREND (SEE TREND		6.0%	4.0%
EXHIBIT IN SECTION C)			
(4) TRENDED LOSSES AND	06/30/15	\$7,136,166	----
ALL LOSS ADJUSTMENT	06/30/16	\$5,843,018	----
EXPENSES (B)	06/30/17	\$7,029,234	\$25,166,465
	06/30/18	\$6,175,751	\$21,951,207
	06/30/19	\$6,056,204	\$23,096,660
(A) PAID LOSSES ARE ADJUSTED BY THE FOLLOWING:			
1 - LOSS ADJUSTMENT EXPENSE FACTORS:			
		O.T.C	COLL.
		1.130	1.130
2 - LOSS DEVELOPMENT FACTORS:			
	YEAR ENDING	O.T.C.	COLL.
	06/30/15	1.000	-----
	06/30/16	1.000	-----
	06/30/17	1.001	0.999
	06/30/18	1.003	0.993
	06/30/19	1.032	0.966

(B) TRENDED LOSSES ARE EQUAL TO (2) \* ((1.0 + (3)) \*\* N), WHERE N IS EQUAL TO THE NUMBER OF YEARS PROJECTION FROM THE AVERAGE DATE OF ACCIDENT TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 01/01/21 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING BOTH OTC AND COLLISION.

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD OTC	PROJECTION PERIOD COLL
06/30/15	1/1/15	7.000	-----
06/30/16	1/1/16	6.000	-----
06/30/17	1/1/17	5.000	5.000
06/30/18	1/1/18	4.000	4.000
06/30/19	1/1/19	3.000	3.000

INSURANCE SERVICES OFFICE, INC.

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

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) AGGREGATE LOSS COSTS	06/30/15	\$6,662,398	----
AT CURRENT LEVEL	06/30/16	\$6,903,918	----
	06/30/17	\$7,155,897	\$23,646,034
	06/30/18	\$5,789,804	\$20,116,038
	06/30/19	\$5,784,122	\$20,273,054
(2) SELECTED ANNUAL OCN			
TREND (SEE TREND		0.9%	1.5%
EXHIBIT IN SECTION C)			
(3) TRENDED AGGREGATE	06/30/15	\$7,095,454	----
LOSS COSTS AT	06/30/16	\$7,283,633	----
CURRENT LEVEL (A)	06/30/17	\$7,485,068	\$25,466,779
	06/30/18	\$5,998,237	\$21,343,116
	06/30/19	\$5,940,293	\$21,205,614
(A) TRENDED AGGREGATE LOSS COSTS ARE EQUAL TO (1) * ((1.0 + (2)) ** N),			
WHERE N IS EQUAL TO THE NUMBER OF YEARS PROJECTION FROM THE AVERAGE DATE OF			
WRITING TO SIX MONTHS BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF			
01/01/21 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING BOTH OTC			
AND COLLISION.			

YEAR ENDING	AVERAGE DATE OF WRITING	PROJECTION PERIOD OTC	PROJECTION PERIOD COLL
06/30/15	7/1/14	7.000	-----
06/30/16	7/1/15	6.000	-----
06/30/17	7/1/16	5.000	5.000
06/30/18	7/1/17	4.000	4.000
06/30/19	7/1/18	3.000	3.000

INSURANCE SERVICES OFFICE, INC.

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

	(1)	(2)	(3)	(4)	(5)
ACCIDENT YEAR ENDING	AGGREGATE LOSS COST AT CURRENT LEVEL (B)	\$100,000 INCURRED LOSSES (C)	EXPERIENCE RATIO (2) / (1)	ACCIDENT YEAR WEIGHTS	NUMBER OF INCURRED CLAIMS
06/30/17	\$20,757,459	\$23,614,471	1.138	20%	1,608
06/30/18	\$20,174,092	\$19,758,647	0.979	30%	1,461
06/30/19	\$19,423,459	\$19,566,730	1.007	50%	1,299
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				1.026
(7)	EXPECTED EXPERIENCE RATIO (D).				1.055
(8)	CREDIBILITY (E).				0.60
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ( (6) * (8) ) + ( (7) * (1.000 - (8)) ).				1.038
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ( (9) - 1.000 ).				3.8%
(11)	FILED CHANGE.				3.8%
(A)	PRIVATE PASSENGER TYPE EXPERIENCE IS FOR VEHICLES WRITTEN IN ACCORDANCE WITH RULE 31 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE.				
(B)	THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY EXTENDING EXPOSURES BY THE CURRENT LOSS COSTS FROM THE LAST REVISION.				
(C)	LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSES FOR BODILY INJURY AND PROPERTY DAMAGE LIABILITY. SEE FOLLOWING PAGE.				
(D)	EXPECTED EXPERIENCE RATIO IS EQUAL TO THE COMBINED TREND FACTOR SHOWN ON THE FOLLOWING PAGE, PROJECTED FOR M YEARS. THE PERIOD M IS EQUAL TO THE NUMBER OF YEARS FROM ONE YEAR BEYOND THE IMPLEMENTATION DATE OF THE LAST REVISION TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 01/01/21 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.

NEW JERSEY  
PRIVATE PASSENGER TYPES  
AUTOMOBILE LIABILITY INSURANCE  
DETERMINATION OF SINGLE LIMIT LOSSES

	ACC. YEAR ENDING	BODILY INJURY	PROPERTY DAMAGE	COMBINED
(1) INCURRED LOSSES AND	06/30/17	\$10,153,281	\$5,790,782	
ALLOCATED LOSS	06/30/18	\$6,926,528	\$5,348,767	
ADJUSTMENT EXPENSES	06/30/19	\$4,716,539	\$4,818,861	
 (2) DEVELOPED LOSSES AND	06/30/17	\$11,711,556	\$6,395,340	
ALL LOSS ADJUSTMENT	06/30/18	\$10,037,232	\$5,936,596	
EXPENSES (A)	06/30/19	\$11,063,350	\$5,613,491	
 (3) SELECTED ANNUAL LOSS				
TREND (SEE TREND		5.6%	5.2%	5.5%
EXHIBIT IN SECTION C)				
 (4) TRENDED LOSSES AND	06/30/17	\$15,377,273	\$8,237,198	\$23,614,471
ALL LOSS ADJUSTMENT	06/30/18	\$12,486,317	\$7,272,330	\$19,758,647
EXPENSES (B)	06/30/19	\$13,032,626	\$6,534,104	\$19,566,730

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

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

2 - LOSS DEVELOPMENT FACTORS:

YEAR ENDING	B.I.	P.D.
06/30/17	1.073	1.004
06/30/18	1.348	1.009
06/30/19	2.182	1.059

(B) TRENDED LOSSES ARE EQUAL TO  $(2) * (1.0 + (3)) ** N$ , WHERE N IS EQUAL TO  
THE NUMBER OF YEARS PROJECTION FROM THE AVERAGE DATE OF ACCIDENT TO ONE  
YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 01/01/21  
WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING.

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD
06/30/17	1/1/17	5.000
06/30/18	1/1/18	4.000
06/30/19	1/1/19	3.000

INSURANCE SERVICES OFFICE, INC.

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

	(1)	(2)	(3)	(4)	(5)
ACCIDENT YEAR ENDING	AGGREGATE LOSS COST AT CURRENT LEVEL (B)	INCURRED LOSSES (C)	EXPERIENCE RATIO (2) / (1)	ACCIDENT YEAR WEIGHTS	NUMBER OF INCURRED CLAIMS
06/30/15	\$2,372,188	\$2,340,458	0.987	10%	116
06/30/16	\$2,295,021	\$3,005,438	1.310	15%	137
06/30/17	\$2,368,675	\$1,889,540	0.798	20%	96
06/30/18	\$2,301,593	\$1,481,241	0.644	25%	96
06/30/19	\$2,145,063	\$1,763,120	0.822	30%	83
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				0.864
(7)	EXPECTED EXPERIENCE RATIO (D).				1.028
(8)	CREDIBILITY (E).				0.30
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ( (6) * (8) ) + ( (7) * (1.000 - (8)) ).				0.979
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ( (9) - 1.000 ).				-2.1%
(11)	FILED CHANGE.				-2.1%
(A)	PRIVATE PASSENGER TYPE EXPERIENCE IS FOR VEHICLES WRITTEN IN ACCORDANCE WITH RULE 31 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE, ELIGIBLE FOR FIRST PARTY COVERAGE.				
(B)	THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY EXTENDING EXPOSURES BY THE CURRENT LOSS COSTS FROM THE LAST REVISION.				
(C)	LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSES FOR PERSONAL INJURY PROTECTION. SEE FOLLOWING PAGE.				
(D)	EXPECTED EXPERIENCE RATIO IS EQUAL TO THE TREND FACTOR SHOWN ON THE FOLLOWING PAGE, PROJECTED FOR M YEARS. THE PERIOD M IS EQUAL TO THE NUMBER OF YEARS FROM ONE YEAR BEYOND THE IMPLEMENTATION DATE OF THE LAST REVISION TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 01/01/21 WHICH IS ASSUMED FOR THE PURPOSES OF TRENDING, SUBJECT TO A MAXIMUM OF THE N-VALUE CORRESPONDING TO THE LATEST YEAR SHOWN ON THE FOLLOWING PAGE, FOOTNOTE B. IN THIS REVISION, THE PERIOD M IS 1.00 YEAR(S).				
(E)	CREDIBILITY IS BASED ON A 5 YEAR TOTAL OF CLAIMS FOR PIP SHOWN IN COLUMN (5). THE STANDARD FOR FULL CREDIBILITY IS 4,500 CLAIMS (SEE CREDIBILITY TABLES IN SECTION C).				

INSURANCE SERVICES OFFICE, INC.

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

	ACC. YEAR ENDING	PIP
(1) INCURRED LOSSES AND	06/30/15	\$1,794,864
ALLOCATED LOSS	06/30/16	\$2,407,810
ADJUSTMENT EXPENSES	06/30/17	\$1,540,350
	06/30/18	\$1,191,856
	06/30/19	\$1,380,468
(2) DEVELOPED LOSSES AND	06/30/15	\$1,929,479
ALL LOSS ADJUSTMENT	06/30/16	\$2,546,981
EXPENSES (A)	06/30/17	\$1,645,941
	06/30/18	\$1,326,089
	06/30/19	\$1,623,499
(3) SELECTED ANNUAL LOSS		
TREND (SEE TREND		2.8%
EXHIBIT IN SECTION C)		
(4) TRENDED LOSSES AND	06/30/15	\$2,340,458
ALL LOSS ADJUSTMENT	06/30/16	\$3,005,438
EXPENSES (B)	06/30/17	\$1,889,540
	06/30/18	\$1,481,241
	06/30/19	\$1,763,120

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

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

YEAR ENDING	PIP
06/30/15	1.000
06/30/16	0.984
06/30/17	0.994
06/30/18	1.035
06/30/19	1.094

(B) TRENDED LOSSES ARE EQUAL TO  $(2) * ((1.0 + (3)) ** N)$ , WHERE N IS EQUAL TO  
THE NUMBER OF YEARS PROJECTION FROM THE AVERAGE DATE OF ACCIDENT TO ONE  
YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 01/01/21  
WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING.

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD
06/30/15	1/1/15	7.000
06/30/16	1/1/16	6.000
06/30/17	1/1/17	5.000
06/30/18	1/1/18	4.000
06/30/19	1/1/19	3.000

## INSURANCE SERVICES OFFICE, INC.

NEW JERSEY  
 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.	ENDING					
	06/30/15	\$5,219,909	\$5,763,641	1.104	10%	1149
	06/30/16	\$5,103,764	\$5,261,786	1.031	15%	1103
	06/30/17	\$4,906,494	\$4,615,022	0.941	20%	1003
	06/30/18	\$3,119,356	\$3,511,014	1.126	25%	617
	06/30/19	\$2,925,764	\$3,834,824	1.311	30%	631
COLL.	06/30/17	\$15,462,532	\$15,896,556	1.028	20%	2405
	06/30/18	\$10,257,978	\$10,332,740	1.007	30%	1550
	06/30/19	\$9,797,209	\$10,174,430	1.039	50%	1506

					O.T.C.	COLLISION
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				1.128	1.028
(7)	EXPECTED EXPERIENCE RATIO (D).				1.056	1.034
(8)	CREDIBILITY (E).				0.70	1.00
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ( (6) * (8) ) + ( (7) * (1.000 - (8)) ).				1.106	1.028
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ( (9) - 1.000 ).				10.6%	2.8%
(11)	FILED CHANGE.				10.6%	2.8%
(A)	PRIVATE PASSENGER TYPE EXPERIENCE IS FOR VEHICLES WRITTEN IN ACCORDANCE WITH RULE 31 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE.					
(B)	THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY EXTENDING EXPOSURES BY THE CURRENT LOSS COSTS AND ADJUSTING TO A PROSPECTIVE OCN LEVEL BY THE APPLICATION OF OCN TREND FACTORS. (SEE SUBSEQUENT PAGE).					
(C)	LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSES FOR O.T.C. AND COLL. SEE FOLLOWING PAGE.					
(D)	EXPECTED EXPERIENCE RATIO IS EQUAL TO THE LOSS TREND FACTOR DIVIDED BY THE OCN TREND FACTOR, PROJECTED FOR M YEARS. THE PERIOD M IS EQUAL TO THE NUMBER OF YEARS FROM ONE YEAR BEYOND THE IMPLEMENTATION DATE OF THE LAST REVISION TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 01/01/21 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.

NEW JERSEY  
PRIVATE PASSENGER TYPES  
AUTOMOBILE PHYSICAL DAMAGE INSURANCE  
DETERMINATION OF PHYSICAL DAMAGE LOSSES

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) PAID LOSSES	06/30/15	\$3,282,219	----
	06/30/16	\$3,191,534	----
	06/30/17	\$2,981,088	\$11,570,937
	06/30/18	\$2,413,677	\$7,878,427
	06/30/19	\$2,748,838	\$8,469,296
(2) DEVELOPED LOSSES AND	06/30/15	\$3,708,907	----
ALL LOSS ADJUSTMENT	06/30/16	\$3,606,433	----
EXPENSES (A)	06/30/17	\$3,368,629	\$13,062,084
	06/30/18	\$2,730,182	\$8,831,402
	06/30/19	\$3,174,523	\$9,043,938
(3) SELECTED ANNUAL LOSS			
TREND (SEE TREND		6.5%	4.0%
EXHIBIT IN SECTION C)			
(4) TRENDED LOSSES AND	06/30/15	\$5,763,641	----
ALL LOSS ADJUSTMENT	06/30/16	\$5,261,786	----
EXPENSES (B)	06/30/17	\$4,615,022	\$15,896,556
	06/30/18	\$3,511,014	\$10,332,740
	06/30/19	\$3,834,824	\$10,174,430
(A) PAID LOSSES ARE ADJUSTED BY THE FOLLOWING:			
1 - LOSS ADJUSTMENT EXPENSE FACTORS:			
		O.T.C	COLL.
		1.130	1.130
2 - LOSS DEVELOPMENT FACTORS:			
	YEAR ENDING	O.T.C.	COLL.
	06/30/15	1.000	-----
	06/30/16	1.000	-----
	06/30/17	1.000	0.999
	06/30/18	1.001	0.992
	06/30/19	1.022	0.945

(B) TRENDED LOSSES ARE EQUAL TO (2) \* ((1.0 + (3)) \*\* N), WHERE N IS EQUAL TO THE NUMBER OF YEARS PROJECTION FROM THE AVERAGE DATE OF ACCIDENT TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 01/01/21 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING BOTH OTC AND COLLISION.

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD OTC	PROJECTION PERIOD COLL
06/30/15	1/1/15	7.000	-----
06/30/16	1/1/16	6.000	-----
06/30/17	1/1/17	5.000	5.000
06/30/18	1/1/18	4.000	4.000
06/30/19	1/1/19	3.000	3.000

INSURANCE SERVICES OFFICE, INC.

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

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) AGGREGATE LOSS COSTS	06/30/15	\$4,901,323	----
AT CURRENT LEVEL	06/30/16	\$4,837,691	----
	06/30/17	\$4,690,721	\$15,012,167
	06/30/18	\$3,010,961	\$10,017,557
	06/30/19	\$2,848,845	\$9,623,977
(2) SELECTED ANNUAL OCN			
TREND (SEE TREND		0.9%	0.6%
EXHIBIT IN SECTION C)			
(3) TRENDED AGGREGATE	06/30/15	\$5,219,909	----
LOSS COSTS AT	06/30/16	\$5,103,764	----
CURRENT LEVEL (A)	06/30/17	\$4,906,494	\$15,462,532
	06/30/18	\$3,119,356	\$10,257,978
	06/30/19	\$2,925,764	\$9,797,209
(A) TRENDED AGGREGATE LOSS COSTS ARE EQUAL TO (1) * ((1.0 + (2)) ** N), WHERE N IS EQUAL TO THE NUMBER OF YEARS PROJECTION FROM THE AVERAGE DATE OF WRITING TO SIX MONTHS BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 01/01/21 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING BOTH OTC AND COLLISION.			

YEAR ENDING	AVERAGE DATE OF WRITING	PROJECTION PERIOD OTC	PROJECTION PERIOD COLL
06/30/15	7/1/14	7.000	-----
06/30/16	7/1/15	6.000	-----
06/30/17	7/1/16	5.000	5.000
06/30/18	7/1/17	4.000	4.000
06/30/19	7/1/18	3.000	3.000

## INSURANCE SERVICES OFFICE, INC.

NEW JERSEY  
 AUTOMOBILE PHYSICAL DAMAGE INSURANCE - AUTO DEALERS (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.	06/30/15	\$404,202	\$305,310	0.755	10%	17
	06/30/16	\$380,190	\$89,578	0.236	15%	11
	06/30/17	\$470,539	\$131,964	0.280	20%	9
	06/30/18	\$694,480	\$327,476	0.472	25%	18
	06/30/19	\$748,942	\$403,757	0.539	30%	24
COLL.	06/30/15	\$458,841	\$238,958	0.521	10%	45
	06/30/16	\$460,816	\$91,496	0.199	15%	13
	06/30/17	\$430,607	\$160,550	0.373	20%	21
	06/30/18	\$361,455	\$178,560	0.494	25%	31
	06/30/19	\$375,127	\$284,829	0.759	30%	34
					O.T.C.	COLLISION
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				0.447	0.509
(7)	EXPECTED EXPERIENCE RATIO (D).				1.208	1.125
(8)	CREDIBILITY (E).				0.10	0.25
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ( (6) * (8) ) + ( (7) * (1.000 - (8)) ).				1.132	0.971
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ( (9) - 1.000 ).				13.2%	-2.9%
(11)	FILED CHANGE.				N.C.	-2.9%
(A)	GARAGE EXPERIENCE INCLUDES ALL CLASSES WRITTEN IN ACCORDANCE WITH RULE 48 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE.					
(B)	THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY APPLYING FACTORS TO ADJUST THE REPORTED EARNED PREMIUM TO THE CURRENT ISO LOSS COST LEVEL.					
(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, PROJECTED FOR M YEARS. THE PERIOD M IS EQUAL TO THE NUMBER OF YEARS FROM ONE YEAR BEYOND THE IMPLEMENTATION DATE OF THE LAST REVISION TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 01/01/21 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 3.000 YEAR(S).					
(E)	CREDIBILITY IS BASED ON A 5 YEAR TOTAL OF CLAIMS FOR O.T.C. AND A 5 YEAR TOTAL OF CLAIMS FOR COLLISION SHOWN IN COLUMN (5). THE STANDARDS FOR FULL CREDIBILITY ARE 7,500 CLAIMS FOR O.T.C. AND 2,000 CLAIMS FOR COLLISION (SEE CREDIBILITY TABLES IN SECTION C).					

## INSURANCE SERVICES OFFICE, INC.

NEW JERSEY  
 AUTO DEALERS  
 AUTOMOBILE PHYSICAL DAMAGE INSURANCE  
 DETERMINATION OF PHYSICAL DAMAGE LOSSES

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) PAID LOSSES	06/30/15	\$173,865	\$160,850
	06/30/16	\$54,334	\$64,201
	06/30/17	\$85,072	\$117,333
	06/30/18	\$225,126	\$136,560
	06/30/19	\$284,956	\$231,940
(2) DEVELOPED LOSSES AND	06/30/15	\$196,467	\$181,579
ALL LOSS ADJUSTMENT	06/30/16	\$61,397	\$72,329
EXPENSES (A)	06/30/17	\$96,324	\$131,923
	06/30/18	\$254,647	\$152,615
	06/30/19	\$334,236	\$253,181
(3) SELECTED ANNUAL LOSS			
TREND (SEE TREND		6.5%	4.0%
EXHIBIT IN SECTION C)			
(4) TRENDED LOSSES AND	06/30/15	\$305,310	\$238,958
ALL LOSS ADJUSTMENT	06/30/16	\$89,578	\$91,496
EXPENSES (B)	06/30/17	\$131,964	\$160,550
	06/30/18	\$327,476	\$178,560
	06/30/19	\$403,757	\$284,829
(A) PAID LOSSES ARE ADJUSTED BY THE FOLLOWING:			
1 - LOSS ADJUSTMENT EXPENSE FACTORS:			
		O.T.C	COLL.
		1.130	1.130
2 - LOSS DEVELOPMENT FACTORS:			
	YEAR ENDING	O.T.C.	COLL.
	06/30/15	1.000	0.999
	06/30/16	1.000	0.997
	06/30/17	1.002	0.995
	06/30/18	1.001	0.989
	06/30/19	1.038	0.966

(B) TRENDED LOSSES ARE EQUAL TO (2) \* ((1.0 + (3)) \*\* N), WHERE N IS EQUAL TO THE NUMBER OF YEARS PROJECTION FROM THE AVERAGE DATE OF ACCIDENT TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 01/01/21 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING BOTH OTC AND COLLISION.

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD OTC	PROJECTION PERIOD COLL
06/30/15	1/1/15	7.000	7.000
06/30/16	1/1/16	6.000	6.000
06/30/17	1/1/17	5.000	5.000
06/30/18	1/1/18	4.000	4.000
06/30/19	1/1/19	3.000	3.000

INSURANCE SERVICES OFFICE, INC.

NEW JERSEY  
AUTOMOBILE PHYSICAL DAMAGE INSURANCE - GARAGEKEEPERS (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.	06/30/15	\$721,373	\$716,610	0.993	10%	64
	06/30/16	\$633,016	\$1,021,736	1.614	15%	83
	06/30/17	\$445,299	\$313,970	0.705	20%	41
	06/30/18	\$776,080	\$1,027,072	1.323	25%	97
	06/30/19	\$775,580	\$485,798	0.626	30%	68
COLL.	06/30/15	\$424,989	\$829,375	1.952	10%	143
	06/30/16	\$397,529	\$666,770	1.677	15%	124
	06/30/17	\$394,022	\$517,762	1.314	20%	76
	06/30/18	\$618,405	\$466,412	0.754	25%	79
	06/30/19	\$610,441	\$599,243	0.982	30%	85
					O.T.C.	COLLISION
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				1.001	1.194
(7)	EXPECTED EXPERIENCE RATIO (D).				1.208	1.125
(8)	CREDIBILITY (E).				0.20	0.50
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ( (6) * (8) ) + ( (7) * (1.000 - (8)) ).				1.167	1.160
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ( (9) - 1.000 ).				16.7%	16.0%
(11)	FILED CHANGE.				16.7%	16.0%
(A)	GARAGE EXPERIENCE INCLUDES ALL CLASSES WRITTEN IN ACCORDANCE WITH RULE 54 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE.					
(B)	THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY APPLYING FACTORS TO ADJUST THE REPORTED EARNED PREMIUM TO THE CURRENT ISO LOSS COST LEVEL.					
(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, PROJECTED FOR M YEARS. THE PERIOD M IS EQUAL TO THE NUMBER OF YEARS FROM ONE YEAR BEYOND THE IMPLEMENTATION DATE OF THE LAST REVISION TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 01/01/21 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 3.000 YEAR(S).					
(E)	CREDIBILITY IS BASED ON A 5 YEAR TOTAL OF CLAIMS FOR O.T.C. AND A 5 YEAR TOTAL OF CLAIMS FOR COLLISION SHOWN IN COLUMN (5). THE STANDARDS FOR FULL CREDIBILITY ARE 7,500 CLAIMS FOR O.T.C. AND 2,000 CLAIMS FOR COLLISION (SEE CREDIBILITY TABLES IN SECTION C).					

