

LOSS COSTS – IMPLEMENTATION

JULY 20, 2020

COMMERCIAL AUTOMOBILE

LI-CA-2020-317

## TENNESSEE REVISED COMMERCIAL AUTO ADVISORY PROSPECTIVE LOSS COSTS TO BE IMPLEMENTED

---

### KEY MESSAGE

Loss costs representing a +1.1% statewide change to be implemented.

---

### BACKGROUND

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

---

### CONSIDERATION OF COVID-19

While there will almost certainly be long-term behavioral, social and economic changes as a result of COVID-19, we expect, based on the information currently available, that those changes will have negligible and/or offsetting effects on prospective loss costs for Commercial Auto. Therefore, ISO is not making any explicit adjustment to the prospective loss costs referenced in this filing due to COVID-19. Additionally, the loss costs referenced in this filing do not contemplate the possibility of widespread viral resurgence or the renewal of stay-at-home orders during the period in which the newly filed loss costs will be in effect. We have assumed that any recurrence of such extreme and unpredictable circumstances would generally be addressed, as appropriate, by individual carriers.

---

### ISO ACTION

We are implementing CA-2020-BRLA1, which presents a review of Commercial Auto loss cost experience. Refer to the attached explanatory material for complete details about the filing.

---

### SUPPLEMENTARY INFORMATION

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

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

---

### EFFECTIVE DATE

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

These changes are applicable to all policies written on or after February 1, 2021.

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

---

## IMPACT ON THE STATISTICAL REPORTING OF LOSS COST MULTIPLIER

For the purpose of reporting your company Loss Cost Multiplier under the CSP, as of February 1, 2021, the multiplier must be based on the relationship between your gross rates and the ISO advisory prospective loss costs contained in this circular.

---

## COMPANY ACTION

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

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

WE WILL SUBMIT OUR REFERENCE FILING TO THE INSURANCE DEPARTMENT ON JANUARY 4, 2021. ANY SUBMISSION YOU MAY MAKE WITH THE INSURANCE DEPARTMENT WITH RESPECT TO THIS FILING SHOULD NOT BE SUBMITTED PRIOR TO THIS DATE.

In all correspondence with the Insurance Department on this revision, you should refer to ISO 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](http://www.verisk.com/ils)). In addition to other information, this web site contains copies of major multistate filing status reports that are updated approximately every two weeks.

---

## REVISION DISTRIBUTION

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

---

## REFERENCE(S)

- [LI-CA-2020-244](#) (06/03/2020) Commercial Auto Experience Level Indications Reviewed By Staff
- [LI-CL-2019-057](#) (12/10/2019) Revised Lead Time Requirements Listing

---

## ATTACHMENT(S)

- Filing CA-2020-BRLA1
- Supplementary Information

---

## FILES AVAILABLE FOR DOWNLOAD

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

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

---

## COPYRIGHT EXPLANATION

The material distributed by Insurance Services Office, Inc. is copyrighted. All rights reserved. Possession of these pages does not confer the right to print, reprint, publish, copy, sell, file, or use same in any manner without the written permission of the copyright owner. Permission is hereby granted to members, subscribers, and service purchasers to reprint, copy, or otherwise use the enclosed material for purposes of their own business use relating to that territory or line or kind of insurance, or subdivision thereof, for which they participate, provided that:

- (A) Where ISO copyrighted material is reprinted, copied, or otherwise used **as a whole**, it must reflect the copyright notice actually shown on such material.
- (B) Where ISO copyrighted material is reprinted, copied, or otherwise used **in part**, the following credit legend must appear at the bottom of each page so used:  
Includes copyrighted material of Insurance Services Office, Inc., with its permission.

---

## 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

If you have any questions concerning:

- The actuarial content of this circular, please contact:  
Danyun Huang  
Actuarial Operations  
201-469-2604  
[Danyun.Huang@verisk.com](mailto:Danyun.Huang@verisk.com)  
[autoactuarial@verisk.com](mailto:autoactuarial@verisk.com)
- The non-actuarial content of this circular, please contact:  
Agnes Edmilao  
Production Operations, Compliance and Product Services  
201-469-2848  
[productionoperations@verisk.com](mailto:productionoperations@verisk.com)
- Other issues for this circular, please contact Customer Support:  
E-mail: [info@verisk.com](mailto:info@verisk.com)  
Phone: 800-888-4476

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

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

---

PURPOSE	<p>This document:</p> <ul style="list-style-type: none"><li>• revises the advisory prospective loss costs for the major Commercial Automobile classes. These loss costs represent a 1.1% statewide change from the loss costs currently in effect.</li><li>• provides the analyses used to derive these advisory loss costs.</li></ul>
DEFINITION OF THE ISO ADVISORY PROSPECTIVE LOSS COSTS	<p>Advisory prospective loss costs in this document are the expected value of that portion of a rate that does not include provisions for expenses (other than loss adjustment expenses) or profit, and are based on historical aggregate losses and loss adjustment expenses adjusted through development to their ultimate value and projected through trending to a future point in time. Throughout this document the words “loss cost” are synonymous with the words “prospective loss cost.”</p>
CONSIDERATION OF COVID-19	<p>While there will almost certainly be long-term behavioral, social and economic changes as a result of COVID-19, we expect, based on the information currently available, that those changes will have negligible and/or offsetting effects on prospective loss costs for Commercial Auto. Therefore, ISO is not making any explicit adjustment to the prospective loss costs referenced in this filing due to COVID-19. Additionally, the loss costs referenced in this filing do not contemplate the possibility of widespread viral resurgence or the renewal of stay-at-home orders during the period in which the newly filed loss costs will be in effect. We have assumed that any recurrence of such extreme and unpredictable circumstances would generally be addressed, as appropriate, by individual carriers.</p>
OPTIONAL CLASS PLAN LOSS COSTS	<p>The loss costs contained in this filing CA-2020-BRLA1 are intended for use with the class plan in our standard manual. The prospective loss costs in this filing have also been used as the basis to develop the loss costs for the Optional Class Plan, which are located in companion filing CA-2020-BRLB1.</p>
FORMAT	<p>In this document, all explanatory material appears first, followed by all exhibits, and then the revised prospective loss costs. Explanatory pages are numbered B-1 through C-27, the exhibits are labeled EXHIBIT A1 through EXHIBIT C20, and the revised prospective loss cost pages are numbered D-1 through D-40.</p>
PRIVATE PASSENGER TYPES SPECIFIED CAUSES OF LOSS	<p>This filing introduces a Loss Cost for Specified Causes of Loss Coverage for Private Passenger Types Vehicles.</p>
AUTO DEALERS LIABILITY COVERAGE	<p>The Auto Dealers Liability coverage is not being reviewed this year.</p>

AUTO DEALERS  
AND  
GARAGEKEEPERS

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

REVISED LOSS  
COST CHANGES

The statewide advisory loss cost level changes are:

<u>Trucks, Tractors &amp; Trailers</u>	<u>Indicated</u>	<u>Filed</u>
Liability		
Single Limit Liability	2.2%	N.C.
Physical Damage		
Other than Collision	0.7%	N.C.
Collision	2.8%	2.8%
Total Trucks, Tractors & Trailers	2.2%	0.5%
<u>Private Passenger Types</u>		
Liability		
Single Limit Liability	5.1%	5.1%
Physical Damage		
Other than Collision	4.0%	4.0%
Collision	-0.4%	N.C.
Total Private Passenger Types	3.7%	3.8%
<u>Garages</u>		
Physical Damage		
Auto Dealers		
Other than Collision	19.0%	19.0%
Collision	5.3%	5.3%
Garagekeepers		
Other than Collision	27.1%	25.0%
Collision	13.5%	13.5%
Total Garages	18.0%	17.4%
<u>Grand Total</u>	2.6%	1.1%

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

INDICATED VS.  
FILED

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

PRIOR ISO  
REVISIONS

The latest selected revisions in this state are:

<u>Filing</u>	CA-2019-BRLA1	CA-2018-BRLA1	CA-2017-BRLA1
Rate Level/ Loss Costs	Loss Costs	Loss Costs	Loss Costs
Effective Date	2/1/2020	2/1/2019	2/1/2018
<u>Changes</u>			
Indicated	8.8%	1.3%	13.4%
Filed	8.4%	1.3%	13.4%
Approved	8.4%	1.3%	13.4%

HISTORICAL  
SOURCE DATA

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

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

ADJUSTMENTS TO  
REPORTED  
EXPERIENCE

Loss Trend

To adjust the loss data to levels expected to prevail during the period when the revised loss costs will be in effect, historical losses have been multiplied by trend factors. These trend factors are based on the changes in claim cost and claim frequency that are expected to arise between the historical experience period and the prospective period during which the revised loss costs are anticipated to be in effect. Historically, frequency trends for Commercial Auto liability have been quite variable, have differed between Trucks, Tractors, and Trailers (TTT) and Private Passenger Types (PPT) liability classes, and have often displayed cyclical patterns. As a result, an exponential curve of the form  $Y=A(B^X)$  does not fit the data well over the long term. To reflect these characteristics and the difficulty in predicting turning points and rates of change, frequency trend is being selected to be 0% for TTT and PPT for both the Bodily Injury and Property Damage coverages.

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

<u>Coverage</u>	<u>Annual Trend Factor</u>
Trucks, Tractors, and Trailers Liability:	
Bodily Injury	+5.6%
Property Damage	+4.3%
Private Passenger Types Liability:	
Bodily Injury	+5.6%
Property Damage	+4.3%

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

#### OCN Trend

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

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

#### TEN LARGEST COMPANIES/ GROUPS IN THIS REVIEW

##### LIABILITY (ASLOB 19.3 & 19.4)

1. Travelers Indemnity Company
2. Cincinnati Insurance Company
3. Cherokee Insurance Company
4. Tokio Marine Companies
5. Liberty Mutual Insurance Company
6. Hartford Accident & Indemnity Co.
7. Westfield Insurance Company
8. Selective Insurance Co. of America
9. Nationwide Mutual Insurance Co.
10. American International Group

##### PHYSICAL DAMAGE (ASLOB 21.2)

1. Travelers Indemnity Company
2. Cincinnati Insurance Company
3. Cherokee Insurance Company
4. Liberty Mutual Insurance Company
5. Zurich American Insurance Company
6. Westfield Insurance Company
7. Sentry Insurance A Mutual Company
8. Motors Insurance Corporation
9. Great American Insurance Company
10. Hartford Accident & Indemnity Co.

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

#### MARKET SHARE

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

##### Liability (ASLOB 19.3 & 19.4)

41.8%

##### Physical Damage (ASLOB 21.2)

31.2%

#### COMPANY DECISION

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

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



from ISO's projections based on the aggregate data.

COMPANY  
DECISION  
(CONTINUED)

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

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

---

COPYRIGHT  
EXPLANATION

The material distributed by Insurance Services Office, Inc. is copyrighted. All rights reserved. Possession of these pages does not confer the right to print, reprint, publish, copy, sell, file or use same in any manner without the written permission of the copyright owner.

---

TENNESSEE  
COMMERCIAL AUTOMOBILE  
Table of Contents

	<u>Explanatory Pages</u>	<u>Corresponding Exhibits</u>
<b>SECTION A – SCOPE OF REVISION</b>		
Summary of Prospective Loss Cost Level Changes		Exhibit A1
Revised Prospective Loss Costs and Percentage Changes		Exhibit A2
<b>SECTION B – CALCULATION OF CHANGES</b>		
Overview of ISO Actuarial Procedures	B-1	
Step 1:		
Determination of Statewide Loss Cost Level Changes	B-2-4	
Trucks, Tractors & Trailers Liability Statewide Changes		Exhibit B1
Trucks, Tractors & Trailers Physical Damage Statewide Changes		Exhibit B2
Private Passenger Types Liability Statewide Changes		Exhibit B3
Private Passenger Types Physical Damage Statewide Changes		Exhibit B4
Auto Dealers Physical Damage Statewide Changes		Exhibit B5
Garagekeepers Physical Damage Statewide Changes		Exhibit B6
Step 2:		
Determination of Territory Relativities	B-5	
Trucks, Tractors & Trailers Liability Territory Development		Exhibit B7
Private Passenger Liability Territory Development		Exhibit B8
Explanatory Memorandum for Trucks, Tractors & Trailers and Private Passenger Types Liability Territory Development	B-6-7	
Trucks, Tractors & Trailers Physical Damage Territory Development		Exhibits B9-B10
Private Passenger Types Physical Damage Territory Development		Exhibits B11-B12
Explanatory Memorandum for Trucks, Tractors & Trailers and Private Passenger Types Physical Damage Territory Development	B-8-9	
<b>SECTION C – SUPPORTING MATERIAL</b>		
Loss Adjustment Expense	C-1	Exhibit C1
Loss Trend	C-2-7	Exhibits C2-C9
Physical Damage OCN Trend	C-8	Exhibits C10-C11
Loss Development for Liability	C-9-10	Exhibits C12-C13
Loss Development for Physical Damage	C-11	Exhibits C14-C17
Credibility Procedures and Tables	C-12-17	
Claims for Credibility	C-18-19	
Relativities for Developing Minor Class & Coverage Loss Costs		Exhibits C18-C20
Excess Wind and Water Procedure	C-20-27	
<b>SECTION D – REVISED PROSPECTIVE LOSS COSTS</b>		
Liability and Medical Payments	D-1-18	
Physical Damage - All Coverages Except Garages	D-19-36	
Garage Physical Damage	D-37-40	

## 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 <b>Exhibits B1-B6</b> .
STEP 2: DISTRIBUTION TO TERRITORIES	For all of the liability coverages and for Trucks, Tractors & Trailers and Private Passenger Types Physical Damage, ISO then distributes the filed statewide basic limit loss cost change to the individual territorial loss costs by comparing the relative loss experience by territory to the statewide average. See the calculations in <b>Exhibits B7-B12</b> .
STEP 3: APPLICATION OF PERCENT CHANGES	The last step is the calculation of the ISO advisory prospective loss costs. This is achieved by applying either the filed statewide or territorial changes to the current ISO loss costs. For liability, the percentage change is applied at the basic limit; for physical damage, it is applied at the base OCN, age and deductible. The resulting Loss Costs are displayed in Section D.

## OVERVIEW OF ISO ACTUARIAL PROCEDURES – COMMERCIAL AUTOMOBILE

### STEP 1 – DETERMINATION OF STATEWIDE ADVISORY LOSS COST LEVEL CHANGE

---

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

---

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?
-----------	--

---

TRUCKS, TRACTORS & TRAILERS AND PRIVATE PASSENGER TYPES LIABILITY AND PHYSICAL DAMAGE	For Trucks, Tractors & Trailers and Private Passenger Types, this procedure compares the individual territory experience ratios to the statewide average experience ratio. The territory experience ratio is calculated for the latest 5 years and a statewide weighted-average experience ratio for the same period is calculated using the aggregate loss costs (product of earned car years (col 1) and underlying loss cost (col 2)) as weights. The territory experience ratio is then credibility weighted with the statewide average experience ratio to produce a formula experience ratio. The territory formula experience ratio is then compared to the statewide weighted average formula experience ratio to determine the territory index to state. The territory index is then multiplied by the filed loss cost level change in order to produce the indicated change to the individual territories. This change is then applied to the current territory base loss cost. See the calculations in <b>Exhibits B7-B12</b> .
---	--

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

---

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



COLUMN (7)  
INDEX TO  
STATE

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

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

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

---

COLUMN (8)  
BASE CLASS  
LOSS COST

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

---

COLUMN (9)  
INDICATED BASE  
LOSS COST

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

---

COLUMN (10)  
REVISED BASE  
LOSS COST

Revised \$100,000 base loss cost.

---

COLUMN (11)  
ADVISORY  
LOSS COST  
CHANGE

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

---

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

---

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

---

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 <b>Exhibit C1</b> .
LIABILITY COVERAGES	For the liability coverages, allocated loss adjustment expenses are reported in detail to ISO under the Commercial Statistical Plan. Unallocated loss adjustment expenses must be loaded into the losses. A factor representing the ratio of the sum of the incurred indemnity losses plus all LAE to the sum of the incurred indemnity losses plus allocated LAE was selected based on multistate financial data from a Special Call Submission for available writers.
PHYSICAL DAMAGE COVERAGES	For the physical damage coverages, accident year paid indemnity losses are reported. All loss adjustment expenses must be loaded into the reported losses. A factor representing the ratio of incurred losses plus all LAE to incurred losses was selected based on multistate financial data from the Insurance Expense Exhibits for agency and direct writers.

---

## AVERAGE ANNUAL CHANGE IN LOSSES (LOSS TREND)

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

LIABILITY:  
FREQUENCY  
TREND

---

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

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

---

PHYSICAL  
DAMAGE:  
LOSS TREND

Data Selections

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

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

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

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

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

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

Data Adjustments

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

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

PHYSICAL  
DAMAGE:  
LOSS TREND  
(CONT'D)

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

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

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

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

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

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

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

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

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

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

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

PHYSICAL  
DAMAGE:  
LOSS TREND  
(CONT'D)

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

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

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

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

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

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

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

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

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

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

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

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

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

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



PHYSICAL  
DAMAGE:  
LOSS TREND  
(CONT'D)

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

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

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

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

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

---

COMMERCIAL AUTOMOBILE PHYSICAL DAMAGE  
SUPPLEMENTARY EXHIBIT

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

## PHYSICAL DAMAGE OCN TREND

---

### OBJECTIVE

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

---

### DESCRIPTION OF ORIGINAL COST NEW DATA

The average original cost new (OCN) relativities for Comprehensive and Collision are displayed on the following exhibits. See the calculations in **Exhibits C10-C11**. The data is displayed by coverage. To determine the historical average trend for OCN, ISO makes use of the Least Squares Method to fit a curve to the reported time series data. Specifically, an exponential curve represented by the equation

$$Y = A(B^X)$$

is fitted to the average OCN relativities. Based on the results of these curves, ISO has selected annual OCN trends of 0.9% and 1.5% for Trucks, Tractors & Trailers OTC and Collision coverages respectively. This trend is necessary to reflect the additional revenue generated by the shift in the OCN distribution as new, higher-priced automobiles are introduced.

For Private Passenger Types, OCN trends of 0.9% and 0.6% were selected for the OTC and Collision coverages respectively.

---

## LOSS DEVELOPMENT FOR LIABILITY

---

OBJECTIVE	The application of loss development recognizes the important concept that some of the losses for a particular accident year have not been finally determined at the time the experience is compiled.
-----------	--

---

DESCRIPTION OF EXPERIENCE PERIOD DATA	<p>For Trucks, Tractors &amp; Trailers and Private Passenger Types Liability, the incurred losses and allocated loss adjustment expenses underlying the statewide loss cost level indications are on an accident year basis and were evaluated as of September 30, 2019. In other words, accident year ended June 30, 2019 includes all losses and allocated loss adjustment expenses paid through September 30, 2019 on accidents occurring from July 1, 2018 to June 30, 2019 and all losses and allocated loss adjustment expenses outstanding on these accidents as of September 30, 2019, 15 months after the inception of the accident year. Similarly, the incurred losses and allocated loss adjustment expenses for accident year ended June 30, 2018 include all loss and loss adjustment expenses paid through September 30, 2019 on accidents occurring from July 1, 2017 to June 30, 2018 and all losses and allocated loss adjustment expenses outstanding on these accidents as of September 30, 2019, 27 months after the inception of the accident year. The immature experience reported as of 15 or as of 27 months must be adjusted to a mature or ultimate settlement basis through the use of a loss development factor. See the calculations in <b>Exhibits C12-C13</b>.</p>
---------------------------------------	---

---

DESCRIPTION OF LOSS DEVELOPMENT METHODOLOGY	<p>For Bodily Injury Coverage, states are divided into two multistate groups. One group (No-Fault) consists of states with a no-fault law that has a tort threshold. The other group (Tort) contains the remaining states. The applicable multistate group for this state is used in this document. Losses are developed up to 123 months and are based on \$100,000 CSL data. Three-year averages for Trucks, Tractors &amp; Trailers and Private Passenger Types are calculated for each link ratio based on a "best three of five" approach. Specifically, for the latest five years, the highest and lowest ratios were removed from the calculation and the three year average was calculated using the three remaining factors. Beyond 123 months the loss development is assumed to be unity.</p>
---	--

For Property Damage Coverage, one multistate group is used. Losses are developed up to 111 months and \$100,000 CSL data is used. Three-year averages for Trucks, Tractors & Trailers and Private Passenger Types are calculated for each link ratio based on a "best three of five" years approach. Specifically, for the latest five years, the highest and lowest ratios were removed from the calculation and the three year average was calculated using the three remaining factors. Development beyond 111 months is assumed to be unity.

---

STATE  
CREDIBILITY  
WEIGHTED  
FACTORS

---

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

Trucks, Tractors & Trailers

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

Private Passenger Types

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

---

TRUCKS,  
TRACTORS &  
TRAILERS AND  
PRIVATE  
PASSENGER  
TYPES

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

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

---

## LOSS DEVELOPMENT FOR PHYSICAL DAMAGE

---

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

---

## 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 > 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 > 1,380,  
Then use 3 years of experience and assign 50/30/20 weights.
5. If 3 year Avg. claims < 1,380,  
Then use 5 years of experience and assign 30/25/20/15/10 weights.

Step 2: Determine the Experience Period Credibility

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



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

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

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

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

Tables For Use With Trend Data

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

K = 25,000

K = 10,000

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

ALL LIABILITY COVERAGES  
CREDIBILITY TABLE  
NUMBER OF CLAIMS

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

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

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

PHYSICAL DAMAGE  
CREDIBILITY TABLES  
NUMBER OF CLAIMS

OTHER THAN COLLISION

Cred	Trucks, Tractors & Trailers			Private Passenger Types			Garages		
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

Cred	Trucks, Tractors & Trailers			Private Passenger Types			Garages		
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.

