

LOSS COSTS – IMPLEMENTATION

JANUARY 22, 2021

COMMERCIAL AUTOMOBILE

LI-CA-2021-015

**MICHIGAN REVISED COMMERCIAL AUTO ADVISORY
PROSPECTIVE LOSS COSTS TO BE IMPLEMENTED**

KEY MESSAGE

Loss costs representing a +6.1% statewide change to be implemented.

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 +.

BACKGROUND

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

CONSIDERATION OF COVID-19

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

ISO ACTION

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

SUPPLEMENTARY INFORMATION

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

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

EFFECTIVE DATE

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

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

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.

COMPANY ACTION

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

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

WE WILL SUBMIT OUR REFERENCE FILING TO THE INSURANCE DEPARTMENT ON JUNE 1, 2021. ANY SUBMISSION YOU MAY MAKE WITH THE INSURANCE DEPARTMENT WITH RESPECT TO THIS FILING SHOULD NOT BE SUBMITTED PRIOR TO THIS DATE.

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

RATING SOFTWARE IMPACT

No new attributes are being introduced with this revision.

POLICYHOLDER NOTIFICATION

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

FUTURE ISO ACTION

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

REVISION DISTRIBUTION

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

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

ATTACHMENT(S)

- Filing CA-2021-BRLA1
- Supplementary Information

FILES AVAILABLE FOR DOWNLOAD

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

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

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DATA QUALITY

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

ACKNOWLEDGEMENT OF ACTUARIAL QUALIFICATIONS

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

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

OPTIONAL CLASS PLAN INFORMATION

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

ISO RISK ANALYZER[®]

The loss cost analysis in this circular is reflected in ISO Risk Analyzer[®], 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. To keep abreast of the latest Insurance Lines Services updates, view www.verisk.com/ils.

MICHIGAN

BASIC LIMITS PROSPECTIVE LOSS COST LEVEL – COMMERCIAL AUTOMOBILE

FILING CA-2021-BRLA1

EXECUTIVE SUMMARY

PURPOSE	<p>This document:</p> <ul style="list-style-type: none">• revises the advisory prospective loss costs for the major Commercial Automobile classes. These loss costs represent a 6.1% statewide change from the loss costs currently in effect.• provides the analyses used to derive these advisory loss costs.
DEFINITION OF THE ISO ADVISORY PROSPECTIVE LOSS COSTS	<p>Advisory prospective loss costs in this document are the expected value of that portion of a rate that does not include provisions for expenses (other than loss adjustment expenses) or profit, and are based on historical aggregate losses and loss adjustment expenses adjusted through development to their ultimate value and projected through trending to a future point in time. Throughout this document the words “loss cost” are synonymous with the words “prospective loss cost.”</p>
CONSIDERATION OF COVID-19	<p>While there will almost certainly be long-term behavioral, social and economic changes as a result of COVID-19, we expect, based on the information currently available, that those changes will have negligible and/or offsetting effects on prospective loss costs for Commercial Auto. Therefore, ISO is not making any explicit adjustment to the prospective loss costs referenced in this filing due to COVID-19. Additionally, the loss costs referenced in this filing do not contemplate the possibility of widespread viral resurgence or the renewal of stay-at-home orders during the period in which the newly filed loss costs will be in effect. We have assumed that any recurrence of such extreme and unpredictable circumstances would generally be addressed, as appropriate, by individual carriers.</p>
OPTIONAL CLASS PLAN LOSS COSTS	<p>The loss costs contained in this filing CA-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 C19, and the revised prospective loss cost pages are numbered D-1 through D-39.</p>
PIP COVERAGES	<p>The PIP coverages are not being reviewed this year due to recent changes to Michigan No Fault insurance.</p>
AUTO DEALERS LIABILITY AND PIP COVERAGES	<p>The Auto Dealers Liability and PIP coverages are not being reviewed this year.</p>

AUTO DEALERS
AND
GARAGEKEEPERS

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

REVISED LOSS
COST CHANGES

The statewide advisory loss cost level changes are:

<u>Trucks, Tractors & Trailers</u>	<u>Indicated</u>	<u>Filed</u>
Liability		
Single Limit Liability	6.8%	6.8%
Property Protection Insurance	0.4%	N.C.
Physical Damage		
Other than Collision	7.0%	7.0%
Collision	7.5%	7.5%
Total Trucks, Tractors & Trailers	6.9%	6.9%
<u>Private Passenger Types</u>		
Liability		
Single Limit Liability	3.6%	N.C.
Property Protection Insurance	2.9%	N.C.
Physical Damage		
Other than Collision	8.9%	8.9%
Collision	0.5%	N.C.
Total Private Passenger Types	2.9%	1.3%
<u>Garages</u>		
Physical Damage		
Auto Dealers		
Other than Collision	26.6%	26.6%
Collision	8.5%	8.5%
Garagekeepers		
Other than Collision	23.0%	23.0%
Collision	23.5%	23.5%
Total Garages	18.9%	18.9%
<u>Grand Total</u>	6.4%	6.1%

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

INDICATED VS.
FILED

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

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	9/1/2020	7/1/2019	7/1/2018
<u>Changes</u>			
Indicated	8.3%	8.8%	5.0%
Filed	8.0%	8.2%	4.8%
Approved	8.0%	8.2%	4.8%

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	+5.4%
Private Passenger Types Liability:	
Bodily Injury	+5.9%
Property Damage	+5.4%

ADJUSTMENTS TO REPORTED EXPERIENCE (CONT'D)	Trucks, Tractors & Trailers OTC	+6.5%
	Trucks, Tractors & Trailers Collision	+4.5%
	Private Passenger Types OTC	+6.5%
	Private Passenger Types Collision	+4.0%

OCN Trend

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

PHYSICAL DAMAGE (ASLOB 21.2)

1. Employers Mutual Casualty Company
2. Frankenmuth Mutual Insurance Co.
3. Cincinnati Insurance Company
4. Travelers Indemnity Company
5. Cherokee Insurance Company
6. Motors Insurance Corporation
7. Great American Insurance Company
8. Liberty Mutual Insurance Company
9. Allstate Insurance Company
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)
31.5%

Physical Damage (ASLOB 21.2)
26.5%

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.

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

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MICHIGAN
COMMERCIAL AUTOMOBILE
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OVERVIEW OF ISO ACTUARIAL PROCEDURES – COMMERCIAL AUTOMOBILE

INTRODUCTION Commercial Automobile advisory prospective loss costs are determined by evaluating the adequacy of the current ISO loss costs to pay for our best estimate of losses and all loss adjustment expenses that will be incurred in the prospective (or future) period. This evaluation is done separately by coverage for the major classes.

**STEP 1:
DETERMINATION
OF STATEWIDE
LOSS COST
INDICATION** The first step in this process is the determination of the statewide loss cost indication by major class/coverage. In other words, what percentage changes on average must be made to the current ISO loss costs in order to achieve adequacy for the prospective conditions? The percentage changes are presented on the exhibits labeled "Determination of Statewide Advisory Loss Cost Level Change." See the calculations in **Exhibits B1-B6**.

**STEP 2:
DISTRIBUTION TO
TERRITORIES** For all of the liability coverages and for Trucks, Tractors & Trailers and Private Passenger Types Physical Damage, ISO then distributes the filed statewide basic limit loss cost change to the individual territorial loss costs by comparing the relative loss experience by territory to the statewide average. See the calculations in **Exhibits B7-B12**.

**STEP 3:
APPLICATION OF
PERCENT CHANGES** The last step is the calculation of the ISO advisory prospective loss costs. This is achieved by applying either the filed statewide or territorial changes to the current ISO loss costs. For liability, the percentage change is applied at the basic limit; for physical damage, it is applied at the base OCN, age and deductible. The resulting Loss Costs are displayed in Section D.

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

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

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

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

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

For the Garage Dealers and Garage Keepers Physical Damage coverages, the analysis is based on an on-leveling approach. The reported premiums are adjusted to current ISO loss cost levels by applying company reported deviation factors and on-level factors.

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

INCURRED
LOSSES & LAE
(Item 2)

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

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

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

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

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

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

EXPERIENCE
RATIO
(Item 3)

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

YEAR WEIGHTS
(Item 4)

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

**EXPECTED
EXPERIENCE
RATIO
(Item 7)**

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

CREDIBILITY

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

**CREDIBILITY
WEIGHTED
EXPERIENCE
RATIO**

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

OVERVIEW OF ISO ACTUARIAL PROCEDURES – COMMERCIAL AUTOMOBILE

STEP 2 – DETERMINATION OF TERRITORY RELATIVITIES

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

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

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

COLUMN (1)
EARNED CAR
YEARS

Number of car-years, or exposures, earned in the latest year. These exposures are used to calculate the weighted averages through the analysis. (For calculating the weighted average of the Experience Ratio in Col (4) and the Formula Experience Ratio in Col (6) the product of [Col(1) x Col(2)] are used as weights).

COLUMN (2)
\$100,000 LOSS
COST

Average \$100,000 loss cost at current level (earned aggregate loss cost at current level divided by exposures) is based on the latest accident year experience available and reflects the \$100,000 basic limit at the present ISO manual level.

COLUMN (3)
5 YEAR ENDED
EXPERIENCE
LOSS COST

Loss cost based on the latest 5 years of experience (for purposes of stability). The loss cost is Bodily Injury and Property Damage combined and is trended and developed to an ultimate settlement basis including all loss adjustment expenses.

COLUMN (4)
EXPERIENCE
RATIO LOSS
COST

For each coverage, an experience ratio by territory is derived by dividing the 5 year experience loss cost by the average \$100,000 loss cost at present ISO manual level. [Col. (3) / Col. (2)]

COLUMN (5)
CREDIBILITY

The experience ratio thus calculated is assigned a credibility value on the basis of the number of claims underlying the 5 year pure premium (See Section C for credibility standards). The complement of the credibility is assigned to the statewide experience ratio which appears in Col. (4).

COLUMN (6)
FORMULA
EXPERIENCE
RATIO

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

[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 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	<p>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.</p> <p>For the Trucks, Tractors & Trailers and Private Passenger Types Collision coverages, the losses in Michigan seem to develop differently than the multistate factors would indicate. Therefore, Michigan factors are being employed for the 15 to 27 months and 27 to 39 months link ratios.</p>

CREDIBILITY PROCEDURE FOR EXPERIENCE LOSS RATIO

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

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

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

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

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

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

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

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

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

Step 2: Determine the Experience Period Credibility

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

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

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

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

Step 2: Determine the Experience Period Credibility

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

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

Tables For Use With Trend Data

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

K = 25,000

K = 10,000

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

ALL LIABILITY COVERAGES
CREDIBILITY TABLE
NUMBER OF CLAIMS

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

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

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

PHYSICAL DAMAGE
CREDIBILITY TABLES
NUMBER OF CLAIMS

OTHER THAN COLLISION

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

COLLISION

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

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

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

MICHIGAN
CLAIMS PER TERRITORY
LIABILITY AND PPI

Territory	Trucks, Tractors & Trailers Incurred Claims 12/31/2019		Private Passenger Types Incurred Claims 12/31/2019	
	Combined		Combined	
	BI and PD	PPI	BI and PD	PPI
111	164	27	38	4
112	201	37	53	7
113	84	14	27	4
117	281	102	57	8
118	68	28	13	3
119	74	33	17	4
123	292	74	47	6
124	520	195	102	15
125	65	39	3	0
126	192	77	48	11
128	827	247	159	34
130	172	24	70	6
131	10	6	2	3
132	245	36	93	14
133	471	108	205	10
134	138	32	62	7
135	58	15	20	5
SW Total	3,862	1,094	1,016	141

Claims for Trend

BI
476

PD
1,981

MICHIGAN
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
111	134	308	95	189
112	280	487	165	374
113	86	160	30	108
117	879	1,093	481	589
118	205	297	119	157
119	384	421	158	160
123	564	715	322	366
124	1,712	2,147	803	991
125	441	351	132	66
126	1,131	1,144	443	320
128	3,146	3,431	1,514	1,411
130	303	513	215	370
131	97	121	60	46
132	454	797	361	754
133	901	1,692	724	1,422
134	247	499	266	487
135	98	186	36	69
SW Total	11,062	14,362	5,924	7,879

WIND AND WATER PROCEDURE
OTHER THAN COLLISION

OBJECTIVE

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

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

DESCRIPTION OF
WIND AND WATER
ADJUSTMENT
PROCEDURE

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

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

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

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

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

INSURANCE SERVICES OFFICE, INC.

WIND AND WATER PROCEDURE
OTHER THAN COLLISION
MICHIGAN

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	30,448	3,005,164	2,974,716	0.010	0.037	110,064	3,115,228
1988	41,047	2,930,056	2,889,009	0.014	0.033	95,337	3,025,393
1989	39,163	3,044,617	3,005,454	0.013	0.034	102,185	3,146,802
1990	98,945	3,253,619	3,154,674	0.031	0.016	50,475	3,304,094
1991	88,562	3,513,706	3,425,144	0.026	0.021	71,928	3,585,634
1992	63,302	3,585,431	3,522,129	0.018	0.029	102,142	3,687,573
1993	63,176	4,560,412	4,497,236	0.014	0.033	148,409	4,708,821
1994	100,092	5,804,631	5,704,539	0.018	0.029	165,432	5,970,063
1995	84,805	6,549,209	6,464,404	0.013	0.034	219,790	6,768,999
1996	301,793	7,866,522	7,564,729	0.040	0.007	52,953	7,919,475
1997	373,910	10,181,477	9,807,567	0.038	0.009	88,268	10,269,745
1998	897,963	11,498,197	10,600,234	0.085	-0.038	-402,809	11,095,388
1999	363,309	10,914,870	10,551,561	0.034	0.013	137,170	11,052,040
2000	624,321	10,230,309	9,605,988	0.065	-0.018	-172,908	10,057,401
2001	289,307	7,918,634	7,629,327	0.038	0.009	68,664	7,987,298
2002	153,922	5,508,321	5,354,399	0.029	0.018	96,379	5,604,700
2003	164,012	5,153,367	4,989,355	0.033	0.014	69,851	5,223,218
2004	96,189	3,245,415	3,149,226	0.031	0.016	50,388	3,295,803
2005	97,098	3,309,828	3,212,730	0.030	0.017	54,616	3,364,444
2006	59,465	2,967,082	2,907,617	0.020	0.027	78,506	3,045,588
2007	102,362	3,663,519	3,561,157	0.029	0.018	64,101	3,727,620
2008	159,691	3,425,159	3,265,468	0.049	-0.002	-6,531	3,418,628
2009	129,836	3,758,250	3,628,414	0.036	0.011	39,913	3,798,163
2010	226,235	3,679,679	3,453,444	0.066	-0.019	-65,615	3,614,064
2011	249,353	4,455,963	4,206,610	0.059	-0.012	-50,479	4,405,484
2012	633,622	4,902,246	4,268,624	0.148	-0.101	-431,131	4,471,115
2013	251,949	4,741,126	4,489,177	0.056	-0.009	-40,403	4,700,723
2014	1,020,132	5,986,778	4,966,646	0.205	-0.158	-784,730	5,202,048
2015	399,987	5,096,510	4,696,523	0.085	-0.038	-178,468	4,918,042
2016	253,220	4,712,851	4,459,631	0.057	-0.01	-44,596	4,668,255
2017	226,376	5,114,884	4,888,508	0.046	0.001	4,889	5,119,773
2018	337,499	6,673,029	6,335,530	0.053	-0.006	-38,013	6,635,016
2019	438,874	7,650,733	7,211,859	0.061	-0.014	-100,966	7,549,767

(8) NORMAL WIND TO NON W&W RATIO= AVG. (4) 0.047

INSURANCE SERVICES OFFICE, INC.

WIND AND WATER PROCEDURE
OTHER THAN COLLISION
MICHIGAN

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	29,029	3,954,020	3,924,991	0.007	0.063	247,274	4,201,294
1988	27,398	3,211,402	3,184,004	0.009	0.061	194,224	3,405,626
1989	48,211	2,870,481	2,822,270	0.017	0.053	149,580	3,020,061
1990	37,409	2,487,218	2,449,809	0.015	0.055	134,739	2,621,957
1991	153,351	2,675,534	2,522,183	0.061	0.009	22,700	2,698,234
1992	46,440	2,450,336	2,403,896	0.019	0.051	122,599	2,572,935
1993	51,751	2,974,959	2,923,208	0.018	0.052	152,007	3,126,966
1994	80,895	3,761,642	3,680,747	0.022	0.048	176,676	3,938,318
1995	116,937	3,823,538	3,706,601	0.032	0.038	140,851	3,964,389
1996	207,639	4,078,006	3,870,367	0.054	0.016	61,926	4,139,932
1997	229,120	5,382,448	5,153,328	0.044	0.026	133,987	5,516,435
1998	453,044	5,779,804	5,326,760	0.085	-0.015	-79,901	5,699,903
1999	108,853	4,363,174	4,254,321	0.026	0.044	187,190	4,550,364
2000	544,828	4,354,349	3,809,521	0.143	-0.073	-278,095	4,076,254
2001	149,412	2,919,631	2,770,219	0.054	0.016	44,324	2,963,955
2002	65,321	2,394,653	2,329,332	0.028	0.042	97,832	2,492,485
2003	59,514	1,942,788	1,883,274	0.032	0.038	71,564	2,014,352
2004	110,817	1,889,903	1,779,086	0.062	0.008	14,233	1,904,136
2005	111,383	1,496,870	1,385,487	0.080	-0.010	-13,855	1,483,015
2006	58,153	1,353,470	1,295,317	0.045	0.025	32,383	1,385,853
2007	70,718	1,496,319	1,425,601	0.050	0.020	28,512	1,524,831
2008	92,769	1,639,380	1,546,611	0.060	0.010	15,466	1,654,846
2009	96,065	1,952,405	1,856,340	0.052	0.018	33,414	1,985,819
2010	155,629	2,032,211	1,876,582	0.083	-0.013	-24,396	2,007,815
2011	164,620	2,141,584	1,976,964	0.083	-0.013	-25,701	2,115,883
2012	293,623	2,043,097	1,749,474	0.168	-0.098	-171,448	1,871,649
2013	196,886	2,553,825	2,356,939	0.084	-0.014	-32,997	2,520,828
2014	1,042,116	3,209,380	2,167,264	0.481	-0.411	-890,746	2,318,634
2015	163,766	2,356,809	2,193,043	0.075	-0.005	-10,965	2,345,844
2016	228,073	2,064,357	1,836,284	0.124	-0.054	-99,159	1,965,198
2017	173,505	2,343,757	2,170,252	0.08	-0.01	-21,703	2,322,054
2018	103,297	2,297,506	2,194,209	0.047	0.023	50,467	2,347,973
2019	153,242	2,381,034	2,227,792	0.069	0.001	2,228	2,383,262

(8) NORMAL WIND TO NON W&W RATIO= AVG. (4) 0.070

INSURANCE SERVICES OFFICE, INC.

WIND AND WATER PROCEDURE
OTHER THAN COLLISION
MICHIGAN

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	18,170	1,444,775	1,426,605	0.013	0.346	493,605	1,938,380
1988	372,871	1,851,616	1,478,745	0.252	0.107	158,226	2,009,842
1989	169,359	1,683,994	1,514,635	0.112	0.247	374,115	2,058,109
1990	97,245	1,421,030	1,323,785	0.073	0.286	378,603	1,799,633
1991	758,492	2,262,181	1,503,689	0.504	-0.145	-218,035	2,044,146
1992	24,213	1,324,983	1,300,770	0.019	0.340	442,262	1,767,245
1993	49,487	1,607,265	1,557,778	0.032	0.327	509,393	2,116,658
1994	350,074	2,358,399	2,008,325	0.174	0.185	371,540	2,729,939
1995	489,458	2,977,424	2,487,966	0.197	0.162	403,050	3,380,474
1996	303,189	3,170,623	2,867,434	0.106	0.253	725,461	3,896,084
1997	90,679	2,680,226	2,589,547	0.035	0.324	839,013	3,519,239
1998	2,697,789	5,155,424	2,457,635	1.098	-0.739	-1,816,192	3,339,232
1999	247,944	2,290,388	2,042,444	0.121	0.238	486,102	2,776,490
2000	2,752,488	5,214,089	2,461,601	1.118	-0.759	-1,868,355	3,345,734
2001	222,591	1,366,147	1,143,556	0.195	0.164	187,543	1,553,690
2002	175,420	1,255,003	1,079,583	0.162	0.197	212,678	1,467,681
2003	463,738	1,541,999	1,078,261	0.430	-0.071	-76,557	1,465,442
2004	98,334	563,084	464,750	0.212	0.147	68,318	631,402
2005	17,998	430,358	412,360	0.044	0.315	129,893	560,251
2006	1,350	692,301	690,951	0.002	0.357	246,670	938,971
2007	806,017	1,388,311	582,294	1.384	-1.025	-596,851	791,460
2008	307,677	1,162,907	855,230	0.360	-0.001	-855	1,162,052
2009	5,389	994,287	988,898	0.005	0.354	350,070	1,344,357
2010	1,547,627	2,220,682	673,055	2.299	-1.940	-1,305,727	914,955
2011	604,473	1,242,565	638,092	0.947	-0.588	-375,198	867,367
2012	751,919	3,204,538	2,452,619	0.307	0.052	127,536	3,332,074
2013	458,016	1,037,702	579,686	0.790	-0.431	-249,845	787,857
2014	162,414	1,020,896	858,482	0.189	0.17	145,942	1,166,838
2015	223,494	1,376,867	1,153,373	0.194	0.165	190,307	1,567,174
2016	21,214	512,337	491,123	0.043	0.316	155,195	667,532
2017	22,806	284,970	262,164	0.087	0.272	71,309	356,279
2018	20,301	306,531	286,230	0.071	0.288	82,434	388,965
2019	92,567	445,472	352,905	0.262	0.097	34,232	479,704

(8) NORMAL WIND TO NON W&W RATIO= AVG. (4) 0.359

INSURANCE SERVICES OFFICE, INC.

WIND AND WATER PROCEDURE
OTHER THAN COLLISION
MICHIGAN

GARAGE KEEPERS

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
			(2) - (1)	(1) / (3)	AVG (4) - (4)	(3) x (5)	(2) + (6)
YEAR ENDING	OTC WIND & WATER LOSSES	OTC TOTAL LOSSES	TOTAL - WIND&WATER LOSSES	WIND & WATER / NON (W&W)	VARIATION FROM AVG. WIND RATIO	WIND & WATER ADJUSTMENT	ADJ OTC TOTAL LOSSES
1987	804	763,082	762,278	0.001	0.037	28,204	791,286
1988	68,511	1,250,913	1,182,402	0.058	-0.020	-23,648	1,227,265
1989	7,441	1,083,505	1,076,064	0.007	0.031	33,358	1,116,863
1990	50,053	1,134,186	1,084,133	0.046	-0.008	-8,673	1,125,513
1991	27,938	1,085,984	1,058,046	0.026	0.012	12,697	1,098,681
1992	21,192	611,966	590,774	0.036	0.002	1,182	613,148
1993	0	854,840	854,840	0.000	0.038	32,484	887,324
1994	21,478	1,170,373	1,148,895	0.019	0.019	21,829	1,192,202
1995	16,387	1,317,958	1,301,571	0.013	0.025	32,539	1,350,497
1996	37,237	2,158,412	2,121,175	0.018	0.020	42,424	2,200,836
1997	18,775	1,637,629	1,618,854	0.012	0.026	42,090	1,679,719
1998	271,805	2,235,600	1,963,795	0.138	-0.100	-196,380	2,039,220
1999	83,451	1,798,263	1,714,812	0.049	-0.011	-18,863	1,779,400
2000	154,443	1,343,253	1,188,810	0.130	-0.092	-109,371	1,233,882
2001	134,840	791,097	656,257	0.205	-0.167	-109,595	681,502
2002	2,050	581,514	579,464	0.004	0.034	19,702	601,216
2003	2,183	418,269	416,086	0.005	0.033	13,731	432,000
2004	0	145,912	145,912	0.000	0.038	5,545	151,457
2005	0	190,690	190,690	0.000	0.038	7,246	197,936
2006	1,967	209,489	207,522	0.009	0.029	6,018	215,507
2007	10,986	277,683	266,697	0.041	-0.003	-800	276,883
2008	0	248,355	248,355	0.000	0.038	9,437	257,792
2009	66,287	491,668	425,381	0.156	-0.118	-50,195	441,473
2010	19,406	279,669	260,263	0.075	-0.037	-9,630	270,039
2011	4,635	303,728	299,093	0.015	0.023	6,879	310,607
2012	38,827	725,060	686,233	0.057	-0.019	-13,038	712,022
2013	2,994	268,560	265,566	0.011	0.027	7,170	275,730
2014	40,834	667,914	627,080	0.065	-0.027	-16,931	650,983
2015	4,758	603,796	599,038	0.008	0.03	17,971	621,767
2016	0	282,779	282,779	0	0.038	10,746	293,525
2017	4,450	696,976	692,526	0.006	0.032	22,161	719,137
2018	11,592	239,043	227,451	0.051	-0.013	-2,957	236,086
2019	0	333,889	333,889	0	0.038	12,688	346,577

(8) NORMAL WIND TO NON W&W RATIO= AVG. (4) 0.038

EXPLANATORY MEMORANDUM FOR WIND AND WATER PROCEDURE

COLUMN (1)
OTC WIND AND
WATER LOSSES

Dollar amount of Other Than Collision losses resulting from the perils of Wind and Water (Type of Loss Codes 06 & 07).

