

LOSS COSTS – IMPLEMENTATION

JANUARY 22, 2021

COMMERCIAL AUTOMOBILE

LI-CA-2021-017

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

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### KEY MESSAGE

Loss costs representing a +5.3% statewide change to be implemented.

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### UPGRADE TO WORD AND EXCEL DOCUMENTS

ISO is currently implementing changes to our authoring and delivery systems so that **newly created** documents will be delivered in Office 365 .docx/.xlsx format. These changes will be phased in by product/service tentatively beginning in second quarter 2021. We are providing advance notification so that you may prepare your internal systems. Products impacted include, but are not limited to, documents delivered/accessed via Circulars, CLM, EFD, ERC, Filings, FIRST, Forms Library (including PolicyWriting Support Forms Instructional Supplement), IntegRater, PRM, Statistical Plans and Suite +.

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### BACKGROUND

In circular [LI-CA-2020-444](#), we provided you with information about the Commercial Auto loss cost level experience review.

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### 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.

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### ISO ACTION

We are implementing CA-2021-BRLA1, which presents a review of Commercial Auto loss cost experience. Refer to the attached explanatory material for complete details about the filing.

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### SUPPLEMENTARY INFORMATION

We are including supplementary information for Idaho, 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.

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## EFFECTIVE DATE

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

These changes are applicable to all policies written on or after July 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.

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## IMPACT ON THE STATISTICAL REPORTING OF LOSS COST MULTIPLIER

For the purpose of reporting your company Loss Cost Multiplier under the CSP, as of July 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.

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## COMPANY ACTION

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

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

In all correspondence with the Insurance Department on this revision, you should refer to ISO Reference Filing Number CA-2021-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.

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## RATING SOFTWARE IMPACT

No new attributes are being introduced with this revision.

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## 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.

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## FUTURE ISO ACTION

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

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## REVISION DISTRIBUTION

We will issue a Notice to Manualholders with an edition date of 7-21 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

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## REFERENCE(S)

- [LI-CA-2020-444](#) (12/02/2020) Commercial Auto Experience Level Indications Reviewed By Staff
- [LI-CL-2019-057](#) (12/10/2019) Revised Lead Time Requirements Listing

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## ATTACHMENT(S)

- Filing CA-2021-BRLA1
- Supplementary Information

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## FILES AVAILABLE FOR DOWNLOAD

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

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

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## DATA QUALITY

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

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## 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.

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## OPTIONAL CLASS PLAN INFORMATION

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

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## ISO RISK ANALYZER<sup>®</sup>

The loss cost analysis in this circular is reflected in ISO Risk Analyzer<sup>®</sup>, a suite of predictive models that help with granular pricing of insurance risks. Risk Analyzer can provide loss costs for refined territories and classes, as well as feed custom modeling efforts. For more information, please visit <https://www.verisk.com/riskanalyzer>.

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

IDAHO  
BASIC LIMITS PROSPECTIVE LOSS COST LEVEL – COMMERCIAL AUTOMOBILE  
FILING CA-2021-BRLA1  
EXECUTIVE SUMMARY

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PURPOSE	<p>This document:</p> <ul style="list-style-type: none"><li>• revises the advisory prospective loss costs for the major Commercial Automobile classes. These loss costs represent a 5.3% statewide change from the loss costs currently in effect.</li><li>• provides the analyses used to derive these advisory loss costs.</li></ul>
DEFINITION OF THE ISO ADVISORY PROSPECTIVE LOSS COSTS	<p>Advisory prospective loss costs in this document are the expected value of that portion of a rate that does not include provisions for expenses (other than loss adjustment expenses) or profit, and are based on historical aggregate losses and loss adjustment expenses adjusted through development to their ultimate value and projected through trending to a future point in time. Throughout this document the words “loss cost” are synonymous with the words “prospective loss cost.”</p>
CONSIDERATION OF COVID-19	<p>While there will almost certainly be long-term behavioral, social and economic changes as a result of COVID-19, we expect, based on the information currently available, that those changes will have negligible and/or offsetting effects on prospective loss costs for Commercial Auto. Therefore, ISO is not making any explicit adjustment to the prospective loss costs referenced in this filing due to COVID-19. Additionally, the loss costs referenced in this filing do not contemplate the possibility of widespread viral resurgence or the renewal of stay-at-home orders during the period in which the newly filed loss costs will be in effect. We have assumed that any recurrence of such extreme and unpredictable circumstances would generally be addressed, as appropriate, by individual carriers.</p>
OPTIONAL CLASS PLAN LOSS COSTS	<p>The loss costs contained in this filing CA-2021-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-2021-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-13.</p>
AUTO DEALERS LIABILITY COVERAGE	<p>The Auto Dealers Liability coverage is not being reviewed this year.</p>
AUTO DEALERS AND GARAGEKEEPERS	<p>A review of the Auto Dealers and Garagekeepers physical damage loss costs is included in this document.</p>

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REVISED LOSS  
COST CHANGES

The statewide advisory loss cost level changes are:

	<u>Indicated</u>	<u>Filed</u>
<u>Trucks, Tractors &amp; Trailers</u>		
Liability		
Single Limit Liability	9.0%	9.0%
Physical Damage		
Other than Collision	1.2%	N.C.
Collision	-2.7%	-2.7%
Total Trucks, Tractors & Trailers	5.7%	5.5%
<u>Private Passenger Types</u>		
Liability		
Single Limit Liability	3.6%	N.C.
Physical Damage		
Other than Collision	1.9%	N.C.
Collision	2.0%	N.C.
Total Private Passenger Types	3.0%	N.C.
<u>Garages</u>		
Physical Damage		
Auto Dealers		
Other than Collision	18.0%	18.0%
Collision	12.3%	12.3%
Garagekeepers		
Other than Collision	20.0%	20.0%
Collision	12.7%	12.7%
Total Garages	16.9%	16.9%
<u>Grand Total</u>	5.7%	5.3%

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

INDICATED VS.  
FILED

Indicated changes are based on standard ISO methodology, utilizing a 7/1/2021 trend effective date. The filed loss cost level changes are the same as the indicated with the following exceptions: No Change (N.C.) was selected for Private Passenger Types Liability to reflect the favorable state experience. No Change (N.C.) was selected for Trucks, Tractors and Trailers OTC, Private Passenger Types OTC and Collision due to the modest indications.

PRIOR ISO REVISIONS

The latest selected revisions in this state are:

<u>Filing</u>	CA-2020-BRLA1	CA-2019-BRLA1	CA-2018-BRLA1
Rate Level/ Loss Costs	Loss Costs	Loss Costs	Loss Costs
Effective Date	7/1/2020	7/1/2019	7/1/2018
<u>Changes</u>			
Indicated	5.7%	4.2%	6.3%
Filed	5.7%	3.6%	6.2%
Approved	5.7%	3.6%	6.2%

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 12/31/2019 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 fourth quarter 2019 and claim frequency trend data through third quarter 2019 were used in selecting the following annual liability trend factors:

<u>Coverage</u>	<u>Annual Trend Factor</u>
Trucks, Tractors, and Trailers Liability:	
Bodily Injury	+5.9%
Property Damage	+5.8%
Private Passenger Types Liability:	
Bodily Injury	+5.9%
Property Damage	+5.8%

ADJUSTMENTS TO	Trucks, Tractors & Trailers OTC	+6.5%
REPORTED	Trucks, Tractors & Trailers Collision	+4.5%
EXPERIENCE	Private Passenger Types and Garages OTC	+6.5%
(CONTINUED)	Private Passenger Types and Garages Collision	+4.0%

OCN Trend

To recognize the trend in the Original Cost New (OCN) relativities for Trucks, Tractors & Trailers and Private Passenger Type's physical damage, aggregate loss costs at current level have been multiplied by trend factors. The selected annual OCN trend factors for Trucks, Tractors & Trailers are +0.9% and +1.5% for OTC and Collision respectively. For Private Passenger Types, the OCN Trend factors are +1.0% 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. Liberty Mutual Insurance Company
3. Travelers Indemnity Company
4. Employers Mutual Casualty Company
5. Zurich American Insurance Company
6. Nationwide Mutual Insurance Co.
7. Federated Mutual Insurance Company
8. American International Group
9. Western National Mutual Ins. Co.
10. Allstate Insurance Company

PHYSICAL DAMAGE (ASLOB 21.2)

1. Liberty Mutual Insurance Company
2. Cincinnati Insurance Company
3. Travelers Indemnity Company
4. Employers Mutual Casualty Company
5. Federated Mutual Insurance Company
6. Oregon Mutual Insurance Company
7. Western National Mutual Ins. Co.
8. Zurich American Insurance Company
9. Motors Insurance Corporation
10. Nationwide Mutual Insurance Co.

Insurers are listed in descending order based on the percent of statewide written premium volume from Annual Statement Page 15 for the year ending 12/31/2019 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 12/31/2019 is:

Liability (ASLOB 19.3 & 19.4)  
37.0%

Physical Damage (ASLOB 21.2)  
31.5%

COMPANY DECISION

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

The data underlying the enclosed material comes from companies reporting to Insurance Services Office, Inc. Therefore, the ISO experience permits the establishment of a 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.

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IDAHO  
COMMERCIAL AUTOMOBILE  
Table of Contents

	<u>Explanatory Pages</u>	<u>Corresponding Exhibits</u>
<b>SECTION A – SCOPE OF REVISION</b>		
Summary of Prospective Loss Cost Level Changes		Exhibit A1
Revised Prospective Loss Costs and Percentage Changes		Exhibit A2
<b>SECTION B – CALCULATION OF CHANGES</b>		
Overview of ISO Actuarial Procedures	B-1	
Step 1:		
Determination of Statewide Loss Cost Level Changes	B-2-4	
Trucks, Tractors & Trailers Liability Statewide Changes		Exhibit B1
Trucks, Tractors & Trailers Physical Damage Statewide Changes		Exhibit B2
Private Passenger Types Liability Statewide Changes		Exhibit B3
Private Passenger Types Physical Damage Statewide Changes		Exhibit B4
Auto Dealers Physical Damage Statewide Changes		Exhibit B5
Garagekeepers Physical Damage Statewide Changes		Exhibit B6
Step 2:		
Determination of Territory Relativities	B-5	
Trucks, Tractors & Trailers Liability Territory Development		Exhibit B7
Private Passenger Liability Territory Development		Exhibit B8
Explanatory Memorandum for Trucks, Tractors & Trailers and Private Passenger Types Liability Territory Development	B-6-7	
Trucks, Tractors & Trailers Physical Damage Territory Development		Exhibits B9-B10
Private Passenger Types Physical Damage Territory Development		Exhibits B11-B12
Explanatory Memorandum for Trucks, Tractors & Trailers and Private Passenger Types Physical Damage Territory Development	B-8-9	
<b>SECTION C – SUPPORTING MATERIAL</b>		
Loss Adjustment Expense	C-1	Exhibit C1
Loss Trend	C-2-7	Exhibits C2-C9
Physical Damage OCN Trend	C-8	Exhibits C10-C11
Loss Development for Liability	C-9-10	Exhibits C12-C13
Loss Development for Physical Damage	C-11	Exhibits C14-C17
Credibility Procedures and Tables	C-12-17	
Claims for Credibility	C-18-19	
Relativities for Developing Minor Class & Coverage Loss Costs		Exhibits C18-C20
Excess Wind and Water Procedure	C-20-27	
<b>SECTION D – REVISED PROSPECTIVE LOSS COSTS</b>		
Liability and Medical Payments	D-1-4	
Physical Damage - All Coverages Except Garages	D-5-8	
Garage Physical Damage	D-9-12	
Hired Autos (Rule 90)	D-13	

## OVERVIEW OF ISO ACTUARIAL PROCEDURES – COMMERCIAL AUTOMOBILE

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**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.

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**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**.

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**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**.

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**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.

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

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**OBJECTIVE**                    The objective of this procedure is to determine the indicated statewide advisory loss cost level change. This procedure answers the question: what percentage changes must be made on average to the current ISO loss costs in order for them to be adequate to cover indemnity losses and all loss adjustment expenses incurred in the prospective period in which the revised loss costs are assumed to be in effect?

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**DESCRIPTION**                This procedure compares the developed and trended incurred losses and loss adjustment expenses with the aggregate loss costs at current ISO loss cost level, which is the aggregate amount that would have been collected if the current ISO loss costs were used during the experience period. This experience ratio (losses and all loss adjustment expenses divided by aggregate loss costs) is calculated for several years and a weighted average is calculated. The weights are determined as a function of the credibility or volume of claim experience. The average experience ratio is then credibility weighted with the expected experience ratio in order to minimize the impact of random variation in the observed losses. This credibility weighted experience ratio is the indicated statewide advisory loss cost level change in decimal form. See the calculations in **Exhibits B1-B6**.

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**EXPERIENCE BASE**                The experience used in this review is the latest available as reported under the ISO Commercial Statistical Plan. All coverages are on an accident year basis. For liability, the review is conducted on a \$100,000 basic limits basis - indemnity losses are limited to \$100,000 per occurrence.

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**AGGREGATE LOSS COSTS (Item 1)**                The aggregate loss costs at current ISO loss cost level are the loss-related revenue that would have been collected if the current ISO loss costs were used during the experience period. For all coverages other than the Garage Dealers and Garage Keepers Physical Damage coverages, it is calculated by extending the exposures by the current ISO loss costs. For liability, the \$100,000 basic limit loss costs are used. For Trucks, Tractors, and Trailers and Private Passenger Types Physical Damage, loss costs are on an all deductibles combined basis.

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.

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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.

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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.

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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.

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**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.

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**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.

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**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.

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## OVERVIEW OF ISO ACTUARIAL PROCEDURES – COMMERCIAL AUTOMOBILE

### STEP 2 – DETERMINATION OF TERRITORY RELATIVITIES

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

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

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

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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).

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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.

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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.

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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)]

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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).

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COLUMN (6)  
FORMULA  
EXPERIENCE  
RATIO

The formula experience ratio is a credibility weighted average of the territory group experience ratio and statewide experience ratio. The formula is as follows:

$$\begin{aligned} & [\text{Terr. Group Col. (4) x Terr. Group Col. (5)}] \\ & + [\text{SW Total Col.(4) x (1.0 - Terr. Group Col. (5))}] \end{aligned}$$

---

COLUMN (7)  
INDEX TO  
STATE

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

[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

The formula experience ratio is a credibility weighted average of the territory group experience ratio and statewide experience ratio. The formula is as follows:

$$\begin{aligned} & [\text{Terr. Group Col. (4)} \times \text{Terr. Group Col. (5)}] \\ & + [\text{SW Total Col. (4)} \times (1.0 - \text{Terr. Group Col. (5)})] \end{aligned}$$

---

COLUMN (7)  
INDEX TO  
STATE

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

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

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

---

COLUMN (8)  
BASE CLASS  
LOSS COST

Present ISO base class loss cost.

---

COLUMN (9)  
INDICATED BASE  
LOSS COST

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

---

COLUMN (10)  
REVISED BASE  
LOSS COST

Revised base loss cost.

---

COLUMN (11)  
ADVISORY  
LOSS COST  
CHANGE

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

---

## LOSS ADJUSTMENT EXPENSE FACTORS

---

### OBJECTIVE

The reported indemnity losses must be loaded for any loss adjustment expenses (LAE) that are not reported in statistical detail to ISO. See the calculations in **Exhibit C1**.

---

### LIABILITY COVERAGES

For the liability coverages, allocated loss adjustment expenses are reported in detail to ISO under the Commercial Statistical Plan. Unallocated loss adjustment expenses must be loaded into the losses. A factor representing the ratio of the sum of the incurred indemnity losses plus all LAE to the sum of the incurred indemnity losses plus allocated LAE was selected based on multistate financial data from a Special Call Submission for available writers.

---

### PHYSICAL DAMAGE COVERAGES

For the physical damage coverages, accident year paid indemnity losses are reported. All loss adjustment expenses must be loaded into the reported losses. A factor representing the ratio of incurred losses plus all LAE to incurred losses was selected based on multistate financial data from the Insurance Expense Exhibits for agency and direct writers.

---

## AVERAGE ANNUAL CHANGE IN LOSSES (LOSS TREND)

---

**OBJECTIVE** The application of the average annual change in losses to historical data recognizes that advisory loss costs are being made for use in a future period based on historical experience. Due to economic and social factors, claim cost and frequency levels continue to change from those underlying the historical data.

---

**DETERMINATION OF HISTORICAL AVERAGE CLAIM COST TREND** To determine the historical average claim cost trend, ISO makes use of the Least Squares Method fitted to the reported time series data; specifically, an exponential curve represented by the equation  $Y=A(B^X)$  is fitted to the paid claim cost data. The parameters A and B are calculated by regressing Y, which is the applicable claim cost on X, which is the unit of time. The resulting fitted curve allows the determination of a historical average trend for the data under review. See the calculations in **Exhibits C2-C3**.

---

**LIABILITY LOSS TREND** The historical average annual change in claim costs for both Bodily Injury and Property Damage coverages are measured in this document using a credibility-weighted mix of multistate and statewide data. Prospective average annual changes for claim frequency have been selected based on the historical multistate data, as well as other relevant factors. Combining the state credibility-weighted claim cost trends with the selected claim frequency trends results in the selected Bodily Injury and Property Damage pure premium trend used to adjust the losses to a prospective level.

---

**TREND CREDIBILITY FOR LIABILITY CLAIM SEVERITY** 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:

$$A = C/(C+K)$$

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.

---

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:

Type of Loss	Year 1		Year 2	
	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	
	Glass	Fire	Glass	Fire
Type of Loss				
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	
	Glass	Fire	Glass	Fire
Type of Loss				
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:	+6.5%	+6.5%
COLL:	+4.5%	+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>
12/31/2016	2.913	2.887
03/31/2017	2.925	2.910
06/30/2017	2.942	2.933
09/30/2017	2.945	2.956
12/31/2017	2.966	2.980
03/31/2018	2.999	3.003
06/30/2018	3.016	3.027
09/30/2018	3.033	3.051
12/31/2018	3.061	3.075
03/31/2019	3.074	3.100
06/30/2019	3.118	3.124
09/30/2019	3.158	3.149
12/31/2019	3.189	3.174
03/31/2020	3.194	3.199
06/30/2020	3.248	3.225
09/30/2020	3.263	3.250
	<u>R-Squared</u>	<u>Average Annual Change</u>
16 Point Fit	0.9814	3.2%
12 Point Fit	0.9886	3.6%

## 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 1.0% and 0.6% were selected for the OTC and Collision coverages respectively.

---

## LOSS DEVELOPMENT FOR LIABILITY

---

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

---

**DESCRIPTION OF EXPERIENCE PERIOD DATA** 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 March 31, 2020. In other words, accident year ended December 31, 2019 includes all losses and allocated loss adjustment expenses paid through March 31, 2020 on accidents occurring from January 1, 2019 to December 31, 2019 and all losses and allocated loss adjustment expenses outstanding on these accidents as of March 31, 2020, 15 months after the inception of the accident year. Similarly, the incurred losses and allocated loss adjustment expenses for accident year ended December 31, 2018 include all loss and loss adjustment expenses paid through March 31, 2020 on accidents occurring from January 1, 2018 to December 31, 2018 and all losses and allocated loss adjustment expenses outstanding on these accidents as of March 31, 2020, 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**.

---

**DESCRIPTION OF LOSS DEVELOPMENT METHODOLOGY** 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.

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

---

STATE  
CREDIBILITY  
WEIGHTED  
FACTORS

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

Trucks, Tractors & Trailers

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

Private Passenger Types

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

TRUCKS,  
TRACTORS &  
TRAILERS AND  
PRIVATE  
PASSENGER  
TYPES

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

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

## LOSS DEVELOPMENT FOR PHYSICAL DAMAGE

---

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

---

**DESCRIPTION OF EXPERIENCE PERIOD DATA** For Physical Damage, paid losses underlying the statewide loss cost level indications are on an accident year basis and were evaluated as of March 31, 2020. In other words, accident year ended December 31, 2019 includes all losses paid through March 31, 2020 on accidents occurring from January 1, 2019 to December 31, 2019. Similarly, the paid losses for accident year ended December 31, 2018 include all losses paid through March 31, 2020 on accidents occurring from January 1, 2018 to December 31, 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

<u>Bodily Injury</u>				<u>Property Damage</u>			
<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

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

COLLISION

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

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

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

IDAHO  
CLAIMS PER TERRITORY  
LIABILITY

Territory	Trucks, Tractors & Trailers Incurred Claims 5 Years Ending 12/31/2019 Combined BI and PD	Private Passenger Types Incurred Claims 5 Years Ending 12/31/2019 Combined BI and PD
101	1,382	187
103	1,047	169
104	1,006	135
105	1,577	195
SW Total	5,012	686

Claims for Trend

BI	PD
<u>180</u>	<u>635</u>

IDAHO  
CLAIMS PER TERRITORY  
PHYSICAL DAMAGE

Territory	Trucks, Tractors & Trailers Paid Claims 5 Years Ending 12/31/2019		Private Passenger Types Paid Claims 5 Years Ending 12/31/2019	
	OTC	Coll	OTC	Coll
101	745	630	257	207
103	1,094	687	250	147
104	1,494	712	414	150
105	1,305	891	341	184
SW Total	4,638	2,920	1,262	688

WIND AND WATER PROCEDURE  
OTHER THAN COLLISION

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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.

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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.