## INSURANCE SERVICES OFFICE, INC.

NEW JERSEY  
GARAGEKEEPERS  
AUTOMOBILE PHYSICAL DAMAGE INSURANCE  
DETERMINATION OF PHYSICAL DAMAGE LOSSES

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) PAID LOSSES	06/30/15	\$408,088	\$557,720
	06/30/16	\$618,497	\$465,521
	06/30/17	\$201,600	\$374,251
	06/30/18	\$686,856	\$348,943
	06/30/19	\$304,176	\$446,383
(2) DEVELOPED LOSSES AND	06/30/15	\$461,139	\$630,224
ALL LOSS ADJUSTMENT	06/30/16	\$700,299	\$527,091
EXPENSES (A)	06/30/17	\$229,175	\$425,441
	06/30/18	\$798,656	\$398,643
	06/30/19	\$402,151	\$532,660
(3) SELECTED ANNUAL LOSS			
TREND (SEE TREND		6.5%	4.0%
EXHIBIT IN SECTION C)			
(4) TRENDED LOSSES AND	06/30/15	\$716,610	\$829,375
ALL LOSS ADJUSTMENT	06/30/16	\$1,021,736	\$666,770
EXPENSES (B)	06/30/17	\$313,970	\$517,762
	06/30/18	\$1,027,072	\$466,412
	06/30/19	\$485,798	\$599,243
(A) PAID LOSSES ARE ADJUSTED BY THE FOLLOWING:			
1 - LOSS ADJUSTMENT EXPENSE FACTORS:			
		O.T.C	COLL.
		1.130	1.130
2 - LOSS DEVELOPMENT FACTORS:			
	YEAR ENDING	O.T.C.	COLL.
	06/30/15	1.000	1.000
	06/30/16	1.002	1.002
	06/30/17	1.006	1.006
	06/30/18	1.029	1.011
	06/30/19	1.170	1.056

(B) TRENDED LOSSES ARE EQUAL TO (2) \* ((1.0 + (3)) \*\* N), WHERE N IS EQUAL TO THE NUMBER OF YEARS PROJECTION FROM THE AVERAGE DATE OF ACCIDENT TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 01/01/21 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING BOTH OTC AND COLLISION.

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD OTC	PROJECTION PERIOD COLL
06/30/15	1/1/15	7.000	7.000
06/30/16	1/1/16	6.000	6.000
06/30/17	1/1/17	5.000	5.000
06/30/18	1/1/18	4.000	4.000
06/30/19	1/1/19	3.000	3.000

INSURANCE SERVICES OFFICE, INC.

NEW JERSEY  
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	COST
R	06/30/2019	COST	06/30/2019	RATIO	CRED	RATIO	STATE	COST	COST	COST	COST
								PRES	IND*	REV	CHG**
101	1999	1989.86	2522.61	1.268	0.30	1.190	1.031	1,527	1,748	1,748	14.5%
102	2086	1302.50	1603.31	1.231	0.25	1.175	1.018	1,124	1,271	1,271	13.1%
103	5252	1283.75	1622.44	1.264	0.40	1.199	1.039	1,061	1,224	1,224	15.4%
104	3814	1363.10	1761.92	1.293	0.35	1.204	1.043	1,145	1,327	1,327	15.9%
105	298	1267.45	1496.34	1.181	0.10	1.159	1.004	947	1,056	1,056	11.5%
106	1877	737.61	796.07	1.079	0.15	1.144	0.991	640	705	705	10.2%
107	634	682.99	696.27	1.019	0.05	1.149	0.996	972	1,076	1,076	10.7%
108	1631	1194.57	1660.91	1.390	0.25	1.215	1.053	999	1,169	1,169	17.0%
110	9897	839.75	918.86	1.094	0.45	1.128	0.977	782	848	848	8.4%
111	5071	1362.05	1849.09	1.358	0.45	1.247	1.081	1,150	1,381	1,381	20.1%
112	3155	904.50	912.43	1.009	0.25	1.119	0.970	838	903	903	7.8%
113	3675	767.96	843.02	1.098	0.25	1.142	0.990	741	815	815	10.0%
114	17703	608.96	653.89	1.074	0.55	1.111	0.963	612	655	655	7.0%
115	7363	583.27	653.67	1.121	0.35	1.144	0.991	598	658	658	10.0%
116	6225	660.99	823.67	1.246	0.35	1.188	1.029	624	713	713	14.3%
117	7220	654.10	718.32	1.098	0.35	1.136	0.984	638	697	697	9.2%
119	76	801.46	1889.44	2.357	0.05	1.216	1.054	762	892	892	17.1%
122	505	1537.94	1870.65	1.216	0.10	1.162	1.007	1,286	1,439	1,439	11.9%
123	652	1552.96	1410.11	0.908	0.15	1.119	0.970	1,246	1,343	1,343	7.8%
124	1653	997.93	1143.48	1.146	0.20	1.154	1.000	874	971	971	11.1%
125	19600	633.08	720.93	1.139	0.60	1.146	0.993	609	672	672	10.3%
126	12794	457.68	452.99	0.990	0.40	1.090	0.945	476	500	500	5.0%
127	24176	578.32	649.79	1.124	0.60	1.137	0.985	577	631	631	9.4%
131	2060	750.91	1069.73	1.425	0.20	1.210	1.049	706	822	822	16.4%
138	484	1316.60	1560.81	1.185	0.10	1.159	1.004	1,131	1,261	1,261	11.5%
139	2670	832.69	855.80	1.028	0.20	1.130	0.979	793	863	863	8.8%
140	7895	867.67	990.02	1.141	0.45	1.149	0.996	792	877	877	10.7%
SW	150465	761.56	880.35	1.156		1.154					

\* KEYED TO A STATEWIDE LOSS COST CHANGE OF 11.1 PERCENT.

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

INSURANCE SERVICES OFFICE, INC.

NEW JERSEY  
COMMERCIAL AUTOMOBILE INSURANCE  
SINGLE LIMIT LIABILITY

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
T	EARNED CAR	\$100000	EXPER LOSS					BASE	BASE	BASE	ADV
E	YRS YR	UND	COST 5 YRS				INDEX	CLASS	CLASS	CLASS	LOSS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	LOSS	LOSS	LOSS	LOSS
R	06/30/2019	COST	06/30/2019	RATIO	CRED	RATIO	STATE	COST	COST	COST	COST
								PRES	IND*	REV	CHG**
101	568	1159.79	790.93	0.682	0.10	1.072	0.961	1,552	1,549	1,549	-0.2%
102	391	1024.74	1345.34	1.313	0.05	1.125	1.009	1,394	1,460	1,460	4.7%
103	1039	791.67	1180.00	1.491	0.15	1.171	1.050	1,069	1,165	1,165	9.0%
104	807	916.45	1253.95	1.368	0.15	1.153	1.034	1,233	1,323	1,323	7.3%
105	71	743.20	600.71	0.808	0.05	1.100	0.987	972	996	996	2.5%
106	462	468.17	409.75	0.875	0.05	1.103	0.989	631	648	648	2.7%
107	113	831.61	520.53	0.626	0.00	1.115	1.000	1,172	1,217	1,217	3.8%
108	412	634.90	777.06	1.224	0.05	1.120	1.004	846	882	882	4.3%
110	3378	557.56	637.30	1.143	0.25	1.122	1.006	745	778	778	4.4%
111	1740	790.96	1001.93	1.267	0.20	1.145	1.027	1,056	1,126	1,126	6.6%
112	981	558.94	588.85	1.054	0.10	1.109	0.995	743	768	768	3.4%
113	605	661.34	771.77	1.167	0.10	1.120	1.004	912	950	950	4.2%
114	3358	470.45	482.84	1.026	0.20	1.097	0.984	632	645	645	2.1%
115	1452	460.21	461.64	1.003	0.15	1.098	0.985	607	620	620	2.1%
116	1643	494.60	523.86	1.059	0.15	1.107	0.993	660	680	680	3.0%
117	1544	545.04	593.46	1.089	0.15	1.111	0.996	739	764	764	3.4%
119	29	860.11	1009.56	1.174	0.00	1.115	1.000	1,213	1,259	1,259	3.8%
122	99	1035.15	1018.39	0.984	0.00	1.115	1.000	1,365	1,417	1,417	3.8%
123	137	721.81	545.83	0.756	0.00	1.115	1.000	945	981	981	3.8%
124	682	657.28	555.11	0.845	0.10	1.088	0.976	886	898	898	1.4%
125	5219	463.53	493.77	1.065	0.30	1.100	0.987	618	633	633	2.4%
126	2189	348.01	423.82	1.218	0.15	1.130	1.013	470	494	494	5.1%
127	4068	501.34	496.47	0.990	0.25	1.084	0.972	672	678	678	0.9%
131	820	552.63	669.00	1.211	0.10	1.125	1.009	739	774	774	4.7%
138	88	762.65	416.35	0.546	0.00	1.115	1.000	997	1,035	1,035	3.8%
139	814	523.58	768.90	1.469	0.10	1.150	1.031	699	748	748	7.0%
140	1855	660.68	813.49	1.231	0.20	1.138	1.021	883	936	936	6.0%
SW	34564	561.96	626.71	1.115		1.115					

\* KEYED TO A STATEWIDE LOSS COST CHANGE OF 3.8 PERCENT.

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

INSURANCE SERVICES OFFICE, INC.

NEW JERSEY  
COMMERCIAL AUTOMOBILE INSURANCE  
SINGLE LIMIT LIABILITY

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
T	EARNED CAR	\$100000	EXPER LOSS					BASE	BASE	BASE	ADV
E	YRS YR	UND	COST 5 YRS				INDEX	CLASS	CLASS	CLASS	LOSS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	LOSS	LOSS	LOSS	LOSS
R	06/30/2019	COST	06/30/2019	RATIO	CRED	RATIO	STATE	COST	COST	COST	COST
								PRES	IND*	REV	CHG**
101	568	1159.79	790.93	0.682	0.10	1.072	0.961	1,082	1,080	1,080	-0.2%
102	391	1024.74	1345.34	1.313	0.05	1.125	1.009	968	1,013	1,013	4.6%
103	1039	791.67	1180.00	1.491	0.15	1.171	1.050	738	804	804	8.9%
104	807	916.45	1253.95	1.368	0.15	1.153	1.034	851	913	913	7.3%
105	71	743.20	600.71	0.808	0.05	1.100	0.987	677	694	694	2.5%
106	462	468.17	409.75	0.875	0.05	1.103	0.989	436	448	448	2.8%
107	113	831.61	520.53	0.626	0.00	1.115	1.000	773	802	802	3.8%
108	412	634.90	777.06	1.224	0.05	1.120	1.004	587	612	612	4.3%
110	3378	557.56	637.30	1.143	0.25	1.122	1.006	519	542	542	4.4%
111	1740	790.96	1001.93	1.267	0.20	1.145	1.027	732	780	780	6.6%
112	981	558.94	588.85	1.054	0.10	1.109	0.995	519	536	536	3.3%
113	605	661.34	771.77	1.167	0.10	1.120	1.004	616	642	642	4.2%
114	3358	470.45	482.84	1.026	0.20	1.097	0.984	437	446	446	2.1%
115	1452	460.21	461.64	1.003	0.15	1.098	0.985	428	437	437	2.1%
116	1643	494.60	523.86	1.059	0.15	1.107	0.993	460	474	474	3.0%
117	1544	545.04	593.46	1.089	0.15	1.111	0.996	509	526	526	3.3%
119	29	860.11	1009.56	1.174	0.00	1.115	1.000	837	869	869	3.8%
122	99	1035.15	1018.39	0.984	0.00	1.115	1.000	952	988	988	3.8%
123	137	721.81	545.83	0.756	0.00	1.115	1.000	655	680	680	3.8%
124	682	657.28	555.11	0.845	0.10	1.088	0.976	612	620	620	1.3%
125	5219	463.53	493.77	1.065	0.30	1.100	0.987	431	442	442	2.6%
126	2189	348.01	423.82	1.218	0.15	1.130	1.013	324	341	341	5.2%
127	4068	501.34	496.47	0.990	0.25	1.084	0.972	466	470	470	0.9%
131	820	552.63	669.00	1.211	0.10	1.125	1.009	514	538	538	4.7%
138	88	762.65	416.35	0.546	0.00	1.115	1.000	693	719	719	3.8%
139	814	523.58	768.90	1.469	0.10	1.150	1.031	486	520	520	7.0%
140	1855	660.68	813.49	1.231	0.20	1.138	1.021	614	651	651	6.0%
SW	34564	561.96	626.71	1.115		1.115					

\* KEYED TO A STATEWIDE LOSS COST CHANGE OF 3.8 PERCENT.

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

INSURANCE SERVICES OFFICE, INC.

NEW JERSEY  
COMMERCIAL AUTOMOBILE INSURANCE  
PERSONAL INJURY PROTECTION

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
T E R R	EARNED CAR YRS YR ENDED	P.I.P. UND LOSS COST	EXPER LOSS COST 5 YRS END	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**
	06/30/2019		06/30/2019								
101	484	224.81	93.88	0.418	0.05	0.841	0.969	232	220	220	-5.2%
102	347	121.74	49.25	0.405	0.00	0.863	0.994	126	123	123	-2.4%
103	814	133.40	138.34	1.037	0.05	0.872	1.005	135	133	133	-1.5%
104	683	123.87	60.62	0.489	0.05	0.844	0.972	125	119	119	-4.8%
105	109	123.15	34.42	0.279	0.00	0.863	0.994	119	116	116	-2.5%
106	334	64.62	152.75	2.364	0.05	0.938	1.081	65	69	69	6.2%
107	74	87.46	15.34	0.175	0.00	0.863	0.994	88	86	86	-2.3%
108	265	76.33	11.40	0.149	0.00	0.863	0.994	78	76	76	-2.6%
110	2814	79.91	71.47	0.894	0.10	0.866	0.998	81	79	79	-2.5%
111	1422	107.44	73.78	0.687	0.05	0.854	0.984	108	104	104	-3.7%
112	702	86.30	81.57	0.945	0.05	0.867	0.999	87	85	85	-2.3%
113	490	141.79	96.02	0.677	0.00	0.863	0.994	143	139	139	-2.8%
114	2493	71.12	90.69	1.275	0.10	0.904	1.041	73	74	74	1.4%
115	1132	55.65	69.12	1.242	0.05	0.882	1.016	58	58	58	0.0%
116	1228	62.57	32.68	0.522	0.05	0.846	0.975	63	60	60	-4.8%
117	1233	62.47	27.04	0.433	0.05	0.842	0.970	64	61	61	-4.7%
119	29	101.00	39.72	0.393	0.00	0.863	0.994	99	96	96	-3.0%
122	85	109.75	0.00	0.000	0.00	0.863	0.994	108	105	105	-2.8%
123	123	73.36	84.69	1.154	0.00	0.863	0.994	72	70	70	-2.8%
124	525	58.69	9.45	0.161	0.00	0.863	0.994	60	58	58	-3.3%
125	4221	52.13	51.77	0.993	0.10	0.876	1.009	53	52	52	-1.9%
126	1777	42.82	58.50	1.366	0.05	0.888	1.023	44	44	44	0.0%
127	2965	105.95	88.96	0.840	0.10	0.861	0.992	108	105	105	-2.8%
131	679	63.89	43.40	0.679	0.05	0.854	0.984	65	63	63	-3.1%
138	79	130.38	3.43	0.026	0.00	0.863	0.994	134	130	130	-3.0%
139	657	46.67	77.66	1.664	0.05	0.903	1.040	47	48	48	2.1%
140	1532	59.09	68.30	1.156	0.05	0.878	1.012	60	59	59	-1.7%
SW	27296	78.58	67.84	0.863		0.868					

\* KEYED TO A STATEWIDE LOSS COST CHANGE OF -2.1 PERCENT.

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

INSURANCE SERVICES OFFICE, INC.

NEW JERSEY  
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)
T	EARNED CAR		EXPER LOSS					BASE	BASE
E	YRS YR	UND	COST 5 YRS				INDEX	CLASS	CLASS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	LOSS	LOSS
R	06/30/2019	COST	06/30/2019	RATIO	CRED	RATIO	STATE	COST	COST
								PRES	IND*
101	1306	118.73	124.56	1.049	0.10	0.973	1.009	129	130
102	1387	92.69	93.84	1.012	0.05	0.966	1.002	121	121
103	3414	90.62	74.03	0.817	0.10	0.949	0.984	112	110
104	3442	94.38	66.89	0.709	0.10	0.939	0.974	138	134
105	272	98.92	72.70	0.735	0.00	0.964	1.000	119	119
106	1272	63.65	42.16	0.662	0.05	0.949	0.984	84	83
107	301	64.71	18.85	0.291	0.00	0.964	1.000	103	103
108	1026	103.48	110.93	1.072	0.05	0.969	1.005	128	129
110	5935	55.53	50.84	0.916	0.15	0.957	0.993	75	74
111	3396	104.06	72.95	0.701	0.10	0.938	0.973	128	125
112	2162	67.96	68.20	1.004	0.05	0.966	1.002	90	90
113	2346	69.41	80.17	1.155	0.05	0.974	1.010	95	96
114	9057	53.91	52.22	0.969	0.20	0.965	1.001	76	76
115	3456	60.78	47.20	0.777	0.10	0.945	0.980	86	84
116	3576	50.41	63.69	1.263	0.10	0.994	1.031	65	67
117	4033	59.99	67.43	1.124	0.10	0.980	1.017	80	81
119	122	74.33	2.13	0.029	0.00	0.964	1.000	117	117
122	326	96.71	106.50	1.101	0.00	0.964	1.000	118	118
123	490	107.82	110.68	1.027	0.05	0.967	1.003	137	137
124	1193	81.56	78.13	0.958	0.05	0.964	1.000	104	104
125	11740	65.02	63.16	0.971	0.20	0.965	1.001	92	92
126	5539	71.21	77.38	1.087	0.20	0.989	1.026	97	100
127	12432	56.45	55.85	0.989	0.20	0.969	1.005	76	76
131	1235	80.67	109.51	1.358	0.05	0.984	1.021	109	111
138	268	85.45	202.18	2.366	0.00	0.964	1.000	119	119
139	1552	68.89	97.41	1.414	0.05	0.987	1.024	97	99
140	5333	74.26	65.44	0.881	0.15	0.952	0.988	104	103
SW	86611	68.59	66.11	0.964		0.964			

\* KEYED TO A STATEWIDE LOSS COST CHANGE OF 0.0 PERCENT.

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

INSURANCE SERVICES OFFICE, INC.

NEW JERSEY  
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	06/30/2019	COST	06/30/2019	RATIO	CRED	RATIO	STATE	COST	COST	COST	COST
								PRES	IND*	REV	CHG**
101	1331	364.30	385.01	1.057	0.25	1.040	1.005	275	290	290	5.5%
102	1640	373.74	380.65	1.018	0.20	1.031	0.996	348	364	364	4.6%
103	3686	262.90	290.61	1.105	0.35	1.059	1.023	245	263	263	7.3%
104	3592	298.85	349.33	1.169	0.30	1.075	1.039	302	330	330	9.3%
105	283	321.56	263.85	0.821	0.10	1.013	0.979	257	264	264	2.7%
106	1342	233.56	213.84	0.916	0.20	1.010	0.976	247	253	253	2.4%
107	325	187.76	210.85	1.123	0.10	1.043	1.008	234	248	248	6.0%
108	1128	315.90	337.28	1.068	0.20	1.041	1.006	272	288	288	5.9%
110	6437	200.47	196.07	0.978	0.40	1.012	0.978	222	228	228	2.7%
111	3582	261.48	291.88	1.116	0.40	1.067	1.031	240	260	260	8.3%
112	2415	247.42	290.84	1.175	0.25	1.069	1.033	244	265	265	8.6%
113	2540	193.46	219.01	1.132	0.25	1.059	1.023	212	228	228	7.5%
114	9554	215.09	220.21	1.024	0.50	1.029	0.994	227	237	237	4.4%
115	3412	216.42	219.87	1.016	0.30	1.029	0.994	236	247	247	4.7%
116	3789	194.47	224.83	1.156	0.35	1.077	1.041	200	219	219	9.5%
117	4229	212.32	226.23	1.066	0.35	1.045	1.010	227	241	241	6.2%
119	122	227.91	175.12	0.768	0.05	1.021	0.986	276	286	286	3.6%
122	340	349.07	353.61	1.013	0.10	1.032	0.997	351	368	368	4.8%
123	496	430.76	179.26	0.416	0.10	0.972	0.939	385	380	380	-1.3%
124	1233	260.18	250.55	0.963	0.20	1.020	0.986	252	261	261	3.6%
125	12343	213.27	216.08	1.013	0.60	1.021	0.986	234	242	242	3.4%
126	5928	215.01	208.97	0.972	0.40	1.009	0.975	228	234	234	2.6%
127	13132	207.76	212.45	1.023	0.55	1.028	0.993	216	226	226	4.6%
131	1328	211.35	205.92	0.974	0.20	1.022	0.987	242	251	251	3.7%
138	287	260.51	274.06	1.052	0.10	1.036	1.001	274	288	288	5.1%
139	1610	213.80	186.53	0.872	0.20	1.002	0.968	240	244	244	1.7%
140	5693	260.59	269.49	1.034	0.40	1.034	0.999	256	269	269	5.1%
SW	91797	231.01	238.83	1.034		1.035					

\* KEYED TO A STATEWIDE LOSS COST CHANGE OF 5.1 PERCENT.

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

## INSURANCE SERVICES OFFICE, INC.

NEW JERSEY  
COMMERCIAL AUTOMOBILE INSURANCE  
PHYSICAL DAMAGE - COMPREHENSIVE

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
T	EARNED CAR		EXPER LOSS					BASE	BASE	BASE	ADV
E	YRS YR	UND	COST 5 YRS				INDEX	CLASS	CLASS	CLASS	LOSS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	LOSS	LOSS	LOSS	LOSS
R	06/30/2019	COST	06/30/2019	RATIO	CRED	RATIO	STATE	COST	COST	COST	COST
								PRES	IND*	REV	CHG**
101	476	178.48	179.84	1.008	0.05	1.090	0.987	151	165	165	9.3%
102	313	206.27	66.57	0.323	0.05	1.055	0.956	204	216	216	5.9%
103	870	105.80	97.54	0.922	0.10	1.077	0.976	92	99	99	7.6%
104	646	125.43	91.06	0.726	0.05	1.076	0.975	117	126	126	7.7%
105	68	190.92	17.28	0.091	0.00	1.094	0.991	158	173	173	9.5%
106	417	80.85	134.48	1.663	0.10	1.151	1.043	74	85	85	14.9%
107	103	143.76	133.37	0.928	0.00	1.094	0.991	149	163	163	9.4%
108	340	127.13	212.57	1.672	0.05	1.123	1.017	117	132	132	12.8%
110	3038	99.26	137.44	1.385	0.20	1.152	1.043	75	87	87	16.0%
111	1479	118.35	60.08	0.508	0.10	1.035	0.938	99	103	103	4.0%
112	821	71.49	87.35	1.222	0.10	1.107	1.003	63	70	70	11.1%
113	484	89.07	128.22	1.440	0.05	1.111	1.006	78	87	87	11.5%
114	2597	72.20	83.87	1.162	0.15	1.104	1.000	63	70	70	11.1%
115	1139	91.52	115.80	1.265	0.15	1.120	1.014	76	85	85	11.8%
116	1283	126.19	111.60	0.884	0.15	1.063	0.963	99	105	105	6.1%
117	1128	108.42	187.66	1.731	0.15	1.190	1.078	87	104	104	19.5%
119	23	103.37	21.62	0.209	0.00	1.094	0.991	103	113	113	9.7%
122	70	175.42	151.28	0.862	0.00	1.094	0.991	146	160	160	9.6%
123	112	127.35	71.87	0.564	0.00	1.094	0.991	105	115	115	9.5%
124	591	129.34	118.36	0.915	0.10	1.076	0.975	101	109	109	7.9%
125	4258	112.37	118.77	1.057	0.30	1.083	0.981	92	100	100	8.7%
126	1518	135.97	186.27	1.370	0.20	1.149	1.041	117	135	135	15.4%
127	3096	72.02	97.10	1.348	0.20	1.145	1.037	63	72	72	14.3%
131	683	133.24	52.10	0.391	0.05	1.059	0.959	106	112	112	5.7%
138	69	155.91	98.09	0.629	0.00	1.094	0.991	131	144	144	9.9%
139	643	100.45	120.98	1.204	0.10	1.105	1.001	80	89	89	11.3%
140	1589	103.54	104.20	1.006	0.15	1.081	0.979	85	92	92	8.2%
SW	27854	105.04	114.96	1.094		1.104					

\* KEYED TO A STATEWIDE LOSS COST CHANGE OF 10.6 PERCENT.

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

INSURANCE SERVICES OFFICE, INC.

