

LOSS COSTS – IMPLEMENTATION

OCTOBER 9, 2020

COMMERCIAL AUTOMOBILE

LI-CA-2020-408

INDIANA REVISED COMMERCIAL AUTO ADVISORY PROSPECTIVE LOSS COSTS TO BE IMPLEMENTED

KEY MESSAGE

Loss costs representing a +2.5% statewide change to be implemented.

BACKGROUND

In circular [LI-CA-2020-381](#), 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 Indiana, 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 April 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 April 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 MARCH 1, 2021. ANY SUBMISSION YOU MAY MAKE WITH THE INSURANCE DEPARTMENT WITH RESPECT TO THIS FILING SHOULD NOT BE SUBMITTED PRIOR TO THIS DATE.

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

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

RATING SOFTWARE IMPACT

No new attributes are being introduced with this revision.

POLICYHOLDER NOTIFICATION

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

FUTURE ISO ACTION

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

REVISION DISTRIBUTION

We will issue a Notice to Manualholders with an edition date of 4-21 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

REFERENCE(S)

- [LI-CA-2020-381](#) (09/02/2020) Commercial Auto Experience Level Indications Reviewed By Staff
- [LI-CL-2019-057](#) (12/10/2019) Revised Lead Time Requirements Listing

ATTACHMENT(S)

- Filing CA-2020-BRLA1
- Supplementary Information

FILES AVAILABLE FOR DOWNLOAD

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

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

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DATA QUALITY

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

ACKNOWLEDGEMENT OF ACTUARIAL QUALIFICATIONS

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

I, Rebecca Gordon, am an Actuarial Associate for ISO, and I, James Davidson, am an Actuarial Director for Commercial Auto for ISO. We are jointly responsible for the content of this Statement of Actuarial Opinion. We are both members of the American Academy of Actuaries and we meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

OPTIONAL CLASS PLAN INFORMATION

For the latest updates on the Optional Class Plan, visit <https://www.verisk.com/insurance/products/new-commercial-auto-class-plan>.

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

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

PURPOSE	<p>This document:</p> <ul style="list-style-type: none">• revises the advisory prospective loss costs for the major Commercial Automobile classes. These loss costs represent a 2.5% statewide change from the loss costs currently in effect.• provides the analyses used to derive these advisory loss costs.
DEFINITION OF THE ISO ADVISORY PROSPECTIVE LOSS COSTS	<p>Advisory prospective loss costs in this document are the expected value of that portion of a rate that does not include provisions for expenses (other than loss adjustment expenses) or profit, and are based on historical aggregate losses and loss adjustment expenses adjusted through development to their ultimate value and projected through trending to a future point in time. Throughout this document the words “loss cost” are synonymous with the words “prospective loss cost.”</p>
CONSIDERATION OF COVID-19	<p>While there will almost certainly be long-term behavioral, social and economic changes as a result of COVID-19, we expect, based on the information currently available, that those changes will have negligible and/or offsetting effects on prospective loss costs for Commercial Auto. Therefore, ISO is not making any explicit adjustment to the prospective loss costs referenced in this filing due to COVID-19. Additionally, the loss costs referenced in this filing do not contemplate the possibility of widespread viral resurgence or the renewal of stay-at-home orders during the period in which the newly filed loss costs will be in effect. We have assumed that any recurrence of such extreme and unpredictable circumstances would generally be addressed, as appropriate, by individual carriers.</p>
OPTIONAL CLASS PLAN LOSS COSTS	<p>The loss costs contained in this filing CA-2020-BRLA1 are intended for use with the class plan in our standard manual. The prospective loss costs in this filing have also been used as the basis to develop the loss costs for the Optional Class Plan, which are located in companion filing CA-2020-BRLB1.</p>
FORMAT	<p>In this document, all explanatory material appears first, followed by all exhibits, and then the revised prospective loss costs. Explanatory pages are numbered B-1 through C-27, the exhibits are labeled EXHIBIT A1 through EXHIBIT C20, and the revised prospective loss cost pages are numbered D-1 through D-55.</p>
PRIVATE PASSENGER TYPES SPECIFIED CAUSES OF LOSS	<p>This filing introduces a Loss Cost for Specified Causes of Loss Coverage for Private Passenger Types Vehicles.</p>
AUTO DEALERS LIABILITY COVERAGE	<p>The Auto Dealers Liability coverage is not being reviewed this year.</p>

AUTO DEALERS
AND
GARAGEKEEPERS

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

REVISED LOSS
COST CHANGES

The statewide advisory loss cost level changes are:

<u>Trucks, Tractors & Trailers</u>	<u>Indicated</u>	<u>Filed</u>
Liability		
Single Limit Liability	5.9%	5.9%
Physical Damage		
Other than Collision	1.2%	N.C.
Collision	-8.4%	-8.4%
Total Trucks, Tractors & Trailers	2.8%	2.7%
<u>Private Passenger Types</u>		
Liability		
Single Limit Liability	0.9%	N.C.
Physical Damage		
Other than Collision	7.0%	7.0%
Collision	-5.6%	-5.6%
Total Private Passenger Types	-0.1%	-0.7%
<u>Garages</u>		
Physical Damage		
Auto Dealers		
Other than Collision	19.6%	19.6%
Collision	10.9%	10.9%
Garagekeepers		
Other than Collision	16.3%	16.3%
Collision	9.1%	9.1%
Total Garages	15.5%	15.5%
<u>Grand Total</u>	2.6%	2.5%

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

INDICATED VS.
FILED

Indicated changes are based on standard ISO methodology, utilizing a 4/1/2021 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 Truck, Tractors & Trailers OTC and Private Passenger Types Liability due to the modest indications.

PRIOR ISO REVISIONS

The latest selected revisions in this state are:

<u>Filing</u>	CA-2018-BRLA1	CA-2017-BRLA1	CA-2016-BRLA1
Rate Level/ Loss Costs	Loss Costs	Loss Costs	Loss Costs
Effective Date	4/1/2019	4/1/2018	4/1/2017
<u>Changes</u>			
Indicated	4.3%	7.7%	3.5%
Filed	4.0%	7.5%	3.1%
Approved	4.0%	7.5%	3.1%

HISTORICAL SOURCE DATA

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

- ISO companies reporting voluntary automobile experience under the Commercial Automobile modules of ISO's statistical plans.
- Accident year data through year ended 9/30/2019 for all coverages.

ADJUSTMENTS TO REPORTED EXPERIENCE

Loss Trend

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

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

<u>Coverage</u>	<u>Annual Trend Factor</u>
Trucks, Tractors, and Trailers Liability:	
Bodily Injury	+5.6%
Property Damage	+5.0%
Private Passenger Types Liability:	
Bodily Injury	+5.6%
Property Damage	+5.0%

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. Zurich American Insurance Company
4. Liberty Mutual Insurance Company
5. Selective Insurance Co. of America
6. Nationwide Mutual Insurance Co.
7. Hartford Accident & Indemnity Co.
8. Canal Insurance Company
9. Tokio Marine Companies
10. Federated Mutual Insurance Company

PHYSICAL DAMAGE (ASLOB 21.2)

1. Cincinnati Insurance Company
2. Liberty Mutual Insurance Company
3. Travelers Indemnity Company
4. Zurich American Insurance Company
5. Great American Insurance Company
6. Employers Mutual Casualty Company
7. Westfield Insurance Company
8. American Hallmark Ins. Co. of Texas
9. National Trust Insurance Company
10. Motors Insurance Corporation

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)

38.9%

Physical Damage (ASLOB 21.2)

30.7%

COMPANY DECISION

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

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

COMPANY
DECISION
(CONTINUED)

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

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INDIANA
COMMERCIAL AUTOMOBILE
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OVERVIEW OF ISO ACTUARIAL PROCEDURES – COMMERCIAL AUTOMOBILE

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

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

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

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

INCURRED
LOSSES & LAE
(Item 2)

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

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

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

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

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

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

EXPERIENCE
RATIO
(Item 3)

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

YEAR WEIGHTS
(Item 4)

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

EXPECTED
EXPERIENCE
RATIO
(Item 7)

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

CREDIBILITY

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

CREDIBILITY
WEIGHTED
EXPERIENCE
RATIO

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

OVERVIEW OF ISO ACTUARIAL PROCEDURES – COMMERCIAL AUTOMOBILE

STEP 2 – DETERMINATION OF TERRITORY RELATIVITIES

OBJECTIVE	The objective of this procedure is to distribute the statewide loss cost indication by territory. In other words, what percentage changes by territory should be made in order to equitably achieve an adequate statewide prospective loss cost level?
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TRUCKS, TRACTORS & TRAILERS AND PRIVATE PASSENGER TYPES LIABILITY AND PHYSICAL DAMAGE	For Trucks, Tractors & Trailers and Private Passenger Types, this procedure compares the individual territory experience ratios to the statewide average experience ratio. The territory experience ratio is calculated for the latest 5 years and a statewide weighted-average experience ratio for the same period is calculated using the aggregate loss costs (product of earned car years (col 1) and underlying loss cost (col 2)) as weights. The territory experience ratio is then credibility weighted with the statewide average experience ratio to produce a formula experience ratio. The territory formula experience ratio is then compared to the statewide weighted average formula experience ratio to determine the territory index to state. The territory index is then multiplied by the filed loss cost level change in order to produce the indicated change to the individual territories. This change is then applied to the current territory base loss cost. See the calculations in Exhibits B7-B12 .
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EXPLANATORY MEMORANDUM FOR TRUCKS, TRACTORS & TRAILERS AND PRIVATE
PASSENGER TYPES LIABILITY TERRITORY DEVELOPMENT

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

COLUMN (7)
INDEX TO
STATE

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

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

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

COLUMN (8)
BASE CLASS
LOSS COST

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

COLUMN (9)
INDICATED BASE
LOSS COST

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

COLUMN (10)
REVISED BASE
LOSS COST

Revised \$100,000 base loss cost.

COLUMN (11)
ADVISORY
LOSS COST
CHANGE

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

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

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

COLUMN (7)
INDEX TO
STATE

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

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

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

COLUMN (8)
BASE CLASS
LOSS COST

Present ISO base class loss cost.

COLUMN (9)
INDICATED BASE
LOSS COST

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

COLUMN (10)
REVISED BASE
LOSS COST

Revised base loss cost.

COLUMN (11)
ADVISORY
LOSS COST
CHANGE

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

LOSS ADJUSTMENT EXPENSE FACTORS

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

AVERAGE ANNUAL CHANGE IN LOSSES (LOSS TREND)

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

LIABILITY:
FREQUENCY
TREND

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

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

PHYSICAL
DAMAGE:
LOSS TREND

Data Selections

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

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

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

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

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

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

Data Adjustments

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

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

PHYSICAL
DAMAGE:
LOSS TREND
(CONT'D)

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

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

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

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

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

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

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

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

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

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

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

PHYSICAL
DAMAGE:
LOSS TREND
(CONT'D)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

PHYSICAL
DAMAGE:
LOSS TREND
(CONT'D)

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

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

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

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

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

COMMERCIAL AUTOMOBILE PHYSICAL DAMAGE
SUPPLEMENTARY EXHIBIT

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

PHYSICAL DAMAGE OCN TREND

OBJECTIVE

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

DESCRIPTION OF ORIGINAL COST NEW DATA

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

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

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

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

LOSS DEVELOPMENT FOR LIABILITY

OBJECTIVE	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 & 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 December 31, 2019. In other words, accident year ended September 30, 2019 includes all losses and allocated loss adjustment expenses paid through December 31, 2019 on accidents occurring from October 1, 2018 to September 30, 2019 and all losses and allocated loss adjustment expenses outstanding on these accidents as of December 31, 2019, 15 months after the inception of the accident year. Similarly, the incurred losses and allocated loss adjustment expenses for accident year ended September 30, 2018 include all loss and loss adjustment expenses paid through December 31, 2019 on accidents occurring from October 1, 2017 to September 30, 2018 and all losses and allocated loss adjustment expenses outstanding on these accidents as of December 31, 2019, 27 months after the inception of the accident year. The immature experience reported as of 15 or as of 27 months must be adjusted to a mature or ultimate settlement basis through the use of a loss development factor. See the calculations in Exhibits C12-C13.</p>
DESCRIPTION OF LOSS DEVELOPMENT METHODOLOGY	<p>For Bodily Injury Coverage, states are divided into two multistate groups. One group (No-Fault) consists of states with a no-fault law that has a tort threshold. The other group (Tort) contains the remaining states. The applicable multistate group for this state is used in this document. Losses are developed up to 123 months and are based on \$100,000 CSL data. Three-year averages for Trucks, Tractors & Trailers and Private Passenger Types are calculated for each link ratio based on a "best three of five" approach. Specifically, for the latest five years, the highest and lowest ratios were removed from the calculation and the three year average was calculated using the three remaining factors. Beyond 123 months the loss development is assumed to be unity.</p> <p>For Property Damage Coverage, one multistate group is used. Losses are developed up to 111 months and \$100,000 CSL data is used. Three-year averages for Trucks, Tractors & Trailers and Private Passenger Types are calculated for each link ratio based on a "best three of five" years approach. Specifically, for the latest five years, the highest and lowest ratios were removed from the calculation and the three year average was calculated using the three remaining factors. Development beyond 111 months is assumed to be unity.</p>

STATE
CREDIBILITY
WEIGHTED
FACTORS

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

Trucks, Tractors & Trailers

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

Private Passenger Types

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

TRUCKS,
TRACTORS &
TRAILERS AND
PRIVATE
PASSENGER
TYPES

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

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

LOSS DEVELOPMENT FOR PHYSICAL DAMAGE

OBJECTIVE	The application of loss development recognizes the important concept that some of the losses for a particular accident year have not been finally determined at the time the experience is compiled.
DESCRIPTION OF EXPERIENCE PERIOD DATA	For Physical Damage, paid losses underlying the statewide loss cost level indications are on an accident year basis and were evaluated as of December 31, 2019. In other words, accident year ended September 30, 2019 includes all losses paid through December 31, 2019 on accidents occurring from October 1, 2018 to September 30, 2019. Similarly, the paid losses for accident year ended September 30, 2018 include all losses paid through December 31, 2019 on accidents occurring from October 1, 2017 to September 30, 2018. The immature paid loss experience reported as of 15 or as of 27 months must be adjusted to a mature or ultimate settlement basis through the use of a loss development factor. See the calculations in Exhibits C14-C17 .
DESCRIPTION OF LOSS DEVELOPMENT METHODOLOGY	For Collision and Other Than Collision coverages, one multistate group is used. Losses are developed to an ultimate settlement basis. Three-year averages are calculated for each age-to-age link ratio. These link ratios are accumulated to develop losses to 123 months. Development beyond 123 months is assumed to be 1.000.

CREDIBILITY PROCEDURE FOR EXPERIENCE LOSS RATIO

OBJECTIVE	<p>The extent to which the state experience is reflected in the development of the prospective loss costs is determined by the credibility of the data for that state. Specifically, ISO credibility procedures are based upon the volume of claims for each coverage separately.</p>
METHODOLOGY	<p>The standards for full credibility were determined from a credibility study using various size of loss distributions for liability, other than collision and collision respectively. Separate standards by coverage/major class for full credibility were calculated using the Mayerson, Jones and Bowers expansion formula.</p>
CREDIBILITY FOR EXPERIENCE LOSS RATIO	<p>The assignment of credibility to the experience loss ratio is based on the total number of claims for the years used. For liability, the claims are based on BI and PD claims combined. For physical damage, credibility is determined separately for OTC and Collision. Partial credibility (Z), as used for the experience loss ratio, is determined using the square root rule as follows:</p> $Z = \sqrt{\frac{\text{Claims}}{X}}$ <p>Where X equals the full credibility standard, by line and coverage, as shown on the following pages of this section.</p>
YEAR WEIGHTS	<p>The weights assigned to the loss ratio by year are based on the credibility of the average number of claims for the years of experience used. A maximum of five years of experience may be used. This procedure is described in detail in the flow chart on the following page. The claim standard used to determine the year weights is based on the credibility standard for each coverage. The schedules of the number of claims required for the year weight assignments are shown on the following pages.</p>

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

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

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

Step 2: Determine the Experience Period Credibility

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

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

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

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

Step 2: Determine the Experience Period Credibility

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

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

Tables For Use With Trend Data

Bodily Injury				Property Damage			
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

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

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

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

PHYSICAL DAMAGE
CREDIBILITY TABLES
NUMBER OF CLAIMS

OTHER THAN COLLISION

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

COLLISION

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

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

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

INDIANA
CLAIMS PER TERRITORY
LIABILITY

Territory	Trucks, Tractors & Trailers	Private Passenger Types
	Incurred Claims 5 Years Ending 9/30/2019 Combined BI and PD	Incurred Claims 5 Years Ending 9/30/2019 Combined BI and PD
101	2,657	626
102	467	91
103	1,196	253
104	473	118
105	682	133
106	358	54
108	145	24
109	55	21
110	239	51
114	226	55
115	78	12
116	603	174
117	729	92
124	462	50
127	181	59
128	119	26
129	485	90
130	1,583	387
131	338	46
132	132	22
133	2,753	416
134	156	32
135	343	50
136	38	9
137	55	17
SW Total	14,553	2,908

Claims for Trend

BI

PD

712

3,124

INDIANA
CLAIMS PER TERRITORY
PHYSICAL DAMAGE

Territory	Trucks, Tractors & Trailers Paid Claims 5 Years Ending 9/30/2019		Private Passenger Types Paid Claims 5 Years Ending 9/30/2019	
	OTC	Coll	OTC	Coll
101	703	1,229	331	607
102	96	227	26	69
103	368	471	173	200
104	173	256	74	145
105	154	287	79	131
106	63	107	43	44
108	68	64	25	41
109	11	22	5	6
110	72	107	52	63
114	55	80	32	41
115	18	29	15	8
116	171	280	87	160
117	254	288	106	88
124	150	193	57	46
127	69	103	37	50
128	36	50	16	28
129	148	230	81	108
130	395	688	246	406
131	77	158	45	44
132	36	68	19	32
133	942	1,141	328	375
134	15	44	10	15
135	68	121	31	48
136	16	25	3	3
137	20	26	9	11
SW Total	4,178	6,294	1,930	2,769

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
INDIANA

TRUCKS, TRACTORS, AND TRAILERS

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
			(2) - (1)	(1) / (3)	AVG(4) - (4)	(3) x (5)	(2) + (6)
YEAR ENDING	OTC WIND & WATER LOSSES	OTC TOTAL LOSSES	TOTAL - WIND&WATER LOSSES	WIND & WATER / NON (W&W)	VARIATION FROM AVG. WIND RATIO	WIND & WATER ADJUSTMENT	ADJ OTC TOTAL LOSSES
1987	51,952	1,676,831	1,624,879	0.032	0.101	164,113	1,840,944
1988	99,690	1,825,390	1,725,700	0.058	0.075	129,428	1,954,818
1989	370,547	2,098,052	1,727,505	0.214	-0.081	-139,928	1,958,124
1990	212,610	2,226,303	2,013,693	0.106	0.027	54,370	2,280,673
1991	139,703	2,495,610	2,355,907	0.059	0.074	174,337	2,669,947
1992	188,388	2,514,345	2,325,957	0.081	0.052	120,950	2,635,295
1993	268,558	2,544,397	2,275,839	0.118	0.015	34,138	2,578,535
1994	118,860	3,085,974	2,967,114	0.040	0.093	275,942	3,361,916
1995	74,246	2,970,554	2,896,308	0.026	0.107	309,905	3,280,459
1996	1,091,457	4,493,973	3,402,516	0.321	-0.188	-639,673	3,854,300
1997	226,739	3,743,988	3,517,249	0.064	0.069	242,690	3,986,678
1998	391,368	4,676,528	4,285,160	0.091	0.042	179,977	4,856,505
1999	708,380	4,946,251	4,237,871	0.167	-0.034	-144,088	4,802,163
2000	1,304,138	6,291,402	4,987,264	0.261	-0.128	-638,370	5,653,032
2001	450,052	4,436,226	3,986,174	0.113	0.020	79,723	4,515,949
2002	581,132	3,595,833	3,014,701	0.193	-0.060	-180,882	3,414,951
2003	301,010	2,726,323	2,425,313	0.124	0.009	21,828	2,748,151
2004	229,944	2,174,967	1,945,023	0.118	0.015	29,175	2,204,142
2005	179,999	1,739,440	1,559,441	0.115	0.018	28,070	1,767,510
2006	752,830	2,802,136	2,049,306	0.367	-0.234	-479,538	2,322,598
2007	205,071	2,342,789	2,137,718	0.096	0.037	79,096	2,421,885
2008	442,109	2,601,505	2,159,396	0.205	-0.072	-155,477	2,446,028
2009	304,705	2,265,214	1,960,509	0.155	-0.022	-43,131	2,222,083
2010	138,524	2,525,067	2,386,543	0.058	0.075	178,991	2,704,058
2011	397,182	2,956,291	2,559,109	0.155	-0.022	-56,300	2,899,991
2012	671,342	3,020,560	2,349,218	0.286	-0.153	-359,430	2,661,130
2013	365,334	2,935,563	2,570,229	0.142	-0.009	-23,132	2,912,431
2014	270,478	3,167,235	2,896,757	0.093	0.040	115,870	3,283,105
2015	139,460	2,753,299	2,613,839	0.053	0.080	209,107	2,962,406
2016	330,023	3,017,825	2,687,802	0.123	0.010	26,878	3,044,703
2017	277,775	3,257,653	2,979,878	0.093	0.040	119,195	3,376,848
2018	410,848	3,629,301	3,218,453	0.128	0.005	16,092	3,645,393
2019	383,568	3,358,718	2,975,150	0.129	0.004	11,901	3,370,619

(8) NORMAL WIND TO NON W&W RATIO= AVG. (4) 0.133

INSURANCE SERVICES OFFICE, INC.

