

LOSS COSTS – IMPLEMENTATION

JULY 29, 2020

COMMERCIAL AUTOMOBILE

LI-CA-2020-331

OREGON REVISED COMMERCIAL AUTO ADVISORY PROSPECTIVE LOSS COSTS TO BE IMPLEMENTED

KEY MESSAGE

Loss costs representing a 0.0% 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 Oregon, 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.

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

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

RATING SOFTWARE IMPACT

No new attributes are being introduced with this revision.

POLICYHOLDER NOTIFICATION

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

FUTURE ISO ACTION

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

REVISION DISTRIBUTION

We will issue a Notice to Manualholders with an edition date of 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>.

CONTACT INFORMATION

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OREGON

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 0.0% 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-32, the exhibits are labeled EXHIBIT A1 through EXHIBIT C20, and the revised prospective loss cost pages are numbered D-1 through D-32.</p>
PRIVATE PASSENGER TYPES SPECIFIED CAUSES OF LOSS	<p>This filing introduces a Loss Cost for Specified Causes of Loss Coverage for Private Passenger Types Vehicles.</p>
AUTO DEALERS LIABILITY COVERAGE	<p>The Auto Dealers Liability coverage is not being reviewed this year.</p>

AUTO DEALERS
AND
GARAGEKEEPERS

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

REVISED LOSS
COST CHANGES

The statewide advisory loss cost level changes are:

<u>Trucks, Tractors & Trailers</u>	<u>Indicated</u>	<u>Filed</u>
Liability		
Single Limit Liability	-0.6%	N.C.
Physical Damage		
Other than Collision	2.9%	2.9%
Collision	-4.2%	-4.2%
Total Trucks, Tractors & Trailers	-1.0%	-0.6%
<u>Private Passenger Types</u>		
Liability		
Single Limit Liability	5.0%	5.0%
Personal Injury Protection	-6.3%	-6.3%
Physical Damage		
Other than Collision	4.5%	4.5%
Collision	-1.8%	N.C.
Total Private Passenger Types	2.9%	3.3%
<u>Garages</u>		
Physical Damage		
Auto Dealers		
Other than Collision	15.3%	15.3%
Collision	7.9%	7.9%
Garagekeepers		
Other than Collision	18.4%	18.4%
Collision	4.1%	4.1%
Total Garages	12.4%	12.4%
<u>Grand Total</u>	-0.4%	0.0%

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

INDICATED VS.
FILED

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

PRIOR ISO
REVISIONS

The latest selected revisions in this state are:

<u>Filing</u>	CA-2019-BRLA1	CA-2018-BRLA1	CA-2017-BRLA1
Rate Level/ Loss Costs	Loss Costs	Loss Costs	Loss Costs
Effective Date	1/1/2020	1/1/2019	1/1/2018
<u>Changes</u>			
Indicated	6.0%	5.8%	15.0%
Filed	6.4%	5.6%	15.0%
Approved	6.4%	5.6%	15.0%

HISTORICAL
SOURCE DATA

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

- ISO companies reporting voluntary automobile experience under the Commercial Automobile modules of ISO's statistical plans.
- Accident year data through year ended 6/30/2019 for all coverages.

ADJUSTMENTS TO
REPORTED
EXPERIENCE

Loss Trend

To adjust the loss data to levels expected to prevail during the period when the revised loss costs will be in effect, historical losses have been multiplied by trend factors. These trend factors are based on the changes in claim cost and claim frequency that are expected to arise between the historical experience period and the prospective period during which the revised loss costs are anticipated to be in effect. Historically, frequency trends for Commercial Auto liability have been quite variable, have differed between

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

Claim cost trend data through second quarter 2019 and claim frequency trend data through first quarter 2019 were used in selecting the following annual liability trend factors:

<u>Coverage</u>	<u>Annual Trend Factor</u>
Trucks, Tractors, and Trailers Liability:	
Bodily Injury	+5.9%
Property Damage	+5.3%
Private Passenger Types Liability:	
Bodily Injury	+5.9%
Property Damage	+5.3%

ADJUSTMENTS TO REPORTED EXPERIENCE (Cont'd)	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. Liberty Mutual Insurance Company
2. Travelers Indemnity Company
3. Cincinnati Insurance Company
4. Western National Mutual Ins. Co.
5. Tokio Marine Companies
6. Zurich American Insurance Company
7. Federated Mutual Insurance Company
8. Employers Mutual Casualty Company
9. Nationwide Mutual Insurance Co.
10. Insurance Company of North America

PHYSICAL DAMAGE (ASLOB 21.2)

1. Liberty Mutual Insurance Company
2. Travelers Indemnity Company
3. Cincinnati Insurance Company
4. Federated Mutual Insurance Company
5. Sentry Insurance A Mutual Company
6. Employers Mutual Casualty Company
7. Zurich American Insurance Company
8. Western National Mutual Ins. Co.
9. Tokio Marine Companies
10. Allstate 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)
43.5%

Physical Damage (ASLOB 21.2)
43.1%

COMPANY
DECISION

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

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

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

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OREGON
COMMERCIAL AUTOMOBILE
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OVERVIEW OF ISO ACTUARIAL PROCEDURES – COMMERCIAL AUTOMOBILE

INTRODUCTION	Commercial Automobile advisory prospective loss costs are determined by evaluating the adequacy of the current ISO loss costs to pay for our best estimate of losses and all loss adjustment expenses that will be incurred in the prospective (or future) period. This evaluation is done separately by coverage for the major classes.
STEP 1: DETERMINATION OF STATEWIDE LOSS COST INDICATION	The first step in this process is the determination of the statewide loss cost indication by major class/coverage. In other words, what percentage changes on average must be made to the current ISO loss costs in order to achieve adequacy for the prospective conditions? The percentage changes are presented on the exhibits labeled "Determination of Statewide Advisory Loss Cost Level Change." See the calculations in Exhibits B1-B6 .
STEP 2: DISTRIBUTION TO TERRITORIES	For all of the liability coverages and for Trucks, Tractors & Trailers and Private Passenger Types Physical Damage, ISO then distributes the filed statewide basic limit loss cost change to the individual territorial loss costs by comparing the relative loss experience by territory to the statewide average. See the calculations in Exhibits B7-B12 .
STEP 3: APPLICATION OF PERCENT CHANGES	The last step is the calculation of the ISO advisory prospective loss costs. This is achieved by applying either the filed statewide or territorial changes to the current ISO loss costs. For liability, the percentage change is applied at the basic limit; for physical damage, it is applied at the base OCN, age and deductible. The resulting Loss Costs are displayed in Section D.

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

OBJECTIVE	The objective of this procedure is to determine the indicated statewide advisory loss cost level change. This procedure answers the question: what percentage changes must be made on average to the current ISO loss costs in order for them to be adequate to cover indemnity losses and all loss adjustment expenses incurred in the prospective period in which the revised loss costs are assumed to be in effect?
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DESCRIPTION	This procedure compares the developed and trended incurred losses and loss adjustment expenses with the aggregate loss costs at current ISO loss cost level, which is the aggregate amount that would have been collected if the current ISO loss costs were used during the experience period. This experience ratio (losses and all loss adjustment expenses divided by aggregate loss costs) is calculated for several years and a weighted average is calculated. The weights are determined as a function of the credibility or volume of claim experience. The average experience ratio is then credibility weighted with the expected experience ratio in order to minimize the impact of random variation in the observed losses. This credibility weighted experience ratio is the indicated statewide advisory loss cost level change in decimal form. See the calculations in Exhibits B1-B6 .
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EXPERIENCE BASE	The experience used in this review is the latest available as reported under the ISO Commercial Statistical Plan. All coverages are on an accident year basis. For liability, the review is conducted on a \$100,000 basic limits basis - indemnity losses are limited to \$100,000 per occurrence.
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AGGREGATE LOSS COSTS (Item 1)	The aggregate loss costs at current ISO loss cost level are the loss-related revenue that would have been collected if the current ISO loss costs were used during the experience period. For all coverages other than the Garage Dealers and Garage Keepers Physical Damage coverages, it is calculated by extending the exposures by the current ISO loss costs. For liability, the \$100,000 basic limit loss costs are used. For Trucks, Tractors, and Trailers and Private Passenger Types Physical Damage, loss costs are on an all deductibles combined basis.
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For the Garage Dealers and Garage Keepers Physical Damage coverages, the analysis is based on an on-leveling approach. The reported premiums are adjusted to current ISO loss cost levels by applying company reported deviation factors and on-level factors.

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

INCURRED
LOSSES & LAE
(Item 2)

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

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

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

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

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

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

EXPERIENCE
RATIO
(Item 3)

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

YEAR WEIGHTS
(Item 4)

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

EXPECTED
EXPERIENCE
RATIO
(Item 7)

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

CREDIBILITY

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

CREDIBILITY
WEIGHTED
EXPERIENCE
RATIO

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

OVERVIEW OF ISO ACTUARIAL PROCEDURES – COMMERCIAL AUTOMOBILE

STEP 2 – DETERMINATION OF TERRITORY RELATIVITIES

OBJECTIVE	The objective of this procedure is to distribute the statewide loss cost indication by territory. In other words, what percentage changes by territory should be made in order to equitably achieve an adequate statewide prospective loss cost level?
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TRUCKS, TRACTORS & TRAILERS AND PRIVATE PASSENGER TYPES LIABILITY AND PHYSICAL DAMAGE	For Trucks, Tractors & Trailers and Private Passenger Types, this procedure compares the individual territory experience ratios to the statewide average experience ratio. The territory experience ratio is calculated for the latest 5 years and a statewide weighted-average experience ratio for the same period is calculated using the aggregate loss costs (product of earned car years (col 1) and underlying loss cost (col 2)) as weights. The territory experience ratio is then credibility weighted with the statewide average experience ratio to produce a formula experience ratio. The territory formula experience ratio is then compared to the statewide weighted average formula experience ratio to determine the territory index to state. The territory index is then multiplied by the filed loss cost level change in order to produce the indicated change to the individual territories. This change is then applied to the current territory base loss cost. See the calculations in Exhibits B7-B12 .
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EXPLANATORY MEMORANDUM FOR TRUCKS, TRACTORS & TRAILERS AND PRIVATE
PASSENGER TYPES LIABILITY 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	The application of the average annual change in losses to historical data recognizes that advisory loss costs are being made for use in a future period based on historical experience. Due to economic and social factors, claim cost and frequency levels continue to change from those underlying the historical data.
DETERMINATION OF HISTORICAL AVERAGE CLAIM COST TREND	To determine the historical average claim cost trend, ISO makes use of the Least Squares Method fitted to the reported time series data; specifically, an exponential curve represented by the equation $Y=A(B^X)$ is fitted to the paid claim cost data. The parameters A and B are calculated by regressing Y, which is the applicable claim cost on X, which is the unit of time. The resulting fitted curve allows the determination of a historical average trend for the data under review. See the calculations in Exhibits C2-C3 .
LIABILITY LOSS TREND	The historical average annual change in claim costs for both Bodily Injury and Property Damage coverages are measured in this document using a credibility-weighted mix of multistate and statewide data. Prospective average annual changes for claim frequency have been selected based on the historical multistate data, as well as other relevant factors. Combining the state credibility-weighted claim cost trends with the selected claim frequency trends results in the selected Bodily Injury and Property Damage pure premium trend used to adjust the losses to a prospective level.
TREND CREDIBILITY FOR LIABILITY CLAIM SEVERITY	<p>Trend credibility is based on a full credibility standard of 975,000 claims for BI and 390,000 claims for PD. These standards were developed using a Bayesian analysis. Partial credibility is determined by the following formula:</p> $A = C/(C+K)$ <p>where C equals the number of claims for the latest year ended point and K equals 25,000 for bodily injury and 10,000 for property damage. The resulting table of partial credibilities is shown in this section.</p>

LIABILITY:
FREQUENCY
TREND

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

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

PHYSICAL
DAMAGE:
LOSS TREND

Data Selections

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

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

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

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

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

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

Data Adjustments

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

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

PHYSICAL
DAMAGE:
LOSS TREND
(CONT'D)

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

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

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

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

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

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

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

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

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

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

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

PHYSICAL
DAMAGE:
LOSS TREND
(CONT'D)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

PHYSICAL
DAMAGE:
LOSS TREND
(CONT'D)

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

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

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

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

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

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	<p>The application of loss development recognizes the important concept that some of the losses for a particular accident year have not been finally determined at the time the experience is compiled.</p>
DESCRIPTION OF EXPERIENCE PERIOD DATA	<p>For Trucks, Tractors & Trailers and Private Passenger Types Liability, the incurred losses and allocated loss adjustment expenses underlying the statewide loss cost level indications are on an accident year basis and were evaluated as of September 30, 2019. In other words, accident year ended June 30, 2019 includes all losses and allocated loss adjustment expenses paid through September 30, 2019 on accidents occurring from July 1, 2018 to June 30, 2019 and all losses and allocated loss adjustment expenses outstanding on these accidents as of September 30, 2019, 15 months after the inception of the accident year. Similarly, the incurred losses and allocated loss adjustment expenses for accident year ended June 30, 2018 include all loss and loss adjustment expenses paid through September 30, 2019 on accidents occurring from July 1, 2017 to June 30, 2018 and all losses and allocated loss adjustment expenses outstanding on these accidents as of September 30, 2019, 27 months after the inception of the accident year. The immature experience reported as of 15 or as of 27 months must be adjusted to a mature or ultimate settlement basis through the use of a loss development factor. See the calculations in Exhibits C12-C13.</p>
DESCRIPTION OF LOSS DEVELOPMENT METHODOLOGY	<p>For Bodily Injury Coverage, states are divided into two multistate groups. One group (No-Fault) consists of states with a no-fault law that has a tort threshold. The other group (Tort) contains the remaining states. The applicable multistate group for this state is used in this document. Losses are developed up to 123 months and are based on \$100,000 CSL data. Three-year averages for Trucks, Tractors & Trailers and Private Passenger Types are calculated for each link ratio based on a "best three of five" approach. Specifically, for the latest five years, the highest and lowest ratios were removed from the calculation and the three year average was calculated using the three remaining factors. Beyond 123 months the loss development is assumed to be unity.</p> <p>For Property Damage Coverage, one multistate group is used. Losses are developed up to 111 months and \$100,000 CSL data is used. Three-year averages for Trucks, Tractors & Trailers and Private Passenger Types are calculated for each link ratio based on a "best three of five" years approach. Specifically, for the latest five years, the highest and lowest ratios were removed from the calculation and the three year average was calculated using the three remaining factors. Development beyond 111 months is assumed to be unity.</p>

STATE
CREDIBILITY
WEIGHTED
FACTORS

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

Trucks, Tractors & Trailers

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

Private Passenger Types

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

TRUCKS,
TRACTORS &
TRAILERS AND
PRIVATE
PASSENGER
TYPES

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

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

LOSS DEVELOPMENT FOR PHYSICAL DAMAGE

OBJECTIVE	The application of loss development recognizes the important concept that some of the losses for a particular accident year have not been finally determined at the time the experience is compiled.
DESCRIPTION OF EXPERIENCE PERIOD DATA	For Physical Damage, paid losses underlying the statewide loss cost level indications are on an accident year basis and were evaluated as of September 30, 2019. In other words, accident year ended June 30, 2019 includes all losses paid through September 30, 2019 on accidents occurring from July 1, 2018 to June 30, 2019. Similarly, the paid losses for accident year ended June 30, 2018 include all losses paid through September 30, 2019 on accidents occurring from July 1, 2017 to June 30, 2018. The immature paid loss experience reported as of 15 or as of 27 months must be adjusted to a mature or ultimate settlement basis through the use of a loss development factor. See the calculations in Exhibits C14-C17 .
DESCRIPTION OF LOSS DEVELOPMENT METHODOLOGY	For Collision and Other Than Collision coverages, one multistate group is used. Losses are developed to an ultimate settlement basis. Three-year averages are calculated for each age-to-age link ratio. These link ratios are accumulated to develop losses to 123 months. Development beyond 123 months is assumed to be 1.000.

OREGON
PRIVATE PASSENGER TYPES PIP

Due to 2015 Or. Laws __ (former S.B. 411), personal injury protection benefits for medical expenses are being extended from one year after the date of injury to two years after the date of injury.

In order to estimate the effect of this law change, two main assumptions were made:

- We assumed claims would be unaffected by this law change if the payments on the claim stopped before one year after the date of injury or if the medical expenses already reached the \$15,000 limit for medical expenses.
- For claims we assume will be affected by this law change, medical expenses are estimated to double from one to two years after the accident date and are capped at the \$15,000 limit for medical losses.

The following page shows the calculations of the indicated change to PIP losses due to 2015 Or. Laws __ (former S.B. 411) for the three earliest years in the experience period. For the latest two years, weighted averaging was used to account for the portions of the experience before and after the law change took effect for policies written on or after 01/01/2016.

OREGON
PRIVATE PASSENGER TYPES PIP DATA
TWO YEARS ENDING 6/30/2013

(1)	Sum of Medical losses.	\$1,738,624
(2)	Medical losses that may continue to grow due to law change. *	\$542,972
(3)	Percentage of Medical losses that may continue to grow due to law change. (2) / (1)	31.2%
(4)	Estimated development for Medical losses that may continue to grow. **	1.58
(5)	Indicated Change to Medical losses. [(3) * (4)] + [(1 - (3)) * 1.00] - 1.00	18.1%
(6)	Percentage of PIP losses that are Medical losses.	89.9%
(7)	Indicated change to PIP losses due to law change allowing extra year for Medical losses. (5) * (6)	16.3%

* Medical losses that may continue to grow due to law change are estimated to be losses related to claims that have not reached the \$15,000 limit for medical losses and are still being paid at one year after the accident date.

** Medical losses that may continue to grow due to law changes are estimated to double from one to two years after the accident date and are capped at the \$15,000 limit for medical losses.

OREGON
PRIVATE PASSENGER TYPES PIP
EXPLANATORY MEMORANDUM

COLUMN (1) SUM OF MEDICAL LOSSES	Dollar amount of PIP losses reported with type of loss code 11 (Medical Expense) minus subrogation reported with type of loss code 59 (Basic Benefits Recoverable Under Tort Liability).
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COLUMN (2) MEDICAL LOSSES AFFECTED BY LAW CHANGE	Medical losses that may continue to grow due to law change are estimated to be losses related to claims that have not reached the \$15,000 limit for medical losses and are still being paid at one year after the accident date.
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COLUMN (3) PERCENTAGE OF MEDICAL LOSSES AFFECTED BY LAW CHANGE	Medical losses that are assumed to be affected by the law change divided by all medical losses. $\text{Column (2) / Column (1)}$.
--	--

COLUMN (4) ESTIMATED DEVELOPMENT FOR MEDICAL LOSSES AFFECTED BY LAW CHANGE	Medical losses that may continue to grow due to law changes are estimated to double from one to two years after the accident date and are capped at the \$15,000 limit for medical losses. The estimated developed losses at two years after the accident date are divided by the actual losses at one year after the accident date to calculate the estimated development.
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COLUMN (5) INDICATED CHANGE TO MEDICAL LOSSES	The estimated development for the medical losses that are assumed to be affected by the law change is weighted with the no development for medical losses that are assumed to not be affected by the law change to produce the indicated change to medical losses. $[\text{Column (3)} * \text{Column (4)}] + [(1.00 - \text{Column (3)}) * 1.00] - 1.00$.
--	--

COLUMN (6) PERCENTAGE OF PIP LOSSES THAT ARE MEDICAL LOSSES	PIP losses reported with type of loss code 11 (Medical Expense) divided by total PIP losses. These PIP losses and medical expenses are the losses underlying the Private Passenger Types PIP Statewide Advisory Loss Cost Level Changes in Section B.
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COLUMN (7) INDICATED CHANGE DUE TO LAW CHANGE	The indicated change to medical losses is multiplied by the percentage of PIP losses that are medical losses to produce the overall PIP change due to 2015 Or. Laws __ (former S.B. 411). $\text{Column (5)} * \text{Column (6)}$.
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CREDIBILITY PROCEDURE FOR EXPERIENCE LOSS RATIO

OBJECTIVE The extent to which the state experience is reflected in the development of the prospective loss costs is determined by the credibility of the data for that state. Specifically, ISO credibility procedures are based upon the volume of claims for each coverage separately.

METHODOLOGY The standards for full credibility were determined from a credibility study using various size of loss distributions for liability, other than collision and collision respectively. Separate standards by coverage/major class for full credibility were calculated using the Mayerson, Jones and Bowers expansion formula.

