

LOSS COSTS – IMPLEMENTATION

APRIL 6, 2021

COMMERCIAL AUTOMOBILE

LI-CA-2021-088

MINNESOTA REVISED COMMERCIAL AUTO ADVISORY PROSPECTIVE LOSS COSTS TO BE IMPLEMENTED

KEY MESSAGE

Loss costs representing a +5.2% 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), PRM, Statistical Plans and Suite +.

BACKGROUND

In circular [LI-CA-2021-052](#), 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 Minnesota, 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

We do not establish an effective date for Commercial Auto loss costs revisions in this state. Each insurer that elects to utilize this revision is responsible for determining its own effective date.

IMPACT ON THE STATISTICAL REPORTING OF LOSS COST MULTIPLIER

For the purpose of reporting your company Loss Cost Multiplier under the CSP, as of October 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 and the effective date of any rate change. If you decide to use our prospective loss costs to revise your rates, you are NOT required to file anything with the Insurance Department.

You must document your files in case the Insurance Department wishes to review the information at a later date. In all internal correspondence on this revision, you should refer to ISO Revision Designation Number CA-2021-BRLA1, NOT this circular number.

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-2021-004](#) 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 10-21 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

REFERENCE(S)

- [LI-CA-2021-052](#) (03/03/2021) Commercial Auto Experience Level Indications Reviewed By Staff
- [LI-CL-2021-004](#) (02/17/2021) Revised Lead Time Requirements Listing

ATTACHMENT(S)

- Filing CA-2021-BRLA1
 - Supplementary Information
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FILES AVAILABLE FOR DOWNLOAD

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

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

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DATA QUALITY

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

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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MINNESOTA

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 +5.2% statewide change from the loss costs currently in effect.• provides the analyses used to derive these advisory loss costs.
DEFINITION OF THE ISO ADVISORY PROSPECTIVE LOSS COSTS	<p>Advisory prospective loss costs in this document are the expected value of that portion of a rate that does not include provisions for expenses (other than loss adjustment expenses) or profit, and are based on historical aggregate losses and loss adjustment expenses adjusted through development to their ultimate value and projected through trending to a future point in time. Throughout this document the words “loss cost” are synonymous with the words “prospective loss cost.”</p>
CONSIDERATION OF COVID-19	<p>Due to the impact that the COVID-19 pandemic had on the March 2020 experience, we have decided to remove the experience for that month from our calculations. Therefore, any reference in this filing to the experience of year ending 3/31/2020 actually refers to the 11 months ending 2/29/2020.</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 D-6, the exhibits are labeled EXHIBIT A1 through EXHIBIT D6, and the revised prospective loss cost pages are numbered E-1 through E-43.</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	<p>A review of the Auto Dealers and Garagekeepers physical damage loss costs is included in this document.</p>
PUBLIC AUTOMOBILES	<p>The base loss costs for the Public automobiles continue to be derived from the Trucks, Tractors & Trailers base loss costs through relativities. These relativities have been revised. The supporting material is provided in Section D.</p>

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	+6.9%	+6.9%
Personal Injury Protection	-0.2%	N.C.
Physical Damage		
Other than Collision	+8.3%	+8.3%
Collision	+5.5%	+5.5%
Total Trucks, Tractors & Trailers	+6.6%	+6.6%
 <u>Private Passenger Types</u>		
Liability		
Single Limit Liability	+6.2%	+6.2%
Personal Injury Protection	+1.5%	N.C.
Physical Damage		
Other than Collision	+13.6%	+13.6%
Collision	+2.9%	N.C.
Total Private Passenger Types	+6.5%	+5.7%
 <u>Garages</u>		
Physical Damage		
Auto Dealers		
Other than Collision	+10.0%	N.C.
Collision	+17.8%	+17.8%
Garagekeepers		
Other than Collision	+23.8%	+23.8%
Collision	+19.7%	+19.7%
Total Garages	+14.4%	+8.4%
 <u>Publics</u>		
Single Limit Liability	-8.2%	-8.2%
Physical Damage		
Other Than Collision	-20.2%	-20.2%
Collision	-19.4%	-19.4%
Total Publics	-13.1%	-13.1%
 <u>Grand Total</u>	+5.5%	+5.2%

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

INDICATED VS.
FILED

Indicated changes are based on standard ISO methodology, utilizing a 10/01/2021 trend effective date. The filed loss cost level changes are the same as the indicated with the following exceptions: For Trucks, Tractors & Trailers PIP, Private Passenger Types PIP, and Private Passenger Types Collision, No Change (N.C.) was selected due to the modest indications. For Auto Dealers OTC, No Change (N.C.) was selected to better recognize the favorable state experience.

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	11/01/2020	10/01/2019	10/01/2018
<u>Changes</u>			
Indicated	+3.0%	+5.0%	+6.3%
Filed	+1.2%	+4.8%	+6.0%
Approved	+1.2%	+4.8%	+6.0%

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 3/31/2020 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 first quarter 2020 and claim frequency trend data through fourth 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	+6.0%
Property Damage	+6.0%
Private Passenger Types Liability:	
Bodily Injury	+6.0%
Property Damage	+6.0%

ADJUSTMENTS TO REPORTED EXPERIENCE (CONTINUED)	Trucks, Tractors & Trailers PIP	+3.6%
	Private Passenger Types PIP	+3.4%
	Trucks, Tractors & Trailers OTC	+6.5%
	Trucks, Tractors & Trailers Collision	+4.5%
	Private Passenger Types and Garages OTC	+6.5%
	Private Passenger Types and Garages Collision	+4.0%

OCN Trend

To recognize the trend in the Original Cost New (OCN) relativities for Trucks, Tractors & Trailers and Private Passenger Type's physical damage, aggregate loss costs at current level have been multiplied by trend factors. The selected annual OCN trend factors for Trucks, Tractors & Trailers are +0.9% and +1.5% for OTC and Collision respectively. For Private Passenger Types, the OCN Trend factors are +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	<u>LIABILITY (ASLOB 19.3 & 19.4)</u>	<u>PHYSICAL DAMAGE (ASLOB 21.2)</u>
	1. Western National Mutual Ins. Co. 2. Travelers Indemnity Co. 3. Employers Mutual Casualty Co. 4. Allstate Insurance Co. 5. Federated Mutual Insurance Co. 6. Cincinnati Insurance Co. 7. Selective Insurance Co. of America 8. Nationwide Mutual Insurance Co. 9. Liberty Mutual Insurance Co. 10. Westfield Insurance Co.	1. Western National Mutual Ins. Co. 2. Travelers Indemnity Co. 3. Federated Mutual Insurance Co. 4. Employers Mutual Casualty Co. 5. Zurich American Insurance Co. 6. Cincinnati Insurance Co. 7. Motors Insurance Corp. 8. Great American Insurance Co. 9. Liberty Mutual Insurance Co. 10. Westfield 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:
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<u>Liability (ASLOB 19.3 & 19.4)</u>	<u>Physical Damage (ASLOB 21.2)</u>
33.4%	31.4%

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.
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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

COMPANY
DECISION
(CONTINUED)

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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MINNESOTA
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 E.

OVERVIEW OF ISO ACTUARIAL PROCEDURES – COMMERCIAL AUTOMOBILE

STEP 1 – DETERMINATION OF STATEWIDE ADVISORY LOSS COST LEVEL CHANGE

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

INCURRED
LOSSES & LAE
(Item 2)

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

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

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

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

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

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

EXPERIENCE
RATIO
(Item 3)

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

YEAR WEIGHTS
(Item 4)

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

EXPECTED
EXPERIENCE
RATIO
(Item 7)

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

CREDIBILITY

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

CREDIBILITY
WEIGHTED
EXPERIENCE
RATIO

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

OVERVIEW OF ISO ACTUARIAL PROCEDURES – COMMERCIAL AUTOMOBILE

STEP 2 – DETERMINATION OF TERRITORY RELATIVITIES

OBJECTIVE	The objective of this procedure is to distribute the statewide loss cost indication by territory. In other words, what percentage changes by territory should be made in order to equitably achieve an adequate statewide prospective loss cost level?
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TRUCKS, TRACTORS & TRAILERS AND PRIVATE PASSENGER TYPES LIABILITY AND PHYSICAL DAMAGE	For Trucks, Tractors & Trailers and Private Passenger Types, this procedure compares the individual territory experience ratios to the statewide average experience ratio. The territory experience ratio is calculated for the latest 5 years and a statewide weighted-average experience ratio for the same period is calculated using the aggregate loss costs (product of earned car years (col 1) and underlying loss cost (col 2)) as weights. The territory experience ratio is then credibility weighted with the statewide average experience ratio to produce a formula experience ratio. The territory formula experience ratio is then compared to the statewide weighted average formula experience ratio to determine the territory index to state. The territory index is then multiplied by the filed loss cost level change in order to produce the indicated change to the individual territories. This change is then applied to the current territory base loss cost. See the calculations in Exhibits B7-B12 .
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EXPLANATORY MEMORANDUM FOR TRUCKS, TRACTORS & TRAILERS AND PRIVATE
PASSENGER TYPES LIABILITY AND PIP 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 LIABILITY OR BASIC PIP 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 \$100,000 liability or basic PIP loss cost at 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 or basic PIP 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 liability or basic PIP loss cost at present ISO manual level. [Col. (3) / Col. (2)]
COLUMN (5) CREDIBILITY	The experience ratio thus calculated is assigned a credibility value on the basis of the number of claims underlying the 5 year pure premium (See Section C for credibility standards). The complement of the credibility is assigned to the statewide experience ratio which appears in Col. (4).
COLUMN (6) FORMULA EXPERIENCE RATIO	<p>The formula experience ratio is a credibility weighted average of the territory group experience ratio and statewide experience ratio. The formula is as follows:</p> $[\text{Terr. Group Col. (4)} \times \text{Terr. Group Col. (5)}] \\ + [\text{SW Total Col. (4)} \times (1.0 - \text{Terr. Group Col. (5)})]$

COLUMN (7)
INDEX TO
STATE

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

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

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

COLUMN (8)
BASE CLASS
LOSS COST

Present ISO \$100,000 liability base class loss cost or basic PIP 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 liability base loss cost or basic PIP loss cost.

COLUMN (11)
ADVISORY
LOSS COST
CHANGE

Percentage change from the present base loss cost to the revised base loss cost.

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

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

COLUMN (7)
INDEX TO
STATE

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

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

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

COLUMN (8)
BASE CLASS
LOSS COST

Present ISO base class loss cost.

COLUMN (9)
INDICATED BASE
LOSS COST

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

COLUMN (10)
REVISED BASE
LOSS COST

Revised base loss cost.

COLUMN (11)
ADVISORY
LOSS COST
CHANGE

Percentage change:
$$[\text{Col. (10)} / \text{Col. (8)}]$$

LOSS ADJUSTMENT EXPENSE FACTORS

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

AVERAGE ANNUAL CHANGE IN LOSSES (LOSS TREND)

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

LIABILITY:
FREQUENCY
TREND

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

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

PHYSICAL
DAMAGE:
LOSS TREND

Data Selections

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

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

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

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

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

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

Data Adjustments

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

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

PHYSICAL
DAMAGE:
LOSS TREND
(CONT'D)

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

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

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

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

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

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

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

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

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

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

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

PHYSICAL
DAMAGE:
LOSS TREND
(CONT'D)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

PHYSICAL
DAMAGE:
LOSS TREND
(CONT'D)

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

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

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

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

	Trucks, Tractors & Trailers	Private Passenger Types and Garages
	<u>Pure Premium</u>	<u>Pure Premium</u>
OTC:	+6.5%	+6.5%
COLL:	+4.5%	+4.0%

PERSONAL
INJURY
PROTECTION
TREND

The average annual trend for personal injury protection coverage is based on consumer price indices for medical and hospital related services, and wage data from the Bureau of Labor statistics. The average annual claim cost trend uses a weighted average of the medical and wage trends using weights based on type of loss data for this state. The weighted average annual trend in claim cost is then multiplied by the selected average annual trend in claim frequency. The average annual trend in claim frequency for PIP that is used is the same for bodily injury claim frequency.

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
		Average
		Annual
	<u>R-Squared</u>	<u>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.
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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 June 30, 2020. In other words, accident year ended March 31, 2020 includes all losses and allocated loss adjustment expenses paid through June 30, 2020 on accidents occurring from April 1, 2019 to March 31, 2020 and all losses and allocated loss adjustment expenses outstanding on these accidents as of June 30, 2020, 15 months after the inception of the accident year. Similarly, the incurred losses and allocated loss adjustment expenses for accident year ended March 31, 2019 include all loss and loss adjustment expenses paid through June 30, 2020 on accidents occurring from April 1, 2018 to March 31, 2019 and all losses and allocated loss adjustment expenses outstanding on these accidents as of June 30, 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 .
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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.
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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 June 30, 2020. In other words, accident year ended March 31, 2020 includes all losses paid through June 30, 2020 on accidents occurring from April 1, 2019 to March 31, 2020. Similarly, the paid losses for accident year ended March 31, 2019 include all losses paid through June 30, 2020 on accidents occurring from April 1, 2018 to March 31, 2019. The immature paid loss experience reported as of 15 or as of 27 months must be adjusted to a mature or ultimate settlement basis through the use of a loss development factor. See the calculations in Exhibits C14-C17 .
DESCRIPTION OF LOSS DEVELOPMENT METHODOLOGY	For Collision and Other Than Collision coverages, one multistate group is used. Losses are developed to an ultimate settlement basis. Three-year averages are calculated for each age-to-age link ratio. These link ratios are accumulated to develop losses to 123 months. Development beyond 123 months is assumed to be 1.000.

CREDIBILITY PROCEDURE FOR EXPERIENCE LOSS RATIO

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

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

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

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

Step 2: Determine the Experience Period Credibility

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

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

TRUCKS, TRACTORS, & TRAILERS AND PRIVATE PASSENGER TYPES

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 $\geq 3,000$,
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 ≥ 350 ,
Then use 3 years of experience and assign 50/30/20 weights.
5. If 3 year Avg. claims < 350 ,
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.

PERSONAL INJURY PROTECTION
CREDIBILITY TABLES
NUMBER OF CLAIMS

<u>Credibility</u>	<u>Trucks, Tractors & Trailers and Private Pass Types</u>		
*0.00	0	-	7
0.05	8	-	29
0.10	30	-	67
0.15	68	-	119
0.20	120	-	187
0.25	188	-	269
0.30	270	-	367
0.35	368	-	479
0.40	480	-	607
0.45	608	-	749
0.50	750	-	907
0.55	908	-	1,079
0.60	1,080	-	1,267
0.65	1,268	-	1,469
0.70	1,470	-	1,687
0.75	1,688	-	1,919
0.80	1,920	-	2,167
0.85	2,168	-	2,429
0.90	2,430	-	2,707
0.95	2,708	-	2,999
1.00		>	2,999

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.

MINNESOTA
CLAIMS PER TERRITORY
LIABILITY AND PIP

Territory	Trucks, Tractors & Trailers Incurred Claims 5 Years Ending 3/31/2020		Private Passenger Types Incurred Claims 5 Years Ending 3/31/2020	
	Combined BI and PD	PIP	Combined BI and PD	PIP
101	1,741	57	422	59
103	190	15	33	1
104	121	8	10	0
105	1,372	60	301	49
108	811	21	160	29
109	917	41	138	37
112	914	48	165	38
113	1,186	65	150	43
114	209	12	17	4
115	248	11	53	8
116	770	39	129	14
117	1,205	52	161	29
118	29	2	6	0
119	62	0	5	0
120	111	1	14	5
121	73	3	7	2
122	202	9	37	5
123	262	17	54	5
124	45	1	4	0
SW Total	10,468	462	1,866	328

Claims for Trend

BI

PD

453

2,740

MINNESOTA
CLAIMS PER TERRITORY
PHYSICAL DAMAGE

Territory	Trucks, Tractors & Trailers Paid Claims 5 Years Ending 3/31/2020		Private Passenger Types Paid Claims 5 Years Ending 3/31/2020	
	OTC	Coll	OTC	Coll
101	922	814	512	551
103	241	135	109	53
104	202	87	46	12
105	1,079	742	480	388
108	518	497	195	218
109	738	507	281	177
112	1,736	779	400	183
113	1,576	668	374	165
114	326	156	74	31
115	575	196	157	44
116	1,138	558	288	120
117	1,121	671	288	198
118	23	27	4	4
119	44	37	4	8
120	261	77	54	27
121	56	39	16	10
122	127	119	44	47
123	269	187	143	82
124	40	30	13	6
SW Total	10,992	6,326	3,482	2,324

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.

WIND AND WATER PROCEDURE
OTHER THAN COLLISION
MINNESOTA

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	183,023	1,260,909	1,077,886	0.170	0.019	20,480	1,281,389
1988	176,330	1,592,777	1,416,447	0.124	0.065	92,069	1,684,846
1989	93,069	1,848,860	1,755,791	0.053	0.136	238,788	2,087,648
1990	176,463	2,151,999	1,975,536	0.089	0.100	197,554	2,349,553
1991	123,491	2,326,401	2,202,910	0.056	0.133	292,987	2,619,388
1992	187,123	2,545,170	2,358,047	0.079	0.110	259,385	2,804,555
1993	129,062	2,238,477	2,109,415	0.061	0.128	270,005	2,508,482
1994	235,980	2,543,650	2,307,670	0.102	0.087	200,767	2,744,417
1995	194,447	2,877,279	2,682,832	0.072	0.117	313,891	3,191,170
1996	218,741	3,653,144	3,434,403	0.064	0.125	429,300	4,082,444
1997	299,141	4,391,527	4,092,386	0.073	0.116	474,717	4,866,244
1998	768,648	6,257,879	5,489,231	0.140	0.049	268,972	6,526,851
1999	5,495,832	12,096,994	6,601,162	0.833	-0.644	-4,251,148	7,845,846
2000	716,461	7,264,283	6,547,822	0.109	0.080	523,826	7,788,109
2001	1,229,036	8,172,173	6,943,137	0.177	0.012	83,318	8,255,491
2002	1,800,764	7,465,822	5,665,058	0.318	-0.129	-730,792	6,735,030
2003	279,523	4,255,318	3,975,795	0.070	0.119	473,120	4,728,438
2004	142,065	2,262,877	2,120,812	0.067	0.122	258,739	2,521,616
2005	157,374	2,162,989	2,005,615	0.078	0.111	222,623	2,385,612
2006	474,974	3,065,722	2,590,748	0.183	0.006	15,544	3,081,266
2007	897,024	3,361,530	2,464,506	0.364	-0.175	-431,289	2,930,241
2008	969,811	3,620,098	2,650,287	0.366	-0.177	-469,101	3,150,997
2009	1,506,039	4,233,499	2,727,460	0.552	-0.363	-990,068	3,243,431
2010	210,938	3,033,280	2,822,342	0.075	0.114	321,747	3,355,027
2011	1,048,363	4,775,530	3,727,167	0.281	-0.092	-342,899	4,432,631
2012	614,206	3,685,705	3,071,499	0.200	-0.011	-33,786	3,651,919
2013	668,795	3,493,114	2,824,319	0.237	-0.048	-135,567	3,357,547
2014	586,694	2,998,419	2,411,725	0.243	-0.054	-130,233	2,868,186
2015	378,455	4,066,712	3,688,257	0.103	0.086	317,190	4,383,902
2016	541,162	4,973,777	4,432,615	0.122	0.067	296,985	5,270,762
2017	840,364	5,257,899	4,417,535	0.190	-0.001	-4,418	5,253,481
2018	1,759,630	6,597,748	4,838,118	0.364	-0.175	-846,671	5,751,077
2019	711,712	5,653,312	4,941,600	0.144	0.045	222,372	5,875,684
2020	1,419,432	6,436,129	5,016,697	0.283	-0.094	-471,570	5,964,559

(8) NORMAL WIND TO NON W&W RATIO= AVG. (4) 0.189

WIND AND WATER PROCEDURE
OTHER THAN COLLISION
MINNESOTA

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	179,311	1,125,077	945,766	0.190	0.116	109,709	1,234,786
1988	272,279	1,515,364	1,243,085	0.219	0.087	108,148	1,623,512
1989	145,569	1,335,523	1,189,954	0.122	0.184	218,952	1,554,475
1990	215,783	1,548,085	1,332,302	0.162	0.144	191,851	1,739,936
1991	115,081	1,614,521	1,499,440	0.077	0.229	343,372	1,957,893
1992	161,364	1,527,603	1,366,239	0.118	0.188	256,853	1,784,456
1993	82,016	1,443,331	1,361,315	0.060	0.246	334,883	1,778,214
1994	105,933	1,608,374	1,502,441	0.071	0.235	353,074	1,961,448
1995	213,907	1,663,557	1,449,650	0.148	0.158	229,045	1,892,602
1996	191,634	1,655,739	1,464,105	0.131	0.175	256,218	1,911,957
1997	223,512	1,877,412	1,653,900	0.135	0.171	282,817	2,160,229
1998	463,481	2,315,585	1,852,104	0.250	0.056	103,718	2,419,303
1999	4,575,751	7,177,869	2,602,118	1.758	-1.452	-3,778,275	3,399,594
2000	354,974	2,813,501	2,458,527	0.144	0.162	398,281	3,211,782
2001	772,406	3,131,354	2,358,948	0.327	-0.021	-49,538	3,081,816
2002	844,108	3,099,333	2,255,225	0.374	-0.068	-153,355	2,945,978
2003	184,998	1,653,713	1,468,715	0.126	0.180	264,369	1,918,082
2004	58,147	827,502	769,355	0.076	0.230	176,952	1,004,454
2005	67,649	809,984	742,335	0.091	0.215	159,602	969,586
2006	329,813	1,283,008	953,195	0.346	-0.040	-38,128	1,244,880
2007	475,916	1,290,522	814,606	0.584	-0.278	-226,460	1,064,062
2008	375,583	1,097,658	722,075	0.520	-0.214	-154,524	943,134
2009	848,446	1,726,614	878,168	0.966	-0.660	-579,591	1,147,023
2010	68,467	945,429	876,962	0.078	0.228	199,947	1,145,376
2011	464,471	1,481,462	1,016,991	0.457	-0.151	-153,566	1,327,896
2012	241,892	1,119,644	877,752	0.276	0.030	26,333	1,145,977
2013	335,600	1,399,286	1,063,686	0.316	-0.010	-10,637	1,388,649
2014	552,114	1,424,018	871,904	0.633	-0.327	-285,113	1,138,905
2015	239,997	1,291,266	1,051,269	0.228	0.078	81,999	1,373,265
2016	300,893	1,345,243	1,044,350	0.288	0.018	18,798	1,364,041
2017	182,784	1,213,173	1,030,389	0.177	0.129	132,920	1,346,093
2018	468,397	1,559,801	1,091,404	0.429	-0.123	-134,243	1,425,558
2019	180,381	1,270,277	1,089,896	0.166	0.14	152,585	1,422,862
2020	492,394	1,902,947	1,410,553	0.349	-0.043	-60,654	1,842,293