TENNESSEE  
CLAIMS PER TERRITORY  
LIABILITY

Territory	Trucks, Tractors & Trailers	Private Passenger Types
	Incurred Claims 5 Years Ending 6/30/2019 Combined BI and PD	Incurred Claims 5 Years Ending 6/30/2019 Combined BI and PD
101	2,198	566
102	3,219	476
103	1,268	237
104	1,393	322
106	77	8
109	1,198	192
112	364	62
120	15	0
121	341	47
122	81	14
123	427	73
124	392	35
125	2,270	397
126	2,240	295
127	272	72
128	759	124
129	352	51
130	250	43
SW Total	17,116	3,014

Claims for Trend

BI

PD

868

2,755

TENNESSEE  
CLAIMS PER TERRITORY  
PHYSICAL DAMAGE

Territory	Trucks, Tractors & Trailers Paid Claims 5 Years Ending 6/30/2019		Private Passenger Types Paid Claims 5 Years Ending 6/30/2019	
	OTC	Coll	OTC	Coll
101	401	848	232	424
102	465	1,146	218	444
103	263	451	131	218
104	211	519	155	252
106	44	39	8	9
109	343	531	100	160
112	102	150	45	54
120	1	4	0	0
121	83	162	12	37
122	16	27	6	9
123	91	179	39	53
124	71	154	15	20
125	373	840	203	346
126	575	981	214	275
127	59	139	50	63
128	147	314	54	90
129	96	114	25	37
130	103	88	27	30
SW Total	3,444	6,686	1,534	2,521

## WIND AND WATER PROCEDURE OTHER THAN COLLISION

---

### OBJECTIVE

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

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

---

### DESCRIPTION OF WIND AND WATER ADJUSTMENT PROCEDURE

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

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

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

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

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

---

## INSURANCE SERVICES OFFICE, INC.

WIND AND WATER PROCEDURE  
OTHER THAN COLLISION  
TENNESSEE

## TRUCKS, TRACTORS, AND TRAILERS

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
			(2) - (1)	(1) / (3)	AVG (4) - (4)	(3) x (5)	(2) + (6)
YEAR	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	27,239	2,104,070	2,076,831	0.013	0.180	373,830	2,477,900
1988	34,786	2,380,208	2,345,422	0.015	0.178	417,485	2,797,693
1989	89,877	2,904,501	2,814,624	0.032	0.161	453,154	3,357,655
1990	59,006	2,072,107	2,013,101	0.029	0.164	330,149	2,402,256
1991	238,585	2,364,904	2,126,319	0.112	0.081	172,232	2,537,136
1992	26,262	2,034,897	2,008,635	0.013	0.180	361,554	2,396,451
1993	178,299	2,389,622	2,211,323	0.081	0.112	247,668	2,637,290
1994	124,186	2,607,041	2,482,855	0.050	0.143	355,048	2,962,089
1995	458,784	2,753,574	2,294,790	0.200	-0.007	-16,064	2,737,510
1996	117,665	3,007,171	2,889,506	0.041	0.152	439,205	3,446,376
1997	224,298	3,404,670	3,180,372	0.071	0.122	388,005	3,792,675
1998	1,001,556	4,237,699	3,236,143	0.309	-0.116	-375,393	3,862,306
1999	230,744	3,761,155	3,530,411	0.065	0.128	451,893	4,213,048
2000	154,943	3,911,826	3,756,883	0.041	0.152	571,046	4,482,872
2001	126,117	3,927,096	3,800,979	0.033	0.160	608,157	4,535,253
2002	556,782	3,700,236	3,143,454	0.177	0.016	50,295	3,750,531
2003	1,012,605	3,293,012	2,280,407	0.444	-0.251	-572,382	2,720,630
2004	256,166	1,977,619	1,721,453	0.149	0.044	75,744	2,053,363
2005	85,828	1,730,316	1,644,488	0.052	0.141	231,873	1,962,189
2006	462,749	2,263,888	1,801,139	0.257	-0.064	-115,273	2,148,615
2007	42,893	1,572,218	1,529,325	0.028	0.165	252,339	1,824,557
2008	184,927	2,183,767	1,998,840	0.093	0.100	199,884	2,383,651
2009	100,137	1,822,998	1,722,861	0.058	0.135	232,586	2,055,584
2010	3,978,986	6,744,213	2,765,227	1.439	-1.246	-3,445,473	3,298,740
2011	3,578,122	6,223,136	2,645,014	1.353	-1.160	-3,068,216	3,154,920
2012	1,366,814	3,869,914	2,503,100	0.546	-0.353	-883,594	2,986,320
2013	193,997	2,235,066	2,041,069	0.095	0.098	200,025	2,435,091
2014	169,205	2,084,233	1,915,028	0.088	0.105	201,078	2,285,311
2015	206,592	2,613,063	2,406,471	0.086	0.107	257,492	2,870,555
2016	192,702	2,751,284	2,558,582	0.075	0.118	301,913	3,053,197
2017	557,271	3,637,069	3,079,798	0.181	0.012	36,958	3,674,027
2018	164,729	2,874,843	2,710,114	0.061	0.132	357,735	3,232,578
2019	183,772	2,841,870	2,658,098	0.069	0.124	329,604	3,171,474

(8) NORMAL WIND TO NON W&amp;W RATIO= AVG. (4) 0.193



## INSURANCE SERVICES OFFICE, INC.

WIND AND WATER PROCEDURE  
OTHER THAN COLLISION  
TENNESSEE

## 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	22,374	1,752,257	1,729,883	0.013	0.325	562,212	2,314,469
1988	45,488	1,442,812	1,397,324	0.033	0.305	426,184	1,868,996
1989	66,985	1,438,231	1,371,246	0.049	0.289	396,290	1,834,521
1990	80,296	1,253,347	1,173,051	0.068	0.270	316,724	1,570,071
1991	196,270	1,416,223	1,219,953	0.161	0.177	215,932	1,632,155
1992	29,747	1,064,203	1,034,456	0.029	0.309	319,647	1,383,850
1993	52,048	1,128,598	1,076,550	0.048	0.290	312,200	1,440,798
1994	143,541	1,338,407	1,194,866	0.120	0.218	260,481	1,598,888
1995	318,723	1,504,223	1,185,500	0.269	0.069	81,800	1,586,023
1996	145,578	1,624,632	1,479,054	0.098	0.240	354,973	1,979,605
1997	295,564	1,645,627	1,350,063	0.219	0.119	160,657	1,806,284
1998	748,975	2,324,014	1,575,039	0.476	-0.138	-217,355	2,106,659
1999	167,938	1,146,191	978,253	0.172	0.166	162,390	1,308,581
2000	95,286	1,224,560	1,129,274	0.084	0.254	286,836	1,511,396
2001	54,037	1,047,453	993,416	0.054	0.284	282,130	1,329,583
2002	362,313	1,146,963	784,650	0.462	-0.124	-97,297	1,049,666
2003	620,697	1,430,328	809,631	0.767	-0.429	-347,332	1,082,996
2004	127,211	618,394	491,183	0.259	0.079	38,803	657,197
2005	41,828	682,599	640,771	0.065	0.273	174,930	857,529
2006	338,408	751,301	412,893	0.820	-0.482	-199,014	552,287
2007	26,898	504,373	477,475	0.056	0.282	134,648	639,021
2008	109,146	678,567	569,421	0.192	0.146	83,135	761,702
2009	67,885	565,495	497,610	0.136	0.202	100,517	666,012
2010	492,131	964,297	472,166	1.042	-0.704	-332,405	631,892
2011	2,476,609	3,601,219	1,124,610	2.202	-1.864	-2,096,273	1,504,946
2012	1,078,864	1,726,536	647,672	1.666	-1.328	-860,108	866,428
2013	124,207	566,850	442,643	0.281	0.057	25,231	592,081
2014	45,830	516,928	471,098	0.097	0.241	113,535	630,463
2015	144,465	585,563	441,098	0.328	0.01	4,411	589,974
2016	121,896	701,918	580,022	0.21	0.128	74,243	776,161
2017	300,151	930,239	630,088	0.476	-0.138	-86,952	843,287
2018	29,742	623,562	593,820	0.05	0.288	171,020	794,582
2019	84,598	686,109	601,511	0.141	0.197	118,498	804,607

(8) NORMAL WIND TO NON W&amp;W RATIO= AVG. (4) 0.338

## INSURANCE SERVICES OFFICE, INC.

WIND AND WATER PROCEDURE  
OTHER THAN COLLISION  
TENNESSEE

## 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	67,673	959,006	891,333	0.076	1.222	1,089,209	2,048,215
1988	18,578	1,348,097	1,329,519	0.014	1.284	1,707,102	3,055,199
1989	40,786	1,466,751	1,425,965	0.029	1.269	1,809,550	3,276,301
1990	272,883	1,485,001	1,212,118	0.225	1.073	1,300,603	2,785,604
1991	522,766	1,633,473	1,110,707	0.471	0.827	918,555	2,552,028
1992	28,428	1,280,937	1,252,509	0.023	1.275	1,596,949	2,877,886
1993	975,950	1,880,937	904,987	1.078	0.220	199,097	2,080,034
1994	149,167	1,246,253	1,097,086	0.136	1.162	1,274,814	2,521,067
1995	3,592,191	5,946,926	2,354,735	1.526	-0.228	-536,880	5,410,046
1996	975,698	2,425,199	1,449,501	0.673	0.625	905,938	3,331,137
1997	551,677	2,065,487	1,513,810	0.364	0.934	1,413,899	3,479,386
1998	2,301,995	4,121,678	1,819,683	1.265	0.033	60,050	4,181,728
1999	273,663	1,824,274	1,550,611	0.176	1.122	1,739,786	3,564,060
2000	96,548	1,242,147	1,145,599	0.084	1.214	1,390,757	2,632,904
2001	9,775	1,284,525	1,274,750	0.008	1.290	1,644,428	2,928,953
2002	3,708,508	4,647,260	938,752	3.950	-2.652	-2,489,570	2,157,690
2003	3,032,853	3,822,570	789,717	3.840	-2.542	-2,007,461	1,815,109
2004	144,314	763,777	619,463	0.233	1.065	659,728	1,423,505
2005	63,409	344,382	280,973	0.226	1.072	301,203	645,585
2006	5,750,446	6,312,474	562,028	10.232	-8.934	-5,021,158	1,291,316
2007	242,584	654,179	411,595	0.589	0.709	291,821	946,000
2008	29,953	588,264	558,311	0.054	1.244	694,539	1,282,803
2009	46,962	587,156	540,194	0.087	1.211	654,175	1,241,331
2010	625,164	1,084,157	458,993	1.362	-0.064	-29,376	1,054,781
2011	2,510,976	2,827,000	316,024	7.946	-6.648	-2,100,928	726,072
2012	1,799,608	2,263,256	463,648	3.881	-2.583	-1,197,603	1,065,653
2013	465,869	734,325	268,456	1.735	-0.437	-117,315	617,010
2014	3,727	421,331	417,604	0.009	1.289	538,292	959,623
2015	0	60,278	60,278	0	1.298	78,241	138,519
2016	127,466	190,898	63,432	2.009	-0.711	-45,100	145,798
2017	25,532	73,629	48,097	0.531	0.767	36,890	110,519
2018	0	45,196	45,196	0	1.298	58,664	103,860
2019	0	31,482	31,482	0	1.298	40,864	72,346

(8) NORMAL WIND TO NON W&amp;W RATIO= AVG. (4) 1.298

## INSURANCE SERVICES OFFICE, INC.

WIND AND WATER PROCEDURE  
OTHER THAN COLLISION  
TENNESSEE

## 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	871	688,228	687,357	0.001	0.332	228,203	916,431
1988	10,288	713,626	703,338	0.015	0.318	223,661	937,287
1989	8,221	634,443	626,222	0.013	0.320	200,391	834,834
1990	72,449	836,955	764,506	0.095	0.238	181,952	1,018,907
1991	14,274	600,817	586,543	0.024	0.309	181,242	782,059
1992	25,019	583,042	558,023	0.045	0.288	160,711	743,753
1993	52,616	579,234	526,618	0.100	0.233	122,702	701,936
1994	18,749	717,116	698,367	0.027	0.306	213,700	930,816
1995	154,146	871,499	717,353	0.215	0.118	84,648	956,147
1996	21,556	817,861	796,305	0.027	0.306	243,669	1,061,530
1997	174,872	1,452,059	1,277,187	0.137	0.196	250,329	1,702,388
1998	78,409	1,175,960	1,097,551	0.071	0.262	287,558	1,463,518
1999	73,428	1,212,122	1,138,694	0.064	0.269	306,309	1,518,431
2000	5,363	897,557	892,194	0.006	0.327	291,747	1,189,304
2001	5,167	819,433	814,266	0.006	0.327	266,265	1,085,698
2002	418,620	897,249	478,629	0.875	-0.542	-259,417	637,832
2003	212,158	1,025,326	813,168	0.261	0.072	58,548	1,083,874
2004	0	564,608	564,608	0.000	0.333	188,014	752,622
2005	22,135	302,421	280,286	0.079	0.254	71,193	373,614
2006	96,391	583,614	487,223	0.198	0.135	65,775	649,389
2007	2,256	194,211	191,955	0.012	0.321	61,618	255,829
2008	380,833	575,850	195,017	1.953	-1.620	-315,928	259,922
2009	39,450	357,333	317,883	0.124	0.209	66,438	423,771
2010	241,178	825,998	584,820	0.412	-0.079	-46,201	779,797
2011	807,739	1,098,067	290,328	2.782	-2.449	-711,013	387,054
2012	512,776	685,843	173,067	2.963	-2.630	-455,166	230,677
2013	2,942	139,013	136,071	0.022	0.311	42,318	181,331
2014	0	198,315	198,315	0	0.333	66,039	264,354
2015	0	170,271	170,271	0	0.333	56,700	226,971
2016	0	401,510	401,510	0	0.333	133,703	535,213
2017	89,619	280,118	190,499	0.47	-0.137	-26,098	254,020
2018	0	73,529	73,529	0	0.333	24,485	98,014
2019	0	434,891	434,891	0	0.333	144,819	579,710

(8) NORMAL WIND TO NON W&amp;W RATIO= AVG. (4) 0.333

## 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 &amp; WATER PROVISIONS' BY TERRITORY

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

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

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

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

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

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

## INSURANCE SERVICES OFFICE, INC.

TENNESSEE  
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)
<b>TRUCKS, TRACTORS &amp; TRAILERS (D)</b>		
Liability		
Single Limit Liability	\$ 66,577,650	N.C.
Physical Damage		
Other Than Collision	5,030,709	N.C.
Collision	14,640,136	2.8%
Combined	19,670,845	2.1%
Total Trucks, Tractors & Trailers	86,248,495	0.5%
<b>PRIVATE PASSENGER TYPES</b>		
Liability		
Single Limit Liability	9,480,188	5.1%
Physical Damage		
Other Than Collision	1,139,365	4.0%
Collision	3,191,346	N.C.
Combined	4,330,711	1.1%
Total Private Passenger Types	13,810,899	3.8%
<b>GARAGES</b>		
Physical Damage		
Auto Dealers		
Other Than Collision	354,787	19.0%
Collision	161,052	5.3%
Combined	515,839	14.7%
Garagekeepers		
Other Than Collision	329,590	25.0%
Collision	283,458	13.5%
Combined	613,048	19.7%
Total Garages	1,128,887	17.4%
<b>GRAND TOTAL ALL COVERAGES</b>	101,188,281	1.1%
TOTAL LIABILITY	76,057,838	0.6%
TOTAL PHYSICAL DAMAGE	25,130,443	2.6%

(A) An implementation date of 02/01/2021 is assumed for purposes of trending.

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

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

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

INSURANCE SERVICES OFFICE, INC.

TENNESSEE  
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 <sup>(a)</sup>	\$500 Med Pay <sup>(a)</sup>
101		
102		
103		
104		
106		
109		
112		
120		
121		
122		
123		
124		
125		
126		
127		
128		
129		
130		

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



INSURANCE SERVICES OFFICE, INC.

TENNESSEE  
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 <sup>(a)</sup>
	Comprehensive <sup>(a)</sup>	Collision	
101		5.4%	
102		1.1%	
103		2.8%	
104		2.5%	
106		2.0%	
109		2.7%	
112		3.2%	
120		3.3%	
121		4.7%	
122		1.6%	
123		3.1%	
124		9.8%	
125		8.3%	
126		-2.3%	
127		5.6%	
128		1.8%	
129		5.7%	
130		6.3%	

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

## INSURANCE SERVICES OFFICE, INC.

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

## FOR TRUCKS, TRACTORS, AND TRAILERS POLICY COVERAGES

Territory	Liability	\$500	Physical Damage		Specified Causes
Code	\$100,000 CSL	Med Pay <sup>(a)</sup>	Comprehensive <sup>(b)</sup>	Collision <sup>(c)</sup>	of Loss <sup>(d)</sup>
101	511	2	128	253	120
102	483	2	106	267	99
103	372	2	115	221	108
104	380	2	106	244	99
106	296	2	102	205	95
109	282	1	135	267	126
112	280	2	113	192	106
120	301	1	114	247	107
121	245	1	127	245	119
122	258	2	113	193	106
123	258	2	125	233	117
124	315	2	110	224	103
125	428	2	119	274	111
126	270	2	138	255	129
127	259	2	86	225	80
128	289	2	117	226	110
129	293	2	105	184	98
130	261	2	121	286	113

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

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

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

(d) The loss costs for Specified Causes of Loss have been calculated by a relativity of 0.936 to the Trucks, Tractors, and Trailers Comprehensive base loss costs.

INSURANCE SERVICES OFFICE, INC.

TENNESSEE  
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR PRIVATE PASSENGER TYPES POLICY COVERAGES

Territory	\$100,000 CSL	\$500
Code	Liability	Med Pay
101	7.7%	0.0%
102	4.7%	0.0%
103	5.4%	0.0%
104	6.2%	0.0%
106	4.6%	100.0%
109	5.8%	0.0%
112	5.4%	0.0%
120	4.7%	0.0%
121	2.4%	0.0%
122	4.7%	0.0%
123	3.3%	0.0%
124	2.4%	0.0%
125	6.6%	0.0%
126	0.5%	0.0%
127	4.5%	0.0%
128	2.4%	0.0%
129	1.5%	0.0%
130	10.0%	0.0%

INSURANCE SERVICES OFFICE, INC.

TENNESSEE  
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 Comprehensive Collision <sup>(a)</sup>	Specified Causes of Loss <sup>(b)</sup>
101	2.9%	
102	5.1%	
103	6.8%	
104	6.0%	
106	4.2%	
109	0.8%	
112	6.3%	
120	3.9%	
121	3.8%	
122	3.9%	
123	2.9%	
124	3.4%	
125	5.3%	
126	2.8%	
127	6.8%	
128	2.5%	
129	1.4%	
130	6.1%	

(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.

TENNESSEE  
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR PRIVATE PASSENGER TYPES POLICY COVERAGES

Territory	Liability	\$500	Physical Damage		Specified Causes
Code	\$100,000 CSL	Med Pay <sup>(a)</sup>	Comprehensive <sup>(b)</sup>	Collision <sup>(c)</sup>	of Loss <sup>(d)</sup>
101	478	3	70	393	66
102	354	2	83	359	78
103	369	2	78	340	73
104	326	2	88	325	82
106	248	2	75	207	70
109	311	2	134	290	125
112	295	2	67	271	63
120	312	2	80	332	75
121	300	2	82	394	77
122	290	2	80	338	75
123	252	2	106	277	99
124	259	2	91	282	85
125	324	2	80	308	75
126	221	1	111	264	104
127	277	2	63	272	59
128	297	2	81	328	76
129	264	2	73	309	68
130	275	2	104	319	97

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

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

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

(d) The loss costs for Specified Causes of Loss have been calculated by a relativity of 0.936 to the Private Passenger Types Comprehensive base loss costs.

## INSURANCE SERVICES OFFICE, INC.

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

## AUTO DEALERS

## FIRE

Territory	
ALL	14.3%

## FIRE AND THEFT

	Personal Auto Type Vehicles	Misc. Type Vehicles
	Buildings and Standard Open Lots	Non-Standard Buildings and Open Lots
Territory		
101	19.2%	18.8%
102	18.5%	17.6%
ALL OTHER	18.8%	20.0%

## SPECIFIED CAUSES OF LOSS

	Personal Auto Type Vehicles	Misc. Type Vehicles
	Standard Open Lots	Non-Standard Open Lots
Territory		
101	17.9%	18.2%
102	20.0%	18.4%
ALL OTHER	19.4%	19.4%

## LIMITED SPECIFIED CAUSES OF LOSS

	Personal Auto Type Vehicles	Misc. Type Vehicles
	Standard Open Lots	Non-Standard Open Lots
Territory		
101	18.9%	20.0%
102	18.4%	19.6%
ALL OTHER	18.5%	17.6%

## COMPREHENSIVE

	Personal Auto Type Vehicles	Misc. Type Vehicles
	Standard Open Lots	Non-Standard Open Lots
Territory		
101	19.1%	19.3%
102	18.8%	19.0%
ALL OTHER	18.9%	20.0%

## BLANKET COLLISION

	First \$50,000 and Under	\$50,001 to \$100,000	Over \$100,000
Deductible			
\$100	5.1%	5.6%	5.0%
\$250	5.9%	6.3%	8.3%

## GARAGEKEEPERS

	Specified Causes of Loss Legal Liability \$6,000 Limit	Collision Legal Liability \$6,000 Limit
Territory		
ALL	25.8%	14.3%

## INSURANCE SERVICES OFFICE, INC.

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

## AUTO DEALERS

## FIRE

Territory	
ALL	0.08

## FIRE AND THEFT

	Personal Auto Type Vehicles	Misc. Type Vehicles
	Buildings and Standard Open Lots	Buildings and Open Lots
Territory	Open Lots	Open Lots
101	0.31	0.19
102	0.32	0.19
ALL OTHER	0.19	0.19

## SPECIFIED CAUSES OF LOSS

	Personal Auto Type Vehicles	Misc. Type Vehicles
	Standard	Non-Standard
Territory	Buildings	Buildings
	Open Lots	Open Lots
101	0.46	0.37
102	0.48	0.37
ALL OTHER	0.37	0.37

## LIMITED SPECIFIED CAUSES OF LOSS

	Personal Auto Type Vehicles	Misc. Type Vehicles
	Standard	Non-Standard
Territory	Buildings	Buildings
	Open Lots	Open Lots
101	0.44	0.32
102	0.45	0.32
ALL OTHER	0.32	0.32

## COMPREHENSIVE

	Personal Auto Type Vehicles	Misc. Type Vehicles
	Standard	Non-Standard
Territory	Buildings	Buildings and Open Lots
	Open Lots	Open Lots
101	0.56	0.51
102	0.57	0.51
ALL OTHER	0.44	0.51

## BLANKET COLLISION

	First \$50,000 and Under	\$50,001 to \$100,000	Over \$100,000
Deductible			
\$100	1.45	0.57	0.21
\$250	0.90	0.34	0.13

## GARAGEKEEPERS

	Specified Causes of Loss	Collision
Territory	Legal Liability \$6,000 Limit	Legal Liability \$6,000 Limit
ALL	39	32

INSURANCE SERVICES OFFICE, INC.

