

LOSS COSTS – IMPLEMENTATION

JULY 30, 2020

COMMERCIAL AUTOMOBILE

LI-CA-2020-335

UTAH REVISED COMMERCIAL AUTO ADVISORY PROSPECTIVE LOSS COSTS TO BE IMPLEMENTED

KEY MESSAGE

Loss costs representing a **+10.1%** 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 Utah, which provides additional information on the attached loss cost level experience review.

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

EFFECTIVE DATE

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

These changes are applicable to all policies written on or after January 1, 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 January 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 NOVEMBER 25, 2020. ANY SUBMISSION YOU MAY MAKE WITH THE INSURANCE DEPARTMENT WITH RESPECT TO THIS FILING SHOULD NOT BE SUBMITTED PRIOR TO THIS DATE.

In all correspondence with the Insurance Department on this revision, you should refer to ISO 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 1-21 (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.

UTAH
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 +10.1% 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-29, the exhibits are labeled EXHIBIT A1 through EXHIBIT C19, and the revised prospective loss cost pages are numbered D-1 through D-15.</p>
PRIVATE PASSENGER TYPES SPECIFIED CAUSES OF LOSS	<p>This filing introduces a Loss Cost for Specified Causes of Loss Coverage for Private Passenger Types Vehicles.</p>
AUTO DEALERS LIABILITY AND PIP COVERAGES	<p>The Auto Dealers Liability and PIP coverages are not being reviewed this year.</p>

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	+13.2%	+13.2%
Personal Injury Protection	-1.1%	N.C.
Physical Damage		
Other than Collision	+2.3%	N.C.
Collision	+3.0%	+3.0%
Total Trucks, Tractors & Trailers	+10.4%	+10.3%
<u>Private Passenger Types</u>		
Liability		
Single Limit Liability	+8.1%	+8.1%
Personal Injury Protection	+1.9%	N.C.
Physical Damage		
Other than Collision	+9.8%	+9.8%
Collision	+7.7%	+7.7%
Collision	+8.1%	+8.0%
Total Private Passenger Types		
<u>Garages</u>		
Physical Damage		
Auto Dealers		
Other than Collision	+16.2%	+16.2%
Collision	+6.6%	+6.6%
Garagekeepers		
Other than Collision	+19.6%	+19.6%
Collision	+79.6%	+25.0%
Total Garages	+33.3%	+17.7%
<u>Grand Total</u>	+10.4%	+10.1%

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

INDICATED VS.
FILED

Indicated changes are based on standard ISO methodology, utilizing a 01/01/2021 trend effective date. The filed loss cost level changes are the same as the indicated with the following exceptions: For Trucks, Tractors & Trailers PIP, Trucks Tractors & Trailers OTC, and Private Passenger Types PIP, No Change (N.C.) was selected due to the modest indications. For Garagekeepers Collision, the indication was capped at 25.0% 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	01/01/2020	01/01/2019	01/01/2018
<u>Changes</u>			
Indicated	+8.4%	+11.9%	+8.9%
Filed	+8.6%	+12.1%	+8.9%
Approved	+8.6%	+12.1%	+8.9%

HISTORICAL
SOURCE DATA

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

- ISO companies reporting voluntary automobile experience under the Commercial Automobile modules of ISO's statistical plans.
- Accident year data through year ended 06/30/2019 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	+5.7%
Property Damage	+5.5%
Private Passenger Types Liability:	
Bodily Injury	+5.7%
Property Damage	+5.5%

ADJUSTMENTS TO REPORTED EXPERIENCE (CONTINUED)	Trucks, Tractors & Trailers PIP	+2.9%
	Private Passenger Types PIP	+2.8%
	Trucks, Tractors & Trailers OTC	+6.0%
	Trucks, Tractors & Trailers Collision	+4.0%
	Private Passenger Types OTC	+6.5%
	Private Passenger Types Collision	+4.0%

OCN Trend

To recognize the trend in the Original Cost New (OCN) relativities for Trucks, Tractors & Trailers and Private Passenger Type's physical damage, aggregate loss costs at current level have been multiplied by trend factors. The selected annual OCN trend factors for Trucks, Tractors & Trailers are +0.9% and +1.5% for OTC and Collision respectively. For Private Passenger Types, the OCN Trend factors are +0.9% and +0.6% for OTC and Collision respectively.

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

TEN LARGEST COMPANIES/ GROUPS IN THIS REVIEW

LIABILITY (ASLOB 19.3 & 19.4)

1. Travelers Indemnity Company
2. Liberty Mutual Insurance Company
3. Cincinnati Insurance Company
4. Employers Mutual Casualty Company
5. Nationwide Mutual Insurance Co.
6. Hartford Accident & Indemnity Co.
7. Zurich American Insurance Company
8. Tokio Marine Companies
9. Western National Mutual Ins. Co.
10. United Fire & Casualty Company

PHYSICAL DAMAGE (ASLOB 21.2)

1. Liberty Mutual Insurance Company
2. Cincinnati Insurance Company
3. Travelers Indemnity Company
4. Employers Mutual Casualty Company
5. Sentry Insurance A Mutual Company
6. United Fire & Casualty Company
7. Hartford Accident & Indemnity Co.
8. Federated Mutual Insurance Company
9. Allstate Insurance Company
10. Great American Insurance Company

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

MARKET SHARE

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

Liability (ASLOB 19.3 & 19.4)
34.4%

Physical Damage (ASLOB 21.2)
34.5%

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

COMPANY
DECISION
(CONTINUED)

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

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

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UTAH
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	<p>The objective of this procedure is to determine the indicated statewide advisory loss cost level change. This procedure answers the question: what percentage changes must be made on average to the current ISO loss costs in order for them to be adequate to cover indemnity losses and all loss adjustment expenses incurred in the prospective period in which the revised loss costs are assumed to be in effect?</p>
DESCRIPTION	<p>This procedure compares the developed and trended incurred losses and loss adjustment expenses with the aggregate loss costs at current ISO loss cost level, which is the aggregate amount that would have been collected if the current ISO loss costs were used during the experience period. This experience ratio (losses and all loss adjustment expenses divided by aggregate loss costs) is calculated for several years and a weighted average is calculated. The weights are determined as a function of the credibility or volume of claim experience. The average experience ratio is then credibility weighted with the expected experience ratio in order to minimize the impact of random variation in the observed losses. This credibility weighted experience ratio is the indicated statewide advisory loss cost level change in decimal form. See the calculations in Exhibits B1-B6.</p>
EXPERIENCE BASE	<p>The experience used in this review is the latest available as reported under the ISO Commercial Statistical Plan. All coverages are on an accident year basis. For liability, the review is conducted on a \$100,000 basic limits basis - indemnity losses are limited to \$100,000 per occurrence.</p>
AGGREGATE LOSS COSTS (Item 1)	<p>The aggregate loss costs at current ISO loss cost level are the loss-related revenue that would have been collected if the current ISO loss costs were used during the experience period. 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.</p> <p>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.</p> <p>Trucks, Tractors & Trailers and Private Passenger Types physical damage aggregate loss costs are placed on the prospective OCN relativity level by the application of OCN trend factors.</p>

INCURRED
LOSSES & LAE
(Item 2)

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

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

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

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

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

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

EXPERIENCE
RATIO
(Item 3)

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

YEAR WEIGHTS
(Item 4)

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

EXPECTED
EXPERIENCE
RATIO
(Item 7)

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

CREDIBILITY

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

CREDIBILITY
WEIGHTED
EXPERIENCE
RATIO

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

OVERVIEW OF ISO ACTUARIAL PROCEDURES – COMMERCIAL AUTOMOBILE

STEP 2 – DETERMINATION OF TERRITORY RELATIVITIES

OBJECTIVE	The objective of this procedure is to distribute the statewide loss cost indication by territory. In other words, what percentage changes by territory should be made in order to equitably achieve an adequate statewide prospective loss cost level?
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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 AND PIP TERRITORY DEVELOPMENT

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

COLUMN (7)
INDEX TO
STATE

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

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

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

COLUMN (8)
BASE CLASS
LOSS COST

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

COLUMN (9)
INDICATED BASE
LOSS COST

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

COLUMN (10)
REVISED BASE
LOSS COST

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

COLUMN (11)
ADVISORY
LOSS COST
CHANGE

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

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

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

COLUMN (7)
INDEX TO
STATE

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

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

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

COLUMN (8)
BASE CLASS
LOSS COST

Present ISO base class loss cost.

COLUMN (9)
INDICATED BASE
LOSS COST

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

COLUMN (10)
REVISED BASE
LOSS COST

Revised base loss cost.

COLUMN (11)
ADVISORY
LOSS COST
CHANGE

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

LOSS ADJUSTMENT EXPENSE FACTORS

OBJECTIVE	The reported indemnity losses must be loaded for any loss adjustment expenses (LAE) that are not reported in statistical detail to ISO. 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	<p>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.</p>
DETERMINATION OF HISTORICAL AVERAGE CLAIM COST TREND	<p>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.</p>
LIABILITY LOSS TREND	<p>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.</p>
TREND CREDIBILITY FOR LIABILITY CLAIM SEVERITY	<p>Trend credibility is based on a full credibility standard of 975,000 claims for BI and 390,000 claims for PD. These standards were developed using a Bayesian analysis. Partial credibility is determined by the following formula:</p> $A = C/(C+K)$ <p>where C equals the number of claims for the latest year ended point and K equals 25,000 for bodily injury and 10,000 for property damage. The resulting table of partial credibilities is shown in this section.</p>

LIABILITY:
FREQUENCY
TREND

The data underlying the claim frequency trend selections is shown on the attached claim frequency exhibits. See the calculations in **Exhibits C4-C5**. The exhibits include quarterly points for Multistate incurred frequency trend separately for Trucks, Tractors, and Trailers and Private Passenger Types. As can be seen from these exhibits (and corresponding graphs), frequency for both bodily injury and property damage has generally changed from year to year in an unpredictable manner.

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

PHYSICAL
DAMAGE:
LOSS TREND

Data Selections

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

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

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

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

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

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

Data Adjustments

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

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

PHYSICAL
DAMAGE:
LOSS TREND
(CONT'D)

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

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

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

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

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

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

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

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

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

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

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

PHYSICAL
DAMAGE:
LOSS TREND
(CONT'D)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

PHYSICAL
DAMAGE:
LOSS TREND
(CONT'D)

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

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

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

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

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

PERSONAL
INJURY
PROTECTION
TREND

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

COMMERCIAL AUTOMOBILE PHYSICAL DAMAGE
SUPPLEMENTARY EXHIBIT

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

PHYSICAL DAMAGE OCN TREND

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	The application of loss development recognizes the important concept that some of the losses for a particular accident year have not been finally determined at the time the experience is compiled.
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DESCRIPTION OF EXPERIENCE PERIOD DATA	<p>For Trucks, Tractors & 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>
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DESCRIPTION OF LOSS DEVELOPMENT METHODOLOGY	<p>For Bodily Injury Coverage, states are divided into two multistate groups. One group (No-Fault) consists of states with a no-fault law that has a tort threshold. The other group (Tort) contains the remaining states. The applicable multistate group for this state is used in this document. Losses are developed up to 123 months and are based on \$100,000 CSL data. Three-year averages for Trucks, Tractors & Trailers and Private Passenger Types are calculated for each link ratio based on a "best three of five" approach. Specifically, for the latest five years, the highest and lowest ratios were removed from the calculation and the three year average was calculated using the three remaining factors. Beyond 123 months the loss development is assumed to be unity.</p>
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For Property Damage Coverage, one multistate group is used. Losses are developed up to 111 months and \$100,000 CSL data is used. Three-year averages for Trucks, Tractors & Trailers and Private Passenger Types are calculated for each link ratio based on a "best three of five" years approach. Specifically, for the latest five years, the highest and lowest ratios were removed from the calculation and the three year average was calculated using the three remaining factors. Development beyond 111 months is assumed to be unity.

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	The extent to which the state experience is reflected in the development of the prospective loss costs is determined by the credibility of the data for that state. Specifically, ISO credibility procedures are based upon the volume of claims for each coverage separately.
METHODOLOGY	The standards for full credibility were determined from a credibility study using various size of loss distributions for liability, PIP, other than collision and collision respectively. Separate standards by coverage/major class for full credibility were calculated using the Mayerson, Jones and Bowers expansion formula.
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	The weights assigned to the loss ratio by year are based on the credibility of the average number of claims for the years of experience used. A maximum of five years of experience may be used. This procedure is described in detail in the flow chart on the following page. The claim standard used to determine the year weights is based on the credibility standard for each coverage. The schedules of the number of claims required for the year weight assignments are shown on the following pages.

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

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

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

Step 2: Determine the Experience Period Credibility

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

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

TRUCKS, TRACTORS, & TRAILERS AND PRIVATE PASSENGER TYPES

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

1. Add latest 2 years of claims and divide by 2 to determine the 2 year average.
2. If 2 year Avg. claims \geq 2,000,
Then use 2 years of experience and assign 70/30 weights.
3. Add latest 3 years of claims and divide by 3 to determine the 3 year average.
4. If 3 year Avg. claims \geq 225,
Then use 3 years of experience and assign 50/30/20 weights.
5. If 3 year Avg. claims $<$ 225,
Then use 5 years of experience and assign 30/25/20/15/10 weights.

Step 2: Determine the Experience Period Credibility

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

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

CREDIBILITY FORMULA = (# CLAIMS)/(# CLAIMS + K)

ALL LIABILITY COVERAGES
CREDIBILITY TABLE
NUMBER OF CLAIMS

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

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

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

PERSONAL INJURY PROTECTION
CREDIBILITY TABLES
NUMBER OF CLAIMS

<u>Credibility</u>	<u>Trucks, Tractors & Trailers and Private Pass Types</u>		<u>Credibility</u>
*0.00	0	-	6
0.05	7	-	24
0.10	25	-	56
0.15	57	-	99
0.20	100	-	156
0.25	157	-	224
0.30	225	-	306
0.35	307	-	399
0.40	400	-	506
0.45	507	-	624
0.50	625	-	756
0.55	757	-	899
0.60	900	-	1,056
0.65	1,057	-	1,224
0.70	1,225	-	1,406
0.75	1,407	-	1,599
0.80	1,600	-	1,806
0.85	1,807	-	2,024
0.90	2,025	-	2,256
0.95	2,257	-	2,499
1.00		>	2,499

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.

UTAH
CLAIMS PER TERRITORY
LIABILITY AND PIP

Territory	Trucks, Tractors & Trailers Incurred Claims 5 Years Ending 6/30/2019		Private Passenger Types Incurred Claims 5 Years Ending 6/30/2019	
	Combined BI and PD	PIP	Combined BI and PD	PIP
101	3,882	128	667	61
103	1,875	70	168	23
104	623	22	57	9
105	572	25	75	8
106	1,259	48	175	16
SW Total	8,211	293	1,142	117

Claims for Trend

BI

PD

310

1,143

UTAH
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	1,541	1,701	535	640
103	833	1,013	187	191
104	386	285	83	55
105	213	267	88	68
106	382	504	181	175
SW Total	3,355	3,770	1,074	1,129

WIND AND WATER PROCEDURE
OTHER THAN COLLISION

OBJECTIVE

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

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

DESCRIPTION OF
WIND AND WATER
ADJUSTMENT
PROCEDURE

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

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

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

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

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

INSURANCE SERVICES OFFICE, INC.

WIND AND WATER PROCEDURE
OTHER THAN COLLISION
UTAH

TRUCKS, TRACTORS, AND TRAILERS

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
			(2) - (1)	(1) / (3)	AVG (4) - (4)	(3) x (5)	(2) + (6)
YEAR ENDING	OTC WIND & WATER LOSSES	OTC TOTAL LOSSES	TOTAL - WIND&WATER LOSSES	WIND & WATER / NON (W&W)	VARIATION FROM AVG. WIND RATIO	WIND & WATER ADJUSTMENT	ADJ OTC TOTAL LOSSES
1987	22,259	444,395	422,136	0.053	0.000	0	444,395
1988	63,139	453,748	390,609	0.162	-0.109	-42,576	411,172
1989	10,089	462,523	452,434	0.022	0.031	14,025	476,548
1990	6,961	458,119	451,158	0.015	0.038	17,144	475,263
1991	24,788	535,181	510,393	0.049	0.004	2,042	537,223
1992	17,724	612,649	594,925	0.030	0.023	13,683	626,332
1993	19,701	599,833	580,132	0.034	0.019	11,023	610,856
1994	8,827	542,379	533,552	0.017	0.036	19,208	561,587
1995	46,704	686,584	639,880	0.073	-0.020	-12,798	673,786
1996	19,049	880,712	861,663	0.022	0.031	26,712	907,424
1997	2,491	1,292,961	1,290,470	0.002	0.051	65,814	1,358,775
1998	54,468	1,474,257	1,419,789	0.038	0.015	21,297	1,495,554
1999	29,671	1,479,680	1,450,009	0.020	0.033	47,850	1,527,530
2000	146,637	1,716,680	1,570,043	0.093	-0.040	-62,802	1,653,878
2001	17,809	1,512,830	1,495,021	0.012	0.041	61,296	1,574,126
2002	22,129	958,829	936,700	0.024	0.029	27,164	985,993
2003	59,543	964,506	904,963	0.066	-0.013	-11,765	952,741
2004	4,646	538,381	533,735	0.009	0.044	23,484	561,865
2005	43,509	542,212	498,703	0.087	-0.034	-16,956	525,256
2006	12,139	549,595	537,456	0.023	0.030	16,124	565,719
2007	36,780	503,285	466,505	0.079	-0.026	-12,129	491,156
2008	11,894	637,615	625,721	0.019	0.034	21,275	658,890
2009	14,523	518,731	504,208	0.029	0.024	12,101	530,832
2010	108,148	1,098,489	990,341	0.109	-0.056	-55,459	1,043,030
2011	111,302	991,479	880,177	0.126	-0.073	-64,253	927,226
2012	65,992	1,346,040	1,280,048	0.052	0.001	1,280	1,347,320
2013	35,304	1,333,505	1,298,201	0.027	0.026	33,753	1,367,258
2014	147,997	1,570,737	1,422,740	0.104	-0.051	-72,560	1,498,177
2015	74,957	2,114,095	2,039,138	0.037	0.016	32,626	2,146,721
2016	69,936	1,695,089	1,625,153	0.043	0.01	16,252	1,711,341
2017	182,919	2,102,905	1,919,986	0.095	-0.042	-80,639	2,022,266
2018	115,014	1,922,094	1,807,080	0.064	-0.011	-19,878	1,902,216
2019	227,525	2,220,963	1,993,438	0.114	-0.061	-121,600	2,099,363

(8) NORMAL WIND TO NON W&W RATIO= AVG. (4) 0.053

INSURANCE SERVICES OFFICE, INC.

WIND AND WATER PROCEDURE
OTHER THAN COLLISION
UTAH

PRIVATE PASSENGER TYPES

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
			(2) - (1)	(1) / (3)	AVG (4) - (4)	(3) x (5)	(2) + (6)
YEAR ENDING	OTC WIND & WATER LOSSES	OTC TOTAL LOSSES	TOTAL - WIND&WATER LOSSES	WIND & WATER / NON (W&W)	VARIATION FROM AVG. WIND RATIO	WIND & WATER ADJUSTMENT	ADJ OTC TOTAL LOSSES
1987	1,745	302,844	301,099	0.006	0.059	17,765	320,609
1988	59,911	396,467	336,556	0.178	-0.113	-38,031	358,436
1989	3,463	419,565	416,102	0.008	0.057	23,718	443,283
1990	3,037	346,754	343,717	0.009	0.056	19,248	366,002
1991	11,358	318,789	307,431	0.037	0.028	8,608	327,397
1992	17,293	351,496	334,203	0.052	0.013	4,345	355,841
1993	23,205	392,342	369,137	0.063	0.002	738	393,080
1994	19,574	272,025	252,451	0.078	-0.013	-3,282	268,743
1995	13,367	401,587	388,220	0.034	0.031	12,035	413,622
1996	8,656	402,409	393,753	0.022	0.043	16,931	419,340
1997	2,498	521,025	518,527	0.005	0.060	31,112	552,137
1998	32,868	585,908	553,040	0.059	0.006	3,318	589,226
1999	7,381	543,255	535,874	0.014	0.051	27,330	570,585
2000	19,613	520,912	501,299	0.039	0.026	13,034	533,946
2001	4,534	493,404	488,870	0.009	0.056	27,377	520,781
2002	3,019	385,669	382,650	0.008	0.057	21,811	407,480
2003	4,603	247,562	242,959	0.019	0.046	11,176	258,738
2004	13,772	236,706	222,934	0.062	0.003	669	237,375
2005	17,065	166,428	149,363	0.114	-0.049	-7,319	159,109
2006	13,212	176,995	163,783	0.081	-0.016	-2,621	174,374
2007	0	253,654	253,654	0.000	0.065	16,488	270,142
2008	9,360	169,817	160,457	0.058	0.007	1,123	170,940
2009	25,030	206,310	181,280	0.138	-0.073	-13,233	193,077
2010	16,096	205,551	189,455	0.085	-0.020	-3,789	201,762
2011	16,326	227,818	211,492	0.077	-0.012	-2,538	225,280
2012	15,436	179,417	163,981	0.094	-0.029	-4,755	174,662
2013	2,855	149,359	146,504	0.019	0.046	6,739	156,098
2014	12,292	227,243	214,951	0.057	0.008	1,720	228,963
2015	21,950	339,932	317,982	0.069	-0.004	-1,272	338,660
2016	69,883	294,626	224,743	0.311	-0.246	-55,287	239,339
2017	47,015	321,990	274,975	0.171	-0.106	-29,147	292,843
2018	16,507	339,229	322,722	0.051	0.014	4,518	343,747
2019	44,077	408,544	364,467	0.121	-0.056	-20,410	388,134

(8) NORMAL WIND TO NON W&W RATIO= AVG. (4) 0.065

INSURANCE SERVICES OFFICE, INC.