(8) NORMAL WIND TO NON W&W RATIO= AVG. (4) 0.306

WIND AND WATER PROCEDURE
OTHER THAN COLLISION
MINNESOTA

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	956,491	1,527,879	571,388	1.674	0.716	409,114	1,936,993
1988	1,413,896	2,520,889	1,106,993	1.277	1.113	1,232,083	3,752,972
1989	370,792	1,962,735	1,591,943	0.233	2.157	3,433,821	5,396,556
1990	1,204,370	1,893,382	689,012	1.748	0.642	442,346	2,335,728
1991	848,061	1,700,171	852,110	0.995	1.395	1,188,693	2,888,864
1992	1,137,901	2,091,209	953,308	1.194	1.196	1,140,156	3,231,365
1993	578,791	1,494,203	915,412	0.632	1.758	1,609,294	3,103,497
1994	1,546,158	2,648,884	1,102,726	1.402	0.988	1,089,493	3,738,377
1995	862,361	1,642,449	780,088	1.105	1.285	1,002,413	2,644,862
1996	1,128,061	2,159,845	1,031,784	1.093	1.297	1,338,224	3,498,069
1997	977,821	1,932,910	955,089	1.024	1.366	1,304,652	3,237,562
1998	3,920,687	5,424,600	1,503,913	2.607	-0.217	-326,349	5,098,251
1999	16,536,152	18,476,207	1,940,055	8.524	-6.134	-11,900,297	6,575,910
2000	1,489,784	2,754,372	1,264,588	1.178	1.212	1,532,681	4,287,053
2001	2,696,164	4,444,808	1,748,644	1.542	0.848	1,482,850	5,927,658
2002	2,861,401	3,809,369	947,968	3.018	-0.628	-595,324	3,214,045
2003	421,947	977,908	555,961	0.759	1.631	906,772	1,884,680
2004	75,399	946,743	871,344	0.087	2.303	2,006,705	2,953,448
2005	271,789	431,736	159,947	1.699	0.691	110,523	542,259
2006	2,478,406	2,663,625	185,219	13.381	-10.991	-2,035,742	627,883
2007	566,651	1,002,795	436,144	1.299	1.091	475,833	1,478,628
2008	815,540	1,666,705	851,165	0.958	1.432	1,218,868	2,885,573
2009	3,280,227	3,616,209	335,982	9.763	-7.373	-2,477,195	1,139,014
2010	983,969	1,410,792	426,823	2.305	0.085	36,280	1,447,072
2011	1,068,283	1,339,615	271,332	3.937	-1.547	-419,751	919,864
2012	169,400	464,128	294,728	0.575	1.815	534,931	999,059
2013	1,083,049	1,361,520	278,471	3.889	-1.499	-417,428	944,092
2014	874,595	1,277,694	403,099	2.170	0.22	88,682	1,366,376
2015	158,125	553,201	395,076	0.400	1.99	786,201	1,339,402
2016	406,047	537,121	131,074	3.098	-0.708	-92,800	444,321
2017	84,904	307,930	223,026	0.381	2.009	448,059	755,989
2018	205,197	568,792	363,595	0.564	1.826	663,924	1,232,716
2019	609,604	726,554	116,950	5.213	-2.823	-330,150	396,404
2020	239,726	396,116	156,390	1.533	0.857	134,026	530,142

(8) NORMAL WIND TO NON W&W RATIO= AVG. (4) 2.390

WIND AND WATER PROCEDURE
OTHER THAN COLLISION
MINNESOTA

GARAGEKEEPERS

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
			(2) - (1)	(1) / (3)	AVG (4) - (4)	(3) x (5)	(2) + (6)
YEAR ENDING	OTC WIND & WATER LOSSES	OTC TOTAL LOSSES	TOTAL - WIND&WATER LOSSES	WIND & WATER / NON (W&W)	VARIATION FROM AVG. WIND RATIO	WIND & WATER ADJUSTMENT	ADJ OTC TOTAL LOSSES
1987	30,218	347,247	317,029	0.095	0.249	78,940	426,187
1988	419,928	802,475	382,547	1.098	-0.754	-288,440	514,035
1989	16,528	527,085	510,557	0.032	0.312	159,294	686,379
1990	155,304	549,542	394,238	0.394	-0.050	-19,712	529,830
1991	63,061	544,798	481,737	0.131	0.213	102,610	647,408
1992	56,596	469,070	412,474	0.137	0.207	85,382	554,452
1993	2,609	288,930	286,321	0.009	0.335	95,918	384,848
1994	6,970	343,027	336,057	0.021	0.323	108,546	451,573
1995	18,471	376,699	358,228	0.052	0.292	104,603	481,302
1996	7,398	491,146	483,748	0.015	0.329	159,153	650,299
1997	11,444	296,975	285,531	0.040	0.304	86,801	383,776
1998	976,275	1,439,823	463,548	2.106	-1.762	-816,772	623,051
1999	1,281,853	1,742,174	460,321	2.785	-2.441	-1,123,644	618,530
2000	27,366	543,147	515,781	0.053	0.291	150,092	693,239
2001	239,722	1,105,708	865,986	0.277	0.067	58,021	1,163,729
2002	53,015	454,098	401,083	0.132	0.212	85,030	539,128
2003	20,915	316,075	295,160	0.071	0.273	80,579	396,654
2004	5,223	248,736	243,513	0.021	0.323	78,655	327,391
2005	22,149	143,751	121,602	0.182	0.162	19,700	163,451
2006	31,224	170,668	139,444	0.224	0.120	16,733	187,401
2007	19,079	155,996	136,917	0.139	0.205	28,068	184,064
2008	42,995	152,426	109,431	0.393	-0.049	-5,362	147,064
2009	69,382	262,103	192,721	0.360	-0.016	-3,084	259,019
2010	76,619	195,953	119,334	0.642	-0.298	-35,562	160,391
2011	47,947	137,026	89,079	0.538	-0.194	-17,281	119,745
2012	38,691	191,444	152,753	0.253	0.091	13,901	205,345
2013	3,000	224,267	221,267	0.014	0.330	73,018	297,285
2014	99,602	212,729	113,127	0.880	-0.536	-60,636	152,093
2015	6,399	236,506	230,107	0.028	0.316	72,714	309,220
2016	20,036	158,918	138,882	0.144	0.2	27,776	186,694
2017	17,345	144,439	127,094	0.136	0.208	26,436	170,875
2018	7,610	208,227	200,617	0.038	0.306	61,389	269,616
2019	8,080	252,308	244,228	0.033	0.311	75,955	328,263
2020	56,724	329,403	272,679	0.208	0.136	37,084	366,487

(8) NORMAL WIND TO NON W&W RATIO= AVG. (4) 0.344

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.

$$\text{Territorial adjusted total losses} = \text{territorial Wind and Water provision} + \text{territorial non-Wind and Water losses}$$

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

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

METHODOLOGY FOR CALCULATING 'WIND & WATER PROVISIONS' BY TERRITORY

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

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

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

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

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

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

COMMERCIAL AUTOMOBILE MULTISTATE PUBLIC AUTOMOBILE RELATIVITIES

Public Automobiles base loss costs are calculated as a multiplicative factor or relativity off the Trucks, Tractors & Trailers (territory) base loss costs for both Liability and Physical Damage. Public auto classes are further categorized into four subdivisions:

Taxis and Limousines
Van Pools
School and Church Buses
Other Buses

Changes in these relativities were calculated by observing changes in the experience ratios for Public Automobile classes and Trucks, Tractors & Trailers classes. Experience ratios are basic limits losses divided by aggregate loss costs at current level. Public Automobile aggregate loss costs include the current relativity off the Trucks, Tractors & Trailers base loss cost. Therefore any differences observed will show whether the current relativity should be increased or decreased.

The Liability review uses five years of accident year data ending 12/31/19 excluding Massachusetts, New York, and Puerto Rico. A multistate comparison was performed on the remaining states. Basic limit loss development factors were applied to basic limit losses. See the factors in **Exhibits D1-D5**. Experience ratios for each year were obtained using aggregate loss costs at current ISO level. Average experience ratios were then calculated using a weighted average of the five years, with assigned weights of 10%, 15%, 20%, 25% and 30%. The ratios for Taxis and Limousines, Van Pools, School and Church Buses and Other Buses were separately indexed off of the Trucks, Tractors & Trailers ratio. These indicated changes were then multiplied by the current relativity to calculate a revised relativity. Page D-3 displays the five year average experience ratios and calculates the indicated changes. Page D-4 shows the underlying data used to calculate the experience ratios. The current relativities and new indications are summarized below:

LIABILITY

<u>Class</u>	<u>Current</u>	<u>Indicated</u>	<u>Selected</u>	<u>Change</u>
Taxis and Limousines	6.20	4.43	4.43	- 28.5%
Van Pools	1.50	1.05	1.05	- 30.0%
School & Church Buses	0.55	0.42	0.42	- 23.6%
Other Buses	3.80	3.48	3.48	- 8.4%

The Physical Damage review also uses five years of accident year data ending 12/31/19 excluding Massachusetts, New York, and Puerto Rico. A multistate comparison was performed on the remaining states. Losses were developed to an ultimate settlement basis. Experience ratios for Other Than Collision and Collision were obtained separately using aggregate loss costs at current ISO level. Average experience ratios were then calculated using a weighted average of the five years, with assigned weights of 10%, 15%, 20%, 25% and 30%. Combined ratios for Taxis, Limousines & Van Pools and, separately, for School, Church & Other Buses were calculated and indexed off the Trucks, Tractors & Trailers experience ratios. These indicated changes were then multiplied by the current relativity to calculate a revised relativity. Page D-4 displays the average five year experience ratios and calculates the indicated changes. Pages D-5 and D-6 show the underlying data used to calculate the experience ratios. See **Exhibit D6** for public changes by class. The current relativities and new indications are summarized below:

PHYSICAL DAMAGE

<u>Class</u>	<u>Current</u>	<u>Indicated</u>	<u>Selected</u>	<u>Change</u>
Other Than Collision				
Taxis, Limos & Van Pools	1.02	1.10	1.10	+7.8%
School, Church & Other Buses	0.70	0.50	0.50	-28.6%
Collision				
Taxis, Limos & Van Pools	1.27	1.55	1.55	+22.0%
School, Church & Other Buses	0.65	0.46	0.46	-29.2%

PUBLIC AUTOMOBILE RELATIVITIES CALCULATED

LIABILITY

	<u>Losses/ Loss Costs</u>	<u>Indicated Change*</u>	<u>Current Relativity</u>	<u>Indicated Relativity@</u>
Trucks, Tractors & Trailers	0.815			
Taxis and Limousines	0.583	0.715	6.20	4.43
Van Pools	0.571	0.701	1.50	1.05
School & Church Buses	0.623	0.764	0.55	0.42
All Other Buses	0.746	0.915	3.80	3.48

PHYSICAL DAMAGE

	<u>Losses/ Loss Costs</u>	<u>Indicated Change*</u>	<u>Current Relativity</u>	<u>Indicated Relativity@</u>
Other Than Collision				
Trucks, Tractors & Trailers	0.794			
Taxis, Limos and Van Pools	0.855	1.077	1.02	1.10
School, Church & Other Buses	0.565	0.712	0.70	0.50
Collision				
Trucks, Tractors & Trailers	0.732			
Taxis, Limos and Van Pools	0.891	1.217	1.27	1.55
School, Church & Other Buses	0.522	0.713	0.65	0.46

* Indicated Change = Experience Ratio for Publics Class/Experience Ratio for Commercial Cars
For example, for Van Pools Liability, $0.701 = 0.571 / 0.815$

@ Indicated Relativity = Indicated Change x Current Relativity
For example, for Van Pools Liability, $1.05 = 0.701 \times 1.50$

**PUBLIC AUTOMOBILE RELATIVITIES
LIABILITY DATA**

	Aggregate Loss Costs <u>At Current Level</u>	Basic Limit <u>BI Losses</u>	Basic Limit <u>PD Losses</u>	Basic Limit <u>Losses/Loss Costs</u>
Trucks, Tractors & Trailers				
2015	1,695,481,129	745,930,825	470,602,864	0.718
2016	1,694,886,344	836,739,383	502,829,301	0.790
2017	1,758,623,845	894,288,578	518,371,951	0.803
2018	1,775,807,756	933,396,678	561,835,080	0.842
2019	<u>1,816,865,578</u>	<u>965,020,134</u>	<u>573,222,422</u>	<u>0.847</u>
Total	8,741,664,652	4,375,375,598	2,626,861,618	0.815*
Taxis and Limousines				
2015	39,757,648	18,313,224	6,736,335	0.630
2016	35,976,189	15,434,015	6,570,058	0.612
2017	35,646,660	12,355,689	5,439,436	0.499
2018	28,134,954	11,908,915	4,702,347	0.590
2019	<u>24,127,644</u>	<u>10,858,144</u>	<u>3,651,013</u>	<u>0.601</u>
Total	163,643,095	68,869,988	27,099,189	0.583*
Van Pools				
2015	4,335,116	1,112,697	520,151	0.377
2016	4,363,868	2,226,842	748,098	0.682
2017	5,166,021	2,601,577	720,930	0.643
2018	4,473,888	1,902,215	725,342	0.587
2019	<u>3,494,060</u>	<u>1,385,274</u>	<u>426,814</u>	<u>0.519</u>
Total	21,832,953	9,228,604	3,141,335	0.571*
School & Church Buses				
2015	48,920,539	17,613,827	10,699,542	0.579
2016	50,109,029	20,439,370	11,431,691	0.636
2017	52,186,287	21,777,378	12,248,792	0.652
2018	54,506,940	19,149,048	13,404,173	0.597
2019	<u>56,492,126</u>	<u>21,484,569</u>	<u>14,259,713</u>	<u>0.633</u>
Total	262,214,922	100,464,191	62,043,911	0.623*
Other Buses				
2015	77,438,534	38,900,237	16,717,610	0.718
2016	86,257,832	47,484,158	18,820,332	0.769
2017	93,200,231	51,698,607	21,895,625	0.790
2018	104,578,298	52,875,373	23,364,635	0.729
2019	<u>104,354,742</u>	<u>53,118,247</u>	<u>22,790,604</u>	<u>0.727</u>
Total	465,829,637	244,076,623	103,588,805	0.746*

* The total Basic Limit Losses/Loss Costs ratios are a weighted average of the five years, with assigned weights of 10%, 15%, 20%, 25% and 30%.

**PUBLIC AUTOMOBILE RELATIVITIES
PHYSICAL DAMAGE DATA**

Other than Collision

	Aggregate Loss Costs <u>At Current Level</u>	<u>Losses</u>	Losses/ <u>Aggregate Loss Costs</u>
Trucks, Tractors & Trailers			
2015	358,246,637	232,352,003	0.649
2016	374,427,072	295,001,387	0.788
2017	379,240,393	313,510,578	0.827
2018	389,746,629	311,017,844	0.798
2019	<u>395,936,164</u>	<u>324,304,137</u>	<u>0.819</u>
Total	1,897,596,896	1,476,185,948	0.794*
Taxis, Limousines and Van Pools			
2015	2,891,429	1,795,708	0.621
2016	2,641,581	1,901,777	0.720
2017	2,221,921	2,385,823	1.074
2018	2,023,209	1,775,769	0.878
2019	<u>1,853,368</u>	<u>1,547,935</u>	<u>0.835</u>
Total	11,631,508	9,407,012	0.855*
School, Church and Other Buses			
2015	22,976,947	11,144,333	0.485
2016	23,619,828	14,805,009	0.627
2017	26,001,298	15,955,569	0.614
2018	31,999,882	17,579,504	0.549
2019	<u>29,982,174</u>	<u>16,261,665</u>	<u>0.542</u>
Total	134,580,128	75,746,080	0.565*

* The total Basic Limit Losses/Loss Costs ratios are a weighted average of the five years, with assigned weights of 10%, 15%, 20%, 25% and 30%.

**PUBLIC AUTOMOBILE RELATIVITIES
PHYSICAL DAMAGE DATA**

Collision

	Aggregate Loss Costs <u>At Current Level</u>	<u>Losses</u>	Losses/ <u>Aggregate Loss Costs</u>
Trucks, Tractors & Trailers			
2015	1,129,489,730	656,299,156	0.581
2016	923,054,578	681,978,820	0.739
2017	936,738,293	674,457,427	0.720
2018	979,463,330	745,035,783	0.761
2019	<u>1,028,669,981</u>	<u>784,205,785</u>	<u>0.762</u>
Total	4,997,415,912	3,541,976,971	0.732*
Taxis, Limousines and Van Pools			
2015	8,550,123	7,215,452	0.844
2016	8,476,734	6,939,775	0.819
2017	8,074,615	6,938,538	0.859
2018	6,984,247	6,775,456	0.970
2019	<u>6,549,600</u>	<u>5,875,987</u>	<u>0.897</u>
Total	38,635,319	33,745,209	0.891*
School, Church and Other Buses			
2015	36,717,908	20,364,465	0.555
2016	40,120,555	20,656,692	0.515
2017	44,971,328	25,610,235	0.569
2018	53,646,128	29,642,957	0.553
2019	<u>50,998,100</u>	<u>23,257,873</u>	<u>0.456</u>
Total	226,454,018	119,532,222	0.522*

* The total Basic Limit Losses/Loss Costs ratios are a weighted average of the five years, with assigned weights of 10%, 15%, 20%, 25% and 30%.

INSURANCE SERVICES OFFICE, INC.

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

Coverages	Aggregate Loss Cost at Current Level (B)	Loss Cost Changes (C)
TRUCKS, TRACTORS & TRAILERS (D)		
Liability		
Single Limit Liability	\$ 28,216,326	6.9%
Personal Injury Protection	1,011,010	N.C.
Combined	29,227,336	6.7%
Physical Damage		
Other Than Collision	7,257,716	8.3%
Collision	11,950,221	5.5%
Combined	19,207,937	6.6%
Total Trucks, Tractors & Trailers	48,435,273	6.6%
PRIVATE PASSENGER TYPES		
Liability		
Single Limit Liability	4,015,230	6.2%
Personal Injury Protection	534,971	N.C.
Combined	4,550,201	5.5%
Physical Damage		
Other Than Collision	1,694,265	13.6%
Collision	2,151,508	N.C.
Combined	3,845,773	6.0%
Total Private Passenger Types	8,395,974	5.7%
GARAGES		
Physical Damage		
Auto Dealers		
Other Than Collision	1,123,512	N.C.
Collision	157,560	17.8%
Combined	1,281,072	2.2%
Garagekeepers		
Other Than Collision	316,463	23.8%
Collision	273,754	19.7%
Combined	590,217	21.9%
Total Garages	1,871,289	8.4%
PUBLICS		
Liability		
Single Limit Liability	2,411,433	-8.2%
Physical Damage		
Other Than Collision	876,698	-20.2%
Collision	885,164	-19.4%
Combined	1,761,862	-19.8%
Total Publics	4,173,295	-13.1%
GRAND TOTAL ALL COVERAGES	62,875,831	5.2%
TOTAL LIABILITY	36,188,970	5.5%
TOTAL PHYSICAL DAMAGE	26,686,861	4.9%

(A) An implementation date of 10/01/2021 is assumed for purposes of trending.

(B) Accident Year ending 03/31/2020 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. The Publics changes listed are a combination of the Trucks change and the change in relativity. Details of the relativity change can be found in Section D. A breakdown by class can be found in Exhibit D6.

INSURANCE SERVICES OFFICE, INC.

MINNESOTA
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR TRUCKS, TRACTORS, AND TRAILERS POLICY COVERAGES

Territory Code	\$100,000 CSL Liability	PIP ^(a)
101	10.8%	
103	6.8%	
104	7.2%	
105	5.7%	
108	4.2%	
109	10.6%	
112	6.5%	
113	6.1%	
114	2.9%	
115	5.8%	
116	3.6%	
117	6.4%	
118	6.3%	
119	7.0%	
120	6.4%	
121	5.0%	
122	13.0%	
123	5.2%	
124	5.7%	

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

INSURANCE SERVICES OFFICE, INC.

MINNESOTA
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
	Comprehensive	Collision	of Loss
101	4.0%	7.4%	4.2%
103	5.3%	5.6%	6.2%
104	7.9%	5.4%	8.3%
105	8.5%	5.7%	8.5%
108	7.8%	10.3%	6.8%
109	9.7%	8.2%	9.5%
112	8.9%	2.2%	8.1%
113	7.6%	5.2%	7.5%
114	8.8%	1.1%	8.8%
115	14.5%	3.7%	14.7%
116	6.5%	5.9%	6.8%
117	7.4%	8.1%	8.2%
118	8.4%	6.3%	9.3%
119	6.0%	8.7%	7.0%
120	21.2%	3.4%	20.7%
121	6.5%	4.4%	6.3%
122	9.8%	1.8%	10.5%
123	8.2%	0.0%	8.2%
124	10.6%	5.0%	9.9%

INSURANCE SERVICES OFFICE, INC.

MINNESOTA
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR TRUCKS, TRACTORS, AND TRAILERS POLICY COVERAGES

Territory Code	Liability \$100,000 CSL	PIP	Physical Damage		Specified Causes of Loss ^(c)
			Comprehensive ^(a)	Collision ^(b)	
101	350	37	130	188	75
103	188	29	178	207	103
104	149	32	205	196	118
105	336	31	154	185	89
108	275	35	138	193	79
109	334	39	159	198	92
112	115	17	209	189	120
113	190	28	198	181	114
114	141	19	236	189	136
115	110	15	189	167	109
116	143	18	163	199	94
117	284	31	159	186	92
118	168	19	142	170	82
119	198	19	159	188	92
120	149	19	183	151	105
121	148	19	148	165	85
122	156	20	145	172	84
123	204	23	159	185	92
124	166	19	136	148	78

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

INSURANCE SERVICES OFFICE, INC.

MINNESOTA
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	PIP ^(a)
101	10.4%	
103	3.3%	
104	5.5%	
105	6.1%	
108	3.6%	
109	3.1%	
112	4.9%	
113	5.7%	
114	5.7%	
115	6.3%	
116	3.1%	
117	9.1%	
118	5.6%	
119	5.6%	
120	5.4%	
121	5.9%	
122	7.6%	
123	3.8%	
124	5.5%	

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

INSURANCE SERVICES OFFICE, INC.

MINNESOTA
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)	
101	13.0%		13.6%
103	12.1%		12.0%
104	14.6%		14.9%
105	14.3%		13.0%
108	14.0%		12.9%
109	12.9%		14.1%
112	15.5%		15.7%
113	11.9%		11.8%
114	12.1%		12.1%
115	13.3%		13.2%
116	11.9%		11.5%
117	15.6%		15.3%
118	13.4%		13.0%
119	13.3%		15.0%
120	15.3%		16.0%
121	13.7%		13.8%
122	13.4%		13.8%
123	14.0%		14.0%
124	13.3%		15.0%

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

INSURANCE SERVICES OFFICE, INC.

MINNESOTA
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	PIP	Physical Damage		Specified Causes of Loss ^(c)
	\$100,000 CSL		Comprehensive ^(a)	Collision ^(b)	
101	296	88	130	331	75
103	218	54	195	326	112
104	174	75	227	285	131
105	245	60	136	251	78
108	285	95	138	355	79
109	231	70	140	246	81
112	170	47	231	221	133
113	186	60	198	245	114
114	167	60	241	248	139
115	187	60	238	206	137
116	167	55	169	195	97
117	228	92	170	223	98
118	226	49	135	207	78
119	226	49	119	221	69
120	194	49	151	207	87
121	217	49	158	200	91
122	242	51	186	293	107
123	216	64	171	263	98
124	230	62	119	238	69

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

INSURANCE SERVICES OFFICE, INC.

MINNESOTA
COMMERCIAL AUTOMOBILE INSURANCEREVISED PROSPECTIVE LOSS COSTS AND PERCENTAGE CHANGES
TERRITORY LOSS COST LEVEL CHANGESFOR GARAGE POLICY COVERAGES
PHYSICAL DAMAGEAUTO DEALERS^(a)

FIRE

Territory	
ALL	0.0%

FIRE AND THEFT

	Personal Auto Type Vehicles	Misc. Type Vehicles
	Buildings and Standard Open Lots	Non-Standard Open Lots
Territory		
101, 105, 108, 109	0.0%	0.0%
ALL OTHER	0.0%	0.0%

SPECIFIED CAUSES OF LOSS

	Personal Auto Type Vehicles	Misc. Type Vehicles
	Standard Open Lots	Non-Standard Open Lots
Territory		
101, 105, 108, 109	0.0%	0.0%
ALL OTHER	0.0%	0.0%

LIMITED SPECIFIED CAUSES OF LOSS

	Personal Auto Type Vehicles	Misc. Type Vehicles
	Standard Open Lots	Non-Standard Open Lots
Territory		
101, 105, 108, 109	0.0%	0.0%
ALL OTHER	0.0%	0.0%

COMPREHENSIVE

	Personal Auto Type Vehicles	Misc. Type Vehicles
	Standard Open Lots	Non-Standard Open Lots
Territory		
101, 105, 108, 109	0.0%	0.0%
ALL OTHER	0.0%	0.0%

BLANKET COLLISION

	First \$50,000 and Under	\$50,001 to \$100,000	Over \$100,000
Deductible			
\$100	17.9%	19.4%	16.7%
\$250	18.0%	15.8%	12.5%

GARAGEKEEPERS

	Specified Causes of Loss	Collision
	Legal Liability \$6,000 Limit	Legal Liability \$6,000 Limit
Territory		
ALL	22.2%	20.0%

(a) For Auto Dealers Other Than Collision, No Change (N.C.) was selected to better recognize the favorable state experience.