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WIND AND WATER PROCEDURE  
OTHER THAN COLLISION  
IDAHO

TRUCKS, TRACTORS, AND TRAILERS

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
			(2) - (1)	(1) / (3)	AVG (4) - (4)	(3) x (5)	(2) + (6)
YEAR ENDING	OTC WIND & WATER LOSSES	OTC TOTAL LOSSES	TOTAL - WIND&WATER LOSSES	WIND & WATER / NON (W&W)	VARIATION FROM AVG. WIND RATIO	WIND & WATER ADJUSTMENT	ADJ OTC TOTAL LOSSES
1987	9,882	541,380	531,498	0.019	0.036	19,134	560,514
1988	13,483	377,658	364,175	0.037	0.018	6,555	384,213
1989	11,010	548,181	537,171	0.020	0.035	18,801	566,982
1990	99,052	747,965	648,913	0.153	-0.098	-63,593	684,372
1991	17,946	454,106	436,160	0.041	0.014	6,106	460,212
1992	20,773	468,718	447,945	0.046	0.009	4,032	472,750
1993	45,088	604,667	559,579	0.081	-0.026	-14,549	590,118
1994	34,296	849,481	815,185	0.042	0.013	10,597	860,078
1995	57,465	903,209	845,744	0.068	-0.013	-10,995	892,214
1996	87,739	1,329,188	1,241,449	0.071	-0.016	-19,863	1,309,325
1997	60,714	1,285,366	1,224,652	0.050	0.005	6,123	1,291,489
1998	61,734	1,908,617	1,846,883	0.033	0.022	40,631	1,949,248
1999	91,800	1,552,055	1,460,255	0.063	-0.008	-11,682	1,540,373
2000	104,855	1,814,285	1,709,430	0.061	-0.006	-10,257	1,804,028
2001	22,081	1,550,242	1,528,161	0.014	0.041	62,655	1,612,897
2002	41,086	1,215,773	1,174,687	0.035	0.020	23,494	1,239,267
2003	21,568	1,020,162	998,594	0.022	0.033	32,954	1,053,116
2004	12,832	583,533	570,701	0.022	0.033	18,833	602,366
2005	10,801	628,767	617,966	0.017	0.038	23,483	652,250
2006	31,589	648,179	616,590	0.051	0.004	2,466	650,645
2007	10,910	568,120	557,210	0.020	0.035	19,502	587,622
2008	65,677	731,961	666,284	0.099	-0.044	-29,316	702,645
2009	11,443	1,027,347	1,015,904	0.011	0.044	44,700	1,072,047
2010	24,492	1,036,674	1,012,182	0.024	0.031	31,378	1,068,052
2011	88,644	939,609	850,965	0.104	-0.049	-41,697	897,912
2012	98,571	1,092,482	993,911	0.099	-0.044	-43,732	1,048,750
2013	114,654	1,151,452	1,036,798	0.111	-0.056	-58,061	1,093,391
2014	77,550	1,620,378	1,542,828	0.05	0.005	7,714	1,628,092
2015	56,223	1,467,566	1,411,343	0.04	0.015	21,170	1,488,736
2016	76,849	1,668,235	1,591,386	0.048	0.007	11,140	1,679,375
2017	79,327	1,435,839	1,356,512	0.058	-0.003	-4,070	1,431,769
2018	357,669	2,129,014	1,771,345	0.202	-0.147	-260,388	1,868,626
2019	24,949	1,705,958	1,681,009	0.015	0.04	67,240	1,773,198

(8) NORMAL WIND TO NON W&W RATIO= AVG. (4) 0.055

WIND AND WATER PROCEDURE  
OTHER THAN COLLISION  
IDAHO

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	23,631	186,040	162,409	0.146	-0.092	-14,942	171,098
1988	1,597	141,437	139,840	0.011	0.043	6,013	147,450
1989	5,627	149,626	143,999	0.039	0.015	2,160	151,786
1990	2,120	122,244	120,124	0.018	0.036	4,324	126,568
1991	5,192	223,993	218,801	0.024	0.030	6,564	230,557
1992	8,634	214,574	205,940	0.042	0.012	2,471	217,045
1993	12,869	354,870	342,001	0.038	0.016	5,472	360,342
1994	6,783	281,915	275,132	0.025	0.029	7,979	289,894
1995	10,999	281,712	270,713	0.041	0.013	3,519	285,231
1996	9,744	348,180	338,436	0.029	0.025	8,461	356,641
1997	29,850	408,681	378,831	0.079	-0.025	-9,471	399,210
1998	39,628	435,917	396,289	0.100	-0.046	-18,229	417,688
1999	30,641	468,830	438,189	0.070	-0.016	-7,011	461,819
2000	16,496	536,799	520,303	0.032	0.022	11,447	548,246
2001	8,095	354,746	346,651	0.023	0.031	10,746	365,492
2002	2,012	278,836	276,824	0.007	0.047	13,011	291,847
2003	6,407	198,318	191,911	0.033	0.021	4,030	202,348
2004	206	103,303	103,097	0.002	0.052	5,361	108,664
2005	3,465	159,478	156,013	0.022	0.032	4,992	164,470
2006	4,855	198,061	193,206	0.025	0.029	5,603	203,664
2007	801	211,034	210,233	0.004	0.050	10,512	221,546
2008	5,663	196,226	190,563	0.030	0.024	4,574	200,800
2009	63,009	258,521	195,512	0.322	-0.268	-52,397	206,124
2010	18,737	208,420	189,683	0.099	-0.045	-8,536	199,884
2011	3,664	145,906	142,242	0.026	0.028	3,983	149,889
2012	9,876	251,937	242,061	0.041	0.013	3,147	255,084
2013	7,165	242,985	235,820	0.030	0.024	5,660	248,645
2014	25,846	293,182	267,336	0.097	-0.043	-11,495	281,687
2015	7,546	225,250	217,704	0.035	0.019	4,136	229,386
2016	2,623	344,428	341,805	0.008	0.046	15,723	360,151
2017	1,324	331,063	329,739	0.004	0.05	16,487	347,550
2018	57,106	280,915	223,809	0.255	-0.201	-44,986	235,929
2019	7,085	189,499	182,414	0.039	0.015	2,736	192,235

(8) NORMAL WIND TO NON W&W RATIO= AVG. (4) 0.054

WIND AND WATER PROCEDURE  
OTHER THAN COLLISION  
IDAHO

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	467,345	595,662	128,317	3.642	-1.732	-222,245	373,417
1988	0	115,949	115,949	0.000	1.910	221,463	337,412
1989	316,953	429,429	112,476	2.818	-0.908	-102,128	327,301
1990	1,977	151,073	149,096	0.013	1.897	282,835	433,908
1991	130,980	324,527	193,547	0.677	1.233	238,643	563,170
1992	540	147,615	147,075	0.004	1.906	280,325	427,940
1993	97,806	280,697	182,891	0.535	1.375	251,475	532,172
1994	212,384	381,524	169,140	1.256	0.654	110,618	492,142
1995	5,331	265,468	260,137	0.020	1.890	491,659	757,127
1996	8,530	238,515	229,985	0.037	1.873	430,762	669,277
1997	402,937	712,646	309,709	1.301	0.609	188,613	901,259
1998	405,934	591,424	185,490	2.188	-0.278	-51,566	539,858
1999	45,066	330,233	285,167	0.158	1.752	499,613	829,846
2000	27,992	197,807	169,815	0.165	1.745	296,327	494,134
2001	2,362	90,374	88,012	0.027	1.883	165,727	256,101
2002	7,955	72,504	64,549	0.123	1.787	115,349	187,853
2003	0	12,081	12,081	0.000	1.910	23,075	35,156
2004	0	1,224	1,224	0.000	1.910	2,338	3,562
2005	0	121,727	121,727	0.000	1.910	232,499	354,226
2006	2,060	686,614	684,554	0.003	1.907	1,305,444	1,992,058
2007	10,391	156,604	146,213	0.071	1.839	268,886	425,490
2008	50,088	141,582	91,494	0.547	1.363	124,706	266,288
2009	0	81,407	81,407	0.000	1.910	155,487	236,894
2010	3,024	102,671	99,647	0.030	1.880	187,336	290,007
2011	0	326,175	326,175	0.000	1.910	622,994	949,169
2012	38,345	67,896	29,551	1.298	0.612	18,085	85,981
2013	0	85,897	85,897	0.000	1.910	164,063	249,960
2014	64,389	83,487	19,098	3.372	-1.462	-27,921	55,566
2015	0	22,901	22,901	0	1.91	43,741	66,642
2016	0	9,211	9,211	0	1.91	17,593	26,804
2017	0	65,964	65,964	0	1.91	125,991	191,955
2018	374,038	382,402	8,364	44.72	-42.81	-358,063	24,339
2019	2,030	159,936	157,906	0.013	1.897	299,548	459,484

(8) NORMAL WIND TO NON W&W RATIO= AVG. (4) 1.910

WIND AND WATER PROCEDURE  
OTHER THAN COLLISION  
IDAHO

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	24,483	104,555	80,072	0.306	-0.248	-19,858	84,697
1988	0	33,206	33,206	0.000	0.058	1,926	35,132
1989	7,000	54,785	47,785	0.146	-0.088	-4,205	50,580
1990	773	105,226	104,453	0.007	0.051	5,327	110,553
1991	-154	73,002	73,156	-0.002	0.060	4,389	77,391
1992	765	49,975	49,210	0.016	0.042	2,067	52,042
1993	72,561	157,327	84,766	0.856	-0.798	-67,643	89,684
1994	1,001	74,177	73,176	0.014	0.044	3,220	77,397
1995	2,427	41,821	39,394	0.062	-0.004	-158	41,663
1996	0	122,169	122,169	0.000	0.058	7,086	129,255
1997	21,339	122,656	101,317	0.211	-0.153	-15,502	107,154
1998	0	136,849	136,849	0.000	0.058	7,937	144,786
1999	2,954	122,323	119,369	0.025	0.033	3,939	126,262
2000	13,314	88,498	75,184	0.177	-0.119	-8,947	79,551
2001	529	63,245	62,716	0.008	0.050	3,136	66,381
2002	0	136,524	136,524	0.000	0.058	7,918	144,442
2003	1,712	71,498	69,786	0.025	0.033	2,303	73,801
2004	0	26,865	26,865	0.000	0.058	1,558	28,423
2005	508	56,113	55,605	0.009	0.049	2,725	58,838
2006	3,050	90,612	87,562	0.035	0.023	2,014	92,626
2007	0	57,266	57,266	0.000	0.058	3,321	60,587
2008	1,522	92,343	90,821	0.017	0.041	3,724	96,067
2009	0	20,472	20,472	0.000	0.058	1,187	21,659
2010	0	47,790	47,790	0.000	0.058	2,772	50,562
2011	0	107,922	107,922	0.000	0.058	6,259	114,181
2012	0	29,213	29,213	0.000	0.058	1,694	30,907
2013	0	296,626	296,626	0.000	0.058	17,204	313,830
2014	0	165,054	165,054	0	0.058	9,573	174,627
2015	0	20,738	20,738	0	0.058	1,203	21,941
2016	0	44,568	44,568	0	0.058	2,585	47,153
2017	0	84,678	84,678	0	0.058	4,911	89,589
2018	0	132,637	132,637	0	0.058	7,693	140,330
2019	0	47,675	47,675	0	0.058	2,765	50,440

(8) NORMAL WIND TO NON W&W RATIO= AVG. (4) 0.058

EXPLANATORY MEMORANDUM FOR WIND AND WATER PROCEDURE

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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).

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COLUMN (2)  
OTC TOTAL  
LOSSES

Dollar amount of Other Than Collision losses resulting from all perils.

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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. Column (2) - Column (1).

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COLUMN (4)  
WIND AND WATER  
TO NON-WIND AND  
WATER RATIO

Ratio of Wind and Water losses to Non-Wind and Water losses.  
Column (1) ÷ Column (3)

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COLUMN (5)  
VARIATION FROM  
AVERAGE WIND  
RATIO

Variation from the long term average Wind and Water to non-Wind and Water ratio.  
Avg (4) - Column (4).

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COLUMN (6)  
WIND AND WATER  
ADJUSTMENT

Wind and Water loss adjustment to bring experience to average Wind and Water level.  
Column (3) \* Column (5).

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COLUMN (7)  
ADJUSTED OTC  
TOTAL LOSSES

Column (2) + Column (6).

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TERRITORIAL WIND AND WATER PROCEDURE  
OTHER THAN COLLISION

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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.

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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.

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METHODOLOGY FOR CALCULATING 'WIND & WATER PROVISIONS' BY TERRITORY

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

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

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

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

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

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

INSURANCE SERVICES OFFICE, INC.

IDAHO  
COMMERCIAL AUTOMOBILE INSURANCE

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

Coverages	Aggregate Loss Cost at Current Level (B)	Loss Cost Changes (C)
<b>TRUCKS, TRACTORS &amp; TRAILERS (D)</b>		
Liability		
Single Limit Liability	\$ 18,444,950	9.0%
Physical Damage		
Other Than Collision	2,648,655	N.C.
Collision	5,938,993	-2.7%
Combined	8,587,648	-1.9%
Total Trucks, Tractors & Trailers	27,032,598	5.5%
<b>PRIVATE PASSENGER TYPES</b>		
Liability		
Single Limit Liability	1,990,101	N.C.
Physical Damage		
Other Than Collision	386,502	N.C.
Collision	683,985	N.C.
Combined	1,070,487	N.C.
Total Private Passenger Types	3,060,588	N.C.
<b>GARAGES</b>		
Physical Damage		
Auto Dealers		
Other Than Collision	499,036	18.0%
Collision	113,670	12.3%
Combined	612,706	16.9%
Garagekeepers		
Other Than Collision	133,441	20.0%
Collision	95,056	12.7%
Combined	228,497	17.0%
Total Garages	841,203	16.9%
<b>GRAND TOTAL ALL COVERAGES</b>	<b>30,934,389</b>	<b>5.3%</b>
TOTAL LIABILITY	20,435,051	8.1%
TOTAL PHYSICAL DAMAGE	10,499,338	-0.2%

(A) An implementation date of 07/01/2021 is assumed for purposes of trending.

(B) Accident Year ending 12/31/2019 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.

IDAHO  
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
101	10.5%	0.0%
103	9.8%	0.0%
104	7.9%	0.0%
105	7.9%	0.0%

INSURANCE SERVICES OFFICE, INC.

IDAHO  
 COMMERCIAL AUTOMOBILE INSURANCE  
 REVISED PROSPECTIVE LOSS COSTS AND PERCENTAGE CHANGES  
 TERRITORY LOSS COST LEVEL CHANGES  
 FOR TRUCKS, TRACTORS, AND TRAILERS POLICY COVERAGES

Territory Code	Physical Damage		Specified Causes of Loss <sup>(a)</sup>
	Comprehensive <sup>(a)</sup>	Collision	
101		-3.8%	
103		-6.2%	
104		-0.5%	
105		-0.5%	

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

INSURANCE SERVICES OFFICE, INC.

IDAHO  
COMMERCIAL AUTOMOBILE INSURANCE  
REVISED PROSPECTIVE LOSS COSTS AND PERCENTAGE CHANGES  
REVISED BASE LOSS COSTS BY TERRITORY  
FOR TRUCKS, TRACTORS, AND TRAILERS POLICY COVERAGES

Territory Code	Liability \$100,000 CSL	\$500 Med Pay <sup>(a)</sup>	Physical Damage		Specified Causes of Loss <sup>(d)</sup>
			Comprehensive <sup>(b)</sup>	Collision <sup>(c)</sup>	
101	338	2	64	154	37
103	191	1	136	212	78
104	204	1	131	208	75
105	204	1	111	193	64

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

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

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

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

INSURANCE SERVICES OFFICE, INC.

IDAHO  
COMMERCIAL AUTOMOBILE INSURANCE  
REVISED PROSPECTIVE LOSS COSTS AND PERCENTAGE CHANGES  
TERRITORY LOSS COST LEVEL CHANGES  
FOR PRIVATE PASSENGER TYPES POLICY COVERAGES

Territory Code	\$100,000 CSL Liability <sup>(a)</sup>	\$500 Med Pay <sup>(a)</sup>
101		
103		
104		
105		

(a) For Private Passenger Types Liability, No Change (N.C.) was selected to reflect the favorable state experience.

INSURANCE SERVICES OFFICE, INC.

IDAHO  
 COMMERCIAL AUTOMOBILE INSURANCE  
 REVISED PROSPECTIVE LOSS COSTS AND PERCENTAGE CHANGES  
 TERRITORY LOSS COST LEVEL CHANGES  
 FOR PRIVATE PASSENGER TYPES POLICY COVERAGES

Territory Code	Physical Damage		Specified Causes of Loss <sup>(a)</sup>
	Comprehensive <sup>(a)</sup>	Collision <sup>(b)</sup>	
101			
103			
104			
105			

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

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

INSURANCE SERVICES OFFICE, INC.

IDAHO  
COMMERCIAL AUTOMOBILE INSURANCE  
REVISED PROSPECTIVE LOSS COSTS AND PERCENTAGE CHANGES  
REVISED BASE LOSS COSTS BY TERRITORY  
FOR PRIVATE PASSENGER TYPES POLICY COVERAGES

Territory Code	Liability \$100,000 CSL	\$500 Med Pay <sup>(a)</sup>	Physical Damage		Specified Causes of Loss <sup>(d)</sup>
			Comprehensive <sup>(b)</sup>	Collision <sup>(c)</sup>	
101	288	2	68	246	39
103	210	1	151	284	87
104	272	2	115	281	66
105	237	1	84	245	48

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

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

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

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

## INSURANCE SERVICES OFFICE, INC.

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

## AUTO DEALERS

## FIRE

Territory  
ALL 33.3%

## FIRE AND THEFT

	Personal Auto Type Vehicles Buildings and Standard Open Lots	Non-Standard Open Lots	Misc. Type Vehicles Buildings and Open Lots
Territory ALL	16.7%	20.0%	14.3%

## SPECIFIED CAUSES OF LOSS

	Personal Auto Type Vehicles			Misc. Type Vehicles	
	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings	Open Lots
Territory ALL	18.2%	16.7%	18.5%	20.0%	20.0%

## LIMITED SPECIFIED CAUSES OF LOSS

	Personal Auto Type Vehicles			Misc. Type Vehicles	
	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings	Open Lots
Territory ALL	20.0%	18.2%	19.2%	20.0%	20.0%

## COMPREHENSIVE

	Personal Auto Type Vehicles			Misc. Type Vehicles	
	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings and Open Lots	
Territory ALL	19.2%	16.7%	18.2%	16.7%	

## BLANKET COLLISION

Deductible	First \$50,000 and Under	\$50,001 to \$100,000	Over \$100,000
\$100	12.7%	11.9%	10.5%
\$250	12.5%	12.5%	15.4%

## GARAGEKEEPERS

	Specified Causes of Loss Legal Liability \$6,000 Limit	Collision Legal Liability \$6,000 Limit
Territory ALL	21.4%	11.8%

INSURANCE SERVICES OFFICE, INC.

IDAHO  
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR GARAGE POLICY COVERAGES  
PHYSICAL DAMAGE

AUTO DEALERS

FIRE

Territory  
ALL 0.04

FIRE AND THEFT

	Personal Auto Type Vehicles	Misc. Type Vehicles
	Buildings and	Buildings and
Territory	Standard Open Lots	Open Lots
ALL	0.14	0.08
	Non-Standard	
	Open Lots	
	0.18	

SPECIFIED CAUSES OF LOSS

	Personal Auto Type Vehicles		Misc. Type Vehicles
	Standard	Non-Standard	
Territory	Buildings	Open Lots	Buildings
ALL	0.26	0.28	0.18
		Open Lots	Open Lots
		0.32	0.24

LIMITED SPECIFIED CAUSES OF LOSS

	Personal Auto Type Vehicles		Misc. Type Vehicles
	Standard	Non-Standard	
Territory	Buildings	Open Lots	Buildings
ALL	0.24	0.26	0.18
		Open Lots	Open Lots
		0.31	0.18

COMPREHENSIVE

	Personal Auto Type Vehicles		Misc. Type Vehicles
	Standard	Non-Standard	Buildings and
Territory	Buildings	Open Lots	Open Lots
ALL	0.31	0.35	0.28
		Open Lots	
		0.39	

BLANKET COLLISION

	First \$50,000	\$50,001 to	Over
	and Under	\$100,000	\$100,000
Deductible			
\$100	1.15	0.47	0.21
\$250	0.90	0.36	0.15

GARAGEKEEPERS

	Specified Causes of Loss	Collision
	Legal Liability \$6,000 Limit	Legal Liability \$6,000 Limit
Territory		
ALL	17	19

INSURANCE SERVICES OFFICE, INC.

IDAHO  
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
101	10.5%	0.0%
103	10.0%	0.0%
104	7.7%	0.0%
105	7.7%	0.0%

INSURANCE SERVICES OFFICE, INC.

IDAHO  
 COMMERCIAL AUTOMOBILE INSURANCE  
 REVISED PROSPECTIVE LOSS COSTS AND PERCENTAGE CHANGES  
 TERRITORY LOSS COST LEVEL CHANGES  
 FOR VAN POOLS POLICY COVERAGES

Territory Code	Physical Damage		Specified Causes of Loss <sup>(a)</sup>
	Comprehensive <sup>(a)</sup>	Collision	
101		-3.4%	
103		-6.3%	
104		-0.4%	
105		-0.4%	

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

INSURANCE SERVICES OFFICE, INC.

IDAHO  
COMMERCIAL AUTOMOBILE INSURANCE  
REVISED PROSPECTIVE LOSS COSTS AND PERCENTAGE CHANGES  
REVISED BASE LOSS COSTS BY TERRITORY  
FOR VAN POOLS POLICY COVERAGES

Territory Code	Liability \$100,000 CSL <sup>(a)</sup>	\$500 Med Pay <sup>(b)</sup>	Physical Damage Comprehensive <sup>(c)</sup>	Collision <sup>(d)</sup>	Specified Causes of Loss <sup>(e)</sup>
101	507	4	65	196	38
103	287	2	139	269	80
104	306	2	134	264	77
105	306	2	113	245	65

- (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.

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

## FOR TAXIS AND LIMOUSINES POLICY COVERAGES

Territory	\$100,000 CSL	\$500
Code	Liability	Med Pay
101	10.5%	6.7%
103	9.7%	12.5%
104	7.9%	11.1%
105	7.9%	11.1%

INSURANCE SERVICES OFFICE, INC.

IDAHO  
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR TAXIS AND LIMOUSINES POLICY COVERAGES

Territory Code	Physical Damage		Specified Causes of Loss <sup>(a)</sup>
	Comprehensive <sup>(a)</sup>	Collision	
101		-3.4%	
103		-6.3%	
104		-0.4%	
105		-0.4%	

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

INSURANCE SERVICES OFFICE, INC.

IDAHO  
COMMERCIAL AUTOMOBILE INSURANCE  
REVISED PROSPECTIVE LOSS COSTS AND PERCENTAGE CHANGES  
REVISED BASE LOSS COSTS BY TERRITORY  
FOR TAXIS AND LIMOUSINES POLICY COVERAGES

Territory Code	Liability \$100,000 CSL <sup>(a)</sup>	\$500 Med Pay <sup>(b)</sup>	Physical Damage Comprehensive <sup>(c)</sup>	Collision <sup>(d)</sup>	Specified Causes of Loss <sup>(e)</sup>
101	2096	16	65	196	38
103	1184	9	139	269	80
104	1265	10	134	264	77
105	1265	10	113	245	65

- (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.

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

## FOR SCHOOL AND CHURCH BUSES POLICY COVERAGES

Territory	\$100,000 CSL	\$500
Code	Liability	Med Pay
101	10.7%	0.0%
103	9.4%	0.0%
104	7.7%	50.0%
105	7.7%	0.0%

INSURANCE SERVICES OFFICE, INC.

IDAHO  
 COMMERCIAL AUTOMOBILE INSURANCE  
 REVISED PROSPECTIVE LOSS COSTS AND PERCENTAGE CHANGES  
 TERRITORY LOSS COST LEVEL CHANGES  
 FOR SCHOOL AND CHURCH BUSES POLICY COVERAGES

Territory Code	Physical Damage		Specified Causes of Loss <sup>(a)</sup>
	Comprehensive <sup>(a)</sup>	Collision	
101		-3.8%	
103		-6.1%	
104		-0.7%	
105		-0.8%	

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

INSURANCE SERVICES OFFICE, INC.