WIND AND WATER PROCEDURE
OTHER THAN COLLISION
UTAH

AUTO DEALERS

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
			(2) - (1)	(1) / (3)	AVG (4) - (4)	(3) x (5)	(2) + (6)
YEAR ENDING	OTC WIND & WATER LOSSES	OTC TOTAL LOSSES	TOTAL - WIND&WATER LOSSES	WIND & WATER / NON (W&W)	VARIAION FROM AVG. WIND RATIO	WIND & WATER ADJUSTMENT	ADJ OTC TOTAL LOSSES
1987	378	152,219	151,841	0.002	0.237	35,986	188,205
1988	252,188	466,183	213,995	1.178	-0.939	-200,941	265,242
1989	20,683	167,398	146,715	0.141	0.098	14,378	181,776
1990	6,576	158,464	151,888	0.043	0.196	29,770	188,234
1991	114,320	409,284	294,964	0.388	-0.149	-43,950	365,334
1992	7,260	130,130	122,870	0.059	0.180	22,117	152,247
1993	114,508	653,271	538,763	0.213	0.026	14,008	667,279
1994	79,461	176,474	97,013	0.819	-0.580	-56,268	120,206
1995	136,875	390,074	253,199	0.541	-0.302	-76,466	313,608
1996	49,109	235,023	185,914	0.264	-0.025	-4,648	230,375
1997	5,837	141,405	135,568	0.043	0.196	26,571	167,976
1998	131,407	781,008	649,601	0.202	0.037	24,035	805,043
1999	17,721	394,843	377,122	0.047	0.192	72,407	467,250
2000	403,717	803,122	399,405	1.011	-0.772	-308,341	494,781
2001	0	321,611	321,611	0.000	0.239	76,865	398,476
2002	0	116,165	116,165	0.000	0.239	27,763	143,928
2003	624,950	960,120	335,170	1.865	-1.626	-544,986	415,134
2004	0	60,854	60,854	0.000	0.239	14,544	75,398
2005	0	129,665	129,665	0.000	0.239	30,990	160,655
2006	7,336	82,022	74,686	0.098	0.141	10,531	92,553
2007	0	61,717	61,717	0.000	0.239	14,750	76,467
2008	0	150,147	150,147	0.000	0.239	35,885	186,032
2009	4,189	178,396	174,207	0.024	0.215	37,455	215,851
2010	8,359	142,169	133,810	0.062	0.177	23,684	165,853
2011	41,682	100,868	59,186	0.704	-0.465	-27,521	73,347
2012	4,833	31,976	27,143	0.178	0.061	1,656	33,632
2013	0	5,146	5,146	0.000	0.239	1,230	6,376
2014	0	62,855	62,855	0	0.239	15,022	77,877
2015	0	7,516	7,516	0	0.239	1,796	9,312
2016	0	10,827	10,827	0	0.239	2,588	13,415
2017	449	21,659	21,210	0.021	0.218	4,624	26,283
2018	0	5,315	5,315	0	0.239	1,270	6,585
2019	0	6,745	6,745	0	0.239	1,612	8,357

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

INSURANCE SERVICES OFFICE, INC.

WIND AND WATER PROCEDURE
OTHER THAN COLLISION
UTAH

GARAGEKEEPERS

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
			(2) - (1)	(1) / (3)	AVG (4) - (4)	(3) x (5)	(2) + (6)
YEAR ENDING	OTC WIND & WATER LOSSES	OTC TOTAL LOSSES	TOTAL - WIND&WATER LOSSES	WIND & WATER / NON (W&W)	VARIATION FROM AVG. WIND RATIO	WIND & WATER ADJUSTMENT	ADJ OTC TOTAL LOSSES
1987	2,351	89,485	87,134	0.027	0.001	87	89,572
1988	79,637	255,129	175,492	0.454	-0.426	-74,760	180,369
1989	4,916	170,426	165,510	0.030	-0.002	-331	170,095
1990	3,582	123,385	119,803	0.030	-0.002	-240	123,145
1991	481	134,074	133,593	0.004	0.024	3,206	137,280
1992	427	128,629	128,202	0.003	0.025	3,205	131,834
1993	0	179,727	179,727	0.000	0.028	5,032	184,759
1994	1,523	52,900	51,377	0.030	-0.002	-103	52,797
1995	205	53,254	53,049	0.004	0.024	1,273	54,527
1996	1,968	110,701	108,733	0.018	0.010	1,087	111,788
1997	0	272,436	272,436	0.000	0.028	7,628	280,064
1998	0	225,096	225,096	0.000	0.028	6,303	231,399
1999	1,498	228,462	226,964	0.007	0.021	4,766	233,228
2000	32,968	261,853	228,885	0.144	-0.116	-26,551	235,302
2001	5,999	139,166	133,167	0.045	-0.017	-2,264	136,902
2002	454	61,052	60,598	0.007	0.021	1,273	62,325
2003	667	157,573	156,906	0.004	0.024	3,766	161,339
2004	0	22,106	22,106	0.000	0.028	619	22,725
2005	0	19,229	19,229	0.000	0.028	538	19,767
2006	0	60,938	60,938	0.000	0.028	1,706	62,644
2007	0	3,164	3,164	0.000	0.028	89	3,253
2008	0	16,345	16,345	0.000	0.028	458	16,803
2009	0	8,112	8,112	0.000	0.028	227	8,339
2010	0	51,866	51,866	0.000	0.028	1,452	53,318
2011	0	6,462	6,462	0.000	0.028	181	6,643
2012	3,713	38,663	34,950	0.106	-0.078	-2,726	35,937
2013	0	20,322	20,322	0.000	0.028	569	20,891
2014	0	32,881	32,881	0	0.028	921	33,802
2015	0	14,189	14,189	0	0.028	397	14,586
2016	0	28,142	28,142	0	0.028	788	28,930
2017	0	69,652	69,652	0	0.028	1,950	71,602
2018	0	52,172	52,172	0	0.028	1,461	53,633
2019	0	117,499	117,499	0	0.028	3,290	120,789

(8) NORMAL WIND TO NON W&W RATIO= AVG. (4) 0.028

EXPLANATORY MEMORANDUM FOR WIND AND WATER PROCEDURE

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

TERRITORIAL WIND AND WATER PROCEDURE OTHER THAN COLLISION

OBJECTIVE

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

DESCRIPTION OF TERRITORIAL WIND AND WATER PROCEDURE

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

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

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

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

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

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

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

METHODOLOGY FOR CALCULATING 'WIND & WATER PROVISIONS' BY TERRITORY

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

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

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

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

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

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

INSURANCE SERVICES OFFICE, INC.

UTAH
COMMERCIAL AUTOMOBILE INSURANCE

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

Coverages	Aggregate Loss Cost at Current Level (B)	Loss Cost Changes (C)
TRUCKS, TRACTORS & TRAILERS (D)		
Liability		
Single Limit Liability	\$ 30,721,376	13.2%
Personal Injury Protection	241,050	N.C.
Combined	30,962,426	13.1%
Physical Damage		
Other Than Collision	2,963,847	N.C.
Collision	7,947,434	3.0%
Combined	10,911,281	2.2%
Total Trucks, Tractors & Trailers	41,873,707	10.3%
PRIVATE PASSENGER TYPES		
Liability		
Single Limit Liability	3,292,261	8.1%
Personal Injury Protection	71,506	N.C.
Combined	3,363,767	7.9%
Physical Damage		
Other Than Collision	414,627	9.8%
Collision	1,242,710	7.7%
Combined	1,657,337	8.2%
Total Private Passenger Types	5,021,104	8.0%
GARAGES		
Physical Damage		
Auto Dealers		
Other Than Collision	167,441	16.2%
Collision	100,429	6.6%
Combined	267,870	12.6%
Garagekeepers		
Other Than Collision	119,369	19.6%
Collision	154,955	25.0%
Combined	274,324	22.7%
Total Garages	542,194	17.7%
GRAND TOTAL ALL COVERAGES	47,437,005	10.1%
TOTAL LIABILITY	34,326,193	12.6%
TOTAL PHYSICAL DAMAGE	13,110,812	3.6%

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

(B) Accident Year ending 06/30/2019 Aggregate Loss Cost at Current Level for all coverages. The Liability loss costs are on a Total Limits basis.

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

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

INSURANCE SERVICES OFFICE, INC.

UTAH
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR TRUCKS, TRACTORS, AND TRAILERS POLICY COVERAGES

Territory	\$100,000 CSL	
Code	Liability	PIP ^(a)
101	13.8%	
103	11.5%	
104	12.5%	
105	12.5%	
106	15.0%	

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

INSURANCE SERVICES OFFICE, INC.

UTAH
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 ^(a)
	Comprehensive ^(a)	Collision	
101		10.7%	
103		-5.8%	
104		3.0%	
105		1.6%	
106		6.2%	

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

INSURANCE SERVICES OFFICE, INC.

UTAH
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		Physical Damage		Specified Causes
Code	\$100,000 CSL	PIP	Comprehensive ^(a)	Collision ^(b)	of Loss ^(c)
101	496	8	79	207	46
103	252	5	139	211	80
104	432	7	92	172	53
105	405	7	101	187	58
106	438	10	77	207	44

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

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

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

INSURANCE SERVICES OFFICE, INC.

UTAH
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR PRIVATE PASSENGER TYPES POLICY COVERAGES

Territory	\$100,000 CSL	
Code	Liability	PIP ^(a)
101	11.4%	
103	2.5%	
104	6.7%	
105	9.7%	
106	6.6%	

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

INSURANCE SERVICES OFFICE, INC.

UTAH
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR PRIVATE PASSENGER TYPES POLICY COVERAGES

Territory Code	Physical Damage		Specified Causes of Loss ^(a)
	Comprehensive	Collision	
101	9.3%	9.4%	
103	8.1%	5.1%	
104	8.8%	2.6%	
105	18.6%	6.0%	
106	12.9%	7.6%	

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

INSURANCE SERVICES OFFICE, INC.

UTAH
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR PRIVATE PASSENGER TYPES POLICY COVERAGES

Territory	Liability		Physical Damage		Specified Causes
Code	\$100,000 CSL	PIP	Comprehensive ^(a)	Collision ^(b)	of Loss ^(c)
101	352	10	59	290	34
103	291	14	93	249	54
104	320	12	74	237	43
105	372	11	70	284	40
106	385	19	70	298	40

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

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

(c) The loss costs for Specified Causes of Loss have been calculated by a relativity of 0.576 to the Private Passenger Types Comprehensive base loss costs.

INSURANCE SERVICES OFFICE, INC.

UTAH
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 0.0%

FIRE AND THEFT

	Personal Auto Type Vehicles		Misc. Type Vehicles
	Buildings and Standard Open Lots	Non-Standard Open Lots	Buildings and Open Lots
Territory			
101	14.3%	13.3%	14.3%
ALL OTHER	14.3%	13.3%	14.3%

SPECIFIED CAUSES OF LOSS

	Personal Auto Type Vehicles			Misc. Type Vehicles	
	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings	Open Lots
Territory					
101	17.4%	17.4%	16.0%	18.8%	17.6%
ALL OTHER	18.2%	17.4%	16.7%	18.8%	17.6%

LIMITED SPECIFIED CAUSES OF LOSS

	Personal Auto Type Vehicles			Misc. Type Vehicles	
	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings	Open Lots
Territory					
101	18.2%	17.4%	17.4%	14.3%	18.8%
ALL OTHER	14.3%	18.2%	17.4%	14.3%	18.8%

COMPREHENSIVE

	Personal Auto Type Vehicles			Misc. Type Vehicles	
	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings and Open Lots	
Territory					
101	16.0%	17.2%	15.6%	17.4%	
ALL OTHER	16.7%	17.2%	15.6%	17.4%	

BLANKET COLLISION

Deductible	First \$50,000 and Under	\$50,001 to \$100,000	Over \$100,000
\$100	6.3%	6.7%	6.1%
\$250	6.2%	6.4%	4.8%

GARAGEKEEPERS

	Specified Causes of Loss	Collision
	Legal Liability \$6,000 Limit	Legal Liability \$6,000 Limit
Territory		
ALL	19.0%	26.1%

INSURANCE SERVICES OFFICE, INC.

UTAH
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	0.03

FIRE AND THEFT

	Personal Auto Type Vehicles		Misc. Type Vehicles
	Buildings and	Non-Standard	Buildings and
Territory	Standard Open Lots	Open Lots	Open Lots
101	0.16	0.17	0.08
ALL OTHER	0.16	0.17	0.08

SPECIFIED CAUSES OF LOSS

	Personal Auto Type Vehicles			Misc. Type Vehicles	
	Buildings	Standard	Non-Standard	Buildings	Open Lots
Territory		Open Lots	Open Lots		
101	0.27	0.27	0.29	0.19	0.20
ALL OTHER	0.26	0.27	0.28	0.19	0.20

LIMITED SPECIFIED CAUSES OF LOSS

	Personal Auto Type Vehicles			Misc. Type Vehicles	
	Buildings	Standard	Non-Standard	Buildings	Open Lots
Territory		Open Lots	Open Lots		
101	0.26	0.27	0.27	0.16	0.19
ALL OTHER	0.24	0.26	0.27	0.16	0.19

COMPREHENSIVE

	Personal Auto Type Vehicles			Misc. Type Vehicles	
	Buildings	Standard	Non-Standard	Buildings and	
Territory		Open Lots	Open Lots	Open Lots	
101	0.29	0.34	0.37	0.27	
ALL OTHER	0.28	0.34	0.37	0.27	

BLANKET COLLISION

	First \$50,000	\$50,001 to	Over
Deductible	and Under	\$100,000	\$100,000
\$100	2.01	0.80	0.35
\$250	1.20	0.50	0.22

GARAGEKEEPERS

	Specified Causes of Loss	Collision
Territory	Legal Liability \$6,000 Limit	Legal Liability \$6,000 Limit
ALL	25	29

INSURANCE SERVICES OFFICE, INC.

UTAH
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR VAN POOLS POLICY COVERAGES

Territory	\$100,000 CSL	
Code	Liability	PIP ^(a)
101	13.8%	
103	11.5%	
104	12.5%	
105	12.6%	
106	14.9%	

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

INSURANCE SERVICES OFFICE, INC.

UTAH
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR VAN POOLS POLICY COVERAGES

Territory Code	Physical Damage		Specified Causes of Loss ^(a)
	Comprehensive ^(a)	Collision	
101		11.0%	
103		-5.6%	
104		2.8%	
105		1.3%	
106		6.0%	

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

INSURANCE SERVICES OFFICE, INC.

UTAH
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR VAN POOLS POLICY COVERAGES

Territory	Liability		Physical Damage		Specified Causes
Code	\$100,000 CSL ^(a)	PIP ^(b)	Comprehensive ^(c)	Collision ^(d)	of Loss ^(e)
101	744	9	81	263	47
103	378	5	142	268	82
104	648	7	94	218	54
105	608	7	103	237	59
106	657	11	79	263	45

- (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 PIP have been calculated by a relativity of 1.07 to the Trucks, Tractors, and Trailers PIP loss costs.
- (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.

UTAH
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR TAXIS AND LIMOUSINES POLICY COVERAGES

Territory	\$100,000 CSL	
Code	Liability	PIP ^(a)
101	13.8%	
103	11.5%	
104	12.5%	
105	12.5%	
106	15.0%	

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

INSURANCE SERVICES OFFICE, INC.

UTAH
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR TAXIS AND LIMOUSINES POLICY COVERAGES

Territory Code	Physical Damage		Specified Causes of Loss ^(a)
	Comprehensive ^(a)	Collision	
101		11.0%	
103		-5.6%	
104		2.8%	
105		1.3%	
106		6.0%	

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

INSURANCE SERVICES OFFICE, INC.

UTAH
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR TAXIS AND LIMOUSINES POLICY COVERAGES

Territory	Liability		Physical Damage		Specified Causes
Code	\$100,000 CSL ^(a)	PIP ^(b)	Comprehensive ^(c)	Collision ^(d)	of Loss ^(e)
101	3075	64	81	263	47
103	1562	40	142	268	82
104	2678	56	94	218	54
105	2511	56	103	237	59
106	2716	80	79	263	45

- (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 PIP have been calculated by a relativity of 7.97 to the Trucks, Tractors, and Trailers PIP loss costs.
- (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.

UTAH
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR SCHOOL AND CHURCH BUSES POLICY COVERAGES

Territory	\$100,000 CSL	PIP ^(a)
Code	Liability	
101	13.8%	
103	12.1%	
104	12.8%	
105	12.6%	
106	14.8%	

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

INSURANCE SERVICES OFFICE, INC.

UTAH
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 ^(a)
	Comprehensive ^(a)	Collision	
101		10.7%	
103		-6.2%	
104		2.8%	
105		1.7%	
106		6.3%	

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

INSURANCE SERVICES OFFICE, INC.

UTAH
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR SCHOOL AND CHURCH BUSES POLICY COVERAGES

Territory	Liability		Physical Damage		Specified Causes
Code	\$100,000 CSL ^(a)	PIP ^(b)	Comprehensive ^(c)	Collision ^(d)	of Loss ^(e)
101	273	8	55	135	32
103	139	5	97	137	56
104	238	7	64	112	37
105	223	7	71	122	41
106	241	10	54	135	31

- (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 PIP have been calculated by a relativity of 0.96 to the Trucks, Tractors, and Trailers PIP loss costs.
- (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.

UTAH
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR ALL OTHER BUSES POLICY COVERAGES

Territory	\$100,000 CSL	PIP ^(a)
Code	Liability	
101	13.8%	
103	11.5%	
104	12.5%	
105	12.5%	
106	14.9%	

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

INSURANCE SERVICES OFFICE, INC.

UTAH
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR ALL OTHER BUSES POLICY COVERAGES

Territory Code	Physical Damage		Specified Causes of Loss ^(a)
	Comprehensive ^(a)	Collision	
101		10.7%	
103		-6.2%	
104		2.8%	
105		1.7%	
106		6.3%	

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

INSURANCE SERVICES OFFICE, INC.

UTAH
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR ALL OTHER BUSES POLICY COVERAGES

Territory	Liability		Physical Damage		Specified Causes
Code	\$100,000 CSL ^(a)	PIP ^(b)	Comprehensive ^(c)	Collision ^(d)	of Loss ^(e)
101	1885	74	55	135	32
103	958	46	97	137	56
104	1642	65	64	112	37
105	1539	65	71	122	41
106	1664	93	54	135	31

- (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 PIP have been calculated by a relativity of 9.29 to the Trucks, Tractors, and Trailers PIP loss costs.
- (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.

UTAH
 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	\$18,417,845	\$21,053,464	1.143	20%	1,747
06/30/18	\$18,689,178	\$21,152,738	1.132	30%	1,648
06/30/19	\$19,309,476	\$23,319,545	1.208	50%	1,723
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				1.173
(7)	EXPECTED EXPERIENCE RATIO (D).				1.056
(8)	CREDIBILITY (E).				0.65
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000 - (8))).				1.132
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).				13.2%
(11)	FILED CHANGE.				13.2%
(A)	TRUCK, TRACTOR, AND TRAILER EXPERIENCE IS FOR VEHICLES WRITTEN IN ACCORDANCE WITH RULE 23 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE.				
(B)	THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY EXTENDING EXPOSURES BY THE CURRENT LOSS COSTS FROM THE LAST REVISION.				
(C)	LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSES FOR BODILY INJURY AND PROPERTY DAMAGE LIABILITY. SEE FOLLOWING PAGE.				
(D)	EXPECTED EXPERIENCE RATIO IS EQUAL TO THE COMBINED TREND FACTOR SHOWN ON THE FOLLOWING PAGE, PROJECTED FOR M YEARS. THE PERIOD M IS EQUAL TO THE NUMBER OF YEARS FROM ONE YEAR BEYOND THE IMPLEMENTATION DATE OF THE LAST REVISION TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 01/01/21 WHICH IS ASSUMED FOR THE PURPOSES OF TRENDING, SUBJECT TO A MAXIMUM OF THE N-VALUE CORRESPONDING TO THE LATEST YEAR SHOWN ON THE FOLLOWING PAGE, FOOTNOTE B. IN THIS REVISION, THE PERIOD M IS 1.00 YEAR(S).				
(E)	CREDIBILITY IS BASED ON A 3 YEAR TOTAL OF CLAIMS FOR B.I. AND P.D. SHOWN IN COLUMN (5). THE STANDARD FOR FULL CREDIBILITY IS 11,500 CLAIMS (SEE CREDIBILITY TABLES IN SECTION C).				

INSURANCE SERVICES OFFICE, INC.