NEW JERSEY  
COMMERCIAL AUTOMOBILE INSURANCE  
PHYSICAL DAMAGE - COLLISION

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
T E R R	EARNED CAR YRS YR ENDED	UND LOSS COST	EXPER LOSS COST 5 YRS END	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**
	06/30/2019		06/30/2019								
101	486	468.70	452.42	0.965	0.25	1.034	0.978	508	511	511	0.6%
102	377	548.56	359.59	0.656	0.15	0.997	0.943	623	604	604	-3.0%
103	870	375.52	429.11	1.143	0.30	1.083	1.025	423	446	446	5.4%
104	697	368.56	486.41	1.320	0.25	1.123	1.062	446	487	487	9.2%
105	73	442.48	267.65	0.605	0.05	1.034	0.978	471	473	473	0.4%
106	422	269.84	264.60	0.981	0.25	1.038	0.982	313	316	316	1.0%
107	110	306.93	363.26	1.184	0.05	1.063	1.006	406	420	420	3.4%
108	328	407.33	403.18	0.990	0.15	1.047	0.991	468	477	477	1.9%
110	3083	411.17	424.29	1.032	0.60	1.042	0.986	411	417	417	1.5%
111	1515	421.98	431.01	1.021	0.40	1.043	0.987	459	466	466	1.5%
112	845	297.70	345.38	1.160	0.25	1.083	1.025	340	358	358	5.3%
113	505	311.81	381.47	1.223	0.20	1.090	1.031	355	376	376	5.9%
114	2640	270.44	292.84	1.083	0.45	1.069	1.011	308	320	320	3.9%
115	1152	281.39	311.86	1.108	0.35	1.075	1.017	307	321	321	4.6%
116	1316	351.03	331.04	0.943	0.35	1.017	0.962	363	359	359	-1.1%
117	1154	328.39	385.44	1.174	0.35	1.098	1.039	345	368	368	6.7%
119	24	436.76	247.75	0.567	0.05	1.033	0.977	547	549	549	0.4%
122	83	454.09	397.15	0.875	0.05	1.048	0.991	520	530	530	1.9%
123	116	384.09	458.70	1.194	0.10	1.071	1.013	418	435	435	4.1%
124	599	438.88	367.26	0.837	0.25	1.002	0.948	452	441	441	-2.4%
125	4275	335.81	346.81	1.033	0.70	1.040	0.984	361	365	365	1.1%
126	1500	265.15	321.67	1.213	0.40	1.119	1.059	300	327	327	9.0%
127	3134	280.32	299.94	1.070	0.50	1.064	1.007	323	334	334	3.4%
131	710	445.32	471.53	1.059	0.30	1.058	1.001	466	480	480	3.0%
138	74	489.75	424.18	0.866	0.05	1.047	0.991	548	558	558	1.8%
139	633	367.40	430.38	1.171	0.25	1.086	1.027	378	399	399	5.6%
140	1605	385.10	414.77	1.077	0.40	1.065	1.008	413	428	428	3.6%
SW	28326	345.87	365.43	1.057		1.057					

\* KEYED TO A STATEWIDE LOSS COST CHANGE OF 2.8 PERCENT.

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

## INSURANCE SERVICES OFFICE, INC.

COMMERCIAL AUTOMOBILE LIABILITY INSURANCE  
MULTISTATE LOSS ADJUSTMENT EXPENSE EXPERIENCE

Calendar Year

Development of Unallocated Loss Adjustment Expense Factor

		<u>Bodily Injury</u> (000's)					3 YR. <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	NEW JERSEY				MULTISTATE*			
	BODILY INJURY (\$100000 LIMITS)		PROPERTY DAMAGE (\$100000 LIMITS)		BODILY INJURY (\$100000 LIMITS)		PROPERTY DAMAGE (\$100000 LIMITS)	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	ACTUAL	EXPONENTIAL FIT	ACTUAL	EXPONENTIAL FIT	ACTUAL	EXPONENTIAL FIT	ACTUAL	EXPONENTIAL FIT
9/30/2016	33801.39	33224.11	4496.75	4464.06	22026.90	21848.89	4189.54	4153.75
12/31/2016	33690.61	33635.70	4563.42	4521.36	22307.82	22155.77	4232.32	4206.00
3/31/2017	33868.54	34052.39	4632.74	4579.40	22509.35	22466.96	4275.31	4258.89
6/30/2017	34010.40	34474.24	4714.24	4638.19	22773.42	22782.52	4298.06	4312.46
9/30/2017	34915.45	34901.32	4713.81	4697.73	22764.72	23102.51	4349.82	4366.70
12/31/2017	35218.24	35333.68	4675.61	4758.03	23146.22	23427.00	4384.06	4421.61
3/31/2018	35969.30	35771.40	4722.73	4819.11	23553.11	23756.04	4427.86	4477.23
6/30/2018	35810.40	36214.55	4678.54	4880.97	24110.33	24089.71	4500.51	4533.54
9/30/2018	36504.13	36663.18	4834.49	4943.62	24620.14	24428.06	4572.21	4590.55
12/31/2018	37073.10	37117.38	4997.58	5007.08	24926.85	24771.17	4657.49	4648.29
3/31/2019	37608.46	37577.20	5147.73	5071.36	25307.41	25119.09	4736.93	4706.75
6/30/2019	38555.36	38042.71	5354.06	5136.46	25383.00	25471.90	4819.21	4765.95

		BODILY INJURY	PROPERTY DAMAGE
(9)	AVERAGE ANNUAL PERCENT CHANGE IN PAID CLAIM COST (12TH POINT / 8TH POINT)		
	(A) NEW JERSEY	5.0%	5.2%
	(B) MULTISTATE	5.7%	5.1%
(10)	CREDIBILITY	0.10	0.50
(11)	WEIGHTED AVERAGE ANNUAL PERCENT CHANGE IN PAID CLAIM COSTS {(10) * (9A)} + {(1.0 - (10)) * (9B)}	5.6%	5.2%
(12)	SELECTED ANNUAL PERCENT CHANGE IN CLAIM FREQUENCY	0.0%	0.0%
(13)	AVERAGE ANNUAL PERCENT CHANGE IN LIABILITY LOSS RATIO (11) * (12)	5.6%	5.2%

\* EXCLUDES MASSACHUSETTS

INSURANCE SERVICES OFFICE, INC.

CLAIM COST TREND DATA FOR PIP  
PRIVATE PASSENGER TYPES  
NEW JERSEY

QUARTER ENDING	MEDICAL INDEX*		HOSPITAL AND RELATED SERVICES*		INCOME LOSSES**	
	ACTUAL	EXPONENTIAL FIT	ACTUAL	EXPONENTIAL FIT	ACTUAL	EXPONENTIAL FIT
3/31/2017	473.6	470.6	818.6	825.1	732.07	732.68
6/30/2017	473.8	473.4	829.6	831.5	739.10	738.68
9/30/2017	476.5	476.2	835.6	837.9	745.96	744.73
12/31/2017	477.4	479.0	843.0	844.4	752.46	750.83
3/31/2018	482.7	481.8	860.1	851.0	749.75	756.97
6/30/2018	485.0	484.6	866.1	857.6	765.06	763.17
9/30/2018	484.7	487.5	869.3	864.3	774.71	769.42
12/31/2018	486.5	490.3	872.1	871.0	777.88	775.72
3/31/2019	491.2	493.2	878.8	877.7	776.00	782.07
6/30/2019	494.6	496.1	877.1	884.6	788.14	788.47
9/30/2019	500.0	499.0	885.0	891.4	796.80	794.93
12/31/2019	507.8	502.0	899.7	898.4	801.27	801.44

	(A) MEDICAL	(B) HOSPITAL	(C) COMBINED+	(D) INCOME
(1) AVERAGE ANNUAL PERCENT CHANGE IN INDICES (12TH POINT/8TH POINT)	2.4%	3.1%	2.8%	3.3%
(2) AVERAGE ANNUAL PERCENT CHANGE IN CLAIM COST $0.96*(1C) + 0.04*(1D)$ . BASED ON RESPECTIVE WEIGHT OF MEDICAL AND INCOME FROM PRICING.				2.8%
(3) SELECTED ANNUAL PERCENT CHANGE IN CLAIM FREQUENCY				0.0%
(4) AVERAGE ANNUAL PERCENT CHANGE IN CLAIM RATIOS $(1.0 + (2)) * (1.0 + (3))$				2.8%

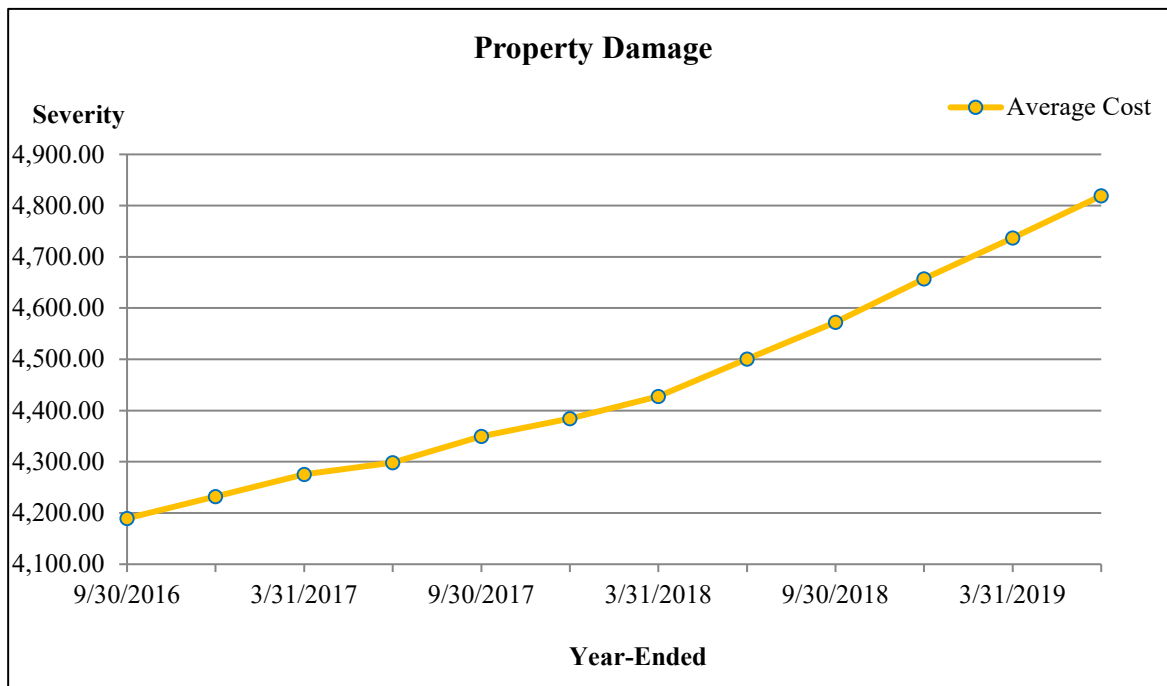
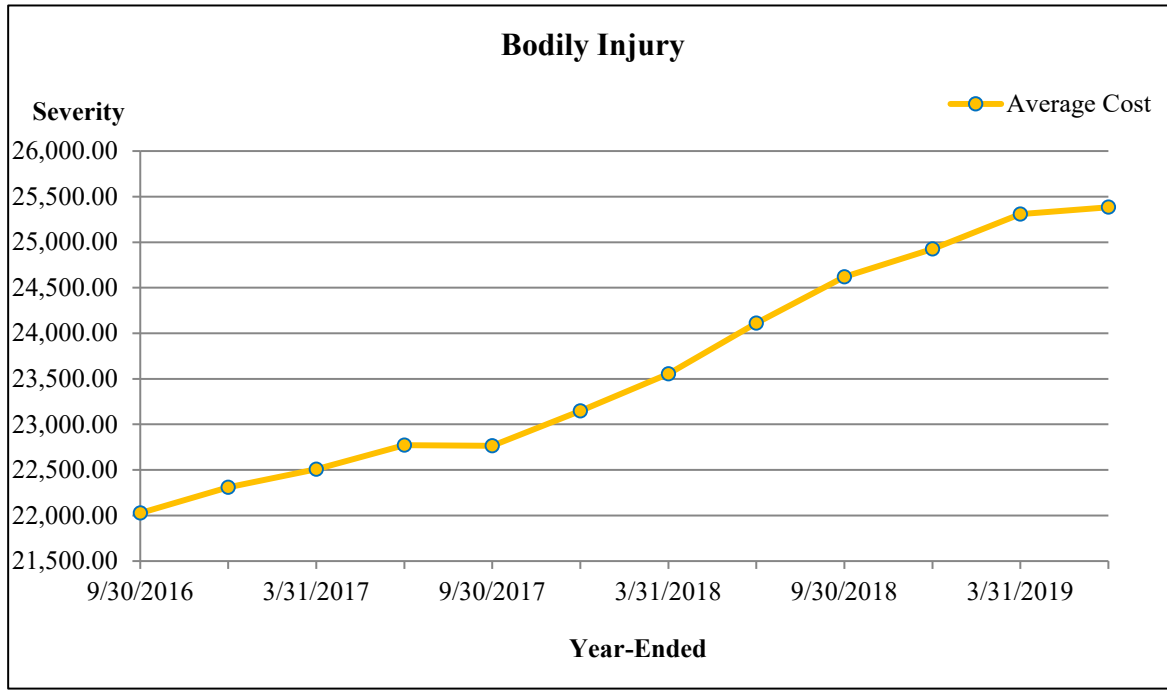
\* MEDICAL INDEX AND HOSPITAL AND RELATED SERVICES INDEX  
BASED ON CONSUMER PRICE INDEX.

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

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

## INSURANCE SERVICES OFFICE, INC.

Commercial Automobile Liability  
Average Paid Claim Cost Experience  
Multistate\*



\*Excludes Massachusetts

INSURANCE SERVICES OFFICE, INC.

COMMERCIAL AUTO LIABILITY  
INCURRED CLAIM FREQUENCY

MULTISTATE\*

TRUCKS, TRACTORS, AND TRAILERS

<u>YEAR</u> <u>ENDING</u>	<u>BODILY INJURY</u> <u>ACTUAL</u>	<u>BODILY INJURY</u> <u>ACTUAL CHANGE@</u>	<u>PROPERTY DAMAGE</u> <u>ACTUAL</u>	<u>PROPERTY DAMAGE</u> <u>ACTUAL CHANGE@</u>
6/30/2013	0.7409		2.7068	
9/30/2013	0.7525		2.7383	
12/31/2013	0.7511		2.7545	
3/31/2014	0.7648		2.8437	
6/30/2014	0.7554	2.0% &	2.8434	5.0% &
9/30/2014	0.7518		2.8460	
12/31/2014	0.7574		2.8468	
3/31/2015	0.7480	-2.2%	2.8076	-1.3%
6/30/2015	0.7542		2.8110	
9/30/2015	0.7629		2.8341	
12/31/2015	0.7755		2.8444	
3/31/2016	0.7905	5.7%	2.8209	0.5%
6/30/2016	0.8023		2.8284	
9/30/2016	0.8120		2.8331	
12/31/2016	0.8159		2.8319	
3/31/2017	0.8177	3.4%	2.8084	-0.4%
6/30/2017	0.8257		2.7949	
9/30/2017	0.8210		2.7561	
12/31/2017	0.8142		2.7397	
3/31/2018	0.8129	-0.6%	2.7496	-2.1%
6/30/2018	0.8061		2.7571	
9/30/2018	0.7998		2.7595	
12/31/2018	0.7938		2.7605	
3/31/2019	0.7897	-2.9%	2.7424	-0.3%

\* EXCLUDES MASSACHUSETTS

@ CHANGE BASED ON YEARS ENDING 3/31/XXXX

&amp; CHANGE BASED ON YEAR ENDING 6/30/2014 divided by 6/30/2013

INSURANCE SERVICES OFFICE, INC.

COMMERCIAL AUTO LIABILITY  
INCURRED CLAIM FREQUENCY

MULTISTATE\*

PRIVATE PASSENGER TYPES

<u>YEAR</u> <u>ENDING</u>	<u>BODILY INJURY</u> <u>ACTUAL</u>	<u>BODILY INJURY</u> <u>ACTUAL CHANGE@</u>	<u>PROPERTY DAMAGE</u> <u>ACTUAL</u>	<u>PROPERTY DAMAGE</u> <u>ACTUAL CHANGE@</u>
6/30/2013	0.8495		3.0859	
9/30/2013	0.8559		3.0943	
12/31/2013	0.8603		3.1222	
3/31/2014	0.8564		3.1517	
6/30/2014	0.8574	0.9% &	3.1507	2.1% &
9/30/2014	0.8458		3.1044	
12/31/2014	0.8403		3.0721	
3/31/2015	0.8196	-4.3%	3.0381	-3.6%
6/30/2015	0.8028		3.0067	
9/30/2015	0.8004		3.0372	
12/31/2015	0.7990		3.0430	
3/31/2016	0.8084	-1.4%	3.0319	-0.2%
6/30/2016	0.8113		3.0517	
9/30/2016	0.8300		3.0458	
12/31/2016	0.8173		3.0287	
3/31/2017	0.8161	1.0%	2.9664	-2.2%
6/30/2017	0.8165		2.9233	
9/30/2017	0.7945		2.8391	
12/31/2017	0.7948		2.8056	
3/31/2018	0.8036	-1.5%	2.8172	-5.0%
6/30/2018	0.8057		2.7692	
9/30/2018	0.7970		2.7389	
12/31/2018	0.7860		2.6980	
3/31/2019	0.7560	-5.9%	2.6358	-6.4%

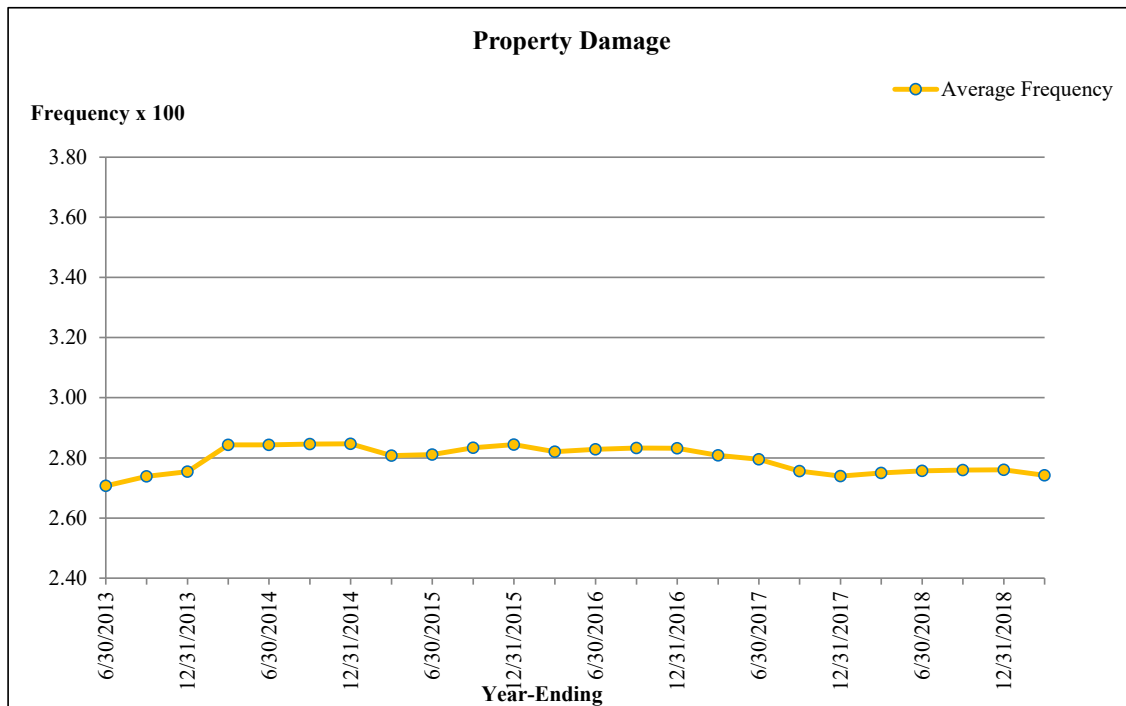
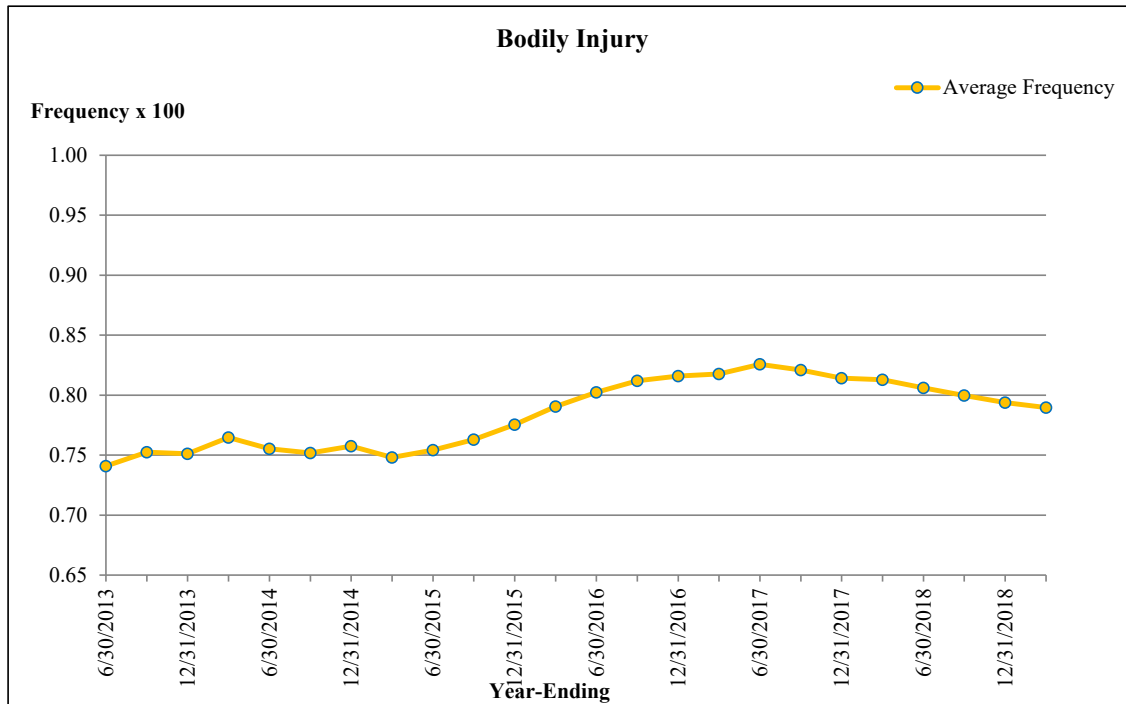
\* EXCLUDES MASSACHUSETTS

@ CHANGE BASED ON YEARS ENDING 3/31/XXXX

&amp; CHANGE BASED ON YEAR ENDING 6/30/2014 divided by 6/30/2013

## INSURANCE SERVICES OFFICE, INC.

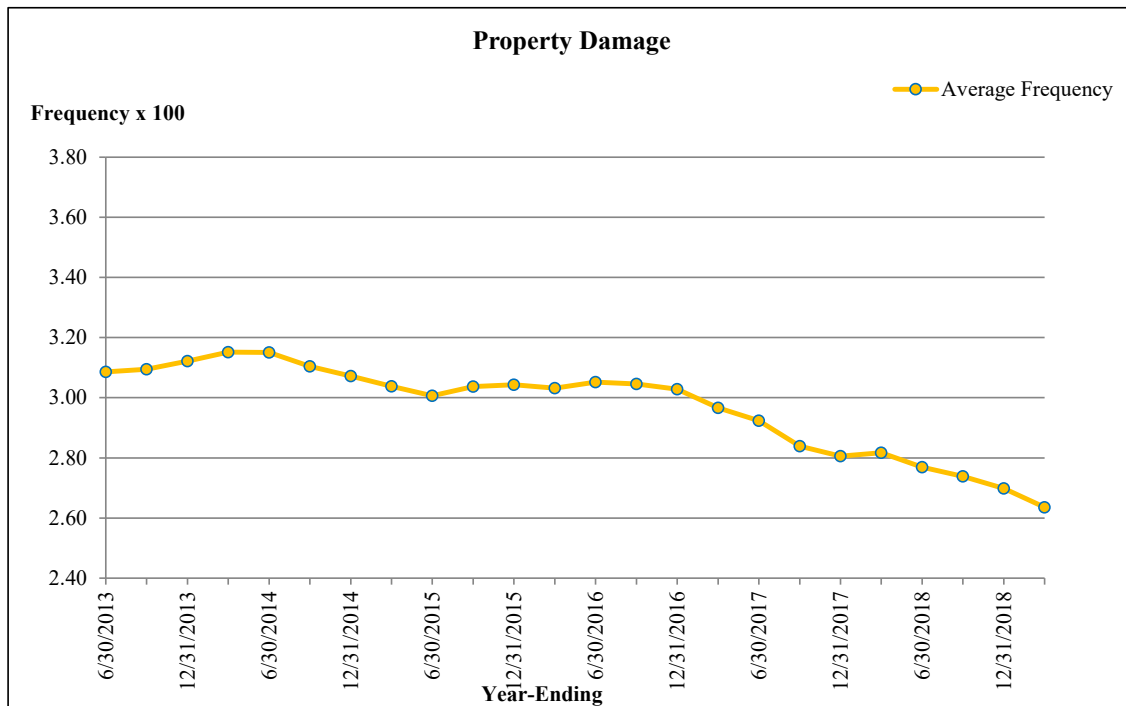
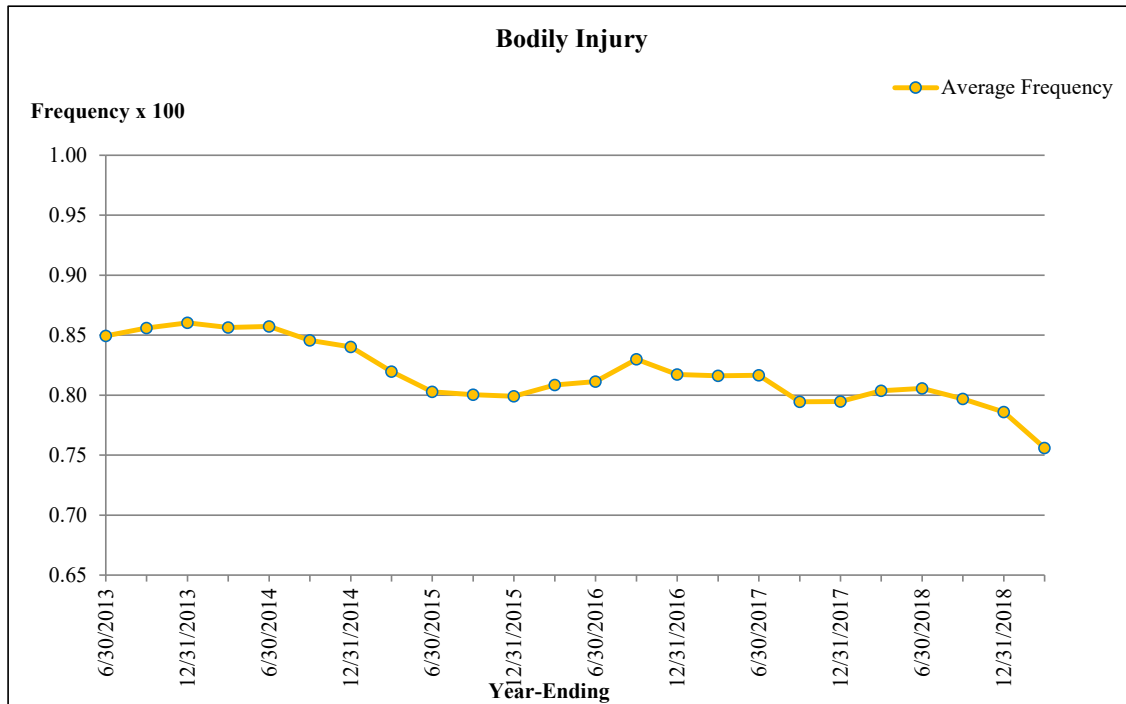
Commercial Automobile Liability  
Incurred Claim Frequency Experience  
Trucks, Tractors, and Trailers  
Multistate\*