CREDIBILITY FOR EXPERIENCE LOSS RATIO The assignment of credibility to the experience loss ratio is based on the total number of claims for the years used. For liability, the claims are based on BI and PD claims combined. For physical damage, credibility is determined separately for OTC and Collision. Partial credibility (Z), as used for the experience loss ratio, is determined using the square root rule as follows:

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

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

YEAR WEIGHTS The weights assigned to the loss ratio by year are based on the credibility of the average number of claims for the years of experience used. A maximum of five years of experience may be used. This procedure is described in detail in the flow chart on the following page. The claim standard used to determine the year weights is based on the credibility standard for each coverage. The schedules of the number of claims required for the year weight assignments are shown on the following pages.

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

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

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

Step 2: Determine the Experience Period Credibility

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

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

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 $\geq 3,000$,
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 ≥ 350 ,
Then use 3 years of experience and assign 50/30/20 weights.
5. If 3 year Avg. claims < 350 ,
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>Private Passenger Types</u>		
*0.00	0	-	7
0.05	8	-	29
0.10	30	-	67
0.15	68	-	119
0.20	120	-	187
0.25	188	-	269
0.30	270	-	367
0.35	368	-	479
0.40	480	-	607
0.45	608	-	749
0.50	750	-	907
0.55	908	-	1,079
0.60	1,080	-	1,267
0.65	1,268	-	1,469
0.70	1,470	-	1,687
0.75	1,688	-	1,919
0.80	1,920	-	2,167
0.85	2,168	-	2,429
0.90	2,430	-	2,707
0.95	2,708	-	2,999
1.00	>		2,999

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

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

PHYSICAL DAMAGE
CREDIBILITY TABLES
NUMBER OF CLAIMS

OTHER THAN COLLISION

<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.

OREGON
CLAIMS PER TERRITORY
LIABILITY AND PIP

Territory	Trucks, Tractors & Trailers Incurred Claims 5 Years Ending 06/30/2019	Private Passenger Types Incurred Claims 5 Years Ending 06/30/2019	PIP
	Combined BI and PD	Combined BI and PD	
104	2,234	288	44
105	386	23	1
106	559	133	21
110	3,171	594	50
111	763	133	14
112	980	145	19
113	868	165	17
114	1,872	249	40
115	378	30	7
116	1,141	184	22
117	892	169	20
118	1,472	160	22
119	130	8	1
120	32	1	3
SW Total	14,878	2,282	281

Claims for Trend

BI

PD

672

1,948

OREGON
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
104	963	1,133	260	269
105	138	204	38	35
106	480	339	149	103
110	521	1,060	240	541
111	162	279	98	97
112	227	389	89	136
113	184	314	56	109
114	507	746	157	173
115	80	127	27	37
116	187	397	66	133
117	148	295	76	163
118	248	472	55	91
119	58	102	8	11
120	20	29	4	3
SW Total	3,923	5,886	1,323	1,901

WIND AND WATER PROCEDURE OTHER THAN COLLISION

OBJECTIVE

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

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

DESCRIPTION OF WIND AND WATER ADJUSTMENT PROCEDURE

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

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

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

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

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

WIND AND WATER PROCEDURE
OTHER THAN COLLISION
OREGON

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	9,170	867,992	858,822	0.011	0.046	39,506	907,498
1988	18,462	928,188	909,726	0.020	0.037	33,660	961,848
1989	4,667	1,067,734	1,063,067	0.004	0.053	56,343	1,124,077
1990	44,964	1,322,739	1,277,775	0.035	0.022	28,111	1,350,850
1991	41,063	1,319,115	1,278,052	0.032	0.025	31,951	1,351,066
1992	57,449	1,588,810	1,531,361	0.038	0.019	29,096	1,617,906
1993	30,253	1,767,945	1,737,692	0.017	0.040	69,508	1,837,453
1994	35,982	1,818,550	1,782,568	0.020	0.037	65,955	1,884,505
1995	63,318	2,428,363	2,365,045	0.027	0.030	70,951	2,499,314
1996	588,384	3,672,846	3,084,462	0.191	-0.134	-413,318	3,259,528
1997	235,953	3,119,752	2,883,799	0.082	-0.025	-72,095	3,047,657
1998	73,234	3,383,041	3,309,807	0.022	0.035	115,843	3,498,884
1999	198,956	3,067,325	2,868,369	0.069	-0.012	-34,420	3,032,905
2000	106,357	3,357,588	3,251,231	0.033	0.024	78,030	3,435,618
2001	41,075	2,188,174	2,147,099	0.019	0.038	81,590	2,269,764
2002	62,530	1,723,213	1,660,683	0.038	0.019	31,553	1,754,766
2003	122,741	1,412,886	1,290,145	0.095	-0.038	-49,026	1,363,860
2004	8,354	1,451,951	1,443,597	0.006	0.051	73,623	1,525,574
2005	6,609	817,789	811,180	0.008	0.049	39,748	857,537
2006	239,870	1,144,047	904,177	0.265	-0.208	-188,069	955,978
2007	149,126	1,476,853	1,327,727	0.112	-0.055	-73,025	1,403,828
2008	196,791	1,708,317	1,511,526	0.130	-0.073	-110,341	1,597,976
2009	61,451	1,430,385	1,368,934	0.045	0.012	16,427	1,446,812
2010	84,875	1,684,932	1,600,057	0.053	0.004	6,400	1,691,332
2011	70,090	1,577,589	1,507,499	0.046	0.011	16,582	1,594,171
2012	82,680	1,462,490	1,379,810	0.060	-0.003	-4,139	1,458,351
2013	187,657	1,697,845	1,510,188	0.124	-0.067	-101,183	1,596,662
2014	62,442	1,885,116	1,822,674	0.034	0.023	41,922	1,927,038
2015	98,585	1,837,556	1,738,971	0.057	0.000	0	1,837,556
2016	159,493	2,556,518	2,397,025	0.067	-0.010	-23,970	2,532,548
2017	193,513	2,865,711	2,672,198	0.072	-0.015	-40,083	2,825,628
2018	66,256	2,788,438	2,722,182	0.024	0.033	89,832	2,878,270
2019	112,126	3,302,144	3,190,018	0.035	0.022	70,180	3,372,324

(8) NORMAL WIND TO NON W&W RATIO= AVG. (4) 0.057

WIND AND WATER PROCEDURE
OTHER THAN COLLISION
OREGON

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	9,613	402,694	393,081	0.024	0.038	14,937	417,631
1988	6,065	410,429	404,364	0.015	0.047	19,005	429,434
1989	2,566	522,546	519,980	0.005	0.057	29,639	552,185
1990	6,840	520,233	513,393	0.013	0.049	25,156	545,389
1991	24,509	479,217	454,708	0.054	0.008	3,638	482,855
1992	13,459	523,562	510,103	0.026	0.036	18,364	541,926
1993	7,958	730,516	722,558	0.011	0.051	36,850	767,366
1994	2,414	660,570	658,156	0.004	0.058	38,173	698,743
1995	10,377	784,281	773,904	0.013	0.049	37,921	822,202
1996	114,665	772,344	657,679	0.174	-0.112	-73,660	698,684
1997	61,974	686,492	624,518	0.099	-0.037	-23,107	663,385
1998	11,707	710,917	699,210	0.017	0.045	31,464	742,381
1999	36,691	815,990	779,299	0.047	0.015	11,689	827,679
2000	10,825	848,665	837,840	0.013	0.049	41,054	889,719
2001	42,816	723,486	680,670	0.063	-0.001	-681	722,805
2002	34,375	561,762	527,387	0.065	-0.003	-1,582	560,180
2003	15,411	426,666	411,255	0.037	0.025	10,281	436,947
2004	11,377	391,008	379,631	0.030	0.032	12,148	403,156
2005	893	330,472	329,579	0.003	0.059	19,445	349,917
2006	60,500	375,025	314,525	0.192	-0.130	-40,888	334,137
2007	42,448	361,914	319,466	0.133	-0.071	-22,682	339,232
2008	11,208	374,518	363,310	0.031	0.031	11,263	385,781
2009	28,420	309,140	280,720	0.101	-0.039	-10,948	298,192
2010	28,138	356,843	328,705	0.086	-0.024	-7,889	348,954
2011	12,715	366,994	354,279	0.036	0.026	9,211	376,205
2012	17,304	282,897	265,593	0.065	-0.003	-797	282,100
2013	15,852	359,866	344,014	0.046	0.016	5,504	365,370
2014	22,014	396,196	374,182	0.059	0.003	1,123	397,319
2015	44,460	441,585	397,125	0.112	-0.050	-19,856	421,729
2016	37,501	534,108	496,607	0.076	-0.014	-6,952	527,156
2017	80,871	526,374	445,503	0.182	-0.120	-53,460	472,914
2018	27,105	541,286	514,181	0.053	0.009	4,628	545,914
2019	58,797	459,355	400,558	0.147	-0.085	-34,047	425,308

(8) NORMAL WIND TO NON W&W RATIO= AVG. (4) 0.062

WIND AND WATER PROCEDURE
OTHER THAN COLLISION
OREGON

AUTO DEALERS

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
			(2) - (1)	(1) / (3)	AVG (4) - (4)	(3) x (5)	(2) + (6)
YEAR ENDING	OTC WIND & WATER LOSSES	OTC TOTAL LOSSES	TOTAL - WIND&WATER LOSSES	WIND & WATER / NON (W&W)	VARIATION FROM AVG. WIND RATIO	WIND & WATER ADJUSTMENT	ADJ OTC TOTAL LOSSES
1987	152,591	649,311	496,720	0.307	-0.044	-21,856	627,455
1988	13,605	853,523	839,918	0.016	0.247	207,460	1,060,983
1989	688	345,816	345,128	0.002	0.261	90,078	435,894
1990	31,354	485,651	454,297	0.069	0.194	88,134	573,785
1991	8,175	450,062	441,887	0.019	0.244	107,820	557,882
1992	5,643	678,280	672,637	0.008	0.255	171,522	849,802
1993	22,692	558,673	535,981	0.042	0.221	118,452	677,125
1994	3,402	603,059	599,657	0.006	0.257	154,112	757,171
1995	19,225	869,368	850,143	0.023	0.240	204,034	1,073,402
1996	1,580,433	2,548,347	967,914	1.633	-1.370	-1,326,042	1,222,305
1997	3,270,717	4,126,315	855,598	3.823	-3.560	-3,045,929	1,080,386
1998	14,224	759,554	745,330	0.019	0.244	181,861	941,415
1999	78,698	971,415	892,717	0.088	0.175	156,225	1,127,640
2000	18,980	589,433	570,453	0.033	0.230	131,204	720,637
2001	17,643	1,354,227	1,336,584	0.013	0.250	334,146	1,688,373
2002	4,932	450,246	445,314	0.011	0.252	112,219	562,465
2003	6,526	426,434	419,908	0.016	0.247	103,717	530,151
2004	14,903	435,763	420,860	0.035	0.228	95,956	531,719
2005	0	182,745	182,745	0.000	0.263	48,062	230,807
2006	0	152,879	152,879	0.000	0.263	40,207	193,086
2007	44,300	276,469	232,169	0.191	0.072	16,716	293,185
2008	201,551	522,177	320,626	0.629	-0.366	-117,349	404,828
2009	3,710	221,942	218,232	0.017	0.246	53,685	275,627
2010	286,612	469,817	183,205	1.564	-1.301	-238,350	231,467
2011	0	158,665	158,665	0.000	0.263	41,729	200,394
2012	5,912	110,326	104,414	0.057	0.206	21,509	131,835
2013	4,958	154,377	149,419	0.033	0.230	34,366	188,743
2014	4,118	148,812	144,694	0.028	0.235	34,003	182,815
2015	0	34,944	34,944	0	0.263	9,190	44,134
2016	0	17,205	17,205	0	0.263	4,525	21,730
2017	0	16,351	16,351	0	0.263	4,300	20,651
2018	0	9,964	9,964	0	0.263	2,621	12,585
2019	0	1	1	0	0.263	0	1

(8) NORMAL WIND TO NON W&W RATIO= AVG. (4) 0.263

WIND AND WATER PROCEDURE
OTHER THAN COLLISION
OREGON

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	2,428	233,850	231,422	0.010	0.020	4,628	238,478
1988	455	295,109	294,654	0.002	0.028	8,250	303,359
1989	0	340,066	340,066	0.000	0.030	10,202	350,268
1990	3,943	216,050	212,107	0.019	0.011	2,333	218,383
1991	0	265,634	265,634	0.000	0.030	7,969	273,603
1992	-592	230,874	231,466	-0.003	0.033	7,638	238,512
1993	14,932	423,170	408,238	0.037	-0.007	-2,858	420,312
1994	1,138	234,442	233,304	0.005	0.025	5,833	240,275
1995	15,149	414,291	399,142	0.038	-0.008	-3,193	411,098
1996	36,696	277,574	240,878	0.152	-0.122	-29,387	248,187
1997	7,091	272,166	265,075	0.027	0.003	795	272,961
1998	0	248,575	248,575	0.000	0.030	7,457	256,032
1999	19,124	256,135	237,011	0.081	-0.051	-12,088	244,047
2000	2,356	209,733	207,377	0.011	0.019	3,940	213,673
2001	12,524	424,261	411,737	0.030	0.000	0	424,261
2002	625	424,236	423,611	0.001	0.029	12,285	436,521
2003	1,667	168,270	166,603	0.010	0.020	3,332	171,602
2004	0	200,019	200,019	0.000	0.030	6,001	206,020
2005	0	79,913	79,913	0.000	0.030	2,397	82,310
2006	9,902	142,552	132,650	0.075	-0.045	-5,969	136,583
2007	0	35,551	35,551	0.000	0.030	1,067	36,618
2008	0	106,157	106,157	0.000	0.030	3,185	109,342
2009	0	78,851	78,851	0.000	0.030	2,366	81,217
2010	8,200	130,470	122,270	0.067	-0.037	-4,524	125,946
2011	2,665	162,215	159,550	0.017	0.013	2,074	164,289
2012	0	145,895	145,895	0.000	0.030	4,377	150,272
2013	0	65,624	65,624	0.000	0.030	1,969	67,593
2014	0	78,287	78,287	0	0.03	2,349	80,636
2015	0	19,338	19,338	0	0.03	580	19,918
2016	18,332	63,323	44,991	0.407	-0.377	-16,962	46,361
2017	0	61,344	61,344	0	0.03	1,840	63,184
2018	0	96,290	96,290	0	0.03	2,889	99,179
2019	0	123,191	123,191	0	0.03	3,696	126,887

(8) NORMAL WIND TO NON W&W RATIO= AVG. (4) 0.030

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.

OREGON
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	\$ 57,632,500	N.C.
Physical Damage		
Other Than Collision	4,370,377	2.9%
Collision	13,545,928	-4.2%
Combined	17,916,305	-2.5%
Total Trucks, Tractors & Trailers	75,548,805	-0.6%
PRIVATE PASSENGER TYPES		
Liability		
Single Limit Liability	6,973,293	5.0%
Personal Injury Protection	493,495	-6.3%
Combined	7,466,788	4.3%
Physical Damage		
Other Than Collision	674,949	4.5%
Collision	2,296,053	N.C.
Combined	2,971,002	1.0%
Total Private Passenger Types	10,437,790	3.3%
GARAGES		
Physical Damage		
Auto Dealers		
Other Than Collision	219,002	15.3%
Collision	119,762	7.9%
Combined	338,764	12.7%
Garagekeepers		
Other Than Collision	224,737	18.4%
Collision	171,403	4.1%
Combined	396,140	12.2%
Total Garages	734,904	12.4%
GRAND TOTAL ALL COVERAGES	86,721,499	0.0%
TOTAL LIABILITY	65,099,288	0.5%
TOTAL PHYSICAL DAMAGE	21,622,211	-1.5%

(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.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR TRUCKS, TRACTORS, AND TRAILERS POLICY COVERAGES

Territory Code	\$100,000 CSL Liability ^(a)	\$500 Med Pay ^(a)
104		
105		
106		
110		
111		
112		
113		
114		
115		
116		
117		
118		
119		
120		

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

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR TRUCKS, TRACTORS, AND TRAILERS POLICY COVERAGES

Territory Code	Physical Damage		Specified Causes of Loss
	Comprehensive	Collision	
104	3.7%	1.1%	4.3%
105	2.9%	-4.9%	2.5%
106	-1.7%	-8.4%	-1.5%
110	6.2%	-6.5%	8.1%
111	1.5%	-6.7%	2.6%
112	3.6%	1.1%	3.1%
113	3.7%	-3.6%	3.2%
114	4.2%	-6.4%	4.9%
115	4.9%	-3.7%	5.7%
116	1.7%	-8.7%	2.9%
117	1.9%	-1.6%	3.2%
118	1.6%	-6.4%	2.9%
119	3.6%	1.8%	4.2%
120	2.4%	-1.9%	2.1%

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR TRUCKS, TRACTORS, AND TRAILERS POLICY COVERAGES

Territory	Liability	\$500	Physical Damage		Specified Causes
Code	\$100,000 CSL	Med Pay ^(a)	Comprehensive ^(b)	Collision ^(c)	of Loss ^(d)
104	220	1	85	182	49
105	307	1	71	214	41
106	136	1	115	185	66
110	565	1	69	186	40
111	535	1	69	181	40
112	328	1	58	180	33
113	319	1	56	160	32
114	346	1	75	205	43
115	569	2	64	181	37
116	534	1	60	190	35
117	599	2	55	185	32
118	475	1	62	190	36
119	272	1	87	334	50
120	240	1	85	314	49

(a) The loss costs for medical payments have been calculated by multiplying a relativity by the Trucks, Tractors, and Trailers CSL Liability loss costs. The relativities differ by territory and are listed in [EXHIBIT C19](#).

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

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

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

INSURANCE SERVICES OFFICE, INC.

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

FOR PRIVATE PASSENGER TYPES POLICY COVERAGES

Territory Code	<u>SUBJECT TO NO FAULT</u>		<u>NOT SUBJECT TO NO FAULT</u>	
	\$100,000 CSL Liability	PIP	\$100,000 CSL Liability	\$500 Med Pay
104	4.4%	-6.6%	4.4%	0.0%
105	5.0%	-6.0%	5.0%	0.0%
106	2.8%	-7.0%	2.8%	0.0%
110	3.5%	-8.0%	3.5%	0.0%
111	9.5%	-6.3%	9.5%	50.0%
112	3.0%	-5.4%	3.0%	0.0%
113	8.4%	-3.9%	8.4%	0.0%
114	4.8%	-6.9%	4.8%	0.0%
115	2.7%	-5.9%	2.7%	0.0%
116	6.5%	-5.4%	6.5%	0.0%
117	5.3%	-5.1%	5.3%	0.0%
118	6.7%	-3.7%	6.7%	0.0%
119	4.8%	-6.3%	4.8%	0.0%
120	4.9%	-6.3%	4.9%	0.0%

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR PRIVATE PASSENGER TYPES POLICY COVERAGES

Territory Code	Physical Damage		Specified Causes of Loss ^(b)
	Comprehensive	Collision ^(a)	
104	5.8%		
105	3.0%		
106	4.0%		
110	5.8%		
111	-2.0%		
112	4.8%		
113	1.9%		
114	5.4%		
115	7.3%		
116	1.8%		
117	2.4%		
118	4.2%		
119	3.9%		
120	3.5%		

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

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

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR PRIVATE PASSENGER TYPES POLICY COVERAGES

Territory Code	<u>SUBJECT TO NO FAULT</u>		<u>NOT SUBJECT TO NO FAULT</u>		Physical Damage		Specified Causes of Loss ^(d)
	Liability \$100,000 CSL	PIP	Liability \$100,000 CSL	\$500 Med Pay ^(a)	Comprehensive ^(b)	Collision ^(c)	
104	235	57	235	2	91	260	52
105	293	78	293	2	68	362	39
106	219	40	219	2	129	251	74
110	442	81	442	3	55	412	32
111	405	59	405	3	49	314	28
112	342	53	342	2	44	301	25
113	362	73	362	2	54	281	31
114	325	67	325	2	59	274	34
115	426	95	426	3	59	272	34
116	458	105	458	3	56	277	32
117	436	74	436	3	43	288	25
118	445	104	445	3	50	312	29
119	372	74	372	2	80	315	46
120	363	74	363	2	89	418	51

(a) The loss costs for medical payments have been calculated by multiplying a relativity by the Private Passenger Types CSL Liability loss costs. The relativities differ by territory and are listed in [EXHIBIT C19](#).

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

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

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

INSURANCE SERVICES OFFICE, INC.