WIND AND WATER PROCEDURE
OTHER THAN COLLISION
INDIANA

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	26,425	1,111,157	1,084,732	0.024	0.250	271,183	1,382,340
1988	57,267	1,230,648	1,173,381	0.049	0.225	264,011	1,494,659
1989	845,206	2,142,096	1,296,890	0.652	-0.378	-490,224	1,651,872
1990	109,760	1,273,570	1,163,810	0.094	0.180	209,486	1,483,056
1991	118,382	1,499,963	1,381,581	0.086	0.188	259,737	1,759,700
1992	70,925	1,297,626	1,226,701	0.058	0.216	264,967	1,562,593
1993	215,899	1,175,541	959,642	0.225	0.049	47,022	1,222,563
1994	132,690	1,246,910	1,114,220	0.119	0.155	172,704	1,419,614
1995	77,880	1,157,063	1,079,183	0.072	0.202	217,995	1,375,058
1996	857,917	2,396,328	1,538,411	0.558	-0.284	-436,909	1,959,419
1997	124,321	1,530,554	1,406,233	0.088	0.186	261,559	1,792,113
1998	232,385	1,788,656	1,556,271	0.149	0.125	194,534	1,983,190
1999	304,482	1,913,333	1,608,851	0.189	0.085	136,752	2,050,085
2000	462,277	2,239,506	1,777,229	0.260	0.014	24,881	2,264,387
2001	220,989	1,625,447	1,404,458	0.157	0.117	164,322	1,789,769
2002	151,439	1,419,291	1,267,852	0.119	0.155	196,517	1,615,808
2003	239,158	1,103,006	863,848	0.277	-0.003	-2,592	1,100,414
2004	61,692	852,164	790,472	0.078	0.196	154,933	1,007,097
2005	99,394	475,662	376,268	0.264	0.010	3,763	479,425
2006	910,225	1,512,348	602,123	1.512	-1.238	-745,428	766,920
2007	116,729	757,978	641,249	0.182	0.092	58,995	816,973
2008	293,937	902,323	608,386	0.483	-0.209	-127,153	775,170
2009	305,973	1,217,805	911,832	0.336	-0.062	-56,534	1,161,271
2010	129,705	866,989	737,284	0.176	0.098	72,254	939,243
2011	314,884	1,142,970	828,086	0.380	-0.106	-87,777	1,055,193
2012	471,722	1,286,470	814,748	0.579	-0.305	-248,498	1,037,972
2013	409,497	1,103,392	693,895	0.590	-0.316	-219,271	884,121
2014	287,356	1,011,326	723,970	0.397	-0.123	-89,048	922,278
2015	79,733	898,249	818,516	0.097	0.177	144,877	1,043,126
2016	156,452	953,180	796,728	0.196	0.078	62,145	1,015,325
2017	134,659	769,989	635,330	0.212	0.062	39,390	809,379
2018	154,084	914,397	760,313	0.203	0.071	53,982	968,379
2019	139,499	933,734	794,235	0.176	0.098	77,835	1,011,569

(8) NORMAL WIND TO NON W&W RATIO= AVG. (4) 0.274

INSURANCE SERVICES OFFICE, INC.

WIND AND WATER PROCEDURE
OTHER THAN COLLISION
INDIANA

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	20,312	1,031,594	1,011,282	0.020	1.142	1,154,884	2,186,478
1988	327,073	1,418,263	1,091,190	0.300	0.862	940,606	2,358,869
1989	1,175,578	2,673,793	1,498,215	0.785	0.377	564,827	3,238,620
1990	879,314	2,232,499	1,353,185	0.650	0.512	692,831	2,925,330
1991	116,084	1,227,128	1,111,044	0.104	1.058	1,175,485	2,402,613
1992	207,958	1,280,302	1,072,344	0.194	0.968	1,038,029	2,318,331
1993	823,047	1,822,977	999,930	0.823	0.339	338,976	2,161,953
1994	527,373	1,600,005	1,072,632	0.492	0.670	718,663	2,318,668
1995	209,926	1,322,372	1,112,446	0.189	0.973	1,082,410	2,404,782
1996	7,231,794	9,018,931	1,787,137	4.047	-2.885	-5,155,890	3,863,041
1997	703,910	2,260,281	1,556,371	0.452	0.710	1,105,023	3,365,304
1998	542,194	1,827,742	1,285,548	0.422	0.740	951,306	2,779,048
1999	1,793,844	3,272,501	1,478,657	1.213	-0.051	-75,412	3,197,089
2000	4,128,206	6,015,977	1,887,771	2.187	-1.025	-1,934,965	4,081,012
2001	1,559,789	3,173,970	1,614,181	0.966	0.196	316,379	3,490,349
2002	1,193,474	2,526,913	1,333,439	0.895	0.267	356,028	2,882,941
2003	1,306,465	1,954,800	648,335	2.015	-0.853	-553,030	1,401,770
2004	261,117	706,371	445,254	0.586	0.576	256,466	962,837
2005	239,548	710,265	470,717	0.509	0.653	307,378	1,017,643
2006	1,356,704	1,791,146	434,442	3.123	-1.961	-851,941	939,205
2007	761,651	998,287	236,636	3.219	-2.057	-486,760	511,527
2008	1,108,984	1,570,633	461,649	2.402	-1.240	-572,445	998,188
2009	683,316	1,221,378	538,062	1.270	-0.108	-58,111	1,163,267
2010	122,479	679,525	557,046	0.220	0.942	524,737	1,204,262
2011	1,943,309	2,392,362	449,053	4.328	-3.166	-1,421,702	970,660
2012	1,286,904	2,216,585	929,681	1.384	-0.222	-206,389	2,010,196
2013	2,518,074	3,108,415	590,341	4.265	-3.103	-1,831,828	1,276,587
2014	217,546	841,695	624,149	0.349	0.813	507,433	1,349,128
2015	0	196,707	196,707	0.000	1.162	228,574	425,281
2016	118,813	253,462	134,649	0.882	0.280	37,702	291,164
2017	2,618	314,099	311,481	0.008	1.154	359,449	673,548
2018	0	160,930	160,930	0.000	1.162	187,001	347,931
2019	10,513	304,642	294,129	0.036	1.126	331,189	635,831

(8) NORMAL WIND TO NON W&W RATIO= AVG. (4) 1.162

INSURANCE SERVICES OFFICE, INC.

WIND AND WATER PROCEDURE
OTHER THAN COLLISION
INDIANA

GARAGE KEEPERS

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
			(2) - (1)	(1) / (3)	AVG (4) - (4)	(3) x (5)	(2) + (6)
YEAR ENDING	OTC WIND & WATER LOSSES	OTC TOTAL LOSSES	TOTAL - WIND&WATER LOSSES	WIND & WATER / NON (W&W)	VARIATION FROM AVG. WIND RATIO	WIND & WATER ADJUSTMENT	ADJ OTC TOTAL LOSSES
1987	1,417	518,024	516,607	0.003	0.151	78,008	596,032
1988	24,731	659,541	634,810	0.039	0.115	73,003	732,544
1989	300,422	1,702,732	1,402,310	0.214	-0.060	-84,139	1,618,593
1990	72,351	1,004,809	932,458	0.078	0.076	70,867	1,075,676
1991	92,626	1,262,850	1,170,224	0.079	0.075	87,767	1,350,617
1992	18,971	625,410	606,439	0.031	0.123	74,592	700,002
1993	35,149	746,178	711,029	0.049	0.105	74,658	820,836
1994	179,198	856,419	677,221	0.265	-0.111	-75,172	781,247
1995	16,277	805,672	789,395	0.021	0.133	104,990	910,662
1996	1,028,897	2,446,019	1,417,122	0.726	-0.572	-810,594	1,635,425
1997	198,362	1,406,278	1,207,916	0.164	-0.010	-12,079	1,394,199
1998	33,602	1,003,637	970,035	0.035	0.119	115,434	1,119,071
1999	293,291	1,417,160	1,123,869	0.261	-0.107	-120,254	1,296,906
2000	372,594	1,561,835	1,189,241	0.313	-0.159	-189,089	1,372,746
2001	429,492	1,412,900	983,408	0.437	-0.283	-278,304	1,134,596
2002	8,735	683,621	674,886	0.013	0.141	95,159	778,780
2003	51,485	590,023	538,538	0.096	0.058	31,235	621,258
2004	63,587	319,396	255,809	0.249	-0.095	-24,302	295,094
2005	3,579	544,338	540,759	0.007	0.147	79,492	623,830
2006	32,528	230,374	197,846	0.164	-0.010	-1,978	228,396
2007	25,000	347,044	322,044	0.078	0.076	24,475	371,519
2008	68,530	697,199	628,669	0.109	0.045	28,290	725,489
2009	42,063	453,554	411,491	0.102	0.052	21,398	474,952
2010	6,376	331,472	325,096	0.020	0.134	43,563	375,035
2011	40,941	800,848	759,907	0.054	0.100	75,991	876,839
2012	110,971	435,155	324,184	0.342	-0.188	-60,947	374,208
2013	16,090	337,931	321,841	0.050	0.104	33,471	371,402
2014	123,650	406,927	283,277	0.436	-0.282	-79,884	327,043
2015	0	208,341	208,341	0.000	0.154	32,085	240,426
2016	96,458	346,334	249,876	0.386	-0.232	-57,971	288,363
2017	4,744	149,108	144,364	0.033	0.121	17,468	166,576
2018	0	221,356	221,356	0.000	0.154	34,089	255,445
2019	19,944	112,799	92,855	0.215	-0.061	-5,664	107,135

(8) NORMAL WIND TO NON W&W RATIO= AVG. (4) 0.154

EXPLANATORY MEMORANDUM FOR WIND AND WATER PROCEDURE

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

TERRITORIAL WIND AND WATER PROCEDURE OTHER THAN COLLISION

OBJECTIVE

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

DESCRIPTION OF TERRITORIAL WIND AND WATER PROCEDURE

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

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

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

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

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

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

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

METHODOLOGY FOR CALCULATING 'WIND & WATER PROVISIONS' BY TERRITORY

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

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

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

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

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

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

INSURANCE SERVICES OFFICE, INC.

INDIANA
COMMERCIAL AUTOMOBILE INSURANCE

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

Coverages	Aggregate Loss Cost at Current Level (B)	Indicated Loss Cost Changes (C)
TRUCKS, TRACTORS & TRAILERS (D)		
Liability		
Single Limit Liability	\$ 48,913,805	5.9%
Physical Damage		
Other Than Collision	4,865,282	N.C.
Collision	12,655,547	-8.4%
Combined	17,520,829	-6.1%
Total Trucks, Tractors & Trailers	66,434,634	2.7%
PRIVATE PASSENGER TYPES		
Liability		
Single Limit Liability	8,527,293	N.C.
Physical Damage		
Other Than Collision	1,204,684	7.0%
Collision	3,199,086	-5.6%
Combined	4,403,770	-2.2%
Total Private Passenger Types	12,931,063	-0.7%
GARAGES		
Physical Damage		
Auto Dealers		
Other Than Collision	742,203	19.6%
Collision	315,724	10.9%
Combined	1,057,927	17.0%
Garagekeepers		
Other Than Collision	397,182	16.3%
Collision	287,842	9.1%
Combined	685,024	13.3%
Total Garages	1,742,951	15.5%
GRAND TOTAL ALL COVERAGES	81,108,648	2.5%
TOTAL LIABILITY	57,441,098	5.0%
TOTAL PHYSICAL DAMAGE	23,667,550	-3.7%

(A) An implementation date of 04/01/2021 is assumed for purposes of trending.

(B) Accident Year ending 09/30/2019 Aggregate Loss Cost at Current Level for all coverages. The Liability loss costs are on a Total Limits basis.

(C) Indicated 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.

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

FOR TRUCKS, TRACTORS, AND TRAILERS POLICY COVERAGES

Territory	\$100,000 CSL	\$500
Code	Liability	Med Pay
101	4.2%	0.0%
102	11.1%	100.0%
103	2.9%	100.0%
104	2.5%	0.0%
105	7.1%	0.0%
106	9.6%	0.0%
108	1.2%	0.0%
109	2.7%	0.0%
110	9.5%	0.0%
114	3.7%	0.0%
115	5.0%	0.0%
116	7.4%	0.0%
117	7.4%	0.0%
124	6.5%	0.0%
127	6.7%	0.0%
128	6.1%	0.0%
129	8.5%	0.0%
130	9.1%	100.0%
131	2.4%	0.0%
132	6.7%	0.0%
133	5.3%	0.0%
134	6.1%	0.0%
135	6.6%	0.0%
136	2.4%	0.0%
137	3.2%	0.0%

INSURANCE SERVICES OFFICE, INC.

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

FOR TRUCKS, TRACTORS, AND TRAILERS POLICY COVERAGES

Territory	Physical Damage		Specified Causes
Code	Comprehensive ^(a)	Collision	of Loss ^(a)
101		-7.3%	
102		-7.8%	
103		-10.3%	
104		-6.8%	
105		-4.3%	
106		-4.5%	
108		-11.3%	
109		-8.2%	
110		-4.5%	
114		-9.2%	
115		-5.6%	
116		-7.3%	
117		-10.9%	
124		-4.5%	
127		-7.7%	
128		-7.6%	
129		-8.2%	
130		-9.6%	
131		-5.9%	
132		-6.5%	
133		-9.4%	
134		-6.9%	
135		-11.3%	
136		-6.7%	
137		-10.6%	

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

INSURANCE SERVICES OFFICE, INC.

INDIANA
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 ^(a)	Comprehensive ^(b)	Collision ^(c)	of Loss ^(d)
101	426	1	120	227	86
102	321	2	126	178	91
103	284	2	90	218	65
104	245	1	73	164	53
105	271	1	88	201	63
106	330	1	86	213	62
108	245	1	118	197	85
109	232	1	96	179	69
110	230	1	84	210	60
114	250	1	84	187	60
115	189	1	89	185	64
116	291	2	89	166	64
117	188	1	114	172	82
124	212	1	109	235	78
127	222	1	96	217	69
128	277	1	86	218	62
129	268	1	86	180	62
130	299	2	99	216	71
131	256	1	88	177	63
132	191	1	83	188	60
133	197	1	103	174	74
134	245	1	78	161	56
135	260	1	71	180	51
136	251	1	96	210	69
137	162	1	108	178	78

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

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

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

(d) The loss costs for Specified Causes of Loss have been calculated by a relativity of 0.720 to the Trucks, Tractors, and Trailers Comprehensive base loss costs.

INSURANCE SERVICES OFFICE, INC.

INDIANA
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 ^(a)	Med Pay ^(a)
101		
102		
103		
104		
105		
106		
108		
109		
110		
114		
115		
116		
117		
124		
127		
128		
129		
130		
131		
132		
133		
134		
135		
136		
137		

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

INSURANCE SERVICES OFFICE, INC.

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

FOR PRIVATE PASSENGER TYPES POLICY COVERAGES

Territory	Physical Damage		Specified Causes
Code	Comprehensive	Collision	of Loss ^(a)
101	3.3%	-8.5%	
102	2.6%	-4.2%	
103	8.7%	-9.3%	
104	8.7%	-1.3%	
105	7.1%	-6.8%	
106	10.3%	-7.6%	
108	6.1%	-4.6%	
109	5.9%	-6.4%	
110	9.7%	-4.3%	
114	12.5%	-4.0%	
115	11.0%	-5.0%	
116	3.8%	-7.1%	
117	10.4%	-5.9%	
124	4.7%	-7.5%	
127	8.7%	-3.6%	
128	2.9%	-6.4%	
129	9.0%	3.7%	
130	7.1%	-3.1%	
131	12.3%	-7.5%	
132	6.9%	-5.0%	
133	10.1%	-2.5%	
134	3.6%	-5.8%	
135	10.0%	-5.1%	
136	5.5%	-8.1%	
137	4.6%	-6.9%	

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

INSURANCE SERVICES OFFICE, INC.

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

FOR PRIVATE PASSENGER TYPES POLICY COVERAGES

Territory	Liability	\$500	Physical Damage		Specified Causes
Code	\$100,000 CSL	Med Pay ^(a)	Comprehensive ^(b)	Collision ^(c)	of Loss ^(d)
101	293	2	93	322	67
102	340	2	158	323	114
103	265	2	75	264	54
104	241	2	75	313	54
105	308	2	90	343	65
106	341	2	75	244	54
108	249	2	87	269	63
109	299	2	72	265	52
110	271	2	79	242	57
114	280	2	81	237	58
115	336	2	81	249	58
116	341	2	82	367	59
117	240	2	117	209	84
124	223	1	111	222	80
127	302	2	75	264	54
128	358	2	72	292	52
129	252	2	73	254	53
130	297	2	75	280	54
131	240	2	73	258	53
132	229	1	62	210	45
133	200	1	98	231	71
134	233	1	57	243	41
135	255	2	55	277	40
136	256	2	58	205	42
137	271	2	68	258	49

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

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

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

(d) The loss costs for Specified Causes of Loss have been calculated by a relativity of 0.720 to the Private Passenger Types Comprehensive base loss costs.

INSURANCE SERVICES OFFICE, INC.

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

AUTO DEALERS

FIRE

Territory	
ALL	20.0%

FIRE AND THEFT

	Personal Auto Type Vehicles Buildings and Standard Open Lots	Non-Standard Open Lots	Misc. Type Vehicles Buildings and Open Lots
Territory			
101	18.8%	20.5%	23.1%
102	19.5%	19.6%	23.1%
106	22.2%	18.2%	23.1%
ALL OTHER	16.7%	20.0%	23.1%

SPECIFIED CAUSES OF LOSS

	Personal Auto Type Vehicles			Misc. Type Vehicles	
	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings	Open Lots
Territory					
101	18.6%	19.6%	18.9%	20.0%	17.9%
102	20.4%	20.0%	19.7%	20.0%	17.9%
106	20.0%	20.6%	18.4%	20.0%	17.9%
ALL OTHER	20.0%	17.9%	20.0%	20.0%	17.9%

LIMITED SPECIFIED CAUSES OF LOSS

	Personal Auto Type Vehicles			Misc. Type Vehicles	
	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings	Open Lots
Territory					
101	19.5%	18.6%	20.0%	18.2%	20.0%
102	19.6%	20.4%	20.3%	18.2%	20.0%
106	17.9%	20.0%	20.6%	18.2%	20.0%
ALL OTHER	18.2%	20.0%	19.2%	18.2%	20.0%

COMPREHENSIVE

	Personal Auto Type Vehicles			Misc. Type Vehicles
	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings and Open Lots
Territory				
101	20.0%	20.4%	20.0%	20.0%
102	20.3%	20.3%	19.2%	20.0%
106	19.4%	19.5%	18.6%	20.0%
ALL OTHER	19.4%	20.0%	18.4%	20.0%

BLANKET COLLISION

	First \$50,000 and Under	\$50,001 to \$100,000	Over \$100,000
Deductible			
\$100	11.0%	11.6%	10.0%
\$250	10.8%	9.8%	11.1%

GARAGEKEEPERS

	Specified Causes of Loss Legal Liability \$6,000 Limit	Collision Legal Liability \$6,000 Limit
Territory		
ALL	15.4%	7.4%

INSURANCE SERVICES OFFICE, INC.

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

AUTO DEALERS

FIRE

Territory	
ALL	0.06

FIRE AND THEFT

Territory	Personal Auto Type Vehicles	Misc. Type Vehicles
	Buildings and Standard Open Lots	Buildings and Non-Standard Open Lots
101	0.38	0.47
102	0.49	0.61
106	0.22	0.26
ALL OTHER	0.14	0.18

SPECIFIED CAUSES OF LOSS

Territory	Personal Auto Type Vehicles			Misc. Type Vehicles	
	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings	Open Lots
101	0.51	0.55	0.63	0.30	0.33
102	0.65	0.66	0.79	0.30	0.33
106	0.36	0.41	0.45	0.30	0.33
ALL OTHER	0.30	0.33	0.36	0.30	0.33

LIMITED SPECIFIED CAUSES OF LOSS

Territory	Personal Auto Type Vehicles			Misc. Type Vehicles	
	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings	Open Lots
101	0.49	0.51	0.60	0.26	0.30
102	0.61	0.65	0.77	0.26	0.30
106	0.33	0.36	0.41	0.26	0.30
ALL OTHER	0.26	0.30	0.31	0.26	0.30

COMPREHENSIVE

Territory	Personal Auto Type Vehicles			Misc. Type Vehicles	
	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings and Open Lots	
101	0.60	0.65	0.72	0.42	
102	0.71	0.77	0.87	0.42	
106	0.43	0.49	0.51	0.42	
ALL OTHER	0.37	0.42	0.45	0.42	

BLANKET COLLISION

Deductible	First \$50,000 and Under	\$50,001 to \$100,000	Over \$100,000
\$100	2.02	0.77	0.33
\$250	1.23	0.45	0.20

GARAGEKEEPERS

Territory	Specified Causes of Loss	Collision
	Legal Liability \$6,000 Limit	Legal Liability \$6,000 Limit
ALL	30	29

INSURANCE SERVICES OFFICE, INC.

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

FOR VAN POOLS POLICY COVERAGES

Territory	\$100,000 CSL	\$500
Code	Liability	Med Pay
101	4.1%	0.0%
102	11.1%	33.3%
103	2.9%	0.0%
104	2.5%	0.0%
105	7.1%	0.0%
106	9.5%	0.0%
108	1.4%	0.0%
109	2.7%	0.0%
110	9.5%	50.0%
114	3.6%	0.0%
115	5.2%	0.0%
116	7.4%	0.0%
117	7.2%	0.0%
124	6.4%	0.0%
127	6.7%	50.0%
128	6.1%	0.0%
129	8.4%	0.0%
130	9.2%	33.3%
131	2.4%	0.0%
132	6.7%	0.0%
133	5.3%	0.0%
134	6.1%	0.0%
135	6.6%	0.0%
136	2.4%	0.0%
137	3.0%	0.0%

INSURANCE SERVICES OFFICE, INC.

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

FOR VAN POOLS POLICY COVERAGES

Territory	Physical Damage		Specified Causes
Code	Comprehensive ^(a)	Collision	of Loss ^(a)
101		-7.4%	
102		-7.8%	
103		-10.4%	
104		-7.1%	
105		-4.5%	
106		-4.2%	
108		-11.3%	
109		-8.5%	
110		-4.3%	
114		-9.5%	
115		-5.6%	
116		-7.0%	
117		-11.0%	
124		-4.5%	
127		-7.4%	
128		-7.7%	
129		-8.0%	
130		-9.9%	
131		-5.9%	
132		-6.3%	
133		-9.4%	
134		-7.3%	
135		-11.2%	
136		-6.6%	
137		-10.7%	

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

INSURANCE SERVICES OFFICE, INC.

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

FOR VAN POOLS POLICY COVERAGES

Territory	Liability	\$500	Physical Damage		Specified Causes
Code	\$100,000 CSL ^(a)	Med Pay ^(b)	Comprehensive ^(c)	Collision ^(d)	of Loss ^(e)
101	639	5	122	288	88
102	482	4	129	226	93
103	426	3	92	277	66
104	368	3	74	208	54
105	407	3	90	255	64
106	495	4	88	271	63
108	368	3	120	250	87
109	348	3	98	227	70
110	345	3	86	267	61
114	375	3	86	237	61
115	284	2	91	235	65
116	437	3	91	211	65
117	282	2	116	218	84
124	318	2	111	298	80
127	333	3	98	276	70
128	416	3	88	277	63
129	402	3	88	229	63
130	449	4	101	274	72
131	384	3	90	225	64
132	287	2	85	239	61
133	296	2	105	221	75
134	368	3	80	204	57
135	390	3	72	229	52
136	377	3	98	267	70
137	243	2	110	226	80

- (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 Trucks, Tractors, and Trailers Comprehensive base loss costs.

