

LOSS COSTS – IMPLEMENTATION

OCTOBER 15, 2020

COMMERCIAL AUTOMOBILE

LI-CA-2020-415

OHIO REVISED COMMERCIAL AUTO ADVISORY PROSPECTIVE LOSS COSTS TO BE IMPLEMENTED

KEY MESSAGE

Loss costs representing a +4.2% 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 Ohio, 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 March 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 March 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 DECEMBER 31, 2020. ANY SUBMISSION YOU MAY MAKE WITH THE INSURANCE DEPARTMENT WITH RESPECT TO THIS FILING SHOULD NOT BE SUBMITTED PRIOR TO THIS DATE.

In all correspondence with the Insurance Department on this revision, you should refer to ISO 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 3-21 (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.

COPYRIGHT EXPLANATION

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

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

DATA QUALITY

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

ACKNOWLEDGEMENT OF ACTUARIAL QUALIFICATIONS

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

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

OPTIONAL CLASS PLAN INFORMATION

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

CONTACT INFORMATION

If you have any questions concerning:

- The actuarial content of this circular, please contact:
Anthony Driscoll
Actuarial Operations
201-469-2546
Anthony.Driscoll@verisk.com
autoactuarial@verisk.com
- The non-actuarial content of this circular, please contact:
Evan Dattolo
Production Operations, Compliance and Product Services
201-469-2895
productionoperations@verisk.com
- Other issues for this circular, please contact Customer Support:
E-mail: info@verisk.com
Phone: 800-888-4476

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

OHIO
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 +4.2% 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-83.</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	+5.4%	+5.4%
Physical Damage		
Other than Collision	+2.4%	N.C.
Collision	+0.6%	N.C.
Total Trucks, Tractors & Trailers	+4.3%	+4.0%
<u>Private Passenger Types</u>		
Liability		
Single Limit Liability	+6.1%	+6.1%
Physical Damage		
Other than Collision	+6.3%	+6.3%
Collision	+1.8%	N.C.
Total Private Passenger Types	+4.9%	+4.4%
<u>Garages</u>		
Physical Damage		
Auto Dealers		
Other than Collision	+12.2%	+12.2%
Collision	+12.3%	+12.3%
Garagekeepers		
Other than Collision	+13.1%	+13.1%
Collision	+14.7%	+14.7%
Total Garages	+12.9%	+12.9%
<u>Grand Total</u>	+4.5%	+4.2%

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

INDICATED VS.
FILED

Indicated changes are based on standard ISO methodology, utilizing a 03/01/2021 trend effective date. The filed loss cost level changes are the same as the indicated with the following exceptions: For Trucks, Tractors & Trailers OTC, Trucks, Tractors & Trailers Collision, and Private Passenger Types Collision, No Change (N.C.) was selected due to the modest indications.

PRIOR ISO REVISIONS

The latest selected revisions in this state are:

<u>Filing</u>	CA-2019-BRLA1	CA-2018-BRLA1	CA-2017-BRLA1
Rate Level/ Loss Costs	Loss Costs	Loss Costs	Loss Costs
Effective Date	03/01/2020	03/01/2019	03/01/2018
<u>Changes</u>			
Indicated	+1.9%	-2.3%	+9.5%
Filed	+1.9%	-0.9%	+9.6%
Approved	+1.9%	-0.9%	+9.6%

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

OCN Trend

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

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

TEN LARGEST COMPANIES/ GROUPS IN THIS REVIEW

LIABILITY (ASLOB 19.3 & 19.4)

1. Cincinnati Insurance Company
2. Westfield Insurance Company
3. Travelers Indemnity Company
4. Motorists Mutual Insurance Company
5. Zurich American Insurance Company
6. Nationwide Mutual Insurance Co.
7. Liberty Mutual Insurance Company
8. Tokio Marine Companies
9. Sentry Insurance A Mutual Company
10. Canal Insurance Company

PHYSICAL DAMAGE (ASLOB 21.2)

1. Cincinnati Insurance Company
2. Westfield Insurance Company
3. Travelers Indemnity Company
4. Liberty Mutual Insurance Company
5. Great American Insurance Company
6. Nationwide Mutual Insurance Co.
7. Zurich American Insurance Company
8. Central Mutual Insurance Company
9. Canal Insurance Company
10. Continental Casualty Company

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

MARKET SHARE

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

Liability (ASLOB 19.3 & 19.4)

43.5%

Physical Damage (ASLOB 21.2)

40.6%

COMPANY DECISION

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

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

COMPANY
DECISION
(CONTINUED)

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

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

COPYRIGHT
EXPLANATION

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

OHIO
COMMERCIAL AUTOMOBILE
Table of Contents

	<u>Explanatory Pages</u>	<u>Corresponding Exhibits</u>
SECTION A – SCOPE OF REVISION		
Summary of Prospective Loss Cost Level Changes		Exhibit A1
Revised Prospective Loss Costs and Percentage Changes		Exhibit A2
SECTION B – CALCULATION OF CHANGES		
Overview of ISO Actuarial Procedures	B-1	
Step 1:		
Determination of Statewide Loss Cost Level Changes	B-2-4	
Trucks, Tractors & Trailers Liability Statewide Changes		Exhibit B1
Trucks, Tractors & Trailers Physical Damage Statewide Changes		Exhibit B2
Private Passenger Types Liability Statewide Changes		Exhibit B3
Private Passenger Types Physical Damage Statewide Changes		Exhibit B4
Auto Dealers Physical Damage Statewide Changes		Exhibit B5
Garagekeepers Physical Damage Statewide Changes		Exhibit B6
Step 2:		
Determination of Territory Relativities	B-5	
Trucks, Tractors & Trailers Liability Territory Development		Exhibit B7
Private Passenger Liability Territory Development		Exhibit B8
Explanatory Memorandum for Trucks, Tractors & Trailers and Private Passenger Types Liability Territory Development	B-6-7	
Trucks, Tractors & Trailers Physical Damage Territory Development		Exhibits B9-B10
Private Passenger Types Physical Damage Territory Development		Exhibits B11-B12
Explanatory Memorandum for Trucks, Tractors & Trailers and Private Passenger Types Physical Damage Territory Development	B-8-9	
SECTION C – SUPPORTING MATERIAL		
Loss Adjustment Expense	C-1	Exhibit C1
Loss Trend	C-2-7	Exhibits C2-C9
Physical Damage OCN Trend	C-8	Exhibits C10-C11
Loss Development for Liability	C-9-10	Exhibits C12-C13
Loss Development for Physical Damage	C-11	Exhibits C14-C17
Credibility Procedures and Tables	C-12-17	
Claims for Credibility	C-18-19	
Relativities for Developing Minor Class & Coverage Loss Costs		Exhibits C18-C20
Excess Wind and Water Procedure	C-20-27	
SECTION D – REVISED PROSPECTIVE LOSS COSTS		
Liability and Medical Payments	D-1-39	
Physical Damage - All Coverages Except Garages	D-40-78	
Garage Physical Damage	D-79-82	
Hired Autos (Rule 90)	D-83	

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

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 .
-------------	--

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.
--------------------	---

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.
-------------------------------------	---

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

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 .
---	--

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> $\frac{[\text{Terr. Group Col. (4)} \times \text{Terr. Group Col. (5)}] + [\text{SW Total Col. (4)} \times (1.0 - \text{Terr. Group Col. (5)})]}{[\text{Terr. Group Col. (4)} + (\text{SW Total Col. (4)} \times (1.0 - \text{Terr. Group Col. (5)})]}$

COLUMN (7)
INDEX TO
STATE

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

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

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

COLUMN (8)
BASE CLASS
LOSS COST

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

COLUMN (9)
INDICATED BASE
LOSS COST

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

COLUMN (10)
REVISED BASE
LOSS COST

Revised \$100,000 base loss cost.

COLUMN (11)
ADVISORY
LOSS COST
CHANGE

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

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

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

COLUMN (7)
INDEX TO
STATE

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

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

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

COLUMN (8)
BASE CLASS
LOSS COST

Present ISO base class loss cost.

COLUMN (9)
INDICATED BASE
LOSS COST

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

COLUMN (10)
REVISED BASE
LOSS COST

Revised base loss cost.

COLUMN (11)
ADVISORY
LOSS COST
CHANGE

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

LOSS ADJUSTMENT EXPENSE FACTORS

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

AVERAGE ANNUAL CHANGE IN LOSSES (LOSS TREND)

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

LIABILITY:
FREQUENCY
TREND

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

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

PHYSICAL
DAMAGE:
LOSS TREND

Data Selections

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

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

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

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

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

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

Data Adjustments

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

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

PHYSICAL
DAMAGE:
LOSS TREND
(CONT'D)

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

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

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

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

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

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

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

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

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

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

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

PHYSICAL
DAMAGE:
LOSS TREND
(CONT'D)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

PHYSICAL
DAMAGE:
LOSS TREND
(CONT'D)

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

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

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

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

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

COMMERCIAL AUTOMOBILE PHYSICAL DAMAGE
SUPPLEMENTARY EXHIBIT

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

PHYSICAL DAMAGE OCN TREND

OBJECTIVE

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

DESCRIPTION OF ORIGINAL COST NEW DATA

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

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

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

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

LOSS DEVELOPMENT FOR LIABILITY

OBJECTIVE	<p>The application of loss development recognizes the important concept that some of the losses for a particular accident year have not been finally determined at the time the experience is compiled.</p>
DESCRIPTION OF EXPERIENCE PERIOD DATA	<p>For Trucks, Tractors & Trailers and Private Passenger Types Liability, the incurred losses and allocated loss adjustment expenses underlying the statewide loss cost level indications are on an accident year basis and were evaluated as of 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	The extent to which the state experience is reflected in the development of the prospective loss costs is determined by the credibility of the data for that state. Specifically, ISO credibility procedures are based upon the volume of claims for each coverage separately.
-----------	--

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

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

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

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

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

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

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

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

Step 2: Determine the Experience Period Credibility

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

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

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

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

Step 2: Determine the Experience Period Credibility

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

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

Tables For Use With Trend Data

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

K = 25,000

K = 10,000

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

ALL LIABILITY COVERAGES
CREDIBILITY TABLE
NUMBER OF CLAIMS

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

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

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

PHYSICAL DAMAGE
CREDIBILITY TABLES
NUMBER OF CLAIMS

OTHER THAN COLLISION

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

COLLISION

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

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

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

OHIO
CLAIMS PER TERRITORY
LIABILITY

Territory	Trucks, Tractors & Trailers	Private Passenger Types
	Incurred Claims 5 Years Ending 09/30/2019 Combined BI and PD	Incurred Claims 5 Years Ending 09/30/2019 Combined BI and PD
102	3,169	816
103	3,466	716
104	521	95
105	1,051	340
106	1,300	340
107	919	188
108	205	51
109	433	80
111	469	108
112	435	66
115	291	84
117	1,170	233
118	62	23
119	111	18
120	1,120	167
122	270	67
125	902	179
126	563	82
127	105	8
128	240	50
129	239	32
131	234	43
132	241	48
135	176	11
136	508	87
137	142	19
138	85	10
139	1,441	264
142	312	85
143	154	31
144	744	187
146	864	174
147	981	170
148	1,200	140
149	1,331	290
151	647	94
152	5,295	744
153	2,001	512
154	177	42
SW Total	33,574	6,694

Claims for Trend

BI	PD
<u>1,794</u>	<u>6,039</u>

OHIO
CLAIMS PER TERRITORY
PHYSICAL DAMAGE

Territory	Trucks, Tractors & Trailers Paid Claims 5 Years Ending 09/30/2019		Private Passenger Types Paid Claims 5 Years Ending 09/30/2019	
	OTC	Coll	OTC	Coll
102	646	1,076	490	779
103	710	1,157	482	768
104	108	148	62	73
105	219	442	164	368
106	413	533	213	344
107	353	352	186	180
108	46	51	24	34
109	173	182	61	57
111	61	94	37	72
112	79	115	31	71
115	52	107	77	85
117	361	379	224	243
118	17	32	15	16
119	42	41	16	21
120	290	369	124	165
122	86	117	37	67
125	245	321	89	132
126	114	158	49	76
127	19	30	13	10
128	76	96	53	56
129	78	99	31	31
131	58	76	32	44
132	103	132	69	47
135	84	79	18	14
136	229	197	96	78
137	43	74	18	18
138	37	43	10	8
139	468	685	227	264
142	92	134	85	81
143	45	47	23	23
144	120	219	68	133
146	246	373	118	195
147	222	339	139	149
148	277	359	109	117
149	348	501	197	229
151	275	286	78	80
152	2,095	2,343	799	695
153	305	608	211	420
154	40	65	22	40
SW Total	9,275	12,459	4,797	6,283

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
OHIO

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	55,779	3,384,960	3,329,181	0.017	0.085	282,980	3,667,940
1988	123,519	3,694,591	3,571,072	0.035	0.067	239,262	3,933,853
1989	172,111	4,012,498	3,840,387	0.045	0.057	218,902	4,231,400
1990	269,726	4,349,040	4,079,314	0.066	0.036	146,855	4,495,895
1991	187,187	5,417,119	5,229,932	0.036	0.066	345,176	5,762,295
1992	120,687	4,939,191	4,818,504	0.025	0.077	371,025	5,310,216
1993	257,133	5,263,889	5,006,756	0.051	0.051	255,345	5,519,234
1994	207,247	5,865,649	5,658,402	0.037	0.065	367,796	6,233,445
1995	342,556	6,252,560	5,910,004	0.058	0.044	260,040	6,512,600
1996	385,420	7,857,941	7,472,521	0.052	0.050	373,626	8,231,567
1997	639,447	7,761,529	7,122,082	0.090	0.012	85,465	7,846,994
1998	758,583	8,691,505	7,932,922	0.096	0.006	47,598	8,739,103
1999	353,566	8,963,545	8,609,979	0.041	0.061	525,209	9,488,754
2000	929,963	8,893,812	7,963,849	0.117	-0.015	-119,458	8,774,354
2001	1,004,386	9,205,525	8,201,139	0.122	-0.020	-164,023	9,041,502
2002	751,225	6,556,264	5,805,039	0.129	-0.027	-156,736	6,399,528
2003	877,624	6,103,011	5,225,387	0.168	-0.066	-344,876	5,758,135
2004	934,543	5,500,264	4,565,721	0.205	-0.103	-470,269	5,029,995
2005	249,234	3,347,224	3,097,990	0.080	0.022	68,156	3,415,380
2006	208,675	2,923,887	2,715,212	0.077	0.025	67,880	2,991,767
2007	774,774	3,749,403	2,974,629	0.260	-0.158	-469,991	3,279,412
2008	473,397	3,867,281	3,393,884	0.139	-0.037	-125,574	3,741,707
2009	163,339	2,903,108	2,739,769	0.060	0.042	115,070	3,018,178
2010	326,056	5,166,863	4,840,807	0.067	0.035	169,428	5,336,291
2011	1,517,020	5,510,995	3,993,975	0.380	-0.278	-1,110,325	4,400,670
2012	916,416	4,991,908	4,075,492	0.225	-0.123	-501,286	4,490,622
2013	522,421	4,929,056	4,406,635	0.119	-0.017	-74,913	4,854,143
2014	315,074	5,152,415	4,837,341	0.065	0.037	178,982	5,331,397
2015	275,989	5,853,072	5,577,083	0.049	0.053	295,585	6,148,657
2016	374,298	5,784,925	5,410,627	0.069	0.033	178,551	5,963,476
2017	492,333	6,520,847	6,028,514	0.082	0.020	120,570	6,641,417
2018	682,068	6,762,114	6,080,046	0.112	-0.010	-60,800	6,701,314
2019	1,131,656	7,499,664	6,368,008	0.178	-0.076	-483,969	7,015,695

(8) NORMAL WIND TO NON W&W RATIO= AVG. (4) 0.102

INSURANCE SERVICES OFFICE, INC.

WIND AND WATER PROCEDURE
OTHER THAN COLLISION
OHIO

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	66,543	2,652,218	2,585,675	0.026	0.134	346,480	2,998,698
1988	34,497	2,701,055	2,666,558	0.013	0.147	391,984	3,093,039
1989	189,256	2,757,025	2,567,769	0.074	0.086	220,828	2,977,853
1990	131,223	2,928,880	2,797,657	0.047	0.113	316,135	3,245,015
1991	80,788	3,026,184	2,945,396	0.027	0.133	391,738	3,417,922
1992	119,831	3,027,080	2,907,249	0.041	0.119	345,963	3,373,043
1993	294,053	2,980,946	2,686,893	0.109	0.051	137,032	3,117,978
1994	368,962	3,122,342	2,753,380	0.134	0.026	71,588	3,193,930
1995	251,013	2,859,307	2,608,294	0.096	0.064	166,931	3,026,238
1996	162,466	3,485,858	3,323,392	0.049	0.111	368,897	3,854,755
1997	482,027	3,409,411	2,927,384	0.165	-0.005	-14,637	3,394,774
1998	439,102	3,452,817	3,013,715	0.146	0.014	42,192	3,495,009
1999	277,082	3,278,875	3,001,793	0.092	0.068	204,122	3,482,997
2000	358,390	3,607,702	3,249,312	0.110	0.050	162,466	3,770,168
2001	656,969	3,533,282	2,876,313	0.228	-0.068	-195,589	3,337,693
2002	325,190	2,414,675	2,089,485	0.156	0.004	8,358	2,423,033
2003	585,097	2,168,416	1,583,319	0.370	-0.210	-332,497	1,835,919
2004	343,912	1,738,633	1,394,721	0.247	-0.087	-121,341	1,617,292
2005	22,278	1,083,479	1,061,201	0.021	0.139	147,507	1,230,986
2006	218,646	1,250,939	1,032,293	0.212	-0.052	-53,679	1,197,260
2007	644,044	1,635,604	991,560	0.650	-0.490	-485,864	1,149,740
2008	287,185	1,363,104	1,075,919	0.267	-0.107	-115,123	1,247,981
2009	79,703	1,143,940	1,064,237	0.075	0.085	90,460	1,234,400
2010	274,272	1,648,098	1,373,826	0.200	-0.040	-54,953	1,593,145
2011	999,835	2,717,009	1,717,174	0.582	-0.422	-724,647	1,992,362
2012	409,581	2,063,735	1,654,154	0.248	-0.088	-145,566	1,918,169
2013	305,984	1,731,226	1,425,242	0.215	-0.055	-78,388	1,652,838
2014	310,626	1,985,735	1,675,109	0.185	-0.025	-41,878	1,943,857
2015	224,003	1,905,614	1,681,611	0.133	0.027	45,403	1,951,017
2016	154,194	1,952,218	1,798,024	0.086	0.074	133,054	2,085,272
2017	140,225	1,760,498	1,620,273	0.087	0.073	118,280	1,878,778
2018	126,643	2,118,096	1,991,453	0.064	0.096	191,179	2,309,275
2019	287,244	2,356,035	2,068,791	0.139	0.021	43,445	2,399,480

(8) NORMAL WIND TO NON W&W RATIO= AVG. (4) 0.160

INSURANCE SERVICES OFFICE, INC.

WIND AND WATER PROCEDURE
OTHER THAN COLLISION
OHIO

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	735,631	2,731,757	1,996,126	0.369	0.680	1,357,366	4,089,123
1988	50,440	1,647,876	1,597,436	0.032	1.017	1,624,592	3,272,468
1989	252,028	1,715,344	1,463,316	0.172	0.877	1,283,328	2,998,672
1990	368,959	2,379,026	2,010,067	0.184	0.865	1,738,708	4,117,734
1991	157,986	1,938,509	1,780,523	0.089	0.960	1,709,302	3,647,811
1992	339,068	2,534,886	2,195,818	0.154	0.895	1,965,257	4,500,143
1993	427,556	2,481,335	2,053,779	0.208	0.841	1,727,228	4,208,563
1994	614,030	2,840,385	2,226,355	0.276	0.773	1,720,972	4,561,357
1995	1,674,769	4,596,603	2,921,834	0.573	0.476	1,390,793	5,987,396
1996	79,164	3,003,597	2,924,433	0.027	1.022	2,988,771	5,992,368
1997	810,165	4,102,851	3,292,686	0.246	0.803	2,644,027	6,746,878
1998	3,384,713	6,364,578	2,979,865	1.136	-0.087	-259,248	6,105,330
1999	155,207	2,798,528	2,643,321	0.059	0.990	2,616,888	5,415,416
2000	2,131,155	4,247,500	2,116,345	1.007	0.042	88,886	4,336,386
2001	1,649,116	3,995,851	2,346,735	0.703	0.346	811,970	4,807,821
2002	1,434,017	2,867,323	1,433,306	1.000	0.049	70,232	2,937,555
2003	3,553,939	4,487,838	933,899	3.805	-2.756	-2,573,826	1,914,012
2004	1,324,320	2,236,867	912,547	1.451	-0.402	-366,844	1,870,023
2005	8,962	549,880	540,918	0.017	1.032	558,227	1,108,107
2006	190,966	793,783	602,817	0.317	0.732	441,262	1,235,045
2007	441,242	1,450,267	1,009,025	0.437	0.612	617,523	2,067,790
2008	1,185,515	2,150,838	965,323	1.228	-0.179	-172,793	1,978,045
2009	465,892	1,506,807	1,040,915	0.448	0.601	625,590	2,132,397
2010	928,506	2,053,541	1,125,035	0.825	0.224	252,008	2,305,549
2011	12,818,179	13,789,686	971,507	13.194	-12.145	-11,798,953	1,990,733
2012	2,331,016	3,896,308	1,565,292	1.489	-0.440	-688,728	3,207,580
2013	2,325,183	3,142,849	817,666	2.844	-1.795	-1,467,710	1,675,139
2014	412,769	945,670	532,901	0.775	0.274	146,015	1,091,685
2015	72,052	398,267	326,215	0.221	0.828	270,106	668,373
2016	18,909	434,554	415,645	0.045	1.004	417,308	851,862
2017	15,301	175,266	159,965	0.096	0.953	152,447	327,713
2018	169,259	457,462	288,203	0.587	0.462	133,150	590,612
2019	213,056	571,231	358,175	0.595	0.454	162,611	733,842

(8) NORMAL WIND TO NON W&W RATIO= AVG. (4) 1.049

INSURANCE SERVICES OFFICE, INC.