\*Excludes Massachusetts

## INSURANCE SERVICES OFFICE, INC.

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



\*Excludes Massachusetts

## INSURANCE SERVICES OFFICE, INC.

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

Frequency (expressed as claims per 100 exposures)

	\$250 Deductible		\$500 Deductible		\$1,000 Deductible	
Year Ending:	Actual	Change**	Actual	Change**	Actual	Change**
12/31/2014	2.48		1.38		0.91	
6/30/2015	2.38		1.37		0.89	
12/31/2015	2.32		1.36		0.90	
6/30/2016	2.23	-6.3%	1.35	-1.5%	0.91	2.2%
12/31/2016	2.24		1.35		0.90	
6/30/2017	2.25	0.9%	1.38	2.2%	0.90	-1.1%
12/31/2017	2.29		1.43		0.93	
6/30/2018	2.40	6.7%	1.49	8.0%	0.94	4.4%
12/31/2018	2.54		1.55		0.96	
6/30/2019	2.55	6.3%	1.55	4.0%	0.96	2.1%

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

Deductible:	Percent of Losses
Full	0.5%
\$50	0.4%
\$100	2.0%
\$200	0.1%
\$250	8.2%
\$500	32.4%
\$1,000	46.7%
\$2,000	5.8%
\$3,000	1.3%
\$5,000	2.6%

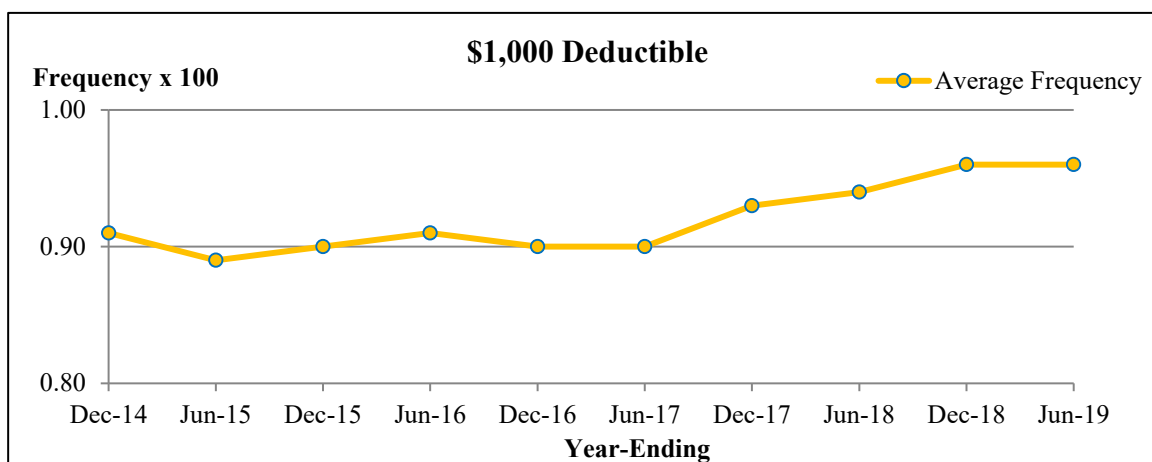
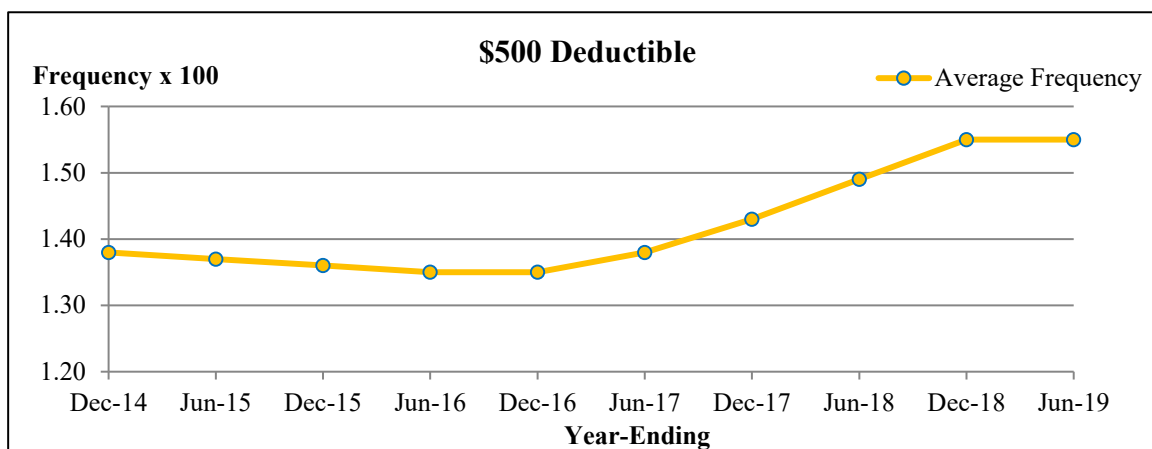
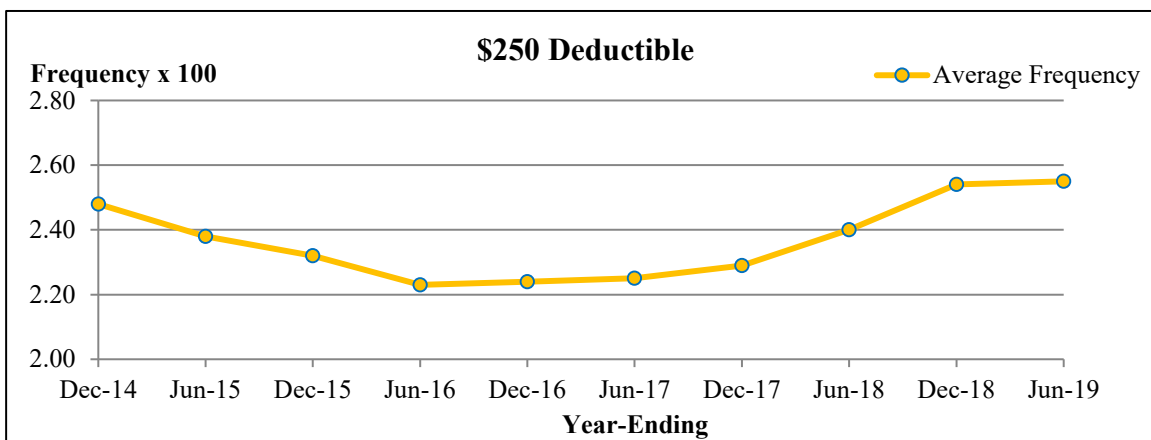
\* Multistate data excludes Massachusetts.

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

\*\*\* Deductibles above \$1,000, totaling 9.7% of losses, are excluded from the trend calculations.

## INSURANCE SERVICES OFFICE, INC.

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



\* Excludes Massachusetts.

Selected Other Than Collision Frequency Trend Factor: 0.0%

## INSURANCE SERVICES OFFICE, INC.

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

Severity Trend

Year Ending:	\$250 Deductible	\$500 Deductible	\$1,000 Deductible
12/31/2014	2,902.52	5,030.94	7,475.53
6/30/2015	2,982.45	5,107.81	7,493.42
12/31/2015	3,067.96	5,323.02	7,693.85
6/30/2016	3,294.15	5,486.56	8,010.20
12/31/2016	3,362.19	5,548.24	8,347.04
6/30/2017	3,444.19	5,833.68	8,667.88
12/31/2017	3,619.44	6,161.48	9,039.59
6/30/2018	3,634.72	6,180.73	9,259.77
12/31/2018	3,719.84	6,268.82	9,374.24
6/30/2019	3,804.25	6,343.36	9,551.17

Average Annual Change Using Exponential Fits:

10 point fit:	6.4%	5.8%	6.4%
8 point fit:	5.9%	5.6%	6.5%
6 point fit:	5.0%	5.2%	5.5%

Selected severity trend:	6.0%
Selected frequency trend:	0.0%
Selected pure premium trend:	6.0%

\* Multistate data excludes Massachusetts.

## INSURANCE SERVICES OFFICE, INC.

Multistate \*  
Trucks, Tractors & Trailers Physical Damage  
Collision

Frequency (expressed as claims per 100 exposures)

	\$500 Deductible		\$1,000 Deductible		\$2,000 Deductible	
Year Ending:	Actual	Change**	Actual	Change**	Actual	Change**
12/31/2014	2.34		2.00		1.59	
6/30/2015	2.31		1.98		1.60	
12/31/2015	2.32		2.01		1.63	
6/30/2016	2.30	-0.4%	2.01	1.5%	1.63	1.9%
12/31/2016	2.39		2.08		1.68	
6/30/2017	2.41	4.8%	2.07	3.0%	1.68	3.1%
12/31/2017	2.34		2.00		1.65	
6/30/2018	2.37	-1.7%	2.03	-1.9%	1.67	-0.6%
12/31/2018	2.40		2.04		1.69	
6/30/2019	2.32	-2.1%	2.02	-0.5%	1.69	1.2%

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

Deductible:	Percent of Losses
\$100	0.1%
\$200	0.0%
\$250	1.7%
\$500	32.3%
\$1,000	54.5%
\$2,000	6.0%
\$3,000	1.5%
\$5,000	3.9%

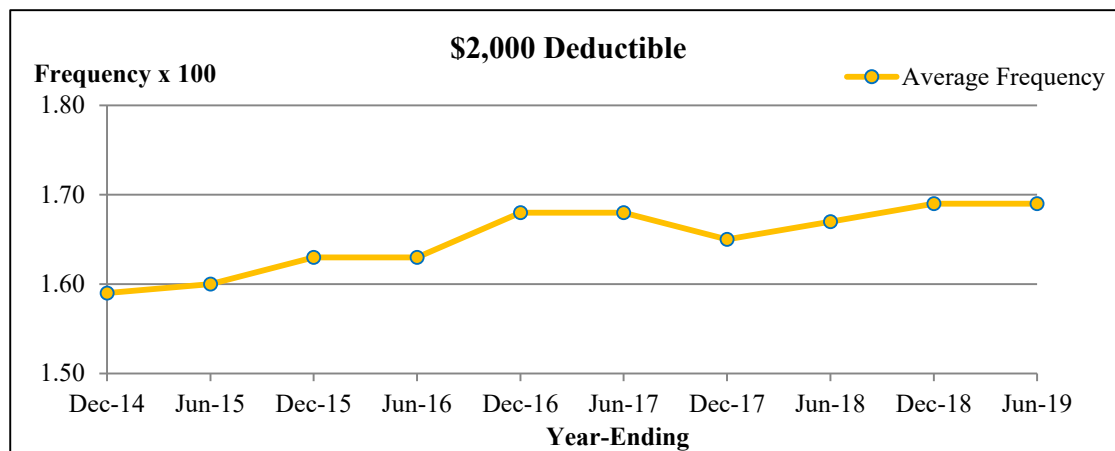
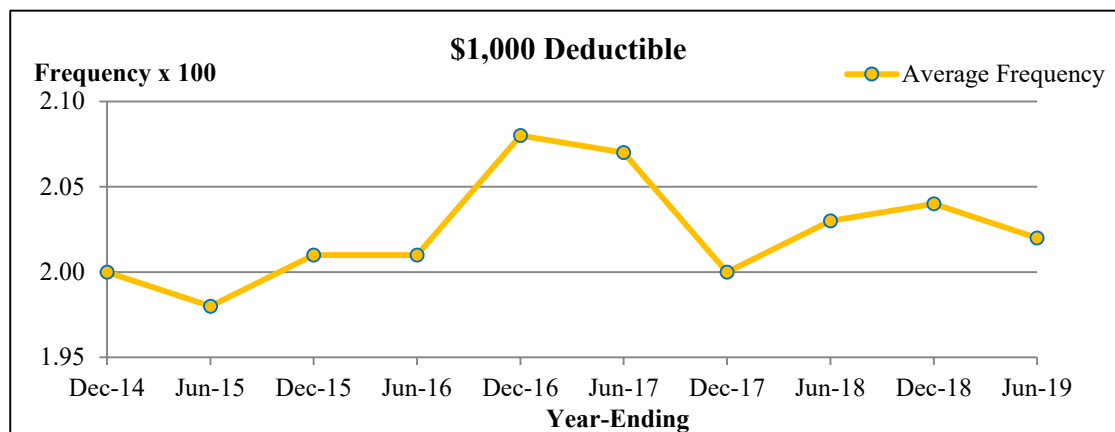
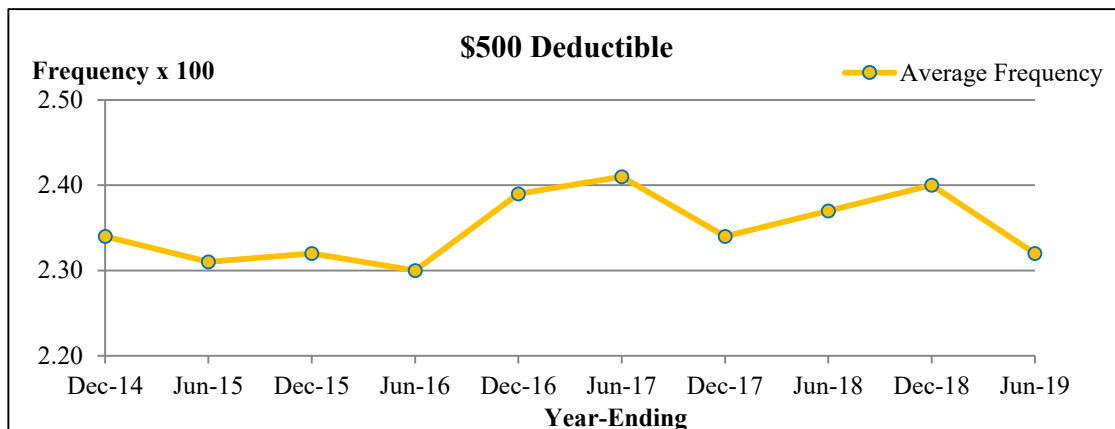
\* Multistate data excludes Massachusetts.

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

\*\*\* Deductibles above \$2,000, totaling 5.4% 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
12/31/2014	8,259.63	10,057.48	11,035.82
6/30/2015	8,556.17	10,254.48	11,170.22
12/31/2015	8,712.03	10,451.74	11,354.95
6/30/2016	9,034.11	10,770.72	11,702.34
12/31/2016	9,178.14	10,984.30	11,948.19
6/30/2017	9,207.08	10,971.19	11,899.77
12/31/2017	9,494.38	11,151.42	12,091.68
6/30/2018	9,698.17	11,443.24	12,452.24
12/31/2018	9,962.73	11,734.59	12,698.07
6/30/2019	10,455.99	12,219.46	13,159.79

Average Annual Change Using Exponential Fits:

10 point fit:	4.8%	4.0%	3.7%
8 point fit:	4.8%	4.0%	3.8%
6 point fit:	5.3%	4.4%	4.1%

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 \*  
Private Passenger Types Physical Damage  
Other Than Collision

Frequency (expressed as claims per 100 exposures)

	\$250 Deductible		\$500 Deductible		\$1,000 Deductible	
Year Ending:	Actual	Change**	Actual	Change**	Actual	Change**
12/31/2014	5.32		3.20		1.94	
6/30/2015	4.97		3.10		1.92	
12/31/2015	5.00		3.17		1.97	
6/30/2016	5.01	0.8%	3.22	3.9%	2.01	4.7%
12/31/2016	5.03		3.13		1.95	
6/30/2017	4.88	-2.6%	3.02	-6.2%	1.91	-5.0%
12/31/2017	4.82		3.06		1.96	
6/30/2018	5.07	3.9%	3.19	5.6%	2.02	5.8%
12/31/2018	5.22		3.36		2.09	
6/30/2019	5.22	3.0%	3.44	7.8%	2.17	7.4%

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

Deductible:	Percent of Losses
Full	0.3%
\$50	0.6%
\$100	3.2%
\$200	0.8%
\$250	10.9%
\$500	39.1%
\$1,000	42.2%
\$2,000	2.2%
\$3,000	0.5%
\$5,000	0.3%

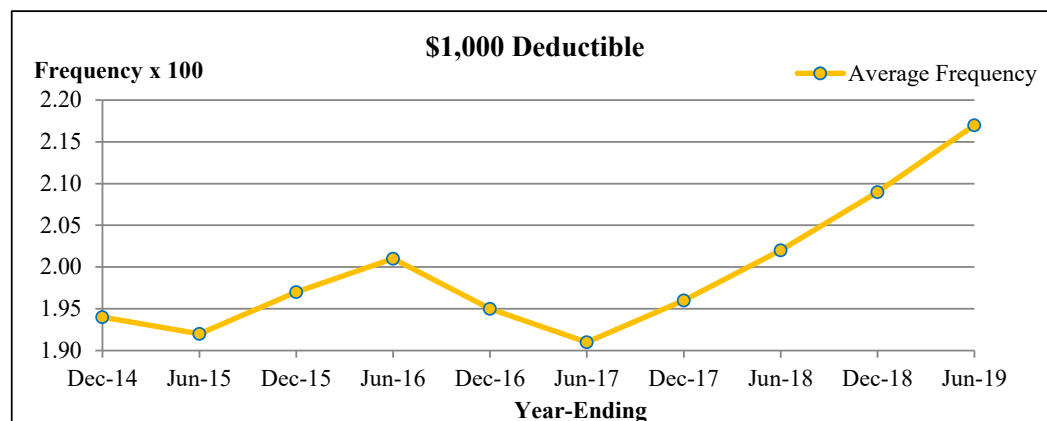
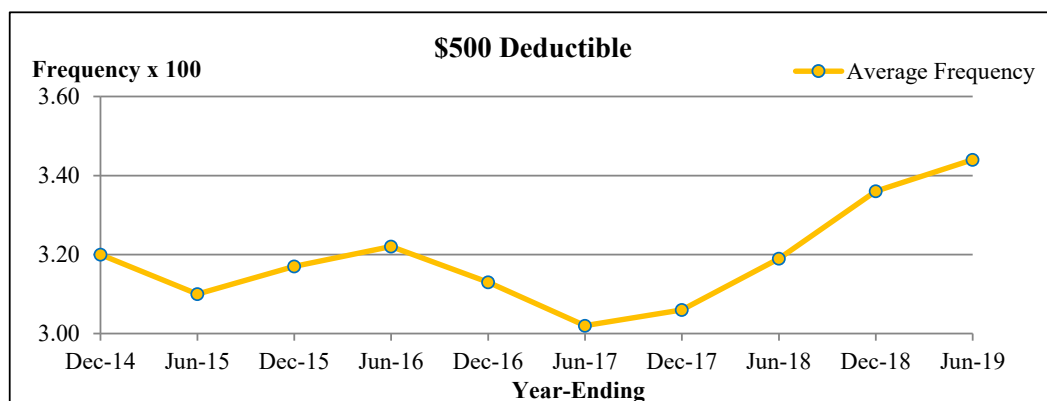
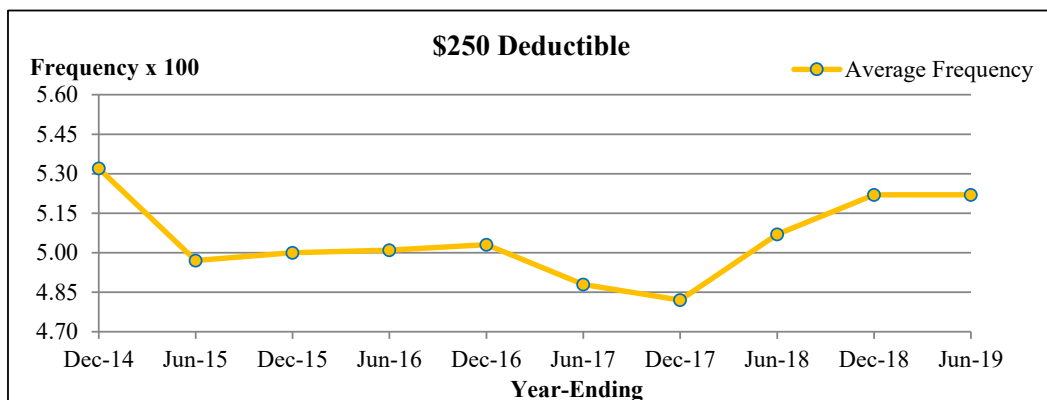
\* Multistate data excludes Massachusetts.

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

\*\*\* Deductibles above \$1,000, totaling 3.0% 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
12/31/2014	1,444.42	1,984.23	2,723.54
6/30/2015	1,551.52	2,054.99	2,752.42
12/31/2015	1,634.60	2,144.94	2,802.82
6/30/2016	1,721.51	2,243.61	2,935.05
12/31/2016	1,715.76	2,257.53	2,937.54
6/30/2017	1,753.31	2,302.84	2,982.54
12/31/2017	1,787.02	2,433.97	3,246.36
6/30/2018	1,762.71	2,484.48	3,355.29
12/31/2018	1,732.03	2,537.21	3,417.90
6/30/2019	1,779.91	2,580.42	3,527.83

Average Annual Change Using Exponential Fits:

10 point fit:	3.9%	6.0%	6.3%
8 point fit:	1.7%	5.5%	7.0%
6 point fit:	0.8%	5.8%	8.1%

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

\* Multistate data excludes Massachusetts.

\*\* Selected trends are also used for Auto Dealers and Garagekeepers physical damage coverages.