UTAH
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	\$7,456,967	\$6,682,396	
ALLOCATED LOSS	06/30/18	\$7,583,276	\$6,391,088	
ADJUSTMENT EXPENSES	06/30/19	\$7,345,378	\$7,439,111	
(2) DEVELOPED LOSSES AND	06/30/17	\$8,641,506	\$7,387,389	
ALL LOSS ADJUSTMENT	06/30/18	\$9,872,098	\$7,128,620	
EXPENSES (A)	06/30/19	\$11,220,616	\$8,575,807	
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)		5.7%	5.5%	5.6%
(4) TRENDED LOSSES AND	06/30/17	\$11,398,146	\$9,655,317	\$21,053,464
ALL LOSS ADJUSTMENT	06/30/18	\$12,320,378	\$8,832,360	\$21,152,738
EXPENSES (B)	06/30/19	\$13,251,547	\$10,067,997	\$23,319,545

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

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

YEAR ENDING	B.I.	P.D.
06/30/17	1.078	1.005
06/30/18	1.211	1.014
06/30/19	1.421	1.048

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

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

INSURANCE SERVICES OFFICE, INC.

UTAH
 AUTOMOBILE LIABILITY INSURANCE - TRUCKS, TRACTORS, AND TRAILERS (A)
 DETERMINATION OF STATEWIDE ADVISORY LOSS COST LEVEL CHANGES
 PERSONAL INJURY PROTECTION

ACCIDENT YEAR ENDING	(1) AGGREGATE LOSS COST AT CURRENT LEVEL (B)	(2) INCURRED LOSSES (C)	(3) EXPERIENCE RATIO (2) / (1)	(4) ACCIDENT YEAR WEIGHTS	(5) NUMBER OF INCURRED CLAIMS
06/30/15	\$221,002	\$172,742	0.782	10%	54
06/30/16	\$215,759	\$283,615	1.314	15%	71
06/30/17	\$220,995	\$180,653	0.817	20%	60
06/30/18	\$231,408	\$221,412	0.957	25%	57
06/30/19	\$241,050	\$174,712	0.725	30%	51
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				0.895
(7)	EXPECTED EXPERIENCE RATIO (D).				1.029
(8)	CREDIBILITY (E).				0.30
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000 - (8))).				0.989
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).				-1.1%
(11)	FILED CHANGE.				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, ELIGIBLE FOR FIRST PARTY COVERAGE.				
(B)	THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY EXTENDING EXPOSURES BY THE CURRENT LOSS COSTS FROM THE LAST REVISION.				
(C)	LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSES FOR PERSONAL INJURY PROTECTION. SEE FOLLOWING PAGE.				
(D)	EXPECTED EXPERIENCE RATIO IS EQUAL TO THE TREND FACTOR SHOWN ON THE FOLLOWING PAGE, PROJECTED FOR M YEARS. THE PERIOD M IS EQUAL TO THE NUMBER OF YEARS FROM ONE YEAR BEYOND THE IMPLEMENTATION DATE OF THE LAST REVISION TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 01/01/21 WHICH IS ASSUMED FOR THE PURPOSES OF TRENDING, SUBJECT TO A MAXIMUM OF THE N-VALUE CORRESPONDING TO THE LATEST YEAR SHOWN ON THE FOLLOWING PAGE, FOOTNOTE B. IN THIS REVISION, THE PERIOD M IS 1.00 YEAR(S).				
(E)	CREDIBILITY IS BASED ON A 5 YEAR TOTAL OF CLAIMS FOR PIP SHOWN IN COLUMN (5). THE STANDARD FOR FULL CREDIBILITY IS 2,500 CLAIMS (SEE CREDIBILITY TABLES IN SECTION C).				

INSURANCE SERVICES OFFICE, INC.

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

	ACC. YEAR ENDING	PIP
(1) INCURRED LOSSES AND	06/30/15	\$131,498
ALLOCATED LOSS	06/30/16	\$221,821
ADJUSTMENT EXPENSES	06/30/17	\$144,324
	06/30/18	\$185,215
	06/30/19	\$171,580

(2) DEVELOPED LOSSES AND	06/30/15	\$141,360
ALL LOSS ADJUSTMENT	06/30/16	\$238,934
EXPENSES (A)	06/30/17	\$156,545
	06/30/18	\$197,513
	06/30/19	\$160,286

(3) SELECTED ANNUAL LOSS		
TREND (SEE TREND		2.9%
EXHIBIT IN SECTION C)		

(4) TRENDED LOSSES AND	06/30/15	\$172,742
ALL LOSS ADJUSTMENT	06/30/16	\$283,615
EXPENSES (B)	06/30/17	\$180,653
	06/30/18	\$221,412
	06/30/19	\$174,712

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

1 - UNALLOCATED LOSS ADJUSTMENT FACTORS: 1.075

2 - LOSS DEVELOPMENT FACTORS:

YEAR ENDING	PIP
06/30/15	1.000
06/30/16	1.002
06/30/17	1.009
06/30/18	0.992
06/30/19	0.869

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

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

INSURANCE SERVICES OFFICE, INC.

UTAH
 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	\$2,932,890	\$3,648,395	1.244	10%	672
	06/30/16	\$2,917,502	\$2,744,084	0.941	15%	654
	06/30/17	\$2,916,922	\$3,060,602	1.049	20%	770
	06/30/18	\$2,964,286	\$2,720,812	0.918	25%	653
	06/30/19	\$2,963,847	\$2,915,798	0.984	30%	606
COLL.	06/30/17	\$7,892,499	\$7,913,335	1.003	20%	755
	06/30/18	\$8,219,455	\$8,000,393	0.973	30%	751
	06/30/19	\$7,947,434	\$8,563,297	1.077	50%	774

		O.T.C.	COLLISION
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).	1.000	1.032
(7)	EXPECTED EXPERIENCE RATIO (D).	1.051	1.025
(8)	CREDIBILITY (E).	0.55	0.70
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000 - (8))).	1.023	1.030
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).	2.3%	3.0%
(11)	FILED CHANGE.	N.C.	3.0%

- (A) TRUCK, TRACTOR AND TRAILER EXPERIENCE IS FOR VEHICLES WRITTEN IN ACCORDANCE WITH RULE 23 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE.
- (B) THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY EXTENDING EXPOSURES BY THE CURRENT LOSS COSTS AND ADJUSTING TO A PROSPECTIVE OCN LEVEL BY THE APPLICATION OF OCN TREND FACTORS. (SEE SUBSEQUENT PAGE).
- (C) LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSES FOR O.T.C. AND COLL. SEE FOLLOWING PAGE.
- (D) EXPECTED EXPERIENCE RATIO IS EQUAL TO THE LOSS TREND FACTOR DIVIDED BY THE OCN TREND FACTOR, PROJECTED FOR M YEARS. THE PERIOD M IS EQUAL TO THE NUMBER OF YEARS FROM ONE YEAR BEYOND THE IMPLEMENTATION DATE OF THE LAST REVISION TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 01/01/21 WHICH IS ASSUMED FOR THE PURPOSES OF TRENDING, SUBJECT TO A MAXIMUM OF THE N-VALUE CORRESPONDING TO THE LATEST YEAR SHOWN ON THE FOLLOWING PAGE, FOOTNOTE B. IN THIS REVISION, THE PERIOD M IS 1.00 YEAR(S).
- (E) CREDIBILITY IS BASED ON A 5 YEAR TOTAL OF CLAIMS FOR O.T.C. AND A 3 YEAR TOTAL OF CLAIMS FOR COLLISION SHOWN IN COLUMN (5). THE STANDARDS FOR FULL CREDIBILITY ARE 11,000 CLAIMS FOR O.T.C. AND 4,500 CLAIMS FOR COLLISION (SEE CREDIBILITY TABLES IN SECTION C).

INSURANCE SERVICES OFFICE, INC.

UTAH
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	\$2,146,721	----
	06/30/16	\$1,711,341	----
	06/30/17	\$2,022,266	\$5,760,034
	06/30/18	\$1,902,216	\$6,093,934
	06/30/19	\$2,099,363	\$6,973,213
(2) DEVELOPED LOSSES AND	06/30/15	\$2,425,795	----
ALL LOSS ADJUSTMENT	06/30/16	\$1,933,815	----
EXPENSES (A)	06/30/17	\$2,287,446	\$6,502,330
	06/30/18	\$2,155,953	\$6,837,942
	06/30/19	\$2,448,193	\$7,611,820
(3) SELECTED ANNUAL LOSS			
TREND (SEE TREND		6.0%	4.0%
EXHIBIT IN SECTION C)			
(4) TRENDED LOSSES AND	06/30/15	\$3,648,395	----
ALL LOSS ADJUSTMENT	06/30/16	\$2,744,084	----
EXPENSES (B)	06/30/17	\$3,060,602	\$7,913,335
	06/30/18	\$2,720,812	\$8,000,393
	06/30/19	\$2,915,798	\$8,563,297
(A) PAID LOSSES ARE ADJUSTED BY THE FOLLOWING:			
1 - LOSS ADJUSTMENT EXPENSE FACTORS:		O.T.C	COLL.
		1.130	1.130
2 - LOSS DEVELOPMENT FACTORS:			
	YEAR ENDING	O.T.C.	COLL.
	06/30/15	1.000	----
	06/30/16	1.000	----
	06/30/17	1.001	0.999
	06/30/18	1.003	0.993
	06/30/19	1.032	0.966

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

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

INSURANCE SERVICES OFFICE, INC.

UTAH
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	\$2,753,887	----
AT CURRENT LEVEL	06/30/16	\$2,765,405	----
	06/30/17	\$2,788,644	\$7,328,226
	06/30/18	\$2,861,280	\$7,746,894
	06/30/19	\$2,885,927	\$7,597,929
(2) SELECTED ANNUAL OCN			
TREND (SEE TREND		0.9%	1.5%
EXHIBIT IN SECTION C)			
(3) TRENDED AGGREGATE	06/30/15	\$2,932,890	----
LOSS COSTS AT	06/30/16	\$2,917,502	----
CURRENT LEVEL (A)	06/30/17	\$2,916,922	\$7,892,499
	06/30/18	\$2,964,286	\$8,219,455
	06/30/19	\$2,963,847	\$7,947,434
(A) TRENDED AGGREGATE LOSS COSTS ARE EQUAL TO (1) * ((1.0 + (2)) ** N), WHERE N IS EQUAL TO THE NUMBER OF YEARS PROJECTION FROM THE AVERAGE DATE OF WRITING TO SIX MONTHS BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 01/01/21 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING BOTH OTC AND COLLISION.			

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

INSURANCE SERVICES OFFICE, INC.

UTAH
 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	\$2,075,734	\$1,982,378	0.955	10%	196
06/30/16	\$2,095,331	\$2,884,563	1.377	15%	235
06/30/17	\$2,068,696	\$2,842,740	1.374	20%	276
06/30/18	\$2,118,689	\$2,634,611	1.244	25%	235
06/30/19	\$2,165,961	\$1,795,095	0.829	30%	200
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				1.138
(7)	EXPECTED EXPERIENCE RATIO (D).				1.056
(8)	CREDIBILITY (E).				0.30
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000- (8))).				1.081
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).				8.1%
(11)	FILED CHANGE.				8.1%
(A)	PRIVATE PASSENGER TYPE EXPERIENCE IS FOR VEHICLES WRITTEN IN ACCORDANCE WITH RULE 31 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE.				
(B)	THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY EXTENDING EXPOSURES BY THE CURRENT LOSS COSTS FROM THE LAST REVISION.				
(C)	LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSES FOR BODILY INJURY AND PROPERTY DAMAGE LIABILITY. SEE FOLLOWING PAGE.				
(D)	EXPECTED EXPERIENCE RATIO IS EQUAL TO THE COMBINED TREND FACTOR SHOWN ON THE FOLLOWING PAGE, PROJECTED FOR M YEARS. THE PERIOD M IS EQUAL TO THE NUMBER OF YEARS FROM ONE YEAR BEYOND THE IMPLEMENTATION DATE OF THE LAST REVISION TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 01/01/21 WHICH IS ASSUMED FOR THE PURPOSES OF TRENDING, SUBJECT TO A MAXIMUM OF THE N-VALUE CORRESPONDING TO THE LATEST YEAR SHOWN ON THE FOLLOWING PAGE, FOOTNOTE B. IN THIS REVISION, THE PERIOD M IS 1.00 YEAR(S).				
(E)	CREDIBILITY IS BASED ON A 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.

UTAH
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	\$789,170	\$456,057	
ALLOCATED LOSS	06/30/16	\$1,228,043	\$657,108	
ADJUSTMENT EXPENSES	06/30/17	\$1,092,753	\$817,617	
	06/30/18	\$1,107,066	\$657,598	
	06/30/19	\$488,334	\$637,833	
(2) DEVELOPED LOSSES AND	06/30/15	\$849,206	\$502,164	
ALL LOSS ADJUSTMENT	06/30/16	\$1,351,830	\$724,264	
EXPENSES (A)	06/30/17	\$1,260,463	\$902,976	
	06/30/18	\$1,386,462	\$729,868	
	06/30/19	\$797,413	\$726,874	
(3) SELECTED ANNUAL LOSS				
TREND (SEE TREND		5.7%	5.5%	5.6%
EXHIBIT IN SECTION C)				
(4) TRENDED LOSSES AND	06/30/15	\$1,251,730	\$730,649	\$1,982,378
ALL LOSS ADJUSTMENT	06/30/16	\$1,885,803	\$998,760	\$2,884,563
EXPENSES (B)	06/30/17	\$1,662,551	\$1,180,190	\$2,842,740
	06/30/18	\$1,730,305	\$904,306	\$2,634,611
	06/30/19	\$941,745	\$853,350	\$1,795,095
(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	1.001	1.001	
	06/30/16	1.024	1.002	
	06/30/17	1.073	1.004	
	06/30/18	1.165	1.009	
	06/30/19	1.519	1.036	

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

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

INSURANCE SERVICES OFFICE, INC.

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

	(1)	(2)	(3)	(4)	(5)
ACCIDENT YEAR ENDING	AGGREGATE LOSS COST AT CURRENT LEVEL (B)	INCURRED LOSSES (C)	EXPERIENCE RATIO (2) / (1)	ACCIDENT YEAR WEIGHTS	NUMBER OF INCURRED CLAIMS
06/30/15	\$65,407	\$62,133	0.950	10%	23
06/30/16	\$66,079	\$33,052	0.500	15%	11
06/30/17	\$66,285	\$49,747	0.751	20%	17
06/30/18	\$69,927	\$63,669	0.911	25%	25
06/30/19	\$71,506	\$103,773	1.451	30%	41
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				0.983
(7)	EXPECTED EXPERIENCE RATIO (D).				1.028
(8)	CREDIBILITY (E).				0.20
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000- (8))).				1.019
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).				1.9%
(11)	FILED CHANGE.				N.C.
(A)	PRIVATE PASSENGER TYPE EXPERIENCE IS FOR VEHICLES WRITTEN IN ACCORDANCE WITH RULE 31 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE, ELIGIBLE FOR FIRST PARTY COVERAGE.				
(B)	THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY EXTENDING EXPOSURES BY THE CURRENT LOSS COSTS FROM THE LAST REVISION.				
(C)	LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSES FOR PERSONAL INJURY PROTECTION. SEE FOLLOWING PAGE.				
(D)	EXPECTED EXPERIENCE RATIO IS EQUAL TO THE TREND FACTOR SHOWN ON THE FOLLOWING PAGE, PROJECTED FOR M YEARS. THE PERIOD M IS EQUAL TO THE NUMBER OF YEARS FROM ONE YEAR BEYOND THE IMPLEMENTATION DATE OF THE LAST REVISION TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 01/01/21 WHICH IS ASSUMED FOR THE PURPOSES OF TRENDING, SUBJECT TO A MAXIMUM OF THE N-VALUE CORRESPONDING TO THE LATEST YEAR SHOWN ON THE FOLLOWING PAGE, FOOTNOTE B. IN THIS REVISION, THE PERIOD M IS 1.00 YEAR(S).				
(E)	CREDIBILITY IS BASED ON A 5 YEAR TOTAL OF CLAIMS FOR PIP SHOWN IN COLUMN (5). THE STANDARD FOR FULL CREDIBILITY IS 2,500 CLAIMS (SEE CREDIBILITY TABLES IN SECTION C).				

INSURANCE SERVICES OFFICE, INC.

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

	ACC. YEAR ENDING	PIP
(1) INCURRED LOSSES AND	06/30/15	\$47,649
ALLOCATED LOSS	06/30/16	\$26,056
ADJUSTMENT EXPENSES	06/30/17	\$40,190
	06/30/18	\$53,776
	06/30/19	\$105,193
(2) DEVELOPED LOSSES AND	06/30/15	\$51,223
ALL LOSS ADJUSTMENT	06/30/16	\$28,010
EXPENSES (A)	06/30/17	\$43,334
	06/30/18	\$57,000
	06/30/19	\$95,555
(3) SELECTED ANNUAL LOSS		
TREND (SEE TREND		2.8%
EXHIBIT IN SECTION C)		
(4) TRENDED LOSSES AND	06/30/15	\$62,133
ALL LOSS ADJUSTMENT	06/30/16	\$33,052
EXPENSES (B)	06/30/17	\$49,747
	06/30/18	\$63,669
	06/30/19	\$103,773

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

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

YEAR ENDING	PIP
06/30/15	1.000
06/30/16	1.000
06/30/17	1.003
06/30/18	0.986
06/30/19	0.845

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

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

INSURANCE SERVICES OFFICE, INC.

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

COVERAGE O.T.C	ACCIDENT YEAR ENDING	(1) AGGREGATE LOSS COST AT CURRENT LEVEL (B)	(2) INCURRED LOSSES (C)	(3) EXPERIENCE RATIO (2) / (1)	(4) ACCIDENT YEAR WEIGHTS	(5) NUMBER OF PAID CLAIMS
	06/30/15	\$428,446	\$594,694	1.388	10%	262
	06/30/16	\$433,834	\$394,591	0.910	15%	221
	06/30/17	\$429,606	\$453,350	1.055	20%	213
	06/30/18	\$422,133	\$500,026	1.185	25%	181
	06/30/19	\$414,627	\$541,474	1.306	30%	197
COLL.	06/30/15	\$1,268,156	\$1,036,099	0.817	10%	184
	06/30/16	\$1,284,040	\$1,527,336	1.189	15%	235
	06/30/17	\$1,278,749	\$1,595,287	1.248	20%	255
	06/30/18	\$1,259,026	\$1,091,598	0.867	25%	198
	06/30/19	\$1,242,710	\$1,593,912	1.283	30%	257
					O.T.C.	COLLISION
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				1.175	1.112
(7)	EXPECTED EXPERIENCE RATIO (D).				1.056	1.034
(8)	CREDIBILITY (E).				0.35	0.55
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000- (8))).				1.098	1.077
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).				9.8%	7.7%
(11)	FILED CHANGE.				9.8%	7.7%
(A)	PRIVATE PASSENGER TYPE EXPERIENCE IS FOR VEHICLES WRITTEN IN ACCORDANCE WITH RULE 31 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE.					
(B)	THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY EXTENDING EXPOSURES BY THE CURRENT LOSS COSTS AND ADJUSTING TO A PROSPECTIVE OCN LEVEL BY THE APPLICATION OF OCN TREND FACTORS. (SEE SUBSEQUENT PAGE).					
(C)	LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSES FOR O.T.C. AND COLL. SEE FOLLOWING PAGE.					
(D)	EXPECTED EXPERIENCE RATIO IS EQUAL TO THE LOSS TREND FACTOR DIVIDED BY THE OCN TREND FACTOR, PROJECTED FOR M YEARS. THE PERIOD M IS EQUAL TO THE NUMBER OF YEARS FROM ONE YEAR BEYOND THE IMPLEMENTATION DATE OF THE LAST REVISION TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 01/01/21 WHICH IS ASSUMED FOR THE PURPOSES OF TRENDING, SUBJECT TO A MAXIMUM OF THE N-VALUE CORRESPONDING TO THE LATEST YEAR SHOWN ON THE FOLLOWING PAGE, FOOTNOTE B. IN THIS REVISION, THE PERIOD M IS 1.00 YEAR(S).					
(E)	CREDIBILITY IS BASED ON A 5 YEAR TOTAL OF CLAIMS FOR O.T.C. AND A 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.

UTAH
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	\$338,660	\$696,734
	06/30/16	\$239,339	\$1,068,478
	06/30/17	\$292,843	\$1,161,193
	06/30/18	\$343,747	\$832,313
	06/30/19	\$388,134	\$1,326,788
(2) DEVELOPED LOSSES AND	06/30/15	\$382,686	\$787,309
ALL LOSS ADJUSTMENT	06/30/16	\$270,453	\$1,207,380
EXPENSES (A)	06/30/17	\$330,913	\$1,310,836
	06/30/18	\$388,823	\$932,990
	06/30/19	\$448,240	\$1,416,811
(3) SELECTED ANNUAL LOSS			
TREND (SEE TREND		6.5%	4.0%
EXHIBIT IN SECTION C)			
(4) TRENDED LOSSES AND	06/30/15	\$594,694	\$1,036,099
ALL LOSS ADJUSTMENT	06/30/16	\$394,591	\$1,527,336
EXPENSES (B)	06/30/17	\$453,350	\$1,595,287
	06/30/18	\$500,026	\$1,091,598
	06/30/19	\$541,474	\$1,593,912
(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 01/01/21 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING BOTH OTC AND COLLISION.

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

INSURANCE SERVICES OFFICE, INC.