WIND AND WATER PROCEDURE
OTHER THAN COLLISION
OHIO

GARAGEKEEPERS

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
			(2) - (1)	(1) / (3)	AVG (4) - (4)	(3) x (5)	(2) + (6)
YEAR ENDING	OTC WIND & WATER LOSSES	OTC TOTAL LOSSES	TOTAL - WIND&WATER LOSSES	WIND & WATER / NON (W&W)	VARIATION FROM AVG. WIND RATIO	WIND & WATER ADJUSTMENT	ADJ OTC TOTAL LOSSES
1987	3,502	703,625	700,123	0.005	0.189	132,323	835,948
1988	17,738	1,027,683	1,009,945	0.018	0.176	177,750	1,205,433
1989	52,575	968,932	916,357	0.057	0.137	125,541	1,094,473
1990	18,558	1,308,906	1,290,348	0.014	0.180	232,263	1,541,169
1991	24,478	1,001,909	977,431	0.025	0.169	165,186	1,167,095
1992	3,085	940,308	937,223	0.003	0.191	179,010	1,119,318
1993	49,067	1,238,708	1,189,641	0.041	0.153	182,015	1,420,723
1994	45,794	1,192,991	1,147,197	0.040	0.154	176,668	1,369,659
1995	25,202	1,366,247	1,341,045	0.019	0.175	234,683	1,600,930
1996	24,864	1,438,912	1,414,048	0.018	0.176	248,872	1,687,784
1997	105,507	1,549,409	1,443,902	0.073	0.121	174,712	1,724,121
1998	491,063	2,960,840	2,469,777	0.199	-0.005	-12,349	2,948,491
1999	26,005	1,445,871	1,419,866	0.018	0.176	249,896	1,695,767
2000	349,751	2,163,343	1,813,592	0.193	0.001	1,814	2,165,157
2001	108,268	1,687,658	1,579,390	0.069	0.125	197,424	1,885,082
2002	273,199	1,462,828	1,189,629	0.230	-0.036	-42,827	1,420,001
2003	630,884	1,679,884	1,049,000	0.601	-0.407	-426,943	1,252,941
2004	235,447	878,796	643,349	0.366	-0.172	-110,656	768,140
2005	598	313,808	313,210	0.002	0.192	60,136	373,944
2006	27,426	341,818	314,392	0.087	0.107	33,640	375,458
2007	124,562	623,543	498,981	0.250	-0.056	-27,943	595,600
2008	102,234	666,317	564,083	0.181	0.013	7,333	673,650
2009	6,183	621,503	615,320	0.010	0.184	113,219	734,722
2010	4,261	402,721	398,460	0.011	0.183	72,918	475,639
2011	325,439	923,256	597,817	0.544	-0.350	-209,236	714,020
2012	1,011,018	2,225,412	1,214,394	0.833	-0.639	-775,998	1,449,414
2013	54,899	436,148	381,249	0.144	0.050	19,062	455,210
2014	80,598	588,997	508,399	0.159	0.035	17,794	606,791
2015	22,910	401,217	378,307	0.061	0.133	50,315	451,532
2016	0	174,101	174,101	0.000	0.194	33,776	207,877
2017	29,397	324,321	294,924	0.100	0.094	27,723	352,044
2018	165,658	297,662	132,004	1.255	-1.061	-140,056	157,606
2019	179,743	412,671	232,928	0.772	-0.578	-134,632	278,039

(8) NORMAL WIND TO NON W&W RATIO= AVG. (4) 0.194

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		50,000	150,000	200,000
B		30,000	50,000	80,000
C		20,000	80,000	100,000
	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.

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

Coverages	Aggregate Loss Cost at Current Level (B)	Loss Cost Changes (C)
TRUCKS, TRACTORS & TRAILERS (D)		
Liability		
Single Limit Liability	\$ 102,075,699	5.4%
Physical Damage		
Other Than Collision	9,500,916	N.C.
Collision	25,706,343	N.C.
Combined	35,207,259	N.C.
Total Trucks, Tractors & Trailers	137,282,958	4.0%
PRIVATE PASSENGER TYPES		
Liability		
Single Limit Liability	15,316,911	6.1%
Physical Damage		
Other Than Collision	2,930,564	6.3%
Collision	6,956,095	N.C.
Combined	9,886,659	1.9%
Total Private Passenger Types	25,203,570	4.4%
GARAGES		
Physical Damage		
Auto Dealers		
Other Than Collision	947,879	12.2%
Collision	405,271	12.3%
Combined	1,353,150	12.2%
Garagekeepers		
Other Than Collision	577,641	13.1%
Collision	392,686	14.7%
Combined	970,327	13.7%
Total Garages	2,323,477	12.9%
GRAND TOTAL ALL COVERAGES	164,810,005	4.2%
TOTAL LIABILITY	117,392,610	5.5%
TOTAL PHYSICAL DAMAGE	47,417,395	1.0%

(A) An implementation date of 03/01/2021 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) 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.

OHIO
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR TRUCKS, TRACTORS, AND TRAILERS POLICY COVERAGES

Territory	\$100,000 CSL	\$500
Code	Liability	Med Pay
102	5.8%	100.0%
103	7.5%	100.0%
104	6.2%	0.0%
105	2.9%	0.0%
106	5.4%	0.0%
107	5.1%	0.0%
108	4.1%	0.0%
109	3.9%	0.0%
111	7.0%	100.0%
112	8.5%	0.0%
115	7.1%	0.0%
117	8.3%	0.0%
118	5.9%	0.0%
119	7.4%	0.0%
120	8.1%	0.0%
122	8.5%	100.0%
125	2.9%	0.0%
126	5.1%	0.0%
127	4.4%	0.0%
128	2.6%	0.0%
129	7.7%	0.0%
131	6.9%	0.0%
132	3.7%	0.0%
135	6.4%	0.0%
136	2.4%	0.0%
137	6.9%	0.0%
138	6.3%	0.0%
139	8.9%	0.0%
142	4.1%	0.0%
143	5.2%	0.0%
144	3.3%	0.0%
146	1.1%	100.0%
147	7.7%	0.0%
148	9.9%	0.0%
149	5.7%	0.0%
151	2.3%	0.0%
152	4.2%	0.0%
153	1.7%	0.0%
154	7.3%	0.0%

INSURANCE SERVICES OFFICE, INC.

OHIO
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR TRUCKS, TRACTORS, AND TRAILERS POLICY COVERAGES

Territory Code	Physical Damage		Specified Causes of Loss ^(a)
	Comprehensive ^(a)	Collision ^(b)	
102			
103			
104			
105			
106			
107			
108			
109			
111			
112			
115			
117			
118			
119			
120			
122			
125			
126			
127			
128			
129			
131			
132			
135			
136			
137			
138			
139			
142			
143			
144			
146			
147			
148			
149			
151			
152			
153			
154			

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

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

INSURANCE SERVICES OFFICE, INC.

OHIO
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)
102	365	2	67	196	53
103	386	2	96	214	76
104	430	2	78	195	62
105	322	1	69	189	55
106	255	1	69	150	55
107	267	1	82	159	65
108	282	1	80	171	63
109	241	1	83	175	66
111	368	2	113	199	89
112	384	2	111	174	88
115	300	1	70	233	55
117	312	1	88	183	70
118	216	1	89	180	70
119	232	1	72	149	57
120	322	2	90	203	71
122	254	2	81	193	64
125	284	1	84	158	67
126	270	1	73	144	58
127	239	1	75	162	59
128	195	1	79	172	63
129	196	1	74	160	59
131	264	1	74	175	59
132	225	1	84	162	67
135	216	1	90	168	71
136	217	1	112	190	89
137	201	1	85	230	67
138	169	1	78	151	62
139	195	1	80	188	63
142	307	1	77	199	61
143	303	2	76	191	60
144	406	2	94	196	74
146	284	2	73	194	58
147	237	1	94	169	74
148	311	1	89	200	70
149	241	1	77	183	61
151	177	1	112	191	89
152	199	1	90	191	71
153	352	1	77	174	61
154	383	2	106	163	84

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

INSURANCE SERVICES OFFICE, INC.

OHIO
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR PRIVATE PASSENGER TYPES POLICY COVERAGES

Territory	\$100,000 CSL	\$500
Code	Liability	Med Pay
102	7.8%	0.0%
103	4.6%	0.0%
104	5.7%	0.0%
105	7.5%	0.0%
106	7.5%	0.0%
107	5.5%	0.0%
108	5.0%	0.0%
109	7.7%	100.0%
111	6.5%	0.0%
112	5.0%	0.0%
115	5.5%	0.0%
117	8.2%	0.0%
118	6.0%	0.0%
119	5.8%	0.0%
120	7.2%	0.0%
122	5.5%	100.0%
125	4.5%	0.0%
126	2.3%	0.0%
127	5.8%	0.0%
128	5.9%	0.0%
129	4.5%	0.0%
131	5.8%	0.0%
132	4.1%	0.0%
135	5.7%	0.0%
136	5.3%	100.0%
137	5.6%	0.0%
138	5.7%	0.0%
139	11.5%	0.0%
142	4.5%	0.0%
143	3.2%	0.0%
144	4.5%	0.0%
146	4.1%	0.0%
147	7.9%	100.0%
148	6.7%	0.0%
149	13.5%	0.0%
151	5.7%	0.0%
152	4.7%	0.0%
153	3.0%	0.0%
154	3.8%	0.0%

INSURANCE SERVICES OFFICE, INC.

OHIO
COMMERCIAL AUTOMOBILE INSURANCE

REVISED 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 ^(a)	of Loss ^(b)
102	1.3%		
103	3.8%		
104	5.7%		
105	3.2%		
106	9.1%		
107	9.0%		
108	4.1%		
109	5.8%		
111	2.1%		
112	3.5%		
115	8.8%		
117	6.0%		
118	6.6%		
119	5.9%		
120	5.5%		
122	10.3%		
125	9.5%		
126	6.9%		
127	6.5%		
128	10.7%		
129	7.7%		
131	5.7%		
132	9.4%		
135	6.1%		
136	10.8%		
137	6.0%		
138	6.9%		
139	5.7%		
142	9.8%		
143	9.3%		
144	4.8%		
146	8.7%		
147	8.3%		
148	5.5%		
149	4.0%		
151	8.5%		
152	9.4%		
153	6.9%		
154	3.7%		

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

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

INSURANCE SERVICES OFFICE, INC.

OHIO
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)
102	289	2	76	263	60
103	319	2	82	312	65
104	317	2	74	294	59
105	271	2	64	287	51
106	274	2	60	257	48
107	267	2	73	260	58
108	337	2	76	266	60
109	253	2	73	219	58
111	329	2	143	282	113
112	336	2	179	306	142
115	307	2	62	268	49
117	264	2	71	249	56
118	267	2	81	271	64
119	291	2	72	291	57
120	269	2	77	275	61
122	250	2	75	254	59
125	255	2	69	231	55
126	317	2	62	234	49
127	331	2	66	333	52
128	216	1	83	223	66
129	184	1	70	234	55
131	219	1	74	302	59
132	202	1	93	224	74
135	279	2	104	243	82
136	240	2	123	227	97
137	227	1	89	243	70
138	276	2	93	282	74
139	223	1	92	218	73
142	301	2	90	272	71
143	322	2	82	238	65
144	370	2	87	228	69
146	282	2	75	250	59
147	245	2	65	240	51
148	255	2	96	278	76
149	277	2	78	253	62
151	148	1	102	235	81
152	202	1	105	224	83
153	305	2	62	268	49
154	301	2	113	208	89

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

INSURANCE SERVICES OFFICE, INC.

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

AUTO DEALERS

FIRE

Territory
ALL 0.0%

FIRE AND THEFT

	Personal Auto Type Vehicles Buildings and Standard Open Lots	Non-Standard Open Lots	Misc. Type Vehicles Buildings and Open Lots
Territory 102, 106, 120	9.1%	8.3%	14.3%
111, 112, 125, 126, 144, 146, 147, 153, 154	10.0%	12.0%	14.3%
ALL OTHER	14.3%	9.1%	14.3%

SPECIFIED CAUSES OF LOSS

	Personal Auto Type Vehicles Buildings	Standard Open Lots	Non-Standard Open Lots	Misc. Type Vehicles Buildings	Open Lots
Territory 102, 106, 120	12.5%	11.8%	10.5%	14.3%	12.5%
111, 112, 125, 126, 144, 146, 147, 153, 154	11.1%	13.8%	12.1%	14.3%	12.5%
ALL OTHER	12.5%	12.5%	11.8%	14.3%	12.5%

LIMITED SPECIFIED CAUSES OF LOSS

	Personal Auto Type Vehicles Buildings	Standard Open Lots	Non-Standard Open Lots	Misc. Type Vehicles Buildings	Open Lots
Territory 102, 106, 120	14.3%	12.5%	11.8%	15.4%	14.3%
111, 112, 125, 126, 144, 146, 147, 153, 154	12.0%	11.1%	12.9%	15.4%	14.3%
ALL OTHER	15.4%	12.5%	14.3%	15.4%	14.3%

COMPREHENSIVE

	Personal Auto Type Vehicles Buildings	Standard Open Lots	Non-Standard Open Lots	Misc. Type Vehicles Buildings and Open Lots
Territory 102, 106, 120	10.5%	14.3%	12.5%	10.0%
111, 112, 125, 126, 144, 146, 147, 153, 154	13.3%	12.1%	13.5%	10.0%
ALL OTHER	11.8%	10.0%	14.3%	10.0%

BLANKET COLLISION

Deductible	First \$50,000 and Under	\$50,001 to \$100,000	Over \$100,000
\$100	12.8%	11.1%	12.5%
\$250	12.1%	13.0%	9.1%

GARAGEKEEPERS

Territory	Specified Causes of Loss Legal Liability \$6,000 Limit	Collision Legal Liability \$6,000 Limit
ALL	13.3%	13.6%

INSURANCE SERVICES OFFICE, INC.

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

AUTO DEALERS

FIRE

Territory
ALL 0.02

FIRE AND THEFT

	Personal Auto Type Vehicles	Misc. Type Vehicles
Territory	Buildings and Standard Open Lots	Buildings and Open Lots
102, 106, 120	0.12	0.08
111, 112, 125, 126, 144,	0.22	0.08
146, 147, 153, 154	0.08	0.08
ALL OTHER	0.12	0.08

SPECIFIED CAUSES OF LOSS

	Personal Auto Type Vehicles	Misc. Type Vehicles
Territory	Buildings	Buildings
102, 106, 120	0.18	0.16
111, 112, 125, 126, 144,	0.30	0.16
146, 147, 153, 154	0.18	0.16
ALL OTHER	0.18	0.18

LIMITED SPECIFIED CAUSES OF LOSS

	Personal Auto Type Vehicles	Misc. Type Vehicles
Territory	Buildings	Buildings
102, 106, 120	0.16	0.15
111, 112, 125, 126, 144,	0.28	0.15
146, 147, 153, 154	0.15	0.15
ALL OTHER	0.18	0.16

COMPREHENSIVE

	Personal Auto Type Vehicles	Misc. Type Vehicles
Territory	Buildings	Buildings and Open Lots
102, 106, 120	0.21	0.22
111, 112, 125, 126, 144,	0.34	0.22
146, 147, 153, 154	0.19	0.22
ALL OTHER	0.24	0.24

BLANKET COLLISION

	First \$50,000 and Under	\$50,001 to \$100,000	Over \$100,000
Deductible			
\$100	1.06	0.40	0.18
\$250	0.65	0.26	0.12

GARAGEKEEPERS

	Specified Causes of Loss Legal Liability \$6,000 Limit	Collision Legal Liability \$6,000 Limit
Territory		
ALL	17	25

INSURANCE SERVICES OFFICE, INC.

OHIO
COMMERCIAL AUTOMOBILE INSURANCE

REVISED 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
102	5.8%	0.0%
103	7.4%	25.0%
104	6.1%	0.0%
105	2.8%	0.0%
106	5.5%	0.0%
107	5.2%	0.0%
108	3.9%	0.0%
109	4.0%	0.0%
111	7.0%	0.0%
112	8.5%	0.0%
115	7.1%	33.3%
117	8.3%	33.3%
118	5.9%	50.0%
119	7.4%	0.0%
120	8.1%	33.3%
122	8.5%	0.0%
125	2.9%	0.0%
126	4.9%	0.0%
127	4.4%	0.0%
128	2.8%	0.0%
129	7.7%	0.0%
131	6.7%	0.0%
132	3.7%	0.0%
135	6.2%	50.0%
136	2.5%	50.0%
137	7.1%	0.0%
138	6.3%	0.0%
139	8.9%	0.0%
142	4.1%	33.3%
143	5.3%	33.3%
144	3.2%	0.0%
146	0.9%	0.0%
147	7.9%	0.0%
148	9.9%	33.3%
149	5.8%	0.0%
151	2.3%	0.0%
152	4.2%	0.0%
153	1.7%	0.0%
154	7.3%	0.0%

INSURANCE SERVICES OFFICE, INC.

OHIO
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR VAN POOLS POLICY COVERAGES

Territory Code	Physical Damage		Specified Causes of Loss ^(a)
	Comprehensive ^(a)	Collision ^(b)	
102			
103			
104			
105			
106			
107			
108			
109			
111			
112			
115			
117			
118			
119			
120			
122			
125			
126			
127			
128			
129			
131			
132			
135			
136			
137			
138			
139			
142			
143			
144			
146			
147			
148			
149			
151			
152			
153			
154			

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

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

INSURANCE SERVICES OFFICE, INC.

OHIO
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)
102	548	4	68	249	54
103	579	5	98	272	78
104	645	5	80	248	63
105	483	4	70	240	56
106	383	3	70	191	56
107	401	3	84	202	66
108	423	3	82	217	64
109	362	3	85	222	67
111	552	4	115	253	91
112	576	4	113	221	90
115	450	4	71	296	56
117	468	4	90	232	71
118	324	3	91	229	71
119	348	3	73	189	58
120	483	4	92	258	72
122	381	3	83	245	65
125	426	3	86	201	68
126	405	3	74	183	59
127	359	3	77	206	60
128	293	2	81	218	64
129	294	2	75	203	60
131	396	3	75	222	60
132	338	3	86	206	68
135	324	3	92	213	72
136	326	3	114	241	91
137	302	2	87	292	68
138	254	2	80	192	63
139	293	2	82	239	64
142	461	4	79	253	62
143	455	4	78	243	61
144	609	5	96	249	75
146	426	3	74	246	59
147	356	3	96	215	75
148	467	4	91	254	71
149	362	3	79	232	62
151	266	2	114	243	91
152	299	2	92	243	72
153	528	4	79	221	62
154	575	4	108	207	86

(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.

OHIO
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR TAXIS AND LIMOUSINES POLICY COVERAGES

Territory	\$100,000 CSL	\$500
Code	Liability	Med Pay
102	5.8%	5.9%
103	7.5%	11.8%
104	6.2%	5.0%
105	2.8%	6.7%
106	5.4%	0.0%
107	5.1%	8.3%
108	4.0%	7.7%
109	3.9%	9.1%
111	7.0%	5.9%
112	8.5%	11.8%
115	7.1%	7.1%
117	8.3%	7.1%
118	5.8%	0.0%
119	7.4%	10.0%
120	8.0%	14.3%
122	8.5%	9.1%
125	2.9%	7.7%
126	5.1%	8.3%
127	4.4%	9.1%
128	2.6%	0.0%
129	7.7%	0.0%
131	6.9%	8.3%
132	3.7%	10.0%
135	6.4%	0.0%
136	2.4%	0.0%
137	6.9%	11.1%
138	6.3%	0.0%
139	8.9%	0.0%
142	4.0%	7.1%
143	5.2%	7.1%
144	3.3%	5.3%
146	1.1%	0.0%
147	7.7%	0.0%
148	9.9%	7.1%
149	5.7%	9.1%
151	2.2%	12.5%
152	4.2%	11.1%
153	1.7%	0.0%
154	7.3%	11.8%

INSURANCE SERVICES OFFICE, INC.

OHIO
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR TAXIS AND LIMOUSINES POLICY COVERAGES

Territory Code	Physical Damage		Specified Causes of Loss ^(a)
	Comprehensive ^(a)	Collision ^(b)	
102			
103			
104			
105			
106			
107			
108			
109			
111			
112			
115			
117			
118			
119			
120			
122			
125			
126			
127			
128			
129			
131			
132			
135			
136			
137			
138			
139			
142			
143			
144			
146			
147			
148			
149			
151			
152			
153			
154			

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

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

INSURANCE SERVICES OFFICE, INC.

OHIO
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)
102	2263	18	68	249	54
103	2393	19	98	272	78
104	2666	21	80	248	63
105	1996	16	70	240	56
106	1581	12	70	191	56
107	1655	13	84	202	66
108	1748	14	82	217	64
109	1494	12	85	222	67
111	2282	18	115	253	91
112	2381	19	113	221	90
115	1860	15	71	296	56
117	1934	15	90	232	71
118	1339	10	91	229	71
119	1438	11	73	189	58
120	1996	16	92	258	72
122	1575	12	83	245	65
125	1761	14	86	201	68
126	1674	13	74	183	59
127	1482	12	77	206	60
128	1209	9	81	218	64
129	1215	9	75	203	60
131	1637	13	75	222	60
132	1395	11	86	206	68
135	1339	10	92	213	72
136	1345	10	114	241	91
137	1246	10	87	292	68
138	1048	8	80	192	63
139	1209	9	82	239	64
142	1903	15	79	253	62
143	1879	15	78	243	61
144	2517	20	96	249	75
146	1761	14	74	246	59
147	1469	11	96	215	75
148	1928	15	91	254	71
149	1494	12	79	232	62
151	1097	9	114	243	91
152	1234	10	92	243	72
153	2182	17	79	221	62
154	2375	19	108	207	86

(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.

OHIO
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR SCHOOL AND CHURCH BUSES POLICY COVERAGES

Territory	\$100,000 CSL	\$500
Code	Liability	Med Pay
102	5.8%	0.0%
103	7.6%	0.0%
104	6.3%	0.0%
105	2.9%	50.0%
106	5.3%	0.0%
107	5.0%	0.0%
108	4.0%	0.0%
109	3.9%	0.0%
111	6.9%	50.0%
112	8.2%	0.0%
115	7.1%	50.0%
117	8.9%	50.0%
118	6.3%	0.0%
119	7.6%	0.0%
120	7.9%	50.0%
122	8.5%	50.0%
125	2.6%	0.0%
126	5.7%	0.0%
127	4.0%	0.0%
128	1.9%	0.0%
129	8.0%	0.0%
131	6.6%	0.0%
132	4.2%	0.0%
135	6.3%	0.0%
136	1.7%	0.0%
137	7.8%	0.0%
138	6.9%	100.0%
139	9.2%	0.0%
142	4.3%	0.0%
143	5.7%	50.0%
144	3.2%	0.0%
146	0.6%	0.0%
147	7.4%	0.0%
148	9.6%	50.0%
149	6.4%	0.0%
151	2.1%	0.0%
152	3.8%	0.0%
153	2.1%	0.0%
154	7.7%	0.0%

INSURANCE SERVICES OFFICE, INC.

OHIO
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR SCHOOL AND CHURCH BUSES POLICY COVERAGES

Territory Code	Physical Damage		Specified Causes of Loss ^(a)
	Comprehensive ^(a)	Collision ^(b)	
102			
103			
104			
105			
106			
107			
108			
109			
111			
112			
115			
117			
118			
119			
120			
122			
125			
126			
127			
128			
129			
131			
132			
135			
136			
137			
138			
139			
142			
143			
144			
146			
147			
148			
149			
151			
152			
153			
154			

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

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

INSURANCE SERVICES OFFICE, INC.

OHIO
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)
102	201	3	47	127	37
103	212	3	67	139	53
104	237	3	55	127	43
105	177	3	48	123	39
106	140	2	48	98	39
107	147	2	57	103	46
108	155	2	56	111	44
109	133	2	58	114	46
111	202	3	79	129	62
112	211	3	78	113	62
115	165	3	49	151	39
117	172	3	62	119	49
118	119	2	62	117	49
119	128	2	50	97	40
120	177	3	63	132	50
122	140	3	57	125	45
125	156	2	59	103	47
126	149	2	51	94	41
127	131	2	53	105	41
128	107	2	55	112	44
129	108	2	52	104	41
131	145	2	52	114	41
132	124	2	59	105	47
135	119	2	63	109	50
136	119	2	78	124	62
137	111	2	60	150	47
138	93	2	55	98	43
139	107	2	56	122	44
142	169	2	54	129	43
143	167	3	53	124	42
144	223	3	66	127	52
146	156	2	51	126	41
147	130	2	66	110	52
148	171	3	62	130	49
149	133	2	54	119	43
151	97	2	78	124	62
152	109	2	63	124	50
153	194	2	54	113	43
154	211	3	74	106	59

(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.

OHIO
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR ALL OTHER BUSES POLICY COVERAGES

Territory	\$100,000 CSL	\$500
Code	Liability	Med Pay
102	5.8%	8.3%
103	7.6%	0.0%
104	6.2%	8.3%
105	2.9%	9.1%
106	5.3%	0.0%
107	5.2%	9.1%
108	4.1%	0.0%
109	3.9%	0.0%
111	7.0%	8.3%
112	8.5%	7.7%
115	7.1%	9.1%
117	8.4%	8.3%
118	5.9%	10.0%
119	7.4%	11.1%
120	8.1%	0.0%
122	8.5%	9.1%
125	2.9%	9.1%
126	5.0%	9.1%
127	4.4%	11.1%
128	2.6%	0.0%
129	7.7%	14.3%
131	6.8%	9.1%
132	3.6%	0.0%
135	6.5%	12.5%
136	2.4%	0.0%
137	7.0%	0.0%
138	6.3%	0.0%
139	9.0%	10.0%
142	4.1%	10.0%
143	5.2%	0.0%
144	3.3%	7.7%
146	1.0%	0.0%
147	7.8%	0.0%
148	10.0%	8.3%
149	5.8%	0.0%
151	2.4%	0.0%
152	4.1%	10.0%
153	1.7%	0.0%
154	7.2%	6.7%

INSURANCE SERVICES OFFICE, INC.