INSURANCE SERVICES OFFICE, INC.

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

AUTO DEALERS

FIRE

Territory	
ALL	0.11

FIRE AND THEFT

	Personal Auto Type Vehicles	Misc. Type Vehicles
	Buildings and Standard Open Lots	Buildings and Open Lots
Territory		
101, 105, 108, 109	0.51	0.54
ALL OTHER	0.42	0.48

SPECIFIED CAUSES OF LOSS

	Personal Auto Type Vehicles	Misc. Type Vehicles
	Standard	Non-Standard
	Buildings	Open Lots
Territory		
101, 105, 108, 109	0.92	0.99
ALL OTHER	0.83	0.94

LIMITED SPECIFIED CAUSES OF LOSS

	Personal Auto Type Vehicles	Misc. Type Vehicles
	Standard	Non-Standard
	Buildings	Open Lots
Territory		
101, 105, 108, 109	0.83	0.92
ALL OTHER	0.72	0.83

COMPREHENSIVE

	Personal Auto Type Vehicles	Misc. Type Vehicles
	Standard	Non-Standard
	Buildings	Open Lots
Territory		
101, 105, 108, 109	1.09	1.28
ALL OTHER	1.05	1.17

BLANKET COLLISION

	First \$50,000 and Under	\$50,001 to \$100,000	Over \$100,000
Deductible			
\$100	0.92	0.37	0.14
\$250	0.59	0.22	0.09

GARAGEKEEPERS

	Specified Causes of Loss	Collision
	Legal Liability \$6,000 Limit	Legal Liability \$6,000 Limit
Territory		
ALL	22	30

INSURANCE SERVICES OFFICE, INC.

MINNESOTA
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR VAN POOLS POLICY COVERAGES

Territory Code	\$100,000 CSL Liability	PIP ^(a)
101	-22.4%	
103	-25.4%	
104	-25.4%	
105	-26.0%	
108	-27.0%	
109	-22.5%	
112	-25.3%	
113	-25.7%	
114	-28.2%	
115	-25.6%	
116	-27.5%	
117	-25.7%	
118	-25.7%	
119	-25.2%	
120	-25.7%	
121	-26.9%	
122	-20.8%	
123	-26.5%	
124	-26.3%	

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

INSURANCE SERVICES OFFICE, INC.

MINNESOTA
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
101	11.7%	31.1%	13.7%
103	14.0%	28.9%	14.1%
104	16.5%	28.8%	17.1%
105	16.6%	29.3%	16.7%
108	16.0%	34.7%	16.0%
109	18.2%	32.3%	17.4%
112	17.3%	24.7%	16.8%
113	16.0%	28.9%	15.7%
114	17.6%	23.6%	17.2%
115	23.8%	27.0%	23.7%
116	14.7%	28.9%	14.4%
117	15.9%	32.1%	16.1%
118	16.4%	30.0%	16.9%
119	14.4%	32.3%	14.8%
120	30.5%	26.5%	30.3%
121	14.8%	27.4%	14.6%
122	18.5%	24.2%	17.9%
123	16.7%	22.1%	16.1%
124	20.0%	27.9%	19.4%

INSURANCE SERVICES OFFICE, INC.

MINNESOTA
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR VAN POOLS POLICY COVERAGES

Territory Code	Liability	PIP ^(b)	Physical Damage		Specified Causes of Loss ^(e)
	\$100,000 CSL ^(a)		Comprehensive ^(c)	Collision ^(d)	
101	368	23	143	291	83
103	197	18	196	321	113
104	156	20	226	304	130
105	353	19	169	287	98
108	289	22	152	299	87
109	351	24	175	307	101
112	121	11	230	293	132
113	200	17	218	281	125
114	148	12	260	293	150
115	116	9	208	259	120
116	150	11	179	308	103
117	298	19	175	288	101
118	176	12	156	264	90
119	208	12	175	291	101
120	156	12	201	234	116
121	155	12	163	256	94
122	164	12	160	267	92
123	214	14	175	287	101
124	174	12	150	229	86

- (a) The current loss costs for Van Pools were calculated by a relativity of 1.50 to the Trucks, Tractors, and Trailers CSL Liability loss costs. The revised loss costs for Van Pools have been calculated by a relativity of 1.05 to the Trucks, Tractors, and Trailers CSL Liability loss costs.
- (b) The loss costs for PIP have been calculated by a relativity of 0.62 to the Trucks, Tractors, and Trailers PIP loss costs.
- (c) The current Comprehensive base loss cost is the \$15,001-20,000 OCN, age 1, \$500 deductible loss cost and was calculated by a relativity of 1.02 to the Trucks, Tractors, and Trailers loss cost. The revised 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 1.10 to the Trucks, Tractors, and Trailers loss cost.
- (d) The current 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. The revised 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 1.55 to the Trucks, Tractors, and Trailers loss cost.
- (e) The current loss costs for Specified Causes of Loss were calculated by a relativity of 1.02 to the Trucks, Tractors, and Trailers Comprehensive base loss costs. The revised loss costs for Specified Causes of Loss have been calculated by a relativity of 1.10 to the Trucks, Tractors, and Trailers Comprehensive base loss costs.

INSURANCE SERVICES OFFICE, INC.

MINNESOTA
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR TAXIS AND LIMOUSINES POLICY COVERAGES

Territory Code	\$100,000 CSL Liability	PIP ^(a)
101	-20.8%	
103	-23.6%	
104	-23.4%	
105	-24.5%	
108	-25.6%	
109	-20.9%	
112	-24.0%	
113	-24.1%	
114	-26.4%	
115	-24.5%	
116	-26.1%	
117	-24.0%	
118	-24.1%	
119	-23.5%	
120	-24.0%	
121	-24.9%	
122	-19.3%	
123	-24.9%	
124	-24.5%	

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

INSURANCE SERVICES OFFICE, INC.

MINNESOTA
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR TAXIS AND LIMOUSINES POLICY COVERAGES

Territory Code	Physical Damage		Specified Causes of Loss
	Comprehensive	Collision	
101	11.7%	31.1%	13.7%
103	14.0%	28.9%	14.1%
104	16.5%	28.8%	17.1%
105	16.6%	29.3%	16.7%
108	16.0%	34.7%	16.0%
109	18.2%	32.3%	17.4%
112	17.3%	24.7%	16.8%
113	16.0%	28.9%	15.7%
114	17.6%	23.6%	17.2%
115	23.8%	27.0%	23.7%
116	14.7%	28.9%	14.4%
117	15.9%	32.1%	16.1%
118	16.4%	30.0%	16.9%
119	14.4%	32.3%	14.8%
120	30.5%	26.5%	30.3%
121	14.8%	27.4%	14.6%
122	18.5%	24.2%	17.9%
123	16.7%	22.1%	16.1%
124	20.0%	27.9%	19.4%

INSURANCE SERVICES OFFICE, INC.

MINNESOTA
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR TAXIS AND LIMOUSINES POLICY COVERAGES

Territory Code	Liability	PIP ^(b)	Physical Damage		Specified Causes of Loss ^(e)
	\$100,000 CSL ^(a)		Comprehensive ^(c)	Collision ^(d)	
101	1551	174	143	291	83
103	833	136	196	321	113
104	660	150	226	304	130
105	1488	145	169	287	98
108	1218	164	152	299	87
109	1480	183	175	307	101
112	509	80	230	293	132
113	842	131	218	281	125
114	625	89	260	293	150
115	487	70	208	259	120
116	633	84	179	308	103
117	1258	145	175	288	101
118	744	89	156	264	90
119	877	89	175	291	101
120	660	89	201	234	116
121	656	89	163	256	94
122	691	94	160	267	92
123	904	108	175	287	101
124	735	89	150	229	86

- (a) The current loss costs for Taxis and Limousines were calculated by a relativity of 6.20 to the Trucks, Tractors, and Trailers CSL Liability loss costs. The revised loss costs for Taxis and Limousines have been calculated by a relativity of 4.43 to the Trucks, Tractors, and Trailers CSL Liability loss costs.
- (b) The loss costs for PIP have been calculated by a relativity of 4.69 to the Trucks, Tractors, and Trailers PIP loss costs.
- (c) The current Comprehensive base loss cost is the \$15,001-20,000 OCN, age 1, \$500 deductible loss cost and was calculated by a relativity of 1.02 to the Trucks, Tractors, and Trailers loss cost. The revised 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 1.10 to the Trucks, Tractors, and Trailers loss cost.
- (d) The current 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. The revised 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 1.55 to the Trucks, Tractors, and Trailers loss cost.
- (e) The current loss costs for Specified Causes of Loss were calculated by a relativity of 1.02 to the Trucks, Tractors, and Trailers Comprehensive base loss costs. The revised loss costs for Specified Causes of Loss have been calculated by a relativity of 1.10 to the Trucks, Tractors, and Trailers Comprehensive base loss costs.

INSURANCE SERVICES OFFICE, INC.

MINNESOTA
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR SCHOOL AND CHURCH BUSES POLICY COVERAGES

Territory Code	\$100,000 CSL Liability	PIP ^(a)
101	-15.5%	
103	-18.6%	
104	-17.1%	
105	-19.4%	
108	-20.0%	
109	-15.7%	
112	-18.6%	
113	-18.4%	
114	-21.3%	
115	-19.3%	
116	-21.1%	
117	-19.0%	
118	-18.4%	
119	-18.6%	
120	-18.2%	
121	-20.5%	
122	-13.2%	
123	-19.6%	
124	-18.6%	

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

INSURANCE SERVICES OFFICE, INC.

MINNESOTA
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR SCHOOL AND CHURCH BUSES POLICY COVERAGES

Territory Code	Physical Damage		Specified Causes of Loss
	Comprehensive	Collision	
101	-26.1%	-24.6%	-24.0%
103	-24.6%	-25.2%	-23.5%
104	-22.6%	-25.6%	-22.4%
105	-22.2%	-25.4%	-21.1%
108	-23.3%	-21.9%	-23.1%
109	-21.6%	-23.5%	-22.0%
112	-21.6%	-27.5%	-23.1%
113	-23.3%	-25.9%	-23.0%
114	-22.4%	-28.7%	-22.7%
115	-18.1%	-26.7%	-17.9%
116	-23.4%	-24.6%	-24.2%
117	-23.1%	-23.2%	-23.3%
118	-22.8%	-25.0%	-22.6%
119	-23.8%	-23.2%	-23.3%
120	-13.2%	-27.4%	-13.1%
121	-23.7%	-26.2%	-23.2%
122	-20.7%	-28.2%	-20.8%
123	-22.3%	-29.2%	-23.3%
124	-20.9%	-26.1%	-22.0%

INSURANCE SERVICES OFFICE, INC.

MINNESOTA
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR SCHOOL AND CHURCH BUSES POLICY COVERAGES

Territory Code	Liability	PIP ^(b)	Physical Damage		Specified Causes of Loss ^(e)
	\$100,000 CSL ^(a)		Comprehensive ^(c)	Collision ^(d)	
101	147	21	65	86	38
103	79	17	89	95	52
104	63	18	103	90	59
105	141	18	77	85	45
108	116	20	69	89	40
109	140	22	80	91	46
112	48	10	105	87	60
113	80	16	99	83	57
114	59	11	118	87	68
115	46	9	95	77	55
116	60	10	82	92	47
117	119	18	80	86	46
118	71	11	71	78	41
119	83	11	80	86	46
120	63	11	92	69	53
121	62	11	74	76	43
122	66	11	73	79	42
123	86	13	80	85	46
124	70	11	68	68	39

- (a) The current loss costs for School and Church Buses were calculated by a relativity of 0.55 to the Trucks, Tractors, and Trailers CSL Liability loss costs. The revised loss costs for School and Church Buses have been calculated by a relativity of 0.42 to the Trucks, Tractors, and Trailers CSL Liability loss costs.
- (b) The loss costs for PIP have been calculated by a relativity of 0.57 to the Trucks, Tractors, and Trailers PIP loss costs.
- (c) The current Comprehensive base loss cost is the \$15,001-20,000 OCN, age 1, \$500 deductible loss cost and was calculated by a relativity of 0.70 to the Trucks, Tractors, and Trailers loss cost. The revised 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 0.50 to the Trucks, Tractors, and Trailers loss cost.
- (d) The current 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. The revised 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 0.46 to the Trucks, Tractors, and Trailers loss cost.
- (e) The current loss costs for Specified Causes of Loss were calculated by a relativity of 0.70 to the Trucks, Tractors, and Trailers Comprehensive base loss costs. The revised loss costs for Specified Causes of Loss have been calculated by a relativity of 0.50 to the Trucks, Tractors, and Trailers Comprehensive base loss costs.

INSURANCE SERVICES OFFICE, INC.

MINNESOTA
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR ALL OTHER BUSES POLICY COVERAGES

Territory Code	\$100,000 CSL Liability	PIP ^(a)
101	1.4%	
103	-2.2%	
104	-1.7%	
105	-3.2%	
108	-4.6%	
109	1.2%	
112	-2.4%	
113	-2.8%	
114	-5.8%	
115	-3.0%	
116	-5.0%	
117	-2.7%	
118	-2.5%	
119	-2.0%	
120	-2.4%	
121	-3.9%	
122	3.6%	
123	-3.7%	
124	-3.2%	

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

INSURANCE SERVICES OFFICE, INC.

MINNESOTA
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
101	-26.1%	-24.6%	-24.0%
103	-24.6%	-25.2%	-23.5%
104	-22.6%	-25.6%	-22.4%
105	-22.2%	-25.4%	-21.1%
108	-23.3%	-21.9%	-23.1%
109	-21.6%	-23.5%	-22.0%
112	-21.6%	-27.5%	-23.1%
113	-23.3%	-25.9%	-23.0%
114	-22.4%	-28.7%	-22.7%
115	-18.1%	-26.7%	-17.9%
116	-23.4%	-24.6%	-24.2%
117	-23.1%	-23.2%	-23.3%
118	-22.8%	-25.0%	-22.6%
119	-23.8%	-23.2%	-23.3%
120	-13.2%	-27.4%	-13.1%
121	-23.7%	-26.2%	-23.2%
122	-20.7%	-28.2%	-20.8%
123	-22.3%	-29.2%	-23.3%
124	-20.9%	-26.1%	-22.0%

INSURANCE SERVICES OFFICE, INC.

MINNESOTA
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR ALL OTHER BUSES POLICY COVERAGES

Territory Code	Liability	PIP ^(b)	Physical Damage		Specified Causes of Loss ^(e)
	\$100,000 CSL ^(a)		Comprehensive ^(c)	Collision ^(d)	
101	1218	202	65	86	38
103	654	158	89	95	52
104	519	175	103	90	59
105	1169	169	77	85	45
108	957	191	69	89	40
109	1162	213	80	91	46
112	400	93	105	87	60
113	661	153	99	83	57
114	491	104	118	87	68
115	383	82	95	77	55
116	498	98	82	92	47
117	988	169	80	86	46
118	585	104	71	78	41
119	689	104	80	86	46
120	519	104	92	69	53
121	515	104	74	76	43
122	543	109	73	79	42
123	710	126	80	85	46
124	578	104	68	68	39

- (a) The current loss costs for All Other Buses were calculated by a relativity of 3.80 to the Trucks, Tractors, and Trailers CSL Liability loss costs. The revised loss costs for All Other Buses have been calculated by a relativity of 3.48 to the Trucks, Tractors, and Trailers CSL Liability loss costs.
- (b) The loss costs for PIP have been calculated by a relativity of 5.46 to the Trucks, Tractors, and Trailers PIP loss costs.
- (c) The current Comprehensive base loss cost is the \$15,001-20,000 OCN, age 1, \$500 deductible loss cost and was calculated by a relativity of 0.70 to the Trucks, Tractors, and Trailers loss cost. The revised 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 0.50 to the Trucks, Tractors, and Trailers loss cost.
- (d) The current 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. The revised 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 0.46 to the Trucks, Tractors, and Trailers loss cost.
- (e) The current loss costs for Specified Causes of Loss were calculated by a relativity of 0.70 to the Trucks, Tractors, and Trailers Comprehensive base loss costs. The revised loss costs for Specified Causes of Loss have been calculated by a relativity of 0.50 to the Trucks, Tractors, and Trailers Comprehensive base loss costs.

INSURANCE SERVICES OFFICE, INC.

MINNESOTA
 AUTOMOBILE LIABILITY INSURANCE - TRUCKS, TRACTORS, AND TRAILERS (A)
 DETERMINATION OF STATEWIDE ADVISORY LOSS COST LEVEL CHANGES
 SINGLE LIMIT LIABILITY COVERAGE

	(1) AGGREGATE	(2)	(3)	(4)	(5)
ACCIDENT YEAR ENDING	LOSS COST AT CURRENT LEVEL (B)	\$100,000 INCURRED LOSSES (C)	EXPERIENCE RATIO (2) / (1)	ACCIDENT YEAR WEIGHTS	NUMBER OF INCURRED CLAIMS
03/31/18	\$19,760,047	\$22,078,935	1.117	20%	2,156
03/31/19	\$19,348,351	\$21,166,985	1.094	30%	2,144
03/31/20	\$17,321,256	\$18,139,415	1.047	50%	1,709
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				1.075
(7)	EXPECTED EXPERIENCE RATIO (D).				1.055
(8)	CREDIBILITY (E).				0.70
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000 - (8))).				1.069
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).				6.9%
(11)	FILED CHANGE.				6.9%
(A)	TRUCK, TRACTOR, AND TRAILER EXPERIENCE IS FOR VEHICLES WRITTEN IN ACCORDANCE WITH RULE 23 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE.				
(B)	THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY EXTENDING EXPOSURES BY THE CURRENT LOSS COSTS FROM THE LAST REVISION.				
(C)	LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSES FOR BODILY INJURY AND PROPERTY DAMAGE LIABILITY. SEE FOLLOWING PAGE.				
(D)	EXPECTED EXPERIENCE RATIO IS EQUAL TO THE COMBINED TREND FACTOR SHOWN ON THE FOLLOWING PAGE, PROJECTED FOR M YEARS. THE PERIOD M IS EQUAL TO THE NUMBER OF YEARS FROM ONE YEAR BEYOND THE IMPLEMENTATION DATE OF THE LAST REVISION TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 10/01/21 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 0.92 YEAR(S).				
(E)	CREDIBILITY IS BASED ON A 3 YEAR TOTAL OF CLAIMS FOR B.I. AND P.D. SHOWN IN COLUMN (5). THE STANDARD FOR FULL CREDIBILITY IS 11,500 CLAIMS (SEE CREDIBILITY TABLES IN SECTION C).				

INSURANCE SERVICES OFFICE, INC.

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

	ACC. YEAR ENDING	BODILY INJURY	PROPERTY DAMAGE	COMBINED
(1) INCURRED LOSSES AND ALLOCATED LOSS ADJUSTMENT EXPENSES	03/31/18	\$6,510,209	\$8,116,911	
	03/31/19	\$4,817,779	\$9,537,469	
	03/31/20	\$4,554,856	\$7,297,108	
(2) DEVELOPED LOSSES AND ALL LOSS ADJUSTMENT EXPENSES (A)	03/31/18	\$7,537,129	\$8,964,317	
	03/31/19	\$6,134,478	\$10,638,093	
	03/31/20	\$6,818,301	\$8,412,106	
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)		6.0%	6.0%	6.0%
(4) TRENDED LOSSES AND ALL LOSS ADJUSTMENT EXPENSES (B)	03/31/18	\$10,084,679	\$11,994,256	\$22,078,935
	03/31/19	\$7,741,711	\$13,425,273	\$21,166,985
	03/31/20	\$8,120,596	\$10,018,818	\$18,139,415
(A) INCURRED LOSSES AND ALLOCATED LOSS ADJUSTMENT EXPENSES ARE ADJUSTED BY THE FOLLOWING FACTORS:				
1 - UNALLOCATED LOSS ADJUSTMENT FACTORS:		B.I. 1.070	P.D. 1.100	
2 - LOSS DEVELOPMENT FACTORS:				
	YEAR ENDING	B.I.	P.D.	
	03/31/18	1.082	1.004	
	03/31/19	1.190	1.014	
	03/31/20	1.399	1.048	

(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 10/01/21
WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING.

	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD
03/31/18	10/1/17	5.000
03/31/19	10/1/18	4.000
03/31/20	10/1/19	3.000

INSURANCE SERVICES OFFICE, INC.

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

ACCIDENT YEAR ENDING	(1) AGGREGATE LOSS COST AT CURRENT LEVEL (B)	(2) INCURRED LOSSES (C)	(3) EXPERIENCE RATIO (2) / (1)	(4) ACCIDENT YEAR WEIGHTS	(5) NUMBER OF INCURRED CLAIMS
03/31/16	\$1,081,291	\$1,517,950	1.404	10%	105
03/31/17	\$1,115,759	\$1,006,083	0.902	15%	96
03/31/18	\$1,136,171	\$871,628	0.767	20%	84
03/31/19	\$1,126,614	\$1,290,491	1.145	25%	113
03/31/20	\$1,011,010	\$734,706	0.727	30%	64
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				0.932
(7)	EXPECTED EXPERIENCE RATIO (D).				1.033
(8)	CREDIBILITY (E).				0.35
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000- (8))).				0.998
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).				-0.2%
(11)	FILED CHANGE.				N.C.
(A)	TRUCK, TRACTOR, AND TRAILER EXPERIENCE IS FOR VEHICLES WRITTEN IN ACCORDANCE WITH RULE 23 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE, 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 PERSONAL INJURY 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 03/31/20 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 0.92 YEAR(S).				
(E)	CREDIBILITY IS BASED ON A 5 YEAR TOTAL OF CLAIMS FOR PIP SHOWN IN COLUMN (5). THE STANDARD FOR FULL CREDIBILITY IS 3,000 CLAIMS (SEE CREDIBILITY TABLES IN SECTION C).				

INSURANCE SERVICES OFFICE, INC.

MINNESOTA
TRUCKS, TRACTORS, AND TRAILERS
AUTOMOBILE LIABILITY INSURANCE
DETERMINATION OF PERSONAL INJURY PROTECTION LOSSES

	ACC. YEAR ENDING	PIP
(1) INCURRED LOSSES AND	03/31/16	\$1,107,451
ALLOCATED LOSS	03/31/17	\$759,972
ADJUSTMENT EXPENSES	03/31/18	\$669,433
	03/31/19	\$1,035,542
	03/31/20	\$569,109
 (2) DEVELOPED LOSSES AND	03/31/16	\$1,184,973
ALL LOSS ADJUSTMENT	03/31/17	\$813,983
EXPENSES (A)	03/31/18	\$730,619
	03/31/19	\$1,120,218
	03/31/20	\$660,707
 (3) SELECTED ANNUAL LOSS		
TREND (SEE TREND		3.6%
EXHIBIT IN SECTION C)		
 (4) TRENDED LOSSES AND	03/31/16	\$1,517,950
ALL LOSS ADJUSTMENT	03/31/17	\$1,006,083
EXPENSES (B)	03/31/18	\$871,628
	03/31/19	\$1,290,491
	03/31/20	\$734,706

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

- 1 - UNALLOCATED LOSS ADJUSTMENT FACTORS: 1.070
2 - LOSS DEVELOPMENT FACTORS:

YEAR ENDING	PIP
03/31/16	1.000
03/31/17	1.001
03/31/18	1.020
03/31/19	1.011
03/31/20	1.085

(B) TRENDED LOSSES ARE EQUAL TO (2) * ((1.0 + (3)) ** N), WHERE N IS EQUAL TO THE NUMBER OF YEARS PROJECTION FROM THE AVERAGE DATE OF ACCIDENT TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 03/31/20 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING.