UTAH
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	\$402,297	\$1,215,873
AT CURRENT LEVEL	06/30/16	\$411,217	\$1,238,226
	06/30/17	\$410,713	\$1,241,504
	06/30/18	\$407,464	\$1,229,518
	06/30/19	\$403,726	\$1,220,737
(2) SELECTED ANNUAL OCN			
TREND (SEE TREND		0.9%	0.6%
EXHIBIT IN SECTION C)			
(3) TRENDED AGGREGATE	06/30/15	\$428,446	\$1,268,156
LOSS COSTS AT	06/30/16	\$433,834	\$1,284,040
CURRENT LEVEL (A)	06/30/17	\$429,606	\$1,278,749
	06/30/18	\$422,133	\$1,259,026
	06/30/19	\$414,627	\$1,242,710
(A) TRENDED AGGREGATE LOSS COSTS ARE EQUAL TO (1) * ((1.0 + (2)) ** N),			
WHERE N IS EQUAL TO THE NUMBER OF YEARS PROJECTION FROM THE AVERAGE DATE OF			
WRITING TO SIX MONTHS BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF			
01/01/21 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING BOTH OTC			
AND COLLISION.			

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

INSURANCE SERVICES OFFICE, INC.

UTAH
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	\$40,527	\$16,353	0.404	10%	6
	06/30/16	\$43,596	\$22,117	0.507	15%	7
	06/30/17	\$65,755	\$40,770	0.620	20%	13
	06/30/18	\$94,863	\$9,578	0.101	25%	6
	06/30/19	\$167,441	\$11,841	0.071	30%	5
COLL.	06/30/15	\$25,403	\$10,429	0.411	10%	3
	06/30/16	\$60,954	\$35,154	0.577	15%	6
	06/30/17	\$51,196	\$71,976	1.406	20%	4
	06/30/18	\$72,614	\$21,433	0.295	25%	6
	06/30/19	\$100,429	\$16,011	0.159	30%	4
					O.T.C.	COLLISION
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				0.286	0.531
(7)	EXPECTED EXPERIENCE RATIO (D).				1.208	1.125
(8)	CREDIBILITY (E).				0.05	0.10
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000 - (8))).				1.162	1.066
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).				16.2%	6.6%
(11)	FILED CHANGE.				16.2%	6.6%
(A)	GARAGE EXPERIENCE INCLUDES ALL CLASSES WRITTEN IN ACCORDANCE WITH RULE 48 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE.					
(B)	THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY APPLYING FACTORS TO ADJUST THE REPORTED EARNED PREMIUM TO THE CURRENT ISO LOSS COST LEVEL.					
(C)	LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSES FOR O.T.C. AND COLL. SEE FOLLOWING PAGE.					
(D)	EXPECTED EXPERIENCE RATIO IS EQUAL TO THE LOSS TREND FACTOR, PROJECTED FOR M YEARS. THE PERIOD M IS EQUAL TO THE NUMBER OF YEARS FROM ONE YEAR BEYOND THE IMPLEMENTATION DATE OF THE LAST REVISION TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 01/01/21 WHICH IS ASSUMED FOR THE PURPOSES OF TRENDING, SUBJECT TO A MAXIMUM OF THE N-VALUE CORRESPONDING TO THE LATEST YEAR SHOWN ON THE FOLLOWING PAGE, FOOTNOTE B. IN THIS REVISION, THE PERIOD M IS 3.000 YEAR(S).					
(E)	CREDIBILITY IS BASED ON A 5 YEAR TOTAL OF CLAIMS FOR O.T.C. AND A 5 YEAR TOTAL OF CLAIMS FOR COLLISION SHOWN IN COLUMN (5). THE STANDARDS FOR FULL CREDIBILITY ARE 7,500 CLAIMS FOR O.T.C. AND 2,000 CLAIMS FOR COLLISION (SEE CREDIBILITY TABLES IN SECTION C).					

INSURANCE SERVICES OFFICE, INC.

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

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) PAID LOSSES	06/30/15	\$9,312	\$7,020
	06/30/16	\$13,415	\$24,667
	06/30/17	\$26,283	\$52,601
	06/30/18	\$6,585	\$16,392
	06/30/19	\$8,357	\$13,038
(2) DEVELOPED LOSSES AND	06/30/15	\$10,523	\$7,925
ALL LOSS ADJUSTMENT	06/30/16	\$15,159	\$27,790
EXPENSES (A)	06/30/17	\$29,759	\$59,142
	06/30/18	\$7,448	\$18,319
	06/30/19	\$9,802	\$14,232
(3) SELECTED ANNUAL LOSS			
TREND (SEE TREND		6.5%	4.0%
EXHIBIT IN SECTION C)			
(4) TRENDED LOSSES AND	06/30/15	\$16,353	\$10,429
ALL LOSS ADJUSTMENT	06/30/16	\$22,117	\$35,154
EXPENSES (B)	06/30/17	\$40,770	\$71,976
	06/30/18	\$9,578	\$21,433
	06/30/19	\$11,841	\$16,011
(A) PAID LOSSES ARE ADJUSTED BY THE FOLLOWING:			
1 - LOSS ADJUSTMENT EXPENSE FACTORS:			
		O.T.C	COLL.
		1.130	1.130
2 - LOSS DEVELOPMENT FACTORS:			
	YEAR ENDING	O.T.C.	COLL.
	06/30/15	1.000	0.999
	06/30/16	1.000	0.997
	06/30/17	1.002	0.995
	06/30/18	1.001	0.989
	06/30/19	1.038	0.966

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

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

INSURANCE SERVICES OFFICE, INC.

UTAH
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	\$96,376	\$25,613	0.266	10%	2
	06/30/16	\$97,099	\$47,791	0.492	15%	5
	06/30/17	\$105,490	\$111,513	1.057	20%	6
	06/30/18	\$123,244	\$80,199	0.651	25%	11
	06/30/19	\$119,369	\$192,912	1.616	30%	3
COLL.	06/30/15	\$65,639	\$60,647	0.924	10%	9
	06/30/16	\$89,466	\$416,606	4.657	15%	35
	06/30/17	\$80,797	\$355,063	4.395	20%	32
	06/30/18	\$94,629	\$551,557	5.829	25%	40
	06/30/19	\$154,955	\$351,918	2.271	30%	24
					O.T.C.	COLLISION
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				0.960	3.808
(7)	EXPECTED EXPERIENCE RATIO (D).				1.208	1.125
(8)	CREDIBILITY (E).				0.05	0.25
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000 - (8))).				1.196	1.796
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).				19.6%	79.6%
(11)	FILED CHANGE.				19.6%	25.0%
(A)	GARAGE EXPERIENCE INCLUDES ALL CLASSES WRITTEN IN ACCORDANCE WITH RULE 54 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE.					
(B)	THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY APPLYING FACTORS TO ADJUST THE REPORTED EARNED PREMIUM TO THE CURRENT ISO LOSS COST LEVEL.					
(C)	LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSES FOR O.T.C. AND COLL. SEE FOLLOWING PAGE.					
(D)	EXPECTED EXPERIENCE RATIO IS EQUAL TO THE LOSS TREND FACTOR, PROJECTED FOR M YEARS. THE PERIOD M IS EQUAL TO THE NUMBER OF YEARS FROM ONE YEAR BEYOND THE IMPLEMENTATION DATE OF THE LAST REVISION TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 01/01/21 WHICH IS ASSUMED FOR THE PURPOSES OF TRENDING, SUBJECT TO A MAXIMUM OF THE N-VALUE CORRESPONDING TO THE LATEST YEAR SHOWN ON THE FOLLOWING PAGE, FOOTNOTE B. IN THIS REVISION, THE PERIOD M IS 3.000 YEAR(S).					
(E)	CREDIBILITY IS BASED ON A 5 YEAR TOTAL OF CLAIMS FOR O.T.C. AND A 5 YEAR TOTAL OF CLAIMS FOR COLLISION SHOWN IN COLUMN (5). THE STANDARDS FOR FULL CREDIBILITY ARE 7,500 CLAIMS FOR O.T.C. AND 2,000 CLAIMS FOR COLLISION (SEE CREDIBILITY TABLES IN SECTION C).					

INSURANCE SERVICES OFFICE, INC.

UTAH
GARAGEKEEPERS
AUTOMOBILE PHYSICAL DAMAGE INSURANCE
DETERMINATION OF PHYSICAL DAMAGE LOSSES

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) PAID LOSSES	06/30/15	\$14,586	\$40,782
	06/30/16	\$28,930	\$290,863
	06/30/17	\$71,602	\$256,649
	06/30/18	\$53,633	\$412,643
	06/30/19	\$120,789	\$262,148
(2) DEVELOPED LOSSES AND	06/30/15	\$16,482	\$46,084
ALL LOSS ADJUSTMENT	06/30/16	\$32,756	\$329,333
EXPENSES (A)	06/30/17	\$81,396	\$291,753
	06/30/18	\$62,363	\$471,416
	06/30/19	\$159,695	\$312,816
(3) SELECTED ANNUAL LOSS			
TREND (SEE TREND		6.5%	4.0%
EXHIBIT IN SECTION C)			
(4) TRENDED LOSSES AND	06/30/15	\$25,613	\$60,647
ALL LOSS ADJUSTMENT	06/30/16	\$47,791	\$416,606
EXPENSES (B)	06/30/17	\$111,513	\$355,063
	06/30/18	\$80,199	\$551,557
	06/30/19	\$192,912	\$351,918
(A) PAID LOSSES ARE ADJUSTED BY THE FOLLOWING:			
1 - LOSS ADJUSTMENT EXPENSE FACTORS:			
		O.T.C	COLL.
		1.130	1.130
2 - LOSS DEVELOPMENT FACTORS:			
	YEAR ENDING	O.T.C.	COLL.
	06/30/15	1.000	1.000
	06/30/16	1.002	1.002
	06/30/17	1.006	1.006
	06/30/18	1.029	1.011
	06/30/19	1.170	1.056

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

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

INSURANCE SERVICES OFFICE, INC.

UTAH
COMMERCIAL AUTOMOBILE INSURANCE
SINGLE LIMIT LIABILITY

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
T	EARNED CAR	\$100000	EXPER LOSS					BASE	BASE	BASE	ADV
E	YRS YR	UND	COST 5 YRS				INDEX	CLASS	CLASS	CLASS	LOSS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	LOSS	LOSS	LOSS	COST
R	06/30/2019	COST	06/30/2019	RATIO	CRED	RATIO	STATE	PRES	IND*	REV	CHG**
101	18926	461.50	513.19	1.112	0.55	1.107	1.005	436	496	496	13.8%
103	20130	232.13	247.40	1.066	0.40	1.087	0.986	226	252	252	11.5%
104	4158	390.89	417.20	1.067	0.20	1.094	0.993	384	432	432	12.5%
105	3948	365.77	389.98	1.066	0.20	1.094	0.993	360	405	405	12.5%
106	6975	406.17	471.29	1.160	0.30	1.119	1.015	381	438	438	15.0%
SW	54137	356.68	392.60	1.101		1.102					

* KEYED TO A STATEWIDE LOSS COST CHANGE OF 13.2 PERCENT.

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

INSURANCE SERVICES OFFICE, INC.

UTAH
COMMERCIAL AUTOMOBILE INSURANCE
PERSONAL INJURY PROTECTION

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
T	EARNED CAR	P.I.P.	EXPER LOSS					BASE	BASE
E	YRS YR	UND	COST 5 YRS				INDEX	CLASS	CLASS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	LOSS	LOSS
R	06/30/2019	COST	06/30/2019	RATIO	CRED	RATIO	STATE	COST	COST
								PRES	IND*
101	16207	6.23	5.94	0.953	0.20	0.912	1.011	8	8
103	15986	3.94	3.01	0.764	0.15	0.881	0.977	5	5
104	3413	5.02	5.21	1.038	0.05	0.909	1.008	7	7
105	3138	5.24	6.88	1.313	0.10	0.943	1.045	7	7
106	5775	7.54	5.90	0.782	0.10	0.890	0.987	10	10
SW	44519	5.42	4.89	0.902		0.902			

* KEYED TO A STATEWIDE LOSS COST CHANGE OF -1.1 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.

UTAH
COMMERCIAL AUTOMOBILE INSURANCE
SINGLE LIMIT LIABILITY

DETERMINATION OF LOSS COST LEVEL CHANGES BY TERRITORY
PRIVATE PASSENGER TYPES

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
T	EARNED CAR	\$100000	EXPER LOSS					BASE	BASE	BASE	ADV
E	YRS YR	UND	COST 5 YRS				INDEX	CLASS	CLASS	CLASS	LOSS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	LOSS	LOSS	LOSS	COST
R	06/30/2019	COST	06/30/2019	RATIO	CRED	RATIO	STATE	COST	COST	COST	CHG**
								PRES	IND*	REV	
101	3250	317.64	434.99	1.369	0.20	1.194	1.030	316	352	352	11.4%
103	1824	281.88	179.57	0.637	0.10	1.099	0.948	284	291	291	2.5%
104	395	303.39	316.05	1.042	0.05	1.145	0.988	300	320	320	6.7%
105	421	333.52	559.71	1.678	0.05	1.176	1.015	339	372	372	9.7%
106	989	363.21	394.15	1.085	0.10	1.144	0.987	361	385	385	6.6%
SW	6879	314.86	362.20	1.150		1.159					

* KEYED TO A STATEWIDE LOSS COST CHANGE OF 8.1 PERCENT.

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

INSURANCE SERVICES OFFICE, INC.

UTAH
COMMERCIAL AUTOMOBILE INSURANCE
PERSONAL INJURY PROTECTION

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
T	EARNED CAR	P.I.P.	EXPER LOSS					BASE	BASE
E	YRS YR	UND	COST 5 YRS				INDEX	CLASS	CLASS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	LOSS	LOSS
R	06/30/2019	COST	06/30/2019	RATIO	CRED	RATIO	STATE	COST	COST
								PRES	IND*
101	3230	8.41	9.74	1.158	0.15	0.951	1.029	10	10
103	1737	11.84	7.92	0.669	0.05	0.903	0.977	14	14
104	391	10.52	15.78	1.500	0.05	0.944	1.022	12	12
105	407	9.19	13.66	1.486	0.05	0.944	1.022	11	11
106	993	16.03	8.51	0.531	0.05	0.896	0.970	19	19
SW	6758	10.58	9.68	0.915		0.924			

* KEYED TO A STATEWIDE LOSS COST CHANGE OF 1.9 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.

UTAH
COMMERCIAL AUTOMOBILE INSURANCE
PHYSICAL DAMAGE - COMPREHENSIVE

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
T	EARNED CAR		EXPER LOSS					BASE	BASE
E	YRS YR	UND	COST 5 YRS				INDEX	CLASS	CLASS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	LOSS	LOSS
R	06/30/2019	COST	06/30/2019	RATIO	CRED	RATIO	STATE	COST	COST
								PRES	IND*
101	17184	54.68	56.77	1.038	0.35	1.044	0.998	79	81
103	13411	93.06	95.37	1.025	0.25	1.042	0.996	139	142
104	3679	61.78	62.72	1.015	0.15	1.042	0.996	92	94
105	3735	67.72	62.50	0.923	0.10	1.035	0.989	101	102
106	5760	51.39	66.86	1.301	0.15	1.085	1.037	77	82
SW	43769	67.72	70.91	1.047		1.046			

* KEYED TO A STATEWIDE LOSS COST CHANGE OF 2.3 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.

UTAH
COMMERCIAL AUTOMOBILE INSURANCE
PHYSICAL DAMAGE - COLLISION

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
T	EARNED CAR		EXPER LOSS					BASE	BASE	BASE	ADV
E	YRS YR	UND	COST 5 YRS				INDEX	CLASS	CLASS	CLASS	LOSS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	LOSS	LOSS	LOSS	LOSS
R	06/30/2019	COST	06/30/2019	RATIO	CRED	RATIO	STATE	COST	COST	COST	COST
								PRES	IND*	REV	CHG**
101	16868	178.88	203.91	1.140	0.60	1.086	1.073	187	207	207	10.7%
103	12995	214.33	177.17	0.827	0.45	0.925	0.914	224	211	211	-5.8%
104	3590	167.43	172.32	1.029	0.25	1.012	1.000	167	172	172	3.0%
105	3467	175.50	169.76	0.967	0.20	0.998	0.986	184	187	187	1.6%
106	5285	177.00	198.54	1.122	0.30	1.041	1.029	195	207	207	6.2%
SW	42205	188.31	189.51	1.006		1.012					

* KEYED TO A STATEWIDE LOSS COST CHANGE OF 3.0 PERCENT.

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

INSURANCE SERVICES OFFICE, INC.

UTAH
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	COST
R	06/30/2019	COST	06/30/2019	RATIO	CRED	RATIO	STATE	COST	COST	COST	COST
								PRES	IND*	REV	CHG**
101	3107	59.55	67.29	1.130	0.25	1.171	0.991	54	59	59	9.3%
103	1319	90.60	91.66	1.012	0.10	1.167	0.987	86	93	93	8.1%
104	387	76.27	69.72	0.914	0.05	1.171	0.991	68	74	74	8.8%
105	400	65.30	132.64	2.031	0.10	1.269	1.074	59	70	70	18.6%
106	814	66.93	99.56	1.488	0.10	1.214	1.027	62	70	70	12.9%
SW	6027	68.80	81.47	1.184		1.182					

* KEYED TO A STATEWIDE LOSS COST CHANGE OF 9.8 PERCENT.

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

INSURANCE SERVICES OFFICE, INC.

UTAH
COMMERCIAL AUTOMOBILE INSURANCE
PHYSICAL DAMAGE - COLLISION

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
T E R R I T O R Y	EARNED CAR YRS YR ENDED	UND LOSS COST	EXPER LOSS COST 5 YRS END	EXPER RATIO	CRED	FORM RATIO	INDEX (6) TO STATE	BASE CLASS LOSS COST PRES	BASE CLASS LOSS COST IND*	BASE CLASS LOSS COST REV	ADV LOSS COST CHG**
101	3045	222.67	256.96	1.154	0.40	1.112	1.016	265	290	290	9.4%
103	1230	188.03	189.42	1.007	0.20	1.069	0.976	237	249	249	5.1%
104	378	199.91	134.43	0.672	0.10	1.043	0.953	231	237	237	2.6%
105	396	220.37	224.82	1.020	0.10	1.078	0.984	268	284	284	6.0%
106	757	225.34	254.08	1.128	0.20	1.093	0.998	277	298	298	7.6%
SW	5806	214.04	232.11	1.084		1.095					

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

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

INSURANCE SERVICES OFFICE, INC.

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	UTAH				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	18871.39	18099.71	4379.30	4288.38	22026.90	21848.89	4189.54	4153.75
12/31/2016	20434.01	18527.14	4401.19	4384.99	22307.82	22155.77	4232.32	4206.00
3/31/2017	20168.26	18964.66	4366.05	4483.77	22509.35	22466.96	4275.31	4258.89
6/30/2017	19422.78	19412.51	4568.50	4584.77	22773.42	22782.52	4298.06	4312.46
9/30/2017	18242.66	19870.94	4657.05	4688.05	22764.72	23102.51	4349.82	4366.70
12/31/2017	18746.52	20340.20	5011.56	4793.66	23146.22	23427.00	4384.06	4421.61
3/31/2018	18380.63	20820.53	5075.99	4901.65	23553.11	23756.04	4427.86	4477.23
6/30/2018	19565.54	21312.21	4766.42	5012.07	24110.33	24089.71	4500.51	4533.54
9/30/2018	22121.25	21815.50	4892.89	5124.97	24620.14	24428.06	4572.21	4590.55
12/31/2018	21923.01	22330.68	5046.09	5240.42	24926.85	24771.17	4657.49	4648.29
3/31/2019	24064.55	22858.02	5471.21	5358.48	25307.41	25119.09	4736.93	4706.75
6/30/2019	26607.01	23397.82	5738.77	5479.19	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) UTAH	9.8%	9.3%
	(B) MULTISTATE	5.7%	5.1%
(10)	CREDIBILITY	0.00	0.10
(11)	WEIGHTED AVERAGE ANNUAL PERCENT CHANGE IN PAID CLAIM COSTS { (10) * (9A) } + { (1.0 - (10)) * (9B) }	5.7%	5.5%
(12)	SELECTED AVERAGE ANNUAL PERCENT CHANGE IN CLAIM FREQUENCY	0.0%	0.0%
(13)	AVERAGE ANNUAL PERCENT CHANGE IN LIABILITY LOSS RATIO (11) * (12)	5.7%	5.5%

* EXCLUDES MASSACHUSETTS

INSURANCE SERVICES OFFICE, INC.

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

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

	(A) MEDICAL	(B) HOSPITAL	(C) COMBINED+	(D) INCOME
(1) AVERAGE ANNUAL PERCENT CHANGE IN INDICES (12TH POINT/8TH POINT)	2.4%	3.1%	2.8%	3.3%
(2) AVERAGE ANNUAL PERCENT CHANGE IN CLAIM COST $0.77*(1C) + 0.23*(1D)$. BASED ON RESPECTIVE WEIGHT OF MEDICAL AND INCOME FROM PRICING.				2.9%
(3) SELECTED AVERAGE ANNUAL PERCENT CHANGE IN CLAIM FREQUENCY				0.0%
(4) AVERAGE ANNUAL PERCENT CHANGE IN CLAIM RATIOS $(1.0 + (2)) * (1.0 + (3))$				2.9%

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

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

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

INSURANCE SERVICES OFFICE, INC.