COLUMN (2)
OTC TOTAL
LOSSES

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

COLUMN (3)
OTC LOSSES
OTHER THAN
WIND AND WATER

Dollar amount of Other Than Collision losses resulting from all perils other than Wind and Water. $\text{Column (2)} - \text{Column (1)}$.

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

Ratio of Wind and Water losses to Non-Wind and Water losses.
 $\text{Column (1)} \div \text{Column (3)}$

COLUMN (5)
VARIATION FROM
AVERAGE WIND
RATIO

Variation from the long term average Wind and Water to non-Wind and Water ratio.
 $\text{Avg (4)} - \text{Column (4)}$.

COLUMN (6)
WIND AND WATER
ADJUSTMENT

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

COLUMN (7)
ADJUSTED OTC
TOTAL LOSSES

$\text{Column (2)} + \text{Column (6)}$.

TERRITORIAL WIND AND WATER PROCEDURE
OTHER THAN COLLISION

OBJECTIVE

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

DESCRIPTION OF
TERRITORIAL WIND
AND WATER
PROCEDURE

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

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

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

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

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

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

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

METHODOLOGY FOR CALCULATING 'WIND & WATER PROVISIONS' BY TERRITORY

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

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

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

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

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

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

MICHIGAN
COMMERCIAL AUTOMOBILE INSURANCE

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

Coverages	Aggregate Loss Cost at Current Level (B)	Loss Cost Changes (C)
TRUCKS, TRACTORS & TRAILERS (D)		
Liability		
Single Limit Liability	\$ 40,358,347	6.8%
Property Protection Insurance	1,428,344	N.C.
Combined	41,786,691	6.6%
Physical Damage		
Other Than Collision	9,408,167	7.0%
Collision	24,919,849	7.5%
Combined	34,328,016	7.4%
Total Trucks, Tractors & Trailers	76,114,707	6.9%
PRIVATE PASSENGER TYPES		
Liability		
Single Limit Liability	7,138,601	N.C.
Property Protection Insurance	92,391	N.C.
Combined	7,230,992	N.C.
Physical Damage		
Other Than Collision	2,924,723	8.9%
Collision	9,485,233	N.C.
Combined	12,409,956	2.1%
Total Private Passenger Types	19,640,948	1.3%
GARAGES		
Physical Damage		
Auto Dealers		
Other Than Collision	686,661	26.6%
Collision	794,830	8.5%
Combined	1,481,491	16.9%
Garagekeepers		
Other Than Collision	466,726	23.0%
Collision	245,953	23.5%
Combined	712,679	23.2%
Total Garages	2,194,170	18.9%
GRAND TOTAL ALL COVERAGES	97,949,825	6.1%
TOTAL LIABILITY	49,017,683	5.6%
TOTAL PHYSICAL DAMAGE	48,932,142	6.5%

(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.

MICHIGAN
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR TRUCKS, TRACTORS, AND TRAILERS POLICY COVERAGES
INTRASTATE

Territory Code	\$100,000 CSL Liability	PPI ^(a)
111	9.5%	
112	10.4%	
113	8.1%	
117	8.9%	
118	5.8%	
119	5.5%	
123	10.4%	
124	5.6%	
125	3.0%	
126	5.7%	
128	7.1%	
130	4.1%	
131	6.8%	
132	5.9%	
133	6.7%	
134	4.6%	
135	10.2%	

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

INSURANCE SERVICES OFFICE, INC.

MICHIGAN
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR TRUCKS, TRACTORS, AND TRAILERS POLICY COVERAGES

Territory Code	Physical Damage		Specified Causes of Loss
	Comprehensive	Collision	
111	4.3%	11.7%	4.7%
112	4.2%	4.7%	4.4%
113	5.8%	7.6%	5.9%
117	6.9%	11.4%	7.5%
118	2.7%	10.5%	2.3%
119	8.3%	0.4%	7.5%
123	7.3%	7.9%	6.9%
124	4.6%	3.8%	4.7%
125	5.9%	2.0%	5.9%
126	10.0%	9.2%	10.5%
128	11.1%	8.7%	10.5%
130	5.2%	11.3%	5.2%
131	10.3%	4.5%	9.7%
132	3.9%	7.6%	4.0%
133	4.5%	6.4%	4.6%
134	1.9%	7.4%	1.2%
135	4.6%	16.2%	4.7%

INSURANCE SERVICES OFFICE, INC.

MICHIGAN
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR TRUCKS, TRACTORS, AND TRAILERS POLICY COVERAGES
INTRASTATE

Territory Code	Liability \$100,000 CSL	PPI	Physical Damage		Specified Causes of Loss ^(c)
			Comprehensive ^(a)	Collision ^(b)	
111	322	20	170	353	135
112	222	22	150	313	119
113	293	21	181	397	143
117	183	22	108	333	86
118	200	23	114	253	90
119	172	18	91	260	72
123	181	19	118	326	93
124	207	16	114	301	90
125	136	12	180	261	143
126	130	14	132	262	105
128	136	17	120	287	95
130	178	10	102	285	81
131	157	14	86	254	68
132	251	17	133	326	105
133	271	16	115	333	91
134	226	16	109	333	86
135	259	19	114	416	90

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

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

(c) The loss costs for Specified Causes of Loss have been calculated by a relativity of 0.792 to the Trucks, Tractors, and Trailers Comprehensive base loss costs.

INSURANCE SERVICES OFFICE, INC.

MICHIGAN
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR TRUCKS, TRACTORS, AND TRAILERS POLICY COVERAGES
INTERSTATE

Territory Code	\$100,000 CSL Liability	PPI ^(a)
111	9.5%	
112	10.4%	
113	8.1%	
117	8.9%	
118	5.8%	
119	5.5%	
123	10.4%	
124	5.6%	
125	3.0%	
126	5.7%	
128	7.1%	
130	4.1%	
131	6.8%	
132	5.9%	
133	6.7%	
134	4.6%	
135	10.2%	

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

INSURANCE SERVICES OFFICE, INC.

MICHIGAN
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR TRUCKS, TRACTORS, AND TRAILERS POLICY COVERAGES
INTERSTATE

Territory Code	Liability \$100,000 CSL ^(a)	PPI ^(b)
111	644	10
112	444	11
113	586	11
117	366	11
118	400	12
119	344	9
123	362	10
124	414	8
125	272	6
126	260	7
128	272	9
130	356	5
131	314	7
132	502	9
133	542	8
134	452	8
135	518	10

(a) The loss costs for Liability have been calculated by a relativity of 2.00 to the Trucks, Tractors & Trailers Intrastate Liability loss costs.

(b) The loss costs for PPI have been calculated by a relativity of 0.50 to the Trucks, Tractors & Trailers Intrastate PPI loss costs.

INSURANCE SERVICES OFFICE, INC.

MICHIGAN
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 ^(a)	PPI ^(b)
111		
112		
113		
117		
118		
119		
123		
124		
125		
126		
128		
130		
131		
132		
133		
134		
135		

(a) For Private Passenger Types Liability, No Change (N.C.) was selected to better reflect the good experience in recent years.

(b) For Private Passenger Types PPI, No Change (N.C.) was selected to better reflect the good experience in recent years.

INSURANCE SERVICES OFFICE, INC.

MICHIGAN
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
	Comprehensive	Collision ^(a)	
111	4.9%		4.8%
112	6.1%		5.8%
113	4.1%		3.4%
117	11.3%		11.7%
118	7.0%		7.4%
119	5.6%		5.7%
123	9.3%		8.1%
124	8.4%		9.3%
125	10.9%		10.9%
126	10.4%		10.7%
128	15.6%		16.3%
130	8.6%		8.1%
131	10.0%		11.1%
132	5.8%		4.9%
133	2.4%		1.5%
134	2.8%		3.5%
135	5.9%		6.0%

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

INSURANCE SERVICES OFFICE, INC.

MICHIGAN
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	PPI	Physical Damage		Specified Causes of Loss ^(c)
			Comprehensive ^(a)	Collision ^(b)	
111	268	7	193	572	153
112	190	3	139	634	110
113	261	5	152	739	120
117	117	6	108	492	86
118	170	5	92	486	73
119	173	9	94	425	74
123	114	5	118	409	93
124	131	3	103	479	82
125	178	3	193	365	153
126	120	3	170	407	135
128	124	4	126	404	100
130	178	3	101	464	80
131	158	3	88	297	70
132	189	5	109	628	86
133	226	9	85	563	67
134	169	5	74	415	59
135	155	3	90	564	71

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

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

(c) The loss costs for Specified Causes of Loss have been calculated by a relativity of 0.792 to the Private Passenger Types Comprehensive base loss costs.

INSURANCE SERVICES OFFICE, INC.

MICHIGAN
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	33.3%

FIRE AND THEFT

Territory	Personal Auto Type Vehicles		Misc. Type Vehicles
	Buildings and Standard Open Lots	Non-Standard Open Lots	Buildings and Open Lots
111,112,113,132,133,134,135	29.4%	27.3%	25.0%
ALL OTHER	28.6%	22.2%	25.0%

SPECIFIED CAUSES OF LOSS

Territory	Personal Auto Type Vehicles			Misc. Type Vehicles	
	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings	Open Lots
111,112,113,132,133,134,135	25.9%	25.9%	25.8%	26.7%	25.0%
ALL OTHER	26.7%	25.0%	29.4%	26.7%	25.0%

LIMITED SPECIFIED CAUSES OF LOSS

Territory	Personal Auto Type Vehicles			Misc. Type Vehicles	
	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings	Open Lots
111,112,113,132,133,134,135	26.1%	25.9%	26.7%	28.6%	26.7%
ALL OTHER	28.6%	26.7%	25.0%	28.6%	26.7%

COMPREHENSIVE

Territory	Personal Auto Type Vehicles			Misc. Type Vehicles	
	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings and Open Lots	Open Lots
111,112,113,132,133,134,135	26.7%	25.8%	25.7%	27.3%	
ALL OTHER	29.4%	27.3%	26.1%	27.3%	

BLANKET COLLISION

Deductible	Coverage	First \$50,000	\$50,001 to	Over
		and Under	\$100,000	\$100,000
\$100	Regular	8.2%	8.7%	7.1%
	Limited	7.8%	9.1%	12.5%
	Broadened	8.5%	8.3%	7.3%
\$250	Regular	8.9%	7.3%	11.1%
	Limited	7.3%	6.7%	16.7%
	Broadened	8.3%	7.9%	9.7%
\$500	Regular	8.6%	7.1%	8.3%
	Limited	N/A	N/A	N/A
	Broadened	8.6%	9.1%	8.0%
\$1,000	Regular	7.3%	11.1%	16.7%
	Limited	N/A	N/A	N/A
	Broadened	8.3%	7.8%	9.1%

GARAGEKEEPERS

Territory	Specified Causes of Loss	Collision
	Legal Liability \$6,000 Limit	Legal Liability \$6,000 Limit
ALL	23.8%	23.8%

INSURANCE SERVICES OFFICE, INC.

MICHIGAN
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

Territory	Personal Auto Type Vehicles		Misc. Type Vehicles
	Buildings and Standard Open Lots	Non-Standard Open Lots	Buildings and Open Lots
111,112,113,132,133,134,135	0.22	0.28	0.10
ALL OTHER	0.09	0.11	0.10

SPECIFIED CAUSES OF LOSS

Territory	Personal Auto Type Vehicles			Misc. Type Vehicles	
	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings	Open Lots
111,112,113,132,133,134,135	0.34	0.34	0.39	0.19	0.20
ALL OTHER	0.19	0.20	0.22	0.19	0.20

LIMITED SPECIFIED CAUSES OF LOSS

Territory	Personal Auto Type Vehicles			Misc. Type Vehicles	
	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings	Open Lots
111,112,113,132,133,134,135	0.29	0.34	0.38	0.18	0.19
ALL OTHER	0.18	0.19	0.20	0.18	0.19

COMPREHENSIVE

Territory	Personal Auto Type Vehicles			Misc. Type Vehicles
	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings and Open Lots
111,112,113,132,133,134,135	0.38	0.39	0.44	0.28
ALL OTHER	0.22	0.28	0.29	0.28

BLANKET COLLISION

Deductible	Coverage	Personal Auto Type Vehicles		
		First \$50,000 and Under	\$50,001 to \$100,000	Over \$100,000
\$100	Regular	1.97	0.75	0.30
	Limited	0.69	0.24	0.09
	Broadened	2.80	1.04	0.44
\$250	Regular	1.22	0.44	0.20
	Limited	0.44	0.16	0.07
	Broadened	2.22	0.82	0.34
\$500	Regular	0.76	0.30	0.13
	Limited	N/A	N/A	N/A
	Broadened	1.90	0.72	0.27
\$1,000	Regular	0.44	0.20	0.07
	Limited	N/A	N/A	N/A
	Broadened	1.57	0.69	0.24

GARAGEKEEPERS

Territory	Specified Causes of Loss	Collision
	Legal Liability \$6,000 Limit	Legal Liability \$6,000 Limit
ALL	26	26

INSURANCE SERVICES OFFICE, INC.

MICHIGAN
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR VAN POOLS POLICY COVERAGES
INTRASTATE

Territory Code	\$100,000 CSL Liability	PPI ^(a)
111	9.5%	
112	10.3%	
113	8.1%	
117	9.1%	
118	5.6%	
119	5.3%	
123	10.6%	
124	5.8%	
125	3.0%	
126	5.4%	
128	6.8%	
130	3.9%	
131	6.8%	
132	5.9%	
133	6.8%	
134	4.6%	
135	10.2%	

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

INSURANCE SERVICES OFFICE, INC.

MICHIGAN
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
	Comprehensive	Collision	of Loss
111	4.2%	11.7%	4.5%
112	4.1%	4.7%	4.3%
113	6.3%	7.5%	5.8%
117	6.8%	11.3%	7.3%
118	2.7%	10.3%	2.2%
119	8.1%	0.3%	7.4%
123	7.1%	7.8%	6.7%
124	4.5%	3.8%	4.5%
125	6.4%	1.8%	5.8%
126	10.7%	9.2%	10.3%
128	10.9%	8.7%	10.2%
130	5.1%	11.4%	5.1%
131	10.0%	4.5%	9.5%
132	3.8%	7.5%	3.9%
133	4.5%	6.3%	4.5%
134	1.8%	7.4%	1.1%
135	4.5%	16.0%	4.5%

INSURANCE SERVICES OFFICE, INC.

MICHIGAN
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR VAN POOLS POLICY COVERAGES
INTRASTATE

Territory Code	Liability \$100,000 CSL ^(a)	PPI ^(b)	Physical Damage		Specified Causes of Loss ^(e)
			Comprehensive ^(c)	Collision ^(d)	
111	483	18	173	448	138
112	333	20	153	398	121
113	440	19	185	504	146
117	275	20	110	423	88
118	300	21	116	321	92
119	258	17	93	330	73
123	272	17	120	414	95
124	311	15	116	382	92
125	204	11	184	331	146
126	195	13	135	333	107
128	204	16	122	364	97
130	267	9	104	362	83
131	236	13	88	323	69
132	377	16	136	414	107
133	407	15	117	423	93
134	339	15	111	423	88
135	389	17	116	528	92

- (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 PPI have been calculated by a relativity of 0.92 to the Trucks, Tractors, and Trailers PPI loss costs.
- (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.

MICHIGAN
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR VAN POOLS POLICY COVERAGES
INTERSTATE

Territory Code	\$100,000 CSL Liability	PPI ^(a)
111	9.5%	
112	10.3%	
113	8.1%	
117	9.1%	
118	5.6%	
119	5.3%	
123	10.6%	
124	5.8%	
125	3.0%	
126	5.4%	
128	6.8%	
130	3.9%	
131	6.8%	
132	5.9%	
133	6.8%	
134	4.6%	
135	10.2%	

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

INSURANCE SERVICES OFFICE, INC.

MICHIGAN
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR VAN POOLS POLICY COVERAGES
INTERSTATE

Territory Code	Liability \$100,000 CSL ^(a)	PPI ^(b)
111	966	9
112	666	10
113	880	10
117	550	10
118	600	11
119	516	8
123	544	9
124	622	7
125	408	6
126	390	6
128	408	8
130	534	5
131	472	6
132	754	8
133	814	7
134	678	7
135	778	9

(a) The loss costs for Liability have been calculated by a relativity of 2.00 to the Van Pools Intrastate Liability loss costs.

(b) The loss costs for PPI have been calculated by a relativity of 0.92 to the Trucks, Tractors & Trailers Intrastate PPI loss costs.

INSURANCE SERVICES OFFICE, INC.

MICHIGAN
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR TAXIS AND LIMOUSINES POLICY COVERAGES
INTRASTATE

Territory Code	\$100,000 CSL Liability	PPI ^(a)
111	9.5%	
112	10.4%	
113	8.2%	
117	8.9%	
118	5.8%	
119	5.4%	
123	10.3%	
124	5.6%	
125	3.1%	
126	5.6%	
128	7.1%	
130	4.2%	
131	6.8%	
132	5.9%	
133	6.7%	
134	4.6%	
135	10.2%	

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

INSURANCE SERVICES OFFICE, INC.

MICHIGAN
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
	Comprehensive	Collision	of Loss
111	4.2%	11.7%	4.5%
112	4.1%	4.7%	4.3%
113	6.3%	7.5%	5.8%
117	6.8%	11.3%	7.3%
118	2.7%	10.3%	2.2%
119	8.1%	0.3%	7.4%
123	7.1%	7.8%	6.7%
124	4.5%	3.8%	4.5%
125	6.4%	1.8%	5.8%
126	10.7%	9.2%	10.3%
128	10.9%	8.7%	10.2%
130	5.1%	11.4%	5.1%
131	10.0%	4.5%	9.5%
132	3.8%	7.5%	3.9%
133	4.5%	6.3%	4.5%
134	1.8%	7.4%	1.1%
135	4.5%	16.0%	4.5%

INSURANCE SERVICES OFFICE, INC.

MICHIGAN
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR TAXIS AND LIMOUSINES POLICY COVERAGES
INTRASTATE

Territory Code	Liability \$100,000 CSL ^(a)	PPI ^(b)	Physical Damage		Specified Causes of Loss ^(e)
			Comprehensive ^(c)	Collision ^(d)	
111	1996	55	173	448	138
112	1376	60	153	398	121
113	1817	58	185	504	146
117	1135	60	110	423	88
118	1240	63	116	321	92
119	1066	49	93	330	73
123	1122	52	120	414	95
124	1283	44	116	382	92
125	843	33	184	331	146
126	806	38	135	333	107
128	843	47	122	364	97
130	1104	27	104	362	83
131	973	38	88	323	69
132	1556	47	136	414	107
133	1680	44	117	423	93
134	1401	44	111	423	88
135	1606	52	116	528	92

(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 PPI have been calculated by a relativity of 2.74 to the Trucks, Tractors, and Trailers PPI loss costs.

(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.

MICHIGAN
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR SCHOOL AND CHURCH BUSES POLICY COVERAGES
INTRASTATE

Territory Code	\$100,000 CSL Liability	PPI ^(a)
111	9.3%	
112	9.9%	
113	8.1%	
117	9.8%	
118	5.8%	
119	5.6%	
123	11.1%	
124	5.6%	
125	2.7%	
126	5.9%	
128	7.1%	
130	4.3%	
131	6.2%	
132	6.2%	
133	6.4%	
134	4.2%	
135	10.1%	

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

INSURANCE SERVICES OFFICE, INC.

MICHIGAN
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
	Comprehensive	Collision	of Loss
111	4.4%	11.7%	5.6%
112	4.0%	4.6%	3.8%
113	5.8%	7.5%	5.3%
117	7.0%	11.3%	7.1%
118	2.6%	10.1%	1.6%
119	8.5%	0.6%	6.4%
123	7.8%	8.2%	6.6%
124	5.3%	3.7%	5.0%
125	5.9%	2.4%	5.3%
126	9.5%	9.0%	10.4%
128	10.5%	8.7%	11.7%
130	4.4%	11.4%	5.6%
131	9.1%	4.4%	11.6%
132	3.3%	7.6%	4.2%
133	5.2%	6.4%	4.9%
134	1.3%	6.9%	0.0%
135	5.3%	15.9%	5.0%

INSURANCE SERVICES OFFICE, INC.

MICHIGAN
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR SCHOOL AND CHURCH BUSES POLICY COVERAGES
INTRASTATE

Territory Code	Liability \$100,000 CSL ^(a)	PPI ^(b)	Physical Damage		Specified Causes of Loss ^(e)
			Comprehensive ^(c)	Collision ^(d)	
111	177	12	119	229	95
112	122	13	105	203	83
113	161	13	127	258	100
117	101	13	76	216	60
118	110	14	80	164	63
119	95	11	64	169	50
123	100	11	83	212	65
124	114	10	80	196	63
125	75	7	126	170	100
126	72	8	92	170	74
128	75	10	84	187	67
130	98	6	71	185	57
131	86	8	60	165	48
132	138	10	93	212	74
133	149	10	81	216	64
134	124	10	76	216	60
135	142	11	80	270	63

(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 PPI have been calculated by a relativity of 0.60 to the Trucks, Tractors, and Trailers PPI loss costs.

(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.

MICHIGAN
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR SCHOOL AND CHURCH BUSES POLICY COVERAGES
INTERSTATE

Territory Code	\$100,000 CSL Liability	PPI ^(a)
111	9.3%	
112	9.9%	
113	8.1%	
117	9.8%	
118	5.8%	
119	5.6%	
123	11.1%	
124	5.6%	
125	2.7%	
126	5.9%	
128	7.1%	
130	4.3%	
131	6.2%	
132	6.2%	
133	6.4%	
134	4.2%	
135	10.1%	

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

INSURANCE SERVICES OFFICE, INC.

MICHIGAN
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR SCHOOL AND CHURCH BUSES POLICY COVERAGES
INTERSTATE

Territory Code	Liability \$100,000 CSL ^(a)	PPI ^(b)
111	354	6
112	244	7
113	322	7
117	202	7
118	220	7
119	190	6
123	200	6
124	228	5
125	150	4
126	144	4
128	150	5
130	196	3
131	172	4
132	276	5
133	298	5
134	248	5
135	284	6

(a) The loss costs for Liability have been calculated by a relativity of 2.00 to the School and Church Buses Intrastate Liability loss costs.

(b) The loss costs for PPI have been calculated by a relativity of 0.50 to the School and Church Buses Intrastate PPI loss costs.

INSURANCE SERVICES OFFICE, INC.

MICHIGAN
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR ALL OTHER BUSES POLICY COVERAGES
INTRASTATE

Territory Code	\$100,000 CSL Liability	PPI ^(a)
111	9.6%	
112	10.5%	
113	8.1%	
117	8.9%	
118	5.8%	
119	5.7%	
123	10.4%	
124	5.6%	
125	3.0%	
126	5.8%	
128	7.0%	
130	4.0%	
131	6.8%	
132	5.9%	
133	6.7%	
134	4.6%	
135	10.2%	

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

INSURANCE SERVICES OFFICE, INC.