OREGON
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	25.0%

FIRE AND THEFT

	Personal Auto Type Vehicles Buildings and Standard Open Lots	Non-Standard Open Lots	Misc. Type Vehicles Buildings and Open Lots
Territory			
110,111,115,116,117,118	16.7%	15.4%	20.0%
ALL OTHER	20.0%	18.2%	20.0%

SPECIFIED CAUSES OF LOSS

	Personal Auto Type Vehicles		Misc. Type Vehicles	
Territory	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings Open Lots
110,111,115,116,117,118	16.7%	14.3%	17.4%	15.4% 17.6%
ALL OTHER	15.4%	12.5%	16.7%	15.4% 17.6%

LIMITED SPECIFIED CAUSES OF LOSS

	Personal Auto Type Vehicles		Misc. Type Vehicles	
Territory	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings Open Lots
110,111,115,116,117,118	17.6%	16.7%	13.6%	15.4% 15.4%
ALL OTHER	15.4%	15.4%	12.5%	15.4% 15.4%

COMPREHENSIVE

	Personal Auto Type Vehicles		Misc. Type Vehicles	
Territory	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings and Open Lots
110,111,115,116,117,118	17.4%	15.4%	14.3%	13.6%
ALL OTHER	16.7%	13.6%	17.4%	13.6%

BLANKET COLLISION

Deductible	First \$50,000 and Under	\$50,001 to \$100,000	Over \$100,000
\$100	7.6%	7.9%	5.6%
\$250	8.8%	9.1%	8.3%

GARAGEKEEPERS

Territory	Specified Causes of Loss Legal Liability \$6,000 Limit	Collision Legal Liability \$6,000 Limit
ALL	15.4%	4.8%

INSURANCE SERVICES OFFICE, INC.

OREGON
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	0.05

FIRE AND THEFT

	Personal Auto Type Vehicles Buildings and Standard Open Lots	Non-Standard Open Lots	Misc. Type Vehicles Buildings and Open Lots
Territory			
110,111,115,116,117,118	0.14	0.15	0.12
ALL OTHER	0.12	0.13	0.12

SPECIFIED CAUSES OF LOSS

	Personal Auto Type Vehicles			Misc. Type Vehicles	
Territory	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings	Open Lots
110,111,115,116,117,118	0.21	0.24	0.27	0.15	0.20
ALL OTHER	0.15	0.18	0.21	0.15	0.20

LIMITED SPECIFIED CAUSES OF LOSS

	Personal Auto Type Vehicles			Misc. Type Vehicles	
Territory	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings	Open Lots
110,111,115,116,117,118	0.20	0.21	0.25	0.15	0.15
ALL OTHER	0.15	0.15	0.18	0.15	0.15

COMPREHENSIVE

	Personal Auto Type Vehicles			Misc. Type Vehicles	
Territory	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings and Open Lots	
110,111,115,116,117,118	0.27	0.30	0.32	0.25	
ALL OTHER	0.21	0.25	0.27	0.25	

BLANKET COLLISION

Deductible	First \$50,000 and Under	\$50,001 to \$100,000	Over \$100,000
\$100	0.99	0.41	0.19
\$250	0.62	0.24	0.13

GARAGEKEEPERS

	Specified Causes of Loss Legal Liability \$6,000 Limit	Collision Legal Liability \$6,000 Limit
Territory		
ALL	15	22

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR VAN POOLS POLICY COVERAGES

Territory Code	\$100,000 CSL Liability ^(a)	\$500 Med Pay ^(a)
104		
105		
106		
110		
111		
112		
113		
114		
115		
116		
117		
118		
119		
120		

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

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR VAN POOLS POLICY COVERAGES

Territory	Physical Damage		Specified Causes
Code	Comprehensive	Collision	of Loss
104	3.6%	0.9%	4.2%
105	2.9%	-4.9%	2.4%
106	-1.7%	-8.6%	-1.5%
110	6.1%	-6.7%	7.9%
111	1.4%	-6.5%	2.5%
112	3.5%	1.3%	3.0%
113	3.6%	-3.8%	3.1%
114	5.5%	-6.5%	4.8%
115	4.8%	-3.8%	5.6%
116	1.7%	-8.7%	2.9%
117	1.8%	-1.7%	3.1%
118	1.6%	-6.6%	2.8%
119	3.5%	1.7%	4.1%
120	2.4%	-1.7%	2.0%

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR VAN POOLS POLICY COVERAGES

Territory Code	Liability \$100,000 CSL ^(a)	\$500 Med Pay ^(b)	Physical Damage Comprehensive ^(c)	Collision ^(d)	Specified Causes of Loss ^(e)
104	330	3	87	231	50
105	461	4	72	272	42
106	204	2	117	235	67
110	848	7	70	236	41
111	803	6	70	230	41
112	492	4	59	229	34
113	479	4	57	203	33
114	519	4	77	260	44
115	854	7	65	230	38
116	801	6	61	241	36
117	899	7	56	235	33
118	713	6	63	241	37
119	408	3	89	424	51
120	360	3	87	399	50

(a) The loss costs for Van Pools have been calculated by a relativity of 1.50 to the Trucks, Tractors, and Trailers CSL Liability loss costs.

(b) The loss costs for medical payments have been calculated by multiplying a relativity by the Van Pools CSL liability loss costs. The relativities differ by territory and are listed in [EXHIBIT C19](#).

(c) Comprehensive base loss cost is the \$15,001-20,000 OCN, age 1, \$500 deductible loss cost and has been calculated by a relativity of 1.02 to the Trucks, Tractors, and Trailers loss cost.

(d) Collision base loss cost is the \$15,001-20,000 OCN, age 1, \$500 deductible loss cost, and has been calculated by a relativity of 1.27 to the Trucks, Tractors, and Trailers loss cost.

(e) The loss costs for Specified Causes of Loss have been calculated by a relativity of 1.02 to the corresponding Trucks, Tractors, and Trailers loss cost.

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR TAXIS AND LIMOUSINES POLICY COVERAGES

Territory Code	\$100,000 CSL Liability ^(a)	\$500 Med Pay ^(a)
104		
105		
106		
110		
111		
112		
113		
114		
115		
116		
117		
118		
119		
120		

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

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR TAXIS AND LIMOUSINES POLICY COVERAGES

Territory	Physical Damage		Specified Causes
Code	Comprehensive	Collision	of Loss
104	3.6%	0.9%	4.2%
105	2.9%	-4.9%	2.4%
106	-1.7%	-8.6%	-1.5%
110	6.1%	-6.7%	7.9%
111	1.4%	-6.5%	2.5%
112	3.5%	1.3%	3.0%
113	3.6%	-3.8%	3.1%
114	5.5%	-6.5%	4.8%
115	4.8%	-3.8%	5.6%
116	1.7%	-8.7%	2.9%
117	1.8%	-1.7%	3.1%
118	1.6%	-6.6%	2.8%
119	3.5%	1.7%	4.1%
120	2.4%	-1.7%	2.0%

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR TAXIS AND LIMOUSINES POLICY COVERAGES

Territory Code	Liability \$100,000 CSL ^(a)	\$500 Med Pay ^(b)	Physical Damage Comprehensive ^(c)	Collision ^(d)	Specified Causes of Loss ^(e)
104	1364	11	87	231	50
105	1903	15	72	272	42
106	843	7	117	235	67
110	3503	27	70	236	41
111	3317	26	70	230	41
112	2034	16	59	229	34
113	1978	15	57	203	33
114	2145	17	77	260	44
115	3528	28	65	230	38
116	3311	26	61	241	36
117	3714	29	56	235	33
118	2945	23	63	241	37
119	1686	13	89	424	51
120	1488	12	87	399	50

(a) The loss costs for Taxis and Limousines have been calculated by a relativity of 6.20 to the Trucks, Tractors, and Trailers CSL Liability loss costs.

(b) The loss costs for medical payments have been calculated by multiplying a relativity by the Taxis and Limousines CSL liability loss costs. The relativities differ by territory and are listed in [EXHIBIT C19](#).

(c) Comprehensive base loss cost is the \$15,001-20,000 OCN, age 1, \$500 deductible loss cost and has been calculated by a relativity of 1.02 to the Trucks, Tractors, and Trailers loss cost.

(d) Collision base loss cost is the \$15,001-20,000 OCN, age 1, \$500 deductible loss cost, and has been calculated by a relativity of 1.27 to the Trucks, Tractors, and Trailers loss cost.

(e) The loss costs for Specified Causes of Loss have been calculated by a relativity of 1.02 to the corresponding Trucks, Tractors, and Trailers loss cost.

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR SCHOOL AND CHURCH BUSES POLICY COVERAGES

Territory Code	\$100,000 CSL Liability ^(a)	\$500 Med Pay ^(a)
104		
105		
106		
110		
111		
112		
113		
114		
115		
116		
117		
118		
119		
120		

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

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR SCHOOL AND CHURCH BUSES POLICY COVERAGES

Territory	Physical Damage		Specified Causes
Code	Comprehensive	Collision	of Loss
104	5.3%	0.9%	3.0%
105	4.2%	-4.8%	3.6%
106	-1.2%	-8.4%	-2.1%
110	4.3%	-6.2%	7.7%
111	0.0%	-6.3%	3.7%
112	5.1%	0.9%	4.5%
113	2.6%	-3.7%	0.0%
114	6.0%	-6.3%	3.4%
115	4.7%	-3.3%	4.0%
116	2.4%	-8.1%	4.2%
117	2.6%	-1.6%	0.0%
118	0.0%	-6.1%	0.0%
119	3.4%	1.9%	2.9%
120	3.4%	-1.9%	0.0%

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR SCHOOL AND CHURCH BUSES POLICY COVERAGES

Territory Code	Liability \$100,000 CSL ^(a)	\$500 Med Pay ^(b)	Physical Damage Comprehensive ^(c)	Collision ^(d)	Specified Causes of Loss ^(e)
104	121	2	60	118	34
105	169	2	50	139	29
106	75	2	81	120	46
110	311	2	48	121	28
111	294	3	48	118	28
112	180	2	41	117	23
113	175	3	39	104	22
114	190	3	53	133	30
115	313	4	45	118	26
116	294	3	42	124	25
117	329	3	39	120	22
118	261	3	43	124	25
119	150	2	61	217	35
120	132	2	60	204	34

(a) The loss costs for School and Church Buses have been calculated by a relativity of 0.55 to the Trucks, Tractors, and Trailers CSL Liability loss costs.

(b) The loss costs for medical payments have been calculated by multiplying a relativity by the School and Church Buses CSL liability loss costs. The relativities differ by territory and are listed in [EXHIBIT C19](#).

(c) Comprehensive base loss cost is the \$15,001-20,000 OCN, age 1, \$500 deductible loss cost and has been calculated by a relativity of 0.70 to the Trucks, Tractors, and Trailers loss cost.

(d) Collision base loss cost is the \$15,001-20,000 OCN, age 1, \$500 deductible loss cost, and has been calculated by a relativity of 0.65 to the Trucks, Tractors, and Trailers loss cost.

(e) The loss costs for Specified Causes of Loss have been calculated by a relativity of 0.70 to the corresponding Trucks, Tractors, and Trailers loss cost.

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR ALL OTHER BUSES POLICY COVERAGES

Territory Code	\$100,000 CSL Liability ^(a)	\$500 Med Pay ^(a)
104		
105		
106		
110		
111		
112		
113		
114		
115		
116		
117		
118		
119		
120		

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

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR ALL OTHER BUSES POLICY COVERAGES

Territory	Physical Damage		Specified Causes
Code	Comprehensive	Collision	of Loss
104	5.3%	0.9%	3.0%
105	4.2%	-4.8%	3.6%
106	-1.2%	-8.4%	-2.1%
110	4.3%	-6.2%	7.7%
111	0.0%	-6.3%	3.7%
112	5.1%	0.9%	4.5%
113	2.6%	-3.7%	0.0%
114	6.0%	-6.3%	3.4%
115	4.7%	-3.3%	4.0%
116	2.4%	-8.1%	4.2%
117	2.6%	-1.6%	0.0%
118	0.0%	-6.1%	0.0%
119	3.4%	1.9%	2.9%
120	3.4%	-1.9%	0.0%

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR ALL OTHER BUSES POLICY COVERAGES

Territory Code	Liability \$100,000 CSL ^(a)	\$500 Med Pay ^(b)	Physical Damage Comprehensive ^(c)	Collision ^(d)	Specified Causes of Loss ^(e)
104	836	12	60	118	34
105	1167	10	50	139	29
106	517	8	81	120	46
110	2147	14	48	121	28
111	2033	15	48	118	28
112	1246	12	41	117	23
113	1212	12	39	104	22
114	1315	14	53	133	30
115	2162	19	45	118	26
116	2029	18	42	124	25
117	2276	20	39	120	22
118	1805	16	43	124	25
119	1034	12	61	217	35
120	912	8	60	204	34

(a) The loss costs for All Other Buses have been calculated by a relativity of 3.80 to the Trucks, Tractors, and Trailers CSL Liability loss costs.

(b) The loss costs for medical payments have been calculated by multiplying a relativity by the All Other Buses CSL liability loss costs. The relativities differ by territory and are listed in [EXHIBIT C19](#).

(c) Comprehensive base loss cost is the \$15,001-20,000 OCN, age 1, \$500 deductible loss cost and has been calculated by a relativity of 0.70 to the Trucks, Tractors, and Trailers loss cost.

(d) Collision base loss cost is the \$15,001-20,000 OCN, age 1, \$500 deductible loss cost, and has been calculated by a relativity of 0.65 to the Trucks, Tractors, and Trailers loss cost.

(e) The loss costs for Specified Causes of Loss have been calculated by a relativity of 0.70 to the corresponding Trucks, Tractors, and Trailers loss cost.

INSURANCE SERVICES OFFICE, INC.

OREGON
 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	\$35,112,831	\$39,643,684	1.129	20%	3,196
06/30/18	\$35,585,835	\$37,659,298	1.058	30%	3,098
06/30/19	\$36,224,073	\$31,855,010	0.879	50%	2,770
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				0.983
(7)	EXPECTED EXPERIENCE RATIO (D).				1.056
(8)	CREDIBILITY (E).				0.85
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000- (8))).				0.994
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).				-0.6%
(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.				
(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.

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

	ACC. YEAR ENDING	BODILY INJURY	PROPERTY DAMAGE	COMBINED
(1) INCURRED LOSSES AND	06/30/17	\$15,085,293	\$11,441,427	
ALLOCATED LOSS	06/30/18	\$14,077,972	\$10,917,202	
ADJUSTMENT EXPENSES	06/30/19	\$9,979,235	\$10,283,969	
(2) DEVELOPED LOSSES AND	06/30/17	\$17,465,375	\$12,648,498	
ALL LOSS ADJUSTMENT	06/30/18	\$18,039,513	\$12,177,047	
EXPENSES (A)	06/30/19	\$15,158,208	\$11,855,359	
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)		5.9%	5.3%	5.6%
(4) TRENDED LOSSES AND	06/30/17	\$23,263,880	\$16,379,805	\$39,643,684
ALL LOSS ADJUSTMENT	06/30/18	\$22,693,707	\$14,965,591	\$37,659,298
EXPENSES (B)	06/30/19	\$18,007,951	\$13,847,059	\$31,855,010

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

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

YEAR ENDING	B.I.	P.D.
06/30/17	1.077	1.005
06/30/18	1.192	1.014
06/30/19	1.413	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.

OREGON
 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	ENDING					
	06/30/15	\$3,478,023	\$3,122,963	0.898	10%	635
	06/30/16	\$3,902,760	\$4,060,865	1.041	15%	778
	06/30/17	\$4,144,292	\$4,276,452	1.032	20%	914
	06/30/18	\$4,289,633	\$4,116,899	0.960	25%	868
	06/30/19	\$4,370,377	\$4,683,809	1.072	30%	874
COLL.	06/30/17	\$13,324,725	\$14,108,539	1.059	20%	1,358
	06/30/18	\$13,954,397	\$13,133,402	0.941	30%	1,205
	06/30/19	\$13,545,928	\$12,378,230	0.914	50%	1,171

		O.T.C.	COLLISION
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).	1.014	0.951
(7)	EXPECTED EXPERIENCE RATIO (D).	1.051	1.025
(8)	CREDIBILITY (E).	0.60	0.90
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000- (8))).	1.029	0.958
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).	2.9%	-4.2%
(11)	FILED CHANGE.	2.9%	-4.2%
(A)	TRUCK, TRACTOR AND TRAILER EXPERIENCE IS FOR VEHICLES WRITTEN IN ACCORDANCE WITH RULE 23 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE.		
(B)	THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY EXTENDING EXPOSURES BY THE CURRENT LOSS COSTS 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.

OREGON
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	\$1,837,556	----
	06/30/16	\$2,532,548	----
	06/30/17	\$2,825,628	\$10,269,458
	06/30/18	\$2,878,270	\$10,003,770
	06/30/19	\$3,372,324	\$10,079,766
(2) DEVELOPED LOSSES AND	06/30/15	\$2,076,438	----
ALL LOSS ADJUSTMENT	06/30/16	\$2,861,779	----
EXPENSES (A)	06/30/17	\$3,196,153	\$11,592,883
	06/30/18	\$3,262,202	\$11,225,130
	06/30/19	\$3,932,669	\$11,002,871
(3) SELECTED ANNUAL LOSS			
TREND (SEE TREND		6.0%	4.0%
EXHIBIT IN SECTION C)			
(4) TRENDED LOSSES AND	06/30/15	\$3,122,963	----
ALL LOSS ADJUSTMENT	06/30/16	\$4,060,865	----
EXPENSES (B)	06/30/17	\$4,276,452	\$14,108,539
	06/30/18	\$4,116,899	\$13,133,402
	06/30/19	\$4,683,809	\$12,378,230

(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.

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

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) AGGREGATE LOSS COSTS	06/30/15	\$3,265,749	----
AT CURRENT LEVEL	06/30/16	\$3,699,299	----
	06/30/17	\$3,962,038	\$12,372,075
	06/30/18	\$4,140,572	\$13,152,118
	06/30/19	\$4,255,479	\$12,950,218
(2) SELECTED ANNUAL OCN			
TREND (SEE TREND		0.9%	1.5%
EXHIBIT IN SECTION C)			
(3) TRENDED AGGREGATE	06/30/15	\$3,478,023	----
LOSS COSTS AT	06/30/16	\$3,902,760	----
CURRENT LEVEL (A)	06/30/17	\$4,144,292	\$13,324,725
	06/30/18	\$4,289,633	\$13,954,397
	06/30/19	\$4,370,377	\$13,545,928

(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.

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

	(1)	(2)	(3)	(4)	(5)
ACCIDENT YEAR ENDING	AGGREGATE LOSS COST AT CURRENT LEVEL (B)	\$100,000 INCURRED LOSSES (C)	EXPERIENCE RATIO (2) / (1)	ACCIDENT YEAR WEIGHTS	NUMBER OF INCURRED CLAIMS
06/30/15	\$3,884,661	\$4,280,471	1.102	10%	456
06/30/16	\$4,106,530	\$4,501,924	1.096	15%	453
06/30/17	\$4,279,839	\$4,702,965	1.099	20%	500
06/30/18	\$4,521,809	\$4,364,606	0.965	25%	438
06/30/19	\$4,587,693	\$4,685,024	1.021	30%	435
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				1.041
(7)	EXPECTED EXPERIENCE RATIO (D).				1.056
(8)	CREDIBILITY (E).				0.40
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000- (8))) .				1.050
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000) .				5.0%
(11)	FILED CHANGE.				5.0%
(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.

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

	ACC. YEAR ENDING	BODILY INJURY	PROPERTY DAMAGE	COMBINED
(1) INCURRED LOSSES AND	06/30/15	\$1,555,328	\$1,117,066	
ALLOCATED LOSS	06/30/16	\$1,759,773	\$1,180,812	
ADJUSTMENT EXPENSES	06/30/17	\$1,982,527	\$1,162,518	
	06/30/18	\$1,762,289	\$1,204,454	
	06/30/19	\$1,525,461	\$1,498,855	
(2) DEVELOPED LOSSES AND	06/30/15	\$1,683,681	\$1,230,001	
ALL LOSS ADJUSTMENT	06/30/16	\$1,933,375	\$1,301,491	
EXPENSES (A)	06/30/17	\$2,282,533	\$1,283,885	
	06/30/18	\$2,163,474	\$1,336,823	
	06/30/19	\$2,231,864	\$1,741,070	
(3) SELECTED ANNUAL LOSS				
TREND (SEE TREND		5.9%	5.3%	5.6%
EXHIBIT IN SECTION C)				
(4) TRENDED LOSSES AND	06/30/15	\$2,515,419	\$1,765,051	\$4,280,471
ALL LOSS ADJUSTMENT	06/30/16	\$2,727,992	\$1,773,932	\$4,501,924
EXPENSES (B)	06/30/17	\$3,040,334	\$1,662,631	\$4,702,965
	06/30/18	\$2,721,650	\$1,642,955	\$4,364,606
	06/30/19	\$2,651,454	\$2,033,570	\$4,685,024
(A) INCURRED LOSSES AND ALLOCATED LOSS ADJUSTMENT EXPENSES ARE ADJUSTED				
BY THE FOLLOWING FACTORS:				
1 - UNALLOCATED LOSS ADJUSTMENT FACTORS:		B.I. 1.075	P.D. 1.100	
2 - LOSS DEVELOPMENT FACTORS:				
	YEAR ENDING	B.I.	P.D.	
	06/30/15	1.007	1.001	
	06/30/16	1.022	1.002	
	06/30/17	1.071	1.004	
	06/30/18	1.142	1.009	
	06/30/19	1.361	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.