CLAIM COST TREND DATA FOR PIP
PRIVATE PASSENGER TYPES
UTAH

QUARTER ENDING	MEDICAL INDEX*		HOSPITAL AND RELATED SERVICES*		INCOME LOSSES**	
	ACTUAL	EXPONENTIAL FIT	ACTUAL	EXPONENTIAL FIT	ACTUAL	EXPONENTIAL FIT
3/31/2017	473.6	470.6	818.6	825.1	732.07	732.68
6/30/2017	473.8	473.4	829.6	831.5	739.10	738.68
9/30/2017	476.5	476.2	835.6	837.9	745.96	744.73
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3/31/2018	482.7	481.8	860.1	851.0	749.75	756.97
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9/30/2018	484.7	487.5	869.3	864.3	774.71	769.42
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9/30/2019	500.0	499.0	885.0	891.4	796.80	794.93
12/31/2019	507.8	502.0	899.7	898.4	801.27	801.44

	(A) MEDICAL	(B) HOSPITAL	(C) COMBINED+	(D) INCOME
(1) AVERAGE ANNUAL PERCENT CHANGE IN INDICES (12TH POINT/8TH POINT)	2.4%	3.1%	2.8%	3.3%
(2) AVERAGE ANNUAL PERCENT CHANGE IN CLAIM COST $0.93*(1C) + 0.07*(1D)$. BASED ON RESPECTIVE WEIGHT OF MEDICAL AND INCOME FROM PRICING.				2.8%
(3) SELECTED AVERAGE ANNUAL PERCENT CHANGE IN CLAIM FREQUENCY				0.0%
(4) AVERAGE ANNUAL PERCENT CHANGE IN CLAIM RATIOS $(1.0 + (2)) * (1.0 + (3))$				2.8%

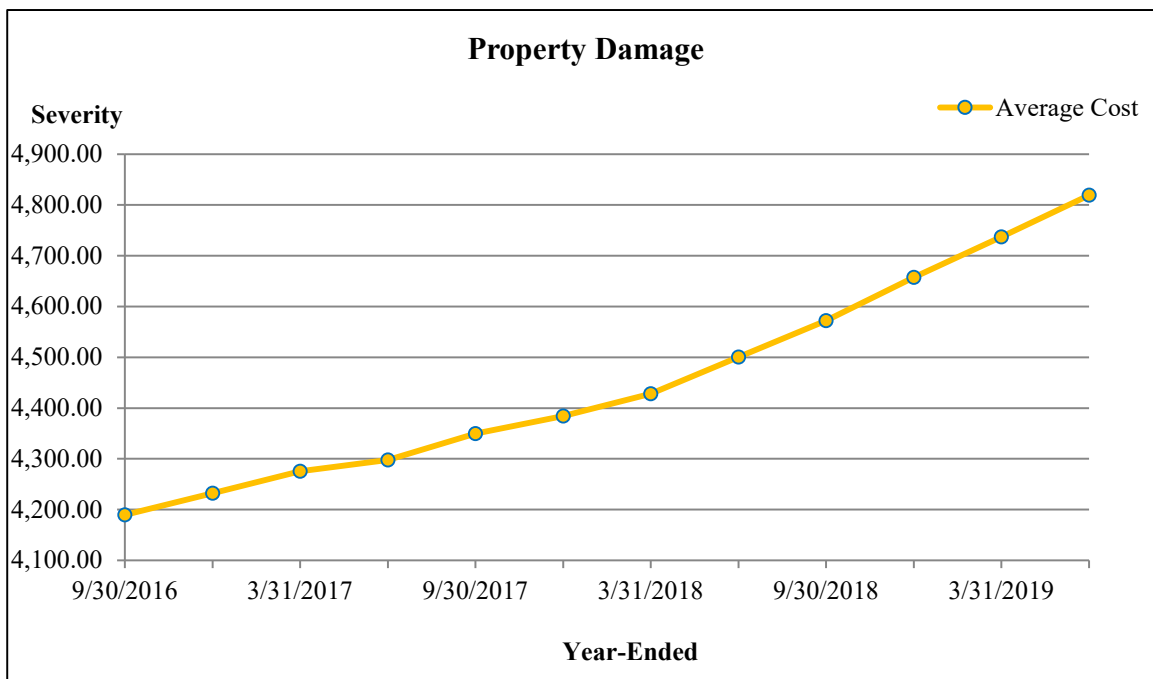
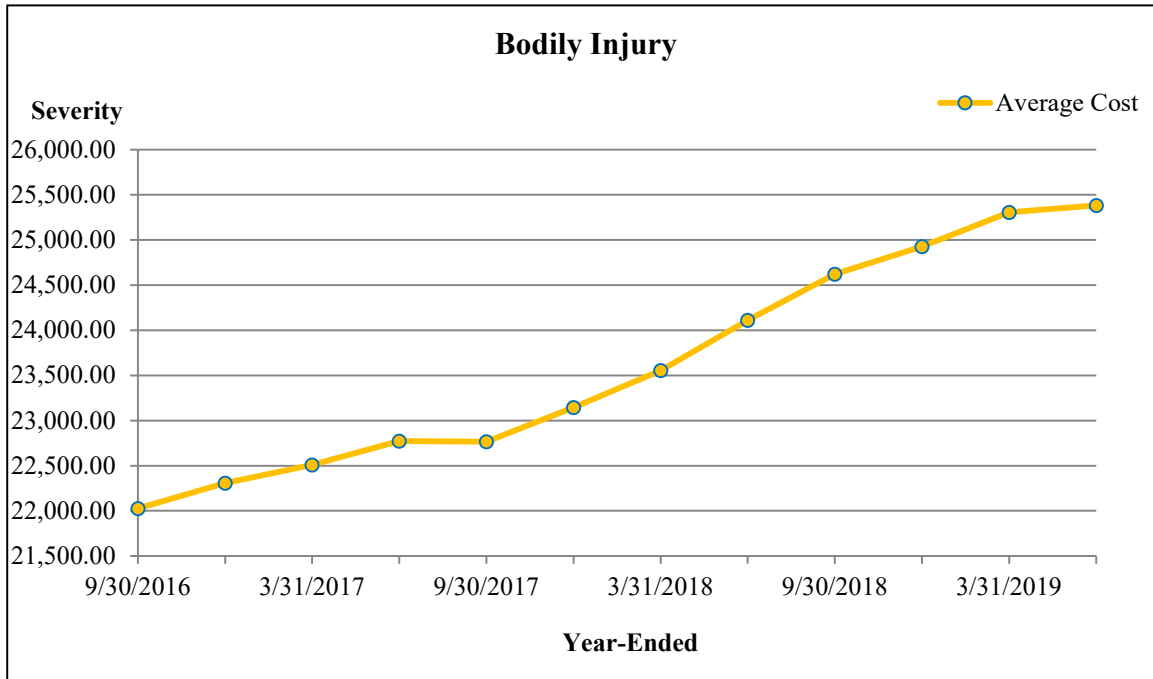
* MEDICAL INDEX AND HOSPITAL AND RELATED SERVICES INDEX
BASED ON CONSUMER PRICE INDEX.

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

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

INSURANCE SERVICES OFFICE, INC.

Commercial Automobile Liability
Average Paid Claim Cost Experience
Multistate*



*Excludes Massachusetts

INSURANCE SERVICES OFFICE, INC.

COMMERCIAL AUTO LIABILITY
INCURRED CLAIM FREQUENCY

MULTISTATE*

TRUCKS, TRACTORS, AND TRAILERS

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

* EXCLUDES MASSACHUSETTS

@ CHANGE BASED ON YEARS ENDING 3/31/XXXX

& 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%

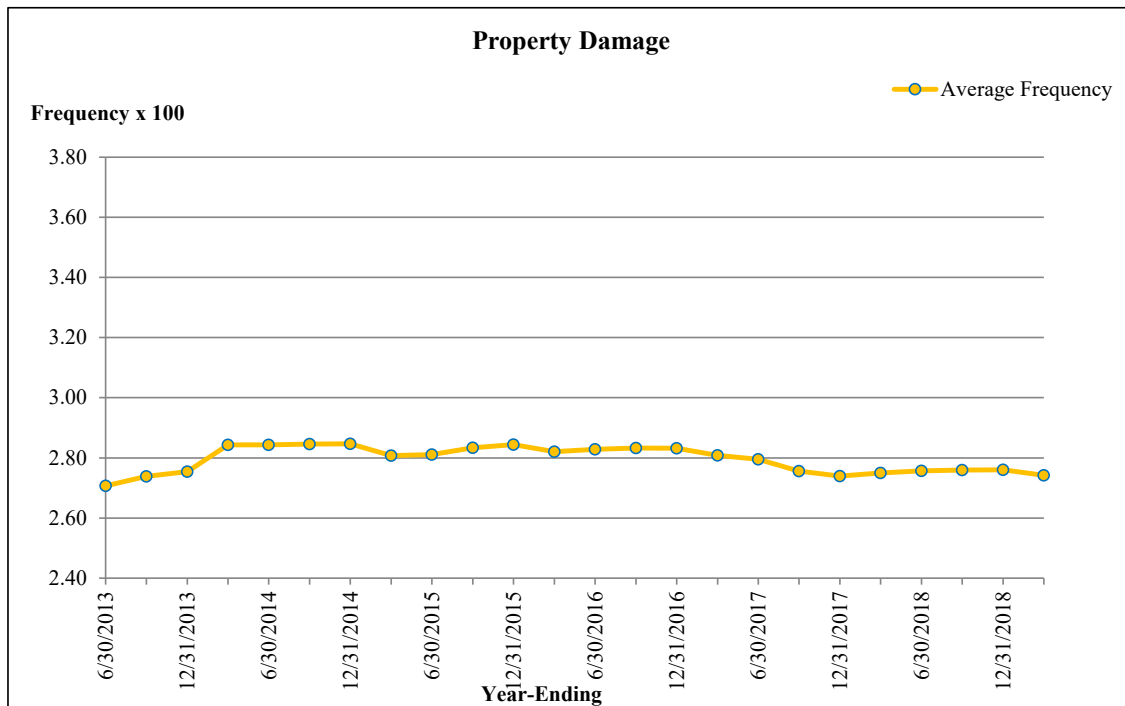
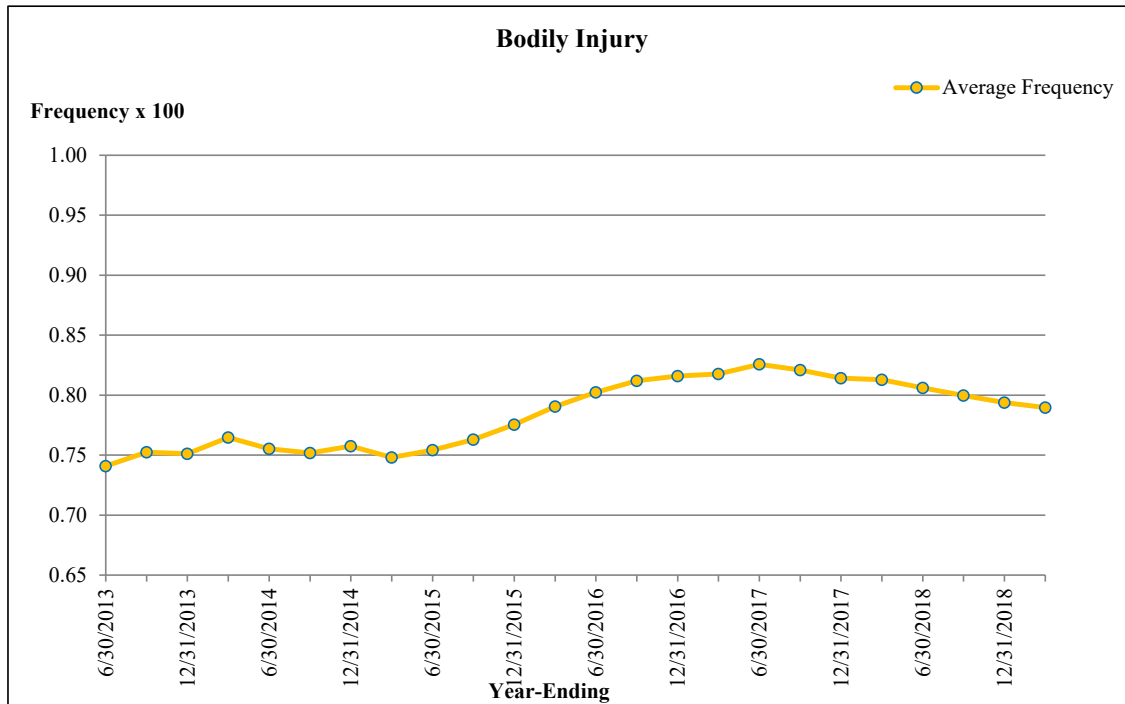
* EXCLUDES MASSACHUSETTS

@ 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.

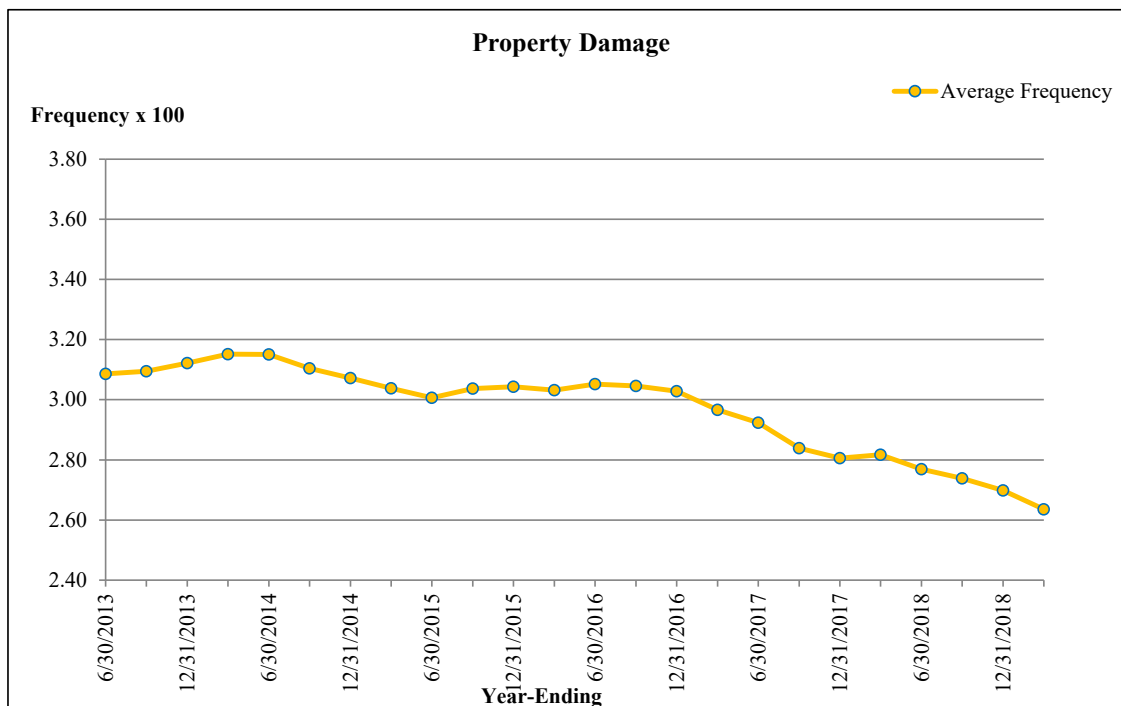
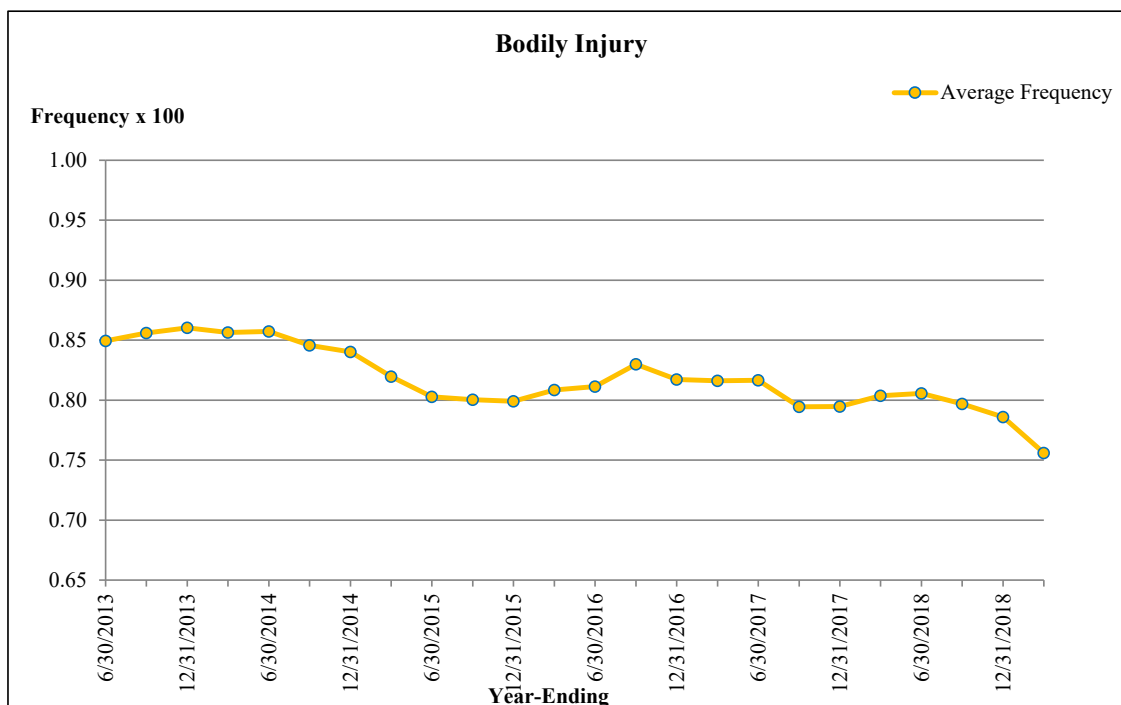
Commercial Automobile Liability
Incurred Claim Frequency Experience
Trucks, Tractors, and Trailers
Multistate*



*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%

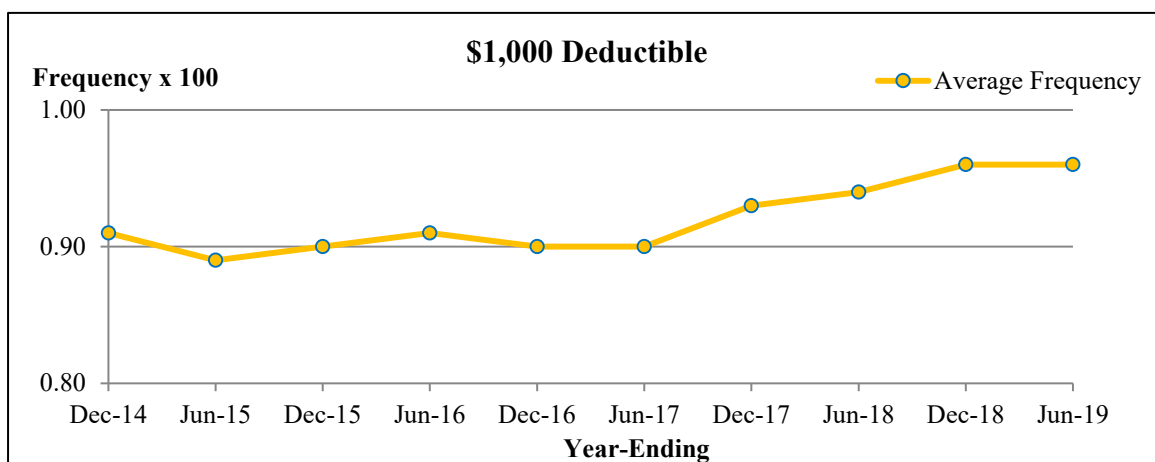
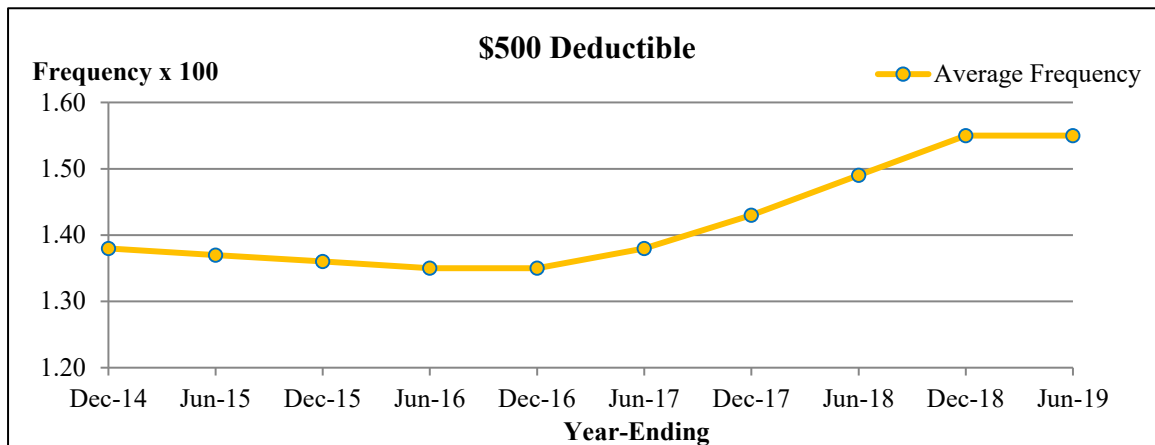
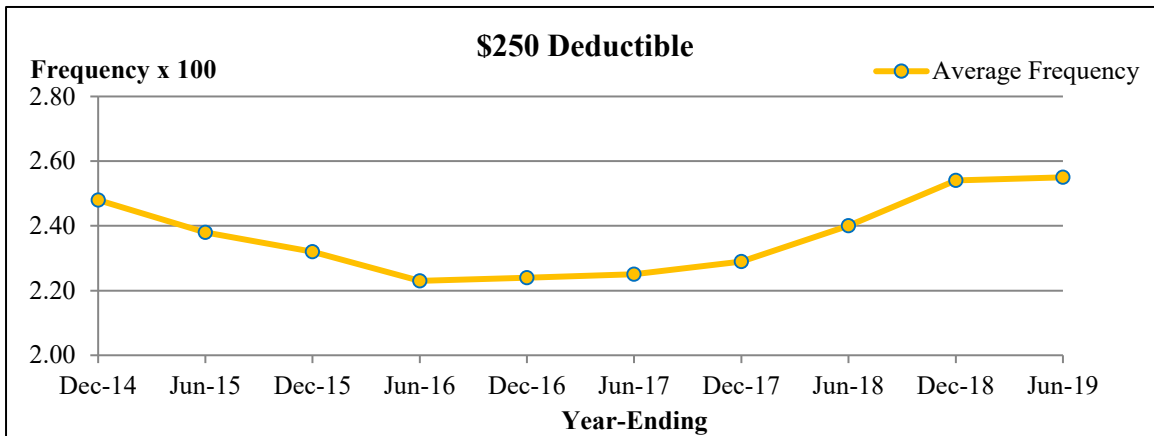
* Multistate data excludes Massachusetts.