IDAHO  
COMMERCIAL AUTOMOBILE INSURANCE  
REVISED PROSPECTIVE LOSS COSTS AND PERCENTAGE CHANGES  
REVISED BASE LOSS COSTS BY TERRITORY  
FOR SCHOOL AND CHURCH BUSES POLICY COVERAGES

Territory Code	Liability	\$500	Physical Damage		Specified Causes
	\$100,000 CSL <sup>(a)</sup>	Med Pay <sup>(b)</sup>	Comprehensive <sup>(c)</sup>	Collision <sup>(d)</sup>	of Loss <sup>(e)</sup>
101	186	3	45	100	26
103	105	2	95	138	55
104	112	3	92	135	53
105	112	3	78	125	45

- (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.

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

## FOR ALL OTHER BUSES POLICY COVERAGES

Territory	\$100,000 CSL	\$500
Code	Liability	Med Pay
101	10.4%	7.1%
103	9.8%	9.1%
104	7.9%	8.3%
105	7.9%	8.3%

INSURANCE SERVICES OFFICE, INC.

IDAHO  
 COMMERCIAL AUTOMOBILE INSURANCE  
 REVISED PROSPECTIVE LOSS COSTS AND PERCENTAGE CHANGES  
 TERRITORY LOSS COST LEVEL CHANGES  
 FOR ALL OTHER BUSES POLICY COVERAGES

Territory Code	Physical Damage		Specified Causes of Loss <sup>(a)</sup>
	Comprehensive <sup>(a)</sup>	Collision	
101		-3.8%	
103		-6.1%	
104		-0.7%	
105		-0.8%	

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

INSURANCE SERVICES OFFICE, INC.

IDAHO  
COMMERCIAL AUTOMOBILE INSURANCE  
REVISED PROSPECTIVE LOSS COSTS AND PERCENTAGE CHANGES  
REVISED BASE LOSS COSTS BY TERRITORY  
FOR ALL OTHER BUSES POLICY COVERAGES

Territory Code	Liability	\$500	Physical Damage		Specified Causes
	\$100,000 CSL <sup>(a)</sup>	Med Pay <sup>(b)</sup>	Comprehensive <sup>(c)</sup>	Collision <sup>(d)</sup>	of Loss <sup>(e)</sup>
101	1284	15	45	100	26
103	726	12	95	138	55
104	775	13	92	135	53
105	775	13	78	125	45

- (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.

IDAHO  
 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
12/31/15	\$9,979,549	\$9,331,619	0.935	10%	929
12/31/16	\$10,112,152	\$11,339,255	1.121	15%	1,016
12/31/17	\$10,124,247	\$11,815,448	1.167	20%	1,077
12/31/18	\$10,295,206	\$12,365,826	1.201	25%	1,054
12/31/19	\$10,661,821	\$11,058,359	1.037	30%	936
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				1.106
(7)	EXPECTED EXPERIENCE RATIO (D).				1.059
(8)	CREDIBILITY (E).				0.65
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ( (6) * (8) ) + ( (7) * (1.000- (8)) ).				1.090
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ( (9) - 1.000 ).				9.0%
(11)	FILED CHANGE.				9.0%
(A)	TRUCK, TRACTOR, AND TRAILER EXPERIENCE IS FOR VEHICLES WRITTEN IN ACCORDANCE WITH RULE 23 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE.				
(B)	THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY EXTENDING EXPOSURES BY THE CURRENT LOSS COSTS 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 07/01/21 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.

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

	ACC. YEAR ENDING	BODILY INJURY	PROPERTY DAMAGE	COMBINED
(1) INCURRED LOSSES AND	12/31/15	\$2,731,044	\$3,007,727	
ALLOCATED LOSS	12/31/16	\$4,163,213	\$3,147,026	
ADJUSTMENT EXPENSES	12/31/17	\$4,136,935	\$3,699,637	
	12/31/18	\$4,292,106	\$3,814,304	
	12/31/19	\$3,425,012	\$3,719,966	
(2) DEVELOPED LOSSES AND	12/31/15	\$2,956,423	\$3,311,808	
ALL LOSS ADJUSTMENT	12/31/16	\$4,587,340	\$3,468,652	
EXPENSES (A)	12/31/17	\$4,802,982	\$4,085,879	
	12/31/18	\$5,592,185	\$4,254,475	
	12/31/19	\$5,058,914	\$4,263,825	
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)		5.9%	5.8%	5.9%
(4) TRENDED LOSSES AND	12/31/15	\$4,416,896	\$4,914,723	\$9,331,619
ALL LOSS ADJUSTMENT	12/31/16	\$6,472,737	\$4,866,519	\$11,339,255
EXPENSES (B)	12/31/17	\$6,397,572	\$5,417,876	\$11,815,448
	12/31/18	\$7,034,969	\$5,330,857	\$12,365,826
	12/31/19	\$6,009,990	\$5,048,369	\$11,058,359

(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.
12/31/15	1.007	1.001
12/31/16	1.025	1.002
12/31/17	1.080	1.004
12/31/18	1.212	1.014
12/31/19	1.374	1.042

(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 07/01/21  
WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING.

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD
12/31/15	7/1/15	7.000
12/31/16	7/1/16	6.000
12/31/17	7/1/17	5.000
12/31/18	7/1/18	4.000
12/31/19	7/1/19	3.000

INSURANCE SERVICES OFFICE, INC.

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

COVERAGE O.T.C	ACCIDENT YEAR ENDING	(1)	(2)	(3)	(4)	(5)
		AGGREGATE LOSS COST AT CURRENT LEVEL (B)	INCURRED LOSSES (C)	EXPERIENCE RATIO (2) / (1)	ACCIDENT YEAR WEIGHTS	NUMBER OF PAID CLAIMS
	12/31/15	\$2,496,059	\$2,614,251	1.047	10%	957
	12/31/16	\$2,576,267	\$2,768,736	1.075	15%	1,012
	12/31/17	\$2,605,623	\$2,218,738	0.852	20%	965
	12/31/18	\$2,566,493	\$2,720,880	1.060	25%	885
	12/31/19	\$2,648,655	\$2,483,418	0.938	30%	819
COLL.	12/31/17	\$6,073,465	\$6,565,277	1.081	20%	623
	12/31/18	\$5,751,178	\$5,122,073	0.891	30%	544
	12/31/19	\$5,938,993	\$5,367,939	0.904	50%	556

		O.T.C.	COLLISION
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).	0.982	0.935
(7)	EXPECTED EXPERIENCE RATIO (D).	1.056	1.030
(8)	CREDIBILITY (E).	0.60	0.60
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ( (6) * (8) ) + ( (7) * (1.000- (8)) ).	1.012	0.973
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ( (9) - 1.000 ).	1.2%	-2.7%
(11)	FILED CHANGE.	N.C.	-2.7%

(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 07/01/21 WHICH IS ASSUMED FOR THE PURPOSES OF TRENDING, SUBJECT TO A MAXIMUM OF THE N-VALUE CORRESPONDING TO THE LATEST YEAR SHOWN ON THE FOLLOWING PAGE, FOOTNOTE B. IN THIS REVISION, THE PERIOD M IS 1.00 YEAR(S).

(E) CREDIBILITY IS BASED ON A 5 YEAR TOTAL OF CLAIMS FOR O.T.C. AND A 3 YEAR TOTAL OF CLAIMS FOR COLLISION SHOWN IN COLUMN (5). THE STANDARDS FOR FULL CREDIBILITY ARE 11,000 CLAIMS FOR O.T.C. AND 4,500 CLAIMS FOR COLLISION (SEE CREDIBILITY TABLES IN SECTION C).

INSURANCE SERVICES OFFICE, INC.

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

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) PAID LOSSES	12/31/15	\$1,488,736	----
	12/31/16	\$1,679,375	----
	12/31/17	\$1,431,769	\$4,667,573
	12/31/18	\$1,868,626	\$3,830,145
	12/31/19	\$1,773,198	\$4,318,834
(2) DEVELOPED LOSSES AND	12/31/15	\$1,682,272	----
ALL LOSS ADJUSTMENT	12/31/16	\$1,897,694	----
EXPENSES (A)	12/31/17	\$1,619,517	\$5,269,083
	12/31/18	\$2,115,770	\$4,293,439
	12/31/19	\$2,055,810	\$4,704,592
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)		6.5%	4.5%
(4) TRENDED LOSSES AND	12/31/15	\$2,614,251	----
ALL LOSS ADJUSTMENT	12/31/16	\$2,768,736	----
EXPENSES (B)	12/31/17	\$2,218,738	\$6,565,277
	12/31/18	\$2,720,880	\$5,122,073
	12/31/19	\$2,483,418	\$5,367,939

(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.
12/31/15	1.000	-----
12/31/16	1.000	-----
12/31/17	1.001	0.999
12/31/18	1.002	0.992
12/31/19	1.026	0.964

(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 07/01/21 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING BOTH OTC AND COLLISION.

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD OTC	PROJECTION PERIOD COLL
12/31/15	7/1/15	7.000	-----
12/31/16	7/1/16	6.000	-----
12/31/17	7/1/17	5.000	5.000
12/31/18	7/1/18	4.000	4.000
12/31/19	7/1/19	3.000	3.000

INSURANCE SERVICES OFFICE, INC.

IDAHO  
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	12/31/15	\$2,343,717	----
AT CURRENT LEVEL	12/31/16	\$2,441,959	----
	12/31/17	\$2,491,035	\$5,639,243
	12/31/18	\$2,477,310	\$5,420,526
	12/31/19	\$2,579,021	\$5,677,814
(2) SELECTED ANNUAL OCN			
TREND (SEE TREND		0.9%	1.5%
EXHIBIT IN SECTION C)			
(3) TRENDED AGGREGATE	12/31/15	\$2,496,059	----
LOSS COSTS AT	12/31/16	\$2,576,267	----
CURRENT LEVEL (A)	12/31/17	\$2,605,623	\$6,073,465
	12/31/18	\$2,566,493	\$5,751,178
	12/31/19	\$2,648,655	\$5,938,993

(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  
07/01/21 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDED BOTH OTC  
AND COLLISION.

YEAR ENDING	AVERAGE DATE OF WRITING	PROJECTION PERIOD OTC	PROJECTION PERIOD COLL
12/31/15	1/1/15	7.000	-----
12/31/16	1/1/16	6.000	-----
12/31/17	1/1/17	5.000	5.000
12/31/18	1/1/18	4.000	4.000
12/31/19	1/1/19	3.000	3.000

INSURANCE SERVICES OFFICE, INC.

IDAHO  
 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
12/31/15	\$1,222,413	\$1,461,119	1.195	10%	163
12/31/16	\$1,232,790	\$1,468,666	1.191	15%	172
12/31/17	\$1,203,661	\$1,160,520	0.964	20%	139
12/31/18	\$1,204,082	\$1,019,225	0.846	25%	101
12/31/19	\$1,186,703	\$947,586	0.799	30%	111
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3) * (4)).				0.944
(7)	EXPECTED EXPERIENCE RATIO (D).				1.059
(8)	CREDIBILITY (E).				0.20
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ( (6) * (8) ) + ( (7) * (1.000 - (8)) ).				1.036
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ( (9) - 1.000 ).				3.6%
(11)	FILED CHANGE.				N.C.
(A)	PRIVATE PASSENGER TYPE EXPERIENCE IS FOR VEHICLES WRITTEN IN ACCORDANCE WITH RULE 31 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE.				
(B)	THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY EXTENDING EXPOSURES BY THE CURRENT LOSS COSTS FROM THE LAST REVISION.				
(C)	LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSES FOR BODILY INJURY AND PROPERTY DAMAGE LIABILITY. SEE FOLLOWING PAGE.				
(D)	EXPECTED EXPERIENCE RATIO IS EQUAL TO THE COMBINED TREND FACTOR SHOWN ON THE FOLLOWING PAGE, PROJECTED FOR M YEARS. THE PERIOD M IS EQUAL TO THE NUMBER OF YEARS FROM ONE YEAR BEYOND THE IMPLEMENTATION DATE OF THE LAST REVISION TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 07/01/21 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.

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

	ACC. YEAR ENDING	BODILY INJURY	PROPERTY DAMAGE	COMBINED
(1) INCURRED LOSSES AND	12/31/15	\$488,536	\$411,609	
ALLOCATED LOSS	12/31/16	\$471,397	\$476,720	
ADJUSTMENT EXPENSES	12/31/17	\$430,243	\$342,337	
	12/31/18	\$422,218	\$259,132	
	12/31/19	\$311,899	\$318,247	
(2) DEVELOPED LOSSES AND	12/31/15	\$527,802	\$453,223	
ALL LOSS ADJUSTMENT	12/31/16	\$518,407	\$525,441	
EXPENSES (A)	12/31/17	\$494,887	\$378,077	
	12/31/18	\$522,875	\$288,466	
	12/31/19	\$428,502	\$370,376	
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)		5.9%	5.8%	5.9%
(4) TRENDED LOSSES AND	12/31/15	\$788,536	\$672,583	\$1,461,119
ALL LOSS ADJUSTMENT	12/31/16	\$731,472	\$737,194	\$1,468,666
EXPENSES (B)	12/31/17	\$659,189	\$501,330	\$1,160,520
	12/31/18	\$657,777	\$361,448	\$1,019,225
	12/31/19	\$509,060	\$438,525	\$947,586

(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.
12/31/15	1.005	1.001
12/31/16	1.023	1.002
12/31/17	1.070	1.004
12/31/18	1.152	1.012
12/31/19	1.278	1.058

(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 07/01/21 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING.

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD
12/31/15	7/1/15	7.000
12/31/16	7/1/16	6.000
12/31/17	7/1/17	5.000
12/31/18	7/1/18	4.000
12/31/19	7/1/19	3.000

INSURANCE SERVICES OFFICE, INC.

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

COVERAGE O.T.C	ACCIDENT YEAR ENDING	(1)	(2)	(3)	(4)	(5)
		AGGREGATE LOSS COST AT CURRENT LEVEL (B)	INCURRED LOSSES (C)	EXPERIENCE RATIO (2) / (1)	ACCIDENT YEAR WEIGHTS	NUMBER OF PAID CLAIMS
	12/31/15	\$478,178	\$402,806	0.842	10%	287
	12/31/16	\$478,617	\$593,771	1.241	15%	310
	12/31/17	\$414,692	\$537,504	1.296	20%	251
	12/31/18	\$393,865	\$343,190	0.871	25%	207
	12/31/19	\$386,502	\$265,557	0.687	30%	207
COLL.	12/31/15	\$832,320	\$900,216	1.082	10%	146
	12/31/16	\$830,252	\$1,002,967	1.208	15%	159
	12/31/17	\$734,550	\$785,081	1.069	20%	143
	12/31/18	\$691,710	\$507,213	0.733	25%	101
	12/31/19	\$683,985	\$710,714	1.039	30%	139
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				O.T.C. 0.953	COLLISION 0.998
(7)	EXPECTED EXPERIENCE RATIO (D).				1.054	1.034
(8)	CREDIBILITY (E).				0.35	0.40
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ( (6) * (8) ) + ( (7) * (1.000- (8)) ).				1.019	1.020
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ( (9) - 1.000 ).				1.9%	2.0%
(11)	FILED CHANGE.				N.C.	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 07/01/21 WHICH IS ASSUMED FOR THE PURPOSES OF TRENDING, SUBJECT TO A MAXIMUM OF THE N-VALUE CORRESPONDING TO THE LATEST YEAR SHOWN ON THE FOLLOWING PAGE, FOOTNOTE B. IN THIS REVISION, THE PERIOD M IS 1.00 YEAR(S).					
(E)	CREDIBILITY IS BASED ON A 5 YEAR TOTAL OF CLAIMS FOR O.T.C. AND A 5 YEAR TOTAL OF CLAIMS FOR COLLISION SHOWN IN COLUMN (5). THE STANDARDS FOR FULL CREDIBILITY ARE 8,500 CLAIMS FOR O.T.C. AND 3,500 CLAIMS FOR COLLISION (SEE CREDIBILITY TABLES IN SECTION C).					

INSURANCE SERVICES OFFICE, INC.

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

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) PAID LOSSES	12/31/15	\$229,386	\$605,358
	12/31/16	\$360,151	\$701,645
	12/31/17	\$347,550	\$571,452
	12/31/18	\$235,929	\$387,126
	12/31/19	\$192,235	\$594,120
(2) DEVELOPED LOSSES AND	12/31/15	\$259,206	\$684,055
ALL LOSS ADJUSTMENT	12/31/16	\$406,971	\$792,859
EXPENSES (A)	12/31/17	\$392,339	\$645,095
	12/31/18	\$266,866	\$433,515
	12/31/19	\$219,832	\$631,746
(3) SELECTED ANNUAL LOSS			
TREND (SEE TREND		6.5%	4.0%
EXHIBIT IN SECTION C)			
(4) TRENDED LOSSES AND	12/31/15	\$402,806	\$900,216
ALL LOSS ADJUSTMENT	12/31/16	\$593,771	\$1,002,967
EXPENSES (B)	12/31/17	\$537,504	\$785,081
	12/31/18	\$343,190	\$507,213
	12/31/19	\$265,557	\$710,714

(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.
12/31/15	1.000	1.000
12/31/16	1.000	1.000
12/31/17	0.999	0.999
12/31/18	1.001	0.991
12/31/19	1.012	0.941

(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 07/01/21 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING BOTH OTC AND COLLISION.

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD OTC	PROJECTION PERIOD COLL
12/31/15	7/1/15	7.000	7.000
12/31/16	7/1/16	6.000	6.000
12/31/17	7/1/17	5.000	5.000
12/31/18	7/1/18	4.000	4.000
12/31/19	7/1/19	3.000	3.000

INSURANCE SERVICES OFFICE, INC.

IDAHO  
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	12/31/15	\$446,062	\$798,006
AT CURRENT LEVEL	12/31/16	\$450,675	\$800,629
	12/31/17	\$394,569	\$713,155
	12/31/18	\$378,353	\$675,498
	12/31/19	\$375,245	\$671,891
(2) SELECTED ANNUAL OCN TREND (SEE TREND EXHIBIT IN SECTION C)		1.0%	0.6%
(3) TRENDED AGGREGATE LOSS COSTS AT CURRENT LEVEL (A)	12/31/15	\$478,178	\$832,320
	12/31/16	\$478,617	\$830,252
	12/31/17	\$414,692	\$734,550
	12/31/18	\$393,865	\$691,710
	12/31/19	\$386,502	\$683,985
(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 07/01/21 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDED BOTH OTC AND COLLISION.			

YEAR ENDING	AVERAGE DATE OF WRITING	PROJECTION PERIOD OTC	PROJECTION PERIOD COLL
12/31/15	1/1/15	7.000	7.000
12/31/16	1/1/16	6.000	6.000
12/31/17	1/1/17	5.000	5.000
12/31/18	1/1/18	4.000	4.000
12/31/19	1/1/19	3.000	3.000

INSURANCE SERVICES OFFICE, INC.

IDAHO  
 AUTOMOBILE PHYSICAL DAMAGE INSURANCE - AUTO DEALERS (A)  
 DETERMINATION OF STATEWIDE ADVISORY LOSS COST LEVEL CHANGES

COVERAGE	ACCIDENT YEAR	(1)	(2)	(3)	(4)	(5)
O.T.C	ENDING	AGGREGATE LOSS COST AT CURRENT LEVEL (B)	INCURRED LOSSES (C)	EXPERIENCE RATIO (2) / (1)	ACCIDENT YEAR WEIGHTS	NUMBER OF PAID CLAIMS
	12/31/15	\$342,255	\$117,024	0.342	10%	3
	12/31/16	\$268,816	\$44,235	0.165	15%	3
	12/31/17	\$336,905	\$297,165	0.882	20%	11
	12/31/18	\$488,367	\$35,546	0.073	25%	6
	12/31/19	\$499,036	\$649,794	1.302	30%	18
COLL.	12/31/15	\$87,894	\$182,274	2.074	10%	14
	12/31/16	\$83,875	\$71,665	0.854	15%	9
	12/31/17	\$161,453	\$159,227	0.986	20%	7
	12/31/18	\$143,363	\$157,775	1.101	25%	10
	12/31/19	\$113,670	\$116,360	1.024	30%	13
					O.T.C.	COLLISION
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				0.644	1.114
(7)	EXPECTED EXPERIENCE RATIO (D).				1.208	1.125
(8)	CREDIBILITY (E).				0.05	0.15
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ( (6) * (8) ) + ( (7) * (1.000- (8)) ).				1.180	1.123
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ( (9) - 1.000 ).				18.0%	12.3%
(11)	FILED CHANGE.				18.0%	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 07/01/21 WHICH IS ASSUMED FOR THE PURPOSES OF TRENDING, SUBJECT TO A MAXIMUM OF THE N-VALUE CORRESPONDING TO THE LATEST YEAR SHOWN ON THE FOLLOWING PAGE, FOOTNOTE B. IN THIS REVISION, THE PERIOD M IS 3.000 YEAR(S).					
(E)	CREDIBILITY IS BASED ON A 5 YEAR TOTAL OF CLAIMS FOR O.T.C. AND A 5 YEAR TOTAL OF CLAIMS FOR COLLISION SHOWN IN COLUMN (5). THE STANDARDS FOR FULL CREDIBILITY ARE 7,500 CLAIMS FOR O.T.C. AND 2,000 CLAIMS FOR COLLISION (SEE CREDIBILITY TABLES IN SECTION C).					

INSURANCE SERVICES OFFICE, INC.

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

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) PAID LOSSES	12/31/15	\$66,642	\$122,694
	12/31/16	\$26,804	\$50,285
	12/31/17	\$191,955	\$116,366
	12/31/18	\$24,339	\$120,908
	12/31/19	\$459,484	\$96,248
(2) DEVELOPED LOSSES AND	12/31/15	\$75,305	\$138,506
ALL LOSS ADJUSTMENT	12/31/16	\$30,319	\$56,652
EXPENSES (A)	12/31/17	\$216,909	\$130,836
	12/31/18	\$27,641	\$134,850
	12/31/19	\$537,909	\$103,431
(3) SELECTED ANNUAL LOSS			
TREND (SEE TREND		6.5%	4.0%
EXHIBIT IN SECTION C)			
(4) TRENDED LOSSES AND	12/31/15	\$117,024	\$182,274
ALL LOSS ADJUSTMENT	12/31/16	\$44,235	\$71,665
EXPENSES (B)	12/31/17	\$297,165	\$159,227
	12/31/18	\$35,546	\$157,775
	12/31/19	\$649,794	\$116,360

(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.
12/31/15	1.000	0.999
12/31/16	1.001	0.997
12/31/17	1.000	0.995
12/31/18	1.005	0.987
12/31/19	1.036	0.951

(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 07/01/21 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING BOTH OTC AND COLLISION.

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD OTC	PROJECTION PERIOD COLL
12/31/15	7/1/15	7.000	7.000
12/31/16	7/1/16	6.000	6.000
12/31/17	7/1/17	5.000	5.000
12/31/18	7/1/18	4.000	4.000
12/31/19	7/1/19	3.000	3.000

INSURANCE SERVICES OFFICE, INC.