## INSURANCE SERVICES OFFICE, INC.

Multistate \*  
Private Passenger Types Physical Damage  
Collision

Frequency (expressed as claims per 100 exposures)

	\$500 Deductible		\$1,000 Deductible		\$2,000 Deductible	
Year Ending:	Actual	Change**	Actual	Change**	Actual	Change**
12/31/2014	5.31		4.43		3.22	
6/30/2015	5.22		4.36		3.20	
12/31/2015	5.23		4.41		3.26	
6/30/2016	5.19	-0.6%	4.40	0.9%	3.27	2.2%
12/31/2016	5.25		4.46		3.33	
6/30/2017	5.26	1.3%	4.45	1.1%	3.33	1.8%
12/31/2017	5.22		4.36		3.29	
6/30/2018	5.29	0.6%	4.46	0.2%	3.38	1.5%
12/31/2018	5.36		4.57		3.48	
6/30/2019	5.12	-3.2%	4.58	2.7%	3.56	5.3%

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

Deductible:	Percent of Losses
\$100	0.2%
\$200	0.0%
\$250	1.8%
\$500	39.4%
\$1,000	56.0%
\$2,000	1.6%
\$3,000	0.2%
\$5,000	0.8%

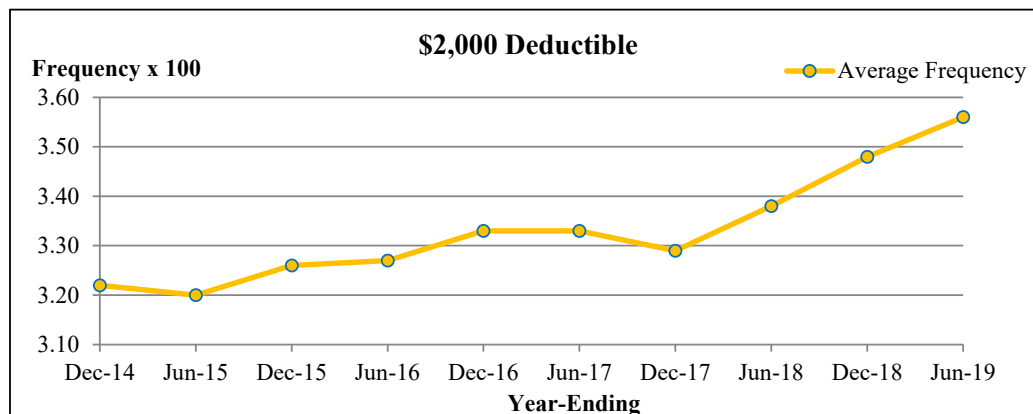
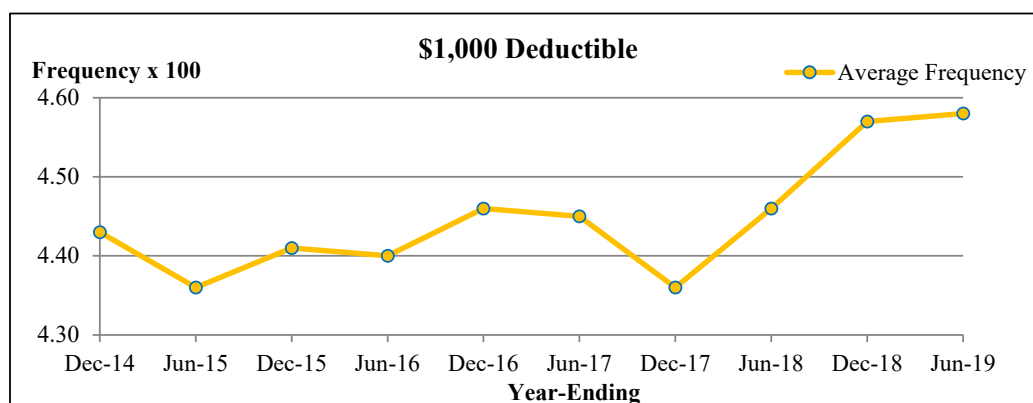
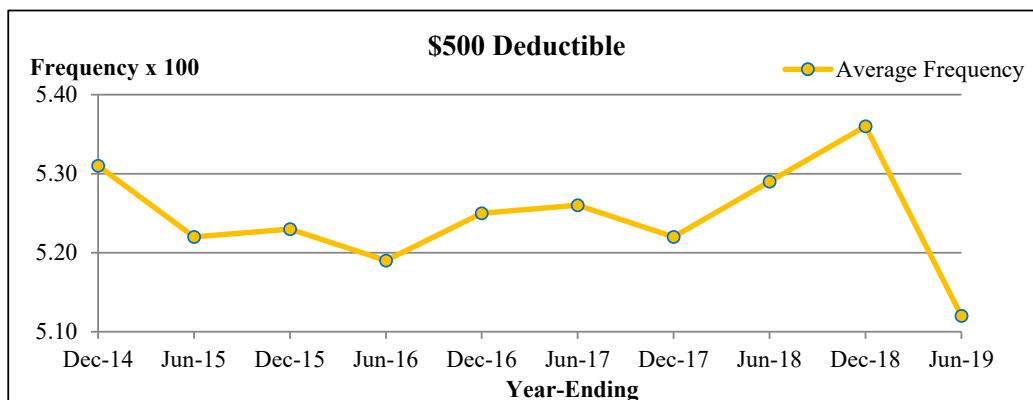
\* Multistate data excludes Massachusetts.

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

\*\*\* Deductibles above \$2,000, totaling 1.0% 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
12/31/2014	5,370.45	5,720.37	6,303.58
6/30/2015	5,509.53	5,899.67	6,481.87
12/31/2015	5,618.52	6,054.57	6,593.75
6/30/2016	5,790.19	6,165.97	6,712.63
12/31/2016	5,910.58	6,212.83	6,763.08
6/30/2017	5,853.29	6,206.80	6,726.29
12/31/2017	5,890.66	6,306.76	6,799.14
6/30/2018	6,211.39	6,494.37	6,982.46
12/31/2018	6,327.61	6,635.73	7,141.19
6/30/2019	6,526.29	7,069.64	7,521.50

Average Annual Change Using Exponential Fits:

10 point fit:	4.0%	3.9%	3.2%
8 point fit:	4.0%	3.9%	3.2%
6 point fit:	4.6%	5.1%	4.3%

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

\* Multistate data excludes Massachusetts.

\*\* Selected trends are also used for Auto Dealers and Garagekeepers physical damage coverages.

## INSURANCE SERVICES OFFICE, INC.

MULTISTATE  
TRUCKS, TRACTORS & TRAILERS  
PHYSICAL DAMAGE  
OCN TREND CALCULATION

AVERAGE OCN RELATIVITIES

YEAR ENDING	OTHER THAN COLLISION	COLLISION
12/31/2014	1.243	1.383
6/30/2015	1.249	1.392
12/31/2015	1.255	1.402
6/30/2016	1.261	1.412
12/31/2016	1.266	1.422
6/30/2017	1.272	1.433
12/31/2017	1.278	1.445
6/30/2018	1.283	1.454
12/31/2018	1.288	1.465
6/30/2019	1.296	1.479

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
12/31/2014	1.322	1.159
6/30/2015	1.328	1.162
12/31/2015	1.334	1.166
6/30/2016	1.342	1.170
12/31/2016	1.349	1.174
6/30/2017	1.356	1.177
12/31/2017	1.362	1.181
6/30/2018	1.367	1.184
12/31/2018	1.374	1.187
6/30/2019	1.381	1.190

EXPONENTIAL TREND (AVERAGE ANNUAL CHANGE)

9 POINTS	1.0%	0.6%
7 POINTS	0.9%	0.6%
5 POINTS	0.9%	0.5%
Selected Other Than Collision Physical Damage Annual OCN Trend:		0.9%
Selected Collision Physical Damage Annual OCN Trend:		0.6%

Data excludes the following state: Massachusetts

## INSURANCE SERVICES OFFICE, INC.

NEW JERSEY  
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
Ending	15 Months	27 Months	39 Months	Months	Months
06/30/2008	24,317,795	35,011,782	41,703,698	1.440	1.191
06/30/2009	18,899,295	26,166,712	30,460,756	1.385	1.164
06/30/2010	23,180,307	30,883,190	36,178,378	1.332	1.171
06/30/2011	21,913,688	33,693,018	38,496,213	1.538	1.143
06/30/2012	20,844,160	29,767,852	36,404,775	1.428	1.223
06/30/2013	26,371,935	38,814,212	45,925,527	1.472	1.183
06/30/2014	27,906,275	42,842,234	54,430,007	1.535	1.270
06/30/2015	27,105,788	44,080,460	53,149,007	1.626	1.206
06/30/2016	30,041,641	46,091,242	56,911,959	1.534	1.235
06/30/2017	29,917,271	46,358,827	56,164,847	1.550	1.212
06/30/2018	32,251,482	50,055,964		1.552	
06/30/2019	30,126,188				
(1) Average Factor (Best 3 of 5) :			(A) State	1.546	1.218
			(B) Multistate	1.382	1.148
(2) Credibility				0.990	0.980
(3) Credibility Weighted Factors				1.544	1.217

## 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
06/30/2008	21,262,895	22,772,424	22,554,138	1.071	0.990
06/30/2009	16,403,960	17,084,613	17,301,636	1.041	1.013
06/30/2010	17,839,120	18,584,640	18,748,635	1.042	1.009
06/30/2011	17,728,903	18,726,148	18,754,366	1.056	1.002
06/30/2012	19,330,771	20,543,297	20,542,336	1.063	1.000
06/30/2013	21,553,977	23,007,062	23,213,616	1.067	1.009
06/30/2014	26,786,277	28,408,348	28,834,640	1.061	1.015
06/30/2015	26,030,471	28,183,974	28,511,304	1.083	1.012
06/30/2016	26,959,146	28,425,401	28,820,916	1.054	1.014
06/30/2017	26,521,723	28,598,478	29,224,951	1.078	1.022
06/30/2018	28,703,228	31,417,913		1.095	
06/30/2019	29,523,325				
(1) Average Factor (Best 3 of 5) :			(A) State	1.074	1.014
			(B) Multistate	1.042	1.009
(2) Credibility				0.980	0.000
(3) Credibility Weighted Factors				1.073	1.009

## Summary of Factors

	<u>Bodily Injury</u>	<u>Property Damage</u>
39 to Ultimate **	1.078	1.005
27 to Ultimate	1.312	1.014
15 to Ultimate	2.026	1.088

\*\* Multistate factors

## INSURANCE SERVICES OFFICE, INC.

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

Accident Year <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>
06/30/2008	171,851,047	214,074,778	232,152,374	241,877,120	243,026,639
06/30/2009	149,626,321	185,515,739	204,527,687	213,021,080	216,442,128
06/30/2010	150,024,249	191,514,305	207,335,205	216,318,627	219,297,309
06/30/2011	164,265,558	212,767,129	229,805,157	236,879,933	241,744,865
06/30/2012	165,951,458	213,728,114	237,378,619	248,832,967	252,948,765
06/30/2013	165,992,651	218,996,538	243,293,066	254,626,919	257,751,074
06/30/2014	172,035,757	230,567,221	269,014,078	282,686,713	291,141,640
06/30/2015	173,051,770	248,491,836	283,138,446	303,425,158	309,304,504
06/30/2016	200,617,209	274,083,345	319,216,676	337,402,389	
06/30/2017	202,472,011	284,750,078	324,590,485		
06/30/2018	216,203,215	296,929,019			
06/30/2019	214,617,694				

## Ratios

Accident Year <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
06/30/2008	1.246	1.084	1.042	1.005
06/30/2009	1.240	1.102	1.042	1.016
06/30/2010	1.277	1.083	1.043	1.014
06/30/2011	1.295	1.080	1.031	1.021
06/30/2012	1.288	1.111	1.048	1.017
06/30/2013	1.319	1.111	1.047	1.012
06/30/2014	1.340	1.167	1.051	1.030
06/30/2015	1.436	1.139	1.072	1.019
06/30/2016	1.366	1.165	1.057	
06/30/2017	1.406	1.140		
06/30/2018	1.373			
Average Factor: ( Best 3 of 5 )	1.382	1.148	1.052	1.019

## Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.006
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.025
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.078
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.238
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.711

## INSURANCE SERVICES OFFICE, INC.

Basic Limits Loss Development  
Trucks, Tractors and Trailers - Bodily Injury  
No-Fault 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>
06/30/2008	245,773,047	246,684,147	246,482,371	246,767,730	246,710,724
06/30/2009	216,903,635	216,608,564	217,193,562	216,900,596	216,873,275
06/30/2010	220,989,335	221,397,234	221,626,387	221,737,695	221,735,471
06/30/2011	242,449,096	243,964,762	244,395,645	244,338,212	
06/30/2012	253,149,878	253,726,802	253,667,245		
06/30/2013	260,068,543	259,554,744			
06/30/2014	291,200,886				

## 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>
06/30/2008	1.011	1.004	0.999	1.001	1.000
06/30/2009	1.002	0.999	1.003	0.999	1.000
06/30/2010	1.008	1.002	1.001	1.001	1.000
06/30/2011	1.003	1.006	1.002	1.000	
06/30/2012	1.001	1.002	1.000		
06/30/2013	1.009	0.998			
06/30/2014	1.000				
Average Factor: ( Best 3 of 5 )	1.004	1.001	1.001	1.000	1.000

## Summary of Factors

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

## INSURANCE SERVICES OFFICE, INC.

Basic Limits Loss Development  
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>
06/30/2008	485,819,557	503,433,646	504,800,613	505,309,316	506,666,537
06/30/2009	406,600,991	417,865,055	419,831,476	420,486,635	420,272,867
06/30/2010	387,203,689	397,863,876	400,372,264	401,764,020	401,902,784
06/30/2011	418,273,188	432,250,131	434,611,473	435,505,766	435,882,831
06/30/2012	438,079,321	451,553,444	455,038,216	455,162,389	455,957,840
06/30/2013	448,612,396	463,394,482	467,149,492	469,465,430	469,898,903
06/30/2014	485,585,221	502,563,982	506,432,621	507,302,107	507,692,543
06/30/2015	507,043,005	528,919,842	532,499,283	534,702,882	535,559,176
06/30/2016	540,824,626	562,738,096	569,072,911	571,283,284	
06/30/2017	555,453,108	579,050,625	585,016,507		
06/30/2018	573,606,773	601,527,797			
06/30/2019	603,971,306				

## Ratios

Accident Year <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
06/30/2008	1.036	1.003	1.001	1.003
06/30/2009	1.028	1.005	1.002	0.999
06/30/2010	1.028	1.006	1.003	1.000
06/30/2011	1.033	1.005	1.002	1.001
06/30/2012	1.031	1.008	1.000	1.002
06/30/2013	1.033	1.008	1.005	1.001
06/30/2014	1.035	1.008	1.002	1.001
06/30/2015	1.043	1.007	1.004	1.002
06/30/2016	1.041	1.011	1.004	
06/30/2017	1.042	1.010		
06/30/2018	1.049			
Average Factor: ( Best 3 of 5 )	1.042	1.009	1.003	1.001

## Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.001
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.002
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.005
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.014
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.057

## INSURANCE SERVICES OFFICE, INC.

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

Accident Year <u>Ending</u>	\$100,000 Basic Limit <u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>
06/30/2008	506,741,738	506,665,397	506,714,472	506,676,143
06/30/2009	420,304,015	420,311,222	420,396,576	420,350,039
06/30/2010	401,511,523	401,720,679	401,709,107	401,878,661
06/30/2011	436,476,610	436,627,451	436,693,828	436,705,105
06/30/2012	455,898,389	456,302,445	456,591,094	
06/30/2013	470,447,076	470,660,783		
06/30/2014	508,005,621			

## Ratios

Accident Year <u>Ending</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>
06/30/2008	1.000	1.000	1.000	1.000
06/30/2009	1.000	1.000	1.000	1.000
06/30/2010	0.999	1.001	1.000	1.000
06/30/2011	1.001	1.000	1.000	1.000
06/30/2012	1.000	1.001	1.001	
06/30/2013	1.001	1.000		
06/30/2014	1.001			
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.

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

Accident	Loss Development Factors				
Year	\$100,000 Basic Limit			15 to 27	27 to 39
Ending	15 Months	27 Months	39 Months	Months	Months
06/30/2008	4,748,197	7,207,379	9,012,349	1.518	1.250
06/30/2009	5,527,485	8,290,987	10,150,912	1.500	1.224
06/30/2010	5,050,823	7,691,745	9,958,711	1.523	1.295
06/30/2011	5,511,968	8,975,327	11,527,332	1.628	1.284
06/30/2012	5,438,259	7,696,288	9,726,632	1.415	1.264
06/30/2013	4,384,502	7,550,693	9,718,540	1.722	1.287
06/30/2014	5,041,219	8,630,970	11,247,257	1.712	1.303
06/30/2015	4,505,694	7,785,200	9,903,583	1.728	1.272
06/30/2016	6,071,923	9,821,654	11,404,863	1.618	1.161
06/30/2017	4,962,136	7,664,260	9,428,225	1.545	1.230
06/30/2018	4,160,339	6,430,019		1.546	
06/30/2019	4,584,938				
(1) Average Factor (Best 3 of 5) :			(A) State	1.625	1.263
			(B) Multistate	1.469	1.154
(2) Credibility				0.960	0.940
(3) Credibility Weighted Factors				1.619	1.256

## Property Damage

Accident	Loss Development Factors				
Year	\$100,000 Basic Limit			15 to 27	27 to 39
Ending	15 Months	27 Months	39 Months	Months	Months
06/30/2008	5,349,803	5,611,064	5,654,104	1.049	1.008
06/30/2009	5,032,085	5,301,220	5,349,371	1.053	1.009
06/30/2010	4,732,186	5,002,989	5,054,082	1.057	1.010
06/30/2011	4,980,776	5,400,557	5,545,289	1.084	1.027
06/30/2012	5,386,299	5,549,297	5,618,425	1.030	1.012
06/30/2013	4,976,092	5,250,513	5,329,384	1.055	1.015
06/30/2014	5,305,893	5,582,540	5,615,804	1.052	1.006
06/30/2015	5,129,973	5,543,290	5,610,894	1.081	1.012
06/30/2016	5,165,257	5,427,097	5,455,570	1.051	1.005
06/30/2017	5,222,885	5,386,916	5,354,681	1.031	0.994
06/30/2018	4,750,292	4,969,944		1.046	
06/30/2019	4,544,995				
(1) Average Factor (Best 3 of 5) :			(A) State	1.050	1.008
			(B) Multistate	1.041	1.005
(2) Credibility				0.960	0.000
(3) Credibility Weighted Factors				1.050	1.005

## Summary of Factors

	Bodily <u>Injury</u>	Property <u>Damage</u>
39 to Ultimate **	1.073	1.004
27 to Ultimate	1.348	1.009
15 to Ultimate	2.182	1.059

\*\* Multistate factors

## INSURANCE SERVICES OFFICE, INC.

Basic Limits Loss Development  
Private Passenger Types - Bodily Injury  
No-Fault 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>
06/30/2008	28,279,899	39,101,398	45,121,556	47,440,151	48,054,138
06/30/2009	29,617,187	40,945,322	45,994,105	47,376,932	47,963,232
06/30/2010	30,614,133	41,320,778	46,822,300	49,538,499	51,102,172
06/30/2011	32,275,070	45,728,726	52,459,410	53,797,664	54,536,561
06/30/2012	33,096,159	45,529,416	51,737,651	54,299,776	55,778,919
06/30/2013	34,326,434	47,889,967	56,563,140	59,443,866	61,220,206
06/30/2014	30,533,644	44,831,675	53,544,743	57,598,574	58,340,740
06/30/2015	28,228,182	43,451,505	48,841,211	50,870,450	52,222,645
06/30/2016	33,569,035	46,649,744	53,943,569	55,914,870	
06/30/2017	34,207,475	50,434,080	56,812,846		
06/30/2018	26,987,315	39,544,834			
06/30/2019	30,193,576				

## Ratios

Accident Year <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
06/30/2008	1.383	1.154	1.051	1.013
06/30/2009	1.382	1.123	1.030	1.012
06/30/2010	1.350	1.133	1.058	1.032
06/30/2011	1.417	1.147	1.026	1.014
06/30/2012	1.376	1.136	1.050	1.027
06/30/2013	1.395	1.181	1.051	1.030
06/30/2014	1.468	1.194	1.076	1.013
06/30/2015	1.539	1.124	1.042	1.027
06/30/2016	1.390	1.156	1.037	
06/30/2017	1.474	1.126		
06/30/2018	1.465			
Average Factor: ( Best 3 of 5 )	1.469	1.154	1.048	1.023

## Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.001
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.024
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.073
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.238
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.819

## INSURANCE SERVICES OFFICE, INC.

Basic Limits Loss Development  
Private Passenger Types - Bodily Injury  
No-Fault 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>
06/30/2008	48,213,654	48,226,220	48,101,433	48,028,100	47,942,325
06/30/2009	48,503,655	48,875,285	48,772,446	48,793,717	48,831,049
06/30/2010	51,035,732	51,028,027	51,178,346	51,220,250	51,231,007
06/30/2011	55,097,727	54,895,104	54,740,901	54,682,647	
06/30/2012	56,073,270	56,104,815	56,107,973		
06/30/2013	61,325,459	61,304,258			
06/30/2014	58,467,361				

## 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>
06/30/2008	1.003	1.000	0.997	0.998	0.998
06/30/2009	1.011	1.008	0.998	1.000	1.001
06/30/2010	0.999	1.000	1.003	1.001	1.000
06/30/2011	1.010	0.996	0.997	0.999	
06/30/2012	1.005	1.001	1.000		
06/30/2013	1.002	1.000			
06/30/2014	1.002				
Average Factor: ( Best 3 of 5 )	1.003	1.000	0.998	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)	=	0.998
75 to Ult:	(87:75) (99:87) (111:99) (123:111) (123:Ult)	=	0.998

## 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>
06/30/2008	86,910,672	89,148,317	89,879,006	89,898,341	89,914,741
06/30/2009	82,317,854	84,665,769	84,909,462	85,057,729	84,986,034
06/30/2010	78,041,487	80,342,240	80,692,929	80,827,024	80,802,427
06/30/2011	82,845,120	85,725,493	86,516,509	86,545,261	86,844,803
06/30/2012	86,591,473	89,080,470	89,652,613	90,141,051	90,255,405
06/30/2013	84,875,712	88,168,319	88,506,916	88,704,186	88,748,144
06/30/2014	85,616,917	88,990,446	89,713,848	89,842,335	90,018,695
06/30/2015	82,676,005	85,624,494	86,107,671	86,170,685	86,147,485
06/30/2016	85,661,979	89,526,756	89,832,220	90,010,750	
06/30/2017	84,759,798	88,145,824	88,708,659		
06/30/2018	83,948,652	87,848,643			
06/30/2019	84,303,890				

## Ratios

Accident Year <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
06/30/2008	1.026	1.008	1.000	1.000
06/30/2009	1.029	1.003	1.002	0.999
06/30/2010	1.029	1.004	1.002	1.000
06/30/2011	1.035	1.009	1.000	1.003
06/30/2012	1.029	1.006	1.005	1.001
06/30/2013	1.039	1.004	1.002	1.000
06/30/2014	1.039	1.008	1.001	1.002
06/30/2015	1.036	1.006	1.001	1.000
06/30/2016	1.045	1.003	1.002	
06/30/2017	1.040	1.006		
06/30/2018	1.046			
Average Factor: ( Best 3 of 5 )	1.041	1.005	1.002	1.001

## Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.001
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.002
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) =	1.009
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.050

## 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>
06/30/2008	89,929,500	89,935,307	89,933,518	89,931,953
06/30/2009	84,996,801	84,961,543	84,961,337	84,973,668
06/30/2010	80,888,866	80,905,215	80,897,642	80,897,896
06/30/2011	86,902,900	86,905,676	86,834,309	86,832,532
06/30/2012	90,429,592	90,448,935	90,409,000	
06/30/2013	88,765,835	88,779,520		
06/30/2014	89,968,516			

## Ratios

Accident Year <u>Ending</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>
06/30/2008	1.000	1.000	1.000	1.000
06/30/2009	1.000	1.000	1.000	1.000
06/30/2010	1.001	1.000	1.000	1.000
06/30/2011	1.001	1.000	0.999	1.000
06/30/2012	1.002	1.000	1.000	
06/30/2013	1.000	1.000		
06/30/2014	0.999			
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.

## NEW JERSEY

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

Accident Year Ending	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
06/30/2010	1,611,806	1,825,987	2,176,464	2,164,916	2,043,622
06/30/2011	1,504,722	1,804,271	1,835,340	1,862,090	1,843,865
06/30/2012	2,154,422	2,096,639	2,216,377	2,218,060	2,193,615
06/30/2013	2,086,457	2,306,724	2,399,438	2,388,726	2,331,970
06/30/2014	2,453,269	2,628,852	2,727,897	2,647,737	2,576,796
06/30/2015	1,913,627	1,730,884	1,758,837	1,816,750	1,794,857
06/30/2016	1,617,450	1,885,023	2,325,459	2,408,562	
06/30/2017	1,236,151	1,475,371	1,540,350		
06/30/2018	1,277,419	1,191,854			
06/30/2019	1,380,467				

## Ratios

Accident Year Ending	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
06/30/2010	1.133	1.192	0.995	0.944
06/30/2011	1.199	1.017	1.015	0.990
06/30/2012	0.973	1.057	1.001	0.989
06/30/2013	1.106	1.040	0.996	0.976
06/30/2014	1.072	1.038	0.971	0.973
06/30/2015	0.905	1.016	1.033	0.988
06/30/2016	1.165	1.234	1.036	
06/30/2017	1.194	1.044		
06/30/2018	0.933			

## Average Factor:

(Best 3 of 5)	1.057	1.041	1.010	0.984
(Latest 3)	1.097	1.098	1.013	0.979
(Latest 5)	1.054	1.074	1.007	0.983

Selected Factor:	1.057	1.041	1.010	0.984
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## Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.000
51 to Ult:	(63:51) (75:63) (75:Ult) =	0.984
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	0.994
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.035
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.094

(A) Includes Basic Benefits Losses.