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.

OREGON
 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	\$541,388	\$410,813	0.759	10%	52
06/30/16	\$506,442	\$610,694	1.206	15%	69
06/30/17	\$494,663	\$452,965	0.916	20%	60
06/30/18	\$512,115	\$266,226	0.520	25%	52
06/30/19	\$493,495	\$253,574	0.514	30%	61
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				0.724
(7)	EXPECTED EXPERIENCE RATIO (D).				1.028
(8)	CREDIBILITY (E).				0.30
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000- (8))) .				0.937
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000) .				-6.3%
(11)	FILED CHANGE.				-6.3%
(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 3,000 CLAIMS (SEE CREDIBILITY TABLES IN SECTION C).				
(F)	THE LOSSES HAVE BEEN ADJUSTED BY +16.3% FOR THE TWO EARLIEST YEARS, +14.3% FOR THE YEAR OF 2016 AND +2.0% FOR THE YEAR OF 2017 TO REFLECT THE 2015 OREGON LAW CHANGE (FORMER S.B. 411) WHICH BECAME EFFECTIVE ON JANUARY 1, 2016. THIS CHANGE IS ALREADY REFLECTED IN THE LOSS COSTS UNDERLYING THE REVIEW. SEE SECTION C FOR THE CALCULATION OF THE ADJUSTMENTS.				

INSURANCE SERVICES OFFICE, INC.

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

	ACC. YEAR ENDING	PIP
(1) INCURRED LOSSES AND	06/30/15	\$315,046
ALLOCATED LOSS	06/30/16	\$485,312
ADJUSTMENT EXPENSES	06/30/17	\$377,226
	06/30/18	\$258,405
	06/30/19	\$316,624
(2) DEVELOPED LOSSES AND	06/30/15	\$338,675
ALL LOSS ADJUSTMENT	06/30/16	\$517,537
EXPENSES (A)	06/30/17	\$394,569
	06/30/18	\$238,340
	06/30/19	\$233,494
(3) SELECTED ANNUAL LOSS		
TREND (SEE TREND		2.8%
EXHIBIT IN SECTION C)		
(4) TRENDED LOSSES AND	06/30/15	\$410,813
ALL LOSS ADJUSTMENT	06/30/16	\$610,694
EXPENSES (B)	06/30/17	\$452,965
	06/30/18	\$266,226
	06/30/19	\$253,574

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

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

YEAR ENDING	PIP
06/30/15	1.000
06/30/16	0.992
06/30/17	0.973
06/30/18	0.858
06/30/19	0.686

(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.

OREGON
 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	\$721,842	\$740,565	1.026	10%	257
	06/30/16	\$763,020	\$869,106	1.139	15%	291
	06/30/17	\$706,930	\$732,118	1.036	20%	269
	06/30/18	\$709,331	\$794,105	1.120	25%	253
	06/30/19	\$674,949	\$593,335	0.879	30%	253
COLL.	06/30/15	\$2,377,117	\$2,252,175	0.947	10%	365
	06/30/16	\$2,505,385	\$2,639,296	1.053	15%	390
	06/30/17	\$2,433,508	\$2,758,141	1.133	20%	420
	06/30/18	\$2,490,527	\$2,076,465	0.834	25%	355
	06/30/19	\$2,296,053	\$2,076,666	0.904	30%	371

		O.T.C.	COLLISION
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).	1.025	0.960
(7)	EXPECTED EXPERIENCE RATIO (D).	1.056	1.034
(8)	CREDIBILITY (E).	0.35	0.70
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000- (8))).	1.045	0.982
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).	4.5%	-1.8%
(11)	FILED CHANGE.	4.5%	N.C.

- (A) PRIVATE PASSENGER TYPE EXPERIENCE IS FOR VEHICLES WRITTEN IN ACCORDANCE WITH RULE 31 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE.
- (B) THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY EXTENDING EXPOSURES BY THE CURRENT LOSS COSTS AND ADJUSTING TO A PROSPECTIVE OCN LEVEL BY THE APPLICATION OF OCN TREND FACTORS. (SEE SUBSEQUENT PAGE).
- (C) LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSES FOR O.T.C. AND COLL. SEE FOLLOWING PAGE.
- (D) EXPECTED EXPERIENCE RATIO IS EQUAL TO THE LOSS TREND FACTOR DIVIDED BY THE OCN TREND FACTOR, PROJECTED FOR M YEARS. THE PERIOD M IS EQUAL TO THE NUMBER OF YEARS FROM ONE YEAR BEYOND THE IMPLEMENTATION DATE OF THE LAST REVISION TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 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.

OREGON
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	\$421,729	\$1,514,495
	06/30/16	\$527,156	\$1,846,372
	06/30/17	\$472,914	\$2,007,622
	06/30/18	\$545,914	\$1,583,247
	06/30/19	\$425,308	\$1,728,637
(2) DEVELOPED LOSSES AND	06/30/15	\$476,554	\$1,711,379
ALL LOSS ADJUSTMENT	06/30/16	\$595,686	\$2,086,400
EXPENSES (A)	06/30/17	\$534,393	\$2,266,344
	06/30/18	\$617,500	\$1,774,757
	06/30/19	\$491,171	\$1,845,925
(3) SELECTED ANNUAL LOSS			
TREND (SEE TREND		6.5%	4.0%
EXHIBIT IN SECTION C)			
(4) TRENDED LOSSES AND	06/30/15	\$740,565	\$2,252,175
ALL LOSS ADJUSTMENT	06/30/16	\$869,106	\$2,639,296
EXPENSES (B)	06/30/17	\$732,118	\$2,758,141
	06/30/18	\$794,105	\$2,076,465
	06/30/19	\$593,335	\$2,076,666

(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.

OREGON
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	\$677,786	\$2,279,115
AT CURRENT LEVEL	06/30/16	\$723,242	\$2,415,993
	06/30/17	\$675,841	\$2,362,629
	06/30/18	\$684,682	\$2,432,155
	06/30/19	\$657,204	\$2,255,455
(2) SELECTED ANNUAL OCN			
TREND (SEE TREND		0.9%	0.6%
EXHIBIT IN SECTION C)			
(3) TRENDED AGGREGATE	06/30/15	\$721,842	\$2,377,117
LOSS COSTS AT	06/30/16	\$763,020	\$2,505,385
CURRENT LEVEL (A)	06/30/17	\$706,930	\$2,433,508
	06/30/18	\$709,331	\$2,490,527
	06/30/19	\$674,949	\$2,296,053
(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.

OREGON
 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	\$380,605	\$77,500	0.204	10%	3
	06/30/16	\$327,192	\$35,826	0.109	15%	4
	06/30/17	\$164,149	\$32,033	0.195	20%	1
	06/30/18	\$176,687	\$18,306	0.104	25%	2
	06/30/19	\$219,002	\$0	0.000	30%	0
COLL.	06/30/15	\$99,182	\$64,621	0.652	10%	9
	06/30/16	\$106,278	\$61,122	0.575	15%	9
	06/30/17	\$56,576	\$12,917	0.228	20%	4
	06/30/18	\$109,650	\$116,251	1.060	25%	10
	06/30/19	\$119,762	\$81,842	0.683	30%	8
					O.T.C.	COLLISION
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				0.101	0.667
(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))).				1.153	1.079
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).				15.3%	7.9%
(11)	FILED CHANGE.				15.3%	7.9%
(A)	GARAGE EXPERIENCE INCLUDES ALL CLASSES WRITTEN IN ACCORDANCE WITH RULE 48 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE.					
(B)	THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY APPLYING FACTORS TO ADJUST THE REPORTED EARNED PREMIUM TO THE CURRENT ISO LOSS COST LEVEL.					
(C)	LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSES FOR O.T.C. AND COLL. SEE FOLLOWING PAGE.					
(D)	EXPECTED EXPERIENCE RATIO IS EQUAL TO THE LOSS TREND FACTOR, PROJECTED FOR M YEARS. THE PERIOD M IS EQUAL TO THE NUMBER OF YEARS FROM ONE YEAR BEYOND THE IMPLEMENTATION DATE OF THE LAST REVISION TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 01/01/21 WHICH IS ASSUMED FOR THE PURPOSES OF TRENDING, SUBJECT TO A MAXIMUM OF THE N-VALUE CORRESPONDING TO THE LATEST YEAR SHOWN ON THE FOLLOWING PAGE, FOOTNOTE B. IN THIS REVISION, THE PERIOD M IS 3.000 YEAR(S).					
(E)	CREDIBILITY IS BASED ON A 5 YEAR TOTAL OF CLAIMS FOR O.T.C. AND A 5 YEAR TOTAL OF CLAIMS FOR COLLISION SHOWN IN COLUMN (5). THE STANDARDS FOR FULL CREDIBILITY ARE 7,500 CLAIMS FOR O.T.C. AND 2,000 CLAIMS FOR COLLISION (SEE CREDIBILITY TABLES IN SECTION C).					

INSURANCE SERVICES OFFICE, INC.

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

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) PAID LOSSES	06/30/15	\$44,134	\$43,498
	06/30/16	\$21,730	\$42,888
	06/30/17	\$20,651	\$9,440
	06/30/18	\$12,585	\$88,907
	06/30/19	\$0	\$66,645
(2) DEVELOPED LOSSES AND	06/30/15	\$49,871	\$49,104
ALL LOSS ADJUSTMENT	06/30/16	\$24,555	\$48,318
EXPENSES (A)	06/30/17	\$23,382	\$10,614
	06/30/18	\$14,235	\$99,360
	06/30/19	\$0	\$72,748
(3) SELECTED ANNUAL LOSS			
TREND (SEE TREND		6.5%	4.0%
EXHIBIT IN SECTION C)			
(4) TRENDED LOSSES AND	06/30/15	\$77,500	\$64,621
ALL LOSS ADJUSTMENT	06/30/16	\$35,826	\$61,122
EXPENSES (B)	06/30/17	\$32,033	\$12,917
	06/30/18	\$18,306	\$116,251
	06/30/19	\$0	\$81,842
(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.

OREGON
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	\$141,900	\$34,976	0.246	10%	5
	06/30/16	\$125,525	\$76,587	0.610	15%	7
	06/30/17	\$134,743	\$98,402	0.730	20%	12
	06/30/18	\$199,856	\$148,304	0.742	25%	17
	06/30/19	\$224,737	\$202,650	0.902	30%	16
COLL.	06/30/15	\$127,253	\$129,175	1.015	10%	22
	06/30/16	\$113,678	\$74,569	0.656	15%	15
	06/30/17	\$107,382	\$79,559	0.741	20%	17
	06/30/18	\$154,731	\$157,442	1.018	25%	23
	06/30/19	\$171,403	\$58,447	0.341	30%	29
					O.T.C.	COLLISION
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				0.720	0.705
(7)	EXPECTED EXPERIENCE RATIO (D).				1.208	1.125
(8)	CREDIBILITY (E).				0.05	0.20
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000 - (8))).				1.184	1.041
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).				18.4%	4.1%
(11)	FILED CHANGE.				18.4%	4.1%
(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.

OREGON
GARAGEKEEPERS
AUTOMOBILE PHYSICAL DAMAGE INSURANCE
DETERMINATION OF PHYSICAL DAMAGE LOSSES

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) PAID LOSSES	06/30/15	\$19,918	\$86,865
	06/30/16	\$46,361	\$52,062
	06/30/17	\$63,184	\$57,507
	06/30/18	\$99,179	\$117,789
	06/30/19	\$126,887	\$43,538
(2) DEVELOPED LOSSES AND	06/30/15	\$22,507	\$98,157
ALL LOSS ADJUSTMENT	06/30/16	\$52,493	\$58,948
EXPENSES (A)	06/30/17	\$71,826	\$65,373
	06/30/18	\$115,322	\$134,566
	06/30/19	\$167,757	\$51,953
(3) SELECTED ANNUAL LOSS			
TREND (SEE TREND		6.5%	4.0%
EXHIBIT IN SECTION C)			
(4) TRENDED LOSSES AND	06/30/15	\$34,976	\$129,175
ALL LOSS ADJUSTMENT	06/30/16	\$76,587	\$74,569
EXPENSES (B)	06/30/17	\$98,402	\$79,559
	06/30/18	\$148,304	\$157,442
	06/30/19	\$202,650	\$58,447
(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.

OREGON
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)
T	EARNED CAR	\$100000	EXPER LOSS					BASE	BASE
E	YRS YR	UND	COST 5 YRS				INDEX	CLASS	CLASS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	LOSS	LOSS
R	06/30/2019	COST	06/30/2019	RATIO	CRED	RATIO	STATE	COST	COST
								PRES	IND*
104	24850	205.07	242.05	1.180	0.40	1.121	1.035	220	226
105	3933	352.36	333.75	0.947	0.15	1.062	0.981	307	299
106	10540	121.90	126.72	1.040	0.20	1.074	0.992	136	134
110	11231	616.09	633.63	1.028	0.50	1.055	0.974	565	547
111	3413	603.97	617.92	1.023	0.25	1.067	0.985	535	524
112	6503	337.39	333.98	0.990	0.25	1.059	0.978	328	319
113	5121	337.06	425.13	1.261	0.25	1.127	1.041	319	330
114	13937	350.73	383.27	1.093	0.40	1.086	1.003	346	345
115	1467	638.91	723.25	1.132	0.15	1.090	1.006	569	569
116	5414	551.52	580.38	1.052	0.30	1.073	0.991	534	526
117	3255	668.10	745.83	1.116	0.25	1.091	1.007	599	600
118	8146	489.88	557.00	1.137	0.35	1.101	1.017	475	480
119	1477	289.57	224.43	0.775	0.10	1.051	0.970	272	262
120	611	249.17	173.68	0.697	0.05	1.063	0.982	240	234
SW	99898	362.61	392.25	1.082		1.083			

* KEYED TO A STATEWIDE LOSS COST CHANGE OF -0.6 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.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE
SINGLE LIMIT LIABILITY

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
T	EARNED CAR	\$100000	EXPER LOSS					BASE	BASE	BASE	ADV
E	YRS YR	UND	COST 5 YRS				INDEX	CLASS	CLASS	CLASS	LOSS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	LOSS	LOSS	LOSS	LOSS
R	06/30/2019	COST	06/30/2019	RATIO	CRED	RATIO	STATE	COST	COST	COST	COST
								PRES	IND*	REV	CHG**
104	2694	222.13	229.59	1.034	0.15	1.053	0.996	225	235	235	4.4%
105	361	277.83	204.72	0.737	0.00	1.056	0.999	279	293	293	5.0%
106	1653	205.68	174.57	0.849	0.10	1.035	0.979	213	219	219	2.8%
110	2269	427.94	421.20	0.984	0.20	1.042	0.986	427	442	442	3.5%
111	635	371.01	561.60	1.514	0.10	1.102	1.043	370	405	405	9.5%
112	889	332.52	284.55	0.856	0.10	1.036	0.980	332	342	342	3.0%
113	757	332.32	464.90	1.399	0.10	1.090	1.031	334	362	362	8.4%
114	2031	303.64	320.45	1.055	0.10	1.056	0.999	310	325	325	4.8%
115	170	428.49	263.21	0.614	0.05	1.034	0.978	415	426	426	2.7%
116	720	426.00	516.18	1.212	0.10	1.072	1.014	430	458	458	6.5%
117	793	418.69	457.06	1.092	0.10	1.060	1.003	414	436	436	5.3%
118	984	410.01	512.34	1.250	0.10	1.075	1.017	417	445	445	6.7%
119	138	360.22	88.20	0.245	0.00	1.056	0.999	355	372	372	4.8%
120	43	321.00	6.71	0.021	0.00	1.056	0.999	346	363	363	4.9%
SW	14137	324.52	342.68	1.056		1.057					

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

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

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE
SINGLE LIMIT LIABILITY

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
T	EARNED CAR	\$100000	EXPER LOSS					BASE	BASE	BASE	ADV
E	YRS YR	UND	COST 5 YRS				INDEX	CLASS	CLASS	CLASS	LOSS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	LOSS	LOSS	LOSS	LOSS
R	06/30/2019	COST	06/30/2019	RATIO	CRED	RATIO	STATE	COST	COST	COST	COST
								PRES	IND*	REV	CHG**
104	2694	222.13	229.59	1.034	0.15	1.053	0.996	225	235	235	4.4%
105	361	277.83	204.72	0.737	0.00	1.056	0.999	279	293	293	5.0%
106	1653	205.68	174.57	0.849	0.10	1.035	0.979	213	219	219	2.8%
110	2269	427.94	421.20	0.984	0.20	1.042	0.986	427	442	442	3.5%
111	635	371.01	561.60	1.514	0.10	1.102	1.043	370	405	405	9.5%
112	889	332.52	284.55	0.856	0.10	1.036	0.980	332	342	342	3.0%
113	757	332.32	464.90	1.399	0.10	1.090	1.031	334	362	362	8.4%
114	2031	303.64	320.45	1.055	0.10	1.056	0.999	310	325	325	4.8%
115	170	428.49	263.21	0.614	0.05	1.034	0.978	415	426	426	2.7%
116	720	426.00	516.18	1.212	0.10	1.072	1.014	430	458	458	6.5%
117	793	418.69	457.06	1.092	0.10	1.060	1.003	414	436	436	5.3%
118	984	410.01	512.34	1.250	0.10	1.075	1.017	417	445	445	6.7%
119	138	360.22	88.20	0.245	0.00	1.056	0.999	355	372	372	4.8%
120	43	321.00	6.71	0.021	0.00	1.056	0.999	346	363	363	4.9%
SW	14137	324.52	342.68	1.056		1.057					

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

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

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE
PERSONAL INJURY PROTECTION

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
T E R R	EARNED CAR YRS YR ENDED 06/30/2019	P.I.P. UND LOSS COST	EXPER LOSS COST 5 YRS END 06/30/2019	EXPER RATIO	CRED	FORM RATIO	INDEX (6) TO STATE	BASE CLASS LOSS COST PRES	BASE CLASS LOSS COST IND*	BASE CLASS LOSS COST REV	ADV LOSS COST CHG**
104	1876	43.63	33.53	0.769	0.10	0.828	0.993	61	57	57	-6.6%
105	208	58.81	2.39	0.041	0.00	0.835	1.001	83	78	78	-6.0%
106	1385	34.18	27.27	0.798	0.05	0.833	0.999	43	40	40	-7.0%
110	1362	55.22	38.24	0.693	0.10	0.821	0.984	88	81	81	-8.0%
111	341	36.15	33.61	0.930	0.05	0.840	1.007	63	59	59	-6.3%
112	547	35.54	35.03	0.986	0.05	0.843	1.011	56	53	53	-5.4%
113	463	50.57	62.97	1.245	0.05	0.856	1.026	76	73	73	-3.9%
114	1459	54.86	40.26	0.734	0.10	0.825	0.989	72	67	67	-6.9%
115	96	66.23	63.02	0.952	0.00	0.835	1.001	101	95	95	-5.9%
116	373	73.35	70.21	0.957	0.05	0.841	1.008	111	105	105	-5.4%
117	345	48.52	50.45	1.040	0.05	0.845	1.013	78	74	74	-5.1%
118	568	74.33	92.94	1.250	0.05	0.856	1.026	108	104	104	-3.7%
119	91	52.20	2.53	0.048	0.00	0.835	1.001	79	74	74	-6.3%
120	28	59.61	78.04	1.309	0.00	0.835	1.001	79	74	74	-6.3%
SW	9142	49.33	41.20	0.835		0.834					

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

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

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE
PHYSICAL DAMAGE - COMPREHENSIVE

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
T	EARNED CAR		EXPER LOSS					BASE	BASE	BASE	ADV
E	YRS YR	UND	COST 5 YRS				INDEX	CLASS	CLASS	CLASS	LOSS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	LOSS	LOSS	LOSS	LOSS
R	06/30/2019	COST	06/30/2019	RATIO	CRED	RATIO	STATE	COST	COST	COST	COST
								PRES	IND*	REV	CHG**
104	21447	49.60	55.19	1.113	0.25	1.085	1.006	82	85	85	3.7%
105	3193	47.52	53.62	1.128	0.10	1.081	1.003	69	71	71	2.9%
106	7194	65.16	53.62	0.823	0.20	1.025	0.951	117	115	115	-1.7%
110	11110	45.37	58.46	1.289	0.20	1.119	1.038	65	69	69	6.2%
111	3423	47.90	41.81	0.873	0.10	1.056	0.980	68	69	69	1.5%
112	5771	36.35	40.02	1.101	0.10	1.079	1.001	56	58	58	3.6%
113	4871	36.53	41.51	1.136	0.10	1.082	1.004	54	56	56	3.7%
114	11971	44.44	51.76	1.165	0.20	1.094	1.015	72	75	75	4.2%
115	1549	43.94	63.49	1.445	0.05	1.094	1.015	61	64	64	4.9%
116	5178	37.81	33.39	0.883	0.10	1.057	0.981	59	60	60	1.7%
117	3427	36.40	38.08	1.046	0.10	1.073	0.995	54	55	55	1.9%
118	7812	38.29	36.78	0.961	0.15	1.059	0.982	61	62	62	1.6%
119	1305	50.76	58.72	1.157	0.05	1.080	1.002	84	87	87	3.6%
120	441	56.38	18.84	0.334	0.00	1.076	0.998	83	85	85	2.4%
SW	88692	45.67	49.16	1.076		1.078					

* KEYED TO A STATEWIDE LOSS COST CHANGE OF 2.9 PERCENT.