IDAHO  
 AUTOMOBILE PHYSICAL DAMAGE INSURANCE - GARAGEKEEPERS (A)  
 DETERMINATION OF STATEWIDE ADVISORY LOSS COST LEVEL CHANGES

COVERAGE	ACCIDENT YEAR	(1)	(2)	(3)	(4)	(5)
O.T.C	ENDING	AGGREGATE LOSS COST AT CURRENT LEVEL (B)	INCURRED LOSSES (C)	EXPERIENCE RATIO (2) / (1)	ACCIDENT YEAR WEIGHTS	NUMBER OF PAID CLAIMS
	12/31/15	\$87,035	\$38,528	0.443	10%	5
	12/31/16	\$88,564	\$78,051	0.881	15%	9
	12/31/17	\$100,974	\$139,802	1.385	20%	10
	12/31/18	\$128,206	\$212,490	1.657	25%	12
	12/31/19	\$133,441	\$80,696	0.605	30%	7
COLL.	12/31/15	\$66,371	\$72,764	1.096	10%	26
	12/31/16	\$67,940	\$127,884	1.882	15%	25
	12/31/17	\$77,899	\$81,381	1.045	20%	19
	12/31/18	\$95,602	\$120,904	1.265	25%	28
	12/31/19	\$95,056	\$69,479	0.731	30%	17
					O.T.C.	COLLISION
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				1.049	1.136
(7)	EXPECTED EXPERIENCE RATIO (D).				1.208	1.125
(8)	CREDIBILITY (E).				0.05	0.20
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ( (6) * (8) ) + ( (7) * (1.000- (8)) ).				1.200	1.127
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ( (9) - 1.000 ).				20.0%	12.7%
(11)	FILED CHANGE.				20.0%	12.7%
(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 07/01/21 WHICH IS ASSUMED FOR THE PURPOSES OF TRENDING, SUBJECT TO A MAXIMUM OF THE N-VALUE CORRESPONDING TO THE LATEST YEAR SHOWN ON THE FOLLOWING PAGE, FOOTNOTE B. IN THIS REVISION, THE PERIOD M IS 3.000 YEAR(S).					
(E)	CREDIBILITY IS BASED ON A 5 YEAR TOTAL OF CLAIMS FOR O.T.C. AND A 5 YEAR TOTAL OF CLAIMS FOR COLLISION SHOWN IN COLUMN (5). THE STANDARDS FOR FULL CREDIBILITY ARE 7,500 CLAIMS FOR O.T.C. AND 2,000 CLAIMS FOR COLLISION (SEE CREDIBILITY TABLES IN SECTION C).					

INSURANCE SERVICES OFFICE, INC.

IDAHO  
GARAGEKEEPERS  
AUTOMOBILE PHYSICAL DAMAGE INSURANCE  
DETERMINATION OF PHYSICAL DAMAGE LOSSES

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) PAID LOSSES	12/31/15	\$21,941	\$48,931
	12/31/16	\$47,153	\$89,374
	12/31/17	\$89,589	\$59,000
	12/31/18	\$140,330	\$90,903
	12/31/19	\$50,440	\$51,707
(2) DEVELOPED LOSSES AND	12/31/15	\$24,793	\$55,292
ALL LOSS ADJUSTMENT	12/31/16	\$53,496	\$101,094
EXPENSES (A)	12/31/17	\$102,045	\$66,870
	12/31/18	\$165,233	\$103,337
	12/31/19	\$66,801	\$61,759
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)		6.5%	4.0%
(4) TRENDED LOSSES AND	12/31/15	\$38,528	\$72,764
ALL LOSS ADJUSTMENT	12/31/16	\$78,051	\$127,884
EXPENSES (B)	12/31/17	\$139,802	\$81,381
	12/31/18	\$212,490	\$120,904
	12/31/19	\$80,696	\$69,479

(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.
12/31/15	1.000	1.000
12/31/16	1.004	1.001
12/31/17	1.008	1.003
12/31/18	1.042	1.006
12/31/19	1.172	1.057

(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 07/01/21 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING BOTH OTC AND COLLISION.

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD OTC	PROJECTION PERIOD COLL
12/31/15	7/1/15	7.000	7.000
12/31/16	7/1/16	6.000	6.000
12/31/17	7/1/17	5.000	5.000
12/31/18	7/1/18	4.000	4.000
12/31/19	7/1/19	3.000	3.000

INSURANCE SERVICES OFFICE, INC.

IDAHO  
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 I T O R Y	EARNED CAR YRS YR	\$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**
101	8780	301.48	342.18	1.135	0.30	1.100	1.014	306	338	338	10.5%
103	13920	176.64	196.04	1.110	0.30	1.093	1.007	174	191	191	9.8%
104	12399	173.93	182.63	1.050	0.25	1.076	0.992	189	204	204	7.9%
105	19553	173.85	182.39	1.049	0.35	1.072	0.988	189	204	204	7.9%
SW	54652	195.08	211.59	1.085		1.085					

\* KEYED TO A STATEWIDE LOSS COST CHANGE OF 9.0 PERCENT.

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

INSURANCE SERVICES OFFICE, INC.

IDAHO  
COMMERCIAL AUTOMOBILE INSURANCE  
SINGLE LIMIT LIABILITY

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
T E R R I T O R Y	EARNED YRS ENDED 12/31/2019	CAR \$100000 UND LOSS COST	EXPER LOSS COST 5 YRS END 12/31/2019	EXPER RATIO	CRED	FORM RATIO	INDEX (6) TO STATE	BASE CLASS LOSS COST PRES	BASE CLASS LOSS COST IND*
101	1076	289.27	229.77	0.794	0.10	0.990	0.978	288	292
103	1178	205.53	309.49	1.506	0.10	1.061	1.048	210	228
104	1054	267.02	272.74	1.021	0.10	1.013	1.001	272	282
105	1531	229.84	196.97	0.857	0.10	0.997	0.985	237	242
SW	4839	245.24	248.16	1.012		1.012			

\* KEYED TO A STATEWIDE LOSS COST CHANGE OF 3.6 PERCENT.

TO REFLECT THE FAVORABLE STATE EXPERIENCE, WE WILL NOT BE FILING THESE INDICATED LOSS COSTS. THE LOSS COSTS IN COLUMN (8) REMAIN IN EFFECT.

INSURANCE SERVICES OFFICE, INC.

IDAHO  
 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 12/31/2019	UND LOSS COST	EXPER LOSS COST 5 YRS END 12/31/2019	EXPER RATIO	CRED	FORM RATIO	INDEX (6) TO STATE	BASE CLASS LOSS COST PRES	BASE CLASS LOSS COST IND*
101	7663	40.7	47.16	1.159	0.25	1.042	1.039	64	67
103	10451	82.82	76.14	0.919	0.30	0.978	0.975	136	134
104	7871	74.97	82.52	1.101	0.35	1.037	1.034	131	137
105	14069	62.63	60.35	0.964	0.30	0.991	0.988	111	111
SW	40054	66.13	66.30	1.003		1.003			

\* KEYED TO A STATEWIDE LOSS COST CHANGE OF 1.2 PERCENT.

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

INSURANCE SERVICES OFFICE, INC.

IDAHO  
COMMERCIAL AUTOMOBILE INSURANCE  
PHYSICAL DAMAGE - COLLISION

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
T E R R I T O R Y	EARNED CAR YRS YR ENDED 12/31/2019	UND LOSS COST	EXPER LOSS COST 5 YRS END 12/31/2019	EXPER RATIO	CRED	FORM RATIO	INDEX (6) TO STATE	BASE CLASS LOSS COST PRES	BASE CLASS LOSS COST IND*	BASE CLASS LOSS COST REV	ADV LOSS COST CHG**
101	7175	129.47	127.98	0.988	0.35	1.000	0.992	160	154	154	-3.8%
103	9487	195.46	178.34	0.912	0.35	0.974	0.966	226	212	212	-6.2%
104	7452	160.11	171.81	1.073	0.35	1.030	1.022	209	208	208	-0.5%
105	13371	146.77	156.36	1.065	0.40	1.030	1.022	194	193	193	-0.5%
SW	37485	158.43	159.56	1.007		1.008					

\* KEYED TO A STATEWIDE LOSS COST CHANGE OF -2.7 PERCENT.

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

INSURANCE SERVICES OFFICE, INC.

IDAHO  
 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)
T E R R I T O R Y	EARNED CAR YRS YR ENDED 12/31/2019	CAR UND LOSS COST	EXPER LOSS COST 5 YRS END 12/31/2019	EXPER RATIO	CRED	FORM RATIO	INDEX (6) TO STATE	BASE CLASS LOSS COST PRES	BASE CLASS LOSS COST IND*
101	1027	69.21	64.68	0.935	0.15	1.010	0.984	68	68
103	948	149.73	135.16	0.903	0.15	1.005	0.980	151	151
104	731	113.84	149.40	1.312	0.20	1.081	1.054	115	124
105	1106	81.61	82.84	1.015	0.20	1.021	0.995	84	85
SW	3812	101.39	103.72	1.023		1.026			

\* KEYED TO A STATEWIDE LOSS COST CHANGE OF 1.9 PERCENT.

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

INSURANCE SERVICES OFFICE, INC.

IDAHO  
 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 E R R	EARNED CAR YRS YR ENDED 12/31/2019	UND LOSS COST	EXPER LOSS COST 5 YRS END 12/31/2019	EXPER RATIO	CRED	FORM RATIO	INDEX (6) TO STATE	BASE CLASS LOSS COST PRES	BASE CLASS LOSS COST IND*
101	976	186.22	201.19	1.080	0.20	1.064	1.004	246	252
103	889	203.91	195.66	0.960	0.20	1.040	0.981	284	284
104	704	200.97	225.67	1.123	0.20	1.073	1.012	281	290
105	1056	169.96	185.40	1.091	0.20	1.066	1.006	245	251
SW	3625	188.69	199.99	1.060		1.060			

\* KEYED TO A STATEWIDE LOSS COST CHANGE OF 2.0 PERCENT.

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

## INSURANCE SERVICES OFFICE, INC.

COMMERCIAL AUTOMOBILE LIABILITY INSURANCE  
MULTISTATE LOSS ADJUSTMENT EXPENSE EXPERIENCE

Calendar Year

Development of Unallocated Loss Adjustment Expense Factor

		<u>Bodily Injury</u> (000's)					3 YR. <u>AVG</u>	5 YR. <u>AVG</u>
ITEM	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>			
(1) Direct Losses Incurred	4,534,035	5,191,223	5,663,590	6,258,279	6,443,423			
(2) Allocated Loss Adjustment Expenses Incurred	480,175	580,765	638,270	676,653	650,817			
(3) Unallocated Loss Adjustment Expense Incurred	449,751	472,235	480,388	510,398	519,189			
(4) Unallocated LAE as a Ratio to Losses + Allocated LAE (3)/[(1)+(2)]	9.0%	8.2%	7.6%	7.4%	7.3%	7.4%	7.9%	
(5) Selected Factor							7.5%	

		<u>Property Damage</u> (000's)					3 YR. <u>AVG</u>	5 YR. <u>AVG</u>
ITEM	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>			
(1) Direct Losses Incurred	955,051	1,027,893	1,143,065	1,144,298	1,236,531			
(2) Allocated Loss Adjustment Expenses Incurred	63,839	74,267	61,197	65,225	63,477			
(3) Unallocated Loss Adjustment Expense Incurred	125,980	125,216	123,301	129,471	135,429			
(4) Unallocated LAE as a Ratio to Losses + Allocated LAE (3)/[(1)+(2)]	12.4%	11.4%	10.2%	10.7%	10.4%	10.5%	11.0%	
(5) Selected Factor							10.0%	

All items are from Special Call Submission for available writers.

## INSURANCE SERVICES OFFICE, INC.

COMMERCIAL AUTOMOBILE PHYSICAL DAMAGE INSURANCE  
MULTISTATE LOSS ADJUSTMENT EXPENSE EXPERIENCE

Calendar Year

Development of Factor to Include all Loss Adjustment Expenses

		(000's)					3 YR.	5 YR.
<u>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

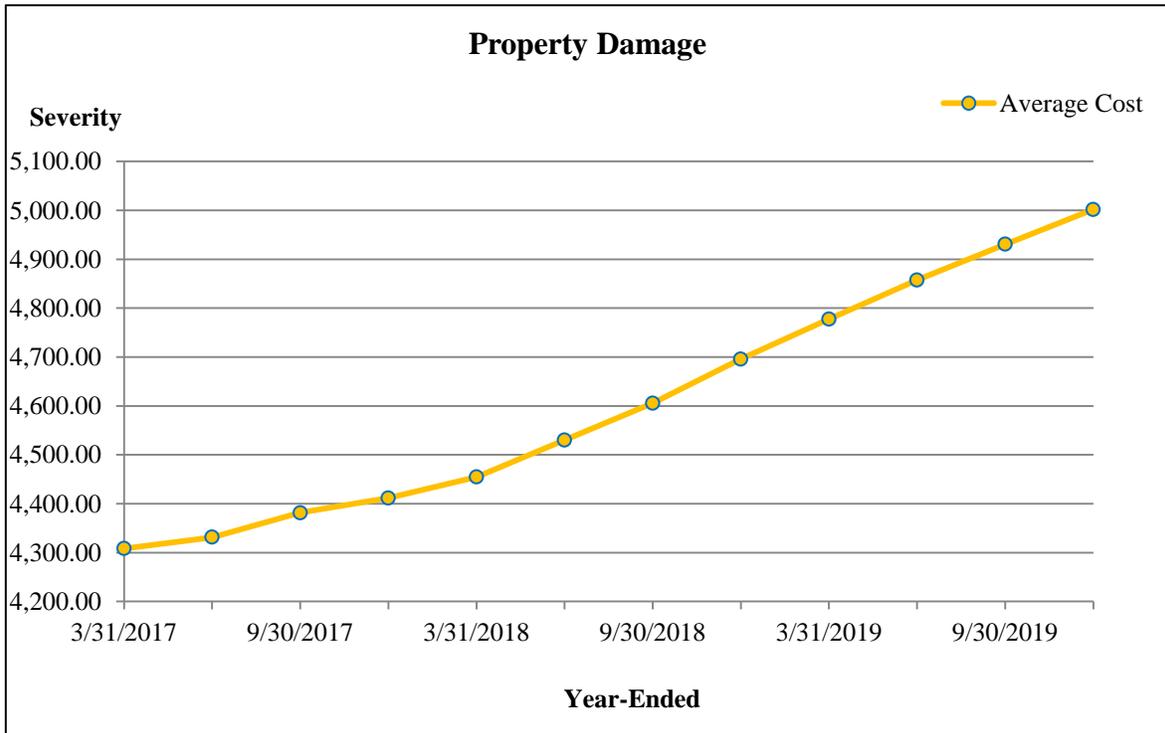
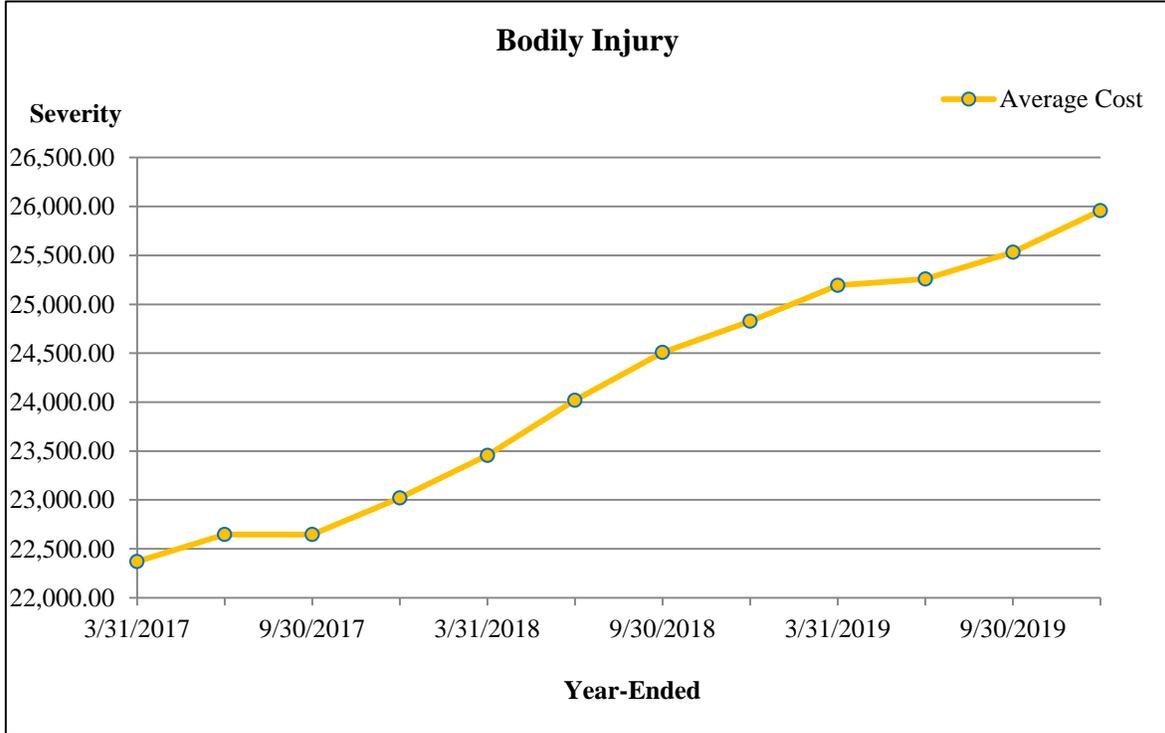
YEAR ENDED	IDAHO				MULTISTATE*			
	BODILY INJURY (\$100000 LIMITS)		PROPERTY DAMAGE (\$100000 LIMITS)		BODILY INJURY (\$100000 LIMITS)		PROPERTY DAMAGE (\$100000 LIMITS)	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	ACTUAL	EXPONENTIAL FIT	ACTUAL	EXPONENTIAL FIT	ACTUAL	EXPONENTIAL FIT	ACTUAL	EXPONENTIAL FIT
3/31/2017	17026.12	18577.60	4274.31	4423.37	22369.85	22253.66	4308.44	4252.34
6/30/2017	19533.87	18778.15	4394.03	4473.49	22646.73	22576.73	4331.26	4313.79
9/30/2017	18706.45	18980.87	4486.40	4524.18	22646.45	22904.48	4381.48	4376.12
12/31/2017	18035.64	19185.77	4693.12	4575.44	23021.33	23237.00	4411.53	4439.35
3/31/2018	19291.19	19392.89	4735.74	4627.28	23456.30	23574.34	4454.80	4503.50
6/30/2018	20562.55	19602.24	4814.96	4679.71	24019.77	23916.59	4530.24	4568.57
9/30/2018	22378.77	19813.85	4791.41	4732.74	24507.17	24263.80	4605.63	4634.58
12/31/2018	22921.01	20027.75	4845.98	4786.36	24826.90	24616.05	4695.90	4701.55
3/31/2019	20955.22	20243.95	4915.00	4840.60	25194.58	24973.41	4777.54	4769.49
6/30/2019	18390.70	20462.49	4748.51	4895.45	25257.58	25335.96	4857.59	4838.40
9/30/2019	18746.93	20683.39	4948.58	4950.92	25533.57	25703.78	4930.59	4908.31
12/31/2019	20811.07	20906.68	4881.07	5007.01	25959.37	26076.94	5001.74	4979.24

		BODILY INJURY	PROPERTY DAMAGE
(9)	AVERAGE ANNUAL PERCENT CHANGE IN PAID CLAIM COST (12TH POINT / 8TH POINT)		
	(A) IDAHO	4.4%	4.6%
	(B) MULTISTATE	5.9%	5.9%
(10)	CREDIBILITY	0.00	0.05
(11)	WEIGHTED AVERAGE ANNUAL PERCENT CHANGE IN PAID CLAIM COSTS {(10) * (9A)} + {(1.0 - (10)) * (9B)}	5.9%	5.8%
(12)	SELECTED ANNUAL PERCENT CHANGE IN CLAIM FREQUENCY	0.0%	0.0%
(13)	AVERAGE ANNUAL PERCENT CHANGE IN LIABILITY LOSS RATIO (11) * (12)	5.9%	5.8%

\* 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>
12/31/2013	0.7513		2.7493	
3/31/2014	0.7651		2.8383	
6/30/2014	0.7555		2.8377	
9/30/2014	0.7513		2.8414	
12/31/2014	0.7564	0.7% &	2.8427	3.4% &
3/31/2015	0.7477		2.8035	
6/30/2015	0.7536		2.8061	
9/30/2015	0.7623	1.5%	2.8283	-0.5%
12/31/2015	0.7753		2.8386	
3/31/2016	0.7901		2.8156	
6/30/2016	0.8023		2.8241	
9/30/2016	0.8120	6.5%	2.8268	-0.1%
12/31/2016	0.8167		2.8247	
3/31/2017	0.8193		2.8056	
6/30/2017	0.8252		2.7899	
9/30/2017	0.8178	0.7%	2.7532	-2.6%
12/31/2017	0.8121		2.7386	
3/31/2018	0.8117		2.7464	
6/30/2018	0.8064		2.7590	
9/30/2018	0.8026	-1.9%	2.7652	0.4%
12/31/2018	0.7988		2.7678	
3/31/2019	0.7909		2.7608	
6/30/2019	0.7753		2.7177	
9/30/2019	0.7741	-3.6%	2.6851	-2.9%

\* EXCLUDES MASSACHUSETTS

@ CHANGE BASED ON YEARS ENDING 9/30/XXXX

&amp; CHANGE BASED ON YEAR ENDING 12/31/2014 divided by 12/31/2013

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>
12/31/2013	0.8622		3.1189	
3/31/2014	0.8584		3.1529	
6/30/2014	0.8592		3.1517	
9/30/2014	0.8476		3.1060	
12/31/2014	0.8424	-2.3% &	3.0724	-1.5% &
3/31/2015	0.8233		3.0386	
6/30/2015	0.8072		3.0083	
9/30/2015	0.8029	-5.3%	3.0391	-2.2%
12/31/2015	0.8032		3.0469	
3/31/2016	0.8117		3.0322	
6/30/2016	0.8139		3.0511	
9/30/2016	0.8323	3.7%	3.0431	0.1%
12/31/2016	0.8169		3.0186	
3/31/2017	0.8142		2.9603	
6/30/2017	0.8139		2.9149	
9/30/2017	0.7894	-5.2%	2.8288	-7.0%
12/31/2017	0.7909		2.8006	
3/31/2018	0.8014		2.8126	
6/30/2018	0.8012		2.7711	
9/30/2018	0.7942	0.6%	2.7503	-2.8%
12/31/2018	0.7849		2.7063	
3/31/2019	0.7498		2.6546	
6/30/2019	0.7226		2.6042	
9/30/2019	0.6923	-12.8%	2.5409	-7.6%