TENNESSEE  
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 <sup>(a)</sup>	\$500 Med Pay <sup>(a)</sup>
101		
102		
103		
104		
106		
109		
112		
120		
121		
122		
123		
124		
125		
126		
127		
128		
129		
130		

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



INSURANCE SERVICES OFFICE, INC.

TENNESSEE  
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR VAN POOLS POLICY COVERAGES

Territory Code	Physical Damage		Specified Causes of Loss <sup>(a)</sup>
	Comprehensive <sup>(a)</sup>	Collision	
101		5.2%	
102		1.2%	
103		2.9%	
104		2.6%	
106		2.0%	
109		2.7%	
112		3.4%	
120		3.3%	
121		4.7%	
122		1.7%	
123		3.1%	
124		9.7%	
125		8.4%	
126		-2.1%	
127		5.5%	
128		1.8%	
129		5.9%	
130		6.1%	

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

## INSURANCE SERVICES OFFICE, INC.

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

## FOR VAN POOLS POLICY COVERAGES

Territory	Liability	\$500	Physical Damage		Specified Causes
Code	\$100,000 CSL <sup>(a)</sup>	Med Pay <sup>(b)</sup>	Comprehensive <sup>(c)</sup>	Collision <sup>(d)</sup>	of Loss <sup>(e)</sup>
101	767	6	131	321	122
102	725	6	108	339	101
103	558	4	117	281	110
104	570	4	108	310	101
106	444	3	104	260	97
109	423	3	138	339	129
112	420	3	115	244	108
120	452	4	116	314	109
121	368	3	130	311	121
122	387	3	115	245	108
123	387	3	128	296	119
124	473	4	112	284	105
125	642	5	121	348	113
126	405	3	141	324	132
127	389	3	88	286	82
128	434	3	119	287	112
129	440	3	107	234	100
130	392	3	123	363	115

- (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.

TENNESSEE  
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 <sup>(a)</sup>	\$500 Med Pay <sup>(a)</sup>
101		
102		
103		
104		
106		
109		
112		
120		
121		
122		
123		
124		
125		
126		
127		
128		
129		
130		

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

INSURANCE SERVICES OFFICE, INC.

TENNESSEE  
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR TAXIS AND LIMOUSINES POLICY COVERAGES

Territory Code	Physical Damage		Specified Causes of Loss <sup>(a)</sup>
	Comprehensive <sup>(a)</sup>	Collision	
101		5.2%	
102		1.2%	
103		2.9%	
104		2.6%	
106		2.0%	
109		2.7%	
112		3.4%	
120		3.3%	
121		4.7%	
122		1.7%	
123		3.1%	
124		9.7%	
125		8.4%	
126		-2.1%	
127		5.5%	
128		1.8%	
129		5.9%	
130		6.1%	

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

## INSURANCE SERVICES OFFICE, INC.

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

## FOR TAXIS AND LIMOUSINES POLICY COVERAGES

Territory	Liability	\$500	Physical Damage		Specified Causes
Code	\$100,000 CSL <sup>(a)</sup>	Med Pay <sup>(b)</sup>	Comprehensive <sup>(c)</sup>	Collision <sup>(d)</sup>	of Loss <sup>(e)</sup>
101	3168	25	131	321	122
102	2995	23	108	339	101
103	2306	18	117	281	110
104	2356	18	108	310	101
106	1835	14	104	260	97
109	1748	14	138	339	129
112	1736	14	115	244	108
120	1866	15	116	314	109
121	1519	12	130	311	121
122	1600	12	115	245	108
123	1600	12	128	296	119
124	1953	15	112	284	105
125	2654	21	121	348	113
126	1674	13	141	324	132
127	1606	13	88	286	82
128	1792	14	119	287	112
129	1817	14	107	234	100
130	1618	13	123	363	115

- (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.

TENNESSEE  
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 <sup>(a)</sup>	\$500 Med Pay <sup>(a)</sup>
101		
102		
103		
104		
106		
109		
112		
120		
121		
122		
123		
124		
125		
126		
127		
128		
129		
130		

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

INSURANCE SERVICES OFFICE, INC.

TENNESSEE  
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR SCHOOL AND CHURCH BUSES POLICY COVERAGES

Territory Code	Physical Damage		Specified Causes of Loss <sup>(a)</sup>
	Comprehensive <sup>(a)</sup>	Collision	
101		5.1%	
102		1.2%	
103		2.9%	
104		2.6%	
106		1.5%	
109		3.0%	
112		3.3%	
120		3.9%	
121		4.6%	
122		0.8%	
123		2.7%	
124		9.8%	
125		8.5%	
126		-2.4%	
127		5.8%	
128		2.1%	
129		6.2%	
130		6.3%	

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

## INSURANCE SERVICES OFFICE, INC.

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

## FOR SCHOOL AND CHURCH BUSES POLICY COVERAGES

Territory	Liability	\$500	Physical Damage		Specified Causes
Code	\$100,000 CSL <sup>(a)</sup>	Med Pay <sup>(b)</sup>	Comprehensive <sup>(c)</sup>	Collision <sup>(d)</sup>	of Loss <sup>(e)</sup>
101	281	3	90	164	84
102	266	3	74	174	69
103	205	3	81	144	76
104	209	3	74	159	69
106	163	3	71	133	67
109	155	3	95	174	88
112	154	3	79	125	74
120	166	2	80	161	75
121	135	2	89	159	83
122	142	2	79	125	74
123	142	2	88	151	82
124	173	3	77	146	72
125	235	3	83	178	78
126	149	2	97	166	90
127	142	2	60	146	56
128	159	2	82	147	77
129	161	3	74	120	69
130	144	2	85	186	79

- (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.

TENNESSEE  
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 <sup>(a)</sup>	\$500 Med Pay <sup>(a)</sup>
101		
102		
103		
104		
106		
109		
112		
120		
121		
122		
123		
124		
125		
126		
127		
128		
129		
130		

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

INSURANCE SERVICES OFFICE, INC.

TENNESSEE  
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR ALL OTHER BUSES POLICY COVERAGES

Territory Code	Physical Damage		Specified Causes of Loss <sup>(a)</sup>
	Comprehensive <sup>(a)</sup>	Collision	
101		5.1%	
102		1.2%	
103		2.9%	
104		2.6%	
106		1.5%	
109		3.0%	
112		3.3%	
120		3.9%	
121		4.6%	
122		0.8%	
123		2.7%	
124		9.8%	
125		8.5%	
126		-2.4%	
127		5.8%	
128		2.1%	
129		6.2%	
130		6.3%	

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

## INSURANCE SERVICES OFFICE, INC.

TENNESSEE  
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR ALL OTHER BUSES POLICY COVERAGES

Territory	Liability	\$500	Physical Damage		Specified Causes
Code	\$100,000 CSL <sup>(a)</sup>	Med Pay <sup>(b)</sup>	Comprehensive <sup>(c)</sup>	Collision <sup>(d)</sup>	of Loss <sup>(e)</sup>
101	1942	15	90	164	84
102	1835	15	74	174	69
103	1414	14	81	144	76
104	1444	13	74	159	69
106	1125	11	71	133	67
109	1072	13	95	174	88
112	1064	12	79	125	74
120	1144	11	80	161	75
121	931	12	89	159	83
122	980	9	79	125	74
123	980	12	88	151	82
124	1197	13	77	146	72
125	1626	13	83	178	78
126	1026	12	97	166	90
127	984	12	60	146	56
128	1098	12	82	147	77
129	1113	13	74	120	69
130	992	12	85	186	79

- (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.

TENNESSEE  
 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	\$38,631,425	\$42,735,880	1.106	20%	3,615
06/30/18	\$38,984,538	\$42,339,336	1.086	30%	3,641
06/30/19	\$38,775,568	\$36,656,449	0.945	50%	3,288
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				1.020
(7)	EXPECTED EXPERIENCE RATIO (D).				1.050
(8)	CREDIBILITY (E).				0.95
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ( (6) * (8) ) + ( (7) * (1.000- (8)) ).				1.022
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ( (9) - 1.000 ).				2.2%
(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 02/01/21 WHICH IS ASSUMED FOR THE PURPOSES OF TRENDING, SUBJECT TO A MAXIMUM OF THE N-VALUE CORRESPONDING TO THE LATEST YEAR SHOWN ON THE FOLLOWING PAGE, FOOTNOTE B. IN THIS REVISION, THE PERIOD M IS 1.00 YEAR(S).				
(E)	CREDIBILITY IS BASED ON A 3 YEAR TOTAL OF CLAIMS FOR B.I. AND P.D. SHOWN IN COLUMN (5). THE STANDARD FOR FULL CREDIBILITY IS 11,500 CLAIMS (SEE CREDIBILITY TABLES IN SECTION C).				

INSURANCE SERVICES OFFICE, INC.

TENNESSEE  
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	\$17,208,308	\$12,014,900	
ALLOCATED LOSS	06/30/18	\$16,623,782	\$12,698,854	
ADJUSTMENT EXPENSES	06/30/19	\$12,129,892	\$12,433,550	
(2) DEVELOPED LOSSES AND	06/30/17	\$19,923,349	\$13,282,472	
ALL LOSS ADJUSTMENT	06/30/18	\$20,426,057	\$14,164,302	
EXPENSES (A)	06/30/19	\$17,238,396	\$14,278,689	
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)		5.6%	4.3%	5.0%
(4) TRENDED LOSSES AND	06/30/17	\$26,278,897	\$16,456,983	\$42,735,880
ALL LOSS ADJUSTMENT	06/30/18	\$25,512,145	\$16,827,191	\$42,339,336
EXPENSES (B)	06/30/19	\$20,393,022	\$16,263,427	\$36,656,449

(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	1.143	1.014
06/30/19	1.322	1.044

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

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

INSURANCE SERVICES OFFICE, INC.

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

		(1)	(2)	(3)	(4)	(5)
COVERAGE	ACCIDENT YEAR	AGGREGATE LOSS COST AT CURRENT LEVEL (B)	INCURRED LOSSES (C)	EXPERIENCE RATIO (2) / (1)	ACCIDENT YEAR WEIGHTS	NUMBER OF PAID CLAIMS
O.T.C.	06/30/15	\$4,809,922	\$4,901,271	1.019	10%	663
	06/30/16	\$4,941,674	\$4,916,411	0.995	15%	675
	06/30/17	\$4,990,943	\$5,589,554	1.120	20%	717
	06/30/18	\$5,014,460	\$4,649,327	0.927	25%	677
	06/30/19	\$5,030,709	\$4,427,040	0.880	30%	712
COLL.	06/30/17	\$14,214,843	\$12,969,261	0.912	20%	1,319
	06/30/18	\$14,627,947	\$15,781,636	1.079	30%	1,418
	06/30/19	\$14,640,136	\$15,269,570	1.043	50%	1,245

					O.T.C.	COLLISION
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				0.971	1.028
(7)	EXPECTED EXPERIENCE RATIO (D).				1.051	1.025
(8)	CREDIBILITY (E).				0.55	0.90
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ( (6) * (8) ) + ( (7) * (1.000 - (8)) ).				1.007	1.028
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ( (9) - 1.000 ).				0.7%	2.8%
(11)	FILED CHANGE.				N.C.	2.8%
(A)	TRUCK, TRACTOR AND TRAILER EXPERIENCE IS FOR VEHICLES WRITTEN IN ACCORDANCE WITH RULE 23 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE.					
(B)	THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY EXTENDING EXPOSURES BY THE CURRENT LOSS COSTS AND ADJUSTING TO A PROSPECTIVE OCN LEVEL BY THE APPLICATION OF OCN TREND FACTORS. (SEE SUBSEQUENT PAGE).					
(C)	LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSES FOR O.T.C. AND COLL. SEE FOLLOWING PAGE.					
(D)	EXPECTED EXPERIENCE RATIO IS EQUAL TO THE LOSS TREND FACTOR DIVIDED BY THE OCN TREND FACTOR, PROJECTED FOR M YEARS. THE PERIOD M IS EQUAL TO THE NUMBER OF YEARS FROM ONE YEAR BEYOND THE IMPLEMENTATION DATE OF THE LAST REVISION TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 02/01/21 WHICH IS ASSUMED FOR THE PURPOSES OF TRENDING, SUBJECT TO A MAXIMUM OF THE N-VALUE CORRESPONDING TO THE LATEST YEAR SHOWN ON THE FOLLOWING PAGE, FOOTNOTE B. IN THIS REVISION, THE PERIOD M IS 1.00 YEAR(S).					
(E)	CREDIBILITY IS BASED ON A 5 YEAR TOTAL OF CLAIMS FOR O.T.C. AND A 3 YEAR TOTAL OF CLAIMS FOR COLLISION SHOWN IN COLUMN (5). THE STANDARDS FOR FULL CREDIBILITY ARE 11,000 CLAIMS FOR O.T.C. AND 4,500 CLAIMS FOR COLLISION (SEE CREDIBILITY TABLES IN SECTION C).					

## INSURANCE SERVICES OFFICE, INC.

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

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) PAID LOSSES	06/30/15	\$2,870,555	----
	06/30/16	\$3,053,197	----
	06/30/17	\$3,674,027	\$9,409,263
	06/30/18	\$3,232,578	\$11,979,984
	06/30/19	\$3,171,474	\$12,390,171
(2) DEVELOPED LOSSES AND	06/30/15	\$3,243,727	----
ALL LOSS ADJUSTMENT	06/30/16	\$3,450,113	----
EXPENSES (A)	06/30/17	\$4,155,802	\$10,621,835
	06/30/18	\$3,663,772	\$13,442,620
	06/30/19	\$3,698,446	\$13,524,863
(3) SELECTED ANNUAL LOSS			
TREND (SEE TREND		6.0%	4.0%
EXHIBIT IN SECTION C)			
(4) TRENDED LOSSES AND	06/30/15	\$4,901,271	----
ALL LOSS ADJUSTMENT	06/30/16	\$4,916,411	----
EXPENSES (B)	06/30/17	\$5,589,554	\$12,969,261
	06/30/18	\$4,649,327	\$15,781,636
	06/30/19	\$4,427,040	\$15,269,570
(A) PAID LOSSES ARE ADJUSTED BY THE FOLLOWING:			
1 - LOSS ADJUSTMENT EXPENSE FACTORS:			
		O.T.C	COLL.
		1.130	1.130
2 - LOSS DEVELOPMENT FACTORS:			
	YEAR ENDING	O.T.C.	COLL.
	06/30/15	1.000	-----
	06/30/16	1.000	-----
	06/30/17	1.001	0.999
	06/30/18	1.003	0.993
	06/30/19	1.032	0.966

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

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

INSURANCE SERVICES OFFICE, INC.

TENNESSEE  
TRUCKS, TRACTORS AND TRAILERS  
AUTOMOBILE PHYSICAL DAMAGE INSURANCE  
DETERMINATION OF PHYSICAL DAMAGE TREND  
AGGREGATE LOSS COSTS

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) AGGREGATE LOSS COSTS	06/30/15	\$4,512,122	----
AT CURRENT LEVEL	06/30/16	\$4,679,616	----
	06/30/17	\$4,766,899	\$13,174,090
	06/30/18	\$4,835,545	\$13,761,004
	06/30/19	\$4,893,686	\$13,982,938
(2) SELECTED ANNUAL OCN			
TREND (SEE TREND		0.9%	1.5%
EXHIBIT IN SECTION C)			
(3) TRENDING AGGREGATE	06/30/15	\$4,809,922	----
LOSS COSTS AT	06/30/16	\$4,941,674	----
CURRENT LEVEL (A)	06/30/17	\$4,990,943	\$14,214,843
	06/30/18	\$5,014,460	\$14,627,947
	06/30/19	\$5,030,709	\$14,640,136
(A) TRENDING AGGREGATE LOSS COSTS ARE EQUAL TO (1) * ((1.0 + (2)) ** N),			
WHERE N IS EQUAL TO THE NUMBER OF YEARS PROJECTION FROM THE AVERAGE DATE OF			
WRITING TO SIX MONTHS BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF			
02/01/21 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING BOTH OTC			
AND COLLISION.			

YEAR ENDING	AVERAGE DATE OF WRITING	PROJECTION PERIOD OTC	PROJECTION PERIOD COLL
06/30/15	7/1/14	7.083	-----
06/30/16	7/1/15	6.083	-----
06/30/17	7/1/16	5.083	5.083
06/30/18	7/1/17	4.083	4.083
06/30/19	7/1/18	3.083	3.083



INSURANCE SERVICES OFFICE, INC.

TENNESSEE  
 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	\$6,058,154	\$6,551,290	1.081	10%	627
06/30/16	\$5,923,639	\$5,960,619	1.006	15%	671
06/30/17	\$5,840,698	\$6,440,452	1.103	20%	568
06/30/18	\$5,765,762	\$7,500,432	1.301	25%	623
06/30/19	\$5,639,612	\$4,594,356	0.815	30%	525
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				1.050
(7)	EXPECTED EXPERIENCE RATIO (D).				1.051
(8)	CREDIBILITY (E).				0.50
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ( (6) * (8) ) + ( (7) * (1.000- (8)) ).				1.051
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ( (9) - 1.000 ).				5.1%
(11)	FILED CHANGE.				5.1%
(A)	PRIVATE PASSENGER TYPE EXPERIENCE IS FOR VEHICLES WRITTEN IN ACCORDANCE WITH RULE 31 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE.				
(B)	THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY EXTENDING EXPOSURES BY THE CURRENT LOSS COSTS FROM THE LAST REVISION.				
(C)	LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSES FOR BODILY INJURY AND PROPERTY DAMAGE LIABILITY. SEE FOLLOWING PAGE.				
(D)	EXPECTED EXPERIENCE RATIO IS EQUAL TO THE COMBINED TREND FACTOR SHOWN ON THE FOLLOWING PAGE, PROJECTED FOR M YEARS. THE PERIOD M IS EQUAL TO THE NUMBER OF YEARS FROM ONE YEAR BEYOND THE IMPLEMENTATION DATE OF THE LAST REVISION TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 02/01/21 WHICH IS ASSUMED FOR THE PURPOSES OF TRENDING, SUBJECT TO A MAXIMUM OF THE N-VALUE CORRESPONDING TO THE LATEST YEAR SHOWN ON THE FOLLOWING PAGE, FOOTNOTE B. IN THIS REVISION, THE PERIOD M IS 1.00 YEAR(S).				
(E)	CREDIBILITY IS BASED ON A 5 YEAR TOTAL OF CLAIMS FOR B.I. AND P.D. SHOWN IN COLUMN (5). THE STANDARD FOR FULL CREDIBILITY IS 11,500 CLAIMS (SEE CREDIBILITY TABLES IN SECTION C).				

INSURANCE SERVICES OFFICE, INC.

TENNESSEE  
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	\$2,665,125	\$1,555,683	
ALLOCATED LOSS	06/30/16	\$2,080,327	\$1,949,975	
ADJUSTMENT EXPENSES	06/30/17	\$2,693,552	\$1,717,417	
	06/30/18	\$3,474,442	\$1,647,969	
	06/30/19	\$1,560,251	\$1,466,348	
(2) DEVELOPED LOSSES AND	06/30/15	\$2,885,064	\$1,712,963	
ALL LOSS ADJUSTMENT	06/30/16	\$2,285,551	\$2,149,262	
EXPENSES (A)	06/30/17	\$3,101,154	\$1,896,715	
	06/30/18	\$4,265,399	\$1,829,081	
	06/30/19	\$2,279,410	\$1,666,211	
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)		5.6%	4.3%	5.1%
(4) TRENDED LOSSES AND	06/30/15	\$4,243,929	\$2,307,361	\$6,551,290
ALL LOSS ADJUSTMENT	06/30/16	\$3,183,773	\$2,776,847	\$5,960,619
EXPENSES (B)	06/30/17	\$4,090,422	\$2,350,030	\$6,440,452
	06/30/18	\$5,327,483	\$2,172,948	\$7,500,432
	06/30/19	\$2,696,542	\$1,897,814	\$4,594,356
(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	1.359	1.033	

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

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

INSURANCE SERVICES OFFICE, INC.

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

COVERAGE	ACCIDENT YEAR	(1) AGGREGATE LOSS COST AT CURRENT LEVEL (B)	(2) INCURRED LOSSES (C)	(3) EXPERIENCE RATIO (2) / (1)	(4) ACCIDENT YEAR WEIGHTS	(5) NUMBER OF PAID CLAIMS
O.T.C.	06/30/15	\$1,225,528	\$1,041,340	0.850	10%	287
	06/30/16	\$1,177,792	\$1,286,650	1.092	15%	309
	06/30/17	\$1,180,156	\$1,312,163	1.112	20%	301
	06/30/18	\$1,170,795	\$1,162,117	0.993	25%	305
	06/30/19	\$1,139,365	\$1,128,059	0.990	30%	332
COLL.	06/30/17	\$3,376,604	\$3,092,107	0.916	20%	476
	06/30/18	\$3,301,932	\$3,428,979	1.038	30%	488
	06/30/19	\$3,191,346	\$3,044,194	0.954	50%	477

		O.T.C.	COLLISION
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).	1.016	0.971
(7)	EXPECTED EXPERIENCE RATIO (D).	1.056	1.034
(8)	CREDIBILITY (E).	0.40	0.60
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ( (6) * (8) ) + ( (7) * (1.000 - (8)) ).	1.040	0.996
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ( (9) - 1.000 ).	4.0%	-0.4%
(11)	FILED CHANGE.	4.0%	N.C.
(A)	PRIVATE PASSENGER TYPE EXPERIENCE IS FOR VEHICLES WRITTEN IN ACCORDANCE WITH RULE 31 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE.		
(B)	THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY EXTENDING EXPOSURES BY THE CURRENT LOSS COSTS AND ADJUSTING TO A PROSPECTIVE OCN LEVEL BY THE APPLICATION OF OCN TREND FACTORS. (SEE SUBSEQUENT PAGE).		
(C)	LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSES FOR O.T.C. AND COLL. SEE FOLLOWING PAGE.		
(D)	EXPECTED EXPERIENCE RATIO IS EQUAL TO THE LOSS TREND FACTOR DIVIDED BY THE OCN TREND FACTOR, PROJECTED FOR M YEARS. THE PERIOD M IS EQUAL TO THE NUMBER OF YEARS FROM ONE YEAR BEYOND THE IMPLEMENTATION DATE OF THE LAST REVISION TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 02/01/21 WHICH IS ASSUMED FOR THE PURPOSES OF TRENDING, SUBJECT TO A MAXIMUM OF THE N-VALUE CORRESPONDING TO THE LATEST YEAR SHOWN ON THE FOLLOWING PAGE, FOOTNOTE B. IN THIS REVISION, THE PERIOD M IS 1.00 YEAR(S).		
(E)	CREDIBILITY IS BASED ON A 5 YEAR TOTAL OF CLAIMS FOR O.T.C. AND A 3 YEAR TOTAL OF CLAIMS FOR COLLISION SHOWN IN COLUMN (5). THE STANDARDS FOR FULL CREDIBILITY ARE 8,500 CLAIMS FOR O.T.C. AND 3,500 CLAIMS FOR COLLISION (SEE CREDIBILITY TABLES IN SECTION C).		

