

LOSS COSTS – IMPLEMENTATION

JULY 15, 2020

COMMERCIAL AUTOMOBILE

LI-CA-2020-301

ALABAMA REVISED COMMERCIAL AUTO ADVISORY PROSPECTIVE LOSS COSTS TO BE IMPLEMENTED

KEY MESSAGE

Loss costs representing a +7.5% statewide change to be implemented.

BACKGROUND

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

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.

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.

SUPPLEMENTARY INFORMATION

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

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

EFFECTIVE DATE

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

These changes are applicable to all policies written on or after 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.

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.

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 6, 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.

RATING SOFTWARE IMPACT

No new attributes are being introduced with this revision.

POLICYHOLDER NOTIFICATION

If you decide to implement this revision, you should check all applicable laws for the state(s) to which this revision applies, to determine whether or not a specific policyholder notice requirement may apply. Please note that circular [LI-CL-2019-057](#) contains the ISO Guide To Renewals With Changed Conditions For Commercial Lines, which is available only as a guide to assist participating companies in complying with various conditional renewal statutes or regulations, for the major commercial lines of insurance serviced by ISO. The information in the Guide does not necessarily reflect all requirements or exceptions that may apply, and it is not intended as a substitute for your review of all applicable statutes and regulations concerning policyholder notification.

FUTURE ISO ACTION

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

REVISION DISTRIBUTION

We will issue a Notice to Manualholders with an edition date of 2-21 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

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

ATTACHMENT(S)

- Filing CA-2020-BRLA1
- Supplementary Information

FILES AVAILABLE FOR DOWNLOAD

To download all files associated with this circular, including attachments in the full circular PDF and/or any additional files not included in the PDF, search for the circular number on [ISOnet Circulars](#). Then click the Word/Excel link under the Full Circular column on the Search Results screen.

Please note that in some instances, not all files listed in the Attachment(s) block (if applicable) are included in the PDF.

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DATA QUALITY

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

ACKNOWLEDGEMENT OF ACTUARIAL QUALIFICATIONS

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

I, 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.

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

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

PURPOSE	<p>This document:</p> <ul style="list-style-type: none">revises the advisory prospective loss costs for the major Commercial Automobile classes. These loss costs represent a 7.5% statewide change from the loss costs currently in effect.provides the analyses used to derive these advisory loss costs.
DEFINITION OF THE ISO ADVISORY PROSPECTIVE LOSS COSTS	<p>Advisory prospective loss costs in this document are the expected value of that portion of a rate that does not include provisions for expenses (other than loss adjustment expenses) or profit, and are based on historical aggregate losses and loss adjustment expenses adjusted through development to their ultimate value and projected through trending to a future point in time. Throughout this document the words “loss cost” are synonymous with the words “prospective loss cost.”</p>
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-33, the exhibits are labeled EXHIBIT A1 through EXHIBIT C20, and the revised prospective loss cost pages are numbered D-1 through D-27.</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 & Trailers</u>	<u>Indicated</u>	<u>Filed</u>
Liability		
Single Limit Liability	8.9%	8.9%
Physical Damage		
Other than Collision	7.1%	7.1%
Collision	-1.8%	N.C.
Total Trucks, Tractors & Trailers	7.1%	7.4%
<u>Private Passenger Types</u>		
Liability		
Single Limit Liability	10.6%	10.6%
Physical Damage		
Other than Collision	8.7%	8.7%
Collision	2.1%	N.C.
Total Private Passenger Types	8.4%	7.9%
<u>Garages</u>		
Physical Damage		
Auto Dealers		
Other than Collision	15.6%	15.6%
Collision	14.7%	14.7%
Garagekeepers		
Other than Collision	27.3%	25.0%
Collision	13.2%	13.2%
Total Garages	18.2%	17.6%
<u>Grand Total</u>	7.3%	7.5%

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

INDICATED VS.
FILED

Indicated changes are based on standard ISO methodology, utilizing a 2/1/2021 trend effective date. The filed loss cost level changes are the same as the indicated with the following exceptions: No Change (N.C.) was selected for Trucks, Tractors & Trailers Collision and Private Passenger Types Collision due to the modest indications. For Garage Keepers Other Than Collision, 25% was selected for stability.

PRIOR ISO
REVISIONS

The latest selected revisions in this state are:

<u>Filing</u>	CA-2019-BRLA1	CA-2018-BRLA1	CA-2017-BRLA1
Rate Level/ Loss Costs	Loss Costs	Loss Costs	Loss Costs
Effective Date	2/1/2020	2/1/2019	2/1/2018
<u>Changes</u>			
Indicated	10.6%	9.2%	9.3%
Filed	10.6%	9.0%	9.3%
Approved	10.6%	9.0%	9.3%

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	+5.3%
Private Passenger Types Liability:	
Bodily Injury	+5.6%
Property Damage	+5.3%

ADJUSTMENTS TO REPORTED EXPERIENCE (CONTINUED)	Trucks, Tractors & Trailers OTC	+6.0%
	Trucks, Tractors & Trailers Collision	+4.0%
	Private Passenger Types and Garages OTC	+6.5%
	Private Passenger Types and Garages 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. Travelers Indemnity Company
2. Sentry Insurance A Mutual Company
3. Zurich American Insurance Company
4. Cincinnati Insurance Company
5. Nationwide Mutual Insurance Co.
6. American International Group
7. Canal Insurance Company
8. Employers Mutual Casualty Company
9. PA National Mutual Casualty Ins. Co.
10. National Trust Insurance Company

PHYSICAL DAMAGE (ASLOB 21.2)

1. Zurich American Insurance Company
2. Travelers Indemnity Company
3. Cincinnati Insurance Company
4. National Trust Insurance Company
5. Motors Insurance Corporation
6. Great American Insurance Company
7. Liberty Mutual Insurance Company
8. Sentry Insurance A Mutual Company
9. Canal Insurance Company
10. Employers Mutual Casualty Company

Insurers are listed in descending order based on the percent of statewide written premium volume from Annual Statement Page 15 for the year ending 12/31/2018 for the Annual Statement Line of Business (ASLOB) indicated.

MARKET SHARE

The market share of ISO participating insurers used in this review as measured by Annual Statement Page 15 written premium for the year ending 12/31/2018 is:

Liability (ASLOB 19.3 & 19.4)

44.5%

Physical Damage (ASLOB 21.2)

42.3%

COMPANY DECISION

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

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

COMPANY
DECISION
(CONTINUED)

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

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ALABAMA
COMMERCIAL AUTOMOBILE
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OVERVIEW OF ISO ACTUARIAL PROCEDURES – COMMERCIAL AUTOMOBILE

INTRODUCTION	Commercial Automobile advisory prospective loss costs are determined by evaluating the adequacy of the current ISO loss costs to pay for our best estimate of losses and all loss adjustment expenses that will be incurred in the prospective (or future) period. This evaluation is done separately by coverage for the major classes.
STEP 1: DETERMINATION OF STATEWIDE LOSS COST INDICATION	The first step in this process is the determination of the statewide loss cost indication by major class/coverage. In other words, what percentage changes on average must be made to the current ISO loss costs in order to achieve adequacy for the prospective conditions? The percentage changes are presented on the exhibits labeled "Determination of Statewide Advisory Loss Cost Level Change." See the calculations in Exhibits B1-B6 .
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 Exhibits B7-B12 .
STEP 3: APPLICATION OF PERCENT CHANGES	The last step is the calculation of the ISO advisory prospective loss costs. This is achieved by applying either the filed statewide or territorial changes to the current ISO loss costs. For liability, the percentage change is applied at the basic limit; for physical damage, it is applied at the base OCN, age and deductible. The resulting Loss Costs are displayed in Section D.

OVERVIEW OF ISO ACTUARIAL PROCEDURES – COMMERCIAL AUTOMOBILE
STEP 1 – DETERMINATION OF STATEWIDE ADVISORY LOSS COST LEVEL CHANGE

OBJECTIVE	The objective of this procedure is to determine the indicated statewide advisory loss cost level change. This procedure answers the question: what percentage changes must be made on average to the current ISO loss costs in order for them to be adequate to cover indemnity losses and all loss adjustment expenses incurred in the prospective period in which the revised loss costs are assumed to be in effect?
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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 Exhibits B1-B6 .
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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.

INCURRED
LOSSES & LAE
(Item 2)

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

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

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

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

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

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

EXPERIENCE
RATIO
(Item 3)

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

YEAR WEIGHTS
(Item 4)

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

EXPECTED
EXPERIENCE
RATIO
(Item 7)

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

CREDIBILITY

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

CREDIBILITY
WEIGHTED
EXPERIENCE
RATIO

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

OVERVIEW OF ISO ACTUARIAL PROCEDURES – COMMERCIAL AUTOMOBILE

STEP 2 – DETERMINATION OF TERRITORY RELATIVITIES

OBJECTIVE	The objective of this procedure is to distribute the statewide loss cost indication by territory. In other words, what percentage changes by territory should be made in order to equitably achieve an adequate statewide prospective loss cost level?
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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 Exhibits B7-B12 .
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EXPLANATORY MEMORANDUM FOR TRUCKS, TRACTORS & TRAILERS AND PRIVATE
PASSENGER TYPES LIABILITY 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 LOSS COST	Average \$100,000 loss cost at current level (earned aggregate loss cost at current level divided by exposures) is based on the latest accident year experience available and reflects the \$100,000 basic limit at the present ISO manual level.
COLUMN (3) 5 YEAR ENDED EXPERIENCE LOSS COST	Loss cost based on the latest 5 years of experience (for purposes of stability). The loss cost is Bodily Injury and Property Damage combined and is trended and developed to an ultimate settlement basis including all loss adjustment expenses.
COLUMN (4) EXPERIENCE RATIO LOSS COST	For each coverage, an experience ratio by territory is derived by dividing the 5 year experience loss cost by the average \$100,000 loss cost at present ISO manual level. [Col. (3) / Col. (2)]
COLUMN (5) CREDIBILITY	The experience ratio thus calculated is assigned a credibility value on the basis of the number of claims underlying the 5 year pure premium (See Section C for credibility standards). The complement of the credibility is assigned to the statewide experience ratio which appears in Col. (4).
COLUMN (6) FORMULA EXPERIENCE RATIO	<p>The formula experience ratio is a credibility weighted average of the territory group experience ratio and statewide experience ratio. The formula is as follows:</p> $\frac{[\text{Terr. Group Col. (4)} \times \text{Terr. Group Col. (5)}] + [\text{SW Total Col. (4)} \times (1.0 - \text{Terr. Group Col. (5)})]}{[\text{Terr. Group Col. (4)} + \text{SW Total Col. (4)}]}$

COLUMN (7)
INDEX TO
STATE

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

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

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

COLUMN (8)
BASE CLASS
LOSS COST

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

COLUMN (11)
ADVISORY
LOSS COST
CHANGE

Percentage change from the present \$100,000 base loss cost to the revised \$100,000 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> $\begin{aligned} &[\text{Terr. Group Col. (4)} \times \text{Terr. Group Col. (5)}] \\ &+ [\text{SW Total Col. (4)} \times (1.0 - \text{Terr. Group Col. (5)})] \end{aligned}$

COLUMN (7)
INDEX TO
STATE

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

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

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

COLUMN (8)
BASE CLASS
LOSS COST

Present ISO base class loss cost.

COLUMN (9)
INDICATED BASE
LOSS COST

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

COLUMN (10)
REVISED BASE
LOSS COST

Revised base loss cost.

COLUMN (11)
ADVISORY
LOSS COST
CHANGE

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

LOSS ADJUSTMENT EXPENSE FACTORS

OBJECTIVE	The reported indemnity losses must be loaded for any loss adjustment expenses (LAE) that are not reported in statistical detail to ISO. See the calculations in Exhibit C1 .
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 Exhibits C2-C3 .
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%

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

OBJECTIVE

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

DESCRIPTION OF ORIGINAL COST NEW DATA

The average original cost new (OCN) relativities for Comprehensive and Collision are displayed on the following exhibits. 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.

LOSS DEVELOPMENT FOR LIABILITY

OBJECTIVE	<p>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.</p>
DESCRIPTION OF EXPERIENCE PERIOD DATA	<p>For Trucks, Tractors & Trailers and Private Passenger Types Liability, the incurred losses and allocated loss adjustment expenses underlying the statewide loss cost level indications are on an accident year basis and were evaluated as of September 30, 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 Exhibits C12-C13.</p>
DESCRIPTION OF LOSS DEVELOPMENT METHODOLOGY	<p>For Bodily Injury Coverage, states are divided into two multistate groups. One group (No-Fault) consists of states with a no-fault law that has a tort threshold. The other group (Tort) contains the remaining states. The applicable multistate group for this state is used in this document. Losses are developed up to 123 months and are based on \$100,000 CSL data. Three-year averages for Trucks, Tractors & Trailers and Private Passenger Types are calculated for each link ratio based on a "best three of five" approach. Specifically, for the latest five years, the highest and lowest ratios were removed from the calculation and the three year average was calculated using the three remaining factors. Beyond 123 months the loss development is assumed to be unity.</p> <p>For Property Damage Coverage, one multistate group is used. Losses are developed up to 111 months and \$100,000 CSL data is used. Three-year averages for Trucks, Tractors & Trailers and Private Passenger Types are calculated for each link ratio based on a "best three of five" years approach. Specifically, for the latest five years, the highest and lowest ratios were removed from the calculation and the three year average was calculated using the three remaining factors. Development beyond 111 months is assumed to be unity.</p>

STATE
CREDIBILITY
WEIGHTED
FACTORS

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

Trucks, Tractors & Trailers

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

Private Passenger Types

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

TRUCKS,
TRACTORS &
TRAILERS AND
PRIVATE
PASSENGER
TYPES

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

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

LOSS DEVELOPMENT FOR PHYSICAL DAMAGE

OBJECTIVE	The application of loss development recognizes the important concept that some of the losses for a particular accident year have not been finally determined at the time the experience is compiled.
DESCRIPTION OF EXPERIENCE PERIOD DATA	For Physical Damage, paid losses underlying the statewide loss cost level indications are on an accident year basis and were evaluated as of September 30, 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 Exhibits C14-C17 .
DESCRIPTION OF LOSS DEVELOPMENT METHODOLOGY	For Collision and Other Than Collision coverages, one multistate group is used. Losses are developed to an ultimate settlement basis. Three-year averages are calculated for each age-to-age link ratio. These link ratios are accumulated to develop losses to 123 months. Development beyond 123 months is assumed to be 1.000.

CREDIBILITY PROCEDURE FOR EXPERIENCE LOSS RATIO

OBJECTIVE	<p>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.</p>
METHODOLOGY	<p>The standards for full credibility were determined from a credibility study using various size of loss distributions for liability, other than collision and collision respectively. Separate standards by coverage/major class for full credibility were calculated using the Mayerson, Jones and Bowers expansion formula.</p>
CREDIBILITY FOR EXPERIENCE LOSS RATIO	<p>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:</p> $Z = \sqrt{\frac{\text{Claims}}{X}}$ <p>Where X equals the full credibility standard, by line and coverage, as shown on the following pages of this section.</p>
YEAR WEIGHTS	<p>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.</p>

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

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

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

Step 2: Determine the Experience Period Credibility

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

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

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

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

Step 2: Determine the Experience Period Credibility

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

<u>Coverage</u>	<u>Intermediate Threshold</u>	<u>Full Standard</u>
Trucks, Tractors & Trailers OTC	1,350	11,000
Trucks, Tractors & Trailers Collision	550	4,500
Private Passenger Types OTC	1,050	8,500
Private Passenger Types Collision	450	3,500
Garages OTC	900	7,500
Garages Collision	250	2,000

Tables For Use With Trend Data

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

K = 25,000

K = 10,000

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

ALL LIABILITY COVERAGES
CREDIBILITY TABLE
NUMBER OF CLAIMS

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

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

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

PHYSICAL DAMAGE
CREDIBILITY TABLES
NUMBER OF CLAIMS

OTHER THAN COLLISION

<u>Cred</u>	<u>Trucks, Tractors & 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 & 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.

ALABAMA
CLAIMS PER TERRITORY
LIABILITY

Territory	Trucks, Tractors & Trailers	Private Passenger Types
	Incurred Claims 5 Years Ending 6/30/2019 Combined BI and PD	Incurred Claims 5 Years Ending 6/30/2019 Combined BI and PD
101	2,177	394
108	153	8
113	592	89
115	1,511	246
116	549	193
121	315	60
122	1,141	183
123	855	165
124	1,243	276
125	328	92
129	1,689	346
SW Total	10,553	2,052

Claims for Trend

BI

PD

653

1,712

ALABAMA
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	445	822	317	402
108	99	77	39	16
113	197	255	119	116
115	530	752	235	194
116	271	251	168	198
121	128	152	38	59
122	471	557	155	162
123	227	384	71	159
124	440	513	119	148
125	145	144	55	73
129	634	804	247	276
SW Total	3,587	4,711	1,563	1,803

WIND AND WATER PROCEDURE WITH REGIONAL COMPONENT OTHER THAN COLLISION

OBJECTIVE

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

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

The wind and water procedure for the Southeast Hurricane Regional states incorporates a regional component into the procedure. A portion of the losses above a certain threshold is moved to the regional calculation. A regional excess component is calculated and applied to the losses. The purpose of the regional component is to mitigate the impact of extremely catastrophic events, such as a category five hurricane, on any one state in the region.

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 average 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 Wind and Water to non-Wind and Water ratios are adjusted to moderate the impact of extremely catastrophic years on any one state in the Southeast Hurricane Region. This is accomplished by separating out a portion of the losses at increasing severity levels and apportioning them to the regional calculation. Specifically, 50% of the layer of the Wind and Water ratios between 10 times the median and 15 times the median plus 75% of the layer of the Wind and Water ratios above 15 times the median goes into the regional component. The average of the portion of the Wind and Water to non-Wind and Water ratios retained in the state is the 'normal' ratio.

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)).

DESCRIPTION OF
WIND AND WATER
ADJUSTMENT
PROCEDURE
(CONT'D)

The excess ratio is the difference between the average Wind and Water ratio and the normal ratio. The state excess component to region is calculated as $1 + [\text{excess ratio} / (1 + \text{normal ratio})]$. The regional excess factor is calculated as the weighted average of each state's excess component to region, using each state's latest 5 years non-Wind and Water losses as weights. This factor is applied to the 'normal' losses (Column (2) plus Column (6)) to get the total adjusted losses (Column (7)).

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

INSURANCE SERVICES OFFICE, INC.