OHIO
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR ALL OTHER BUSES POLICY COVERAGES

Territory Code	Physical Damage		Specified Causes of Loss ^(a)
	Comprehensive ^(a)	Collision ^(b)	
102			
103			
104			
105			
106			
107			
108			
109			
111			
112			
115			
117			
118			
119			
120			
122			
125			
126			
127			
128			
129			
131			
132			
135			
136			
137			
138			
139			
142			
143			
144			
146			
147			
148			
149			
151			
152			
153			
154			

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

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

INSURANCE SERVICES OFFICE, INC.

OHIO
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)
102	1387	13	47	127	37
103	1467	13	67	139	53
104	1634	13	55	127	43
105	1224	12	48	123	39
106	969	11	48	98	39
107	1015	12	57	103	46
108	1072	11	56	111	44
109	916	11	58	114	46
111	1398	13	79	129	62
112	1459	14	78	113	62
115	1140	12	49	151	39
117	1186	13	62	119	49
118	821	11	62	117	49
119	882	10	50	97	40
120	1224	12	63	132	50
122	965	12	57	125	45
125	1079	12	59	103	47
126	1026	12	51	94	41
127	908	10	53	105	41
128	741	10	55	112	44
129	745	8	52	104	41
131	1003	12	52	114	41
132	855	10	59	105	47
135	821	9	63	109	50
136	825	10	78	124	62
137	764	8	60	150	47
138	642	7	55	98	43
139	741	11	56	122	44
142	1167	11	54	129	43
143	1151	12	53	124	42
144	1543	14	66	127	52
146	1079	11	51	126	41
147	901	11	66	110	52
148	1182	13	62	130	49
149	916	11	54	119	43
151	673	8	78	124	62
152	756	11	63	124	50
153	1338	12	54	113	43
154	1455	16	74	106	59

- (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.

OHIO
 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	\$62,956,265	\$68,859,190	1.094	20%	6,739
09/30/18	\$64,118,589	\$72,279,337	1.127	30%	7,119
09/30/19	\$64,158,202	\$63,738,010	0.993	50%	6,527
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				1.054
(7)	EXPECTED EXPERIENCE RATIO (D).				1.053
(8)	CREDIBILITY (E).				1.00
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.00- (8))).				1.054
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).				5.4%
(11)	FILED CHANGE.				5.4%
(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 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 03/01/21 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.

OHIO
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	\$25,800,288	\$21,221,329	
ALLOCATED LOSS	09/30/18	\$25,318,297	\$24,349,484	
ADJUSTMENT EXPENSES	09/30/19	\$19,044,438	\$24,569,986	
 (2) DEVELOPED LOSSES AND	09/30/17	\$29,870,928	\$23,460,179	
ALL LOSS ADJUSTMENT	09/30/18	\$31,816,871	\$27,159,414	
EXPENSES (A)	09/30/19	\$27,024,058	\$27,810,767	
 (3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)		5.6%	5.0%	5.3%
 (4) TRENDED LOSSES AND	09/30/17	\$39,041,303	\$29,817,888	\$68,859,190
ALL LOSS ADJUSTMENT	09/30/18	\$39,389,286	\$32,890,050	\$72,279,337
EXPENSES (B)	09/30/19	\$31,672,196	\$32,065,814	\$63,738,010

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

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

YEAR ENDING	B.I.	P.D.
09/30/17	1.077	1.005
09/30/18	1.169	1.014
09/30/19	1.320	1.029

(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 03/01/21
WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING.

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD
09/30/17	4/1/17	4.917
09/30/18	4/1/18	3.917
09/30/19	4/1/19	2.917

INSURANCE SERVICES OFFICE, INC.

OHIO
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.	09/30/17	\$9,662,361	\$10,006,392	1.036	20%	1,743
	09/30/18	\$9,718,052	\$9,539,574	0.982	30%	1,900
	09/30/19	\$9,500,916	\$9,694,986	1.020	50%	1,897
COLL.	09/30/17	\$25,326,180	\$25,631,286	1.012	20%	2,556
	09/30/18	\$25,646,035	\$25,730,616	1.003	30%	2,571
	09/30/19	\$25,706,343	\$25,826,758	1.005	50%	2,446

		O.T.C.	COLLISION
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).	1.012	1.006
(7)	EXPECTED EXPERIENCE RATIO (D).	1.051	1.025
(8)	CREDIBILITY (E).	0.70	1.00
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000- (8))).	1.024	1.006
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).	2.4%	0.6%
(11)	FILED CHANGE.	N.C.	N.C.
(A)	TRUCK, TRACTOR AND TRAILER EXPERIENCE IS FOR VEHICLES WRITTEN IN ACCORDANCE WITH RULE 23 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE.		
(B)	THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY EXTENDING EXPOSURES BY THE CURRENT LOSS COSTS AND ADJUSTING TO A PROSPECTIVE OCN LEVEL BY THE APPLICATION OF OCN TREND FACTORS. (SEE SUBSEQUENT PAGE).		
(C)	LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSES FOR O.T.C. AND COLL. SEE FOLLOWING PAGE.		
(D)	EXPECTED EXPERIENCE RATIO IS EQUAL TO THE LOSS TREND FACTOR DIVIDED BY THE OCN TREND FACTOR, PROJECTED FOR M YEARS. THE PERIOD M IS EQUAL TO THE NUMBER OF YEARS FROM ONE YEAR BEYOND THE IMPLEMENTATION DATE OF THE LAST REVISION TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 03/01/21 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 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.

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

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) PAID LOSSES	09/30/17	\$6,641,417	\$18,718,268
	09/30/18	\$6,701,314	\$19,666,358
	09/30/19	\$7,015,695	\$21,106,135
(2) DEVELOPED LOSSES AND	09/30/17	\$7,512,306	\$21,130,491
ALL LOSS ADJUSTMENT	09/30/18	\$7,595,202	\$22,067,424
EXPENSES (A)	09/30/19	\$8,181,423	\$23,039,035
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)		6.0%	4.0%
(4) TRENDED LOSSES AND	09/30/17	\$10,006,392	\$25,631,286
ALL LOSS ADJUSTMENT	09/30/18	\$9,539,574	\$25,730,616
EXPENSES (B)	09/30/19	\$9,694,986	\$25,826,758

(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.
09/30/17	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 03/01/21 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING BOTH OTC AND COLLISION.

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD OTC	PROJECTION PERIOD COLL
09/30/17	4/1/17	4.917	4.917
09/30/18	4/1/18	3.917	3.917
09/30/19	4/1/19	2.917	2.917

INSURANCE SERVICES OFFICE, INC.

OHIO
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	09/30/17	\$9,246,278	\$23,537,342
AT CURRENT LEVEL	09/30/18	\$9,380,359	\$24,194,373
	09/30/19	\$9,260,152	\$24,622,934
(2) SELECTED ANNUAL OCN			
TREND (SEE TREND		0.9%	1.5%
EXHIBIT IN SECTION C)			
(3) TRENDED AGGREGATE	09/30/17	\$9,662,361	\$25,326,180
LOSS COSTS AT	09/30/18	\$9,718,052	\$25,646,035
CURRENT LEVEL (A)	09/30/19	\$9,500,916	\$25,706,343

(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
03/01/21 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING BOTH OTC
AND COLLISION.

YEAR ENDING	AVERAGE DATE OF WRITING	PROJECTION PERIOD OTC	PROJECTION PERIOD COLL
09/30/17	10/1/16	4.917	4.917
09/30/18	10/1/17	3.917	3.917
09/30/19	10/1/18	2.917	2.917

INSURANCE SERVICES OFFICE, INC.

OHIO
 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	\$11,046,742	\$11,860,545	1.074	10%	1,535
09/30/16	\$10,903,136	\$11,968,434	1.098	15%	1,370
09/30/17	\$10,706,663	\$11,110,634	1.038	20%	1,297
09/30/18	\$10,465,069	\$11,892,279	1.136	25%	1,335
09/30/19	\$10,076,915	\$10,036,186	0.996	30%	1,157
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3) * (4)).				1.063
(7)	EXPECTED EXPERIENCE RATIO (D).				1.053
(8)	CREDIBILITY (E).				0.75
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000 - (8))).				1.061
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).				6.1%
(11)	FILED CHANGE.				6.1%
(A)	PRIVATE PASSENGER TYPE EXPERIENCE IS FOR VEHICLES WRITTEN IN ACCORDANCE WITH RULE 31 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE.				
(B)	THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY EXTENDING EXPOSURES BY THE CURRENT LOSS COSTS FROM THE LAST REVISION.				
(C)	LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSES FOR BODILY INJURY AND PROPERTY DAMAGE LIABILITY. SEE FOLLOWING PAGE.				
(D)	EXPECTED EXPERIENCE RATIO IS EQUAL TO THE COMBINED TREND FACTOR SHOWN ON THE FOLLOWING PAGE, PROJECTED FOR M YEARS. THE PERIOD M IS EQUAL TO THE NUMBER OF YEARS FROM ONE YEAR BEYOND THE IMPLEMENTATION DATE OF THE LAST REVISION TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 03/01/21 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.

OHIO
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	\$4,016,427	\$3,579,142	
ALLOCATED LOSS	09/30/16	\$4,714,910	\$3,275,699	
ADJUSTMENT EXPENSES	09/30/17	\$4,449,197	\$3,145,677	
	09/30/18	\$4,532,018	\$3,552,729	
	09/30/19	\$3,135,661	\$3,736,681	
(2) DEVELOPED LOSSES AND	09/30/15	\$4,347,883	\$3,940,993	
ALL LOSS ADJUSTMENT	09/30/16	\$5,180,036	\$3,610,475	
EXPENSES (A)	09/30/17	\$5,122,472	\$3,474,086	
	09/30/18	\$5,748,865	\$3,943,174	
	09/30/19	\$4,422,536	\$4,208,997	
(3) SELECTED ANNUAL LOSS				
TREND (SEE TREND		5.6%	5.0%	5.3%
EXHIBIT IN SECTION C)				
(4) TRENDING LOSSES AND	09/30/15	\$6,339,213	\$5,521,331	\$11,860,545
ALL LOSS ADJUSTMENT	09/30/16	\$7,148,450	\$4,819,984	\$11,968,434
EXPENSES (B)	09/30/17	\$6,695,071	\$4,415,563	\$11,110,634
	09/30/18	\$7,117,095	\$4,775,184	\$11,892,279
	09/30/19	\$5,183,212	\$4,852,974	\$10,036,186
(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	1.180	1.009	
	09/30/19	1.312	1.024	

(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 03/01/21 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING.

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD
09/30/15	4/1/15	6.917
09/30/16	4/1/16	5.917
09/30/17	4/1/17	4.917
09/30/18	4/1/18	3.917
09/30/19	4/1/19	2.917

INSURANCE SERVICES OFFICE, INC.

OHIO
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	\$3,230,449	\$3,408,387	1.055	10%	1,090
	09/30/16	\$3,196,885	\$3,421,430	1.070	15%	938
	09/30/17	\$3,141,718	\$2,893,675	0.921	20%	851
	09/30/18	\$3,068,579	\$3,343,475	1.090	25%	947
	09/30/19	\$2,930,564	\$3,330,818	1.137	30%	971
COLL.	09/30/17	\$7,613,266	\$7,079,426	0.930	20%	1,189
	09/30/18	\$7,315,201	\$8,170,165	1.117	30%	1,303
	09/30/19	\$6,956,095	\$6,915,536	0.994	50%	1,122

		O.T.C.	COLLISION
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).	1.065	1.018
(7)	EXPECTED EXPERIENCE RATIO (D).	1.056	1.034
(8)	CREDIBILITY (E).	0.75	1.00
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000- (8))).	1.063	1.018
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).	6.3%	1.8%
(11)	FILED CHANGE.	6.3%	N.C.

- (A) PRIVATE PASSENGER TYPE EXPERIENCE IS FOR VEHICLES WRITTEN IN ACCORDANCE WITH RULE 31 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE.
- (B) THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY EXTENDING EXPOSURES BY THE CURRENT LOSS COSTS AND ADJUSTING TO A PROSPECTIVE OCN LEVEL BY THE APPLICATION OF OCN TREND FACTORS. (SEE SUBSEQUENT PAGE).
- (C) LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSES FOR O.T.C. AND COLL. SEE FOLLOWING PAGE.
- (D) EXPECTED EXPERIENCE RATIO IS EQUAL TO THE LOSS TREND FACTOR DIVIDED BY THE OCN TREND FACTOR, PROJECTED FOR M YEARS. THE PERIOD M IS EQUAL TO THE NUMBER OF YEARS FROM ONE YEAR BEYOND THE IMPLEMENTATION DATE OF THE LAST REVISION TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 03/01/21 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.

OHIO
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	\$1,951,017	----
	09/30/16	\$2,085,272	----
	09/30/17	\$1,878,778	\$5,170,033
	09/30/18	\$2,309,275	\$6,250,895
	09/30/19	\$2,399,480	\$5,777,102
(2) DEVELOPED LOSSES AND	09/30/15	\$2,204,649	----
ALL LOSS ADJUSTMENT	09/30/16	\$2,356,357	----
EXPENSES (A)	09/30/17	\$2,123,019	\$5,836,295
	09/30/18	\$2,612,090	\$7,007,003
	09/30/19	\$2,771,063	\$6,169,078
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)		6.5%	4.0%
(4) TRENDED LOSSES AND	09/30/15	\$3,408,387	----
ALL LOSS ADJUSTMENT	09/30/16	\$3,421,430	----
EXPENSES (B)	09/30/17	\$2,893,675	\$7,079,426
	09/30/18	\$3,343,475	\$8,170,165
	09/30/19	\$3,330,818	\$6,915,536

(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 03/01/21 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	6.917	-----
09/30/16	4/1/16	5.917	-----
09/30/17	4/1/17	4.917	4.917
09/30/18	4/1/18	3.917	3.917
09/30/19	4/1/19	2.917	2.917

INSURANCE SERVICES OFFICE, INC.

OHIO
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	\$3,036,136	----
AT CURRENT LEVEL	09/30/16	\$3,033,098	----
	09/30/17	\$3,006,429	\$7,391,520
	09/30/18	\$2,961,949	\$7,143,751
	09/30/19	\$2,856,300	\$6,833,099
(2) SELECTED ANNUAL OCN			
TREND (SEE TREND		0.9%	0.6%
EXHIBIT IN SECTION C)			
(3) TRENDED AGGREGATE	09/30/15	\$3,230,449	----
LOSS COSTS AT	09/30/16	\$3,196,885	----
CURRENT LEVEL (A)	09/30/17	\$3,141,718	\$7,613,266
	09/30/18	\$3,068,579	\$7,315,201
	09/30/19	\$2,930,564	\$6,956,095

(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
03/01/21 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	6.917	-----
09/30/16	10/1/15	5.917	-----
09/30/17	10/1/16	4.917	4.917
09/30/18	10/1/17	3.917	3.917
09/30/19	10/1/18	2.917	2.917

INSURANCE SERVICES OFFICE, INC.

OHIO
 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	\$1,266,908	\$1,167,634	0.922	10%	169
	09/30/16	\$966,195	\$1,397,701	1.447	15%	208
	09/30/17	\$996,095	\$505,749	0.508	20%	91
	09/30/18	\$1,095,679	\$855,116	0.780	25%	158
	09/30/19	\$947,879	\$1,034,625	1.092	30%	208
COLL.	09/30/15	\$567,073	\$761,350	1.343	10%	96
	09/30/16	\$544,264	\$740,210	1.360	15%	88
	09/30/17	\$621,957	\$595,002	0.957	20%	63
	09/30/18	\$425,183	\$379,217	0.892	25%	52
	09/30/19	\$405,271	\$506,878	1.251	30%	63
					O.T.C.	COLLISION
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				0.934	1.127
(7)	EXPECTED EXPERIENCE RATIO (D).				1.202	1.121
(8)	CREDIBILITY (E).				0.30	0.40
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000 - (8))).				1.122	1.123
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).				12.2%	12.3%
(11)	FILED CHANGE.				12.2%	12.3%
(A)	GARAGE EXPERIENCE INCLUDES ALL CLASSES WRITTEN IN ACCORDANCE WITH RULE 48 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE.					
(B)	THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY APPLYING FACTORS TO ADJUST THE REPORTED EARNED PREMIUM TO THE CURRENT ISO LOSS COST LEVEL.					
(C)	LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSES FOR O.T.C. AND COLL. SEE FOLLOWING PAGE.					
(D)	EXPECTED EXPERIENCE RATIO IS EQUAL TO THE LOSS TREND FACTOR, PROJECTED FOR M YEARS. THE PERIOD M IS EQUAL TO THE NUMBER OF YEARS FROM ONE YEAR BEYOND THE IMPLEMENTATION DATE OF THE LAST REVISION TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 03/01/21 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 2.917 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.

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

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) PAID LOSSES	09/30/15	\$668,373	\$514,051
	09/30/16	\$851,862	\$521,034
	09/30/17	\$327,713	\$436,271
	09/30/18	\$590,612	\$291,014
	09/30/19	\$733,842	\$414,231
(2) DEVELOPED LOSSES AND	09/30/15	\$755,261	\$580,297
ALL LOSS ADJUSTMENT	09/30/16	\$962,604	\$587,002
EXPENSES (A)	09/30/17	\$371,056	\$490,521
	09/30/18	\$668,059	\$325,229
	09/30/19	\$860,753	\$452,166
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)		6.5%	4.0%
(4) TRENDED LOSSES AND	09/30/15	\$1,167,634	\$761,350
ALL LOSS ADJUSTMENT	09/30/16	\$1,397,701	\$740,210
EXPENSES (B)	09/30/17	\$505,749	\$595,002
	09/30/18	\$855,116	\$379,217
	09/30/19	\$1,034,625	\$506,878

(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 03/01/21 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	6.917	6.917
09/30/16	4/1/16	5.917	5.917
09/30/17	4/1/17	4.917	4.917
09/30/18	4/1/18	3.917	3.917
09/30/19	4/1/19	2.917	2.917

INSURANCE SERVICES OFFICE, INC.

OHIO
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	\$571,186	\$788,817	1.381	10%	66
	09/30/16	\$588,615	\$341,759	0.581	15%	49
	09/30/17	\$609,794	\$545,469	0.895	20%	49
	09/30/18	\$602,641	\$234,573	0.389	25%	36
	09/30/19	\$577,641	\$441,849	0.765	30%	54
COLL.	09/30/15	\$358,405	\$470,261	1.312	10%	61
	09/30/16	\$380,689	\$530,448	1.393	15%	78
	09/30/17	\$470,966	\$445,661	0.946	20%	73
	09/30/18	\$426,732	\$588,853	1.380	25%	73
	09/30/19	\$392,686	\$407,029	1.037	30%	64
					O.T.C.	COLLISION
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				0.731	1.185
(7)	EXPECTED EXPERIENCE RATIO (D).				1.202	1.121
(8)	CREDIBILITY (E).				0.15	0.40
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000- (8))) .				1.131	1.147
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000) .				13.1%	14.7%
(11)	FILED CHANGE.				13.1%	14.7%
(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 03/01/21 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 2.917 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.

OHIO
GARAGEKEEPERS
AUTOMOBILE PHYSICAL DAMAGE INSURANCE
DETERMINATION OF PHYSICAL DAMAGE LOSSES

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) PAID LOSSES	09/30/15	\$451,532	\$317,196
	09/30/16	\$207,877	\$371,520
	09/30/17	\$352,044	\$323,197
	09/30/18	\$157,606	\$442,058
	09/30/19	\$278,039	\$304,283
(2) DEVELOPED LOSSES AND	09/30/15	\$510,231	\$358,431
ALL LOSS ADJUSTMENT	09/30/16	\$235,371	\$420,657
EXPENSES (A)	09/30/17	\$400,197	\$367,404
	09/30/18	\$183,260	\$505,020
	09/30/19	\$367,595	\$363,095
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)		6.5%	4.0%
(4) TRENDED LOSSES AND	09/30/15	\$788,817	\$470,261
ALL LOSS ADJUSTMENT	09/30/16	\$341,759	\$530,448
EXPENSES (B)	09/30/17	\$545,469	\$445,661
	09/30/18	\$234,573	\$588,853
	09/30/19	\$441,849	\$407,029
(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 03/01/21 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	6.917	6.917
09/30/16	4/1/16	5.917	5.917
09/30/17	4/1/17	4.917	4.917
09/30/18	4/1/18	3.917	3.917
09/30/19	4/1/19	2.917	2.917

INSURANCE SERVICES OFFICE, INC.

OHIO
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 E R R	EARNED CAR YRS YR ENDED 09/30/2019	\$100000 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**
102	15510	370.43	406.09	1.096	0.50	1.091	1.005	345	365	365	5.8%
103	14516	404.49	457.49	1.131	0.50	1.109	1.021	359	386	386	7.5%
104	3233	360.68	405.34	1.124	0.20	1.094	1.007	405	430	430	6.2%
105	7163	325.49	325.15	0.999	0.30	1.060	0.976	313	322	322	2.9%
106	9665	253.91	273.95	1.079	0.30	1.084	0.998	242	255	255	5.4%
107	5837	290.15	310.79	1.071	0.25	1.082	0.996	254	267	267	5.1%
108	1331	337.94	314.51	0.931	0.10	1.071	0.986	271	282	282	4.1%
109	4158	230.14	227.74	0.990	0.15	1.072	0.987	232	241	241	3.9%
111	1516	456.56	529.98	1.161	0.20	1.101	1.014	344	368	368	7.0%
112	1778	392.03	510.03	1.301	0.15	1.118	1.029	354	384	384	8.5%
115	1784	297.60	357.63	1.202	0.15	1.103	1.016	280	300	300	7.1%
117	7173	296.33	352.25	1.189	0.30	1.117	1.029	288	312	312	8.3%
118	561	252.59	286.87	1.136	0.05	1.089	1.003	204	216	216	5.9%
119	770	236.30	365.26	1.546	0.05	1.109	1.021	216	232	232	7.4%
120	6437	300.86	354.43	1.178	0.30	1.114	1.026	298	322	322	8.1%
122	1947	237.23	307.71	1.297	0.15	1.118	1.029	234	254	254	8.5%
125	5875	293.75	286.90	0.977	0.25	1.059	0.975	276	284	284	2.9%
126	3872	279.98	298.14	1.065	0.20	1.082	0.996	257	270	270	5.1%
127	893	265.51	223.41	0.841	0.05	1.074	0.989	229	239	239	4.4%
128	1887	204.30	165.31	0.809	0.10	1.058	0.974	190	195	195	2.6%
129	2323	197.97	264.45	1.336	0.10	1.111	1.023	182	196	196	7.7%
131	1974	249.73	304.77	1.220	0.10	1.099	1.012	247	264	264	6.9%
132	2849	218.75	203.99	0.933	0.10	1.071	0.986	217	225	225	3.7%
135	1604	195.59	234.81	1.201	0.10	1.098	1.011	203	216	216	6.4%
136	5728	228.58	211.13	0.924	0.20	1.054	0.971	212	217	217	2.4%
137	1254	210.70	264.00	1.253	0.10	1.103	1.016	188	201	201	6.9%
138	898	176.74	220.38	1.247	0.05	1.094	1.007	159	169	169	6.3%
139	16097	171.49	204.73	1.194	0.35	1.124	1.035	179	195	195	8.9%
142	1450	339.68	338.23	0.996	0.15	1.073	0.988	295	307	307	4.1%
143	1144	305.84	329.60	1.078	0.10	1.085	0.999	288	303	303	5.2%

INSURANCE SERVICES OFFICE, INC.