** 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%

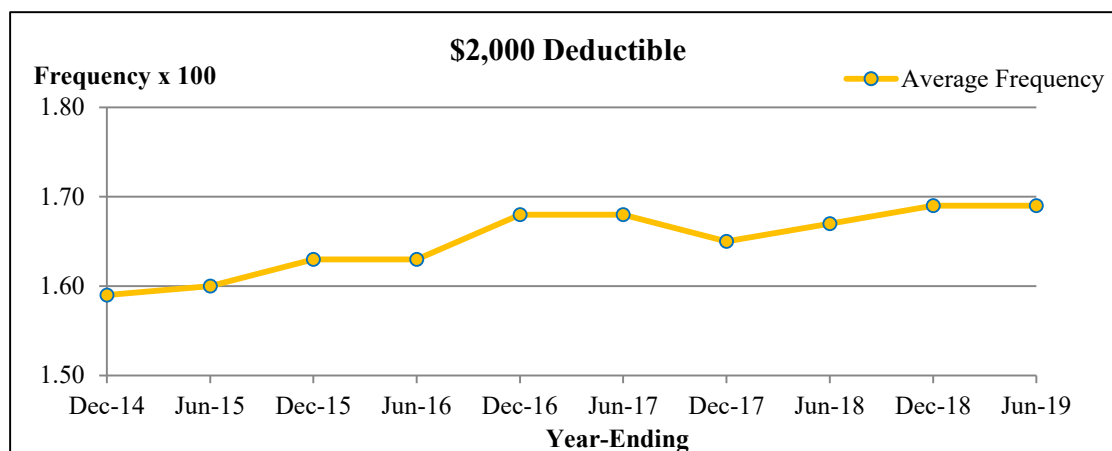
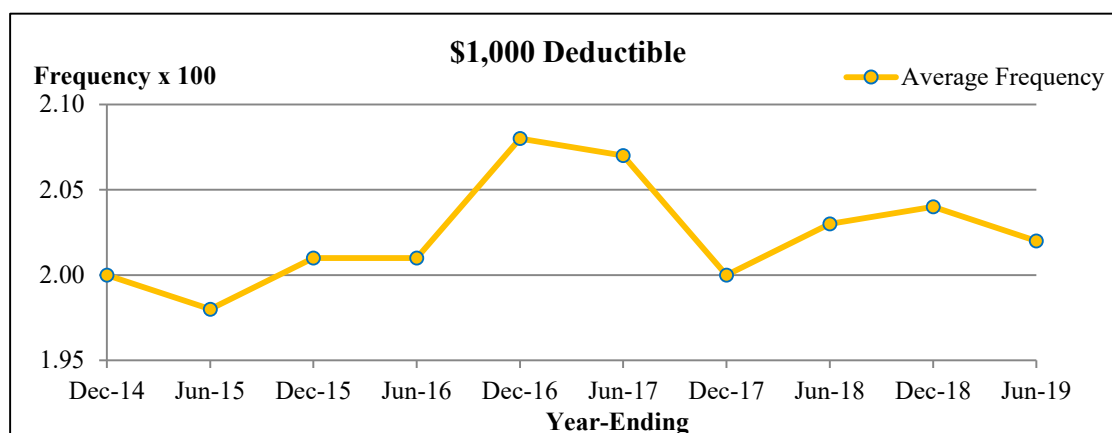
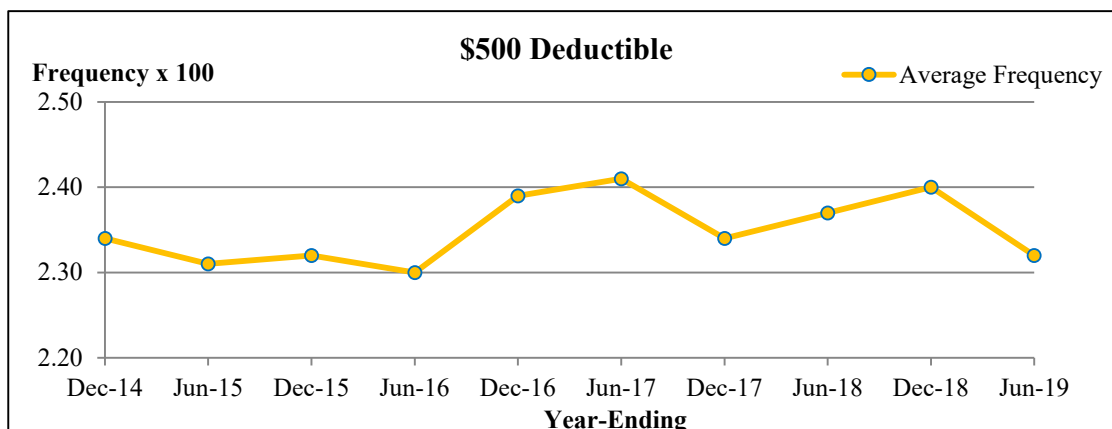
* Multistate data excludes Massachusetts.

** 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%

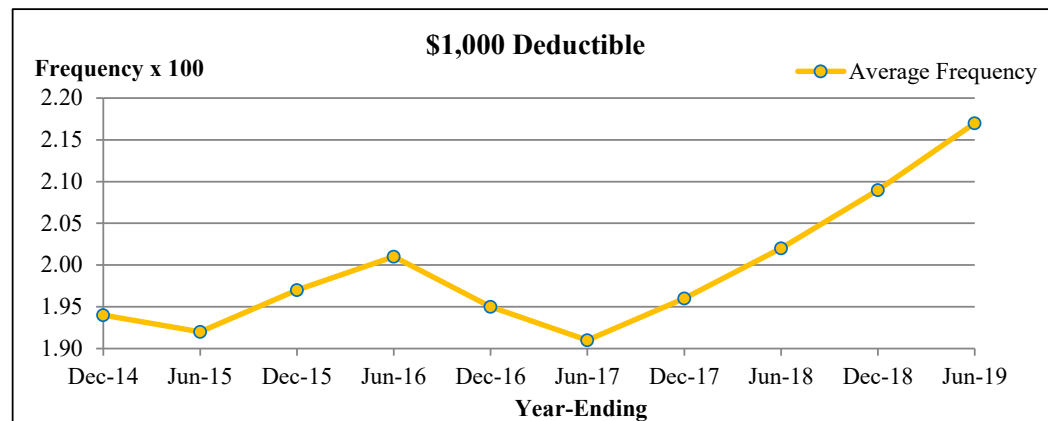
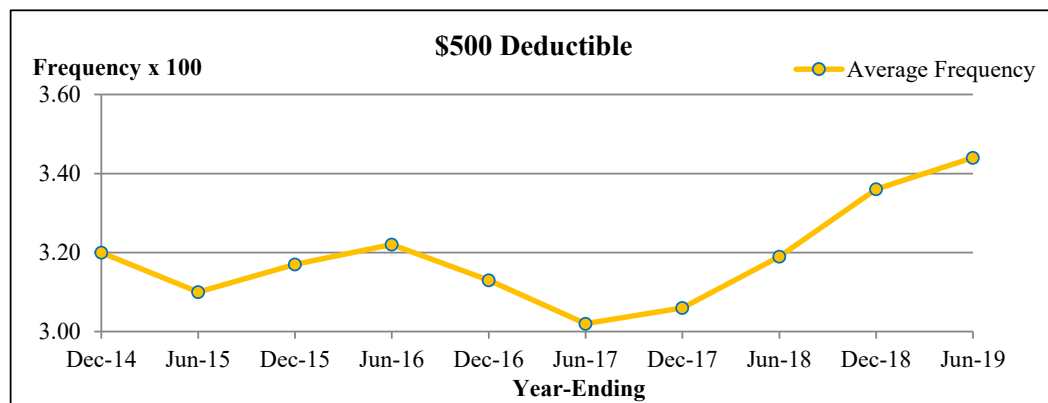
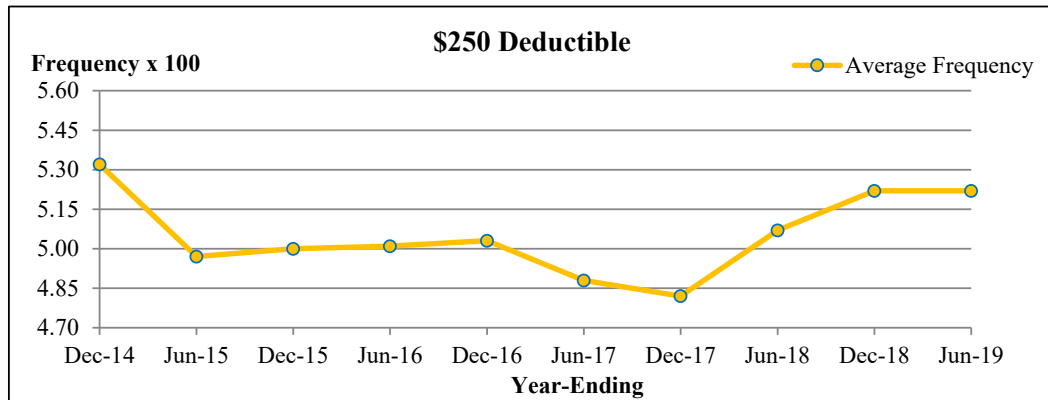
* Multistate data excludes Massachusetts.

** 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%

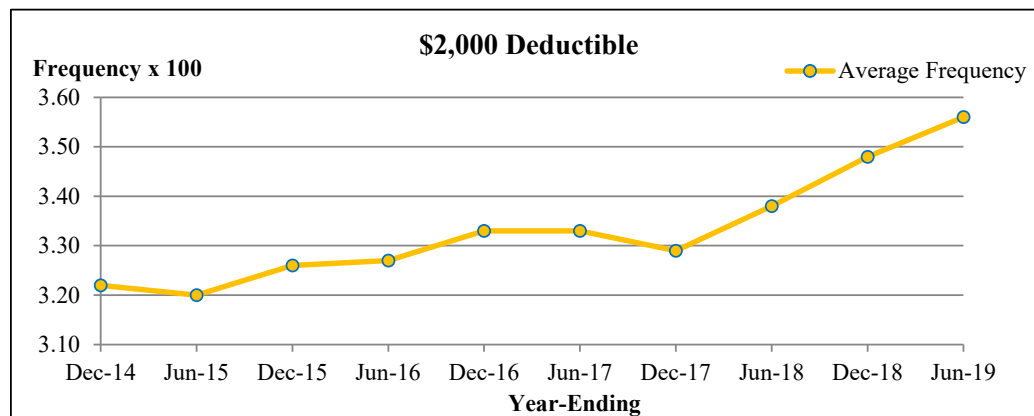
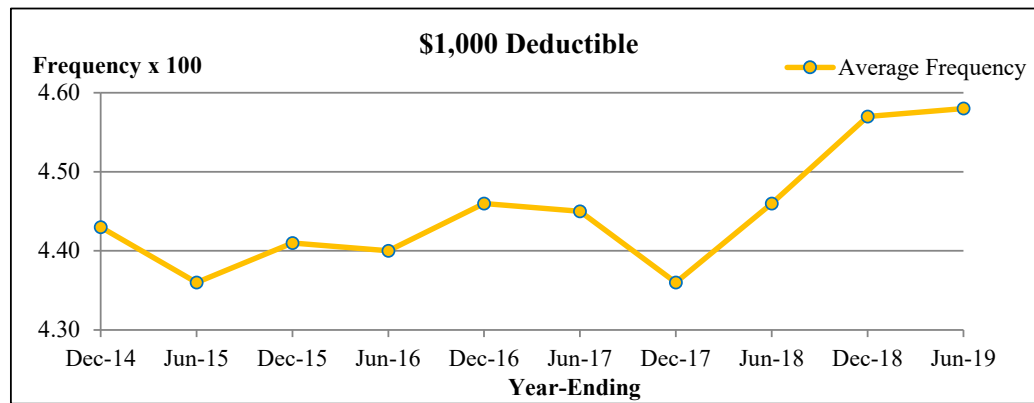
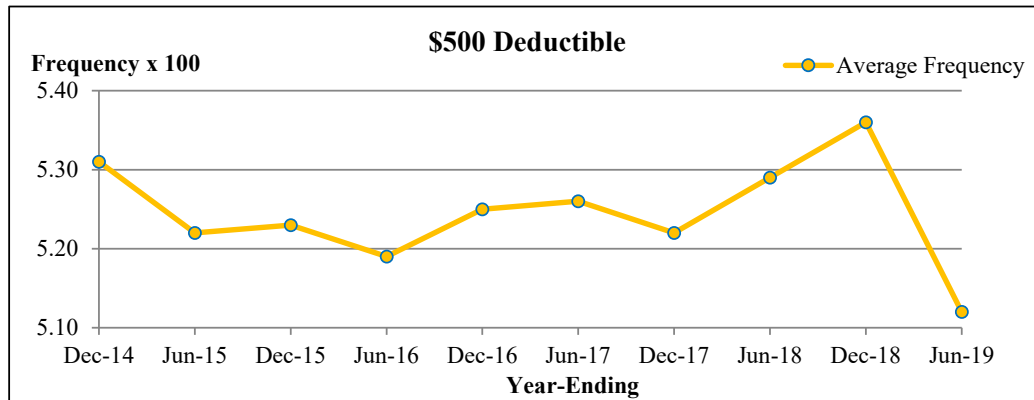
* Multistate data excludes Massachusetts.

** 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.

UTAH

Automobile Liability Insurance - Trucks, Tractors and Trailers

Loss Development

Incurred Losses and Expenses

Bodily Injury

Accident Year <u>Ending</u>	\$100,000 Basic Limit			Loss Development Factors	
	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>15 to 27 Months</u>	<u>27 to 39 Months</u>
06/30/2008	6,576,832	6,825,448	7,386,320	1.038	1.082
06/30/2009	3,855,338	3,791,575	4,169,805	0.983	1.100
06/30/2010	3,460,187	3,765,219	4,150,278	1.088	1.102
06/30/2011	5,235,507	5,690,534	6,017,231	1.087	1.057
06/30/2012	4,652,919	5,140,127	5,401,903	1.105	1.051
06/30/2013	3,863,959	4,230,690	4,942,899	1.095	1.168
06/30/2014	3,257,875	4,456,286	5,015,945	1.368	1.126
06/30/2015	4,086,395	4,837,587	5,309,206	1.184	1.097
06/30/2016	4,808,263	5,290,127	5,982,614	1.100	1.131
06/30/2017	5,640,517	6,652,287	7,112,168	1.179	1.069
06/30/2018	5,729,047	6,432,242		1.123	
06/30/2019	6,268,566				
(1) Average Factor (Best 3 of 5) :				(A) State 1.162	1.118
				(B) Multistate 1.382	1.148
(2) Credibility				0.950	0.850
(3) Credibility Weighted Factors				1.173	1.123

Property Damage

Accident Year <u>Ending</u>	\$100,000 Basic Limit			Loss Development Factors	
	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>15 to 27 Months</u>	<u>27 to 39 Months</u>
06/30/2008	6,399,317	6,472,602	6,545,863	1.011	1.011
06/30/2009	4,310,014	4,353,869	4,239,321	1.010	0.974
06/30/2010	3,912,053	4,037,375	4,007,854	1.032	0.993
06/30/2011	4,207,028	4,297,232	4,304,432	1.021	1.002
06/30/2012	5,013,308	5,143,405	5,183,652	1.026	1.008
06/30/2013	4,825,521	5,239,533	5,234,622	1.086	0.999
06/30/2014	5,083,874	5,235,349	5,194,078	1.030	0.992
06/30/2015	4,704,737	4,868,714	4,905,851	1.035	1.008
06/30/2016	4,795,178	4,831,523	4,859,758	1.008	1.006
06/30/2017	5,707,670	5,895,231	5,889,157	1.033	0.999
06/30/2018	5,352,151	5,547,946		1.037	
06/30/2019	6,408,882				
(1) Average Factor (Best 3 of 5) :				(A) State 1.033	1.001
				(B) Multistate 1.042	1.009
(2) Credibility				0.910	0.000
(3) Credibility Weighted Factors				1.034	1.009

Summary of Factors

	<u>Bodily Injury</u>	<u>Property Damage</u>
39 to Ultimate **	1.078	1.005
27 to Ultimate	1.211	1.014
15 to Ultimate	1.421	1.048

** Multistate factors

INSURANCE SERVICES OFFICE, INC.

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

Accident Year <u>Ending</u>	\$100,000 Basic Limit				
	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
06/30/2008	171,851,047	214,074,778	232,152,374	241,877,120	243,026,639
06/30/2009	149,626,321	185,515,739	204,527,687	213,021,080	216,442,128
06/30/2010	150,024,249	191,514,305	207,335,205	216,318,627	219,297,309
06/30/2011	164,265,558	212,767,129	229,805,157	236,879,933	241,744,865
06/30/2012	165,951,458	213,728,114	237,378,619	248,832,967	252,948,765
06/30/2013	165,992,651	218,996,538	243,293,066	254,626,919	257,751,074
06/30/2014	172,035,757	230,567,221	269,014,078	282,686,713	291,141,640
06/30/2015	173,051,770	248,491,836	283,138,446	303,425,158	309,304,504
06/30/2016	200,617,209	274,083,345	319,216,676	337,402,389	
06/30/2017	202,472,011	284,750,078	324,590,485		
06/30/2018	216,203,215	296,929,019			
06/30/2019	214,617,694				

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

Accident Year <u>Ending</u>	\$100,000 Basic Limit				
	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
06/30/2008	245,773,047	246,684,147	246,482,371	246,767,730	246,710,724
06/30/2009	216,903,635	216,608,564	217,193,562	216,900,596	216,873,275
06/30/2010	220,989,335	221,397,234	221,626,387	221,737,695	221,735,471
06/30/2011	242,449,096	243,964,762	244,395,645	244,338,212	
06/30/2012	253,149,878	253,726,802	253,667,245		
06/30/2013	260,068,543	259,554,744			
06/30/2014	291,200,886				

Ratios

Accident Year <u>Ending</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
06/30/2008	1.011	1.004	0.999	1.001	1.000
06/30/2009	1.002	0.999	1.003	0.999	1.000
06/30/2010	1.008	1.002	1.001	1.001	1.000
06/30/2011	1.003	1.006	1.002	1.000	
06/30/2012	1.001	1.002	1.000		
06/30/2013	1.009	0.998			
06/30/2014	1.000				
Average Factor: (Best 3 of 5)	1.004	1.001	1.001	1.000	1.000

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

Accident Year <u>Ending</u>	\$100,000 Basic Limit				
	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
06/30/2008	485,819,557	503,433,646	504,800,613	505,309,316	506,666,537
06/30/2009	406,600,991	417,865,055	419,831,476	420,486,635	420,272,867
06/30/2010	387,203,689	397,863,876	400,372,264	401,764,020	401,902,784
06/30/2011	418,273,188	432,250,131	434,611,473	435,505,766	435,882,831
06/30/2012	438,079,321	451,553,444	455,038,216	455,162,389	455,957,840
06/30/2013	448,612,396	463,394,482	467,149,492	469,465,430	469,898,903
06/30/2014	485,585,221	502,563,982	506,432,621	507,302,107	507,692,543
06/30/2015	507,043,005	528,919,842	532,499,283	534,702,882	535,559,176
06/30/2016	540,824,626	562,738,096	569,072,911	571,283,284	
06/30/2017	555,453,108	579,050,625	585,016,507		
06/30/2018	573,606,773	601,527,797			
06/30/2019	603,971,306				

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

Accident Year <u>Ending</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>
06/30/2008	1.000	1.000	1.000	1.000
06/30/2009	1.000	1.000	1.000	1.000
06/30/2010	0.999	1.001	1.000	1.000
06/30/2011	1.001	1.000	1.000	1.000
06/30/2012	1.000	1.001	1.001	
06/30/2013	1.001	1.000		
06/30/2014	1.001			
Average Factor: (Best 3 of 5)	1.001	1.000	1.000	1.000

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

UTAH

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

Accident Year <u>Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
06/30/2010	192,330	186,568	169,412	164,672	164,672
06/30/2011	271,541	246,472	228,684	220,618	227,318
06/30/2012	227,397	174,815	160,491	160,995	161,397
06/30/2013	154,272	154,240	153,303	156,145	156,950
06/30/2014	162,537	150,932	156,958	146,219	146,259
06/30/2015	136,949	136,757	131,675	131,616	131,498
06/30/2016	238,280	216,543	212,862	221,821	
06/30/2017	196,050	148,538	144,324		
06/30/2018	234,365	185,215			
06/30/2019	171,580				

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	0.970	0.908	0.972	1.000
06/30/2011	0.908	0.928	0.965	1.030
06/30/2012	0.769	0.918	1.003	1.002
06/30/2013	1.000	0.994	1.019	1.005
06/30/2014	0.929	1.040	0.932	1.000
06/30/2015	0.999	0.963	1.000	0.999
06/30/2016	0.909	0.983	1.042	
06/30/2017	0.758	0.972		
06/30/2018	0.790			

Average Factor:

(Best 3 of 5)	0.876	0.983	1.007	1.002
(Latest 3)	0.819	0.973	0.991	1.001
(Latest 5)	0.877	0.990	0.999	1.007

Selected Factor:	0.876	0.983	1.007	1.002
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Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.000
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.002
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.009
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) =	0.869

(A) Includes Basic Benefits Losses.