WIND AND WATER PROCEDURE - ALABAMA
TRUCKS, TRACTORS, AND TRAILERS - OTHER THAN COLLISION

	(1)	(2)	(3)	(4)	(4a)	(4b)	(4c)	(4d)	(4e)	(5)	(6)	(7)
			(2) - (1)	(1) / (3)		BETWEEN 10*		0.5* (4b) + 0.75* (4c)		AVG (4e) - (4)	(3) x (5)	[(2) + (6)] * (12)
									EXCESS WIND RATIO TO REGION	RETAINED WIND TO NON-WIND RATIO	VARIATION FROM NORMAL WIND RATIO	
YEAR ENDING	OTC WIND & WATER LOSSES	OTC TOTAL LOSSES	TOTAL - WIND&WATER LOSSES	WIND & WATER / NON (W&W)	BELOW 10* MEDIAN	MEDIAN AND 15* MEDIAN	ABOVE 15* MEDIAN					ADJ OTC TOTAL LOSSES
1987	21,164	1,188,800	1,167,636	0.018	0.018	0.000	0.000	0.000	0.000	0.018	0.109	1,335,813
1988	263,823	1,567,777	1,303,954	0.202	0.202	0.000	0.000	0.000	0.202	-0.075	-97,797	1,492,030
1989	100,562	1,379,171	1,278,609	0.079	0.079	0.000	0.000	0.000	0.079	0.048	61,373	1,462,152
1990	253,700	1,901,991	1,648,291	0.154	0.154	0.000	0.000	0.000	0.154	-0.027	-44,504	1,885,349
1991	91,894	1,727,916	1,636,022	0.056	0.056	0.000	0.000	0.000	0.056	0.071	116,158	1,871,735
1992	30,839	1,495,365	1,464,526	0.021	0.021	0.000	0.000	0.000	0.021	0.106	155,240	1,675,364
1993	82,644	1,555,864	1,473,220	0.056	0.056	0.000	0.000	0.000	0.056	0.071	104,599	1,685,370
1994	132,601	1,307,576	1,174,975	0.113	0.113	0.000	0.000	0.000	0.113	0.014	16,450	1,343,886
1995	185,885	1,750,411	1,564,526	0.119	0.119	0.000	0.000	0.000	0.119	0.008	12,516	1,789,371
1996	254,506	2,586,446	2,331,940	0.109	0.109	0.000	0.000	0.000	0.109	0.018	41,975	2,667,847
1997	77,791	2,110,994	2,033,203	0.038	0.038	0.000	0.000	0.000	0.038	0.089	180,955	2,326,328
1998	406,628	3,049,499	2,642,871	0.154	0.154	0.000	0.000	0.000	0.154	-0.027	-71,358	3,022,813
1999	143,290	2,994,580	2,851,290	0.050	0.050	0.000	0.000	0.000	0.050	0.077	219,549	3,262,341
2000	175,113	2,992,205	2,817,092	0.062	0.062	0.000	0.000	0.000	0.062	0.065	183,111	3,222,946
2001	255,401	2,685,188	2,429,787	0.105	0.105	0.000	0.000	0.000	0.105	0.022	53,455	2,779,723
2002	137,472	2,027,180	1,889,708	0.073	0.073	0.000	0.000	0.000	0.073	0.054	102,044	2,161,162
2003	290,517	1,778,061	1,487,544	0.195	0.195	0.000	0.000	0.000	0.195	-0.068	-101,153	1,702,062
2004	37,242	911,988	874,746	0.043	0.043	0.000	0.000	0.000	0.043	0.084	73,479	1,000,249
2005	227,616	1,284,209	1,056,593	0.215	0.215	0.000	0.000	0.000	0.215	-0.088	-92,980	1,209,097
2006	366,541	1,282,575	916,034	0.400	0.400	0.000	0.000	0.000	0.400	-0.273	-250,077	1,047,985
2007	71,435	1,169,082	1,097,647	0.065	0.065	0.000	0.000	0.000	0.065	0.062	68,054	1,255,693
2008	95,088	1,014,228	919,140	0.103	0.103	0.000	0.000	0.000	0.103	0.024	22,059	1,051,831
2009	341,487	1,643,174	1,301,687	0.262	0.262	0.000	0.000	0.000	0.262	-0.135	-175,728	1,489,458
2010	105,855	1,343,578	1,237,723	0.086	0.086	0.000	0.000	0.000	0.086	0.041	50,747	1,415,240
2011	769,870	2,187,114	1,417,244	0.543	0.543	0.000	0.000	0.000	0.543	-0.416	-589,574	1,621,503
2012	199,185	1,263,820	1,064,635	0.187	0.187	0.000	0.000	0.000	0.187	-0.060	-63,878	1,217,941
2013	216,105	1,684,088	1,467,983	0.147	0.147	0.000	0.000	0.000	0.147	-0.020	-29,360	1,679,549
2014	107,224	1,647,249	1,540,025	0.070	0.070	0.000	0.000	0.000	0.070	0.057	87,781	1,761,055
2015	103,596	2,318,568	2,214,972	0.047	0.047	0.000	0.000	0.000	0.047	0.080	177,198	2,533,202
2016	46,339	2,564,457	2,518,118	0.018	0.018	0.000	0.000	0.000	0.018	0.109	274,475	2,881,516
2017	464,521	3,084,410	2,619,889	0.177	0.177	0.000	0.000	0.000	0.177	-0.050	-130,994	2,997,717
2018	647,444	4,253,421	3,605,977	0.180	0.180	0.000	0.000	0.000	0.180	-0.053	-191,117	4,123,239

INSURANCE SERVICES OFFICE, INC.

WIND AND WATER PROCEDURE - ALABAMA
TRUCKS, TRACTORS, AND TRAILERS - OTHER THAN COLLISION (CONT'D)

	(1)	(2)	(3)	(4)	(4a)	(4b)	(4c)	(4d)	(4e)	(5)	(6)	(7)	
			(2) - (1)	(1) / (3)		BETWEEN 10*		0.5*(4b)+ 0.75*(4c)	EXCESS WIND	RETAINED WIND TO NON-WIND	AVG (4e) - (4)	(3) x (5)	[(2)+(6)] * (12)
YEAR ENDING	OTC WIND & WATER LOSSES	OTC TOTAL LOSSES	TOTAL - WIND&WATER LOSSES	WIND & WATER / NON (W&W)	BELOW 10* MEDIAN	MEDIAN AND 15* MEDIAN	ABOVE 15* MEDIAN	RATIO TO REGION	RATIO TO REGION	RATIO	NORMAL WIND RATIO	WIND & WATER ADJUSTMENT	ADJ OTC TOTAL LOSSES
2019	157,907	3,411,813	3,253,906	0.049	0.049	0.000	0.000	0.000	0.049	0.078		253,805	3,720,602
(8) AVERAGE WIND TO NON W&W RATIO=AVG. (4)				0.127				Median =	M*		0.103		
(9) NORMAL WIND TO NON W&W RATIO =AVG. (4e)				0.127					5M		0.515		
(10) EXCESS WIND RATIO TO REGION= (8) - (9)				0.000					10M		1.030		
(11) STATE EXCESS COMPONENT TO REGION				1.000					15M		1.545		
(12) REGIONAL EXCESS FACTOR				1.015				* SUBJECT TO A MINIMUM VALUE OF 0.05					

INSURANCE SERVICES OFFICE, INC.

WIND AND WATER PROCEDURE - ALABAMA
PRIVATE PASSENGERS - OTHER THAN COLLISION

	(1)	(2)	(3)	(4)	(4a)	(4b)	(4c)	(4d)	(4e)	(5)	(6)	(7)
			(2) - (1)	(1) / (3)		BETWEEN 10*	ABOVE 15*	0.5* (4b) + 0.75* (4c)		AVG (4e) - (4)	(3) x (5)	[(2)+(6)] * (12)
	OTC WIND & WATER LOSSES	OTC TOTAL LOSSES	TOTAL - WIND&WATER LOSSES	WIND & WATER / NON (W&W)	BELOW 10* MEDIAN	MEDIAN AND 15* MEDIAN	MEDIAN	EXCESS WIND RATIO TO REGION	RETAINED WIND TO NON-WIND RATIO	VARIATION FROM NORMAL WIND RATIO	WIND & WATER ADJUSTMENT	ADJ OTC TOTAL LOSSES
1987	10,853	593,349	582,496	0.019	0.019	0.000	0.000	0.000	0.019	0.283	164,846	769,568
1988	760,781	1,477,777	716,996	1.061	1.061	0.000	0.000	0.000	1.061	-0.759	-544,200	947,581
1989	107,184	739,864	632,680	0.169	0.169	0.000	0.000	0.000	0.169	0.133	84,146	836,370
1990	250,605	919,719	669,114	0.375	0.375	0.000	0.000	0.000	0.375	-0.073	-48,845	883,937
1991	145,941	820,829	674,888	0.216	0.216	0.000	0.000	0.000	0.216	0.086	58,040	892,052
1992	14,874	612,666	597,792	0.025	0.025	0.000	0.000	0.000	0.025	0.277	165,588	789,928
1993	35,226	627,039	591,813	0.060	0.060	0.000	0.000	0.000	0.060	0.242	143,219	781,812
1994	55,828	737,826	681,998	0.082	0.082	0.000	0.000	0.000	0.082	0.220	150,040	901,184
1995	96,405	673,600	577,195	0.167	0.167	0.000	0.000	0.000	0.167	0.135	77,921	762,794
1996	238,853	962,398	723,545	0.330	0.330	0.000	0.000	0.000	0.330	-0.028	-20,259	956,271
1997	82,473	805,100	722,627	0.114	0.114	0.000	0.000	0.000	0.114	0.188	135,854	955,068
1998	253,517	1,043,649	790,132	0.321	0.321	0.000	0.000	0.000	0.321	-0.019	-15,013	1,044,066
1999	117,211	840,434	723,223	0.162	0.162	0.000	0.000	0.000	0.162	0.140	101,251	955,810
2000	157,708	887,648	729,940	0.216	0.216	0.000	0.000	0.000	0.216	0.086	62,775	964,679
2001	153,874	792,650	638,776	0.241	0.241	0.000	0.000	0.000	0.241	0.061	38,965	844,089
2002	95,237	565,863	470,626	0.202	0.202	0.000	0.000	0.000	0.202	0.100	47,063	622,120
2003	218,477	761,184	542,707	0.403	0.403	0.000	0.000	0.000	0.403	-0.101	-54,813	716,967
2004	28,971	500,065	471,094	0.061	0.061	0.000	0.000	0.000	0.061	0.241	113,534	622,803
2005	174,075	484,964	310,889	0.560	0.560	0.000	0.000	0.000	0.560	-0.258	-80,209	410,826
2006	264,460	648,494	384,034	0.689	0.689	0.000	0.000	0.000	0.689	-0.387	-148,621	507,371
2007	54,794	457,336	402,542	0.136	0.136	0.000	0.000	0.000	0.136	0.166	66,822	532,020
2008	78,830	383,807	304,977	0.258	0.258	0.000	0.000	0.000	0.258	0.044	13,419	403,184
2009	135,959	449,876	313,917	0.433	0.433	0.000	0.000	0.000	0.433	-0.131	-41,123	414,884
2010	50,116	388,634	338,518	0.148	0.148	0.000	0.000	0.000	0.148	0.154	52,132	447,377
2011	496,560	826,096	329,536	1.507	1.507	0.000	0.000	0.000	1.507	-1.205	-397,091	435,440
2012	146,493	494,468	347,975	0.421	0.421	0.000	0.000	0.000	0.421	-0.119	-41,409	459,855
2013	85,584	503,623	418,039	0.205	0.205	0.000	0.000	0.000	0.205	0.097	40,550	552,336
2014	126,962	544,144	417,182	0.304	0.304	0.000	0.000	0.000	0.304	-0.002	-834	551,460
2015	70,265	564,463	494,198	0.142	0.142	0.000	0.000	0.000	0.142	0.16	79,072	653,188
2016	15,157	447,908	432,751	0.035	0.035	0.000	0.000	0.000	0.035	0.267	115,545	571,905
2017	195,890	602,872	406,982	0.481	0.481	0.000	0.000	0.000	0.481	-0.179	-72,850	537,972
2018	271,352	1,022,248	750,896	0.361	0.361	0.000	0.000	0.000	0.361	-0.059	-44,303	992,614

INSURANCE SERVICES OFFICE, INC.

WIND AND WATER PROCEDURE - ALABAMA												
PRIVATE PASSENGERS - OTHER THAN COLLISION (CONT'D)												
(1)	(2)	(3)	(4)	(4a)	(4b)	(4c)	(4d)	(4e)	(5)	(6)	(7)	
		(2) - (1)	(1) / (3)				0.5*(4b) + 0.75*(4c)		AVG (4e) - (4)	(3) x (5)	[(2) + (6)] * (12)	
YEAR	OTC WIND & WATER LOSSES	OTC TOTAL LOSSES	TOTAL - WIND&WATER LOSSES	WIND & WATER / NON (W&W)	BELOW 10* MEDIAN	BETWEEN 10* AND 15* MEDIAN	ABOVE 15* MEDIAN	EXCESS WIND RATIO TO REGION	RETAINED WIND TO NON-WIND RATIO	VARIATION FROM NORMAL WIND RATIO	WIND & WATER ADJUSTMENT	ADJ OTC TOTAL LOSSES
2019	30,439	659,202	628,763	0.048	0.048	0.000	0.000	0.000	0.048	0.254	159,706	831,192
(8) AVERAGE WIND TO NON W&W RATIO=AVG. (4)				0.302				Median =	M*	0.216		
(9) NORMAL WIND TO NON W&W RATIO =AVG. (4e)				0.302					5M	1.080		
(10) EXCESS WIND RATIO TO REGION= (8) - (9)				0.000					10M	2.160		
(11) STATE EXCESS COMPONENT TO REGION				1.000					15M	3.240		
(12) REGIONAL EXCESS FACTOR				1.015								
* SUBJECT TO A MINIMUM VALUE OF 0.05												

INSURANCE SERVICES OFFICE, INC.

WIND AND WATER PROCEDURE - ALABAMA
AUTO DEALERS - OTHER THAN COLLISION

	(1)	(2)	(3)	(4)	(4a)	(4b)	(4c)	(4d)	(4e)	(5)	(6)	(7)
			(2) - (1)	(1) / (3)				0.5* (4b) + 0.75* (4c)		AVG (4e) - (4)	(3) x (5)	[(2) + (6)] * (12)
					BETWEEN 10*	MEDIAN AND 15*	ABOVE 15*	EXCESS WIND RATIO TO REGION	RETAINED WIND TO NON-WIND RATIO	VARIATION FROM NORMAL WIND RATIO	WIND & WATER ADJUSTMENT	ADJ OTC TOTAL LOSSES
YEAR ENDING	OTC WIND & WATER LOSSES	OTC TOTAL LOSSES	TOTAL - WIND&WATER LOSSES	WIND & WATER / NON (W&W)	BELOW 10* MEDIAN	MEDIAN AND 15* MEDIAN	MEDIAN					
1987	136,172	827,906	691,734	0.197	0.197	0.000	0.000	0.000	0.197	0.760	525,718	1,487,633
1988	728,371	1,625,376	897,005	0.812	0.812	0.000	0.000	0.000	0.812	0.145	130,066	1,929,231
1989	471,645	1,211,372	739,727	0.638	0.638	0.000	0.000	0.000	0.638	0.319	235,973	1,590,632
1990	1,008,391	2,337,955	1,329,564	0.758	0.758	0.000	0.000	0.000	0.758	0.199	264,583	2,860,189
1991	83,323	872,979	789,656	0.106	0.106	0.000	0.000	0.000	0.106	0.851	671,997	1,697,929
1992	226,493	897,964	671,471	0.337	0.337	0.000	0.000	0.000	0.337	0.620	416,312	1,444,389
1993	112,984	668,498	555,514	0.203	0.203	0.000	0.000	0.000	0.203	0.754	418,858	1,195,004
1994	75,303	675,303	600,000	0.126	0.126	0.000	0.000	0.000	0.126	0.831	498,600	1,290,119
1995	174,938	911,601	736,663	0.237	0.237	0.000	0.000	0.000	0.237	0.720	530,397	1,584,756
1996	501,949	1,596,653	1,094,704	0.459	0.459	0.000	0.000	0.000	0.459	0.498	545,163	2,353,856
1997	275,807	1,653,567	1,377,760	0.200	0.200	0.000	0.000	0.000	0.200	0.757	1,042,964	2,963,488
1998	1,618,559	2,383,229	764,670	2.117	2.117	0.000	0.000	0.000	2.117	-1.160	-887,017	1,644,337
1999	72,157	1,388,919	1,316,762	0.055	0.055	0.000	0.000	0.000	0.055	0.902	1,187,719	2,831,725
2000	70,759	944,816	874,057	0.081	0.081	0.000	0.000	0.000	0.081	0.876	765,674	1,879,829
2001	177,109	653,488	476,379	0.372	0.372	0.000	0.000	0.000	0.372	0.585	278,682	1,024,455
2002	445,774	1,195,123	749,349	0.595	0.595	0.000	0.000	0.000	0.595	0.362	271,264	1,611,559
2003	3,086,572	3,425,788	339,216	9.099	2.870	1.435	4.794	4.313	4.786	-8.142	-2,761,897	729,616
2004	207,703	675,764	468,061	0.444	0.444	0.000	0.000	0.000	0.444	0.513	240,115	1,006,551
2005	319,471	354,870	35,399	9.025	2.870	1.435	4.720	4.258	4.768	-8.068	-285,599	76,129
2006	253,869	356,072	102,203	2.484	2.484	0.000	0.000	0.000	2.484	-1.527	-156,064	219,809
2007	4,850	158,569	153,719	0.032	0.032	0.000	0.000	0.000	0.032	0.925	142,190	330,534
2008	0	457,500	457,500	0.000	0.000	0.000	0.000	0.000	0.000	0.957	437,828	983,965
2009	99,669	343,983	244,314	0.408	0.408	0.000	0.000	0.000	0.408	0.549	134,128	525,444
2010	0	112,422	112,422	0.000	0.000	0.000	0.000	0.000	0.000	0.957	107,588	241,791
2011	729,429	787,058	57,629	12.657	2.870	1.435	8.352	6.982	5.676	-11.700	-674,259	123,966
2012	15,780	270,144	254,364	0.062	0.062	0.000	0.000	0.000	0.062	0.895	227,656	547,082
2013	8,317	151,952	143,635	0.058	0.058	0.000	0.000	0.000	0.058	0.899	129,128	308,907
2014	6,993	111,439	104,446	0.067	0.067	0.000	0.000	0.000	0.067	0.89	92,957	224,631
2015	32,584	88,633	56,049	0.581	0.581	0.000	0.000	0.000	0.581	0.376	21,074	120,568
2016	0	82,772	82,772	0	0.000	0.000	0.000	0.000	0.000	0.957	79,213	178,022
2017	104,245	122,073	17,828	5.847	2.870	1.435	1.542	1.874	3.973	-4.89	-87,179	38,349
2018	50,387	50,387	0	0	0.000	0.000	0.000	0.000	0.000	0.957	0	55,375

INSURANCE SERVICES OFFICE, INC.

WIND AND WATER PROCEDURE - ALABAMA
AUTO DEALERS - OTHER THAN COLLISION
(CONT'D)

	(1)	(2)	(3)	(4)	(4a)	(4b)	(4c)	(4d)	(4e)	(5)	(6)	(7)
			(2) - (1)	(1) / (3)		BETWEEN 10*		0.5* (4b)+ 0.75* (4c)		AVG (4e) - (4)	(3) x (5)	[(2)+(6)] * (12)
								EXCESS WIND	RETAINED WIND TO NON-WIND	VARIATION FROM NORMAL WIND	WIND & WATER	ADJ OTC
YEAR ENDING	OTC WIND & WATER LOSSES	OTC TOTAL LOSSES	TOTAL - WIND&WATER LOSSES	WIND & WATER / NON (W&W)	BELOW 10* MEDIAN	MEDIAN AND 15* MEDIAN	ABOVE 15* MEDIAN	RATIO TO REGION	RATIO	RATIO	ADJUSTMENT	TOTAL LOSSES
2019	0	0	0	0	0.000	0.000	0.000	0.000	0.000	0.000	0	0
(8) AVERAGE WIND TO NON W&W RATIO=AVG. (4)				1.502				Median =	M*	0.287		
(9) NORMAL WIND TO NON W&W RATIO =AVG. (4e)				0.957					5M	1.435		
(10) EXCESS WIND RATIO TO REGION= (8) - (9)				0.545					10M	2.870		
(11) STATE EXCESS COMPONENT TO REGION				1.278					15M	4.305		
(12) REGIONAL EXCESS FACTOR				1.099				* SUBJECT TO A MINIMUM VALUE OF 0.05				

INSURANCE SERVICES OFFICE, INC.