## INSURANCE SERVICES OFFICE, INC.

TENNESSEE  
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	\$589,974	----
	06/30/16	\$776,161	----
	06/30/17	\$843,287	\$2,243,339
	06/30/18	\$794,582	\$2,605,593
	06/30/19	\$804,607	\$2,525,039
(2) DEVELOPED LOSSES AND	06/30/15	\$666,671	----
ALL LOSS ADJUSTMENT	06/30/16	\$877,062	----
EXPENSES (A)	06/30/17	\$952,914	\$2,532,438
	06/30/18	\$898,776	\$2,920,766
	06/30/19	\$929,208	\$2,696,363
(3) SELECTED ANNUAL LOSS			
TREND (SEE TREND		6.5%	4.0%
EXHIBIT IN SECTION C)			
(4) TRENDED LOSSES AND	06/30/15	\$1,041,340	----
ALL LOSS ADJUSTMENT	06/30/16	\$1,286,650	----
EXPENSES (B)	06/30/17	\$1,312,163	\$3,092,107
	06/30/18	\$1,162,117	\$3,428,979
	06/30/19	\$1,128,059	\$3,044,194
(A) PAID LOSSES ARE ADJUSTED BY THE FOLLOWING:			
1 - LOSS ADJUSTMENT EXPENSE FACTORS:			
		O.T.C	COLL.
		1.130	1.130
2 - LOSS DEVELOPMENT FACTORS:			
	YEAR ENDING	O.T.C.	COLL.
	06/30/15	1.000	-----
	06/30/16	1.000	-----
	06/30/17	1.000	0.999
	06/30/18	1.001	0.992
	06/30/19	1.022	0.945

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

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

INSURANCE SERVICES OFFICE, INC.

TENNESSEE  
PRIVATE PASSENGER TYPES  
AUTOMOBILE PHYSICAL DAMAGE INSURANCE  
DETERMINATION OF PHYSICAL DAMAGE TREND  
AGGREGATE LOSS COSTS

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) AGGREGATE LOSS COSTS	06/30/15	\$1,149,651	----
AT CURRENT LEVEL	06/30/16	\$1,115,333	----
	06/30/17	\$1,127,179	\$3,275,077
	06/30/18	\$1,129,021	\$3,221,397
	06/30/19	\$1,108,332	\$3,131,841
(2) SELECTED ANNUAL OCN			
TREND (SEE TREND		0.9%	0.6%
EXHIBIT IN SECTION C)			
(3) TRENDING AGGREGATE	06/30/15	\$1,225,528	----
LOSS COSTS AT	06/30/16	\$1,177,792	----
CURRENT LEVEL (A)	06/30/17	\$1,180,156	\$3,376,604
	06/30/18	\$1,170,795	\$3,301,932
	06/30/19	\$1,139,365	\$3,191,346
(A) TRENDING AGGREGATE LOSS COSTS ARE EQUAL TO (1) * ((1.0 + (2)) ** N),			
WHERE N IS EQUAL TO THE NUMBER OF YEARS PROJECTION FROM THE AVERAGE DATE OF			
WRITING TO SIX MONTHS BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF			
02/01/21 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING BOTH OTC			
AND COLLISION.			

YEAR ENDING	AVERAGE DATE OF WRITING	PROJECTION PERIOD OTC	PROJECTION PERIOD COLL
06/30/15	7/1/14	7.083	-----
06/30/16	7/1/15	6.083	-----
06/30/17	7/1/16	5.083	5.083
06/30/18	7/1/17	4.083	4.083
06/30/19	7/1/18	3.083	3.083

INSURANCE SERVICES OFFICE, INC.

TENNESSEE  
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	\$149,273	\$244,494	1.638	10%	14
	06/30/16	\$262,283	\$241,691	0.921	15%	16
	06/30/17	\$194,584	\$172,312	0.886	20%	15
	06/30/18	\$230,676	\$151,900	0.658	25%	10
	06/30/19	\$354,787	\$103,018	0.290	30%	8
COLL.	06/30/15	\$175,449	\$203,263	1.159	10%	34
	06/30/16	\$233,968	\$147,040	0.628	15%	24
	06/30/17	\$190,679	\$246,847	1.295	20%	28
	06/30/18	\$226,401	\$130,701	0.577	25%	11
	06/30/19	\$161,052	\$73,221	0.455	30%	9
					O.T.C.	COLLISION
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				0.731	0.750
(7)	EXPECTED EXPERIENCE RATIO (D).				1.214	1.129
(8)	CREDIBILITY (E).				0.05	0.20
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ( (6) * (8) ) + ( (7) * (1.000 - (8)) ).				1.190	1.053
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ( (9) - 1.000 ).				19.0%	5.3%
(11)	FILED CHANGE.				19.0%	5.3%
(A)	GARAGE EXPERIENCE INCLUDES ALL CLASSES WRITTEN IN ACCORDANCE WITH RULE 48 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE.					
(B)	THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY APPLYING FACTORS TO ADJUST THE REPORTED EARNED PREMIUM TO THE CURRENT ISO LOSS COST LEVEL.					
(C)	LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSES FOR O.T.C. AND COLL. SEE FOLLOWING PAGE.					
(D)	EXPECTED EXPERIENCE RATIO IS EQUAL TO THE LOSS TREND FACTOR, PROJECTED FOR M YEARS. THE PERIOD M IS EQUAL TO THE NUMBER OF YEARS FROM ONE YEAR BEYOND THE IMPLEMENTATION DATE OF THE LAST REVISION TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 02/01/21 WHICH IS ASSUMED FOR THE PURPOSES OF TRENDING, SUBJECT TO A MAXIMUM OF THE N-VALUE CORRESPONDING TO THE LATEST YEAR SHOWN ON THE FOLLOWING PAGE, FOOTNOTE B. IN THIS REVISION, THE PERIOD M IS 3.083 YEAR(S).					
(E)	CREDIBILITY IS BASED ON A 5 YEAR TOTAL OF CLAIMS FOR O.T.C. AND A 5 YEAR TOTAL OF CLAIMS FOR COLLISION SHOWN IN COLUMN (5). THE STANDARDS FOR FULL CREDIBILITY ARE 7,500 CLAIMS FOR O.T.C. AND 2,000 CLAIMS FOR COLLISION (SEE CREDIBILITY TABLES IN SECTION C).					

INSURANCE SERVICES OFFICE, INC.

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

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) PAID LOSSES	06/30/15	\$138,519	\$136,408
	06/30/16	\$145,798	\$102,849
	06/30/17	\$110,519	\$179,809
	06/30/18	\$103,860	\$99,618
	06/30/19	\$72,346	\$59,414
(2) DEVELOPED LOSSES AND	06/30/15	\$156,526	\$153,987
ALL LOSS ADJUSTMENT	06/30/16	\$164,752	\$115,871
EXPENSES (A)	06/30/17	\$125,136	\$202,168
	06/30/18	\$117,479	\$111,330
	06/30/19	\$84,858	\$64,855
(3) SELECTED ANNUAL LOSS			
TREND (SEE TREND		6.5%	4.0%
EXHIBIT IN SECTION C)			
(4) TRENDED LOSSES AND	06/30/15	\$244,494	\$203,263
ALL LOSS ADJUSTMENT	06/30/16	\$241,691	\$147,040
EXPENSES (B)	06/30/17	\$172,312	\$246,847
	06/30/18	\$151,900	\$130,701
	06/30/19	\$103,018	\$73,221
(A) PAID LOSSES ARE ADJUSTED BY THE FOLLOWING:			
1 - LOSS ADJUSTMENT EXPENSE FACTORS:			
		O.T.C	COLL.
		1.130	1.130
2 - LOSS DEVELOPMENT FACTORS:			
	YEAR ENDING	O.T.C.	COLL.
	06/30/15	1.000	0.999
	06/30/16	1.000	0.997
	06/30/17	1.002	0.995
	06/30/18	1.001	0.989
	06/30/19	1.038	0.966

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

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

INSURANCE SERVICES OFFICE, INC.

TENNESSEE  
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	\$371,985	\$400,617	1.077	10%	45
	06/30/16	\$394,801	\$889,002	2.252	15%	75
	06/30/17	\$392,798	\$397,629	1.012	20%	59
	06/30/18	\$373,028	\$147,361	0.395	25%	23
	06/30/19	\$329,590	\$930,452	2.823	30%	86
COLL.	06/30/15	\$212,402	\$298,694	1.406	10%	51
	06/30/16	\$220,010	\$391,075	1.778	15%	72
	06/30/17	\$259,539	\$327,552	1.262	20%	70
	06/30/18	\$338,435	\$290,566	0.859	25%	44
	06/30/19	\$283,458	\$257,107	0.907	30%	39
					O.T.C.	COLLISION
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				1.594	1.147
(7)	EXPECTED EXPERIENCE RATIO (D).				1.214	1.129
(8)	CREDIBILITY (E).				0.15	0.35
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ( (6) * (8) ) + ( (7) * (1.000 - (8)) ).				1.271	1.135
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ( (9) - 1.000 ).				27.1%	13.5%
(11)	FILED CHANGE.				25.0%	13.5%
(A)	GARAGE EXPERIENCE INCLUDES ALL CLASSES WRITTEN IN ACCORDANCE WITH RULE 54 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE.					
(B)	THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY APPLYING FACTORS TO ADJUST THE REPORTED EARNED PREMIUM TO THE CURRENT ISO LOSS COST LEVEL.					
(C)	LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSES FOR O.T.C. AND COLL. SEE FOLLOWING PAGE.					
(D)	EXPECTED EXPERIENCE RATIO IS EQUAL TO THE LOSS TREND FACTOR, PROJECTED FOR M YEARS. THE PERIOD M IS EQUAL TO THE NUMBER OF YEARS FROM ONE YEAR BEYOND THE IMPLEMENTATION DATE OF THE LAST REVISION TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 02/01/21 WHICH IS ASSUMED FOR THE PURPOSES OF TRENDING, SUBJECT TO A MAXIMUM OF THE N-VALUE CORRESPONDING TO THE LATEST YEAR SHOWN ON THE FOLLOWING PAGE, FOOTNOTE B. IN THIS REVISION, THE PERIOD M IS 3.083 YEAR(S).					
(E)	CREDIBILITY IS BASED ON A 5 YEAR TOTAL OF CLAIMS FOR O.T.C. AND A 5 YEAR TOTAL OF CLAIMS FOR COLLISION SHOWN IN COLUMN (5). THE STANDARDS FOR FULL CREDIBILITY ARE 7,500 CLAIMS FOR O.T.C. AND 2,000 CLAIMS FOR COLLISION (SEE CREDIBILITY TABLES IN SECTION C).					



INSURANCE SERVICES OFFICE, INC.

TENNESSEE  
GARAGEKEEPERS  
AUTOMOBILE PHYSICAL DAMAGE INSURANCE  
DETERMINATION OF PHYSICAL DAMAGE LOSSES

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) PAID LOSSES	06/30/15	\$226,971	\$200,250
	06/30/16	\$535,213	\$272,178
	06/30/17	\$254,020	\$235,987
	06/30/18	\$98,014	\$216,644
	06/30/19	\$579,710	\$190,844
(2) DEVELOPED LOSSES AND	06/30/15	\$256,477	\$226,283
ALL LOSS ADJUSTMENT	06/30/16	\$606,000	\$308,176
EXPENSES (A)	06/30/17	\$288,765	\$268,265
	06/30/18	\$113,968	\$247,501
	06/30/19	\$766,435	\$227,730
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)		6.5%	4.0%
(4) TRENDED LOSSES AND	06/30/15	\$400,617	\$298,694
ALL LOSS ADJUSTMENT	06/30/16	\$889,002	\$391,075
EXPENSES (B)	06/30/17	\$397,629	\$327,552
	06/30/18	\$147,361	\$290,566
	06/30/19	\$930,452	\$257,107
(A) PAID LOSSES ARE ADJUSTED BY THE FOLLOWING:			
1 - LOSS ADJUSTMENT EXPENSE FACTORS:		O.T.C	COLL.
		1.130	1.130
2 - LOSS DEVELOPMENT FACTORS:			
	YEAR ENDING	O.T.C.	COLL.
	06/30/15	1.000	1.000
	06/30/16	1.002	1.002
	06/30/17	1.006	1.006
	06/30/18	1.029	1.011
	06/30/19	1.170	1.056

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

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

INSURANCE SERVICES OFFICE, INC.

TENNESSEE  
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*
101	9627	552.70	589.21	1.066	0.40	1.044	1.007	511	526
102	12440	541.73	619.98	1.144	0.50	1.087	1.048	483	517
103	5976	418.21	449.50	1.075	0.30	1.044	1.007	372	383
104	7889	411.70	351.34	0.853	0.30	0.977	0.942	380	366
106	666	319.75	182.08	0.569	0.05	1.007	0.971	296	294
109	10939	290.10	279.58	0.964	0.30	1.010	0.974	282	281
112	2736	309.99	345.77	1.115	0.15	1.043	1.006	280	288
120	88	318.43	120.49	0.378	0.00	1.030	0.993	301	306
121	2750	273.13	257.82	0.944	0.15	1.017	0.981	245	246
122	917	265.01	283.20	1.069	0.05	1.032	0.995	258	262
123	3702	298.18	266.07	0.892	0.15	1.009	0.973	258	256
124	2103	334.30	428.50	1.282	0.15	1.068	1.030	315	332
125	10828	456.57	472.82	1.036	0.40	1.032	0.995	428	435
126	17467	284.87	301.44	1.058	0.40	1.041	1.004	270	277
127	2076	276.40	222.99	0.807	0.15	0.997	0.961	259	254
128	5574	319.71	340.28	1.064	0.25	1.039	1.002	289	296
129	2894	325.74	270.40	0.830	0.15	1.000	0.964	293	289
130	2077	330.71	281.77	0.852	0.10	1.012	0.976	261	260
SW	100749	384.87	396.49	1.030		1.037			

\* KEYED TO A STATEWIDE LOSS COST CHANGE OF 2.2 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.

TENNESSEE  
COMMERCIAL AUTOMOBILE INSURANCE  
SINGLE LIMIT LIABILITY

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
T	EARNED CAR	\$100000	EXPER LOSS					BASE	BASE	BASE	ADV
E	YRS YR	UND	COST 5 YRS				INDEX	CLASS	CLASS	CLASS	LOSS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	LOSS	LOSS	LOSS	LOSS
R	06/30/2019	COST	06/30/2019	RATIO	CRED	RATIO	STATE	COST	COST	COST	COST
								PRES	IND*	REV	CHG**
101	2369	450.08	547.88	1.217	0.20	1.092	1.025	444	478	478	7.7%
102	2609	344.29	364.38	1.058	0.20	1.060	0.995	338	354	354	4.7%
103	1250	350.60	394.48	1.125	0.10	1.067	1.002	350	369	369	5.4%
104	1780	310.87	360.76	1.160	0.15	1.076	1.010	307	326	326	6.2%
106	135	248.58	67.18	0.270	0.00	1.061	0.996	237	248	248	4.6%
109	1376	294.87	343.14	1.164	0.10	1.071	1.006	294	311	311	5.8%
112	412	283.76	343.84	1.212	0.05	1.069	1.004	280	295	295	5.4%
120	7	318.57	0.00	0.000	0.00	1.061	0.996	298	312	312	4.7%
121	357	297.94	165.30	0.555	0.05	1.036	0.973	293	300	300	2.4%
122	79	290.01	273.23	0.942	0.00	1.061	0.996	277	290	290	4.7%
123	595	250.39	201.02	0.803	0.05	1.048	0.984	244	252	252	3.3%
124	338	255.78	150.59	0.589	0.05	1.037	0.974	253	259	259	2.4%
125	2189	307.38	365.82	1.190	0.15	1.080	1.014	304	324	324	6.6%
126	2250	220.57	168.15	0.762	0.15	1.016	0.954	220	221	221	0.5%
127	474	265.79	265.80	1.000	0.05	1.058	0.993	265	277	277	4.5%
128	862	295.03	242.00	0.820	0.10	1.037	0.974	290	297	297	2.4%
129	533	261.19	114.57	0.439	0.05	1.030	0.967	260	264	264	1.5%
130	290	247.29	525.73	2.126	0.05	1.114	1.046	250	275	275	10.0%
SW	17905	314.97	334.27	1.061		1.065					

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

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

INSURANCE SERVICES OFFICE, INC.

TENNESSEE  
COMMERCIAL AUTOMOBILE INSURANCE  
PHYSICAL DAMAGE - COMPREHENSIVE

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
T	EARNED CAR		EXPER LOSS					BASE	BASE
E	YRS YR	UND	COST 5 YRS				INDEX	CLASS	CLASS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	LOSS	LOSS
R	06/30/2019	COST	06/30/2019	RATIO	CRED	RATIO	STATE	COST	COST
								PRES	IND*
101	5628	90.78	73.72	0.812	0.15	0.957	0.978	128	126
102	9215	76.53	72.23	0.944	0.20	0.974	0.995	106	106
103	4052	79.72	104.20	1.307	0.15	1.031	1.053	115	122
104	4834	71.34	58.66	0.822	0.10	0.966	0.987	106	105
106	406	70.30	95.63	1.360	0.05	1.001	1.022	102	105
109	6021	80.04	93.10	1.163	0.15	1.009	1.031	135	140
112	1628	77.09	74.08	0.961	0.05	0.981	1.002	113	114
120	58	84.49	54.21	0.642	0.00	0.982	1.003	114	115
121	1694	85.64	87.00	1.016	0.05	0.984	1.005	127	129
122	363	76.00	62.02	0.816	0.00	0.982	1.003	113	114
123	1936	84.79	75.43	0.890	0.05	0.977	0.998	125	126
124	1320	75.03	109.25	1.456	0.05	1.006	1.028	110	114
125	7460	82.57	68.98	0.835	0.15	0.960	0.981	119	118
126	10151	88.55	79.98	0.903	0.20	0.966	0.987	138	137
127	1171	57.43	61.12	1.064	0.05	0.986	1.007	86	87
128	3534	75.16	73.82	0.982	0.10	0.982	1.003	117	118
129	1922	67.17	54.88	0.817	0.05	0.974	0.995	105	105
130	1134	82.10	181.90	2.216	0.05	1.044	1.066	121	130
SW	62527	80.46	79.01	0.982		0.979			

\* KEYED TO A STATEWIDE LOSS COST CHANGE OF 0.7 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.

TENNESSEE  
COMMERCIAL AUTOMOBILE INSURANCE  
PHYSICAL DAMAGE - COLLISION

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
T	EARNED CAR		EXPER LOSS					BASE	BASE	BASE	ADV
E	YRS YR	UND	COST 5 YRS				INDEX	CLASS	CLASS	CLASS	LOSS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	LOSS	LOSS	LOSS	LOSS
R	06/30/2019	COST	06/30/2019	RATIO	CRED	RATIO	STATE	COST	COST	COST	COST
								PRES	IND*	REV	CHG**
101	5633	239.99	248.82	1.037	0.40	1.008	1.024	240	253	253	5.4%
102	9326	277.48	261.90	0.944	0.50	0.967	0.983	264	267	267	1.1%
103	4201	202.30	196.72	0.972	0.30	0.984	1.000	215	221	221	2.8%
104	5044	210.90	203.90	0.967	0.30	0.982	0.998	238	244	244	2.5%
106	419	177.00	120.12	0.679	0.05	0.974	0.990	201	205	205	2.0%
109	6252	230.17	221.10	0.961	0.30	0.981	0.997	260	267	267	2.7%
112	1670	173.17	170.64	0.985	0.15	0.988	1.004	186	192	192	3.2%
120	58	262.07	42.65	0.163	0.00	0.989	1.005	239	247	247	3.3%
121	1781	215.63	230.61	1.069	0.15	1.001	1.017	234	245	245	4.7%
122	583	167.31	101.84	0.609	0.05	0.970	0.986	190	193	193	1.6%
123	1979	217.78	215.20	0.988	0.15	0.989	1.005	226	233	233	3.1%
124	1203	201.83	282.85	1.401	0.15	1.051	1.068	204	224	224	9.8%
125	7754	239.48	265.91	1.110	0.40	1.037	1.054	253	274	274	8.3%
126	10350	231.62	200.80	0.867	0.45	0.934	0.949	261	255	255	-2.3%
127	1192	171.71	195.43	1.138	0.15	1.011	1.027	213	225	225	5.6%
128	3508	195.94	183.27	0.935	0.25	0.976	0.992	222	226	226	1.8%
129	1877	169.65	193.94	1.143	0.15	1.012	1.028	174	184	184	5.7%
130	1277	273.47	345.46	1.263	0.10	1.016	1.033	269	286	286	6.3%
SW	64107	228.37	225.82	0.989		0.984					

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

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

INSURANCE SERVICES OFFICE, INC.