OHIO
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 E R R	EARNED CAR YRS YR ENDED	\$100000 UND LOSS COST	EXPER LOSS COST 5 YRS END	EXPER RATIO	CRED	FORM RATIO	INDEX (6) TO STATE	BASE CLASS LOSS COST PRES	BASE CLASS LOSS COST IND*	BASE CLASS LOSS COST REV	ADV LOSS COST CHG**
144	3209	454.76	454.29	0.999	0.25	1.064	0.980	393	406	406	3.3%
146	6599	275.81	248.01	0.899	0.25	1.039	0.957	281	284	284	1.1%
147	8373	219.64	258.82	1.178	0.25	1.109	1.021	220	237	237	7.7%
148	7107	286.56	356.90	1.245	0.30	1.134	1.044	283	311	311	9.9%
149	10592	226.63	246.62	1.088	0.30	1.087	1.001	228	241	241	5.7%
151	7775	168.13	158.39	0.942	0.20	1.057	0.973	173	177	177	2.3%
152	61886	180.04	191.81	1.065	0.65	1.072	0.987	191	199	199	4.2%
153	9309	385.55	380.88	0.988	0.40	1.047	0.964	346	352	352	1.7%
154	1125	417.91	537.66	1.287	0.10	1.106	1.018	357	383	383	7.3%
SW	247202	259.54	281.93	1.086		1.086					

* KEYED TO A STATEWIDE LOSS COST CHANGE OF 5.4 PERCENT.

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

INSURANCE SERVICES OFFICE, INC.

OHIO
COMMERCIAL AUTOMOBILE INSURANCE
SINGLE LIMIT LIABILITY

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
T E R R	EARNED YRS YR ENDED 09/30/2019	CAR \$100000 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**
102	4038	269.46	310.74	1.153	0.25	1.090	1.017	268	289	289	7.8%
103	3536	311.09	312.00	1.003	0.20	1.056	0.985	305	319	319	4.6%
104	530	301.09	302.97	1.006	0.05	1.066	0.994	300	317	317	5.7%
105	1679	252.40	297.16	1.177	0.15	1.085	1.012	252	271	271	7.5%
106	1961	257.99	302.51	1.173	0.15	1.085	1.012	255	274	274	7.5%
107	1112	254.03	260.22	1.024	0.10	1.065	0.993	253	267	267	5.5%
108	304	326.94	289.16	0.884	0.05	1.060	0.989	321	337	337	5.0%
109	451	240.08	352.50	1.468	0.05	1.089	1.016	235	253	253	7.7%
111	459	310.34	371.91	1.198	0.05	1.075	1.003	309	329	329	6.5%
112	292	324.80	295.35	0.909	0.05	1.061	0.990	320	336	336	5.0%
115	440	293.79	292.86	0.997	0.05	1.065	0.993	291	307	307	5.5%
117	1429	248.07	319.96	1.290	0.10	1.091	1.018	244	264	264	8.2%
118	125	254.07	390.82	1.538	0.00	1.069	0.997	252	267	267	6.0%
119	90	276.74	184.32	0.666	0.00	1.069	0.997	275	291	291	5.8%
120	1124	251.94	306.49	1.217	0.10	1.084	1.011	251	269	269	7.2%
122	413	240.10	225.42	0.939	0.05	1.063	0.992	237	250	250	5.5%
125	1074	245.54	227.63	0.927	0.10	1.055	0.984	244	255	255	4.5%
126	593	310.77	118.19	0.380	0.05	1.035	0.965	310	317	317	2.3%
127	80	330.13	95.83	0.290	0.00	1.069	0.997	313	331	331	5.8%
128	359	205.12	221.66	1.081	0.05	1.070	0.998	204	216	216	5.9%
129	256	177.71	149.55	0.842	0.05	1.058	0.987	176	184	184	4.5%
131	452	208.06	216.13	1.039	0.05	1.068	0.996	207	219	219	5.8%
132	300	197.65	130.19	0.659	0.05	1.049	0.979	194	202	202	4.1%
135	147	265.11	59.49	0.224	0.00	1.069	0.997	264	279	279	5.7%
136	588	228.20	225.57	0.988	0.05	1.065	0.993	228	240	240	5.3%
137	138	214.79	158.19	0.736	0.00	1.069	0.997	215	227	227	5.6%
138	75	272.64	136.01	0.499	0.00	1.069	0.997	261	276	276	5.7%
139	1821	201.55	295.13	1.464	0.15	1.128	1.052	200	223	223	11.5%
142	359	287.79	236.20	0.821	0.05	1.057	0.986	288	301	301	4.5%
143	202	309.55	169.31	0.547	0.05	1.043	0.973	312	322	322	3.2%

INSURANCE SERVICES OFFICE, INC.

OHIO
COMMERCIAL AUTOMOBILE INSURANCE
SINGLE LIMIT LIABILITY

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
T	EARNED CAR	\$100000	EXPER LOSS					BASE	BASE	BASE	ADV
E	YRS YR	UND	COST 5 YRS				INDEX	CLASS	CLASS	CLASS	LOSS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	LOSS	LOSS	LOSS	LOSS
R	09/30/2019	COST	09/30/2019	RATIO	CRED	RATIO	STATE	COST	COST	COST	COST
								PRES	IND*	REV	CHG**
144	822	358.82	336.42	0.938	0.10	1.056	0.985	354	370	370	4.5%
146	1220	273.95	236.72	0.864	0.10	1.049	0.979	271	282	282	4.1%
147	1252	229.61	290.31	1.264	0.10	1.089	1.016	227	245	245	7.9%
148	895	246.34	289.65	1.176	0.10	1.080	1.007	239	255	255	6.7%
149	1512	245.69	392.76	1.599	0.15	1.149	1.072	244	277	277	13.5%
151	852	140.17	156.68	1.118	0.05	1.071	0.999	140	148	148	5.7%
152	6049	194.01	197.62	1.019	0.25	1.057	0.986	193	202	202	4.7%
153	2601	297.46	276.59	0.930	0.20	1.041	0.971	296	305	305	3.0%
154	243	292.42	191.65	0.655	0.05	1.048	0.978	290	301	301	3.8%
SW	39873	252.72	270.27	1.069		1.072					

* KEYED TO A STATEWIDE LOSS COST CHANGE OF 6.1 PERCENT.

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

INSURANCE SERVICES OFFICE, INC.

OHIO
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	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*
102	11984	47.42	48.23	1.017	0.20	1.023	1.001	67	69
103	11961	67.57	63.65	0.942	0.25	1.004	0.982	96	97
104	2023	53.82	52.20	0.970	0.05	1.021	0.999	78	80
105	5664	43.93	38.51	0.877	0.10	1.009	0.987	69	70
106	7802	46.09	53.42	1.159	0.15	1.044	1.022	69	72
107	5030	53.18	61.89	1.164	0.15	1.045	1.023	82	86
108	1076	50.48	30.61	0.606	0.05	1.003	0.981	80	80
109	2934	55.85	49.75	0.891	0.10	1.011	0.989	83	84
111	1138	86.92	116.04	1.335	0.05	1.040	1.018	113	118
112	1251	82.03	83.94	1.023	0.05	1.024	1.002	111	114
115	1438	42.69	23.50	0.550	0.05	1.000	0.978	70	70
117	5459	57.66	59.68	1.035	0.15	1.026	1.004	88	90
118	403	62.82	91.41	1.455	0.00	1.024	1.002	89	91
119	582	47.73	50.45	1.057	0.05	1.026	1.004	72	74
120	4671	58.73	68.01	1.158	0.15	1.044	1.022	90	94
122	1257	51.20	93.72	1.830	0.05	1.064	1.041	81	86
125	4516	54.99	70.01	1.273	0.10	1.049	1.026	84	88
126	2363	49.63	43.84	0.883	0.10	1.010	0.988	73	74
127	493	59.54	49.21	0.827	0.00	1.024	1.002	75	77
128	1597	51.72	53.97	1.044	0.05	1.025	1.003	79	81
129	1371	55.09	40.91	0.743	0.05	1.010	0.988	74	75
131	1285	48.08	40.90	0.851	0.05	1.015	0.993	74	75
132	2232	54.51	45.24	0.830	0.05	1.014	0.992	84	85
135	1101	51.42	88.75	1.726	0.05	1.059	1.036	90	95
136	3661	72.28	68.86	0.953	0.10	1.017	0.995	112	114
137	755	66.09	64.83	0.981	0.05	1.022	1.000	85	87
138	529	57.20	65.94	1.153	0.05	1.030	1.008	78	80
139	10014	50.69	52.84	1.042	0.20	1.028	1.006	80	82
142	1110	51.78	55.44	1.071	0.05	1.026	1.004	77	79
143	915	48.36	47.42	0.981	0.05	1.022	1.000	76	78

INSURANCE SERVICES OFFICE, INC.

OHIO
COMMERCIAL AUTOMOBILE INSURANCE
PHYSICAL DAMAGE - COMPREHENSIVE

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
T	EARNED CAR		EXPER LOSS					BASE	BASE
E	YRS YR	UND	COST 5 YRS				INDEX	CLASS	CLASS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	LOSS	LOSS
R	09/30/2019	COST	09/30/2019	RATIO	CRED	RATIO	STATE	COST	COST
								PRES	IND*
144	2068	68.97	72.59	1.052	0.10	1.027	1.005	94	97
146	4602	48.53	50.57	1.042	0.10	1.026	1.004	73	75
147	5366	63.74	63.75	1.000	0.10	1.022	1.000	94	96
148	4616	59.37	55.10	0.928	0.15	1.010	0.988	89	90
149	7455	50.36	54.49	1.082	0.15	1.033	1.011	77	80
151	4499	72.05	81.01	1.124	0.15	1.039	1.017	112	117
152	36833	56.91	56.78	0.998	0.40	1.014	0.992	90	91
153	6691	55.64	53.48	0.961	0.15	1.015	0.993	77	78
154	778	70.17	63.00	0.898	0.05	1.018	0.996	106	108
SW	169523	56.04	57.36	1.024		1.022			

* KEYED TO A STATEWIDE LOSS COST CHANGE OF 2.4 PERCENT.

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

INSURANCE SERVICES OFFICE, INC.

OHIO
COMMERCIAL AUTOMOBILE INSURANCE
PHYSICAL DAMAGE - COLLISION

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
T 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*
102	11369	177.20	187.81	1.060	0.45	1.030	1.023	196	202
103	11050	210.99	204.33	0.968	0.50	0.987	0.980	214	211
104	1867	183.40	172.68	0.942	0.15	0.996	0.989	195	194
105	5018	154.03	155.70	1.011	0.30	1.008	1.001	189	190
106	7309	128.07	130.92	1.022	0.30	1.011	1.004	150	152
107	4642	133.97	141.05	1.053	0.25	1.018	1.011	159	162
108	1033	143.87	105.90	0.736	0.10	0.979	0.972	171	167
109	2713	154.45	123.53	0.800	0.20	0.965	0.958	175	169
111	1068	220.67	167.40	0.759	0.10	0.981	0.974	199	195
112	1184	176.69	168.71	0.955	0.15	0.998	0.991	174	173
115	1323	180.22	326.90	1.814	0.15	1.127	1.119	233	262
117	5231	156.53	139.64	0.892	0.25	0.978	0.971	183	179
118	383	162.52	172.50	1.061	0.05	1.009	1.002	180	181
119	507	135.98	164.98	1.213	0.05	1.016	1.009	149	151
120	4150	174.21	158.50	0.910	0.25	0.982	0.975	203	199
122	1204	148.36	143.00	0.964	0.15	1.000	0.993	193	193
125	4299	131.22	140.03	1.067	0.25	1.021	1.014	158	161
126	2210	122.57	152.07	1.241	0.15	1.041	1.034	144	150
127	455	232.78	168.88	0.725	0.05	0.992	0.985	162	161
128	1469	149.85	99.96	0.667	0.10	0.972	0.965	172	167
129	1269	180.40	223.73	1.240	0.10	1.029	1.022	160	164
131	1100	147.28	141.80	0.963	0.10	1.002	0.995	175	175
132	2074	144.07	150.61	1.045	0.15	1.012	1.005	162	164
135	1007	121.88	123.19	1.011	0.10	1.007	1.000	168	169
136	3405	162.59	128.58	0.791	0.20	0.963	0.956	190	183
137	704	264.05	429.41	1.626	0.10	1.068	1.061	230	245
138	498	147.80	99.99	0.677	0.05	0.990	0.983	151	149
139	9421	155.15	138.17	0.891	0.35	0.966	0.959	188	181
142	1059	172.33	165.38	0.960	0.15	0.999	0.992	199	199
143	874	165.22	149.68	0.906	0.10	0.996	0.989	191	190

INSURANCE SERVICES OFFICE, INC.

OHIO
COMMERCIAL AUTOMOBILE INSURANCE
PHYSICAL DAMAGE - COLLISION

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
T 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*
144	1963	191.05	212.16	1.110	0.20	1.027	1.020	196	201
146	4323	167.70	203.81	1.215	0.25	1.058	1.051	194	205
147	4954	150.32	152.75	1.016	0.25	1.009	1.002	169	170
148	4233	177.44	144.86	0.816	0.25	0.959	0.952	200	192
149	7004	150.12	151.88	1.012	0.30	1.008	1.001	183	184
151	4230	167.33	171.23	1.023	0.25	1.010	1.003	191	193
152	33671	160.45	165.81	1.033	0.70	1.025	1.018	191	196
153	6463	175.07	174.26	0.995	0.35	1.002	0.995	174	174
154	766	156.82	226.56	1.445	0.10	1.050	1.043	163	171
SW	157502	163.21	164.11	1.006		1.007			

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

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

INSURANCE SERVICES OFFICE, INC.

OHIO
COMMERCIAL AUTOMOBILE INSURANCE
PHYSICAL DAMAGE - COMPREHENSIVE

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
T E R R	EARNED CAR YRS YR ENDED 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**
102	3443	90.04	75.60	0.840	0.20	1.019	0.959	75	76	76	1.3%
103	3158	91.14	86.39	0.948	0.20	1.041	0.979	79	82	82	3.8%
104	410	82.92	78.88	0.951	0.05	1.058	0.995	70	74	74	5.7%
105	1432	68.97	48.84	0.708	0.10	1.028	0.967	62	64	64	3.2%
106	1792	61.56	78.43	1.274	0.15	1.096	1.031	55	60	60	9.1%
107	961	73.29	101.53	1.385	0.10	1.096	1.031	67	73	73	9.0%
108	193	88.30	63.09	0.714	0.05	1.047	0.985	73	76	76	4.1%
109	378	77.23	66.50	0.861	0.05	1.054	0.992	69	73	73	5.8%
111	327	147.92	39.83	0.269	0.05	1.024	0.963	140	143	143	2.1%
112	246	208.76	113.80	0.545	0.05	1.038	0.976	173	179	179	3.5%
115	292	66.29	106.37	1.605	0.05	1.091	1.026	57	62	62	8.8%
117	1223	84.02	85.72	1.020	0.15	1.057	0.994	67	71	71	6.0%
118	127	73.11	122.09	1.670	0.00	1.064	1.001	76	81	81	6.6%
119	83	75.50	62.56	0.829	0.00	1.064	1.001	68	72	72	5.9%
120	985	84.00	80.87	0.963	0.10	1.054	0.992	73	77	77	5.5%
122	321	72.75	129.89	1.785	0.05	1.100	1.035	68	75	75	10.3%
125	808	74.67	97.70	1.308	0.10	1.088	1.024	63	69	69	9.5%
126	465	68.53	79.33	1.158	0.05	1.069	1.006	58	62	62	6.9%
127	51	69.77	78.53	1.126	0.00	1.064	1.001	62	66	66	6.5%
128	302	85.41	172.67	2.022	0.05	1.112	1.046	75	83	83	10.7%
129	206	69.10	92.47	1.338	0.05	1.078	1.014	65	70	70	7.7%
131	309	79.86	79.07	0.990	0.05	1.060	0.997	70	74	74	5.7%
132	281	100.65	167.39	1.663	0.05	1.094	1.029	85	93	93	9.4%
135	116	110.34	99.39	0.901	0.00	1.064	1.001	98	104	104	6.1%
136	432	118.74	179.88	1.515	0.10	1.109	1.043	111	123	123	10.8%
137	111	89.45	141.63	1.583	0.00	1.064	1.001	84	89	89	6.0%
138	60	91.29	277.87	3.044	0.00	1.064	1.001	87	93	93	6.9%
139	1522	99.07	100.74	1.017	0.15	1.057	0.994	87	92	92	5.7%
142	361	92.08	130.97	1.422	0.10	1.100	1.035	82	90	90	9.8%
143	162	84.71	132.99	1.570	0.05	1.089	1.024	75	82	82	9.3%

INSURANCE SERVICES OFFICE, INC.

OHIO
COMMERCIAL AUTOMOBILE INSURANCE
PHYSICAL DAMAGE - COMPREHENSIVE

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
T	EARNED CAR		EXPER LOSS					BASE	BASE	BASE	ADV
E	YRS YR	UND	COST 5 YRS				INDEX	CLASS	CLASS	CLASS	LOSS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	LOSS	LOSS	LOSS	LOSS
R	09/30/2019	COST	09/30/2019	RATIO	CRED	RATIO	STATE	COST	COST	COST	COST
								PRES	IND*	REV	CHG**
144	616	96.99	82.14	0.847	0.05	1.053	0.991	83	87	87	4.8%
146	1013	79.43	97.55	1.228	0.10	1.080	1.016	69	75	75	8.7%
147	964	72.22	91.16	1.262	0.10	1.084	1.020	60	65	65	8.3%
148	722	100.08	102.67	1.026	0.10	1.060	0.997	91	96	96	5.5%
149	1429	85.25	77.29	0.907	0.15	1.040	0.978	75	78	78	4.0%
151	567	94.65	134.78	1.424	0.05	1.082	1.018	94	102	102	8.5%
152	5178	103.64	118.51	1.143	0.30	1.088	1.024	96	105	105	9.4%
153	1917	72.38	79.92	1.104	0.15	1.070	1.007	58	62	62	6.9%
154	220	138.89	70.59	0.508	0.05	1.036	0.975	109	113	113	3.7%
SW	33183	88.32	93.93	1.064		1.063					

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

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

INSURANCE SERVICES OFFICE, INC.

OHIO
COMMERCIAL AUTOMOBILE INSURANCE
PHYSICAL DAMAGE - COLLISION

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
T	EARNED CAR		EXPER LOSS					BASE	BASE
E	YRS YR	UND	COST 5 YRS				INDEX	CLASS	CLASS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	LOSS	LOSS
R	09/30/2019	COST	09/30/2019	RATIO	CRED	RATIO	STATE	COST	COST
								PRES	IND*
102	3400	231.45	226.59	0.979	0.45	1.011	0.976	263	261
103	3018	270.50	278.58	1.030	0.45	1.034	0.998	312	317
104	405	250.33	195.33	0.780	0.10	1.012	0.977	294	293
105	1387	238.52	293.21	1.229	0.30	1.095	1.057	287	309
106	1710	214.30	219.55	1.024	0.30	1.034	0.998	257	261
107	914	212.07	255.39	1.204	0.20	1.071	1.034	260	274
108	194	233.83	185.31	0.792	0.05	1.026	0.990	266	268
109	357	185.48	186.55	1.006	0.10	1.035	0.999	219	223
111	320	231.93	282.13	1.216	0.10	1.056	1.019	282	292
112	236	278.63	303.85	1.091	0.10	1.043	1.007	306	314
115	278	232.82	218.39	0.938	0.15	1.023	0.987	268	269
117	1183	229.29	243.03	1.060	0.25	1.044	1.008	249	255
118	121	204.93	187.40	0.914	0.05	1.032	0.996	271	275
119	72	257.92	333.96	1.295	0.05	1.051	1.014	291	300
120	916	240.05	231.05	0.963	0.20	1.023	0.987	275	276
122	276	204.03	218.50	1.071	0.10	1.041	1.005	254	260
125	774	202.20	177.98	0.880	0.15	1.014	0.979	231	230
126	459	207.93	238.92	1.149	0.10	1.049	1.013	234	241
127	49	291.57	255.29	0.876	0.05	1.030	0.994	333	337
128	289	183.70	189.30	1.030	0.10	1.037	1.001	223	227
129	198	175.90	211.53	1.203	0.05	1.046	1.010	234	241
131	285	252.74	170.06	0.673	0.10	1.002	0.967	302	297
132	271	192.53	202.73	1.053	0.10	1.040	1.004	224	229
135	112	202.36	68.92	0.341	0.05	1.003	0.968	243	239
136	430	174.23	232.98	1.337	0.10	1.068	1.031	227	238
137	105	191.70	181.48	0.947	0.05	1.033	0.997	243	247
138	58	224.40	123.08	0.548	0.00	1.038	1.002	282	288
139	1491	181.09	213.59	1.179	0.25	1.073	1.036	218	230
142	343	230.03	230.50	1.002	0.15	1.033	0.997	272	276
143	160	194.46	206.46	1.062	0.05	1.039	1.003	238	243

INSURANCE SERVICES OFFICE, INC.

OHIO
COMMERCIAL AUTOMOBILE INSURANCE
PHYSICAL DAMAGE - COLLISION

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
T	EARNED CAR		EXPER LOSS					BASE	BASE
E	YRS YR	UND	COST 5 YRS				INDEX	CLASS	CLASS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	LOSS	LOSS
R	09/30/2019	COST	09/30/2019	RATIO	CRED	RATIO	STATE	COST	COST
								PRES	IND*
144	586	203.44	204.69	1.006	0.15	1.033	0.997	228	231
146	990	213.39	296.75	1.391	0.20	1.109	1.070	250	272
147	936	209.84	231.41	1.103	0.20	1.051	1.014	240	248
148	665	232.92	232.43	0.998	0.15	1.032	0.996	278	282
149	1403	207.39	211.47	1.020	0.25	1.034	0.998	253	257
151	576	173.75	199.92	1.151	0.15	1.055	1.018	235	243
152	4921	178.13	166.76	0.936	0.40	0.997	0.962	224	219
153	1877	251.31	264.17	1.051	0.30	1.042	1.006	268	274
154	218	197.14	206.64	1.048	0.10	1.039	1.003	208	212
SW	31983	217.49	225.75	1.038		1.036			

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

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

INSURANCE SERVICES OFFICE, INC.