INSURANCE SERVICES OFFICE, INC.

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

FOR TAXIS AND LIMOUSINES POLICY COVERAGES

Territory	\$100,000 CSL	\$500
Code	Liability	Med Pay
101	4.1%	5.0%
102	11.0%	14.3%
103	2.9%	7.7%
104	2.5%	0.0%
105	7.1%	8.3%
106	9.6%	6.7%
108	1.3%	0.0%
109	2.6%	0.0%
110	9.5%	10.0%
114	3.7%	0.0%
115	5.0%	0.0%
116	7.4%	7.7%
117	7.5%	12.5%
124	6.5%	0.0%
127	6.7%	10.0%
128	6.1%	0.0%
129	8.6%	8.3%
130	9.1%	7.7%
131	2.4%	0.0%
132	6.7%	0.0%
133	5.3%	11.1%
134	6.1%	9.1%
135	6.5%	8.3%
136	2.4%	0.0%
137	3.2%	0.0%

INSURANCE SERVICES OFFICE, INC.

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

FOR TAXIS AND LIMOUSINES POLICY COVERAGES

Territory	Physical Damage		Specified Causes
Code	Comprehensive ^(a)	Collision	of Loss ^(a)
101		-7.4%	
102		-7.8%	
103		-10.4%	
104		-7.1%	
105		-4.5%	
106		-4.2%	
108		-11.3%	
109		-8.5%	
110		-4.3%	
114		-9.5%	
115		-5.6%	
116		-7.0%	
117		-11.0%	
124		-4.5%	
127		-7.4%	
128		-7.7%	
129		-8.0%	
130		-9.9%	
131		-5.9%	
132		-6.3%	
133		-9.4%	
134		-7.3%	
135		-11.2%	
136		-6.6%	
137		-10.7%	

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

INSURANCE SERVICES OFFICE, INC.

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

FOR TAXIS AND LIMOUSINES POLICY COVERAGES

Territory	Liability	\$500	Physical Damage		Specified Causes
Code	\$100,000 CSL ^(a)	Med Pay ^(b)	Comprehensive ^(c)	Collision ^(d)	of Loss ^(e)
101	2641	21	122	288	88
102	1990	16	129	226	93
103	1761	14	92	277	66
104	1519	12	74	208	54
105	1680	13	90	255	64
106	2046	16	88	271	63
108	1519	12	120	250	87
109	1438	11	98	227	70
110	1426	11	86	267	61
114	1550	12	86	237	61
115	1172	9	91	235	65
116	1804	14	91	211	65
117	1166	9	116	218	84
124	1314	10	111	298	80
127	1376	11	98	276	70
128	1717	13	88	277	63
129	1662	13	88	229	63
130	1854	14	101	274	72
131	1587	12	90	225	64
132	1184	9	85	239	61
133	1221	10	105	221	75
134	1519	12	80	204	57
135	1612	13	72	229	52
136	1556	12	98	267	70
137	1004	8	110	226	80

- (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 Trucks, Tractors, and Trailers Comprehensive base loss costs.

INSURANCE SERVICES OFFICE, INC.

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

FOR SCHOOL AND CHURCH BUSES POLICY COVERAGES

Territory	\$100,000 CSL	\$500
Code	Liability	Med Pay
101	4.0%	0.0%
102	11.3%	0.0%
103	2.6%	0.0%
104	3.1%	0.0%
105	7.2%	0.0%
106	9.6%	0.0%
108	1.5%	0.0%
109	3.2%	0.0%
110	9.5%	50.0%
114	3.8%	0.0%
115	5.1%	0.0%
116	7.4%	0.0%
117	7.3%	0.0%
124	7.3%	0.0%
127	7.0%	50.0%
128	5.6%	50.0%
129	8.1%	0.0%
130	8.6%	0.0%
131	2.2%	50.0%
132	7.1%	0.0%
133	4.9%	0.0%
134	6.3%	50.0%
135	6.7%	50.0%
136	2.2%	0.0%
137	3.5%	0.0%

INSURANCE SERVICES OFFICE, INC.

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

FOR SCHOOL AND CHURCH BUSES POLICY COVERAGES

Territory	Physical Damage		Specified Causes
Code	Comprehensive ^(a)	Collision	of Loss ^(a)
101		-6.9%	
102		-7.2%	
103		-10.1%	
104		-6.1%	
105		-4.4%	
106		-4.8%	
108		-11.1%	
109		-8.7%	
110		-4.2%	
114		-9.0%	
115		-5.5%	
116		-6.9%	
117		-10.4%	
124		-4.4%	
127		-7.8%	
128		-7.2%	
129		-7.9%	
130		-9.7%	
131		-5.7%	
132		-6.9%	
133		-9.6%	
134		-6.3%	
135		-11.4%	
136		-6.2%	
137		-10.1%	

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

INSURANCE SERVICES OFFICE, INC.

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

FOR SCHOOL AND CHURCH BUSES POLICY COVERAGES

Territory	Liability	\$500	Physical Damage		Specified Causes
Code	\$100,000 CSL ^(a)	Med Pay ^(b)	Comprehensive ^(c)	Collision ^(d)	of Loss ^(e)
101	234	3	84	148	60
102	177	3	88	116	64
103	156	3	63	142	46
104	135	2	51	107	37
105	149	2	62	131	44
106	182	3	60	138	43
108	135	2	83	128	60
109	128	2	67	116	48
110	127	3	59	137	42
114	138	2	59	122	42
115	104	2	62	120	45
116	160	3	62	108	45
117	103	2	80	112	57
124	117	2	76	153	55
127	122	3	67	141	48
128	152	3	60	142	43
129	147	3	60	117	43
130	164	3	69	140	50
131	141	3	62	115	44
132	105	2	58	122	42
133	108	2	72	113	52
134	135	3	55	105	39
135	143	3	50	117	36
136	138	2	67	137	48
137	89	2	76	116	55

- (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 Trucks, Tractors, and Trailers Comprehensive base loss costs.

INSURANCE SERVICES OFFICE, INC.

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

FOR ALL OTHER BUSES POLICY COVERAGES

Territory	\$100,000 CSL	\$500
Code	Liability	Med Pay
101	4.2%	0.0%
102	11.1%	16.7%
103	2.9%	8.3%
104	2.5%	0.0%
105	7.2%	0.0%
106	9.6%	16.7%
108	1.2%	0.0%
109	2.7%	0.0%
110	9.5%	10.0%
114	3.7%	0.0%
115	5.0%	12.5%
116	7.4%	8.3%
117	7.4%	10.0%
124	6.6%	9.1%
127	6.8%	10.0%
128	6.1%	8.3%
129	8.4%	8.3%
130	9.1%	8.3%
131	2.4%	0.0%
132	6.8%	0.0%
133	5.3%	0.0%
134	6.0%	10.0%
135	6.6%	9.1%
136	2.5%	9.1%
137	3.2%	0.0%

INSURANCE SERVICES OFFICE, INC.

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

FOR ALL OTHER BUSES POLICY COVERAGES

Territory	Physical Damage		Specified Causes
Code	Comprehensive ^(a)	Collision	of Loss ^(a)
101		-6.9%	
102		-7.2%	
103		-10.1%	
104		-6.1%	
105		-4.4%	
106		-4.8%	
108		-11.1%	
109		-8.7%	
110		-4.2%	
114		-9.0%	
115		-5.5%	
116		-6.9%	
117		-10.4%	
124		-4.4%	
127		-7.8%	
128		-7.2%	
129		-7.9%	
130		-9.7%	
131		-5.7%	
132		-6.9%	
133		-9.6%	
134		-6.3%	
135		-11.4%	
136		-6.2%	
137		-10.1%	

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

INSURANCE SERVICES OFFICE, INC.

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

FOR ALL OTHER BUSES POLICY COVERAGES

Territory	Liability	\$500	Physical Damage		Specified Causes
Code	\$100,000 CSL ^(a)	Med Pay ^(b)	Comprehensive ^(c)	Collision ^(d)	of Loss ^(e)
101	1619	14	84	148	60
102	1220	14	88	116	64
103	1079	13	63	142	46
104	931	11	51	107	37
105	1030	10	62	131	44
106	1254	14	60	138	43
108	931	11	83	128	60
109	882	11	67	116	48
110	874	11	59	137	42
114	950	12	59	122	42
115	718	9	62	120	45
116	1106	13	62	108	45
117	714	11	80	112	57
124	806	12	76	153	55
127	844	11	67	141	48
128	1053	13	60	142	43
129	1018	13	60	117	43
130	1136	13	69	140	50
131	973	12	62	115	44
132	726	11	58	122	42
133	749	10	72	113	52
134	931	11	55	105	39
135	988	12	50	117	36
136	954	12	67	137	48
137	616	10	76	116	55

- (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 Trucks, Tractors, and Trailers Comprehensive base loss costs.

INSURANCE SERVICES OFFICE, INC.

INDIANA
 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
09/30/17	\$28,756,406	\$33,306,697	1.158	20%	2,882
09/30/18	\$28,648,413	\$32,397,242	1.131	30%	2,993
09/30/19	\$28,487,947	\$27,851,252	0.978	50%	2,636
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				1.060
(7)	EXPECTED EXPERIENCE RATIO (D).				1.053
(8)	CREDIBILITY (E).				0.85
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000- (8))).				1.059
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).				5.9%
(11)	FILED CHANGE.				5.9%
(A)	TRUCK, TRACTOR, AND TRAILER EXPERIENCE IS FOR VEHICLES WRITTEN IN ACCORDANCE WITH RULE 23 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE.				
(B)	THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY EXTENDING EXPOSURES BY THE CURRENT LOSS COSTS FROM THE LAST REVISION.				
(C)	LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSES FOR BODILY INJURY AND PROPERTY DAMAGE LIABILITY. SEE FOLLOWING PAGE.				
(D)	EXPECTED EXPERIENCE RATIO IS EQUAL TO THE COMBINED TREND FACTOR SHOWN ON THE FOLLOWING PAGE, PROJECTED FOR M YEARS. THE PERIOD M IS EQUAL TO THE NUMBER OF YEARS FROM ONE YEAR BEYOND THE IMPLEMENTATION DATE OF THE LAST REVISION TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 04/01/21 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.

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

	ACC. YEAR ENDING	BODILY INJURY	PROPERTY DAMAGE	COMBINED
(1) INCURRED LOSSES AND	09/30/17	\$11,804,021	\$10,890,768	
ALLOCATED LOSS	09/30/18	\$11,100,195	\$10,982,476	
ADJUSTMENT EXPENSES	09/30/19	\$8,235,107	\$10,319,797	
 (2) DEVELOPED LOSSES AND	09/30/17	\$13,666,400	\$12,039,744	
ALL LOSS ADJUSTMENT	09/30/18	\$14,068,665	\$12,249,854	
EXPENSES (A)	09/30/19	\$12,048,579	\$11,794,496	
 (3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)		5.6%	5.0%	5.3%
 (4) TRENDED LOSSES AND	09/30/17	\$17,943,983	\$15,362,713	\$33,306,697
ALL LOSS ADJUSTMENT	09/30/18	\$17,501,419	\$14,895,822	\$32,397,242
EXPENSES (B)	09/30/19	\$14,193,226	\$13,658,026	\$27,851,252

(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.
09/30/17	1.077	1.005
09/30/18	1.179	1.014
09/30/19	1.361	1.039

(B) TRENDED LOSSES ARE EQUAL TO $(2) * ((1.0 + (3)) ** N)$, WHERE N IS EQUAL TO
THE NUMBER OF YEARS PROJECTION FROM THE AVERAGE DATE OF ACCIDENT TO ONE
YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 04/01/21
WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING.

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD
09/30/17	4/1/17	5.000
09/30/18	4/1/18	4.000
09/30/19	4/1/19	3.000

INSURANCE SERVICES OFFICE, INC.

INDIANA
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	ENDING					
	09/30/15	\$5,016,163	\$5,034,669	1.004	10%	850
	09/30/16	\$5,348,102	\$4,882,089	0.913	15%	905
	09/30/17	\$5,085,184	\$5,110,697	1.005	20%	760
	09/30/18	\$5,028,288	\$5,214,145	1.037	25%	847
	09/30/19	\$4,865,282	\$4,681,441	0.962	30%	816
COLL.	09/30/17	\$13,076,510	\$11,897,926	0.910	20%	1,199
	09/30/18	\$12,958,623	\$11,970,458	0.924	30%	1,257
	09/30/19	\$12,655,547	\$11,072,513	0.875	50%	1,162

		O.T.C.	COLLISION
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).	0.986	0.897
(7)	EXPECTED EXPERIENCE RATIO (D).	1.051	1.025
(8)	CREDIBILITY (E).	0.60	0.85
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000- (8))).	1.012	0.916
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).	1.2%	-8.4%
(11)	FILED CHANGE.	N.C.	-8.4%

- (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 04/01/21 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.

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

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) PAID LOSSES	09/30/15	\$2,962,406	----
	09/30/16	\$3,044,703	----
	09/30/17	\$3,376,848	\$8,660,376
	09/30/18	\$3,645,393	\$9,117,950
	09/30/19	\$3,370,619	\$9,016,503
(2) DEVELOPED LOSSES AND	09/30/15	\$3,347,519	----
ALL LOSS ADJUSTMENT	09/30/16	\$3,440,514	----
EXPENSES (A)	09/30/17	\$3,819,654	\$9,776,439
	09/30/18	\$4,131,652	\$10,231,161
	09/30/19	\$3,930,681	\$9,842,234
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)		6.0%	4.0%
(4) TRENDED LOSSES AND	09/30/15	\$5,034,669	----
ALL LOSS ADJUSTMENT	09/30/16	\$4,882,089	----
EXPENSES (B)	09/30/17	\$5,110,697	\$11,897,926
	09/30/18	\$5,214,145	\$11,970,458
	09/30/19	\$4,681,441	\$11,072,513
(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.
	09/30/15	1.000	-----
	09/30/16	1.000	-----
	09/30/17	1.001	0.999
	09/30/18	1.003	0.993
	09/30/19	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 04/01/21 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING BOTH OTC AND COLLISION.

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD OTC	PROJECTION PERIOD COLL
09/30/15	4/1/15	7.000	-----
09/30/16	4/1/16	6.000	-----
09/30/17	4/1/17	5.000	5.000
09/30/18	4/1/18	4.000	4.000
09/30/19	4/1/19	3.000	3.000

INSURANCE SERVICES OFFICE, INC.

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

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) AGGREGATE LOSS COSTS	09/30/15	\$4,710,012	----
AT CURRENT LEVEL	09/30/16	\$5,069,291	----
	09/30/17	\$4,861,553	\$12,141,606
	09/30/18	\$4,853,560	\$12,213,594
	09/30/19	\$4,737,373	\$12,098,993
(2) SELECTED ANNUAL OCN			
TREND (SEE TREND		0.9%	1.5%
EXHIBIT IN SECTION C)			
(3) TRENDED AGGREGATE	09/30/15	\$5,016,163	----
LOSS COSTS AT	09/30/16	\$5,348,102	----
CURRENT LEVEL (A)	09/30/17	\$5,085,184	\$13,076,510
	09/30/18	\$5,028,288	\$12,958,623
	09/30/19	\$4,865,282	\$12,655,547

(A) TRENDED AGGREGATE LOSS COSTS ARE EQUAL TO (1) * ((1.0 + (2)) ** N),
WHERE N IS EQUAL TO THE NUMBER OF YEARS PROJECTION FROM THE AVERAGE DATE OF
WRITING TO SIX MONTHS BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF
04/01/21 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING BOTH OTC
AND COLLISION.

YEAR ENDING	AVERAGE DATE OF WRITING	PROJECTION PERIOD OTC	PROJECTION PERIOD COLL
09/30/15	10/1/14	7.000	-----
09/30/16	10/1/15	6.000	-----
09/30/17	10/1/16	5.000	5.000
09/30/18	10/1/17	4.000	4.000
09/30/19	10/1/18	3.000	3.000

INSURANCE SERVICES OFFICE, INC.

INDIANA
 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
09/30/15	\$5,586,375	\$6,865,644	1.229	10%	633
09/30/16	\$5,551,335	\$5,850,123	1.054	15%	668
09/30/17	\$5,499,400	\$4,974,673	0.905	20%	575
09/30/18	\$5,294,383	\$4,484,878	0.847	25%	542
09/30/19	\$5,072,750	\$4,895,316	0.965	30%	490
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3) * (4)).				0.964
(7)	EXPECTED EXPERIENCE RATIO (D).				1.053
(8)	CREDIBILITY (E).				0.50
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000 - (8))).				1.009
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).				0.9%
(11)	FILED CHANGE.				N.C.
(A)	PRIVATE PASSENGER TYPE EXPERIENCE IS FOR VEHICLES WRITTEN IN ACCORDANCE WITH RULE 31 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE.				
(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 04/01/21 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.

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

	ACC. YEAR ENDING	BODILY INJURY	PROPERTY DAMAGE	COMBINED
(1) INCURRED LOSSES AND	09/30/15	\$2,764,193	\$1,603,943	
ALLOCATED LOSS	09/30/16	\$2,006,900	\$1,890,353	
ADJUSTMENT EXPENSES	09/30/17	\$1,868,568	\$1,525,657	
	09/30/18	\$1,468,402	\$1,648,342	
	09/30/19	\$1,623,319	\$1,539,812	
(2) DEVELOPED LOSSES AND	09/30/15	\$2,992,308	\$1,766,102	
ALL LOSS ADJUSTMENT	09/30/16	\$2,204,881	\$2,083,547	
EXPENSES (A)	09/30/17	\$2,151,329	\$1,684,936	
	09/30/18	\$1,816,891	\$1,829,495	
	09/30/19	\$2,425,644	\$1,759,851	
(3) SELECTED ANNUAL LOSS				
TREND (SEE TREND		5.6%	5.0%	5.3%
EXHIBIT IN SECTION C)				
(4) TRENDING LOSSES AND	09/30/15	\$4,380,739	\$2,484,906	\$6,865,644
ALL LOSS ADJUSTMENT	09/30/16	\$3,058,170	\$2,791,953	\$5,850,123
EXPENSES (B)	09/30/17	\$2,824,695	\$2,149,978	\$4,974,673
	09/30/18	\$2,260,212	\$2,224,666	\$4,484,878
	09/30/19	\$2,857,409	\$2,037,907	\$4,895,316
(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.	
	09/30/15	1.007	1.001	
	09/30/16	1.022	1.002	
	09/30/17	1.071	1.004	
	09/30/18	1.151	1.009	
	09/30/19	1.390	1.039	

(B) TRENDING 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 04/01/21 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING.

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD
09/30/15	4/1/15	7.000
09/30/16	4/1/16	6.000
09/30/17	4/1/17	5.000
09/30/18	4/1/18	4.000
09/30/19	4/1/19	3.000

INSURANCE SERVICES OFFICE, INC.

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

		(1)	(2)	(3)	(4)	(5)
COVERAGE	ACCIDENT YEAR	AGGREGATE LOSS COST AT CURRENT LEVEL (B)	INCURRED LOSSES (C)	EXPERIENCE RATIO (2) / (1)	ACCIDENT YEAR WEIGHTS	NUMBER OF PAID CLAIMS
O.T.C	ENDING					
	09/30/15	\$1,530,935	\$1,831,750	1.196	10%	453
	09/30/16	\$1,494,034	\$1,673,936	1.120	15%	413
	09/30/17	\$1,392,907	\$1,252,999	0.900	20%	333
	09/30/18	\$1,314,066	\$1,408,637	1.072	25%	365
	09/30/19	\$1,204,684	\$1,411,211	1.171	30%	366
COLL.	09/30/17	\$3,629,754	\$3,547,836	0.977	20%	564
	09/30/18	\$3,431,747	\$3,177,082	0.926	30%	535
	09/30/19	\$3,199,086	\$2,700,313	0.844	50%	489

		O.T.C.	COLLISION
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).	1.087	0.895
(7)	EXPECTED EXPERIENCE RATIO (D).	1.056	1.034
(8)	CREDIBILITY (E).	0.45	0.65
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000- (8))).	1.070	0.944
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).	7.0%	-5.6%
(11)	FILED CHANGE.	7.0%	-5.6%

- (A) PRIVATE PASSENGER TYPE EXPERIENCE IS FOR VEHICLES WRITTEN IN ACCORDANCE WITH RULE 31 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE.
- (B) THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY EXTENDING EXPOSURES BY THE CURRENT LOSS COSTS 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 04/01/21 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.

INDIANA
PRIVATE PASSENGER TYPES
AUTOMOBILE PHYSICAL DAMAGE INSURANCE
DETERMINATION OF PHYSICAL DAMAGE LOSSES

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) PAID LOSSES	09/30/15	\$1,043,126	----
	09/30/16	\$1,015,325	----
	09/30/17	\$809,379	\$2,582,433
	09/30/18	\$968,379	\$2,422,437
	09/30/19	\$1,011,569	\$2,247,767
(2) DEVELOPED LOSSES AND	09/30/15	\$1,178,732	----
ALL LOSS ADJUSTMENT	09/30/16	\$1,147,317	----
EXPENSES (A)	09/30/17	\$914,598	\$2,915,231
	09/30/18	\$1,095,363	\$2,715,455
	09/30/19	\$1,168,221	\$2,400,278
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)		6.5%	4.0%
(4) TRENDED LOSSES AND	09/30/15	\$1,831,750	----
ALL LOSS ADJUSTMENT	09/30/16	\$1,673,936	----
EXPENSES (B)	09/30/17	\$1,252,999	\$3,547,836
	09/30/18	\$1,408,637	\$3,177,082
	09/30/19	\$1,411,211	\$2,700,313

(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.
09/30/15	1.000	-----
09/30/16	1.000	-----
09/30/17	1.000	0.999
09/30/18	1.001	0.992
09/30/19	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 04/01/21 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING BOTH OTC AND COLLISION.

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD OTC	PROJECTION PERIOD COLL
09/30/15	4/1/15	7.000	-----
09/30/16	4/1/16	6.000	-----
09/30/17	4/1/17	5.000	5.000
09/30/18	4/1/18	4.000	4.000
09/30/19	4/1/19	3.000	3.000

INSURANCE SERVICES OFFICE, INC.