TENNESSEE  
COMMERCIAL AUTOMOBILE INSURANCE  
PHYSICAL DAMAGE - COMPREHENSIVE

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
T E R R	EARNED CAR YRS YR ENDED	UND LOSS COST	EXPER LOSS COST 5 YRS END	EXPER RATIO	CRED	FORM RATIO	INDEX (6) TO STATE	BASE CLASS LOSS COST PRES	BASE CLASS LOSS COST IND*	BASE CLASS LOSS COST REV	ADV LOSS COST CHG**
R	06/30/2019		06/30/2019								
101	1603	75.17	73.93	0.984	0.15	1.009	0.995	68	70	70	2.9%
102	1974	84.16	91.20	1.084	0.15	1.024	1.010	79	83	83	5.1%
103	929	79.35	100.43	1.266	0.10	1.038	1.024	73	78	78	6.8%
104	1240	92.68	109.82	1.185	0.10	1.030	1.016	83	88	88	6.0%
106	94	83.82	163.92	1.956	0.00	1.013	0.999	72	75	75	4.2%
109	843	133.89	90.57	0.676	0.10	0.979	0.965	133	134	134	0.8%
112	327	67.50	106.20	1.573	0.05	1.041	1.027	63	67	67	6.3%
120	3	58.60	0.00	0.000	0.00	1.013	0.999	77	80	80	3.9%
121	236	92.88	30.15	0.325	0.00	1.013	0.999	79	82	82	3.8%
122	66	72.57	166.28	2.291	0.00	1.013	0.999	77	80	80	3.9%
123	389	112.67	99.04	0.879	0.05	1.006	0.992	103	106	106	2.9%
124	189	92.46	43.67	0.472	0.00	1.013	0.999	88	91	91	3.4%
125	1613	86.43	92.23	1.067	0.15	1.021	1.007	76	80	80	5.3%
126	1546	113.32	108.05	0.953	0.15	1.004	0.990	108	111	111	2.8%
127	332	59.64	95.24	1.597	0.05	1.042	1.028	59	63	63	6.8%
128	585	87.50	72.13	0.824	0.05	1.004	0.990	79	81	81	2.5%
129	383	68.80	38.94	0.566	0.05	0.991	0.977	72	73	73	1.4%
130	204	103.69	146.61	1.414	0.05	1.033	1.019	98	104	104	6.1%
SW	12556	90.74	91.89	1.013		1.014					

\* KEYED TO A STATEWIDE LOSS COST CHANGE OF 4.0 PERCENT.

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

INSURANCE SERVICES OFFICE, INC.

TENNESSEE  
COMMERCIAL AUTOMOBILE INSURANCE  
PHYSICAL DAMAGE - COLLISION

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
T	EARNED CAR		EXPER LOSS					BASE	BASE
E	YRS YR	UND	COST 5 YRS				INDEX	CLASS	CLASS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	LOSS	LOSS
R	06/30/2019	COST	06/30/2019	RATIO	CRED	RATIO	STATE	COST	COST
								PRES	IND*
101	1609	336.06	410.00	1.220	0.30	1.071	1.059	393	415
102	1888	288.78	269.16	0.932	0.35	0.981	0.970	359	347
103	935	281.53	302.51	1.075	0.20	1.021	1.010	340	342
104	1175	272.37	266.10	0.977	0.25	1.000	0.989	325	320
106	102	172.87	39.49	0.228	0.05	0.968	0.957	207	197
109	802	219.94	203.13	0.924	0.20	0.990	0.979	290	283
112	312	217.76	233.41	1.072	0.10	1.014	1.003	271	271
120	4	230.04	0.00	0.000	0.00	1.007	0.996	332	329
121	202	343.27	188.71	0.550	0.10	0.961	0.951	394	373
122	47	247.01	264.46	1.071	0.05	1.010	0.999	338	336
123	346	215.16	253.15	1.177	0.10	1.024	1.013	277	279
124	181	226.20	200.45	0.886	0.05	1.001	0.990	282	278
125	1617	260.46	272.63	1.047	0.30	1.019	1.008	308	309
126	1430	205.67	199.83	0.972	0.25	0.998	0.987	264	260
127	317	202.57	202.65	1.000	0.10	1.006	0.995	272	270
128	555	272.12	211.09	0.776	0.15	0.972	0.961	328	314
129	369	226.01	216.33	0.957	0.10	1.002	0.991	309	305
130	195	251.44	239.49	0.952	0.05	1.004	0.993	319	315
SW	12086	264.05	265.77	1.007		1.011			

\* KEYED TO A STATEWIDE LOSS COST CHANGE OF -0.4 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

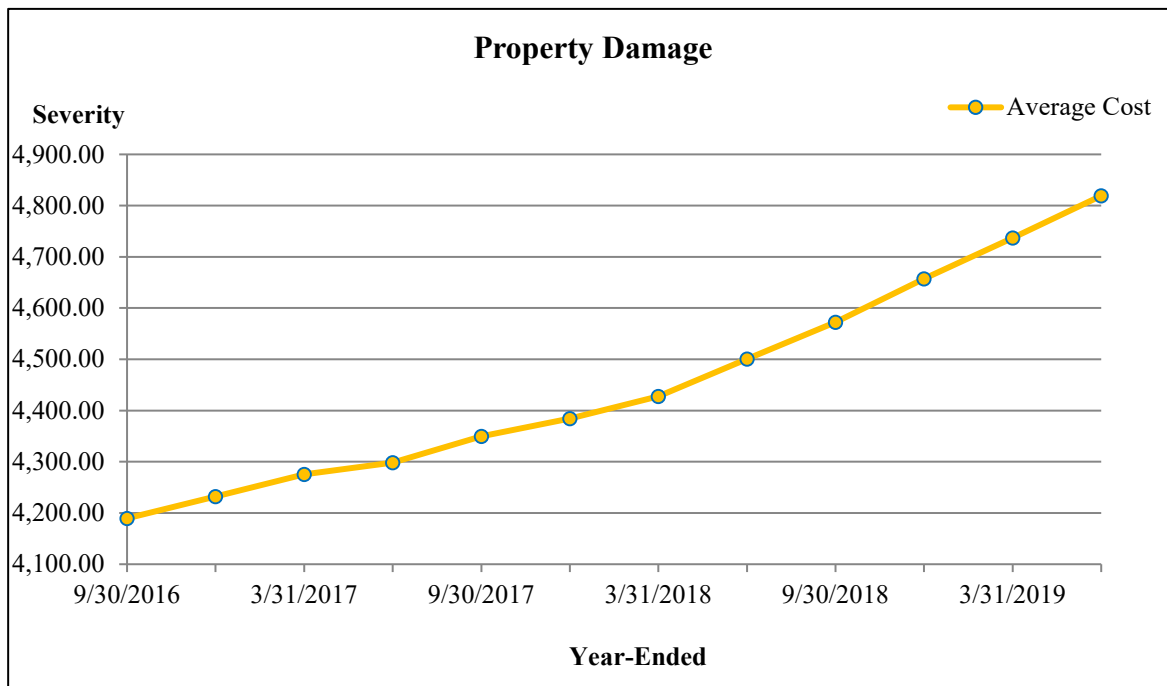
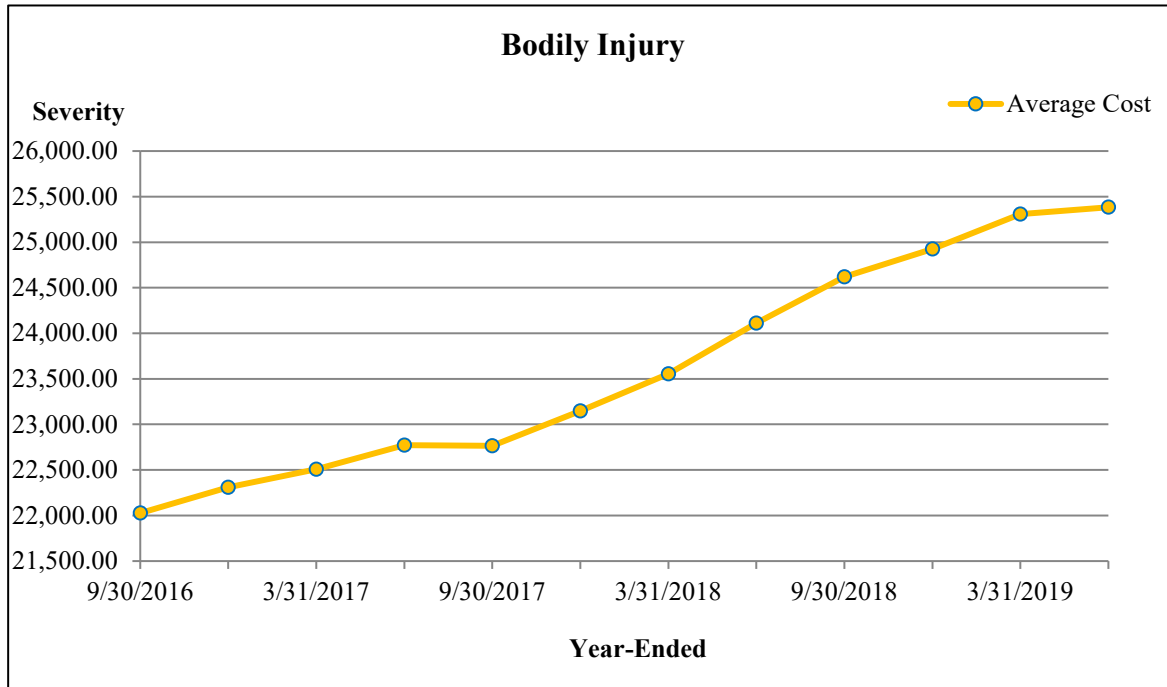
YEAR ENDED	TENNESSEE				MULTISTATE*			
	BODILY INJURY (\$100000 LIMITS)		PROPERTY DAMAGE (\$100000 LIMITS)		BODILY INJURY (\$100000 LIMITS)		PROPERTY DAMAGE (\$100000 LIMITS)	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	ACTUAL	EXPONENTIAL FIT	ACTUAL	EXPONENTIAL FIT	ACTUAL	EXPONENTIAL FIT	ACTUAL	EXPONENTIAL FIT
9/30/2016	17631.17	17203.65	4426.87	4363.85	22026.90	21848.89	4189.54	4153.75
12/31/2016	18085.34	17388.80	4429.19	4374.81	22307.82	22155.77	4232.32	4206.00
3/31/2017	18161.02	17575.94	4319.28	4385.78	22509.35	22466.96	4275.31	4258.89
6/30/2017	18078.58	17765.09	4252.62	4396.79	22773.42	22782.52	4298.06	4312.46
9/30/2017	17385.21	17956.28	4374.92	4407.82	22764.72	23102.51	4349.82	4366.70
12/31/2017	16803.40	18149.53	4532.26	4418.88	23146.22	23427.00	4384.06	4421.61
3/31/2018	17078.64	18344.86	4495.59	4429.97	23553.11	23756.04	4427.86	4477.23
6/30/2018	17720.07	18542.29	4478.85	4441.09	24110.33	24089.71	4500.51	4533.54
9/30/2018	18869.00	18741.85	4414.75	4452.24	24620.14	24428.06	4572.21	4590.55
12/31/2018	19526.32	18943.55	4333.15	4463.41	24926.85	24771.17	4657.49	4648.29
3/31/2019	20115.88	19147.42	4477.50	4474.61	25307.41	25119.09	4736.93	4706.75
6/30/2019	19859.24	19353.49	4568.89	4485.84	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) TENNESSEE	4.4%	1.0%
	(B) MULTISTATE	5.7%	5.1%
(10)	CREDIBILITY	0.05	0.20
(11)	WEIGHTED AVERAGE ANNUAL PERCENT CHANGE IN PAID CLAIM COSTS { (10) * (9A) } + { (1.0 - (10)) * (9B) }	5.6%	4.3%
(12)	SELECTED ANNUAL PERCENT CHANGE IN CLAIM FREQUENCY	0.0%	0.0%
(13)	AVERAGE ANNUAL PERCENT CHANGE IN LIABILITY LOSS RATIO (11) * (12)	5.6%	4.3%

\* EXCLUDES MASSACHUSETTS

## INSURANCE SERVICES OFFICE, INC.

Commercial Automobile Liability  
Average Paid Claim Cost Experience  
Multistate\*



\*Excludes Massachusetts

INSURANCE SERVICES OFFICE, INC.

COMMERCIAL AUTO LIABILITY  
INCURRED CLAIM FREQUENCY

MULTISTATE\*

TRUCKS, TRACTORS, AND TRAILERS

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

\* EXCLUDES MASSACHUSETTS

@ CHANGE BASED ON YEARS ENDING 3/31/XXXX

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

INSURANCE SERVICES OFFICE, INC.

COMMERCIAL AUTO LIABILITY  
INCURRED CLAIM FREQUENCY

MULTISTATE\*

PRIVATE PASSENGER TYPES

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

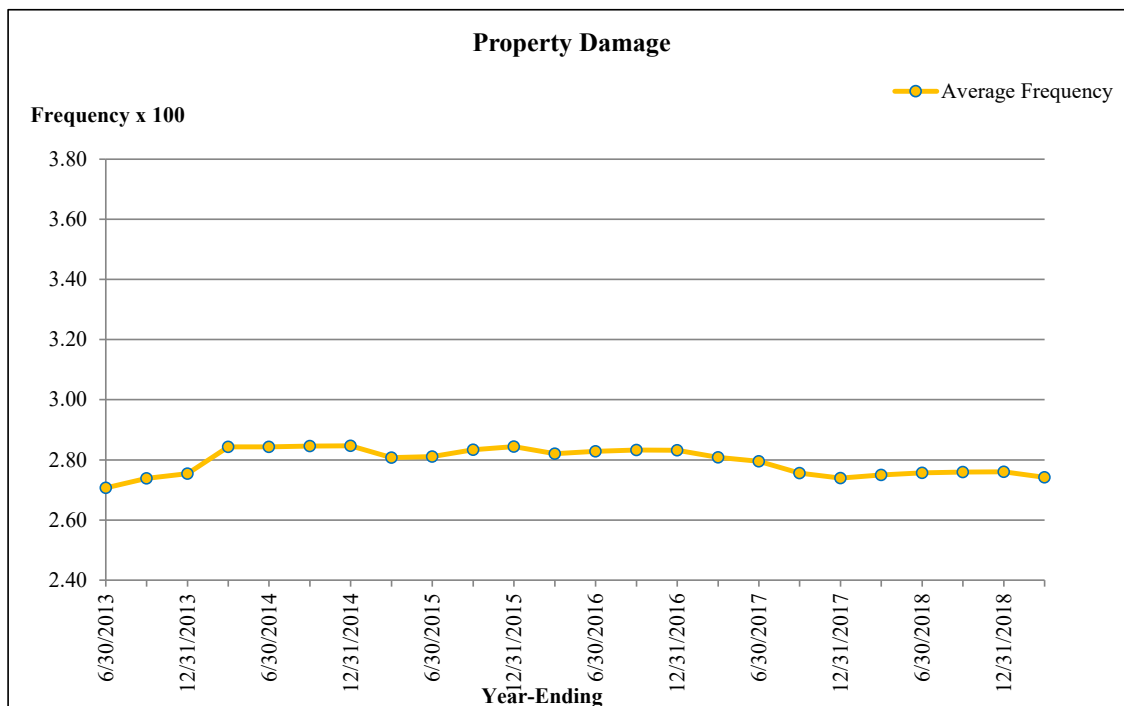
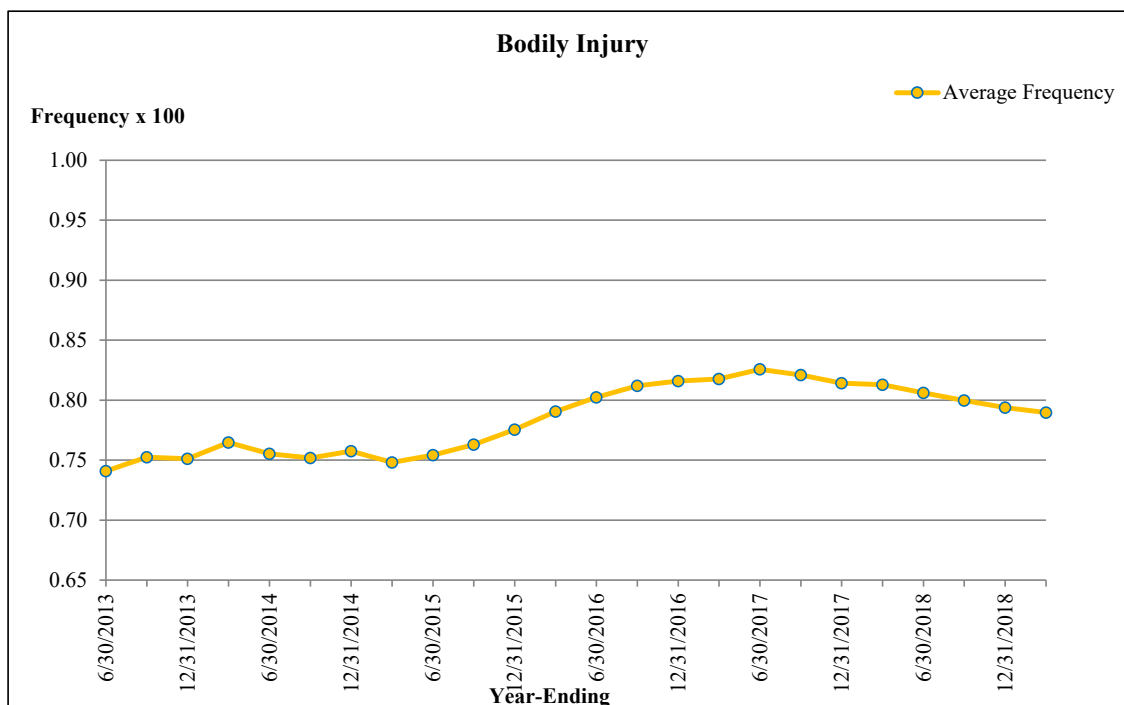
\* EXCLUDES MASSACHUSETTS

@ CHANGE BASED ON YEARS ENDING 3/31/XXXX

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

INSURANCE SERVICES OFFICE, INC.

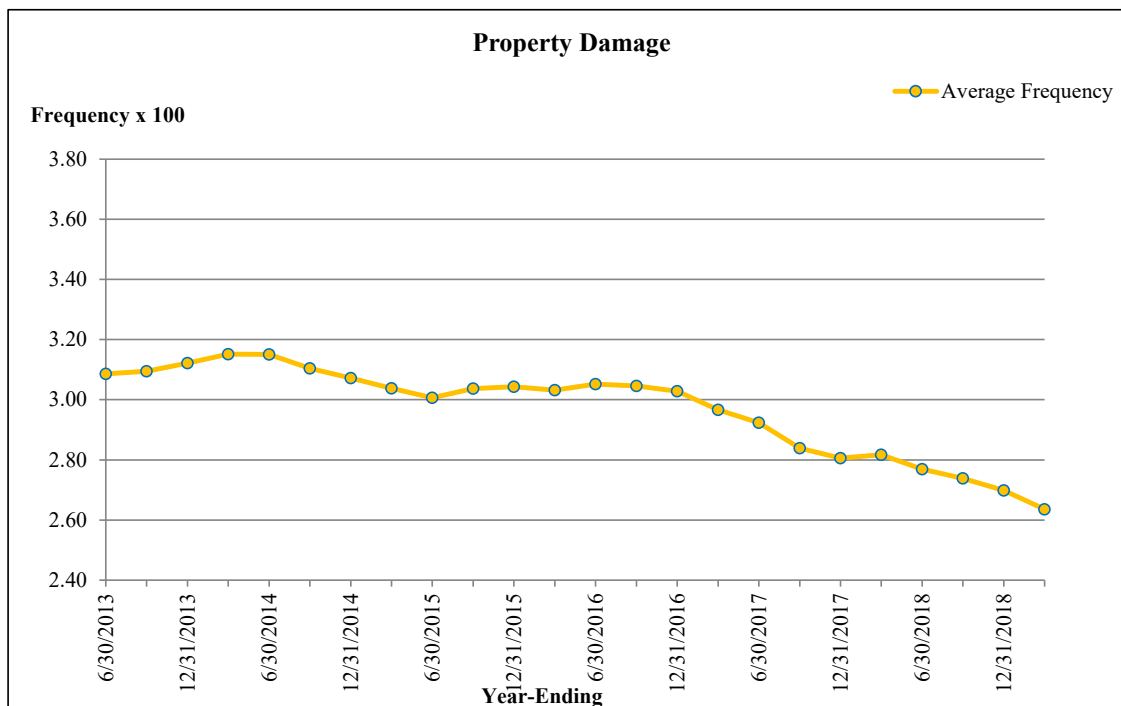
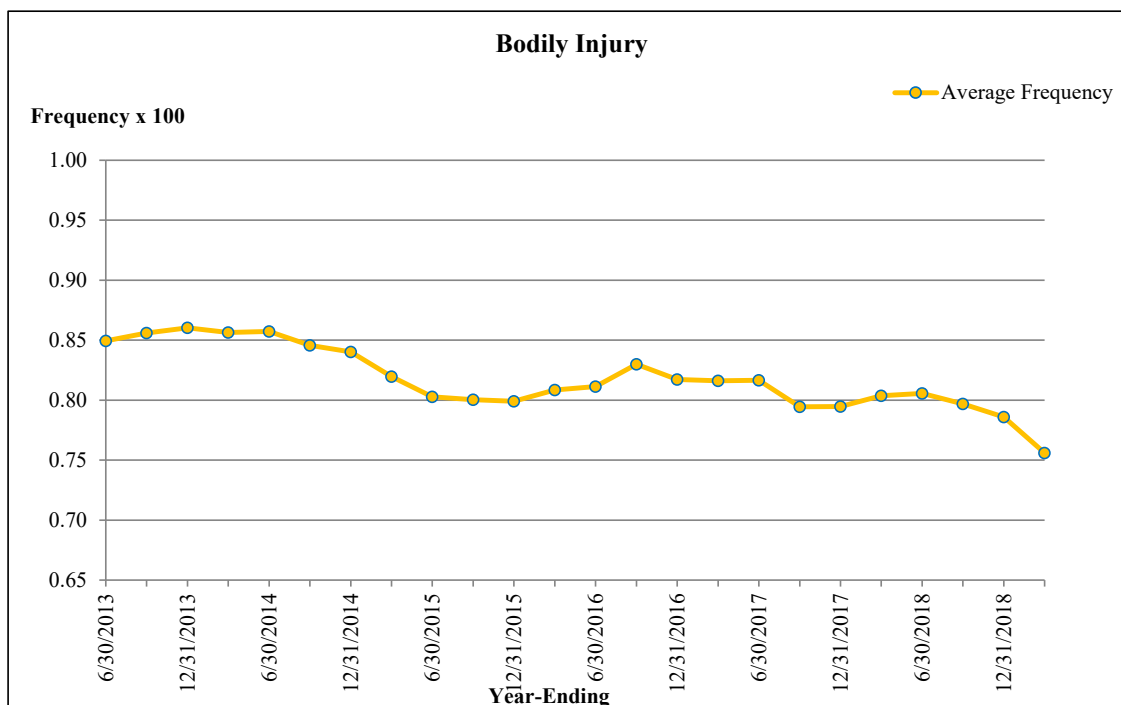
Commercial Automobile Liability  
Incurred Claim Frequency Experience  
Trucks, Tractors, and Trailers  
Multistate\*



\*Excludes Massachusetts

## INSURANCE SERVICES OFFICE, INC.

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



\*Excludes Massachusetts

## INSURANCE SERVICES OFFICE, INC.

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

Frequency (expressed as claims per 100 exposures)

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

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

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

\* Multistate data excludes Massachusetts.