MICHIGAN
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
	Comprehensive	Collision	of Loss
111	4.4%	11.7%	5.6%
112	4.0%	4.6%	3.8%
113	5.8%	7.5%	5.3%
117	7.0%	11.3%	7.1%
118	2.6%	10.1%	1.6%
119	8.5%	0.6%	6.4%
123	7.8%	8.2%	6.6%
124	5.3%	3.7%	5.0%
125	5.9%	2.4%	5.3%
126	9.5%	9.0%	10.4%
128	10.5%	8.7%	11.7%
130	4.4%	11.4%	5.6%
131	9.1%	4.4%	11.6%
132	3.3%	7.6%	4.2%
133	5.2%	6.4%	4.9%
134	1.3%	6.9%	0.0%
135	5.3%	15.9%	5.0%

INSURANCE SERVICES OFFICE, INC.

MICHIGAN
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR ALL OTHER BUSES POLICY COVERAGES
INTRASTATE

Territory Code	Liability \$100,000 CSL ^(a)	PPI ^(b)	Physical Damage		Specified Causes of Loss ^(e)
			Comprehensive ^(c)	Collision ^(d)	
111	1224	41	119	229	95
112	844	45	105	203	83
113	1113	43	127	258	100
117	695	45	76	216	60
118	760	47	80	164	63
119	654	37	64	169	50
123	688	39	83	212	65
124	787	33	80	196	63
125	517	24	126	170	100
126	494	29	92	170	74
128	517	35	84	187	67
130	676	20	71	185	57
131	597	29	60	165	48
132	954	35	93	212	74
133	1030	33	81	216	64
134	859	33	76	216	60
135	984	39	80	270	63

(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 PPI have been calculated by a relativity of 2.04 to the Trucks, Tractors, and Trailers PPI loss costs.

(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.

MICHIGAN
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR ALL OTHER BUSES POLICY COVERAGES
INTERSTATE

Territory Code	\$100,000 CSL Liability	PPI ^(a)
111	9.6%	
112	10.5%	
113	8.1%	
117	8.9%	
118	5.8%	
119	5.7%	
123	10.4%	
124	5.6%	
125	3.0%	
126	5.8%	
128	7.0%	
130	4.0%	
131	6.8%	
132	5.9%	
133	6.7%	
134	4.6%	
135	10.2%	

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

INSURANCE SERVICES OFFICE, INC.

MICHIGAN
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR ALL OTHER BUSES POLICY COVERAGES
INTERSTATE

Territory Code	Liability \$100,000 CSL ^(a)	PPI ^(b)
111	2448	21
112	1688	23
113	2226	22
117	1390	23
118	1520	24
119	1308	19
123	1376	20
124	1574	17
125	1034	12
126	988	15
128	1034	18
130	1352	10
131	1194	15
132	1908	18
133	2060	17
134	1718	17
135	1968	20

(a) The loss costs for Liability have been calculated by a relativity of 2.00 to the All Other Buses Intrastate Liability loss costs.

(b) The loss costs for PPI have been calculated by a relativity of 0.50 to the All Other Buses Intrastate PPI loss costs.

INSURANCE SERVICES OFFICE, INC.

MICHIGAN
 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	\$14,655,252	\$17,215,369	1.175	10%	724
12/31/16	\$15,326,347	\$18,271,914	1.192	15%	823
12/31/17	\$15,856,356	\$17,857,180	1.126	20%	820
12/31/18	\$16,587,743	\$16,684,880	1.006	25%	784
12/31/19	\$17,166,460	\$17,806,519	1.037	30%	711
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				1.085
(7)	EXPECTED EXPERIENCE RATIO (D).				1.048
(8)	CREDIBILITY (E).				0.55
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000- (8))).				1.068
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).				6.8%
(11)	FILED CHANGE.				6.8%
(A)	TRUCK, TRACTOR, AND TRAILER EXPERIENCE IS FOR VEHICLES WRITTEN IN ACCORDANCE WITH RULE 23 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE.				
(B)	THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY EXTENDING EXPOSURES BY THE CURRENT LOSS COSTS 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 0.833 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.

MICHIGAN
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	\$8,807,608	\$1,849,425	
ALLOCATED LOSS	12/31/16	\$9,656,231	\$2,156,638	
ADJUSTMENT EXPENSES	12/31/17	\$9,697,678	\$1,971,302	
	12/31/18	\$8,000,075	\$2,108,102	
	12/31/19	\$6,012,227	\$1,873,798	
(2) DEVELOPED LOSSES AND	12/31/15	\$9,553,392	\$2,036,402	
ALL LOSS ADJUSTMENT	12/31/16	\$10,639,960	\$2,377,046	
EXPENSES (A)	12/31/17	\$11,279,854	\$2,177,106	
	12/31/18	\$10,956,503	\$2,351,377	
	12/31/19	\$12,822,878	\$2,197,216	
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)		5.9%	5.4%	5.8%
(4) TRENDED LOSSES AND	12/31/15	\$14,272,768	\$2,942,601	\$17,215,369
ALL LOSS ADJUSTMENT	12/31/16	\$15,012,984	\$3,258,930	\$18,271,914
EXPENSES (B)	12/31/17	\$15,024,766	\$2,832,415	\$17,857,180
	12/31/18	\$13,783,281	\$2,901,599	\$16,684,880
	12/31/19	\$15,233,579	\$2,572,940	\$17,806,519

(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	1.009	1.001
12/31/16	1.025	1.002
12/31/17	1.082	1.004
12/31/18	1.274	1.014
12/31/19	1.984	1.066

(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.

MICHIGAN
 AUTOMOBILE LIABILITY INSURANCE - TRUCKS, TRACTORS, AND TRAILERS (A)
 DETERMINATION OF STATEWIDE ADVISORY LOSS COST LEVEL CHANGES
 PROPERTY PROTECTION INSURANCE

	(1)	(2)	(3)	(4)	(5)
ACCIDENT YEAR ENDING	AGGREGATE LOSS COST AT CURRENT LEVEL (B)	INCURRED LOSSES (C)	EXPERIENCE RATIO (2) / (1)	ACCIDENT YEAR WEIGHTS	NUMBER OF INCURRED CLAIMS
12/31/15	\$1,195,848	\$1,424,936	1.192	10%	261
12/31/16	\$1,257,081	\$1,466,716	1.167	15%	226
12/31/17	\$1,301,158	\$1,302,410	1.001	20%	242
12/31/18	\$1,371,153	\$1,041,107	0.759	25%	198
12/31/19	\$1,428,344	\$1,064,157	0.745	30%	167
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				0.908
(7)	EXPECTED EXPERIENCE RATIO (D).				1.045
(8)	CREDIBILITY (E).				0.30
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000- (8))).				1.004
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).				0.4%
(11)	FILED CHANGE.				N.C.
(A)	TRUCK, TRACTOR, AND TRAILER EXPERIENCE IS FOR VEHICLES WRITTEN IN ACCORDANCE WITH RULE 23 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE, ELIGIBLE FOR FIRST PARTY COVERAGE.				
(B)	THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY EXTENDING EXPOSURES BY THE CURRENT LOSS COSTS FROM THE LAST REVISION.				
(C)	LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSES FOR PROPERTY PROTECTION. SEE FOLLOWING PAGE.				
(D)	EXPECTED EXPERIENCE RATIO IS EQUAL TO THE TREND FACTOR SHOWN ON THE FOLLOWING PAGE, PROJECTED FOR M YEARS. THE PERIOD M IS EQUAL TO THE NUMBER OF YEARS FROM ONE YEAR BEYOND THE IMPLEMENTATION DATE OF THE LAST REVISION TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 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 0.833 YEAR(S).				
(E)	CREDIBILITY IS BASED ON A 5 YEAR TOTAL OF CLAIMS FOR PPI SHOWN IN COLUMN (5). THE STANDARD FOR FULL CREDIBILITY IS 11,500 CLAIMS (SEE CREDIBILITY TABLES IN SECTION C).				

INSURANCE SERVICES OFFICE, INC.

MICHIGAN
TRUCKS, TRACTORS, AND TRAILERS
AUTOMOBILE LIABILITY INSURANCE
DETERMINATION OF PROPERTY PROTECTION LOSSES

	ACC. YEAR ENDING	PPI
(1) INCURRED LOSSES AND	12/31/15	\$895,573
ALLOCATED LOSS	12/31/16	\$970,618
ADJUSTMENT EXPENSES	12/31/17	\$906,451
	12/31/18	\$756,397
	12/31/19	\$774,995
(2) DEVELOPED LOSSES AND	12/31/15	\$986,115
ALL LOSS ADJUSTMENT	12/31/16	\$1,069,815
EXPENSES (A)	12/31/17	\$1,001,084
	12/31/18	\$843,685
	12/31/19	\$908,759
(3) SELECTED ANNUAL LOSS		
TREND (SEE TREND		5.4%
EXHIBIT IN SECTION C)		
(4) TRENDED LOSSES AND	12/31/15	\$1,424,936
ALL LOSS ADJUSTMENT	12/31/16	\$1,466,716
EXPENSES (B)	12/31/17	\$1,302,410
	12/31/18	\$1,041,107
	12/31/19	\$1,064,157
(A) INCURRED LOSSES AND ALLOCATED LOSS ADJUSTMENT EXPENSES ARE ADJUSTED		
BY THE FOLLOWING FACTORS:		
1 - UNALLOCATED LOSS ADJUSTMENT FACTORS:		1.100
2 - LOSS DEVELOPMENT FACTORS:		
	YEAR ENDING	PPI
	12/31/15	1.001
	12/31/16	1.002
	12/31/17	1.004
	12/31/18	1.014
	12/31/19	1.066

(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.

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

COVERAGE	ACCIDENT YEAR	(1) AGGREGATE LOSS COST AT CURRENT LEVEL (B)	(2) INCURRED LOSSES (C)	(3) EXPERIENCE RATIO (2) / (1)	(4) ACCIDENT YEAR WEIGHTS	(5) NUMBER OF PAID CLAIMS
O.T.C.	12/31/17	\$7,944,407	\$7,933,847	0.999	20%	1,997
	12/31/18	\$9,176,030	\$9,661,156	1.053	30%	2,453
	12/31/19	\$9,408,167	\$10,573,683	1.124	50%	2,505
COLL.	12/31/17	\$23,752,616	\$23,498,385	0.989	20%	2,789
	12/31/18	\$23,677,853	\$25,602,647	1.081	30%	2,863
	12/31/19	\$24,919,849	\$27,541,950	1.105	50%	2,917
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				O.T.C. 1.078	COLLISION 1.075
(7)	EXPECTED EXPERIENCE RATIO (D).				1.046	1.025
(8)	CREDIBILITY (E).				0.75	1.00
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000 - (8))).				1.070	1.075
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).				7.0%	7.5%
(11)	FILED CHANGE.				7.0%	7.5%
(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 0.833 YEAR(S).					
(E)	CREDIBILITY IS BASED ON A 3 YEAR TOTAL OF CLAIMS FOR O.T.C. AND A 3 YEAR TOTAL OF CLAIMS FOR COLLISION SHOWN IN COLUMN (5). THE STANDARDS FOR FULL CREDIBILITY ARE 11,000 CLAIMS FOR O.T.C. AND 4,500 CLAIMS FOR COLLISION (SEE CREDIBILITY TABLES IN SECTION C).					

INSURANCE SERVICES OFFICE, INC.

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

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) PAID LOSSES			
	12/31/17	\$5,119,773	\$16,706,137
	12/31/18	\$6,635,016	\$19,010,805
	12/31/19	\$7,549,767	\$21,234,039
(2) DEVELOPED LOSSES AND ALL LOSS ADJUSTMENT EXPENSES (A)			
	12/31/17	\$5,791,129	\$18,859,057
	12/31/18	\$7,512,563	\$21,460,727
	12/31/19	\$8,753,049	\$24,138,431
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)			
		6.5%	4.5%
(4) TRENDED LOSSES AND ALL LOSS ADJUSTMENT EXPENSES (B)			
	12/31/17	\$7,933,847	\$23,498,385
	12/31/18	\$9,661,156	\$25,602,647
	12/31/19	\$10,573,683	\$27,541,950

(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.
12/31/17	1.001	0.999
12/31/18	1.002	0.999
12/31/19	1.026	1.006

(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
12/31/17	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.

MICHIGAN
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 AT CURRENT LEVEL			
	12/31/17	\$7,595,035	\$22,054,425
	12/31/18	\$8,857,172	\$22,316,544
	12/31/19	\$9,160,825	\$23,823,947
(2) SELECTED ANNUAL OCN TREND (SEE TREND EXHIBIT IN SECTION C)			
		0.9%	1.5%
(3) TRENDED AGGREGATE LOSS COSTS AT CURRENT LEVEL (A)			
	12/31/17	\$7,944,407	\$23,752,616
	12/31/18	\$9,176,030	\$23,677,853
	12/31/19	\$9,408,167	\$24,919,849
(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
12/31/17	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.

MICHIGAN
 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	\$2,901,063	\$2,789,403	0.962	10%	221
12/31/16	\$2,942,234	\$3,826,763	1.301	15%	230
12/31/17	\$2,958,147	\$3,421,198	1.157	20%	203
12/31/18	\$2,996,043	\$2,465,468	0.823	25%	181
12/31/19	\$3,132,339	\$2,819,897	0.900	30%	181
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				0.998
(7)	EXPECTED EXPERIENCE RATIO (D).				1.048
(8)	CREDIBILITY (E).				0.25
(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 0.833 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.

MICHIGAN
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	\$1,324,303	\$413,712	
ALLOCATED LOSS	12/31/16	\$2,046,023	\$429,366	
ADJUSTMENT EXPENSES	12/31/17	\$1,888,067	\$343,314	
	12/31/18	\$1,070,526	\$468,977	
	12/31/19	\$953,724	\$313,024	
(2) DEVELOPED LOSSES AND	12/31/15	\$1,426,473	\$455,538	
ALL LOSS ADJUSTMENT	12/31/16	\$2,252,262	\$473,247	
EXPENSES (A)	12/31/17	\$2,198,135	\$379,156	
	12/31/18	\$1,447,726	\$522,065	
	12/31/19	\$2,006,421	\$372,561	
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)		5.9%	5.4%	5.8%
(4) TRENDED LOSSES AND	12/31/15	\$2,131,151	\$658,252	\$2,789,403
ALL LOSS ADJUSTMENT	12/31/16	\$3,177,942	\$648,822	\$3,826,763
EXPENSES (B)	12/31/17	\$2,927,916	\$493,282	\$3,421,198
	12/31/18	\$1,821,239	\$644,228	\$2,465,468
	12/31/19	\$2,383,628	\$436,269	\$2,819,897

(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	1.002	1.001
12/31/16	1.024	1.002
12/31/17	1.083	1.004
12/31/18	1.258	1.012
12/31/19	1.957	1.082

(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.

MICHIGAN
 AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER TYPES (A)
 DETERMINATION OF STATEWIDE ADVISORY LOSS COST LEVEL CHANGES
 PROPERTY PROTECTION INSURANCE

	(1)	(2)	(3)	(4)	(5)
ACCIDENT YEAR ENDING	AGGREGATE LOSS COST AT CURRENT LEVEL (B)	INCURRED LOSSES (C)	EXPERIENCE RATIO (2) / (1)	ACCIDENT YEAR WEIGHTS	NUMBER OF INCURRED CLAIMS
12/31/15	\$89,931	\$176,852	1.967	10%	38
12/31/16	\$91,058	\$89,126	0.979	15%	34
12/31/17	\$91,572	\$98,668	1.077	20%	33
12/31/18	\$91,055	\$42,993	0.472	25%	15
12/31/19	\$92,391	\$62,793	0.680	30%	21
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				0.881
(7)	EXPECTED EXPERIENCE RATIO (D).				1.045
(8)	CREDIBILITY (E).				0.10
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000- (8))).				1.029
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).				2.9%
(11)	FILED CHANGE.				N.C.
(A)	PRIVATE PASSENGER TYPE EXPERIENCE IS FOR VEHICLES WRITTEN IN ACCORDANCE WITH RULE 31 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE, ELIGIBLE FOR FIRST PARTY COVERAGE.				
(B)	THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY EXTENDING EXPOSURES BY THE CURRENT LOSS COSTS FROM THE LAST REVISION.				
(C)	LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSES FOR PROPERTY PROTECTION. SEE FOLLOWING PAGE.				
(D)	EXPECTED EXPERIENCE RATIO IS EQUAL TO THE TREND FACTOR SHOWN ON THE FOLLOWING PAGE, PROJECTED FOR M YEARS. THE PERIOD M IS EQUAL TO THE NUMBER OF YEARS FROM ONE YEAR BEYOND THE IMPLEMENTATION DATE OF THE LAST REVISION TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 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 0.833 YEAR(S).				
(E)	CREDIBILITY IS BASED ON A 5 YEAR TOTAL OF CLAIMS FOR PPI SHOWN IN COLUMN (5). THE STANDARD FOR FULL CREDIBILITY IS 11,500 CLAIMS (SEE CREDIBILITY TABLES IN SECTION C).				

INSURANCE SERVICES OFFICE, INC.

MICHIGAN
PRIVATE PASSENGER TYPES
AUTOMOBILE LIABILITY INSURANCE
DETERMINATION OF PROPERTY PROTECTION LOSSES

Table with columns: Description, ACC. YEAR ENDING, PPI. Rows include (1) INCURRED LOSSES AND ALLOCATED LOSS ADJUSTMENT EXPENSES, (2) DEVELOPED LOSSES AND ALL LOSS ADJUSTMENT EXPENSES (A), (3) SELECTED ANNUAL LOSS TREND, and (4) TRENDED LOSSES AND ALL LOSS ADJUSTMENT EXPENSES (B).

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

- 1 - UNALLOCATED LOSS ADJUSTMENT FACTORS: 1.100
2 - LOSS DEVELOPMENT FACTORS:

Table with columns: YEAR ENDING, PPI. Rows for years 12/31/15 through 12/31/19.

(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 TRENDED.

Table with columns: YEAR ENDING, AVERAGE DATE OF ACCIDENT, PROJECTION PERIOD. Rows for years 12/31/15 through 12/31/19.

INSURANCE SERVICES OFFICE, INC.

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

COVERAGE	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
O.T.C	12/31/17	\$3,227,537	\$3,591,177	1.113	20%	1,122
	12/31/18	\$3,081,567	\$3,415,440	1.108	30%	1,197
	12/31/19	\$2,924,723	\$3,292,287	1.126	50%	1,061
COLL.	12/31/17	\$10,313,628	\$9,906,059	0.960	20%	1,438
	12/31/18	\$9,643,837	\$10,195,134	1.057	30%	1,427
	12/31/19	\$9,485,233	\$9,413,459	0.992	50%	1,295

		O.T.C.	COLLISION
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).	1.118	1.005
(7)	EXPECTED EXPERIENCE RATIO (D).	1.045	1.028
(8)	CREDIBILITY (E).	0.60	1.00
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000- (8))).	1.089	1.005
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).	8.9%	0.5%
(11)	FILED CHANGE.	8.9%	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 0.833 YEAR(S).
- (E) CREDIBILITY IS BASED ON A 3 YEAR TOTAL OF CLAIMS FOR O.T.C. AND A 3 YEAR TOTAL OF CLAIMS FOR COLLISION SHOWN IN COLUMN (5). THE STANDARDS FOR FULL CREDIBILITY ARE 8,500 CLAIMS FOR O.T.C. AND 3,500 CLAIMS FOR COLLISION (SEE CREDIBILITY TABLES IN SECTION C).

INSURANCE SERVICES OFFICE, INC.

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

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) PAID LOSSES			
	12/31/17	\$2,322,054	\$7,210,517
	12/31/18	\$2,347,973	\$7,719,038
	12/31/19	\$2,383,262	\$7,412,296
(2) DEVELOPED LOSSES AND ALL LOSS ADJUSTMENT EXPENSES (A)			
	12/31/17	\$2,621,297	\$8,139,736
	12/31/18	\$2,655,863	\$8,713,790
	12/31/19	\$2,725,403	\$8,367,519
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)			
		6.5%	4.0%
(4) TRENDED LOSSES AND ALL LOSS ADJUSTMENT EXPENSES (B)			
	12/31/17	\$3,591,177	\$9,906,059
	12/31/18	\$3,415,440	\$10,195,134
	12/31/19	\$3,292,287	\$9,413,459
(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.
	12/31/17	0.999	0.999
	12/31/18	1.001	0.999
	12/31/19	1.012	0.999

(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
12/31/17	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.

MICHIGAN
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 AT CURRENT LEVEL			
	12/31/17	\$3,070,920	\$10,013,231
	12/31/18	\$2,960,199	\$9,417,810
	12/31/19	\$2,839,537	\$9,317,518
(2) SELECTED ANNUAL OCN TRENDED (SEE TRENDED EXHIBIT IN SECTION C)			
		1.0%	0.6%
(3) TRENDED AGGREGATE LOSS COSTS AT CURRENT LEVEL (A)			
	12/31/17	\$3,227,537	\$10,313,628
	12/31/18	\$3,081,567	\$9,643,837
	12/31/19	\$2,924,723	\$9,485,233
(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
12/31/17	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.

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

COVERAGE	ACCIDENT YEAR	(1) AGGREGATE LOSS COST AT CURRENT LEVEL (B)	(2) INCURRED LOSSES (C)	(3) EXPERIENCE RATIO (2) / (1)	(4) ACCIDENT YEAR WEIGHTS	(5) NUMBER OF PAID CLAIMS
O.T.C.	12/31/15	\$632,328	\$2,751,989	4.352	10%	158
	12/31/16	\$608,845	\$1,101,640	1.809	15%	137
	12/31/17	\$550,729	\$551,555	1.001	20%	69
	12/31/18	\$599,072	\$568,062	0.948	25%	75
	12/31/19	\$686,661	\$678,389	0.988	30%	79
COLL.	12/31/15	\$743,053	\$1,313,963	1.768	10%	130
	12/31/16	\$759,008	\$1,168,833	1.540	15%	112
	12/31/17	\$681,683	\$635,004	0.932	20%	82
	12/31/18	\$722,974	\$671,422	0.929	25%	80
	12/31/19	\$794,830	\$559,475	0.704	30%	69

		O.T.C.	COLLISION
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).	1.439	1.037
(7)	EXPECTED EXPERIENCE RATIO (D).	1.208	1.125
(8)	CREDIBILITY (E).	0.25	0.45
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000 - (8))).	1.266	1.085
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).	26.6%	8.5%
(11)	FILED CHANGE.	26.6%	8.5%

(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.

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

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) PAID LOSSES	12/31/15	\$1,567,174	\$884,470
	12/31/16	\$667,532	\$820,141
	12/31/17	\$356,279	\$464,071
	12/31/18	\$388,965	\$514,534
	12/31/19	\$479,704	\$462,774
(2) DEVELOPED LOSSES AND ALL LOSS ADJUSTMENT EXPENSES (A)	12/31/15	\$1,770,907	\$998,452
	12/31/16	\$755,065	\$923,979
	12/31/17	\$402,595	\$521,778
	12/31/18	\$441,728	\$573,865
	12/31/19	\$561,580	\$497,311
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)		6.5%	4.0%
(4) TRENDED LOSSES AND ALL LOSS ADJUSTMENT EXPENSES (B)	12/31/15	\$2,751,989	\$1,313,963
	12/31/16	\$1,101,640	\$1,168,833
	12/31/17	\$551,555	\$635,004
	12/31/18	\$568,062	\$671,422
	12/31/19	\$678,389	\$559,475
(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.