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

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) AGGREGATE LOSS COSTS	09/30/15	\$1,437,498	----
AT CURRENT LEVEL	09/30/16	\$1,416,146	----
	09/30/17	\$1,331,651	\$3,524,033
	09/30/18	\$1,268,403	\$3,351,315
	09/30/19	\$1,173,013	\$3,142,521
(2) SELECTED ANNUAL OCN			
TREND (SEE TREND		0.9%	0.6%
EXHIBIT IN SECTION C)			
(3) TRENDED AGGREGATE	09/30/15	\$1,530,935	----
LOSS COSTS AT	09/30/16	\$1,494,034	----
CURRENT LEVEL (A)	09/30/17	\$1,392,907	\$3,629,754
	09/30/18	\$1,314,066	\$3,431,747
	09/30/19	\$1,204,684	\$3,199,086

(A) TRENDED AGGREGATE LOSS COSTS ARE EQUAL TO (1) * ((1.0 + (2)) ** N),
WHERE N IS EQUAL TO THE NUMBER OF YEARS PROJECTION FROM THE AVERAGE DATE OF
WRITING TO SIX MONTHS BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF
04/01/21 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING BOTH OTC
AND COLLISION.

YEAR ENDING	AVERAGE DATE OF WRITING	PROJECTION PERIOD OTC	PROJECTION PERIOD COLL
09/30/15	10/1/14	7.000	-----
09/30/16	10/1/15	6.000	-----
09/30/17	10/1/16	5.000	5.000
09/30/18	10/1/17	4.000	4.000
09/30/19	10/1/18	3.000	3.000

INSURANCE SERVICES OFFICE, INC.

INDIANA
 AUTOMOBILE PHYSICAL DAMAGE INSURANCE - AUTO DEALERS (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	ENDING					
	09/30/15	\$734,050	\$746,803	1.017	10%	75
	09/30/16	\$464,924	\$480,033	1.032	15%	36
	09/30/17	\$731,689	\$1,044,804	1.428	20%	59
	09/30/18	\$573,589	\$506,112	0.882	25%	36
	09/30/19	\$742,203	\$900,917	1.214	30%	64
COLL.	09/30/15	\$256,357	\$720,839	2.812	10%	67
	09/30/16	\$273,991	\$378,383	1.381	15%	56
	09/30/17	\$325,903	\$340,031	1.043	20%	47
	09/30/18	\$392,986	\$239,293	0.609	25%	37
	09/30/19	\$315,724	\$243,305	0.771	30%	43
					O.T.C.	COLLISION
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				1.128	1.080
(7)	EXPECTED EXPERIENCE RATIO (D).				1.208	1.125
(8)	CREDIBILITY (E).				0.15	0.35
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000 - (8))).				1.196	1.109
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).				19.6%	10.9%
(11)	FILED CHANGE.				19.6%	10.9%
(A)	GARAGE EXPERIENCE INCLUDES ALL CLASSES WRITTEN IN ACCORDANCE WITH RULE 48 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE.					
(B)	THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY APPLYING FACTORS TO ADJUST THE REPORTED EARNED PREMIUM TO THE CURRENT ISO LOSS COST LEVEL.					
(C)	LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSES FOR O.T.C. AND COLL. SEE FOLLOWING PAGE.					
(D)	EXPECTED EXPERIENCE RATIO IS EQUAL TO THE LOSS TREND FACTOR, PROJECTED FOR M YEARS. THE PERIOD M IS EQUAL TO THE NUMBER OF YEARS FROM ONE YEAR BEYOND THE IMPLEMENTATION DATE OF THE LAST REVISION TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 04/01/21 WHICH IS ASSUMED FOR THE PURPOSES OF TRENDING, SUBJECT TO A MAXIMUM OF THE N-VALUE CORRESPONDING TO THE LATEST YEAR SHOWN ON THE FOLLOWING PAGE, FOOTNOTE B. IN THIS REVISION, THE PERIOD M IS 3.000 YEAR(S).					
(E)	CREDIBILITY IS BASED ON A 5 YEAR TOTAL OF CLAIMS FOR O.T.C. AND A 5 YEAR TOTAL OF CLAIMS FOR COLLISION SHOWN IN COLUMN (5). THE STANDARDS FOR FULL CREDIBILITY ARE 7,500 CLAIMS FOR O.T.C. AND 2,000 CLAIMS FOR COLLISION (SEE CREDIBILITY TABLES IN SECTION C).					

INSURANCE SERVICES OFFICE, INC.

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

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) PAID LOSSES	09/30/15	\$425,281	\$485,220
	09/30/16	\$291,164	\$265,502
	09/30/17	\$673,548	\$248,500
	09/30/18	\$347,931	\$183,008
	09/30/19	\$635,831	\$198,127
(2) DEVELOPED LOSSES AND	09/30/15	\$480,568	\$547,750
ALL LOSS ADJUSTMENT	09/30/16	\$329,015	\$299,117
EXPENSES (A)	09/30/17	\$762,631	\$279,401
	09/30/18	\$393,555	\$204,524
	09/30/19	\$745,792	\$216,271
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)		6.5%	4.0%
(4) TRENDED LOSSES AND	09/30/15	\$746,803	\$720,839
ALL LOSS ADJUSTMENT	09/30/16	\$480,033	\$378,383
EXPENSES (B)	09/30/17	\$1,044,804	\$340,031
	09/30/18	\$506,112	\$239,293
	09/30/19	\$900,917	\$243,305

(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.
09/30/15	1.000	0.999
09/30/16	1.000	0.997
09/30/17	1.002	0.995
09/30/18	1.001	0.989
09/30/19	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 04/01/21 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING BOTH OTC AND COLLISION.

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD OTC	PROJECTION PERIOD COLL
09/30/15	4/1/15	7.000	7.000
09/30/16	4/1/16	6.000	6.000
09/30/17	4/1/17	5.000	5.000
09/30/18	4/1/18	4.000	4.000
09/30/19	4/1/19	3.000	3.000

INSURANCE SERVICES OFFICE, INC.

INDIANA
AUTOMOBILE PHYSICAL DAMAGE INSURANCE - GARAGEKEEPERS (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	ENDING					
	09/30/15	\$383,904	\$422,192	1.100	10%	57
	09/30/16	\$396,693	\$476,366	1.201	15%	42
	09/30/17	\$418,968	\$259,423	0.619	20%	28
	09/30/18	\$441,297	\$381,973	0.866	25%	16
	09/30/19	\$397,182	\$171,105	0.431	30%	21
COLL.	09/30/15	\$193,928	\$294,820	1.520	10%	54
	09/30/16	\$202,538	\$331,158	1.635	15%	50
	09/30/17	\$226,779	\$265,650	1.171	20%	47
	09/30/18	\$275,668	\$177,268	0.643	25%	34
	09/30/19	\$287,842	\$209,737	0.729	30%	46
					O.T.C.	COLLISION
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				0.760	1.011
(7)	EXPECTED EXPERIENCE RATIO (D).				1.208	1.125
(8)	CREDIBILITY (E).				0.10	0.30
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000- (8))).				1.163	1.091
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).				16.3%	9.1%
(11)	FILED CHANGE.				16.3%	9.1%
(A)	GARAGE EXPERIENCE INCLUDES ALL CLASSES WRITTEN IN ACCORDANCE WITH RULE 54 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE.					
(B)	THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY APPLYING FACTORS TO ADJUST THE REPORTED EARNED PREMIUM TO THE CURRENT ISO LOSS COST LEVEL.					
(C)	LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSES FOR O.T.C. AND COLL. SEE FOLLOWING PAGE.					
(D)	EXPECTED EXPERIENCE RATIO IS EQUAL TO THE LOSS TREND FACTOR, PROJECTED FOR M YEARS. THE PERIOD M IS EQUAL TO THE NUMBER OF YEARS FROM ONE YEAR BEYOND THE IMPLEMENTATION DATE OF THE LAST REVISION TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 04/01/21 WHICH IS ASSUMED FOR THE PURPOSES OF TRENDING, SUBJECT TO A MAXIMUM OF THE N-VALUE CORRESPONDING TO THE LATEST YEAR SHOWN ON THE FOLLOWING PAGE, FOOTNOTE B. IN THIS REVISION, THE PERIOD M IS 3.000 YEAR(S).					
(E)	CREDIBILITY IS BASED ON A 5 YEAR TOTAL OF CLAIMS FOR O.T.C. AND A 5 YEAR TOTAL OF CLAIMS FOR COLLISION SHOWN IN COLUMN (5). THE STANDARDS FOR FULL CREDIBILITY ARE 7,500 CLAIMS FOR O.T.C. AND 2,000 CLAIMS FOR COLLISION (SEE CREDIBILITY TABLES IN SECTION C).					

INSURANCE SERVICES OFFICE, INC.

INDIANA
GARAGEKEEPERS
AUTOMOBILE PHYSICAL DAMAGE INSURANCE
DETERMINATION OF PHYSICAL DAMAGE LOSSES

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) PAID LOSSES	09/30/15	\$240,426	\$198,254
	09/30/16	\$288,363	\$231,206
	09/30/17	\$166,576	\$192,019
	09/30/18	\$255,445	\$132,622
	09/30/19	\$107,135	\$156,236
(2) DEVELOPED LOSSES AND	09/30/15	\$271,681	\$224,027
ALL LOSS ADJUSTMENT	09/30/16	\$326,502	\$261,785
EXPENSES (A)	09/30/17	\$189,360	\$218,283
	09/30/18	\$297,024	\$151,511
	09/30/19	\$141,643	\$186,433
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)		6.5%	4.0%
(4) TRENDED LOSSES AND	09/30/15	\$422,192	\$294,820
ALL LOSS ADJUSTMENT	09/30/16	\$476,366	\$331,158
EXPENSES (B)	09/30/17	\$259,423	\$265,650
	09/30/18	\$381,973	\$177,268
	09/30/19	\$171,105	\$209,737

(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.
09/30/15	1.000	1.000
09/30/16	1.002	1.002
09/30/17	1.006	1.006
09/30/18	1.029	1.011
09/30/19	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 04/01/21 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING BOTH OTC AND COLLISION.

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD OTC	PROJECTION PERIOD COLL
09/30/15	4/1/15	7.000	7.000
09/30/16	4/1/16	6.000	6.000
09/30/17	4/1/17	5.000	5.000
09/30/18	4/1/18	4.000	4.000
09/30/19	4/1/19	3.000	3.000

INSURANCE SERVICES OFFICE, INC.

INDIANA
COMMERCIAL AUTOMOBILE INSURANCE
SINGLE LIMIT LIABILITY

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
T	EARNED CAR	\$100000	EXPER LOSS					BASE	BASE	BASE	ADV
E	YRS YR	UND	COST 5 YRS				INDEX	CLASS	CLASS	CLASS	LOSS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	LOSS	LOSS	LOSS	COST
R	09/30/2019	COST	09/30/2019	RATIO	CRED	RATIO	STATE	COST	COST	COST	CHG**
								PRES	IND*	REV	
101	11852	457.84	488.68	1.067	0.45	1.089	0.983	409	426	426	4.2%
102	2764	344.45	476.78	1.384	0.20	1.162	1.049	289	321	321	11.1%
103	7867	282.71	285.60	1.010	0.30	1.078	0.973	276	284	284	2.9%
104	3421	275.27	255.49	0.928	0.20	1.071	0.967	239	245	245	2.5%
105	4152	269.28	316.43	1.175	0.20	1.121	1.012	253	271	271	7.1%
106	2325	294.75	403.55	1.369	0.15	1.146	1.034	301	330	330	9.6%
108	1638	253.04	156.91	0.620	0.10	1.058	0.955	242	245	245	1.2%
109	671	258.52	112.16	0.434	0.05	1.073	0.968	226	232	232	2.7%
110	1232	225.38	340.12	1.509	0.10	1.147	1.035	210	230	230	9.5%
114	1873	270.04	236.73	0.877	0.10	1.084	0.978	241	250	250	3.7%
115	704	167.98	158.12	0.941	0.05	1.099	0.992	180	189	189	5.0%
116	4973	295.29	350.70	1.188	0.20	1.123	1.014	271	291	291	7.4%
117	7480	175.99	207.27	1.178	0.25	1.125	1.015	175	188	188	7.4%
124	5332	200.59	229.90	1.146	0.20	1.115	1.006	199	212	212	6.5%
127	1786	232.25	281.78	1.213	0.10	1.118	1.009	208	222	222	6.7%
128	912	272.23	311.06	1.143	0.10	1.111	1.003	261	277	277	6.1%
129	3878	258.07	323.21	1.252	0.20	1.136	1.025	247	268	268	8.5%
130	9889	276.30	333.82	1.208	0.35	1.142	1.031	274	299	299	9.1%
131	3209	238.55	205.92	0.863	0.15	1.070	0.966	250	256	256	2.4%
132	1034	201.07	243.86	1.213	0.10	1.118	1.009	179	191	191	6.7%
133	28733	188.67	208.10	1.103	0.45	1.105	0.997	187	197	197	5.3%
134	984	252.10	281.88	1.118	0.10	1.108	1.000	231	245	245	6.1%
135	1835	278.59	325.75	1.169	0.15	1.116	1.007	244	260	260	6.6%
136	476	261.83	112.33	0.429	0.05	1.073	0.968	245	251	251	2.4%
137	757	160.71	91.61	0.570	0.05	1.080	0.975	157	162	162	3.2%
SW	109777	259.51	287.31	1.107		1.108					

* KEYED TO A STATEWIDE LOSS COST CHANGE OF 5.9 PERCENT.

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

INSURANCE SERVICES OFFICE, INC.

INDIANA
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)
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	09/30/2019	COST	09/30/2019	RATIO	CRED	RATIO	STATE	COST	COST
								PRES	IND*
101	3505	294.85	359.45	1.219	0.20	1.045	1.034	293	306
102	413	338.20	406.29	1.201	0.05	1.012	1.001	340	343
103	1522	266.70	294.59	1.105	0.10	1.012	1.001	265	268
104	780	239.87	198.12	0.826	0.10	0.984	0.973	241	237
105	699	311.38	304.57	0.978	0.10	1.000	0.989	308	307
106	419	344.16	206.13	0.599	0.05	0.982	0.971	341	334
108	295	246.83	82.59	0.335	0.05	0.969	0.958	249	241
109	125	301.82	96.40	0.319	0.05	0.968	0.957	299	289
110	207	270.44	160.35	0.593	0.05	0.982	0.971	271	266
114	227	290.01	388.12	1.338	0.05	1.019	1.008	280	285
115	94	340.43	118.68	0.349	0.05	0.969	0.958	336	325
116	897	341.90	350.42	1.025	0.10	1.004	0.993	341	342
117	935	238.50	239.03	1.002	0.05	1.002	0.991	240	240
124	625	221.46	165.92	0.749	0.05	0.989	0.978	223	220
127	325	306.08	389.07	1.271	0.05	1.015	1.004	302	306
128	175	362.26	182.31	0.503	0.05	0.977	0.966	358	349
129	615	251.98	154.56	0.613	0.05	0.983	0.972	252	247
130	2136	299.02	317.52	1.062	0.15	1.011	1.000	297	300
131	378	243.48	125.93	0.517	0.05	0.978	0.967	240	234
132	223	229.53	105.75	0.461	0.05	0.975	0.964	229	223
133	3628	200.15	217.77	1.088	0.15	1.015	1.004	200	203
134	237	236.23	228.75	0.968	0.05	1.000	0.989	233	233
135	309	257.82	153.90	0.597	0.05	0.982	0.971	255	250
136	50	249.28	280.29	1.124	0.05	1.008	0.997	256	258
137	139	275.39	255.64	0.928	0.05	0.998	0.987	271	270
SW	18958	267.58	268.19	1.002		1.011			

* KEYED TO A STATEWIDE LOSS COST CHANGE OF 0.9 PERCENT.

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

INSURANCE SERVICES OFFICE, INC.

INDIANA
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 E R R I T O R Y	EARNED CAR YRS YR ENDED 09/30/2019	UND LOSS COST	EXPER LOSS COST 5 YRS END 09/30/2019	EXPER RATIO	CRED	FORM RATIO	INDEX (6) TO STATE	BASE CLASS LOSS COST PRES	BASE CLASS LOSS COST IND*
101	9636	84.65	89.39	1.056	0.25	0.997	1.016	120	123
102	2328	87.26	63.08	0.723	0.05	0.964	0.983	126	125
103	5139	57.22	61.66	1.078	0.15	0.992	1.011	90	92
104	2620	49.19	90.98	1.850	0.10	1.064	1.085	73	80
105	2950	57.27	54.93	0.959	0.10	0.975	0.994	88	89
106	1227	58.60	48.76	0.832	0.05	0.970	0.989	86	86
108	1237	73.75	86.11	1.168	0.05	0.987	1.006	118	120
109	458	60.44	34.52	0.571	0.05	0.957	0.976	96	95
110	889	54.92	66.73	1.215	0.05	0.989	1.008	84	86
114	1127	56.74	43.79	0.772	0.05	0.967	0.986	84	84
115	417	51.17	33.68	0.658	0.05	0.961	0.980	89	88
116	3969	61.60	68.13	1.106	0.10	0.990	1.009	89	91
117	4660	70.67	43.41	0.614	0.15	0.923	0.941	114	109
124	3054	67.02	49.37	0.737	0.10	0.953	0.971	109	107
127	1307	62.29	67.93	1.091	0.05	0.983	1.002	96	97
128	558	53.60	44.97	0.839	0.05	0.970	0.989	86	86
129	2549	57.13	57.75	1.011	0.10	0.980	0.999	86	87
130	7480	63.86	61.95	0.970	0.15	0.976	0.995	99	100
131	2104	51.08	47.61	0.932	0.05	0.975	0.994	88	89
132	738	52.35	45.94	0.878	0.05	0.972	0.991	83	83
133	17981	62.65	64.45	1.029	0.25	0.990	1.009	103	105
134	410	48.64	43.93	0.903	0.05	0.973	0.992	78	78
135	1516	49.89	26.46	0.530	0.05	0.955	0.973	71	70
136	286	54.46	42.81	0.786	0.05	0.967	0.986	96	96
137	433	75.84	25.95	0.342	0.05	0.945	0.963	108	105
SW	75073	64.81	63.31	0.977		0.981			

* KEYED TO A STATEWIDE LOSS COST CHANGE OF 1.2 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.

INDIANA
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 E R R	EARNED CAR YRS YR ENDED 09/30/2019	UND LOSS COST	EXPER LOSS COST 5 YRS END 09/30/2019	EXPER RATIO	CRED	FORM RATIO	INDEX (6) TO STATE	BASE CLASS LOSS COST PRES	BASE CLASS LOSS COST IND*	BASE CLASS LOSS COST REV	ADV LOSS COST CHG**
101	8636	238.82	221.41	0.927	0.50	0.921	1.010	245	227	227	-7.3%
102	2046	198.23	186.46	0.941	0.20	0.920	1.009	193	178	178	-7.8%
103	4799	194.38	164.29	0.845	0.30	0.894	0.980	243	218	218	-10.3%
104	2450	159.77	153.98	0.964	0.20	0.925	1.014	176	164	164	-6.8%
105	2679	178.54	189.34	1.060	0.25	0.951	1.043	210	201	201	-4.3%
106	1146	209.85	239.88	1.143	0.15	0.949	1.041	223	213	213	-4.5%
108	1024	198.83	121.47	0.611	0.10	0.885	0.970	222	197	197	-11.3%
109	404	158.24	141.83	0.896	0.05	0.914	1.002	195	179	179	-8.2%
110	874	188.87	215.97	1.143	0.15	0.949	1.041	220	210	210	-4.5%
114	1005	173.29	141.98	0.819	0.10	0.905	0.992	206	187	187	-9.2%
115	340	172.51	247.50	1.435	0.05	0.941	1.032	196	185	185	-5.6%
116	3594	169.47	161.63	0.954	0.20	0.923	1.012	179	166	166	-7.3%
117	4225	161.03	128.40	0.797	0.25	0.886	0.971	193	172	172	-10.9%
124	2667	209.84	228.32	1.088	0.20	0.950	1.042	246	235	235	-4.5%
127	1148	205.51	192.19	0.935	0.15	0.918	1.007	235	217	217	-7.7%
128	514	183.45	174.07	0.949	0.10	0.918	1.007	236	218	218	-7.6%
129	2430	190.23	171.57	0.902	0.20	0.912	1.000	196	180	180	-8.2%
130	6562	210.07	182.70	0.870	0.35	0.899	0.986	239	216	216	-9.6%
131	1814	147.56	159.68	1.082	0.15	0.940	1.031	188	177	177	-5.9%
132	656	180.06	192.48	1.069	0.10	0.930	1.020	201	188	188	-6.5%
133	16275	161.27	142.71	0.885	0.50	0.900	0.987	192	174	174	-9.4%
134	366	134.49	159.54	1.186	0.05	0.929	1.019	173	161	161	-6.9%
135	1284	222.99	161.17	0.723	0.15	0.886	0.971	203	180	180	-11.3%
136	204	159.59	189.65	1.188	0.05	0.929	1.019	225	210	210	-6.7%
137	402	200.42	84.59	0.422	0.05	0.890	0.976	199	178	178	-10.6%
SW	67544	187.37	171.35	0.915		0.912					

* KEYED TO A STATEWIDE LOSS COST CHANGE OF -8.4 PERCENT.

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

INSURANCE SERVICES OFFICE, INC.

INDIANA
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 I T O R Y	EARNED CAR YRS YR ENDED 09/30/2019	UND LOSS COST	EXPER LOSS COST 5 YRS END 09/30/2019	EXPER RATIO	CRED	FORM RATIO	INDEX (6) TO STATE	BASE CLASS LOSS COST PRES	BASE CLASS LOSS COST IND*	BASE CLASS LOSS COST REV	ADV LOSS COST CHG**
101	2331	104.02	89.90	0.864	0.15	1.077	0.967	90	93	93	3.3%
102	299	171.40	43.20	0.252	0.05	1.072	0.962	154	158	158	2.6%
103	1082	79.01	99.29	1.257	0.10	1.129	1.013	69	75	75	8.7%
104	578	78.32	100.83	1.287	0.05	1.124	1.009	69	75	75	8.7%
105	551	94.29	103.68	1.100	0.05	1.114	1.000	84	90	90	7.1%
106	354	73.25	130.51	1.782	0.05	1.148	1.031	68	75	75	10.3%
108	246	80.28	69.13	0.861	0.05	1.102	0.989	82	87	87	6.1%
109	88	61.86	47.54	0.769	0.05	1.098	0.986	68	72	72	5.9%
110	192	72.14	112.85	1.564	0.05	1.137	1.021	72	79	79	9.7%
114	158	81.06	181.99	2.245	0.05	1.172	1.052	72	81	81	12.5%
115	59	64.90	133.06	2.050	0.05	1.162	1.043	73	81	81	11.0%
116	691	91.32	65.34	0.716	0.10	1.075	0.965	79	82	82	3.8%
117	599	115.08	162.40	1.411	0.10	1.145	1.028	106	117	117	10.4%
124	377	115.32	71.74	0.622	0.05	1.090	0.978	106	111	111	4.7%
127	225	83.01	117.67	1.418	0.05	1.130	1.014	69	75	75	8.7%
128	142	72.10	20.22	0.280	0.05	1.073	0.963	70	72	72	2.9%
129	468	75.52	111.68	1.479	0.05	1.133	1.017	67	73	73	9.0%
130	1778	81.47	89.92	1.104	0.15	1.113	0.999	70	75	75	7.1%
131	280	69.41	149.19	2.149	0.05	1.167	1.048	65	73	73	12.3%
132	188	58.59	56.14	0.958	0.05	1.107	0.994	58	62	62	6.9%
133	2268	90.54	122.24	1.350	0.15	1.150	1.032	89	98	98	10.1%
134	80	58.33	22.72	0.390	0.05	1.079	0.969	55	57	57	3.6%
135	238	58.57	103.89	1.774	0.05	1.148	1.031	50	55	55	10.0%
136	21	57.02	38.53	0.676	0.05	1.093	0.981	55	58	58	5.5%
137	101	63.54	43.63	0.687	0.05	1.094	0.982	65	68	68	4.6%
SW	13394	89.94	100.29	1.115		1.114					

* KEYED TO A STATEWIDE LOSS COST CHANGE OF 7.0 PERCENT.