COMMERCIAL AUTOMOBILE LIABILITY INSURANCE
MULTISTATE LOSS ADJUSTMENT EXPENSE EXPERIENCE

Calendar Year

Development of Unallocated Loss Adjustment Expense Factor

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

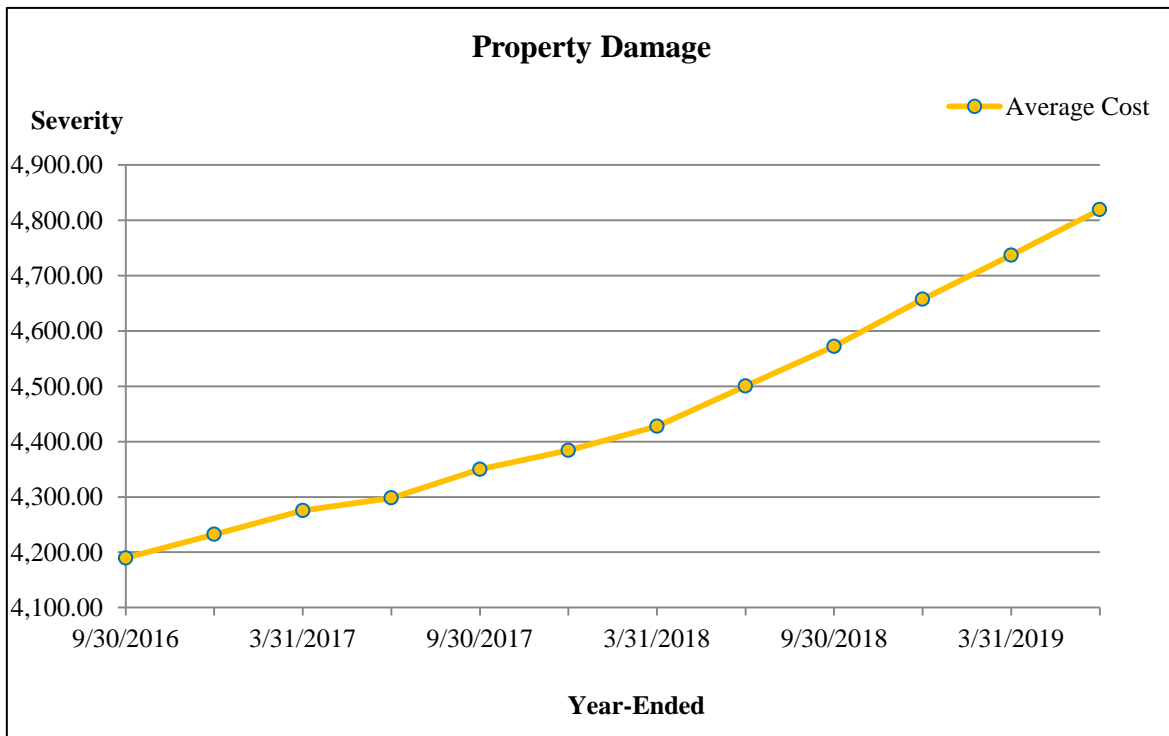
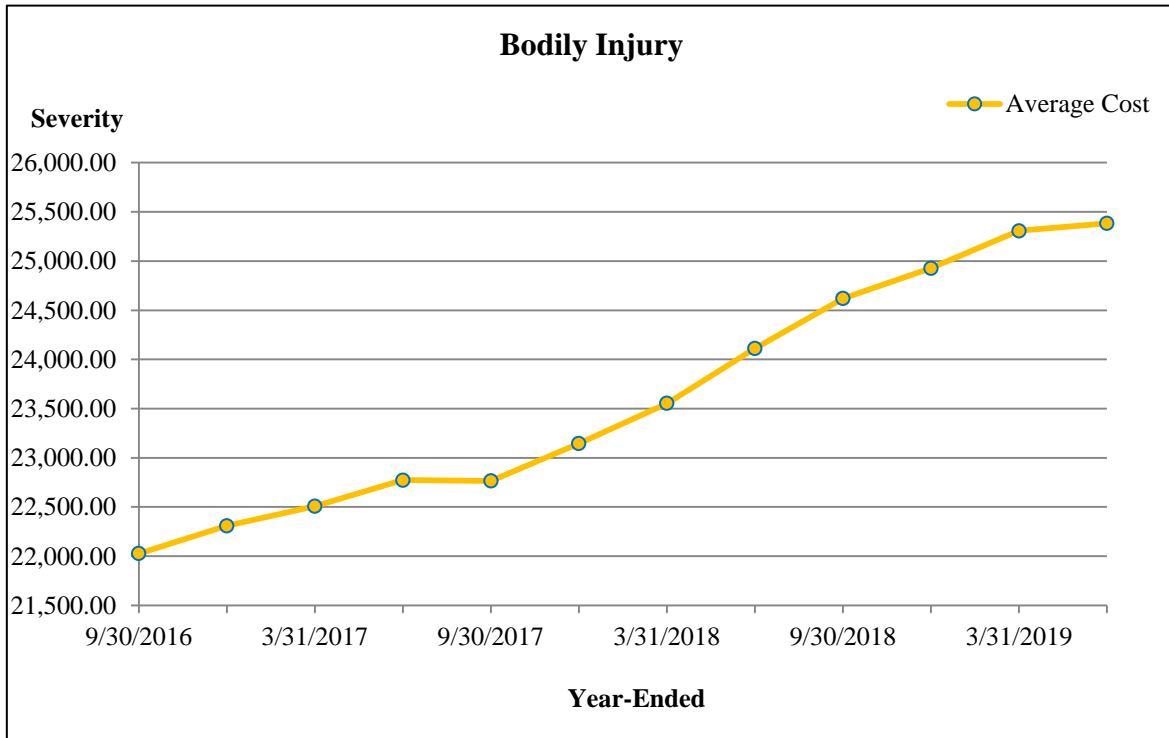
YEAR ENDED	OHIO				MULTISTATE*			
	BODILY INJURY		PROPERTY DAMAGE		BODILY INJURY		PROPERTY DAMAGE	
	(\$100000 LIMITS)		(\$100000 LIMITS)		(\$100000 LIMITS)		(\$100000 LIMITS)	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	ACTUAL	EXPONENTIAL FIT	ACTUAL	EXPONENTIAL FIT	ACTUAL	EXPONENTIAL FIT	ACTUAL	EXPONENTIAL FIT
9/30/2016	15562.88	14841.97	3992.28	3869.22	22026.90	21848.89	4189.54	4153.75
12/31/2016	15261.27	14962.94	3968.56	3914.95	22307.82	22155.77	4232.32	4206.00
3/31/2017	15368.35	15084.91	3957.21	3961.21	22509.35	22466.96	4275.31	4258.89
6/30/2017	15116.85	15207.86	3935.11	4008.02	22773.42	22782.52	4298.06	4312.46
9/30/2017	14217.31	15331.82	3912.30	4055.39	22764.72	23102.51	4349.82	4366.70
12/31/2017	14793.67	15456.79	4020.60	4103.31	23146.22	23427.00	4384.06	4421.61
3/31/2018	15012.78	15582.78	4148.43	4151.80	23553.11	23756.04	4427.86	4477.23
6/30/2018	15865.97	15709.79	4211.22	4200.86	24110.33	24089.71	4500.51	4533.54
9/30/2018	16156.17	15837.84	4271.46	4250.51	24620.14	24428.06	4572.21	4590.55
12/31/2018	16128.47	15966.93	4365.52	4300.74	24926.85	24771.17	4657.49	4648.29
3/31/2019	16416.38	16097.08	4346.09	4351.56	25307.41	25119.09	4736.93	4706.75
6/30/2019	16511.46	16228.29	4449.39	4402.99	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) OHIO	3.3%	4.8%
	(B) MULTISTATE	5.7%	5.1%
(10)	CREDIBILITY	0.05	0.40
(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%

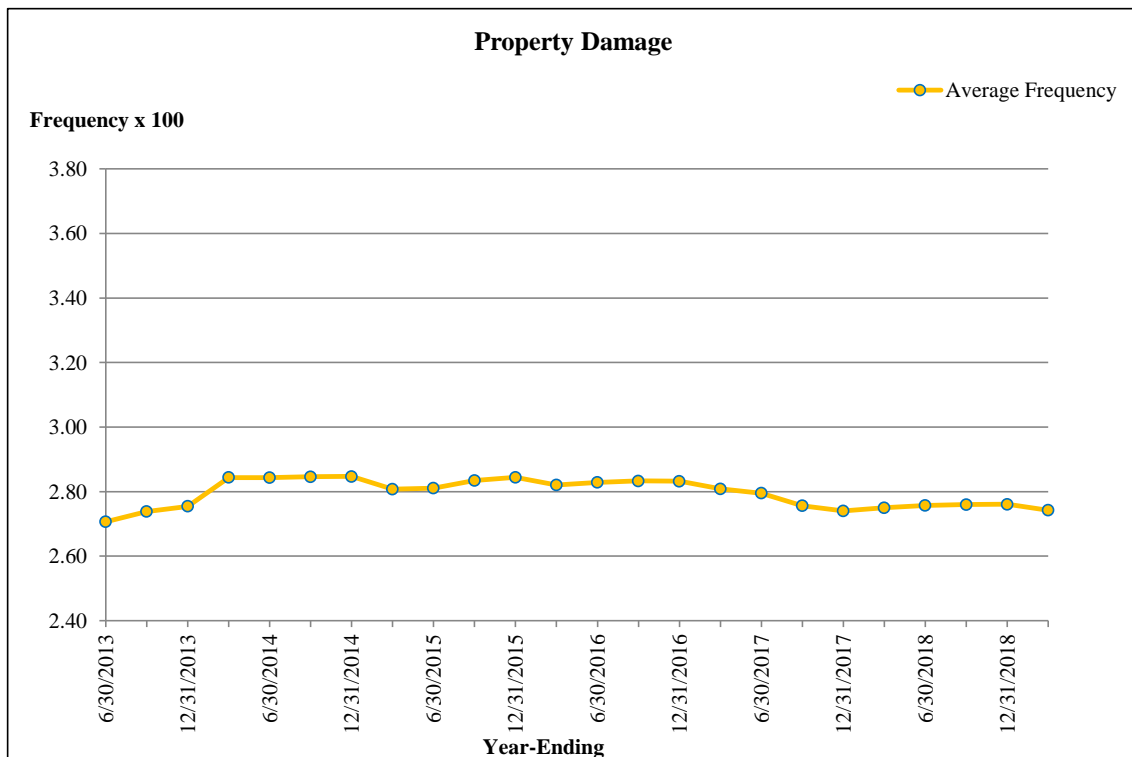
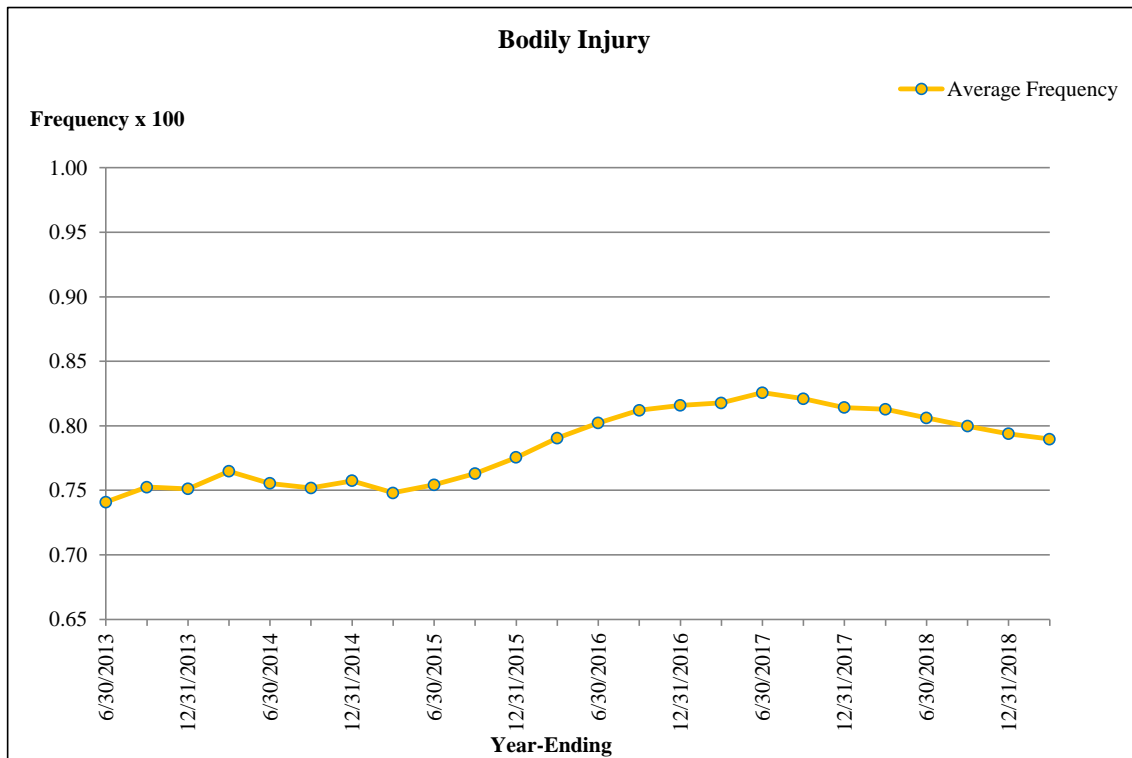
* EXCLUDES MASSACHUSETTS

@ 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.

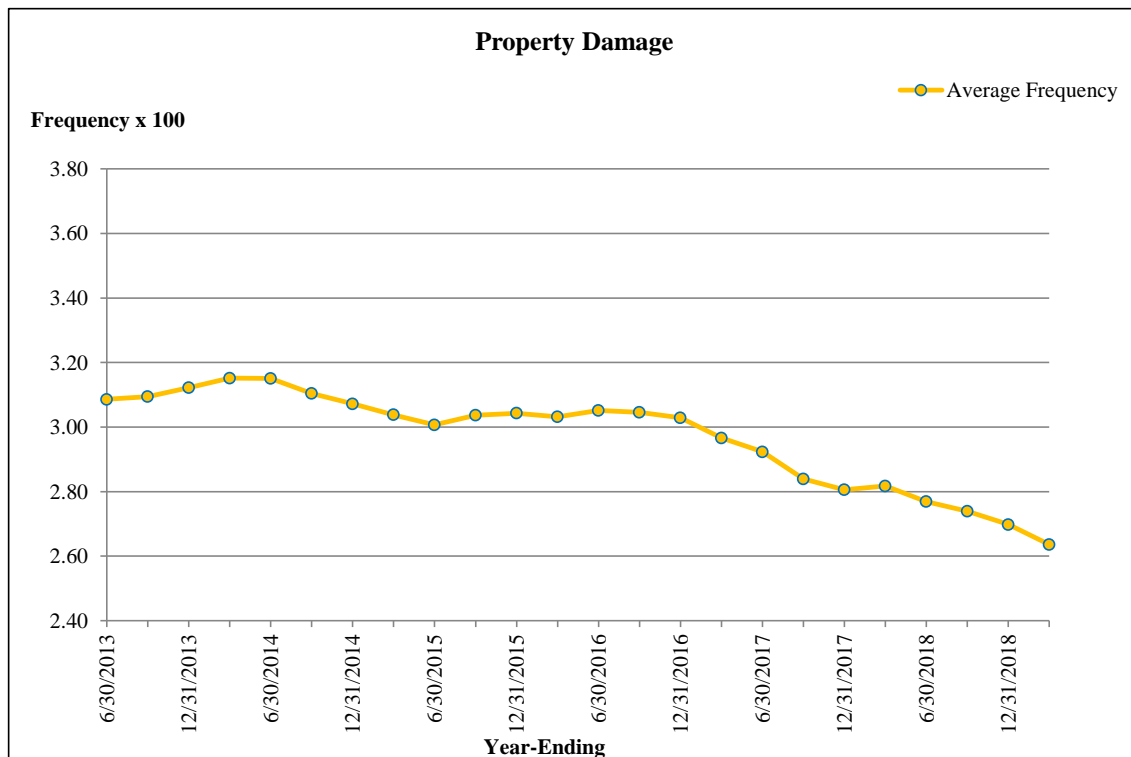
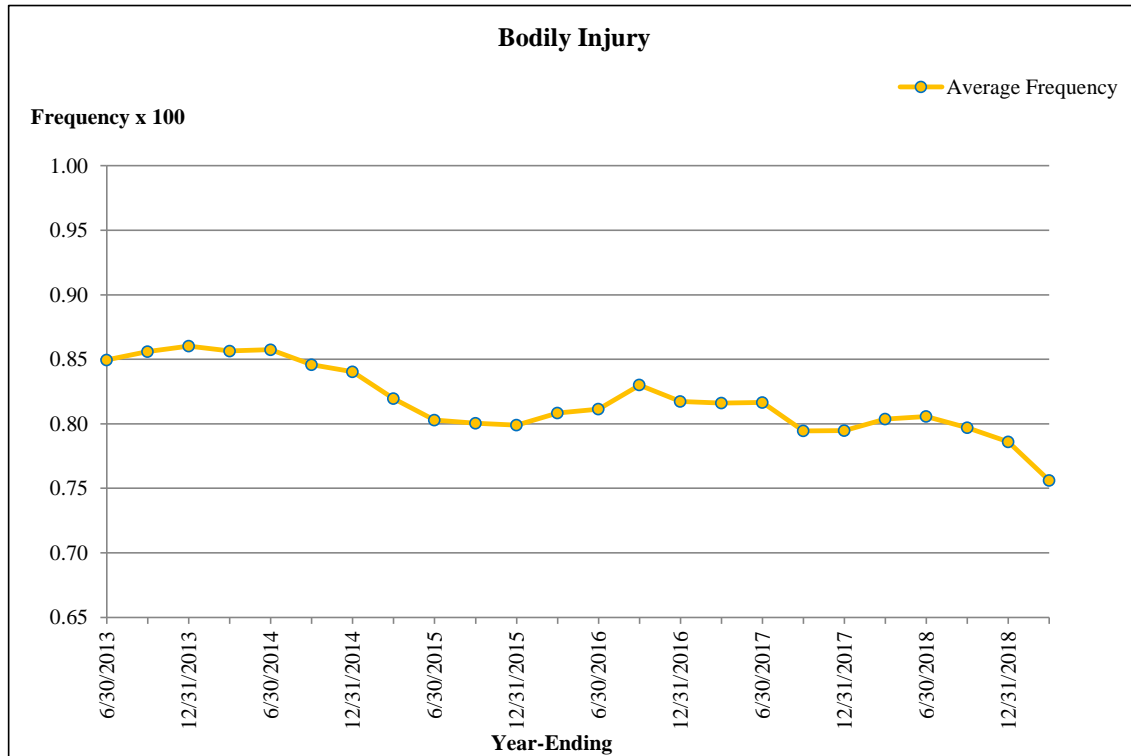
Commercial Automobile Liability
Incurred Claim Frequency Experience
Trucks, Tractors, and Trailers
Multistate*



*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%

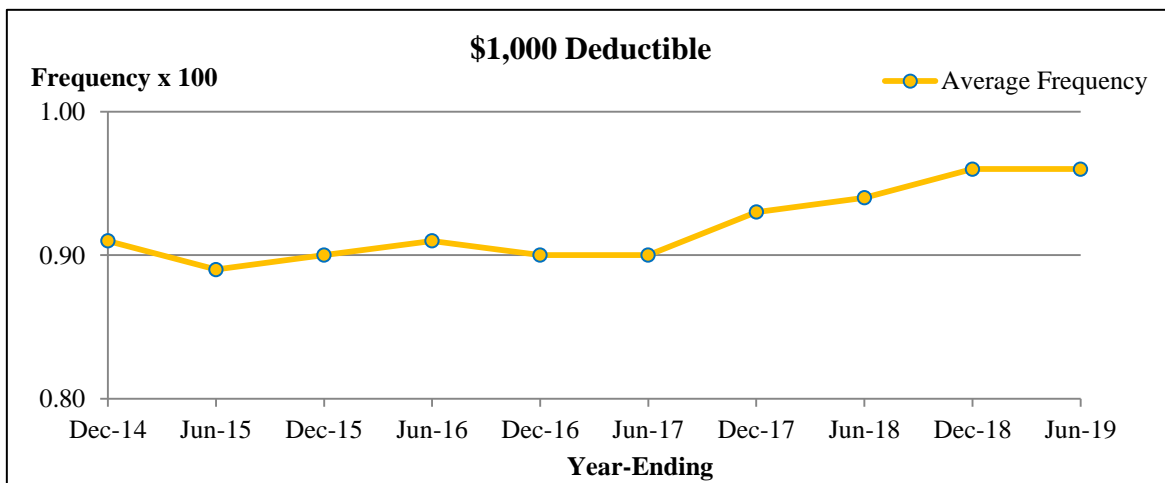
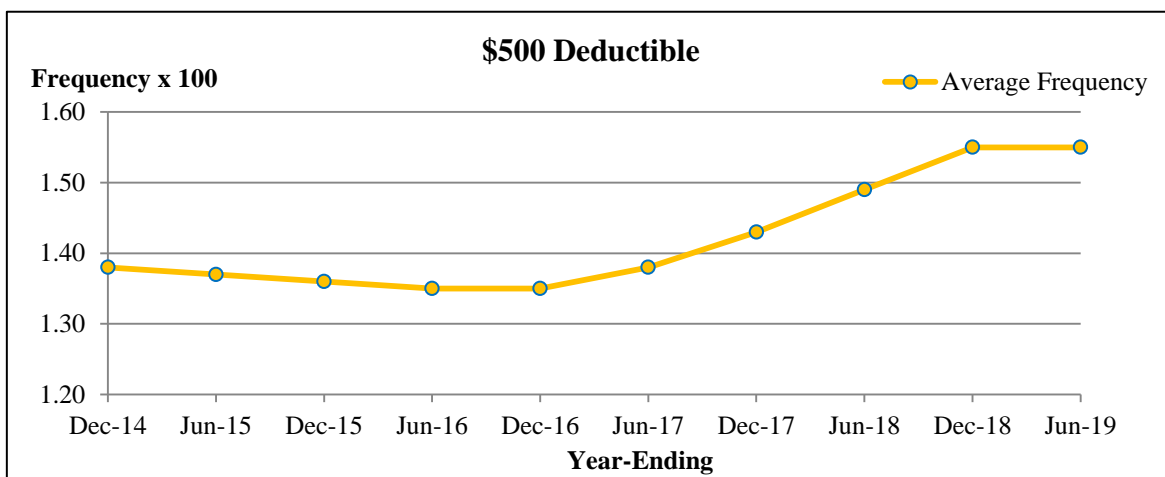
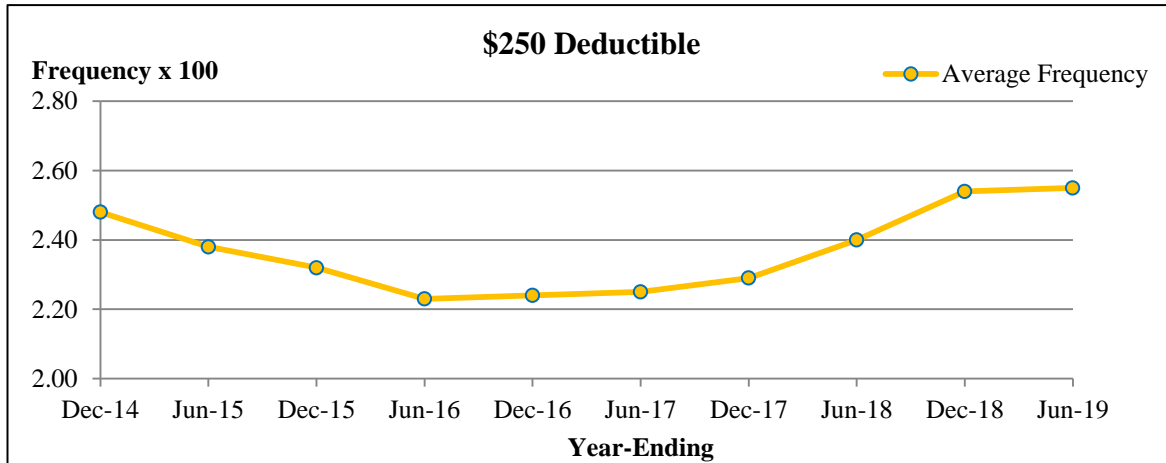
* Multistate data excludes Massachusetts.