WIND AND WATER PROCEDURE - ALABAMA
GARAGEKEEPERS - OTHER THAN COLLISION

	(1)	(2)	(3)	(4)	(4a)	(4b)	(4c)	(4d)	(4e)	(5)	(6)	(7)
			(2) - (1)	(1) / (3)				0.5*(4b) + 0.75*(4c)		AVG (4e) - (4)	(3) x (5)	[(2)+(6)] * (12)
					BETWEEN 10*	10*	ABOVE 15*	EXCESS WIND	RETAINED WIND TO NON-WIND RATIO	FROM NORMAL WIND RATIO	WIND & WATER ADJUSTMENT	ADJ OTC TOTAL LOSSES
YEAR ENDING	OTC WIND & WATER LOSSES	OTC TOTAL LOSSES	TOTAL - WIND&WATER LOSSES	WIND & WATER / NON (W&W)	BELOW 10* MEDIAN	MEDIAN AND 15* MEDIAN	MEDIAN	RATIO TO REGION				
1987	2,726	472,446	469,720	0.006	0.006	0.000	0.000	0.000	0.006	0.131	61,533	544,125
1988	32,584	393,258	360,674	0.090	0.090	0.000	0.000	0.000	0.090	0.047	16,952	418,004
1989	28,518	655,314	626,796	0.045	0.045	0.000	0.000	0.000	0.045	0.092	57,665	726,526
1990	51,233	479,768	428,535	0.120	0.120	0.000	0.000	0.000	0.120	0.017	7,285	496,307
1991	10,609	497,977	487,368	0.022	0.022	0.000	0.000	0.000	0.022	0.115	56,047	564,550
1992	1,474	293,024	291,550	0.005	0.005	0.000	0.000	0.000	0.005	0.132	38,485	337,808
1993	40,075	254,522	214,447	0.187	0.187	0.000	0.000	0.000	0.187	-0.050	-10,722	248,432
1994	33,767	307,424	273,657	0.123	0.123	0.000	0.000	0.000	0.123	0.014	3,831	317,169
1995	1,564	363,998	362,434	0.004	0.004	0.000	0.000	0.000	0.004	0.133	48,204	420,034
1996	1,662	439,896	438,234	0.004	0.004	0.000	0.000	0.000	0.004	0.133	58,285	507,646
1997	690	408,289	407,599	0.002	0.002	0.000	0.000	0.000	0.002	0.135	55,026	472,118
1998	7,715	546,461	538,746	0.014	0.014	0.000	0.000	0.000	0.014	0.123	66,266	624,369
1999	16,466	595,383	578,917	0.028	0.028	0.000	0.000	0.000	0.028	0.109	63,102	670,996
2000	43,475	869,888	826,413	0.053	0.053	0.000	0.000	0.000	0.053	0.084	69,419	957,154
2001	65,541	446,023	380,482	0.172	0.172	0.000	0.000	0.000	0.172	-0.035	-13,317	440,927
2002	5,313	332,586	327,273	0.016	0.016	0.000	0.000	0.000	0.016	0.121	39,600	379,258
2003	313,217	594,924	281,707	1.112	0.500	0.250	0.362	0.397	0.716	-0.975	-274,664	326,345
2004	2,820	210,649	207,829	0.014	0.014	0.000	0.000	0.000	0.014	0.123	25,563	240,700
2005	21,215	323,223	302,008	0.070	0.070	0.000	0.000	0.000	0.070	0.067	20,235	349,984
2006	5,477	148,174	142,697	0.038	0.038	0.000	0.000	0.000	0.038	0.099	14,127	165,385
2007	3,158	127,838	124,680	0.025	0.025	0.000	0.000	0.000	0.025	0.112	13,964	144,496
2008	41,717	146,197	104,480	0.399	0.399	0.000	0.000	0.000	0.399	-0.262	-27,374	121,081
2009	0	141,256	141,256	0.000	0.000	0.000	0.000	0.000	0.000	0.137	19,352	163,660
2010	0	208,266	208,266	0.000	0.000	0.000	0.000	0.000	0.000	0.137	28,532	241,297
2011	15,244	67,943	52,699	0.289	0.289	0.000	0.000	0.000	0.289	-0.152	-8,010	61,072
2012	147,272	262,912	115,640	1.274	0.500	0.250	0.524	0.518	0.756	-1.137	-131,483	133,926
2013	33,145	215,689	182,544	0.182	0.182	0.000	0.000	0.000	0.182	-0.045	-8,214	211,417
2014	2,150	116,726	114,576	0.019	0.019	0.000	0.000	0.000	0.019	0.118	13,520	132,721
2015	0	101,072	101,072	0	0.000	0.000	0.000	0.000	0.000	0.137	13,847	117,102
2016	44,280	420,752	376,472	0.118	0.118	0.000	0.000	0.000	0.118	0.019	7,153	436,035
2017	195,477	339,038	143,561	1.362	0.500	0.250	0.612	0.584	0.778	-1.225	-175,862	166,276
2018	39,819	250,881	211,062	0.189	0.189	0.000	0.000	0.000	0.189	-0.052	-10,975	244,464

INSURANCE SERVICES OFFICE, INC.

WIND AND WATER PROCEDURE - ALABAMA
GARAGEKEEPERS - OTHER THAN COLLISION
(CONT'D)

	(1)	(2)	(3)	(4)	(4a)	(4b)	(4c)	(4d)	(4e)	(5)	(6)	(7)
			(2) - (1)	(1) / (3)				0.5* (4b)+ 0.75* (4c)		AVG (4e)- (4)	(3) x (5)	[(2)+(6)] * (12)
						BETWEEN 10*		EXCESS	RETAINED	VARIATION FROM		
YEAR	OTC WIND	OTC TOTAL	TOTAL -	WIND &	BELOW	MEDIAN	ABOVE	WIND	WIND TO	NORMAL	WIND &	ADJ OTC
ENDING	& WATER	LOSSES	WIND&WATER	WATER /	10*	AND 15*	15*	RATIO TO	NON-WIND	WIND	WATER	TOTAL
	LOSSES	LOSSES	LOSSES	NON (W&W)	MEDIAN	MEDIAN	MEDIAN	REGION	RATIO	RATIO	ADJUSTMENT	LOSSES
2019	2,196	53,533	51,337	0.043	0.043	0.000	0.000	0.000	0.043	0.094	4,826	59,468
(8) AVERAGE WIND TO NON W&W RATIO=AVG. (4)				0.183				Median =	M*	0.050		
(9) NORMAL WIND TO NON W&W RATIO =AVG. (4e)				0.137					5M	0.250		
(10) EXCESS WIND RATIO TO REGION= (8) - (9)				0.046					10M	0.500		
(11) STATE EXCESS COMPONENT TO REGION				1.040					15M	0.750		
(12) REGIONAL EXCESS FACTOR				1.019				* SUBJECT TO A MINIMUM VALUE OF 0.05				

EXPLANATORY MEMORANDUM FOR WIND AND WATER PROCEDURE
WITH REGIONAL COMPONENT

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).
<hr/>	
COLUMN (2) OTC TOTAL LOSSES	Dollar amount of Other Than Collision losses resulting from all perils.
<hr/>	
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. Column (2) - Column (1).
<hr/>	
COLUMN (4) WIND AND WATER TO NON-WIND AND WATER RATIO	Ratio of Wind and Water losses to Non-Wind and Water losses. Column (1) ÷ Column (3)
<hr/>	
COLUMN (4d) EXCESS WIND RATIO TO REGION	The portion of the Wind and Water ratio for each year that goes into the regional component. Equal to 50% of the ratio between 10 times and 15 times the median plus 75% of the ratio above 15 times the median. .50 * Column (4b) + .75 * Column (4c)
<hr/>	
COLUMN (4e) RETAINED WIND AND WATER RATIO	Wind and Water ratios retained in the state. Equal to 100% of the ratio less than 10 times the median plus 50% of the ratio between 10 times and 15 times the median plus 25% of the ratio above 15 times the median. Column (4a) + .50 * Column (4b) + .25 * Column (4c)
<hr/>	
COLUMN (5) VARIATION FROM NORMAL WIND RATIO	Variation from the long term normal Wind and Water to non-Wind and Water ratio. Avg (4e) - Column (4).
<hr/>	
COLUMN (6) WIND AND WATER ADJUSTMENT	Wind and Water loss adjustment to bring experience to normal Wind and Water level. Column (3) * Column (5).
<hr/>	

COLUMN (7)
ADJUSTED OTC
TOTAL LOSSES

[Column (2) + Column (6)] * (12)

ITEM (8)
AVERAGE WIND
AND WATER TO
NON-WIND AND
WATER RATIO

Average of the Wind and Water to Non-Wind and Water ratios
Avg (4)

ITEM (9)
NORMAL WIND
AND WATER TO
NON-WIND AND
WATER RATIO

Average of the Retained Wind and Water to Non-Wind and Water ratios
Avg (4e)

ITEM (10)
EXCESS WIND
RATIO TO REGION

Difference between the Average Wind and Water Ratio and Normal Wind and Water Ratio.
Item (8) - Item (9)

ITEM (11)
STATE EXCESS
COMPONENT TO
REGION

$= \{ 1 + [\text{excess ratio} / (1 + \text{normal ratio})] \}$
 $= \{ 1 + [\text{Item (10)} / (1 + \text{Item (9)})] \}$

ITEM (12)
REGIONAL EXCESS
FACTOR

Calculated as the weighted average of each state's excess component to region using each state's latest 5 years non-Wind and Water losses as weights.

TERRITORIAL WIND AND WATER PROCEDURE WITH REGIONAL COMPONENT OTHER THAN COLLISION

OBJECTIVE	<p>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 expected Wind and Water losses.</p>
DESCRIPTION OF TERRITORIAL WIND AND WATER PROCEDURE	<p>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.</p> <p>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.)</p> <p>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.</p> <p>The statewide wind provision is calculated for each year from the statewide procedure by subtracting the non-Wind and Water losses from the adjusted losses (before application of the regional excess factor). 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.</p> <p>$\text{Territorial adjusted total losses} = (\text{territorial Wind and Water provision} + \text{territorial non-Wind and Water losses}) * \text{regional excess factor}$</p> <p>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.</p> <p>A sample of the territory Wind and Water procedure is shown on the following page.</p>

METHODOLOGY FOR CALCULATING 'WIND & WATER PROVISIONS' BY TERRITORY

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

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

Territory	(5) Statewide Wind Provision for Year 20XX **	(6) Territory Wind Provision for Year 20XX (4) x (5)	(7) Non-Wind & Water Losses for Year 20XX	(8) Adjusted Total Losses for Year 20XX*** [(6) + (7)] x Regional Factor
A		50,000	150,000	203,000
B		30,000	50,000	81,200
C		20,000	80,000	101,500
	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 = Adjusted Losses for Year 20XX (before application of the regional factor) - Non-Wind & Water Losses for Year 20XX

*** Uses a Regional Excess Factor of 1.015

INSURANCE SERVICES OFFICE, INC.

ALABAMA
COMMERCIAL AUTOMOBILE INSURANCESUMMARY OF PROSPECTIVE LOSS COST LEVEL CHANGES
STATEWIDE LOSS COST LEVEL CHANGES (A)

Coverages	Aggregate Loss Cost at Current Level (B)	Loss Cost Changes (C)
TRUCKS, TRACTORS & TRAILERS (D)		
Liability		
Single Limit Liability	\$ 62,667,184	8.9%
Physical Damage		
Other Than Collision	4,805,645	7.1%
Collision	12,721,414	N.C.
Combined	17,527,059	1.9%
Total Trucks, Tractors & Trailers	80,194,243	7.4%
PRIVATE PASSENGER TYPES		
Liability		
Single Limit Liability	7,305,568	10.6%
Physical Damage		
Other Than Collision	988,295	8.7%
Collision	2,575,855	N.C.
Combined	3,564,150	2.4%
Total Private Passenger Types	10,869,718	7.9%
GARAGES		
Physical Damage		
Auto Dealers		
Other Than Collision	202,594	15.6%
Collision	155,815	14.7%
Combined	358,409	15.2%
Garagekeepers		
Other Than Collision	185,760	25.0%
Collision	119,692	13.2%
Combined	305,452	20.4%
Total Garages	663,861	17.6%
GRAND TOTAL ALL COVERAGES	91,727,822	7.5%
TOTAL LIABILITY	69,972,752	9.1%
TOTAL PHYSICAL DAMAGE	21,755,070	2.5%

(A) An implementation date of 02/01/2021 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.

ALABAMA
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	9.6%	0.0%
108	12.7%	0.0%
113	11.3%	0.0%
115	8.8%	0.0%
116	7.4%	0.0%
121	12.2%	0.0%
122	14.5%	0.0%
123	6.4%	0.0%
124	9.6%	0.0%
125	7.8%	0.0%
129	5.7%	0.0%

INSURANCE SERVICES OFFICE, INC.

ALABAMA
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR TRUCKS, TRACTORS, AND TRAILERS POLICY COVERAGES

Territory Code	Physical Damage		Specified Causes of Loss
	Comprehensive	Collision ^(a)	
101	3.6%		4.0%
108	6.7%		7.0%
113	6.2%		6.7%
115	12.0%		11.7%
116	14.1%		14.1%
121	4.1%		3.4%
122	7.5%		7.6%
123	6.1%		5.6%
124	5.2%		4.8%
125	8.5%		9.2%
129	6.6%		6.1%

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

INSURANCE SERVICES OFFICE, INC.

ALABAMA
COMMERCIAL AUTOMOBILE INSURANCE

REVISED 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 ^(a)	Comprehensive ^(b)	Collision ^(c)	of Loss ^(d)
101	685	2	143	263	103
108	319	2	128	263	92
113	463	2	155	231	112
115	482	2	93	220	67
116	452	1	146	209	105
121	432	2	127	233	91
122	411	2	157	256	113
123	435	2	104	198	75
124	331	2	122	188	88
125	375	2	115	212	83
129	388	2	145	277	104

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

INSURANCE SERVICES OFFICE, INC.

ALABAMA
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR PRIVATE PASSENGER TYPES POLICY COVERAGES

Territory Code	\$100,000 CSL Liability	\$500 Med Pay
101	6.8%	0.0%
108	10.8%	0.0%
113	10.6%	0.0%
115	10.5%	0.0%
116	10.2%	50.0%
121	12.7%	0.0%
122	12.4%	0.0%
123	11.3%	0.0%
124	13.1%	0.0%
125	12.5%	0.0%
129	10.7%	0.0%

INSURANCE SERVICES OFFICE, INC.

ALABAMA
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 ^(b)
	Comprehensive	Collision ^(a)	
101	8.6%		
108	10.3%		
113	10.2%		
115	6.8%		
116	11.1%		
121	5.5%		
122	11.0%		
123	7.0%		
124	4.5%		
125	10.0%		
129	9.8%		

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

(b) 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.

ALABAMA
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR PRIVATE PASSENGER TYPES POLICY COVERAGES

Territory	Liability	\$500	Physical Damage		Specified Causes
Code	\$100,000 CSL	Med Pay ^(a)	Comprehensive ^(b)	Collision ^(c)	of Loss ^(d)
101	393	2	88	347	63
108	379	2	107	290	77
113	303	2	97	282	70
115	391	2	79	284	57
116	399	3	130	394	94
121	374	2	96	284	69
122	363	2	91	325	66
123	334	2	76	336	55
124	294	2	92	262	66
125	323	2	77	372	55
129	332	2	146	368	105

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

INSURANCE SERVICES OFFICE, INC.

ALABAMA
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR GARAGE POLICY COVERAGES
PHYSICAL DAMAGE

AUTO DEALERS

FIRE

Territory	
ALL	11.1%

FIRE AND THEFT

	Personal Auto Type Vehicles	Misc. Type Vehicles
	Buildings and Non-Standard	Buildings and
	Standard Open Lots	Open Lots
Territory		
ALL	17.4%	16.0%

SPECIFIED CAUSES OF LOSS

	Personal Auto Type Vehicles		Misc. Type Vehicles
	Standard	Non-Standard	
	Buildings	Open Lots	Buildings
		Open Lots	Open Lots
Territory			
ALL	15.8%	16.3%	15.2%

LIMITED SPECIFIED CAUSES OF LOSS

	Personal Auto Type Vehicles		Misc. Type Vehicles
	Standard	Non-Standard	
	Buildings	Open Lots	Buildings
		Open Lots	Open Lots
Territory			
ALL	14.3%	15.8%	15.0%

COMPREHENSIVE

	Personal Auto Type Vehicles		Misc. Type Vehicles
	Standard	Non-Standard	
	Buildings	Open Lots	Buildings and
		Open Lots	Open Lots
Territory			
ALL	14.9%	15.7%	16.4%

BLANKET COLLISION

	First \$50,000	\$50,001 to	Over
	and Under	\$100,000	\$100,000
Deductible			
\$100	14.9%	15.4%	15.8%
\$250	14.8%	15.4%	18.2%

GARAGEKEEPERS

	Specified Causes of Loss	Collision
	Legal Liability \$6,000 Limit	Legal Liability \$6,000 Limit
Territory		
ALL	26.3%	15.0%

INSURANCE SERVICES OFFICE, INC.

ALABAMA
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR GARAGE POLICY COVERAGES
PHYSICAL DAMAGE

AUTO DEALERS

FIRE

Territory	
ALL	0.10

FIRE AND THEFT

	Personal Auto Type Vehicles Buildings and Standard Open Lots	Misc. Type Vehicles Non-Standard Open Lots	Misc. Type Vehicles Buildings and Open Lots
Territory			
ALL	0.27	0.29	0.27

SPECIFIED CAUSES OF LOSS

	Personal Auto Type Vehicles			Misc. Type Vehicles	
	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings	Open Lots
Territory					
ALL	0.44	0.50	0.53	0.44	0.50

LIMITED SPECIFIED CAUSES OF LOSS

	Personal Auto Type Vehicles			Misc. Type Vehicles	
	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings	Open Lots
Territory					
ALL	0.40	0.44	0.46	0.40	0.44

COMPREHENSIVE

	Personal Auto Type Vehicles			Misc. Type Vehicles	
	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings and Open Lots	
Territory					
ALL	0.54	0.59	0.64	0.60	

BLANKET COLLISION

	First \$50,000 and Under	\$50,001 to \$100,000	Over \$100,000
Deductible			
\$100	1.16	0.45	0.22
\$250	0.70	0.30	0.13

GARAGEKEEPERS

	Specified Causes of Loss Legal Liability \$6,000 Limit	Collision Legal Liability \$6,000 Limit
Territory		
ALL	24	23

INSURANCE SERVICES OFFICE, INC.

ALABAMA
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	9.6%	14.3%
108	12.7%	33.3%
113	11.4%	0.0%
115	8.7%	20.0%
116	7.3%	0.0%
121	12.1%	0.0%
122	14.5%	25.0%
123	6.4%	0.0%
124	9.7%	0.0%
125	7.9%	0.0%
129	5.6%	25.0%

INSURANCE SERVICES OFFICE, INC.

ALABAMA
COMMERCIAL AUTOMOBILE INSURANCEREVISED PROSPECTIVE LOSS COSTS AND PERCENTAGE CHANGES
TERRITORY LOSS COST LEVEL CHANGES

FOR VAN POOLS POLICY COVERAGES

Territory Code	Physical Damage		Specified Causes
	Comprehensive	Collision (a)	of Loss
101	3.5%		4.0%
108	7.4%		6.8%
113	6.0%		6.5%
115	11.8%		11.5%
116	13.7%		13.8%
121	4.8%		3.3%
122	7.4%		7.5%
123	6.0%		6.9%
124	5.1%		4.7%
125	8.3%		9.0%
129	6.5%		6.0%

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

INSURANCE SERVICES OFFICE, INC.

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

FOR VAN POOLS POLICY COVERAGES

Territory	Liability	\$500	Physical Damage		Specified Causes
Code	\$100,000 CSL ^(a)	Med Pay ^(b)	Comprehensive ^(c)	Collision ^(d)	of Loss ^(e)
101	1028	8	146	334	105
108	479	4	131	334	94
113	695	5	158	293	114
115	723	6	95	279	68
116	678	5	149	265	107
121	648	5	130	296	93
122	617	5	160	325	115
123	653	5	106	251	77
124	497	4	124	239	90
125	563	4	117	269	85
129	582	5	148	352	106

(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.

ALABAMA
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	9.6%	10.0%
108	12.7%	7.1%
113	11.3%	10.0%
115	8.8%	9.5%
116	7.4%	10.0%
121	12.2%	10.5%
122	14.5%	17.6%
123	6.3%	5.0%
124	9.6%	6.7%
125	7.7%	5.9%
129	5.8%	5.6%

INSURANCE SERVICES OFFICE, INC.

ALABAMA
COMMERCIAL AUTOMOBILE INSURANCEREVISED PROSPECTIVE LOSS COSTS AND PERCENTAGE CHANGES
TERRITORY LOSS COST LEVEL CHANGES

FOR TAXIS AND LIMOUSINES POLICY COVERAGES

Territory Code	Physical Damage		Specified Causes
	Comprehensive	Collision (a)	of Loss
101	3.5%		4.0%
108	7.4%		6.8%
113	6.0%		6.5%
115	11.8%		11.5%
116	13.7%		13.8%
121	4.8%		3.3%
122	7.4%		7.5%
123	6.0%		6.9%
124	5.1%		4.7%
125	8.3%		9.0%
129	6.5%		6.0%

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

INSURANCE SERVICES OFFICE, INC.

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

FOR TAXIS AND LIMOUSINES POLICY COVERAGES

Territory	Liability	\$500	Physical Damage		Specified Causes
Code	\$100,000 CSL ^(a)	Med Pay ^(b)	Comprehensive ^(c)	Collision ^(d)	of Loss ^(e)
101	4247	33	146	334	105
108	1978	15	131	334	94
113	2871	22	158	293	114
115	2988	23	95	279	68
116	2802	22	149	265	107
121	2678	21	130	296	93
122	2548	20	160	325	115
123	2697	21	106	251	77
124	2052	16	124	239	90
125	2325	18	117	269	85
129	2406	19	148	352	106

(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.