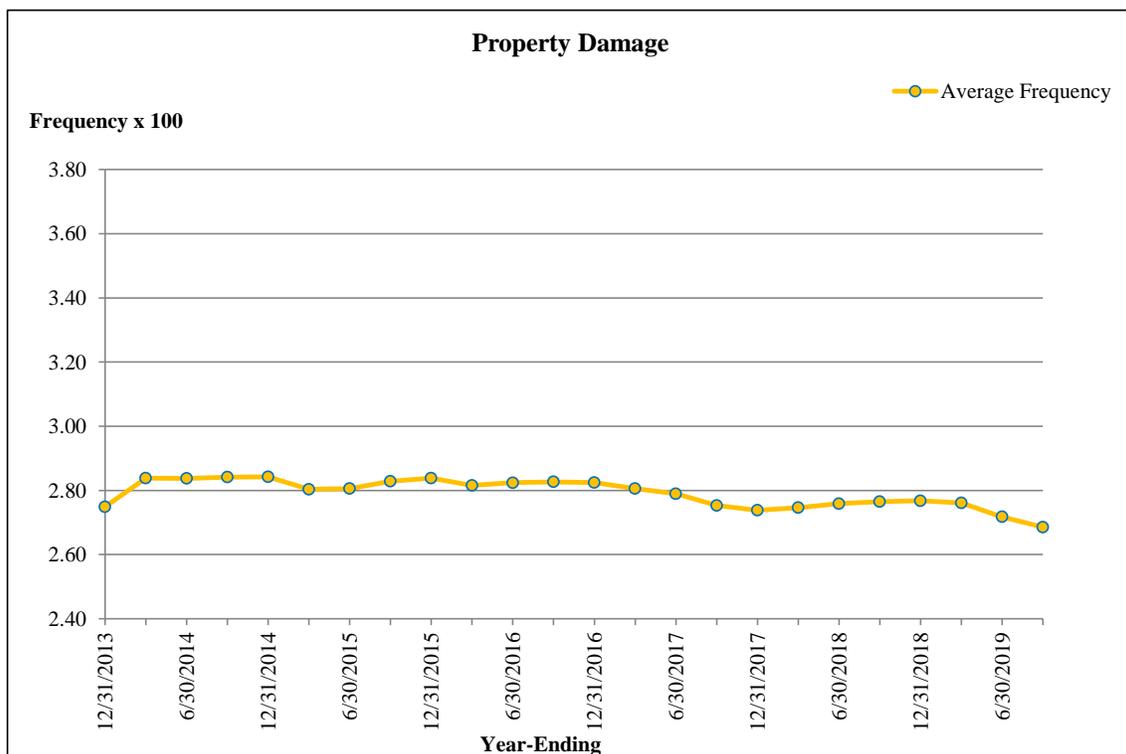
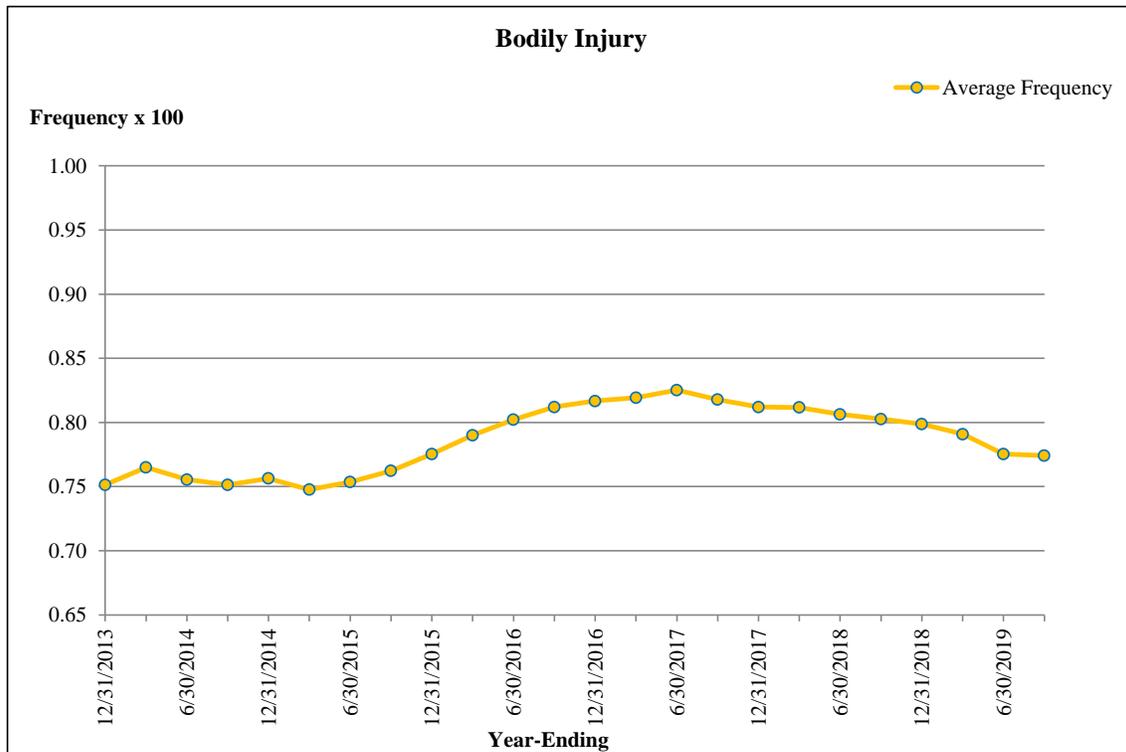
\* EXCLUDES MASSACHUSETTS

@ CHANGE BASED ON YEARS ENDING 9/30/XXXX

&amp; CHANGE BASED ON YEAR ENDING 12/31/2014 divided by 12/31/2013

INSURANCE SERVICES OFFICE, INC.

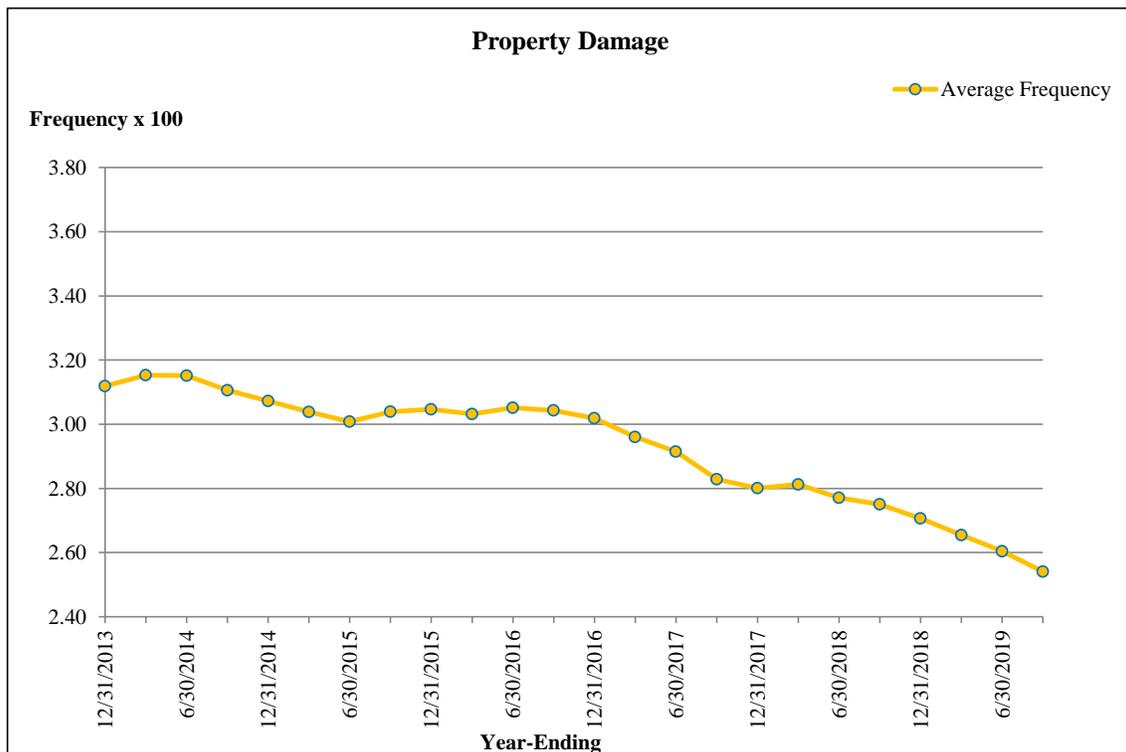
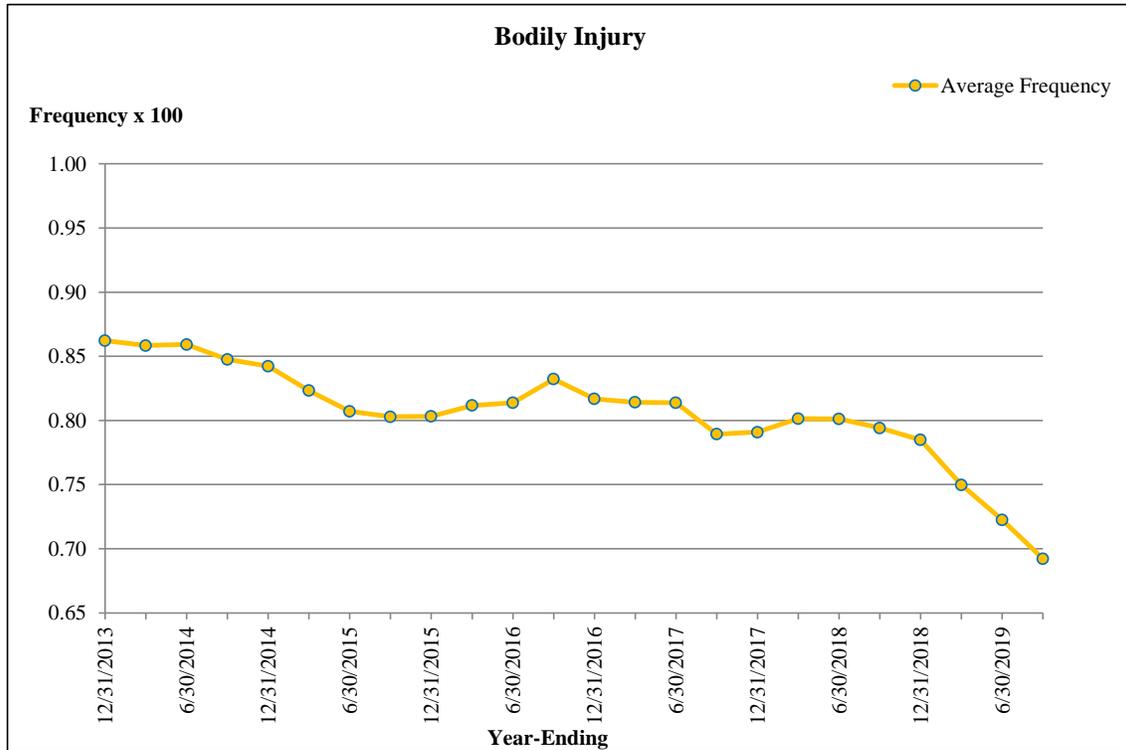
Commercial Automobile Liability  
 Incurred Claim Frequency Experience  
 Trucks, Tractors, and Trailers  
 Multistate\*



\*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)

Year Ending:	\$500 Deductible		\$1,000 Deductible		\$2,000 Deductible	
	Actual	Change**	Actual	Change**	Actual	Change**
6/30/2015	1.37		0.89		0.67	
12/31/2015	1.36		0.89		0.68	
6/30/2016	1.35		0.91		0.69	
12/31/2016	1.35	-0.7%	0.89	0.0%	0.67	-1.5%
6/30/2017	1.34		0.88		0.67	
12/31/2017	1.37	1.5%	0.90	1.1%	0.70	4.5%
6/30/2018	1.44		0.94		0.71	
12/31/2018	1.51	10.2%	0.96	6.7%	0.73	4.3%
6/30/2019	1.56		0.99		0.74	
12/31/2019	1.57	4.0%	0.98	2.1%	0.73	0.0%

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

Deductible:	Percent of Losses
Full	0.4%
\$50	0.5%
\$100	2.0%
\$200	0.1%
\$250	7.9%
\$500	30.4%
\$1,000	48.9%
\$2,000	6.0%
\$3,000	1.3%
\$5,000	2.5%

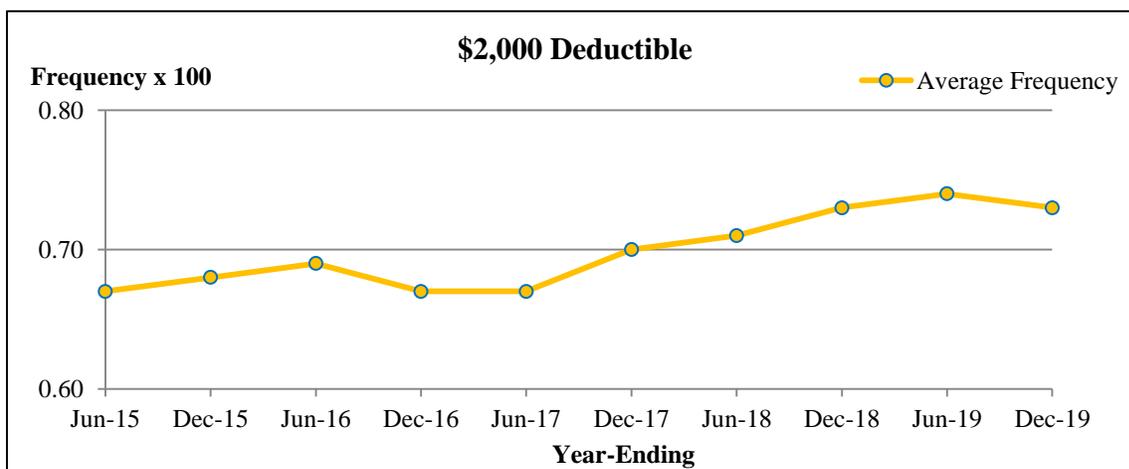
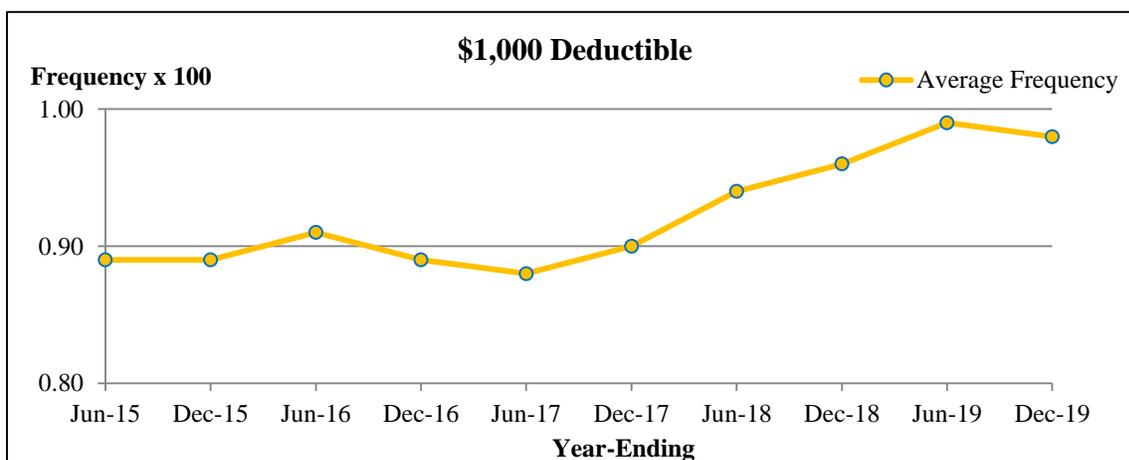
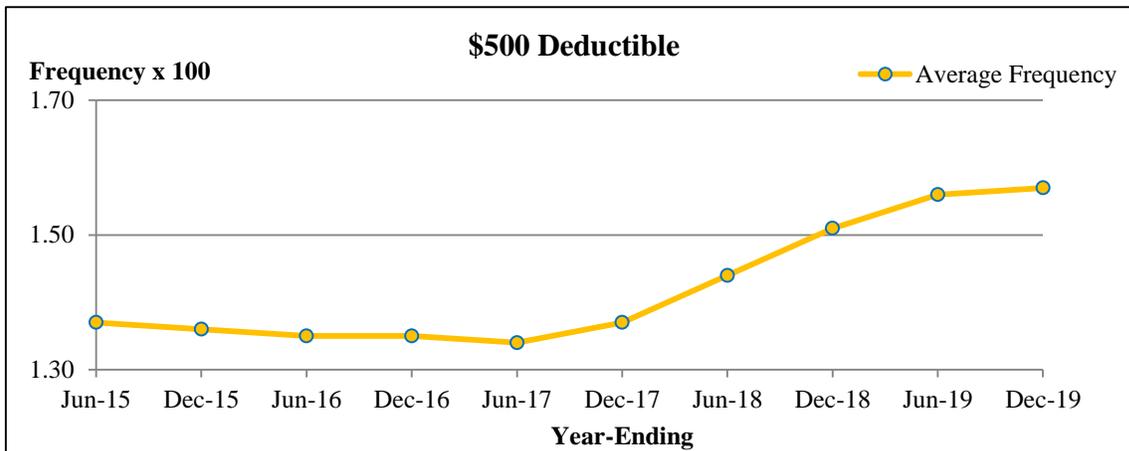
\* Multistate data excludes Massachusetts

\*\* Change based on years ending 12/31/xxxx

\*\*\* Deductibles above \$2,000, totaling 3.8% 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:	\$500 Deductible	\$1,000 Deductible	\$2,000 Deductible
6/30/2015	5,076.44	7,532.05	8,707.12
12/31/2015	5,272.49	7,709.49	8,947.30
6/30/2016	5,450.55	8,009.62	9,306.67
12/31/2016	5,483.80	8,268.04	9,605.98
6/30/2017	5,787.28	8,569.40	9,872.92
12/31/2017	6,235.36	8,995.37	10,248.73
6/30/2018	6,324.83	9,271.77	10,648.45
12/31/2018	6,359.33	9,412.12	10,973.58
6/30/2019	6,401.47	9,633.34	11,435.65
12/31/2019	6,538.78	10,155.97	12,095.88

Average Annual Change Using Exponential Fits:

10 point fit:	6.1%	6.8%	7.3%
8 point fit:	5.7%	6.7%	7.6%
6 point fit:	4.0%	6.3%	8.2%

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

\* Multistate data excludes Massachusetts

## INSURANCE SERVICES OFFICE, INC.

Multistate\*  
Trucks, Tractors & Trailers Physical Damage  
Collision

Frequency (expressed as claims per 100 exposures)

Year Ending:	\$500 Deductible		\$1,000 Deductible		\$2,000 Deductible	
	Actual	Change**	Actual	Change**	Actual	Change**
6/30/2015	2.20		1.92		1.56	
12/31/2015	2.20		1.94		1.58	
6/30/2016	2.19		1.94		1.59	
12/31/2016	2.27	3.2%	2.01	3.6%	1.64	3.8%
6/30/2017	2.29		2.00		1.63	
12/31/2017	2.23	-1.8%	1.95	-3.0%	1.61	-1.8%
6/30/2018	2.25		2.00		1.65	
12/31/2018	2.27	1.8%	2.02	3.6%	1.67	3.7%
6/30/2019	2.27		2.02		1.66	
12/31/2019	2.24	-1.3%	2.00	-1.0%	1.66	-0.6%

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

Deductible:	Percent of Losses
\$100	0.2%
\$200	0.0%
\$250	1.1%
\$500	29.5%
\$1,000	56.5%
\$2,000	6.7%
\$3,000	1.6%
\$5,000	4.3%

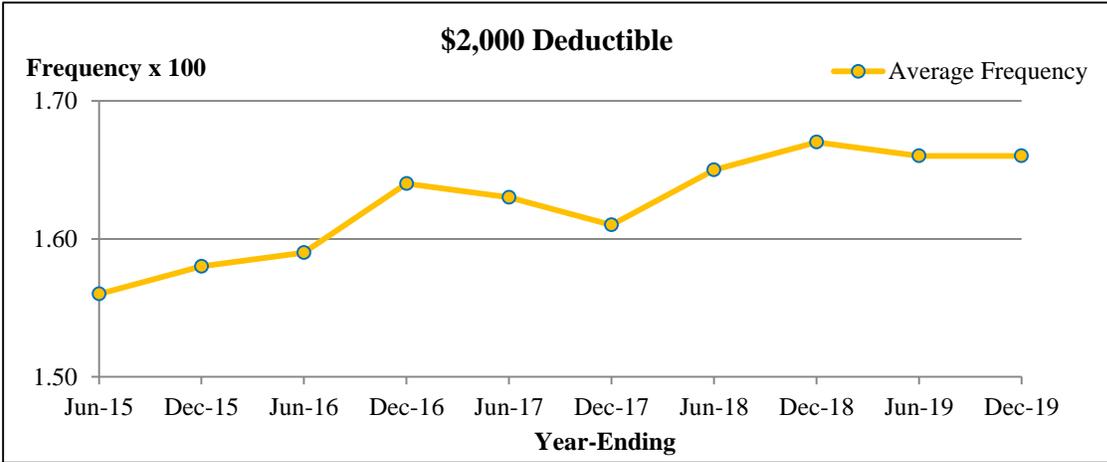
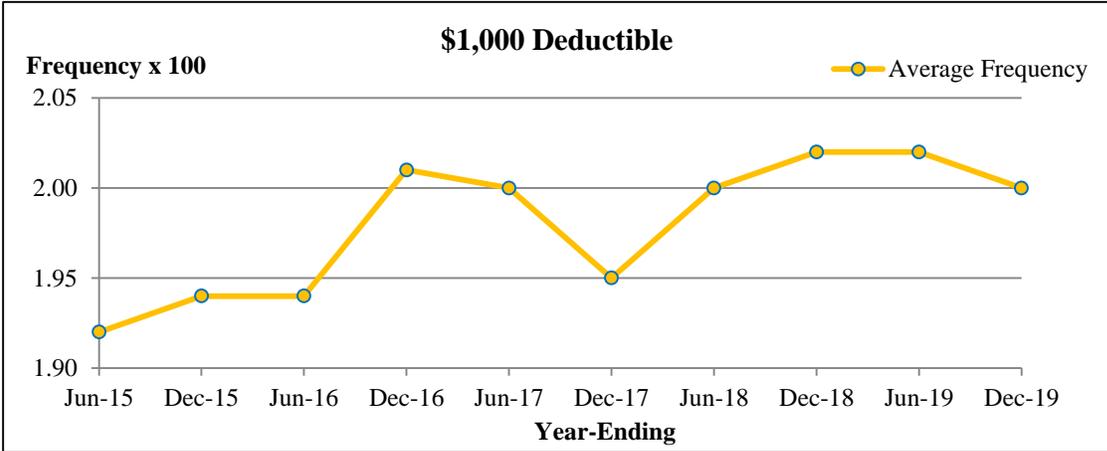
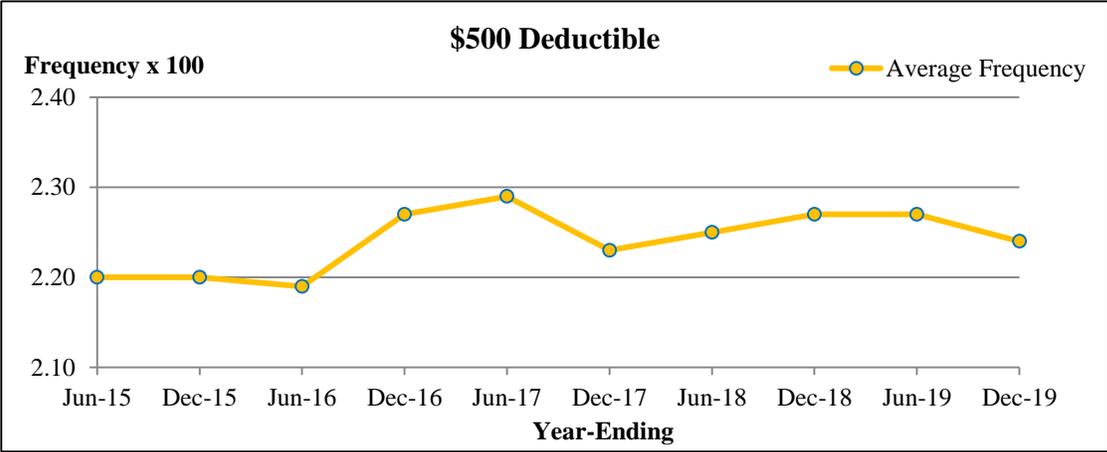
\* Multistate data excludes Massachusetts