** 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%

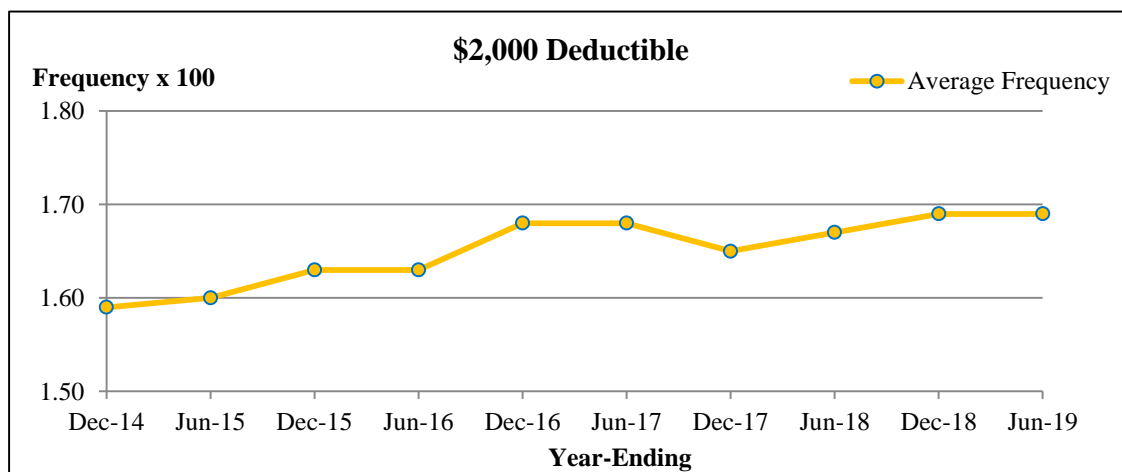
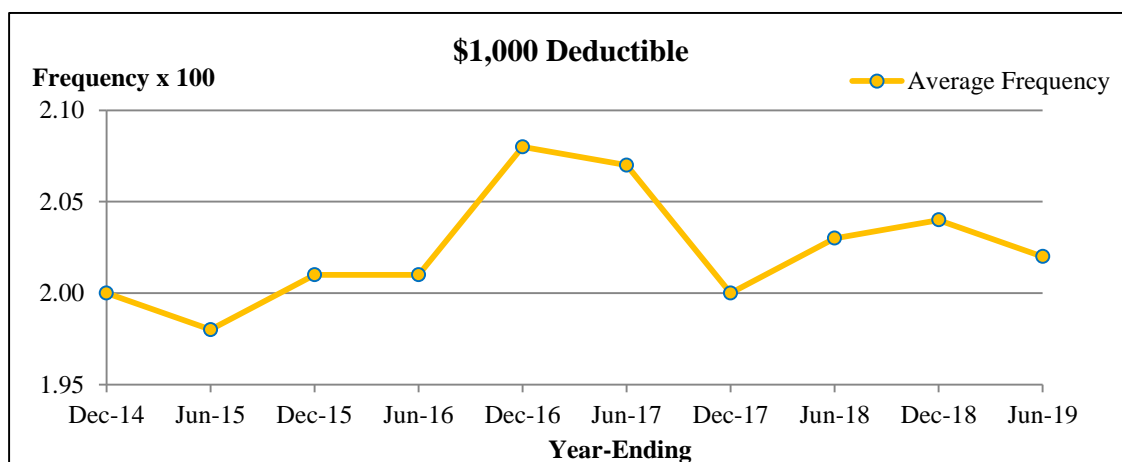
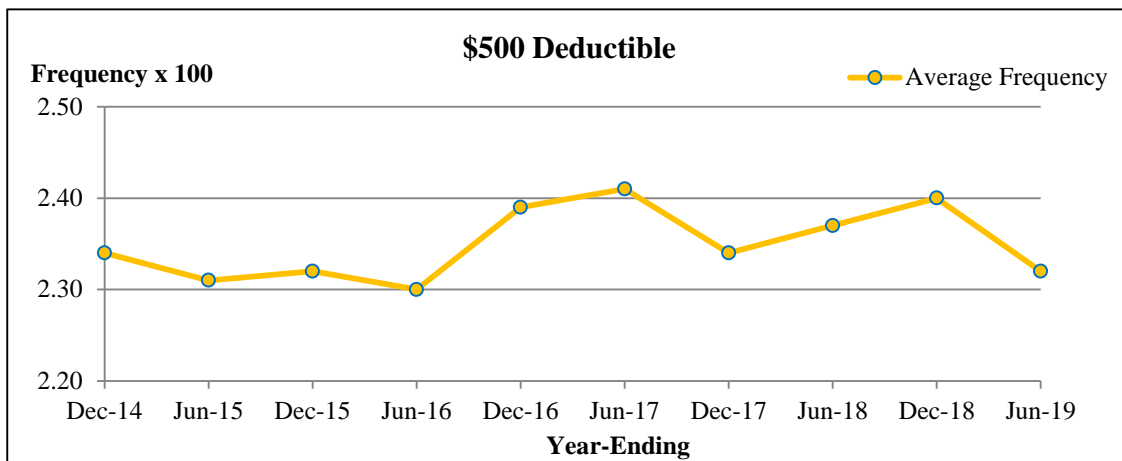
* Multistate data excludes Massachusetts.

** 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%

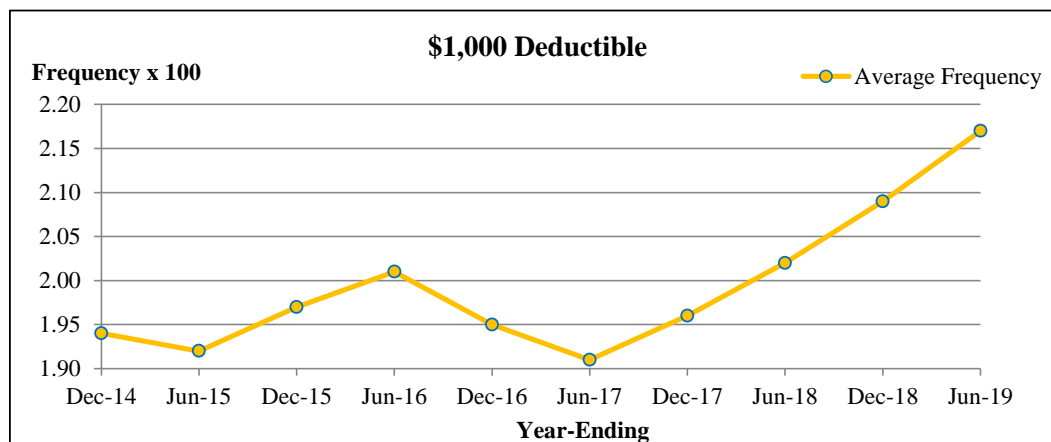
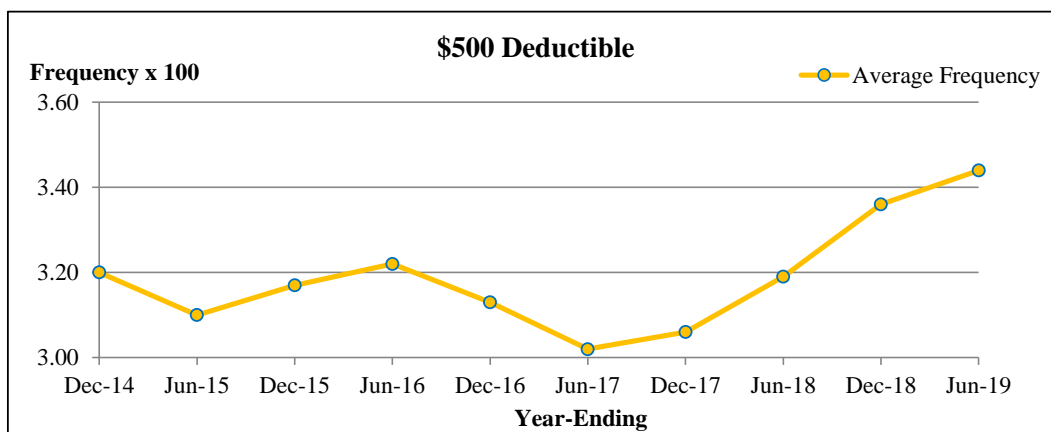
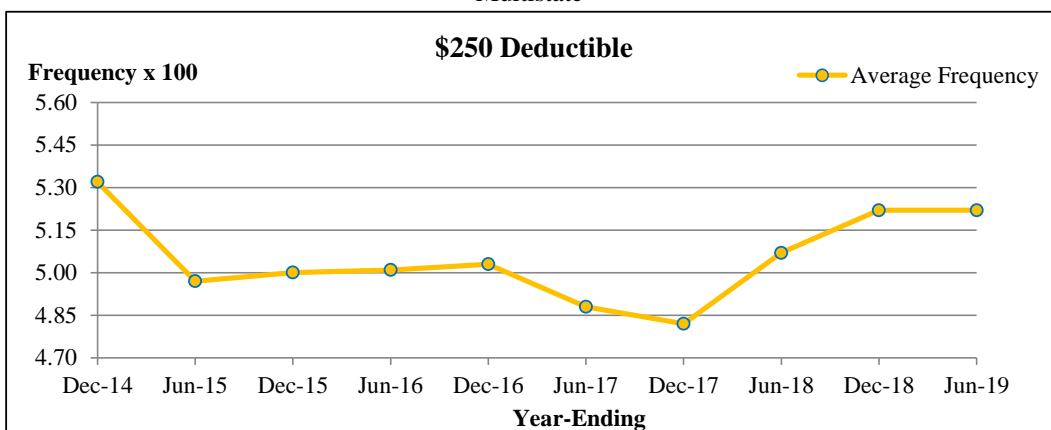
* Multistate data excludes Massachusetts.

** 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%

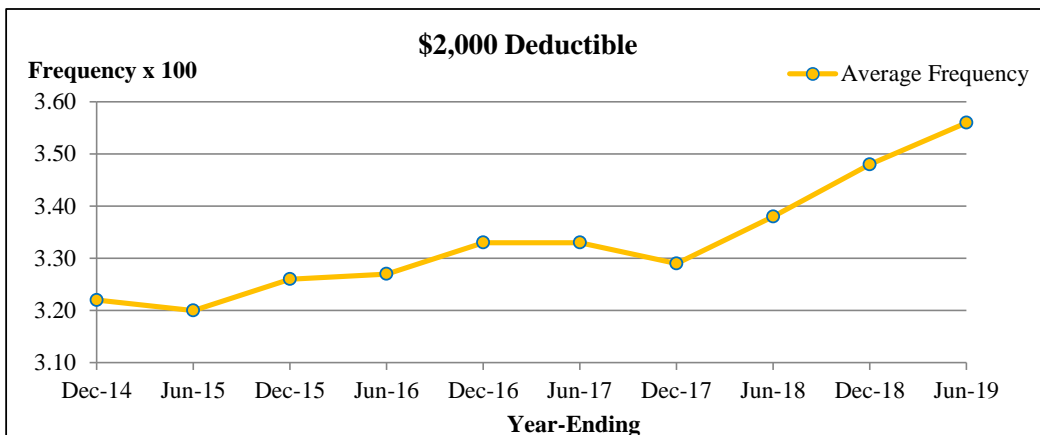
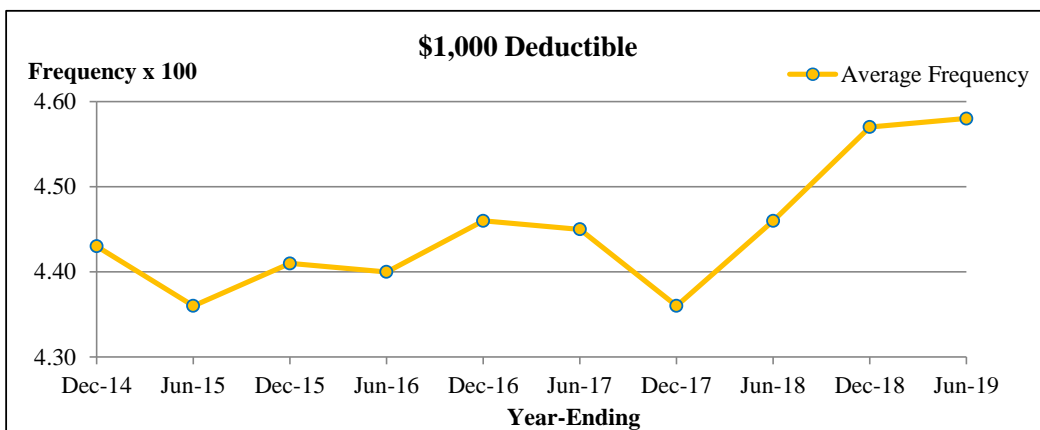
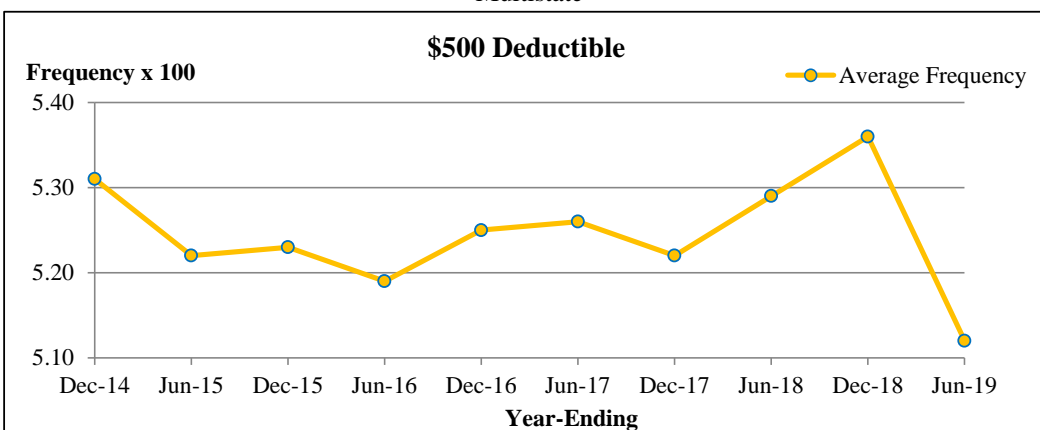
* Multistate data excludes Massachusetts.

** 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.

OHIO
Automobile Liability Insurance - Trucks, Tractors and Trailers
Loss Development
Incurred Losses and Expenses
Bodily Injury

Accident Year Ending	\$100,000 Basic Limit			Loss Development Factors	
	15 Months	27 Months	39 Months	15 to 27 Months	27 to 39 Months
06/30/2008	16,333,823	18,949,478	20,615,566	1.160	1.088
06/30/2009	15,762,280	17,468,187	18,636,595	1.108	1.067
06/30/2010	13,287,922	14,849,076	16,209,103	1.117	1.092
06/30/2011	16,432,934	17,624,897	19,882,798	1.073	1.128
06/30/2012	17,716,560	19,034,643	19,959,444	1.074	1.049
06/30/2013	15,615,717	18,127,503	20,001,467	1.161	1.103
06/30/2014	18,395,592	20,944,755	23,605,357	1.139	1.127
06/30/2015	19,656,731	22,059,882	23,506,901	1.122	1.066
06/30/2016	20,236,856	22,337,068	23,994,174	1.104	1.074
06/30/2017	22,544,334	25,319,942	26,826,641	1.123	1.060
06/30/2018	22,305,202	25,210,179		1.130	
06/30/2019	20,721,503				
(1) Average Factor (Best 3 of 5) :					
				(A) State	1.125
				(B) Multistate	1.081
(2) Credibility					1.233
(3) Credibility Weighted Factors					1.113
					0.960
					0.860
					1.129
					1.085

Property Damage

Accident Year Ending	\$100,000 Basic Limit			Loss Development Factors	
	15 Months	27 Months	39 Months	15 to 27 Months	27 to 39 Months
06/30/2008	19,081,841	19,463,531	19,289,858	1.020	0.991
06/30/2009	15,999,510	16,488,275	16,515,176	1.031	1.002
06/30/2010	15,492,186	15,679,628	15,735,513	1.012	1.004
06/30/2011	17,397,590	17,591,388	17,498,305	1.011	0.995
06/30/2012	17,530,153	17,959,815	17,992,704	1.025	1.002
06/30/2013	18,016,566	18,559,159	18,674,097	1.030	1.006
06/30/2014	20,540,029	20,664,420	20,606,202	1.006	0.997
06/30/2015	21,134,209	21,487,619	21,427,447	1.017	0.997
06/30/2016	20,843,416	20,980,363	21,129,554	1.007	1.007
06/30/2017	21,805,094	22,294,030	22,572,794	1.022	1.013
06/30/2018	22,931,502	23,319,942		1.017	
06/30/2019	25,505,595				
(1) Average Factor (Best 3 of 5) :					
				(A) State	1.014
				(B) Multistate	1.003
(2) Credibility					1.042
(3) Credibility Weighted Factors					1.009
					0.980
					0.000
					1.015
					1.009

Summary of Factors

	Bodily Injury	Property Damage
39 to Ultimate **	1.077	1.005
27 to Ultimate	1.169	1.014
15 to Ultimate	1.320	1.029

** 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.

OHIO
 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 Months	27 Months	39 Months	15 to 27 Months	27 to 39 Months
06/30/2008	3,759,195	4,571,795	5,185,314	1.216	1.134
06/30/2009	5,003,335	5,076,625	5,191,727	1.015	1.023
06/30/2010	3,949,762	4,441,797	4,674,808	1.125	1.052
06/30/2011	3,954,648	4,816,313	4,932,375	1.218	1.024
06/30/2012	4,353,935	4,656,043	4,770,361	1.069	1.025
06/30/2013	3,987,814	4,365,160	4,607,615	1.095	1.056
06/30/2014	3,892,991	4,125,082	4,659,155	1.060	1.129
06/30/2015	3,481,583	4,029,858	4,434,968	1.157	1.101
06/30/2016	3,403,417	3,688,671	4,064,979	1.084	1.102
06/30/2017	4,031,865	4,637,104	5,064,980	1.150	1.092
06/30/2018	4,264,025	4,359,191		1.022	
06/30/2019	3,914,212				
(1) Average Factor (Best 3 of 5) :				(A) State	1.098
				(B) Multistate	1.221
(2) Credibility					0.890
(3) Credibility Weighted Factors					1.112

Property Damage

Accident Year Ending	\$100,000 Basic Limit			Loss Development Factors	
	15 Months	27 Months	39 Months	15 to 27 Months	27 to 39 Months
06/30/2008	3,705,318	3,719,592	3,842,837	1.004	1.033
06/30/2009	3,920,322	3,878,608	3,887,113	0.989	1.002
06/30/2010	3,540,269	3,527,348	3,527,183	0.996	1.000
06/30/2011	3,764,600	3,766,838	3,774,901	1.001	1.002
06/30/2012	3,739,249	3,763,218	3,763,905	1.006	1.000
06/30/2013	3,725,951	3,736,782	3,755,602	1.003	1.005
06/30/2014	3,852,229	3,909,890	3,940,595	1.015	1.008
06/30/2015	3,587,651	3,651,649	3,586,785	1.018	0.982
06/30/2016	3,394,320	3,449,258	3,472,207	1.016	1.007
06/30/2017	3,294,325	3,321,417	3,313,998	1.008	0.998
06/30/2018	3,616,777	3,644,944		1.008	
06/30/2019	3,841,425				
(1) Average Factor (Best 3 of 5) :				(A) State	1.013
				(B) Multistate	1.041
(2) Credibility					0.940
(3) Credibility Weighted Factors					1.015

Summary of Factors

	Bodily Injury	Property Damage
39 to Ultimate **	1.071	1.004
27 to Ultimate	1.180	1.009
15 to Ultimate	1.312	1.024

** Multistate factors

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

Physical Damage Loss Development
Auto Dealers - Collision
Multistate
Paid Losses

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

Ratios

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

Average Factor: 0.977 0.994 0.998 0.998
(Best 3 of 5)

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

Physical Damage Loss Development
Auto Dealers - Collision
Multistate
Paid Losses

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

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

Physical Damage Loss Development
Garagekeepers - Collision
Multistate
Paid Losses

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

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

Physical Damage Loss Development
Garagekeepers - Collision
Multistate
Paid Losses

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

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

(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		0.792
	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
102	0.0043	0.0067	0.0103	0.0174	0.0063	0.0109	0.0180	0.0318	0.0095	0.0155	0.0244	0.0417
103	0.0039	0.0061	0.0093	0.0157	0.0063	0.0109	0.0180	0.0318	0.0092	0.0151	0.0238	0.0406
104	0.0038	0.0060	0.0091	0.0154	0.0063	0.0109	0.0180	0.0318	0.0081	0.0133	0.0209	0.0357
105	0.0036	0.0056	0.0085	0.0144	0.0063	0.0109	0.0180	0.0318	0.0094	0.0155	0.0243	0.0415
106	0.0055	0.0086	0.0131	0.0222	0.0063	0.0109	0.0180	0.0318	0.0116	0.0190	0.0298	0.0510
107	0.0038	0.0060	0.0091	0.0154	0.0063	0.0109	0.0180	0.0318	0.0117	0.0191	0.0300	0.0514
108	0.0039	0.0061	0.0093	0.0158	0.0063	0.0109	0.0180	0.0318	0.0105	0.0173	0.0271	0.0463
109	0.0057	0.0089	0.0135	0.0229	0.0063	0.0109	0.0180	0.0318	0.0120	0.0196	0.0309	0.0527
111	0.0042	0.0066	0.0100	0.0170	0.0063	0.0109	0.0180	0.0318	0.0093	0.0152	0.0238	0.0407
112	0.0053	0.0083	0.0127	0.0215	0.0063	0.0109	0.0180	0.0318	0.0095	0.0155	0.0244	0.0417
115	0.0042	0.0065	0.0100	0.0169	0.0063	0.0109	0.0180	0.0318	0.0108	0.0176	0.0277	0.0473
117	0.0047	0.0073	0.0112	0.0190	0.0063	0.0109	0.0180	0.0318	0.0106	0.0174	0.0274	0.0468
118	0.0065	0.0102	0.0155	0.0263	0.0063	0.0109	0.0180	0.0318	0.0134	0.0219	0.0344	0.0588
119	0.0051	0.0079	0.0121	0.0205	0.0063	0.0109	0.0180	0.0318	0.0108	0.0176	0.0277	0.0473
120	0.0051	0.0079	0.0120	0.0203	0.0063	0.0109	0.0180	0.0318	0.0102	0.0167	0.0263	0.0450
122	0.0060	0.0094	0.0143	0.0242	0.0063	0.0109	0.0180	0.0318	0.0126	0.0207	0.0325	0.0555
125	0.0050	0.0078	0.0119	0.0202	0.0063	0.0109	0.0180	0.0318	0.0108	0.0176	0.0277	0.0473
126	0.0049	0.0077	0.0117	0.0198	0.0063	0.0109	0.0180	0.0318	0.0115	0.0189	0.0296	0.0506
127	0.0051	0.0079	0.0121	0.0205	0.0063	0.0109	0.0180	0.0318	0.0108	0.0176	0.0277	0.0473
128	0.0059	0.0092	0.0140	0.0237	0.0063	0.0109	0.0180	0.0318	0.0137	0.0224	0.0353	0.0603
129	0.0059	0.0091	0.0139	0.0236	0.0063	0.0109	0.0180	0.0318	0.0108	0.0176	0.0277	0.0473
131	0.0042	0.0065	0.0099	0.0167	0.0063	0.0109	0.0180	0.0318	0.0116	0.0190	0.0298	0.0510
132	0.0060	0.0093	0.0142	0.0241	0.0063	0.0109	0.0180	0.0318	0.0119	0.0194	0.0305	0.0521
135	0.0059	0.0092	0.0141	0.0238	0.0063	0.0109	0.0180	0.0318	0.0108	0.0176	0.0277	0.0473
136	0.0050	0.0079	0.0120	0.0203	0.0063	0.0109	0.0180	0.0318	0.0126	0.0207	0.0325	0.0556
137	0.0059	0.0092	0.0141	0.0238	0.0063	0.0109	0.0180	0.0318	0.0108	0.0176	0.0277	0.0473
138	0.0084	0.0130	0.0198	0.0337	0.0063	0.0109	0.0180	0.0318	0.0108	0.0176	0.0277	0.0473
139	0.0067	0.0105	0.0159	0.0270	0.0063	0.0109	0.0180	0.0318	0.0145	0.0237	0.0373	0.0637
142	0.0044	0.0068	0.0104	0.0177	0.0063	0.0109	0.0180	0.0318	0.0093	0.0152	0.0238	0.0407
143	0.0054	0.0084	0.0128	0.0217	0.0063	0.0109	0.0180	0.0318	0.0108	0.0176	0.0277	0.0473
144	0.0046	0.0072	0.0110	0.0186	0.0063	0.0109	0.0180	0.0318	0.0088	0.0144	0.0226	0.0387
146	0.0053	0.0082	0.0125	0.0212	0.0063	0.0109	0.0180	0.0318	0.0102	0.0167	0.0263	0.0449
147	0.0060	0.0093	0.0142	0.0241	0.0063	0.0109	0.0180	0.0318	0.0126	0.0206	0.0324	0.0554
148	0.0046	0.0071	0.0108	0.0183	0.0063	0.0109	0.0180	0.0318	0.0109	0.0178	0.0279	0.0477
149	0.0057	0.0089	0.0136	0.0230	0.0063	0.0109	0.0180	0.0318	0.0125	0.0204	0.0321	0.0549
151	0.0071	0.0110	0.0168	0.0285	0.0063	0.0109	0.0180	0.0318	0.0124	0.0203	0.0319	0.0545
152	0.0060	0.0093	0.0141	0.0240	0.0063	0.0109	0.0180	0.0318	0.0139	0.0227	0.0357	0.0610
153	0.0042	0.0065	0.0099	0.0168	0.0063	0.0109	0.0180	0.0318	0.0089	0.0146	0.0229	0.0391
154	0.0045	0.0069	0.0106	0.0179	0.0063	0.0109	0.0180	0.0318	0.0108	0.0176	0.0277	0.0473