## INSURANCE SERVICES OFFICE, INC.

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

Accident Year <u>Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
06/30/2008	159,492,960	163,906,318	163,820,911	163,674,163	163,646,547
06/30/2009	147,907,364	150,174,700	150,051,218	150,199,039	150,256,211
06/30/2010	150,361,809	154,418,725	154,809,580	154,839,463	154,724,771
06/30/2011	170,953,104	176,078,415	176,138,406	176,173,262	176,275,166
06/30/2012	179,776,603	184,744,933	184,478,867	184,579,738	184,646,511
06/30/2013	200,097,984	204,512,364	204,745,536	205,059,590	205,227,076
06/30/2014	174,713,962	180,087,763	180,773,922	180,758,487	180,842,841
06/30/2015	168,411,164	172,966,344	172,912,868	173,150,817	173,083,226
06/30/2016	188,231,270	193,218,183	193,705,245	193,908,945	
06/30/2017	229,918,852	236,889,240	237,388,607		
06/30/2018	225,226,541	232,830,080			
06/30/2019	232,131,740				

## Ratios

Accident Year <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
06/30/2008	1.028	0.999	0.999	1.000
06/30/2009	1.015	0.999	1.001	1.000
06/30/2010	1.027	1.003	1.000	0.999
06/30/2011	1.030	1.000	1.000	1.001
06/30/2012	1.028	0.999	1.001	1.000
06/30/2013	1.022	1.001	1.002	1.001
06/30/2014	1.031	1.004	1.000	1.000
06/30/2015	1.027	1.000	1.001	1.000
06/30/2016	1.026	1.003	1.001	
06/30/2017	1.030	1.002		
06/30/2018	1.034			
Average Factor: ( Best 3 of 5 )	1.029	1.002	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) =	1.003
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.032

## 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>
06/30/2008	163,634,677	163,617,594	163,534,860	163,548,648	163,547,097
06/30/2009	150,457,902	150,436,580	150,525,381	150,539,100	150,538,323
06/30/2010	154,850,208	154,824,829	154,825,940	154,827,058	154,815,715
06/30/2011	176,337,084	176,337,558	176,328,864	176,326,047	
06/30/2012	184,483,978	184,505,591	184,502,309		
06/30/2013	205,290,373	205,294,226			
06/30/2014	180,829,324				

## 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>
06/30/2008	1.000	1.000	0.999	1.000	1.000
06/30/2009	1.001	1.000	1.001	1.000	1.000
06/30/2010	1.001	1.000	1.000	1.000	1.000
06/30/2011	1.000	1.000	1.000	1.000	
06/30/2012	0.999	1.000	1.000		
06/30/2013	1.000	1.000			
06/30/2014	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>
06/30/2008	425,085,022	417,978,886	416,327,404	415,768,647	415,359,645
06/30/2009	375,011,563	368,933,549	367,630,033	367,154,488	367,068,668
06/30/2010	347,300,479	342,241,736	341,320,907	341,080,626	340,931,594
06/30/2011	384,169,924	379,364,401	377,602,897	377,084,838	377,067,326
06/30/2012	396,266,855	389,661,657	388,084,518	387,610,296	387,734,938
06/30/2013	402,181,502	393,575,790	391,614,160	390,998,547	391,401,829
06/30/2014	440,626,609	431,060,531	429,413,415	429,189,177	429,011,085
06/30/2015	467,116,157	453,967,743	451,461,758	450,879,267	450,821,503
06/30/2016	494,800,955	482,767,568	479,732,385	478,707,239	
06/30/2017	532,552,544	517,427,079	513,521,198		
06/30/2018	567,563,371	550,770,644			
06/30/2019	602,732,249				

## Ratios

Accident Year <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
06/30/2008	0.983	0.996	0.999	0.999
06/30/2009	0.984	0.996	0.999	1.000
06/30/2010	0.985	0.997	0.999	1.000
06/30/2011	0.987	0.995	0.999	1.000
06/30/2012	0.983	0.996	0.999	1.000
06/30/2013	0.979	0.995	0.998	1.001
06/30/2014	0.978	0.996	0.999	1.000
06/30/2015	0.972	0.994	0.999	1.000
06/30/2016	0.976	0.994	0.998	
06/30/2017	0.972	0.992		
06/30/2018	0.970			
Average Factor: ( Best 3 of 5 )	0.973	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) =	0.966

## 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>
06/30/2008	415,287,784	415,202,098	415,171,051	415,220,218	415,206,899
06/30/2009	367,008,476	366,891,867	366,879,123	366,861,659	366,855,662
06/30/2010	340,949,923	340,934,519	340,940,339	340,972,792	340,945,155
06/30/2011	377,007,112	376,909,214	376,856,826	376,836,765	
06/30/2012	387,670,033	387,688,576	387,667,544		
06/30/2013	391,279,037	391,240,390			
06/30/2014	428,700,902				

## 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>
06/30/2008	1.000	1.000	1.000	1.000	1.000
06/30/2009	1.000	1.000	1.000	1.000	1.000
06/30/2010	1.000	1.000	1.000	1.000	1.000
06/30/2011	1.000	1.000	1.000	1.000	
06/30/2012	1.000	1.000	1.000		
06/30/2013	1.000	1.000			
06/30/2014	0.999				
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>
06/30/2008	50,475,991	51,115,300	51,043,187	50,989,426	50,983,102
06/30/2009	49,100,883	49,427,855	49,407,278	49,351,274	49,321,321
06/30/2010	51,681,989	52,583,146	52,538,129	52,547,288	52,548,395
06/30/2011	63,514,843	65,204,566	65,196,389	65,195,346	65,166,510
06/30/2012	66,286,679	66,936,180	67,052,691	67,039,846	67,045,015
06/30/2013	74,077,873	74,637,068	74,690,910	74,762,309	74,772,167
06/30/2014	57,865,122	59,581,060	59,735,199	59,754,406	59,759,363
06/30/2015	51,094,576	51,978,561	52,025,940	52,025,702	52,031,699
06/30/2016	55,121,523	56,082,489	56,029,575	55,993,807	
06/30/2017	62,080,413	63,812,597	63,782,195		
06/30/2018	65,453,789	66,363,676			
06/30/2019	61,525,661				

## Ratios

Accident Year <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
06/30/2008	1.013	0.999	0.999	1.000
06/30/2009	1.007	1.000	0.999	0.999
06/30/2010	1.017	0.999	1.000	1.000
06/30/2011	1.027	1.000	1.000	1.000
06/30/2012	1.010	1.002	1.000	1.000
06/30/2013	1.008	1.001	1.001	1.000
06/30/2014	1.030	1.003	1.000	1.000
06/30/2015	1.017	1.001	1.000	1.000
06/30/2016	1.017	0.999	0.999	
06/30/2017	1.028	1.000		
06/30/2018	1.014			
Average Factor: ( Best 3 of 5 )	1.021	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) =	1.022

## 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>
06/30/2008	50,970,502	50,969,773	50,970,451	50,973,245	50,984,161
06/30/2009	49,331,378	49,330,512	49,330,879	49,330,019	49,327,170
06/30/2010	52,530,872	52,531,167	52,566,593	52,571,005	52,564,861
06/30/2011	65,170,795	65,162,131	65,166,940	65,162,665	
06/30/2012	67,063,955	67,059,172	67,031,713		
06/30/2013	74,775,364	74,770,713			
06/30/2014	59,758,829				

## 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>
06/30/2008	1.000	1.000	1.000	1.000	1.000
06/30/2009	1.000	1.000	1.000	1.000	1.000
06/30/2010	1.000	1.000	1.001	1.000	1.000
06/30/2011	1.000	1.000	1.000	1.000	
06/30/2012	1.000	1.000	1.000		
06/30/2013	1.000	1.000			
06/30/2014	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>
06/30/2008	150,245,601	145,030,293	144,099,928	143,898,601	143,846,577
06/30/2009	147,033,565	142,286,855	141,765,193	141,463,717	141,412,806
06/30/2010	137,267,294	132,755,639	132,471,343	132,297,840	132,219,181
06/30/2011	145,035,815	139,832,649	139,339,498	139,119,197	139,132,432
06/30/2012	155,139,818	150,289,874	149,605,685	149,557,416	149,480,095
06/30/2013	154,332,857	147,691,376	146,772,625	146,658,882	146,679,355
06/30/2014	160,050,013	152,922,134	152,195,668	152,051,176	152,055,025
06/30/2015	165,400,052	157,363,088	155,896,494	155,693,690	155,848,231
06/30/2016	170,590,461	162,482,480	160,947,087	160,689,696	
06/30/2017	165,725,161	158,462,444	157,646,597		
06/30/2018	171,646,502	162,371,372			
06/30/2019	185,408,075				

## Ratios

Accident Year <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
06/30/2008	0.965	0.994	0.999	1.000
06/30/2009	0.968	0.996	0.998	1.000
06/30/2010	0.967	0.998	0.999	0.999
06/30/2011	0.964	0.996	0.998	1.000
06/30/2012	0.969	0.995	1.000	0.999
06/30/2013	0.957	0.994	0.999	1.000
06/30/2014	0.955	0.995	0.999	1.000
06/30/2015	0.951	0.991	0.999	1.001
06/30/2016	0.952	0.991	0.998	
06/30/2017	0.956	0.995		
06/30/2018	0.946			
Average Factor: ( Best 3 of 5 )	0.953	0.993	0.999	1.000

## Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.000
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.000
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	0.999
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	0.992
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	0.945

## 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>
06/30/2008	143,819,152	143,801,797	143,788,380	143,783,933	143,778,895
06/30/2009	141,378,281	141,352,682	141,342,567	141,335,910	141,320,189
06/30/2010	132,187,697	132,178,388	132,168,015	132,150,714	132,141,519
06/30/2011	139,083,052	139,082,876	139,077,913	139,072,523	
06/30/2012	149,450,544	149,408,636	149,390,505		
06/30/2013	146,654,126	146,630,834			
06/30/2014	152,004,454				

## 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>
06/30/2008	1.000	1.000	1.000	1.000	1.000
06/30/2009	1.000	1.000	1.000	1.000	1.000
06/30/2010	1.000	1.000	1.000	1.000	1.000
06/30/2011	1.000	1.000	1.000	1.000	
06/30/2012	1.000	1.000	1.000		
06/30/2013	1.000	1.000			
06/30/2014	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  
Auto Dealers - 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>
06/30/2010	11,782,869	12,311,298	12,287,091	12,335,534	12,314,582
06/30/2011	22,938,189	23,480,757	23,649,798	23,595,573	23,590,282
06/30/2012	18,748,585	19,344,587	19,392,452	19,235,689	19,222,177
06/30/2013	12,862,594	12,572,070	12,601,649	12,653,506	12,679,258
06/30/2014	8,599,109	8,887,194	8,790,568	8,782,449	8,777,852
06/30/2015	9,040,706	9,645,100	9,642,087	9,708,198	9,724,818
06/30/2016	12,759,727	12,997,465	12,944,758	12,975,874	
06/30/2017	10,953,499	11,500,030	11,652,468		
06/30/2018	13,823,710	14,205,295			
06/30/2019	11,607,647				

## Ratios

Accident Year <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
06/30/2010	1.045	0.998	1.004	0.998
06/30/2011	1.024	1.007	0.998	1.000
06/30/2012	1.032	1.002	0.992	0.999
06/30/2013	0.977	1.002	1.004	1.002
06/30/2014	1.034	0.989	0.999	0.999
06/30/2015	1.067	1.000	1.007	1.002
06/30/2016	1.019	0.996	1.002	
06/30/2017	1.050	1.013		
06/30/2018	1.028			
Average Factor: ( Best 3 of 5 )	1.037	0.999	1.002	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) =	1.002
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) =	1.038

## INSURANCE SERVICES OFFICE, INC.

Physical Damage Loss Development  
Auto Dealers - 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>
06/30/2010	12,311,081	12,245,871	12,245,130	12,242,846	12,242,553
06/30/2011	23,552,562	23,552,562	23,552,677	23,552,677	
06/30/2012	19,232,874	19,230,134	19,224,487		
06/30/2013	12,697,598	12,695,701			
06/30/2014	8,771,170				

## 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>
06/30/2010	1.000	0.995	1.000	1.000	1.000
06/30/2011	0.998	1.000	1.000	1.000	
06/30/2012	1.001	1.000	1.000		
06/30/2013	1.001	1.000			
06/30/2014	0.999				
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  
Auto Dealers - 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>
06/30/2010	7,072,435	6,894,545	6,870,808	6,857,563	6,862,154
06/30/2011	7,760,070	7,630,512	7,591,731	7,586,936	7,574,842
06/30/2012	7,473,148	7,379,455	7,344,064	7,322,514	7,299,528
06/30/2013	7,135,531	6,991,373	6,883,751	6,875,633	6,854,945
06/30/2014	7,325,703	7,202,270	7,206,956	7,205,494	7,204,023
06/30/2015	6,573,496	6,390,668	6,323,750	6,312,731	6,310,305
06/30/2016	6,555,198	6,396,982	6,418,720	6,401,346	
06/30/2017	6,383,359	7,003,243	6,943,736		
06/30/2018	5,540,044	5,342,998			
06/30/2019	5,276,661				

## Ratios

Accident Year <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
06/30/2010	0.975	0.997	0.998	1.001
06/30/2011	0.983	0.995	0.999	0.998
06/30/2012	0.987	0.995	0.997	0.997
06/30/2013	0.980	0.985	0.999	0.997
06/30/2014	0.983	1.001	1.000	1.000
06/30/2015	0.972	0.990	0.998	1.000
06/30/2016	0.976	1.003	0.997	
06/30/2017	1.097	0.992		
06/30/2018	0.964			
Average Factor: ( Best 3 of 5 )	0.977	0.994	0.998	0.998

## Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	0.999
51 to Ult:	(63:51) (75:63) (75:Ult) =	0.997
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	0.995
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	0.989
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	0.966

## INSURANCE SERVICES OFFICE, INC.

Physical Damage Loss Development  
Auto Dealers - 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>
06/30/2010	6,860,512	6,856,669	6,856,254	6,856,020	6,856,020
06/30/2011	7,569,666	7,564,754	7,563,725	7,562,586	
06/30/2012	7,310,386	7,307,933	7,302,482		
06/30/2013	6,846,070	6,840,977			
06/30/2014	7,189,301				

## 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>
06/30/2010	1.000	0.999	1.000	1.000	1.000
06/30/2011	0.999	0.999	1.000	1.000	
06/30/2012	1.001	1.000	0.999		
06/30/2013	0.999	0.999			
06/30/2014	0.998				
Average Factor: ( Best 3 of 5 )	0.999	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  
Garagekeepers - 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>
06/30/2010	7,515,844	8,598,145	8,701,545	8,731,384	8,736,858
06/30/2011	7,973,785	8,479,458	8,727,763	8,894,968	8,818,934
06/30/2012	7,778,102	8,399,236	8,555,817	8,607,838	8,625,588
06/30/2013	6,489,236	7,084,125	7,748,613	7,718,328	7,738,371
06/30/2014	5,819,494	6,275,969	6,346,203	6,390,268	6,430,009
06/30/2015	6,304,855	7,216,959	7,454,928	7,445,404	7,443,066
06/30/2016	7,075,843	7,964,475	8,171,987	8,360,648	
06/30/2017	8,477,273	9,666,697	9,674,692		
06/30/2018	9,996,128	13,745,241			
06/30/2019	7,738,280				

## Ratios

Accident Year <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
06/30/2010	1.144	1.012	1.003	1.001
06/30/2011	1.063	1.029	1.019	0.991
06/30/2012	1.080	1.019	1.006	1.002
06/30/2013	1.092	1.094	0.996	1.003
06/30/2014	1.078	1.011	1.007	1.006
06/30/2015	1.145	1.033	0.999	1.000
06/30/2016	1.126	1.026	1.023	
06/30/2017	1.140	1.001		
06/30/2018	1.375			
Average Factor: ( Best 3 of 5 )	1.137	1.023	1.004	1.002

## Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.000
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.002
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.006
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.029
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.170

## INSURANCE SERVICES OFFICE, INC.

Physical Damage Loss Development  
Garagekeepers - 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>
06/30/2010	8,757,407	8,751,637	8,751,624	8,751,611	8,751,611
06/30/2011	8,819,112	8,819,112	8,819,939	8,819,939	
06/30/2012	8,665,572	8,665,572	8,664,525		
06/30/2013	7,733,423	7,785,462			
06/30/2014	6,420,569				

## 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>
06/30/2010	1.002	0.999	1.000	1.000	1.000
06/30/2011	1.000	1.000	1.000	1.000	
06/30/2012	1.005	1.000	1.000		
06/30/2013	0.999	1.007			
06/30/2014	0.999				
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  
Garagekeepers - 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>
06/30/2010	6,602,743	6,701,327	6,718,321	6,729,693	6,727,782
06/30/2011	6,808,827	6,952,447	6,957,639	6,964,953	6,999,336
06/30/2012	7,229,408	7,234,867	7,179,781	7,244,884	7,247,164
06/30/2013	6,007,528	6,056,428	6,095,003	6,043,875	6,057,258
06/30/2014	6,603,211	6,866,236	6,887,047	6,870,202	6,874,084
06/30/2015	7,002,448	7,026,500	6,994,475	7,024,091	7,034,715
06/30/2016	7,900,712	8,185,314	8,346,156	8,737,789	
06/30/2017	8,240,183	8,690,137	8,734,437		
06/30/2018	10,402,405	11,635,025			
06/30/2019	10,453,945				

## Ratios

Accident Year <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
06/30/2010	1.015	1.003	1.002	1.000
06/30/2011	1.021	1.001	1.001	1.005
06/30/2012	1.001	0.992	1.009	1.000
06/30/2013	1.008	1.006	0.992	1.002
06/30/2014	1.040	1.003	0.998	1.001
06/30/2015	1.003	0.995	1.004	1.002
06/30/2016	1.036	1.020	1.047	
06/30/2017	1.055	1.005		
06/30/2018	1.118			
Average Factor: ( Best 3 of 5 )	1.044	1.005	1.004	1.002

## Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.000
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.002
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.006
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.011
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.056

## INSURANCE SERVICES OFFICE, INC.

Physical Damage Loss Development  
Garagekeepers - 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>
06/30/2010	6,732,790	6,731,811	6,731,520	6,731,157	6,736,166
06/30/2011	6,998,923	6,997,062	6,996,053	6,995,808	
06/30/2012	7,250,493	7,254,600	7,254,600		
06/30/2013	6,061,682	6,061,544			
06/30/2014	6,873,068				

## 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>
06/30/2010	1.001	1.000	1.000	1.000	1.001
06/30/2011	1.000	1.000	1.000	1.000	
06/30/2012	1.000	1.001	1.000		
06/30/2013	1.001	1.000			
06/30/2014	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>	<a href="#"><u>EXHIBIT C19</u></a>	
<b>(4)</b>	<b>PIP Relativities</b>		
	Class of Business		
	PPT principally operated by employees		0.850
<b>(5)</b>	<b>Specified Cause of Loss Relativity</b>		0.936
	This factor is now being used for Private Passenger Types as well as Trucks, Tractors and Trailers.		
<b>(6)</b>	<b>Garagekeepers Physical Damage Relativities</b>	<a href="#"><u>EXHIBIT C20</u></a>	
<b>(7)</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		

## 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>
101	0.0022	0.0034	0.0051	0.0087	0.0063	0.0109	0.0180	0.0318	0.0038	0.0061	0.0097	0.0165
102	0.0020	0.0032	0.0048	0.0082	0.0063	0.0109	0.0180	0.0318	0.0045	0.0073	0.0115	0.0197
103	0.0030	0.0047	0.0071	0.0121	0.0063	0.0109	0.0180	0.0318	0.0046	0.0075	0.0119	0.0203
104	0.0031	0.0049	0.0074	0.0125	0.0063	0.0109	0.0180	0.0318	0.0044	0.0073	0.0114	0.0195
105	0.0024	0.0038	0.0058	0.0098	0.0063	0.0109	0.0180	0.0318	0.0054	0.0088	0.0139	0.0237
106	0.0025	0.0039	0.0059	0.0101	0.0063	0.0109	0.0180	0.0318	0.0063	0.0103	0.0161	0.0275
107	0.0018	0.0029	0.0043	0.0074	0.0063	0.0109	0.0180	0.0318	0.0048	0.0078	0.0123	0.0210
108	0.0028	0.0044	0.0067	0.0113	0.0063	0.0109	0.0180	0.0318	0.0051	0.0084	0.0132	0.0225
110	0.0038	0.0059	0.0089	0.0151	0.0063	0.0109	0.0180	0.0318	0.0057	0.0093	0.0146	0.0250
111	0.0024	0.0038	0.0057	0.0097	0.0063	0.0109	0.0180	0.0318	0.0045	0.0074	0.0117	0.0200
112	0.0030	0.0047	0.0071	0.0120	0.0063	0.0109	0.0180	0.0318	0.0050	0.0082	0.0128	0.0219
113	0.0037	0.0058	0.0089	0.0150	0.0063	0.0109	0.0180	0.0318	0.0057	0.0094	0.0147	0.0251
114	0.0039	0.0061	0.0094	0.0159	0.0063	0.0109	0.0180	0.0318	0.0065	0.0106	0.0167	0.0285
115	0.0037	0.0058	0.0089	0.0151	0.0063	0.0109	0.0180	0.0318	0.0066	0.0108	0.0170	0.0291
116	0.0045	0.0070	0.0106	0.0180	0.0063	0.0109	0.0180	0.0318	0.0063	0.0103	0.0162	0.0277
117	0.0038	0.0059	0.0090	0.0153	0.0063	0.0109	0.0180	0.0318	0.0066	0.0108	0.0169	0.0289
119	0.0024	0.0037	0.0056	0.0095	0.0063	0.0109	0.0180	0.0318	0.0054	0.0089	0.0139	0.0238
122	0.0020	0.0032	0.0048	0.0082	0.0063	0.0109	0.0180	0.0318	0.0054	0.0088	0.0139	0.0237
123	0.0020	0.0030	0.0046	0.0079	0.0063	0.0109	0.0180	0.0318	0.0054	0.0088	0.0139	0.0237
124	0.0029	0.0045	0.0068	0.0116	0.0063	0.0109	0.0180	0.0318	0.0050	0.0082	0.0129	0.0220
125	0.0038	0.0059	0.0089	0.0151	0.0063	0.0109	0.0180	0.0318	0.0066	0.0107	0.0169	0.0288
126	0.0053	0.0082	0.0125	0.0212	0.0063	0.0109	0.0180	0.0318	0.0076	0.0124	0.0195	0.0333
127	0.0045	0.0071	0.0108	0.0183	0.0063	0.0109	0.0180	0.0318	0.0070	0.0114	0.0179	0.0306
131	0.0044	0.0069	0.0105	0.0178	0.0063	0.0109	0.0180	0.0318	0.0060	0.0099	0.0155	0.0266
138	0.0034	0.0054	0.0082	0.0139	0.0063	0.0109	0.0180	0.0318	0.0044	0.0072	0.0114	0.0194
139	0.0036	0.0056	0.0085	0.0144	0.0063	0.0109	0.0180	0.0318	0.0055	0.0090	0.0141	0.0242
140	0.0029	0.0045	0.0069	0.0117	0.0063	0.0109	0.0180	0.0318	0.0038	0.0062	0.0097	0.0165

## 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>
101	0.0053	0.0088	0.0139	0.0222	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
102	0.0063	0.0104	0.0164	0.0262	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
103	0.0065	0.0108	0.0170	0.0272	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
104	0.0064	0.0106	0.0167	0.0267	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
105	0.0081	0.0135	0.0212	0.0339	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
106	0.0090	0.0150	0.0236	0.0377	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
107	0.0067	0.0112	0.0175	0.0280	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
108	0.0071	0.0118	0.0186	0.0297	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
110	0.0081	0.0134	0.0211	0.0337	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
111	0.0065	0.0108	0.0169	0.0270	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
112	0.0071	0.0118	0.0186	0.0297	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
113	0.0082	0.0135	0.0213	0.0340	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
114	0.0094	0.0155	0.0244	0.0390	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
115	0.0094	0.0157	0.0246	0.0394	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
116	0.0091	0.0152	0.0238	0.0380	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
117	0.0094	0.0156	0.0245	0.0391	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
119	0.0081	0.0135	0.0212	0.0339	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
122	0.0081	0.0135	0.0212	0.0339	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
123	0.0081	0.0135	0.0212	0.0339	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
124	0.0081	0.0135	0.0212	0.0339	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
125	0.0094	0.0155	0.0244	0.0390	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
126	0.0108	0.0179	0.0281	0.0449	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
127	0.0098	0.0163	0.0256	0.0408	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
131	0.0086	0.0143	0.0225	0.0359	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
138	0.0081	0.0135	0.0212	0.0339	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
139	0.0078	0.0129	0.0203	0.0325	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
140	0.0074	0.0123	0.0193	0.0309	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321

## INSURANCE SERVICES OFFICE, INC.

**(6) Garagekeepers Physical Damage Relativities**

For Other Than Collision, the base loss cost is the \$6,000 limit for Specified Perils Legal Liability.

For Collision, the base loss cost is the \$100 Deductible, Legal Liability at the \$6,000 limit.