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

COVERAGE	ACCIDENT YEAR	(1) AGGREGATE LOSS COST AT CURRENT LEVEL (B)	(2) INCURRED LOSSES (C)	(3) EXPERIENCE RATIO (2) / (1)	(4) ACCIDENT YEAR WEIGHTS	(5) NUMBER OF PAID CLAIMS
O.T.C.	12/31/15	\$592,048	\$1,091,836	1.844	10%	76
	12/31/16	\$641,458	\$485,862	0.757	15%	51
	12/31/17	\$467,786	\$1,122,203	2.399	20%	73
	12/31/18	\$490,180	\$357,485	0.729	25%	49
	12/31/19	\$466,726	\$554,464	1.188	30%	56
COLL.	12/31/15	\$270,559	\$454,396	1.679	10%	66
	12/31/16	\$332,837	\$553,839	1.664	15%	65
	12/31/17	\$258,545	\$312,966	1.210	20%	34
	12/31/18	\$265,397	\$210,385	0.793	25%	46
	12/31/19	\$245,953	\$475,499	1.933	30%	78
					O.T.C.	COLLISION
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				1.316	1.438
(7)	EXPECTED EXPERIENCE RATIO (D).				1.208	1.125
(8)	CREDIBILITY (E).				0.20	0.35
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000 - (8))).				1.230	1.235
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).				23.0%	23.5%
(11)	FILED CHANGE.				23.0%	23.5%
(A)	GARAGE EXPERIENCE INCLUDES ALL CLASSES WRITTEN IN ACCORDANCE WITH RULE 54 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE.					
(B)	THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY APPLYING FACTORS TO ADJUST THE REPORTED EARNED PREMIUM TO THE CURRENT ISO LOSS COST LEVEL.					
(C)	LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSES FOR O.T.C. AND COLL. SEE FOLLOWING PAGE.					
(D)	EXPECTED EXPERIENCE RATIO IS EQUAL TO THE LOSS TREND FACTOR, PROJECTED FOR M YEARS. THE PERIOD M IS EQUAL TO THE NUMBER OF YEARS FROM ONE YEAR BEYOND THE IMPLEMENTATION DATE OF THE LAST REVISION TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 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.

MICHIGAN
GARAGEKEEPERS
AUTOMOBILE PHYSICAL DAMAGE INSURANCE
DETERMINATION OF PHYSICAL DAMAGE LOSSES

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) PAID LOSSES	12/31/15	\$621,767	\$305,563
	12/31/16	\$293,525	\$387,062
	12/31/17	\$719,137	\$226,896
	12/31/18	\$236,086	\$158,180
	12/31/19	\$346,577	\$353,870
(2) DEVELOPED LOSSES AND	12/31/15	\$702,597	\$345,286
ALL LOSS ADJUSTMENT	12/31/16	\$333,010	\$437,817
EXPENSES (A)	12/31/17	\$819,126	\$257,162
	12/31/18	\$277,982	\$179,816
	12/31/19	\$458,993	\$422,666
(3) SELECTED ANNUAL LOSS			
TREND (SEE TREND		6.5%	4.0%
EXHIBIT IN SECTION C)			
(4) TRENDED LOSSES AND	12/31/15	\$1,091,836	\$454,396
ALL LOSS ADJUSTMENT	12/31/16	\$485,862	\$553,839
EXPENSES (B)	12/31/17	\$1,122,203	\$312,966
	12/31/18	\$357,485	\$210,385
	12/31/19	\$554,464	\$475,499
(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.

MICHIGAN
 COMMERCIAL AUTOMOBILE INSURANCE
 SINGLE LIMIT LIABILITY
 INTRASTATE
 DETERMINATION OF LOSS COST LEVEL CHANGES BY TERRITORY
 TRUCKS, TRACTORS, AND TRAILERS (TTT)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
T	EARNED CAR	\$100000	EXPER LOSS					BASE	BASE	BASE	
E	YRS YR	UND	COST 5 YRS				INDEX	CLASS	CLASS	CLASS	ADV
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	LOSS	LOSS	LOSS	LOSS
R	12/31/2019	COST	12/31/2019	RATIO	CRED	RATIO	STATE	COST	COST	COST	COST
								PRES	IND*	REV	CHG**
111	1713	390.21	548.45	1.406	0.10	1.148	1.025	294	322	322	9.5%
112	3459	264.46	398.86	1.508	0.10	1.158	1.034	201	222	222	10.4%
113	899	344.85	473.02	1.372	0.05	1.132	1.011	271	293	293	8.1%
117	5688	174.63	220.05	1.260	0.15	1.140	1.018	168	183	183	8.9%
118	1713	227.99	218.96	0.960	0.05	1.111	0.992	189	200	200	5.8%
119	2584	179.35	165.21	0.921	0.05	1.109	0.990	163	172	172	5.5%
123	5252	186.43	256.44	1.376	0.15	1.158	1.034	164	181	181	10.4%
124	13809	215.63	231.02	1.071	0.20	1.109	0.990	196	207	207	5.6%
125	2289	159.75	64.73	0.405	0.05	1.083	0.967	132	136	136	3.0%
126	7578	152.24	150.23	0.987	0.10	1.106	0.988	123	130	130	5.7%
128	22436	141.78	158.61	1.119	0.25	1.119	0.999	127	136	136	7.1%
130	3085	220.96	190.57	0.862	0.10	1.093	0.976	171	178	178	4.1%
131	642	171.73	60.16	0.350	0.00	1.119	0.999	147	157	157	6.8%
132	3399	281.4	285.50	1.015	0.10	1.109	0.990	237	251	251	5.9%
133	7286	289.5	324.16	1.120	0.20	1.119	0.999	254	271	271	6.7%
134	2770	240.61	222.13	0.923	0.10	1.099	0.981	216	226	226	4.6%
135	902	271.29	510.40	1.881	0.05	1.157	1.033	235	259	259	10.2%
SW	85504	200.77	224.72	1.119		1.120					

* KEYED TO A STATEWIDE LOSS COST CHANGE OF 6.8 PERCENT.

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

INSURANCE SERVICES OFFICE, INC.

MICHIGAN
 COMMERCIAL AUTOMOBILE INSURANCE
 PROPERTY PROTECTION INSURANCE
 INTRASTATE
 DETERMINATION OF LOSS COST LEVEL CHANGES BY TERRITORY
 TRUCKS, TRACTORS, AND TRAILERS (TTT)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
T E R R I T O R Y	EARNED YRS ENDED 12/31/2019	CAR P.P.I. 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*
111	1713	22.95	11.44	0.498	0.00	0.968	0.995	20	20
112	3459	25.13	14.03	0.558	0.05	0.948	0.974	22	22
113	899	23.14	26.79	1.158	0.00	0.968	0.995	21	21
117	5688	19.82	19.54	0.986	0.05	0.969	0.996	22	22
118	1713	24.11	18.98	0.787	0.00	0.968	0.995	23	23
119	2584	17.03	11.11	0.652	0.05	0.952	0.978	18	18
123	5252	18.64	18.75	1.006	0.05	0.970	0.997	19	19
124	13809	14.97	22.48	1.502	0.10	1.021	1.049	16	17
125	2289	12.12	13.03	1.075	0.05	0.973	1.000	12	12
126	7578	14.66	9.25	0.631	0.05	0.951	0.977	14	14
128	22436	16.2	15.36	0.948	0.10	0.966	0.993	17	17
130	3085	11.75	6.49	0.552	0.00	0.968	0.995	10	10
131	642	13.78	9.02	0.655	0.00	0.968	0.995	14	14
132	3399	17.25	20.05	1.162	0.05	0.978	1.005	17	17
133	7286	15.56	14.40	0.925	0.05	0.966	0.993	16	16
134	2770	15.16	14.45	0.953	0.05	0.967	0.994	16	16
135	902	18.85	28.35	1.504	0.00	0.968	0.995	19	19
SW	85504	16.70	16.17	0.968		0.973			

* KEYED TO A STATEWIDE LOSS COST CHANGE OF 0.4 PERCENT.

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

INSURANCE SERVICES OFFICE, INC.

MICHIGAN
COMMERCIAL AUTOMOBILE INSURANCE
SINGLE LIMIT LIABILITY

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
T	EARNED	CAR	\$100000	EXPER	LOSS			BASE	BASE
E	YRS	YR	UND	COST	5 YRS		INDEX	CLASS	CLASS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	COST	COST
R	12/31/2019	COST	12/31/2019	RATIO	CRED	RATIO	STATE	PRES	IND*
111	626	318.59	415.03	1.303	0.05	1.023	1.016	268	282
112	1357	243.25	219.07	0.901	0.05	1.003	0.996	190	196
113	486	303.06	400.46	1.321	0.00	1.008	1.001	261	271
117	1102	117.61	143.26	1.218	0.05	1.019	1.012	117	123
118	226	175.04	195.40	1.116	0.00	1.008	1.001	170	176
119	355	174.2	55.13	0.316	0.00	1.008	1.001	173	179
123	990	114.41	164.05	1.434	0.05	1.029	1.022	114	121
124	2404	132.43	56.87	0.429	0.05	0.979	0.972	131	132
125	260	178.38	3.72	0.021	0.00	1.008	1.001	178	185
126	768	120.9	260.40	2.154	0.05	1.065	1.058	120	132
128	3392	124.63	91.25	0.732	0.10	0.980	0.973	124	125
130	987	178.4	178.74	1.002	0.05	1.008	1.001	178	185
131	51	167.45	12.75	0.076	0.00	1.008	1.001	158	164
132	1198	200.16	288.17	1.440	0.05	1.030	1.023	189	200
133	2533	235.88	253.63	1.075	0.10	1.015	1.008	226	236
134	1025	172.45	124.72	0.723	0.05	0.994	0.987	169	173
135	199	162.18	406.62	2.507	0.00	1.008	1.001	155	161
SW	17959	174.42	175.76	1.008		1.007			

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

TO BETTER REFLECT THE GOOD EXPERIENCE IN RECENT YEARS, WE WILL NOT BE FILING THESE INDICATED LOSS COSTS. THE LOSS COSTS IN COLUMN (8) REMAIN IN EFFECT.

INSURANCE SERVICES OFFICE, INC.

MICHIGAN
COMMERCIAL AUTOMOBILE INSURANCE
PROPERTY PROTECTION INSURANCE

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 YRS YR ENDED 12/31/2019	CAR P.P.I. 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*
111	626	8.32	7.72	0.928	0.00	1.027	0.991	7	7
112	1357	3.84	3.55	0.924	0.00	1.027	0.991	3	3
113	486	5.81	13.48	2.320	0.00	1.027	0.991	5	5
117	1102	6.03	3.81	0.632	0.00	1.027	0.991	6	6
118	226	5.15	2.82	0.548	0.00	1.027	0.991	5	5
119	355	9.06	10.36	1.143	0.00	1.027	0.991	9	9
123	990	5.02	5.35	1.066	0.00	1.027	0.991	5	5
124	2404	3.03	3.15	1.040	0.00	1.027	0.991	3	3
125	260	3.01	0.00	0.000	0.00	1.027	0.991	3	3
126	768	3.02	7.14	2.364	0.00	1.027	0.991	3	3
128	3392	4.02	9.11	2.266	0.05	1.089	1.051	4	4
130	987	3.01	1.57	0.522	0.00	1.027	0.991	3	3
131	51	3.18	28.60	8.994	0.00	1.027	0.991	3	3
132	1198	5.3	6.13	1.157	0.00	1.027	0.991	5	5
133	2533	9.39	2.16	0.230	0.00	1.027	0.991	9	9
134	1025	5.1	2.71	0.531	0.00	1.027	0.991	5	5
135	199	3.14	11.02	3.510	0.00	1.027	0.991	3	3
SW	17959	5.14	5.28	1.027		1.036			

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

TO BETTER REFLECT THE GOOD EXPERIENCE IN RECENT YEARS, WE WILL NOT BE FILING THESE INDICATED LOSS COSTS. THE LOSS COSTS IN COLUMN (8) REMAIN IN EFFECT.

INSURANCE SERVICES OFFICE, INC.

MICHIGAN
 COMMERCIAL AUTOMOBILE INSURANCE
 PHYSICAL DAMAGE - COMPREHENSIVE

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
T	EARNED CAR		EXPER LOSS					BASE	BASE	BASE	ADV
E	YRS YR	UND	COST 5 YRS				INDEX	CLASS	CLASS	CLASS	LOSS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	LOSS	LOSS	LOSS	LOSS
R	12/31/2019	COST	12/31/2019	RATIO	CRED	RATIO	STATE	COST	COST	COST	COST
								PRES	IND*	REV	CHG**
111	1927	133.96	121.84	0.910	0.10	1.025	0.978	163	170	170	4.3%
112	3852	118.43	107.87	0.911	0.15	1.019	0.972	144	150	150	4.2%
113	898	149.49	142.16	0.951	0.05	1.034	0.987	171	181	181	5.8%
117	7877	76.61	81.81	1.068	0.25	1.046	0.998	101	108	108	6.9%
118	2124	82.71	56.97	0.689	0.10	1.003	0.957	111	114	114	2.7%
119	3781	60.22	70.62	1.173	0.15	1.058	1.010	84	91	91	8.3%
123	5448	82.36	91.91	1.116	0.20	1.054	1.006	110	118	118	7.3%
124	16866	80.17	80.97	1.010	0.35	1.028	0.981	109	114	114	4.6%
125	3029	128.13	132.81	1.037	0.20	1.038	0.990	170	180	180	5.9%
126	9764	89.47	103.58	1.158	0.30	1.074	1.025	120	132	132	10.0%
128	30631	76.96	87.86	1.142	0.50	1.090	1.040	108	120	120	11.1%
130	4211	74.05	72.71	0.982	0.15	1.030	0.983	97	102	102	5.2%
131	919	54.82	103.52	1.888	0.05	1.081	1.031	78	86	86	10.3%
132	4668	102.73	94.23	0.917	0.20	1.014	0.968	128	133	133	3.9%
133	10236	88.15	85.38	0.969	0.25	1.021	0.974	110	115	115	4.5%
134	3498	85.41	56.82	0.665	0.10	1.001	0.955	107	109	109	1.9%
135	1088	82.79	61.25	0.740	0.05	1.023	0.976	109	114	114	4.6%
SW	110817	84.90	88.09	1.038		1.048					

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

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

INSURANCE SERVICES OFFICE, INC.

MICHIGAN
 COMMERCIAL AUTOMOBILE INSURANCE
 PHYSICAL DAMAGE - COLLISION

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
T	EARNED CAR		EXPER LOSS					BASE	BASE	BASE	ADV
E	YRS YR	UND	COST 5 YRS				INDEX	CLASS	CLASS	CLASS	LOSS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	LOSS	LOSS	LOSS	LOSS
R	12/31/2019	COST	12/31/2019	RATIO	CRED	RATIO	STATE	COST	COST	COST	COST
								PRES	IND*	REV	CHG**
111	1511	348.27	409.43	1.176	0.25	1.055	1.040	316	353	353	11.7%
112	2990	348.10	321.65	0.924	0.30	0.987	0.973	299	313	313	4.7%
113	757	425.80	432.99	1.017	0.15	1.014	1.000	369	397	397	7.6%
117	6341	300.63	329.75	1.097	0.45	1.051	1.036	299	333	333	11.4%
118	1730	239.57	268.47	1.121	0.25	1.041	1.027	229	253	253	10.5%
119	3103	249.55	197.47	0.791	0.30	0.947	0.934	259	260	260	0.4%
123	4352	296.44	305.41	1.030	0.35	1.020	1.006	302	326	326	7.9%
124	13456	276.34	265.48	0.961	0.65	0.980	0.966	290	301	301	3.8%
125	2497	259.53	209.40	0.807	0.25	0.962	0.949	256	261	261	2.0%
126	8076	245.87	257.75	1.048	0.50	1.031	1.017	240	262	262	9.2%
128	24467	248.37	254.87	1.026	0.85	1.024	1.010	264	287	287	8.7%
130	3424	263.50	296.84	1.127	0.30	1.048	1.034	256	285	285	11.3%
131	828	214.24	177.63	0.829	0.15	0.986	0.972	243	254	254	4.5%
132	3631	319.81	326.10	1.020	0.40	1.016	1.002	303	326	326	7.6%
133	8565	326.28	325.89	0.999	0.60	1.005	0.991	313	333	333	6.4%
134	2747	318.24	320.18	1.006	0.30	1.012	0.998	310	333	333	7.4%
135	856	358.01	510.19	1.425	0.20	1.096	1.081	358	416	416	16.2%
SW	89331	278.96	282.92	1.014		1.014					

* KEYED TO A STATEWIDE LOSS COST CHANGE OF 7.5 PERCENT.

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

INSURANCE SERVICES OFFICE, INC.

MICHIGAN
 COMMERCIAL AUTOMOBILE INSURANCE
 PHYSICAL DAMAGE - COMPREHENSIVE

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
T	EARNED CAR		EXPER LOSS					BASE	BASE	BASE	ADV
E	YRS YR	UND	COST 5 YRS				INDEX	CLASS	CLASS	CLASS	LOSS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	LOSS	LOSS	LOSS	LOSS
R	12/31/2019	COST	12/31/2019	RATIO	CRED	RATIO	STATE	COST	COST	COST	COST
								PRES	IND*	REV	CHG**
111	487	209.34	169.67	0.810	0.10	1.067	0.964	184	193	193	4.9%
112	955	156.5	146.02	0.933	0.10	1.079	0.975	131	139	139	6.1%
113	327	170.4	67.14	0.394	0.05	1.060	0.958	146	152	152	4.1%
117	1595	119	151.64	1.274	0.20	1.131	1.022	97	108	108	11.3%
118	390	100.21	101.43	1.012	0.10	1.087	0.982	86	92	92	7.0%
119	628	104.03	87.74	0.843	0.10	1.070	0.967	89	94	94	5.6%
123	1138	122.83	150.39	1.224	0.15	1.114	1.006	108	118	118	9.3%
124	3327	116.12	130.18	1.121	0.30	1.103	0.996	95	103	103	8.4%
125	347	189.72	265.82	1.401	0.10	1.126	1.017	174	193	193	10.9%
126	1147	180.09	222.69	1.237	0.20	1.123	1.014	154	170	170	10.4%
128	4984	128.51	167.08	1.300	0.40	1.177	1.063	109	126	126	15.6%
130	1318	112.81	128.21	1.137	0.15	1.101	0.995	93	101	101	8.6%
131	182	96.27	157.40	1.635	0.05	1.122	1.014	80	88	88	10.0%
132	1539	125.84	123.26	0.979	0.20	1.072	0.968	103	109	109	5.8%
133	3467	110.85	99.78	0.900	0.25	1.046	0.945	83	85	85	2.4%
134	1292	91.02	67.07	0.737	0.15	1.041	0.940	72	74	74	2.8%
135	255	88.68	71.78	0.809	0.05	1.081	0.977	85	90	90	5.9%
SW	23378	125.11	137.03	1.095		1.107					

* KEYED TO A STATEWIDE LOSS COST CHANGE OF 8.9 PERCENT.

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

INSURANCE SERVICES OFFICE, INC.

MICHIGAN
COMMERCIAL AUTOMOBILE INSURANCE
PHYSICAL DAMAGE - COLLISION

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
T	EARNED CAR		EXPER LOSS					BASE	BASE
E	YRS YR	UND	COST 5 YRS				INDEX	CLASS	CLASS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	LOSS	LOSS
R	12/31/2019	COST	12/31/2019	RATIO	CRED	RATIO	STATE	COST	COST
								PRES	IND*
111	441	536.04	557.83	1.041	0.20	1.059	0.994	572	571
112	818	613.46	738.90	1.204	0.30	1.106	1.038	634	661
113	312	764.88	616.30	0.806	0.15	1.025	0.962	739	715
117	1458	458.35	541.42	1.181	0.40	1.111	1.043	492	516
118	364	449.14	446.06	0.993	0.20	1.050	0.986	486	482
119	570	372.94	313.89	0.842	0.20	1.020	0.958	425	409
123	1008	367.72	443.32	1.206	0.30	1.107	1.039	409	427
124	2909	458.24	429.51	0.937	0.50	1.001	0.940	479	453
125	306	304.47	275.71	0.906	0.10	1.048	0.984	365	361
126	957	356.92	357.01	1.000	0.30	1.045	0.981	407	401
128	4189	364.14	409.74	1.125	0.60	1.101	1.034	404	420
130	1209	458.43	450.27	0.982	0.30	1.039	0.976	464	455
131	170	255.53	296.19	1.159	0.10	1.074	1.008	297	301
132	1322	612.56	686.34	1.120	0.45	1.089	1.023	628	646
133	3073	582.96	602.30	1.033	0.60	1.045	0.981	563	555
134	1169	418.26	501.35	1.199	0.35	1.111	1.043	415	435
135	237	474.23	612.39	1.291	0.10	1.087	1.021	564	579
SW	20512	462.42	492.21	1.064		1.065			

* KEYED TO A STATEWIDE LOSS COST CHANGE OF 0.5 PERCENT.

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

INSURANCE SERVICES OFFICE, INC.

COMMERCIAL AUTOMOBILE LIABILITY INSURANCE
MULTISTATE LOSS ADJUSTMENT EXPENSE EXPERIENCE

Calendar Year

Development of Unallocated Loss Adjustment Expense Factor

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

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

All items are from Special Call Submission for available writers.

INSURANCE SERVICES OFFICE, INC.