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
102	0.0134	0.0222	0.0349	0.0558	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
103	0.0132	0.0219	0.0345	0.0551	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
104	0.0120	0.0199	0.0312	0.0499	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
105	0.0142	0.0235	0.0369	0.0590	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
106	0.0169	0.0281	0.0441	0.0705	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
107	0.0169	0.0280	0.0440	0.0702	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
108	0.0155	0.0257	0.0404	0.0646	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
109	0.0174	0.0288	0.0453	0.0724	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
111	0.0131	0.0218	0.0343	0.0548	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
112	0.0162	0.0269	0.0422	0.0674	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
115	0.0157	0.0261	0.0411	0.0656	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
117	0.0150	0.0248	0.0390	0.0623	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
118	0.0190	0.0315	0.0495	0.0791	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
119	0.0162	0.0269	0.0422	0.0674	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
120	0.0148	0.0246	0.0386	0.0617	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
122	0.0181	0.0300	0.0471	0.0753	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
125	0.0156	0.0259	0.0407	0.0650	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
126	0.0163	0.0271	0.0426	0.0680	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
127	0.0162	0.0269	0.0422	0.0674	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
128	0.0195	0.0324	0.0509	0.0813	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
129	0.0205	0.0340	0.0535	0.0854	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
131	0.0169	0.0280	0.0440	0.0702	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
132	0.0181	0.0300	0.0472	0.0753	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
135	0.0191	0.0316	0.0497	0.0794	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
136	0.0183	0.0303	0.0476	0.0761	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
137	0.0201	0.0333	0.0524	0.0837	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
138	0.0162	0.0269	0.0422	0.0674	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
139	0.0212	0.0351	0.0552	0.0882	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
142	0.0147	0.0243	0.0382	0.0611	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
143	0.0153	0.0254	0.0400	0.0639	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
144	0.0126	0.0209	0.0328	0.0524	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
146	0.0153	0.0253	0.0398	0.0636	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
147	0.0184	0.0305	0.0480	0.0766	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
148	0.0155	0.0257	0.0404	0.0645	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
149	0.0178	0.0296	0.0465	0.0743	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
151	0.0215	0.0356	0.0560	0.0894	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
152	0.0202	0.0336	0.0528	0.0843	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
153	0.0128	0.0212	0.0333	0.0531	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
154	0.0130	0.0216	0.0339	0.0542	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321

INSURANCE SERVICES OFFICE, INC.

(5) Garagekeepers Physical Damage Relativities

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

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

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

For Other Than Collision, the following factors apply:

Direct Primary	1.35
Direct Excess	1.15
Comprehensive	1.20

For Collision, the following factors apply:

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

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

**OHIO (34)
TERRITORY 102**

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					
\$ 365	\$2	\$3	\$4	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 289	\$2	\$3	\$5	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2263	\$18	\$31	\$52	\$94	N/A
– SCHOOL AND CHURCH BUSES					
\$ 201	\$3	\$4	\$7	\$11	N/A
– OTHER BUSES					
\$ 1387	\$13	\$21	\$34	\$58	N/A
– VAN POOLS					
\$ 548	\$4	\$7	\$10	\$18	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 247	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.					

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 386	\$2	\$3	\$4	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 319	\$2	\$3	\$6	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2393	\$19	\$33	\$55	\$100	N/A
– SCHOOL AND CHURCH BUSES					
\$ 212	\$3	\$5	\$7	\$12	N/A
– OTHER BUSES					
\$ 1467	\$13	\$22	\$35	\$60	N/A
– VAN POOLS					
\$ 579	\$5	\$7	\$11	\$19	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 256	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.					

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

**OHIO (34)
TERRITORY 104**

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					
\$ 430	\$2	\$3	\$4	\$7	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 317	\$2	\$3	\$6	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2666	\$21	\$37	\$61	\$111	N/A
– SCHOOL AND CHURCH BUSES					
\$ 237	\$3	\$5	\$7	\$12	N/A
– OTHER BUSES					
\$ 1634	\$13	\$22	\$34	\$58	N/A
– VAN POOLS					
\$ 645	\$5	\$8	\$12	\$21	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 294	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.					

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 322	\$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					
\$ 1996	\$16	\$28	\$46	\$83	N/A
– SCHOOL AND CHURCH BUSES					
\$ 177	\$3	\$4	\$7	\$10	N/A
– OTHER BUSES					
\$ 1224	\$12	\$19	\$30	\$51	N/A
– VAN POOLS					
\$ 483	\$4	\$6	\$9	\$16	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 232	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.					

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

**OHIO (34)
TERRITORY 106**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 255	\$1	\$2	\$3	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 274	\$2	\$3	\$5	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1581	\$12	\$22	\$36	\$66	N/A
– SCHOOL AND CHURCH BUSES					
\$ 140	\$2	\$4	\$6	\$10	N/A
– OTHER BUSES					
\$ 969	\$11	\$18	\$29	\$49	N/A
– VAN POOLS					
\$ 383	\$3	\$5	\$7	\$12	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 178	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.					

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
	Limit Per Person					
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 267	\$1	\$2	\$3	\$4	N/A	
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
\$ 267	\$2	\$3	\$5	\$8	N/A	
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 1655	\$13	\$23	\$38	\$69	N/A	
– SCHOOL AND CHURCH BUSES						
\$ 147	\$2	\$4	\$6	\$10	N/A	
– OTHER BUSES						
\$ 1015	\$12	\$19	\$30	\$52	N/A	
– VAN POOLS						
\$ 401	\$3	\$5	\$7	\$13	N/A	
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 180	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.						

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

**OHIO (34)
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					
\$ 282	\$1	\$2	\$3	\$4	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 337	\$2	\$4	\$6	\$11	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1748	\$14	\$24	\$40	\$73	N/A
– SCHOOL AND CHURCH BUSES					
\$ 155	\$2	\$4	\$6	\$10	N/A
– OTHER BUSES					
\$ 1072	\$11	\$19	\$29	\$50	N/A
– VAN POOLS					
\$ 423	\$3	\$5	\$8	\$14	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 200	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.					

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 241	\$1	\$2	\$3	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 253	\$2	\$3	\$5	\$8	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1494	\$12	\$21	\$34	\$62	N/A
– SCHOOL AND CHURCH BUSES					
\$ 133	\$2	\$4	\$6	\$10	N/A
– OTHER BUSES					
\$ 916	\$11	\$18	\$28	\$48	N/A
– VAN POOLS					
\$ 362	\$3	\$4	\$7	\$12	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 171	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.					

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

**OHIO (34)
TERRITORY 111**

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					
\$ 368	\$2	\$3	\$4	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 329	\$2	\$4	\$6	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2282	\$18	\$31	\$52	\$95	N/A
– SCHOOL AND CHURCH BUSES					
\$ 202	\$3	\$4	\$7	\$11	N/A
– OTHER BUSES					
\$ 1398	\$13	\$21	\$33	\$57	N/A
– VAN POOLS					
\$ 552	\$4	\$7	\$10	\$18	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 255	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.					

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 384	\$2	\$3	\$5	\$8	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 336	\$2	\$4	\$6	\$11	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2381	\$19	\$33	\$54	\$99	N/A
– SCHOOL AND CHURCH BUSES					
\$ 211	\$3	\$6	\$9	\$14	N/A
– OTHER BUSES					
\$ 1459	\$14	\$23	\$36	\$61	N/A
– VAN POOLS					
\$ 576	\$4	\$7	\$11	\$18	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.					

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

**OHIO (34)
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					
\$ 300	\$1	\$2	\$3	\$5	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 307	\$2	\$3	\$6	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1860	\$15	\$26	\$42	\$77	N/A
– SCHOOL AND CHURCH BUSES					
\$ 165	\$3	\$4	\$7	\$11	N/A
– OTHER BUSES					
\$ 1140	\$12	\$20	\$32	\$54	N/A
– VAN POOLS					
\$ 450	\$4	\$5	\$8	\$14	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 199	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.					

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 312	\$1	\$2	\$3	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 264	\$2	\$3	\$5	\$8	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1934	\$15	\$27	\$44	\$80	N/A
– SCHOOL AND CHURCH BUSES					
\$ 172	\$3	\$4	\$7	\$11	N/A
– OTHER BUSES					
\$ 1186	\$13	\$21	\$32	\$56	N/A
– VAN POOLS					
\$ 468	\$4	\$6	\$9	\$15	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 209	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.					

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

**OHIO (34)
TERRITORY 118**

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					
\$ 216	\$1	\$2	\$3	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 267	\$2	\$3	\$5	\$8	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1339	\$10	\$18	\$31	\$56	N/A
– SCHOOL AND CHURCH BUSES					
\$ 119	\$2	\$4	\$6	\$9	N/A
– OTHER BUSES					
\$ 821	\$11	\$18	\$28	\$48	N/A
– VAN POOLS					
\$ 324	\$3	\$4	\$6	\$10	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 149	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.					

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 232	\$1	\$2	\$3	\$5	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 291	\$2	\$3	\$5	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1438	\$11	\$20	\$33	\$60	N/A
– SCHOOL AND CHURCH BUSES					
\$ 128	\$2	\$3	\$5	\$9	N/A
– OTHER BUSES					
\$ 882	\$10	\$16	\$24	\$42	N/A
– VAN POOLS					
\$ 348	\$3	\$4	\$6	\$11	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 154	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.					

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

**OHIO (34)
TERRITORY 120**

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					
\$ 322	\$2	\$3	\$4	\$7	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 269	\$2	\$3	\$5	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1996	\$16	\$28	\$46	\$83	N/A
– SCHOOL AND CHURCH BUSES					
\$ 177	\$3	\$4	\$7	\$11	N/A
– OTHER BUSES					
\$ 1224	\$12	\$20	\$32	\$55	N/A
– VAN POOLS					
\$ 483	\$4	\$6	\$9	\$16	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.					

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 254	\$2	\$3	\$4	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 250	\$2	\$3	\$5	\$8	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1575	\$12	\$22	\$36	\$66	N/A
– SCHOOL AND CHURCH BUSES					
\$ 140	\$3	\$4	\$7	\$11	N/A
– OTHER BUSES					
\$ 965	\$12	\$20	\$31	\$54	N/A
– VAN POOLS					
\$ 381	\$3	\$5	\$7	\$12	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 163	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.					

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

**OHIO (34)
TERRITORY 125**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 284	\$1	\$2	\$3	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 255	\$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	\$2	\$4	\$6	\$10	N/A
– OTHER BUSES					
\$ 1079	\$12	\$19	\$30	\$51	N/A
– VAN POOLS					
\$ 426	\$3	\$5	\$8	\$14	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 202	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.					

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 270	\$1	\$2	\$3	\$5	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 317	\$2	\$3	\$6	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1674	\$13	\$23	\$38	\$70	N/A
– SCHOOL AND CHURCH BUSES					
\$ 149	\$2	\$4	\$6	\$10	N/A
– OTHER BUSES					
\$ 1026	\$12	\$19	\$30	\$52	N/A
– VAN POOLS					
\$ 405	\$3	\$5	\$7	\$13	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 186	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.					

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

**OHIO (34)
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					
\$ 239	\$1	\$2	\$3	\$5	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 331	\$2	\$4	\$6	\$11	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1482	\$12	\$20	\$34	\$62	N/A
– SCHOOL AND CHURCH BUSES					
\$ 131	\$2	\$4	\$6	\$9	N/A
– OTHER BUSES					
\$ 908	\$10	\$16	\$25	\$43	N/A
– VAN POOLS					
\$ 359	\$3	\$4	\$7	\$12	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 169	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.					

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 195	\$1	\$2	\$3	\$5	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 216	\$1	\$2	\$4	\$7	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1209	\$9	\$17	\$28	\$50	N/A
– SCHOOL AND CHURCH BUSES					
\$ 107	\$2	\$3	\$5	\$9	N/A
– OTHER BUSES					
\$ 741	\$10	\$17	\$26	\$45	N/A
– VAN POOLS					
\$ 293	\$2	\$4	\$5	\$9	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 144	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.					

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

**OHIO (34)
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					
\$ 196	\$1	\$2	\$3	\$5	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 184	\$1	\$2	\$3	\$6	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1215	\$9	\$17	\$28	\$51	N/A
– SCHOOL AND CHURCH BUSES					
\$ 108	\$2	\$4	\$6	\$9	N/A
– OTHER BUSES					
\$ 745	\$8	\$13	\$21	\$35	N/A
– VAN POOLS					
\$ 294	\$2	\$4	\$5	\$9	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 132	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.					

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 264	\$1	\$2	\$3	\$4	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 219	\$1	\$2	\$4	\$7	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1637	\$13	\$23	\$37	\$68	N/A
– SCHOOL AND CHURCH BUSES					
\$ 145	\$2	\$4	\$6	\$10	N/A
– OTHER BUSES					
\$ 1003	\$12	\$19	\$30	\$51	N/A
– VAN POOLS					
\$ 396	\$3	\$5	\$7	\$13	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 180	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.					

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

**OHIO (34)
TERRITORY 132**

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					
\$ 225	\$1	\$2	\$3	\$5	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 202	\$1	\$2	\$4	\$6	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1395	\$11	\$19	\$32	\$58	N/A
– SCHOOL AND CHURCH BUSES					
\$ 124	\$2	\$4	\$6	\$9	N/A
– OTHER BUSES					
\$ 855	\$10	\$17	\$26	\$45	N/A
– VAN POOLS					
\$ 338	\$3	\$4	\$6	\$11	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 158	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.					

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 216	\$1	\$2	\$3	\$5	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 279	\$2	\$3	\$5	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1339	\$10	\$18	\$31	\$56	N/A
– SCHOOL AND CHURCH BUSES					
\$ 119	\$2	\$4	\$6	\$9	N/A
– OTHER BUSES					
\$ 821	\$9	\$14	\$23	\$39	N/A
– VAN POOLS					
\$ 324	\$3	\$4	\$6	\$10	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 150	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.					

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

**OHIO (34)
TERRITORY 136**

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					
\$ 217	\$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					
\$ 1345	\$10	\$19	\$31	\$56	N/A
– SCHOOL AND CHURCH BUSES					
\$ 119	\$2	\$4	\$6	\$9	N/A
– OTHER BUSES					
\$ 825	\$10	\$17	\$27	\$46	N/A
– VAN POOLS					
\$ 326	\$3	\$4	\$6	\$10	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 158	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.					

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 201	\$1	\$2	\$3	\$5	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 227	\$1	\$2	\$4	\$7	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1246	\$10	\$17	\$28	\$52	N/A
– SCHOOL AND CHURCH BUSES					
\$ 111	\$2	\$4	\$6	\$9	N/A
– OTHER BUSES					
\$ 764	\$8	\$13	\$21	\$36	N/A
– VAN POOLS					
\$ 302	\$2	\$4	\$6	\$10	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 138	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.					

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

**OHIO (34)
TERRITORY 138**

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					
\$ 169	\$1	\$2	\$3	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 276	\$2	\$3	\$5	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1048	\$8	\$14	\$24	\$44	N/A
– SCHOOL AND CHURCH BUSES					
\$ 93	\$2	\$3	\$4	\$6	N/A
– OTHER BUSES					
\$ 642	\$7	\$11	\$18	\$30	N/A
– VAN POOLS					
\$ 254	\$2	\$3	\$5	\$8	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 114	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.					

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 195	\$1	\$2	\$3	\$5	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 223	\$1	\$2	\$4	\$7	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1209	\$9	\$17	\$28	\$50	N/A
– SCHOOL AND CHURCH BUSES					
\$ 107	\$2	\$4	\$6	\$9	N/A
– OTHER BUSES					
\$ 741	\$11	\$18	\$28	\$47	N/A
– VAN POOLS					
\$ 293	\$2	\$4	\$5	\$9	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 129	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.					

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

**OHIO (34)
TERRITORY 142**

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					
\$ 307	\$1	\$2	\$3	\$5	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 301	\$2	\$3	\$5	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1903	\$15	\$26	\$43	\$79	N/A
– SCHOOL AND CHURCH BUSES					
\$ 169	\$2	\$4	\$6	\$10	N/A
– OTHER BUSES					
\$ 1167	\$11	\$18	\$28	\$47	N/A
– VAN POOLS					
\$ 461	\$4	\$6	\$9	\$15	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.					

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 303	\$2	\$3	\$4	\$7	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 322	\$2	\$4	\$6	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1879	\$15	\$26	\$43	\$78	N/A
– SCHOOL AND CHURCH BUSES					
\$ 167	\$3	\$4	\$7	\$11	N/A
– OTHER BUSES					
\$ 1151	\$12	\$20	\$32	\$54	N/A
– VAN POOLS					
\$ 455	\$4	\$5	\$8	\$15	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.					

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

**OHIO (34)
TERRITORY 144**

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					
\$ 406	\$2	\$3	\$4	\$8	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 370	\$2	\$4	\$7	\$12	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2517	\$20	\$35	\$57	\$105	N/A
– SCHOOL AND CHURCH BUSES					
\$ 223	\$3	\$5	\$7	\$12	N/A
– OTHER BUSES					
\$ 1543	\$14	\$22	\$35	\$60	N/A
– VAN POOLS					
\$ 609	\$5	\$7	\$11	\$20	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 275	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.					

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 284	\$2	\$3	\$4	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 282	\$2	\$3	\$5	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1761	\$14	\$24	\$40	\$73	N/A
– SCHOOL AND CHURCH BUSES					
\$ 156	\$2	\$4	\$6	\$10	N/A
– OTHER BUSES					
\$ 1079	\$11	\$18	\$28	\$48	N/A
– VAN POOLS					
\$ 426	\$3	\$5	\$8	\$14	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 208	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.					

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

**OHIO (34)
TERRITORY 147**

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					
\$ 237	\$1	\$2	\$3	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 245	\$2	\$3	\$4	\$8	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1469	\$11	\$20	\$33	\$61	N/A
– SCHOOL AND CHURCH BUSES					
\$ 130	\$2	\$4	\$6	\$10	N/A
– OTHER BUSES					
\$ 901	\$11	\$19	\$29	\$50	N/A
– VAN POOLS					
\$ 356	\$3	\$4	\$7	\$11	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 158	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.					

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 311	\$1	\$2	\$3	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 255	\$2	\$3	\$5	\$8	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1928	\$15	\$27	\$44	\$80	N/A
– SCHOOL AND CHURCH BUSES					
\$ 171	\$3	\$4	\$7	\$11	N/A
– OTHER BUSES					
\$ 1182	\$13	\$21	\$33	\$56	N/A
– VAN POOLS					
\$ 467	\$4	\$6	\$9	\$15	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 203	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.					

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

**OHIO (34)
TERRITORY 149**

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					
\$ 241	\$1	\$2	\$3	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 277	\$2	\$3	\$5	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1494	\$12	\$21	\$34	\$62	N/A
– SCHOOL AND CHURCH BUSES					
\$ 133	\$2	\$4	\$6	\$10	N/A
– OTHER BUSES					
\$ 916	\$11	\$19	\$29	\$50	N/A
– VAN POOLS					
\$ 362	\$3	\$4	\$7	\$12	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 164	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.					

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 177	\$1	\$2	\$3	\$5	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 148	\$1	\$2	\$3	\$5	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1097	\$9	\$15	\$25	\$46	N/A
– SCHOOL AND CHURCH BUSES					
\$ 97	\$2	\$3	\$5	\$9	N/A
– OTHER BUSES					
\$ 673	\$8	\$14	\$21	\$37	N/A
– VAN POOLS					
\$ 266	\$2	\$3	\$5	\$9	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 126	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.					

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

**OHIO (34)
TERRITORY 152**

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					
\$ 199	\$1	\$2	\$3	\$5	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 202	\$1	\$2	\$4	\$6	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1234	\$10	\$17	\$28	\$51	N/A
– SCHOOL AND CHURCH BUSES					
\$ 109	\$2	\$4	\$6	\$9	N/A
– OTHER BUSES					
\$ 756	\$11	\$17	\$27	\$46	N/A
– VAN POOLS					
\$ 299	\$2	\$4	\$6	\$10	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 136	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.					

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 352	\$1	\$2	\$3	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 305	\$2	\$3	\$5	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2182	\$17	\$30	\$50	\$91	N/A
– SCHOOL AND CHURCH BUSES					
\$ 194	\$2	\$4	\$6	\$10	N/A
– OTHER BUSES					
\$ 1338	\$12	\$20	\$31	\$52	N/A
– VAN POOLS					
\$ 528	\$4	\$6	\$10	\$17	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 269	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.					

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

**OHIO (34)
TERRITORY 154**

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					
\$ 383	\$2	\$3	\$4	\$7	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 301	\$2	\$3	\$5	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2375	\$19	\$33	\$54	\$99	N/A
– SCHOOL AND CHURCH BUSES					
\$ 211	\$3	\$5	\$7	\$11	N/A
– OTHER BUSES					
\$ 1455	\$16	\$26	\$40	\$69	N/A
– VAN POOLS					
\$ 575	\$4	\$7	\$11	\$18	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 264	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.					

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 53	\$ 67	\$ 196
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 60	\$ 76	\$ 263
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 54	\$ 68	\$ 249
– SCHOOL AND CHURCH BUSES			
	\$ 37	\$ 47	\$ 127
– OTHER BUSES			
	\$ 37	\$ 47	\$ 127
– VAN POOLS			
	\$ 54	\$ 68	\$ 249
<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. 			

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

**OHIO (34)
TERRITORY 103**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 76	\$ 96	\$ 214
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 65	\$ 82	\$ 312
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 78	\$ 98	\$ 272
– SCHOOL AND CHURCH BUSES			
	\$ 53	\$ 67	\$ 139
– OTHER BUSES			
	\$ 53	\$ 67	\$ 139
– VAN POOLS			
	\$ 78	\$ 98	\$ 272
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 62	\$ 78	\$ 195
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 59	\$ 74	\$ 294
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 63	\$ 80	\$ 248
– SCHOOL AND CHURCH BUSES			
	\$ 43	\$ 55	\$ 127
– OTHER BUSES			
	\$ 43	\$ 55	\$ 127
– VAN POOLS			
	\$ 63	\$ 80	\$ 248
<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. 			