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD
03/31/16	10/1/15	7.000
03/31/17	10/1/16	6.000
03/31/18	10/1/17	5.000
03/31/19	10/1/18	4.000
03/31/20	10/1/19	3.000

INSURANCE SERVICES OFFICE, INC.

MINNESOTA
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	ENDING					
	03/31/18	\$8,499,039	\$8,912,146	1.049	20%	2,225
	03/31/19	\$8,351,113	\$8,555,503	1.024	30%	2,380
	03/31/20	\$7,257,716	\$8,353,550	1.151	50%	2,221
COLL.	03/31/18	\$12,973,019	\$13,814,382	1.065	20%	1,238
	03/31/19	\$12,932,624	\$12,730,718	0.984	30%	1,432
	03/31/20	\$11,950,221	\$13,142,776	1.100	50%	1,233
					O.T.C.	COLLISION
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				1.093	1.058
(7)	EXPECTED EXPERIENCE RATIO (D).				1.051	1.027
(8)	CREDIBILITY (E).				0.75	0.90
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000- (8))).				1.083	1.055
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).				8.3%	5.5%
(11)	FILED CHANGE.				8.3%	5.5%
(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 10/01/21 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 0.92 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.

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

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) PAID LOSSES			
	03/31/18	\$5,751,077	\$9,821,312
	03/31/19	\$5,875,684	\$9,519,680
	03/31/20	\$5,964,559	\$10,574,163
(2) DEVELOPED LOSSES AND ALL LOSS ADJUSTMENT EXPENSES (A)	03/31/18	\$6,505,216	\$11,086,984
	03/31/19	\$6,652,802	\$10,671,180
	03/31/20	\$6,915,190	\$11,518,647
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)		6.5%	4.5%
(4) TRENDED LOSSES AND ALL LOSS ADJUSTMENT EXPENSES (B)	03/31/18	\$8,912,146	\$13,814,382
	03/31/19	\$8,555,503	\$12,730,718
	03/31/20	\$8,353,550	\$13,142,776
(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.
	03/31/18	1.001	0.999
	03/31/19	1.002	0.992
	03/31/20	1.026	0.964
(B) TRENDED LOSSES ARE EQUAL TO (2) * ((1.0 + (3)) ** N), WHERE N IS EQUAL TO THE NUMBER OF YEARS PROJECTION FROM THE AVERAGE DATE OF ACCIDENT TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 10/01/21 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING BOTH OTC AND COLLISION.			

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD OTC	PROJECTION PERIOD COLL
03/31/18	10/1/17	5.000	5.000
03/31/19	10/1/18	4.000	4.000
03/31/20	10/1/19	3.000	3.000

INSURANCE SERVICES OFFICE, INC.

MINNESOTA
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			
	03/31/18	\$8,125,276	\$12,045,514
	03/31/19	\$8,060,920	\$12,189,090
	03/31/20	\$7,066,909	\$11,424,685
(2) SELECTED ANNUAL OCN TREND (SEE TREND EXHIBIT IN SECTION C)			
		0.9%	1.5%
(3) TRENDED AGGREGATE LOSS COSTS AT CURRENT LEVEL (A)			
	03/31/18	\$8,499,039	\$12,973,019
	03/31/19	\$8,351,113	\$12,932,624
	03/31/20	\$7,257,716	\$11,950,221
(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 10/01/21 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING BOTH OTC AND COLLISION.			
YEAR ENDING	AVERAGE DATE OF WRITING	PROJECTION PERIOD OTC	PROJECTION PERIOD COLL
03/31/18	4/1/17	5.000	5.000
03/31/19	4/1/18	4.000	4.000
03/31/20	4/1/19	3.000	3.000

INSURANCE SERVICES OFFICE, INC.

MINNESOTA
 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	AGGREGATE		EXPERIENCE		
YEAR	LOSS COST AT	\$100,000	RATIO	ACCIDENT YEAR	NUMBER OF
ENDING	CURRENT	INCURRED	(2) / (1)	WEIGHTS	INCURRED
	LEVEL (B)	LOSSES (C)			CLAIMS
03/31/16	\$3,353,326	\$3,809,261	1.136	10%	392
03/31/17	\$3,270,007	\$3,710,218	1.135	15%	394
03/31/18	\$3,201,562	\$3,491,863	1.091	20%	397
03/31/19	\$3,059,725	\$3,679,268	1.202	25%	388
03/31/20	\$2,659,093	\$2,380,294	0.895	30%	295
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				1.072
(7)	EXPECTED EXPERIENCE RATIO (D).				1.055
(8)	CREDIBILITY (E).				0.40
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000- (8))).				1.062
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).				6.2%
(11)	FILED CHANGE.				6.2%
(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 10/01/21 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 0.92 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.

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

	ACC. YEAR ENDING	BODILY INJURY	PROPERTY DAMAGE	COMBINED
(1) INCURRED LOSSES AND	03/31/16	\$1,118,555	\$1,211,066	
ALLOCATED LOSS	03/31/17	\$1,169,683	\$1,209,466	
ADJUSTMENT EXPENSES	03/31/18	\$1,063,795	\$1,246,855	
	03/31/19	\$935,284	\$1,523,093	
	03/31/20	\$607,671	\$965,592	
(2) DEVELOPED LOSSES AND	03/31/16	\$1,199,248	\$1,333,505	
ALL LOSS ADJUSTMENT	03/31/17	\$1,281,598	\$1,333,073	
EXPENSES (A)	03/31/18	\$1,232,736	\$1,377,027	
	03/31/19	\$1,219,919	\$1,695,507	
	03/31/20	\$867,377	\$1,131,191	
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)		6.0%	6.0%	6.0%
(4) TRENDED LOSSES AND	03/31/16	\$1,803,669	\$2,005,592	\$3,809,261
ALL LOSS ADJUSTMENT	03/31/17	\$1,818,588	\$1,891,631	\$3,710,218
EXPENSES (B)	03/31/18	\$1,649,401	\$1,842,462	\$3,491,863
	03/31/19	\$1,539,538	\$2,139,730	\$3,679,268
	03/31/20	\$1,033,046	\$1,347,248	\$2,380,294
(A) INCURRED LOSSES AND ALLOCATED LOSS ADJUSTMENT EXPENSES ARE ADJUSTED BY THE FOLLOWING FACTORS:				
1 - UNALLOCATED LOSS ADJUSTMENT FACTORS:		B.I. 1.070	P.D. 1.100	
2 - LOSS DEVELOPMENT FACTORS:				
	YEAR ENDING	B.I.	P.D.	
	03/31/16	1.002	1.001	
	03/31/17	1.024	1.002	
	03/31/18	1.083	1.004	
	03/31/19	1.219	1.012	
	03/31/20	1.334	1.065	

(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 10/01/21 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING.

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD
03/31/16	10/1/15	7.000
03/31/17	10/1/16	6.000
03/31/18	10/1/17	5.000
03/31/19	10/1/18	4.000
03/31/20	10/1/19	3.000

INSURANCE SERVICES OFFICE, INC.

MINNESOTA
 AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER TYPES (A)
 DETERMINATION OF STATEWIDE ADVISORY LOSS COST LEVEL CHANGES
 PERSONAL INJURY PROTECTION

	(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
03/31/16	\$695,606	\$1,140,706	1.640	10%	91
03/31/17	\$682,194	\$592,014	0.868	15%	64
03/31/18	\$668,806	\$697,394	1.043	20%	64
03/31/19	\$636,110	\$602,345	0.947	25%	67
03/31/20	\$534,971	\$426,339	0.797	30%	42
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				0.979
(7)	EXPECTED EXPERIENCE RATIO (D).				1.031
(8)	CREDIBILITY (E).				0.30
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000- (8))).				1.015
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).				1.5%
(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 PERSONAL INJURY 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 03/31/20 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 0.92 YEAR(S).				
(E)	CREDIBILITY IS BASED ON A 5 YEAR TOTAL OF CLAIMS FOR PIP SHOWN IN COLUMN (5). THE STANDARD FOR FULL CREDIBILITY IS 3,000 CLAIMS (SEE CREDIBILITY TABLES IN SECTION C).				

INSURANCE SERVICES OFFICE, INC.

MINNESOTA
PRIVATE PASSENGER TYPES
AUTOMOBILE LIABILITY INSURANCE
DETERMINATION OF PERSONAL INJURY PROTECTION LOSSES

	ACC. YEAR ENDING	PIP
(1) INCURRED LOSSES AND	03/31/16	\$843,418
ALLOCATED LOSS	03/31/17	\$450,965
ADJUSTMENT EXPENSES	03/31/18	\$547,037
	03/31/19	\$479,562
	03/31/20	\$347,071
(2) DEVELOPED LOSSES AND	03/31/16	\$902,457
ALL LOSS ADJUSTMENT	03/31/17	\$484,463
EXPENSES (A)	03/31/18	\$590,012
	03/31/19	\$526,986
	03/31/20	\$385,478
(3) SELECTED ANNUAL LOSS		
TREND (SEE TREND		3.4%
EXHIBIT IN SECTION C)		
(4) TRENDED LOSSES AND	03/31/16	\$1,140,706
ALL LOSS ADJUSTMENT	03/31/17	\$592,014
EXPENSES (B)	03/31/18	\$697,394
	03/31/19	\$602,345
	03/31/20	\$426,339

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

- 1 - UNALLOCATED LOSS ADJUSTMENT FACTORS: 1.070
- 2 - LOSS DEVELOPMENT FACTORS:

YEAR ENDING	PIP
03/31/16	1.000
03/31/17	1.004
03/31/18	1.008
03/31/19	1.027
03/31/20	1.038

(B) TRENDED LOSSES ARE EQUAL TO $(2) * ((1.0 + (3)) ** N)$, WHERE N IS EQUAL TO THE NUMBER OF YEARS PROJECTION FROM THE AVERAGE DATE OF ACCIDENT TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 03/31/20 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING.

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD
03/31/16	10/1/15	7.000
03/31/17	10/1/16	6.000
03/31/18	10/1/17	5.000
03/31/19	10/1/18	4.000
03/31/20	10/1/19	3.000

INSURANCE SERVICES OFFICE, INC.

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

COVERAGE	ACCIDENT YEAR	(1) AGGREGATE LOSS COST AT CURRENT LEVEL (B)	(2) INCURRED LOSSES (C)	(3) EXPERIENCE RATIO (2) / (1)	(4) ACCIDENT YEAR WEIGHTS	(5) NUMBER OF PAID CLAIMS
O.T.C	ENDING					
	03/31/16	\$2,309,190	\$2,395,283	1.037	10%	758
	03/31/17	\$2,173,896	\$2,219,263	1.021	15%	712
	03/31/18	\$2,050,644	\$2,204,700	1.075	20%	659
	03/31/19	\$1,907,896	\$2,069,742	1.085	25%	677
	03/31/20	\$1,694,265	\$2,544,982	1.502	30%	676
COLL.	03/31/16	\$2,841,270	\$3,340,059	1.176	10%	507
	03/31/17	\$2,722,470	\$2,800,060	1.028	15%	472
	03/31/18	\$2,607,780	\$2,333,288	0.895	20%	441
	03/31/19	\$2,455,646	\$2,685,889	1.094	25%	524
	03/31/20	\$2,151,508	\$2,180,487	1.013	30%	380
					O.T.C.	COLLISION
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				1.194	1.029
(7)	EXPECTED EXPERIENCE RATIO (D).				1.050	1.031
(8)	CREDIBILITY (E).				0.60	0.80
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000- (8))).				1.136	1.029
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).				13.6%	2.9%
(11)	FILED CHANGE.				13.6%	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 10/01/21 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 0.92 YEAR(S).					
(E)	CREDIBILITY IS BASED ON A 5 YEAR TOTAL OF CLAIMS FOR O.T.C. AND A 5 YEAR TOTAL OF CLAIMS FOR COLLISION SHOWN IN COLUMN (5). THE STANDARDS FOR FULL CREDIBILITY ARE 8,500 CLAIMS FOR O.T.C. AND 3,500 CLAIMS FOR COLLISION (SEE CREDIBILITY TABLES IN SECTION C).					

INSURANCE SERVICES OFFICE, INC.

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

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) PAID LOSSES	03/31/16	\$1,364,041	\$2,246,052
	03/31/17	\$1,346,093	\$1,958,837
	03/31/18	\$1,425,558	\$1,698,376
	03/31/19	\$1,422,862	\$2,049,983
	03/31/20	\$1,842,293	\$1,822,775
(2) DEVELOPED LOSSES AND	03/31/16	\$1,541,366	\$2,538,039
ALL LOSS ADJUSTMENT	03/31/17	\$1,521,085	\$2,213,486
EXPENSES (A)	03/31/18	\$1,609,270	\$1,917,246
	03/31/19	\$1,609,442	\$2,295,632
	03/31/20	\$2,106,773	\$1,938,211
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)		6.5%	4.0%
(4) TRENDED LOSSES AND	03/31/16	\$2,395,283	\$3,340,059
ALL LOSS ADJUSTMENT	03/31/17	\$2,219,263	\$2,800,060
EXPENSES (B)	03/31/18	\$2,204,700	\$2,333,288
	03/31/19	\$2,069,742	\$2,685,889
	03/31/20	\$2,544,982	\$2,180,487
(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.
	03/31/16	1.000	1.000
	03/31/17	1.000	1.000
	03/31/18	0.999	0.999
	03/31/19	1.001	0.991
	03/31/20	1.012	0.941

(B) TRENDED LOSSES ARE EQUAL TO (2) * ((1.0 + (3)) ** N), WHERE N IS EQUAL TO THE NUMBER OF YEARS PROJECTION FROM THE AVERAGE DATE OF ACCIDENT TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 10/01/21 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING BOTH OTC AND COLLISION.

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD OTC	PROJECTION PERIOD COLL
03/31/16	10/1/15	7.000	7.000
03/31/17	10/1/16	6.000	6.000
03/31/18	10/1/17	5.000	5.000
03/31/19	10/1/18	4.000	4.000
03/31/20	10/1/19	3.000	3.000

INSURANCE SERVICES OFFICE, INC.

MINNESOTA
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	03/31/16	\$2,154,095	\$2,724,132
AT CURRENT LEVEL	03/31/17	\$2,046,983	\$2,625,333
	03/31/18	\$1,951,136	\$2,531,825
	03/31/19	\$1,832,753	\$2,398,092
	03/31/20	\$1,644,917	\$2,113,466
(2) SELECTED ANNUAL OCN TREND (SEE TREND EXHIBIT IN SECTION C)		1.0%	0.6%
(3) TRENDED AGGREGATE LOSS COSTS AT	03/31/16	\$2,309,190	\$2,841,270
CURRENT LEVEL (A)	03/31/17	\$2,173,896	\$2,722,470
	03/31/18	\$2,050,644	\$2,607,780
	03/31/19	\$1,907,896	\$2,455,646
	03/31/20	\$1,694,265	\$2,151,508
(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 10/01/21 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING BOTH OTC AND COLLISION.			

YEAR ENDING	AVERAGE DATE OF WRITING	PROJECTION PERIOD OTC	PROJECTION PERIOD COLL
03/31/16	4/1/15	7.000	7.000
03/31/17	4/1/16	6.000	6.000
03/31/18	4/1/17	5.000	5.000
03/31/19	4/1/18	4.000	4.000
03/31/20	4/1/19	3.000	3.000

INSURANCE SERVICES OFFICE, INC.

MINNESOTA
 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.	ENDING					
	03/31/16	\$1,178,749	\$780,237	0.662	10%	83
	03/31/17	\$1,423,560	\$1,247,623	0.876	15%	143
	03/31/18	\$1,388,408	\$1,908,368	1.375	20%	206
	03/31/19	\$1,390,342	\$578,926	0.416	25%	84
	03/31/20	\$1,123,512	\$749,717	0.667	30%	87
COLL.	03/31/16	\$104,071	\$133,885	1.286	10%	25
	03/31/17	\$111,905	\$163,624	1.462	15%	30
	03/31/18	\$144,507	\$145,733	1.008	20%	23
	03/31/19	\$166,668	\$274,051	1.644	25%	46
	03/31/20	\$157,560	\$196,100	1.245	30%	33
					O.T.C.	COLLISION
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				0.776	1.335
(7)	EXPECTED EXPERIENCE RATIO (D).				1.208	1.125
(8)	CREDIBILITY (E).				0.25	0.25
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000 - (8))).				1.100	1.178
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).				10.0%	17.8%
(11)	FILED CHANGE.				N.C.	17.8%
(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 10/01/21 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.

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

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) PAID LOSSES	03/31/16	\$444,321	\$90,122
	03/31/17	\$755,989	\$114,811
	03/31/18	\$1,232,716	\$106,504
	03/31/19	\$396,404	\$210,015
	03/31/20	\$530,142	\$162,206
(2) DEVELOPED LOSSES AND	03/31/16	\$502,083	\$101,736
ALL LOSS ADJUSTMENT	03/31/17	\$855,122	\$129,347
EXPENSES (A)	03/31/18	\$1,392,969	\$119,748
	03/31/19	\$450,176	\$234,232
	03/31/20	\$620,627	\$174,311
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)		6.5%	4.0%
(4) TRENDED LOSSES AND	03/31/16	\$780,237	\$133,885
ALL LOSS ADJUSTMENT	03/31/17	\$1,247,623	\$163,624
EXPENSES (B)	03/31/18	\$1,908,368	\$145,733
	03/31/19	\$578,926	\$274,051
	03/31/20	\$749,717	\$196,100
(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.
	03/31/16	1.000	0.999
	03/31/17	1.001	0.997
	03/31/18	1.000	0.995
	03/31/19	1.005	0.987
	03/31/20	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 10/01/21 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING BOTH OTC AND COLLISION.

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD OTC	PROJECTION PERIOD COLL
03/31/16	10/1/15	7.000	7.000
03/31/17	10/1/16	6.000	6.000
03/31/18	10/1/17	5.000	5.000
03/31/19	10/1/18	4.000	4.000
03/31/20	10/1/19	3.000	3.000

INSURANCE SERVICES OFFICE, INC.

MINNESOTA
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.	ENDING					
	03/31/16	\$271,097	\$327,838	1.209	10%	34
	03/31/17	\$284,627	\$282,843	0.994	15%	31
	03/31/18	\$372,400	\$420,731	1.130	20%	40
	03/31/19	\$346,012	\$497,061	1.437	25%	58
	03/31/20	\$316,463	\$586,316	1.853	30%	43
COLL.	03/31/16	\$216,673	\$305,691	1.411	10%	57
	03/31/17	\$264,021	\$500,195	1.895	15%	68
	03/31/18	\$346,746	\$336,915	0.972	20%	63
	03/31/19	\$317,080	\$525,721	1.658	25%	74
	03/31/20	\$273,754	\$270,334	0.988	30%	45
					O.T.C.	COLLISION
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				1.411	1.330
(7)	EXPECTED EXPERIENCE RATIO (D).				1.208	1.125
(8)	CREDIBILITY (E).				0.15	0.35
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000 - (8))).				1.238	1.197
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).				23.8%	19.7%
(11)	FILED CHANGE.				23.8%	19.7%
(A)	GARAGE EXPERIENCE INCLUDES ALL CLASSES WRITTEN IN ACCORDANCE WITH RULE 54 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE.					
(B)	THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY APPLYING FACTORS TO ADJUST THE REPORTED EARNED PREMIUM TO THE CURRENT ISO LOSS COST LEVEL.					
(C)	LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSES FOR O.T.C. AND COLL. SEE FOLLOWING PAGE.					
(D)	EXPECTED EXPERIENCE RATIO IS EQUAL TO THE LOSS TREND FACTOR, PROJECTED FOR M YEARS. THE PERIOD M IS EQUAL TO THE NUMBER OF YEARS FROM ONE YEAR BEYOND THE IMPLEMENTATION DATE OF THE LAST REVISION TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 10/01/21 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.

MINNESOTA
GARAGEKEEPERS
AUTOMOBILE PHYSICAL DAMAGE INSURANCE
DETERMINATION OF PHYSICAL DAMAGE LOSSES

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) PAID LOSSES	03/31/16	\$186,694	\$205,565
	03/31/17	\$170,875	\$349,572
	03/31/18	\$269,616	\$244,259
	03/31/19	\$328,263	\$395,269
	03/31/20	\$366,487	\$201,185
(2) DEVELOPED LOSSES AND	03/31/16	\$210,964	\$232,288
ALL LOSS ADJUSTMENT	03/31/17	\$193,861	\$395,411
EXPENSES (A)	03/31/18	\$307,103	\$276,841
	03/31/19	\$386,517	\$449,334
	03/31/20	\$485,361	\$240,297
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)		6.5%	4.0%
(4) TRENDED LOSSES AND	03/31/16	\$327,838	\$305,691
ALL LOSS ADJUSTMENT	03/31/17	\$282,843	\$500,195
EXPENSES (B)	03/31/18	\$420,731	\$336,915
	03/31/19	\$497,061	\$525,721
	03/31/20	\$586,316	\$270,334

(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.
03/31/16	1.000	1.000
03/31/17	1.004	1.001
03/31/18	1.008	1.003
03/31/19	1.042	1.006
03/31/20	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 10/01/21 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING BOTH OTC AND COLLISION.

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD OTC	PROJECTION PERIOD COLL
03/31/16	10/1/15	7.000	7.000
03/31/17	10/1/16	6.000	6.000
03/31/18	10/1/17	5.000	5.000
03/31/19	10/1/18	4.000	4.000
03/31/20	10/1/19	3.000	3.000

INSURANCE SERVICES OFFICE, INC.

MINNESOTA
COMMERCIAL AUTOMOBILE INSURANCE
SINGLE LIMIT LIABILITY

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
								BASE	BASE	BASE	
T	EARNED CAR	\$100000	EXPER LOSS					CLASS	CLASS	CLASS	ADV
E	YRS YR	UND	COST 5 YRS				INDEX	LOSS	LOSS	LOSS	LOSS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	COST	COST	COST	COST
R	03/31/2020	COST	03/31/2020	RATIO	CRED	RATIO	STATE	PRES	IND*	REV	CHG**
101	7224	364.59	472.86	1.297	0.35	1.212	1.037	316	350	350	10.8%
103	1737	184.13	221.96	1.205	0.10	1.170	1.001	176	188	188	6.8%
104	1286	152.34	189.01	1.241	0.10	1.174	1.004	139	149	149	7.2%
105	6861	316.61	359.77	1.136	0.30	1.157	0.990	318	336	336	5.7%
108	4124	294.51	310.71	1.055	0.25	1.138	0.973	264	275	275	4.2%
109	4665	305.04	410.04	1.344	0.25	1.211	1.036	302	334	334	10.6%
112	15120	108.02	126.56	1.172	0.25	1.168	0.999	108	115	115	6.5%
113	12033	181.37	206.42	1.138	0.30	1.158	0.991	179	190	190	6.1%
114	3375	147.27	110.15	0.748	0.10	1.124	0.962	137	141	141	2.9%
115	4987	106.05	117.05	1.104	0.10	1.160	0.992	104	110	110	5.8%
116	10267	136.94	141.95	1.037	0.25	1.134	0.970	138	143	143	3.6%
117	8235	249.57	288.76	1.157	0.30	1.163	0.995	267	284	284	6.4%
118	343	171.53	198.77	1.159	0.05	1.166	0.997	158	168	168	6.3%
119	459	186.4	230.21	1.235	0.05	1.169	1.000	185	198	198	7.0%
120	1358	133.28	158.02	1.186	0.05	1.167	0.998	140	149	149	6.4%
121	532	142.26	114.68	0.806	0.05	1.148	0.982	141	148	148	5.0%
122	1398	133	250.27	1.882	0.10	1.238	1.059	138	156	156	13.0%
123	2009	199.1	212.12	1.065	0.15	1.151	0.985	194	204	204	5.2%
124	416	173.41	173.88	1.003	0.05	1.158	0.991	157	166	166	5.7%
SW	86429	200.41	233.64	1.166		1.169					

* KEYED TO A STATEWIDE LOSS COST CHANGE OF 6.9 PERCENT.