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

INSURANCE SERVICES OFFICE, INC.

OREGON
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**
104	18277	145.40	155.92	1.072	0.50	1.019	1.054	180	182	182	1.1%
105	2830	233.51	219.69	0.941	0.20	0.961	0.994	225	214	214	-4.9%
106	6537	147.95	118.26	0.799	0.25	0.924	0.956	202	185	185	-8.4%
110	9672	194.66	177.51	0.912	0.45	0.942	0.974	199	186	186	-6.5%
111	3230	191.24	163.06	0.853	0.20	0.943	0.975	194	181	181	-6.7%
112	5062	156.70	185.76	1.185	0.25	1.021	1.056	178	180	180	1.1%
113	4347	157.51	156.73	0.995	0.25	0.973	1.006	166	160	160	-3.6%
114	10877	184.11	168.21	0.914	0.40	0.945	0.977	219	205	205	-6.4%
115	1481	198.00	201.22	1.016	0.15	0.974	1.007	188	181	181	-3.7%
116	4839	180.36	141.77	0.786	0.25	0.921	0.952	208	190	190	-8.7%
117	3092	154.52	165.35	1.070	0.25	0.992	1.026	188	185	185	-1.6%
118	7177	176.05	157.47	0.894	0.30	0.944	0.976	203	190	190	-6.4%
119	1134	277.74	383.79	1.382	0.15	1.028	1.063	328	334	334	1.8%
120	355	161.61	229.58	1.421	0.05	0.989	1.023	320	314	314	-1.9%
SW	78910	171.66	165.78	0.966		0.967					

* KEYED TO A STATEWIDE LOSS COST CHANGE OF -4.2 PERCENT.

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

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE
PHYSICAL DAMAGE - COMPREHENSIVE

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
T	EARNED CAR		EXPER LOSS					BASE	BASE	BASE	ADV
E	YRS YR	UND	COST 5 YRS				INDEX	CLASS	CLASS	CLASS	LOSS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	LOSS	LOSS	LOSS	LOSS
R	06/30/2019	COST	06/30/2019	RATIO	CRED	RATIO	STATE	COST	COST	COST	COST
								PRES	IND*	REV	CHG**
104	1911	83.55	97.97	1.173	0.15	1.076	1.011	86	91	91	5.8%
105	265	67.73	65.56	0.968	0.05	1.054	0.991	66	68	68	3.0%
106	697	119.12	125.87	1.057	0.10	1.059	0.995	124	129	129	4.0%
110	2071	57.23	68.16	1.191	0.15	1.079	1.014	52	55	55	5.8%
111	575	57.11	30.11	0.527	0.10	1.006	0.945	50	49	49	-2.0%
112	812	42.20	50.89	1.206	0.10	1.074	1.009	42	44	44	4.8%
113	634	54.42	35.14	0.646	0.05	1.038	0.976	53	54	54	1.9%
114	1169	53.04	66.73	1.258	0.10	1.079	1.014	56	59	59	5.4%
115	186	61.38	100.80	1.642	0.05	1.088	1.023	55	59	59	7.3%
116	654	64.25	43.74	0.681	0.05	1.040	0.977	55	56	56	1.8%
117	716	45.99	36.51	0.794	0.05	1.046	0.983	42	43	43	2.4%
118	721	50.38	54.07	1.073	0.05	1.060	0.996	48	50	50	4.2%
119	95	81.42	37.62	0.462	0.00	1.059	0.995	77	80	80	3.9%
120	22	78.71	289.97	3.684	0.00	1.059	0.995	86	89	89	3.5%
SW	10528	64.11	67.90	1.059		1.064					

* KEYED TO A STATEWIDE LOSS COST CHANGE OF 4.5 PERCENT.

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

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE
PHYSICAL DAMAGE - COLLISION

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
T	EARNED CAR		EXPER LOSS					BASE	BASE
E	YRS YR	UND	COST 5 YRS				INDEX	CLASS	CLASS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	LOSS	LOSS
R	06/30/2019	COST	06/30/2019	RATIO	CRED	RATIO	STATE	COST	COST
								PRES	IND*
104	1713	185.52	169.21	0.912	0.25	0.962	0.986	260	252
105	249	263.19	137.29	0.522	0.10	0.933	0.956	362	340
106	625	173.28	170.21	0.982	0.15	0.979	1.003	251	247
110	1954	334.89	299.54	0.894	0.35	0.949	0.972	412	393
111	558	257.13	243.88	0.948	0.15	0.974	0.998	314	308
112	749	223.01	209.47	0.939	0.15	0.973	0.997	301	295
113	573	216.67	225.53	1.041	0.15	0.988	1.012	281	279
114	969	188.85	218.77	1.158	0.20	1.015	1.040	274	280
115	160	227.71	289.71	1.272	0.10	1.008	1.033	272	276
116	622	239.04	254.31	1.064	0.15	0.992	1.016	277	276
117	677	235.62	311.97	1.324	0.20	1.048	1.074	288	304
118	655	243.99	254.98	1.045	0.15	0.989	1.013	312	310
119	98	225.67	141.18	0.626	0.05	0.961	0.985	315	305
120	21	277.81	60.64	0.218	0.00	0.979	1.003	418	412
SW	9623	238.60	233.58	0.979		0.976			

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

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

INSURANCE SERVICES OFFICE, INC.

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	OREGON				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	18137.03	15949.87	4206.01	4284.72	22026.90	21848.89	4189.54	4153.75
12/31/2016	17328.94	16325.76	4468.93	4349.01	22307.82	22155.77	4232.32	4206.00
3/31/2017	15431.26	16710.51	4415.63	4414.25	22509.35	22466.96	4275.31	4258.89
6/30/2017	16270.64	17104.33	4469.08	4480.48	22773.42	22782.52	4298.06	4312.46
9/30/2017	15429.00	17507.43	4584.40	4547.70	22764.72	23102.51	4349.82	4366.70
12/31/2017	16344.10	17920.03	4490.20	4615.93	23146.22	23427.00	4384.06	4421.61
3/31/2018	18536.12	18342.35	4633.17	4685.19	23553.11	23756.04	4427.86	4477.23
6/30/2018	19619.51	18774.63	4837.89	4755.48	24110.33	24089.71	4500.51	4533.54
9/30/2018	20351.67	19217.09	4822.45	4826.83	24620.14	24428.06	4572.21	4590.55
12/31/2018	20908.64	19669.98	4979.68	4899.24	24926.85	24771.17	4657.49	4648.29
3/31/2019	20555.80	20133.54	5054.02	4972.75	25307.41	25119.09	4736.93	4706.75
6/30/2019	19922.87	20608.03	4925.45	5047.36	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) OREGON	9.8%	6.1%
	(B) MULTISTATE	5.7%	5.1%
(10)	CREDIBILITY	0.05	0.15
(11)	WEIGHTED AVERAGE ANNUAL PERCENT CHANGE IN PAID CLAIM COSTS { (10) * (9A) } + { (1.0 - (10)) * (9B) }	5.9%	5.3%
(12)	SELECTED AVERAGE ANNUAL PERCENT CHANGE IN CLAIM FREQUENCY	0.0%	0.0%
(13)	AVERAGE ANNUAL PERCENT CHANGE IN LIABILITY LOSS RATIO (11) * (12)	5.9%	5.3%

* EXCLUDES MASSACHUSETTS

INSURANCE SERVICES OFFICE, INC.

CLAIM COST TREND DATA FOR PIP
PRIVATE PASSENGER TYPES
OREGON

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 $0.90*(1C) + 0.10*(1D)$. 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%

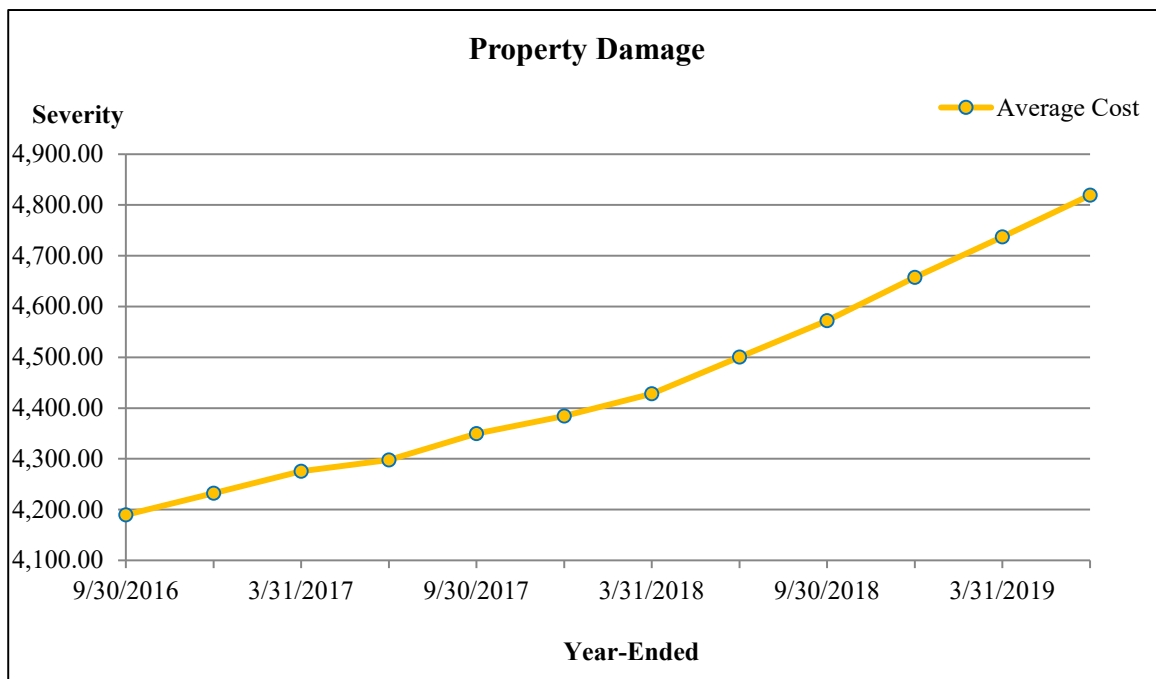
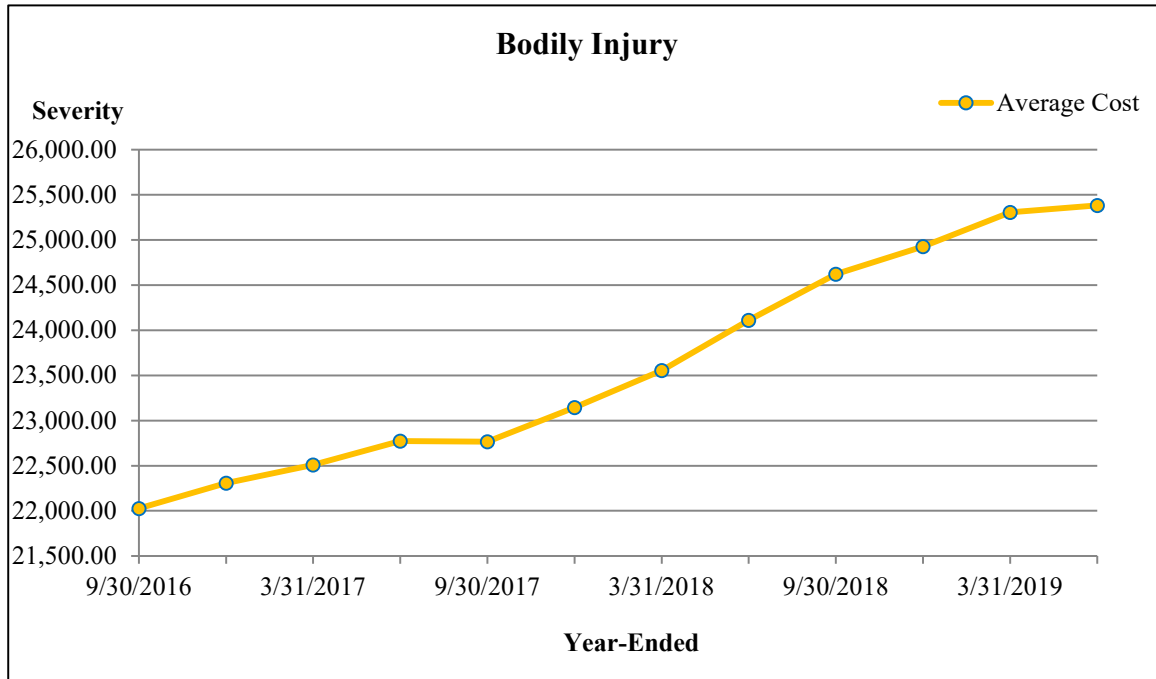
* MEDICAL INDEX AND HOSPITAL AND RELATED SERVICES INDEX
BASED ON CONSUMER PRICE INDEX.

** 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%

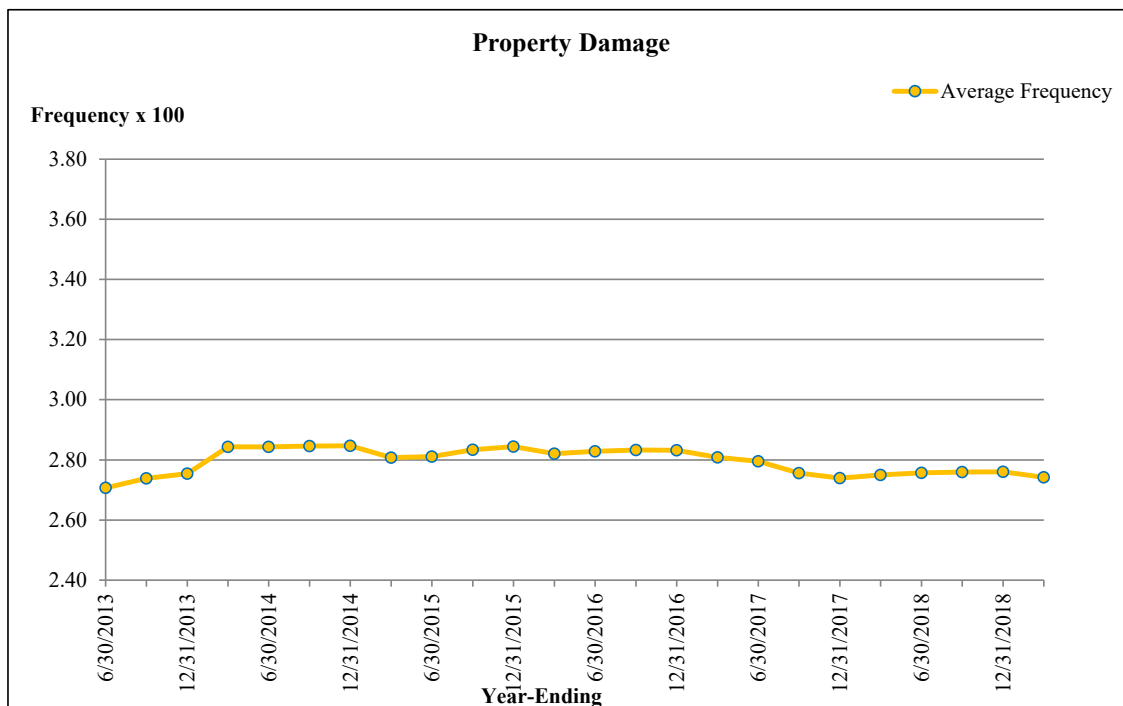
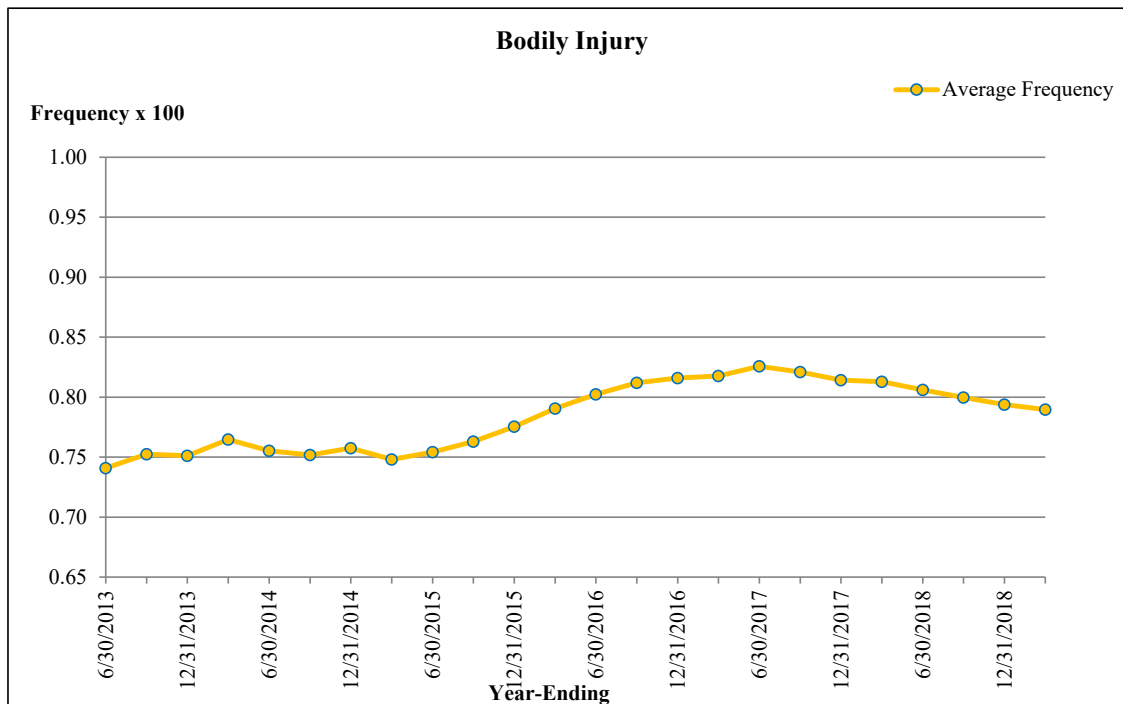
* EXCLUDES MASSACHUSETTS

@ 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.