ALABAMA
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	9.6%	0.0%
108	12.2%	0.0%
113	11.4%	33.3%
115	8.6%	0.0%
116	7.3%	0.0%
121	12.3%	33.3%
122	14.7%	0.0%
123	6.2%	0.0%
124	9.6%	0.0%
125	7.9%	0.0%
129	5.4%	0.0%

INSURANCE SERVICES OFFICE, INC.

ALABAMA
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR SCHOOL AND CHURCH BUSES POLICY COVERAGES

Territory Code	Physical Damage		Specified Causes of Loss
	Comprehensive	Collision (a)	
101	3.1%		4.3%
108	7.1%		6.7%
113	6.9%		5.4%
115	12.1%		11.9%
116	13.3%		15.6%
121	4.7%		3.2%
122	7.8%		6.8%
123	5.8%		6.0%
124	4.9%		5.1%
125	9.5%		9.4%
129	7.4%		5.8%

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

INSURANCE SERVICES OFFICE, INC.

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

FOR SCHOOL AND CHURCH BUSES POLICY COVERAGES

Territory	Liability	\$500	Physical Damage		Specified Causes
Code	\$100,000 CSL ^(a)	Med Pay ^(b)	Comprehensive ^(c)	Collision ^(d)	of Loss ^(e)
101	377	4	100	171	72
108	175	3	90	171	64
113	255	4	109	150	78
115	265	3	65	143	47
116	249	3	102	136	74
121	238	4	89	151	64
122	226	3	110	166	79
123	239	3	73	129	53
124	182	3	85	122	62
125	206	3	81	138	58
129	213	3	102	180	73

- (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.

ALABAMA
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	9.6%	11.8%
108	12.7%	20.0%
113	11.3%	12.5%
115	8.9%	6.3%
116	7.4%	6.7%
121	12.2%	6.3%
122	14.5%	14.3%
123	6.4%	6.7%
124	9.6%	7.7%
125	7.8%	6.7%
129	5.7%	7.1%

INSURANCE SERVICES OFFICE, INC.

ALABAMA
COMMERCIAL AUTOMOBILE INSURANCEREVISED PROSPECTIVE LOSS COSTS AND PERCENTAGE CHANGES
TERRITORY LOSS COST LEVEL CHANGES

FOR ALL OTHER BUSES POLICY COVERAGES

Territory Code	Physical Damage		Specified Causes
	Comprehensive	Collision (a)	of Loss
101	3.1%		4.3%
108	7.1%		6.7%
113	6.9%		5.4%
115	12.1%		11.9%
116	13.3%		15.6%
121	4.7%		3.2%
122	7.8%		6.8%
123	5.8%		6.0%
124	4.9%		5.1%
125	9.5%		9.4%
129	7.4%		5.8%

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

INSURANCE SERVICES OFFICE, INC.

ALABAMA
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR ALL OTHER BUSES POLICY COVERAGES

Territory	Liability	\$500	Physical Damage		Specified Causes
Code	\$100,000 CSL ^(a)	Med Pay ^(b)	Comprehensive ^(c)	Collision ^(d)	of Loss ^(e)
101	2603	19	100	171	72
108	1212	12	90	171	64
113	1759	18	109	150	78
115	1832	17	65	143	47
116	1718	16	102	136	74
121	1642	17	89	151	64
122	1562	16	110	166	79
123	1653	16	73	129	53
124	1258	14	85	122	62
125	1425	16	81	138	58
129	1474	15	102	180	73

(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.

ALABAMA
 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	\$31,408,715	\$35,685,626	1.136	20%	2,185
06/30/18	\$32,978,602	\$35,387,663	1.073	30%	2,173
06/30/19	\$32,203,075	\$35,461,737	1.101	50%	2,176
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				1.100
(7)	EXPECTED EXPERIENCE RATIO (D).				1.055
(8)	CREDIBILITY (E).				0.75
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000- (8))).				1.089
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).				8.9%
(11)	FILED CHANGE.				8.9%
(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 02/01/21 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.

ALABAMA
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	\$15,802,322	\$8,039,396	
ALLOCATED LOSS	06/30/18	\$15,364,976	\$7,912,524	
ADJUSTMENT EXPENSES	06/30/19	\$13,965,013	\$7,782,144	
(2) DEVELOPED LOSSES AND	06/30/17	\$18,295,533	\$8,887,552	
ALL LOSS ADJUSTMENT	06/30/18	\$19,606,094	\$8,825,629	
EXPENSES (A)	06/30/19	\$20,987,320	\$9,065,420	
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)		5.6%	5.3%	5.5%
(4) TRENDED LOSSES AND	06/30/17	\$24,131,808	\$11,553,818	\$35,685,626
ALL LOSS ADJUSTMENT	06/30/18	\$24,488,011	\$10,899,652	\$35,387,663
EXPENSES (B)	06/30/19	\$24,828,000	\$10,633,738	\$35,461,737
(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	1.077	1.005	
	06/30/18	1.187	1.014	
	06/30/19	1.398	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 02/01/21
WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING.

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD
06/30/17	1/1/17	5.083
06/30/18	1/1/18	4.083
06/30/19	1/1/19	3.083

INSURANCE SERVICES OFFICE, INC.

ALABAMA
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	\$4,255,108	\$4,325,265	1.016	10%	655
	06/30/16	\$4,393,735	\$4,639,961	1.056	15%	706
	06/30/17	\$4,527,722	\$4,560,637	1.007	20%	686
	06/30/18	\$4,890,980	\$5,930,339	1.213	25%	822
	06/30/19	\$4,805,645	\$5,193,564	1.081	30%	718
COLL.	06/30/17	\$12,271,743	\$10,811,116	0.881	20%	896
	06/30/18	\$12,826,667	\$13,120,106	1.023	30%	1,016
	06/30/19	\$12,721,414	\$12,402,506	0.975	50%	995

		O.T.C.	COLLISION
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).	1.088	0.971
(7)	EXPECTED EXPERIENCE RATIO (D).	1.051	1.025
(8)	CREDIBILITY (E).	0.55	0.80
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000 - (8))).	1.071	0.982
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).	7.1%	-1.8%
(11)	FILED CHANGE.	7.1%	N.C.

- (A) TRUCK, TRACTOR AND TRAILER EXPERIENCE IS FOR VEHICLES WRITTEN IN ACCORDANCE WITH RULE 23 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE.
- (B) THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY EXTENDING EXPOSURES BY THE CURRENT LOSS COSTS AND ADJUSTING TO A PROSPECTIVE OCN LEVEL BY THE APPLICATION OF OCN TREND FACTORS. (SEE SUBSEQUENT PAGE).
- (C) LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSES FOR O.T.C. AND COLL. SEE FOLLOWING PAGE.
- (D) EXPECTED EXPERIENCE RATIO IS EQUAL TO THE LOSS TREND FACTOR DIVIDED BY THE OCN TREND FACTOR, PROJECTED FOR M YEARS. THE PERIOD M IS EQUAL TO THE NUMBER OF YEARS FROM ONE YEAR BEYOND THE IMPLEMENTATION DATE OF THE LAST REVISION TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 02/01/21 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.

ALABAMA
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	\$2,533,202	----
	06/30/16	\$2,881,516	----
	06/30/17	\$2,997,717	\$7,843,519
	06/30/18	\$4,123,239	\$9,959,592
	06/30/19	\$3,720,602	\$10,063,753
(2) DEVELOPED LOSSES AND	06/30/15	\$2,862,518	----
ALL LOSS ADJUSTMENT	06/30/16	\$3,256,113	----
EXPENSES (A)	06/30/17	\$3,390,808	\$8,854,313
	06/30/18	\$4,673,238	\$11,175,559
	06/30/19	\$4,338,817	\$10,985,391
(3) SELECTED ANNUAL LOSS			
TREND (SEE TREND		6.0%	4.0%
EXHIBIT IN SECTION C)			
(4) TRENDED LOSSES AND	06/30/15	\$4,325,265	----
ALL LOSS ADJUSTMENT	06/30/16	\$4,639,961	----
EXPENSES (B)	06/30/17	\$4,560,637	\$10,811,116
	06/30/18	\$5,930,339	\$13,120,106
	06/30/19	\$5,193,564	\$12,402,506
(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 02/01/21 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	7.083	-----
06/30/16	1/1/16	6.083	-----
06/30/17	1/1/17	5.083	5.083
06/30/18	1/1/18	4.083	4.083
06/30/19	1/1/19	3.083	3.083

INSURANCE SERVICES OFFICE, INC.

ALABAMA
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	\$3,991,659	----
AT CURRENT LEVEL	06/30/16	\$4,160,734	----
	06/30/17	\$4,324,472	\$11,373,256
	06/30/18	\$4,716,471	\$12,066,479
	06/30/19	\$4,674,752	\$12,150,348
(2) SELECTED ANNUAL OCN			
TREND (SEE TREND		0.9%	1.5%
EXHIBIT IN SECTION C)			
(3) TRENDED AGGREGATE	06/30/15	\$4,255,108	----
LOSS COSTS AT	06/30/16	\$4,393,735	----
CURRENT LEVEL (A)	06/30/17	\$4,527,722	\$12,271,743
	06/30/18	\$4,890,980	\$12,826,667
	06/30/19	\$4,805,645	\$12,721,414
(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 02/01/21 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	7.083	-----
06/30/16	7/1/15	6.083	-----
06/30/17	7/1/16	5.083	5.083
06/30/18	7/1/17	4.083	4.083
06/30/19	7/1/18	3.083	3.083

INSURANCE SERVICES OFFICE, INC.

ALABAMA
 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
06/30/15	\$3,629,244	\$3,334,146	0.919	10%	368
06/30/16	\$3,662,852	\$4,846,200	1.323	15%	439
06/30/17	\$3,824,071	\$4,578,181	1.197	20%	403
06/30/18	\$4,023,678	\$4,700,653	1.168	25%	441
06/30/19	\$3,902,547	\$4,712,020	1.207	30%	401
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				1.183
(7)	EXPECTED EXPERIENCE RATIO (D).				1.055
(8)	CREDIBILITY (E).				0.40
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000 - (8))).				1.106
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).				10.6%
(11)	FILED CHANGE.				10.6%
(A)	PRIVATE PASSENGER TYPE EXPERIENCE IS FOR VEHICLES WRITTEN IN ACCORDANCE WITH RULE 31 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE.				
(B)	THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY EXTENDING EXPOSURES BY THE CURRENT LOSS COSTS FROM THE LAST REVISION.				
(C)	LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSES FOR BODILY INJURY AND PROPERTY DAMAGE LIABILITY. SEE FOLLOWING PAGE.				
(D)	EXPECTED EXPERIENCE RATIO IS EQUAL TO THE COMBINED TREND FACTOR SHOWN ON THE FOLLOWING PAGE, PROJECTED FOR M YEARS. THE PERIOD M IS EQUAL TO THE NUMBER OF YEARS FROM ONE YEAR BEYOND THE IMPLEMENTATION DATE OF THE LAST REVISION TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 02/01/21 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 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.

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

	ACC. YEAR ENDING	BODILY INJURY	PROPERTY DAMAGE	COMBINED
(1) INCURRED LOSSES AND	06/30/15	\$1,099,371	\$997,309	
ALLOCATED LOSS	06/30/16	\$1,955,399	\$1,228,448	
ADJUSTMENT EXPENSES	06/30/17	\$1,905,828	\$1,172,927	
	06/30/18	\$1,907,310	\$1,277,059	
	06/30/19	\$1,772,566	\$1,233,046	
(2) DEVELOPED LOSSES AND	06/30/15	\$1,190,097	\$1,098,137	
ALL LOSS ADJUSTMENT	06/30/16	\$2,148,299	\$1,353,995	
EXPENSES (A)	06/30/17	\$2,194,227	\$1,295,381	
	06/30/18	\$2,362,013	\$1,417,408	
	06/30/19	\$2,585,775	\$1,409,248	
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)		5.6%	5.3%	5.5%
(4) TRENDED LOSSES AND	06/30/15	\$1,750,633	\$1,583,514	\$3,334,146
ALL LOSS ADJUSTMENT	06/30/16	\$2,992,581	\$1,853,619	\$4,846,200
EXPENSES (B)	06/30/17	\$2,894,185	\$1,683,995	\$4,578,181
	06/30/18	\$2,950,154	\$1,750,499	\$4,700,653
	06/30/19	\$3,058,972	\$1,653,048	\$4,712,020
(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.	
	06/30/15	1.007	1.001	
	06/30/16	1.022	1.002	
	06/30/17	1.071	1.004	
	06/30/18	1.152	1.009	
	06/30/19	1.357	1.039	

(B) TRENDED LOSSES ARE EQUAL TO (2) * ((1.0 + (3)) ** N), WHERE N IS EQUAL TO THE NUMBER OF YEARS PROJECTION FROM THE AVERAGE DATE OF ACCIDENT TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 02/01/21 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING.

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD
06/30/15	1/1/15	7.083
06/30/16	1/1/16	6.083
06/30/17	1/1/17	5.083
06/30/18	1/1/18	4.083
06/30/19	1/1/19	3.083

INSURANCE SERVICES OFFICE, INC.

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

		(1)	(2)	(3)	(4)	(5)
COVERAGE	ACCIDENT YEAR	AGGREGATE LOSS COST AT CURRENT LEVEL (B)	INCURRED LOSSES (C)	EXPERIENCE RATIO (2) / (1)	ACCIDENT YEAR WEIGHTS	NUMBER OF PAID CLAIMS
O.T.C.	06/30/15	\$1,005,759	\$1,152,915	1.146	10%	312
	06/30/16	\$1,027,206	\$948,053	0.923	15%	320
	06/30/17	\$949,407	\$837,089	0.882	20%	275
	06/30/18	\$1,037,292	\$1,451,748	1.400	25%	351
	06/30/19	\$988,295	\$1,165,331	1.179	30%	305
COLL.	06/30/15	\$2,580,011	\$2,401,648	0.931	10%	340
	06/30/16	\$2,647,943	\$2,638,530	0.996	15%	369
	06/30/17	\$2,465,991	\$2,660,421	1.079	20%	362
	06/30/18	\$2,596,608	\$2,875,461	1.107	25%	374
	06/30/19	\$2,575,855	\$2,410,300	0.936	30%	358
					O.T.C.	COLLISION
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				1.133	1.016
(7)	EXPECTED EXPERIENCE RATIO (D).				1.056	1.034
(8)	CREDIBILITY (E).				0.40	0.70
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000 - (8))).				1.087	1.021
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).				8.7%	2.1%
(11)	FILED CHANGE.				8.7%	N.C.
(A)	PRIVATE PASSENGER TYPE EXPERIENCE IS FOR VEHICLES WRITTEN IN ACCORDANCE WITH RULE 31 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE.					
(B)	THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY EXTENDING EXPOSURES BY THE CURRENT LOSS COSTS AND ADJUSTING TO A PROSPECTIVE OCN LEVEL BY THE APPLICATION OF OCN TREND FACTORS. (SEE SUBSEQUENT PAGE).					
(C)	LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSES FOR O.T.C. AND COLL. SEE FOLLOWING PAGE.					
(D)	EXPECTED EXPERIENCE RATIO IS EQUAL TO THE LOSS TREND FACTOR DIVIDED BY THE OCN TREND FACTOR, PROJECTED FOR M YEARS. THE PERIOD M IS EQUAL TO THE NUMBER OF YEARS FROM ONE YEAR BEYOND THE IMPLEMENTATION DATE OF THE LAST REVISION TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 02/01/21 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 5 YEAR TOTAL OF CLAIMS FOR COLLISION SHOWN IN COLUMN (5). THE STANDARDS FOR FULL CREDIBILITY ARE 8,500 CLAIMS FOR O.T.C. AND 3,500 CLAIMS FOR COLLISION (SEE CREDIBILITY TABLES IN SECTION C).					

INSURANCE SERVICES OFFICE, INC.

ALABAMA
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	\$653,188	\$1,610,115
	06/30/16	\$571,905	\$1,840,018
	06/30/17	\$537,972	\$1,930,149
	06/30/18	\$992,614	\$2,184,989
	06/30/19	\$831,192	\$1,999,249
(2) DEVELOPED LOSSES AND	06/30/15	\$738,102	\$1,819,430
ALL LOSS ADJUSTMENT	06/30/16	\$646,253	\$2,079,220
EXPENSES (A)	06/30/17	\$607,908	\$2,178,887
	06/30/18	\$1,122,775	\$2,449,285
	06/30/19	\$959,910	\$2,134,898
(3) SELECTED ANNUAL LOSS			
TREND (SEE TREND		6.5%	4.0%
EXHIBIT IN SECTION C)			
(4) TRENDED LOSSES AND	06/30/15	\$1,152,915	\$2,401,648
ALL LOSS ADJUSTMENT	06/30/16	\$948,053	\$2,638,530
EXPENSES (B)	06/30/17	\$837,089	\$2,660,421
	06/30/18	\$1,451,748	\$2,875,461
	06/30/19	\$1,165,331	\$2,410,300
(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	1.000	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 02/01/21 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	7.083	7.083
06/30/16	1/1/16	6.083	6.083
06/30/17	1/1/17	5.083	5.083
06/30/18	1/1/18	4.083	4.083
06/30/19	1/1/19	3.083	3.083

INSURANCE SERVICES OFFICE, INC.

ALABAMA
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	\$943,489	\$2,473,644
AT CURRENT LEVEL	06/30/16	\$972,733	\$2,553,465
	06/30/17	\$906,788	\$2,391,844
	06/30/18	\$1,000,282	\$2,533,276
	06/30/19	\$961,376	\$2,527,826
(2) SELECTED ANNUAL OCN			
TREND (SEE TREND		0.9%	0.6%
EXHIBIT IN SECTION C)			
(3) TRENDED AGGREGATE	06/30/15	\$1,005,759	\$2,580,011
LOSS COSTS AT	06/30/16	\$1,027,206	\$2,647,943
CURRENT LEVEL (A)	06/30/17	\$949,407	\$2,465,991
	06/30/18	\$1,037,292	\$2,596,608
	06/30/19	\$988,295	\$2,575,855
(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 02/01/21 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	7.083	7.083
06/30/16	7/1/15	6.083	6.083
06/30/17	7/1/16	5.083	5.083
06/30/18	7/1/17	4.083	4.083
06/30/19	7/1/18	3.083	3.083

INSURANCE SERVICES OFFICE, INC.

ALABAMA
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	\$130,541	\$212,810	1.630	10%	23
	06/30/16	\$154,466	\$295,109	1.911	15%	34
	06/30/17	\$166,187	\$59,791	0.360	20%	9
	06/30/18	\$182,635	\$80,988	0.443	25%	18
	06/30/19	\$202,594	\$0	0.000	30%	0
COLL.	06/30/15	\$50,573	\$146,916	2.905	10%	14
	06/30/16	\$66,100	\$173,191	2.620	15%	21
	06/30/17	\$74,939	\$114,575	1.529	20%	8
	06/30/18	\$116,380	\$92,556	0.795	25%	8
	06/30/19	\$155,815	\$30,869	0.198	30%	4
					O.T.C.	COLLISION
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				0.633	1.248
(7)	EXPECTED EXPERIENCE RATIO (D).				1.214	1.129
(8)	CREDIBILITY (E).				0.10	0.15
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000 - (8))).				1.156	1.147
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).				15.6%	14.7%
(11)	FILED CHANGE.				15.6%	14.7%
(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 02/01/21 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 3.083 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.

ALABAMA
 AUTO DEALERS
 AUTOMOBILE PHYSICAL DAMAGE INSURANCE
 DETERMINATION OF PHYSICAL DAMAGE LOSSES

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) PAID LOSSES	06/30/15	\$120,568	\$98,594
	06/30/16	\$178,022	\$121,140
	06/30/17	\$38,349	\$83,459
	06/30/18	\$55,375	\$70,544
	06/30/19	\$0	\$25,048
(2) DEVELOPED LOSSES AND	06/30/15	\$136,242	\$111,300
ALL LOSS ADJUSTMENT	06/30/16	\$201,165	\$136,478
EXPENSES (A)	06/30/17	\$43,421	\$93,837
	06/30/18	\$62,636	\$78,838
	06/30/19	\$0	\$27,342
(3) SELECTED ANNUAL LOSS			
TREND (SEE TREND		6.5%	4.0%
EXHIBIT IN SECTION C)			
(4) TRENDED LOSSES AND	06/30/15	\$212,810	\$146,916
ALL LOSS ADJUSTMENT	06/30/16	\$295,109	\$173,191
EXPENSES (B)	06/30/17	\$59,791	\$114,575
	06/30/18	\$80,988	\$92,556
	06/30/19	\$0	\$30,869
(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 02/01/21 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	7.083	7.083
06/30/16	1/1/16	6.083	6.083
06/30/17	1/1/17	5.083	5.083
06/30/18	1/1/18	4.083	4.083
06/30/19	1/1/19	3.083	3.083

INSURANCE SERVICES OFFICE, INC.