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

INSURANCE SERVICES OFFICE, INC.

INDIANA
COMMERCIAL AUTOMOBILE INSURANCE
PHYSICAL DAMAGE - COLLISION

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
T E R R I T O R Y	EARNED CAR YRS YR ENDED 09/30/2019	UND LOSS COST	EXPER LOSS COST 5 YRS END 09/30/2019	EXPER RATIO	CRED	FORM RATIO	INDEX (6) TO STATE	BASE CLASS LOSS COST PRES	BASE CLASS LOSS COST IND*	BASE CLASS LOSS COST REV	ADV LOSS COST CHG**
101	2247	307.61	271.00	0.881	0.40	0.927	0.970	352	322	322	-8.5%
102	275	282.22	303.90	1.077	0.10	0.969	1.014	337	323	323	-4.2%
103	1072	241.47	185.27	0.767	0.20	0.919	0.961	291	264	264	-9.3%
104	572	263.93	308.55	1.169	0.20	0.999	1.045	317	313	313	-1.3%
105	541	306.00	269.18	0.880	0.15	0.945	0.988	368	343	343	-6.8%
106	328	217.87	160.71	0.738	0.10	0.935	0.978	264	244	244	-7.6%
108	229	213.16	225.28	1.057	0.10	0.967	1.012	282	269	269	-4.6%
109	87	195.37	149.77	0.767	0.05	0.948	0.992	283	265	265	-6.4%
110	181	198.39	212.79	1.073	0.10	0.969	1.014	253	242	242	-4.3%
114	152	209.23	230.84	1.103	0.10	0.972	1.017	247	237	237	-4.0%
115	59	185.23	206.21	1.113	0.05	0.965	1.009	262	249	249	-5.0%
116	673	343.44	300.40	0.875	0.20	0.941	0.984	395	367	367	-7.1%
117	565	177.90	166.04	0.933	0.15	0.953	0.997	222	209	209	-5.9%
124	363	194.41	147.72	0.760	0.10	0.937	0.980	240	222	222	-7.5%
127	211	249.36	284.61	1.141	0.10	0.975	1.020	274	264	264	-3.6%
128	149	240.46	179.11	0.745	0.05	0.946	0.990	312	292	292	-6.4%
129	443	201.10	315.52	1.569	0.15	1.049	1.097	245	254	254	3.7%
130	1684	254.86	264.70	1.039	0.30	0.982	1.027	289	280	280	-3.1%
131	263	228.87	173.49	0.758	0.10	0.937	0.980	279	258	258	-7.5%
132	174	173.59	175.99	1.014	0.05	0.960	1.004	221	210	210	-5.0%
133	2147	181.08	190.60	1.053	0.30	0.986	1.031	237	231	231	-2.5%
134	77	199.71	177.96	0.891	0.05	0.954	0.998	258	243	243	-5.8%
135	233	249.84	244.18	0.977	0.10	0.959	1.003	292	277	277	-5.1%
136	22	162.83	78.55	0.482	0.05	0.933	0.976	223	205	205	-8.1%
137	94	209.87	140.86	0.671	0.05	0.943	0.986	277	258	258	-6.9%
SW	12841	244.93	234.35	0.957		0.956					

* KEYED TO A STATEWIDE LOSS COST CHANGE OF -5.6 PERCENT.

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

INSURANCE SERVICES OFFICE, INC.

COMMERCIAL AUTOMOBILE LIABILITY INSURANCE
MULTISTATE LOSS ADJUSTMENT EXPENSE EXPERIENCE

Calendar Year

Development of Unallocated Loss Adjustment Expense Factor

		<u>Bodily Injury</u> (000's)					3 YR.	5 YR.
		<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>AVG</u>	<u>AVG</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.	5 YR.
		<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>AVG</u>	<u>AVG</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)	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

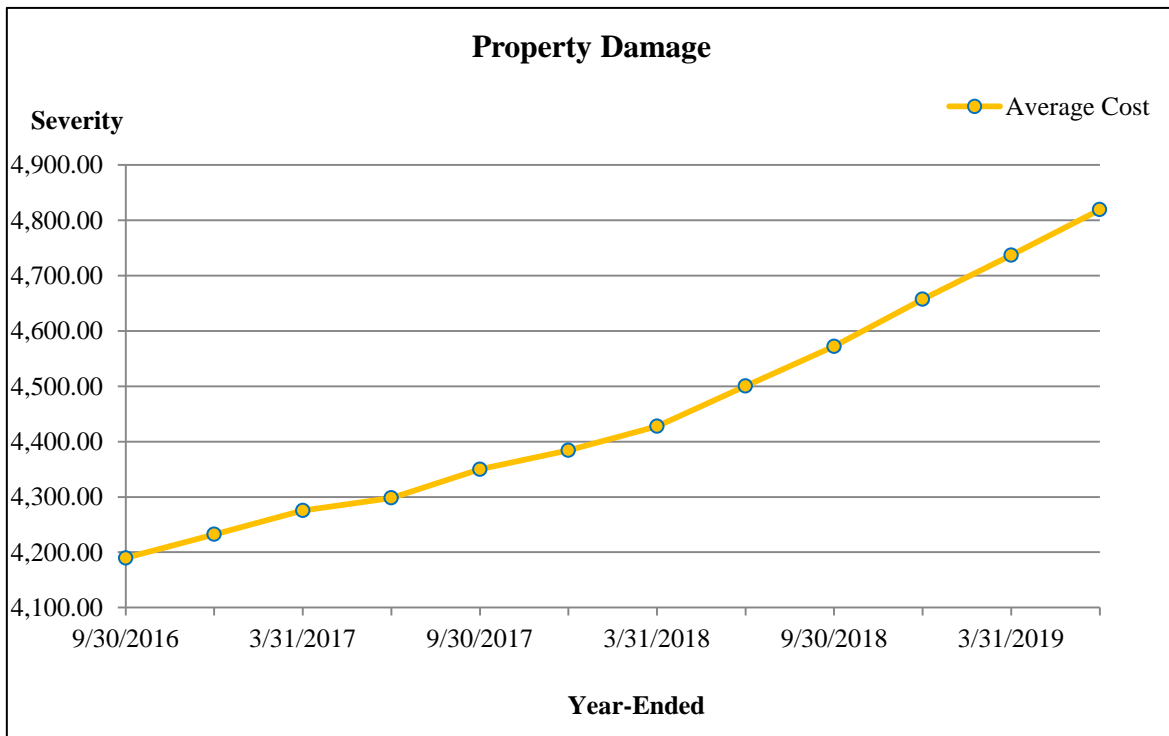
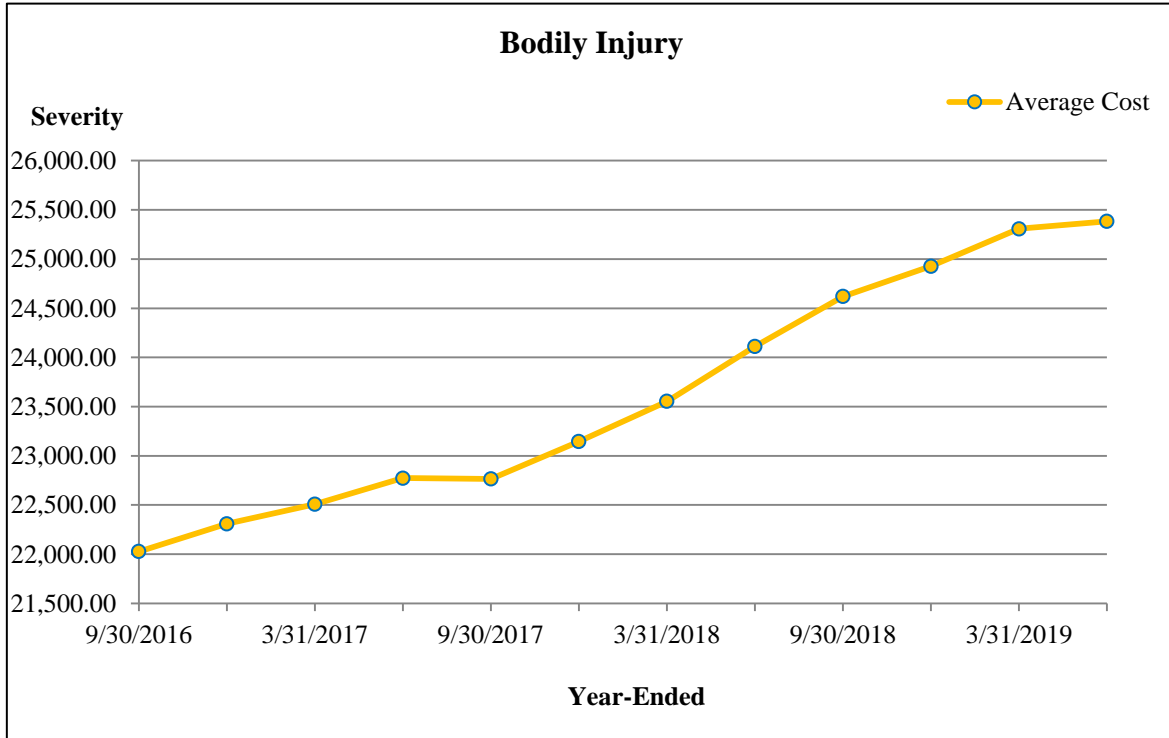
YEAR ENDED	INDIANA				MULTISTATE*			
	BODILY INJURY		PROPERTY DAMAGE		BODILY INJURY		PROPERTY DAMAGE	
	(\$100000 LIMITS)		(\$100000 LIMITS)		(\$100000 LIMITS)		(\$100000 LIMITS)	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	ACTUAL	EXPONENTIAL FIT	ACTUAL	EXPONENTIAL FIT	ACTUAL	EXPONENTIAL FIT	ACTUAL	EXPONENTIAL FIT
9/30/2016	19994.72	18123.24	3922.07	3906.86	22026.90	21848.89	4189.54	4153.75
12/31/2016	19115.88	18321.34	3963.34	3952.02	22307.82	22155.77	4232.32	4206.00
3/31/2017	18820.16	18521.60	4060.79	3997.70	22509.35	22466.96	4275.31	4258.89
6/30/2017	17949.99	18724.06	4083.93	4043.91	22773.42	22782.52	4298.06	4312.46
9/30/2017	17479.68	18928.73	4021.08	4090.65	22764.72	23102.51	4349.82	4366.70
12/31/2017	18317.11	19135.64	4084.26	4137.93	23146.22	23427.00	4384.06	4421.61
3/31/2018	18010.67	19344.80	4135.23	4185.76	23553.11	23756.04	4427.86	4477.23
6/30/2018	18725.91	19556.26	4227.25	4234.14	24110.33	24089.71	4500.51	4533.54
9/30/2018	19819.02	19770.02	4247.42	4283.08	24620.14	24428.06	4572.21	4590.55
12/31/2018	19809.64	19986.13	4298.21	4332.59	24926.85	24771.17	4657.49	4648.29
3/31/2019	21224.72	20204.59	4451.75	4382.67	25307.41	25119.09	4736.93	4706.75
6/30/2019	22145.34	20425.44	4488.75	4433.33	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) INDIANA	4.4%	4.7%
	(B) MULTISTATE	5.7%	5.1%
(10)	CREDIBILITY	0.05	0.25
(11)	WEIGHTED AVERAGE ANNUAL PERCENT CHANGE IN PAID CLAIM COSTS { (10) * (9A) } + { (1.0 - (10)) * (9B) }	5.6%	5.0%
(12)	SELECTED ANNUAL PERCENT CHANGE IN CLAIM FREQUENCY	0.0%	0.0%
(13)	AVERAGE ANNUAL PERCENT CHANGE IN LIABILITY LOSS RATIO (11) * (12)	5.6%	5.0%

* EXCLUDES MASSACHUSETTS

INSURANCE SERVICES OFFICE, INC.

Commercial Automobile Liability
Average Paid Claim Cost Experience
Multistate*



*Excludes Massachusetts

INSURANCE SERVICES OFFICE, INC.

COMMERCIAL AUTO LIABILITY
INCURRED CLAIM FREQUENCY

MULTISTATE*

TRUCKS, TRACTORS, AND TRAILERS

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

* EXCLUDES MASSACHUSETTS

@ CHANGE BASED ON YEARS ENDING 3/31/XXXX

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

INSURANCE SERVICES OFFICE, INC.

COMMERCIAL AUTO LIABILITY
INCURRED CLAIM FREQUENCY

MULTISTATE*

PRIVATE PASSENGER TYPES

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

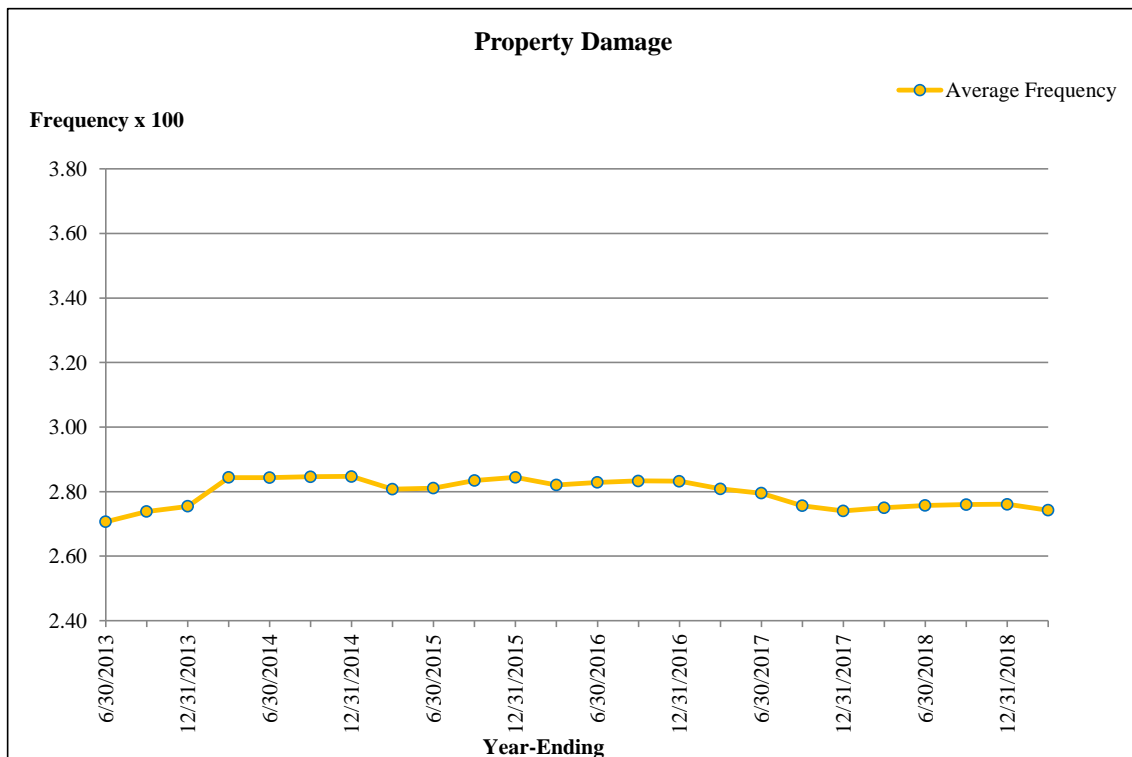
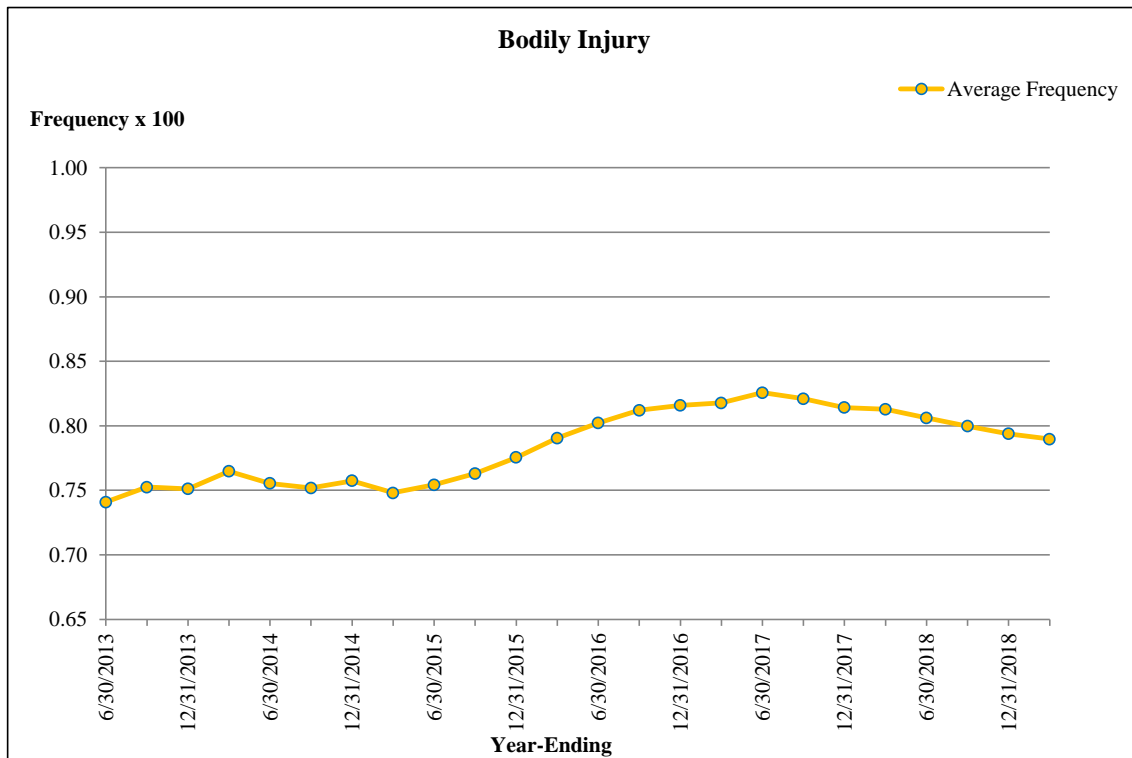
* EXCLUDES MASSACHUSETTS

@ CHANGE BASED ON YEARS ENDING 3/31/XXXX

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

INSURANCE SERVICES OFFICE, INC.

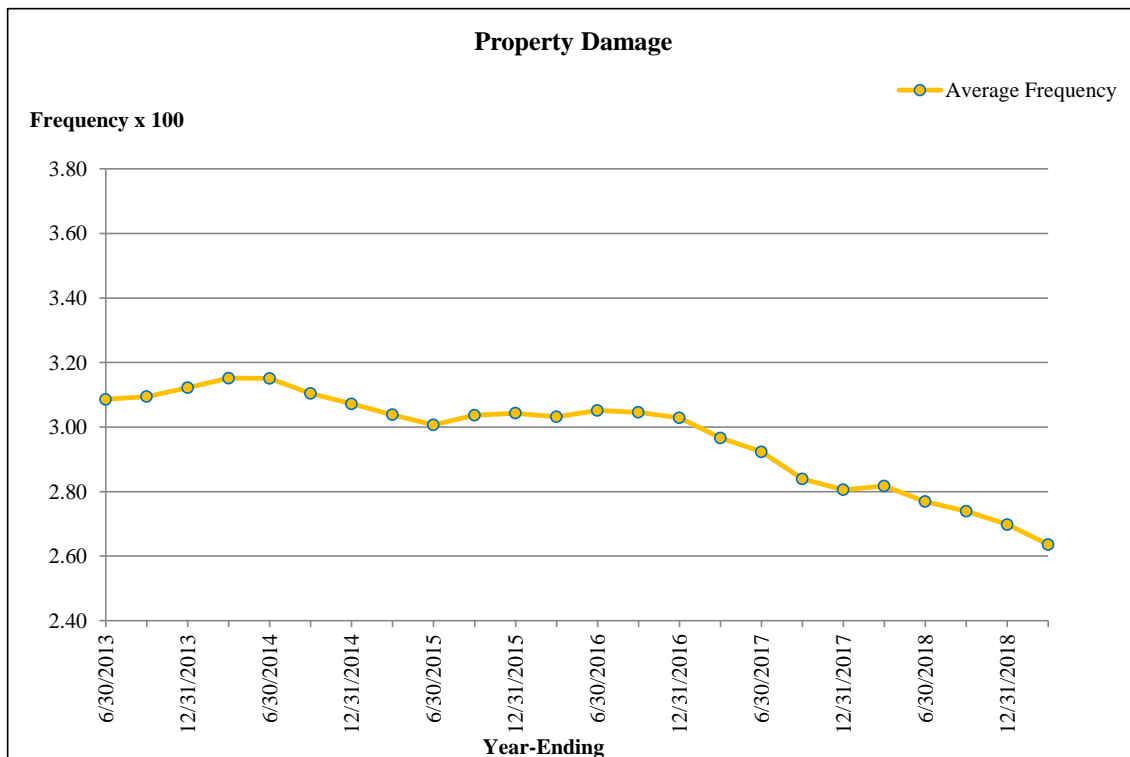
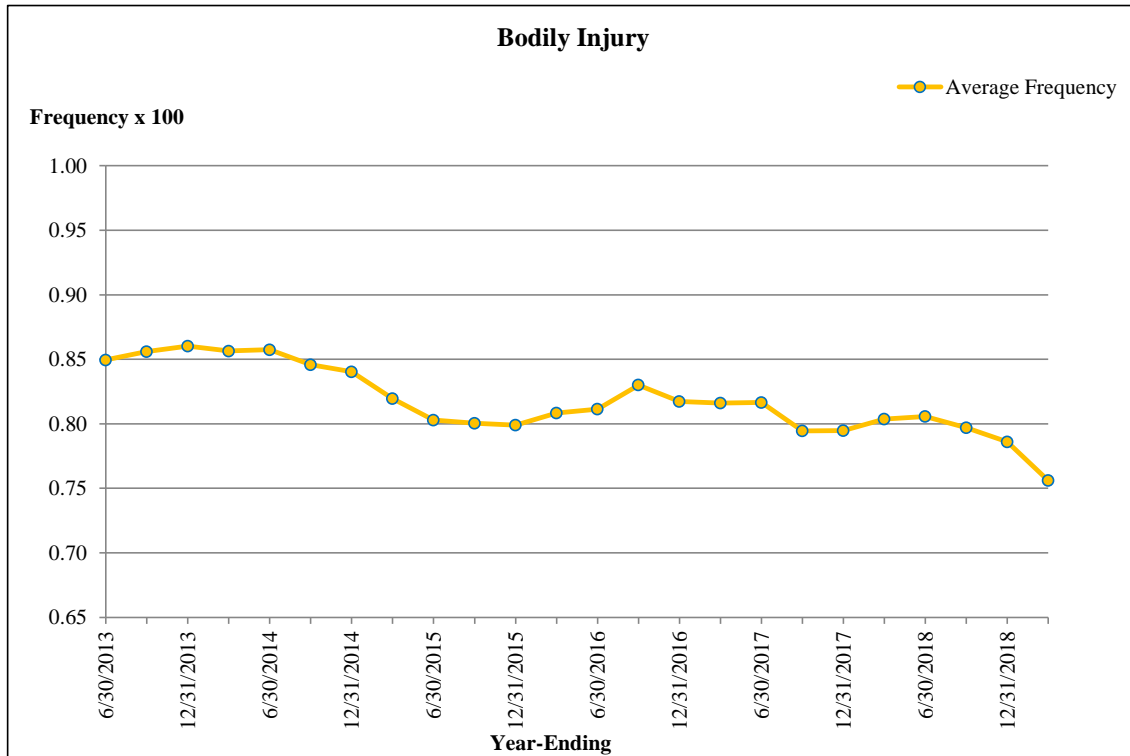
Commercial Automobile Liability
Incurred Claim Frequency Experience
Trucks, Tractors, and Trailers
Multistate*



*Excludes Massachusetts

INSURANCE SERVICES OFFICE, INC.