Maximum Limit of Liability	Collision \$100 Deductible	Other than Collision \$100 Deductible
6,000	1.00	1.00
7,500	1.16	1.17
9,000	1.32	1.34
12,000	1.68	1.65
15,000	2.00	1.94
18,000	2.37	2.17
22,500	2.79	2.62
30,000	3.58	3.28
37,500	4.21	3.88
45,000	4.74	4.42
60,000	5.95	5.45
75,000	7.16	6.42
90,000	8.21	7.40
120,000	10.26	9.11
150,000	12.32	10.68
180,000	14.21	12.31
225,000	17.00	14.80
300,000	21.63	18.74
375,000	26.21	22.71
450,000	30.74	26.60
600,000	39.68	34.05
750,000	48.47	41.28
900,000	56.74	48.31
1,200,000	72.16	61.62
1,500,000	86.53	73.60
2,000,000	98.74	83.28
2,500,000	107.58	90.71

For Other Than Collision, the following factors apply:

Direct Primary	1.35
Direct Excess	1.15
Comprehensive	1.20

For Collision, the following factors apply:

Direct Primary	1.35
Direct Excess	1.15
\$250 Ded.	0.65
\$500 Ded.	0.50

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

**NEW JERSEY (29)  
TERRITORY 101**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person					
	500	1000	2000	5000	Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 1748	\$4	\$6	\$9	\$15	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT						
\$ 1549	\$10	\$17	\$28	\$49		
• SUBJECT TO NO-FAULT					Not Principally Operated By Employees	Principally Operated By Employees
\$ 1080	N/A	N/A	N/A	N/A	\$ 220	\$ 187
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 10838	\$85	\$150	\$247	\$451		N/A
– SCHOOL AND CHURCH BUSES						
\$ 961	\$5	\$8	\$13	\$21		N/A
– OTHER BUSES						
\$ 6642	\$25	\$41	\$64	\$110		N/A
– VAN POOLS						
\$ 2622	\$20	\$31	\$49	\$84		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 1601	Refer to Rule 49.				All Autos	
					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><li>• The liability loss cost shown for Rule 49. Auto Dealers – Premium Development includes personal injury protection.</li><li>• For Van Pool vehicles subject to no-fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium.</li></ul>						

COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person					
	500	1000	2000	5000	Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 1271	\$3	\$4	\$6	\$10	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT						
\$ 1460	\$9	\$16	\$26	\$46		
• SUBJECT TO NO-FAULT					Not Principally Operated By Employees	Principally Operated By Employees
\$ 1013	N/A	N/A	N/A	N/A	\$ 123	\$ 105
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 7880	\$61	\$109	\$180	\$328		N/A
– SCHOOL AND CHURCH BUSES						
\$ 699	\$4	\$7	\$11	\$18		N/A
– OTHER BUSES						
\$ 4830	\$22	\$35	\$56	\$95		N/A
– VAN POOLS						
\$ 1907	\$15	\$23	\$35	\$61		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 1239	Refer to Rule 49.				All Autos	
					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><li>• The liability loss cost shown for Rule 49. Auto Dealers – Premium Development includes personal injury protection.</li><li>• For Van Pool vehicles subject to no-fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium.</li></ul>						

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

**NEW JERSEY (29)  
TERRITORY 103**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person					
	500	1000	2000	5000	Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 1224	\$4	\$6	\$9	\$15	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT						
\$ 1165	\$7	\$13	\$21	\$37		
• SUBJECT TO NO-FAULT					Not Principally Operated By Employees	Principally Operated By Employees
\$ 804	N/A	N/A	N/A	N/A		
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 7589	\$59	\$105	\$173	\$316	N/A	
– SCHOOL AND CHURCH BUSES						
\$ 673	\$4	\$7	\$11	\$18	N/A	
– OTHER BUSES						
\$ 4651	\$21	\$35	\$55	\$94	N/A	
– VAN POOLS						
\$ 1836	\$14	\$22	\$34	\$59	N/A	
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 1192	Refer to Rule 49.				All Autos 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><li>• The liability loss cost shown for Rule 49. Auto Dealers – Premium Development includes personal injury protection.</li><li>• For Van Pool vehicles subject to no-fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium.</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						
\$ 1327	\$4	\$7	\$10	\$17	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT						
\$ 1323	\$8	\$14	\$24	\$42		
• SUBJECT TO NO-FAULT					Not Principally Operated By Employees	Principally Operated By Employees
\$ 913	N/A	N/A	N/A	N/A	\$ 119	\$ 101
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 8227	\$64	\$114	\$188	\$342		N/A
– SCHOOL AND CHURCH BUSES						
\$ 730	\$5	\$8	\$12	\$19		N/A
– OTHER BUSES						
\$ 5043	\$22	\$37	\$57	\$98		N/A
– VAN POOLS						
\$ 1991	\$16	\$24	\$37	\$64		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 1242	Refer to Rule 49.				All Autos	
					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><li>• The liability loss cost shown for Rule 49. Auto Dealers – Premium Development includes personal injury protection.</li><li>• For Van Pool vehicles subject to no–fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium.</li></ul>						

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

**NEW JERSEY (29)  
TERRITORY 105**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person					
	500	1000	2000	5000	Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 1056	\$3	\$4	\$6	\$10	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT						
\$ 996	\$6	\$11	\$18	\$32		
• SUBJECT TO NO-FAULT					Not Principally Operated By Employees	Principally Operated By Employees
\$ 694	N/A	N/A	N/A	N/A	\$ 116	\$ 99
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 6547	\$51	\$90	\$149	\$272		N/A
– SCHOOL AND CHURCH BUSES						
\$ 581	\$5	\$8	\$12	\$20		N/A
– OTHER BUSES						
\$ 4013	\$22	\$35	\$56	\$95		N/A
– VAN POOLS						
\$ 1584	\$12	\$19	\$29	\$51		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 1039	Refer to Rule 49.				All Autos	
					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><li>• The liability loss cost shown for Rule 49. Auto Dealers – Premium Development includes personal injury protection.</li><li>• For Van Pool vehicles subject to no-fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium.</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						
\$ 705	\$2	\$3	\$4	\$7	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT						
\$ 648	\$4	\$7	\$12	\$21		
• SUBJECT TO NO-FAULT					Not Principally Operated By Employees	Principally Operated By Employees
\$ 448	N/A	N/A	N/A	N/A	\$ 69	\$ 59
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 4371	\$34	\$60	\$100	\$182		N/A
– SCHOOL AND CHURCH BUSES						
\$ 388	\$3	\$6	\$9	\$15		N/A
– OTHER BUSES						
\$ 2679	\$17	\$28	\$43	\$74		N/A
– VAN POOLS						
\$ 1058	\$8	\$13	\$20	\$34		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 747	Refer to Rule 49.				All Autos	
					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><li>• The liability loss cost shown for Rule 49. Auto Dealers – Premium Development includes personal injury protection.</li><li>• For Van Pool vehicles subject to no–fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium.</li></ul>						

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

**NEW JERSEY (29)  
TERRITORY 107**

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						
\$ 1076	\$2	\$3	\$5	\$8	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT						
\$ 1217	\$8	\$13	\$22	\$39		
• SUBJECT TO NO-FAULT					Not Principally Operated By Employees	Principally Operated By Employees
\$ 802	N/A	N/A	N/A	N/A	\$ 86	\$ 73
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 6671	\$52	\$92	\$152	\$278		N/A
– SCHOOL AND CHURCH BUSES						
\$ 592	\$4	\$7	\$10	\$17		N/A
– OTHER BUSES						
\$ 4089	\$20	\$32	\$50	\$86		N/A
– VAN POOLS						
\$ 1614	\$13	\$19	\$30	\$52		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 1128	Refer to Rule 49.				All Autos	
					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><li>• The liability loss cost shown for Rule 49. Auto Dealers – Premium Development includes personal injury protection.</li><li>• For Van Pool vehicles subject to no-fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium.</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						
\$ 1169	\$3	\$5	\$8	\$13	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT						
\$ 882	\$6	\$10	\$16	\$28		
• SUBJECT TO NO-FAULT					Not Principally Operated By Employees	Principally Operated By Employees
\$ 612	N/A	N/A	N/A	N/A	\$ 76	\$ 65
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 7248	\$57	\$100	\$165	\$302		N/A
– SCHOOL AND CHURCH BUSES						
\$ 643	\$5	\$8	\$12	\$19		N/A
– OTHER BUSES						
\$ 4442	\$23	\$37	\$59	\$100		N/A
– VAN POOLS						
\$ 1754	\$14	\$21	\$32	\$56		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 1020	Refer to Rule 49.				All Autos	
					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><li>• The liability loss cost shown for Rule 49. Auto Dealers – Premium Development includes personal injury protection.</li><li>• For Van Pool vehicles subject to no–fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium.</li></ul>						

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

**NEW JERSEY (29)  
TERRITORY 110**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person					
	500	1000	2000	5000	Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 848	\$3	\$5	\$8	\$13	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT						
\$ 778	\$5	\$8	\$14	\$25		
• SUBJECT TO NO-FAULT					Not Principally Operated By Employees	Principally Operated By Employees
\$ 542	N/A	N/A	N/A	N/A	\$ 79	\$ 67
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 5258	\$41	\$73	\$120	\$219		N/A
– SCHOOL AND CHURCH BUSES						
\$ 466	\$4	\$6	\$10	\$16		N/A
– OTHER BUSES						
\$ 3222	\$18	\$30	\$47	\$81		N/A
– VAN POOLS						
\$ 1272	\$10	\$15	\$24	\$41		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 874	Refer to Rule 49.				All Autos	
					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><li>• The liability loss cost shown for Rule 49. Auto Dealers – Premium Development includes personal injury protection.</li><li>• For Van Pool vehicles subject to no-fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium.</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						
\$ 1381	\$3	\$5	\$8	\$13	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT						
\$ 1126	\$7	\$12	\$20	\$36		
• SUBJECT TO NO-FAULT					Not Principally Operated By Employees	Principally Operated By Employees
\$ 780	N/A	N/A	N/A	N/A	\$ 104	\$ 88
RULE 40. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES						
\$ 8562	\$67	\$118	\$195	\$356		N/A
– SCHOOL AND CHURCH BUSES						
\$ 760	\$5	\$8	\$13	\$21		N/A
– OTHER BUSES						
\$ 5248	\$24	\$39	\$61	\$105		N/A
– VAN POOLS						
\$ 2072	\$16	\$25	\$38	\$67		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 1219	Refer to Rule 49.				All Autos	
					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><li>• The liability loss cost shown for Rule 49. Auto Dealers – Premium Development includes personal injury protection.</li><li>• For Van Pool vehicles subject to no–fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium.</li></ul>						

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

**NEW JERSEY (29)  
TERRITORY 112**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person					
	500	1000	2000	5000	Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 903	\$3	\$4	\$6	\$11	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT						
\$ 768	\$5	\$8	\$14	\$24		
• SUBJECT TO NO-FAULT					Not Principally Operated By Employees	Principally Operated By Employees
\$ 536	N/A	N/A	N/A	N/A	\$ 85	\$ 72
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 5599	\$44	\$77	\$128	\$233		N/A
– SCHOOL AND CHURCH BUSES						
\$ 497	\$4	\$6	\$9	\$15		N/A
– OTHER BUSES						
\$ 3431	\$17	\$28	\$44	\$75		N/A
– VAN POOLS						
\$ 1355	\$11	\$16	\$25	\$43		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 1062	Refer to Rule 49.				All Autos	
					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><li>• The liability loss cost shown for Rule 49. Auto Dealers – Premium Development includes personal injury protection.</li><li>• For Van Pool vehicles subject to no-fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium.</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						
\$ 815	\$3	\$5	\$7	\$12	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT						
\$ 950	\$6	\$10	\$17	\$30		
• SUBJECT TO NO-FAULT					Not Principally Operated By Employees	Principally Operated By Employees
\$ 642	N/A	N/A	N/A	N/A		
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 5053	\$39	\$70	\$115	\$210		N/A
– SCHOOL AND CHURCH BUSES						
\$ 448	\$4	\$6	\$10	\$15		N/A
– OTHER BUSES						
\$ 3097	\$18	\$29	\$46	\$78		N/A
– VAN POOLS						
\$ 1223	\$10	\$15	\$23	\$39		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 868	Refer to Rule 49.				All Autos 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><li>• The liability loss cost shown for Rule 49. Auto Dealers – Premium Development includes personal injury protection.</li><li>• For Van Pool vehicles subject to no–fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium.</li></ul>						

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

**NEW JERSEY (29)  
TERRITORY 114**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person					
	500	1000	2000	5000	Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 655	\$3	\$4	\$6	\$10	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT						
\$ 645	\$4	\$7	\$12	\$21		
• SUBJECT TO NO-FAULT					Not Principally Operated By Employees	Principally Operated By Employees
\$ 446	N/A	N/A	N/A	N/A	\$ 74	\$ 63
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 4061	\$32	\$56	\$93	\$169		N/A
– SCHOOL AND CHURCH BUSES						
\$ 360	\$3	\$6	\$9	\$14		N/A
– OTHER BUSES						
\$ 2489	\$16	\$26	\$42	\$71		N/A
– VAN POOLS						
\$ 983	\$8	\$12	\$18	\$32		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 706	Refer to Rule 49.				All Autos 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><li>• The liability loss cost shown for Rule 49. Auto Dealers – Premium Development includes personal injury protection.</li><li>• For Van Pool vehicles subject to no-fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium.</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						
\$ 658	\$2	\$4	\$6	\$10	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT						
\$ 620	\$4	\$7	\$11	\$20		
• SUBJECT TO NO-FAULT					Not Principally Operated By Employees	Principally Operated By Employees
\$ 437	N/A	N/A	N/A	N/A	\$ 58	\$ 49
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 4080	\$32	\$56	\$93	\$170		N/A
– SCHOOL AND CHURCH BUSES						
\$ 362	\$3	\$6	\$9	\$14		N/A
– OTHER BUSES						
\$ 2500	\$17	\$27	\$43	\$73		N/A
– VAN POOLS						
\$ 987	\$8	\$12	\$18	\$32		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 701	Refer to Rule 49.				All Autos	
					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><li>• The liability loss cost shown for Rule 49. Auto Dealers – Premium Development includes personal injury protection.</li><li>• For Van Pool vehicles subject to no–fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium.</li></ul>						

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

**NEW JERSEY (29)  
TERRITORY 116**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person					
	500	1000	2000	5000	Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 713	\$3	\$5	\$8	\$13	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT						
\$ 680	\$4	\$7	\$12	\$22		
• SUBJECT TO NO-FAULT					Not Principally Operated By Employees	Principally Operated By Employees
\$ 474	N/A	N/A	N/A	N/A	\$ 60	\$ 51
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 4421	\$34	\$61	\$101	\$184		N/A
– SCHOOL AND CHURCH BUSES						
\$ 392	\$4	\$6	\$9	\$15		N/A
– OTHER BUSES						
\$ 2709	\$17	\$28	\$44	\$75		N/A
– VAN POOLS						
\$ 1070	\$8	\$13	\$20	\$34		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 737	Refer to Rule 49.				All Autos	
					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><li>• The liability loss cost shown for Rule 49. Auto Dealers – Premium Development includes personal injury protection.</li><li>• For Van Pool vehicles subject to no–fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium.</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						
\$ 697	\$3	\$4	\$6	\$11	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT						
\$ 764	\$5	\$8	\$14	\$24		
• SUBJECT TO NO-FAULT					Not Principally Operated By Employees	Principally Operated By Employees
\$ 526	N/A	N/A	N/A	N/A	\$ 61	\$ 52
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 4321	\$34	\$60	\$99	\$180		N/A
– SCHOOL AND CHURCH BUSES						
\$ 383	\$4	\$6	\$9	\$15		N/A
– OTHER BUSES						
\$ 2649	\$17	\$29	\$45	\$77		N/A
– VAN POOLS						
\$ 1046	\$8	\$13	\$19	\$34		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 705	Refer to Rule 49.				All Autos	
					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><li>• The liability loss cost shown for Rule 49. Auto Dealers – Premium Development includes personal injury protection.</li><li>• For Van Pool vehicles subject to no–fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium.</li></ul>						

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

**NEW JERSEY (29)  
TERRITORY 119**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person					
	500	1000	2000	5000	Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 892	\$2	\$3	\$5	\$8	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT						
\$ 1259	\$8	\$14	\$23	\$40		
• SUBJECT TO NO-FAULT					Not Principally Operated By Employees	Principally Operated By Employees
\$ 869	N/A	N/A	N/A	N/A	\$ 96	\$ 82
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 5530	\$43	\$76	\$126	\$230		N/A
– SCHOOL AND CHURCH BUSES						
\$ 491	\$4	\$7	\$10	\$17		N/A
– OTHER BUSES						
\$ 3390	\$18	\$30	\$47	\$81		N/A
– VAN POOLS						
\$ 1338	\$10	\$16	\$25	\$43		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 939	Refer to Rule 49.				All Autos	
					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><li>• The liability loss cost shown for Rule 49. Auto Dealers – Premium Development includes personal injury protection.</li><li>• For Van Pool vehicles subject to no-fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium.</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						
\$ 1439	\$3	\$5	\$7	\$12	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT						
\$ 1417	\$9	\$15	\$26	\$45		
• SUBJECT TO NO-FAULT					Not Principally Operated By Employees	Principally Operated By Employees
\$ 988	N/A	N/A	N/A	N/A	\$ 105	\$ 89
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 8922	\$70	\$123	\$203	\$371		N/A
– SCHOOL AND CHURCH BUSES						
\$ 791	\$6	\$11	\$17	\$27		N/A
– OTHER BUSES						
\$ 5468	\$30	\$48	\$76	\$130		N/A
– VAN POOLS						
\$ 2159	\$17	\$26	\$40	\$69		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 1377	Refer to Rule 49.				All Autos	
					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><li>• The liability loss cost shown for Rule 49. Auto Dealers – Premium Development includes personal injury protection.</li><li>• For Van Pool vehicles subject to no–fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium.</li></ul>						

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

**NEW JERSEY (29)  
TERRITORY 123**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person					
	500	1000	2000	5000	Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 1343	\$3	\$4	\$6	\$11	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT						
\$ 981	\$6	\$11	\$18	\$31		
• SUBJECT TO NO-FAULT					Not Principally Operated By Employees	Principally Operated By Employees
\$ 680	N/A	N/A	N/A	N/A	\$ 70	\$ 60
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 8327	\$65	\$115	\$190	\$346		N/A
– SCHOOL AND CHURCH BUSES						
\$ 739	\$6	\$10	\$16	\$25		N/A
– OTHER BUSES						
\$ 5103	\$28	\$45	\$71	\$121		N/A
– VAN POOLS						
\$ 2015	\$16	\$24	\$37	\$65		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 1404	Refer to Rule 49.				All Autos	
					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><li>• The liability loss cost shown for Rule 49. Auto Dealers – Premium Development includes personal injury protection.</li><li>• For Van Pool vehicles subject to no-fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium.</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						
\$ 971	\$3	\$4	\$7	\$11	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT						
\$ 898	\$6	\$10	\$16	\$29		
• SUBJECT TO NO-FAULT					Not Principally Operated By Employees	Principally Operated By Employees
\$ 620	N/A	N/A	N/A	N/A	\$ 58	\$ 49
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 6020	\$47	\$83	\$137	\$250		N/A
– SCHOOL AND CHURCH BUSES						
\$ 534	\$4	\$7	\$11	\$18		N/A
– OTHER BUSES						
\$ 3690	\$18	\$30	\$48	\$81		N/A
– VAN POOLS						
\$ 1457	\$11	\$17	\$27	\$47		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 1057	Refer to Rule 49.				All Autos	
					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><li>• The liability loss cost shown for Rule 49. Auto Dealers – Premium Development includes personal injury protection.</li><li>• For Van Pool vehicles subject to no–fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium.</li></ul>						

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

**NEW JERSEY (29)  
TERRITORY 125**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person					
	500	1000	2000	5000	Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 672	\$3	\$4	\$6	\$10	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT						
\$ 633	\$4	\$7	\$11	\$20		
• SUBJECT TO NO-FAULT					Not Principally Operated By Employees	Principally Operated By Employees
\$ 442	N/A	N/A	N/A	N/A	\$ 52	\$ 44
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 4166	\$32	\$57	\$95	\$173		N/A
– SCHOOL AND CHURCH BUSES						
\$ 370	\$3	\$6	\$9	\$14		N/A
– OTHER BUSES						
\$ 2554	\$17	\$27	\$43	\$74		N/A
– VAN POOLS						
\$ 1008	\$8	\$12	\$19	\$32		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 710	Refer to Rule 49.				All Autos	
					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><li>• The liability loss cost shown for Rule 49. Auto Dealers – Premium Development includes personal injury protection.</li><li>• For Van Pool vehicles subject to no-fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium.</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						
\$ 500	\$3	\$4	\$6	\$11	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT						
\$ 494	\$3	\$5	\$9	\$16		
• SUBJECT TO NO-FAULT					Not Principally Operated By Employees	Principally Operated By Employees
\$ 341	N/A	N/A	N/A	N/A	\$ 44	\$ 37
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 3100	\$24	\$43	\$71	\$129		N/A
– SCHOOL AND CHURCH BUSES						
\$ 275	\$3	\$5	\$8	\$12		N/A
– OTHER BUSES						
\$ 1900	\$14	\$24	\$37	\$63		N/A
– VAN POOLS						
\$ 750	\$6	\$9	\$14	\$24		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 574	Refer to Rule 49.				All Autos	
					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><li>• The liability loss cost shown for Rule 49. Auto Dealers – Premium Development includes personal injury protection.</li><li>• For Van Pool vehicles subject to no–fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium.</li></ul>						

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

**NEW JERSEY (29)  
TERRITORY 127**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person					
	500	1000	2000	5000	Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 631	\$3	\$4	\$7	\$12	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT						
\$ 678	\$4	\$7	\$12	\$22		
• SUBJECT TO NO-FAULT					Not Principally Operated By Employees	Principally Operated By Employees
\$ 470	N/A	N/A	N/A	N/A	\$ 105	\$ 89
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 3912	\$31	\$54	\$89	\$163		N/A
– SCHOOL AND CHURCH BUSES						
\$ 347	\$3	\$6	\$9	\$14		N/A
– OTHER BUSES						
\$ 2398	\$17	\$27	\$43	\$73		N/A
– VAN POOLS						
\$ 947	\$7	\$11	\$18	\$30		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 650	Refer to Rule 49.				All Autos	
					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><li>• The liability loss cost shown for Rule 49. Auto Dealers – Premium Development includes personal injury protection.</li><li>• For Van Pool vehicles subject to no-fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium.</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						
\$ 822	\$4	\$6	\$9	\$15	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT						
\$ 774	\$5	\$8	\$14	\$25		
• SUBJECT TO NO-FAULT					Not Principally Operated By Employees	Principally Operated By Employees
\$ 538	N/A	N/A	N/A	N/A	\$ 63	\$ 54
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 5096	\$40	\$70	\$116	\$212		N/A
– SCHOOL AND CHURCH BUSES						
\$ 452	\$4	\$6	\$10	\$16		N/A
– OTHER BUSES						
\$ 3124	\$19	\$31	\$48	\$83		N/A
– VAN POOLS						
\$ 1233	\$10	\$15	\$23	\$40		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 801	Refer to Rule 49.				All Autos	
					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><li>• The liability loss cost shown for Rule 49. Auto Dealers – Premium Development includes personal injury protection.</li><li>• For Van Pool vehicles subject to no–fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium.</li></ul>						

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

**NEW JERSEY (29)  
TERRITORY 138**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person					
	500	1000	2000	5000	Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 1261	\$4	\$7	\$10	\$18	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT						
\$ 1035	\$7	\$11	\$19	\$33		
• SUBJECT TO NO-FAULT					Not Principally Operated By Employees	Principally Operated By Employees
\$ 719	N/A	N/A	N/A	N/A	\$ 130	\$ 111
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 7818	\$61	\$108	\$178	\$325		N/A
– SCHOOL AND CHURCH BUSES						
\$ 694	\$6	\$9	\$15	\$24		N/A
– OTHER BUSES						
\$ 4792	\$21	\$35	\$55	\$93		N/A
– VAN POOLS						
\$ 1892	\$15	\$23	\$35	\$61		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 1270	Refer to Rule 49.				All Autos	
					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><li>• The liability loss cost shown for Rule 49. Auto Dealers – Premium Development includes personal injury protection.</li><li>• For Van Pool vehicles subject to no-fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium.</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						
\$ 863	\$3	\$5	\$7	\$12	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT						
\$ 748	\$5	\$8	\$13	\$24		
• SUBJECT TO NO-FAULT					Not Principally Operated By Employees	Principally Operated By Employees
\$ 520	N/A	N/A	N/A	N/A	\$ 48	\$ 41
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 5351	\$42	\$74	\$122	\$223		N/A
– SCHOOL AND CHURCH BUSES						
\$ 475	\$4	\$6	\$10	\$15		N/A
– OTHER BUSES						
\$ 3279	\$18	\$30	\$46	\$79		N/A
– VAN POOLS						
\$ 1295	\$10	\$16	\$24	\$42		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 919	Refer to Rule 49.				All Autos	
					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><li>• The liability loss cost shown for Rule 49. Auto Dealers – Premium Development includes personal injury protection.</li><li>• For Van Pool vehicles subject to no–fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium.</li></ul>						