INSURANCE SERVICES OFFICE, INC.

UTAH

Automobile Liability Insurance - Private Passenger Types

Loss Development

Incurred Losses and Expenses

Bodily Injury

Accident Year <u>Ending</u>	\$100,000 Basic Limit <u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	Loss Development Factors	
				15 to 27 <u>Months</u>	27 to 39 <u>Months</u>
06/30/2008	571,691	760,155	767,358	1.330	1.009
06/30/2009	416,467	420,281	385,916	1.009	0.918
06/30/2010	296,197	338,932	354,755	1.144	1.047
06/30/2011	678,832	786,839	879,346	1.159	1.118
06/30/2012	659,677	799,584	835,337	1.212	1.045
06/30/2013	778,211	831,392	867,075	1.068	1.043
06/30/2014	479,691	606,762	607,325	1.265	1.001
06/30/2015	460,122	519,533	535,652	1.129	1.031
06/30/2016	707,572	1,154,888	1,258,006	1.632	1.089
06/30/2017	870,291	951,567	1,002,025	1.093	1.053
06/30/2018	720,521	988,445		1.372	
06/30/2019	426,866				
(1) Average Factor (Best 3 of 5) :				(A) State 1.255	1.042
				(B) Multistate 1.469	1.154
(2) Credibility				0.770	0.610
(3) Credibility Weighted Factors				1.304	1.086

Property Damage

Accident Year <u>Ending</u>	\$100,000 Basic Limit <u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	Loss Development Factors	
				15 to 27 <u>Months</u>	27 to 39 <u>Months</u>
06/30/2008	692,818	706,439	706,334	1.020	1.000
06/30/2009	620,418	628,483	628,483	1.013	1.000
06/30/2010	516,790	515,570	514,852	0.998	0.999
06/30/2011	469,736	482,606	479,081	1.027	0.993
06/30/2012	645,425	628,688	632,089	0.974	1.005
06/30/2013	601,937	592,996	593,194	0.985	1.000
06/30/2014	525,051	463,118	463,447	0.882	1.001
06/30/2015	386,242	392,628	387,629	1.017	0.987
06/30/2016	537,397	584,039	588,041	1.087	1.007
06/30/2017	654,720	687,684	687,885	1.050	1.000
06/30/2018	550,843	551,102		1.000	
06/30/2019	576,573				
(1) Average Factor (Best 3 of 5) :				(A) State 1.022	1.000
				(B) Multistate 1.041	1.005
(2) Credibility				0.740	0.000
(3) Credibility Weighted Factors				1.027	1.005

Summary of Factors

	Bodily <u>Injury</u>	Property <u>Damage</u>
39 to Ultimate **	1.073	1.004
27 to Ultimate	1.165	1.009
15 to Ultimate	1.519	1.036

** Multistate factors

INSURANCE SERVICES OFFICE, INC.

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

Accident Year <u>Ending</u>	\$100,000 Basic Limit				
	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
06/30/2008	28,279,899	39,101,398	45,121,556	47,440,151	48,054,138
06/30/2009	29,617,187	40,945,322	45,994,105	47,376,932	47,963,232
06/30/2010	30,614,133	41,320,778	46,822,300	49,538,499	51,102,172
06/30/2011	32,275,070	45,728,726	52,459,410	53,797,664	54,536,561
06/30/2012	33,096,159	45,529,416	51,737,651	54,299,776	55,778,919
06/30/2013	34,326,434	47,889,967	56,563,140	59,443,866	61,220,206
06/30/2014	30,533,644	44,831,675	53,544,743	57,598,574	58,340,740
06/30/2015	28,228,182	43,451,505	48,841,211	50,870,450	52,222,645
06/30/2016	33,569,035	46,649,744	53,943,569	55,914,870	
06/30/2017	34,207,475	50,434,080	56,812,846		
06/30/2018	26,987,315	39,544,834			
06/30/2019	30,193,576				

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

Accident Year <u>Ending</u>	\$100,000 Basic Limit				
	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
06/30/2008	48,213,654	48,226,220	48,101,433	48,028,100	47,942,325
06/30/2009	48,503,655	48,875,285	48,772,446	48,793,717	48,831,049
06/30/2010	51,035,732	51,028,027	51,178,346	51,220,250	51,231,007
06/30/2011	55,097,727	54,895,104	54,740,901	54,682,647	
06/30/2012	56,073,270	56,104,815	56,107,973		
06/30/2013	61,325,459	61,304,258			
06/30/2014	58,467,361				

Ratios

Accident Year <u>Ending</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
06/30/2008	1.003	1.000	0.997	0.998	0.998
06/30/2009	1.011	1.008	0.998	1.000	1.001
06/30/2010	0.999	1.000	1.003	1.001	1.000
06/30/2011	1.010	0.996	0.997	0.999	
06/30/2012	1.005	1.001	1.000		
06/30/2013	1.002	1.000			
06/30/2014	1.002				
Average Factor: (Best 3 of 5)	1.003	1.000	0.998	1.000	1.000

Summary of Factors

123 to Ult:	(1.000)	=	1.000
111 to Ult:	(123:111) (123:Ult)	=	1.000
99 to Ult:	(111:99) (123:111) (123:Ult)	=	1.000
87 to Ult:	(99:87) (111:99) (123:111) (123:Ult)	=	0.998
75 to Ult:	(87:75) (99:87) (111:99) (123:111) (123:Ult)	=	0.998

INSURANCE SERVICES OFFICE, INC.

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

Accident Year <u>Ending</u>	\$100,000 Basic Limit				
	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
06/30/2008	86,910,672	89,148,317	89,879,006	89,898,341	89,914,741
06/30/2009	82,317,854	84,665,769	84,909,462	85,057,729	84,986,034
06/30/2010	78,041,487	80,342,240	80,692,929	80,827,024	80,802,427
06/30/2011	82,845,120	85,725,493	86,516,509	86,545,261	86,844,803
06/30/2012	86,591,473	89,080,470	89,652,613	90,141,051	90,255,405
06/30/2013	84,875,712	88,168,319	88,506,916	88,704,186	88,748,144
06/30/2014	85,616,917	88,990,446	89,713,848	89,842,335	90,018,695
06/30/2015	82,676,005	85,624,494	86,107,671	86,170,685	86,147,485
06/30/2016	85,661,979	89,526,756	89,832,220	90,010,750	
06/30/2017	84,759,798	88,145,824	88,708,659		
06/30/2018	83,948,652	87,848,643			
06/30/2019	84,303,890				

Ratios

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

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.001
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.002
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.004
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.009
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.050

INSURANCE SERVICES OFFICE, INC.

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

Accident Year <u>Ending</u>	\$100,000 Basic Limit			
	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>
06/30/2008	89,929,500	89,935,307	89,933,518	89,931,953
06/30/2009	84,996,801	84,961,543	84,961,337	84,973,668
06/30/2010	80,888,866	80,905,215	80,897,642	80,897,896
06/30/2011	86,902,900	86,905,676	86,834,309	86,832,532
06/30/2012	90,429,592	90,448,935	90,409,000	
06/30/2013	88,765,835	88,779,520		
06/30/2014	89,968,516			

Ratios

Accident Year <u>Ending</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>
06/30/2008	1.000	1.000	1.000	1.000
06/30/2009	1.000	1.000	1.000	1.000
06/30/2010	1.001	1.000	1.000	1.000
06/30/2011	1.001	1.000	0.999	1.000
06/30/2012	1.002	1.000	1.000	
06/30/2013	1.000	1.000		
06/30/2014	0.999			
Average Factor: (Best 3 of 5)	1.001	1.000	1.000	1.000

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

Accident Year <u>Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
06/30/2010	63,829	56,018	52,717	49,719	49,719
06/30/2011	80,848	78,948	75,948	71,450	71,450
06/30/2012	63,281	53,144	50,904	50,515	50,515
06/30/2013	64,424	60,772	57,749	58,277	55,277
06/30/2014	53,591	32,812	32,812	32,812	32,812
06/30/2015	42,991	43,010	43,233	47,296	47,649
06/30/2016	32,709	26,056	26,056	26,056	
06/30/2017	60,775	50,332	40,190		
06/30/2018	56,769	53,776			
06/30/2019	105,193				

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	0.878	0.941	0.943	1.000	
06/30/2011	0.976	0.962	0.941	1.000	
06/30/2012	0.840	0.958	0.992	1.000	
06/30/2013	0.943	0.950	1.009	0.949	
06/30/2014	0.612	1.000	1.000	1.000	
06/30/2015	1.000	1.005	1.094	1.007	
06/30/2016	0.797	1.000	1.000		
06/30/2017	0.828	0.798			
06/30/2018	0.947				

Average Factor:				
(Best 3 of 5)	0.857	0.983	1.003	1.000
(Latest 3)	0.857	0.934	1.031	0.985
(Latest 5)	0.837	0.951	1.019	0.991

Selected Factor:	0.857	0.983	1.003	1.000
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Summary of Factors				
63 to Ult:	(75:63) (75:Ult) =			1.000
51 to Ult:	(63:51) (75:63) (75:Ult) =			1.000
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =			1.003
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =			0.986
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =			0.845

(A) Includes Basic Benefits Losses.

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

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

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.000
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.000
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.001
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.003
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.032

INSURANCE SERVICES OFFICE, INC.

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

Accident Year <u>Ending</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
06/30/2008	163,634,677	163,617,594	163,534,860	163,548,648	163,547,097
06/30/2009	150,457,902	150,436,580	150,525,381	150,539,100	150,538,323
06/30/2010	154,850,208	154,824,829	154,825,940	154,827,058	154,815,715
06/30/2011	176,337,084	176,337,558	176,328,864	176,326,047	
06/30/2012	184,483,978	184,505,591	184,502,309		
06/30/2013	205,290,373	205,294,226			
06/30/2014	180,829,324				

Ratios

Accident Year <u>Ending</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
06/30/2008	1.000	1.000	0.999	1.000	1.000
06/30/2009	1.001	1.000	1.001	1.000	1.000
06/30/2010	1.001	1.000	1.000	1.000	1.000
06/30/2011	1.000	1.000	1.000	1.000	
06/30/2012	0.999	1.000	1.000		
06/30/2013	1.000	1.000			
06/30/2014	1.000				
Average Factor: (Best 3 of 5)	1.000	1.000	1.000	1.000	1.000

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

Accident Year <u>Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
06/30/2008	425,085,022	417,978,886	416,327,404	415,768,647	415,359,645
06/30/2009	375,011,563	368,933,549	367,630,033	367,154,488	367,068,668
06/30/2010	347,300,479	342,241,736	341,320,907	341,080,626	340,931,594
06/30/2011	384,169,924	379,364,401	377,602,897	377,084,838	377,067,326
06/30/2012	396,266,855	389,661,657	388,084,518	387,610,296	387,734,938
06/30/2013	402,181,502	393,575,790	391,614,160	390,998,547	391,401,829
06/30/2014	440,626,609	431,060,531	429,413,415	429,189,177	429,011,085
06/30/2015	467,116,157	453,967,743	451,461,758	450,879,267	450,821,503
06/30/2016	494,800,955	482,767,568	479,732,385	478,707,239	
06/30/2017	532,552,544	517,427,079	513,521,198		
06/30/2018	567,563,371	550,770,644			
06/30/2019	602,732,249				

Ratios

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

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.000
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.000
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	0.999
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	0.993
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	0.966

INSURANCE SERVICES OFFICE, INC.

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

Accident Year <u>Ending</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
06/30/2008	415,287,784	415,202,098	415,171,051	415,220,218	415,206,899
06/30/2009	367,008,476	366,891,867	366,879,123	366,861,659	366,855,662
06/30/2010	340,949,923	340,934,519	340,940,339	340,972,792	340,945,155
06/30/2011	377,007,112	376,909,214	376,856,826	376,836,765	
06/30/2012	387,670,033	387,688,576	387,667,544		
06/30/2013	391,279,037	391,240,390			
06/30/2014	428,700,902				

Ratios

Accident Year <u>Ending</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
06/30/2008	1.000	1.000	1.000	1.000	1.000
06/30/2009	1.000	1.000	1.000	1.000	1.000
06/30/2010	1.000	1.000	1.000	1.000	1.000
06/30/2011	1.000	1.000	1.000	1.000	
06/30/2012	1.000	1.000	1.000		
06/30/2013	1.000	1.000			
06/30/2014	0.999				
Average Factor: (Best 3 of 5)	1.000	1.000	1.000	1.000	1.000

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

Accident Year <u>Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
06/30/2008	50,475,991	51,115,300	51,043,187	50,989,426	50,983,102
06/30/2009	49,100,883	49,427,855	49,407,278	49,351,274	49,321,321
06/30/2010	51,681,989	52,583,146	52,538,129	52,547,288	52,548,395
06/30/2011	63,514,843	65,204,566	65,196,389	65,195,346	65,166,510
06/30/2012	66,286,679	66,936,180	67,052,691	67,039,846	67,045,015
06/30/2013	74,077,873	74,637,068	74,690,910	74,762,309	74,772,167
06/30/2014	57,865,122	59,581,060	59,735,199	59,754,406	59,759,363
06/30/2015	51,094,576	51,978,561	52,025,940	52,025,702	52,031,699
06/30/2016	55,121,523	56,082,489	56,029,575	55,993,807	
06/30/2017	62,080,413	63,812,597	63,782,195		
06/30/2018	65,453,789	66,363,676			
06/30/2019	61,525,661				

Ratios

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

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.000
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.000
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.000
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.001
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.022

INSURANCE SERVICES OFFICE, INC.

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

Accident Year <u>Ending</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
06/30/2008	50,970,502	50,969,773	50,970,451	50,973,245	50,984,161
06/30/2009	49,331,378	49,330,512	49,330,879	49,330,019	49,327,170
06/30/2010	52,530,872	52,531,167	52,566,593	52,571,005	52,564,861
06/30/2011	65,170,795	65,162,131	65,166,940	65,162,665	
06/30/2012	67,063,955	67,059,172	67,031,713		
06/30/2013	74,775,364	74,770,713			
06/30/2014	59,758,829				

Ratios

Accident Year <u>Ending</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
06/30/2008	1.000	1.000	1.000	1.000	1.000
06/30/2009	1.000	1.000	1.000	1.000	1.000
06/30/2010	1.000	1.000	1.001	1.000	1.000
06/30/2011	1.000	1.000	1.000	1.000	
06/30/2012	1.000	1.000	1.000		
06/30/2013	1.000	1.000			
06/30/2014	1.000				
Average Factor: (Best 3 of 5)	1.000	1.000	1.000	1.000	1.000

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

Accident Year <u>Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
06/30/2008	150,245,601	145,030,293	144,099,928	143,898,601	143,846,577
06/30/2009	147,033,565	142,286,855	141,765,193	141,463,717	141,412,806
06/30/2010	137,267,294	132,755,639	132,471,343	132,297,840	132,219,181
06/30/2011	145,035,815	139,832,649	139,339,498	139,119,197	139,132,432
06/30/2012	155,139,818	150,289,874	149,605,685	149,557,416	149,480,095
06/30/2013	154,332,857	147,691,376	146,772,625	146,658,882	146,679,355
06/30/2014	160,050,013	152,922,134	152,195,668	152,051,176	152,055,025
06/30/2015	165,400,052	157,363,088	155,896,494	155,693,690	155,848,231
06/30/2016	170,590,461	162,482,480	160,947,087	160,689,696	
06/30/2017	165,725,161	158,462,444	157,646,597		
06/30/2018	171,646,502	162,371,372			
06/30/2019	185,408,075				

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

Accident Year <u>Ending</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
06/30/2008	143,819,152	143,801,797	143,788,380	143,783,933	143,778,895
06/30/2009	141,378,281	141,352,682	141,342,567	141,335,910	141,320,189
06/30/2010	132,187,697	132,178,388	132,168,015	132,150,714	132,141,519
06/30/2011	139,083,052	139,082,876	139,077,913	139,072,523	
06/30/2012	149,450,544	149,408,636	149,390,505		
06/30/2013	146,654,126	146,630,834			
06/30/2014	152,004,454				

Ratios

Accident Year <u>Ending</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
06/30/2008	1.000	1.000	1.000	1.000	1.000
06/30/2009	1.000	1.000	1.000	1.000	1.000
06/30/2010	1.000	1.000	1.000	1.000	1.000
06/30/2011	1.000	1.000	1.000	1.000	
06/30/2012	1.000	1.000	1.000		
06/30/2013	1.000	1.000			
06/30/2014	1.000				
Average Factor: (Best 3 of 5)	1.000	1.000	1.000	1.000	1.000

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

Physical Damage Loss Development
Auto Dealers - Other than Collision
Multistate
Paid Losses

Accident Year <u>Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
06/30/2010	11,782,869	12,311,298	12,287,091	12,335,534	12,314,582
06/30/2011	22,938,189	23,480,757	23,649,798	23,595,573	23,590,282
06/30/2012	18,748,585	19,344,587	19,392,452	19,235,689	19,222,177
06/30/2013	12,862,594	12,572,070	12,601,649	12,653,506	12,679,258
06/30/2014	8,599,109	8,887,194	8,790,568	8,782,449	8,777,852
06/30/2015	9,040,706	9,645,100	9,642,087	9,708,198	9,724,818
06/30/2016	12,759,727	12,997,465	12,944,758	12,975,874	
06/30/2017	10,953,499	11,500,030	11,652,468		
06/30/2018	13,823,710	14,205,295			
06/30/2019	11,607,647				

Ratios

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

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.000
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.000
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.002
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.001
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.038

INSURANCE SERVICES OFFICE, INC.