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



*Excludes Massachusetts

INSURANCE SERVICES OFFICE, INC.

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

Frequency (expressed as claims per 100 exposures)

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

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

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

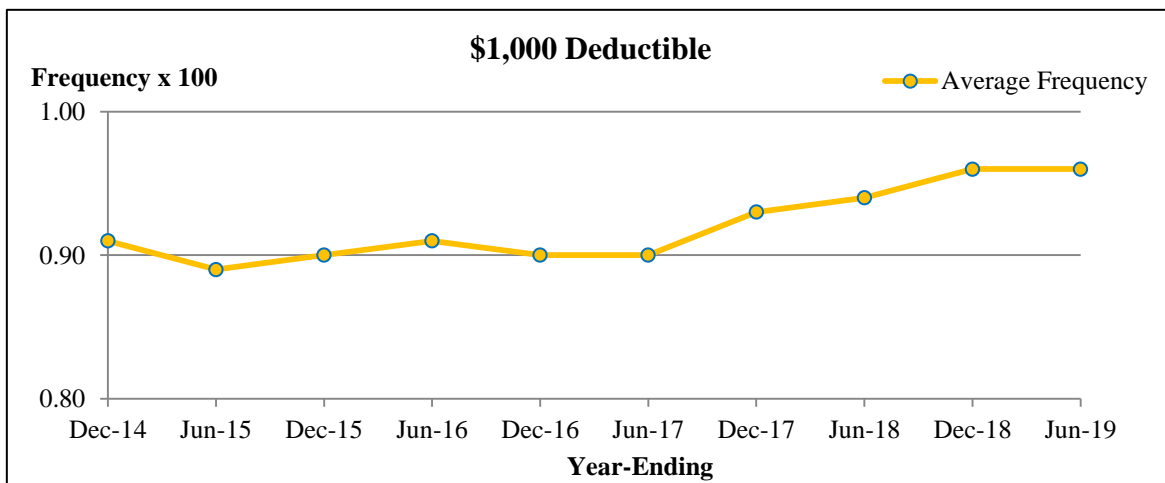
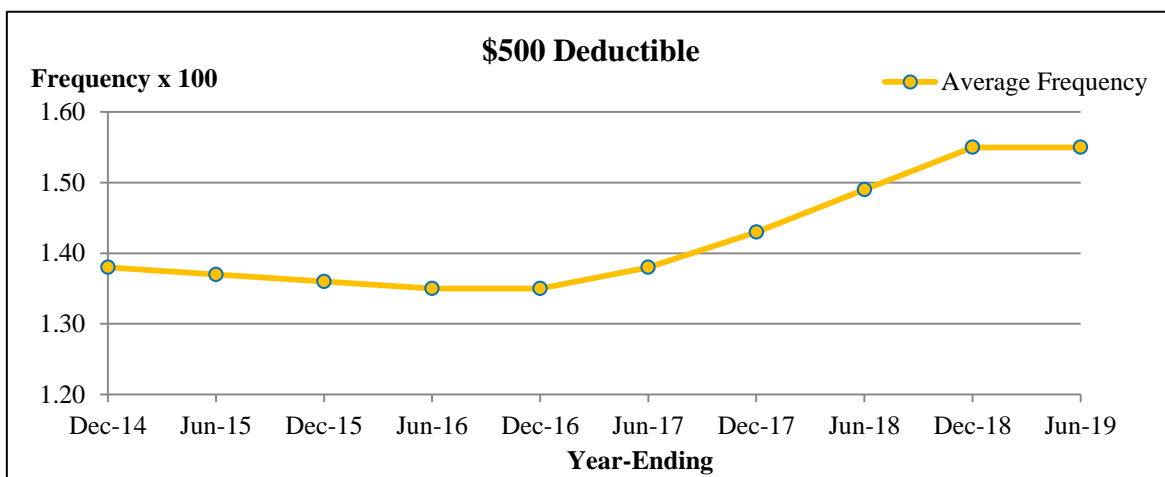
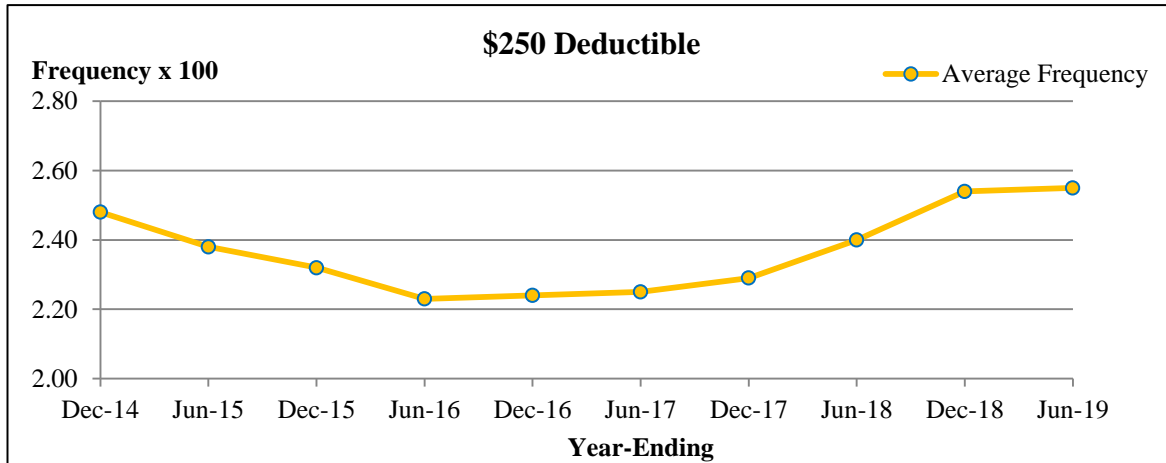
* Multistate data excludes Massachusetts.

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

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

INSURANCE SERVICES OFFICE, INC.

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



* Excludes Massachusetts.

Selected Other Than Collision Frequency Trend Factor: 0.0%

INSURANCE SERVICES OFFICE, INC.

Multistate *

Trucks, Tractors & Trailers Physical Damage
Other Than Collision

Severity Trend

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

Average Annual Change Using Exponential Fits:

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

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

* Multistate data excludes Massachusetts.

INSURANCE SERVICES OFFICE, INC.

Multistate *
Trucks, Tractors & Trailers Physical Damage
Collision

Frequency (expressed as claims per 100 exposures)

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

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

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

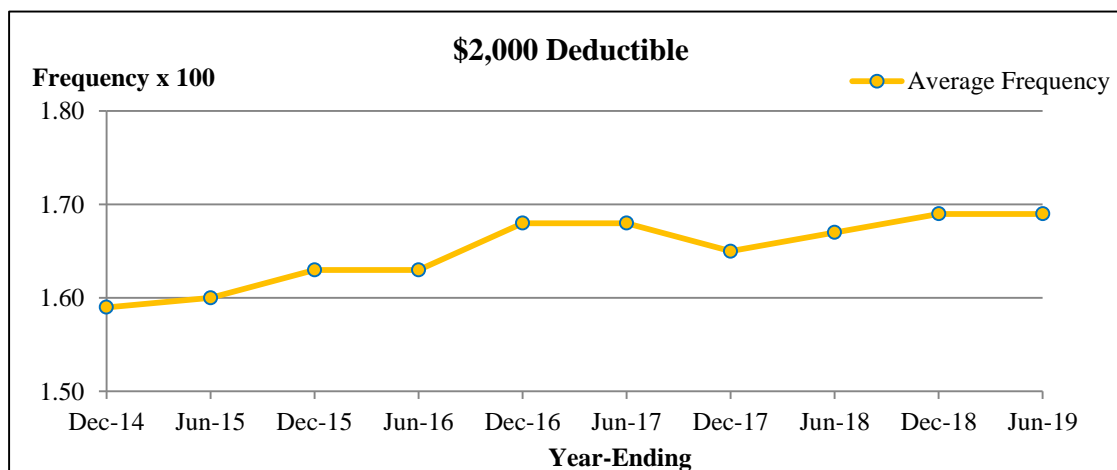
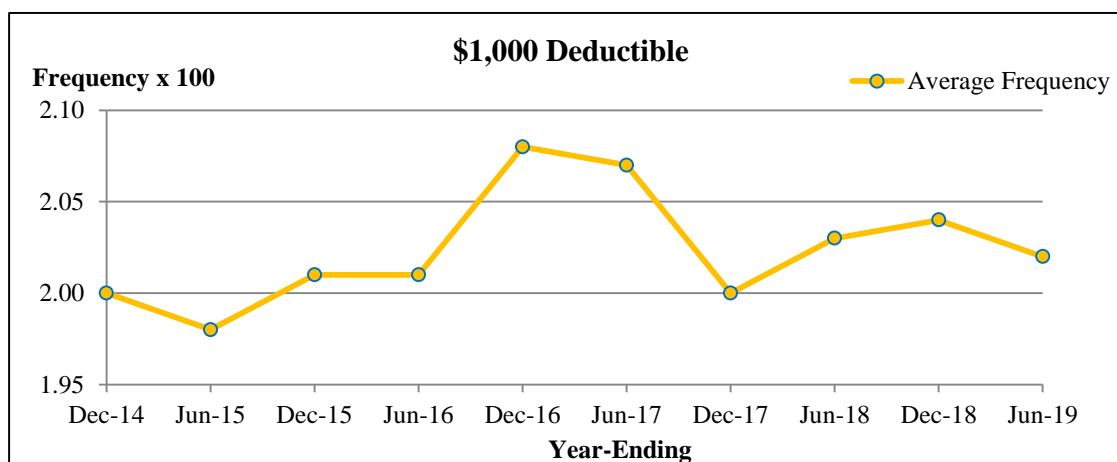
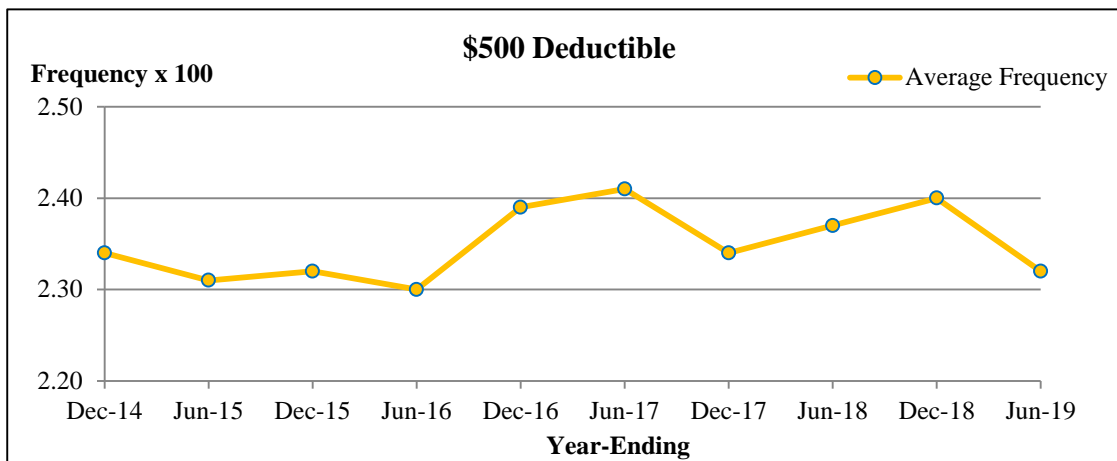
* Multistate data excludes Massachusetts.

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

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

INSURANCE SERVICES OFFICE, INC.

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



* Excludes Massachusetts.

Selected Collision Frequency Trend Factor: 0.0%

INSURANCE SERVICES OFFICE, INC.

Multistate *

Trucks, Tractors & Trailers Physical Damage

Collision

Severity Trend

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

Average Annual Change Using Exponential Fits:

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

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

* Multistate data excludes Massachusetts.

INSURANCE SERVICES OFFICE, INC.

Multistate *
Private Passenger Types Physical Damage
Other Than Collision

Frequency (expressed as claims per 100 exposures)

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

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

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

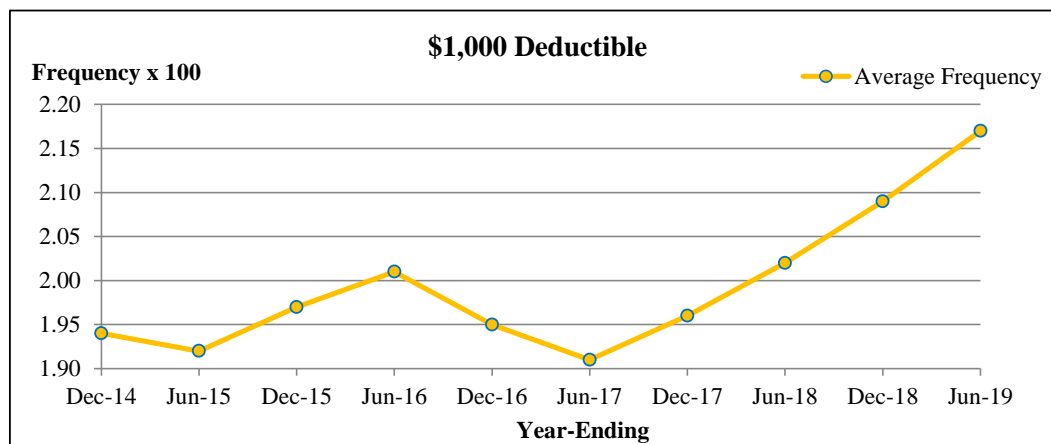
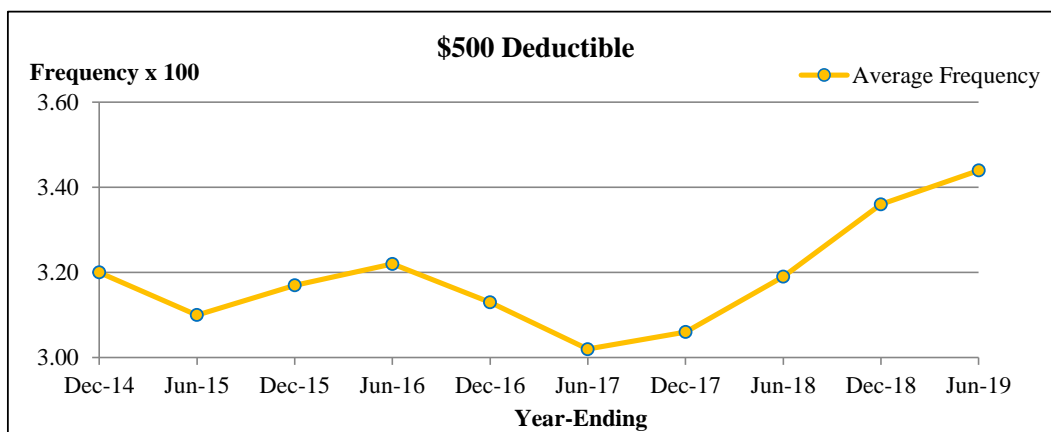
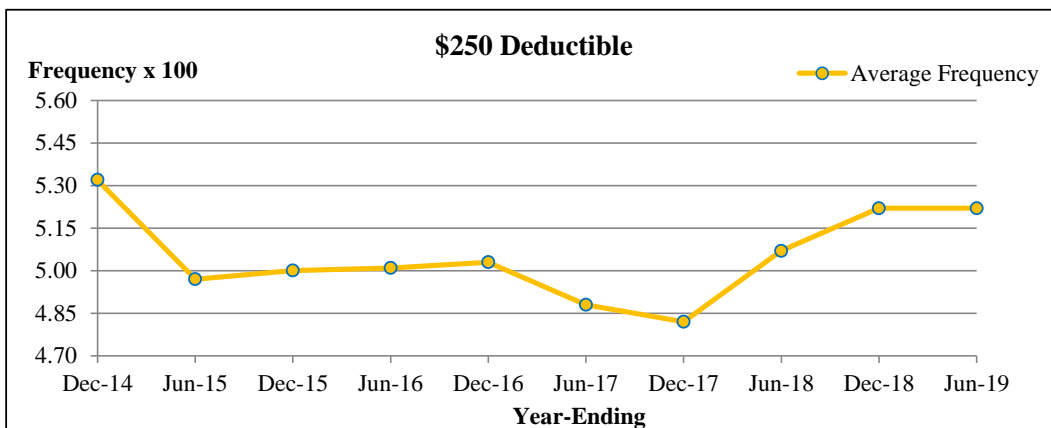
* Multistate data excludes Massachusetts.

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

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

INSURANCE SERVICES OFFICE, INC.

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



* Excludes Massachusetts.

Selected Other Than Collision Frequency Trend Factor: 0.0%

INSURANCE SERVICES OFFICE, INC.

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

Severity Trend

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

Average Annual Change Using Exponential Fits:

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

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

* Multistate data excludes Massachusetts.

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

INSURANCE SERVICES OFFICE, INC.

Multistate *
Private Passenger Types Physical Damage
Collision

Frequency (expressed as claims per 100 exposures)

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

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

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

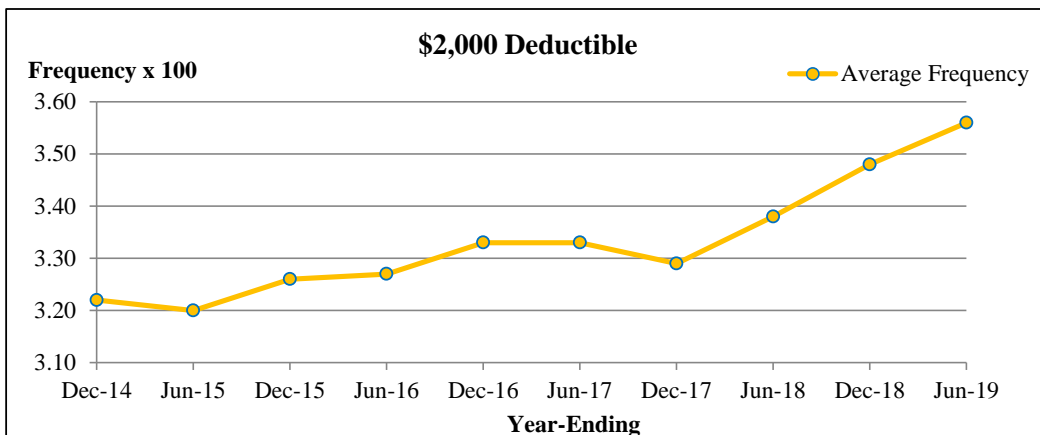
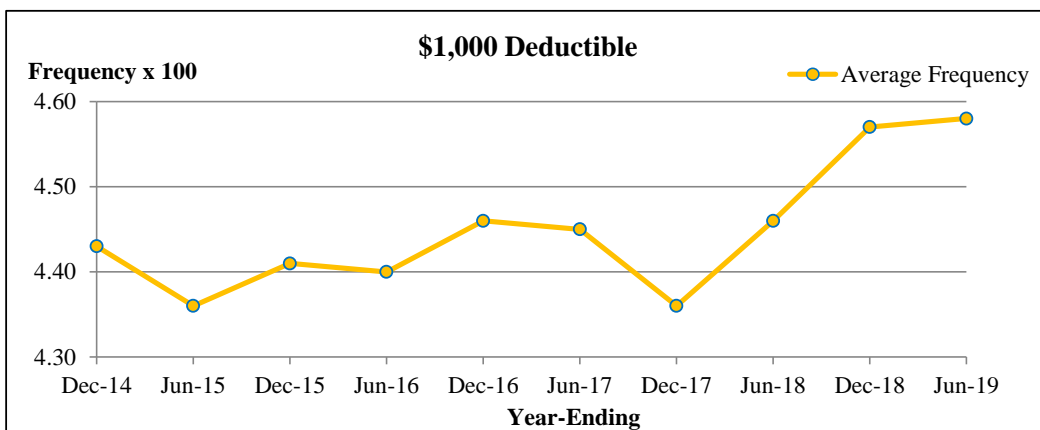
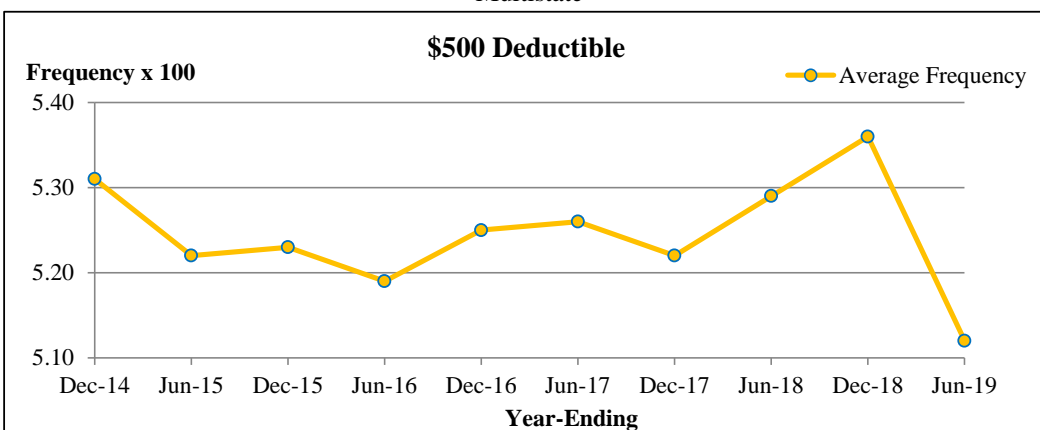
* Multistate data excludes Massachusetts.