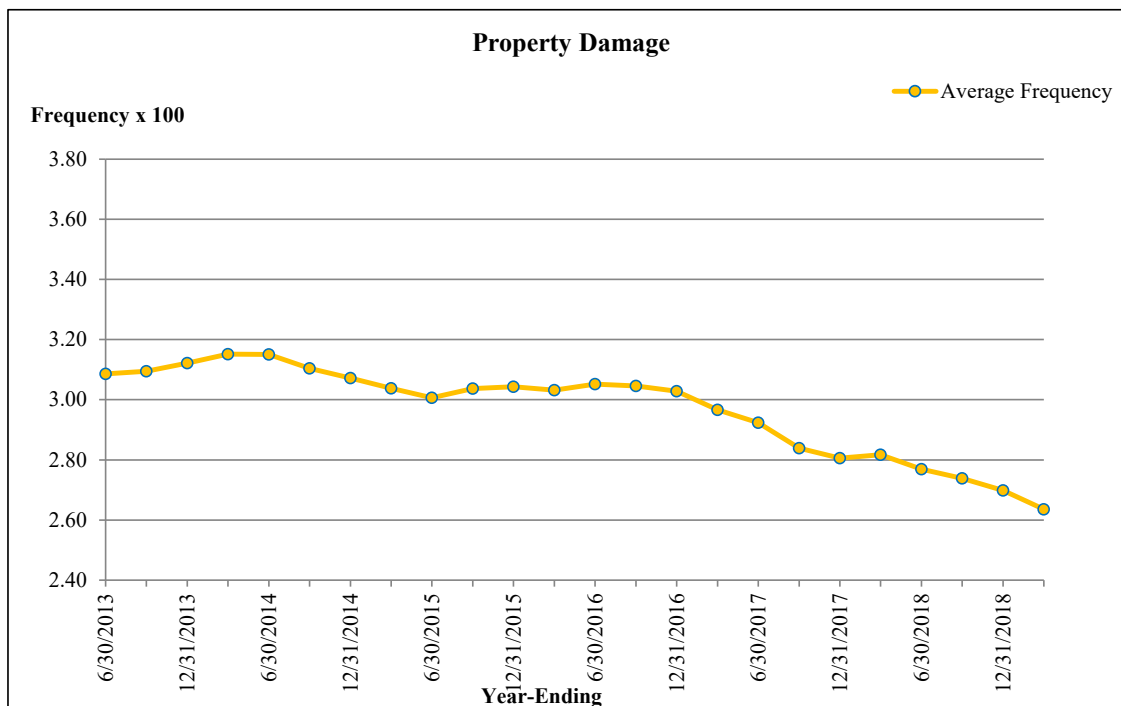
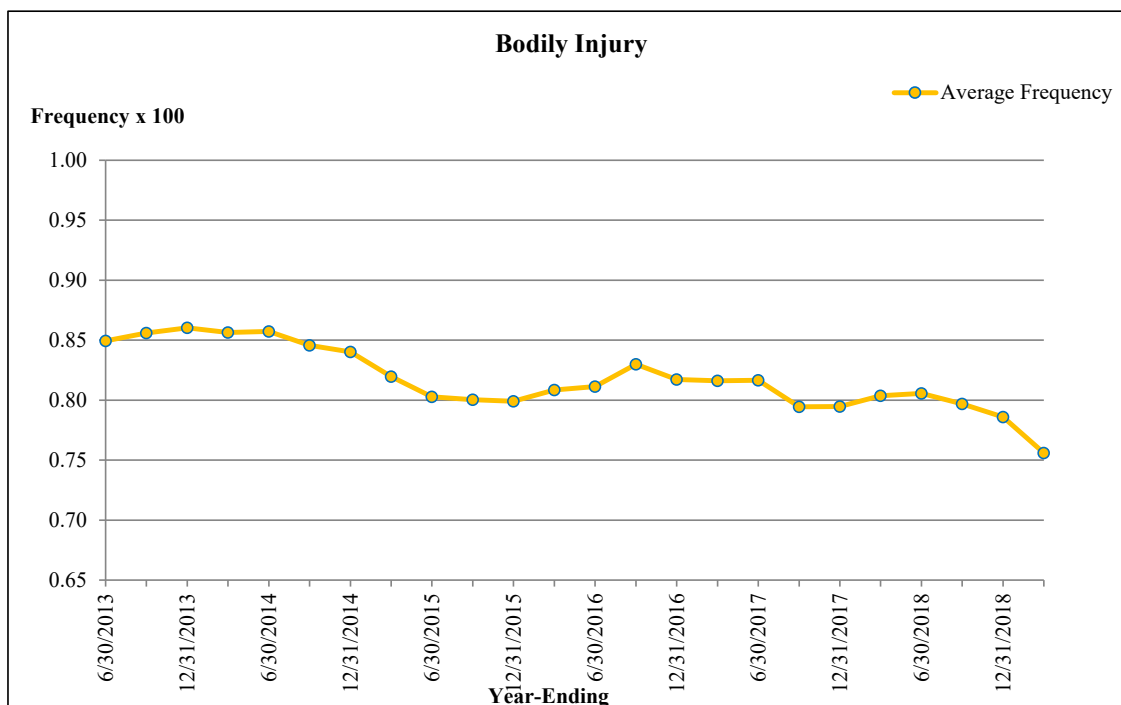
Commercial Automobile Liability
Incurred Claim Frequency Experience
Trucks, Tractors, and Trailers
Multistate*



*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%

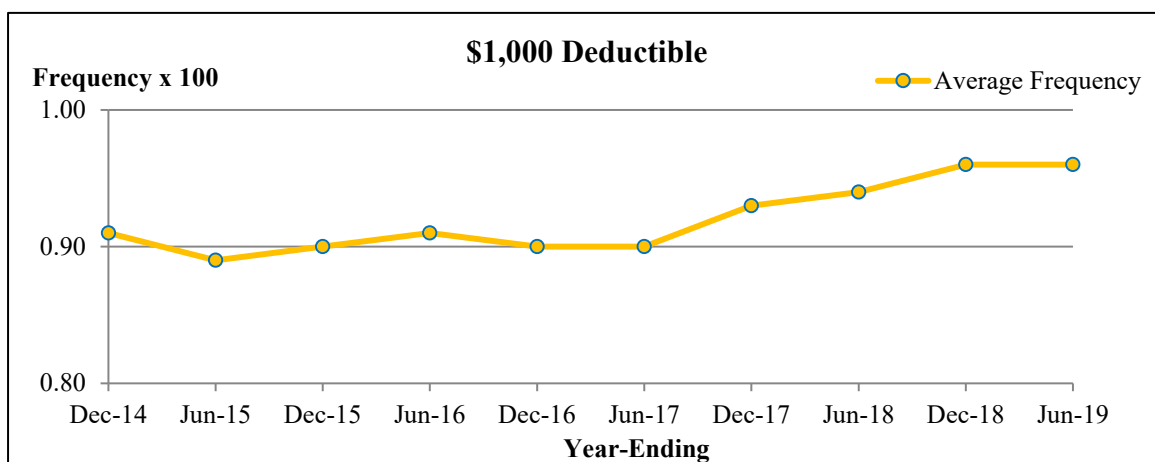
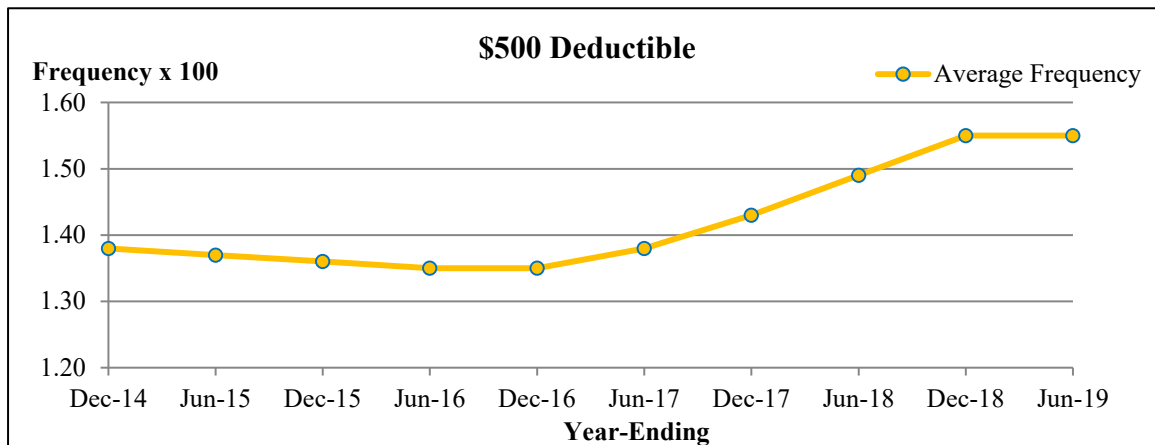
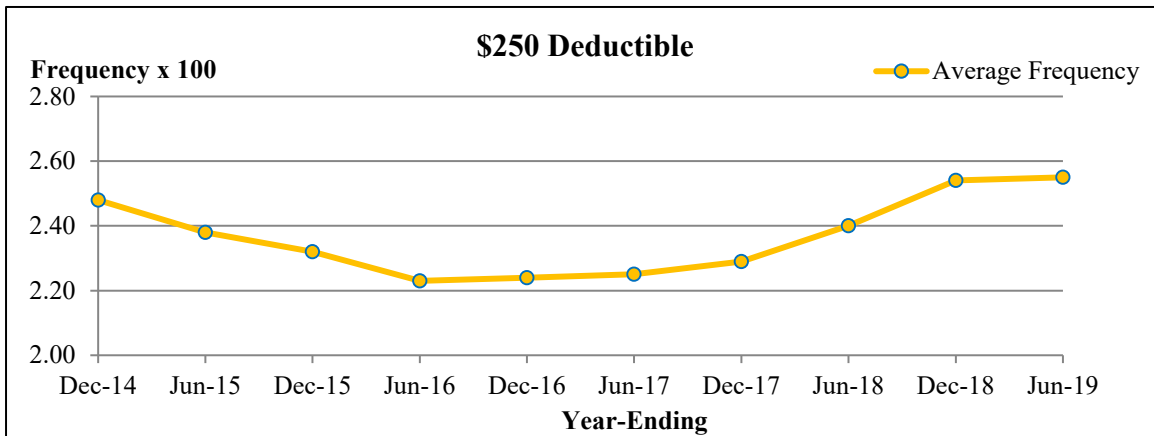
* Multistate data excludes Massachusetts.

** 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%

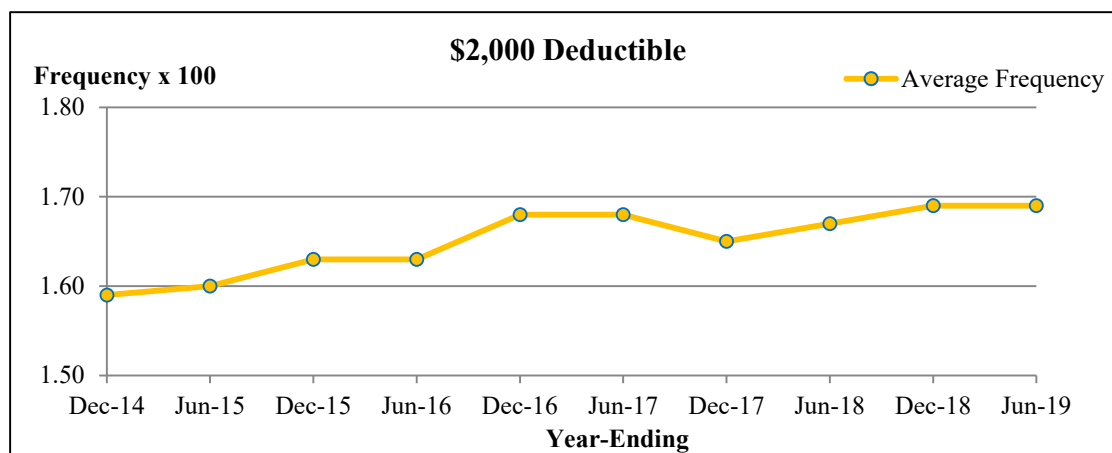
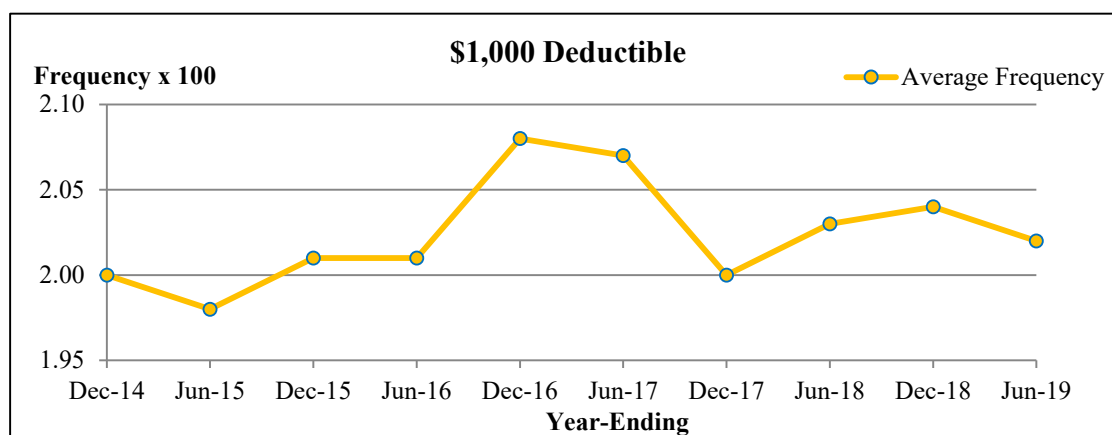
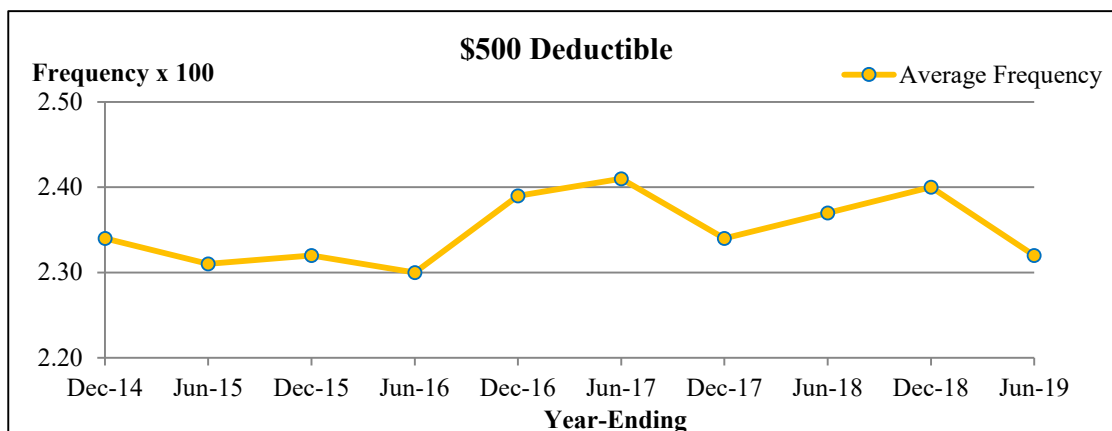
* Multistate data excludes Massachusetts.

** 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%

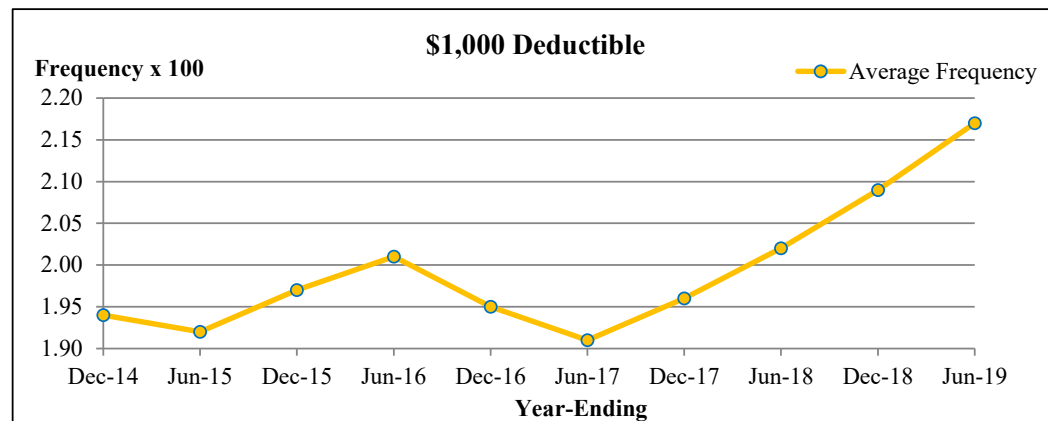
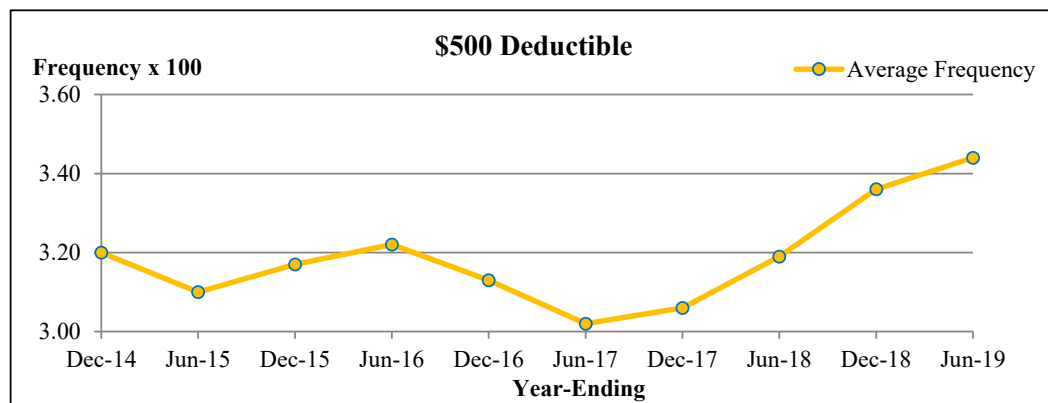
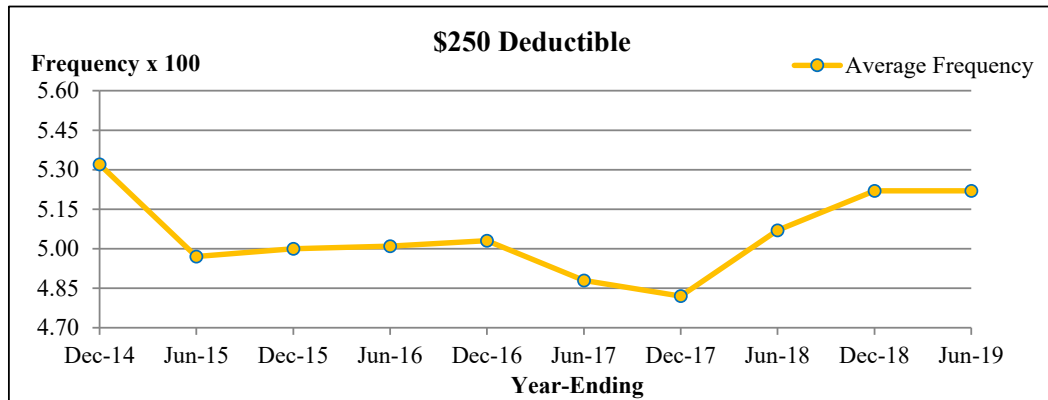
* Multistate data excludes Massachusetts.

** 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%

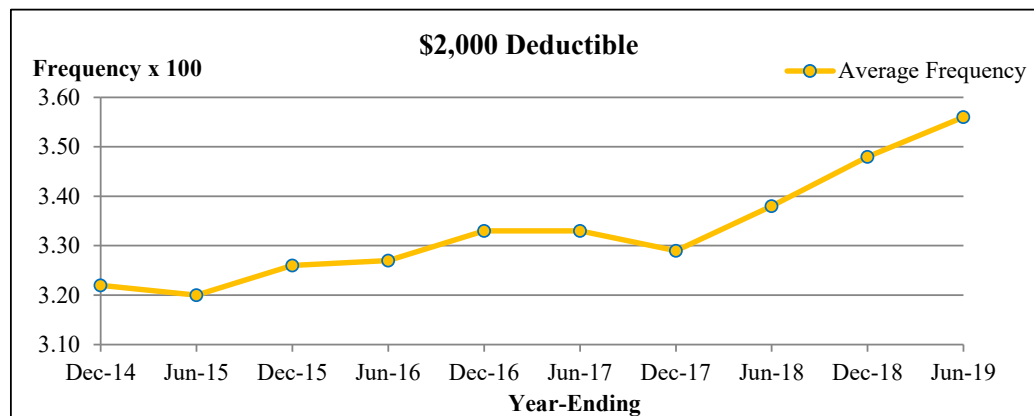
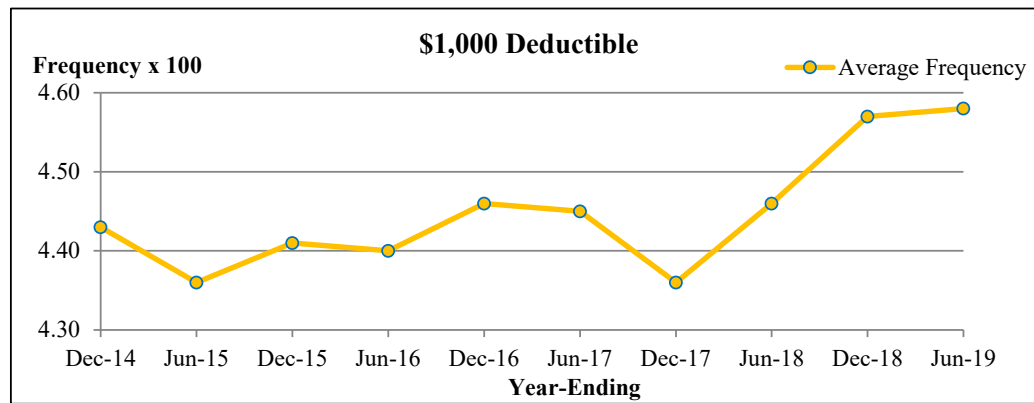
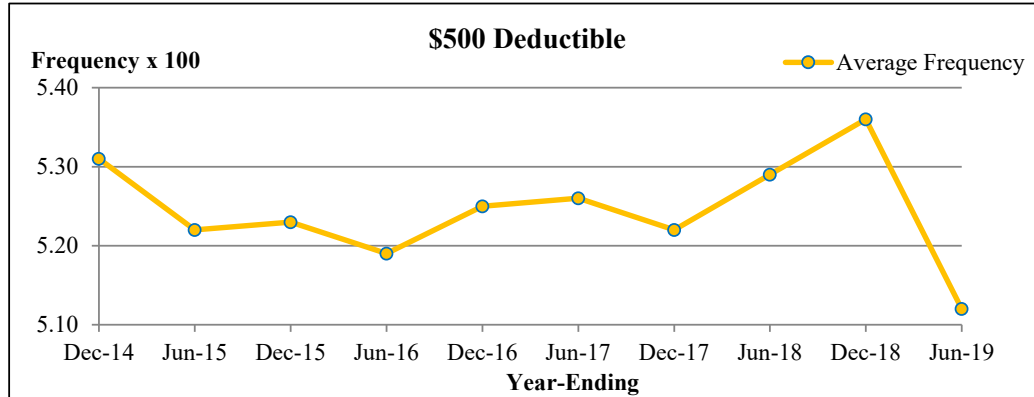
* Multistate data excludes Massachusetts.