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

INSURANCE SERVICES OFFICE, INC.

MINNESOTA
COMMERCIAL AUTOMOBILE INSURANCE
PERSONAL INJURY PROTECTION

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
T	EARNED CAR	P.I.P.	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	03/31/2020	COST	03/31/2020	RATIO	CRED	RATIO	STATE	COST	COST
								PRES	IND*
101	6589	20.18	14.25	0.706	0.10	0.919	0.971	37	36
103	1475	14.82	22.02	1.486	0.05	0.970	1.025	29	30
104	1329	15.43	10.22	0.662	0.05	0.929	0.982	32	31
105	6598	16.11	17.55	1.089	0.10	0.958	1.013	31	31
108	4111	17.84	12.25	0.687	0.05	0.930	0.983	35	34
109	4282	20.39	19.43	0.953	0.10	0.944	0.998	39	39
112	13437	8.61	8.08	0.938	0.10	0.943	0.997	17	17
113	10453	13.62	16.39	1.203	0.10	0.969	1.024	28	29
114	2758	8.85	10.28	1.162	0.05	0.954	1.008	19	19
115	4320	7.85	4.78	0.609	0.05	0.926	0.979	15	15
116	8613	9.42	9.89	1.050	0.10	0.954	1.008	18	18
117	7219	15.18	15.79	1.040	0.10	0.953	1.007	31	31
118	300	9.36	5.23	0.559	0.00	0.943	0.997	19	19
119	391	9.19	0.00	0.000	0.00	0.943	0.997	19	19
120	1171	9.96	0.23	0.023	0.00	0.943	0.997	19	19
121	472	9.78	0.37	0.038	0.00	0.943	0.997	19	19
122	1083	10.58	13.39	1.266	0.05	0.959	1.014	20	20
123	2110	11.41	9.20	0.806	0.05	0.936	0.989	23	23
124	358	9.61	0.19	0.020	0.00	0.943	0.997	19	19
SW	77069	13.12	12.37	0.943		0.946			

* KEYED TO A STATEWIDE LOSS COST CHANGE OF -0.2 PERCENT.

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

INSURANCE SERVICES OFFICE, INC.

MINNESOTA
COMMERCIAL AUTOMOBILE INSURANCE
SINGLE LIMIT LIABILITY

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
T	EARNED CAR	\$100000	EXPER LOSS					BASE	BASE	BASE	
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	03/31/2020	COST	03/31/2020	RATIO	CRED	RATIO	STATE	COST	COST	COST	COST
								PRES	IND*	REV	CHG**
101	1896	270.41	384.67	1.423	0.15	1.153	1.039	268	296	296	10.4%
103	298	212.61	119.45	0.562	0.05	1.078	0.971	211	218	218	3.3%
104	128	158.05	82.06	0.519	0.00	1.105	0.995	165	174	174	5.5%
105	1640	233.98	265.43	1.134	0.15	1.109	0.999	231	245	245	6.1%
108	773	278.06	249.64	0.898	0.10	1.084	0.977	275	285	285	3.6%
109	810	224.44	191.75	0.854	0.10	1.080	0.973	224	231	231	3.1%
112	1805	162.51	171.49	1.055	0.10	1.100	0.991	162	170	170	4.9%
113	1351	177.07	194.04	1.096	0.10	1.104	0.995	176	186	186	5.7%
114	262	158.46	277.78	1.753	0.00	1.105	0.995	158	167	167	5.7%
115	639	173.62	203.47	1.172	0.05	1.108	0.998	176	187	187	6.3%
116	1212	163.23	133.46	0.818	0.10	1.076	0.969	162	167	167	3.1%
117	1005	210.74	301.45	1.430	0.10	1.138	1.025	209	228	228	9.1%
118	38	227.92	61.81	0.271	0.00	1.105	0.995	214	226	226	5.6%
119	51	211.75	53.39	0.252	0.00	1.105	0.995	214	226	226	5.6%
120	147	182.65	61.29	0.336	0.00	1.105	0.995	184	194	194	5.4%
121	57	212.39	146.84	0.691	0.00	1.105	0.995	205	217	217	5.9%
122	174	224.91	327.82	1.458	0.05	1.123	1.012	225	242	242	7.6%
123	371	211.93	141.78	0.669	0.05	1.083	0.976	208	216	216	3.8%
124	53	217.45	144.42	0.664	0.00	1.105	0.995	218	230	230	5.5%
SW	12710	209.21	231.15	1.105		1.110					

* KEYED TO A STATEWIDE LOSS COST CHANGE OF 6.2 PERCENT.

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

INSURANCE SERVICES OFFICE, INC.

MINNESOTA
COMMERCIAL AUTOMOBILE INSURANCE
PERSONAL INJURY PROTECTION

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
T	EARNED CAR	P.I.P.	EXPER LOSS					BASE	BASE
E	YRS YR	UND	COST 5 YRS				INDEX	LOSS	LOSS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	COST	COST
R	03/31/2020	COST	03/31/2020	RATIO	CRED	RATIO	STATE	PRES	IND*
101	1869	56.46	53.20	0.942	0.10	1.049	0.982	88	88
103	295	34.93	29.55	0.846	0.00	1.061	0.993	54	54
104	126	46.32	0.00	0.000	0.00	1.061	0.993	75	76
105	1637	38.93	53.04	1.362	0.10	1.091	1.022	60	62
108	766	65.91	78.76	1.195	0.05	1.068	1.000	95	96
109	793	44.99	91.21	2.027	0.10	1.158	1.084	70	77
112	1532	32.35	31.64	0.978	0.10	1.053	0.986	47	47
113	1266	40.81	59.04	1.447	0.10	1.100	1.030	60	63
114	262	38.98	22.81	0.585	0.00	1.061	0.993	60	60
115	542	40.92	24.86	0.608	0.05	1.038	0.972	60	59
116	1069	39.45	19.50	0.494	0.05	1.033	0.967	55	54
117	920	61.51	51.84	0.843	0.05	1.050	0.983	92	92
118	33	30.55	0.00	0.000	0.00	1.061	0.993	49	49
119	51	33.53	0.00	0.000	0.00	1.061	0.993	49	49
120	144	34.56	54.42	1.575	0.00	1.061	0.993	49	49
121	41	31.29	79.00	2.525	0.00	1.061	0.993	49	49
122	151	35.3	54.04	1.531	0.00	1.061	0.993	51	51
123	345	41.68	26.97	0.647	0.00	1.061	0.993	64	65
124	54	43.35	0.00	0.000	0.00	1.061	0.993	62	62
SW	11896	44.97	47.70	1.061		1.068			

* KEYED TO A STATEWIDE LOSS COST CHANGE OF 1.5 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.

MINNESOTA
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	
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	03/31/2020	COST	03/31/2020	RATIO	CRED	RATIO	STATE	COST	COST	COST	COST
								PRES	IND*	REV	CHG**
101	6131	96.91	90.59	0.935	0.25	1.070	0.961	125	130	130	4.0%
103	1261	111.68	90.62	0.811	0.10	1.085	0.975	169	178	178	5.3%
104	1039	133.79	141.22	1.056	0.10	1.109	0.996	190	205	205	7.9%
105	6482	102.54	114.39	1.116	0.30	1.115	1.002	142	154	154	8.5%
108	3401	92.23	100.76	1.092	0.20	1.110	0.997	128	138	138	7.8%
109	3798	108.82	127.17	1.169	0.25	1.129	1.014	145	159	159	9.7%
112	10670	115.5	129.90	1.125	0.35	1.119	1.005	192	209	209	8.9%
113	9142	121.95	132.67	1.088	0.35	1.106	0.994	184	198	198	7.6%
114	2307	134.88	153.33	1.137	0.15	1.118	1.004	217	236	236	8.8%
115	3980	95.35	134.60	1.412	0.20	1.174	1.055	165	189	189	14.5%
116	7909	96.06	100.36	1.045	0.30	1.094	0.983	153	163	163	6.5%
117	7111	98.55	107.05	1.086	0.30	1.106	0.994	148	159	159	7.4%
118	234	88.85	186.64	2.101	0.00	1.115	1.002	131	142	142	8.4%
119	348	88.09	55.18	0.626	0.05	1.091	0.980	150	159	159	6.0%
120	1096	98.03	192.25	1.961	0.15	1.242	1.116	151	183	183	21.2%
121	347	91.49	60.53	0.662	0.05	1.092	0.981	139	148	148	6.5%
122	1273	85.9	110.93	1.291	0.10	1.133	1.018	132	145	145	9.8%
123	1677	97.27	106.67	1.097	0.15	1.112	0.999	147	159	159	8.2%
124	381	80.49	125.11	1.554	0.05	1.137	1.022	123	136	136	10.6%
SW	68587	105.82	117.94	1.115		1.113					

* KEYED TO A STATEWIDE LOSS COST CHANGE OF 8.3 PERCENT.

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

INSURANCE SERVICES OFFICE, INC.

MINNESOTA
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)
								BASE	BASE	BASE	
T	EARNED CAR		EXPER LOSS					CLASS	CLASS	CLASS	ADV
E	YRS YR	UND	COST 5 YRS				INDEX	LOSS	LOSS	LOSS	LOSS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	COST	COST	COST	COST
R	03/31/2020	COST	03/31/2020	RATIO	CRED	RATIO	STATE	PRES	IND*	REV	CHG**
101	6255	196.63	209.51	1.066	0.40	1.038	1.016	175	188	188	7.4%
103	1218	181.07	190.62	1.053	0.15	1.024	1.002	196	207	207	5.6%
104	1029	194.20	199.39	1.027	0.10	1.020	0.998	186	196	196	5.4%
105	6540	177.65	182.77	1.029	0.40	1.023	1.001	175	185	185	5.7%
108	3474	193.14	226.86	1.175	0.30	1.066	1.043	175	193	193	10.3%
109	4013	215.21	239.65	1.114	0.30	1.048	1.025	183	198	198	8.2%
112	10329	156.15	147.67	0.946	0.40	0.990	0.969	185	189	189	2.2%
113	9004	164.79	168.31	1.021	0.35	1.020	0.998	172	181	181	5.2%
114	2340	176.33	133.39	0.756	0.15	0.980	0.959	187	189	189	1.1%
115	3951	141.12	135.22	0.958	0.20	1.007	0.985	161	167	167	3.7%
116	7783	175.71	182.64	1.039	0.35	1.026	1.004	188	199	199	5.9%
117	7129	169.36	185.81	1.097	0.35	1.046	1.023	172	186	186	8.1%
118	263	218.34	258.68	1.185	0.05	1.027	1.005	160	170	170	6.3%
119	332	164.83	279.76	1.697	0.05	1.053	1.030	173	188	188	8.7%
120	1089	138.34	117.71	0.851	0.10	1.002	0.980	146	151	151	3.4%
121	393	190.53	171.77	0.902	0.05	1.013	0.991	158	165	165	4.4%
122	1280	144.02	114.89	0.798	0.15	0.986	0.965	169	172	172	1.8%
123	1778	221.88	170.11	0.767	0.20	0.969	0.948	185	185	185	0.0%
124	380	119.05	113.95	0.957	0.05	1.016	0.994	141	148	148	5.0%
SW	68580	174.25	177.54	1.019		1.022					

* KEYED TO A STATEWIDE LOSS COST CHANGE OF 5.5 PERCENT.

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

INSURANCE SERVICES OFFICE, INC.

MINNESOTA
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)
								BASE	BASE	BASE	
T	EARNED CAR		EXPER LOSS					CLASS	CLASS	CLASS	ADV
E	YRS YR	UND	COST 5 YRS				INDEX	LOSS	LOSS	LOSS	LOSS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	COST	COST	COST	COST
R	03/31/2020	COST	03/31/2020	RATIO	CRED	RATIO	STATE	PRES	IND*	REV	CHG**
101	1781	135.87	156.91	1.155	0.20	1.157	0.998	115	130	130	13.0%
103	255	195.8	192.00	0.981	0.10	1.140	0.984	174	195	195	12.1%
104	111	215.51	307.79	1.428	0.05	1.172	1.011	198	227	227	14.6%
105	1580	153.51	181.89	1.185	0.20	1.163	1.003	119	136	136	14.3%
108	645	136.65	163.67	1.198	0.15	1.164	1.004	121	138	138	14.0%
109	735	155.38	177.76	1.144	0.15	1.156	0.997	124	140	140	12.9%
112	1044	219.35	275.03	1.254	0.20	1.177	1.016	200	231	231	15.5%
113	950	194.61	205.98	1.058	0.20	1.138	0.982	177	198	198	11.9%
114	230	208.31	186.56	0.896	0.05	1.145	0.988	215	241	241	12.1%
115	340	215.41	249.53	1.158	0.10	1.158	0.999	210	238	238	13.3%
116	804	169.74	181.83	1.071	0.15	1.145	0.988	151	169	169	11.9%
117	842	167.63	215.07	1.283	0.15	1.177	1.016	147	170	170	15.6%
118	29	129.92	68.77	0.529	0.00	1.158	0.999	119	135	135	13.4%
119	28	107.75	48.68	0.452	0.00	1.158	0.999	105	119	119	13.3%
120	112	162.15	239.32	1.476	0.05	1.174	1.013	131	151	151	15.3%
121	34	169.34	123.89	0.732	0.00	1.158	0.999	139	158	158	13.7%
122	141	187.88	210.79	1.122	0.05	1.156	0.997	164	186	186	13.4%
123	351	166.62	200.92	1.206	0.10	1.163	1.003	150	171	171	14.0%
124	50	104.26	80.48	0.772	0.00	1.158	0.999	105	119	119	13.3%
SW	10062	168.38	195.06	1.158		1.159					

* KEYED TO A STATEWIDE LOSS COST CHANGE OF 13.6 PERCENT.

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

INSURANCE SERVICES OFFICE, INC.

MINNESOTA
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)
								BASE	BASE
T	EARNED CAR		EXPER LOSS					CLASS	CLASS
E	YRS YR	UND	COST 5 YRS				INDEX	LOSS	LOSS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	COST	COST
R	03/31/2020	COST	03/31/2020	RATIO	CRED	RATIO	STATE	PRES	IND*
101	1743	285.18	302.29	1.060	0.35	1.061	0.997	331	340
103	267	258.23	184.28	0.714	0.10	1.026	0.964	326	323
104	112	212.38	174.18	0.820	0.05	1.049	0.986	285	289
105	1527	230.44	266.79	1.158	0.30	1.090	1.024	251	265
108	638	289.33	333.34	1.152	0.20	1.079	1.014	355	370
109	722	221.44	222.61	1.005	0.20	1.050	0.987	246	250
112	1013	174.80	184.07	1.053	0.20	1.059	0.995	221	226
113	933	192.47	190.75	0.991	0.20	1.047	0.984	245	248
114	215	182.08	138.02	0.758	0.05	1.046	0.983	248	251
115	336	150.45	156.76	1.042	0.10	1.059	0.995	206	211
116	802	156.11	156.59	1.003	0.15	1.052	0.989	195	199
117	771	190.32	231.85	1.218	0.20	1.092	1.026	223	235
118	23	187.22	202.09	1.079	0.00	1.061	0.997	207	212
119	26	168.91	416.21	2.464	0.00	1.061	0.997	221	227
120	107	175.86	214.19	1.218	0.05	1.069	1.005	207	214
121	33	180.75	138.58	0.767	0.05	1.046	0.983	200	202
122	136	240.53	351.58	1.462	0.10	1.101	1.035	293	312
123	332	220.89	177.46	0.803	0.15	1.022	0.961	263	260
124	41	183.76	124.34	0.677	0.00	1.061	0.997	238	244
SW	9777	220.06	233.44	1.061		1.064			

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

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

INSURANCE SERVICES OFFICE, INC.

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>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>		
(1)	Direct Losses Incurred	5,418,876	5,928,003	6,606,295	6,949,226	7,517,364		
(2)	Allocated Loss Adjustment Expenses Incurred	613,419	664,234	690,860	655,280	744,900		
(3)	Unallocated Loss Adjustment Expense Incurred	487,566	498,950	522,633	539,473	568,403		
(4)	Unallocated LAE as a Ratio to Losses + Allocated LAE (3)/[(1)+(2)]	8.1%	7.6%	7.2%	7.1%	6.9%	7.0%	7.4%
(5)	Selected Factor							7.0%

		<u>Property Damage</u> (000's)					3 YR. <u>AVG</u>	5 YR. <u>AVG</u>
	<u>ITEM</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>		
(1)	Direct Losses Incurred	1,028,909	1,144,001	1,144,333	1,236,607	1,147,273		
(2)	Allocated Loss Adjustment Expenses Incurred	74,458	61,308	65,235	63,489	51,175		
(3)	Unallocated Loss Adjustment Expense Incurred	125,250	123,337	129,475	135,435	117,776		
(4)	Unallocated LAE as a Ratio to Losses + Allocated LAE (3)/[(1)+(2)]	11.4%	10.2%	10.7%	10.4%	9.8%	10.3%	10.5%
(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>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>AVG</u>	<u>AVG</u>
(1)	<u>ITEM</u> Direct Losses Incurred	4,293,161	4,806,825	5,440,605	5,512,801	5,741,885		
(2)	Loss Adjustment Expenses Incurred	577,805	621,686	701,565	713,364	735,418		
(3)	Losses + LAE Incurred as Ratio to Losses Incurred [(1)+(2)]/(1)	1.135	1.129	1.129	1.129	1.128	1.129	1.130
(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	MINNESOTA				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
6/30/2017	22396.00	22659.71	4246.65	4089.65	22779.35	22659.95	4338.13	4301.86
9/30/2017	23627.78	22890.15	4293.00	4143.51	22763.79	22994.83	4390.14	4367.32
12/31/2017	23456.78	23122.93	4121.51	4198.07	23155.07	23334.67	4421.69	4433.76
3/31/2018	22890.98	23358.08	4025.25	4253.34	23580.32	23679.52	4465.30	4501.22
6/30/2018	23129.94	23595.63	4158.47	4309.35	24127.73	24029.47	4542.53	4569.71
9/30/2018	24084.68	23835.58	4294.46	4366.09	24641.40	24384.60	4616.39	4639.24
12/31/2018	24431.76	24077.98	4417.18	4423.58	24948.40	24744.97	4707.12	4709.83
3/31/2019	24375.29	24322.85	4595.33	4481.83	25338.21	25110.67	4788.65	4781.49
6/30/2019	24117.93	24570.20	4656.60	4540.84	25424.21	25481.77	4865.94	4854.24
9/30/2019	23500.42	24820.07	4657.98	4600.64	25686.45	25858.36	4939.44	4928.09
12/31/2019	25193.31	25072.48	4630.67	4661.22	26187.57	26240.51	5006.16	5003.08
3/31/2020	26547.80	25327.46	4713.37	4722.59	26520.80	26628.32	5088.29	5079.20
					BODILY INJURY		PROPERTY DAMAGE	
(9)	AVERAGE ANNUAL PERCENT CHANGE IN PAID CLAIM COST (12TH POINT / 8TH POINT)							
	(A) MINNESOTA				4.1%		5.4%	
	(B) MULTISTATE				6.0%		6.2%	
(10)	CREDIBILITY				0.00		0.20	
(11)	WEIGHTED AVERAGE ANNUAL PERCENT CHANGE IN PAID CLAIM COSTS { (10) * (9A) } + { (1.0 - (10)) * (9B) }				6.0%		6.0%	
(12)	SELECTED ANNUAL PERCENT CHANGE IN CLAIM FREQUENCY				0.0%		0.0%	
(13)	AVERAGE ANNUAL PERCENT CHANGE IN LIABILITY LOSS RATIO (11) * (12)				6.0%		6.0%	

* EXCLUDES MASSACHUSETTS

INSURANCE SERVICES OFFICE, INC.

CLAIM COST TREND DATA FOR PIP
TRUCKS, TRACTORS, & TRAILERS
MINNESOTA

QUARTER ENDING	MEDICAL INDEX*		HOSPITAL AND RELATED SERVICES*		INCOME LOSSES**	
	ACTUAL	EXPONENTIAL FIT	ACTUAL	EXPONENTIAL FIT	ACTUAL	EXPONENTIAL FIT
12/31/2017	477.4	474.7	843.0	847.1	752.46	745.86
3/31/2018	482.7	478.7	860.1	853.7	749.75	753.51
6/30/2018	485.0	482.7	866.1	860.3	765.06	761.24
9/30/2018	484.7	486.7	869.3	866.9	774.71	769.04
12/31/2018	486.5	490.8	872.1	873.6	777.88	776.93
3/31/2019	491.2	494.9	878.8	880.3	776.00	784.90
6/30/2019	494.6	499.0	877.1	887.1	788.14	792.95
9/30/2019	500.0	503.2	885.0	893.9	796.80	801.08
12/31/2019	507.8	507.4	899.7	900.8	801.27	809.29
3/31/2020	513.9	511.6	913.8	907.8	806.43	817.59
6/30/2020	519.0	515.9	919.8	914.8	841.34	825.98
9/30/2020	522.8	520.2	923.6	921.9	843.47	834.45

	(A) MEDICAL	(B) HOSPITAL	(C) COMBINED+	(D) INCOME
(1) AVERAGE ANNUAL PERCENT CHANGE IN INDICES (12TH POINT/8TH POINT)	3.4%	3.1%	3.3%	4.2%
(2) AVERAGE ANNUAL PERCENT CHANGE IN CLAIM COST $0.68*(1C) + 0.32*(1D)$. BASED ON RESPECTIVE WEIGHT OF MEDICAL AND INCOME FROM PRICING.				3.6%
(3) SELECTED ANNUAL PERCENT CHANGE IN CLAIM FREQUENCY				0.0%
(4) AVERAGE ANNUAL PERCENT CHANGE IN CLAIM RATIOS $(1.0 + (2)) * (1.0 + (3))$				3.6%
* MEDICAL INDEX AND HOSPITAL AND RELATED SERVICES INDEX BASED ON CONSUMER PRICE INDEX.				
** INCOME LOST BASED ON BUREAU OF LABOR STATISTICS DATA.				
+ WEIGHT MEDICAL AND HOSPITAL AVERAGE ANNUAL PERCENT CHANGE IN INDEX = $\{(1A) * .5\} + \{(1B) * .5\}$.				

INSURANCE SERVICES OFFICE, INC.