COMMERCIAL AUTOMOBILE PHYSICAL DAMAGE INSURANCE
MULTISTATE LOSS ADJUSTMENT EXPENSE EXPERIENCE

Calendar Year

Development of Factor to Include all Loss Adjustment Expenses

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

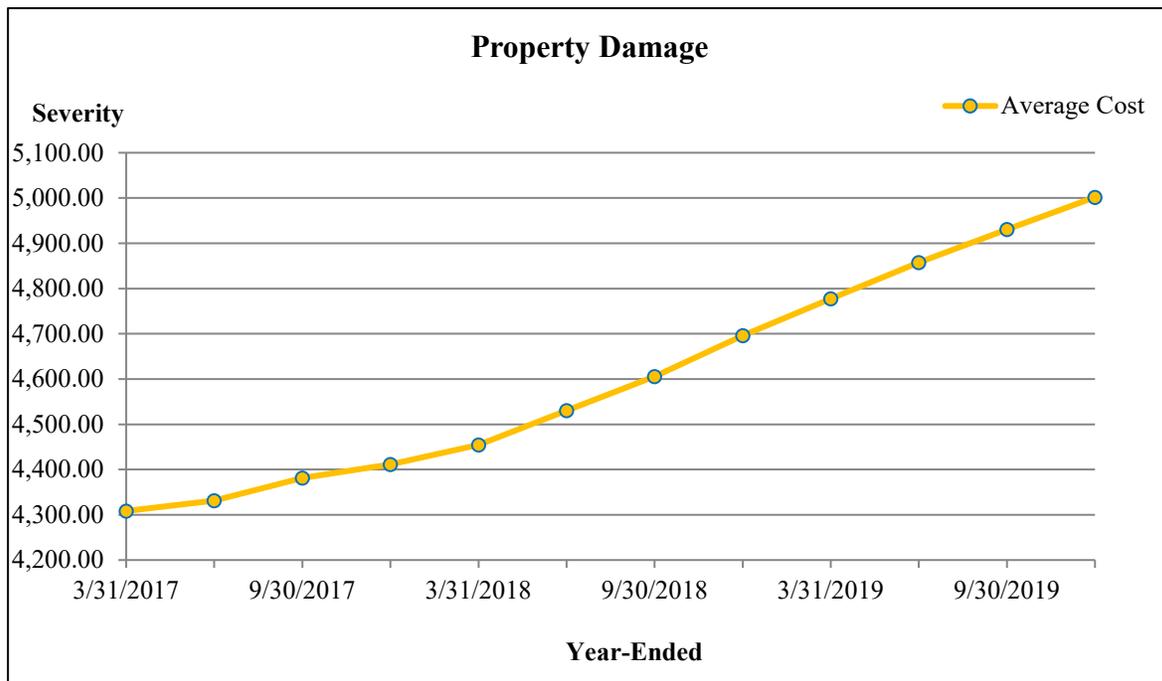
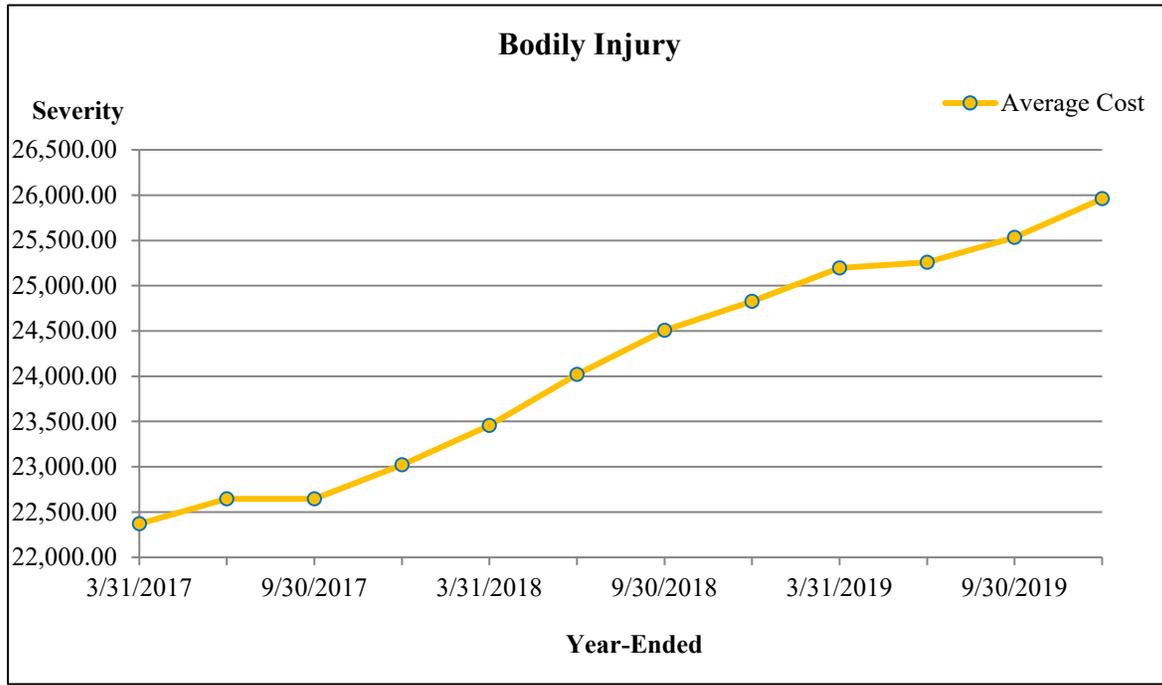
YEAR ENDED	MICHIGAN				MULTISTATE*			
	BODILY INJURY (\$100000 LIMITS)		PROPERTY DAMAGE (\$100000 LIMITS)		BODILY INJURY (\$100000 LIMITS)		PROPERTY DAMAGE (\$100000 LIMITS)	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	ACTUAL	EXPONENTIAL FIT	ACTUAL	EXPONENTIAL FIT	ACTUAL	EXPONENTIAL FIT	ACTUAL	EXPONENTIAL FIT
3/31/2017	34961.63	33616.19	3263.08	3319.70	22369.85	22253.66	4308.44	4252.34
6/30/2017	34140.79	34168.78	3228.15	3339.07	22646.73	22576.73	4331.26	4313.79
9/30/2017	35581.33	34730.47	3282.09	3358.57	22646.45	22904.48	4381.48	4376.12
12/31/2017	34511.60	35301.38	3276.32	3378.17	23021.33	23237.00	4411.53	4439.35
3/31/2018	33423.39	35881.68	3431.24	3397.89	23456.30	23574.34	4454.80	4503.50
6/30/2018	37165.44	36471.52	3603.42	3417.73	24019.77	23916.59	4530.24	4568.57
9/30/2018	36521.94	37071.06	3641.65	3437.68	24507.17	24263.80	4605.63	4634.58
12/31/2018	37816.49	37680.45	3678.36	3457.75	24826.90	24616.05	4695.90	4701.55
3/31/2019	38339.79	38299.85	3649.09	3477.93	25194.58	24973.41	4777.54	4769.49
6/30/2019	38418.61	38929.44	3398.82	3498.23	25257.58	25335.96	4857.59	4838.40
9/30/2019	39843.30	39569.38	3419.50	3518.66	25533.57	25703.78	4930.59	4908.31
12/31/2019	41391.28	40219.84	3306.02	3539.20	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) MICHIGAN	6.7%	2.4%
	(B) MULTISTATE	5.9%	5.9%
(10)	CREDIBILITY	0.00	0.15
(11)	WEIGHTED AVERAGE ANNUAL PERCENT CHANGE IN PAID CLAIM COSTS {(10) * (9A)} + {(1.0 - (10)) * (9B)}	5.9%	5.4%
(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%	5.4%

* 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

& 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%

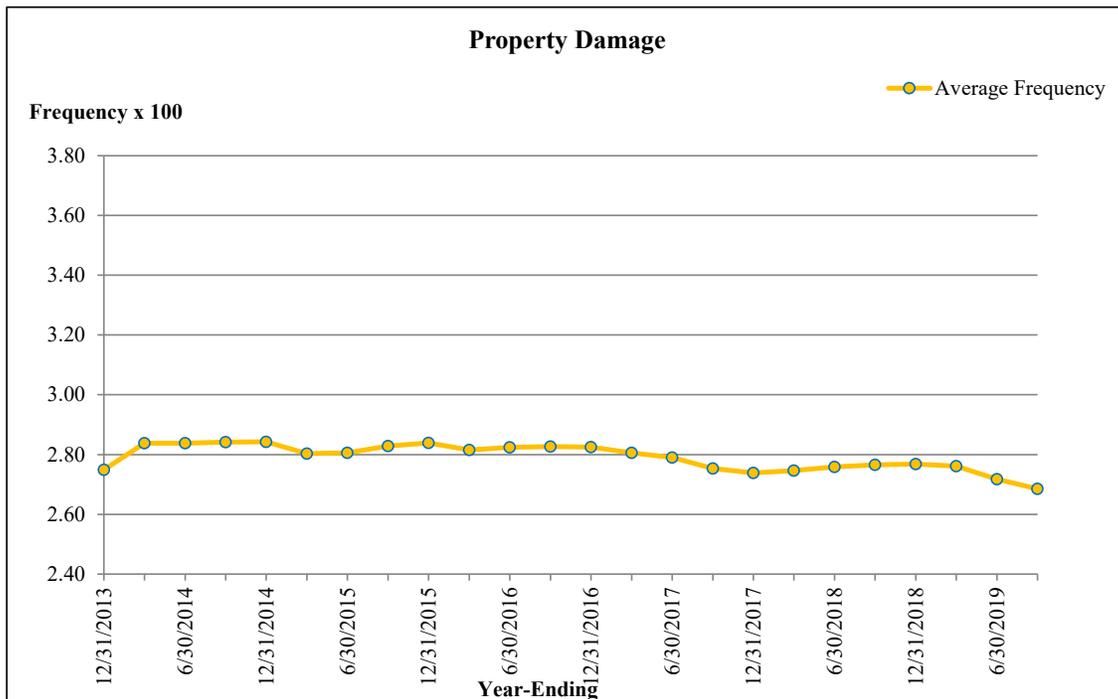
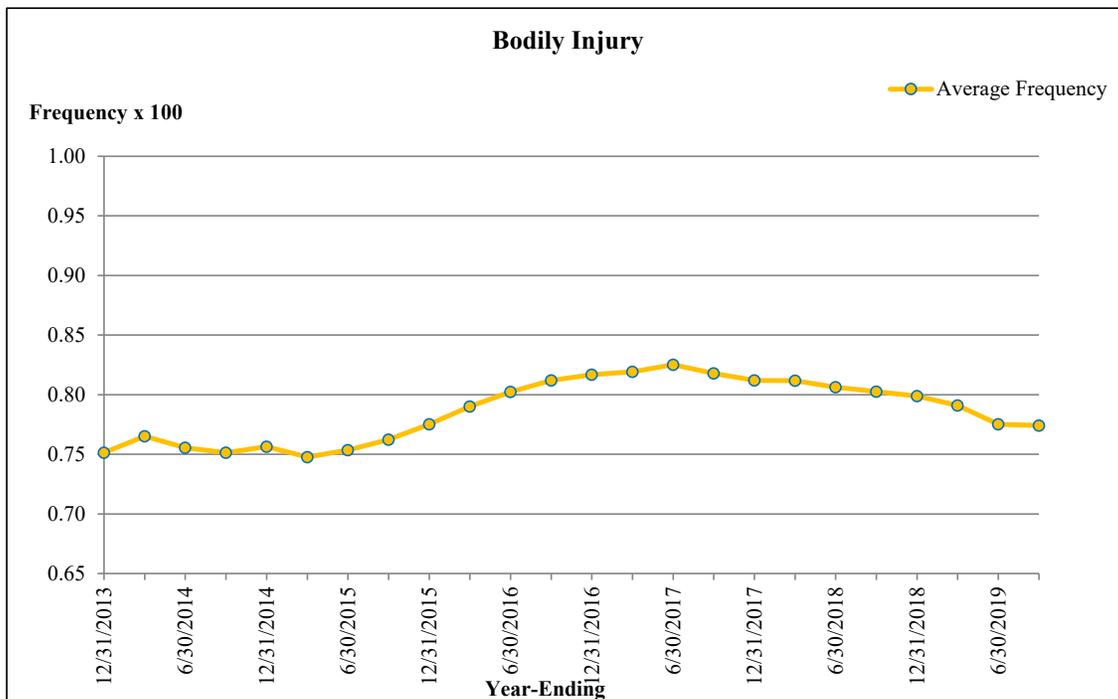
* EXCLUDES MASSACHUSETTS

@ CHANGE BASED ON YEARS ENDING 9/30/XXXX

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

INSURANCE SERVICES OFFICE, INC.

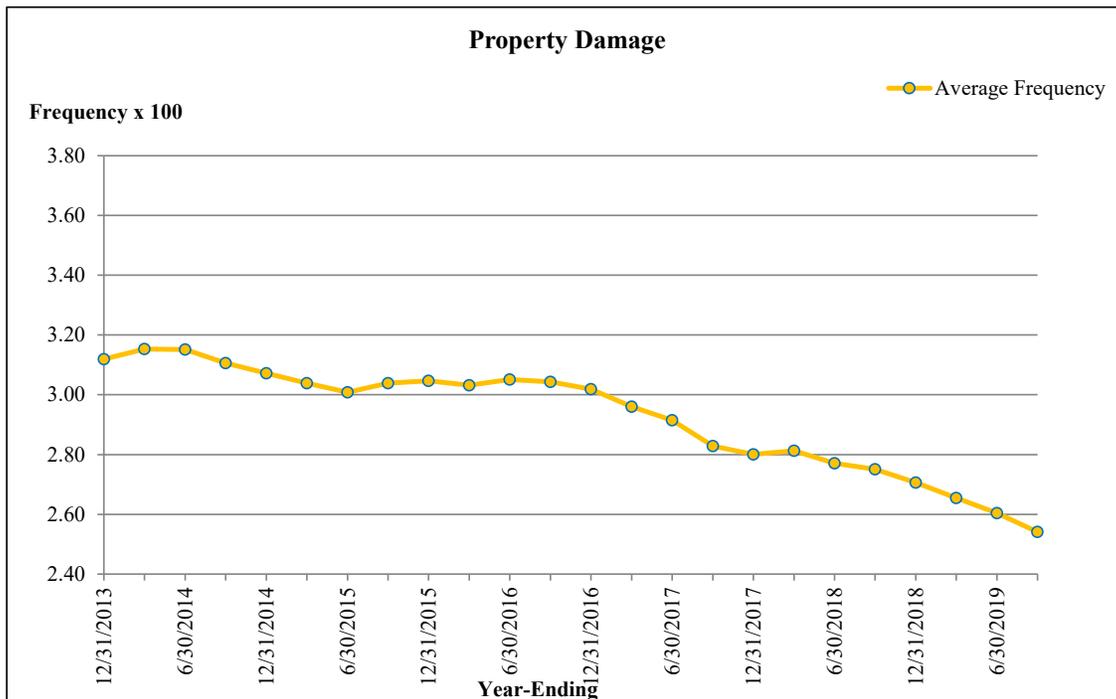
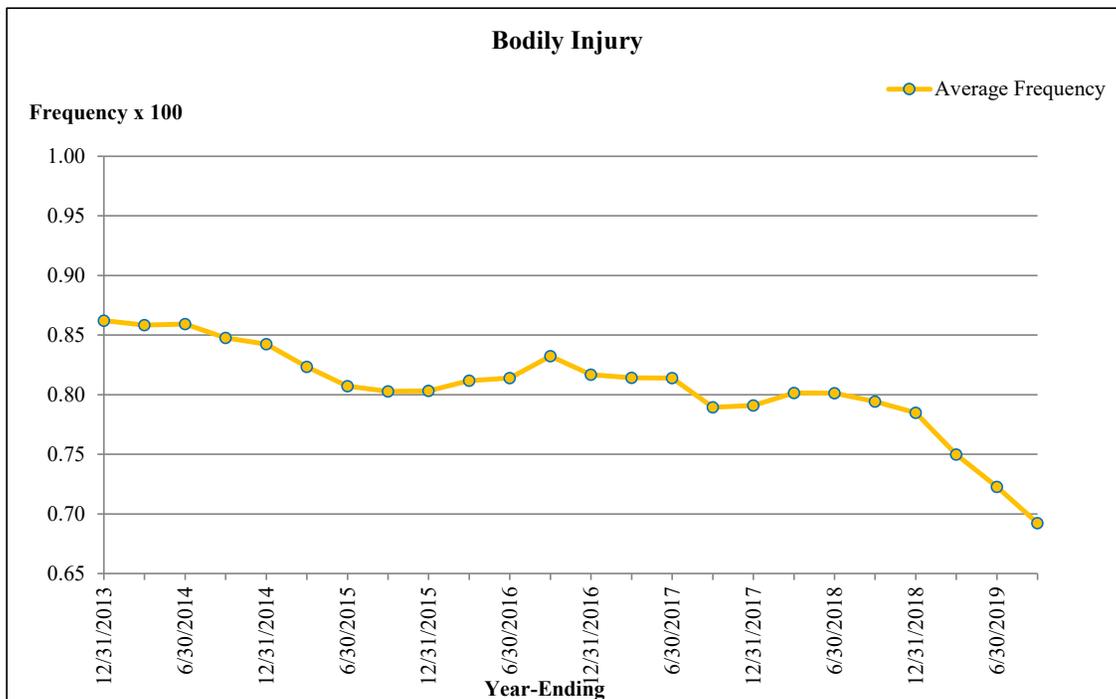
Commercial Automobile Liability
 Incurred Claim Frequency Experience
 Trucks, Tractors, and Trailers
 Multistate*



*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%

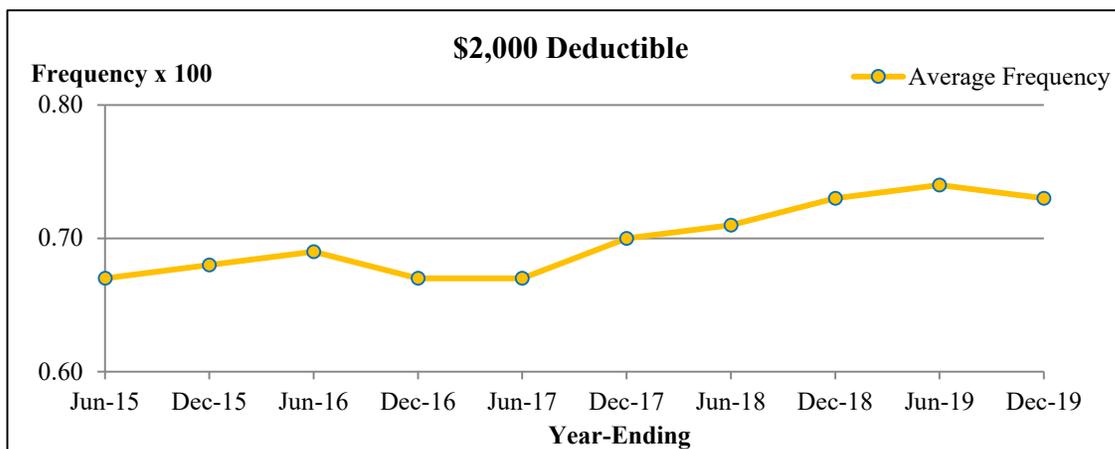
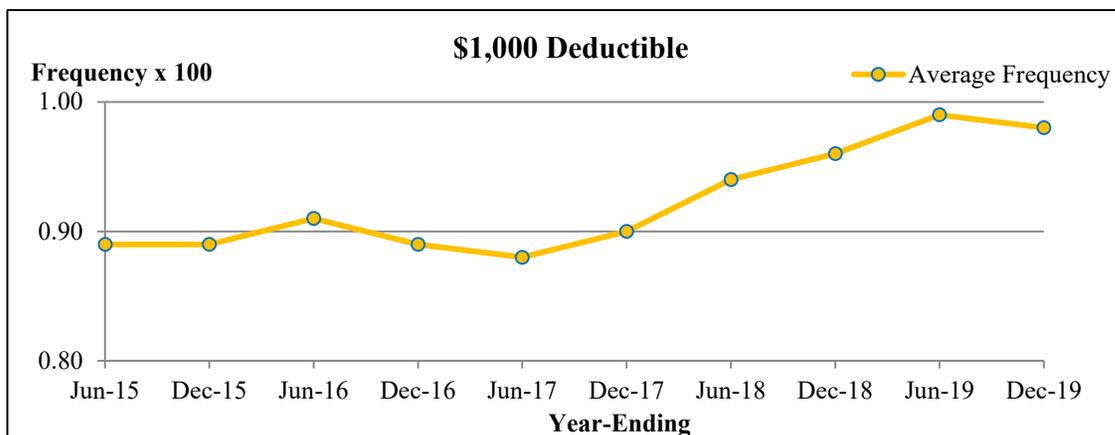
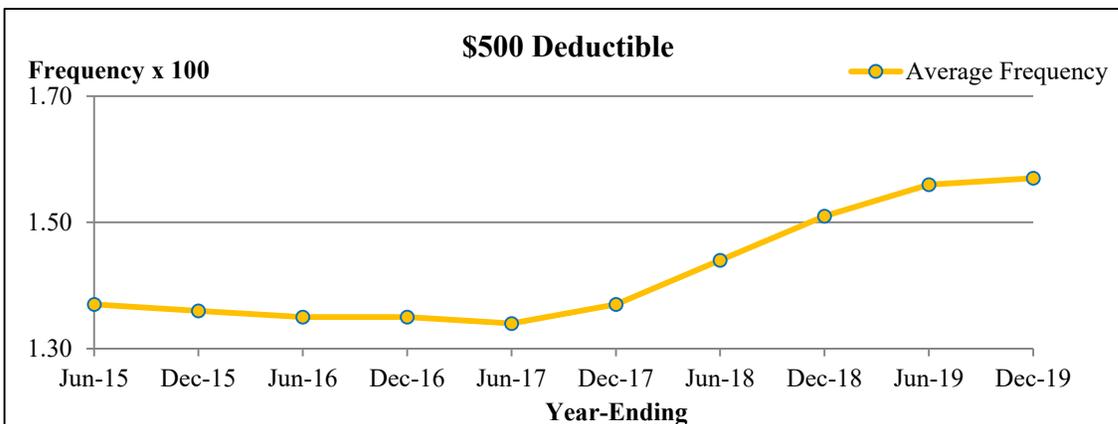
* Multistate data excludes Massachusetts

** 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%

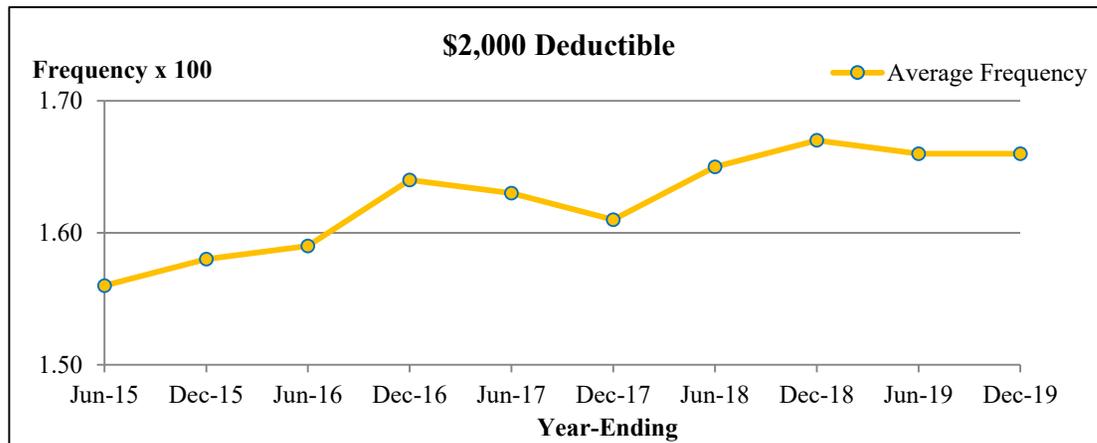
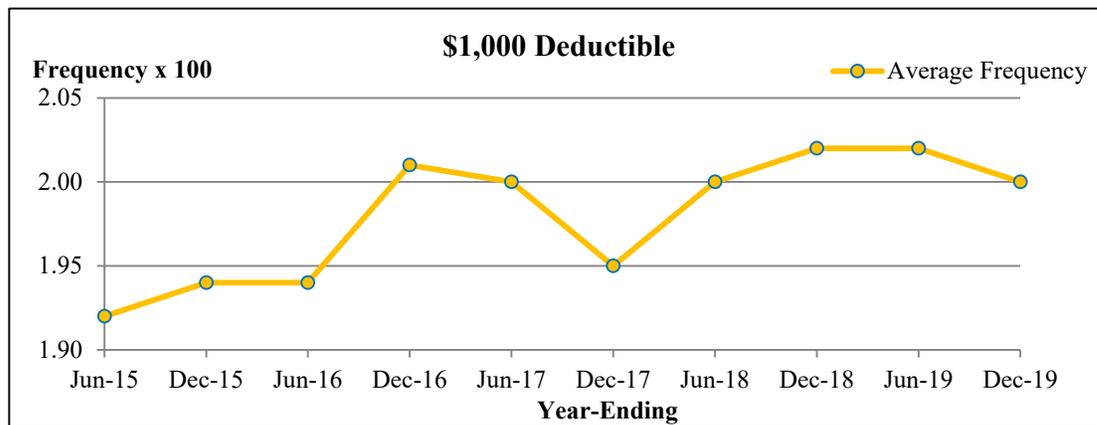
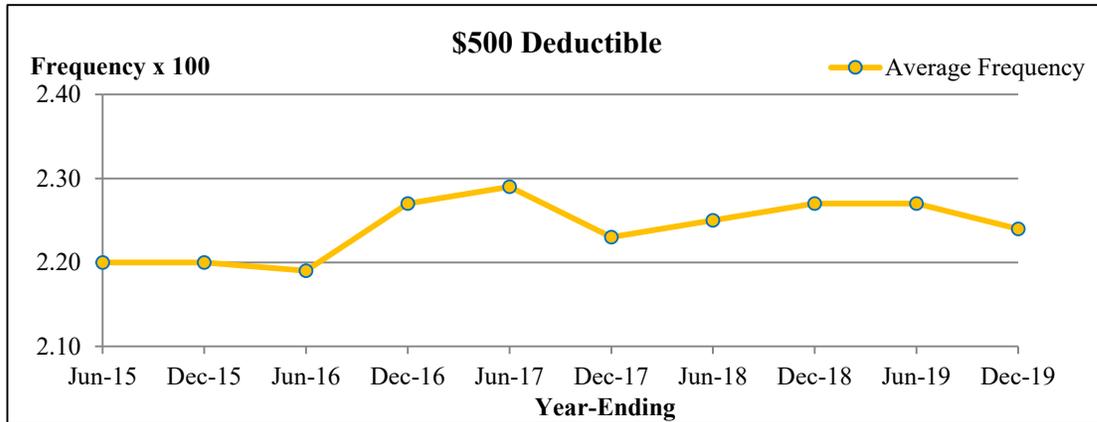
* Multistate data excludes Massachusetts