ALABAMA
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	\$157,275	\$206,692	1.314	10%	16
	06/30/16	\$149,965	\$724,265	4.830	15%	30
	06/30/17	\$165,573	\$260,279	1.572	20%	17
	06/30/18	\$190,264	\$367,542	1.932	25%	34
	06/30/19	\$185,760	\$95,448	0.514	30%	11
COLL.	06/30/15	\$105,505	\$149,745	1.419	10%	24
	06/30/16	\$110,078	\$117,744	1.070	15%	19
	06/30/17	\$116,700	\$96,911	0.830	20%	22
	06/30/18	\$122,869	\$189,007	1.538	25%	24
	06/30/19	\$119,692	\$115,815	0.968	30%	19
					O.T.C.	COLLISION
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				1.807	1.144
(7)	EXPECTED EXPERIENCE RATIO (D).				1.214	1.129
(8)	CREDIBILITY (E).				0.10	0.20
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000 - (8))).				1.273	1.132
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).				27.3%	13.2%
(11)	FILED CHANGE.				25.0%	13.2%
(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 02/01/21 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 3.083 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.

ALABAMA
GARAGEKEEPERS
AUTOMOBILE PHYSICAL DAMAGE INSURANCE
DETERMINATION OF PHYSICAL DAMAGE LOSSES

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) PAID LOSSES	06/30/15	\$117,102	\$100,392
	06/30/16	\$436,035	\$81,947
	06/30/17	\$166,276	\$69,820
	06/30/18	\$244,464	\$140,922
	06/30/19	\$59,468	\$85,966
(2) DEVELOPED LOSSES AND	06/30/15	\$132,325	\$113,443
ALL LOSS ADJUSTMENT	06/30/16	\$493,705	\$92,785
EXPENSES (A)	06/30/17	\$189,019	\$79,370
	06/30/18	\$284,255	\$160,994
	06/30/19	\$78,623	\$102,582
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)		6.5%	4.0%
(4) TRENDED LOSSES AND	06/30/15	\$206,692	\$149,745
ALL LOSS ADJUSTMENT	06/30/16	\$724,265	\$117,744
EXPENSES (B)	06/30/17	\$260,279	\$96,911
	06/30/18	\$367,542	\$189,007
	06/30/19	\$95,448	\$115,815
(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 02/01/21 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	7.083	7.083
06/30/16	1/1/16	6.083	6.083
06/30/17	1/1/17	5.083	5.083
06/30/18	1/1/18	4.083	4.083
06/30/19	1/1/19	3.083	3.083

INSURANCE SERVICES OFFICE, INC.

ALABAMA
COMMERCIAL AUTOMOBILE INSURANCE
SINGLE LIMIT LIABILITY

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
T	EARNED CAR	\$100000	EXPER LOSS					BASE	BASE	BASE	ADV
E	YRS YR	UND	COST 5 YRS				INDEX	CLASS	CLASS	CLASS	LOSS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	LOSS	LOSS	LOSS	LOSS
R	06/30/2019	COST	06/30/2019	RATIO	CRED	RATIO	STATE	COST	COST	COST	COST
								PRES	IND*	REV	CHG**
101	9482	700.86	743.15	1.060	0.40	1.055	1.006	625	685	685	9.6%
108	1456	318.97	449.47	1.409	0.10	1.087	1.036	283	319	319	12.7%
113	3807	448.80	516.02	1.150	0.20	1.071	1.021	416	463	463	11.3%
115	9510	476.86	495.31	1.039	0.35	1.047	0.998	443	482	482	8.8%
116	3739	461.79	445.18	0.964	0.20	1.034	0.986	421	452	452	7.4%
121	2185	406.93	507.38	1.247	0.15	1.080	1.030	385	432	432	12.2%
122	7704	377.33	461.64	1.223	0.30	1.103	1.051	359	411	411	14.5%
123	5170	468.66	441.82	0.943	0.25	1.024	0.976	409	435	435	6.4%
124	12454	302.18	322.72	1.068	0.30	1.056	1.007	302	331	331	9.6%
125	2882	376.79	365.63	0.970	0.15	1.039	0.990	348	375	375	7.8%
129	15449	391.91	375.07	0.957	0.35	1.018	0.970	367	388	388	5.7%
SW	73838	436.13	458.53	1.051		1.049					

* KEYED TO A STATEWIDE LOSS COST CHANGE OF 8.9 PERCENT.

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

INSURANCE SERVICES OFFICE, INC.

ALABAMA
COMMERCIAL AUTOMOBILE INSURANCE
SINGLE LIMIT LIABILITY

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
T	EARNED CAR	\$100000	EXPER LOSS					BASE	BASE	BASE	ADV
E	YRS YR	UND	COST 5 YRS				INDEX	CLASS	CLASS	CLASS	LOSS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	LOSS	LOSS	LOSS	LOSS
R	06/30/2019	COST	06/30/2019	RATIO	CRED	RATIO	STATE	COST	COST	COST	COST
								PRES	IND*	REV	CHG**
101	2011	375.60	335.52	0.893	0.15	1.129	0.966	368	393	393	6.8%
108	143	341.31	236.18	0.692	0.00	1.171	1.002	342	379	379	10.8%
113	673	275.41	319.45	1.160	0.05	1.170	1.001	274	303	303	10.6%
115	1290	357.22	407.95	1.142	0.10	1.168	0.999	354	391	391	10.5%
116	840	364.95	404.66	1.109	0.10	1.165	0.997	362	399	399	10.2%
121	337	324.91	505.16	1.555	0.05	1.190	1.018	332	374	374	12.7%
122	1360	325.48	441.09	1.355	0.10	1.189	1.017	323	363	363	12.4%
123	884	303.99	374.85	1.233	0.10	1.177	1.007	300	334	334	11.3%
124	2079	254.49	338.98	1.332	0.15	1.195	1.022	260	294	294	13.1%
125	487	285.46	431.67	1.512	0.05	1.188	1.016	287	323	323	12.5%
129	2231	294.36	343.09	1.166	0.15	1.170	1.001	300	332	332	10.7%
SW	12335	316.38	370.62	1.171		1.169					

* 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.

ALABAMA
COMMERCIAL AUTOMOBILE INSURANCE
PHYSICAL DAMAGE - COMPREHENSIVE

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
T	EARNED CAR		EXPER LOSS					BASE	BASE	BASE	ADV
E	YRS YR	UND	COST 5 YRS				INDEX	CLASS	CLASS	CLASS	LOSS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	LOSS	LOSS	LOSS	LOSS
R	06/30/2019	COST	06/30/2019	RATIO	CRED	RATIO	STATE	COST	COST	COST	COST
								PRES	IND*	REV	CHG**
101	7563	97.61	89.89	0.921	0.20	1.050	0.970	138	143	143	3.6%
108	1196	88.94	92.12	1.036	0.05	1.080	0.998	120	128	128	6.7%
113	2861	104.17	104.34	1.002	0.10	1.074	0.993	146	155	155	6.2%
115	8373	61.32	83.09	1.355	0.20	1.137	1.051	83	93	93	12.0%
116	3060	91.38	140.23	1.535	0.15	1.150	1.063	128	146	146	14.1%
121	1919	80.51	62.98	0.782	0.10	1.052	0.972	122	127	127	4.1%
122	6200	104.30	116.27	1.115	0.20	1.089	1.006	146	157	157	7.5%
123	4182	68.45	70.13	1.025	0.10	1.076	0.994	98	104	104	6.1%
124	7866	79.19	78.10	0.986	0.20	1.063	0.982	116	122	122	5.2%
125	2021	73.74	88.78	1.204	0.10	1.094	1.011	106	115	115	8.5%
129	10368	97.47	101.91	1.046	0.20	1.075	0.994	136	145	145	6.6%
SW	55609	86.42	93.49	1.082		1.082					

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

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

INSURANCE SERVICES OFFICE, INC.

ALABAMA
COMMERCIAL AUTOMOBILE INSURANCE
PHYSICAL DAMAGE - COLLISION

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
T	EARNED CAR		EXPER LOSS					BASE	BASE
E	YRS YR	UND	COST 5 YRS				INDEX	CLASS	CLASS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	LOSS	LOSS
R	06/30/2019	COST	06/30/2019	RATIO	CRED	RATIO	STATE	COST	COST
								PRES	IND*
101	7652	249.20	273.97	1.099	0.40	1.037	1.042	263	269
108	1212	280.48	205.42	0.732	0.10	0.969	0.974	263	251
113	3023	244.21	258.29	1.058	0.20	1.008	1.013	231	230
115	7683	223.23	237.94	1.066	0.40	1.023	1.028	220	222
116	3106	202.08	195.74	0.969	0.20	0.990	0.995	209	204
121	1708	204.04	195.38	0.958	0.15	0.989	0.994	233	227
122	5816	255.84	256.77	1.004	0.35	0.998	1.003	256	252
123	4111	182.54	219.92	1.205	0.25	1.048	1.053	198	205
124	7446	178.17	183.13	1.028	0.30	1.005	1.010	188	186
125	1809	186.41	176.10	0.945	0.15	0.988	0.993	212	207
129	10247	306.71	262.23	0.855	0.40	0.939	0.944	277	257
SW	53813	236.40	235.31	0.995		0.995			

* KEYED TO A STATEWIDE LOSS COST CHANGE OF -1.8 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.

ALABAMA
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	1784	94.35	101.08	1.071	0.15	1.094	0.995	81	88	88	8.6%
108	132	105.47	161.79	1.534	0.05	1.120	1.019	97	107	107	10.3%
113	714	103.40	127.22	1.230	0.10	1.111	1.011	88	97	97	10.2%
115	1241	86.95	86.57	0.996	0.15	1.083	0.985	74	79	79	6.8%
116	742	135.64	186.03	1.371	0.10	1.125	1.024	117	130	130	11.1%
121	281	95.87	43.40	0.453	0.05	1.066	0.970	91	96	96	5.5%
122	1036	90.43	125.42	1.387	0.10	1.127	1.025	82	91	91	11.0%
123	892	71.57	57.72	0.806	0.05	1.083	0.985	71	76	76	7.0%
124	1098	99.37	71.78	0.722	0.10	1.060	0.965	88	92	92	4.5%
125	340	76.43	102.28	1.338	0.05	1.110	1.010	70	77	77	10.0%
129	1425	143.24	168.66	1.177	0.15	1.110	1.010	133	146	146	9.8%
SW	9685	102.04	112.08	1.098		1.099					

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

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

INSURANCE SERVICES OFFICE, INC.

ALABAMA
COMMERCIAL AUTOMOBILE INSURANCE
PHYSICAL DAMAGE - COLLISION

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
T	EARNED CAR		EXPER LOSS					BASE	BASE
E	YRS YR	UND	COST 5 YRS				INDEX	CLASS	CLASS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	LOSS	LOSS
R	06/30/2019	COST	06/30/2019	RATIO	CRED	RATIO	STATE	COST	COST
								PRES	IND*
101	1752	302.72	314.55	1.039	0.30	1.013	1.009	347	357
108	130	233.66	68.99	0.295	0.05	0.967	0.963	290	285
113	724	241.03	254.04	1.054	0.15	1.010	1.006	282	290
115	1210	245.02	234.03	0.955	0.20	0.993	0.989	284	287
116	718	344.19	361.70	1.051	0.20	1.012	1.008	394	405
121	291	218.39	220.48	1.010	0.10	1.003	0.999	284	290
122	1016	272.10	250.49	0.921	0.20	0.986	0.982	325	326
123	845	257.21	280.95	1.092	0.20	1.020	1.016	336	348
124	983	219.05	160.62	0.733	0.20	0.948	0.944	262	253
125	325	309.45	377.36	1.219	0.10	1.024	1.020	372	387
129	1409	300.75	324.22	1.078	0.25	1.021	1.017	368	382
SW	9403	273.94	274.41	1.002		1.004			

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

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

INSURANCE SERVICES OFFICE, INC.

COMMERCIAL AUTOMOBILE LIABILITY INSURANCE
MULTISTATE LOSS ADJUSTMENT EXPENSE EXPERIENCE

Calendar Year

Development of Unallocated Loss Adjustment Expense Factor

		<u>Bodily Injury</u> (000's)					3 YR. <u>AVG</u>	5 YR. <u>AVG</u>
	<u>ITEM</u>	<u>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

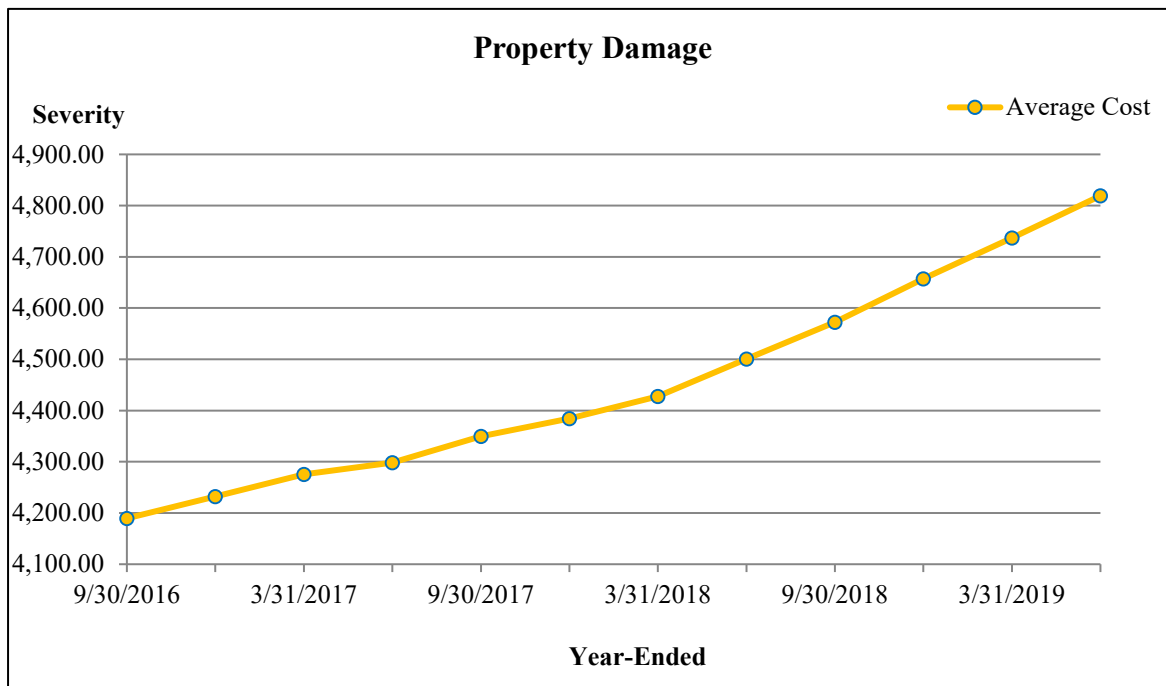
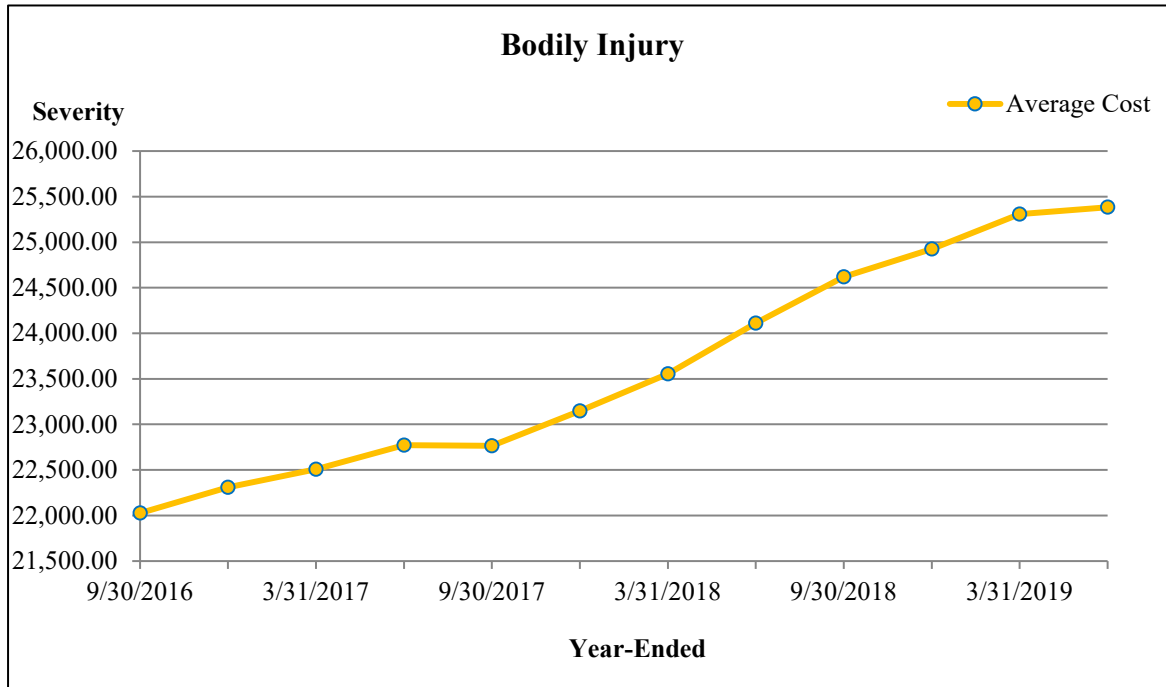
YEAR ENDED	ALABAMA				MULTISTATE*			
	BODILY INJURY (\$100000 LIMITS)		PROPERTY DAMAGE (\$100000 LIMITS)		BODILY INJURY (\$100000 LIMITS)		PROPERTY DAMAGE (\$100000 LIMITS)	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	ACTUAL	EXPONENTIAL FIT	ACTUAL	EXPONENTIAL FIT	ACTUAL	EXPONENTIAL FIT	ACTUAL	EXPONENTIAL FIT
9/30/2016	20908.57	21275.17	4698.41	4521.42	22026.90	21848.89	4189.54	4153.75
12/31/2016	22051.38	21470.93	4576.26	4591.94	22307.82	22155.77	4232.32	4206.00
3/31/2017	21860.71	21668.48	4750.23	4663.56	22509.35	22466.96	4275.31	4258.89
6/30/2017	21276.74	21867.86	4640.47	4736.29	22773.42	22782.52	4298.06	4312.46
9/30/2017	22901.25	22069.07	4594.98	4810.16	22764.72	23102.51	4349.82	4366.70
12/31/2017	21996.08	22272.13	4780.50	4885.18	23146.22	23427.00	4384.06	4421.61
3/31/2018	22753.32	22477.06	4858.19	4961.37	23553.11	23756.04	4427.86	4477.23
6/30/2018	22305.24	22683.87	5047.35	5038.75	24110.33	24089.71	4500.51	4533.54
9/30/2018	22427.43	22892.59	5276.72	5117.33	24620.14	24428.06	4572.21	4590.55
12/31/2018	22653.05	23103.23	5393.89	5197.14	24926.85	24771.17	4657.49	4648.29
3/31/2019	23017.08	23315.81	5235.42	5278.20	25307.41	25119.09	4736.93	4706.75
6/30/2019	24550.78	23530.34	5328.94	5360.52	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) ALABAMA	3.7%	6.4%
	(B) MULTISTATE	5.7%	5.1%
(10)	CREDIBILITY	0.05	0.15
(11)	WEIGHTED AVERAGE ANNUAL PERCENT CHANGE IN PAID CLAIM COSTS { (10) * (9A) } + { (1.0 - (10)) * (9B) }	5.6%	5.3%
(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%	5.3%

* EXCLUDES MASSACHUSETTS

INSURANCE SERVICES OFFICE, INC.

Commercial Automobile Liability
Average Paid Claim Cost Experience
Multistate*



*Excludes Massachusetts

INSURANCE SERVICES OFFICE, INC.