** 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.

OREGON

Automobile Liability Insurance - Trucks, Tractors and Trailers

Loss Development

Incurred Losses and Expenses

Bodily Injury

Accident	\$100,000 Basic Limit			Loss Development Factors	
Year				15 to 27	27 to 39
Ending	15 Months	27 Months	39 Months	Months	Months
06/30/2008	10,333,952	11,999,487	12,457,585	1.161	1.038
06/30/2009	9,091,538	11,525,306	12,284,036	1.268	1.066
06/30/2010	8,614,016	10,208,627	10,576,226	1.185	1.036
06/30/2011	8,308,582	8,675,605	8,908,722	1.044	1.027
06/30/2012	8,754,435	9,601,636	9,760,751	1.097	1.017
06/30/2013	8,528,694	9,711,979	10,229,865	1.139	1.053
06/30/2014	8,764,170	9,932,906	11,324,729	1.133	1.140
06/30/2015	7,437,196	9,114,469	10,382,996	1.226	1.139
06/30/2016	10,900,991	13,159,981	14,289,023	1.207	1.086
06/30/2017	8,760,267	10,270,606	11,194,945	1.172	1.090
06/30/2018	9,493,160	11,057,064		1.165	
06/30/2019	7,900,979				
(1) Average Factor (Best 3 of 5) :			(A) State	1.181	1.105
			(B) Multistate	1.233	1.113
(2) Credibility				0.920	0.750
(3) Credibility Weighted Factors				1.185	1.107

Property Damage

Accident	Loss Development Factors				
Year	\$100,000 Basic Limit			15 to 27	27 to 39
Ending	15 Months	27 Months	39 Months	Months	Months
06/30/2008	5,958,692	6,263,513	6,314,224	1.051	1.008
06/30/2009	5,117,464	5,325,282	5,308,173	1.041	0.997
06/30/2010	4,740,285	4,861,819	4,870,071	1.026	1.002
06/30/2011	4,677,966	4,702,604	4,715,810	1.005	1.003
06/30/2012	5,406,077	5,530,901	5,598,871	1.023	1.012
06/30/2013	5,738,200	6,074,300	6,089,196	1.059	1.002
06/30/2014	6,234,319	6,382,967	6,416,475	1.024	1.005
06/30/2015	6,377,736	6,593,224	6,669,482	1.034	1.012
06/30/2016	8,003,906	8,322,433	8,293,617	1.040	0.997
06/30/2017	8,453,101	9,177,215	9,262,582	1.086	1.009
06/30/2018	8,429,094	8,602,616		1.021	
06/30/2019	8,187,785				
(1) Average Factor (Best 3 of 5) :			(A) State	1.033	1.005
			(B) Multistate	1.042	1.009
(2) Credibility				0.940	0.000
(3) Credibility Weighted Factors				1.034	1.009

Summary of Factors

	<u>Bodily Injury</u>	<u>Property Damage</u>
39 to Ultimate **	1.077	1.005
27 to Ultimate	1.192	1.014
15 to Ultimate	1.413	1.048

** Multistate factors

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

Accident Year <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
06/30/2008	1.192	1.092	1.045	1.011
06/30/2009	1.199	1.106	1.038	1.012
06/30/2010	1.242	1.089	1.046	1.013
06/30/2011	1.188	1.105	1.043	1.012
06/30/2012	1.202	1.096	1.033	1.021
06/30/2013	1.202	1.103	1.055	1.018
06/30/2014	1.212	1.114	1.057	1.018
06/30/2015	1.230	1.120	1.049	1.017
06/30/2016	1.243	1.116	1.049	
06/30/2017	1.230	1.108		
06/30/2018	1.240			
Average Factor: (Best 3 of 5)	1.233	1.113	1.051	1.018

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

Accident Year <u>Ending</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
06/30/2008	1.003	1.000	1.001	1.000	1.000
06/30/2009	1.005	1.001	1.000	1.001	1.000
06/30/2010	1.006	1.000	1.000	1.001	1.000
06/30/2011	1.006	1.003	1.000	1.000	
06/30/2012	1.003	1.000	1.001		
06/30/2013	0.999	1.001			
06/30/2014	1.005				
Average Factor: (Best 3 of 5)	1.005	1.001	1.000	1.001	1.000

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

OREGON

Automobile Liability Insurance - Private Passenger Types

Loss Development

Incurred Losses and Expenses

Bodily Injury

Accident				Loss Development Factors	
Year	\$100,000 Basic Limit			15 to 27	27 to 39
<u>Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>Months</u>	<u>Months</u>
06/30/2008	1,545,419	2,004,816	2,384,280	1.297	1.189
06/30/2009	899,590	1,091,072	1,056,506	1.213	0.968
06/30/2010	1,401,209	1,330,686	1,428,174	0.950	1.073
06/30/2011	1,733,789	1,886,220	2,002,912	1.088	1.062
06/30/2012	1,180,774	1,511,481	1,505,327	1.280	0.996
06/30/2013	1,248,146	1,230,271	1,224,027	0.986	0.995
06/30/2014	1,115,165	1,295,866	1,393,865	1.162	1.076
06/30/2015	1,049,623	1,284,678	1,278,679	1.224	0.995
06/30/2016	1,212,073	1,404,636	1,508,555	1.159	1.074
06/30/2017	1,465,731	1,570,317	1,555,117	1.071	0.990
06/30/2018	1,165,467	1,423,955		1.222	
06/30/2019	1,260,841				
(1) Average Factor (Best 3 of 5) :			(A) State	1.181	1.021
			(B) Multistate	1.221	1.115
(2) Credibility				0.720	0.520
(3) Credibility Weighted Factors				1.192	1.066

Property Damage

Accident	Loss Development Factors				
Year	\$100,000 Basic Limit			15 to 27	27 to 39
Ending	15 Months	27 Months	39 Months	Months	Months
06/30/2008	657,789	683,369	686,793	1.039	1.005
06/30/2009	731,118	728,907	745,685	0.997	1.023
06/30/2010	568,618	563,762	581,980	0.991	1.032
06/30/2011	754,760	751,987	745,540	0.996	0.991
06/30/2012	735,575	711,641	712,593	0.967	1.001
06/30/2013	716,920	769,223	768,228	1.073	0.999
06/30/2014	778,038	803,952	811,000	1.033	1.009
06/30/2015	890,576	939,772	947,264	1.055	1.008
06/30/2016	835,120	870,705	859,553	1.043	0.987
06/30/2017	795,331	832,723	832,977	1.047	1.000
06/30/2018	916,407	1,018,620		1.112	
06/30/2019	1,068,231				
(1) Average Factor (Best 3 of 5) :			(A) State	1.048	1.002
			(B) Multistate	1.041	1.005
(2) Credibility				0.810	0.000
(3) Credibility Weighted Factors				1.047	1.005

Summary of Factors

	<u>Bodily Injury</u>	<u>Property Damage</u>
39 to Ultimate **	1.071	1.004
27 to Ultimate	1.142	1.009
15 to Ultimate	1.361	1.056

** Multistate factors

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

Accident Year <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
06/30/2008	1.256	1.112	1.042	1.010
06/30/2009	1.220	1.086	1.035	1.007
06/30/2010	1.209	1.072	1.044	1.018
06/30/2011	1.231	1.095	1.051	1.005
06/30/2012	1.212	1.086	1.045	1.018
06/30/2013	1.191	1.085	1.050	1.019
06/30/2014	1.208	1.115	1.058	1.011
06/30/2015	1.236	1.148	1.048	1.017
06/30/2016	1.209	1.128	1.045	
06/30/2017	1.260	1.102		
06/30/2018	1.218			
Average Factor: (Best 3 of 5)	1.221	1.115	1.048	1.015

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

Accident Year <u>Ending</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
06/30/2008	1.002	1.004	1.000	0.999	1.001
06/30/2009	0.999	0.998	1.003	1.000	1.000
06/30/2010	1.000	0.998	1.001	1.001	1.000
06/30/2011	1.004	1.001	1.003	1.000	
06/30/2012	1.009	1.002	1.002		
06/30/2013	1.007	1.003			
06/30/2014	1.004				
Average Factor: (Best 3 of 5)	1.005	1.000	1.002	1.000	1.000

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

OREGON

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	278,547	304,421	301,855	311,856	311,856
06/30/2011	382,719	334,565	256,676	254,677	244,677
06/30/2012	433,637	371,102	301,986	299,744	299,744
06/30/2013	382,936	348,625	290,254	274,681	274,328
06/30/2014	382,530	351,111	355,366	355,715	347,044
06/30/2015	462,263	330,505	283,895	270,888	270,891
06/30/2016	561,548	445,844	425,808	424,595	
06/30/2017	521,804	463,793	369,829		
06/30/2018	365,572	258,405			
06/30/2019	316,624				

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	1.093	0.992	1.033	1.000
06/30/2011	0.874	0.767	0.992	0.961
06/30/2012	0.856	0.814	0.993	1.000
06/30/2013	0.910	0.833	0.946	0.999
06/30/2014	0.918	1.012	1.001	0.976
06/30/2015	0.715	0.859	0.954	1.000
06/30/2016	0.794	0.955	0.997	
06/30/2017	0.889	0.797		
06/30/2018	0.707			

Average Factor:

(Best 3 of 5)	0.799	0.882	0.981	0.992
(Latest 3)	0.797	0.870	0.984	0.992
(Latest 5)	0.805	0.891	0.978	0.987

Selected Factor:	0.799	0.882	0.981	0.992
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Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.000
51 to Ult:	(63:51) (75:63) (75:Ult) =	0.992
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	0.973
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	0.858
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	0.686

(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 Liability	Differentials to Base Loss Cost CSL Liab
	Taxis & Limos	6.20
	School and Church Buses	0.55
	Other Buses	3.80
	Van Pools	1.50

(2) Public Automobiles Physical Damage

Taxis, Limos and Van Pools		
	Other Than Collision:	1.02
	Collision	1.27
School, Church, and Other Buses		
	Other Than Collision:	0.70
	Collision	0.65

(3) Medical Payments Relativities [EXHIBIT C19](#)**(4) PIP Relativities**

Class of Business	
PPT principally operated by employees	0.500

(5) Specified Cause of Loss Relativity 0.576

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

(6) Garagekeepers Physical Damage Relativities [EXHIBIT C20](#)**(7) PPT Medical Payments Minimum Loss Costs**

Territory	Private Passenger Types			
	<u>500</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>
104	1	2	3	6
105	1	2	3	6
106	1	2	3	6
110	1	2	3	6
111	1	2	3	6
112	1	2	3	6
113	1	2	3	6
114	1	2	3	6
115	1	2	3	6
116	1	2	3	6
117	1	2	3	6
118	1	2	3	6
119	1	2	3	6
120	1	2	3	6

INSURANCE SERVICES OFFICE, INC.

(3) Medical Payments Relativities

Territory	Class of Business											
	Trucks, Tractors and Trailers				Private Passenger Types				Other Buses			
	<u>500</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>	<u>500</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>	<u>500</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>
104	0.0047	0.0073	0.0110	0.0187	0.0063	0.0109	0.0180	0.0318	0.0138	0.0227	0.0356	0.0608
105	0.0036	0.0055	0.0084	0.0143	0.0063	0.0109	0.0180	0.0318	0.0088	0.0145	0.0227	0.0389
106	0.0049	0.0077	0.0117	0.0198	0.0063	0.0109	0.0180	0.0318	0.0150	0.0246	0.0386	0.0660
110	0.0026	0.0040	0.0061	0.0103	0.0063	0.0109	0.0180	0.0318	0.0067	0.0110	0.0172	0.0294
111	0.0024	0.0038	0.0058	0.0099	0.0063	0.0109	0.0180	0.0318	0.0072	0.0118	0.0185	0.0317
112	0.0034	0.0052	0.0080	0.0135	0.0063	0.0109	0.0180	0.0318	0.0096	0.0157	0.0246	0.0421
113	0.0030	0.0046	0.0071	0.0120	0.0063	0.0109	0.0180	0.0318	0.0101	0.0165	0.0259	0.0443
114	0.0035	0.0055	0.0084	0.0143	0.0063	0.0109	0.0180	0.0318	0.0104	0.0170	0.0268	0.0458
115	0.0031	0.0048	0.0073	0.0125	0.0063	0.0109	0.0180	0.0318	0.0088	0.0145	0.0227	0.0389
116	0.0025	0.0039	0.0059	0.0100	0.0063	0.0109	0.0180	0.0318	0.0088	0.0145	0.0227	0.0389
117	0.0029	0.0045	0.0069	0.0117	0.0063	0.0109	0.0180	0.0318	0.0088	0.0145	0.0227	0.0389
118	0.0029	0.0045	0.0069	0.0116	0.0063	0.0109	0.0180	0.0318	0.0086	0.0141	0.0221	0.0377
119	0.0035	0.0055	0.0084	0.0143	0.0063	0.0109	0.0180	0.0318	0.0116	0.0190	0.0299	0.0511
120	0.0032	0.0049	0.0075	0.0128	0.0063	0.0109	0.0180	0.0318	0.0088	0.0145	0.0227	0.0389

INSURANCE SERVICES OFFICE, INC.

(3) Medical Payments Relativities

Territory	Class of Business											
	School and Church Buses				Taxis and Limos				Van Pools			
	<u>500</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>	<u>500</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>	<u>500</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>
104	0.0196	0.0325	0.0511	0.0815	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
105	0.0107	0.0177	0.0278	0.0444	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
106	0.0267	0.0443	0.0696	0.1112	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
110	0.0074	0.0122	0.0192	0.0307	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
111	0.0119	0.0198	0.0311	0.0497	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
112	0.0114	0.0189	0.0297	0.0475	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
113	0.0151	0.0251	0.0395	0.0631	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
114	0.0142	0.0236	0.0371	0.0593	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
115	0.0119	0.0198	0.0311	0.0497	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
116	0.0119	0.0198	0.0311	0.0497	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
117	0.0104	0.0173	0.0271	0.0433	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
118	0.0119	0.0198	0.0311	0.0497	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
119	0.0119	0.0198	0.0311	0.0497	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
120	0.0119	0.0198	0.0311	0.0497	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321

INSURANCE SERVICES OFFICE, INC.

(6) Garagekeepers Physical Damage Relativities

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

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

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

For Other Than Collision, the following factors apply:

Direct Primary	1.35
Direct Excess	1.15
Comprehensive	1.20

For Collision, the following factors apply:

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

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**OREGON (36)
TERRITORY 104**

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							
\$ 220		\$1	\$2	\$3	\$4	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS							
• NOT SUBJECT TO NO-FAULT							
\$ 235		\$2	\$3	\$4	\$7		
• SUBJECT TO NO-FAULT							
\$ 235		\$1.00	\$2.00	\$3.00	\$6.00	Not Principally Operated By Employees \$ 57	Principally Operated By Employees \$ 29
RULE 40. PUBLIC AUTO CLASSIFICATIONS –							
– TAXICABS AND LIMOUSINES							
\$ 1364		\$11	\$19	\$31	\$57		N/A
– SCHOOL AND CHURCH BUSES							
\$ 121		\$2	\$4	\$6	\$10		N/A
– OTHER BUSES							
\$ 836		\$12	\$19	\$30	\$51		N/A
– VAN POOLS							
\$ 330		\$3	\$4	\$6	\$11		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT							
\$ 184		Refer to Rule 49.				All Autos N/A	
<ul style="list-style-type: none">For liability increased limits factors, refer to Rule 100.For liability fleet factors, refer to Rules 22. and 39.Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.							

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LIABILITY Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits	
	500	1000	2000	5000		
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 307	\$1	\$2	\$3	\$4	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT						
\$ 293	\$2	\$3	\$5	\$9		
• SUBJECT TO NO-FAULT					Not Principally Operated By Employees	Principally Operated By Employees
\$ 293	\$1.00	\$2.00	\$3.00	\$6.00	\$ 78	\$ 39
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 1903	\$15	\$26	\$43	\$79		N/A
– SCHOOL AND CHURCH BUSES						
\$ 169	\$2	\$3	\$5	\$8		N/A
– OTHER BUSES						
\$ 1167	\$10	\$17	\$26	\$45		N/A
– VAN POOLS						
\$ 461	\$4	\$6	\$9	\$15		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 271	Refer to Rule 49.				All Autos	
					N/A	
<ul style="list-style-type: none"> For liability increased limits factors, refer to Rule 100. For liability fleet factors, refer to Rules 22. and 39. Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 						

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**OREGON (36)
TERRITORY 106**

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						
\$ 136	\$1	\$2	\$3	\$4	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT						
\$ 219	\$2	\$3	\$4	\$7		
• SUBJECT TO NO-FAULT					Not Principally Operated By Employees	Principally Operated By Employees
\$ 219	\$1.00	\$2.00	\$3.00	\$6.00	\$ 40	\$ 20
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 843	\$7	\$12	\$19	\$35		N/A
– SCHOOL AND CHURCH BUSES						
\$ 75	\$2	\$3	\$5	\$8		N/A
– OTHER BUSES						
\$ 517	\$8	\$13	\$20	\$34		N/A
– VAN POOLS						
\$ 204	\$2	\$3	\$4	\$7		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 122	Refer to Rule 49.				All Autos	N/A
<ul style="list-style-type: none">For liability increased limits factors, refer to Rule 100.For liability fleet factors, refer to Rules 22. and 39.Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.						

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
	Limit Per Person					
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 565	\$1	\$2	\$3	\$6	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT						
\$ 442	\$3	\$5	\$8	\$14		
• SUBJECT TO NO-FAULT					Not Principally Operated By Employees	Principally Operated By Employees
\$ 442	\$1.00	\$2.00	\$3.00	\$6.00	\$ 81	\$ 41
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 3503	\$27	\$48	\$80	\$146		N/A
– SCHOOL AND CHURCH BUSES						
\$ 311	\$2	\$4	\$6	\$10		N/A
– OTHER BUSES						
\$ 2147	\$14	\$24	\$37	\$63		N/A
– VAN POOLS						
\$ 848	\$7	\$10	\$16	\$27		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 518	Refer to Rule 49.				All Autos	N/A
<ul style="list-style-type: none">For liability increased limits factors, refer to Rule 100.For liability fleet factors, refer to Rules 22. and 39.Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.						

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**OREGON (36)
TERRITORY 111**

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							
\$ 535	\$1	\$2	\$3	\$5	N/A	N/A	
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS							
• NOT SUBJECT TO NO-FAULT							
\$ 405	\$3	\$4	\$7	\$13			
• SUBJECT TO NO-FAULT							
\$ 405	\$1.00	\$2.00	\$3.00	\$6.00	Not Principally Operated By Employees \$ 59	Principally Operated By Employees \$ 30	
RULE 40. PUBLIC AUTO CLASSIFICATIONS –							
– TAXICABS AND LIMOUSINES							
\$ 3317	\$26	\$46	\$76	\$138		N/A	
– SCHOOL AND CHURCH BUSES							
\$ 294	\$3	\$6	\$9	\$15		N/A	
– OTHER BUSES							
\$ 2033	\$15	\$24	\$38	\$64		N/A	
– VAN POOLS							
\$ 803	\$6	\$10	\$15	\$26		N/A	
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT							
\$ 476	Refer to Rule 49.				All Autos N/A		
<ul style="list-style-type: none">For liability increased limits factors, refer to Rule 100.For liability fleet factors, refer to Rules 22. and 39.Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.							

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
	Limit Per Person					
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 328	\$1	\$2	\$3	\$4	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT						
\$ 342	\$2	\$4	\$6	\$11		
• SUBJECT TO NO-FAULT					Not Principally Operated By Employees	Principally Operated By Employees
\$ 342	\$1.00	\$2.00	\$3.00	\$6.00	\$ 53	\$ 27
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 2034	\$16	\$28	\$46	\$85		N/A
– SCHOOL AND CHURCH BUSES						
\$ 180	\$2	\$3	\$5	\$9		N/A
– OTHER BUSES						
\$ 1246	\$12	\$20	\$31	\$52		N/A
– VAN POOLS						
\$ 492	\$4	\$6	\$9	\$16		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 293	Refer to Rule 49.				All Autos	N/A
<ul style="list-style-type: none">For liability increased limits factors, refer to Rule 100.For liability fleet factors, refer to Rules 22. and 39.Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.						