** 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%

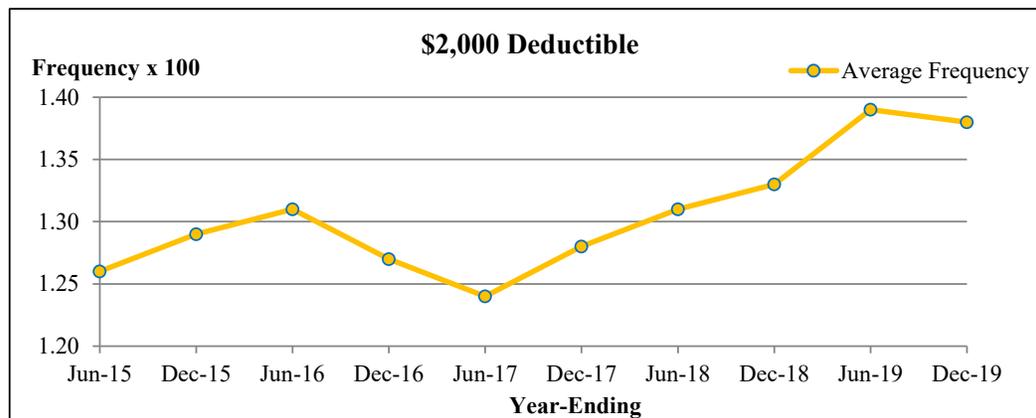
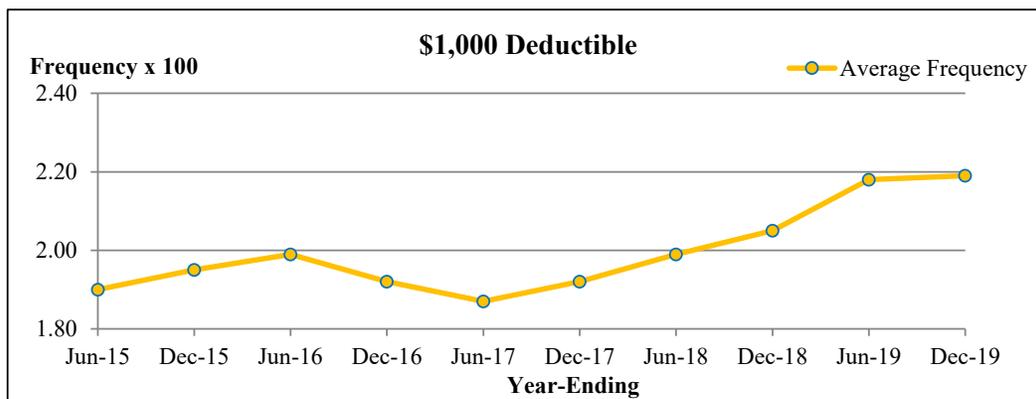
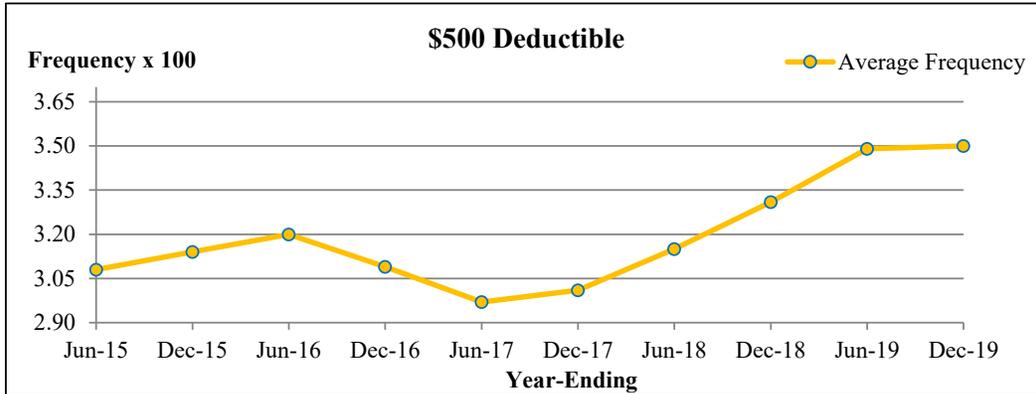
* Multistate data excludes Massachusetts

** 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%

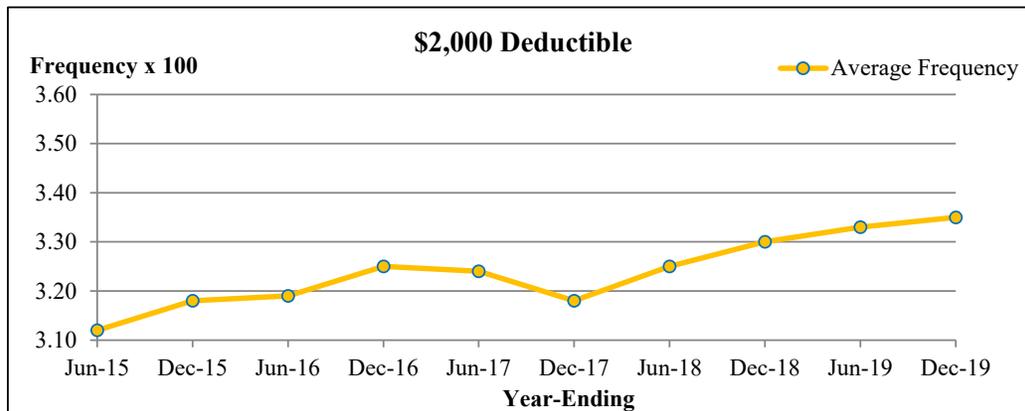
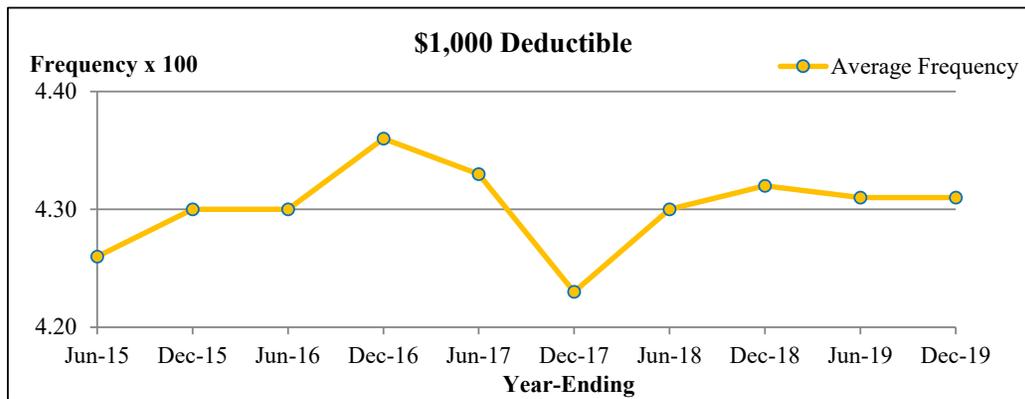
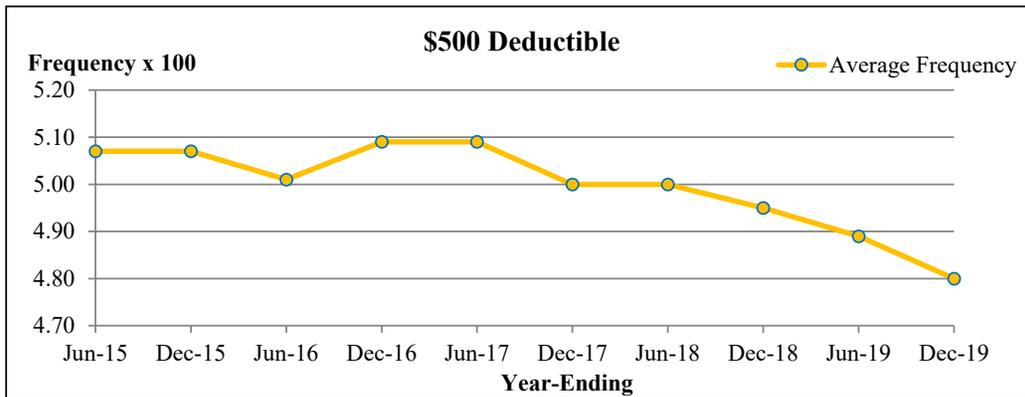
* Multistate data excludes Massachusetts

** 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.

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

Accident Year <u>Ending</u>	\$100,000 Basic Limit			Loss Development Factors		
	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>15 to 27 Months</u>	<u>27 to 39 Months</u>	
12/31/2008	2,337,241	4,487,791	5,369,542	1.920	1.196	
12/31/2009	2,303,104	4,435,100	5,084,118	1.926	1.146	
12/31/2010	2,906,184	5,535,097	6,499,128	1.905	1.174	
12/31/2011	4,161,362	6,779,896	7,888,477	1.629	1.164	
12/31/2012	3,947,000	6,613,290	7,921,647	1.676	1.198	
12/31/2013	3,382,916	5,750,787	6,859,928	1.700	1.193	
12/31/2014	4,674,962	7,644,371	8,826,961	1.635	1.155	
12/31/2015	5,478,172	8,259,421	9,932,400	1.508	1.203	
12/31/2016	6,549,171	10,722,580	12,506,978	1.637	1.166	
12/31/2017	7,390,706	10,081,284	11,865,925	1.364	1.177	
12/31/2018	6,616,761	10,220,461		1.545		
12/31/2019	7,403,801					
(1) Average Factor (Best 3 of 5) :				(A) State	1.563	1.179
				(B) Multistate	1.416	1.155
(2) Credibility					0.960	0.910
(3) Credibility Weighted Factors					1.557	1.177

Property Damage

Accident Year <u>Ending</u>	\$100,000 Basic Limit			Loss Development Factors		
	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>15 to 27 Months</u>	<u>27 to 39 Months</u>	
12/31/2008	2,172,790	2,228,015	2,222,434	1.025	0.997	
12/31/2009	1,882,862	1,945,492	1,998,522	1.033	1.027	
12/31/2010	1,930,536	2,007,667	2,030,313	1.040	1.011	
12/31/2011	2,109,797	2,190,558	2,162,306	1.038	0.987	
12/31/2012	2,382,111	2,336,451	2,381,551	0.981	1.019	
12/31/2013	2,308,051	2,573,273	2,573,737	1.115	1.000	
12/31/2014	2,355,564	2,446,500	2,489,876	1.039	1.018	
12/31/2015	2,285,710	2,591,974	2,673,457	1.134	1.031	
12/31/2016	2,751,855	2,885,695	2,875,783	1.049	0.997	
12/31/2017	2,729,961	2,867,905	2,847,060	1.051	0.993	
12/31/2018	2,908,555	3,074,748		1.057		
12/31/2019	2,628,574					
(1) Average Factor (Best 3 of 5) :				(A) State	1.052	1.005
				(B) Multistate	1.048	1.010
(2) Credibility					0.850	0.000
(3) Credibility Weighted Factors					1.051	1.010

Summary of Factors

	<u>Bodily Injury</u>	<u>Property Damage</u>
39 to Ultimate **	1.082	1.004
27 to Ultimate	1.274	1.014
15 to Ultimate	1.984	1.066

** Multistate factors

INSURANCE SERVICES OFFICE, INC.

Basic Limits Loss Development
Trucks, Tractors and Trailers - Bodily Injury
No Fault 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	135,782,557	180,245,473	200,056,462	209,029,377	211,603,839
12/31/2009	125,026,699	163,136,108	182,736,262	191,318,046	194,545,050
12/31/2010	134,332,199	179,588,913	201,824,087	212,261,682	215,974,735
12/31/2011	145,126,002	191,695,916	216,103,871	229,389,324	231,967,585
12/31/2012	138,820,172	192,650,846	221,107,251	230,903,644	233,378,465
12/31/2013	148,170,217	203,573,644	233,313,258	250,277,353	255,163,720
12/31/2014	154,781,477	214,519,461	249,320,241	262,657,181	267,369,370
12/31/2015	160,490,054	237,350,692	272,533,242	287,993,629	293,547,390
12/31/2016	179,287,258	253,365,088	295,261,536	311,384,936	
12/31/2017	184,522,647	260,936,852	301,441,417		
12/31/2018	202,495,103	288,039,245			
12/31/2019	206,972,931				

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	1.327	1.110	1.045	1.012
12/31/2009	1.305	1.120	1.047	1.017
12/31/2010	1.337	1.124	1.052	1.017
12/31/2011	1.321	1.127	1.061	1.011
12/31/2012	1.388	1.148	1.044	1.011
12/31/2013	1.374	1.146	1.073	1.020
12/31/2014	1.386	1.162	1.053	1.018
12/31/2015	1.479	1.148	1.057	1.019
12/31/2016	1.413	1.165	1.055	
12/31/2017	1.414	1.155		
12/31/2018	1.422			
Average Factor: (Best 3 of 5)	1.416	1.155	1.055	1.016

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.009
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.025
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.082
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.249
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.769

INSURANCE SERVICES OFFICE, INC.

Basic Limits Loss Development
Trucks, Tractors and Trailers - Bodily Injury
No Fault 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	213,277,059	214,135,080	214,312,331	214,439,733	214,322,938
12/31/2009	195,732,453	195,443,626	195,426,972	195,426,290	195,382,006
12/31/2010	215,714,175	216,550,160	216,833,633	216,940,750	217,095,946
12/31/2011	233,504,037	233,530,729	234,191,602	234,259,300	
12/31/2012	234,199,132	235,027,640	235,230,314		
12/31/2013	256,917,452	257,120,254			
12/31/2014	269,691,718				

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	1.008	1.004	1.001	1.001	0.999
12/31/2009	1.006	0.999	1.000	1.000	1.000
12/31/2010	0.999	1.004	1.001	1.000	1.001
12/31/2011	1.007	1.000	1.003	1.000	
12/31/2012	1.004	1.004	1.001		
12/31/2013	1.007	1.001			
12/31/2014	1.009				
Average Factor: (Best 3 of 5)	1.006	1.002	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)	=	1.003

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>	Ratios			
	<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.

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

Accident Year <u>Ending</u>	\$100,000 Basic Limit			Loss Development Factors		
	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>15 to 27 Months</u>	<u>27 to 39 Months</u>	
12/31/2008	687,611	913,329	1,236,370	1.328	1.354	
12/31/2009	1,060,992	2,233,804	2,390,401	2.105	1.070	
12/31/2010	1,600,907	2,259,352	2,436,900	1.411	1.079	
12/31/2011	1,615,201	2,173,285	2,581,062	1.346	1.188	
12/31/2012	1,523,022	2,394,312	2,935,099	1.572	1.226	
12/31/2013	1,580,800	2,475,010	2,700,129	1.566	1.091	
12/31/2014	1,427,940	2,100,645	2,206,971	1.471	1.051	
12/31/2015	1,078,199	1,913,584	2,453,509	1.775	1.282	
12/31/2016	1,361,493	2,215,170	2,700,998	1.627	1.219	
12/31/2017	1,698,406	2,649,095	3,119,408	1.560	1.178	
12/31/2018	1,067,681	1,653,577		1.549		
12/31/2019	1,646,463					
(1) Average Factor (Best 3 of 5) :				(A) State	1.579	1.163
				(B) Multistate	1.426	1.156
(2) Credibility					0.850	0.800
(3) Credibility Weighted Factors					1.556	1.162

Property Damage

Accident Year <u>Ending</u>	\$100,000 Basic Limit			Loss Development Factors		
	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>15 to 27 Months</u>	<u>27 to 39 Months</u>	
12/31/2008	560,261	585,810	596,651	1.046	1.019	
12/31/2009	568,864	582,990	585,016	1.025	1.003	
12/31/2010	490,406	511,202	512,395	1.042	1.002	
12/31/2011	539,324	569,397	620,178	1.056	1.089	
12/31/2012	506,205	557,302	558,331	1.101	1.002	
12/31/2013	544,924	536,505	533,958	0.985	0.995	
12/31/2014	529,798	538,827	542,539	1.017	1.007	
12/31/2015	438,803	527,812	518,193	1.203	0.982	
12/31/2016	526,201	558,100	565,589	1.061	1.013	
12/31/2017	480,135	554,852	563,506	1.156	1.016	
12/31/2018	604,724	593,756		0.982		
12/31/2019	466,117					
(1) Average Factor (Best 3 of 5) :				(A) State	1.078	1.005
				(B) Multistate	1.045	1.008
(2) Credibility					0.730	0.000
(3) Credibility Weighted Factors					1.069	1.008

Summary of Factors

	<u>Bodily Injury</u>	<u>Property Damage</u>
39 to Ultimate **	1.083	1.004
27 to Ultimate	1.258	1.012
15 to Ultimate	1.957	1.082

** Multistate factors

INSURANCE SERVICES OFFICE, INC.

Basic Limits Loss Development
Private Passenger Types - Bodily Injury
No Fault 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	29,132,324	38,927,690	44,592,165	46,439,536	47,272,216
12/31/2009	28,980,006	40,644,951	46,195,141	48,248,900	48,351,591
12/31/2010	32,317,919	45,063,757	50,114,454	53,724,144	54,888,612
12/31/2011	32,768,220	46,926,902	52,552,267	54,780,151	55,864,048
12/31/2012	35,005,693	46,587,699	54,297,904	57,369,379	58,723,199
12/31/2013	34,533,720	48,759,341	55,216,801	60,222,904	61,571,525
12/31/2014	33,099,258	47,112,792	55,426,037	58,320,727	59,344,528
12/31/2015	31,018,487	45,255,097	51,518,316	54,695,388	56,022,649
12/31/2016	37,110,014	50,692,290	59,487,990	62,751,739	
12/31/2017	32,738,182	45,751,246	52,837,742		
12/31/2018	30,200,136	44,611,922			
12/31/2019	30,714,041				

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	1.336	1.146	1.041	1.018
12/31/2009	1.403	1.137	1.044	1.002
12/31/2010	1.394	1.112	1.072	1.022
12/31/2011	1.432	1.120	1.042	1.020
12/31/2012	1.331	1.165	1.057	1.024
12/31/2013	1.412	1.132	1.091	1.022
12/31/2014	1.423	1.176	1.052	1.018
12/31/2015	1.459	1.138	1.062	1.024
12/31/2016	1.366	1.174	1.055	
12/31/2017	1.397	1.155		
12/31/2018	1.477			
Average Factor: (Best 3 of 5)	1.426	1.156	1.058	1.022

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.002
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.024
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.083
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.252
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.786

INSURANCE SERVICES OFFICE, INC.

Basic Limits Loss Development
Private Passenger Types - Bodily Injury
No Fault 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	47,447,103	47,869,971	47,835,837	47,778,571	47,783,692
12/31/2009	48,432,985	48,295,325	48,274,452	48,353,127	48,358,797
12/31/2010	55,316,496	55,375,663	55,290,333	55,368,145	55,314,116
12/31/2011	55,836,673	55,896,105	55,885,525	55,750,519	
12/31/2012	59,211,483	58,952,759	58,834,840		
12/31/2013	61,229,996	61,204,271			
12/31/2014	59,629,903				

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	1.004	1.009	0.999	0.999	1.000
12/31/2009	1.002	0.997	1.000	1.002	1.000
12/31/2010	1.008	1.001	0.998	1.001	0.999
12/31/2011	1.000	1.001	1.000	0.998	
12/31/2012	1.008	0.996	0.998		
12/31/2013	0.994	1.000			
12/31/2014	1.005				
Average Factor: (Best 3 of 5)	1.004	0.999	0.999	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)	=	0.999
75 to Ult:	(87:75) (99:87) (111:99) (123:111) (123:Ult)	=	0.998

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>				
	<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 <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	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>Ending</u>	Ratios			
	<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
Michigan
Paid Losses

Accident Year <u>Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>
12/31/2008	12,909,229	13,108,357	13,114,729
12/31/2009	9,314,482	9,350,494	9,336,094
12/31/2010	10,308,013	10,533,511	10,545,742
12/31/2011	12,559,219	12,769,521	12,765,866
12/31/2012	11,694,606	11,745,802	11,744,808
12/31/2013	13,861,640	14,058,342	14,040,225
12/31/2014	16,364,488	16,312,800	16,314,358
12/31/2015	16,298,510	16,350,531	16,292,320
12/31/2016	16,395,197	16,582,805	16,576,650
12/31/2017	17,338,331	17,487,242	17,483,988
12/31/2018	19,318,988	19,465,253	
12/31/2019	21,736,935		

Ratios

Accident Year <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	
12/31/2008	1.015	1.000	
12/31/2009	1.004	0.998	
12/31/2010	1.022	1.001	
12/31/2011	1.017	1.000	
12/31/2012	1.004	1.000	
12/31/2013	1.014	0.999	
12/31/2014	0.997	1.000	
12/31/2015	1.003	0.996	
12/31/2016	1.011	1.000	
12/31/2017	1.009	1.000	
12/31/2018	1.008		
Average Factor:	(A) State	1.007	1.000
(Best 3 of 5)	(B) Multistate	0.972	0.993
(2) Credibility		1.000	1.000
(3) Credibility Weighted Factors		1.007	1.000

Summary of Factors

39 to Ultimate **	0.999
27 to Ultimate	0.999
15 to Ultimate	1.006

** Multistate factors

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 <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	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 <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	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
Michigan
Paid Losses

Accident Year <u>Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>
12/31/2008	6,413,635	6,402,835	6,393,831
12/31/2009	6,354,261	6,421,376	6,419,876
12/31/2010	6,916,367	6,899,086	6,869,977
12/31/2011	7,171,743	7,250,254	7,250,034
12/31/2012	7,236,840	7,282,207	7,282,178
12/31/2013	8,374,938	8,334,572	8,336,944
12/31/2014	8,141,701	8,151,792	8,148,987
12/31/2015	8,771,226	8,775,248	8,787,173
12/31/2016	9,293,588	9,247,623	9,228,594
12/31/2017	7,475,791	7,471,008	7,476,812
12/31/2018	7,905,507	7,913,210	
12/31/2019	9,362,973		

Ratios

Accident Year <u>Ending</u>		<u>27:15</u>	<u>39:27</u>
12/31/2008		0.998	0.999
12/31/2009		1.011	1.000
12/31/2010		0.998	0.996
12/31/2011		1.011	1.000
12/31/2012		1.006	1.000
12/31/2013		0.995	1.000
12/31/2014		1.001	1.000
12/31/2015		1.000	1.001
12/31/2016		0.995	0.998
12/31/2017		0.999	1.001
12/31/2018		1.001	
Average Factor:	(A) State	1.000	1.000
(Best 3 of 5)	(B) Multistate	0.950	0.992
(2) Credibility		1.000	1.000
(3) Credibility Weighted Factors		1.000	1.000

Summary of Factors

39 to Ultimate **	0.999
27 to Ultimate	0.999
15 to Ultimate	0.999

** Multistate factors

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.

(1) Public Automobiles Liability	Differentials to Base Loss Cost CSL Liab	PIP	PPI
Taxis & Limos	6.20	6.78	2.74
School and Church Buses	0.55	0.82	0.60
Other Buses	3.80	7.90	2.04
Van Pools	1.50	0.9	0.92
(2) Public Automobiles Physical Damage			
Taxis, Limos and Van Pools			
Other Than Collision:	1.02		
Collision	1.27		
School, Church, and Other Buses			
Other Than Collision:	0.70		
Collision	0.65		
(3) PIP Relativities			
Class of Business			
TTT Covered by Workers' Compensation	0.650		
PPT principally operated by employees	0.650		
T&L Other Than Owner Operated	0.700		
Van Pool Furnished by Employer	0.445		
(4) Specified Cause of Loss Relativity	0.792		
This factor is used for Trucks, Tractors and Trailers and Private Passenger Types.			
(5) Liability Interstate Relativities			
Class of Business			
TTT	2.000		
Publics	2.000		
(6) PIP Interstate Relativities			
Class of Business			
TTT	0.650		
School and Church Buses	0.500		
Other Buses	0.500		
Van Pools	0.610		
(7) PPI Interstate Relativities			
Class of Business			
TTT	0.500		
School and Church Buses	0.500		
Other Buses	0.500		
Van Pools	0.920		
(8) Garagekeepers Physical Damage Relativities	<u>EXHIBIT C19</u>		
(9)			
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.