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

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

INSURANCE SERVICES OFFICE, INC.

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



* Excludes Massachusetts

Selected Collision Frequency Trend Factor: 0.0%

INSURANCE SERVICES OFFICE, INC.

Multistate *
Private Passenger Types Physical Damage **
Collision

Severity Trend

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

Average Annual Change Using Exponential Fits:

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

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

* Multistate data excludes Massachusetts.

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

INSURANCE SERVICES OFFICE, INC.

MULTISTATE
TRUCKS, TRACTORS & TRAILERS
PHYSICAL DAMAGE
OCN TREND CALCULATION

AVERAGE OCN RELATIVITIES

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

EXPONENTIAL TREND (AVERAGE ANNUAL CHANGE)

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

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

Selected Collision Physical Damage Annual OCN Trend: 1.5%

Data excludes the following state: Massachusetts

INSURANCE SERVICES OFFICE, INC.

MULTISTATE
PRIVATE PASSENGER TYPES
PHYSICAL DAMAGE
OCN TREND CALCULATION

AVERAGE OCN RELATIVITIES

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

EXPONENTIAL TREND (AVERAGE ANNUAL CHANGE)

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

Data excludes the following state: Massachusetts

INSURANCE SERVICES OFFICE, INC.

INDIANA

Automobile Liability Insurance - Trucks, Tractors and Trailers

Loss Development

Incurred Losses and Expenses

Bodily Injury

Accident	Loss Development Factors				
Year	\$100,000 Basic Limit			15 to 27	27 to 39
Ending	15 Months	27 Months	39 Months	Months	Months
06/30/2008	8,336,179	8,660,080	9,249,546	1.039	1.068
06/30/2009	8,732,270	10,389,191	11,536,055	1.190	1.110
06/30/2010	6,956,640	9,002,881	9,538,052	1.294	1.059
06/30/2011	8,116,002	9,096,837	9,409,990	1.121	1.034
06/30/2012	9,035,214	10,729,468	11,491,551	1.188	1.071
06/30/2013	8,627,584	10,354,974	11,423,381	1.200	1.103
06/30/2014	8,467,849	9,176,898	9,963,027	1.084	1.086
06/30/2015	8,077,277	9,686,232	10,532,905	1.199	1.087
06/30/2016	8,678,884	9,714,999	10,253,050	1.119	1.055
06/30/2017	9,365,689	10,933,612	11,936,088	1.167	1.092
06/30/2018	9,170,133	10,593,697		1.155	
06/30/2019	7,385,537				
(1) Average Factor (Best 3 of 5) :			(A) State	1.147	1.088
			(B) Multistate	1.233	1.113
(2) Credibility				0.920	0.730
(3) Credibility Weighted Factors				1.154	1.095

Property Damage

Accident	Loss Development Factors				
Year	\$100,000 Basic Limit			15 to 27	27 to 39
Ending	15 Months	27 Months	39 Months	Months	Months
06/30/2008	8,579,959	8,738,008	8,712,528	1.018	0.997
06/30/2009	8,100,237	7,997,617	7,963,975	0.987	0.996
06/30/2010	7,599,401	7,535,625	7,494,833	0.992	0.995
06/30/2011	8,634,459	8,557,749	8,598,167	0.991	1.005
06/30/2012	8,569,167	8,731,073	8,735,671	1.019	1.001
06/30/2013	8,795,529	9,023,529	9,044,214	1.026	1.002
06/30/2014	8,978,065	9,271,879	9,275,983	1.033	1.000
06/30/2015	8,607,701	8,929,155	8,976,189	1.037	1.005
06/30/2016	9,197,675	9,423,645	9,512,367	1.025	1.009
06/30/2017	10,155,069	10,295,612	10,530,224	1.014	1.023
06/30/2018	9,488,740	9,584,305		1.010	
06/30/2019	9,229,307				
(1) Average Factor (Best 3 of 5) :			(A) State	1.024	1.005
			(B) Multistate	1.042	1.009
(2) Credibility				0.950	0.000
(3) Credibility Weighted Factors				1.025	1.009

Summary of Factors

	Bodily <u>Injury</u>	Property <u>Damage</u>
39 to Ultimate **	1.077	1.005
27 to Ultimate	1.179	1.014
15 to Ultimate	1.361	1.039

** 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:	1.233	1.113	1.051	1.018
(Best 3 of 5)				

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:	1.042	1.009	1.003	1.001
(Best 3 of 5)				

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.

INDIANA

Automobile Liability Insurance - Private Passenger Types

Loss Development

Incurred Losses and Expenses

Bodily Injury

Accident Year Ending	\$100,000 Basic Limit			Loss Development Factors	
				15 to 27	27 to 39
	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>Months</u>	<u>Months</u>
06/30/2008	1,483,124	1,628,685	1,806,629	1.098	1.109
06/30/2009	2,557,152	2,689,284	2,893,588	1.052	1.076
06/30/2010	1,877,141	2,097,333	1,889,737	1.117	0.901
06/30/2011	1,984,265	2,511,630	2,945,421	1.266	1.173
06/30/2012	1,861,316	2,307,283	2,626,452	1.240	1.138
06/30/2013	1,633,758	1,666,245	1,774,317	1.020	1.065
06/30/2014	2,274,991	2,909,375	3,396,432	1.279	1.167
06/30/2015	1,871,281	2,538,626	2,678,996	1.357	1.055
06/30/2016	1,520,489	1,690,875	1,700,743	1.112	1.006
06/30/2017	1,487,293	1,750,257	1,794,877	1.177	1.025
06/30/2018	1,262,204	1,453,461		1.152	
06/30/2019	1,312,667				
(1) Average Factor (Best 3 of 5) :			(A) State	1.203	1.048
			(B) Multistate	1.221	1.115
(2) Credibility				0.740	0.600
(3) Credibility Weighted Factors				1.208	1.075

Property Damage

Accident Year Ending	\$100,000 Basic Limit			Loss Development Factors	
				15 to 27	27 to 39
	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>Months</u>	<u>Months</u>
06/30/2008	1,873,883	1,868,452	1,858,260	0.997	0.995
06/30/2009	1,990,270	2,056,563	2,056,073	1.033	1.000
06/30/2010	1,604,812	1,607,566	1,609,133	1.002	1.001
06/30/2011	1,746,486	1,781,423	1,757,518	1.020	0.987
06/30/2012	1,659,848	1,662,419	1,667,057	1.002	1.003
06/30/2013	1,762,509	1,773,702	1,784,155	1.006	1.006
06/30/2014	1,895,349	1,997,794	1,986,713	1.054	0.994
06/30/2015	1,457,525	1,474,636	1,444,521	1.012	0.980
06/30/2016	1,583,395	1,644,110	1,656,236	1.038	1.007
06/30/2017	1,345,443	1,363,687	1,380,301	1.014	1.012
06/30/2018	1,428,546	1,479,188		1.035	
06/30/2019	1,292,277				
(1) Average Factor (Best 3 of 5) :			(A) State	1.029	1.002
			(B) Multistate	1.041	1.005
(2) Credibility				0.880	0.000
(3) Credibility Weighted Factors				1.030	1.005

Summary of Factors

	Bodily <u>Injury</u>	Property <u>Damage</u>
39 to Ultimate **	1.071	1.004
27 to Ultimate	1.151	1.009
15 to Ultimate	1.390	1.039

** Multistate factors

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

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

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

Physical Damage Loss Development
Garagekeepers - Collision
Multistate
Paid Losses

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

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

Physical Damage Loss Development
Garagekeepers - Collision
Multistate
Paid Losses

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

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

(1)	Public Automobiles Liability	Differentials to Base Loss Cost CSL Liab	
	Taxis & Limos		6.20
	School and Church Buses		0.55
	Other Buses		3.80
	Van Pools		1.50
(2)	Public Automobiles Physical Damage		
	Taxis, Limos and Van Pools		
	Other Than Collision:		1.02
	Collision		1.27
	School, Church, and Other Buses		
	Other Than Collision:		0.70
	Collision		0.65
(3)	Medical Payments Relativities	<u>EXHIBIT C19</u>	
(4)	Specified Cause of Loss Relativity		0.720
	This factor is now being used for Private Passenger Types as well as Trucks, Tractors and Trailers.		
(5)	Garagekeepers Physical Damage Relativities	<u>EXHIBIT C20</u>	
(6)	The loss cost for hired autos is set forth in Section D. It applies in all territories and is calculated as 0.15% of the statewide \$100,000 Combined Single Limit average loss cost for all Trucks, Tractors, & Trailers.		

INSURANCE SERVICES OFFICE, INC.

(3) Medical Payments Relativities

Territory	Class of Business											
	Trucks, Tractors and Trailers				Private Passenger Types				Other Buses			
	500	1000	2000	5000	500	1000	2000	5000	500	1000	2000	5000
101	0.0033	0.0052	0.0079	0.0134	0.0063	0.0109	0.0180	0.0318	0.0089	0.0145	0.0228	0.0390
102	0.0048	0.0074	0.0113	0.0192	0.0063	0.0109	0.0180	0.0318	0.0112	0.0183	0.0288	0.0492
103	0.0053	0.0083	0.0126	0.0213	0.0063	0.0109	0.0180	0.0318	0.0117	0.0191	0.0300	0.0512
104	0.0056	0.0087	0.0132	0.0224	0.0063	0.0109	0.0180	0.0318	0.0122	0.0201	0.0315	0.0538
105	0.0048	0.0075	0.0113	0.0192	0.0063	0.0109	0.0180	0.0318	0.0101	0.0165	0.0260	0.0444
106	0.0044	0.0068	0.0104	0.0176	0.0063	0.0109	0.0180	0.0318	0.0108	0.0177	0.0279	0.0476
108	0.0042	0.0065	0.0099	0.0167	0.0063	0.0109	0.0180	0.0318	0.0120	0.0196	0.0309	0.0527
109	0.0059	0.0092	0.0139	0.0237	0.0063	0.0109	0.0180	0.0318	0.0129	0.0211	0.0332	0.0567
110	0.0057	0.0089	0.0135	0.0230	0.0063	0.0109	0.0180	0.0318	0.0124	0.0202	0.0318	0.0543
114	0.0058	0.0091	0.0138	0.0235	0.0063	0.0109	0.0180	0.0318	0.0127	0.0208	0.0327	0.0560
115	0.0055	0.0085	0.0130	0.0220	0.0063	0.0109	0.0180	0.0318	0.0119	0.0194	0.0305	0.0521
116	0.0057	0.0088	0.0134	0.0228	0.0063	0.0109	0.0180	0.0318	0.0119	0.0194	0.0305	0.0521
117	0.0059	0.0091	0.0139	0.0236	0.0063	0.0109	0.0180	0.0318	0.0154	0.0252	0.0395	0.0675
124	0.0051	0.0079	0.0120	0.0204	0.0063	0.0109	0.0180	0.0318	0.0143	0.0235	0.0368	0.0630
127	0.0058	0.0091	0.0139	0.0235	0.0063	0.0109	0.0180	0.0318	0.0132	0.0217	0.0340	0.0582
128	0.0050	0.0077	0.0118	0.0200	0.0063	0.0109	0.0180	0.0318	0.0119	0.0194	0.0305	0.0521
129	0.0054	0.0084	0.0128	0.0218	0.0063	0.0109	0.0180	0.0318	0.0126	0.0206	0.0323	0.0552
130	0.0052	0.0081	0.0123	0.0208	0.0063	0.0109	0.0180	0.0318	0.0115	0.0189	0.0297	0.0508
131	0.0049	0.0077	0.0117	0.0199	0.0063	0.0109	0.0180	0.0318	0.0123	0.0202	0.0317	0.0542
132	0.0049	0.0076	0.0115	0.0196	0.0063	0.0109	0.0180	0.0318	0.0157	0.0257	0.0404	0.0690
133	0.0056	0.0088	0.0133	0.0226	0.0063	0.0109	0.0180	0.0318	0.0140	0.0229	0.0359	0.0614
134	0.0059	0.0091	0.0139	0.0236	0.0063	0.0109	0.0180	0.0318	0.0119	0.0194	0.0305	0.0521
135	0.0047	0.0073	0.0111	0.0189	0.0063	0.0109	0.0180	0.0318	0.0122	0.0199	0.0313	0.0536
136	0.0046	0.0072	0.0109	0.0186	0.0063	0.0109	0.0180	0.0318	0.0123	0.0201	0.0316	0.0540
137	0.0064	0.0099	0.0151	0.0257	0.0063	0.0109	0.0180	0.0318	0.0167	0.0273	0.0430	0.0734

INSURANCE SERVICES OFFICE, INC.

(3) Medical Payments Relativities

Territory	Class of Business											
	School and Church Buses				Taxis and Limos				Van Pools			
	500	1000	2000	5000	500	1000	2000	5000	500	1000	2000	5000
101	0.0129	0.0214	0.0336	0.0537	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
102	0.0159	0.0264	0.0416	0.0664	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
103	0.0167	0.0277	0.0435	0.0696	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
104	0.0182	0.0302	0.0474	0.0757	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
105	0.0166	0.0275	0.0433	0.0691	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
106	0.0158	0.0261	0.0411	0.0656	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
108	0.0170	0.0282	0.0443	0.0707	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
109	0.0185	0.0308	0.0483	0.0772	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
110	0.0208	0.0346	0.0543	0.0868	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
114	0.0181	0.0300	0.0471	0.0752	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
115	0.0218	0.0362	0.0569	0.0908	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
116	0.0169	0.0281	0.0441	0.0705	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
117	0.0218	0.0362	0.0570	0.0910	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
124	0.0202	0.0335	0.0527	0.0842	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
127	0.0205	0.0340	0.0534	0.0853	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
128	0.0173	0.0287	0.0451	0.0721	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
129	0.0185	0.0307	0.0483	0.0771	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
130	0.0166	0.0275	0.0432	0.0691	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
131	0.0179	0.0296	0.0466	0.0744	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
132	0.0225	0.0373	0.0586	0.0936	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
133	0.0212	0.0351	0.0552	0.0882	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
134	0.0188	0.0313	0.0492	0.0785	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
135	0.0182	0.0301	0.0474	0.0756	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
136	0.0176	0.0292	0.0459	0.0733	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
137	0.0237	0.0394	0.0619	0.0989	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321

INSURANCE SERVICES OFFICE, INC.

(5) Garagekeepers Physical Damage Relativities

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

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

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

For Other Than Collision, the following factors apply:

Direct Primary	1.35
Direct Excess	1.15
Comprehensive	1.20

For Collision, the following factors apply:

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

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**INDIANA (13)
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					
\$ 426	\$1	\$2	\$3	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 293	\$2	\$3	\$5	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2641	\$21	\$36	\$60	\$110	N/A
– SCHOOL AND CHURCH BUSES					
\$ 234	\$3	\$5	\$8	\$13	N/A
– OTHER BUSES					
\$ 1619	\$14	\$23	\$37	\$63	N/A
– VAN POOLS					
\$ 639	\$5	\$8	\$12	\$21	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 366	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 321	\$2	\$3	\$4	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 340	\$2	\$4	\$6	\$11	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1990	\$16	\$27	\$45	\$83	N/A
– SCHOOL AND CHURCH BUSES					
\$ 177	\$3	\$5	\$7	\$12	N/A
– OTHER BUSES					
\$ 1220	\$14	\$22	\$35	\$60	N/A
– VAN POOLS					
\$ 482	\$4	\$6	\$9	\$15	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 267	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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**INDIANA (13)
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					
\$ 284	\$2	\$3	\$4	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 265	\$2	\$3	\$5	\$8	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1761	\$14	\$24	\$40	\$73	N/A
– SCHOOL AND CHURCH BUSES					
\$ 156	\$3	\$4	\$7	\$11	N/A
– OTHER BUSES					
\$ 1079	\$13	\$21	\$32	\$55	N/A
– VAN POOLS					
\$ 426	\$3	\$5	\$8	\$14	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 248	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 245	\$1	\$2	\$3	\$5	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 241	\$2	\$3	\$4	\$8	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	\$11	\$19	\$29	\$50	N/A
– VAN POOLS					
\$ 368	\$3	\$4	\$7	\$12	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 220	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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**INDIANA (13)
TERRITORY 105**

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					
\$ 271	\$1	\$2	\$3	\$5	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 308	\$2	\$3	\$6	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1680	\$13	\$23	\$38	\$70	N/A
– SCHOOL AND CHURCH BUSES					
\$ 149	\$2	\$4	\$6	\$10	N/A
– OTHER BUSES					
\$ 1030	\$10	\$17	\$27	\$46	N/A
– VAN POOLS					
\$ 407	\$3	\$5	\$8	\$13	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 240	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 330	\$1	\$2	\$3	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 341	\$2	\$4	\$6	\$11	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2046	\$16	\$28	\$47	\$85	N/A
– SCHOOL AND CHURCH BUSES					
\$ 182	\$3	\$5	\$7	\$12	N/A
– OTHER BUSES					
\$ 1254	\$14	\$22	\$35	\$60	N/A
– VAN POOLS					
\$ 495	\$4	\$6	\$9	\$16	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 274	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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**INDIANA (13)
TERRITORY 108**

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	\$4	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 249	\$2	\$3	\$4	\$8	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	\$11	\$18	\$29	\$49	N/A
– VAN POOLS					
\$ 368	\$3	\$4	\$7	\$12	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 228	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 232	\$1	\$2	\$3	\$5	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 299	\$2	\$3	\$5	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1438	\$11	\$20	\$33	\$60	N/A
– SCHOOL AND CHURCH BUSES					
\$ 128	\$2	\$4	\$6	\$10	N/A
– OTHER BUSES					
\$ 882	\$11	\$19	\$29	\$50	N/A
– VAN POOLS					
\$ 348	\$3	\$4	\$6	\$11	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 211	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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**INDIANA (13)
TERRITORY 110**

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					
\$ 230	\$1	\$2	\$3	\$5	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 271	\$2	\$3	\$5	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1426	\$11	\$20	\$33	\$59	N/A
– SCHOOL AND CHURCH BUSES					
\$ 127	\$3	\$4	\$7	\$11	N/A
– OTHER BUSES					
\$ 874	\$11	\$18	\$28	\$47	N/A
– VAN POOLS					
\$ 345	\$3	\$4	\$6	\$11	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 179	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 250	\$1	\$2	\$3	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 280	\$2	\$3	\$5	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1550	\$12	\$21	\$35	\$64	N/A
– SCHOOL AND CHURCH BUSES					
\$ 138	\$2	\$4	\$6	\$10	N/A
– OTHER BUSES					
\$ 950	\$12	\$20	\$31	\$53	N/A
– VAN POOLS					
\$ 375	\$3	\$5	\$7	\$12	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 221	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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**INDIANA (13)
TERRITORY 115**

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					
\$ 189	\$1	\$2	\$3	\$4	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 336	\$2	\$4	\$6	\$11	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1172	\$9	\$16	\$27	\$49	N/A
– SCHOOL AND CHURCH BUSES					
\$ 104	\$2	\$4	\$6	\$9	N/A
– OTHER BUSES					
\$ 718	\$9	\$14	\$22	\$37	N/A
– VAN POOLS					
\$ 284	\$2	\$3	\$5	\$9	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 168	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 291	\$2	\$3	\$4	\$7	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 341	\$2	\$4	\$6	\$11	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1804	\$14	\$25	\$41	\$75	N/A
– SCHOOL AND CHURCH BUSES					
\$ 160	\$3	\$4	\$7	\$11	N/A
– OTHER BUSES					
\$ 1106	\$13	\$21	\$34	\$58	N/A
– VAN POOLS					
\$ 437	\$3	\$5	\$8	\$14	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 245	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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**INDIANA (13)
TERRITORY 117**

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					
\$ 188	\$1	\$2	\$3	\$4	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 240	\$2	\$3	\$4	\$8	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1166	\$9	\$16	\$27	\$49	N/A
– SCHOOL AND CHURCH BUSES					
\$ 103	\$2	\$4	\$6	\$9	N/A
– OTHER BUSES					
\$ 714	\$11	\$18	\$28	\$48	N/A
– VAN POOLS					
\$ 282	\$2	\$3	\$5	\$9	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 166	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 212	\$1	\$2	\$3	\$4	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 223	\$1	\$2	\$4	\$7	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1314	\$10	\$18	\$30	\$55	N/A
– SCHOOL AND CHURCH BUSES					
\$ 117	\$2	\$4	\$6	\$10	N/A
– OTHER BUSES					
\$ 806	\$12	\$19	\$30	\$51	N/A
– VAN POOLS					
\$ 318	\$2	\$4	\$6	\$10	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 185	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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**INDIANA (13)
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					
\$ 222	\$1	\$2	\$3	\$5	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 302	\$2	\$3	\$5	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1376	\$11	\$19	\$31	\$57	N/A
– SCHOOL AND CHURCH BUSES					
\$ 122	\$3	\$4	\$7	\$10	N/A
– OTHER BUSES					
\$ 844	\$11	\$18	\$29	\$49	N/A
– VAN POOLS					
\$ 333	\$3	\$4	\$6	\$11	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 184	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 277	\$1	\$2	\$3	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 358	\$2	\$4	\$6	\$11	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1717	\$13	\$24	\$39	\$71	N/A
– SCHOOL AND CHURCH BUSES					
\$ 152	\$3	\$4	\$7	\$11	N/A
– OTHER BUSES					
\$ 1053	\$13	\$20	\$32	\$55	N/A
– VAN POOLS					
\$ 416	\$3	\$5	\$8	\$13	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 235	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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**INDIANA (13)
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					
\$ 268	\$1	\$2	\$3	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 252	\$2	\$3	\$5	\$8	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1662	\$13	\$23	\$38	\$69	N/A
– SCHOOL AND CHURCH BUSES					
\$ 147	\$3	\$5	\$7	\$11	N/A
– OTHER BUSES					
\$ 1018	\$13	\$21	\$33	\$56	N/A
– VAN POOLS					
\$ 402	\$3	\$5	\$7	\$13	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 216	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 299	\$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					
\$ 1854	\$14	\$26	\$42	\$77	N/A
– SCHOOL AND CHURCH BUSES					
\$ 164	\$3	\$5	\$7	\$11	N/A
– OTHER BUSES					
\$ 1136	\$13	\$21	\$34	\$58	N/A
– VAN POOLS					
\$ 449	\$4	\$5	\$8	\$14	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 248	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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**INDIANA (13)
TERRITORY 131**