\*\* Change based on years ending 12/31/xxxx

\*\*\* Deductibles above \$2,000, totaling 5.9% 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
6/30/2015	8,862.30	10,564.77	11,518.43
12/31/2015	9,057.50	10,765.23	11,717.35
6/30/2016	9,361.60	11,038.30	12,015.56
12/31/2016	9,478.76	11,244.83	12,263.51
6/30/2017	9,512.51	11,241.60	12,242.09
12/31/2017	9,772.52	11,363.42	12,369.71
6/30/2018	9,970.83	11,632.86	12,696.43
12/31/2018	10,215.67	11,882.15	12,917.15
6/30/2019	10,552.00	12,242.16	13,342.68
12/31/2019	10,786.27	12,498.53	13,579.19

Average Annual Change Using Exponential Fits:

10 point fit:	4.3%	3.6%	3.5%
8 point fit:	4.3%	3.6%	3.6%
6 point fit:	5.2%	4.5%	4.5%

Selected severity trend:	4.5%
Selected frequency trend:	0.0%
Selected pure premium trend:	4.5%

\* Multistate data excludes Massachusetts

## INSURANCE SERVICES OFFICE, INC.

Multistate\*  
Private Passenger Types Physical Damage  
Other Than Collision

Frequency (expressed as claims per 100 exposures)

Year Ending:	\$500 Deductible		\$1,000 Deductible		\$2,000 Deductible	
	Actual	Change**	Actual	Change**	Actual	Change**
6/30/2015	3.08		1.90		1.26	
12/31/2015	3.14		1.95		1.29	
6/30/2016	3.20		1.99		1.31	
12/31/2016	3.09	-1.6%	1.92	-1.5%	1.27	-1.6%
6/30/2017	2.97		1.87		1.24	
12/31/2017	3.01	-2.6%	1.92	0.0%	1.28	0.8%
6/30/2018	3.15		1.99		1.31	
12/31/2018	3.31	10.0%	2.05	6.8%	1.33	3.9%
6/30/2019	3.49		2.18		1.39	
12/31/2019	3.50	5.7%	2.19	6.8%	1.38	3.8%

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

Deductible:	Percent of Losses
Full	0.3%
\$50	0.5%
\$100	2.9%
\$200	0.5%
\$250	11.2%
\$500	38.4%
\$1,000	43.0%
\$2,000	2.2%
\$3,000	0.5%
\$5,000	0.5%

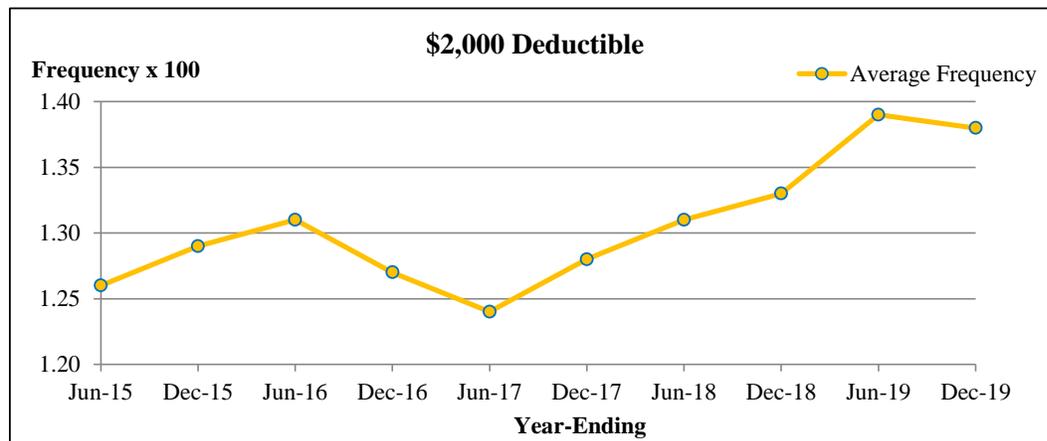
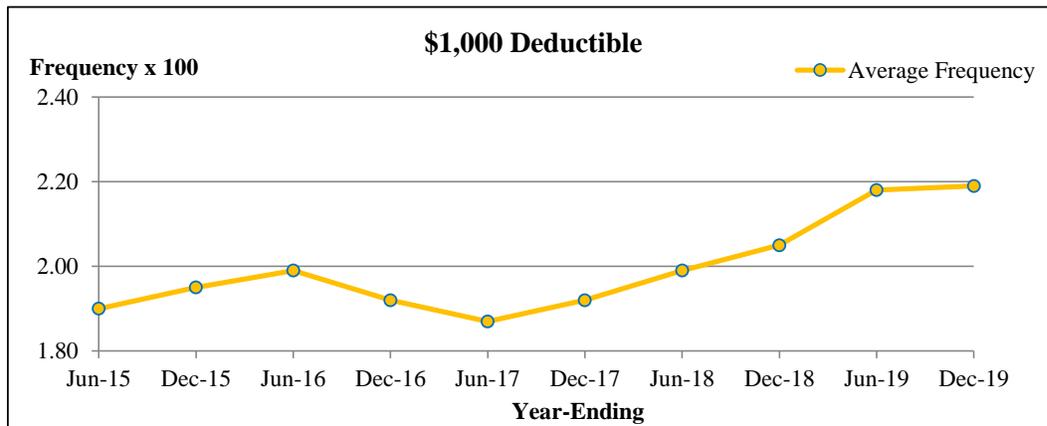
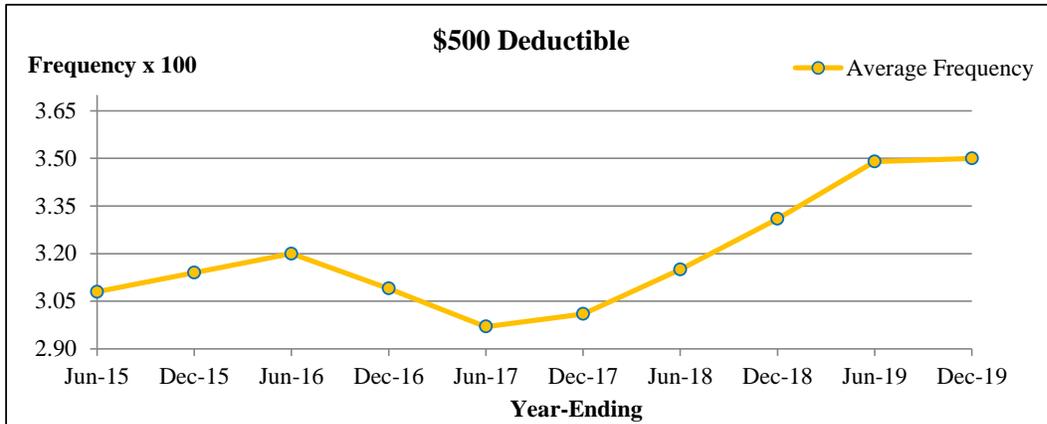
\* Multistate data excludes Massachusetts

\*\* Change based on years ending 12/31/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  
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:	\$500 Deductible	\$1,000 Deductible	\$2,000 Deductible
6/30/2015	2,016.05	2,736.61	3,243.99
12/31/2015	2,081.90	2,750.42	3,257.00
6/30/2016	2,171.02	2,875.98	3,444.78
12/31/2016	2,220.40	2,926.16	3,519.31
6/30/2017	2,287.96	2,984.63	3,564.24
12/31/2017	2,413.03	3,224.05	3,845.34
6/30/2018	2,469.93	3,334.92	4,009.63
12/31/2018	2,512.11	3,395.49	4,117.78
6/30/2019	2,557.21	3,526.52	4,305.32
12/31/2019	2,605.73	3,664.28	4,458.51

Average Annual Change Using Exponential Fits:

10 point fit:	6.1%	7.1%	7.8%
8 point fit:	5.6%	7.5%	8.1%
6 point fit:	4.9%	7.8%	8.9%

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)

Year Ending:	\$500 Deductible		\$1,000 Deductible		\$2,000 Deductible	
	Actual	Change**	Actual	Change**	Actual	Change**
6/30/2015	5.07		4.26		3.12	
12/31/2015	5.07		4.30		3.18	
6/30/2016	5.01		4.30		3.19	
12/31/2016	5.09	0.4%	4.36	1.4%	3.25	2.2%
6/30/2017	5.09		4.33		3.24	
12/31/2017	5.00	-1.8%	4.23	-3.0%	3.18	-2.2%
6/30/2018	5.00		4.30		3.25	
12/31/2018	4.95	-1.0%	4.32	2.1%	3.30	3.8%
6/30/2019	4.89		4.31		3.33	
12/31/2019	4.80	-3.0%	4.31	-0.2%	3.35	1.5%

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

Deductible:	Percent of Losses
\$100	0.1%
\$200	0.1%
\$250	1.6%
\$500	39.2%
\$1,000	55.6%
\$2,000	2.1%
\$3,000	0.4%
\$5,000	0.8%

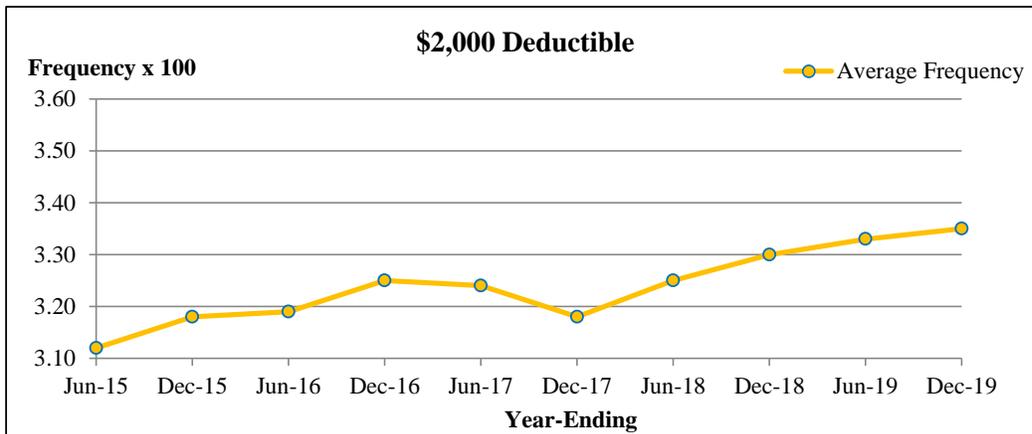
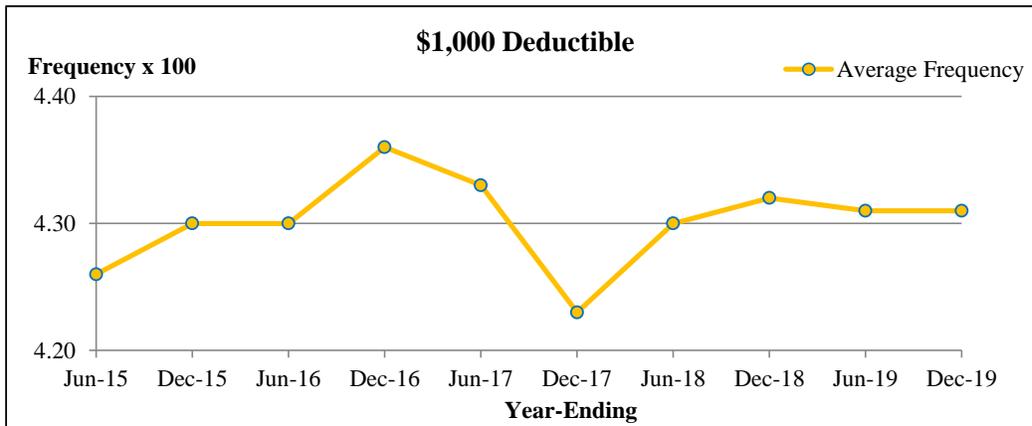
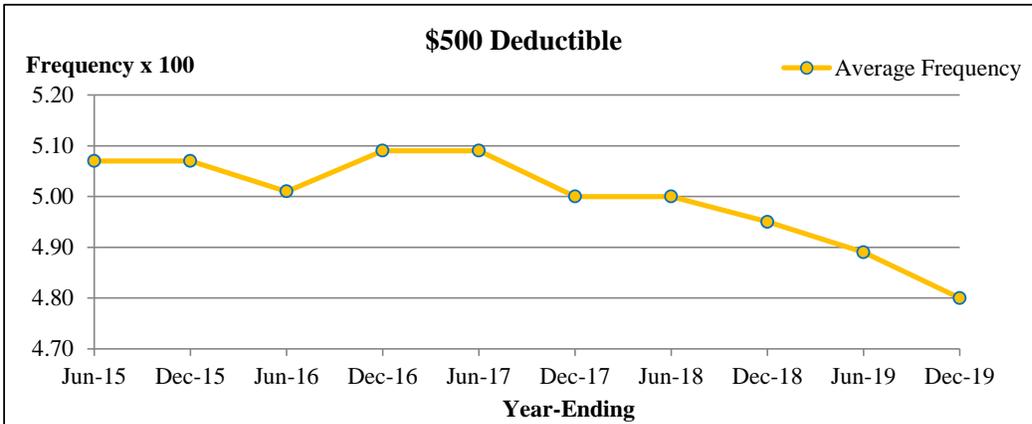
\* Multistate data excludes Massachusetts

\*\* Change based on years ending 12/31/xxxx

\*\*\* Deductibles above \$2,000, totaling 1.2% 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
6/30/2015	5,475.06	5,874.44	6,449.74
12/31/2015	5,540.19	5,993.39	6,522.19
6/30/2016	5,693.47	6,088.24	6,626.35
12/31/2016	5,808.24	6,142.87	6,695.01
6/30/2017	5,742.39	6,133.26	6,665.04
12/31/2017	5,790.57	6,264.81	6,796.90
6/30/2018	6,090.90	6,439.90	6,961.81
12/31/2018	6,163.04	6,495.28	6,988.58
6/30/2019	6,285.53	6,674.32	7,141.91
12/31/2019	6,755.43	7,127.67	7,603.90

Average Annual Change Using Exponential Fits:

10 point fit:	4.1%	3.7%	3.1%
8 point fit:	4.5%	4.2%	3.5%
6 point fit:	6.3%	5.6%	4.7%

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
6/30/2015	1.249	1.393
12/31/2015	1.255	1.403
6/30/2016	1.261	1.413
12/31/2016	1.266	1.423
6/30/2017	1.273	1.435
12/31/2017	1.279	1.446
6/30/2018	1.284	1.456
12/31/2018	1.289	1.466
6/30/2019	1.297	1.479
12/31/2019	1.303	1.488

EXPONENTIAL TREND (AVERAGE ANNUAL CHANGE)

9 POINTS	0.9%	1.5%
7 POINTS	0.9%	1.5%
5 POINTS	1.0%	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
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
12/31/2019	1.388	1.194

EXPONENTIAL TREND (AVERAGE ANNUAL CHANGE)

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

Data excludes the following state: Massachusetts

## INSURANCE SERVICES OFFICE, INC.

IDAHO  
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	
12/31/2008	3,576,505	4,060,118	4,130,690	1.135	1.017	
12/31/2009	2,239,549	3,716,894	4,006,306	1.660	1.078	
12/31/2010	3,088,039	3,404,340	3,552,420	1.102	1.043	
12/31/2011	2,724,248	2,737,823	2,713,686	1.005	0.991	
12/31/2012	3,013,984	3,566,835	3,995,909	1.183	1.120	
12/31/2013	3,232,451	3,330,627	3,667,389	1.030	1.101	
12/31/2014	2,696,457	2,942,903	3,408,571	1.091	1.158	
12/31/2015	2,503,140	2,736,456	2,555,784	1.093	0.934	
12/31/2016	3,520,987	4,123,115	4,515,572	1.171	1.095	
12/31/2017	3,594,494	3,689,853	4,364,196	1.027	1.183	
12/31/2018	3,910,768	4,428,509		1.132		
12/31/2019	3,134,553					
(1) Average Factor (Best 3 of 5) :						
				(A) State	1.105	1.118
				(B) Multistate	1.264	1.126
(2) Credibility						
					0.820	0.490
(3) Credibility Weighted Factors						
					1.134	1.122

## 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	
12/31/2008	2,617,521	2,760,024	2,774,773	1.054	1.005	
12/31/2009	2,015,209	1,977,739	1,969,284	0.981	0.996	
12/31/2010	2,111,795	2,190,569	2,231,706	1.037	1.019	
12/31/2011	2,201,419	2,346,046	2,345,366	1.066	1.000	
12/31/2012	1,994,688	1,983,236	2,036,631	0.994	1.027	
12/31/2013	2,626,865	2,572,683	2,580,891	0.979	1.003	
12/31/2014	2,558,286	2,577,708	2,584,873	1.008	1.003	
12/31/2015	2,608,547	2,799,707	2,802,727	1.073	1.001	
12/31/2016	2,627,834	2,714,933	2,700,443	1.033	0.995	
12/31/2017	3,179,325	3,287,904	3,288,383	1.034	1.000	
12/31/2018	3,424,419	3,437,198		1.004		
12/31/2019	3,326,308					
(1) Average Factor (Best 3 of 5) :						
				(A) State	1.025	1.001
				(B) Multistate	1.048	1.010
(2) Credibility						
					0.860	0.000
(3) Credibility Weighted Factors						
					1.028	1.010

## Summary of Factors

	Bodily <u>Injury</u>	Property <u>Damage</u>
39 to Ultimate **	1.080	1.004
27 to Ultimate	1.212	1.014
15 to Ultimate	1.374	1.042

\*\* 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>
12/31/2008	341,290,608	418,308,247	457,340,546	476,437,931	481,723,768
12/31/2009	298,855,936	367,593,132	406,754,927	426,675,691	431,321,926
12/31/2010	318,493,126	386,177,031	422,721,990	445,159,711	453,238,137
12/31/2011	341,288,675	412,387,384	459,410,277	474,950,283	482,101,731
12/31/2012	344,115,826	418,574,969	460,473,294	483,873,460	493,014,134
12/31/2013	349,684,155	433,271,626	478,941,183	507,486,299	516,462,023
12/31/2014	377,261,702	463,844,037	529,137,068	560,139,062	569,860,906
12/31/2015	398,273,921	513,409,502	577,985,821	607,257,261	619,425,117
12/31/2016	452,821,400	577,452,022	650,608,404	684,286,943	
12/31/2017	478,340,935	599,993,832	675,149,842		
12/31/2018	487,404,348	615,129,549			
12/31/2019	489,557,044				

## Ratios

Accident Year <u>Ending</u>	Ratios			
	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
12/31/2008	1.226	1.093	1.042	1.011
12/31/2009	1.230	1.107	1.049	1.011
12/31/2010	1.213	1.095	1.053	1.018
12/31/2011	1.208	1.114	1.034	1.015
12/31/2012	1.216	1.100	1.051	1.019
12/31/2013	1.239	1.105	1.060	1.018
12/31/2014	1.230	1.141	1.059	1.017
12/31/2015	1.289	1.126	1.051	1.020
12/31/2016	1.275	1.127	1.052	
12/31/2017	1.254	1.125		
12/31/2018	1.262			
Average Factor: ( Best 3 of 5 )	1.264	1.126	1.054	1.018

## Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.007
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.025
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.080
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.217
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.538

INSURANCE SERVICES OFFICE, INC.

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

Accident Year	\$100,000 Basic Limit				
<u>Ending</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
12/31/2008	484,208,199	484,322,010	484,898,211	484,917,766	485,105,898
12/31/2009	432,769,715	432,709,173	432,502,102	432,532,274	432,550,074
12/31/2010	455,748,857	455,733,762	456,045,633	456,493,622	456,507,910
12/31/2011	485,684,046	486,203,553	486,061,085	486,081,753	
12/31/2012	493,800,463	494,323,732	495,133,089		
12/31/2013	519,860,199	520,385,824			
12/31/2014	571,254,143				

Ratios

Accident Year	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
12/31/2008	1.005	1.000	1.001	1.000	1.000
12/31/2009	1.003	1.000	1.000	1.000	1.000
12/31/2010	1.006	1.000	1.001	1.001	1.000
12/31/2011	1.007	1.001	1.000	1.000	
12/31/2012	1.002	1.001	1.002		
12/31/2013	1.007	1.001			
12/31/2014	1.002				
Average Factor: ( Best 3 of 5 )	1.005	1.001	1.001	1.000	1.000

Summary of Factors

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

## INSURANCE SERVICES OFFICE, INC.

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

Accident Year <u>Ending</u>	\$100,000 Basic Limit				
	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
12/31/2008	442,863,517	454,148,393	456,785,870	457,071,901	457,721,999
12/31/2009	377,823,353	387,012,381	389,427,700	390,015,501	389,638,573
12/31/2010	394,936,519	407,403,514	410,487,087	411,281,668	411,190,688
12/31/2011	433,809,100	446,838,225	449,962,956	451,224,490	451,758,614
12/31/2012	431,309,571	445,801,843	449,175,252	450,057,234	450,625,393
12/31/2013	453,220,167	469,177,052	474,389,914	475,494,421	475,923,442
12/31/2014	480,257,196	501,136,588	504,922,017	506,211,744	507,109,061
12/31/2015	513,922,627	538,172,111	542,805,152	544,041,708	545,194,618
12/31/2016	541,122,809	565,007,903	571,198,187	573,473,790	
12/31/2017	549,140,875	578,569,841	583,985,956		
12/31/2018	600,510,036	635,497,190			
12/31/2019	619,271,041				

## Ratios

Accident Year <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
12/31/2008	1.025	1.006	1.001	1.001
12/31/2009	1.024	1.006	1.002	0.999
12/31/2010	1.032	1.008	1.002	1.000
12/31/2011	1.030	1.007	1.003	1.001
12/31/2012	1.034	1.008	1.002	1.001
12/31/2013	1.035	1.011	1.002	1.001
12/31/2014	1.043	1.008	1.003	1.002
12/31/2015	1.047	1.009	1.002	1.002
12/31/2016	1.044	1.011	1.004	
12/31/2017	1.054	1.009		
12/31/2018	1.058			
Average Factor: ( Best 3 of 5 )	1.048	1.010	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) =	1.014
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.063

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>
12/31/2008	457,651,402	457,690,456	457,747,461	457,631,665
12/31/2009	389,701,746	389,737,640	389,964,831	390,049,377
12/31/2010	411,896,352	412,006,087	411,991,016	411,985,242
12/31/2011	452,045,022	452,024,880	452,101,753	452,170,803
12/31/2012	451,093,875	451,404,549	451,463,329	
12/31/2013	476,034,692	476,240,765		
12/31/2014	507,187,090			

Ratios

Accident Year <u>Ending</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>
12/31/2008	1.000	1.000	1.000	1.000
12/31/2009	1.000	1.000	1.001	1.000
12/31/2010	1.002	1.000	1.000	1.000
12/31/2011	1.001	1.000	1.000	1.000
12/31/2012	1.001	1.001	1.000	
12/31/2013	1.000	1.000		
12/31/2014	1.000			
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.