(8) Garagekeepers Physical Damage Relativities

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

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

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

For Other Than Collision, the following factors apply:

Direct Primary	1.35
Direct Excess	1.15
Comprehensive	1.20

For Collision, the following factors apply:

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

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**MICHIGAN (21)
TERRITORY 111**

LIABILITY	PROPERTY PROTECTION INSURANCE	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000		Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
<ul style="list-style-type: none"> • Intrastate \$ 322 • Interstate \$ 644 	\$ 20 \$ 10	Not Covered By Workers' Comp. \$ 237	Covered By Workers' Comp. \$ 154 All Autos \$ 154
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
\$ 268	\$ 7	Not Principally Operated By Employees \$ 318	Principally Operated By Employees \$ 207
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
- TAXICABS AND LIMOUSINES			
\$ 1996	\$ 55	Owner Operated \$ 1607	Other Than Owner Operated \$ 1125
- SCHOOL AND CHURCH BUSES			
<ul style="list-style-type: none"> • Intrastate \$ 177 • Interstate \$ 354 	\$ 12 \$ 6	All Autos \$ 194 \$ 97	
- OTHER BUSES			
<ul style="list-style-type: none"> • Intrastate \$ 1224 • Interstate \$ 2448 	\$ 41 \$ 21	All Autos \$ 1872 \$ 936	
- VAN POOLS			
<ul style="list-style-type: none"> • Intrastate \$ 483 • Interstate \$ 966 	\$ 18 \$ 9	Employer Furnished \$ 95	All Other \$ 213 All Autos \$ 94
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 330	\$ 8	All Autos \$ 116	
<ul style="list-style-type: none"> • For liability increased limits factors, refer to Rule 100. • For liability fleet factors, refer to Rules 22. and 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 			

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LIABILITY	PROPERTY PROTECTION INSURANCE	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000		Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
		Not Covered By Workers' Comp.	Covered By Workers' Comp.
<ul style="list-style-type: none"> ● Intrastate \$ 222 ● Interstate \$ 444 	\$ 22 \$ 11	\$ 131	\$ 85 All Autos \$ 85
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
		Not Principally Operated By Employees	Principally Operated By Employees
\$ 190	\$ 3	\$ 290	\$ 189
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
- TAXICABS AND LIMOUSINES			
\$ 1376	\$ 60	Owner Operated \$ 888	Other Than Owner Operated \$ 622
- SCHOOL AND CHURCH BUSES			
<ul style="list-style-type: none"> ● Intrastate \$ 122 ● Interstate \$ 244 	\$ 13 \$ 7	All Autos	
		\$ 107	\$ 54
- OTHER BUSES			
<ul style="list-style-type: none"> ● Intrastate \$ 844 ● Interstate \$ 1688 	\$ 45 \$ 23	All Autos	
		\$ 1035	\$ 518
- VAN POOLS			
<ul style="list-style-type: none"> ● Intrastate \$ 333 ● Interstate \$ 666 	\$ 20 \$ 10	Employer Furnished \$ 53	All Other \$ 118
			All Autos \$ 52
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 245	\$ 11	All Autos \$ 64	
<ul style="list-style-type: none"> ● For liability increased limits factors, refer to Rule 100. ● For liability fleet factors, refer to Rules 22. and 39. ● Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 			

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**MICHIGAN (21)
TERRITORY 113**

LIABILITY	PROPERTY PROTECTION INSURANCE	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000		Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
<ul style="list-style-type: none"> • Intrastate \$ 293 • Interstate \$ 586 	\$ 21 \$ 11	Not Covered By Workers' Comp. \$ 334	Covered By Workers' Comp. \$ 217 All Autos \$ 217
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
\$ 261	\$ 5	Not Principally Operated By Employees \$ 699	Principally Operated By Employees \$ 454
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
- TAXICABS AND LIMOUSINES			
\$ 1817	\$ 58	Owner Operated \$ 2265	Other Than Owner Operated \$ 1586
- SCHOOL AND CHURCH BUSES			
<ul style="list-style-type: none"> • Intrastate \$ 161 • Interstate \$ 322 	\$ 13 \$ 7	All Autos \$ 274 \$ 137	
- OTHER BUSES			
<ul style="list-style-type: none"> • Intrastate \$ 1113 • Interstate \$ 2226 	\$ 43 \$ 22	All Autos \$ 2639 \$ 1320	
- VAN POOLS			
<ul style="list-style-type: none"> • Intrastate \$ 440 • Interstate \$ 880 	\$ 19 \$ 10	Employer Furnished \$ 134	All Other \$ 301 All Autos \$ 132
RULE 49. AUTO DEALERS - PREMIUM DEVELOPMENT			
\$ 305	\$ 8	All Autos \$ 129	
<ul style="list-style-type: none"> • For liability increased limits factors, refer to Rule 100. • For liability fleet factors, refer to Rules 22. and 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 			

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LIABILITY	PROPERTY PROTECTION INSURANCE	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000		Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
		Not Covered By Workers' Comp.	Covered By Workers' Comp.
<ul style="list-style-type: none"> ● Intrastate \$ 183 ● Interstate \$ 366 	\$ 22 \$ 11	\$ 72	\$ 47 All Autos \$ 47
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
		Not Principally Operated By Employees	Principally Operated By Employees
\$ 117	\$ 6	\$ 205	\$ 133
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
- TAXICABS AND LIMOUSINES			
\$ 1135	\$ 60	Owner Operated \$ 488	Other Than Owner Operated \$ 342
- SCHOOL AND CHURCH BUSES			
<ul style="list-style-type: none"> ● Intrastate \$ 101 ● Interstate \$ 202 	\$ 13 \$ 7	All Autos	
		\$ 59	\$ 30
- OTHER BUSES			
<ul style="list-style-type: none"> ● Intrastate \$ 695 ● Interstate \$ 1390 	\$ 45 \$ 23	All Autos	
		\$ 569	\$ 285
- VAN POOLS			
<ul style="list-style-type: none"> ● Intrastate \$ 275 ● Interstate \$ 550 	\$ 20 \$ 10	Employer Furnished \$ 29	All Other \$ 65 All Autos \$ 29
RULE 49. AUTO DEALERS - PREMIUM DEVELOPMENT			
\$ 180	\$ 7	All Autos \$ 35	
<ul style="list-style-type: none"> ● For liability increased limits factors, refer to Rule 100. ● For liability fleet factors, refer to Rules 22. and 39. ● Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 			

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**MICHIGAN (21)
TERRITORY 118**

LIABILITY	PROPERTY PROTECTION INSURANCE	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000		Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
<ul style="list-style-type: none"> ● Intrastate \$ 200 ● Interstate \$ 400 	\$ 23 \$ 12	Not Covered By Workers' Comp. \$ 91	Covered By Workers' Comp. \$ 59 All Autos \$ 59
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
\$ 170	\$ 5	Not Principally Operated By Employees \$ 255	Principally Operated By Employees \$ 166
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
- TAXICABS AND LIMOUSINES			
\$ 1240	\$ 63	Owner Operated \$ 617	Other Than Owner Operated \$ 432
- SCHOOL AND CHURCH BUSES			
<ul style="list-style-type: none"> ● Intrastate \$ 110 ● Interstate \$ 220 	\$ 14 \$ 7	All Autos \$ 75 \$ 38	
- OTHER BUSES			
<ul style="list-style-type: none"> ● Intrastate \$ 760 ● Interstate \$ 1520 	\$ 47 \$ 24	All Autos \$ 719 \$ 360	
- VAN POOLS			
<ul style="list-style-type: none"> ● Intrastate \$ 300 ● Interstate \$ 600 	\$ 21 \$ 11	Employer Furnished \$ 36	All Other \$ 82 All Autos \$ 36
RULE 49. AUTO DEALERS - PREMIUM DEVELOPMENT			
\$ 237	\$ 6	All Autos \$ 44	
<ul style="list-style-type: none"> ● For liability increased limits factors, refer to Rule 100. ● For liability fleet factors, refer to Rules 22. and 39. ● Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 			

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LIABILITY	PROPERTY PROTECTION INSURANCE	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000		Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
		Not Covered By Workers' Comp.	Covered By Workers' Comp.
<ul style="list-style-type: none"> • Intrastate \$ 172 • Interstate \$ 344 	\$ 18 \$ 9	\$ 135	\$ 88 All Autos \$ 88
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
		Not Principally Operated By Employees	Principally Operated By Employees
\$ 173	\$ 9	\$ 126	\$ 82
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
- TAXICABS AND LIMOUSINES			
\$ 1066	\$ 49	Owner Operated \$ 915	Other Than Owner Operated \$ 641
- SCHOOL AND CHURCH BUSES			
<ul style="list-style-type: none"> • Intrastate \$ 95 • Interstate \$ 190 	\$ 11 \$ 6	All Autos	
		\$ 111	\$ 56
- OTHER BUSES			
<ul style="list-style-type: none"> • Intrastate \$ 654 • Interstate \$ 1308 	\$ 37 \$ 19	All Autos	
		\$ 1067	\$ 534
- VAN POOLS			
<ul style="list-style-type: none"> • Intrastate \$ 258 • Interstate \$ 516 	\$ 17 \$ 8	Employer Furnished \$ 54	All Other \$ 122 All Autos \$ 54
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 208	\$ 5	All Autos \$ 66	
<ul style="list-style-type: none"> • For liability increased limits factors, refer to Rule 100. • For liability fleet factors, refer to Rules 22. and 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 			

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**MICHIGAN (21)
TERRITORY 123**

LIABILITY	PROPERTY PROTECTION INSURANCE	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000		Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
<ul style="list-style-type: none"> ● Intrastate \$ 181 ● Interstate \$ 362 	\$ 19 \$ 10	Not Covered By Workers' Comp. \$ 91	Covered By Workers' Comp. \$ 59 All Autos \$ 59
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
\$ 114	\$ 5	Not Principally Operated By Employees \$ 160	Principally Operated By Employees \$ 104
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
- TAXICABS AND LIMOUSINES			
\$ 1122	\$ 52	Owner Operated \$ 617	Other Than Owner Operated \$ 432
- SCHOOL AND CHURCH BUSES			
<ul style="list-style-type: none"> ● Intrastate \$ 100 ● Interstate \$ 200 	\$ 11 \$ 6	All Autos \$ 75 \$ 38	
- OTHER BUSES			
<ul style="list-style-type: none"> ● Intrastate \$ 688 ● Interstate \$ 1376 	\$ 39 \$ 20	All Autos \$ 719 \$ 360	
- VAN POOLS			
<ul style="list-style-type: none"> ● Intrastate \$ 272 ● Interstate \$ 544 	\$ 17 \$ 9	Employer Furnished \$ 36	All Other \$ 82 All Autos \$ 36
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 194	\$ 8		All Autos \$ 44
<ul style="list-style-type: none"> ● For liability increased limits factors, refer to Rule 100. ● For liability fleet factors, refer to Rules 22. and 39. ● Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 			

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LIABILITY	PROPERTY PROTECTION INSURANCE	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000		Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
		Not Covered By Workers' Comp.	Covered By Workers' Comp.
<ul style="list-style-type: none"> • Intrastate \$ 207 • Interstate \$ 414 	\$ 16 \$ 8	\$ 109	\$ 71 All Autos \$ 71
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
		Not Principally Operated By Employees	Principally Operated By Employees
\$ 131	\$ 3	\$ 184	\$ 120
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
- TAXICABS AND LIMOUSINES			
\$ 1283	\$ 44	Owner Operated \$ 739	Other Than Owner Operated \$ 517
- SCHOOL AND CHURCH BUSES			
<ul style="list-style-type: none"> • Intrastate \$ 114 • Interstate \$ 228 	\$ 10 \$ 5	All Autos	
		\$ 89	\$ 45
- OTHER BUSES			
<ul style="list-style-type: none"> • Intrastate \$ 787 • Interstate \$ 1574 	\$ 33 \$ 17	All Autos	
		\$ 861	\$ 431
- VAN POOLS			
<ul style="list-style-type: none"> • Intrastate \$ 311 • Interstate \$ 622 	\$ 15 \$ 7	Employer Furnished \$ 44	All Other \$ 98 All Autos \$ 43
RULE 49. AUTO DEALERS - PREMIUM DEVELOPMENT			
\$ 237	\$ 5	All Autos \$ 53	
<ul style="list-style-type: none"> • For liability increased limits factors, refer to Rule 100. • For liability fleet factors, refer to Rules 22. and 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 			

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**MICHIGAN (21)
TERRITORY 125**

LIABILITY	PROPERTY PROTECTION INSURANCE	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000		Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
<ul style="list-style-type: none"> ● Intrastate \$ 136 ● Interstate \$ 272 	\$ 12 \$ 6	Not Covered By Workers' Comp. \$ 62	Covered By Workers' Comp. \$ 40 All Autos \$ 40
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
\$ 178	\$ 3	Not Principally Operated By Employees \$ 105	Principally Operated By Employees \$ 68
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
- TAXICABS AND LIMOUSINES			
\$ 843	\$ 33	Owner Operated \$ 420	Other Than Owner Operated \$ 294
- SCHOOL AND CHURCH BUSES			
<ul style="list-style-type: none"> ● Intrastate \$ 75 ● Interstate \$ 150 	\$ 7 \$ 4	All Autos \$ 51 \$ 26	
- OTHER BUSES			
<ul style="list-style-type: none"> ● Intrastate \$ 517 ● Interstate \$ 1034 	\$ 24 \$ 12	All Autos \$ 490 \$ 245	
- VAN POOLS			
<ul style="list-style-type: none"> ● Intrastate \$ 204 ● Interstate \$ 408 	\$ 11 \$ 6	Employer Furnished \$ 25	All Other \$ 56 All Autos \$ 24
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 175	\$ 4	All Autos \$ 30	
<ul style="list-style-type: none"> ● For liability increased limits factors, refer to Rule 100. ● For liability fleet factors, refer to Rules 22. and 39. ● Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 			

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LIABILITY	PROPERTY PROTECTION INSURANCE	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000		Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
		Not Covered By Workers' Comp.	Covered By Workers' Comp.
• Intrastate \$ 130	\$ 14	\$ 77	\$ 50
• Interstate \$ 260	\$ 7		All Autos \$ 50
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
		Not Principally Operated By Employees	Principally Operated By Employees
\$ 120	\$ 3	\$ 184	\$ 120
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
- TAXICABS AND LIMOUSINES			
\$ 806	\$ 38	Owner Operated \$ 522	Other Than Owner Operated \$ 365
- SCHOOL AND CHURCH BUSES			
• Intrastate \$ 72	\$ 8	All Autos \$ 63	
• Interstate \$ 144	\$ 4	\$ 32	
- OTHER BUSES			
• Intrastate \$ 494	\$ 29	All Autos \$ 608	
• Interstate \$ 988	\$ 15	\$ 304	
- VAN POOLS			
• Intrastate \$ 195	\$ 13	Employer Furnished \$ 31	All Other \$ 69
• Interstate \$ 390	\$ 6		All Autos \$ 31
RULE 49. AUTO DEALERS - PREMIUM DEVELOPMENT			
\$ 195	\$ 5	All Autos \$ 37	
<ul style="list-style-type: none"> • For liability increased limits factors, refer to Rule 100. • For liability fleet factors, refer to Rules 22. and 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 			

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**MICHIGAN (21)
TERRITORY 128**

LIABILITY	PROPERTY PROTECTION INSURANCE	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000		Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
<ul style="list-style-type: none"> ● Intrastate \$ 136 ● Interstate \$ 272 	\$ 17 \$ 9	Not Covered By Workers' Comp. \$ 59	Covered By Workers' Comp. \$ 38 All Autos \$ 38
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
\$ 124	\$ 4	Not Principally Operated By Employees \$ 132	Principally Operated By Employees \$ 86
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
- TAXICABS AND LIMOUSINES			
\$ 843	\$ 47	Owner Operated \$ 400	Other Than Owner Operated \$ 280
- SCHOOL AND CHURCH BUSES			
<ul style="list-style-type: none"> ● Intrastate \$ 75 ● Interstate \$ 150 	\$ 10 \$ 5	All Autos \$ 48 \$ 24	
- OTHER BUSES			
<ul style="list-style-type: none"> ● Intrastate \$ 517 ● Interstate \$ 1034 	\$ 35 \$ 18	All Autos \$ 466 \$ 233	
- VAN POOLS			
<ul style="list-style-type: none"> ● Intrastate \$ 204 ● Interstate \$ 408 	\$ 16 \$ 8	Employer Furnished \$ 24	All Other \$ 53 All Autos \$ 23
RULE 49. AUTO DEALERS - PREMIUM DEVELOPMENT			
\$ 170	\$ 4	All Autos \$ 29	
<ul style="list-style-type: none"> ● For liability increased limits factors, refer to Rule 100. ● For liability fleet factors, refer to Rules 22. and 39. ● Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 			

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LIABILITY	PROPERTY PROTECTION INSURANCE	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000		Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
		Not Covered By Workers' Comp.	Covered By Workers' Comp.
<ul style="list-style-type: none"> • Intrastate \$ 178 • Interstate \$ 356 	\$ 10 \$ 5	\$ 103	\$ 67 All Autos \$ 67
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
		Not Principally Operated By Employees	Principally Operated By Employees
\$ 178	\$ 3	\$ 201	\$ 131
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
- TAXICABS AND LIMOUSINES			
\$ 1104	\$ 27	Owner Operated \$ 698	Other Than Owner Operated \$ 489
- SCHOOL AND CHURCH BUSES			
<ul style="list-style-type: none"> • Intrastate \$ 98 • Interstate \$ 196 	\$ 6 \$ 3	All Autos	
		\$ 84	\$ 42
- OTHER BUSES			
<ul style="list-style-type: none"> • Intrastate \$ 676 • Interstate \$ 1352 	\$ 20 \$ 10	All Autos	
		\$ 814	\$ 407
- VAN POOLS			
<ul style="list-style-type: none"> • Intrastate \$ 267 • Interstate \$ 534 	\$ 9 \$ 5	Employer Furnished \$ 41	All Other \$ 93 All Autos \$ 41
RULE 49. AUTO DEALERS - PREMIUM DEVELOPMENT			
\$ 212	\$ 4	All Autos \$ 50	
<ul style="list-style-type: none"> • For liability increased limits factors, refer to Rule 100. • For liability fleet factors, refer to Rules 22. and 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 			

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**MICHIGAN (21)
TERRITORY 131**

LIABILITY	PROPERTY PROTECTION INSURANCE	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000		Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
<ul style="list-style-type: none"> ● Intrastate \$ 157 ● Interstate \$ 314 	\$ 14 \$ 7	Not Covered By Workers' Comp. \$ 71	Covered By Workers' Comp. \$ 46 All Autos \$ 46
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
\$ 158	\$ 3	Not Principally Operated By Employees \$ 140	Principally Operated By Employees \$ 91
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
- TAXICABS AND LIMOUSINES			
\$ 973	\$ 38	Owner Operated \$ 481	Other Than Owner Operated \$ 337
- SCHOOL AND CHURCH BUSES			
<ul style="list-style-type: none"> ● Intrastate \$ 86 ● Interstate \$ 172 	\$ 8 \$ 4	All Autos \$ 58 \$ 29	
- OTHER BUSES			
<ul style="list-style-type: none"> ● Intrastate \$ 597 ● Interstate \$ 1194 	\$ 29 \$ 15	All Autos \$ 561 \$ 281	
- VAN POOLS			
<ul style="list-style-type: none"> ● Intrastate \$ 236 ● Interstate \$ 472 	\$ 13 \$ 6	Employer Furnished \$ 28	All Other \$ 64 All Autos \$ 28
RULE 49. AUTO DEALERS - PREMIUM DEVELOPMENT			
\$ 201	\$ 5	All Autos \$ 34	
<ul style="list-style-type: none"> ● For liability increased limits factors, refer to Rule 100. ● For liability fleet factors, refer to Rules 22. and 39. ● Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 			

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LIABILITY	PROPERTY PROTECTION INSURANCE	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000		Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
		Not Covered By Workers' Comp.	Covered By Workers' Comp.
<ul style="list-style-type: none"> • Intrastate \$ 251 • Interstate \$ 502 	\$ 17 \$ 9	\$ 127	\$ 83 All Autos \$ 83
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
		Not Principally Operated By Employees	Principally Operated By Employees
\$ 189	\$ 5	\$ 185	\$ 120
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
- TAXICABS AND LIMOUSINES			
\$ 1556	\$ 47	Owner Operated \$ 861	Other Than Owner Operated \$ 603
- SCHOOL AND CHURCH BUSES			
<ul style="list-style-type: none"> • Intrastate \$ 138 • Interstate \$ 276 	\$ 10 \$ 5	All Autos	
		\$ 104	\$ 52
- OTHER BUSES			
<ul style="list-style-type: none"> • Intrastate \$ 954 • Interstate \$ 1908 	\$ 35 \$ 18	All Autos	
		\$ 1003	\$ 502
- VAN POOLS			
<ul style="list-style-type: none"> • Intrastate \$ 377 • Interstate \$ 754 	\$ 16 \$ 8	Employer Furnished \$ 51	All Other \$ 114 All Autos \$ 51
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT			
\$ 277	\$ 6	All Autos \$ 61	
<ul style="list-style-type: none"> • For liability increased limits factors, refer to Rule 100. • For liability fleet factors, refer to Rules 22. and 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 			

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**MICHIGAN (21)
TERRITORY 133**

LIABILITY	PROPERTY PROTECTION INSURANCE	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000		Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
<ul style="list-style-type: none"> ● Intrastate \$ 271 ● Interstate \$ 542 	\$ 16 \$ 8	Not Covered By Workers' Comp. \$ 124	Covered By Workers' Comp. \$ 81 All Autos \$ 81
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
\$ 226	\$ 9	Not Principally Operated By Employees \$ 247	Principally Operated By Employees \$ 161
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
- TAXICABS AND LIMOUSINES			
\$ 1680	\$ 44	Owner Operated \$ 841	Other Than Owner Operated \$ 589
- SCHOOL AND CHURCH BUSES			
<ul style="list-style-type: none"> ● Intrastate \$ 149 ● Interstate \$ 298 	\$ 10 \$ 5	All Autos \$ 102 \$ 51	
- OTHER BUSES			
<ul style="list-style-type: none"> ● Intrastate \$ 1030 ● Interstate \$ 2060 	\$ 33 \$ 17	All Autos \$ 980 \$ 490	
- VAN POOLS			
<ul style="list-style-type: none"> ● Intrastate \$ 407 ● Interstate \$ 814 	\$ 15 \$ 7	Employer Furnished \$ 50	All Other \$ 112 All Autos \$ 49
RULE 49. AUTO DEALERS - PREMIUM DEVELOPMENT			
\$ 281	\$ 7	All Autos \$ 60	
<ul style="list-style-type: none"> ● For liability increased limits factors, refer to Rule 100. ● For liability fleet factors, refer to Rules 22. and 39. ● Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 			

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LIABILITY	PROPERTY PROTECTION INSURANCE	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000		Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
		Not Covered By Workers' Comp.	Covered By Workers' Comp.
<ul style="list-style-type: none"> • Intrastate \$ 226 • Interstate \$ 452 	\$ 16 \$ 8	\$ 77	\$ 50 All Autos \$ 50
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
		Not Principally Operated By Employees	Principally Operated By Employees
\$ 169	\$ 5	\$ 222	\$ 144
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
- TAXICABS AND LIMOUSINES			
\$ 1401	\$ 44	Owner Operated \$ 522	Other Than Owner Operated \$ 365
- SCHOOL AND CHURCH BUSES			
<ul style="list-style-type: none"> • Intrastate \$ 124 • Interstate \$ 248 	\$ 10 \$ 5	All Autos \$ 63 \$ 32	
- OTHER BUSES			
<ul style="list-style-type: none"> • Intrastate \$ 859 • Interstate \$ 1718 	\$ 33 \$ 17	All Autos \$ 608 \$ 304	
- VAN POOLS			
<ul style="list-style-type: none"> • Intrastate \$ 339 • Interstate \$ 678 	\$ 15 \$ 7	Employer Furnished \$ 31	All Other \$ 69 All Autos \$ 31
RULE 49. AUTO DEALERS - PREMIUM DEVELOPMENT			
\$ 243	\$ 6		All Autos \$ 37
<ul style="list-style-type: none"> • For liability increased limits factors, refer to Rule 100. • For liability fleet factors, refer to Rules 22. and 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 			

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**MICHIGAN (21)
TERRITORY 135**

LIABILITY	PROPERTY PROTECTION INSURANCE	PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000		Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
<ul style="list-style-type: none"> • Intrastate \$ 259 • Interstate \$ 518 	\$ 19 \$ 10	Not Covered By Workers' Comp. \$ 153	Covered By Workers' Comp. \$ 99 All Autos \$ 99
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
\$ 155	\$ 3	Not Principally Operated By Employees \$ 204	Principally Operated By Employees \$ 133
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
- TAXICABS AND LIMOUSINES			
\$ 1606	\$ 52	Owner Operated \$ 1037	Other Than Owner Operated \$ 726
- SCHOOL AND CHURCH BUSES			
<ul style="list-style-type: none"> • Intrastate \$ 142 • Interstate \$ 284 	\$ 11 \$ 6	All Autos \$ 125 \$ 63	
- OTHER BUSES			
<ul style="list-style-type: none"> • Intrastate \$ 984 • Interstate \$ 1968 	\$ 39 \$ 20	All Autos \$ 1209 \$ 605	
- VAN POOLS			
<ul style="list-style-type: none"> • Intrastate \$ 389 • Interstate \$ 778 	\$ 17 \$ 9	Employer Furnished \$ 61	All Other \$ 138 All Autos \$ 60
RULE 49. AUTO DEALERS - PREMIUM DEVELOPMENT			
\$ 264	\$ 7	All Autos \$ 75	
<ul style="list-style-type: none"> • For liability increased limits factors, refer to Rule 100. • For liability fleet factors, refer to Rules 22. and 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 135	\$ 170	\$ 353
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 153	\$ 193	\$ 572
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 138	\$ 173	\$ 448
– SCHOOL AND CHURCH BUSES			
	\$ 95	\$ 119	\$ 229
– OTHER BUSES			
	\$ 95	\$ 119	\$ 229
– VAN POOLS			
	\$ 138	\$ 173	\$ 448
<ul style="list-style-type: none"> ● For physical damage fleet factors, refer to Rules 22. and 39. ● For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. ● For Deductible factors, refer to Rule 98. ● For Original Cost New and Age Group factors, refer to Rule 101. ● For Stated Amount factors, refer to Rule 101. ● For Limited and Broadened Collision, refer to Rule 101. 			