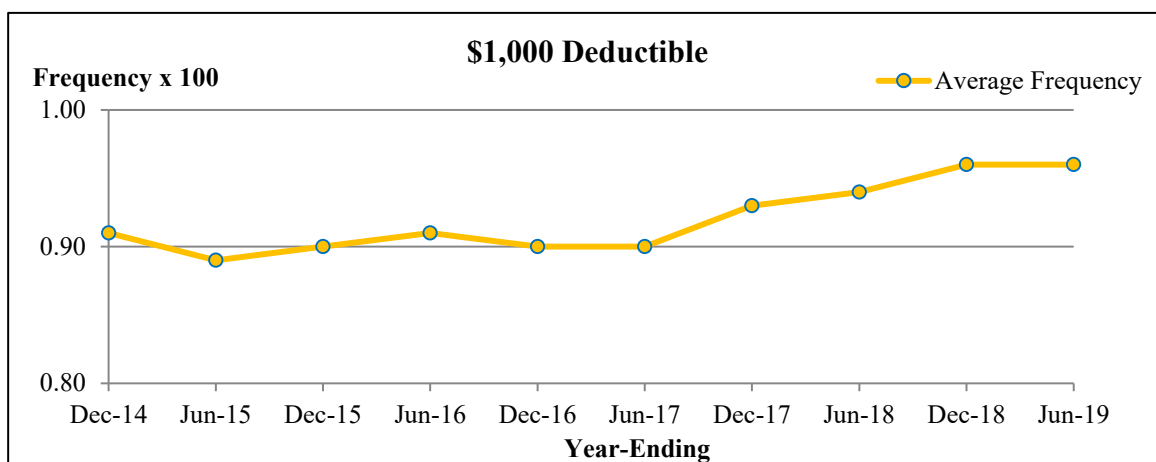
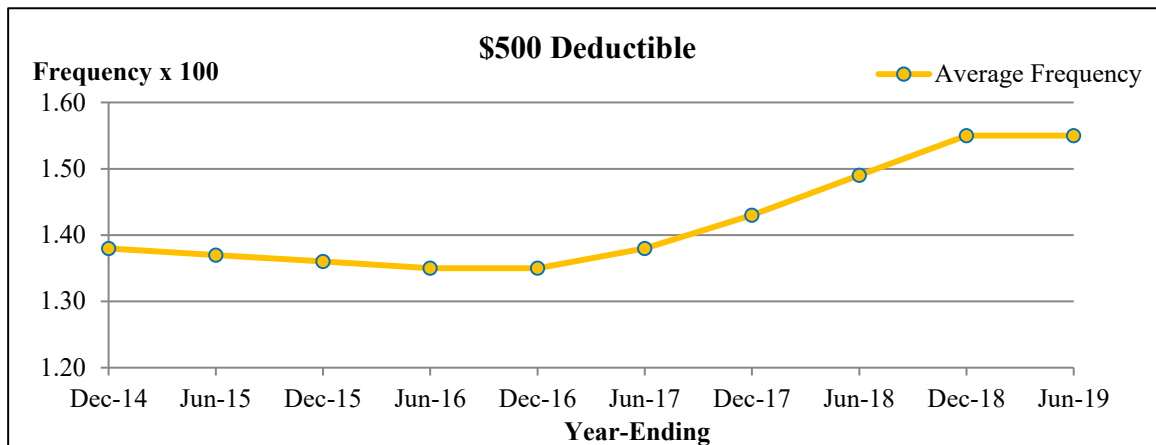
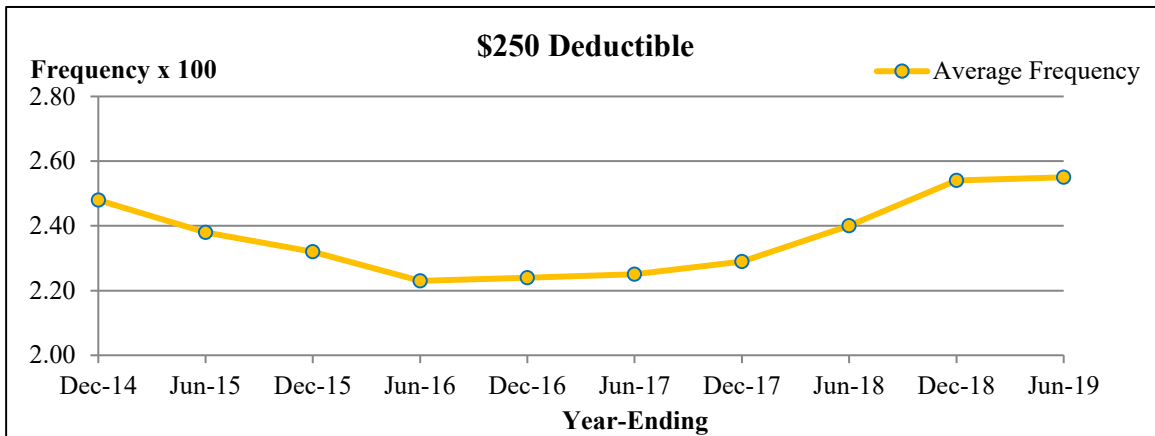
\*\* Change based on years ending 06/30/xxxx.

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



## INSURANCE SERVICES OFFICE, INC.

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



\* Excludes Massachusetts.

Selected Other Than Collision Frequency Trend Factor: 0.0%

## INSURANCE SERVICES OFFICE, INC.

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

## Severity Trend

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

## Average Annual Change Using Exponential Fits:

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

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

\* Multistate data excludes Massachusetts.

## INSURANCE SERVICES OFFICE, INC.

Multistate \*  
Trucks, Tractors & Trailers Physical Damage  
Collision

Frequency (expressed as claims per 100 exposures)

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

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

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

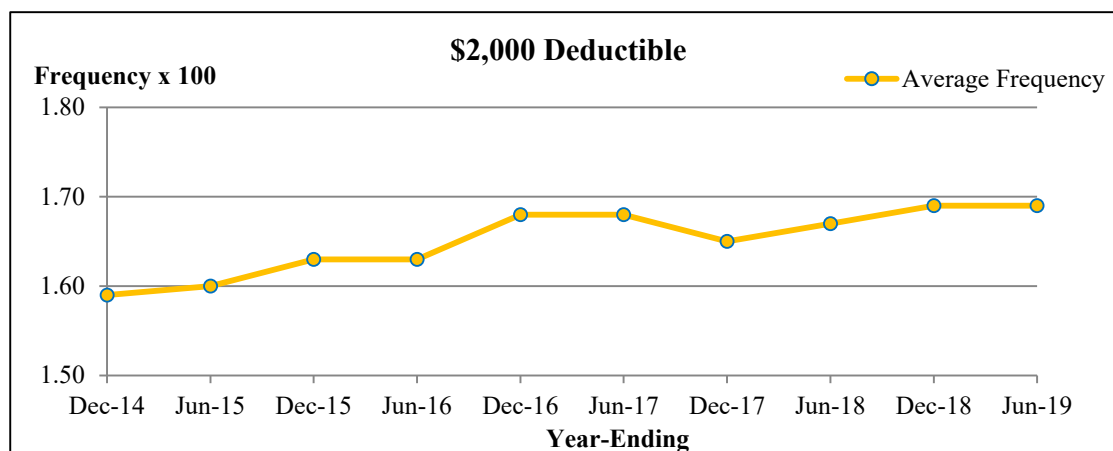
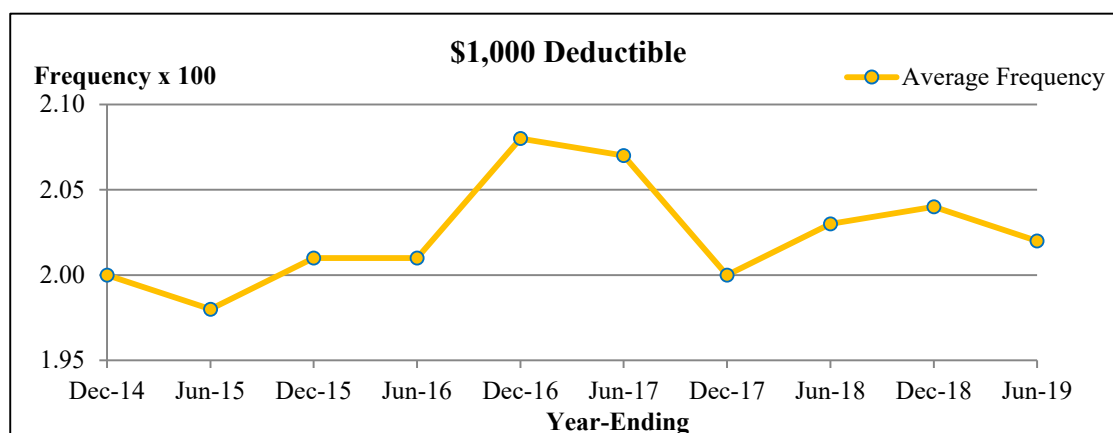
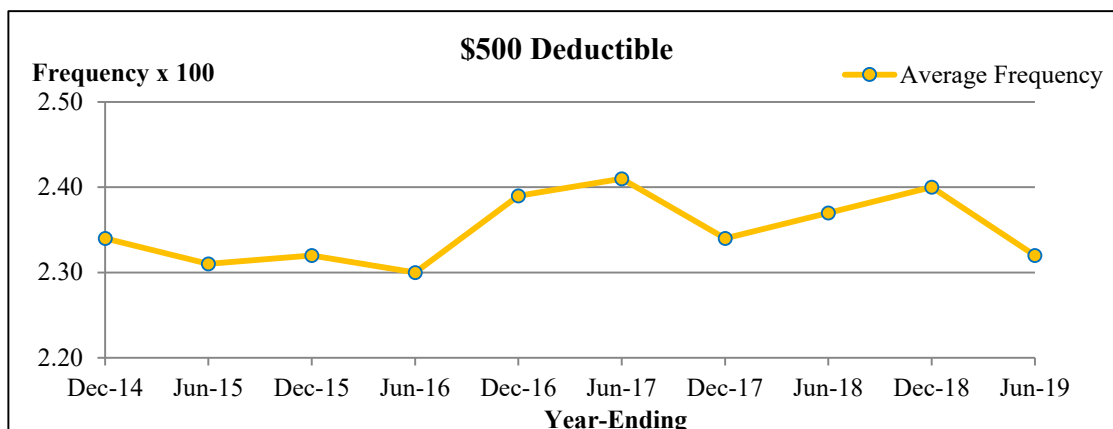
\* Multistate data excludes Massachusetts.

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

\*\*\* Deductibles above \$2,000, totaling 5.4% of losses, are excluded from trend calculations.

## INSURANCE SERVICES OFFICE, INC.

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



\* Excludes Massachusetts.

Selected Collision Frequency Trend Factor: 0.0%

## INSURANCE SERVICES OFFICE, INC.

Multistate \*  
Trucks, Tractors & Trailers Physical Damage  
Collision

Severity Trend

Year Ending:	\$500 Deductible	\$1,000 Deductible	\$2,000 Deductible
12/31/2014	8,259.63	10,057.48	11,035.82
6/30/2015	8,556.17	10,254.48	11,170.22
12/31/2015	8,712.03	10,451.74	11,354.95
6/30/2016	9,034.11	10,770.72	11,702.34
12/31/2016	9,178.14	10,984.30	11,948.19
6/30/2017	9,207.08	10,971.19	11,899.77
12/31/2017	9,494.38	11,151.42	12,091.68
6/30/2018	9,698.17	11,443.24	12,452.24
12/31/2018	9,962.73	11,734.59	12,698.07
6/30/2019	10,455.99	12,219.46	13,159.79

Average Annual Change Using Exponential Fits:

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

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

\* Multistate data excludes Massachusetts.

## INSURANCE SERVICES OFFICE, INC.

Multistate \*  
Private Passenger Types Physical Damage  
Other Than Collision

Frequency (expressed as claims per 100 exposures)

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

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

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

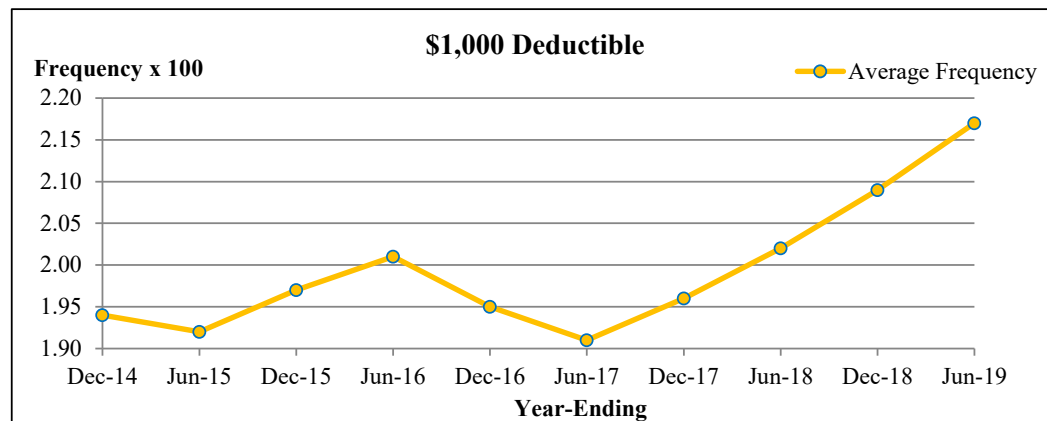
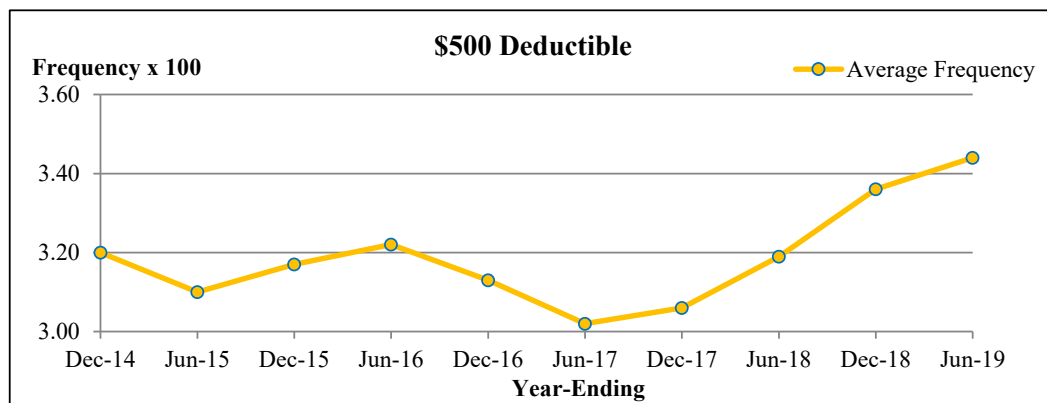
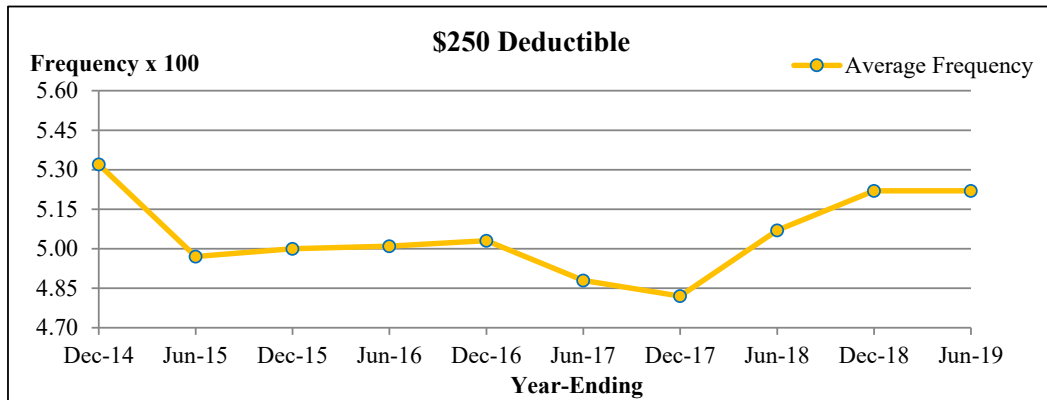
\* Multistate data excludes Massachusetts.

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

\*\*\* Deductibles above \$1,000, totaling 3.0% of losses, are excluded from trend calculations.

## INSURANCE SERVICES OFFICE, INC.

Commercial Automobile  
Private Passenger Types Physical Damage  
Other Than Collision Frequency Trend  
Multistate \*



\* Excludes Massachusetts.

Selected Other Than Collision Frequency Trend Factor: 0.0%

## INSURANCE SERVICES OFFICE, INC.

Multistate \*  
Private Passenger Types Physical Damage \*\*  
Other Than Collision

## Severity Trend

Year Ending:	\$250 Deductible	\$500 Deductible	\$1,000 Deductible
12/31/2014	1,444.42	1,984.23	2,723.54
6/30/2015	1,551.52	2,054.99	2,752.42
12/31/2015	1,634.60	2,144.94	2,802.82
6/30/2016	1,721.51	2,243.61	2,935.05
12/31/2016	1,715.76	2,257.53	2,937.54
6/30/2017	1,753.31	2,302.84	2,982.54
12/31/2017	1,787.02	2,433.97	3,246.36
6/30/2018	1,762.71	2,484.48	3,355.29
12/31/2018	1,732.03	2,537.21	3,417.90
6/30/2019	1,779.91	2,580.42	3,527.83

## Average Annual Change Using Exponential Fits:

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

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

\* Multistate data excludes Massachusetts.

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



## INSURANCE SERVICES OFFICE, INC.

Multistate \*  
Private Passenger Types Physical Damage  
Collision

Frequency (expressed as claims per 100 exposures)

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

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

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

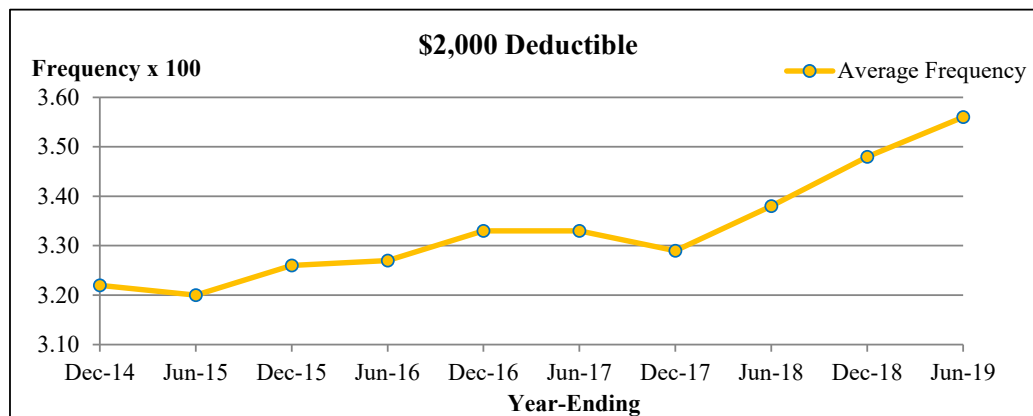
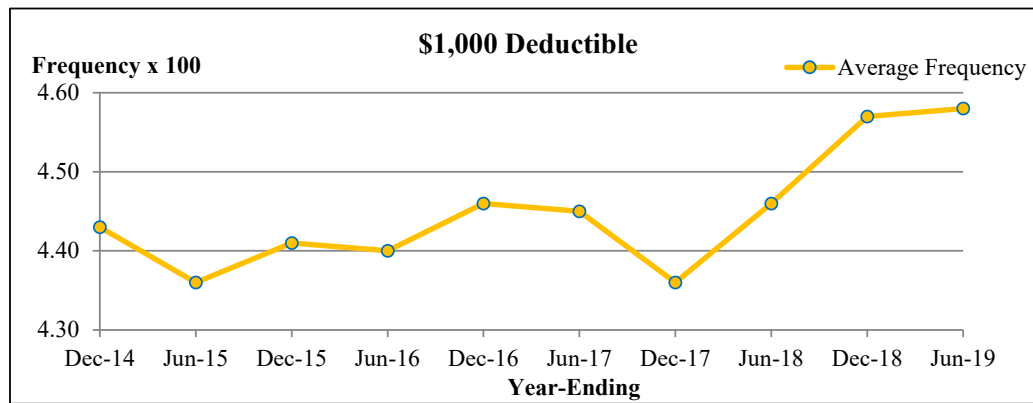
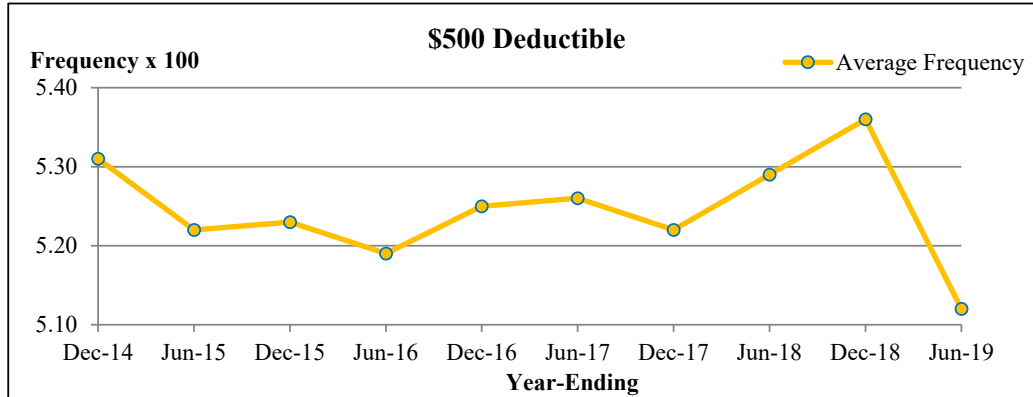
\* Multistate data excludes Massachusetts.