COMMERCIAL AUTO LIABILITY
INCURRED CLAIM FREQUENCY

MULTISTATE*

TRUCKS, TRACTORS, AND TRAILERS

<u>YEAR</u> <u>ENDING</u>	<u>BODILY INJURY</u> <u>ACTUAL</u>	<u>BODILY INJURY</u> <u>ACTUAL CHANGE@</u>	<u>PROPERTY DAMAGE</u> <u>ACTUAL</u>	<u>PROPERTY DAMAGE</u> <u>ACTUAL CHANGE@</u>
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

& 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%

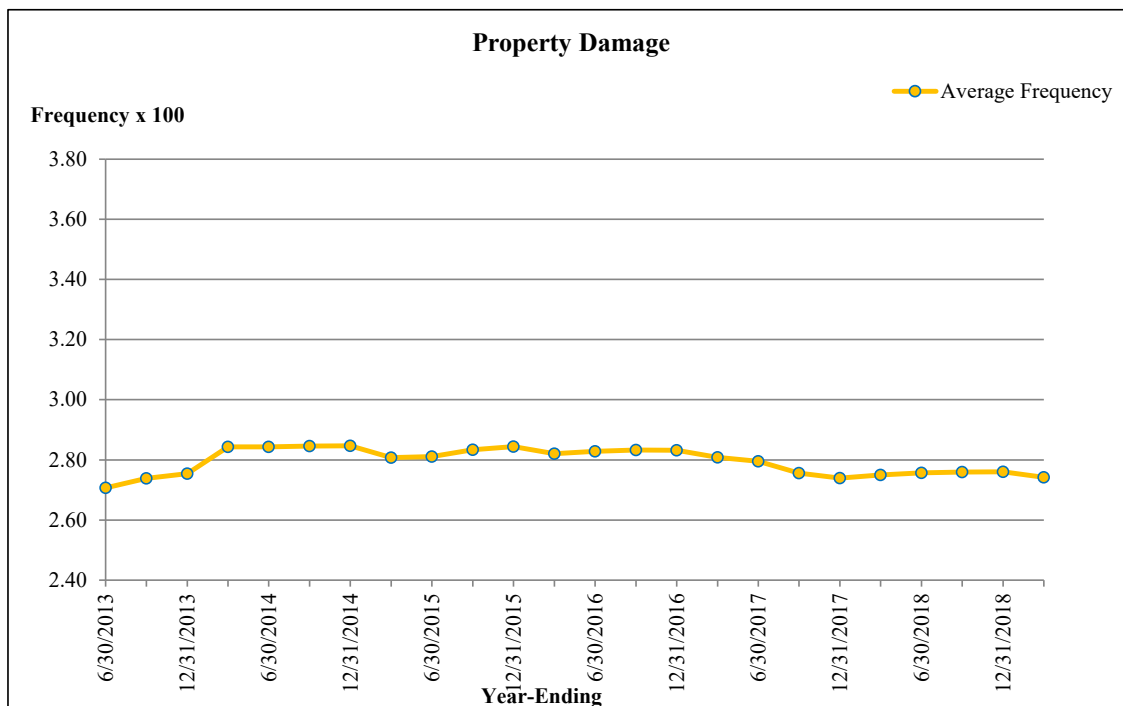
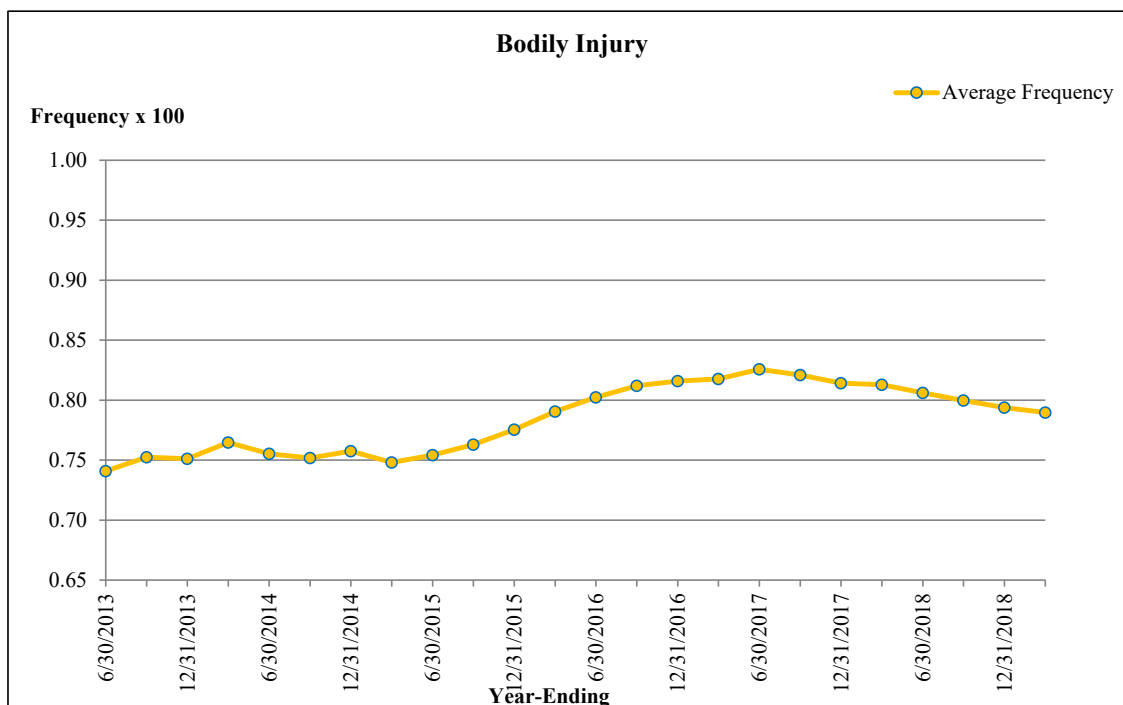
* EXCLUDES MASSACHUSETTS

@ CHANGE BASED ON YEARS ENDING 3/31/XXXX

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

INSURANCE SERVICES OFFICE, INC.

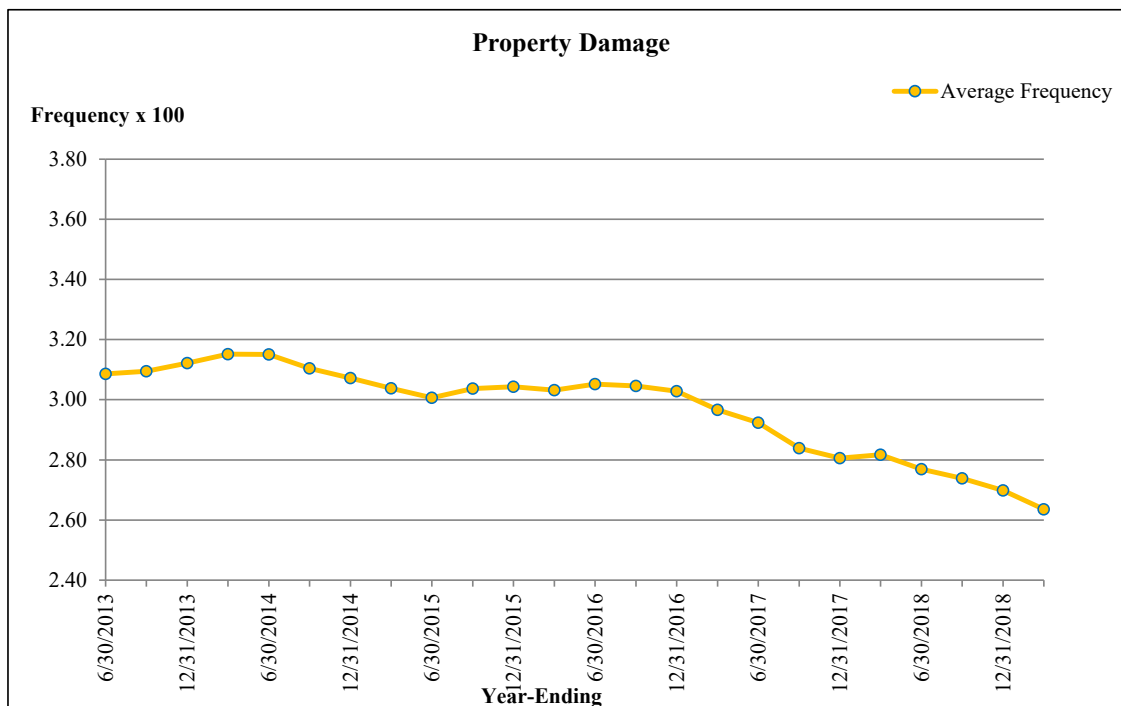
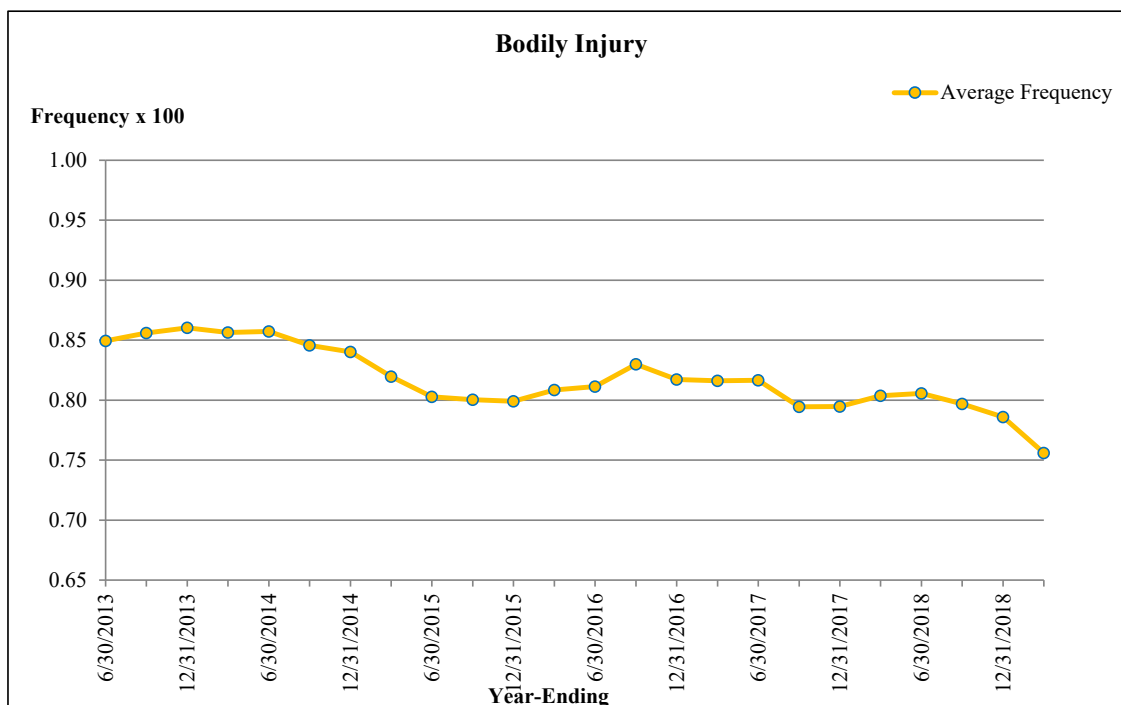
Commercial Automobile Liability
Incurred Claim Frequency Experience
Trucks, Tractors, and Trailers
Multistate*



*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%

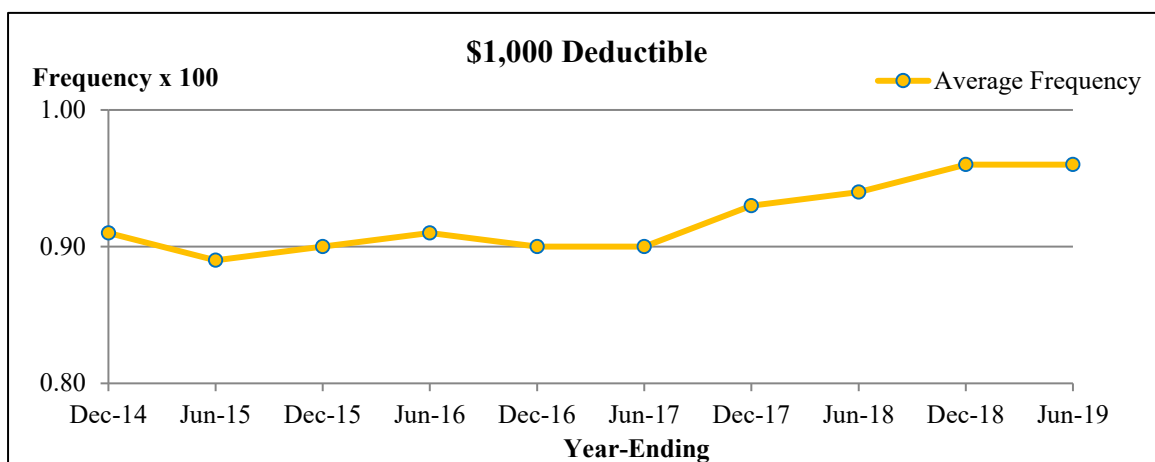
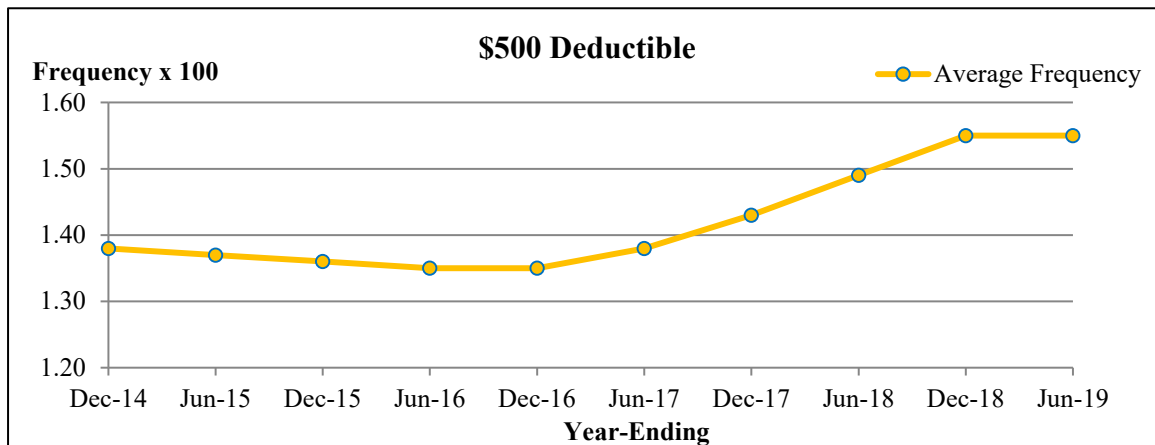
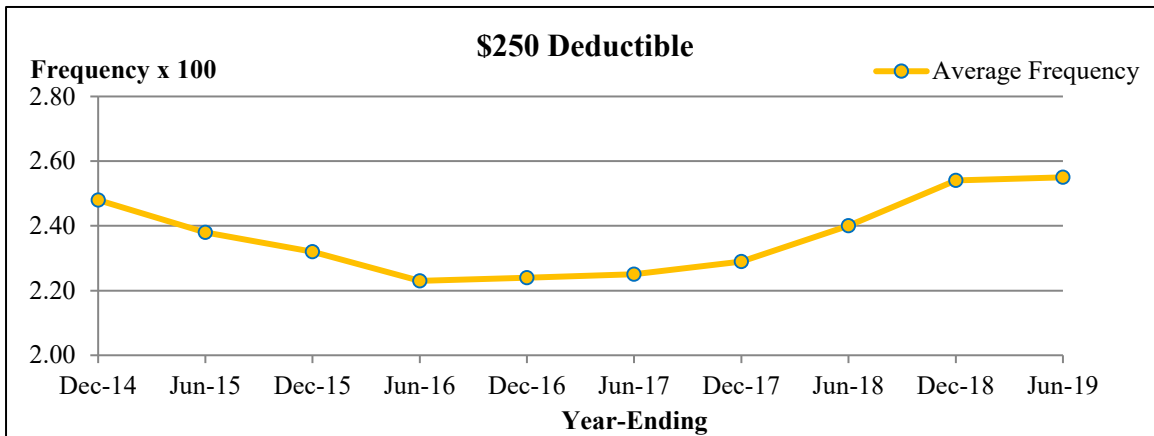
* Multistate data excludes Massachusetts.

** 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%

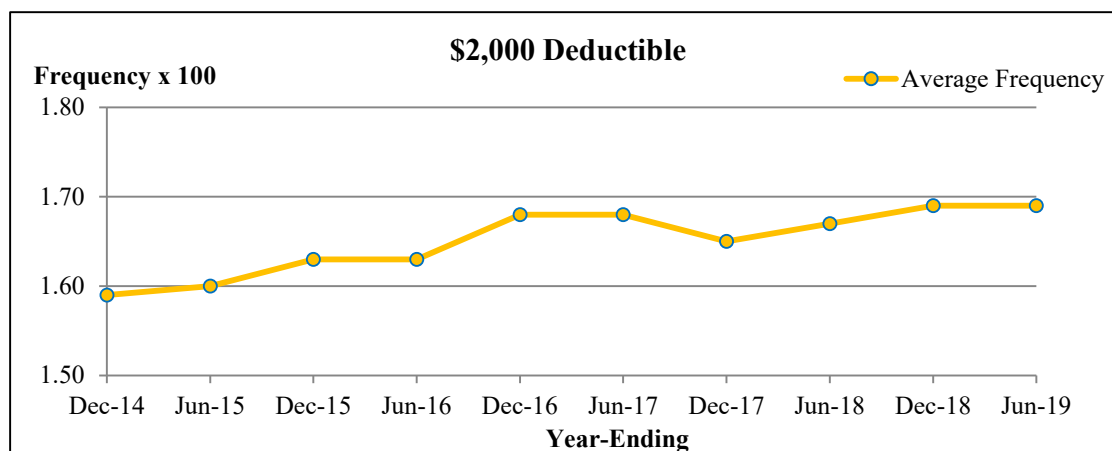
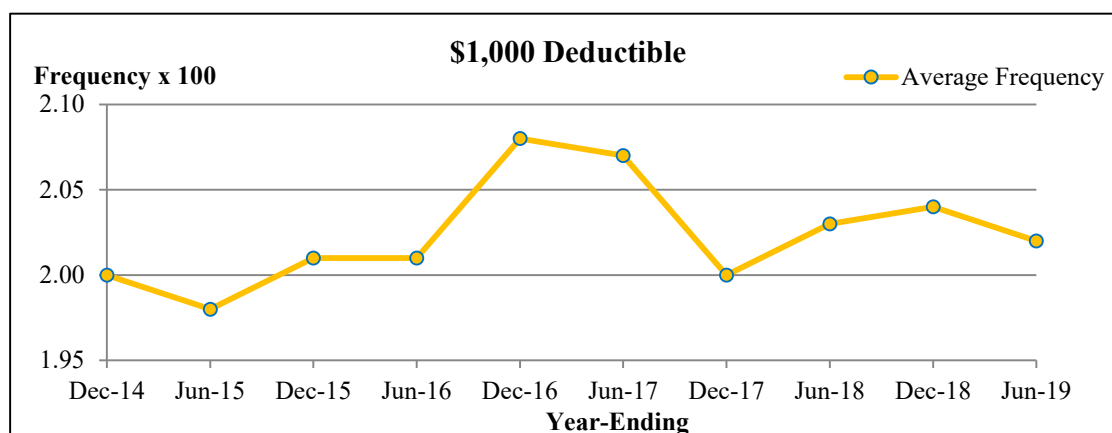
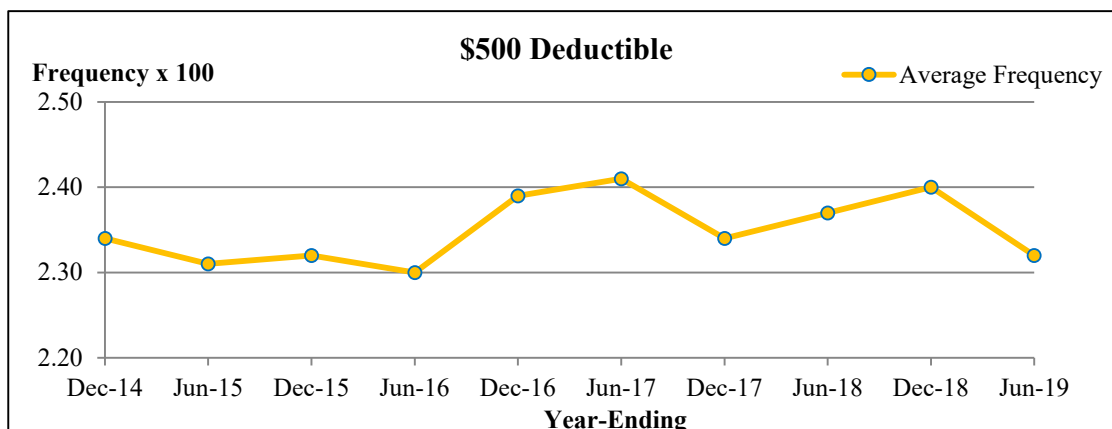
* Multistate data excludes Massachusetts.