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

**OHIO (34)
TERRITORY 105**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 55	\$ 69	\$ 189
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 51	\$ 64	\$ 287
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 56	\$ 70	\$ 240
– SCHOOL AND CHURCH BUSES			
	\$ 39	\$ 48	\$ 123
– OTHER BUSES			
	\$ 39	\$ 48	\$ 123
– VAN POOLS			
	\$ 56	\$ 70	\$ 240
<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. 			

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 55	\$ 69	\$ 150
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 48	\$ 60	\$ 257
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 56	\$ 70	\$ 191
– SCHOOL AND CHURCH BUSES			
	\$ 39	\$ 48	\$ 98
– OTHER BUSES			
	\$ 39	\$ 48	\$ 98
– VAN POOLS			
	\$ 56	\$ 70	\$ 191
<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. 			

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

**OHIO (34)
TERRITORY 107**

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	\$ 82	\$ 159
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 58	\$ 73	\$ 260
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 66	\$ 84	\$ 202
– SCHOOL AND CHURCH BUSES			
	\$ 46	\$ 57	\$ 103
– OTHER BUSES			
	\$ 46	\$ 57	\$ 103
– VAN POOLS			
	\$ 66	\$ 84	\$ 202
<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. 			

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 63	\$ 80	\$ 171
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 60	\$ 76	\$ 266
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 64	\$ 82	\$ 217
– SCHOOL AND CHURCH BUSES			
	\$ 44	\$ 56	\$ 111
– OTHER BUSES			
	\$ 44	\$ 56	\$ 111
– VAN POOLS			
	\$ 64	\$ 82	\$ 217
<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. 			

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

**OHIO (34)
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			
	\$ 66	\$ 83	\$ 175
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 58	\$ 73	\$ 219
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 67	\$ 85	\$ 222
– SCHOOL AND CHURCH BUSES			
	\$ 46	\$ 58	\$ 114
– OTHER BUSES			
	\$ 46	\$ 58	\$ 114
– VAN POOLS			
	\$ 67	\$ 85	\$ 222
<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. 			

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 89	\$ 113	\$ 199
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 113	\$ 143	\$ 282
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 91	\$ 115	\$ 253
– SCHOOL AND CHURCH BUSES			
	\$ 62	\$ 79	\$ 129
– OTHER BUSES			
	\$ 62	\$ 79	\$ 129
– VAN POOLS			
	\$ 91	\$ 115	\$ 253
<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. 			

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

**OHIO (34)
TERRITORY 112**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 88	\$ 111	\$ 174
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 142	\$ 179	\$ 306
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 90	\$ 113	\$ 221
– SCHOOL AND CHURCH BUSES			
	\$ 62	\$ 78	\$ 113
– OTHER BUSES			
	\$ 62	\$ 78	\$ 113
– VAN POOLS			
	\$ 90	\$ 113	\$ 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. 			

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 55	\$ 70	\$ 233
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 49	\$ 62	\$ 268
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 56	\$ 71	\$ 296
– SCHOOL AND CHURCH BUSES			
	\$ 39	\$ 49	\$ 151
– OTHER BUSES			
	\$ 39	\$ 49	\$ 151
– VAN POOLS			
	\$ 56	\$ 71	\$ 296
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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

**OHIO (34)
TERRITORY 117**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 70	\$ 88	\$ 183
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 56	\$ 71	\$ 249
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 71	\$ 90	\$ 232
– SCHOOL AND CHURCH BUSES			
	\$ 49	\$ 62	\$ 119
– OTHER BUSES			
	\$ 49	\$ 62	\$ 119
– VAN POOLS			
	\$ 71	\$ 90	\$ 232
<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. 			

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 70	\$ 89	\$ 180
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 64	\$ 81	\$ 271
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 71	\$ 91	\$ 229
– SCHOOL AND CHURCH BUSES			
	\$ 49	\$ 62	\$ 117
– OTHER BUSES			
	\$ 49	\$ 62	\$ 117
– VAN POOLS			
	\$ 71	\$ 91	\$ 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. 			

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

**OHIO (34)
TERRITORY 119**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 57	\$ 72	\$ 149
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 57	\$ 72	\$ 291
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 58	\$ 73	\$ 189
– SCHOOL AND CHURCH BUSES			
	\$ 40	\$ 50	\$ 97
– OTHER BUSES			
	\$ 40	\$ 50	\$ 97
– VAN POOLS			
	\$ 58	\$ 73	\$ 189
<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. 			

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 71	\$ 90	\$ 203
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 61	\$ 77	\$ 275
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 72	\$ 92	\$ 258
– SCHOOL AND CHURCH BUSES			
	\$ 50	\$ 63	\$ 132
– OTHER BUSES			
	\$ 50	\$ 63	\$ 132
– VAN POOLS			
	\$ 72	\$ 92	\$ 258
<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. 			

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

**OHIO (34)
TERRITORY 122**

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	\$ 81	\$ 193
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 59	\$ 75	\$ 254
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 65	\$ 83	\$ 245
– SCHOOL AND CHURCH BUSES			
	\$ 45	\$ 57	\$ 125
– OTHER BUSES			
	\$ 45	\$ 57	\$ 125
– VAN POOLS			
	\$ 65	\$ 83	\$ 245
<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. 			

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 67	\$ 84	\$ 158
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 55	\$ 69	\$ 231
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 68	\$ 86	\$ 201
– SCHOOL AND CHURCH BUSES			
	\$ 47	\$ 59	\$ 103
– OTHER BUSES			
	\$ 47	\$ 59	\$ 103
– VAN POOLS			
	\$ 68	\$ 86	\$ 201
<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. 			

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

**OHIO (34)
TERRITORY 126**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 58	\$ 73	\$ 144
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 49	\$ 62	\$ 234
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 59	\$ 74	\$ 183
– SCHOOL AND CHURCH BUSES			
	\$ 41	\$ 51	\$ 94
– OTHER BUSES			
	\$ 41	\$ 51	\$ 94
– VAN POOLS			
	\$ 59	\$ 74	\$ 183
<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. 			

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 59	\$ 75	\$ 162
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 52	\$ 66	\$ 333
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 60	\$ 77	\$ 206
– SCHOOL AND CHURCH BUSES			
	\$ 41	\$ 53	\$ 105
– OTHER BUSES			
	\$ 41	\$ 53	\$ 105
– VAN POOLS			
	\$ 60	\$ 77	\$ 206
<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. 			

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

**OHIO (34)
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			
	\$ 63	\$ 79	\$ 172
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 66	\$ 83	\$ 223
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 64	\$ 81	\$ 218
– SCHOOL AND CHURCH BUSES			
	\$ 44	\$ 55	\$ 112
– OTHER BUSES			
	\$ 44	\$ 55	\$ 112
– VAN POOLS			
	\$ 64	\$ 81	\$ 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. 			

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 59	\$ 74	\$ 160
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 55	\$ 70	\$ 234
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 60	\$ 75	\$ 203
– SCHOOL AND CHURCH BUSES			
	\$ 41	\$ 52	\$ 104
– OTHER BUSES			
	\$ 41	\$ 52	\$ 104
– VAN POOLS			
	\$ 60	\$ 75	\$ 203
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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

**OHIO (34)
TERRITORY 131**

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			
	\$ 59	\$ 74	\$ 175
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 59	\$ 74	\$ 302
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 60	\$ 75	\$ 222
– SCHOOL AND CHURCH BUSES			
	\$ 41	\$ 52	\$ 114
– OTHER BUSES			
	\$ 41	\$ 52	\$ 114
– VAN POOLS			
	\$ 60	\$ 75	\$ 222
<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. 			

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks	\$ 67	\$ 84	\$ 162
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 74	\$ 93	\$ 224
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 68	\$ 86	\$ 206
– SCHOOL AND CHURCH BUSES			
	\$ 47	\$ 59	\$ 105
– OTHER BUSES			
	\$ 47	\$ 59	\$ 105
– VAN POOLS			
	\$ 68	\$ 86	\$ 206
<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. 			

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

**OHIO (34)
TERRITORY 135**

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	\$ 90	\$ 168
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 82	\$ 104	\$ 243
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 72	\$ 92	\$ 213
– SCHOOL AND CHURCH BUSES			
	\$ 50	\$ 63	\$ 109
– OTHER BUSES			
	\$ 50	\$ 63	\$ 109
– VAN POOLS			
	\$ 72	\$ 92	\$ 213
<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. 			

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 89	\$ 112	\$ 190
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 97	\$ 123	\$ 227
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 91	\$ 114	\$ 241
– SCHOOL AND CHURCH BUSES			
	\$ 62	\$ 78	\$ 124
– OTHER BUSES			
	\$ 62	\$ 78	\$ 124
– VAN POOLS			
	\$ 91	\$ 114	\$ 241
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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

**OHIO (34)
TERRITORY 137**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 67	\$ 85	\$ 230
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 70	\$ 89	\$ 243
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 68	\$ 87	\$ 292
– SCHOOL AND CHURCH BUSES			
	\$ 47	\$ 60	\$ 150
– OTHER BUSES			
	\$ 47	\$ 60	\$ 150
– VAN POOLS			
	\$ 68	\$ 87	\$ 292
<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. 			

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 62	\$ 78	\$ 151
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 74	\$ 93	\$ 282
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 63	\$ 80	\$ 192
– SCHOOL AND CHURCH BUSES			
	\$ 43	\$ 55	\$ 98
– OTHER BUSES			
	\$ 43	\$ 55	\$ 98
– VAN POOLS			
	\$ 63	\$ 80	\$ 192
<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. 			

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

**OHIO (34)
TERRITORY 139**

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	\$ 80	\$ 188
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 73	\$ 92	\$ 218
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 64	\$ 82	\$ 239
– SCHOOL AND CHURCH BUSES			
	\$ 44	\$ 56	\$ 122
– OTHER BUSES			
	\$ 44	\$ 56	\$ 122
– VAN POOLS			
	\$ 64	\$ 82	\$ 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. 			

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 61	\$ 77	\$ 199
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 71	\$ 90	\$ 272
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 62	\$ 79	\$ 253
– SCHOOL AND CHURCH BUSES			
	\$ 43	\$ 54	\$ 129
– OTHER BUSES			
	\$ 43	\$ 54	\$ 129
– VAN POOLS			
	\$ 62	\$ 79	\$ 253
<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. 			

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

**OHIO (34)
TERRITORY 143**

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	\$ 76	\$ 191
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 65	\$ 82	\$ 238
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 61	\$ 78	\$ 243
– SCHOOL AND CHURCH BUSES			
	\$ 42	\$ 53	\$ 124
– OTHER BUSES			
	\$ 42	\$ 53	\$ 124
– VAN POOLS			
	\$ 61	\$ 78	\$ 243
<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. 			

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 74	\$ 94	\$ 196
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 69	\$ 87	\$ 228
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 75	\$ 96	\$ 249
– SCHOOL AND CHURCH BUSES			
	\$ 52	\$ 66	\$ 127
– OTHER BUSES			
	\$ 52	\$ 66	\$ 127
– VAN POOLS			
	\$ 75	\$ 96	\$ 249
<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. 			

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

**OHIO (34)
TERRITORY 146**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 58	\$ 73	\$ 194
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 59	\$ 75	\$ 250
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 59	\$ 74	\$ 246
– SCHOOL AND CHURCH BUSES			
	\$ 41	\$ 51	\$ 126
– OTHER BUSES			
	\$ 41	\$ 51	\$ 126
– VAN POOLS			
	\$ 59	\$ 74	\$ 246
<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. 			

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 74	\$ 94	\$ 169
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 51	\$ 65	\$ 240
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 75	\$ 96	\$ 215
– SCHOOL AND CHURCH BUSES			
	\$ 52	\$ 66	\$ 110
– OTHER BUSES			
	\$ 52	\$ 66	\$ 110
– VAN POOLS			
	\$ 75	\$ 96	\$ 215
<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. 			

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

**OHIO (34)
TERRITORY 148**

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			
	\$ 70	\$ 89	\$ 200
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 76	\$ 96	\$ 278
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 71	\$ 91	\$ 254
– SCHOOL AND CHURCH BUSES			
	\$ 49	\$ 62	\$ 130
– OTHER BUSES			
	\$ 49	\$ 62	\$ 130
– VAN POOLS			
	\$ 71	\$ 91	\$ 254
<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. 			

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 61	\$ 77	\$ 183
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 62	\$ 78	\$ 253
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 62	\$ 79	\$ 232
– SCHOOL AND CHURCH BUSES			
	\$ 43	\$ 54	\$ 119
– OTHER BUSES			
	\$ 43	\$ 54	\$ 119
– VAN POOLS			
	\$ 62	\$ 79	\$ 232
<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. 			

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

**OHIO (34)
TERRITORY 151**

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			
	\$ 89	\$ 112	\$ 191
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 81	\$ 102	\$ 235
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 91	\$ 114	\$ 243
– SCHOOL AND CHURCH BUSES			
	\$ 62	\$ 78	\$ 124
– OTHER BUSES			
	\$ 62	\$ 78	\$ 124
– VAN POOLS			
	\$ 91	\$ 114	\$ 243
<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. 			

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 71	\$ 90	\$ 191
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 83	\$ 105	\$ 224
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 72	\$ 92	\$ 243
– SCHOOL AND CHURCH BUSES			
	\$ 50	\$ 63	\$ 124
– OTHER BUSES			
	\$ 50	\$ 63	\$ 124
– VAN POOLS			
	\$ 72	\$ 92	\$ 243
<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. 			

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

**OHIO (34)
TERRITORY 153**

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			
	\$ 61	\$ 77	\$ 174
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 49	\$ 62	\$ 268
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 62	\$ 79	\$ 221
– SCHOOL AND CHURCH BUSES			
	\$ 43	\$ 54	\$ 113
– OTHER BUSES			
	\$ 43	\$ 54	\$ 113
– VAN POOLS			
	\$ 62	\$ 79	\$ 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. 			

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 84	\$ 106	\$ 163
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 89	\$ 113	\$ 208
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 86	\$ 108	\$ 207
– SCHOOL AND CHURCH BUSES			
	\$ 59	\$ 74	\$ 106
– OTHER BUSES			
	\$ 59	\$ 74	\$ 106
– VAN POOLS			
	\$ 86	\$ 108	\$ 207
<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. 			

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

OHIO (34)

49. AUTO DEALERS – PREMIUM DEVELOPMENT

FIRE
\$ 0.02

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
102,106,120	\$ 0.12	\$ 0.13	\$ 0.08
111,112,125,126, 144,146,147,153, 154	0.22	0.28	0.08
ALL OTHER	0.08	0.12	0.08
* Theft is subject to a \$100 per car/\$500 per occurrence deductible. See Rule 98. for additional deductible options.			

SPECIFIED CAUSES OF LOSS*					
Territory Code	Personal Auto Type Vehicles			Miscellaneous Type Vehicles	
	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings	Open Lots
102,106,120	\$ 0.18	\$ 0.19	\$ 0.21	\$ 0.16	\$ 0.18
111,112,125,126, 144,146,147,153, 154	0.30	0.33	0.37	0.16	0.18
ALL OTHER	0.18	0.18	0.19	0.16	0.18
* 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
102,106,120	\$ 0.16	\$ 0.18	\$ 0.19	\$ 0.15	\$ 0.16
111,112,125,126, 144,146,147,153, 154	0.28	0.30	0.35	0.15	0.16
ALL OTHER	0.15	0.18	0.16	0.15	0.16
* Theft is subject to a \$100 per car/\$500 per occurrence deductible. See Rule 98. for additional deductible options.					

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

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

COMPREHENSIVE*				
Territory Code	Personal Auto Type Vehicles			Miscellaneous Type Vehicles
	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings And Open Lots
102,106,120	\$ 0.21	\$ 0.24	\$ 0.27	\$ 0.22
111,112,125,126, 144,146,147,153, 154	0.34	0.37	0.42	0.22
ALL OTHER	0.19	0.22	0.24	0.22
* Theft and Mischief or Vandalism are subject to a \$100 per car/\$500 per occurrence deductible. See Rule 98. for additional deductible options.				

BLANKET COLLISION			
	<ul style="list-style-type: none"> • Reporting Form – Inventory Value • Non-Reporting Form – Limit of Insurance 		
Deductible	First \$ 50,000 And Under	\$ 50,001 To \$ 100,000	Over \$ 100,000
\$100	\$ 1.06	\$ 0.40	\$ 0.18
\$250	0.65	0.26	0.12
See Rule 98. for additional deductible options.			

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

OHIO (34)

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	\$ 17	\$ 23	\$ 20	\$ 28
7,500	20	27	24	32
9,000	23	31	27	37
12,000	28	38	34	45
15,000	33	45	40	53
18,000	37	50	44	60
22,500	45	60	53	72
30,000	56	75	67	90
37,500	66	89	79	107
45,000	75	101	90	122
60,000	93	125	111	150
75,000	109	147	131	177
90,000	126	170	151	204
120,000	155	209	186	251
150,000	182	245	218	294
180,000	209	283	251	339
225,000	252	340	302	408
300,000	319	430	382	516
375,000	386	521	463	625
450,000	452	610	543	733
600,000	579	781	695	938
750,000	702	947	842	1137
900,000	821	1109	986	1330
1,200,000	1048	1414	1257	1697
1,500,000	1251	1689	1501	2027
2,000,000	1416	1911	1699	2294
2,500,000	1542	2082	1850	2498
Over 2,500,000	Refer to Company			
Direct Coverage (Excess)				
Specified Causes Of Loss – Multiply the Legal Liability premium by 1.15.				
Comprehensive – Multiply the Legal Liability premium by 1.15.				
* Theft and Mischief or Vandalism are subject to a \$100 per car/\$500 per occurrence deductible. See Rule 98. for additional deductible options.				

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

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

GARAGEKEEPERS' – COLLISION						
Maximum Limit Of Liability	Deductibles					
	\$ 100		\$ 250		\$ 500	
	Legal Liability	Direct (Primary)	Legal Liability	Direct (Primary)	Legal Liability	Direct (Primary)
\$ 6,000	\$ 25	\$ 34	\$ 16	\$ 22	\$ 13	\$ 17
7,500	29	39	19	25	15	20
9,000	33	45	21	29	17	22
12,000	42	57	27	37	21	28
15,000	50	68	33	44	25	34
18,000	59	80	39	52	30	40
22,500	70	94	45	61	35	47
30,000	90	121	58	79	45	60
37,500	105	142	68	92	53	71
45,000	119	160	77	104	59	80
60,000	149	201	97	131	74	100
75,000	179	242	116	157	90	121
90,000	205	277	133	180	103	139
120,000	257	346	167	225	128	173
150,000	308	416	200	270	154	208
180,000	355	480	231	312	178	240
225,000	425	574	276	373	213	287
300,000	541	730	351	475	270	365
375,000	655	885	426	575	328	442
450,000	769	1037	500	674	384	519
600,000	992	1339	645	870	496	670
750,000	1212	1636	788	1063	606	818
900,000	1419	1915	922	1245	709	957
1,200,000	1804	2435	1173	1583	902	1218
1,500,000	2163	2920	1406	1898	1082	1460
2,000,000	2469	3332	1605	2166	1234	1666
2,500,000	2690	3631	1748	2360	1345	1815
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 – Ohio

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 Ohio

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 – Ohio

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 – Ohio

Ohio 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>
Ohio Claim Cost Trends		
Bodily Injury (\$100,000 Limit)	+3.3%	-1.2%
Property Damage (\$100,000 Limit)	+4.8%	+3.0%
Credibility-Weighted Claim Cost Trends		
Bodily Injury (\$100,000 Limit)	+5.6%	+4.1%
Property Damage (\$100,000 Limit)	+5.0%	+3.8%
Selected Claim Frequency Trends		
Trucks, Tractors & Trailers		
Bodily Injury	0.0%	0.0%
Property Damage	0.0%	0.0%
Private Passenger Types		
Bodily Injury	0.0%	0.0%
Property Damage	0.0%	0.0%
Selected Pure Premium Trends		
Trucks, Tractors & Trailers		
Bodily Injury (\$100,000 Limit)	+5.6%	+4.1%
Property Damage (\$100,000 Limit)	+5.0%	+3.8%
Private Passenger Types		
Bodily Injury (\$100,000 Limit)	+5.6%	+4.1%
Property Damage (\$100,000 Limit)	+5.0%	+3.8%

Ohio bodily injury severity trend receives 5% weight when combined with multistate trend in the filing, property damage trend receives 40% weight.

If the prior trends were used to calculate the indicated changes in this document, the Truck, Tractors & Trailers Liability indication would have been +0.5% rather than +5.4%. For the Private Passenger Types coverage, the indication would have been +1.2% instead of +6.1%.

Supplementary Information – Ohio

Physical Damage Loss Trend

		Current Trends Data through 6/30/2019	Previous Trends Data through 6/30/2018
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 Data through 6/30/2019	Previous Trends Data through 6/30/2018
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 +4.8%, instead of +2.4%, and +7.5%, instead of +6.3%, respectively.

The loss trend has decreased by 0.5 points for Trucks, Tractors & Trailers collision and for Private Passenger Types collision. The OCN trend has remained the same for Trucks, Tractors, & Trailers collision and Private Passenger Types collision. If the prior loss and OCN trends were used, the Trucks, Tractors & Trailers and Private Passenger Types collision indications in this document would have been +2.4%, instead of +0.6%, and +3.5%, instead of +1.8%, respectively.

For Auto Dealers, using the prior year's loss trend would have resulted in indications of +13.9% for OTC (compared to the current +12.2% indication), and +14.3% for collision (compared to the current +12.3% indication). For Garage Keepers, using the prior year's loss trend would have resulted in indications of +14.8% for the OTC (compared to the current +13.1% indication) and +16.7% for collision (compared to the current +14.7% indication).

Supplementary Information – Ohio

Loss Development

Methodology

For the Trucks, Tractors & Trailers and Private Passenger Types Liability coverages, we continue to employ a credibility-weighted combination of Ohio 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	1.169	1.180
15 to Ultimate	1.320	1.337
Trucks, Tractors and Trailers PD		
39 to Ultimate	1.005	1.004
27 to Ultimate	1.014	1.013
15 to Ultimate	1.029	1.032
Private Passenger Types BI		
39 to Ultimate	1.071	1.068
27 to Ultimate	1.180	1.165
15 to Ultimate	1.312	1.308
Private Passenger Types PD		
39 to Ultimate	1.004	1.004
27 to Ultimate	1.009	1.011
15 to Ultimate	1.024	1.026

Supplementary Information – Ohio

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 +4.5% is indicated when each of the coverage indications is weighted by its respective loss cost volume. Staff will file the indications, which reflect a 03/01/2021 proposed effective date, with the following exceptions: For Trucks, Tractors & Trailers OTC, Trucks, Tractors & Trailers Collision, and Private Passenger Types Collision, No Change (N.C.) was selected due to the modest indications.

<u>Coverage</u>	<u>Indicated Change</u>	<u>Filed Change</u>
Trucks, Tractors & Trailers OTC	+2.4%	No Change (N.C.)
Trucks, Tractors & Trailers Collision	+0.6%	No Change (N.C.)
Private Passenger Types Collision	+1.8%	No Change (N.C.)

The overall filed change is +4.2%.

Notes

- The Auto Dealers OTC indication (+12.2%) is due to is due to the poor experience in two of the five accident years included in the review, as well as a higher expected experience ratio caused by a longer period of time since this coverage was last reviewed.
- The Auto Dealers Collision indication (+12.3%) is due to the poor experience in three of the five accident years included in the review, as well as a higher expected experience ratio caused by a longer period of time since this coverage was last reviewed.
- The Garagekeepers OTC indication (+13.1%) is due to the poor experience in one of the five accident years included in the review, as well as a higher expected experience ratio caused by a longer period of time since this coverage was last reviewed.
- The Garagekeepers Collision indication (+14.7%) is due to the poor experience in four of the five accident years included in the review, as well as a higher expected experience ratio caused by a longer period of time since this coverage was last reviewed.
- The Auto Dealers Liability coverage is not being reviewed this year.