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

\*\*\* Deductibles above \$2,000, totaling 1.0% of losses, are excluded from trend calculations.

## INSURANCE SERVICES OFFICE, INC.

Commercial Automobile  
Private Passenger Types Physical Damage  
Collision Frequency Trend  
Multistate \*



\* Excludes Massachusetts

Selected Collision Frequency Trend Factor: 0.0%

## INSURANCE SERVICES OFFICE, INC.

Multistate \*  
 Private Passenger Types Physical Damage \*\*  
 Collision

Severity Trend

Year Ending:	\$500 Deductible	\$1,000 Deductible	\$2,000 Deductible
12/31/2014	5,370.45	5,720.37	6,303.58
6/30/2015	5,509.53	5,899.67	6,481.87
12/31/2015	5,618.52	6,054.57	6,593.75
6/30/2016	5,790.19	6,165.97	6,712.63
12/31/2016	5,910.58	6,212.83	6,763.08
6/30/2017	5,853.29	6,206.80	6,726.29
12/31/2017	5,890.66	6,306.76	6,799.14
6/30/2018	6,211.39	6,494.37	6,982.46
12/31/2018	6,327.61	6,635.73	7,141.19
6/30/2019	6,526.29	7,069.64	7,521.50

Average Annual Change Using Exponential Fits:

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

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

\* Multistate data excludes Massachusetts.

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

## INSURANCE SERVICES OFFICE, INC.

MULTISTATE  
TRUCKS, TRACTORS & TRAILERS  
PHYSICAL DAMAGE  
OCN TREND CALCULATION

AVERAGE OCN RELATIVITIES

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

EXPONENTIAL TREND (AVERAGE ANNUAL CHANGE)

9 POINTS	0.9%	1.5%
7 POINTS	0.9%	1.5%
5 POINTS	0.9%	1.5%

Selected Other Than Collision Physical Damage Annual OCN Trend: 0.9%

Selected Collision Physical Damage Annual OCN Trend: 1.5%

Data excludes the following state: Massachusetts

## INSURANCE SERVICES OFFICE, INC.

MULTISTATE  
PRIVATE PASSENGER TYPES  
PHYSICAL DAMAGE  
OCN TREND CALCULATION

AVERAGE OCN RELATIVITIES

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

EXPONENTIAL TREND (AVERAGE ANNUAL CHANGE)

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

Data excludes the following state: Massachusetts

## INSURANCE SERVICES OFFICE, INC.

TENNESSEE  
 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	8,848,022	10,885,346	11,991,710	1.230	1.102
06/30/2009	8,199,565	10,219,170	10,504,068	1.246	1.028
06/30/2010	7,303,564	9,197,915	10,051,375	1.259	1.093
06/30/2011	10,891,361	12,116,208	13,007,716	1.112	1.074
06/30/2012	9,766,886	10,252,460	11,115,907	1.050	1.084
06/30/2013	8,238,165	9,952,051	10,437,402	1.208	1.049
06/30/2014	10,506,651	12,190,756	13,221,902	1.160	1.085
06/30/2015	9,894,940	11,518,267	12,409,666	1.164	1.077
06/30/2016	13,063,527	14,638,303	14,846,081	1.121	1.014
06/30/2017	13,595,889	16,253,952	16,504,967	1.196	1.015
06/30/2018	14,002,039	15,849,384		1.132	
06/30/2019	12,126,929				
(1) Average Factor (Best 3 of 5) :			(A) State	1.152	1.047
			(B) Multistate	1.233	1.113
(2) Credibility				0.940	0.790
(3) Credibility Weighted Factors				1.157	1.061

## Property Damage

Accident	\$100,000 Basic Limit			Loss Development Factors	
Year				15 to 27	27 to 39
Ending	15 Months	27 Months	39 Months	Months	Months
06/30/2008	8,818,568	9,160,686	9,112,051	1.039	0.995
06/30/2009	7,685,467	7,826,142	8,057,997	1.018	1.030
06/30/2010	7,242,269	7,407,155	7,412,906	1.023	1.001
06/30/2011	8,342,986	8,476,443	8,552,620	1.016	1.009
06/30/2012	8,444,786	8,459,333	8,548,683	1.002	1.011
06/30/2013	8,643,302	8,865,651	8,922,321	1.026	1.006
06/30/2014	8,854,014	8,957,584	9,017,054	1.012	1.007
06/30/2015	9,062,831	9,145,489	9,311,642	1.009	1.018
06/30/2016	11,475,626	12,185,343	12,340,096	1.062	1.013
06/30/2017	11,342,406	11,643,165	11,613,505	1.027	0.997
06/30/2018	11,785,712	12,374,803		1.050	
06/30/2019	12,087,965				
(1) Average Factor (Best 3 of 5) :			(A) State	1.030	1.009
			(B) Multistate	1.042	1.009
(2) Credibility				0.960	0.000
(3) Credibility Weighted Factors				1.030	1.009

## Summary of Factors

	Bodily <u>Injury</u>	Property <u>Damage</u>
39 to Ultimate **	1.077	1.005
27 to Ultimate	1.143	1.014
15 to Ultimate	1.322	1.044

\*\* 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.

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

Accident Year <u>Ending</u>	\$100,000 Basic Limit	Loss Development Factors			
		<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	
				<u>15 to 27</u>	<u>27 to 39</u>
				<u>Months</u>	<u>Months</u>
06/30/2008	2,488,239	2,540,006	2,624,921	1.021	1.033
06/30/2009	1,978,142	2,282,899	2,559,839	1.154	1.121
06/30/2010	2,541,624	3,013,093	3,264,586	1.185	1.083
06/30/2011	3,076,111	3,789,687	4,314,001	1.232	1.138
06/30/2012	3,211,327	3,438,923	3,683,131	1.071	1.071
06/30/2013	2,984,572	2,907,417	2,632,727	0.974	0.906
06/30/2014	3,194,829	3,592,431	3,577,646	1.124	0.996
06/30/2015	2,465,798	2,887,011	3,403,563	1.171	1.179
06/30/2016	2,373,556	2,502,475	2,654,100	1.054	1.061
06/30/2017	2,156,852	2,719,195	2,905,241	1.261	1.068
06/30/2018	2,862,143	3,596,423		1.257	
06/30/2019	1,989,827				
(1) Average Factor (Best 3 of 5) :				(A) State	1.184
				(B) Multistate	1.221
(2) Credibility					0.830
(3) Credibility Weighted Factors					1.190

## Property Damage

Accident Year <u>Ending</u>	\$100,000 Basic Limit	Loss Development Factors			
		<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	
				<u>15 to 27</u>	<u>27 to 39</u>
				<u>Months</u>	<u>Months</u>
06/30/2008	1,718,785	1,733,485	1,762,267	1.009	1.017
06/30/2009	1,722,254	1,647,516	1,646,686	0.957	0.999
06/30/2010	1,583,886	1,615,931	1,593,894	1.020	0.986
06/30/2011	1,935,923	1,923,569	1,933,560	0.994	1.005
06/30/2012	1,697,542	1,782,530	1,754,378	1.050	0.984
06/30/2013	1,732,116	1,760,998	1,762,767	1.017	1.001
06/30/2014	1,597,678	1,637,058	1,649,394	1.025	1.008
06/30/2015	1,498,519	1,539,963	1,540,357	1.028	1.000
06/30/2016	1,922,099	1,949,994	1,919,451	1.015	0.984
06/30/2017	1,554,996	1,595,683	1,581,279	1.026	0.991
06/30/2018	1,605,766	1,590,484		0.990	
06/30/2019	1,507,894				
(1) Average Factor (Best 3 of 5) :				(A) State	1.022
				(B) Multistate	1.041
(2) Credibility					0.890
(3) Credibility Weighted Factors					1.024

## 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	1.359	1.033

\*\* Multistate factors

## INSURANCE SERVICES OFFICE, INC.

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

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

## Ratios

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

## Summary of Factors

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

## INSURANCE SERVICES OFFICE, INC.

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

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

## Ratios

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

## Summary of Factors

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

## INSURANCE SERVICES OFFICE, INC.

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

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

## Ratios

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

## Summary of Factors

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

## INSURANCE SERVICES OFFICE, INC.

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

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

## Ratios

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

## Summary of Factors

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

## INSURANCE SERVICES OFFICE, INC.

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

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

## Ratios

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

## Summary of Factors

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



## INSURANCE SERVICES OFFICE, INC.

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

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

## Ratios

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

## Summary of Factors

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

## INSURANCE SERVICES OFFICE, INC.

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

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

## Ratios

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

## Summary of Factors

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

## INSURANCE SERVICES OFFICE, INC.

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

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

## Ratios

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

## Summary of Factors

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

## INSURANCE SERVICES OFFICE, INC.

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

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

## Ratios

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

## Summary of Factors

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

## INSURANCE SERVICES OFFICE, INC.

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

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

## Ratios

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

## Summary of Factors

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

## INSURANCE SERVICES OFFICE, INC.

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

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

## Ratios

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

## Summary of Factors

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

## INSURANCE SERVICES OFFICE, INC.

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

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

## Ratios

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

## Summary of Factors

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

## INSURANCE SERVICES OFFICE, INC.

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

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

## Ratios

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

Average Factor:	1.037	0.999	1.002	1.000
( Best 3 of 5 )				

## 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: 0.977 0.994 0.998 0.998  
( Best 3 of 5 )

## Summary of Factors

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

## INSURANCE SERVICES OFFICE, INC.

Physical Damage Loss Development  
Auto Dealers - Collision  
Multistate  
Paid Losses

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

## Ratios

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

## Summary of Factors

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

## INSURANCE SERVICES OFFICE, INC.

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

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

## Ratios

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

## Summary of Factors

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

## INSURANCE SERVICES OFFICE, INC.

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

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

## Ratios

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

## Summary of Factors

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

## INSURANCE SERVICES OFFICE, INC.

Physical Damage Loss Development  
Garagekeepers - Collision  
Multistate  
Paid Losses

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

## Ratios

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

## Summary of Factors

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

## INSURANCE SERVICES OFFICE, INC.

Physical Damage Loss Development  
Garagekeepers - Collision  
Multistate  
Paid Losses

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

## Ratios

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

## Summary of Factors

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

## INSURANCE SERVICES OFFICE, INC.

<b>(1)</b>	<b>Public Automobiles Liability</b>	Differentials to Base Loss Cost CSL Liab
	Taxis & Limos	6.20
	School and Church Buses	0.55
	Other Buses	3.80
	Van Pools	1.50
<b>(2)</b>	<b>Public Automobiles Physical Damage</b>	
	Taxis, Limos and Van Pools	
	Other Than Collision:	1.02
	Collision	1.27
	School, Church, and Other Buses	
	Other Than Collision:	0.70
	Collision	0.65
<b>(3)</b>	<b>Medical Payments Relativities</b>	<u><b>EXHIBIT C19</b></u>
<b>(4)</b>	<b>Specified Cause of Loss Relativity</b>	0.936
	This factor is now being used for Private Passenger Types as well as Trucks, Tractors and Trailers.	
<b>(5)</b>	<b>Garagekeepers Physical Damage Relativities</b>	<u><b>EXHIBIT C20</b></u>



INSURANCE SERVICES OFFICE, INC.

**(3) Medical Payments Relativities**

Territory	Class of Business											
	Trucks, Tractors and Trailers				Private Passenger Types				Other Buses			
	<u>500</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>	<u>500</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>	<u>500</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>
101	0.0035	0.0055	0.0083	0.0142	0.0063	0.0109	0.0180	0.0318	0.0079	0.0129	0.0202	0.0345
102	0.0039	0.0061	0.0093	0.0158	0.0063	0.0109	0.0180	0.0318	0.0082	0.0134	0.0211	0.0361
103	0.0046	0.0071	0.0109	0.0185	0.0063	0.0109	0.0180	0.0318	0.0096	0.0157	0.0247	0.0422
104	0.0046	0.0072	0.0110	0.0187	0.0063	0.0109	0.0180	0.0318	0.0093	0.0152	0.0238	0.0407
106	0.0057	0.0089	0.0135	0.0229	0.0063	0.0109	0.0180	0.0318	0.0095	0.0155	0.0244	0.0417
109	0.0047	0.0073	0.0111	0.0189	0.0063	0.0109	0.0180	0.0318	0.0125	0.0204	0.0321	0.0548
112	0.0060	0.0094	0.0142	0.0242	0.0063	0.0109	0.0180	0.0318	0.0113	0.0186	0.0292	0.0499
120	0.0047	0.0073	0.0112	0.0189	0.0063	0.0109	0.0180	0.0318	0.0095	0.0155	0.0244	0.0417
121	0.0057	0.0089	0.0135	0.0229	0.0063	0.0109	0.0180	0.0318	0.0126	0.0206	0.0324	0.0554
122	0.0074	0.0115	0.0175	0.0298	0.0063	0.0109	0.0180	0.0318	0.0095	0.0155	0.0244	0.0417
123	0.0062	0.0097	0.0148	0.0251	0.0063	0.0109	0.0180	0.0318	0.0122	0.0200	0.0314	0.0537
124	0.0049	0.0077	0.0117	0.0198	0.0063	0.0109	0.0180	0.0318	0.0112	0.0183	0.0287	0.0491
125	0.0051	0.0079	0.0120	0.0203	0.0063	0.0109	0.0180	0.0318	0.0078	0.0128	0.0202	0.0345
126	0.0057	0.0088	0.0134	0.0227	0.0063	0.0109	0.0180	0.0318	0.0120	0.0197	0.0310	0.0529
127	0.0064	0.0099	0.0151	0.0257	0.0063	0.0109	0.0180	0.0318	0.0122	0.0200	0.0314	0.0537
128	0.0053	0.0083	0.0126	0.0213	0.0063	0.0109	0.0180	0.0318	0.0111	0.0181	0.0284	0.0486
129	0.0056	0.0087	0.0133	0.0226	0.0063	0.0109	0.0180	0.0318	0.0114	0.0186	0.0292	0.0500
130	0.0062	0.0096	0.0146	0.0248	0.0063	0.0109	0.0180	0.0318	0.0124	0.0204	0.0320	0.0547

## INSURANCE SERVICES OFFICE, INC.

## (3) Medical Payments Relativities

Territory	Class of Business											
	School and Church Buses				Taxis and Limos				Van Pools			
	<u>500</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>	<u>500</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>	<u>500</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>
101	0.0112	0.0185	0.0291	0.0465	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
102	0.0119	0.0198	0.0311	0.0497	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
103	0.0138	0.0229	0.0360	0.0575	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
104	0.0125	0.0207	0.0326	0.0520	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
106	0.0163	0.0270	0.0425	0.0678	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
109	0.0171	0.0284	0.0447	0.0714	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
112	0.0175	0.0290	0.0456	0.0728	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
120	0.0139	0.0230	0.0361	0.0577	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
121	0.0177	0.0294	0.0463	0.0739	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
122	0.0174	0.0289	0.0454	0.0725	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
123	0.0169	0.0281	0.0442	0.0706	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
124	0.0156	0.0259	0.0407	0.0651	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
125	0.0126	0.0209	0.0329	0.0526	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
126	0.0156	0.0259	0.0406	0.0649	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
127	0.0174	0.0289	0.0454	0.0725	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
128	0.0157	0.0261	0.0410	0.0655	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
129	0.0159	0.0264	0.0415	0.0663	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
130	0.0173	0.0287	0.0451	0.0720	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321

## INSURANCE SERVICES OFFICE, INC.

**(5) Garagekeepers Physical Damage Relativities**

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

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

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

For Other Than Collision, the following factors apply:

Direct Primary	1.35
Direct Excess	1.15
Comprehensive	1.20

For Collision, the following factors apply:

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

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

**TENNESSEE (41)  
TERRITORY 101**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 511	\$2	\$3	\$4	\$7	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 478	\$3	\$5	\$9	\$15	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 3168	\$25	\$44	\$72	\$132	N/A
– SCHOOL AND CHURCH BUSES					
\$ 281	\$3	\$5	\$8	\$13	N/A
– OTHER BUSES					
\$ 1942	\$15	\$25	\$39	\$67	N/A
– VAN POOLS					
\$ 767	\$6	\$9	\$14	\$25	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 425	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li></ul>					

COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 483	\$2	\$3	\$4	\$8	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 354	\$2	\$4	\$6	\$11	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2995	\$23	\$41	\$68	\$125	N/A
– SCHOOL AND CHURCH BUSES					
\$ 266	\$3	\$5	\$8	\$13	N/A
– OTHER BUSES					
\$ 1835	\$15	\$25	\$39	\$66	N/A
– VAN POOLS					
\$ 725	\$6	\$9	\$13	\$23	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 369	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li></ul>					

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

**TENNESSEE (41)  
TERRITORY 103**

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					
\$ 372	\$2	\$3	\$4	\$7	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 369	\$2	\$4	\$7	\$12	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2306	\$18	\$32	\$53	\$96	N/A
– SCHOOL AND CHURCH BUSES					
\$ 205	\$3	\$5	\$7	\$12	N/A
– OTHER BUSES					
\$ 1414	\$14	\$22	\$35	\$60	N/A
– VAN POOLS					
\$ 558	\$4	\$7	\$10	\$18	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 295	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li></ul>					

COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 380	\$2	\$3	\$4	\$7	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 326	\$2	\$4	\$6	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2356	\$18	\$33	\$54	\$98	N/A
– SCHOOL AND CHURCH BUSES					
\$ 209	\$3	\$4	\$7	\$11	N/A
– OTHER BUSES					
\$ 1444	\$13	\$22	\$34	\$59	N/A
– VAN POOLS					
\$ 570	\$4	\$7	\$11	\$18	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 302	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li></ul>					

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

**TENNESSEE (41)  
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					
\$ 296	\$2	\$3	\$4	\$7	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 248	\$2	\$3	\$4	\$8	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1835	\$14	\$25	\$42	\$76	N/A
– SCHOOL AND CHURCH BUSES					
\$ 163	\$3	\$4	\$7	\$11	N/A
– OTHER BUSES					
\$ 1125	\$11	\$17	\$27	\$47	N/A
– VAN POOLS					
\$ 444	\$3	\$5	\$8	\$14	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 244	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li></ul>					



COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 282	\$1	\$2	\$3	\$5	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 311	\$2	\$3	\$6	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1748	\$14	\$24	\$40	\$73	N/A
– SCHOOL AND CHURCH BUSES					
\$ 155	\$3	\$4	\$7	\$11	N/A
– OTHER BUSES					
\$ 1072	\$13	\$22	\$34	\$59	N/A
– VAN POOLS					
\$ 423	\$3	\$5	\$8	\$14	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 216	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li></ul>					

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

**TENNESSEE (41)  
TERRITORY 112**

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					
\$ 280	\$2	\$3	\$4	\$7	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 295	\$2	\$3	\$5	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1736	\$14	\$24	\$40	\$72	N/A
– SCHOOL AND CHURCH BUSES					
\$ 154	\$3	\$4	\$7	\$11	N/A
– OTHER BUSES					
\$ 1064	\$12	\$20	\$31	\$53	N/A
– VAN POOLS					
\$ 420	\$3	\$5	\$8	\$13	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 213	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li></ul>					

COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 301	\$1	\$2	\$3	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 312	\$2	\$3	\$6	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1866	\$15	\$26	\$43	\$78	N/A
– SCHOOL AND CHURCH BUSES					
\$ 166	\$2	\$4	\$6	\$10	N/A
– OTHER BUSES					
\$ 1144	\$11	\$18	\$28	\$48	N/A
– VAN POOLS					
\$ 452	\$4	\$5	\$8	\$15	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 244	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li></ul>					

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

**TENNESSEE (41)  
TERRITORY 121**

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					
\$ 245	\$1	\$2	\$3	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 300	\$2	\$3	\$5	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1519	\$12	\$21	\$35	\$63	N/A
– SCHOOL AND CHURCH BUSES					
\$ 135	\$2	\$4	\$6	\$10	N/A
– OTHER BUSES					
\$ 931	\$12	\$19	\$30	\$52	N/A
– VAN POOLS					
\$ 368	\$3	\$4	\$7	\$12	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 217	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li></ul>					

COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 258	\$2	\$3	\$5	\$8	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 290	\$2	\$3	\$5	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1600	\$12	\$22	\$36	\$67	N/A
– SCHOOL AND CHURCH BUSES					
\$ 142	\$2	\$4	\$6	\$10	N/A
– OTHER BUSES					
\$ 980	\$9	\$15	\$24	\$41	N/A
– VAN POOLS					
\$ 387	\$3	\$5	\$7	\$12	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 214	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li></ul>					

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

**TENNESSEE (41)  
TERRITORY 123**

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					
\$ 258	\$2	\$3	\$4	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 252	\$2	\$3	\$5	\$8	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1600	\$12	\$22	\$36	\$67	N/A
– SCHOOL AND CHURCH BUSES					
\$ 142	\$2	\$4	\$6	\$10	N/A
– OTHER BUSES					
\$ 980	\$12	\$20	\$31	\$53	N/A
– VAN POOLS					
\$ 387	\$3	\$5	\$7	\$12	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 229	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li></ul>					

COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 315	\$2	\$3	\$4	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 259	\$2	\$3	\$5	\$8	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1953	\$15	\$27	\$45	\$81	N/A
– SCHOOL AND CHURCH BUSES					
\$ 173	\$3	\$4	\$7	\$11	N/A
– OTHER BUSES					
\$ 1197	\$13	\$22	\$34	\$59	N/A
– VAN POOLS					
\$ 473	\$4	\$6	\$9	\$15	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 251	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li></ul>					

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

**TENNESSEE (41)  
TERRITORY 125**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 428	\$2	\$3	\$5	\$9	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 324	\$2	\$4	\$6	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2654	\$21	\$37	\$61	\$110	N/A
– SCHOOL AND CHURCH BUSES					
\$ 235	\$3	\$5	\$8	\$12	N/A
– OTHER BUSES					
\$ 1626	\$13	\$21	\$33	\$56	N/A
– VAN POOLS					
\$ 642	\$5	\$8	\$12	\$21	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 324	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li></ul>					



COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 270	\$2	\$3	\$4	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 221	\$1	\$2	\$4	\$7	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1674	\$13	\$23	\$38	\$70	N/A
– SCHOOL AND CHURCH BUSES					
\$ 149	\$2	\$4	\$6	\$10	N/A
– OTHER BUSES					
\$ 1026	\$12	\$20	\$32	\$54	N/A
– VAN POOLS					
\$ 405	\$3	\$5	\$7	\$13	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 218	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li></ul>					

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

**TENNESSEE (41)  
TERRITORY 127**

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					
\$ 259	\$2	\$3	\$4	\$7	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 277	\$2	\$3	\$5	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1606	\$13	\$22	\$37	\$67	N/A
– SCHOOL AND CHURCH BUSES					
\$ 142	\$2	\$4	\$6	\$10	N/A
– OTHER BUSES					
\$ 984	\$12	\$20	\$31	\$53	N/A
– VAN POOLS					
\$ 389	\$3	\$5	\$7	\$12	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 205	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li></ul>					

COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 289	\$2	\$3	\$4	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 297	\$2	\$3	\$5	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1792	\$14	\$25	\$41	\$75	N/A
– SCHOOL AND CHURCH BUSES					
\$ 159	\$2	\$4	\$7	\$10	N/A
– OTHER BUSES					
\$ 1098	\$12	\$20	\$31	\$53	N/A
– VAN POOLS					
\$ 434	\$3	\$5	\$8	\$14	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 262	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li></ul>					

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

**TENNESSEE (41)  
TERRITORY 129**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 293	\$2	\$3	\$4	\$7	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 264	\$2	\$3	\$5	\$8	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1817	\$14	\$25	\$41	\$76	N/A
– SCHOOL AND CHURCH BUSES					
\$ 161	\$3	\$4	\$7	\$11	N/A
– OTHER BUSES					
\$ 1113	\$13	\$21	\$32	\$56	N/A
– VAN POOLS					
\$ 440	\$3	\$5	\$8	\$14	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 244	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li></ul>					

COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 261	\$2	\$3	\$4	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 275	\$2	\$3	\$5	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1618	\$13	\$22	\$37	\$67	N/A
– SCHOOL AND CHURCH BUSES					
\$ 144	\$2	\$4	\$6	\$10	N/A
– OTHER BUSES					
\$ 992	\$12	\$20	\$32	\$54	N/A
– VAN POOLS					
\$ 392	\$3	\$5	\$7	\$13	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 212	Refer to Rule 49.				N/A
<ul style="list-style-type: none"><li>• For liability increased limits factors, refer to Rule 100.</li><li>• For liability fleet factors, refer to Rules 22. and 39.</li><li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li></ul>					

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

**TENNESSEE (41)  
TERRITORY 101**

<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$15,001 – 20,000</b>			
	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>\$500 Ded. Coll.</b>
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 120	\$ 128	\$ 253
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 66	\$ 70	\$ 393
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 122	\$ 131	\$ 321
– SCHOOL AND CHURCH BUSES			
	\$ 84	\$ 90	\$ 164
– OTHER BUSES			
	\$ 84	\$ 90	\$ 164
– VAN POOLS			
	\$ 122	\$ 131	\$ 321
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 99	\$ 106	\$ 267
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 78	\$ 83	\$ 359
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 101	\$ 108	\$ 339
– SCHOOL AND CHURCH BUSES			
	\$ 69	\$ 74	\$ 174
– OTHER BUSES			
	\$ 69	\$ 74	\$ 174
– VAN POOLS			
	\$ 101	\$ 108	\$ 339
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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

**TENNESSEE (41)  
TERRITORY 103**

<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$15,001 – 20,000</b>			
	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>\$500 Ded. Coll.</b>
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 108	\$ 115	\$ 221
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 73	\$ 78	\$ 340
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 110	\$ 117	\$ 281
– SCHOOL AND CHURCH BUSES			
	\$ 76	\$ 81	\$ 144
– OTHER BUSES			
	\$ 76	\$ 81	\$ 144
– VAN POOLS			
	\$ 110	\$ 117	\$ 281
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			



COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 99	\$ 106	\$ 244
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 82	\$ 88	\$ 325
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 101	\$ 108	\$ 310
– SCHOOL AND CHURCH BUSES			
	\$ 69	\$ 74	\$ 159
– OTHER BUSES			
	\$ 69	\$ 74	\$ 159
– VAN POOLS			
	\$ 101	\$ 108	\$ 310
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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

**TENNESSEE (41)  
TERRITORY 106**

<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$15,001 – 20,000</b>			
	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>\$500 Ded. Coll.</b>
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 95	\$ 102	\$ 205
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 70	\$ 75	\$ 207
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 97	\$ 104	\$ 260
– SCHOOL AND CHURCH BUSES			
	\$ 67	\$ 71	\$ 133
– OTHER BUSES			
	\$ 67	\$ 71	\$ 133
– VAN POOLS			
	\$ 97	\$ 104	\$ 260
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 126	\$ 135	\$ 267
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 125	\$ 134	\$ 290
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 129	\$ 138	\$ 339
– SCHOOL AND CHURCH BUSES			
	\$ 88	\$ 95	\$ 174
– OTHER BUSES			
	\$ 88	\$ 95	\$ 174
– VAN POOLS			
	\$ 129	\$ 138	\$ 339
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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

**TENNESSEE (41)  
TERRITORY 112**

<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$15,001 – 20,000</b>			
	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>\$500 Ded. Coll.</b>
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 106	\$ 113	\$ 192
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 63	\$ 67	\$ 271
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 108	\$ 115	\$ 244
– SCHOOL AND CHURCH BUSES			
	\$ 74	\$ 79	\$ 125
– OTHER BUSES			
	\$ 74	\$ 79	\$ 125
– VAN POOLS			
	\$ 108	\$ 115	\$ 244
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 107	\$ 114	\$ 247
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 75	\$ 80	\$ 332
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 109	\$ 116	\$ 314
– SCHOOL AND CHURCH BUSES			
	\$ 75	\$ 80	\$ 161
– OTHER BUSES			
	\$ 75	\$ 80	\$ 161
– VAN POOLS			
	\$ 109	\$ 116	\$ 314
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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

**TENNESSEE (41)  
TERRITORY 121**

<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$15,001 – 20,000</b>			
	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>\$500 Ded. Coll.</b>
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 119	\$ 127	\$ 245
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 77	\$ 82	\$ 394
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 121	\$ 130	\$ 311
– SCHOOL AND CHURCH BUSES			
	\$ 83	\$ 89	\$ 159
– OTHER BUSES			
	\$ 83	\$ 89	\$ 159
– VAN POOLS			
	\$ 121	\$ 130	\$ 311
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 106	\$ 113	\$ 193
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 75	\$ 80	\$ 338
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 108	\$ 115	\$ 245
– SCHOOL AND CHURCH BUSES			
	\$ 74	\$ 79	\$ 125
– OTHER BUSES			
	\$ 74	\$ 79	\$ 125
– VAN POOLS			
	\$ 108	\$ 115	\$ 245
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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

**TENNESSEE (41)  
TERRITORY 123**

<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$15,001 – 20,000</b>			
	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>\$500 Ded. Coll.</b>
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 117	\$ 125	\$ 233
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 99	\$ 106	\$ 277
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 119	\$ 128	\$ 296
– SCHOOL AND CHURCH BUSES			
	\$ 82	\$ 88	\$ 151
– OTHER BUSES			
	\$ 82	\$ 88	\$ 151
– VAN POOLS			
	\$ 119	\$ 128	\$ 296
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			



COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 103	\$ 110	\$ 224
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 85	\$ 91	\$ 282
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 105	\$ 112	\$ 284
– SCHOOL AND CHURCH BUSES			
	\$ 72	\$ 77	\$ 146
– OTHER BUSES			
	\$ 72	\$ 77	\$ 146
– VAN POOLS			
	\$ 105	\$ 112	\$ 284
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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

**TENNESSEE (41)  
TERRITORY 125**

<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$15,001 – 20,000</b>			
	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>\$500 Ded. Coll.</b>
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 111	\$ 119	\$ 274
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 75	\$ 80	\$ 308
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 113	\$ 121	\$ 348
– SCHOOL AND CHURCH BUSES			
	\$ 78	\$ 83	\$ 178
– OTHER BUSES			
	\$ 78	\$ 83	\$ 178
– VAN POOLS			
	\$ 113	\$ 121	\$ 348
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 129	\$ 138	\$ 255
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 104	\$ 111	\$ 264
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 132	\$ 141	\$ 324
– SCHOOL AND CHURCH BUSES			
	\$ 90	\$ 97	\$ 166
– OTHER BUSES			
	\$ 90	\$ 97	\$ 166
– VAN POOLS			
	\$ 132	\$ 141	\$ 324
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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

**TENNESSEE (41)  
TERRITORY 127**

<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$15,001 – 20,000</b>			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 80	\$ 86	\$ 225
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 59	\$ 63	\$ 272
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 82	\$ 88	\$ 286
– SCHOOL AND CHURCH BUSES			
	\$ 56	\$ 60	\$ 146
– OTHER BUSES			
	\$ 56	\$ 60	\$ 146
– VAN POOLS			
	\$ 82	\$ 88	\$ 286
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 110	\$ 117	\$ 226
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 76	\$ 81	\$ 328
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 112	\$ 119	\$ 287
– SCHOOL AND CHURCH BUSES			
	\$ 77	\$ 82	\$ 147
– OTHER BUSES			
	\$ 77	\$ 82	\$ 147
– VAN POOLS			
	\$ 112	\$ 119	\$ 287
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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

**TENNESSEE (41)  
TERRITORY 129**

<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$15,001 – 20,000</b>			
	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>\$500 Ded. Coll.</b>
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 98	\$ 105	\$ 184
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 68	\$ 73	\$ 309
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 100	\$ 107	\$ 234
– SCHOOL AND CHURCH BUSES			
	\$ 69	\$ 74	\$ 120
– OTHER BUSES			
	\$ 69	\$ 74	\$ 120
– VAN POOLS			
	\$ 100	\$ 107	\$ 234
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 113	\$ 121	\$ 286
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 97	\$ 104	\$ 319
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 115	\$ 123	\$ 363
– SCHOOL AND CHURCH BUSES			
	\$ 79	\$ 85	\$ 186
– OTHER BUSES			
	\$ 79	\$ 85	\$ 186
– VAN POOLS			
	\$ 115	\$ 123	\$ 363
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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

**TENNESSEE (41)**

**49. AUTO DEALERS – PREMIUM DEVELOPMENT**

<b>FIRE</b>	
	\$ 0.08

<b>FIRE AND THEFT*</b>			
<b>Territory Code</b>	<b>Personal Auto Type Vehicles</b>		<b>Miscellaneous Type Vehicles</b>
	<b>Buildings And Standard Open Lots</b>	<b>Non-Standard Open Lots</b>	<b>Buildings And Open Lots</b>
101	\$ 0.31	\$ 0.38	\$ 0.19
102	0.32	0.40	0.19
ALL OTHER	0.19	0.24	0.19
* Theft is subject to a \$100 per car/\$500 per occurrence deductible. See Rule 98. for additional deductible options.			

<b>SPECIFIED CAUSES OF LOSS*</b>					
<b>Territory Code</b>	<b>Personal Auto Type Vehicles</b>			<b>Miscellaneous Type Vehicles</b>	
	<b>Buildings</b>	<b>Standard Open Lots</b>	<b>Non-Standard Open Lots</b>	<b>Buildings</b>	<b>Open Lots</b>
101	\$ 0.46	\$ 0.52	\$ 0.57	\$ 0.37	\$ 0.40
102	0.48	0.54	0.58	0.37	0.40
ALL OTHER	0.37	0.40	0.43	0.37	0.40
* Theft and Mischief or Vandalism are subject to a \$100 per car/\$500 per occurrence deductible. See Rule 98. for additional deductible options.					

<b>LIMITED SPECIFIED CAUSES OF LOSS*</b>					
<b>Territory Code</b>	<b>Personal Auto Type Vehicles</b>			<b>Miscellaneous Type Vehicles</b>	
	<b>Buildings</b>	<b>Standard Open Lots</b>	<b>Non-Standard Open Lots</b>	<b>Buildings</b>	<b>Open Lots</b>
101	\$ 0.44	\$ 0.46	\$ 0.54	\$ 0.32	\$ 0.37
102	0.45	0.48	0.55	0.32	0.37
ALL OTHER	0.32	0.37	0.40	0.32	0.37
* Theft is subject to a \$100 per car/\$500 per occurrence deductible. See Rule 98. for additional deductible options.					



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

---

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

---

<b>COMPREHENSIVE*</b>				
<b>Territory Code</b>	<b>Personal Auto Type Vehicles</b>			<b>Miscellaneous Type Vehicles</b>
	<b>Buildings</b>	<b>Standard Open Lots</b>	<b>Non-Standard Open Lots</b>	<b>Buildings And Open Lots</b>
101	\$ 0.56	\$ 0.64	\$ 0.68	\$ 0.51
102	0.57	0.64	0.69	0.51
ALL OTHER	0.44	0.51	0.54	0.51
* Theft and Mischief or Vandalism are subject to a \$100 per car/\$500 per occurrence deductible. See Rule <b>98.</b> for additional deductible options.				

<b>BLANKET COLLISION</b>			
	<ul style="list-style-type: none"> <li>• Reporting Form – Inventory Value</li> <li>• Non-Reporting Form – Limit of Insurance</li> </ul>		
<b>Deductible</b>	<b>First \$ 50,000 And Under</b>	<b>\$ 50,001 To \$ 100,000</b>	<b>Over \$ 100,000</b>
\$100	\$ 1.45	\$ 0.57	\$ 0.21
\$250	0.90	0.34	0.13
See Rule <b>98.</b> for additional deductible options.			

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

**TENNESSEE (41)**

**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	\$ 39	\$ 53	\$ 47	\$ 63
7,500	46	62	55	74
9,000	52	71	63	85
12,000	64	87	77	104
15,000	76	102	91	123
18,000	85	114	102	137
22,500	102	138	123	166
30,000	128	173	154	207
37,500	151	204	182	245
45,000	172	233	207	279
60,000	213	287	255	344
75,000	250	338	300	406
90,000	289	390	346	468
120,000	355	480	426	576
150,000	417	562	500	675
180,000	480	648	576	778
225,000	577	779	693	935
300,000	731	987	877	1184
375,000	886	1196	1063	1435
450,000	1037	1400	1245	1681
600,000	1328	1793	1594	2151
750,000	1610	2173	1932	2608
900,000	1884	2544	2261	3052
1,200,000	2403	3244	2884	3893
1,500,000	2870	3875	3444	4650
2,000,000	3248	4385	3898	5262
2,500,000	3538	4776	4245	5731
Over 2,500,000	Refer to Company			
Direct Coverage (Excess)				
Specified Causes Of Loss – Multiply the Legal Liability premium by 1.15.				
Comprehensive – Multiply the Legal Liability premium by 1.15.				
* Theft and Mischief or Vandalism are subject to a \$100 per car/\$500 per occurrence deductible. See Rule 98. for additional deductible options.				

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

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

GARAGEKEEPERS' – COLLISION						
Maximum  Limit Of Liability	Deductibles					
	\$ 100		\$ 250		\$ 500	
	Legal Liability	Direct (Primary)	Legal Liability	Direct (Primary)	Legal Liability	Direct (Primary)
\$ 6,000	\$ 32	\$ 43	\$ 21	\$ 28	\$ 16	\$ 22
7,500	37	50	24	33	19	25
9,000	42	57	27	37	21	29
12,000	54	73	35	47	27	36
15,000	64	86	42	56	32	43
18,000	76	102	49	67	38	51
22,500	89	121	58	78	45	60
30,000	115	155	74	101	57	77
37,500	135	182	88	118	67	91
45,000	152	205	99	133	76	102
60,000	190	257	124	167	95	129
75,000	229	309	149	201	115	155
90,000	263	355	171	231	131	177
120,000	328	443	213	288	164	222
150,000	394	532	256	346	197	266
180,000	455	614	296	399	227	307
225,000	544	734	354	477	272	367
300,000	692	934	450	607	346	467
375,000	839	1132	545	736	419	566
450,000	984	1328	639	863	492	664
600,000	1270	1714	825	1114	635	857
750,000	1551	2094	1008	1361	776	1047
900,000	1816	2451	1180	1593	908	1226
1,200,000	2309	3117	1501	2026	1155	1559
1,500,000	2769	3738	1800	2430	1384	1869
2,000,000	3160	4266	2054	2773	1580	2133
2,500,000	3443	4647	2238	3021	1721	2324
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 – Tennessee

### **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 Tennessee

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 – Tennessee

### Trends in Medical Care Costs

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

<u>Period</u>	<u>CPI – Medical Care Annual Rate of Change<sup>1</sup></u>	<u>CPI – Hospital &amp; Other Related Services Annual Rate of Change</u>
October 2007 - September 2008	3.2%	6.6%
October 2008 - September 2009	3.5%	6.6%
October 2009 - September 2010	3.4%	7.3%
October 2010 - September 2011	2.8%	4.9%
October 2011 - September 2012	4.1%	4.7%
October 2012 - September 2013	2.4%	5.4%
October 2013 - September 2014	2.0%	3.5%
October 2014 - September 2015	2.5%	3.3%
October 2015 - September 2016	4.9%	5.6%
October 2016 - September 2017	1.6%	4.3%
October 2017 - September 2018	1.7%	3.7%
October 2018 - September 2019	3.5%	2.1%

### Claim Frequencies

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

### Claim Counts

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

---

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

## Supplementary Information – Tennessee

### Tennessee 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>
Tennessee Claim Cost Trends		
Bodily Injury (\$100,000 Limit)	4.4%	-3.1%
Property Damage (\$100,000 Limit)	1.0%	3.5%
Credibility-Weighted Claim Cost Trends		
Bodily Injury (\$100,000 Limit)	5.6%	4.0%
Property Damage (\$100,000 Limit)	4.3%	4.1%
Selected Claim Frequency Trends		
Trucks, Tractors & Trailers		
Bodily Injury	0.0%	0.0%
Property Damage	0.0%	0.0%
Private Passenger Types		
Bodily Injury	0.0%	0.0%
Property Damage	0.0%	0.0%
Selected Pure Premium Trends		
Trucks, Tractors & Trailers		
Bodily Injury (\$100,000 Limit)	5.6%	4.0%
Property Damage (\$100,000 Limit)	4.3%	4.1%
Private Passenger Types		
Bodily Injury (\$100,000 Limit)	5.6%	4.0%
Property Damage (\$100,000 Limit)	4.3%	4.1%

Tennessee bodily injury severity trend receives 5% weight when combined with multistate trend in the filing, property damage trend receives 20% weight.

If the prior trends were used to calculate the indicated changes in this document, the Truck, Tractors & Trailers Liability indication would have been -1.4% rather than 2.2%. For the Private Passenger Types coverage, the indication would have been 2.0% instead of 5.1%.

## Supplementary Information – Tennessee

### 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 3.2%, instead of 0.7%, and 4.9%, instead of 4.0%, respectively.

The loss trend has decreased by 0.5 points for Trucks, Tractors & Trailers collision and for Private Passenger Types collision. The OCN trend has remained the same for Trucks, Tractors, & Trailers collision and Private Passenger Types collision. If the prior loss and OCN trends were used, the Trucks, Tractors & Trailers and Private Passenger Types collision indications in this document would have been 4.4%, instead of 2.8%, and 1.0%, instead of -0.4%, respectively.

For Auto Dealers, using the prior year's loss trend would have resulted in indications of 20.8% for OTC (compared to the current 19.0% indication), and 6.9% for collision (compared to the current 5.3% indication). For Garage Keepers, using the prior year's loss trend would have resulted in indications of 29.1% for the OTC (compared to the current 27.1% indication) and 15.6% for collision (compared to the current 13.5% indication).

## Supplementary Information – Tennessee

### Loss Development

#### Methodology

For the Trucks, Tractors & Trailers and Private Passenger Types Liability coverages, we continue to employ a credibility-weighted combination of Tennessee 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	1.143	1.161
15 to Ultimate	1.322	1.365
Trucks, Tractors and Trailers PD		
39 to Ultimate	1.005	1.004
27 to Ultimate	1.014	1.013
15 to Ultimate	1.044	1.032
Private Passenger Types BI		
39 to Ultimate	1.071	1.068
27 to Ultimate	1.142	1.134
15 to Ultimate	1.359	1.287
Private Passenger Types PD		
39 to Ultimate	1.004	1.004
27 to Ultimate	1.009	1.011
15 to Ultimate	1.033	1.036



## Supplementary Information – Tennessee

### **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 2.6% is indicated when each of the coverage indications is weighted by its respective loss cost volume. Staff will file the indications, which reflect a 02/01/2021 proposed effective date, with the following exceptions:

<u>Coverage</u>	<u>Indicated Change</u>	<u>Filed Change</u>
Trucks, Tractors & Trailers Liability	2.2%	N.C.
Trucks, Tractors & Trailers OTC	0.7%	N.C.
Private Passenger Types Collision	-0.4%	N.C.

The overall filed change is 1.1%.

### **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 poor experience in the two years of the review, as well as a higher expected experience ratio caused by a longer period of time since this coverage was last reviewed.
- The large indication for Garage Keepers Collision is due to poor experience in the earlier three years of the review, as well as a higher expected experience ratio caused by a longer period of time since this coverage was last reviewed.