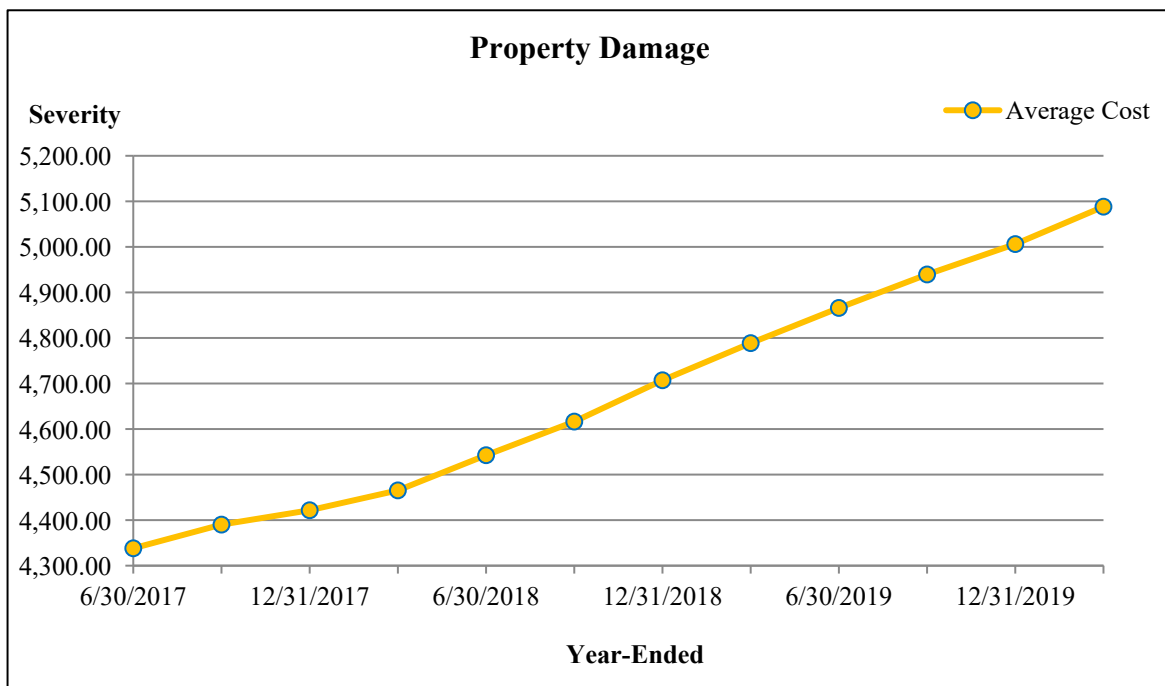
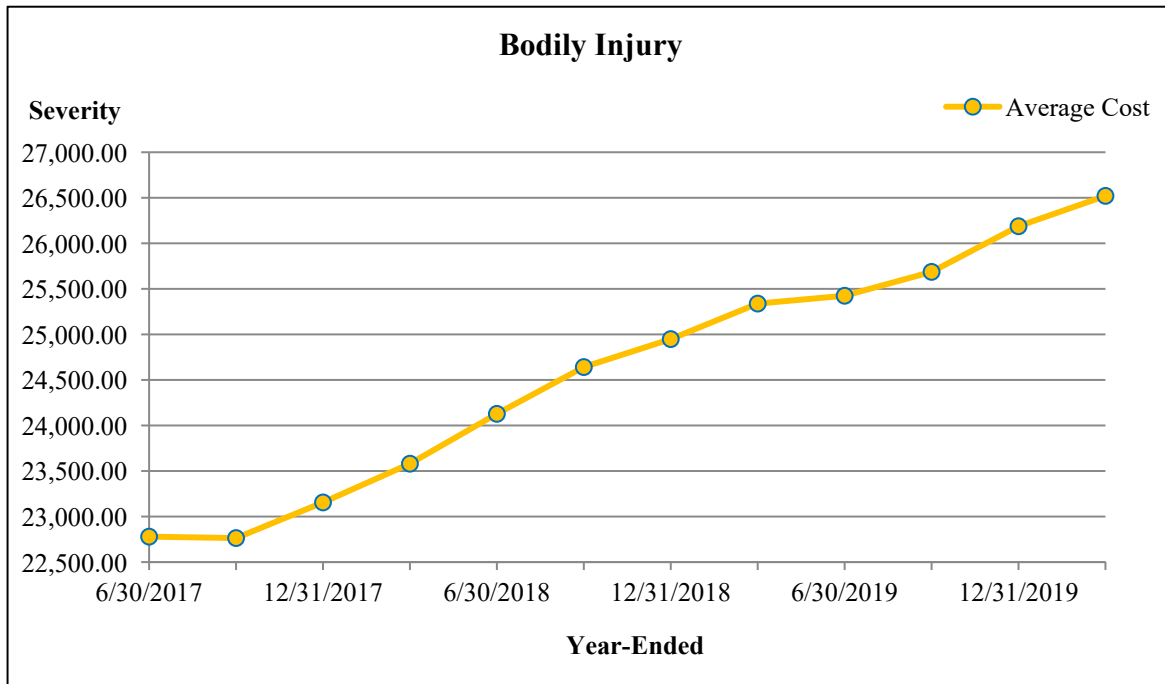
CLAIM COST TREND DATA FOR PIP
PRIVATE PASSENGER TYPES
MINNESOTA

QUARTER ENDING	MEDICAL INDEX*		HOSPITAL AND RELATED SERVICES*		INCOME LOSSES**	
	ACTUAL	EXPONENTIAL FIT	ACTUAL	EXPONENTIAL FIT	ACTUAL	EXPONENTIAL FIT
12/31/2017	477.4	474.7	843.0	847.1	752.46	745.86
3/31/2018	482.7	478.7	860.1	853.7	749.75	753.51
6/30/2018	485.0	482.7	866.1	860.3	765.06	761.24
9/30/2018	484.7	486.7	869.3	866.9	774.71	769.04
12/31/2018	486.5	490.8	872.1	873.6	777.88	776.93
3/31/2019	491.2	494.9	878.8	880.3	776.00	784.90
6/30/2019	494.6	499.0	877.1	887.1	788.14	792.95
9/30/2019	500.0	503.2	885.0	893.9	796.80	801.08
12/31/2019	507.8	507.4	899.7	900.8	801.27	809.29
3/31/2020	513.9	511.6	913.8	907.8	806.43	817.59
6/30/2020	519.0	515.9	919.8	914.8	841.34	825.98
9/30/2020	522.8	520.2	923.6	921.9	843.47	834.45

	(A) MEDICAL	(B) HOSPITAL	(C) COMBINED+	(D) INCOME
(1) AVERAGE ANNUAL PERCENT CHANGE IN INDICES (12TH POINT/8TH POINT)	3.4%	3.1%	3.3%	4.2%
(2) AVERAGE ANNUAL PERCENT CHANGE IN CLAIM COST $0.84*(1C) + 0.16*(1D)$. BASED ON RESPECTIVE WEIGHT OF MEDICAL AND INCOME FROM PRICING.				3.4%
(3) SELECTED ANNUAL PERCENT CHANGE IN CLAIM FREQUENCY				0.0%
(4) AVERAGE ANNUAL PERCENT CHANGE IN CLAIM RATIOS $(1.0 + (2)) * (1.0 + (3))$				3.4%
* MEDICAL INDEX AND HOSPITAL AND RELATED SERVICES INDEX BASED ON CONSUMER PRICE INDEX.				
** INCOME LOST BASED ON BUREAU OF LABOR STATISTICS DATA.				
+ WEIGHT MEDICAL AND HOSPITAL AVERAGE ANNUAL PERCENT CHANGE IN INDEX = $\{(1A) * .5\} + \{(1B) * .5\}$.				

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>
3/31/2014	0.7556		2.8213	
6/30/2014	0.7452		2.8191	
9/30/2014	0.7386		2.8201	
12/31/2014	0.7443		2.8200	
3/31/2015	0.7348	-2.8% &	2.7821	-1.4% &
6/30/2015	0.7412		2.7860	
9/30/2015	0.7506		2.8087	
12/31/2015	0.7628	2.5%	2.8192	0.0%
3/31/2016	0.7767		2.7919	
6/30/2016	0.7885		2.7985	
9/30/2016	0.7984		2.8007	
12/31/2016	0.8024	5.2%	2.7979	-0.8%
3/31/2017	0.8059		2.7771	
6/30/2017	0.8120		2.7656	
9/30/2017	0.8059		2.7293	
12/31/2017	0.8010	-0.2%	2.7138	-3.0%
3/31/2018	0.8001		2.7247	
6/30/2018	0.7986		2.7314	
9/30/2018	0.7969		2.7378	
12/31/2018	0.7959	-0.6%	2.7425	1.1%
3/31/2019	0.7921		2.7304	
6/30/2019	0.7803		2.6909	
9/30/2019	0.7766		2.6776	
12/31/2019	0.7690	-3.4%	2.6293	-4.1%

* EXCLUDES MASSACHUSETTS

@ CHANGE BASED ON YEARS ENDING 12/31/XXXX

& CHANGE BASED ON YEAR ENDING 3/31/2015 divided by 3/31/2014

INSURANCE SERVICES OFFICE, INC.

COMMERCIAL AUTO LIABILITY
INCURRED CLAIM FREQUENCY

MULTISTATE*

PRIVATE PASSENGER TYPES

<u>YEAR</u>	<u>BODILY INJURY</u>	<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>	<u>PROPERTY DAMAGE</u>
<u>ENDING</u>	<u>ACTUAL</u>	<u>ACTUAL CHANGE@</u>	<u>ACTUAL</u>	<u>ACTUAL CHANGE@</u>
3/31/2014	0.8583		3.1475	
6/30/2014	0.8576		3.1443	
9/30/2014	0.8462		3.1039	
12/31/2014	0.8406		3.0676	
3/31/2015	0.8193	-4.5% &	3.0350	-3.6% &
6/30/2015	0.8047		3.0076	
9/30/2015	0.8013		3.0387	
12/31/2015	0.8011	-4.7%	3.0483	-0.6%
3/31/2016	0.8095		3.0331	
6/30/2016	0.8112		3.0514	
9/30/2016	0.8300		3.0445	
12/31/2016	0.8165	1.9%	3.0255	-0.7%
3/31/2017	0.8150		2.9657	
6/30/2017	0.8167		2.9227	
9/30/2017	0.7931		2.8333	
12/31/2017	0.7909	-3.1%	2.7998	-7.5%
3/31/2018	0.8001		2.8122	
6/30/2018	0.8018		2.7666	
9/30/2018	0.7958		2.7474	
12/31/2018	0.7909	0.0%	2.7039	-3.4%
3/31/2019	0.7671		2.6515	
6/30/2019	0.7471		2.6115	
9/30/2019	0.7240		2.5628	
12/31/2019	0.7137	-9.8%	2.4963	-7.7%

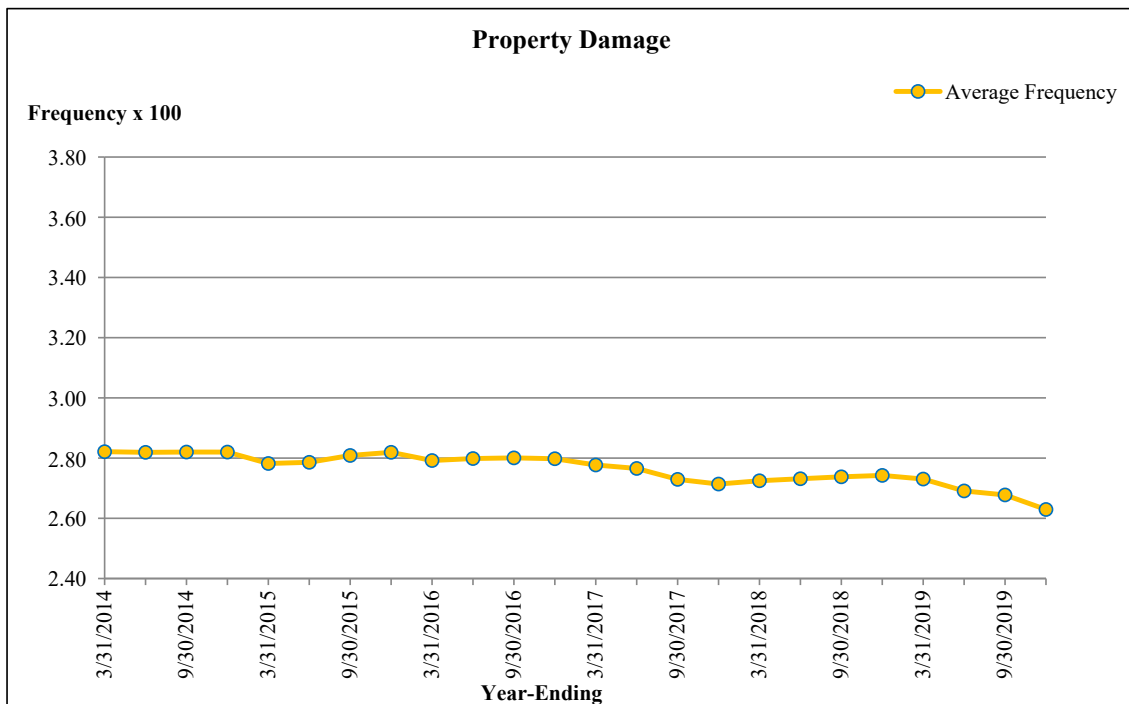
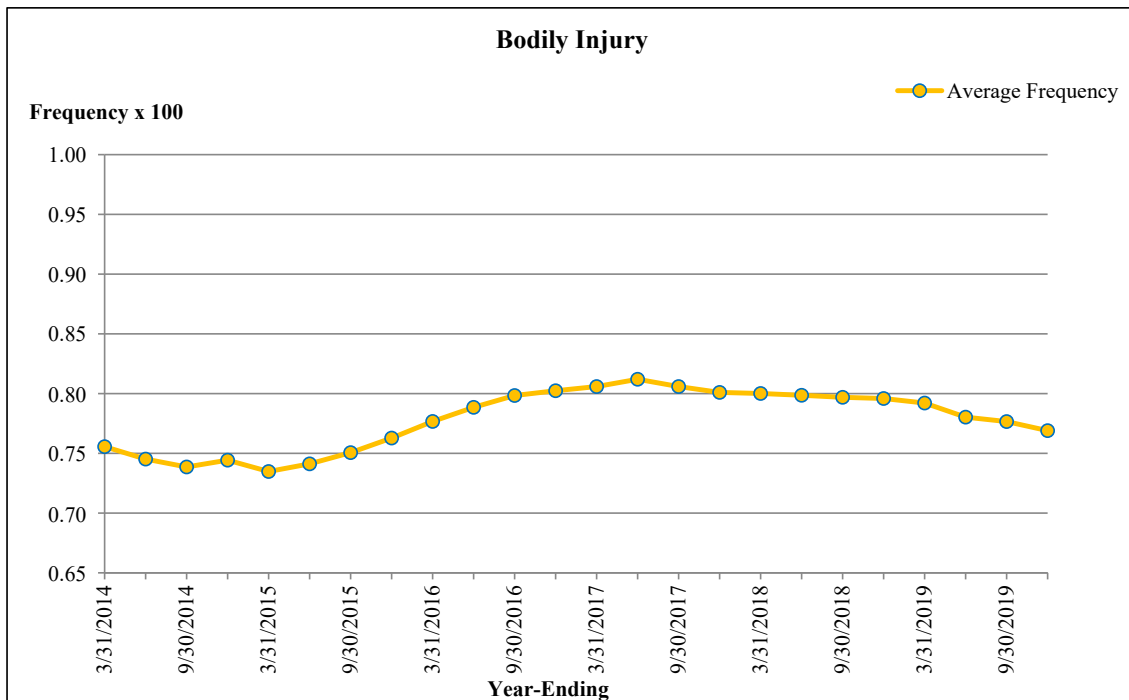
* EXCLUDES MASSACHUSETTS

@ CHANGE BASED ON YEARS ENDING 12/31/XXXX

& CHANGE BASED ON YEAR ENDING 3/31/2015 divided by 3/31/2014

INSURANCE SERVICES OFFICE, INC.

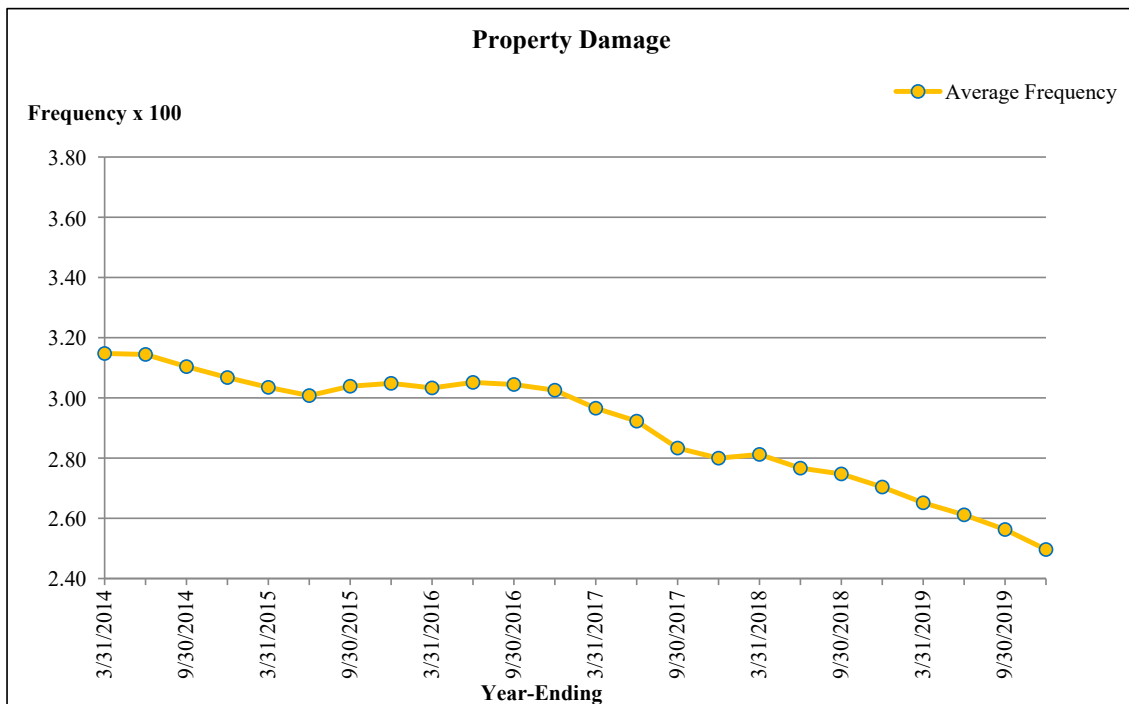
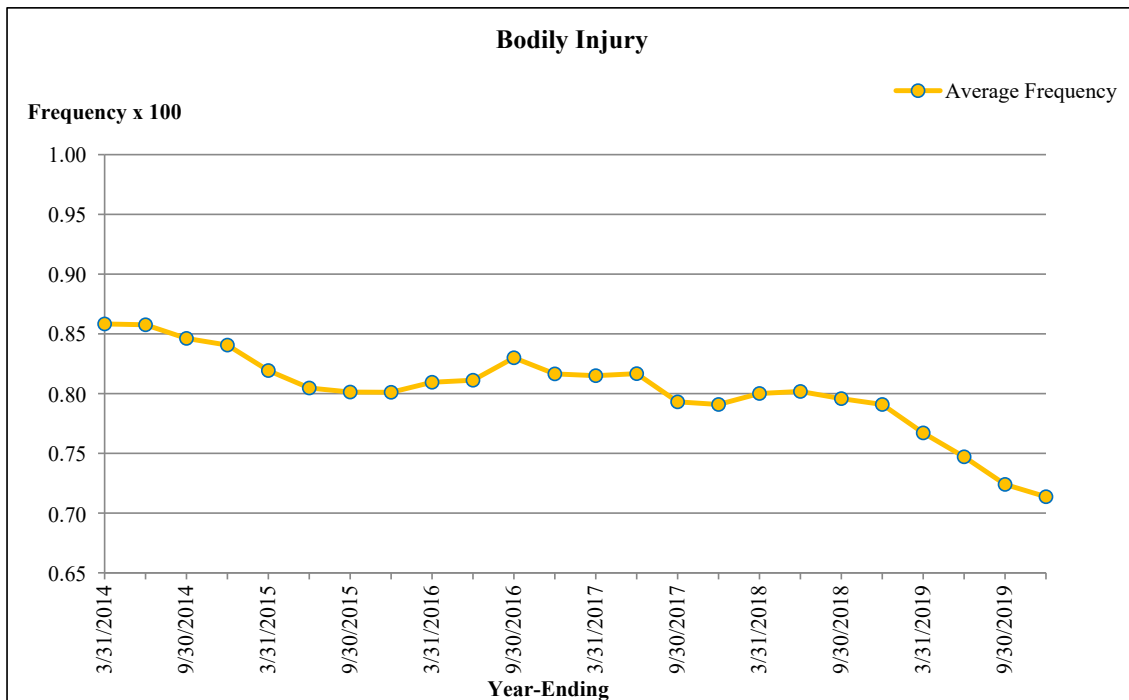
Commercial Automobile Liability
Incurred Claim Frequency Experience
Trucks, Tractors, and Trailers
Multistate*



*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)

	\$500 Deductible		\$1,000 Deductible		\$2,000 Deductible	
Year Ending:	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%

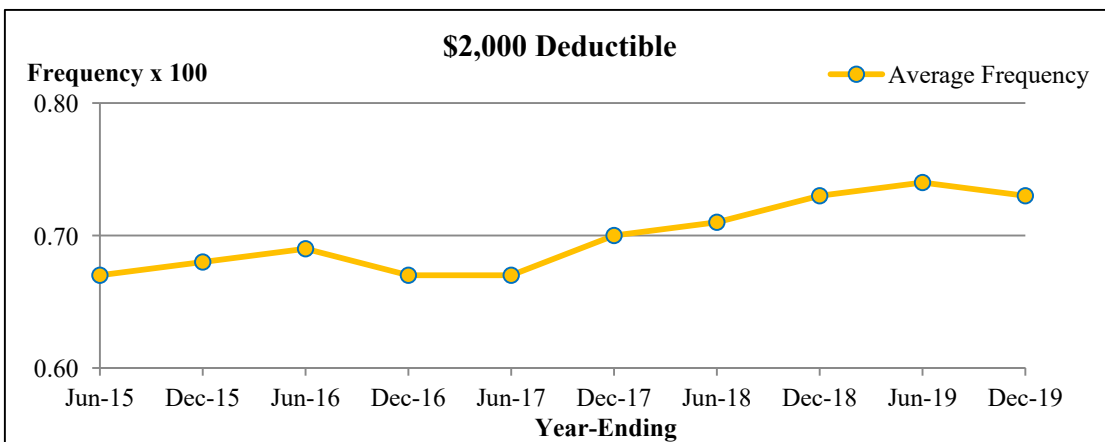
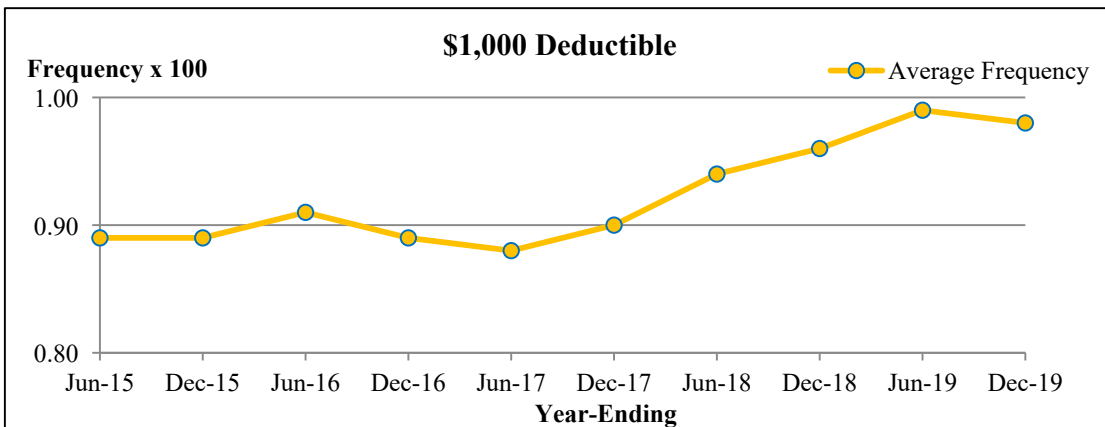
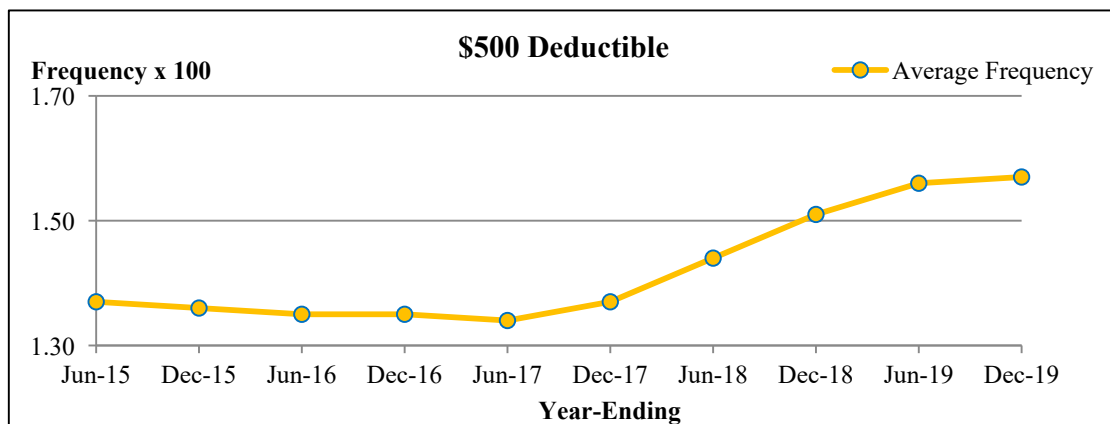
* Multistate data excludes Massachusetts