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

**NEW JERSEY (29)  
TERRITORY 140**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person					
	500	1000	2000	5000	Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 877	\$3	\$4	\$6	\$10	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT						
\$ 936	\$6	\$10	\$17	\$30		
• SUBJECT TO NO-FAULT					Not Principally Operated By Employees	Principally Operated By Employees
\$ 651	N/A	N/A	N/A	N/A	\$ 59	\$ 50
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 5437	\$42	\$75	\$124	\$226		N/A
– SCHOOL AND CHURCH BUSES						
\$ 482	\$4	\$6	\$9	\$15		N/A
– OTHER BUSES						
\$ 3333	\$13	\$21	\$32	\$55		N/A
– VAN POOLS						
\$ 1316	\$10	\$16	\$24	\$42		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 974	Refer to Rule 49.				All Autos	
					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><li>• The liability loss cost shown for Rule 49. Auto Dealers – Premium Development includes personal injury protection.</li><li>• For Van Pool vehicles subject to no-fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium.</li></ul>						

COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

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	\$ 129	\$ 290
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 154	\$ 165	\$ 511
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 123	\$ 132	\$ 368
– SCHOOL AND CHURCH BUSES			
	\$ 85	\$ 90	\$ 189
– OTHER BUSES			
	\$ 85	\$ 90	\$ 189
– VAN POOLS			
	\$ 123	\$ 132	\$ 368
<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>			

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

**NEW JERSEY (29)  
TERRITORY 102**

<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			
	\$ 113	\$ 121	\$ 364
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 202	\$ 216	\$ 604
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 115	\$ 123	\$ 462
– SCHOOL AND CHURCH BUSES			
	\$ 79	\$ 85	\$ 237
– OTHER BUSES			
	\$ 79	\$ 85	\$ 237
– VAN POOLS			
	\$ 115	\$ 123	\$ 462
<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>			

COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

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			
	\$ 105	\$ 112	\$ 263
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 93	\$ 99	\$ 446
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 107	\$ 114	\$ 334
– SCHOOL AND CHURCH BUSES			
	\$ 74	\$ 78	\$ 171
– OTHER BUSES			
	\$ 74	\$ 78	\$ 171
– VAN POOLS			
	\$ 107	\$ 114	\$ 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>			

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

**NEW JERSEY (29)  
TERRITORY 104**

<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			
	\$ 129	\$ 138	\$ 330
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 118	\$ 126	\$ 487
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 132	\$ 141	\$ 419
– SCHOOL AND CHURCH BUSES			
	\$ 90	\$ 97	\$ 215
– OTHER BUSES			
	\$ 90	\$ 97	\$ 215
– VAN POOLS			
	\$ 132	\$ 141	\$ 419
<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>			

COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

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			
	\$ 111	\$ 119	\$ 264
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 162	\$ 173	\$ 473
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 113	\$ 121	\$ 335
– SCHOOL AND CHURCH BUSES			
	\$ 78	\$ 83	\$ 172
– OTHER BUSES			
	\$ 78	\$ 83	\$ 172
– VAN POOLS			
	\$ 113	\$ 121	\$ 335
<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>			

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

**NEW JERSEY (29)  
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			
	\$ 79	\$ 84	\$ 253
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 80	\$ 85	\$ 316
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 81	\$ 86	\$ 321
– SCHOOL AND CHURCH BUSES			
	\$ 55	\$ 59	\$ 164
– OTHER BUSES			
	\$ 55	\$ 59	\$ 164
– VAN POOLS			
	\$ 81	\$ 86	\$ 321
<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>			

COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

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			
	\$ 96	\$ 103	\$ 248
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 153	\$ 163	\$ 420
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 98	\$ 105	\$ 315
– SCHOOL AND CHURCH BUSES			
	\$ 67	\$ 72	\$ 161
– OTHER BUSES			
	\$ 67	\$ 72	\$ 161
– VAN POOLS			
	\$ 98	\$ 105	\$ 315
<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>			

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

**NEW JERSEY (29)  
TERRITORY 108**

<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			
	\$ 120	\$ 128	\$ 288
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 124	\$ 132	\$ 477
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 122	\$ 131	\$ 366
– SCHOOL AND CHURCH BUSES			
	\$ 84	\$ 90	\$ 187
– OTHER BUSES			
	\$ 84	\$ 90	\$ 187
– VAN POOLS			
	\$ 122	\$ 131	\$ 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>			

COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

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			
	\$ 70	\$ 75	\$ 228
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 81	\$ 87	\$ 417
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 71	\$ 77	\$ 290
– SCHOOL AND CHURCH BUSES			
	\$ 49	\$ 53	\$ 148
– OTHER BUSES			
	\$ 49	\$ 53	\$ 148
– VAN POOLS			
	\$ 71	\$ 77	\$ 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>			

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

**NEW JERSEY (29)  
TERRITORY 111**

<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			
	\$ 120	\$ 128	\$ 260
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 96	\$ 103	\$ 466
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 122	\$ 131	\$ 330
– SCHOOL AND CHURCH BUSES			
	\$ 84	\$ 90	\$ 169
– OTHER BUSES			
	\$ 84	\$ 90	\$ 169
– VAN POOLS			
	\$ 122	\$ 131	\$ 330
<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>			

COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

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			
	\$ 84	\$ 90	\$ 265
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 66	\$ 70	\$ 358
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 86	\$ 92	\$ 337
– SCHOOL AND CHURCH BUSES			
	\$ 59	\$ 63	\$ 172
– OTHER BUSES			
	\$ 59	\$ 63	\$ 172
– VAN POOLS			
	\$ 86	\$ 92	\$ 337
<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>			

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

**NEW JERSEY (29)  
TERRITORY 113**

<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			
	\$ 89	\$ 95	\$ 228
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 81	\$ 87	\$ 376
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 91	\$ 97	\$ 290
– SCHOOL AND CHURCH BUSES			
	\$ 62	\$ 67	\$ 148
– OTHER BUSES			
	\$ 62	\$ 67	\$ 148
– VAN POOLS			
	\$ 91	\$ 97	\$ 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>			

COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

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			
	\$ 71	\$ 76	\$ 237
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 66	\$ 70	\$ 320
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 72	\$ 78	\$ 301
– SCHOOL AND CHURCH BUSES			
	\$ 50	\$ 53	\$ 154
– OTHER BUSES			
	\$ 50	\$ 53	\$ 154
– VAN POOLS			
	\$ 72	\$ 78	\$ 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>			

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

**NEW JERSEY (29)  
TERRITORY 115**

<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			
	\$ 80	\$ 86	\$ 247
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 80	\$ 85	\$ 321
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 82	\$ 88	\$ 314
– SCHOOL AND CHURCH BUSES			
	\$ 56	\$ 60	\$ 161
– OTHER BUSES			
	\$ 56	\$ 60	\$ 161
– VAN POOLS			
	\$ 82	\$ 88	\$ 314
<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>			

COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

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			
	\$ 61	\$ 65	\$ 219
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 98	\$ 105	\$ 359
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 62	\$ 66	\$ 278
– SCHOOL AND CHURCH BUSES			
	\$ 43	\$ 46	\$ 142
– OTHER BUSES			
	\$ 43	\$ 46	\$ 142
– VAN POOLS			
	\$ 62	\$ 66	\$ 278
<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>			

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

**NEW JERSEY (29)  
TERRITORY 117**

<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			
	\$ 75	\$ 80	\$ 241
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 97	\$ 104	\$ 368
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 77	\$ 82	\$ 306
– SCHOOL AND CHURCH BUSES			
	\$ 53	\$ 56	\$ 157
– OTHER BUSES			
	\$ 53	\$ 56	\$ 157
– VAN POOLS			
	\$ 77	\$ 82	\$ 306
<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>			

COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

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			
	\$ 110	\$ 117	\$ 286
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 106	\$ 113	\$ 549
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 112	\$ 119	\$ 363
– SCHOOL AND CHURCH BUSES			
	\$ 77	\$ 82	\$ 186
– OTHER BUSES			
	\$ 77	\$ 82	\$ 186
– VAN POOLS			
	\$ 112	\$ 119	\$ 363
<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>			

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

**NEW JERSEY (29)  
TERRITORY 122**

<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			
	\$ 110	\$ 118	\$ 368
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 150	\$ 160	\$ 530
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 112	\$ 120	\$ 467
– SCHOOL AND CHURCH BUSES			
	\$ 77	\$ 83	\$ 239
– OTHER BUSES			
	\$ 77	\$ 83	\$ 239
– VAN POOLS			
	\$ 112	\$ 120	\$ 467
<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>			

COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

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			
	\$ 128	\$ 137	\$ 380
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 108	\$ 115	\$ 435
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 131	\$ 140	\$ 483
– SCHOOL AND CHURCH BUSES			
	\$ 90	\$ 96	\$ 247
– OTHER BUSES			
	\$ 90	\$ 96	\$ 247
– VAN POOLS			
	\$ 131	\$ 140	\$ 483
<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>			

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

**NEW JERSEY (29)  
TERRITORY 124**

<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			
	\$ 97	\$ 104	\$ 261
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 102	\$ 109	\$ 441
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 99	\$ 106	\$ 331
– SCHOOL AND CHURCH BUSES			
	\$ 68	\$ 73	\$ 170
– OTHER BUSES			
	\$ 68	\$ 73	\$ 170
– VAN POOLS			
	\$ 99	\$ 106	\$ 331
<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>			

COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

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			
	\$ 86	\$ 92	\$ 242
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 94	\$ 100	\$ 365
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 88	\$ 94	\$ 307
– SCHOOL AND CHURCH BUSES			
	\$ 60	\$ 64	\$ 157
– OTHER BUSES			
	\$ 60	\$ 64	\$ 157
– VAN POOLS			
	\$ 88	\$ 94	\$ 307
<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>			

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

**NEW JERSEY (29)  
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			
	\$ 91	\$ 97	\$ 234
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 126	\$ 135	\$ 327
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 93	\$ 99	\$ 297
– SCHOOL AND CHURCH BUSES			
	\$ 64	\$ 68	\$ 152
– OTHER BUSES			
	\$ 64	\$ 68	\$ 152
– VAN POOLS			
	\$ 93	\$ 99	\$ 297
<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>			

COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

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			
	\$ 71	\$ 76	\$ 226
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 67	\$ 72	\$ 334
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 72	\$ 78	\$ 287
– SCHOOL AND CHURCH BUSES			
	\$ 50	\$ 53	\$ 147
– OTHER BUSES			
	\$ 50	\$ 53	\$ 147
– VAN POOLS			
	\$ 72	\$ 78	\$ 287
<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>			

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

**NEW JERSEY (29)  
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			
	\$ 102	\$ 109	\$ 251
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 105	\$ 112	\$ 480
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 104	\$ 111	\$ 319
– SCHOOL AND CHURCH BUSES			
	\$ 71	\$ 76	\$ 163
– OTHER BUSES			
	\$ 71	\$ 76	\$ 163
– VAN POOLS			
	\$ 104	\$ 111	\$ 319
<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>			

COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

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			
	\$ 111	\$ 119	\$ 288
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 135	\$ 144	\$ 558
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 113	\$ 121	\$ 366
– SCHOOL AND CHURCH BUSES			
	\$ 78	\$ 83	\$ 187
– OTHER BUSES			
	\$ 78	\$ 83	\$ 187
– VAN POOLS			
	\$ 113	\$ 121	\$ 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>			

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

**NEW JERSEY (29)  
TERRITORY 139**

<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			
	\$ 91	\$ 97	\$ 244
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 83	\$ 89	\$ 399
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 93	\$ 99	\$ 310
– SCHOOL AND CHURCH BUSES			
	\$ 64	\$ 68	\$ 159
– OTHER BUSES			
	\$ 64	\$ 68	\$ 159
– VAN POOLS			
	\$ 93	\$ 99	\$ 310
<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>			

COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

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			
	\$ 97	\$ 104	\$ 269
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 86	\$ 92	\$ 428
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 99	\$ 106	\$ 342
– SCHOOL AND CHURCH BUSES			
	\$ 68	\$ 73	\$ 175
– OTHER BUSES			
	\$ 68	\$ 73	\$ 175
– VAN POOLS			
	\$ 99	\$ 106	\$ 342
<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>			

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

**NEW JERSEY (29)**

**49. AUTO DEALERS – PREMIUM DEVELOPMENT**

FIRE
\$ 0.07

FIRE AND THEFT*			
Territory Code	Personal Auto Type Vehicles		Miscellaneous Type Vehicles
	Buildings And Standard Open Lots	Non-Standard Open Lots	Buildings And Open Lots
101-105,108,110, 111,122-124,131, 138-140	\$ 0.26	\$ 0.33	\$ 0.23
107,112,115	0.31	0.38	0.23
ALL OTHER	0.12	0.14	0.23
* Theft is subject to a \$100 per car/\$500 per occurrence deductible. See Rule 98. for additional deductible options.			

SPECIFIED CAUSES OF LOSS*					
Territory Code	Personal Auto Type Vehicles			Miscellaneous Type Vehicles	
	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings	Open Lots
101-105,108,110, 111,122-124,131, 138-140	\$ 0.43	\$ 0.48	\$ 0.54	\$ 0.38	\$ 0.42
107,112,115	0.48	0.51	0.58	0.38	0.42
ALL OTHER	0.28	0.31	0.35	0.38	0.42
* Theft and Mischief or Vandalism are subject to a \$100 per car/\$500 per occurrence deductible. See Rule 98. for additional deductible options.					

LIMITED SPECIFIED CAUSES OF LOSS*					
Territory Code	Personal Auto Type Vehicles			Miscellaneous Type Vehicles	
	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings	Open Lots
101-105,108,110, 111,122-124,131, 138-140	\$ 0.40	\$ 0.43	\$ 0.49	\$ 0.36	\$ 0.38
107,112,115	0.44	0.48	0.54	0.36	0.38
ALL OTHER	0.24	0.28	0.29	0.36	0.38
* Theft is subject to a \$100 per car/\$500 per occurrence deductible. See Rule 98. for additional deductible options.					

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

**49. AUTO DEALERS – PREMIUM DEVELOPMENT**  
(Cont'd)

<b>COMPREHENSIVE*</b>				
<b>Territory Code</b>	<b>Personal Auto Type Vehicles</b>			<b>Miscellaneous Type Vehicles</b>
	<b>Buildings</b>	<b>Standard Open Lots</b>	<b>Non-Standard Open Lots</b>	<b>Buildings And Open Lots</b>
101-105,108,110, 111,122-124,131, 138-140	\$ 0.50	\$ 0.54	\$ 0.62	\$ 0.54
107,112,115	0.54	0.60	0.68	0.54
ALL OTHER	0.36	0.41	0.43	0.54
* Theft and Mischief or Vandalism are subject to a \$100 per car/\$500 per occurrence deductible. See Rule <b>98.</b> for additional deductible options.				

<b>BLANKET COLLISION</b>			
	<ul style="list-style-type: none"> <li>• Reporting Form – Inventory Value</li> <li>• Non-reporting Form – Limit of Insurance</li> </ul>		
	<b>Deductible</b>	<b>First \$ 50,000 And Under</b>	<b>\$ 50,001 To \$ 100,000</b>
			<b>Over \$ 100,000</b>
\$100		\$ 2.77	\$ 1.17
\$250		1.67	0.66
See Rule <b>98.</b> for additional deductible options.			

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

**NEW JERSEY (29)**

**55. GARAGEKEEPERS' INSURANCE – PREMIUM DEVELOPMENT**

GARAGEKEEPERS' – OTHER THAN COLLISION*				
Maximum Limit Of Liability	Specified Causes Of Loss		Comprehensive	
	Legal Liability	Direct (Primary)	Legal Liability	Direct (Primary)
\$ 6,000	\$ 20	\$ 27	\$ 24	\$ 32
7,500	23	32	28	38
9,000	27	36	32	43
12,000	33	45	40	53
15,000	39	52	47	63
18,000	43	59	52	70
22,500	52	71	63	85
30,000	66	89	79	106
37,500	78	105	93	126
45,000	88	119	106	143
60,000	109	147	131	177
75,000	128	173	154	208
90,000	148	200	178	240
120,000	182	246	219	295
150,000	214	288	256	346
180,000	246	332	295	399
225,000	296	400	355	480
300,000	375	506	450	607
375,000	454	613	545	736
450,000	532	718	638	862
600,000	681	919	817	1103
750,000	826	1115	991	1337
900,000	966	1304	1159	1565
1,200,000	1232	1664	1479	1996
1,500,000	1472	1987	1766	2385
2,000,000	1666	2249	1999	2698
2,500,000	1814	2449	2177	2939
Over 2,500,000	Refer to Company			
Direct Coverage (Excess)				
Specified Causes Of Loss – Multiply the Legal Liability premium by 1.15.				
Comprehensive – Multiply the Legal Liability premium by 1.15.				
* Theft and Mischief or Vandalism are subject to a \$100 per car/\$500 per occurrence deductible. See Rule 98. for additional deductible options.				

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

**55. GARAGEKEEPERS' INSURANCE – PREMIUM DEVELOPMENT (Cont'd)**

GARAGEKEEPERS' – COLLISION						
Maximum  Limit Of Liability	Deductibles					
	\$ 100		\$ 250		\$ 500	
	Legal Liability	Direct (Primary)	Legal Liability	Direct (Primary)	Legal Liability	Direct (Primary)
\$ 6,000	\$ 27	\$ 36	\$ 18	\$ 24	\$ 14	\$ 18
7,500	31	42	20	27	16	21
9,000	36	48	23	31	18	24
12,000	45	61	29	40	23	31
15,000	54	73	35	47	27	36
18,000	64	86	42	56	32	43
22,500	75	102	49	66	38	51
30,000	97	130	63	85	48	65
37,500	114	153	74	100	57	77
45,000	128	173	83	112	64	86
60,000	161	217	104	141	80	108
75,000	193	261	126	170	97	130
90,000	222	299	144	195	111	150
120,000	277	374	180	243	139	187
150,000	333	449	216	292	166	225
180,000	384	518	249	337	192	259
225,000	459	620	298	403	230	310
300,000	584	788	380	512	292	394
375,000	708	955	460	621	354	478
450,000	830	1120	539	728	415	560
600,000	1071	1446	696	940	536	723
750,000	1309	1767	851	1148	654	883
900,000	1532	2068	996	1344	766	1034
1,200,000	1948	2630	1266	1710	974	1315
1,500,000	2336	3154	1519	2050	1168	1577
2,000,000	2666	3599	1733	2339	1333	1800
2,500,000	2905	3921	1888	2549	1452	1961
Over 2,500,000	Refer to Company					
Direct Coverage (Excess)						
Multiply the Legal Liability premium for the desired deductible by 1.15.						
For additional coverages, refer to company.						

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**90. HIRED AUTOS**

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<b>Cost Of Hire Basis – All Territories Liability Base Loss Cost</b>
\$ 1.27

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

## Supplementary Information – New Jersey

### **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 New Jersey

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

### **Trends in Liability Claim Costs**

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

#### **Multistate Paid Claim Cost Trends**

<u>Data Through</u>	<u>\$100,000 Bodily Injury</u>	<u>\$100,000 Property Damage</u>
09/30/2015	+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%
03/31/2019	+5.7%	+4.6%
06/30/2019	+5.7%	+5.1%

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 – New Jersey

### **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 – New Jersey

### New Jersey Trends

#### **Trucks, Tractors & Trailers and Private Passenger Types Liability**

	Current Trends <u>Data through 6/30/2019</u>	Previous Trends <u>Data through 6/30/2018</u>
New Jersey Claim Cost Trends		
Bodily Injury (\$100,000 Limit)	5.0%	5.5%
Property Damage (\$100,000 Limit)	5.2%	4.5%
Credibility-Weighted Claim Cost Trends		
Bodily Injury (\$100,000 Limit)	5.6%	4.5%
Property Damage (\$100,000 Limit)	5.2%	4.4%
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)	5.6%	4.5%
Property Damage (\$100,000 Limit)	5.2%	4.4%
Private Passenger Types		
Bodily Injury (\$100,000 Limit)	5.6%	4.5%
Property Damage (\$100,000 Limit)	5.2%	4.4%

New Jersey bodily injury severity trend receives 10% weight when combined with multistate trend in the filing, property damage trend receives 50% weight.

If the prior trends were used to calculate the indicated changes in this document, the Truck, Tractors & Trailers Liability indication would have been 7.2% rather than 11.1%. For the Private Passenger Types coverage, the indication would have been 1.2% instead of 3.8%.

#### **No-Fault Coverage (PIP)**

	Current Trends <u>Data through 12/31/2019</u>	Previous Trends <u>Data through 12/31/2018</u>
New Jersey Claim Cost Trends		
Private Passenger Types	2.8%	3.3%
Selected Claim Frequency Trends		
Private Passenger Types	0.0%	0.0%
Selected Pure Premium Trends		
Private Passenger Types	2.8%	3.3%

If the prior trends were used to calculate the indicated change in this document for the Private Passenger Types PIP coverage, the indication would have been -1.3% rather than -2.1%.

## Supplementary Information – New Jersey

### Physical Damage Loss Trend

		Current Trends <u>Data through 6/30/2019</u>	Previous Trends <u>Data through 6/30/2018</u>
Trucks, Tractors & Trailers	<u>Coverage</u>		
	OTC	+6.0%	+7.0%
	Collision	+4.0%	+4.5%
Private Passenger Types and Garages	OTC	+6.5%	+7.0%
	Collision	+4.0%	+4.5%

### Physical Damage OCN Trend

		Current Trends <u>Data through 6/30/2019</u>	Previous Trends <u>Data through 6/30/2018</u>
Trucks, Tractors & Trailers	<u>Coverage</u>		
	OTC	+0.9%	+1.0%
	Collision	+1.5%	+1.5%
Private Passenger Types	OTC	+0.9%	+1.0%
	Collision	+0.6%	+0.6%

The loss trend has decreased by 1.0 points for Trucks, Tractors & Trailers OTC and has decreased by 0.5 points for 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 2.7%, instead of 0.0%, and 12.1%, instead of 10.6%, 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 remained the same for Trucks, Tractors, & Trailers collision and 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 7.0%, instead of 5.1%, and 4.6%, instead of 2.8%, respectively.

For Auto Dealers, using the prior year's loss trend would have resulted in indications of 14.8% for OTC (compared to the current 13.2% indication), and -1.5% for collision (compared to the current -2.9% indication). For Garage Keepers, using the prior year's loss trend would have resulted in indications of 18.5% for the OTC (compared to the current 16.7% indication) and 18.1% for collision (compared to the current 16.0% indication).

## Supplementary Information – New Jersey

### Loss Development

#### Methodology

For the Trucks, Tractors & Trailers and Private Passenger Types Liability coverages, we continue to employ a credibility-weighted combination of New Jersey 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	1.078	1.103
27 to Ultimate	1.312	1.386
15 to Ultimate	2.026	2.164
Trucks, Tractors and Trailers PD		
39 to Ultimate	1.005	1.004
27 to Ultimate	1.014	1.013
15 to Ultimate	1.088	1.091
Private Passenger Types BI		
39 to Ultimate	1.073	1.079
27 to Ultimate	1.348	1.366
15 to Ultimate	2.182	2.179
Private Passenger Types PD		
39 to Ultimate	1.004	1.004
27 to Ultimate	1.009	1.011
15 to Ultimate	1.059	1.095

## Supplementary Information – New Jersey

### **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 9.2% is indicated when each of the coverage indications is weighted by its respective loss cost volume. Staff will file the indications, which reflect a 01/01/2021 proposed effective date, with the following exceptions:

<u>Coverage</u>	<u>Indicated Change</u>	<u>Filed Change</u>
Trucks, Tractors and Trailers Other than Collision	0.0%	N.C.
Auto Dealers Other than Collision	13.2%	N.C.

The overall filed change is 9.1%.

### **Notes**

- The Auto Dealers Liability and PIP coverages are not being reviewed this year.
- Trucks, Tractors and Trailers Liability (11.1%)- The high indication is due to the poor experience in years ending 06/30/2017 and 06/30/2018.
- Private Passenger Types Other than Collision (10.6%)- The high indication is due to the poor experience, especially in the latest year.
- Auto Dealers Other than Collision (13.2%)- The large indication is due to a higher expected experience ratio caused by a longer period of time since this coverage was last reviewed.
- Garagekeepers Other than Collision (16.7%)- The large indication is due to a higher expected experience ratio caused by a longer period of time since this coverage was last reviewed.
- Garagekeepers Collision (16.0%)- The large indication is due to poor experience in the earlier 3 years of the review, as well as a higher expected experience ratio caused by a longer period of time since this coverage was last reviewed.