** 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%

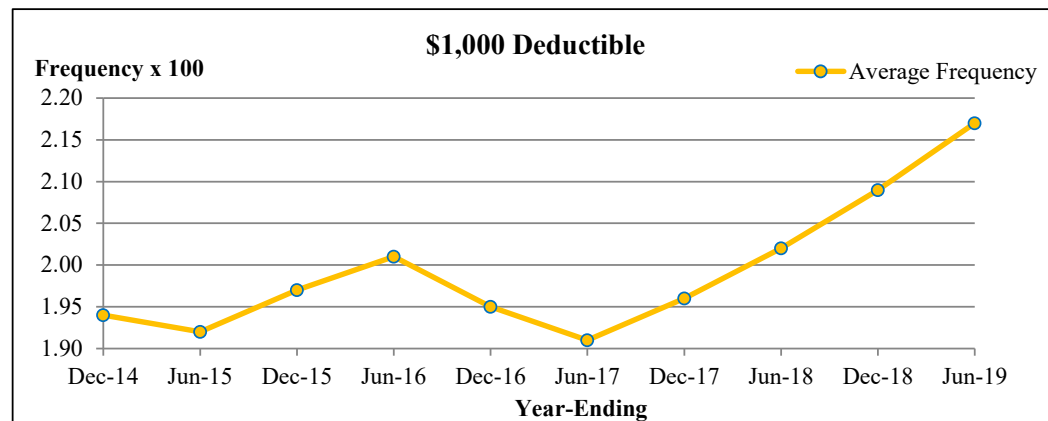
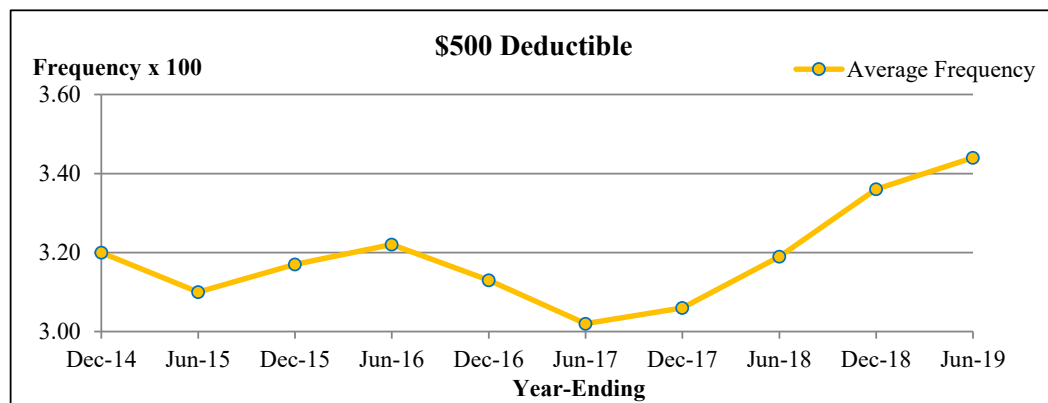
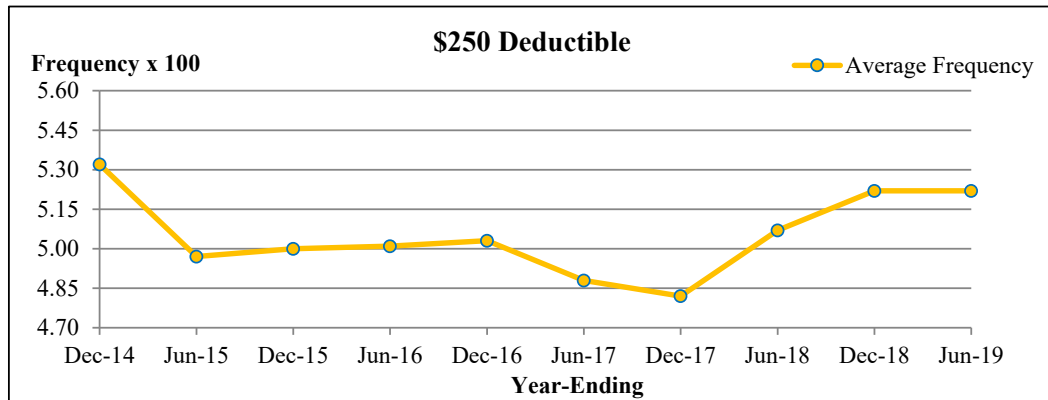
* Multistate data excludes Massachusetts.

** 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%

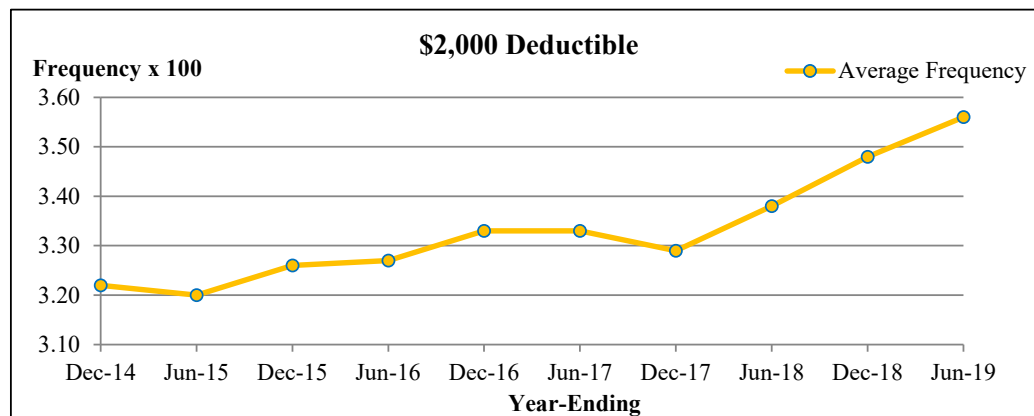
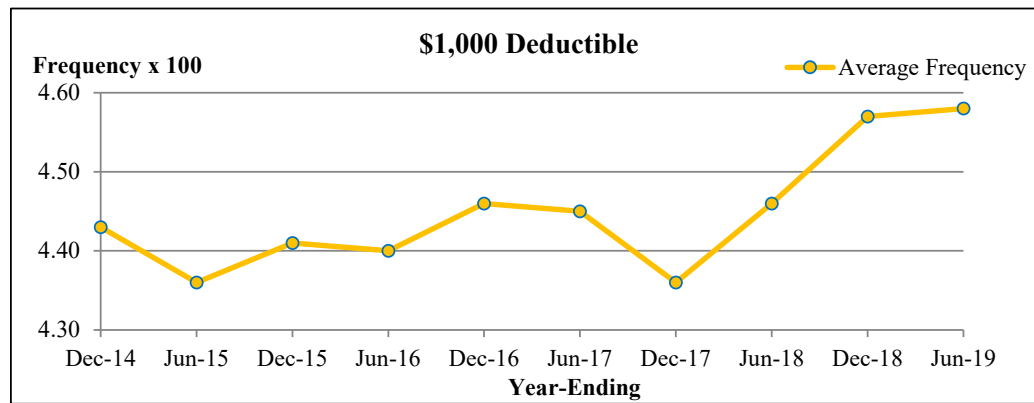
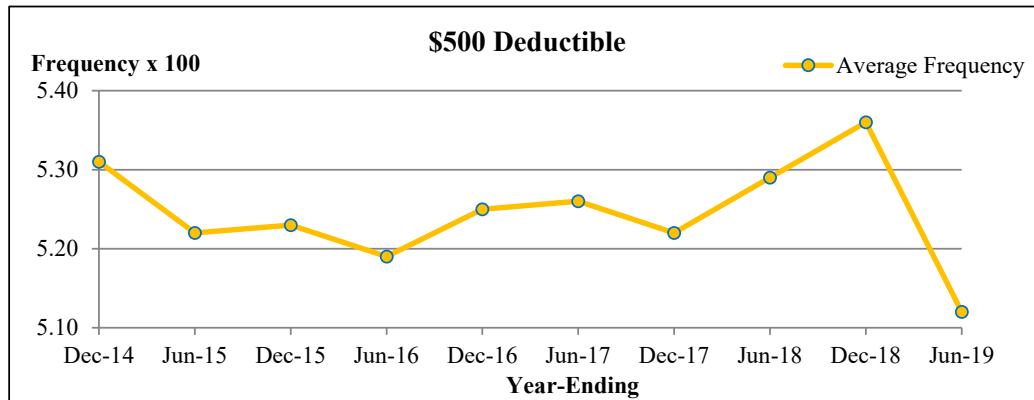
* Multistate data excludes Massachusetts.

** 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.

ALABAMA

Automobile Liability Insurance - Trucks, Tractors and Trailers

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	7,053,990	8,361,358	9,016,194	1.185	1.078
06/30/2009	4,877,951	6,252,219	6,719,377	1.282	1.075
06/30/2010	5,575,754	6,336,659	7,080,784	1.136	1.117
06/30/2011	5,027,605	5,688,597	6,182,929	1.131	1.087
06/30/2012	6,625,549	8,169,070	9,346,668	1.233	1.144
06/30/2013	6,727,822	8,144,040	8,960,558	1.211	1.100
06/30/2014	8,571,570	10,002,780	10,943,984	1.167	1.094
06/30/2015	9,445,313	10,907,397	12,020,177	1.155	1.102
06/30/2016	9,812,232	11,647,749	13,059,552	1.187	1.121
06/30/2017	13,565,106	16,362,371	17,626,736	1.206	1.077
06/30/2018	14,649,278	17,125,756		1.169	
06/30/2019	15,021,058				
(1) Average Factor (Best 3 of 5) :			(A) State	1.174	1.099
			(B) Multistate	1.233	1.113
(2) Credibility				0.940	0.780
(3) Credibility Weighted Factors				1.178	1.102

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	6,174,846	6,131,280	6,156,104	0.993	1.004
06/30/2009	4,208,443	4,278,737	4,351,500	1.017	1.017
06/30/2010	4,450,645	4,687,948	4,808,092	1.053	1.026
06/30/2011	4,522,528	4,848,449	4,963,451	1.072	1.024
06/30/2012	5,161,898	5,470,049	5,795,252	1.060	1.059
06/30/2013	5,620,224	5,887,075	5,941,789	1.047	1.009
06/30/2014	5,354,728	5,622,794	5,921,881	1.050	1.053
06/30/2015	6,889,606	7,345,802	7,584,656	1.066	1.033
06/30/2016	6,948,905	7,386,304	7,424,239	1.063	1.005
06/30/2017	8,216,775	8,369,476	8,600,078	1.019	1.028
06/30/2018	8,719,864	8,681,705		0.996	
06/30/2019	9,022,737				
(1) Average Factor (Best 3 of 5) :			(A) State	1.044	1.023
			(B) Multistate	1.042	1.009
(2) Credibility				0.940	0.000
(3) Credibility Weighted Factors				1.044	1.009

Summary of Factors

	<u>Bodily Injury</u>	<u>Property Damage</u>
39 to Ultimate **	1.077	1.005
27 to Ultimate	1.187	1.014
15 to Ultimate	1.398	1.059

** Multistate factors

INSURANCE SERVICES OFFICE, INC.

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

Accident Year <u>Ending</u>	\$100,000 Basic Limit <u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
06/30/2008	364,775,591	434,853,216	474,937,583	496,220,273	501,468,103
06/30/2009	323,230,526	387,702,532	428,946,760	445,152,625	450,714,744
06/30/2010	296,934,501	368,861,058	401,798,726	420,199,835	425,482,282
06/30/2011	330,620,037	392,793,724	434,141,225	453,016,486	458,231,694
06/30/2012	350,201,235	420,937,649	461,201,615	476,537,833	486,432,178
06/30/2013	355,340,383	426,989,150	471,173,340	497,194,805	506,115,923
06/30/2014	376,526,188	456,220,669	508,454,177	537,460,421	547,358,586
06/30/2015	403,013,839	495,537,856	555,097,444	582,391,034	592,035,505
06/30/2016	456,410,140	567,450,337	633,328,257	664,579,762	
06/30/2017	488,812,326	601,335,690	666,127,679		
06/30/2018	488,262,114	605,437,379			
06/30/2019	487,047,142				

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	1.192	1.092	1.045	1.011
06/30/2009	1.199	1.106	1.038	1.012
06/30/2010	1.242	1.089	1.046	1.013
06/30/2011	1.188	1.105	1.043	1.012
06/30/2012	1.202	1.096	1.033	1.021
06/30/2013	1.202	1.103	1.055	1.018
06/30/2014	1.212	1.114	1.057	1.018
06/30/2015	1.230	1.120	1.049	1.017
06/30/2016	1.243	1.116	1.049	
06/30/2017	1.230	1.108		
06/30/2018	1.240			
Average Factor: (Best 3 of 5)	1.233	1.113	1.051	1.018

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.007
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.025
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.077
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.199
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.479

INSURANCE SERVICES OFFICE, INC.

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

Accident Year <u>Ending</u>	\$100,000 Basic Limit				
	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
06/30/2008	503,134,365	502,977,203	503,454,767	503,666,261	503,745,740
06/30/2009	453,091,427	453,445,211	453,320,091	453,646,791	453,724,965
06/30/2010	427,932,173	427,899,390	427,794,226	428,024,473	428,193,276
06/30/2011	460,834,132	462,049,694	461,916,041	462,046,941	
06/30/2012	487,668,391	487,600,498	487,930,801		
06/30/2013	505,553,734	505,969,352			
06/30/2014	549,824,827				

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	1.001	1.000	1.000
06/30/2009	1.005	1.001	1.000	1.001	1.000
06/30/2010	1.006	1.000	1.000	1.001	1.000
06/30/2011	1.006	1.003	1.000	1.000	
06/30/2012	1.003	1.000	1.001		
06/30/2013	0.999	1.001			
06/30/2014	1.005				
Average Factor: (Best 3 of 5)	1.005	1.001	1.000	1.001	1.000

Summary of Factors

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

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.

ALABAMA

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	1,353,128	1,534,612	1,793,325	1.134	1.169
06/30/2009	890,492	1,254,519	1,409,390	1.409	1.123
06/30/2010	1,362,241	1,481,756	1,716,850	1.088	1.159
06/30/2011	1,032,942	1,233,886	1,234,531	1.195	1.001
06/30/2012	1,034,238	1,247,621	1,275,670	1.206	1.022
06/30/2013	967,334	1,066,035	1,068,291	1.102	1.002
06/30/2014	1,230,255	1,668,330	1,961,031	1.356	1.175
06/30/2015	1,208,369	1,323,185	1,441,467	1.095	1.089
06/30/2016	1,749,827	1,870,318	1,939,089	1.069	1.037
06/30/2017	1,641,092	1,979,008	1,997,893	1.206	1.010
06/30/2018	1,654,571	1,977,832		1.195	
06/30/2019	1,821,990				
(1) Average Factor (Best 3 of 5) :			(A) State	1.165	1.045
			(B) Multistate	1.221	1.115
(2) Credibility				0.770	0.560
(3) Credibility Weighted Factors				1.178	1.076

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	828,373	871,809	873,241	1.052	1.002
06/30/2009	689,550	713,429	713,664	1.035	1.000
06/30/2010	874,413	887,279	857,353	1.015	0.966
06/30/2011	835,180	880,806	904,020	1.055	1.026
06/30/2012	779,205	776,533	770,851	0.997	0.993
06/30/2013	851,773	841,858	860,886	0.988	1.023
06/30/2014	1,017,366	1,060,310	1,046,451	1.042	0.987
06/30/2015	953,004	984,216	997,698	1.033	1.014
06/30/2016	1,165,366	1,176,235	1,204,572	1.009	1.024
06/30/2017	1,166,386	1,172,269	1,181,339	1.005	1.008
06/30/2018	1,181,780	1,287,528		1.089	
06/30/2019	1,238,868				
(1) Average Factor (Best 3 of 5) :			(A) State	1.028	1.015
			(B) Multistate	1.041	1.005
(2) Credibility				0.850	0.000
(3) Credibility Weighted Factors				1.030	1.005

Summary of Factors

	<u>Bodily Injury</u>	<u>Property Damage</u>
39 to Ultimate **	1.071	1.004
27 to Ultimate	1.152	1.009
15 to Ultimate	1.357	1.039

** Multistate factors

INSURANCE SERVICES OFFICE, INC.

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

Accident Year <u>Ending</u>	\$100,000 Basic Limit <u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
06/30/2008	60,941,024	76,529,824	85,086,459	88,686,962	89,545,773
06/30/2009	64,480,318	78,675,627	85,444,770	88,430,009	89,077,183
06/30/2010	62,153,564	75,141,760	80,525,176	84,092,356	85,588,350
06/30/2011	70,886,115	87,228,937	95,480,451	100,334,836	100,874,657
06/30/2012	74,059,289	89,753,346	97,483,667	101,905,264	103,727,096
06/30/2013	67,596,644	80,520,504	87,395,009	91,788,150	93,535,028
06/30/2014	67,426,265	81,461,415	90,846,682	96,110,060	97,148,995
06/30/2015	65,587,221	81,042,527	93,020,332	97,463,085	99,160,953
06/30/2016	66,655,965	80,576,408	90,872,723	94,960,798	
06/30/2017	64,082,952	80,731,494	88,954,587		
06/30/2018	68,057,266	82,867,720			
06/30/2019	66,933,938				

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	1.256	1.112	1.042	1.010
06/30/2009	1.220	1.086	1.035	1.007
06/30/2010	1.209	1.072	1.044	1.018
06/30/2011	1.231	1.095	1.051	1.005
06/30/2012	1.212	1.086	1.045	1.018
06/30/2013	1.191	1.085	1.050	1.019
06/30/2014	1.208	1.115	1.058	1.011
06/30/2015	1.236	1.148	1.048	1.017
06/30/2016	1.209	1.128	1.045	
06/30/2017	1.260	1.102		
06/30/2018	1.218			
Average Factor: (Best 3 of 5)	1.221	1.115	1.048	1.015

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.007
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.022
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.071
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.194
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.458

INSURANCE SERVICES OFFICE, INC.

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

Accident Year <u>Ending</u>	\$100,000 Basic Limit <u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
06/30/2008	89,747,122	90,133,941	90,171,596	90,118,319	90,237,070
06/30/2009	88,968,920	88,776,736	89,018,648	88,997,351	88,990,929
06/30/2010	85,570,894	85,441,555	85,557,570	85,610,678	85,610,412
06/30/2011	101,269,176	101,419,583	101,764,637	101,784,797	
06/30/2012	104,629,384	104,823,384	105,001,008		
06/30/2013	94,178,338	94,427,842			
06/30/2014	97,518,391				

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	1.002	1.004	1.000	0.999	1.001
06/30/2009	0.999	0.998	1.003	1.000	1.000
06/30/2010	1.000	0.998	1.001	1.001	1.000
06/30/2011	1.004	1.001	1.003	1.000	
06/30/2012	1.009	1.002	1.002		
06/30/2013	1.007	1.003			
06/30/2014	1.004				
Average Factor: (Best 3 of 5)	1.005	1.000	1.002	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)	=	1.002
75 to Ult:	(87:75) (99:87) (111:99) (123:111) (123:Ult)	=	1.002

INSURANCE SERVICES OFFICE, INC.

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

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

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.

(1)	Public Automobiles Liability	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
(2)	Public Automobiles Physical Damage		
	Taxis, Limos and Van Pools		
	Other Than Collision:		1.02
	Collision		1.27
	School, Church, and Other Buses		
	Other Than Collision:		0.70
	Collision		0.65
(3)	Medical Payments Relativities	<u>EXHIBIT C19</u>	
(4)	Specified Cause of Loss Relativity		0.720
	This factor is now being used for Private Passenger Types as well as Trucks, Tractors and Trailers.		
(5)	Garagekeepers Physical Damage Relativities	<u>EXHIBIT C20</u>	
(6)	The loss cost for hired autos is set forth in Section D. It applies in all territories and is calculated as 0.15% of the statewide \$100,000 Combined Single Limit average loss cost for all Trucks, Tractors, & Trailers.		

INSURANCE SERVICES OFFICE, INC.