Physical Damage Loss Development
Auto Dealers - Other than Collision
Multistate
Paid Losses

Accident Year <u>Ending</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
06/30/2010	12,311,081	12,245,871	12,245,130	12,242,846	12,242,553
06/30/2011	23,552,562	23,552,562	23,552,677	23,552,677	
06/30/2012	19,232,874	19,230,134	19,224,487		
06/30/2013	12,697,598	12,695,701			
06/30/2014	8,771,170				

Ratios

Accident Year <u>Ending</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
06/30/2010	1.000	0.995	1.000	1.000	1.000
06/30/2011	0.998	1.000	1.000	1.000	
06/30/2012	1.001	1.000	1.000		
06/30/2013	1.001	1.000			
06/30/2014	0.999				
Average Factor: (Best 3 of 5)	1.000	1.000	1.000	1.000	1.000

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

Physical Damage Loss Development
Auto Dealers - Collision
Multistate
Paid Losses

Accident Year <u>Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
06/30/2010	7,072,435	6,894,545	6,870,808	6,857,563	6,862,154
06/30/2011	7,760,070	7,630,512	7,591,731	7,586,936	7,574,842
06/30/2012	7,473,148	7,379,455	7,344,064	7,322,514	7,299,528
06/30/2013	7,135,531	6,991,373	6,883,751	6,875,633	6,854,945
06/30/2014	7,325,703	7,202,270	7,206,956	7,205,494	7,204,023
06/30/2015	6,573,496	6,390,668	6,323,750	6,312,731	6,310,305
06/30/2016	6,555,198	6,396,982	6,418,720	6,401,346	
06/30/2017	6,383,359	7,003,243	6,943,736		
06/30/2018	5,540,044	5,342,998			
06/30/2019	5,276,661				

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

Physical Damage Loss Development
Auto Dealers - Collision
Multistate
Paid Losses

Accident Year <u>Ending</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
06/30/2010	6,860,512	6,856,669	6,856,254	6,856,020	6,856,020
06/30/2011	7,569,666	7,564,754	7,563,725	7,562,586	
06/30/2012	7,310,386	7,307,933	7,302,482		
06/30/2013	6,846,070	6,840,977			
06/30/2014	7,189,301				

Ratios

Accident Year <u>Ending</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
06/30/2010	1.000	0.999	1.000	1.000	1.000
06/30/2011	0.999	0.999	1.000	1.000	
06/30/2012	1.001	1.000	0.999		
06/30/2013	0.999	0.999			
06/30/2014	0.998				
Average Factor: (Best 3 of 5)	0.999	1.000	1.000	1.000	1.000

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

Physical Damage Loss Development
Garagekeepers - Other than Collision
Multistate
Paid Losses

Accident Year <u>Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
06/30/2010	7,515,844	8,598,145	8,701,545	8,731,384	8,736,858
06/30/2011	7,973,785	8,479,458	8,727,763	8,894,968	8,818,934
06/30/2012	7,778,102	8,399,236	8,555,817	8,607,838	8,625,588
06/30/2013	6,489,236	7,084,125	7,748,613	7,718,328	7,738,371
06/30/2014	5,819,494	6,275,969	6,346,203	6,390,268	6,430,009
06/30/2015	6,304,855	7,216,959	7,454,928	7,445,404	7,443,066
06/30/2016	7,075,843	7,964,475	8,171,987	8,360,648	
06/30/2017	8,477,273	9,666,697	9,674,692		
06/30/2018	9,996,128	13,745,241			
06/30/2019	7,738,280				

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

Physical Damage Loss Development
Garagekeepers - Other than Collision
Multistate
Paid Losses

Accident Year <u>Ending</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
06/30/2010	8,757,407	8,751,637	8,751,624	8,751,611	8,751,611
06/30/2011	8,819,112	8,819,112	8,819,939	8,819,939	
06/30/2012	8,665,572	8,665,572	8,664,525		
06/30/2013	7,733,423	7,785,462			
06/30/2014	6,420,569				

Ratios

Accident Year <u>Ending</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
06/30/2010	1.002	0.999	1.000	1.000	1.000
06/30/2011	1.000	1.000	1.000	1.000	
06/30/2012	1.005	1.000	1.000		
06/30/2013	0.999	1.007			
06/30/2014	0.999				
Average Factor: (Best 3 of 5)	1.000	1.000	1.000	1.000	1.000

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

Physical Damage Loss Development
Garagekeepers - Collision
Multistate
Paid Losses

Accident Year <u>Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
06/30/2010	6,602,743	6,701,327	6,718,321	6,729,693	6,727,782
06/30/2011	6,808,827	6,952,447	6,957,639	6,964,953	6,999,336
06/30/2012	7,229,408	7,234,867	7,179,781	7,244,884	7,247,164
06/30/2013	6,007,528	6,056,428	6,095,003	6,043,875	6,057,258
06/30/2014	6,603,211	6,866,236	6,887,047	6,870,202	6,874,084
06/30/2015	7,002,448	7,026,500	6,994,475	7,024,091	7,034,715
06/30/2016	7,900,712	8,185,314	8,346,156	8,737,789	
06/30/2017	8,240,183	8,690,137	8,734,437		
06/30/2018	10,402,405	11,635,025			
06/30/2019	10,453,945				

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

Physical Damage Loss Development
Garagekeepers - Collision
Multistate
Paid Losses

Accident Year <u>Ending</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
06/30/2010	6,732,790	6,731,811	6,731,520	6,731,157	6,736,166
06/30/2011	6,998,923	6,997,062	6,996,053	6,995,808	
06/30/2012	7,250,493	7,254,600	7,254,600		
06/30/2013	6,061,682	6,061,544			
06/30/2014	6,873,068				

Ratios

Accident Year <u>Ending</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
06/30/2010	1.001	1.000	1.000	1.000	1.001
06/30/2011	1.000	1.000	1.000	1.000	
06/30/2012	1.000	1.001	1.000		
06/30/2013	1.001	1.000			
06/30/2014	1.000				
Average Factor: (Best 3 of 5)	1.000	1.000	1.000	1.000	1.000

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

PIP

Taxis & Limos	6.20	7.97
School and Church Buses	0.55	0.96
Other Buses	3.80	9.29
Van Pools	1.50	1.07

(2) Public Automobiles Physical Damage

Taxis, Limos and Van Pools

Other Than Collision:	1.02
Collision	1.27

School, Church, and Other Buses

Other Than Collision:	0.70
Collision	0.65

(3) PIP Relativities

Class of Business

TTT Covered by Workers' Compensation 0.700

PPT principally operated by employees 0.800

T&L Other Than Owner Operated 0.570

Van Pool Furnished by Employer 0.265

(4) Specified Cause of Loss Relativity

0.576

This factor is now being used for Private Passenger
Types as well as Trucks, Tractors and Trailers.

(5) Garagekeepers Physical Damage Relativities[EXHIBIT C19](#)**(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.

(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

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

**UTAH (43)
TERRITORY 101**

LIABILITY		MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000		Limit Per Person					
		500	1000	2000	5000	Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS							
					Not Covered By Workers' Compensation	Covered By Workers' Compensation	
\$ 496		\$.63	\$1.88	\$3.76	N/A	\$ 8	\$ 6
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS							
					Not Principally Operated By Employees	Principally Operated By Employees	
\$ 352		\$ 1.25	\$ 3.14	\$ 5.64	\$ 8.78	\$ 10	\$ 8
RULE 40. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES							
					Owner Operated	Other Than Owner Operated	
\$ 3075		\$5.64	\$6.90	\$7.52	\$10.66	\$ 64	\$ 36
– SCHOOL AND CHURCH BUSES							
					All Autos		
\$ 273		\$.63	\$1.25	\$1.88	\$2.51	\$ 8	
– OTHER BUSES							
					All Autos		
\$ 1885		\$6.90	\$7.52	\$8.78	\$11.91	\$ 74	
– VAN POOLS							
					Employer Furnished	All Other	
\$ 744		\$.63	\$1.88	\$3.76	\$5.02	\$ 2	\$ 9
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT							
					All Autos		
\$ 396		Refer to Rule 49.				\$ 17	
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.							

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
	Limit Per Person					
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
					Not Covered By Workers' Compensation	Covered By Workers' Compensation
\$ 252	\$.63	\$1.88	\$3.76	N/A	\$ 5	\$ 4
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
					Not Principally Operated By Employees	Principally Operated By Employees
\$ 291	\$ 1.25	\$ 3.14	\$ 5.64	\$ 8.78	\$ 14	\$ 11
RULE 40. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES						
					Owner Operated	Other Than Owner Operated
\$ 1562	\$.63	\$1.25	\$1.88	\$2.51	\$ 40	\$ 23
– SCHOOL AND CHURCH BUSES						
\$ 139	\$.63	\$1.25	\$1.88	\$2.51	All Autos \$ 5	
– OTHER BUSES						
\$ 958	\$1.88	\$2.51	\$3.14	\$3.76	All Autos \$ 46	
– VAN POOLS						
\$ 378	\$.63	\$1.88	\$3.76	\$5.02	Employer Furnished \$ 1	All Other \$ 5
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 212	Refer to Rule 49.				All Autos \$ 10	
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.						

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

**UTAH (43)
TERRITORY 104**

LIABILITY		MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000		Limit Per Person				Basic Limits	
	500	1000	2000	5000			
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS							
					Not Covered By Workers' Compensation	Covered By Workers' Compensation	
\$ 432	\$.63	\$1.88	\$3.76	N/A	\$ 7	\$ 5	
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS							
					Not Principally Operated By Employees	Principally Operated By Employees	
\$ 320	\$ 1.25	\$ 3.14	\$ 5.64	\$ 8.78	\$ 12	\$ 10	
RULE 40. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES							
					Owner Operated	Other Than Owner Operated	
\$ 2678	\$3.76	\$5.02	\$5.64	\$7.52	\$ 56	\$ 32	
– SCHOOL AND CHURCH BUSES							
\$ 238	\$3.76	\$5.02	\$5.64	\$7.52	All Autos \$ 7		
– OTHER BUSES							
\$ 1642	\$5.02	\$5.64	\$6.27	\$8.78	All Autos \$ 65		
– VAN POOLS							
\$ 648	\$.63	\$1.88	\$3.76	\$5.02	Employer Furnished	All Other	
					\$ 2	\$ 7	
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT							
\$ 367	Refer to Rule 49.				All Autos \$ 15		
<div>• For liability increased limits factors, refer to Rule 100.</div> <div>• For liability fleet factors, refer to Rules 22. and 39.</div> <div>• 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.</div>							

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
	Limit Per Person					
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
					Not Covered By Workers' Compensation	Covered By Workers' Compensation
\$ 405	\$.63	\$1.88	\$3.76	N/A	\$ 7	\$ 5
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
					Not Principally Operated By Employees	Principally Operated By Employees
\$ 372	\$ 1.25	\$ 3.14	\$ 5.64	\$ 8.78	\$ 11	\$ 9
RULE 40. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES						
					Owner Operated	Other Than Owner Operated
\$ 2511	\$3.14	\$3.76	\$4.39	\$5.64	\$ 56	\$ 32
– SCHOOL AND CHURCH BUSES						
\$ 223	\$3.14	\$3.76	\$4.39	\$5.64	All Autos \$ 7	
– OTHER BUSES						
\$ 1539	\$3.76	\$4.39	\$5.02	\$6.90	All Autos \$ 65	
– VAN POOLS						
\$ 608	\$.63	\$1.88	\$3.76	\$5.02	Employer Furnished	All Other
					\$ 2	\$ 7
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 348	Refer to Rule 49.				All Autos \$ 15	
<ul style="list-style-type: none">For liability increased limits factors, refer to Rule 100.For liability fleet factors, refer to Rules 22. and 39.Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.						

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**UTAH (43)
TERRITORY 106**

LIABILITY		MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000		Limit Per Person				Basic Limits	
	500	1000	2000	5000			
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS							
					Not Covered By Workers' Compensation	Covered By Workers' Compensation	
\$ 438	\$.63	\$1.88	\$3.76	N/A	\$ 10	\$ 7	
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS							
					Not Principally Operated By Employees	Principally Operated By Employees	
\$ 385	\$ 1.25	\$ 3.14	\$ 5.64	\$ 8.78	\$ 19	\$ 15	
RULE 40. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES							
					Owner Operated	Other Than Owner Operated	
\$ 2716	\$3.14	\$3.76	\$4.39	\$5.64	\$ 80	\$ 46	
– SCHOOL AND CHURCH BUSES							
					All Autos		
\$ 241	\$3.14	\$3.76	\$4.39	\$5.64	\$ 10		
– OTHER BUSES							
					All Autos		
\$ 1664	\$3.76	\$4.39	\$5.02	\$6.90	\$ 93		
– VAN POOLS							
					Employer Furnished	All Other	
\$ 657	\$.63	\$1.88	\$3.76	\$5.02	\$ 3	\$ 11	
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT							
					All Autos		
\$ 363	Refer to Rule 49.				\$ 21		
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.							

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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			
	\$ 46	\$ 79	\$ 207
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 34	\$ 59	\$ 290
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 47	\$ 81	\$ 263
– SCHOOL AND CHURCH BUSES			
	\$ 32	\$ 55	\$ 135
– OTHER BUSES			
	\$ 32	\$ 55	\$ 135
– VAN POOLS			
	\$ 47	\$ 81	\$ 263
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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**UTAH (43)
TERRITORY 103**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 80	\$ 139	\$ 211
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 54	\$ 93	\$ 249
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 82	\$ 142	\$ 268
– SCHOOL AND CHURCH BUSES			
	\$ 56	\$ 97	\$ 137
– OTHER BUSES			
	\$ 56	\$ 97	\$ 137
– VAN POOLS			
	\$ 82	\$ 142	\$ 268
<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			
	\$ 53	\$ 92	\$ 172
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 43	\$ 74	\$ 237
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 54	\$ 94	\$ 218
– SCHOOL AND CHURCH BUSES			
	\$ 37	\$ 64	\$ 112
– OTHER BUSES			
	\$ 37	\$ 64	\$ 112
– VAN POOLS			
	\$ 54	\$ 94	\$ 218
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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**UTAH (43)
TERRITORY 105**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 58	\$ 101	\$ 187
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 40	\$ 70	\$ 284
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 59	\$ 103	\$ 237
– SCHOOL AND CHURCH BUSES			
	\$ 41	\$ 71	\$ 122
– OTHER BUSES			
	\$ 41	\$ 71	\$ 122
– VAN POOLS			
	\$ 59	\$ 103	\$ 237
<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			
	\$ 44	\$ 77	\$ 207
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 40	\$ 70	\$ 298
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 45	\$ 79	\$ 263
– SCHOOL AND CHURCH BUSES			
	\$ 31	\$ 54	\$ 135
– OTHER BUSES			
	\$ 31	\$ 54	\$ 135
– VAN POOLS			
	\$ 45	\$ 79	\$ 263
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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UTAH (43)

49. AUTO DEALERS – PREMIUM DEVELOPMENT

FIRE	
	\$ 0.03

FIRE AND THEFT*			
Territory Code	Personal Auto Type Vehicles		Miscellaneous Type Vehicles
	Buildings And Standard Open Lots	Non-Standard Open Lots	Buildings And Open Lots
101	\$ 0.16	\$ 0.17	\$ 0.08
ALL OTHER	0.16	0.17	0.08

* Theft is subject to a \$100 per car/\$500 per occurrence deductible.
See Rule **98.** for additional deductible options.

SPECIFIED CAUSES OF LOSS*					
Territory Code	Personal Auto Type Vehicles			Miscellaneous Type Vehicles	
	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings	Open Lots
101	\$ 0.27	\$ 0.27	\$ 0.29	\$ 0.19	\$ 0.20
ALL OTHER	0.26	0.27	0.28	0.19	0.20

* Theft and Mischief or Vandalism are subject to a \$100 per car/\$500 per occurrence deductible.
See Rule **98.** for additional deductible options.

LIMITED SPECIFIED CAUSES OF LOSS*					
Territory Code	Personal Auto Type Vehicles			Miscellaneous Type Vehicles	
	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings	Open Lots
101	\$ 0.26	\$ 0.27	\$ 0.27	\$ 0.16	\$ 0.19
ALL OTHER	0.24	0.26	0.27	0.16	0.19

* 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
101	\$ 0.29	\$ 0.34	\$ 0.37	\$ 0.27
ALL OTHER	0.28	0.34	0.37	0.27

* 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	\$ 2.01	\$ 0.80	\$ 0.35
\$250	1.20	0.50	0.22

See Rule **98.** for additional deductible options.

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UTAH (43)

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	\$ 25	\$ 34	\$ 30	\$ 41
7,500	29	39	35	47
9,000	34	45	40	54
12,000	41	56	50	67
15,000	49	65	58	79
18,000	54	73	65	88
22,500	66	88	79	106
30,000	82	111	98	133
37,500	97	131	116	157
45,000	111	149	133	179
60,000	136	184	164	221
75,000	161	217	193	260
90,000	185	250	222	300
120,000	228	307	273	369
150,000	267	360	320	433
180,000	308	415	369	499
225,000	370	500	444	599
300,000	469	632	562	759
375,000	568	766	681	920
450,000	665	898	798	1077
600,000	851	1149	1022	1379
750,000	1032	1393	1238	1672
900,000	1208	1630	1449	1957
1,200,000	1541	2080	1849	2496
1,500,000	1840	2484	2208	2981
2,000,000	2082	2811	2498	3373
2,500,000	2268	3061	2721	3674
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	\$ 29	\$ 39	\$ 19	\$ 25	\$ 15	\$ 20
7,500	34	45	22	30	17	23
9,000	38	52	25	34	19	26
12,000	49	66	32	43	24	33
15,000	58	78	38	51	29	39
18,000	69	93	45	60	34	46
22,500	81	109	53	71	40	55
30,000	104	140	67	91	52	70
37,500	122	165	79	107	61	82
45,000	137	186	89	121	69	93
60,000	173	233	112	151	86	116
75,000	208	280	135	182	104	140
90,000	238	321	155	209	119	161
120,000	298	402	193	261	149	201
150,000	357	482	232	314	179	241
180,000	412	556	268	362	206	278
225,000	493	666	320	433	247	333
300,000	627	847	408	550	314	423
375,000	760	1026	494	667	380	513
450,000	891	1203	579	782	446	602
600,000	1151	1553	748	1010	575	777
750,000	1406	1898	914	1233	703	949
900,000	1645	2221	1070	1444	823	1111
1,200,000	2093	2825	1360	1836	1046	1413
1,500,000	2509	3388	1631	2202	1255	1694
2,000,000	2863	3866	1861	2513	1432	1933
2,500,000	3120	4212	2028	2738	1560	2106
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
\$ 0.61

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

Supplementary Information – Utah

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 Utah

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 – Utah

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 – Utah

Utah 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>
Utah Claim Cost Trends		
Bodily Injury (\$100,000 Limit)	+9.8%	+7.0%
Property Damage (\$100,000 Limit)	+9.3%	+7.3%
Credibility-Weighted Claim Cost Trends		
Bodily Injury (\$100,000 Limit)	+5.7%	+4.4%
Property Damage (\$100,000 Limit)	+5.5%	+4.6%
Selected Claim Frequency Trends		
Trucks, Tractors & Trailers		
Bodily Injury	0.0%	0.0%
Property Damage	0.0%	0.0%
Private Passenger Types		
Bodily Injury	0.0%	0.0%
Property Damage	0.0%	0.0%
Selected Pure Premium Trends		
Trucks, Tractors & Trailers		
Bodily Injury (\$100,000 Limit)	+5.7%	+4.4%
Property Damage (\$100,000 Limit)	+5.5%	+4.6%
Private Passenger Types		
Bodily Injury (\$100,000 Limit)	+5.7%	+4.4%
Property Damage (\$100,000 Limit)	+5.5%	+4.6%

Utah bodily injury severity trend receives 0% weight when combined with multistate trend in the filing, property damage trend receives 10% weight.

If the prior trends were used to calculate the indicated changes in this document, the Truck, Tractors & Trailers Liability indication would have been +9.8% rather than +13.2%. For the Private Passenger Types coverage, the indication would have been +5.6% instead of +8.1%.

No-Fault Coverage (PIP)

	Current Trends <u>Data through 12/31/2019</u>	Previous Trends <u>Data through 12/31/2018</u>
Utah Claim Cost Trends		
Trucks, Tractors & Trailers	+2.9%	+3.3%
Private Passenger Types	+2.8%	+3.3%
Selected Claim Frequency Trends		
Trucks, Tractors & Trailers	0.0%	0.0%
Private Passenger Types	0.0%	0.0%
Selected Pure Premium Trends		
Trucks, Tractors & Trailers	+2.9%	+3.3%
Private Passenger Types	+2.8%	+3.3%

If the prior trends were used to calculate the indicated change in this document, the Truck, Tractors & Trailers PIP indication would have been -0.3% instead of -1.1%. For the Private Passenger Types PIP coverage, the indication would have been +2.7% rather than +1.9%.

Supplementary Information – Utah

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 +4.8%, instead of +2.3 %, and +10.7%, instead of +9.8%, 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 +4.4%, instead of +3.0%, and +9.2%, instead of +7.7%, respectively.

For Auto Dealers, using the prior year's loss trend would have resulted in indications of +17.9% for OTC (compared to the current +16.2% indication), and +8.1% for collision (compared to the current +6.6% indication). For Garage Keepers, using the prior year's loss trend would have resulted in indications of +21.3% for the OTC (compared to the current +19.6% indication) and +82.9% for collision (compared to the current +79.6% indication).

Supplementary Information – Utah

Loss Development

Methodology

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

Factors

	<u>Current (100K)</u>	<u>Previous (100K)</u>
Trucks, Tractors and Trailers BI		
39 to Ultimate	1.078	1.103
27 to Ultimate	1.211	1.240
15 to Ultimate	1.421	1.472
Trucks, Tractors and Trailers PD		
39 to Ultimate	1.005	1.004
27 to Ultimate	1.014	1.013
15 to Ultimate	1.048	1.045
Private Passenger Types BI		
39 to Ultimate	1.073	1.079
27 to Ultimate	1.165	1.187
15 to Ultimate	1.519	1.433
Private Passenger Types PD		
39 to Ultimate	1.004	1.004
27 to Ultimate	1.009	1.011
15 to Ultimate	1.036	1.037

Supplementary Information – Utah

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 +10.4% is indicated when each of the coverage indications is weighted by its respective loss cost volume. Staff will file the indications, which reflect a 01/01/2021 proposed effective date, with the following exceptions: For Trucks, Tractors & Trailers PIP, Trucks Tractors & Trailers OTC, and Private Passenger Types PIP, No Change (N.C.) was selected due to the modest indications. For Garagekeepers Collision, the indication was capped at 25.0% for stability

<u>Coverage</u>	<u>Indicated Change</u>	<u>Filed Change</u>
Trucks, Tractors & Trailers PIP	-1.1%	No Change (N.C.)
Trucks, Tractors & Trailers OTC	+2.3%	No Change (N.C.)
Private Passenger Types PIP	+1.9%	No Change (N.C.)
Garagekeepers Collision	+79.6%	+25.0%

The overall filed change is +10.1%.

Notes

- Trucks, Tractors & Trailers Liability (+13.2%) - The large indication is due to the poor experience in the 3 years of the review.
- Private Passenger Types Liability (+8.1%) - The large indication is due to poor experience in 3 of the 5 years included in the review.
- Private Passenger Types Other than Collision (+9.8%) - The large indication is due to poor experience in 4 of the 5 years included in the review.
- Auto Dealers Other than Collision (+16.2%) - The large indication is due to a higher expected experience ratio caused by a longer period of time since this coverage was last reviewed.
- Garagekeepers Other than Collision (+19.6%) - The large indication is due to a higher expected experience ratio caused by a longer period of time since this coverage was last reviewed.
- Garagekeepers Collision (+79.6%) - The large indication is due to very poor experience in the latest 4 years of the review, as well as a higher expected experience ratio caused by a longer period of time since this coverage was last reviewed
- The Auto Dealers Liability and PIP coverages are not being reviewed this year.