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					
\$ 256	\$1	\$2	\$3	\$5	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 240	\$2	\$3	\$4	\$8	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1587	\$12	\$22	\$36	\$66	N/A
– SCHOOL AND CHURCH BUSES					
\$ 141	\$3	\$4	\$7	\$10	N/A
– OTHER BUSES					
\$ 973	\$12	\$20	\$31	\$53	N/A
– VAN POOLS					
\$ 384	\$3	\$5	\$7	\$12	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 225	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 191	\$1	\$2	\$3	\$4	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 229	\$1	\$2	\$4	\$7	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1184	\$9	\$16	\$27	\$49	N/A
– SCHOOL AND CHURCH BUSES					
\$ 105	\$2	\$4	\$6	\$10	N/A
– OTHER BUSES					
\$ 726	\$11	\$19	\$29	\$50	N/A
– VAN POOLS					
\$ 287	\$2	\$3	\$5	\$9	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 162	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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**INDIANA (13)
TERRITORY 133**

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					
\$ 197	\$1	\$2	\$3	\$4	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 200	\$1	\$2	\$4	\$6	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1221	\$10	\$17	\$28	\$51	N/A
– SCHOOL AND CHURCH BUSES					
\$ 108	\$2	\$4	\$6	\$10	N/A
– OTHER BUSES					
\$ 749	\$10	\$17	\$27	\$46	N/A
– VAN POOLS					
\$ 296	\$2	\$4	\$5	\$10	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 176	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 245	\$1	\$2	\$3	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 233	\$1	\$3	\$4	\$7	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1519	\$12	\$21	\$35	\$63	N/A
– SCHOOL AND CHURCH BUSES					
\$ 135	\$3	\$4	\$7	\$11	N/A
– OTHER BUSES					
\$ 931	\$11	\$18	\$28	\$49	N/A
– VAN POOLS					
\$ 368	\$3	\$4	\$7	\$12	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 207	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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**INDIANA (13)
TERRITORY 135**

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					
\$ 260	\$1	\$2	\$3	\$5	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 255	\$2	\$3	\$5	\$8	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1612	\$13	\$22	\$37	\$67	N/A
– SCHOOL AND CHURCH BUSES					
\$ 143	\$3	\$4	\$7	\$11	N/A
– OTHER BUSES					
\$ 988	\$12	\$20	\$31	\$53	N/A
– VAN POOLS					
\$ 390	\$3	\$5	\$7	\$13	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 220	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 251	\$1	\$2	\$3	\$5	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 256	\$2	\$3	\$5	\$8	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1556	\$12	\$21	\$35	\$65	N/A
– SCHOOL AND CHURCH BUSES					
\$ 138	\$2	\$4	\$6	\$10	N/A
– OTHER BUSES					
\$ 954	\$12	\$19	\$30	\$52	N/A
– VAN POOLS					
\$ 377	\$3	\$5	\$7	\$12	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 233	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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**INDIANA (13)
TERRITORY 137**

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					
\$ 162	\$1	\$2	\$3	\$4	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 271	\$2	\$3	\$5	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1004	\$8	\$14	\$23	\$42	N/A
– SCHOOL AND CHURCH BUSES					
\$ 89	\$2	\$4	\$6	\$9	N/A
– OTHER BUSES					
\$ 616	\$10	\$17	\$26	\$45	N/A
– VAN POOLS					
\$ 243	\$2	\$3	\$4	\$8	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 148	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 86	\$ 120	\$ 227
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 67	\$ 93	\$ 322
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 88	\$ 122	\$ 288
– SCHOOL AND CHURCH BUSES			
	\$ 60	\$ 84	\$ 148
– OTHER BUSES			
	\$ 60	\$ 84	\$ 148
– VAN POOLS			
	\$ 88	\$ 122	\$ 288
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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**INDIANA (13)
TERRITORY 102**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 91	\$ 126	\$ 178
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 114	\$ 158	\$ 323
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 93	\$ 129	\$ 226
– SCHOOL AND CHURCH BUSES			
	\$ 64	\$ 88	\$ 116
– OTHER BUSES			
	\$ 64	\$ 88	\$ 116
– VAN POOLS			
	\$ 93	\$ 129	\$ 226
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 65	\$ 90	\$ 218
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 54	\$ 75	\$ 264
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 66	\$ 92	\$ 277
– SCHOOL AND CHURCH BUSES			
	\$ 46	\$ 63	\$ 142
– OTHER BUSES			
	\$ 46	\$ 63	\$ 142
– VAN POOLS			
	\$ 66	\$ 92	\$ 277
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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**INDIANA (13)
TERRITORY 104**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 53	\$ 73	\$ 164
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 54	\$ 75	\$ 313
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 54	\$ 74	\$ 208
– SCHOOL AND CHURCH BUSES			
	\$ 37	\$ 51	\$ 107
– OTHER BUSES			
	\$ 37	\$ 51	\$ 107
– VAN POOLS			
	\$ 54	\$ 74	\$ 208
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 63	\$ 88	\$ 201
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 65	\$ 90	\$ 343
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 64	\$ 90	\$ 255
– SCHOOL AND CHURCH BUSES			
	\$ 44	\$ 62	\$ 131
– OTHER BUSES			
	\$ 44	\$ 62	\$ 131
– VAN POOLS			
	\$ 64	\$ 90	\$ 255
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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**INDIANA (13)
TERRITORY 106**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 62	\$ 86	\$ 213
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 54	\$ 75	\$ 244
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 63	\$ 88	\$ 271
– SCHOOL AND CHURCH BUSES			
	\$ 43	\$ 60	\$ 138
– OTHER BUSES			
	\$ 43	\$ 60	\$ 138
– VAN POOLS			
	\$ 63	\$ 88	\$ 271
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 85	\$ 118	\$ 197
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 63	\$ 87	\$ 269
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 87	\$ 120	\$ 250
– SCHOOL AND CHURCH BUSES			
	\$ 60	\$ 83	\$ 128
– OTHER BUSES			
	\$ 60	\$ 83	\$ 128
– VAN POOLS			
	\$ 87	\$ 120	\$ 250
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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**INDIANA (13)
TERRITORY 109**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 69	\$ 96	\$ 179
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 52	\$ 72	\$ 265
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 70	\$ 98	\$ 227
– SCHOOL AND CHURCH BUSES			
	\$ 48	\$ 67	\$ 116
– OTHER BUSES			
	\$ 48	\$ 67	\$ 116
– VAN POOLS			
	\$ 70	\$ 98	\$ 227
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 60	\$ 84	\$ 210
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 57	\$ 79	\$ 242
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 61	\$ 86	\$ 267
– SCHOOL AND CHURCH BUSES			
	\$ 42	\$ 59	\$ 137
– OTHER BUSES			
	\$ 42	\$ 59	\$ 137
– VAN POOLS			
	\$ 61	\$ 86	\$ 267
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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**INDIANA (13)
TERRITORY 114**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 60	\$ 84	\$ 187
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 58	\$ 81	\$ 237
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 61	\$ 86	\$ 237
– SCHOOL AND CHURCH BUSES			
	\$ 42	\$ 59	\$ 122
– OTHER BUSES			
	\$ 42	\$ 59	\$ 122
– VAN POOLS			
	\$ 61	\$ 86	\$ 237
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 64	\$ 89	\$ 185
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 58	\$ 81	\$ 249
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 65	\$ 91	\$ 235
– SCHOOL AND CHURCH BUSES			
	\$ 45	\$ 62	\$ 120
– OTHER BUSES			
	\$ 45	\$ 62	\$ 120
– VAN POOLS			
	\$ 65	\$ 91	\$ 235
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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**INDIANA (13)
TERRITORY 116**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 64	\$ 89	\$ 166
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 59	\$ 82	\$ 367
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 65	\$ 91	\$ 211
– SCHOOL AND CHURCH BUSES			
	\$ 45	\$ 62	\$ 108
– OTHER BUSES			
	\$ 45	\$ 62	\$ 108
– VAN POOLS			
	\$ 65	\$ 91	\$ 211
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 82	\$ 114	\$ 172
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 84	\$ 117	\$ 209
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 84	\$ 116	\$ 218
– SCHOOL AND CHURCH BUSES			
	\$ 57	\$ 80	\$ 112
– OTHER BUSES			
	\$ 57	\$ 80	\$ 112
– VAN POOLS			
	\$ 84	\$ 116	\$ 218
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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**INDIANA (13)
TERRITORY 124**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 78	\$ 109	\$ 235
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 80	\$ 111	\$ 222
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 80	\$ 111	\$ 298
– SCHOOL AND CHURCH BUSES			
	\$ 55	\$ 76	\$ 153
– OTHER BUSES			
	\$ 55	\$ 76	\$ 153
– VAN POOLS			
	\$ 80	\$ 111	\$ 298
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 69	\$ 96	\$ 217
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 54	\$ 75	\$ 264
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 70	\$ 98	\$ 276
– SCHOOL AND CHURCH BUSES			
	\$ 48	\$ 67	\$ 141
– OTHER BUSES			
	\$ 48	\$ 67	\$ 141
– VAN POOLS			
	\$ 70	\$ 98	\$ 276
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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**INDIANA (13)
TERRITORY 128**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 62	\$ 86	\$ 218
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 52	\$ 72	\$ 292
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 63	\$ 88	\$ 277
– SCHOOL AND CHURCH BUSES			
	\$ 43	\$ 60	\$ 142
– OTHER BUSES			
	\$ 43	\$ 60	\$ 142
– VAN POOLS			
	\$ 63	\$ 88	\$ 277
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 62	\$ 86	\$ 180
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 53	\$ 73	\$ 254
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 63	\$ 88	\$ 229
– SCHOOL AND CHURCH BUSES			
	\$ 43	\$ 60	\$ 117
– OTHER BUSES			
	\$ 43	\$ 60	\$ 117
– VAN POOLS			
	\$ 63	\$ 88	\$ 229
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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**INDIANA (13)
TERRITORY 130**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 71	\$ 99	\$ 216
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 54	\$ 75	\$ 280
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 72	\$ 101	\$ 274
– SCHOOL AND CHURCH BUSES			
	\$ 50	\$ 69	\$ 140
– OTHER BUSES			
	\$ 50	\$ 69	\$ 140
– VAN POOLS			
	\$ 72	\$ 101	\$ 274
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 63	\$ 88	\$ 177
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 53	\$ 73	\$ 258
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 64	\$ 90	\$ 225
– SCHOOL AND CHURCH BUSES			
	\$ 44	\$ 62	\$ 115
– OTHER BUSES			
	\$ 44	\$ 62	\$ 115
– VAN POOLS			
	\$ 64	\$ 90	\$ 225
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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**INDIANA (13)
TERRITORY 132**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 60	\$ 83	\$ 188
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 45	\$ 62	\$ 210
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 61	\$ 85	\$ 239
– SCHOOL AND CHURCH BUSES			
	\$ 42	\$ 58	\$ 122
– OTHER BUSES			
	\$ 42	\$ 58	\$ 122
– VAN POOLS			
	\$ 61	\$ 85	\$ 239
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 74	\$ 103	\$ 174
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 71	\$ 98	\$ 231
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 75	\$ 105	\$ 221
– SCHOOL AND CHURCH BUSES			
	\$ 52	\$ 72	\$ 113
– OTHER BUSES			
	\$ 52	\$ 72	\$ 113
– VAN POOLS			
	\$ 75	\$ 105	\$ 221
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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**INDIANA (13)
TERRITORY 134**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 56	\$ 78	\$ 161
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 41	\$ 57	\$ 243
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 57	\$ 80	\$ 204
– SCHOOL AND CHURCH BUSES			
	\$ 39	\$ 55	\$ 105
– OTHER BUSES			
	\$ 39	\$ 55	\$ 105
– VAN POOLS			
	\$ 57	\$ 80	\$ 204
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 51	\$ 71	\$ 180
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 40	\$ 55	\$ 277
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 52	\$ 72	\$ 229
– SCHOOL AND CHURCH BUSES			
	\$ 36	\$ 50	\$ 117
– OTHER BUSES			
	\$ 36	\$ 50	\$ 117
– VAN POOLS			
	\$ 52	\$ 72	\$ 229
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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**INDIANA (13)
TERRITORY 136**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 69	\$ 96	\$ 210
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 42	\$ 58	\$ 205
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 70	\$ 98	\$ 267
– SCHOOL AND CHURCH BUSES			
	\$ 48	\$ 67	\$ 137
– OTHER BUSES			
	\$ 48	\$ 67	\$ 137
– VAN POOLS			
	\$ 70	\$ 98	\$ 267
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 78	\$ 108	\$ 178
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 49	\$ 68	\$ 258
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 80	\$ 110	\$ 226
– SCHOOL AND CHURCH BUSES			
	\$ 55	\$ 76	\$ 116
– OTHER BUSES			
	\$ 55	\$ 76	\$ 116
– VAN POOLS			
	\$ 80	\$ 110	\$ 226
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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49. AUTO DEALERS – PREMIUM DEVELOPMENT

FIRE
\$ 0.06

FIRE AND THEFT*			
Territory Code	Personal Auto Type Vehicles		Miscellaneous Type Vehicles
	Buildings And Standard Open Lots	Non-Standard Open Lots	Buildings And Open Lots
101	\$ 0.38	\$ 0.47	\$ 0.16
102	0.49	0.61	0.16
106	0.22	0.26	0.16
ALL OTHER	0.14	0.18	0.16
* Theft is subject to a \$100 per car/\$500 per occurrence deductible. See Rule 98. for additional deductible options.			

SPECIFIED CAUSES OF LOSS*					
Territory Code	Personal Auto Type Vehicles			Miscellaneous Type Vehicles	
	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings	Open Lots
101	\$ 0.51	\$ 0.55	\$ 0.63	\$ 0.30	\$ 0.33
102	0.65	0.66	0.79	0.30	0.33
106	0.36	0.41	0.45	0.30	0.33
ALL OTHER	0.30	0.33	0.36	0.30	0.33
* Theft and Mischief or Vandalism are subject to a \$100 per car/\$500 per occurrence deductible. See Rule 98. for additional deductible options.					

LIMITED SPECIFIED CAUSES OF LOSS*					
Territory Code	Personal Auto Type Vehicles			Miscellaneous Type Vehicles	
	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings	Open Lots
101	\$ 0.49	\$ 0.51	\$ 0.60	\$ 0.26	\$ 0.30
102	0.61	0.65	0.77	0.26	0.30
106	0.33	0.36	0.41	0.26	0.30
ALL OTHER	0.26	0.30	0.31	0.26	0.30
* Theft is subject to a \$100 per car/\$500 per occurrence deductible. See Rule 98. for additional deductible options.					

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

COMPREHENSIVE*				
Territory Code	Personal Auto Type Vehicles			Miscellaneous Type Vehicles
	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings And Open Lots
101	\$ 0.60	\$ 0.65	\$ 0.72	\$ 0.42
102	0.71	0.77	0.87	0.42
106	0.43	0.49	0.51	0.42
ALL OTHER	0.37	0.42	0.45	0.42
* Theft and Mischief or Vandalism are subject to a \$100 per car/\$500 per occurrence deductible. See Rule 98. for additional deductible options.				

BLANKET COLLISION			
	<ul style="list-style-type: none"> ● Reporting Form – Inventory Value ● Non-Reporting Form – Limit of Insurance 		
	Deductible	First \$ 50,000 And Under	\$ 50,001 To \$ 100,000
			Over \$ 100,000
\$100		\$ 2.02	\$ 0.77
\$250		1.23	0.45
See Rule 98. for additional deductible options.			

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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	\$ 30	\$ 41	\$ 36	\$ 49
7,500	35	47	42	57
9,000	40	54	48	65
12,000	50	67	59	80
15,000	58	79	70	94
18,000	65	88	78	105
22,500	79	106	94	127
30,000	98	133	118	159
37,500	116	157	140	189
45,000	133	179	159	215
60,000	164	221	196	265
75,000	193	260	231	312
90,000	222	300	266	360
120,000	273	369	328	443
150,000	320	433	384	519
180,000	369	499	443	598
225,000	444	599	533	719
300,000	562	759	675	911
375,000	681	920	818	1104
450,000	798	1077	958	1293
600,000	1022	1379	1226	1655
750,000	1238	1672	1486	2006
900,000	1449	1957	1739	2348
1,200,000	1849	2496	2218	2995
1,500,000	2208	2981	2650	3577
2,000,000	2498	3373	2998	4047
2,500,000	2721	3674	3266	4409
Over 2,500,000	Refer to Company			
Direct Coverage (Excess)				
Specified Causes Of Loss – Multiply the Legal Liability premium by 1.15.				
Comprehensive – Multiply the Legal Liability premium by 1.15.				
* Theft and Mischief or Vandalism are subject to a \$100 per car/\$500 per occurrence deductible. See Rule 98. for additional deductible options.				

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

GARAGEKEEPERS' – COLLISION						
Maximum Limit Of Liability	Deductibles					
	\$ 100		\$ 250		\$ 500	
	Legal Liability	Direct (Primary)	Legal Liability	Direct (Primary)	Legal Liability	Direct (Primary)
\$ 6,000	\$ 29	\$ 39	\$ 19	\$ 25	\$ 15	\$ 20
7,500	34	45	22	30	17	23
9,000	38	52	25	34	19	26
12,000	49	66	32	43	24	33
15,000	58	78	38	51	29	39
18,000	69	93	45	60	34	46
22,500	81	109	53	71	40	55
30,000	104	140	67	91	52	70
37,500	122	165	79	107	61	82
45,000	137	186	89	121	69	93
60,000	173	233	112	151	86	116
75,000	208	280	135	182	104	140
90,000	238	321	155	209	119	161
120,000	298	402	193	261	149	201
150,000	357	482	232	314	179	241
180,000	412	556	268	362	206	278
225,000	493	666	320	433	247	333
300,000	627	847	408	550	314	423
375,000	760	1026	494	667	380	513
450,000	891	1203	579	782	446	602
600,000	1151	1553	748	1010	575	777
750,000	1406	1898	914	1233	703	949
900,000	1645	2221	1070	1444	823	1111
1,200,000	2093	2825	1360	1836	1046	1413
1,500,000	2509	3388	1631	2202	1255	1694
2,000,000	2863	3866	1861	2513	1432	1933
2,500,000	3120	4212	2028	2738	1560	2106
Over 2,500,000	Refer to Company					
Direct Coverage (Excess)						
Multiply the Legal Liability premium for the desired deductible by 1.15.						
For additional coverages, refer to company.						

90. HIRED AUTOS

Cost Of Hire Basis – All Territories Liability Base Loss Cost
\$ 0.41

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

Supplementary Information – Indiana

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 Indiana

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 – Indiana

Trends in Medical Care Costs

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

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

Claim Frequencies

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

Claim Counts

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

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

Supplementary Information – Indiana

Indiana 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>
Indiana Claim Cost Trends		
Bodily Injury (\$100,000 Limit)	4.4%	-4.7%
Property Damage (\$100,000 Limit)	4.7%	5.3%
Credibility-Weighted Claim Cost Trends		
Bodily Injury (\$100,000 Limit)	5.6%	3.9%
Property Damage (\$100,000 Limit)	5.0%	4.6%
Selected Claim Frequency Trends		
Trucks, Tractors & Trailers		
Bodily Injury	0.0%	0.0%
Property Damage	0.0%	0.0%
Private Passenger Types		
Bodily Injury	0.0%	0.0%
Property Damage	0.0%	0.0%
Selected Pure Premium Trends		
Trucks, Tractors & Trailers		
Bodily Injury (\$100,000 Limit)	5.6%	3.9%
Property Damage (\$100,000 Limit)	5.0%	4.6%
Private Passenger Types		
Bodily Injury (\$100,000 Limit)	5.6%	3.9%
Property Damage (\$100,000 Limit)	5.0%	4.6%

Indiana bodily injury severity trend receives 5% weight when combined with multistate trend in the filing, property damage trend receives 25% weight.

If the prior trends were used to calculate the indicated changes in this document, the Truck, Tractors & Trailers Liability indication would have been 2.2% rather than 5.9%. For the Private Passenger Types coverage, the indication would have been -2.1% instead of 0.9%.

Supplementary Information – Indiana

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 been 3.9%, instead of 1.2%, and 8.0%, instead of 7.0%, 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 -6.9%, instead of -8.4%, and -4.4%, instead of -5.6%, respectively.

For Auto Dealers, using the prior year's loss trend would have resulted in indications of 21.4% for OTC (compared to the current 19.6% indication), and 12.9% for collision (compared to the current 10.9% indication). For Garage Keepers, using the prior year's loss trend would have resulted in indications of 18.0% for the OTC (compared to the current 16.3% indication) and 12.9% for collision (compared to the current 9.1% indication).

Supplementary Information – Indiana

Loss Development

Methodology

For the Trucks, Tractors & Trailers and Private Passenger Types Liability coverages, we continue to employ a credibility-weighted combination of Indiana 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	1.179	1.185
15 to Ultimate	1.361	1.390
Trucks, Tractors and Trailers PD		
39 to Ultimate	1.005	1.004
27 to Ultimate	1.014	1.013
15 to Ultimate	1.039	1.038
Private Passenger Types BI		
39 to Ultimate	1.071	1.068
27 to Ultimate	1.151	1.171
15 to Ultimate	1.390	1.399
Private Passenger Types PD		
39 to Ultimate	1.004	1.004
27 to Ultimate	1.009	1.011
15 to Ultimate	1.039	1.035

Supplementary Information – Indiana

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 04/01/2021 proposed effective date, with the following exceptions:

<u>Coverage</u>	<u>Indicated Change</u>	<u>Filed Change</u>
Trucks, Tractors & Trailers OTC	1.2%	N.C.
Private Passenger Types Liability	0.9%	N.C.

The overall filed change is 2.5%.

Notes

- Auto Dealers Other than Collision (19.6%) - The large indication is due to a higher expected experience ratio caused by a longer period of time since this coverage was last reviewed.
- Auto Dealers Collision (10.9%) - The large indication is due to a higher expected experience ratio caused by a longer period of time since this coverage was last reviewed.
- Garagekeepers Other than Collision (16.3%) - The large indication is due to a higher expected experience ratio caused by a longer period of time since this coverage was last reviewed.
- The Auto Dealers Liability coverage is not being reviewed this year.