(3) Medical Payments Relativities

Territory	Class of Business											
	Trucks, Tractors and Trailers				Private Passenger Types				Other Buses			
	<u>500</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>	<u>500</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>	<u>500</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>
101	0.0032	0.0050	0.0076	0.0128	0.0063	0.0109	0.0180	0.0318	0.0072	0.0118	0.0186	0.0318
108	0.0067	0.0104	0.0159	0.0270	0.0063	0.0109	0.0180	0.0318	0.0095	0.0156	0.0245	0.0418
113	0.0037	0.0058	0.0088	0.0149	0.0063	0.0109	0.0180	0.0318	0.0101	0.0166	0.0260	0.0444
115	0.0040	0.0062	0.0095	0.0161	0.0063	0.0109	0.0180	0.0318	0.0093	0.0153	0.0240	0.0410
116	0.0033	0.0052	0.0079	0.0135	0.0063	0.0109	0.0180	0.0318	0.0096	0.0157	0.0246	0.0421
121	0.0045	0.0069	0.0106	0.0179	0.0063	0.0109	0.0180	0.0318	0.0106	0.0173	0.0272	0.0465
122	0.0052	0.0080	0.0122	0.0207	0.0063	0.0109	0.0180	0.0318	0.0105	0.0172	0.0269	0.0460
123	0.0046	0.0071	0.0108	0.0184	0.0063	0.0109	0.0180	0.0318	0.0096	0.0158	0.0248	0.0424
124	0.0050	0.0078	0.0118	0.0200	0.0063	0.0109	0.0180	0.0318	0.0115	0.0188	0.0296	0.0506
125	0.0051	0.0079	0.0120	0.0204	0.0063	0.0109	0.0180	0.0318	0.0110	0.0180	0.0282	0.0482
129	0.0041	0.0064	0.0097	0.0165	0.0063	0.0109	0.0180	0.0318	0.0102	0.0168	0.0263	0.0450

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	0.0105	0.0175	0.0275	0.0439	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
108	0.0185	0.0307	0.0483	0.0771	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
113	0.0139	0.0231	0.0364	0.0581	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
115	0.0130	0.0216	0.0339	0.0542	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
116	0.0133	0.0220	0.0347	0.0554	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
121	0.0150	0.0248	0.0390	0.0623	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
122	0.0151	0.0250	0.0394	0.0629	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
123	0.0132	0.0219	0.0344	0.0550	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
124	0.0163	0.0271	0.0426	0.0680	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
125	0.0156	0.0258	0.0406	0.0649	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
129	0.0144	0.0239	0.0375	0.0599	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321

INSURANCE SERVICES OFFICE, INC.

(5) 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

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**ALABAMA (01)
TERRITORY 101**

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					
\$ 685	\$2	\$3	\$5	\$9	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 393	\$2	\$4	\$7	\$12	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 4247	\$33	\$59	\$97	\$177	N/A
– SCHOOL AND CHURCH BUSES					
\$ 377	\$4	\$7	\$10	\$17	N/A
– OTHER BUSES					
\$ 2603	\$19	\$31	\$48	\$83	N/A
– VAN POOLS					
\$ 1028	\$8	\$12	\$19	\$33	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 751	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 319	\$2	\$3	\$5	\$9	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 379	\$2	\$4	\$7	\$12	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1978	\$15	\$27	\$45	\$82	N/A
– SCHOOL AND CHURCH BUSES					
\$ 175	\$3	\$5	\$8	\$13	N/A
– OTHER BUSES					
\$ 1212	\$12	\$19	\$30	\$51	N/A
– VAN POOLS					
\$ 479	\$4	\$6	\$9	\$15	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 326	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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**ALABAMA (01)
TERRITORY 113**

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					
\$ 463	\$2	\$3	\$4	\$7	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 303	\$2	\$3	\$5	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2871	\$22	\$40	\$65	\$119	N/A
– SCHOOL AND CHURCH BUSES					
\$ 255	\$4	\$6	\$9	\$15	N/A
– OTHER BUSES					
\$ 1759	\$18	\$29	\$46	\$78	N/A
– VAN POOLS					
\$ 695	\$5	\$8	\$13	\$22	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 477	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 482	\$2	\$3	\$5	\$8	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 391	\$2	\$4	\$7	\$12	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2988	\$23	\$41	\$68	\$124	N/A
– SCHOOL AND CHURCH BUSES					
\$ 265	\$3	\$6	\$9	\$14	N/A
– OTHER BUSES					
\$ 1832	\$17	\$28	\$44	\$75	N/A
– VAN POOLS					
\$ 723	\$6	\$9	\$13	\$23	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 527	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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**ALABAMA (01)
TERRITORY 116**

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					
\$ 452	\$1	\$2	\$4	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 399	\$3	\$4	\$7	\$13	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2802	\$22	\$39	\$64	\$117	N/A
– SCHOOL AND CHURCH BUSES					
\$ 249	\$3	\$5	\$9	\$14	N/A
– OTHER BUSES					
\$ 1718	\$16	\$27	\$42	\$72	N/A
– VAN POOLS					
\$ 678	\$5	\$8	\$13	\$22	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 508	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 432	\$2	\$3	\$5	\$8	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 374	\$2	\$4	\$7	\$12	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2678	\$21	\$37	\$61	\$111	N/A
– SCHOOL AND CHURCH BUSES					
\$ 238	\$4	\$6	\$9	\$15	N/A
– OTHER BUSES					
\$ 1642	\$17	\$28	\$45	\$76	N/A
– VAN POOLS					
\$ 648	\$5	\$8	\$12	\$21	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 446	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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**ALABAMA (01)
TERRITORY 122**

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					
\$ 411	\$2	\$3	\$5	\$9	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 363	\$2	\$4	\$7	\$12	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2548	\$20	\$35	\$58	\$106	N/A
– SCHOOL AND CHURCH BUSES					
\$ 226	\$3	\$6	\$9	\$14	N/A
– OTHER BUSES					
\$ 1562	\$16	\$27	\$42	\$72	N/A
– VAN POOLS					
\$ 617	\$5	\$7	\$11	\$20	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 423	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 435	\$2	\$3	\$5	\$8	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 334	\$2	\$4	\$6	\$11	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2697	\$21	\$37	\$61	\$112	N/A
– SCHOOL AND CHURCH BUSES					
\$ 239	\$3	\$5	\$8	\$13	N/A
– OTHER BUSES					
\$ 1653	\$16	\$26	\$41	\$70	N/A
– VAN POOLS					
\$ 653	\$5	\$8	\$12	\$21	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 512	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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**ALABAMA (01)
TERRITORY 124**

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					
\$ 331	\$2	\$3	\$4	\$7	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 294	\$2	\$3	\$5	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2052	\$16	\$28	\$47	\$85	N/A
– SCHOOL AND CHURCH BUSES					
\$ 182	\$3	\$5	\$8	\$12	N/A
– OTHER BUSES					
\$ 1258	\$14	\$24	\$37	\$64	N/A
– VAN POOLS					
\$ 497	\$4	\$6	\$9	\$16	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 384	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 375	\$2	\$3	\$5	\$8	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 323	\$2	\$4	\$6	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2325	\$18	\$32	\$53	\$97	N/A
– SCHOOL AND CHURCH BUSES					
\$ 206	\$3	\$5	\$8	\$13	N/A
– OTHER BUSES					
\$ 1425	\$16	\$26	\$40	\$69	N/A
– VAN POOLS					
\$ 563	\$4	\$7	\$10	\$18	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 421	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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**ALABAMA (01)
TERRITORY 129**

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					
\$ 388	\$2	\$3	\$4	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 332	\$2	\$4	\$6	\$11	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2406	\$19	\$33	\$55	\$100	N/A
– SCHOOL AND CHURCH BUSES					
\$ 213	\$3	\$5	\$8	\$13	N/A
– OTHER BUSES					
\$ 1474	\$15	\$25	\$39	\$66	N/A
– VAN POOLS					
\$ 582	\$5	\$7	\$11	\$19	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 461	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 103	\$ 143	\$ 263
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 63	\$ 88	\$ 347
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 105	\$ 146	\$ 334
– SCHOOL AND CHURCH BUSES			
	\$ 72	\$ 100	\$ 171
– OTHER BUSES			
	\$ 72	\$ 100	\$ 171
– VAN POOLS			
	\$ 105	\$ 146	\$ 334
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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**ALABAMA (01)
TERRITORY 108**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 92	\$ 128	\$ 263
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 77	\$ 107	\$ 290
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 94	\$ 131	\$ 334
– SCHOOL AND CHURCH BUSES			
	\$ 64	\$ 90	\$ 171
– OTHER BUSES			
	\$ 64	\$ 90	\$ 171
– VAN POOLS			
	\$ 94	\$ 131	\$ 334
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 112	\$ 155	\$ 231
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 70	\$ 97	\$ 282
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 114	\$ 158	\$ 293
– SCHOOL AND CHURCH BUSES			
	\$ 78	\$ 109	\$ 150
– OTHER BUSES			
	\$ 78	\$ 109	\$ 150
– VAN POOLS			
	\$ 114	\$ 158	\$ 293
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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**ALABAMA (01)
TERRITORY 115**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 67	\$ 93	\$ 220
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 57	\$ 79	\$ 284
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 68	\$ 95	\$ 279
– SCHOOL AND CHURCH BUSES			
	\$ 47	\$ 65	\$ 143
– OTHER BUSES			
	\$ 47	\$ 65	\$ 143
– VAN POOLS			
	\$ 68	\$ 95	\$ 279
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 105	\$ 146	\$ 209
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 94	\$ 130	\$ 394
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 107	\$ 149	\$ 265
– SCHOOL AND CHURCH BUSES			
	\$ 74	\$ 102	\$ 136
– OTHER BUSES			
	\$ 74	\$ 102	\$ 136
– VAN POOLS			
	\$ 107	\$ 149	\$ 265
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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**ALABAMA (01)
TERRITORY 121**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 91	\$ 127	\$ 233
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 69	\$ 96	\$ 284
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 93	\$ 130	\$ 296
– SCHOOL AND CHURCH BUSES			
	\$ 64	\$ 89	\$ 151
– OTHER BUSES			
	\$ 64	\$ 89	\$ 151
– VAN POOLS			
	\$ 93	\$ 130	\$ 296
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 113	\$ 157	\$ 256
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 66	\$ 91	\$ 325
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 115	\$ 160	\$ 325
– SCHOOL AND CHURCH BUSES			
	\$ 79	\$ 110	\$ 166
– OTHER BUSES			
	\$ 79	\$ 110	\$ 166
– VAN POOLS			
	\$ 115	\$ 160	\$ 325
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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**ALABAMA (01)
TERRITORY 123**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 75	\$ 104	\$ 198
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 55	\$ 76	\$ 336
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 77	\$ 106	\$ 251
– SCHOOL AND CHURCH BUSES			
	\$ 53	\$ 73	\$ 129
– OTHER BUSES			
	\$ 53	\$ 73	\$ 129
– VAN POOLS			
	\$ 77	\$ 106	\$ 251
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 88	\$ 122	\$ 188
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 66	\$ 92	\$ 262
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 90	\$ 124	\$ 239
– SCHOOL AND CHURCH BUSES			
	\$ 62	\$ 85	\$ 122
– OTHER BUSES			
	\$ 62	\$ 85	\$ 122
– VAN POOLS			
	\$ 90	\$ 124	\$ 239
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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**ALABAMA (01)
TERRITORY 125**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 83	\$ 115	\$ 212
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 55	\$ 77	\$ 372
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 85	\$ 117	\$ 269
– SCHOOL AND CHURCH BUSES			
	\$ 58	\$ 81	\$ 138
– OTHER BUSES			
	\$ 58	\$ 81	\$ 138
– VAN POOLS			
	\$ 85	\$ 117	\$ 269
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 104	\$ 145	\$ 277
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 105	\$ 146	\$ 368
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 106	\$ 148	\$ 352
– SCHOOL AND CHURCH BUSES			
	\$ 73	\$ 102	\$ 180
– OTHER BUSES			
	\$ 73	\$ 102	\$ 180
– VAN POOLS			
	\$ 106	\$ 148	\$ 352
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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ALABAMA (01)

49. AUTO DEALERS – PREMIUM DEVELOPMENT

FIRE	
	\$ 0.10

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
All Territories	\$ 0.27	\$ 0.29	\$ 0.27
* 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
All Territories	\$ 0.44	\$ 0.50	\$ 0.53	\$ 0.44	\$ 0.50
* 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
All Territories	\$ 0.40	\$ 0.44	\$ 0.46	\$ 0.40	\$ 0.44
* Theft is subject to a \$100 per car/\$500 per occurrence deductible. See Rule 98. for additional deductible options.					

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

COMPREHENSIVE*				
Territory Code	Personal Auto Type Vehicles			Miscellaneous Type Vehicles
	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings And Open Lots
All Territories	\$ 0.54	\$ 0.59	\$ 0.64	\$ 0.60
* Theft and Mischief or Vandalism are subject to a \$100 per car/\$500 per occurrence deductible. See Rule 98. for additional deductible options.				

BLANKET COLLISION			
	<ul style="list-style-type: none"> • Reporting Form – Inventory Value • Non-Reporting Form – Limit of Insurance 		
	Deductible	First \$ 50,000 And Under	\$ 50,001 To \$ 100,000
			Over \$ 100,000
	\$100	\$ 1.16	\$ 0.45
	\$250	0.70	0.30
			0.22
			0.13
See Rule 98. for additional deductible options.			

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ALABAMA (01)

**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	\$ 24	\$ 32	\$ 29	\$ 39
7,500	28	38	34	45
9,000	32	43	39	52
12,000	40	53	48	64
15,000	47	63	56	75
18,000	52	70	62	84
22,500	63	85	75	102
30,000	79	106	94	128
37,500	93	126	112	151
45,000	106	143	127	172
60,000	131	177	157	212
75,000	154	208	185	250
90,000	178	240	213	288
120,000	219	295	262	354
150,000	256	346	308	415
180,000	295	399	355	479
225,000	355	480	426	575
300,000	450	607	540	729
375,000	545	736	654	883
450,000	638	862	766	1034
600,000	817	1103	981	1324
750,000	991	1337	1189	1605
900,000	1159	1565	1391	1878
1,200,000	1479	1996	1775	2396
1,500,000	1766	2385	2120	2862
2,000,000	1999	2698	2398	3238
2,500,000	2177	2939	2612	3527
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.				

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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	\$ 23	\$ 31	\$ 15	\$ 20	\$ 12	\$ 16
7,500	27	36	17	23	13	18
9,000	30	41	20	27	15	20
12,000	39	52	25	34	19	26
15,000	46	62	30	40	23	31
18,000	55	74	35	48	27	37
22,500	64	87	42	56	32	43
30,000	82	111	54	72	41	56
37,500	97	131	63	85	48	65
45,000	109	147	71	96	55	74
60,000	137	185	89	120	68	92
75,000	165	222	107	145	82	111
90,000	189	255	123	166	94	127
120,000	236	319	153	207	118	159
150,000	283	383	184	249	142	191
180,000	327	441	212	287	163	221
225,000	391	528	254	343	196	264
300,000	497	672	323	437	249	336
375,000	603	814	392	529	301	407
450,000	707	954	460	620	354	477
600,000	913	1232	593	801	456	616
750,000	1115	1505	725	978	557	752
900,000	1305	1762	848	1145	653	881
1,200,000	1660	2241	1079	1456	830	1120
1,500,000	1990	2687	1294	1746	995	1343
2,000,000	2271	3066	1476	1993	1136	1533
2,500,000	2474	3340	1608	2171	1237	1670
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.						

90. HIRED AUTOS

Cost Of Hire Basis – All Territories Liability Base Loss Cost
\$ 0.71

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

Supplementary Information – Alabama

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 Alabama

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 – Alabama

Trends in Medical Care Costs

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

<u>Period</u>	<u>CPI – Medical Care Annual Rate of Change¹</u>	<u>CPI – Hospital & Other Related Services Annual Rate of Change</u>
October 2007 - September 2008	3.2%	6.6%
October 2008 - September 2009	3.5%	6.6%
October 2009 - September 2010	3.4%	7.3%
October 2010 - September 2011	2.8%	4.9%
October 2011 - September 2012	4.1%	4.7%
October 2012 - September 2013	2.4%	5.4%
October 2013 - September 2014	2.0%	3.5%
October 2014 - September 2015	2.5%	3.3%
October 2015 - September 2016	4.9%	5.6%
October 2016 - September 2017	1.6%	4.3%
October 2017 - September 2018	1.7%	3.7%
October 2018 - September 2019	3.5%	2.1%

Claim Frequencies

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

Claim Counts

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

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

Supplementary Information – Alabama

Alabama 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>
Alabama Claim Cost Trends		
Bodily Injury (\$100,000 Limit)	3.7%	1.8%
Property Damage (\$100,000 Limit)	6.4%	3.9%
Credibility-Weighted Claim Cost Trends		
Bodily Injury (\$100,000 Limit)	5.6%	4.3%
Property Damage (\$100,000 Limit)	5.3%	4.2%
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%	4.3%
Property Damage (\$100,000 Limit)	5.3%	4.2%
Private Passenger Types		
Bodily Injury (\$100,000 Limit)	5.6%	4.3%
Property Damage (\$100,000 Limit)	5.3%	4.2%

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

If the prior trends were used to calculate the indicated changes in this document, the Truck, Tractors & Trailers Liability indication would have been 5.0% rather than 8.9%. For the Private Passenger Types coverage, the indication would have been 7.6% instead of 10.6%.

Supplementary Information – Alabama

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 9.9%, instead of 7.1%, and 9.7%, instead of 8.7%, respectively.

The loss trend has decreased by 0.5 points for Trucks, Tractors & Trailers collision and for Private Passenger Types collision. The OCN trend has 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 -0.3%, instead of -1.8%, and 3.8%, instead of 2.1%, respectively.

For Auto Dealers, using the prior year's loss trend would have resulted in indications of 17.4% for OTC (compared to the current 15.6% indication), and 16.6% for collision (compared to the current 14.7% indication). For Garagekeepers, using the prior year's loss trend would have resulted in indications of 29.4% for the OTC (compared to the current 27.3% indication) and 15.0% for collision (compared to the current 13.2% indication).

Supplementary Information – Alabama

Loss Development

Methodology

For the Trucks, Tractors & Trailers and Private Passenger Types Liability coverages, we continue to employ a credibility-weighted combination of Alabama 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	1.077	1.080
27 to Ultimate	1.187	1.200
15 to Ultimate	1.398	1.447
Trucks, Tractors and Trailers PD		
39 to Ultimate	1.005	1.004
27 to Ultimate	1.014	1.013
15 to Ultimate	1.059	1.049
Private Passenger Types BI		
39 to Ultimate	1.071	1.068
27 to Ultimate	1.152	1.149
15 to Ultimate	1.357	1.333
Private Passenger Types PD		
39 to Ultimate	1.004	1.004
27 to Ultimate	1.009	1.011
15 to Ultimate	1.039	1.030

Supplementary Information – Alabama

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 7.3% is indicated when each of the coverage indications is weighted by its respective loss cost volume. Staff will file the indications, which reflect a 2/1/2021 proposed effective date, with the following exceptions:

<u>Coverage</u>	<u>Indicated Change</u>	<u>Filed Change</u>
Trucks, Tractors & Trailers Collision	-1.8%	N.C.
Private Passenger Types Collision	2.1%	N.C.
Garagekeepers OTC	27.3%	25.0%

The overall filed change is 7.5%.

Notes

- The Auto Dealers Liability coverage is not being reviewed this year.
- Trucks, Tractors & Trailers liability indication of 8.9% is mainly due to poor experience in accident years ending 6/30/2017 and 6/30/2019.
- Private Passenger Types liability indication of 10.6% is mainly due to poor experience in accident years ending 6/30/2016, 6/30/2017, 6/30/2018, and 6/30/2019.
- Private Passenger Types OTC indication of 8.7% is mainly due to poor experience in accident years ending 6/30/2015, 6/30/2018 and 6/30/2019.
- Auto Dealers OTC indication of 15.6% is due to a higher expected experience ratio caused by a longer period of time since this coverage was last reviewed.
- Auto Dealers Collision indication of 14.7% is due to poor experience in accident years ending 6/30/2015, 6/30/2016, and 6/30/2017 as well as a higher expected experience ratio caused by a longer period of time since this coverage was last reviewed.
- Garagekeepers OTC indication of 27.3% is due to poor experience in accident years ending 6/30/2015, 6/30/2016, 6/30/2017, and 6/30/2018 as well as a higher expected experience ratio caused by a longer period of time since this coverage was last reviewed.
- Garagekeepers Collision indication of 13.2% is due to poor experience in accident years ending 6/30/2015 and 6/30/2018 as well as a higher expected experience ratio caused by a longer period of time since this coverage was last reviewed.