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**OREGON (36)
TERRITORY 113**

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								
\$ 319	\$1	\$2	\$3	\$4	N/A	N/A		
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS								
• NOT SUBJECT TO NO-FAULT								
\$ 362	\$2	\$4	\$7	\$12	Not Principally Operated By Employees	Principally Operated By Employees		
• SUBJECT TO NO-FAULT								
\$ 362	\$1.00	\$2.00	\$3.00	\$6.00			\$ 73	\$ 37
RULE 40. PUBLIC AUTO CLASSIFICATIONS –								
– TAXICABS AND LIMOUSINES								
\$ 1978	\$15	\$27	\$45	\$82	N/A			
– SCHOOL AND CHURCH BUSES								
\$ 175	\$3	\$4	\$7	\$11	N/A			
– OTHER BUSES								
\$ 1212	\$12	\$20	\$31	\$54	N/A			
– VAN POOLS								
\$ 479	\$4	\$6	\$9	\$15	N/A			
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT								
\$ 279	Refer to Rule 49.				All Autos N/A			
<ul style="list-style-type: none">For liability increased limits factors, refer to Rule 100.For liability fleet factors, refer to Rules 22. and 39.Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.								

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
	Limit Per Person					
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 346	\$1	\$2	\$3	\$5	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT						
\$ 325	\$2	\$4	\$6	\$10		
• SUBJECT TO NO-FAULT					Not Principally Operated By Employees	Principally Operated By Employees
\$ 325	\$1.00	\$2.00	\$3.00	\$6.00	\$ 67	\$ 34
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 2145	\$17	\$30	\$49	\$89		N/A
– SCHOOL AND CHURCH BUSES						
\$ 190	\$3	\$4	\$7	\$11		N/A
– OTHER BUSES						
\$ 1315	\$14	\$22	\$35	\$60		N/A
– VAN POOLS						
\$ 519	\$4	\$6	\$10	\$17		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 285	Refer to Rule 49.				All Autos	N/A
<ul style="list-style-type: none">For liability increased limits factors, refer to Rule 100.For liability fleet factors, refer to Rules 22. and 39.Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.						

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**OREGON (36)
TERRITORY 115**

LIABILITY		MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION				
Limit Of Liab. \$100,000	Limit Per Person				Basic Limits					
	500	1000	2000	5000						
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS										
\$ 569	\$2	\$3	\$4	\$7	N/A		N/A			
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS										
• NOT SUBJECT TO NO-FAULT										
\$ 426	\$3	\$5	\$8	\$14	Not Principally Operated By Employees		Principally Operated By Employees			
• SUBJECT TO NO-FAULT										
\$ 426	\$1.00	\$2.00	\$3.00	\$6.00				\$ 95	\$ 48	
RULE 40. PUBLIC AUTO CLASSIFICATIONS –										
– TAXICABS AND LIMOUSINES										
\$ 3528	\$28	\$49	\$80	\$147			N/A			
– SCHOOL AND CHURCH BUSES										
\$ 313	\$4	\$6	\$10	\$16			N/A			
– OTHER BUSES										
\$ 2162	\$19	\$31	\$49	\$84			N/A			
– VAN POOLS										
\$ 854	\$7	\$10	\$16	\$27			N/A			
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT										
\$ 490	Refer to Rule 49.					All Autos		N/A		
<ul style="list-style-type: none">For liability increased limits factors, refer to Rule 100.For liability fleet factors, refer to Rules 22. and 39.Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.										

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION			
	Limit Per Person							
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits			
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS								
\$ 534	\$1	\$2	\$3	\$5	N/A	N/A		
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS								
• NOT SUBJECT TO NO-FAULT								
\$ 458	\$3	\$5	\$8	\$15	Not Principally Operated By Employees	Principally Operated By Employees		
• SUBJECT TO NO-FAULT								
\$ 458	\$1.00	\$2.00	\$3.00	\$6.00			\$ 105	\$ 53
RULE 40. PUBLIC AUTO CLASSIFICATIONS –								
– TAXICABS AND LIMOUSINES								
\$ 3311	\$26	\$46	\$75	\$138	N/A			
– SCHOOL AND CHURCH BUSES								
\$ 294	\$3	\$6	\$9	\$15	N/A			
– OTHER BUSES								
\$ 2029	\$18	\$29	\$46	\$79	N/A			
– VAN POOLS								
\$ 801	\$6	\$10	\$15	\$26	N/A			
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT								
\$ 446	Refer to Rule 49.				All Autos N/A			
<ul style="list-style-type: none">For liability increased limits factors, refer to Rule 100.For liability fleet factors, refer to Rules 22. and 39.Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.								

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**OREGON (36)
TERRITORY 117**

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								
\$ 599	\$2	\$3	\$4	\$7	N/A	N/A		
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS								
• NOT SUBJECT TO NO-FAULT								
\$ 436	\$3	\$5	\$8	\$14	Not Principally Operated By Employees	Principally Operated By Employees		
• SUBJECT TO NO-FAULT								
\$ 436	\$1.00	\$2.00	\$3.00	\$6.00			\$ 74	\$ 37
RULE 40. PUBLIC AUTO CLASSIFICATIONS –								
– TAXICABS AND LIMOUSINES								
\$ 3714	\$29	\$51	\$85	\$155	N/A			
– SCHOOL AND CHURCH BUSES								
\$ 329	\$3	\$6	\$9	\$14	N/A			
– OTHER BUSES								
\$ 2276	\$20	\$33	\$52	\$89	N/A			
– VAN POOLS								
\$ 899	\$7	\$11	\$17	\$29	N/A			
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT								
\$ 492	Refer to Rule 49.				All Autos N/A			
<ul style="list-style-type: none">For liability increased limits factors, refer to Rule 100.For liability fleet factors, refer to Rules 22. and 39.Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.								

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
	Limit Of Liab. \$100,000	Limit Per Person				Basic Limits
		500	1000	2000	5000	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 475	\$1	\$2	\$3	\$6	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT						
\$ 445	\$3	\$5	\$8	\$14		
• SUBJECT TO NO-FAULT					Not Principally Operated By Employees	Principally Operated By Employees
\$ 445	\$1.00	\$2.00	\$3.00	\$6.00	\$ 104	\$ 52
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 2945	\$23	\$41	\$67	\$123		N/A
– SCHOOL AND CHURCH BUSES						
\$ 261	\$3	\$5	\$8	\$13		N/A
– OTHER BUSES						
\$ 1805	\$16	\$25	\$40	\$68		N/A
– VAN POOLS						
\$ 713	\$6	\$9	\$13	\$23		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 382	Refer to Rule 49.				All Autos	
					N/A	
<ul style="list-style-type: none"> For liability increased limits factors, refer to Rule 100. For liability fleet factors, refer to Rules 22. and 39. Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 						

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**OREGON (36)
TERRITORY 119**

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							
\$ 272		\$1	\$2	\$3	\$4	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS							
• NOT SUBJECT TO NO-FAULT							
\$ 372		\$2	\$4	\$7	\$12		
• SUBJECT TO NO-FAULT							
\$ 372		\$1.00	\$2.00	\$3.00	\$6.00	Not Principally Operated By Employees	Principally Operated By Employees
						\$ 74	\$ 37
RULE 40. PUBLIC AUTO CLASSIFICATIONS –							
– TAXICABS AND LIMOUSINES							
\$ 1686		\$13	\$23	\$38	\$70		N/A
– SCHOOL AND CHURCH BUSES							
\$ 150		\$2	\$3	\$5	\$7		N/A
– OTHER BUSES							
\$ 1034		\$12	\$20	\$31	\$53		N/A
– VAN POOLS							
\$ 408		\$3	\$5	\$8	\$13		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT							
\$ 246		Refer to Rule 49.				All Autos	
						N/A	
<ul style="list-style-type: none"> For liability increased limits factors, refer to Rule 100. For liability fleet factors, refer to Rules 22. and 39. Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 							

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
	Limit Of Liab. \$100,000	Limit Per Person				Basic Limits
		500	1000	2000	5000	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 240	\$1	\$2	\$3	\$4	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT						
\$ 363	\$2	\$4	\$7	\$12		
• SUBJECT TO NO-FAULT					Not Principally Operated By Employees	Principally Operated By Employees
\$ 363	\$1.00	\$2.00	\$3.00	\$6.00	\$ 74	\$ 37
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 1488	\$12	\$21	\$34	\$62		N/A
– SCHOOL AND CHURCH BUSES						
\$ 132	\$2	\$3	\$4	\$7		N/A
– OTHER BUSES						
\$ 912	\$8	\$13	\$21	\$35		N/A
– VAN POOLS						
\$ 360	\$3	\$4	\$7	\$12		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 209	Refer to Rule 49.				All Autos	
					N/A	
<ul style="list-style-type: none"> For liability increased limits factors, refer to Rule 100. For liability fleet factors, refer to Rules 22. and 39. Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 						

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**OREGON (36)
TERRITORY 104**

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			
	\$ 49	\$ 85	\$ 182
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 52	\$ 91	\$ 260
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 50	\$ 87	\$ 231
– SCHOOL AND CHURCH BUSES			
	\$ 34	\$ 60	\$ 118
– OTHER BUSES			
	\$ 34	\$ 60	\$ 118
– VAN POOLS			
	\$ 50	\$ 87	\$ 231
<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			
	\$ 41	\$ 71	\$ 214
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 39	\$ 68	\$ 362
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 42	\$ 72	\$ 272
– SCHOOL AND CHURCH BUSES			
	\$ 29	\$ 50	\$ 139
– OTHER BUSES			
	\$ 29	\$ 50	\$ 139
– VAN POOLS			
	\$ 42	\$ 72	\$ 272
<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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**OREGON (36)
TERRITORY 106**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 66	\$ 115	\$ 185
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 74	\$ 129	\$ 251
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 67	\$ 117	\$ 235
– SCHOOL AND CHURCH BUSES			
	\$ 46	\$ 81	\$ 120
– OTHER BUSES			
	\$ 46	\$ 81	\$ 120
– VAN POOLS			
	\$ 67	\$ 117	\$ 235
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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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			
	\$ 40	\$ 69	\$ 186
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 32	\$ 55	\$ 412
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 41	\$ 70	\$ 236
– SCHOOL AND CHURCH BUSES			
	\$ 28	\$ 48	\$ 121
– OTHER BUSES			
	\$ 28	\$ 48	\$ 121
– VAN POOLS			
	\$ 41	\$ 70	\$ 236
<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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**OREGON (36)
TERRITORY 111**

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			
	\$ 40	\$ 69	\$ 181
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 28	\$ 49	\$ 314
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 41	\$ 70	\$ 230
– SCHOOL AND CHURCH BUSES			
	\$ 28	\$ 48	\$ 118
– OTHER BUSES			
	\$ 28	\$ 48	\$ 118
– VAN POOLS			
	\$ 41	\$ 70	\$ 230
<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			
	\$ 33	\$ 58	\$ 180
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 25	\$ 44	\$ 301
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 34	\$ 59	\$ 229
– SCHOOL AND CHURCH BUSES			
	\$ 23	\$ 41	\$ 117
– OTHER BUSES			
	\$ 23	\$ 41	\$ 117
– VAN POOLS			
	\$ 34	\$ 59	\$ 229
<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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**OREGON (36)
TERRITORY 113**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 32	\$ 56	\$ 160
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 31	\$ 54	\$ 281
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 33	\$ 57	\$ 203
– SCHOOL AND CHURCH BUSES			
	\$ 22	\$ 39	\$ 104
– OTHER BUSES			
	\$ 22	\$ 39	\$ 104
– VAN POOLS			
	\$ 33	\$ 57	\$ 203
<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			
	\$ 43	\$ 75	\$ 205
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 34	\$ 59	\$ 274
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 44	\$ 77	\$ 260
– SCHOOL AND CHURCH BUSES			
	\$ 30	\$ 53	\$ 133
– OTHER BUSES			
	\$ 30	\$ 53	\$ 133
– VAN POOLS			
	\$ 44	\$ 77	\$ 260
<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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**OREGON (36)
TERRITORY 115**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 37	\$ 64	\$ 181
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 34	\$ 59	\$ 272
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 38	\$ 65	\$ 230
– SCHOOL AND CHURCH BUSES			
	\$ 26	\$ 45	\$ 118
– OTHER BUSES			
	\$ 26	\$ 45	\$ 118
– VAN POOLS			
	\$ 38	\$ 65	\$ 230
<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			
	\$ 35	\$ 60	\$ 190
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 32	\$ 56	\$ 277
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 36	\$ 61	\$ 241
– SCHOOL AND CHURCH BUSES			
	\$ 25	\$ 42	\$ 124
– OTHER BUSES			
	\$ 25	\$ 42	\$ 124
– VAN POOLS			
	\$ 36	\$ 61	\$ 241
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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**OREGON (36)
TERRITORY 117**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 32	\$ 55	\$ 185
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 25	\$ 43	\$ 288
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 33	\$ 56	\$ 235
– SCHOOL AND CHURCH BUSES			
	\$ 22	\$ 39	\$ 120
– OTHER BUSES			
	\$ 22	\$ 39	\$ 120
– VAN POOLS			
	\$ 33	\$ 56	\$ 235
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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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			
	\$ 36	\$ 62	\$ 190
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 29	\$ 50	\$ 312
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 37	\$ 63	\$ 241
– SCHOOL AND CHURCH BUSES			
	\$ 25	\$ 43	\$ 124
– OTHER BUSES			
	\$ 25	\$ 43	\$ 124
– VAN POOLS			
	\$ 37	\$ 63	\$ 241
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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**OREGON (36)
TERRITORY 119**

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			
	\$ 50	\$ 87	\$ 334
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 46	\$ 80	\$ 315
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 51	\$ 89	\$ 424
– SCHOOL AND CHURCH BUSES			
	\$ 35	\$ 61	\$ 217
– OTHER BUSES			
	\$ 35	\$ 61	\$ 217
– VAN POOLS			
	\$ 51	\$ 89	\$ 424
<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			
	\$ 49	\$ 85	\$ 314
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 51	\$ 89	\$ 418
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 50	\$ 87	\$ 399
– SCHOOL AND CHURCH BUSES			
	\$ 34	\$ 60	\$ 204
– OTHER BUSES			
	\$ 34	\$ 60	\$ 204
– VAN POOLS			
	\$ 50	\$ 87	\$ 399
<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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OREGON (36)

49. AUTO DEALERS – PREMIUM DEVELOPMENT

FIRE	
	\$ 0.05

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
110,111,115,116, 117,118	\$ 0.14	\$ 0.15	\$ 0.12
ALL OTHER	0.12	0.13	0.12
* 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
110,111,115,116, 117,118	\$ 0.21	\$ 0.24	\$ 0.27	\$ 0.15	\$ 0.20
ALL OTHER	0.15	0.18	0.21	0.15	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
110,111,115,116, 117,118	\$ 0.20	\$ 0.21	\$ 0.25	\$ 0.15	\$ 0.15
ALL OTHER	0.15	0.15	0.18	0.15	0.15
* 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
110,111,115,116, 117,118	\$ 0.27	\$ 0.30	\$ 0.32	\$ 0.25
ALL OTHER	0.21	0.25	0.27	0.25

* 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	\$ 0.99	\$ 0.41	\$ 0.19
\$250	0.62	0.24	0.13

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

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OREGON (36)

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	\$ 15	\$ 20	\$ 18	\$ 24
7,500	18	24	21	28
9,000	20	27	24	33
12,000	25	33	30	40
15,000	29	39	35	47
18,000	33	44	39	53
22,500	39	53	47	64
30,000	49	66	59	80
37,500	58	79	70	94
45,000	66	90	80	107
60,000	82	110	98	132
75,000	96	130	116	156
90,000	111	150	133	180
120,000	137	184	164	221
150,000	160	216	192	260
180,000	185	249	222	299
225,000	222	300	266	360
300,000	281	379	337	455
375,000	341	460	409	552
450,000	399	539	479	646
600,000	511	690	613	827
750,000	619	836	743	1003
900,000	725	978	870	1174
1,200,000	924	1248	1109	1497
1,500,000	1104	1490	1325	1788
2,000,000	1249	1686	1499	2024
2,500,000	1361	1837	1633	2204
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	\$ 22	\$ 30	\$ 14	\$ 19	\$ 11	\$ 15
7,500	26	34	17	22	13	17
9,000	29	39	19	25	15	20
12,000	37	50	24	32	18	25
15,000	44	59	29	39	22	30
18,000	52	70	34	46	26	35
22,500	61	83	40	54	31	41
30,000	79	106	51	69	39	53
37,500	93	125	60	81	46	63
45,000	104	141	68	92	52	70
60,000	131	177	85	115	65	88
75,000	158	213	102	138	79	106
90,000	181	244	117	158	90	122
120,000	226	305	147	198	113	152
150,000	271	366	176	238	136	183
180,000	313	422	203	274	156	211
225,000	374	505	243	328	187	252
300,000	476	642	309	418	238	321
375,000	577	778	375	506	288	389
450,000	676	913	440	593	338	456
600,000	873	1178	567	766	436	589
750,000	1066	1440	693	936	533	720
900,000	1248	1685	811	1095	624	843
1,200,000	1588	2143	1032	1393	794	1072
1,500,000	1904	2570	1237	1670	952	1285
2,000,000	2172	2933	1412	1906	1086	1466
2,500,000	2367	3195	1538	2077	1183	1598
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.						

Supplementary Information – Oregon

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 Oregon

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 – Oregon

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 – Oregon

Oregon 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>
Oregon Claim Cost Trends		
Bodily Injury (\$100,000 Limit)	+9.8%	+0.9%
Property Damage (\$100,000 Limit)	+6.1%	+6.8%
Credibility-Weighted Claim Cost Trends		
Bodily Injury (\$100,000 Limit)	+5.9%	+4.2%
Property Damage (\$100,000 Limit)	+5.3%	+4.7%
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)	+5.9%	+4.2%
Property Damage (\$100,000 Limit)	+5.3%	+4.7%
Private Passenger Types		
Bodily Injury (\$100,000 Limit)	+5.9%	+4.2%
Property Damage (\$100,000 Limit)	+5.3%	+4.7%

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

If the prior trends were used to calculate the indicated changes in this document, the Truck, Tractors & Trailers Liability indication would have been -4.4% rather than -0.6%. For the Private Passenger Types coverage, the indication would have been +2.1% instead of +5.0%.

No-Fault Coverage (PIP)

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

If the prior trends were used to calculate the indicated change in this document, the Private Passenger Types PIP, the indication would have been -5.4% rather than -6.3%.

Supplementary Information – Oregon

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 +5.5%, instead of +2.9%, and +5.3%, instead of +4.5%, 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 -2.5%, instead of -4.2%, and -0.2%, instead of -1.8%, respectively.

For Auto Dealers, using the prior year's loss trend would have resulted in indications of +16.9% for OTC (compared to the current +15.3% indication), and +9.5% for collision (compared to the current +7.9% indication). For Garage Keepers, using the prior year's loss trend would have resulted in indications of +20.0% for the OTC (compared to the current +18.4% indication) and +5.7% for collision (compared to the current +4.1% indication).

Supplementary Information – Oregon

Loss Development

Methodology

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

Factors

	<u>Current (100K)</u>	<u>Previous (100K)</u>
Trucks, Tractors and Trailers BI		
39 to Ultimate	1.077	1.080
27 to Ultimate	1.192	1.185
15 to Ultimate	1.413	1.408
Trucks, Tractors and Trailers PD		
39 to Ultimate	1.005	1.004
27 to Ultimate	1.014	1.013
15 to Ultimate	1.048	1.064
Private Passenger Types BI		
39 to Ultimate	1.071	1.068
27 to Ultimate	1.142	1.131
15 to Ultimate	1.361	1.275
Private Passenger Types PD		
39 to Ultimate	1.004	1.004
27 to Ultimate	1.009	1.011
15 to Ultimate	1.056	1.059

Supplementary Information – Oregon

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 -0.4% 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:

<u>Coverage</u>	<u>Indicated Change</u>	<u>Filed Change</u>
Trucks, Tractors and Trailers Liability	-0.6%	N.C.
Private Passenger Types Collision	-1.8%	N.C.

The overall filed change is 0.0%.

Notes

- The Auto Dealers Liability coverage is not being reviewed this year.
- The large indication for Auto Dealers Other than Collision is due to a higher expected experience ratio caused by a longer period of time since this coverage was last reviewed.
- The large indication for Garage Keepers Other than Collision is due to a higher expected experience ratio caused by a longer period of time since this coverage was last reviewed.