** 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)

	\$500 Deductible		\$1,000 Deductible		\$2,000 Deductible	
Year Ending:	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%

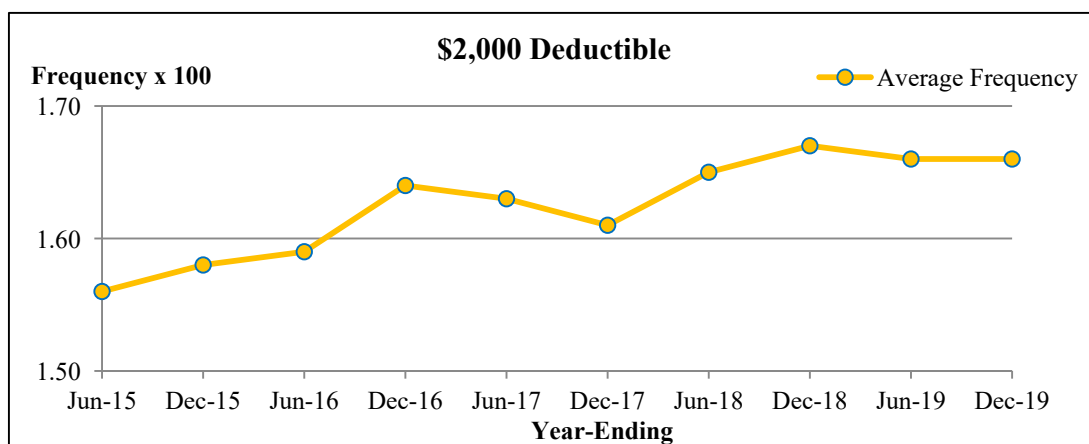
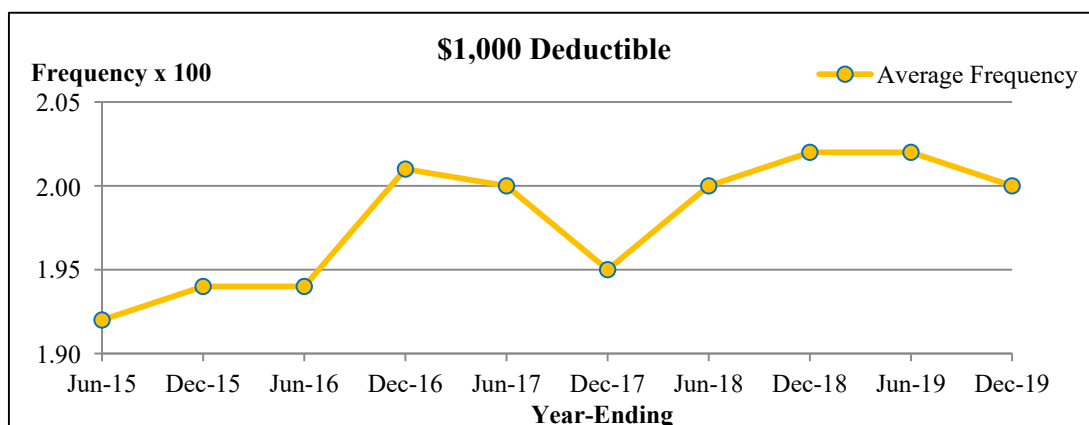
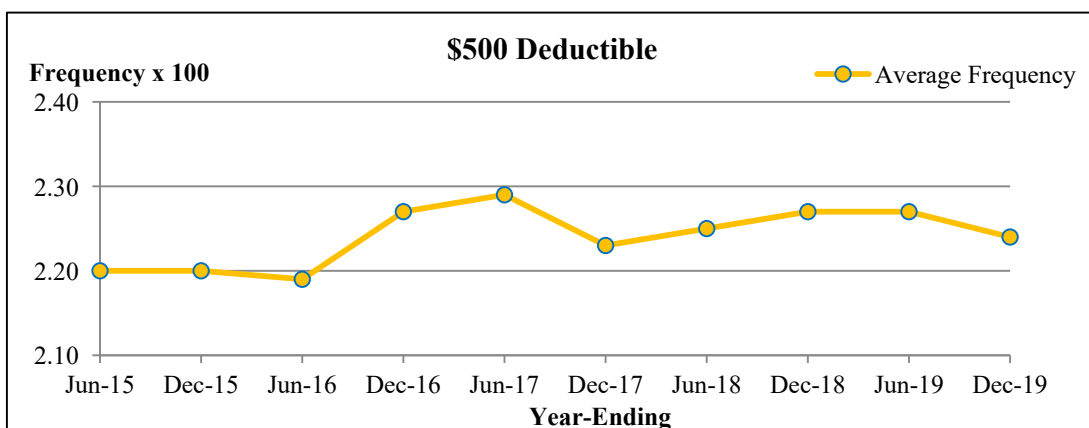
* Multistate data excludes Massachusetts

** 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)

	\$500 Deductible		\$1,000 Deductible		\$2,000 Deductible	
Year Ending:	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%

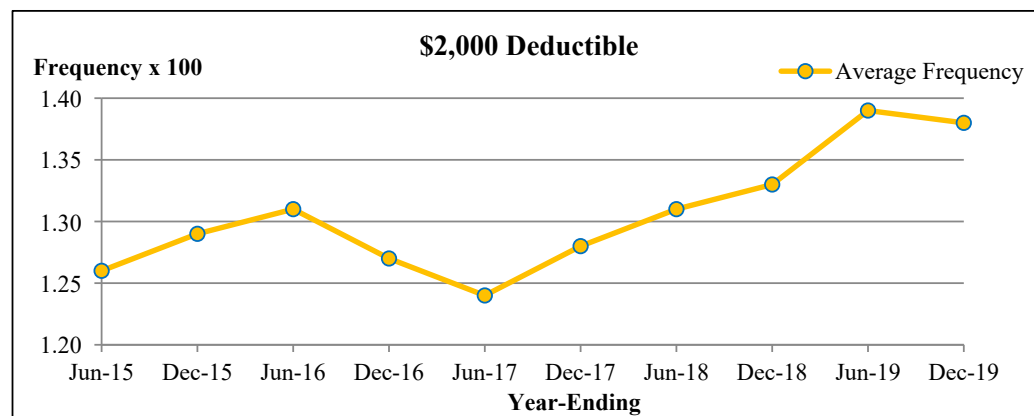
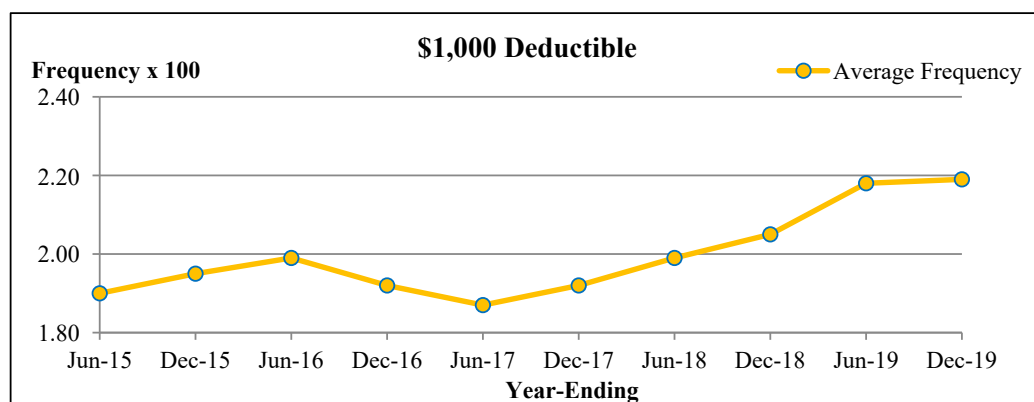
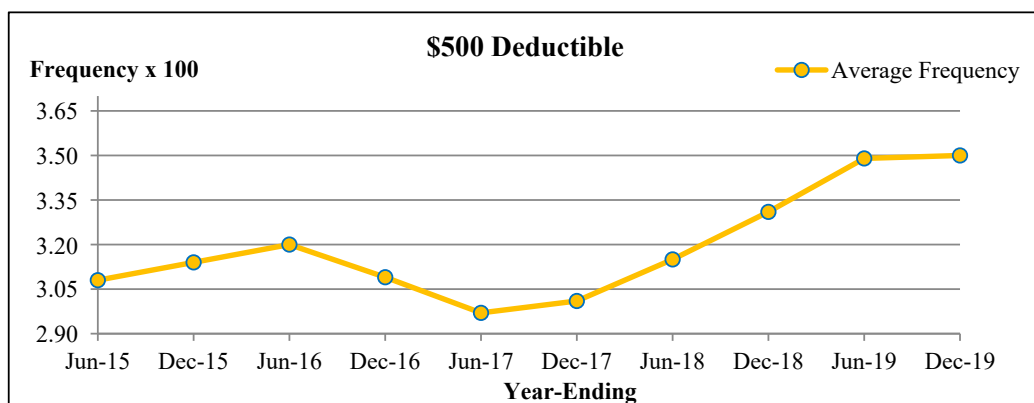
* Multistate data excludes Massachusetts

** 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)

	\$500 Deductible		\$1,000 Deductible		\$2,000 Deductible	
Year Ending:	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%

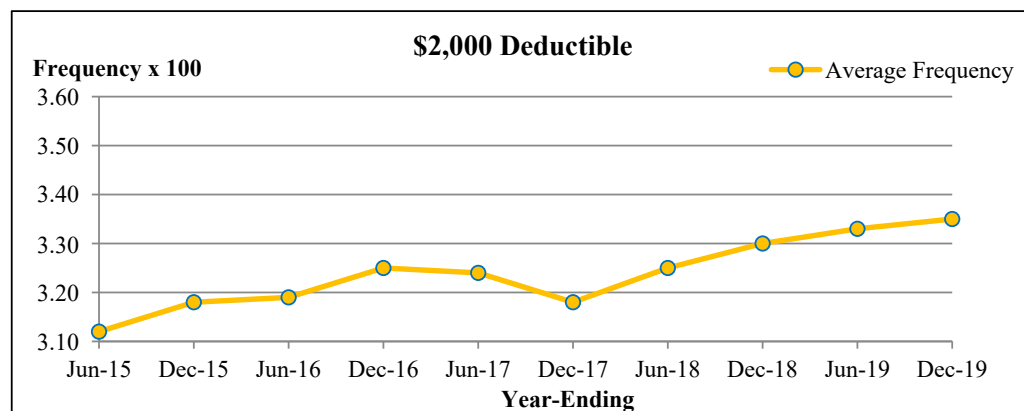
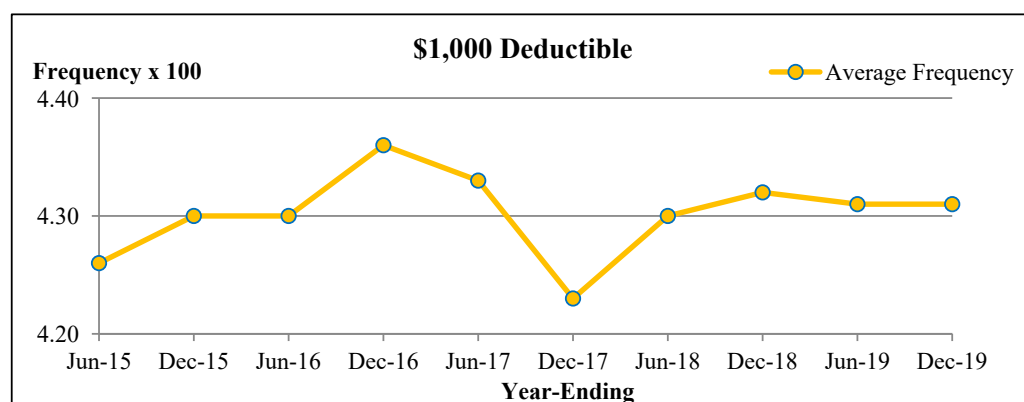
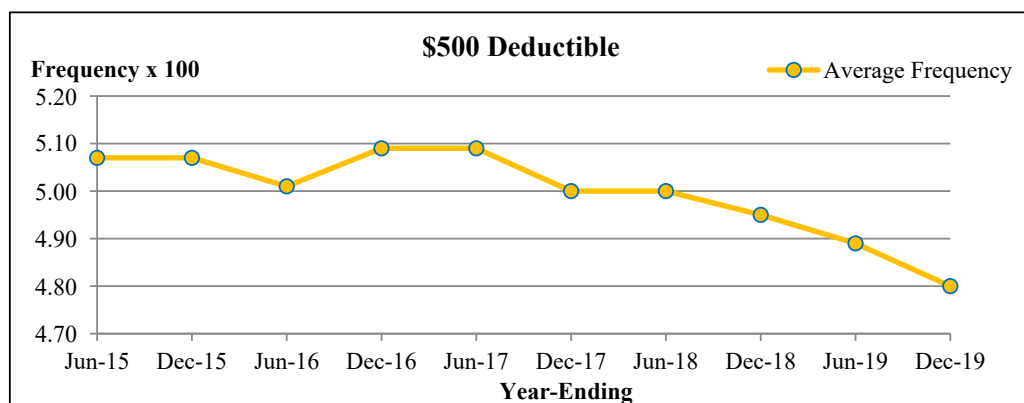
* Multistate data excludes Massachusetts

** 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.

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

Accident				Loss Development Factors	
Year	\$100,000 Basic Limit			15 to 27	27 to 39
<u>Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>Months</u>	<u>Months</u>
12/31/2008	4,941,325	6,295,406	6,696,109	1.274	1.064
12/31/2009	4,359,377	5,366,541	6,036,493	1.231	1.125
12/31/2010	4,290,518	5,652,451	5,841,238	1.317	1.033
12/31/2011	4,433,636	5,199,601	6,119,671	1.173	1.177
12/31/2012	4,444,636	5,955,567	6,291,916	1.340	1.056
12/31/2013	5,268,769	6,001,805	6,229,441	1.139	1.038
12/31/2014	5,136,132	5,471,380	6,136,647	1.065	1.122
12/31/2015	5,117,518	5,514,948	5,906,025	1.078	1.071
12/31/2016	5,857,144	6,906,917	7,433,867	1.179	1.076
12/31/2017	4,191,368	5,134,877	5,799,223	1.225	1.129
12/31/2018	4,307,425	5,455,229		1.266	
12/31/2019	4,449,444				
(1) Average Factor (Best 3 of 5) :			(A) State	1.161	1.090
			(B) Multistate	1.416	1.155
(2) Credibility				0.940	0.850
(3) Credibility Weighted Factors				1.176	1.100

Property Damage

Accident				Loss Development Factors	
Year	\$100,000 Basic Limit			15 to 27	27 to 39
<u>Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>Months</u>	<u>Months</u>
12/31/2008	6,818,623	6,796,325	6,842,495	0.997	1.007
12/31/2009	6,188,732	6,186,161	6,247,269	1.000	1.010
12/31/2010	6,326,474	6,602,855	6,706,227	1.044	1.016
12/31/2011	7,255,748	7,258,579	7,273,604	1.000	1.002
12/31/2012	6,245,474	6,564,613	6,553,332	1.051	0.998
12/31/2013	7,588,812	7,952,834	7,800,184	1.048	0.981
12/31/2014	6,994,406	7,203,854	7,183,192	1.030	0.997
12/31/2015	7,293,260	7,570,952	7,654,931	1.038	1.011
12/31/2016	8,425,284	8,906,853	8,891,500	1.057	0.998
12/31/2017	7,352,062	7,578,568	7,588,842	1.031	1.001
12/31/2018	8,305,750	8,531,925		1.027	
12/31/2019	8,825,174				
(1) Average Factor (Best 3 of 5) :			(A) State	1.033	0.999
			(B) Multistate	1.048	1.010
(2) Credibility				0.940	0.000
(3) Credibility Weighted Factors				1.034	1.010

Summary of Factors

	Bodily Injury	Property Damage
39 to Ultimate **	1.082	1.004
27 to Ultimate	1.190	1.014
15 to Ultimate	1.399	1.048

** 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 Ending	\$100,000 Basic Limit				
	15 Months	27 Months	39 Months	51 Months	63 Months
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 Ending	27:15	39:27	51:39	63:51
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 Ending	\$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 Ending	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
12/31/2008	1.008	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 Ending	\$100,000 Basic Limit				
	15 Months	27 Months	39 Months	51 Months	63 Months
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 Ending	27:15	39:27	51:39	63:51
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 Ending	\$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 Ending	<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.

MINNESOTA

No-Fault Insurance - Trucks, Tractors and Trailers (A)
Loss Development

Accident Year Ending	15 Months	27 Months	39 Months	51 Months	63 Months
03/31/2011	1,010,939	973,551	970,258	978,883	996,861
03/31/2012	1,011,002	960,296	926,966	925,979	931,624
03/31/2013	812,231	738,436	784,053	844,364	836,457
03/31/2014	1,070,140	1,051,123	1,048,447	1,040,056	1,051,142
03/31/2015	580,325	624,960	676,914	689,109	689,109
03/31/2016	1,033,955	1,075,299	1,059,894	1,110,063	1,107,451
03/31/2017	769,062	887,175	818,310	759,972	
03/31/2018	675,946	676,558	669,433		
03/31/2019	939,056	1,035,542			
03/31/2020	569,109				

Ratios

Accident Year Ending	27:15	39:27	51:39	63:51
03/31/2011	0.963	0.997	1.009	1.018
03/31/2012	0.950	0.965	0.999	1.006
03/31/2013	0.909	1.062	1.077	0.991
03/31/2014	0.982	0.997	0.992	1.011
03/31/2015	1.077	1.083	1.018	1.000
03/31/2016	1.040	0.986	1.047	0.998
03/31/2017	1.154	0.922	0.929	
03/31/2018	1.001	0.989		
03/31/2019	1.103			

Average Factor:

(Best 3 of 5)	1.073	0.991	1.019	1.001
(Latest 3)	1.086	0.966	0.998	1.003
(Latest 5)	1.075	0.995	1.013	1.001

Selected Factor:	1.073	0.991	1.019	1.001
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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) =	1.020
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.011
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.085

(A) Includes Basic Benefits Losses.

INSURANCE SERVICES OFFICE, INC.

MINNESOTA

Automobile Liability Insurance - Private Passenger Types

Loss Development

Incurred Losses and Expenses

Bodily Injury

Accident				Loss Development Factors	
Year	\$100,000 Basic	Limit		15 to 27	27 to 39
Ending	15 Months	27 Months	39 Months	Months	Months
12/31/2008	1,357,012	1,571,811	1,550,198	1.158	0.986
12/31/2009	1,838,986	2,016,746	2,258,419	1.097	1.120
12/31/2010	858,673	1,322,504	1,503,046	1.540	1.137
12/31/2011	809,123	786,748	866,968	0.972	1.102
12/31/2012	674,047	1,017,728	1,331,748	1.510	1.309
12/31/2013	826,468	1,192,340	1,235,742	1.443	1.036
12/31/2014	656,199	672,660	766,078	1.025	1.139
12/31/2015	1,002,610	927,727	1,067,879	0.925	1.151
12/31/2016	1,275,788	1,214,200	1,247,967	0.952	1.028
12/31/2017	720,155	929,979	1,197,044	1.291	1.287
12/31/2018	818,397	864,591		1.056	
12/31/2019	956,318				
(1) Average Factor (Best 3 of 5) :			(A) State	1.011	1.109
			(B) Multistate	1.426	1.156
(2) Credibility				0.800	0.640
(3) Credibility Weighted Factors				1.094	1.126

Property Damage

Accident	Loss Development Factors				
Year	\$100,000 Basic Limit			15 to 27	27 to 39
Ending	15 Months	27 Months	39 Months	Months	Months
12/31/2008	1,686,553	1,701,153	1,717,863	1.009	1.010
12/31/2009	1,348,057	1,350,378	1,352,198	1.002	1.001
12/31/2010	1,261,140	1,339,157	1,346,878	1.062	1.006
12/31/2011	1,421,087	1,429,480	1,430,339	1.006	1.001
12/31/2012	1,327,769	1,342,643	1,358,120	1.011	1.012
12/31/2013	1,364,839	1,444,231	1,445,058	1.058	1.001
12/31/2014	1,202,989	1,214,220	1,214,220	1.009	1.000
12/31/2015	1,269,626	1,393,024	1,393,761	1.097	1.001
12/31/2016	1,203,977	1,250,503	1,251,599	1.039	1.001
12/31/2017	1,038,755	1,162,075	1,172,769	1.119	1.009
12/31/2018	1,399,470	1,431,445		1.023	
12/31/2019	1,172,659				
(1) Average Factor (Best 3 of 5) :			(A) State	1.053	1.001
			(B) Multistate	1.045	1.008
(2) Credibility				0.860	0.000
(3) Credibility Weighted Factors				1.052	1.008

Summary of Factors

	Bodily Injury	Property Damage
39 to Ultimate **	1.083	1.004
27 to Ultimate	1.219	1.012
15 to Ultimate	1.334	1.065

** Multistate factors

INSURANCE SERVICES OFFICE, INC.

Basic Limits Loss Development
Private Passenger Types - Bodily Injury
No Fault States
Incurred Losses and Expenses

Accident Year Ending	\$100,000 Basic Limit				
	15 Months	27 Months	39 Months	51 Months	63 Months
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 Ending	27:15	39:27	51:39	63:51
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 Ending	\$100,000 Basic Limit 75 Months	87 Months	99 Months	111 Months	123 Months
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 Ending	75:63	87:75	99:87	111:99	123:111
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 Ending	\$100,000 Basic Limit				
	15 Months	27 Months	39 Months	51 Months	63 Months
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 Ending	27:15	39:27	51:39	63:51
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 Ending	\$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 Ending	<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.

MINNESOTA

No-Fault Insurance - Private Passenger Types (A)
Loss Development

Accident Year Ending	15 Months	27 Months	39 Months	51 Months	63 Months
03/31/2011	738,954	805,892	770,180	774,113	764,669
03/31/2012	611,535	610,239	608,732	615,607	621,735
03/31/2013	719,997	750,483	706,927	722,250	724,582
03/31/2014	486,224	511,536	494,746	490,396	490,396
03/31/2015	332,301	362,860	379,745	384,345	387,681
03/31/2016	768,492	829,416	841,529	849,278	843,418
03/31/2017	479,363	459,641	464,962	450,965	
03/31/2018	565,480	531,814	547,037		
03/31/2019	482,063	479,562			
03/31/2020	347,071				

Ratios

Accident Year Ending	27:15	39:27	51:39	63:51
03/31/2011	1.091	0.956	1.005	0.988
03/31/2012	0.998	0.998	1.011	1.010
03/31/2013	1.042	0.942	1.022	1.003
03/31/2014	1.052	0.967	0.991	1.000
03/31/2015	1.092	1.047	1.012	1.009
03/31/2016	1.079	1.015	1.009	0.993
03/31/2017	0.959	1.012	0.970	
03/31/2018	0.940	1.029		
03/31/2019	0.995			

Average Factor:

(Best 3 of 5)	1.011	1.019	1.004	1.004
(Latest 3)	0.965	1.019	0.997	1.001
(Latest 5)	1.013	1.014	1.001	1.003

Selected Factor:	1.011	1.019	1.004	1.004
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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) =	1.027
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.038

(A) Includes Basic Benefits Losses.

INSURANCE SERVICES OFFICE, INC.