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**MICHIGAN (21)
TERRITORY 112**

PHYSICAL DAMAGE			
Original Cost New Range			
\$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 119	\$ 150	\$ 313
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 110	\$ 139	\$ 634
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 121	\$ 153	\$ 398
– SCHOOL AND CHURCH BUSES			
	\$ 83	\$ 105	\$ 203
– OTHER BUSES			
	\$ 83	\$ 105	\$ 203
– VAN POOLS			
	\$ 121	\$ 153	\$ 398
<ul style="list-style-type: none"> ● For physical damage fleet factors, refer to Rules 22. and 39. ● For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. ● For Deductible factors, refer to Rule 98. ● For Original Cost New and Age Group factors, refer to Rule 101. ● For Stated Amount factors, refer to Rule 101. ● For Limited and Broadened Collision, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 143	\$ 181	\$ 397
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 120	\$ 152	\$ 739
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 146	\$ 185	\$ 504
– SCHOOL AND CHURCH BUSES			
	\$ 100	\$ 127	\$ 258
– OTHER BUSES			
	\$ 100	\$ 127	\$ 258
– VAN POOLS			
	\$ 146	\$ 185	\$ 504
<ul style="list-style-type: none"> ● For physical damage fleet factors, refer to Rules 22. and 39. ● For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. ● For Deductible factors, refer to Rule 98. ● For Original Cost New and Age Group factors, refer to Rule 101. ● For Stated Amount factors, refer to Rule 101. ● For Limited and Broadened Collision, refer to Rule 101. 			

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**MICHIGAN (21)
TERRITORY 117**

PHYSICAL DAMAGE			
Original Cost New Range			
\$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 86	\$ 108	\$ 333
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 86	\$ 108	\$ 492
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 88	\$ 110	\$ 423
– SCHOOL AND CHURCH BUSES			
	\$ 60	\$ 76	\$ 216
– OTHER BUSES			
	\$ 60	\$ 76	\$ 216
– VAN POOLS			
	\$ 88	\$ 110	\$ 423
<ul style="list-style-type: none"> ● For physical damage fleet factors, refer to Rules 22. and 39. ● For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. ● For Deductible factors, refer to Rule 98. ● For Original Cost New and Age Group factors, refer to Rule 101. ● For Stated Amount factors, refer to Rule 101. ● For Limited and Broadened Collision, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 90	\$ 114	\$ 253
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 73	\$ 92	\$ 486
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 92	\$ 116	\$ 321
– SCHOOL AND CHURCH BUSES			
	\$ 63	\$ 80	\$ 164
– OTHER BUSES			
	\$ 63	\$ 80	\$ 164
– VAN POOLS			
	\$ 92	\$ 116	\$ 321
<ul style="list-style-type: none"> ● For physical damage fleet factors, refer to Rules 22. and 39. ● For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. ● For Deductible factors, refer to Rule 98. ● For Original Cost New and Age Group factors, refer to Rule 101. ● For Stated Amount factors, refer to Rule 101. ● For Limited and Broadened Collision, refer to Rule 101. 			

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**MICHIGAN (21)
TERRITORY 119**

PHYSICAL DAMAGE			
Original Cost New Range			
\$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 72	\$ 91	\$ 260
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 74	\$ 94	\$ 425
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 73	\$ 93	\$ 330
– SCHOOL AND CHURCH BUSES			
	\$ 50	\$ 64	\$ 169
– OTHER BUSES			
	\$ 50	\$ 64	\$ 169
– VAN POOLS			
	\$ 73	\$ 93	\$ 330
<ul style="list-style-type: none"> ● For physical damage fleet factors, refer to Rules 22. and 39. ● For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. ● For Deductible factors, refer to Rule 98. ● For Original Cost New and Age Group factors, refer to Rule 101. ● For Stated Amount factors, refer to Rule 101. ● For Limited and Broadened Collision, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 93	\$ 118	\$ 326
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 93	\$ 118	\$ 409
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 95	\$ 120	\$ 414
– SCHOOL AND CHURCH BUSES			
	\$ 65	\$ 83	\$ 212
– OTHER BUSES			
	\$ 65	\$ 83	\$ 212
– VAN POOLS			
	\$ 95	\$ 120	\$ 414
<ul style="list-style-type: none"> ● For physical damage fleet factors, refer to Rules 22. and 39. ● For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. ● For Deductible factors, refer to Rule 98. ● For Original Cost New and Age Group factors, refer to Rule 101. ● For Stated Amount factors, refer to Rule 101. ● For Limited and Broadened Collision, refer to Rule 101. 			

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**MICHIGAN (21)
TERRITORY 124**

PHYSICAL DAMAGE			
Original Cost New Range			
\$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 90	\$ 114	\$ 301
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 82	\$ 103	\$ 479
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 92	\$ 116	\$ 382
– SCHOOL AND CHURCH BUSES			
	\$ 63	\$ 80	\$ 196
– OTHER BUSES			
	\$ 63	\$ 80	\$ 196
– VAN POOLS			
	\$ 92	\$ 116	\$ 382
<ul style="list-style-type: none"> ● For physical damage fleet factors, refer to Rules 22. and 39. ● For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. ● For Deductible factors, refer to Rule 98. ● For Original Cost New and Age Group factors, refer to Rule 101. ● For Stated Amount factors, refer to Rule 101. ● For Limited and Broadened Collision, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 143	\$ 180	\$ 261
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 153	\$ 193	\$ 365
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 146	\$ 184	\$ 331
– SCHOOL AND CHURCH BUSES			
	\$ 100	\$ 126	\$ 170
– OTHER BUSES			
	\$ 100	\$ 126	\$ 170
– VAN POOLS			
	\$ 146	\$ 184	\$ 331
<ul style="list-style-type: none"> ● For physical damage fleet factors, refer to Rules 22. and 39. ● For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. ● For Deductible factors, refer to Rule 98. ● For Original Cost New and Age Group factors, refer to Rule 101. ● For Stated Amount factors, refer to Rule 101. ● For Limited and Broadened Collision, refer to Rule 101. 			

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**MICHIGAN (21)
TERRITORY 126**

PHYSICAL DAMAGE			
Original Cost New Range			
\$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 105	\$ 132	\$ 262
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 135	\$ 170	\$ 407
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 107	\$ 135	\$ 333
– SCHOOL AND CHURCH BUSES			
	\$ 74	\$ 92	\$ 170
– OTHER BUSES			
	\$ 74	\$ 92	\$ 170
– VAN POOLS			
	\$ 107	\$ 135	\$ 333
<ul style="list-style-type: none"> ● For physical damage fleet factors, refer to Rules 22. and 39. ● For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. ● For Deductible factors, refer to Rule 98. ● For Original Cost New and Age Group factors, refer to Rule 101. ● For Stated Amount factors, refer to Rule 101. ● For Limited and Broadened Collision, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 95	\$ 120	\$ 287
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 100	\$ 126	\$ 404
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 97	\$ 122	\$ 364
– SCHOOL AND CHURCH BUSES			
	\$ 67	\$ 84	\$ 187
– OTHER BUSES			
	\$ 67	\$ 84	\$ 187
– VAN POOLS			
	\$ 97	\$ 122	\$ 364
<ul style="list-style-type: none"> ● For physical damage fleet factors, refer to Rules 22. and 39. ● For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. ● For Deductible factors, refer to Rule 98. ● For Original Cost New and Age Group factors, refer to Rule 101. ● For Stated Amount factors, refer to Rule 101. ● For Limited and Broadened Collision, refer to Rule 101. 			

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TERRITORY 130**

PHYSICAL DAMAGE			
Original Cost New Range			
\$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 81	\$ 102	\$ 285
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 80	\$ 101	\$ 464
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 83	\$ 104	\$ 362
– SCHOOL AND CHURCH BUSES			
	\$ 57	\$ 71	\$ 185
– OTHER BUSES			
	\$ 57	\$ 71	\$ 185
– VAN POOLS			
	\$ 83	\$ 104	\$ 362
<ul style="list-style-type: none"> ● For physical damage fleet factors, refer to Rules 22. and 39. ● For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. ● For Deductible factors, refer to Rule 98. ● For Original Cost New and Age Group factors, refer to Rule 101. ● For Stated Amount factors, refer to Rule 101. ● For Limited and Broadened Collision, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 68	\$ 86	\$ 254
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 70	\$ 88	\$ 297
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 69	\$ 88	\$ 323
– SCHOOL AND CHURCH BUSES			
	\$ 48	\$ 60	\$ 165
– OTHER BUSES			
	\$ 48	\$ 60	\$ 165
– VAN POOLS			
	\$ 69	\$ 88	\$ 323
<ul style="list-style-type: none"> ● For physical damage fleet factors, refer to Rules 22. and 39. ● For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. ● For Deductible factors, refer to Rule 98. ● For Original Cost New and Age Group factors, refer to Rule 101. ● For Stated Amount factors, refer to Rule 101. ● For Limited and Broadened Collision, refer to Rule 101. 			

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**MICHIGAN (21)
TERRITORY 132**

PHYSICAL DAMAGE			
Original Cost New Range			
\$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 105	\$ 133	\$ 326
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 86	\$ 109	\$ 628
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 107	\$ 136	\$ 414
– SCHOOL AND CHURCH BUSES			
	\$ 74	\$ 93	\$ 212
– OTHER BUSES			
	\$ 74	\$ 93	\$ 212
– VAN POOLS			
	\$ 107	\$ 136	\$ 414
<ul style="list-style-type: none"> ● For physical damage fleet factors, refer to Rules 22. and 39. ● For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. ● For Deductible factors, refer to Rule 98. ● For Original Cost New and Age Group factors, refer to Rule 101. ● For Stated Amount factors, refer to Rule 101. ● For Limited and Broadened Collision, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 91	\$ 115	\$ 333
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 67	\$ 85	\$ 563
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 93	\$ 117	\$ 423
– SCHOOL AND CHURCH BUSES			
	\$ 64	\$ 81	\$ 216
– OTHER BUSES			
	\$ 64	\$ 81	\$ 216
– VAN POOLS			
	\$ 93	\$ 117	\$ 423
<ul style="list-style-type: none"> ● For physical damage fleet factors, refer to Rules 22. and 39. ● For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. ● For Deductible factors, refer to Rule 98. ● For Original Cost New and Age Group factors, refer to Rule 101. ● For Stated Amount factors, refer to Rule 101. ● For Limited and Broadened Collision, refer to Rule 101. 			

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**MICHIGAN (21)
TERRITORY 134**

PHYSICAL DAMAGE			
Original Cost New Range			
\$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 86	\$ 109	\$ 333
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 59	\$ 74	\$ 415
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 88	\$ 111	\$ 423
– SCHOOL AND CHURCH BUSES			
	\$ 60	\$ 76	\$ 216
– OTHER BUSES			
	\$ 60	\$ 76	\$ 216
– VAN POOLS			
	\$ 88	\$ 111	\$ 423
<ul style="list-style-type: none"> ● For physical damage fleet factors, refer to Rules 22. and 39. ● For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. ● For Deductible factors, refer to Rule 98. ● For Original Cost New and Age Group factors, refer to Rule 101. ● For Stated Amount factors, refer to Rule 101. ● For Limited and Broadened Collision, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 90	\$ 114	\$ 416
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 71	\$ 90	\$ 564
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 92	\$ 116	\$ 528
– SCHOOL AND CHURCH BUSES			
	\$ 63	\$ 80	\$ 270
– OTHER BUSES			
	\$ 63	\$ 80	\$ 270
– VAN POOLS			
	\$ 92	\$ 116	\$ 528
<ul style="list-style-type: none"> ● For physical damage fleet factors, refer to Rules 22. and 39. ● For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. ● For Deductible factors, refer to Rule 98. ● For Original Cost New and Age Group factors, refer to Rule 101. ● For Stated Amount factors, refer to Rule 101. ● For Limited and Broadened Collision, refer to Rule 101. 			

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MICHIGAN (21)

49. AUTO DEALERS – PREMIUM DEVELOPMENT

FIRE
\$ 0.04

FIRE AND THEFT*			
Territory Code	Personal Auto Type Vehicles		Miscellaneous Type Vehicles
	Buildings And Standard Open Lots	Non-Standard Open Lots	Buildings And Open Lots
111,112,113,132, 133,134,135	\$ 0.22	\$ 0.28	\$ 0.10
ALL OTHER	0.09	0.11	0.10
* Theft is subject to a \$100 per car/\$500 per occurrence deductible. See Rule 98. for additional deductible options.			

SPECIFIED CAUSES OF LOSS*					
Territory Code	Personal Auto Type Vehicles			Miscellaneous Type Vehicles	
	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings	Open Lots
111,112,113,132, 133,134,135	\$ 0.34	\$ 0.34	\$ 0.39	\$ 0.19	\$ 0.20
ALL OTHER	0.19	0.20	0.22	0.19	0.20
* Theft and Mischief or Vandalism are subject to a \$100 per car/\$500 per occurrence deductible. See Rule 98. for additional deductible options.					

LIMITED SPECIFIED CAUSES OF LOSS*					
Territory Code	Personal Auto Type Vehicles			Miscellaneous Type Vehicles	
	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings	Open Lots
111,112,113,132, 133,134,135	\$ 0.29	\$ 0.34	\$ 0.38	\$ 0.18	\$ 0.19
ALL OTHER	0.18	0.19	0.20	0.18	0.19
* Theft is subject to a \$100 per car/\$500 per occurrence deductible. See Rule 98. for additional deductible options.					

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

COMPREHENSIVE*				
Territory Code	Personal Auto Type Vehicles			Miscellaneous Type Vehicles
	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings And Open Lots
111,112,113,132, 133,134,135	\$ 0.38	\$ 0.39	\$ 0.44	\$ 0.28
ALL OTHER	0.22	0.28	0.29	0.28

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

BLANKET COLLISION				
		<ul style="list-style-type: none"> ● Reporting Form – Inventory Value ● Non-Reporting Form – Limit of Insurance 		
Deductible	Coverage	First \$ 50,000 And Under	\$ 50,001 To \$ 100,000	Over \$ 100,000
\$100	Regular	\$ 1.97	\$ 0.75	\$ 0.30
	Limited	0.69	0.24	0.09
	Broadened	2.80	1.04	0.44
\$250	Regular	\$ 1.22	\$ 0.44	\$ 0.20
	Limited	0.44	0.16	0.07
	Broadened	2.22	0.82	0.34
\$500	Regular	\$ 0.76	\$ 0.30	\$ 0.13
	Limited	Not Available	Not Available	Not Available
	Broadened	1.90	0.72	0.27
\$1,000	Regular	\$ 0.44	\$ 0.20	\$ 0.07
	Limited	Not Available	Not Available	Not Available
	Broadened	1.57	0.69	0.24

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MICHIGAN (21)

55. GARAGEKEEPERS' INSURANCE – PREMIUM DEVELOPMENT

GARAGEKEEPERS' – OTHER THAN COLLISION*				
Maximum Limit Of Liability	Specified Causes Of Loss		Comprehensive	
	Legal Liability	Direct (Primary)	Legal Liability	Direct (Primary)
\$ 6,000	\$ 26	\$ 35	\$ 31	\$ 42
7,500	30	41	37	49
9,000	35	47	42	56
12,000	43	58	51	69
15,000	50	68	61	82
18,000	56	76	68	91
22,500	68	92	82	110
30,000	85	115	102	138
37,500	101	136	121	163
45,000	115	155	138	186
60,000	142	191	170	230
75,000	167	225	200	270
90,000	192	260	231	312
120,000	237	320	284	384
150,000	278	375	333	450
180,000	320	432	384	518
225,000	385	519	462	623
300,000	487	658	585	789
375,000	590	797	709	957
450,000	692	934	830	1120
600,000	885	1195	1062	1434
750,000	1073	1449	1288	1739
900,000	1256	1696	1507	2035
1,200,000	1602	2163	1923	2595
1,500,000	1914	2583	2296	3100
2,000,000	2165	2923	2598	3508
2,500,000	2358	3184	2830	3821
Over 2,500,000	Refer to Company			
Direct Coverage (Excess)				
Specified Causes Of Loss – Multiply the Legal Liability premium by 1.15.				
Comprehensive – Multiply the Legal Liability premium by 1.15.				
* Theft and Mischief or Vandalism are subject to a \$100 per car/\$500 per occurrence deductible. See Rule 98 . for additional deductible options.				

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

GARAGEKEEPERS' – COLLISION						
Maximum Limit Of Liability	Deductibles					
	\$ 100		\$ 250		\$ 500	
	Legal Liability	Direct (Primary)	Legal Liability	Direct (Primary)	Legal Liability	Direct (Primary)
\$ 6,000	\$ 26	\$ 35	\$ 17	\$ 23	\$ 13	\$ 18
7,500	30	41	20	26	15	20
9,000	34	46	22	30	17	23
12,000	44	59	28	38	22	29
15,000	52	70	34	46	26	35
18,000	62	83	40	54	31	42
22,500	73	98	47	64	36	49
30,000	93	126	61	82	47	63
37,500	109	148	71	96	55	74
45,000	123	166	80	108	62	83
60,000	155	209	101	136	77	104
75,000	186	251	121	163	93	126
90,000	213	288	139	187	107	144
120,000	267	360	173	234	133	180
150,000	320	432	208	281	160	216
180,000	369	499	240	324	185	249
225,000	442	597	287	388	221	298
300,000	562	759	366	493	281	380
375,000	681	920	443	598	341	460
450,000	799	1079	520	701	400	539
600,000	1032	1393	671	905	516	696
750,000	1260	1701	819	1106	630	851
900,000	1475	1992	959	1295	738	996
1,200,000	1876	2533	1220	1646	938	1266
1,500,000	2250	3037	1462	1974	1125	1519
2,000,000	2567	3466	1669	2253	1284	1733
2,500,000	2797	3776	1818	2454	1399	1888
Over 2,500,000	Refer to Company					
Direct Coverage (Excess)						
Multiply the Legal Liability premium for the desired deductible by 1.15.						
For additional coverages, refer to company.						

90. HIRED AUTOS

Cost Of Hire Basis – All Territories Liability Base Loss Cost
\$ 0.32

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

Supplementary Information – Michigan

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 Michigan

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 – Michigan

Trends in Medical Care Costs

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

<u>Period</u>	<u>CPI – Medical Care Annual Rate of Change¹</u>	<u>CPI – Hospital & Other Related Services Annual Rate of Change</u>
October 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.

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

Supplementary Information – Michigan**Michigan 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>
Michigan Claim Cost Trends		
Bodily Injury (\$100,000 Limit)	6.7%	0.1%
Property Damage (\$100,000 Limit)	2.4%	6.9%
Credibility-Weighted Claim Cost Trends		
Bodily Injury (\$100,000 Limit)	5.9%	5.5%
Property Damage (\$100,000 Limit)	5.4%	4.8%
Selected Claim Frequency Trends		
Trucks, Tractors & Trailers		
Bodily Injury	0.0%	0.0%
Property Damage	0.0%	0.0%
Private Passenger Types		
Bodily Injury	0.0%	0.0%
Property Damage	0.0%	0.0%
Selected Pure Premium Trends		
Trucks, Tractors & Trailers		
Bodily Injury (\$100,000 Limit)	5.9%	5.5%
Property Damage (\$100,000 Limit)	5.4%	4.8%
Private Passenger Types		
Bodily Injury (\$100,000 Limit)	5.9%	5.5%
Property Damage (\$100,000 Limit)	5.4%	4.8%

Michigan bodily injury severity trend receives 0% weight when combined with multistate trend in the filing, property damage trend receives 15% weight.

If the prior trends were used to calculate the indicated changes in this document, the Truck, Tractors & Trailers Liability indication would have been 5.5% rather than 6.8%. For the Private Passenger Types coverage, the indication would have been 2.9% instead of 3.6%. The Trucks, Tractors & Trailers PPI indication would have been -0.7% instead of 0.4% and the Private Passenger Types PPI indication would have been 2.2% rather than 2.9%.

Supplementary Information – Michigan

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 8.5%, instead of 7.0%.

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 – Michigan**Loss Development****Methodology**

For the Trucks, Tractors & Trailers and Private Passenger Types Liability coverages, we continue to employ a credibility-weighted combination of Michigan 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	1.082	1.084
27 to Ultimate	1.274	1.292
15 to Ultimate	1.984	2.071
Trucks, Tractors and Trailers PD		
39 to Ultimate	1.004	1.004
27 to Ultimate	1.014	1.013
15 to Ultimate	1.066	1.078
Private Passenger Types BI		
39 to Ultimate	1.083	1.082
27 to Ultimate	1.258	1.268
15 to Ultimate	1.957	1.969
Private Passenger Types PD		
39 to Ultimate	1.004	1.004
27 to Ultimate	1.012	1.012
15 to Ultimate	1.082	1.085

Supplementary Information – Michigan

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 6.4% is indicated when each of the coverage indications is weighted by its respective loss cost volume. Staff will file the indications, which reflect a 07/01/2021 proposed effective date, with the following exceptions:

<u>Coverage</u>	<u>Indicated Change</u>	<u>Filed Change</u>
Trucks, Tractors and Trailers PPI	0.4%	N.C.
Private Passenger Types Liability	3.6%	N.C.
Private Passenger Types PPI	2.9%	N.C.
Private Passenger Types Collision	0.5%	N.C.

The overall filed change is 6.1%.

Notes

- The Auto Dealers Liability coverage is not being reviewed this year.
- Private Passenger Types Other than Collision (8.9%) - The high indication is due to the poor experience in all years of the review.
- Auto Dealers Other than Collision (26.6%) - The high indication is due to the poor experience in years ending 12/31/15 and 12/31/16, as well as a high expected experience ratio caused by a longer period of time since this coverage was last reviewed.
- Auto Dealers Collision (8.5%) - The high indication is due to the poor experience in years ending 12/31/15 and 12/31/16, as well as a high expected experience ratio caused by a longer period of time since this coverage was last reviewed.
- Garage Keepers Other than Collision (23.0%) - The high indication is due to poor experience in 3 years of the review, as well as a high expected experience ratio caused by a longer period of time since this coverage was last reviewed.
- Garage Keepers Collision (23.5%) - The high indication is due to poor experience in 4 years of the review, as well as a high expected experience ratio caused by a longer period of time since this coverage was last reviewed.