IDAHO  
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	
12/31/2008	274,941	406,436	641,995	1.478	1.580	
12/31/2009	168,859	185,177	123,720	1.097	0.668	
12/31/2010	462,753	644,395	713,940	1.393	1.108	
12/31/2011	371,837	462,920	563,475	1.245	1.217	
12/31/2012	238,079	332,354	335,626	1.396	1.010	
12/31/2013	708,928	1,001,610	930,874	1.413	0.929	
12/31/2014	376,396	443,648	392,552	1.179	0.885	
12/31/2015	474,923	421,028	468,860	0.887	1.114	
12/31/2016	427,936	492,521	557,121	1.151	1.131	
12/31/2017	599,455	481,790	410,133	0.804	0.851	
12/31/2018	472,883	428,860		0.907		
12/31/2019	355,888					
(1) Average Factor (Best 3 of 5) :				(A) State	0.982	0.976
				(B) Multistate	1.235	1.113
(2) Credibility					0.500	0.260
(3) Credibility Weighted Factors					1.109	1.077

## 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	
12/31/2008	252,959	251,572	251,572	0.995	1.000	
12/31/2009	272,932	284,565	285,936	1.043	1.005	
12/31/2010	241,750	256,121	256,121	1.059	1.000	
12/31/2011	339,655	355,581	353,186	1.047	0.993	
12/31/2012	346,467	391,257	391,257	1.129	1.000	
12/31/2013	318,037	307,316	308,766	0.966	1.005	
12/31/2014	392,553	425,467	422,786	1.084	0.994	
12/31/2015	437,399	441,911	441,911	1.010	1.000	
12/31/2016	437,079	461,083	479,345	1.055	1.040	
12/31/2017	328,028	347,784	349,869	1.060	1.006	
12/31/2018	277,053	282,753		1.021		
12/31/2019	347,730					
(1) Average Factor (Best 3 of 5) :				(A) State	1.045	1.004
				(B) Multistate	1.045	1.008
(2) Credibility					0.630	0.000
(3) Credibility Weighted Factors					1.045	1.008

## Summary of Factors

	Bodily <u>Injury</u>	Property <u>Damage</u>
39 to Ultimate **	1.070	1.004
27 to Ultimate	1.152	1.012
15 to Ultimate	1.278	1.058

\*\* Multistate factors

INSURANCE SERVICES OFFICE, INC.

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

Accident Year Ending	\$100,000 Basic Limit				
	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
12/31/2008	65,064,592	79,604,213	86,401,912	88,858,676	89,404,696
12/31/2009	63,578,642	77,231,931	84,849,245	86,014,709	87,884,998
12/31/2010	69,460,166	81,853,215	89,154,100	93,341,583	95,066,320
12/31/2011	73,891,425	90,549,105	99,178,687	102,820,766	104,132,587
12/31/2012	72,487,819	89,556,499	96,469,260	100,212,313	102,163,820
12/31/2013	75,224,526	89,566,375	99,190,374	104,643,999	106,603,773
12/31/2014	69,184,941	84,084,296	95,344,933	100,964,405	102,921,339
12/31/2015	70,636,526	87,656,697	96,534,862	100,802,509	102,507,725
12/31/2016	71,272,358	88,643,084	98,958,950	102,203,488	
12/31/2017	70,714,269	87,191,409	97,218,353		
12/31/2018	72,244,942	89,014,072			
12/31/2019	71,611,157				

Ratios

Accident Year Ending	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
12/31/2008	1.223	1.085	1.028	1.006
12/31/2009	1.215	1.099	1.014	1.022
12/31/2010	1.178	1.089	1.047	1.018
12/31/2011	1.225	1.095	1.037	1.013
12/31/2012	1.235	1.077	1.039	1.019
12/31/2013	1.191	1.107	1.055	1.019
12/31/2014	1.215	1.134	1.059	1.019
12/31/2015	1.241	1.101	1.044	1.017
12/31/2016	1.244	1.116	1.033	
12/31/2017	1.233	1.115		
12/31/2018	1.232			
Average Factor: ( Best 3 of 5 )	1.235	1.113	1.046	1.018

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.005
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.023
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.070
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.191
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.471

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>
12/31/2008	89,209,763	89,286,037	89,372,497	89,568,032	89,624,703
12/31/2009	87,778,528	87,612,188	87,731,104	87,740,893	87,753,351
12/31/2010	94,875,903	94,606,028	94,617,476	94,621,017	94,547,850
12/31/2011	104,675,475	104,886,004	105,308,979	105,432,453	
12/31/2012	102,578,008	102,563,760	102,666,877		
12/31/2013	107,016,525	107,189,068			
12/31/2014	103,607,044				

Ratios

Accident Year <u>Ending</u>	Ratios				
	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
12/31/2008	0.998	1.001	1.001	1.002	1.001
12/31/2009	0.999	0.998	1.001	1.000	1.000
12/31/2010	0.998	0.997	1.000	1.000	0.999
12/31/2011	1.005	1.002	1.004	1.001	
12/31/2012	1.004	1.000	1.001		
12/31/2013	1.004	1.002			
12/31/2014	1.007				
Average Factor: ( Best 3 of 5 )	1.004	1.000	1.001	1.000	1.000

Summary of Factors

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

## 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>
12/31/2008	85,417,680	88,153,406	88,343,795	88,421,560	88,400,026
12/31/2009	79,728,085	82,248,080	82,540,314	82,818,608	82,779,277
12/31/2010	80,626,863	83,522,996	83,776,633	83,971,809	83,955,568
12/31/2011	86,325,699	88,937,074	89,428,209	89,904,534	90,122,803
12/31/2012	88,380,298	91,759,484	92,423,087	92,629,915	92,593,368
12/31/2013	88,256,967	92,107,702	92,654,365	92,892,244	92,932,885
12/31/2014	86,903,410	90,927,385	91,404,373	91,623,697	91,680,494
12/31/2015	88,938,048	92,796,068	93,448,637	93,644,353	93,849,583
12/31/2016	92,580,422	96,361,666	97,320,977	97,329,794	
12/31/2017	87,020,676	91,503,315	92,389,340		
12/31/2018	91,273,528	95,474,223			
12/31/2019	86,297,543				

## Ratios

Accident Year <u>Ending</u>	Ratios			
	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
12/31/2008	1.032	1.002	1.001	1.000
12/31/2009	1.032	1.004	1.003	1.000
12/31/2010	1.036	1.003	1.002	1.000
12/31/2011	1.030	1.006	1.005	1.002
12/31/2012	1.038	1.007	1.002	1.000
12/31/2013	1.044	1.006	1.003	1.000
12/31/2014	1.046	1.005	1.002	1.001
12/31/2015	1.043	1.007	1.002	1.002
12/31/2016	1.041	1.010	1.000	
12/31/2017	1.052	1.010		
12/31/2018	1.046			
Average Factor: ( Best 3 of 5 )	1.045	1.008	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) =	1.012
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.058

INSURANCE SERVICES OFFICE, INC.

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

Accident Year	\$100,000 Basic Limit			
<u>Ending</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>
12/31/2008	88,393,223	88,364,514	88,362,714	88,360,915
12/31/2009	82,784,414	82,816,686	82,806,763	82,797,956
12/31/2010	84,159,146	84,149,046	84,148,149	84,092,867
12/31/2011	90,208,832	90,270,044	90,270,073	90,270,071
12/31/2012	92,693,735	92,637,344	92,630,894	
12/31/2013	92,923,703	92,936,744		
12/31/2014	91,650,378			

Ratios

Accident Year	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>
12/31/2008	1.000	1.000	1.000	1.000
12/31/2009	1.000	1.000	1.000	1.000
12/31/2010	1.002	1.000	1.000	0.999
12/31/2011	1.001	1.001	1.000	1.000
12/31/2012	1.001	0.999	1.000	
12/31/2013	1.000	1.000		
12/31/2014	1.000			
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>
12/31/2008	169,075,914	172,356,455	172,226,964	172,144,758	172,150,312
12/31/2009	139,676,875	141,659,831	141,877,208	142,029,425	142,058,451
12/31/2010	162,228,421	165,199,003	165,363,075	165,210,122	165,344,644
12/31/2011	184,579,931	187,570,477	187,759,828	187,847,466	187,801,773
12/31/2012	206,709,870	211,135,464	211,125,966	211,209,707	211,246,422
12/31/2013	168,493,379	172,521,157	172,953,316	173,329,851	173,297,174
12/31/2014	178,046,624	182,526,363	182,556,940	182,425,592	182,374,567
12/31/2015	174,019,328	177,762,439	177,864,669	178,188,640	178,246,619
12/31/2016	223,132,783	227,792,900	228,007,906	228,177,207	
12/31/2017	233,738,580	239,343,978	239,453,514		
12/31/2018	226,431,063	232,028,742			
12/31/2019	242,128,153				

## Ratios

Accident Year <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
12/31/2008	1.019	0.999	1.000	1.000
12/31/2009	1.014	1.002	1.001	1.000
12/31/2010	1.018	1.001	0.999	1.001
12/31/2011	1.016	1.001	1.000	1.000
12/31/2012	1.021	1.000	1.000	1.000
12/31/2013	1.024	1.003	1.002	1.000
12/31/2014	1.025	1.000	0.999	1.000
12/31/2015	1.022	1.001	1.002	1.000
12/31/2016	1.021	1.001	1.001	
12/31/2017	1.024	1.000		
12/31/2018	1.025			
Average Factor: ( Best 3 of 5 )	1.024	1.001	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) =	1.002
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.026

## 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>
12/31/2008	172,339,979	172,260,723	172,266,711	172,352,729	172,353,192
12/31/2009	141,908,763	141,907,994	141,924,368	142,001,305	141,990,819
12/31/2010	165,441,441	165,497,741	165,489,609	165,487,433	165,475,862
12/31/2011	187,792,048	187,781,135	187,768,262	187,775,662	
12/31/2012	211,220,590	211,286,628	211,282,416		
12/31/2013	173,352,014	173,340,694			
12/31/2014	182,347,036				

## 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>
12/31/2008	1.001	1.000	1.000	1.000	1.000
12/31/2009	0.999	1.000	1.000	1.001	1.000
12/31/2010	1.001	1.000	1.000	1.000	1.000
12/31/2011	1.000	1.000	1.000	1.000	
12/31/2012	1.000	1.000	1.000		
12/31/2013	1.000	1.000			
12/31/2014	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>
12/31/2008	416,021,546	409,079,373	408,459,328	407,738,399	406,831,920
12/31/2009	346,813,075	340,283,882	339,356,769	338,960,899	339,088,710
12/31/2010	372,141,465	364,482,008	363,144,149	363,072,120	363,071,404
12/31/2011	401,321,679	392,896,499	390,761,062	390,428,189	390,369,742
12/31/2012	395,529,408	388,804,071	386,597,938	385,881,302	386,054,803
12/31/2013	418,968,317	410,340,283	408,780,785	409,500,315	408,313,382
12/31/2014	461,280,126	452,064,091	449,250,521	448,864,783	448,560,544
12/31/2015	494,032,938	479,808,842	476,954,207	475,960,826	475,886,124
12/31/2016	525,974,965	511,487,398	507,022,661	506,592,445	
12/31/2017	546,968,747	527,707,041	523,632,790		
12/31/2018	594,040,528	578,069,086			
12/31/2019	618,597,780				

## Ratios

Accident Year <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
12/31/2008	0.983	0.998	0.998	0.998
12/31/2009	0.981	0.997	0.999	1.000
12/31/2010	0.979	0.996	1.000	1.000
12/31/2011	0.979	0.995	0.999	1.000
12/31/2012	0.983	0.994	0.998	1.000
12/31/2013	0.979	0.996	1.002	0.997
12/31/2014	0.980	0.994	0.999	0.999
12/31/2015	0.971	0.994	0.998	1.000
12/31/2016	0.972	0.991	0.999	
12/31/2017	0.965	0.992		
12/31/2018	0.973			
Average Factor: ( Best 3 of 5 )	0.972	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) =	0.964

## 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>
12/31/2008	407,863,172	407,736,651	407,702,156	407,724,584	407,821,821
12/31/2009	338,877,985	338,811,153	338,798,673	338,816,055	338,806,883
12/31/2010	362,987,808	362,896,827	362,856,442	362,832,158	362,800,289
12/31/2011	390,343,359	390,373,238	390,348,643	390,347,683	
12/31/2012	386,045,215	385,971,713	385,942,829		
12/31/2013	408,225,343	408,156,625			
12/31/2014	448,388,619				

## 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>
12/31/2008	1.003	1.000	1.000	1.000	1.000
12/31/2009	0.999	1.000	1.000	1.000	1.000
12/31/2010	1.000	1.000	1.000	1.000	1.000
12/31/2011	1.000	1.000	1.000	1.000	
12/31/2012	1.000	1.000	1.000		
12/31/2013	1.000	1.000			
12/31/2014	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 - 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>
12/31/2008	56,554,190	56,821,088	56,687,001	56,672,996	56,662,945
12/31/2009	50,748,372	50,681,539	50,663,477	50,596,793	50,589,599
12/31/2010	54,688,658	54,746,503	54,739,017	54,735,694	54,753,176
12/31/2011	70,722,060	70,823,171	70,691,526	70,731,170	70,734,671
12/31/2012	78,665,494	77,815,149	77,882,394	77,915,219	77,935,795
12/31/2013	56,046,362	56,517,006	56,727,187	56,736,829	56,729,007
12/31/2014	58,321,064	59,136,888	59,226,271	59,169,169	59,206,883
12/31/2015	49,302,063	49,842,950	49,729,623	49,694,961	49,694,538
12/31/2016	61,678,831	62,232,290	62,265,451	62,221,701	
12/31/2017	71,349,913	71,573,414	71,766,236		
12/31/2018	59,161,443	60,066,930			
12/31/2019	62,844,093				

## Ratios

Accident Year <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
12/31/2008	1.005	0.998	1.000	1.000
12/31/2009	0.999	1.000	0.999	1.000
12/31/2010	1.001	1.000	1.000	1.000
12/31/2011	1.001	0.998	1.001	1.000
12/31/2012	0.989	1.001	1.000	1.000
12/31/2013	1.008	1.004	1.000	1.000
12/31/2014	1.014	1.002	0.999	1.001
12/31/2015	1.011	0.998	0.999	1.000
12/31/2016	1.009	1.001	0.999	
12/31/2017	1.003	1.003		
12/31/2018	1.015			
Average Factor: ( Best 3 of 5 )	1.011	1.002	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) =	1.001
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.012

INSURANCE SERVICES OFFICE, INC.

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

Accident Year Ending	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
12/31/2008	56,645,882	56,633,778	56,632,032	56,632,511	56,641,555
12/31/2009	50,590,644	50,590,788	50,594,415	50,600,378	50,596,681
12/31/2010	54,686,462	54,689,217	54,721,039	54,720,533	54,727,873
12/31/2011	70,748,406	70,755,021	70,749,292	70,754,146	
12/31/2012	77,941,609	77,940,623	77,913,949		
12/31/2013	56,737,461	56,738,616			
12/31/2014	59,205,984				

Ratios

Accident Year Ending	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
12/31/2008	1.000	1.000	1.000	1.000	1.000
12/31/2009	1.000	1.000	1.000	1.000	1.000
12/31/2010	0.999	1.000	1.001	1.000	1.000
12/31/2011	1.000	1.000	1.000	1.000	
12/31/2012	1.000	1.000	1.000		
12/31/2013	1.000	1.000			
12/31/2014	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>
12/31/2008	154,863,414	149,193,150	148,520,928	148,291,299	148,262,196
12/31/2009	144,336,487	139,234,682	138,589,956	138,506,708	138,455,366
12/31/2010	146,938,218	139,775,300	139,054,588	138,856,519	138,836,836
12/31/2011	156,864,568	149,961,508	149,486,635	149,275,591	149,234,771
12/31/2012	155,884,559	149,719,129	149,052,693	148,917,451	148,862,453
12/31/2013	156,116,090	148,975,011	147,905,111	147,918,256	147,860,588
12/31/2014	161,642,206	154,675,113	153,695,421	153,484,159	153,432,805
12/31/2015	169,819,072	161,234,726	159,974,412	159,600,373	159,510,857
12/31/2016	169,587,494	161,253,777	159,889,000	159,593,315	
12/31/2017	163,741,413	155,626,114	154,383,061		
12/31/2018	177,649,931	168,068,102			
12/31/2019	192,791,245				

## Ratios

Accident Year <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
12/31/2008	0.963	0.995	0.998	1.000
12/31/2009	0.965	0.995	0.999	1.000
12/31/2010	0.951	0.995	0.999	1.000
12/31/2011	0.956	0.997	0.999	1.000
12/31/2012	0.960	0.996	0.999	1.000
12/31/2013	0.954	0.993	1.000	1.000
12/31/2014	0.957	0.994	0.999	1.000
12/31/2015	0.949	0.992	0.998	0.999
12/31/2016	0.951	0.992	0.998	
12/31/2017	0.950	0.992		
12/31/2018	0.946			
Average Factor: ( Best 3 of 5 )	0.950	0.992	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) =	0.991
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	0.941

## 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>
12/31/2008	148,227,125	148,176,913	148,167,383	148,166,920	148,159,398
12/31/2009	138,368,535	138,346,989	138,340,452	138,330,227	138,317,560
12/31/2010	138,786,288	138,773,012	138,772,394	138,773,919	138,764,204
12/31/2011	149,163,748	149,134,319	149,122,176	149,108,005	
12/31/2012	148,816,043	148,792,377	148,770,225		
12/31/2013	147,821,673	147,797,377			
12/31/2014	153,590,178				

## 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>
12/31/2008	1.000	1.000	1.000	1.000	1.000
12/31/2009	0.999	1.000	1.000	1.000	1.000
12/31/2010	1.000	1.000	1.000	1.000	1.000
12/31/2011	1.000	1.000	1.000	1.000	
12/31/2012	1.000	1.000	1.000		
12/31/2013	1.000	1.000			
12/31/2014	1.001				
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>
12/31/2010	30,648,765	31,069,585	31,127,741	31,125,140	31,105,232
12/31/2011	50,176,790	50,576,196	50,409,533	50,302,510	50,252,920
12/31/2012	33,147,253	34,058,482	33,879,705	33,835,910	33,863,783
12/31/2013	21,909,912	22,198,262	22,303,605	22,165,625	22,156,556
12/31/2014	28,696,539	29,044,163	29,002,641	29,056,586	29,089,187
12/31/2015	17,052,994	17,326,646	17,413,067	17,409,184	17,649,626
12/31/2016	14,929,494	15,657,249	15,745,635	15,699,446	
12/31/2017	12,228,932	12,980,863	13,072,806		
12/31/2018	15,420,404	15,836,714			
12/31/2019	16,561,212				

## Ratios

Accident Year <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
12/31/2010	1.014	1.002	1.000	0.999
12/31/2011	1.008	0.997	0.998	0.999
12/31/2012	1.027	0.995	0.999	1.001
12/31/2013	1.013	1.005	0.994	1.000
12/31/2014	1.012	0.999	1.002	1.001
12/31/2015	1.016	1.005	1.000	1.014
12/31/2016	1.049	1.006	0.997	
12/31/2017	1.061	1.007		
12/31/2018	1.027			
Average Factor: ( Best 3 of 5 )	1.031	1.005	0.999	1.001

## Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.000
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.001
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) =	1.005
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.036

## 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>
12/31/2010	31,085,970	31,085,503	31,085,713	31,085,683	31,085,393
12/31/2011	50,212,420	50,237,146	50,214,898	50,214,000	
12/31/2012	33,846,315	33,831,986	33,820,487		
12/31/2013	22,182,189	22,191,167			
12/31/2014	29,106,733				

## 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>
12/31/2010	0.999	1.000	1.000	1.000	1.000
12/31/2011	0.999	1.000	1.000	1.000	
12/31/2012	0.999	1.000	1.000		
12/31/2013	1.001	1.000			
12/31/2014	1.001				
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>
12/31/2010	11,415,149	11,077,090	11,002,304	10,974,948	10,968,705
12/31/2011	11,934,352	11,452,954	11,367,759	11,329,675	11,311,800
12/31/2012	10,408,928	10,246,525	10,140,000	10,114,180	10,096,704
12/31/2013	10,113,052	9,770,687	9,683,108	9,677,279	9,665,296
12/31/2014	9,890,511	9,583,151	9,515,882	9,499,915	9,483,826
12/31/2015	9,486,340	9,277,100	9,219,730	9,210,942	9,203,961
12/31/2016	8,996,473	8,632,127	8,573,742	8,536,124	
12/31/2017	8,811,664	8,455,052	8,344,825		
12/31/2018	7,893,887	7,224,164			
12/31/2019	8,412,787				

## Ratios

Accident Year <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
12/31/2010	0.970	0.993	0.998	0.999
12/31/2011	0.960	0.993	0.997	0.998
12/31/2012	0.984	0.990	0.997	0.998
12/31/2013	0.966	0.991	0.999	0.999
12/31/2014	0.969	0.993	0.998	0.998
12/31/2015	0.978	0.994	0.999	0.999
12/31/2016	0.960	0.993	0.996	
12/31/2017	0.960	0.987		
12/31/2018	0.915			
Average Factor: ( Best 3 of 5 )	0.963	0.992	0.998	0.998

## Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	0.999
51 to Ult:	(63:51) (75:63) (75:Ult) =	0.997
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	0.995
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	0.987
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	0.951

INSURANCE SERVICES OFFICE, INC.

Physical Damage Loss Development  
 Auto Dealers - Collision  
 Multistate  
 Paid Losses

Accident Year Ending	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
12/31/2010	10,957,192	10,943,826	10,939,156	10,933,689	10,928,768
12/31/2011	11,309,188	11,305,214	11,291,875	11,286,032	
12/31/2012	10,083,659	10,075,096	10,069,589		
12/31/2013	9,655,536	9,653,467			
12/31/2014	9,481,992				

Ratios

Accident Year Ending	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
12/31/2010	0.999	0.999	1.000	1.000	1.000
12/31/2011	1.000	1.000	0.999	0.999	
12/31/2012	0.999	0.999	0.999		
12/31/2013	0.999	1.000			
12/31/2014	1.000				
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>
12/31/2010	8,450,399	8,908,200	8,991,615	9,033,562	9,051,741
12/31/2011	11,078,606	11,763,139	12,016,677	11,950,404	11,950,666
12/31/2012	7,831,799	8,428,492	8,672,874	9,324,597	9,360,832
12/31/2013	5,823,553	6,172,401	6,160,503	6,207,624	6,246,066
12/31/2014	6,411,350	7,101,694	7,137,523	7,072,483	7,108,867
12/31/2015	6,951,650	8,066,331	8,268,234	8,275,891	8,290,651
12/31/2016	6,100,231	6,733,752	7,377,703	7,408,745	
12/31/2017	8,165,570	9,020,975	9,662,219		
12/31/2018	8,718,225	10,168,070			
12/31/2019	7,289,889				

## Ratios

Accident Year <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
12/31/2010	1.054	1.009	1.005	1.002
12/31/2011	1.062	1.022	0.994	1.000
12/31/2012	1.076	1.029	1.075	1.004
12/31/2013	1.060	0.998	1.008	1.006
12/31/2014	1.108	1.005	0.991	1.005
12/31/2015	1.160	1.025	1.001	1.002
12/31/2016	1.104	1.096	1.004	
12/31/2017	1.105	1.071		
12/31/2018	1.166			
Average Factor: ( Best 3 of 5 )	1.124	1.034	1.004	1.004

## Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.000
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.004
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.008
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.042
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.172

## 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>
12/31/2010	9,054,359	9,045,260	9,044,228	9,044,228	9,044,228
12/31/2011	11,950,650	11,952,509	11,951,472	11,951,462	
12/31/2012	9,360,263	9,410,265	9,409,841		
12/31/2013	6,244,435	6,259,435			
12/31/2014	7,109,382				

## 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>
12/31/2010	1.000	0.999	1.000	1.000	1.000
12/31/2011	1.000	1.000	1.000	1.000	
12/31/2012	1.000	1.005	1.000		
12/31/2013	1.000	1.002			
12/31/2014	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  
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>
12/31/2010	7,670,054	7,772,114	7,832,941	7,816,184	7,823,578
12/31/2011	8,507,248	8,463,391	8,423,618	8,492,481	8,493,112
12/31/2012	6,982,824	7,102,605	7,120,497	7,124,298	7,139,546
12/31/2013	6,700,281	7,137,564	7,110,014	7,141,749	7,143,677
12/31/2014	7,409,686	7,645,449	7,616,243	7,627,963	7,632,111
12/31/2015	8,065,988	8,473,897	8,549,850	8,576,190	8,645,266
12/31/2016	8,465,114	8,889,276	8,922,176	8,943,414	
12/31/2017	9,593,717	10,092,885	10,182,825		
12/31/2018	11,279,700	12,066,262			
12/31/2019	9,904,325				

## Ratios

Accident Year <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
12/31/2010	1.013	1.008	0.998	1.001
12/31/2011	0.995	0.995	1.008	1.000
12/31/2012	1.017	1.003	1.001	1.002
12/31/2013	1.065	0.996	1.004	1.000
12/31/2014	1.032	0.996	1.002	1.001
12/31/2015	1.051	1.009	1.003	1.008
12/31/2016	1.050	1.004	1.002	
12/31/2017	1.052	1.009		
12/31/2018	1.070			
Average Factor: ( Best 3 of 5 )	1.051	1.003	1.002	1.001

## Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.000
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.001
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.003
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.006
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.057

## 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>
12/31/2010	7,822,512	7,821,388	7,821,447	7,819,403	7,824,412
12/31/2011	8,492,348	8,491,973	8,492,623	8,492,203	
12/31/2012	7,144,893	7,144,410	7,142,855		
12/31/2013	7,149,393	7,148,527			
12/31/2014	7,632,111				

## 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>
12/31/2010	1.000	1.000	1.000	1.000	1.001
12/31/2011	1.000	1.000	1.000	1.000	
12/31/2012	1.001	1.000	1.000		
12/31/2013	1.001	1.000			
12/31/2014	1.000				
Average Factor: ( Best 3 of 5 )	1.000	1.000	1.000	1.000	1.000

## Summary of Factors

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

## INSURANCE SERVICES OFFICE, INC.

<b>(1)</b>	<b>Public Automobiles Liability</b>	Differentials to Base Loss Cost CSL Liab	
	Taxis & Limos		6.20
	School and Church Buses		0.55
	Other Buses		3.80
	Van Pools		1.50
<b>(2)</b>	<b>Public Automobiles Physical Damage</b>		
	Taxis, Limos and Van Pools		
	Other Than Collision:		1.02
	Collision		1.27
	School, Church, and Other Buses		
	Other Than Collision:		0.70
	Collision		0.65
<b>(3)</b>	<b>Medical Payments Relativities</b>	<a href="#"><u>EXHIBIT C19</u></a>	
<b>(4)</b>	<b>Specified Cause of Loss Relativity</b>		0.576
	This factor is used for Trucks, Tractors and Trailers and Private Passenger Types.		
<b>(5)</b>	<b>Garagekeepers Physical Damage Relativities</b>	<a href="#"><u>EXHIBIT C20</u></a>	
<b>(6)</b>	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			
	<u>500</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>	<u>500</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>	<u>500</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>
101	0.0050	0.0078	0.0119	0.0201	0.0063	0.0109	0.0180	0.0318	0.0117	0.0192	0.0302	0.0516
103	0.0067	0.0104	0.0158	0.0268	0.0063	0.0109	0.0180	0.0318	0.0165	0.0270	0.0424	0.0724
104	0.0050	0.0079	0.0120	0.0203	0.0063	0.0109	0.0180	0.0318	0.0162	0.0266	0.0417	0.0713
105	0.0055	0.0086	0.0131	0.0222	0.0063	0.0109	0.0180	0.0318	0.0162	0.0265	0.0416	0.0711

INSURANCE SERVICES OFFICE, INC.

(3) Medical Payments Relativities

Territory	Class of Business											
	School and Church Buses				Taxis and Limos				Van Pools			
	<u>500</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>	<u>500</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>	<u>500</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>
101	0.0176	0.0292	0.0459	0.0734	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
103	0.0236	0.0392	0.0616	0.0983	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
104	0.0225	0.0373	0.0586	0.0936	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
105	0.0245	0.0407	0.0640	0.1023	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**

**IDAHO (11)  
TERRITORY 101**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person				Basic Limits
	500	1000	2000	5000	
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>					
\$ 338	\$2	\$3	\$4	\$7	N/A
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>					
\$ 288	\$2	\$3	\$5	\$9	N/A
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS –</b>					
<b>– TAXICABS AND LIMOUSINES</b>					
\$ 2096	\$16	\$29	\$48	\$87	N/A
<b>– SCHOOL AND CHURCH BUSES</b>					
\$ 186	\$3	\$5	\$9	\$14	N/A
<b>– OTHER BUSES</b>					
\$ 1284	\$15	\$25	\$39	\$66	N/A
<b>– VAN POOLS</b>					
\$ 507	\$4	\$6	\$9	\$16	N/A
<b>RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT</b>					
\$ 375	Refer to Rule 49.				N/A
<ul style="list-style-type: none"> <li>• For liability increased limits factors, refer to Rule 100.</li> <li>• For liability fleet factors, refer to Rules 22. and 39.</li> <li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li> </ul>					

COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

LIABILITY Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits
	500	1000	2000	5000	
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>					
\$ 191	\$1	\$2	\$3	\$5	N/A
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>					
\$ 210	\$1	\$2	\$4	\$7	N/A
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS –</b>					
<b>– TAXICABS AND LIMOUSINES</b>					
\$ 1184	\$9	\$16	\$27	\$49	N/A
<b>– SCHOOL AND CHURCH BUSES</b>					
\$ 105	\$2	\$4	\$6	\$10	N/A
<b>– OTHER BUSES</b>					
\$ 726	\$12	\$20	\$31	\$53	N/A
<b>– VAN POOLS</b>					
\$ 287	\$2	\$3	\$5	\$9	N/A
<b>RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT</b>					
\$ 226	Refer to Rule 49.				N/A
<ul style="list-style-type: none"> <li>• For liability increased limits factors, refer to Rule 100.</li> <li>• For liability fleet factors, refer to Rules 22. and 39.</li> <li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li> </ul>					

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

**IDAHO (11)  
TERRITORY 104**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person				Basic Limits
	500	1000	2000	5000	
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>					
\$ 204	\$1	\$2	\$3	\$4	N/A
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>					
\$ 272	\$2	\$3	\$5	\$9	N/A
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS –</b>					
<b>– TAXICABS AND LIMOUSINES</b>					
\$ 1265	\$10	\$17	\$29	\$53	N/A
<b>– SCHOOL AND CHURCH BUSES</b>					
\$ 112	\$3	\$4	\$7	\$10	N/A
<b>– OTHER BUSES</b>					
\$ 775	\$13	\$21	\$32	\$55	N/A
<b>– VAN POOLS</b>					
\$ 306	\$2	\$4	\$6	\$10	N/A
<b>RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT</b>					
\$ 234	Refer to Rule 49.				N/A
<ul style="list-style-type: none"> <li>• For liability increased limits factors, refer to Rule 100.</li> <li>• For liability fleet factors, refer to Rules 22. and 39.</li> <li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li> </ul>					

COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

LIABILITY Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits
	500	1000	2000	5000	
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>					
\$ 204	\$1	\$2	\$3	\$5	N/A
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>					
\$ 237	\$1	\$3	\$4	\$8	N/A
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS –</b>					
<b>– TAXICABS AND LIMOUSINES</b>					
\$ 1265	\$10	\$17	\$29	\$53	N/A
<b>– SCHOOL AND CHURCH BUSES</b>					
\$ 112	\$3	\$5	\$7	\$11	N/A
<b>– OTHER BUSES</b>					
\$ 775	\$13	\$21	\$32	\$55	N/A
<b>– VAN POOLS</b>					
\$ 306	\$2	\$4	\$6	\$10	N/A
<b>RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT</b>					
\$ 226	Refer to Rule 49.				N/A
<ul style="list-style-type: none"> <li>• For liability increased limits factors, refer to Rule 100.</li> <li>• For liability fleet factors, refer to Rules 22. and 39.</li> <li>• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.</li> </ul>					

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

**IDAHO (11)  
TERRITORY 101**

<b>PHYSICAL DAMAGE</b>			
<b>Original Cost New Range</b>			
<b>\$15,001 – 20,000</b>			
	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>\$500 Ded. Coll.</b>
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 37	\$ 64	\$ 154
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 39	\$ 68	\$ 246
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 38	\$ 65	\$ 196
– SCHOOL AND CHURCH BUSES			
	\$ 26	\$ 45	\$ 100
– OTHER BUSES			
	\$ 26	\$ 45	\$ 100
– VAN POOLS			
	\$ 38	\$ 65	\$ 196
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 78	\$ 136	\$ 212
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 87	\$ 151	\$ 284
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 80	\$ 139	\$ 269
– SCHOOL AND CHURCH BUSES			
	\$ 55	\$ 95	\$ 138
– OTHER BUSES			
	\$ 55	\$ 95	\$ 138
– VAN POOLS			
	\$ 80	\$ 139	\$ 269
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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

**IDAHO (11)  
TERRITORY 104**

<b>PHYSICAL DAMAGE</b>			
<b>Original Cost New Range</b>			
<b>\$15,001 – 20,000</b>			
	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>\$500 Ded. Coll.</b>
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 75	\$ 131	\$ 208
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 66	\$ 115	\$ 281
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 77	\$ 134	\$ 264
– SCHOOL AND CHURCH BUSES			
	\$ 53	\$ 92	\$ 135
– OTHER BUSES			
	\$ 53	\$ 92	\$ 135
– VAN POOLS			
	\$ 77	\$ 134	\$ 264
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 64	\$ 111	\$ 193
<b>RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 48	\$ 84	\$ 245
<b>RULE 40. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 65	\$ 113	\$ 245
– SCHOOL AND CHURCH BUSES			
	\$ 45	\$ 78	\$ 125
– OTHER BUSES			
	\$ 45	\$ 78	\$ 125
– VAN POOLS			
	\$ 65	\$ 113	\$ 245
<ul style="list-style-type: none"> <li>• For physical damage fleet factors, refer to Rules <b>22.</b> and <b>39.</b></li> <li>• For additional coverages, refer to the Additional Coverages Table in Rules <b>23.</b> and <b>40.</b></li> <li>• For Deductible factors, refer to Rule <b>98.</b></li> <li>• For Original Cost New and Age Group factors, refer to Rule <b>101.</b></li> <li>• For Stated Amount factors, refer to Rule <b>101.</b></li> </ul>			

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

IDAHO (11)

**49. AUTO DEALERS – PREMIUM DEVELOPMENT**

<b>FIRE</b>
\$ 0.04

<b>FIRE AND THEFT*</b>			
Territory Code	Personal Auto Type Vehicles		Miscellaneous Type Vehicles
	Buildings And Standard Open Lots	Non-Standard Open Lots	Buildings And Open Lots
All Territories	\$ 0.14	\$ 0.18	\$ 0.08

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

<b>SPECIFIED CAUSES OF LOSS*</b>					
Territory Code	Personal Auto Type Vehicles			Miscellaneous Type Vehicles	
	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings	Open Lots
All Territories	\$ 0.26	\$ 0.28	\$ 0.32	\$ 0.18	\$ 0.24

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

<b>LIMITED SPECIFIED CAUSES OF LOSS*</b>					
Territory Code	Personal Auto Type Vehicles			Miscellaneous Type Vehicles	
	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings	Open Lots
All Territories	\$ 0.24	\$ 0.26	\$ 0.31	\$ 0.18	\$ 0.18

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

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

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

<b>COMPREHENSIVE*</b>				
<b>Territory Code</b>	<b>Personal Auto Type Vehicles</b>			<b>Miscellaneous Type Vehicles</b>
	<b>Buildings</b>	<b>Standard Open Lots</b>	<b>Non-Standard Open Lots</b>	<b>Buildings And Open Lots</b>
All Territories	\$ 0.31	\$ 0.35	\$ 0.39	\$ 0.28
* Theft and Mischief or Vandalism are subject to a \$100 per car/\$500 per occurrence deductible. See Rule <b>98</b> . for additional deductible options.				

<b>BLANKET COLLISION</b>			
<ul style="list-style-type: none"> <li>• Reporting Form – Inventory Value</li> <li>• Non-Reporting Form – Limit of Insurance</li> </ul>			
<b>Deductible</b>	<b>First \$ 50,000 And Under</b>	<b>\$ 50,001 To \$ 100,000</b>	<b>Over \$ 100,000</b>
\$100	\$ 1.15	\$ 0.47	\$ 0.21
\$250	0.90	0.36	0.15
See Rule <b>98</b> . for additional deductible options.			

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

IDAHO (11)

**55. GARAGEKEEPERS' INSURANCE – PREMIUM DEVELOPMENT**

<b>GARAGEKEEPERS' – OTHER THAN COLLISION*</b>				
<b>Maximum Limit Of Liability</b>	<b>Specified Causes Of Loss</b>		<b>Comprehensive</b>	
	<b>Legal Liability</b>	<b>Direct (Primary)</b>	<b>Legal Liability</b>	<b>Direct (Primary)</b>
\$ 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			
<b>Direct Coverage (Excess)</b>				
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 <b>98.</b> for additional deductible options.				

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

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

<b>GARAGEKEEPERS' – COLLISION</b>						
<b>Maximum Limit Of Liability</b>	<b>Deductibles</b>					
	<b>\$ 100</b>		<b>\$ 250</b>		<b>\$ 500</b>	
	<b>Legal Liability</b>	<b>Direct (Primary)</b>	<b>Legal Liability</b>	<b>Direct (Primary)</b>	<b>Legal Liability</b>	<b>Direct (Primary)</b>
\$ 6,000	\$ 19	\$ 26	\$ 12	\$ 17	\$ 10	\$ 13
7,500	22	30	14	19	11	15
9,000	25	34	16	22	13	17
12,000	32	43	21	28	16	22
15,000	38	51	25	33	19	26
18,000	45	61	29	40	23	30
22,500	53	72	34	47	27	36
30,000	68	92	44	60	34	46
37,500	80	108	52	70	40	54
45,000	90	122	59	79	45	61
60,000	113	153	73	99	57	76
75,000	136	184	88	119	68	92
90,000	156	211	101	137	78	105
120,000	195	263	127	171	97	132
150,000	234	316	152	205	117	158
180,000	270	364	175	237	135	182
225,000	323	436	210	283	162	218
300,000	411	555	267	361	205	277
375,000	498	672	324	437	249	336
450,000	584	788	380	513	292	394
600,000	754	1018	490	662	377	509
750,000	921	1243	599	808	460	622
900,000	1078	1455	701	946	539	728
1,200,000	1371	1851	891	1203	686	925
1,500,000	1644	2219	1069	1443	822	1110
2,000,000	1876	2533	1219	1646	938	1266
2,500,000	2044	2759	1329	1794	1022	1380
Over 2,500,000	Refer to Company					
<b>Direct Coverage (Excess)</b>						
Multiply the Legal Liability premium for the desired deductible by 1.15.						
For additional coverages, refer to company.						

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**90. HIRED AUTOS**

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<b>Cost Of Hire Basis – All Territories Liability Base Loss Cost</b>
\$ 0.32

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

## Supplementary Information – Idaho

### 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 Idaho

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>
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%
09/30/2019	+5.7%	+5.5%
12/31/2019	+5.9%	+5.9%

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 – Idaho

### Trends in Medical Care Costs

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

<u>Period</u>	<u>CPI – Medical Care Annual Rate of Change<sup>1</sup></u>	<u>CPI – Hospital &amp; Other Related Services Annual Rate of Change</u>
October 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%
October 2019 - September 2020	3.3%	3.5%

### 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.

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

## Supplementary Information – Idaho

### Idaho Trends

#### **Trucks, Tractors & Trailers and Private Passenger Types Liability**

	Current Trends <u>Data through 12/31/2019</u>	Previous Trends <u>Data through 12/31/2018</u>
Idaho Claim Cost Trends		
Bodily Injury (\$100,000 Limit)	4.4%	16.1%
Property Damage (\$100,000 Limit)	4.6%	6.0%
Credibility-Weighted Claim Cost Trends		
Bodily Injury (\$100,000 Limit)	5.9%	5.5%
Property Damage (\$100,000 Limit)	5.8%	4.4%
Selected Claim Frequency Trends		
Trucks, Tractors & Trailers		
Bodily Injury	0.0%	0.0%
Property Damage	0.0%	0.0%
Private Passenger Types		
Bodily Injury	0.0%	0.0%
Property Damage	0.0%	0.0%
Selected Pure Premium Trends		
Trucks, Tractors & Trailers		
Bodily Injury (\$100,000 Limit)	5.9%	5.5%
Property Damage (\$100,000 Limit)	5.8%	4.4%
Private Passenger Types		
Bodily Injury (\$100,000 Limit)	5.9%	5.5%
Property Damage (\$100,000 Limit)	5.8%	4.4%

Idaho bodily injury severity trend receives 0% weight when combined with multistate trend in the filing, property damage trend receives 5% weight.

If the prior trends were used to calculate the indicated changes in this document, the Truck, Tractors & Trailers Liability indication would have been 6.2% rather than 9.0%. For the Private Passenger Types coverage, the indication would have been 2.2% instead of 3.6%.

## Supplementary Information – Idaho

### Physical Damage Loss Trend

	<u>Coverage</u>	Current Trends	Previous Trends
		<u>Data through 12/31/2019</u>	<u>Data through 12/31/2018</u>
Trucks, Tractors & Trailers	OTC	+6.5%	+7.0%
	Collision	+4.5%	+4.5%
Private Passenger Types and Garages	OTC	+6.5%	+6.5%
	Collision	+4.0%	+4.0%

### Physical Damage OCN Trend

	<u>Coverage</u>	Current Trends	Previous Trends
		<u>Data through 12/31/2019</u>	<u>Data through 12/31/2018</u>
Trucks, Tractors & Trailers	OTC	+0.9%	+0.9%
	Collision	+1.5%	+1.5%
Private Passenger Types	OTC	+1.0%	+1.0%
	Collision	+0.6%	+0.6%

The loss trend has decreased by 0.5 points for Trucks, Tractors & Trailers OTC and has remained the same for Private Passenger Types and Garages OTC. The OCN trend has remained the same for Trucks, Tractors & Trailers OTC and Private Passenger Types OTC. If the prior loss and OCN trends were used, the Trucks, Tractors and Trailers OTC indication in this document would have 2.6%, instead of 1.2%.

The loss trend has remained the same for Trucks, Tractors & Trailers Collision and Private Passenger Types and Garages Collision. The OCN trend has remained the same for Trucks, Tractors, & Trailers collision and Private Passenger Types collision.

**Supplementary Information – Idaho****Loss Development****Methodology**

For the Trucks, Tractors & Trailers and Private Passenger Types Liability coverages, we continue to employ a credibility-weighted combination of Idaho 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	1.080	1.074
27 to Ultimate	1.212	1.182
15 to Ultimate	1.374	1.312
Trucks, Tractors and Trailers PD		
39 to Ultimate	1.004	1.004
27 to Ultimate	1.014	1.013
15 to Ultimate	1.042	1.036
Private Passenger Types BI		
39 to Ultimate	1.070	1.071
27 to Ultimate	1.152	1.163
15 to Ultimate	1.278	1.340
Private Passenger Types PD		
39 to Ultimate	1.004	1.004
27 to Ultimate	1.012	1.012
15 to Ultimate	1.058	1.055

## Supplementary Information – Idaho

### 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 5.7% is indicated when each of the coverage indications is weighted by its respective loss cost volume. Staff will file the indications, which reflect a 07/01/2021 proposed effective date, with the following exceptions:

<u>Coverage</u>	<u>Indicated Change</u>	<u>Filed Change</u>
Private Passenger Types Liability	3.6%	N.C.
Trucks, Tractors & Trailers OTC	1.2%	N.C.
Private Passenger Types OTC	1.9%	N.C.
Private Passenger Types Collision	2.0%	N.C.

The overall filed change is 5.3%.

### Notes

- The Auto Dealers Liability coverage is not being reviewed this year.
- The Trucks, Tractors & Trailers Liability indication of 9.0% is due to the poor experience in three of five years in the review.
- The large indication for Auto Dealers OTC is due to a higher expected experience ratio caused by a longer period of time since this coverage was last reviewed.
- The high indication for Auto Dealers Collision is due to the poor experience in the earliest experience year, as well as a higher expected experience ratio caused by a longer period of time since this coverage was last reviewed.
- The high indication for Garage Keepers OTC is due to the poor experience in two of the five experience years, as well as a higher expected experience ratio caused by a longer period of time since this coverage was last reviewed.
- The high indication for Garage Keepers Collision is due to the poor experience in two of the five experience years, as well as a higher expected experience ratio caused by a longer period of time since this coverage was last reviewed.