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

Accident Year <u>Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
12/31/2008	169,075,914	172,356,455	172,226,964	172,144,758	172,150,312
12/31/2009	139,676,875	141,659,831	141,877,208	142,029,425	142,058,451
12/31/2010	162,228,421	165,199,003	165,363,075	165,210,122	165,344,644
12/31/2011	184,579,931	187,570,477	187,759,828	187,847,466	187,801,773
12/31/2012	206,709,870	211,135,464	211,125,966	211,209,707	211,246,422
12/31/2013	168,493,379	172,521,157	172,953,316	173,329,851	173,297,174
12/31/2014	178,046,624	182,526,363	182,556,940	182,425,592	182,374,567
12/31/2015	174,019,328	177,762,439	177,864,669	178,188,640	178,246,619
12/31/2016	223,132,783	227,792,900	228,007,906	228,177,207	
12/31/2017	233,738,580	239,343,978	239,453,514		
12/31/2018	226,431,063	232,028,742			
12/31/2019	242,128,153				

Ratios

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

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.000
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.000
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.001
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.002
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.026

INSURANCE SERVICES OFFICE, INC.

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

Accident Year <u>Ending</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
12/31/2008	172,339,979	172,260,723	172,266,711	172,352,729	172,353,192
12/31/2009	141,908,763	141,907,994	141,924,368	142,001,305	141,990,819
12/31/2010	165,441,441	165,497,741	165,489,609	165,487,433	165,475,862
12/31/2011	187,792,048	187,781,135	187,768,262	187,775,662	
12/31/2012	211,220,590	211,286,628	211,282,416		
12/31/2013	173,352,014	173,340,694			
12/31/2014	182,347,036				

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

Accident Year <u>Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
12/31/2008	416,021,546	409,079,373	408,459,328	407,738,399	406,831,920
12/31/2009	346,813,075	340,283,882	339,356,769	338,960,899	339,088,710
12/31/2010	372,141,465	364,482,008	363,144,149	363,072,120	363,071,404
12/31/2011	401,321,679	392,896,499	390,761,062	390,428,189	390,369,742
12/31/2012	395,529,408	388,804,071	386,597,938	385,881,302	386,054,803
12/31/2013	418,968,317	410,340,283	408,780,785	409,500,315	408,313,382
12/31/2014	461,280,126	452,064,091	449,250,521	448,864,783	448,560,544
12/31/2015	494,032,938	479,808,842	476,954,207	475,960,826	475,886,124
12/31/2016	525,974,965	511,487,398	507,022,661	506,592,445	
12/31/2017	546,968,747	527,707,041	523,632,790		
12/31/2018	594,040,528	578,069,086			
12/31/2019	618,597,780				

Ratios

Accident Year <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
12/31/2008	0.983	0.998	0.998	0.998
12/31/2009	0.981	0.997	0.999	1.000
12/31/2010	0.979	0.996	1.000	1.000
12/31/2011	0.979	0.995	0.999	1.000
12/31/2012	0.983	0.994	0.998	1.000
12/31/2013	0.979	0.996	1.002	0.997
12/31/2014	0.980	0.994	0.999	0.999
12/31/2015	0.971	0.994	0.998	1.000
12/31/2016	0.972	0.991	0.999	
12/31/2017	0.965	0.992		
12/31/2018	0.973			
Average Factor:	0.972	0.993	0.999	1.000
(Best 3 of 5)				

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.000
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.000
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	0.999
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	0.992
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	0.964

INSURANCE SERVICES OFFICE, INC.

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

Accident Year <u>Ending</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
12/31/2008	407,863,172	407,736,651	407,702,156	407,724,584	407,821,821
12/31/2009	338,877,985	338,811,153	338,798,673	338,816,055	338,806,883
12/31/2010	362,987,808	362,896,827	362,856,442	362,832,158	362,800,289
12/31/2011	390,343,359	390,373,238	390,348,643	390,347,683	
12/31/2012	386,045,215	385,971,713	385,942,829		
12/31/2013	408,225,343	408,156,625			
12/31/2014	448,388,619				

Ratios

Accident Year <u>Ending</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
12/31/2008	1.003	1.000	1.000	1.000	1.000
12/31/2009	0.999	1.000	1.000	1.000	1.000
12/31/2010	1.000	1.000	1.000	1.000	1.000
12/31/2011	1.000	1.000	1.000	1.000	
12/31/2012	1.000	1.000	1.000		
12/31/2013	1.000	1.000			
12/31/2014	1.000				
Average Factor: (Best 3 of 5)	1.000	1.000	1.000	1.000	1.000

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

Accident Year <u>Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
12/31/2008	56,554,190	56,821,088	56,687,001	56,672,996	56,662,945
12/31/2009	50,748,372	50,681,539	50,663,477	50,596,793	50,589,599
12/31/2010	54,688,658	54,746,503	54,739,017	54,735,694	54,753,176
12/31/2011	70,722,060	70,823,171	70,691,526	70,731,170	70,734,671
12/31/2012	78,665,494	77,815,149	77,882,394	77,915,219	77,935,795
12/31/2013	56,046,362	56,517,006	56,727,187	56,736,829	56,729,007
12/31/2014	58,321,064	59,136,888	59,226,271	59,169,169	59,206,883
12/31/2015	49,302,063	49,842,950	49,729,623	49,694,961	49,694,538
12/31/2016	61,678,831	62,232,290	62,265,451	62,221,701	
12/31/2017	71,349,913	71,573,414	71,766,236		
12/31/2018	59,161,443	60,066,930			
12/31/2019	62,844,093				

Ratios

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

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.000
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.000
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	0.999
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.001
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.012

INSURANCE SERVICES OFFICE, INC.

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

Accident Year <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
Multistate
Paid Losses

Accident Year <u>Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
12/31/2008	154,863,414	149,193,150	148,520,928	148,291,299	148,262,196
12/31/2009	144,336,487	139,234,682	138,589,956	138,506,708	138,455,366
12/31/2010	146,938,218	139,775,300	139,054,588	138,856,519	138,836,836
12/31/2011	156,864,568	149,961,508	149,486,635	149,275,591	149,234,771
12/31/2012	155,884,559	149,719,129	149,052,693	148,917,451	148,862,453
12/31/2013	156,116,090	148,975,011	147,905,111	147,918,256	147,860,588
12/31/2014	161,642,206	154,675,113	153,695,421	153,484,159	153,432,805
12/31/2015	169,819,072	161,234,726	159,974,412	159,600,373	159,510,857
12/31/2016	169,587,494	161,253,777	159,889,000	159,593,315	
12/31/2017	163,741,413	155,626,114	154,383,061		
12/31/2018	177,649,931	168,068,102			
12/31/2019	192,791,245				

Ratios

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

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.000
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.000
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	0.999
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	0.991
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	0.941

INSURANCE SERVICES OFFICE, INC.

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

Accident Year <u>Ending</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
12/31/2008	148,227,125	148,176,913	148,167,383	148,166,920	148,159,398
12/31/2009	138,368,535	138,346,989	138,340,452	138,330,227	138,317,560
12/31/2010	138,786,288	138,773,012	138,772,394	138,773,919	138,764,204
12/31/2011	149,163,748	149,134,319	149,122,176	149,108,005	
12/31/2012	148,816,043	148,792,377	148,770,225		
12/31/2013	147,821,673	147,797,377			
12/31/2014	153,590,178				

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

Accident Year <u>Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
12/31/2010	30,648,765	31,069,585	31,127,741	31,125,140	31,105,232
12/31/2011	50,176,790	50,576,196	50,409,533	50,302,510	50,252,920
12/31/2012	33,147,253	34,058,482	33,879,705	33,835,910	33,863,783
12/31/2013	21,909,912	22,198,262	22,303,605	22,165,625	22,156,556
12/31/2014	28,696,539	29,044,163	29,002,641	29,056,586	29,089,187
12/31/2015	17,052,994	17,326,646	17,413,067	17,409,184	17,649,626
12/31/2016	14,929,494	15,657,249	15,745,635	15,699,446	
12/31/2017	12,228,932	12,980,863	13,072,806		
12/31/2018	15,420,404	15,836,714			
12/31/2019	16,561,212				

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

Accident Year <u>Ending</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
12/31/2010	31,085,970	31,085,503	31,085,713	31,085,683	31,085,393
12/31/2011	50,212,420	50,237,146	50,214,898	50,214,000	
12/31/2012	33,846,315	33,831,986	33,820,487		
12/31/2013	22,182,189	22,191,167			
12/31/2014	29,106,733				

Ratios

Accident Year <u>Ending</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
12/31/2010	0.999	1.000	1.000	1.000	1.000
12/31/2011	0.999	1.000	1.000	1.000	
12/31/2012	0.999	1.000	1.000		
12/31/2013	1.001	1.000			
12/31/2014	1.001				
Average Factor: (Best 3 of 5)	1.000	1.000	1.000	1.000	1.000

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

Physical Damage Loss Development
Auto Dealers - Collision
Multistate
Paid Losses

Accident Year <u>Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
12/31/2010	11,415,149	11,077,090	11,002,304	10,974,948	10,968,705
12/31/2011	11,934,352	11,452,954	11,367,759	11,329,675	11,311,800
12/31/2012	10,408,928	10,246,525	10,140,000	10,114,180	10,096,704
12/31/2013	10,113,052	9,770,687	9,683,108	9,677,279	9,665,296
12/31/2014	9,890,511	9,583,151	9,515,882	9,499,915	9,483,826
12/31/2015	9,486,340	9,277,100	9,219,730	9,210,942	9,203,961
12/31/2016	8,996,473	8,632,127	8,573,742	8,536,124	
12/31/2017	8,811,664	8,455,052	8,344,825		
12/31/2018	7,893,887	7,224,164			
12/31/2019	8,412,787				

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

Physical Damage Loss Development
Auto Dealers - Collision
Multistate
Paid Losses

Accident Year <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	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 <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	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 Ending	<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 Ending	<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
	Taxis & Limos	4.43	4.69
	School and Church Buses	0.42	0.57
	Other Buses	3.48	5.46
	Van Pools	1.05	0.62
(2)	Public Automobiles Physical Damage		
	Taxis, Limos and Van Pools		
	Other Than Collision:	1.10	
	Collision	1.55	
	School, Church, and Other Buses		
	Other Than Collision:	0.50	
	Collision	0.46	
(3)	PIP Relativities		
	Class of Business		
	TTT Covered by Workers' Compensation	0.500	
	PPT principally operated by employees	0.555	
	T&L Other Than Owner Operated	0.712	
	Van Pool Furnished by Employer	0.555	
(4)	Specified Cause of Loss Relativity	0.576	
	This factor is used for Trucks, Tractors and Trailers and Private Passenger Types.		
(5)	Garagekeepers Physical Damage Relativities	<u>EXHIBIT C19</u>	
(6)	The loss cost for hired autos is set forth in Section E. 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.

(5) Garagekeepers Physical Damage Relativities

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

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

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

For Other Than Collision, the following factors apply:

Direct Primary	1.35
Direct Excess	1.15
Comprehensive	1.20

For Collision, the following factors apply:

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

INSURANCE SERVICES OFFICE, INC.

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

Accident Year Ending	15 Months	27 Months	39 Months	51 Months	63 Months
12/31/2008	331,999,447	406,044,081	445,406,022	464,290,908	469,406,545
12/31/2009	299,681,623	364,091,431	405,136,114	425,337,213	429,700,670
12/31/2010	317,439,885	383,948,533	422,271,684	445,632,885	453,800,775
12/31/2011	343,221,467	414,121,750	465,615,205	484,552,606	494,200,402
12/31/2012	352,332,381	426,837,132	469,438,968	495,694,824	507,577,724
12/31/2013	352,502,434	433,071,401	484,774,613	518,462,896	531,311,844
12/31/2014	367,812,519	448,547,677	514,765,262	547,865,030	557,750,148
12/31/2015	389,617,326	497,252,725	562,571,116	592,790,111	603,650,670
12/31/2016	451,474,858	573,587,123	644,383,496	677,697,126	
12/31/2017	493,806,561	612,658,251	684,796,476		
12/31/2018	498,724,520	625,553,298			
12/31/2019	505,400,378				

Ratios

Accident Year Ending	27:15	39:27	51:39	63:51
12/31/2008	1.223	1.097	1.042	1.011
12/31/2009	1.215	1.113	1.050	1.010
12/31/2010	1.210	1.100	1.055	1.018
12/31/2011	1.207	1.124	1.041	1.020
12/31/2012	1.211	1.100	1.056	1.024
12/31/2013	1.229	1.119	1.069	1.025
12/31/2014	1.220	1.148	1.064	1.018
12/31/2015	1.276	1.131	1.054	1.018
12/31/2016	1.270	1.123	1.052	
12/31/2017	1.241	1.118		
12/31/2018	1.254			
Average Factor:	1.255	1.124	1.058	1.021
(Best 3 of 5)				

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.006
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.027
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.087
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.221
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.533

INSURANCE SERVICES OFFICE, INC.

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

Accident Year <u>Ending</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
12/31/2008	472,658,143	473,051,462	473,473,472	473,492,026	473,695,434
12/31/2009	431,939,789	431,850,806	431,636,429	431,702,556	431,642,926
12/31/2010	455,379,267	455,746,727	456,487,271	456,932,173	456,906,465
12/31/2011	501,130,581	501,716,702	501,567,069	501,388,540	
12/31/2012	509,234,465	510,011,563	510,839,274		
12/31/2013	534,936,231	535,293,941			
12/31/2014	559,300,545				

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	1.007	1.001	1.001	1.000	1.000
12/31/2009	1.005	1.000	1.000	1.000	1.000
12/31/2010	1.003	1.001	1.002	1.001	1.000
12/31/2011	1.014	1.001	1.000	1.000	
12/31/2012	1.003	1.002	1.002		
12/31/2013	1.007	1.001			
12/31/2014	1.003				
Average Factor: (Best 3 of 5)	1.004	1.001	1.001	1.000	1.000

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

Basic Limits Loss Development
Trucks, Tractors and Trailers - Bodily Injury
No Fault States
Incurred Losses and Expenses

Accident Year Ending	15 Months	27 Months	39 Months	51 Months	63 Months
12/31/2008	107,354,052	136,649,865	152,243,254	158,970,768	161,443,415
12/31/2009	101,875,677	129,193,778	145,934,993	152,206,911	153,646,102
12/31/2010	111,928,994	144,595,316	163,445,769	169,466,401	172,004,691
12/31/2011	124,000,946	159,172,011	176,855,485	185,313,021	185,994,016
12/31/2012	116,596,164	152,809,181	172,696,184	179,882,973	180,675,042
12/31/2013	116,609,941	152,405,396	173,139,095	187,438,736	190,421,351
12/31/2014	123,919,475	168,664,986	195,142,032	207,038,518	210,892,635
12/31/2015	127,678,419	180,783,729	207,824,112	220,268,608	221,993,111
12/31/2016	140,697,870	192,352,990	221,314,193	230,831,562	
12/31/2017	153,599,180	214,139,720	241,157,595		
12/31/2018	166,600,062	227,586,824			
12/31/2019	166,180,325				

Ratios

Accident Year Ending	27:15	39:27	51:39	63:51
12/31/2008	1.273	1.114	1.044	1.016
12/31/2009	1.268	1.130	1.043	1.009
12/31/2010	1.292	1.130	1.037	1.015
12/31/2011	1.284	1.111	1.048	1.004
12/31/2012	1.311	1.130	1.042	1.004
12/31/2013	1.307	1.136	1.083	1.016
12/31/2014	1.361	1.157	1.061	1.019
12/31/2015	1.416	1.150	1.060	1.008
12/31/2016	1.367	1.151	1.043	
12/31/2017	1.394	1.126		
12/31/2018	1.366			
Average Factor: (Best 3 of 5)	1.376	1.146	1.055	1.009

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.007
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.016
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.072
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.228
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.690

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>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
12/31/2008	163,109,530	163,293,182	163,321,378	163,560,684	163,515,240
12/31/2009	154,814,099	154,938,446	154,943,904	154,838,767	154,839,722
12/31/2010	171,397,747	172,078,086	172,187,951	172,122,011	172,160,095
12/31/2011	188,709,660	188,911,372	189,691,229	189,673,173	
12/31/2012	181,068,239	181,577,936	181,855,628		
12/31/2013	190,978,811	191,756,281			
12/31/2014	211,836,740				

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	1.010	1.001	1.000	1.001	1.000
12/31/2009	1.008	1.001	1.000	0.999	1.000
12/31/2010	0.996	1.004	1.001	1.000	1.000
12/31/2011	1.015	1.001	1.004	1.000	
12/31/2012	1.002	1.003	1.002		
12/31/2013	1.003	1.004			
12/31/2014	1.004				
Average Factor: (Best 3 of 5)	1.003	1.003	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)	=	1.004

INSURANCE SERVICES OFFICE, INC.

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

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	415,335,616	425,740,204	427,873,952	428,304,946	428,644,132
12/31/2009	360,662,622	367,936,780	369,234,480	369,935,178	369,637,384
12/31/2010	383,121,625	394,877,122	397,046,974	397,614,411	396,903,589
12/31/2011	418,432,238	431,027,343	434,070,032	435,832,609	436,382,368
12/31/2012	417,809,264	432,184,972	436,322,398	437,086,676	437,861,932
12/31/2013	436,449,371	453,731,745	459,025,371	460,354,924	460,305,063
12/31/2014	457,300,547	478,282,691	482,394,156	483,629,737	484,079,018
12/31/2015	486,178,994	507,706,524	511,861,053	512,575,145	513,842,150
12/31/2016	514,873,275	538,024,503	543,502,850	545,070,501	
12/31/2017	528,534,480	555,508,246	560,312,708		
12/31/2018	568,842,189	600,176,177			
12/31/2019	577,870,351				

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	1.005	1.001	1.001
12/31/2009	1.020	1.004	1.002	0.999
12/31/2010	1.031	1.005	1.001	0.998
12/31/2011	1.030	1.007	1.004	1.001
12/31/2012	1.034	1.010	1.002	1.002
12/31/2013	1.040	1.012	1.003	1.000
12/31/2014	1.046	1.009	1.003	1.001
12/31/2015	1.044	1.008	1.001	1.002
12/31/2016	1.045	1.010	1.003	
12/31/2017	1.051	1.009		
12/31/2018	1.055			
Average Factor: (Best 3 of 5)	1.047	1.009	1.003	1.001

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.002
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.003
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.006
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.015
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>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
12/31/2008	428,763,175	428,829,267	428,899,898	428,818,170	428,932,829
12/31/2009	369,870,540	369,912,823	370,154,393	370,218,043	370,140,876
12/31/2010	398,137,342	398,165,693	398,103,449	398,154,645	398,212,894
12/31/2011	438,061,177	438,301,930	438,727,627	438,969,640	
12/31/2012	438,533,967	438,840,161	438,699,520		
12/31/2013	460,288,235	460,466,532			
12/31/2014	484,453,839				

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	1.001	1.000	1.001	1.000	1.000
12/31/2010	1.003	1.000	1.000	1.000	1.000
12/31/2011	1.004	1.001	1.001	1.001	
12/31/2012	1.002	1.001	1.000		
12/31/2013	1.000	1.000			
12/31/2014	1.001				
Average Factor: (Best 3 of 5)	1.002	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.

Basic Limits Loss Development
 Buses (other than Social Services Buses)- Bodily Injury
 Tort States
 Incurred Losses and Expenses

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	11,873,390	14,995,642	17,351,220	18,060,728	18,296,396
12/31/2009	11,943,609	14,895,090	16,828,986	17,806,811	18,322,484
12/31/2010	13,947,246	17,389,656	20,059,462	21,331,107	21,643,070
12/31/2011	13,998,772	18,662,118	23,266,599	24,458,655	25,403,431
12/31/2012	13,180,991	18,569,401	22,609,997	24,087,911	24,869,081
12/31/2013	14,680,586	19,161,327	21,816,875	23,666,562	24,097,459
12/31/2014	14,846,562	18,216,206	20,533,102	22,687,134	23,819,126
12/31/2015	11,685,384	16,291,481	18,783,929	20,563,780	21,347,415
12/31/2016	13,593,862	18,087,841	20,170,626	22,188,497	
12/31/2017	14,877,677	19,684,032	21,958,556		
12/31/2018	16,093,799	20,735,764			
12/31/2019	14,713,331				

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	1.263	1.157	1.041	1.013
12/31/2009	1.247	1.130	1.058	1.029
12/31/2010	1.247	1.154	1.063	1.015
12/31/2011	1.333	1.247	1.051	1.039
12/31/2012	1.409	1.218	1.065	1.032
12/31/2013	1.305	1.139	1.085	1.018
12/31/2014	1.227	1.127	1.105	1.050
12/31/2015	1.394	1.153	1.095	1.038
12/31/2016	1.331	1.115	1.100	
12/31/2017	1.323	1.116		
12/31/2018	1.288			
Average Factor: (Best 3 of 5)	1.314	1.127	1.093	1.036

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.010
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.046
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.144
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.289
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.694

INSURANCE SERVICES OFFICE, INC.

Basic Limits Loss Development
 Buses (other than Social Services Buses)- Bodily Injury
 Tort States
 Incurred Losses and Expenses

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	18,474,577	18,521,673	18,624,674	18,631,090	18,631,090
12/31/2009	18,353,730	18,349,403	18,378,207	18,435,964	18,438,954
12/31/2010	21,771,688	21,856,020	21,874,783	21,940,551	21,935,090
12/31/2011	25,499,090	25,538,889	25,614,565	25,659,766	
12/31/2012	24,962,986	24,885,763	24,885,876		
12/31/2013	24,244,249	24,091,279			
12/31/2014	23,866,532				

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	1.010	1.003	1.006	1.000	1.000
12/31/2009	1.002	1.000	1.002	1.003	1.000
12/31/2010	1.006	1.004	1.001	1.003	1.000
12/31/2011	1.004	1.002	1.003	1.002	
12/31/2012	1.004	0.997	1.000		
12/31/2013	1.006	0.994			
12/31/2014	1.002				
Average Factor: (Best 3 of 5)	1.005	1.000	1.002	1.003	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)	=	1.003
87 to Ult:	(99:87) (111:99) (123:111) (123:Ult)	=	1.005
75 to Ult:	(87:75) (99:87) (111:99) (123:111) (123:Ult)	=	1.005

INSURANCE SERVICES OFFICE, INC.

Basic Limits Loss Development
 Buses (other than Social Services Buses)- Bodily Injury
 No Fault States
 Incurred Losses and Expenses

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	5,411,520	7,792,138	9,024,386	9,442,169	9,288,780
12/31/2009	5,788,363	8,099,669	9,350,922	9,982,007	10,007,455
12/31/2010	6,062,292	7,676,702	9,022,592	9,589,599	9,902,396
12/31/2011	5,119,636	7,084,438	8,328,099	8,633,923	9,000,816
12/31/2012	4,828,070	7,123,544	8,433,655	9,422,426	10,101,569
12/31/2013	5,838,494	7,841,035	9,074,242	9,499,181	9,867,852
12/31/2014	5,825,998	7,829,673	8,728,815	10,035,928	10,431,908
12/31/2015	6,089,898	8,102,049	9,570,578	10,084,567	10,428,546
12/31/2016	6,465,248	8,780,130	10,000,332	10,984,650	
12/31/2017	8,576,511	10,910,824	11,957,160		
12/31/2018	5,967,293	7,541,867			
12/31/2019	5,672,427				

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	1.440	1.158	1.046	0.984
12/31/2009	1.399	1.154	1.067	1.003
12/31/2010	1.266	1.175	1.063	1.033
12/31/2011	1.384	1.176	1.037	1.042
12/31/2012	1.475	1.184	1.117	1.072
12/31/2013	1.343	1.157	1.047	1.039
12/31/2014	1.344	1.115	1.150	1.039
12/31/2015	1.330	1.181	1.054	1.034
12/31/2016	1.358	1.139	1.098	
12/31/2017	1.272	1.096		
12/31/2018	1.264			
Average Factor: (Best 3 of 5)	1.315	1.137	1.090	1.040

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.009
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.049
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.144
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.301
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.710

INSURANCE SERVICES OFFICE, INC.

Basic Limits Loss Development
 Buses (other than Social Services Buses)- Bodily Injury
 No Fault States
 Incurred Losses and Expenses

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	9,263,574	9,306,735	9,317,615	9,296,631	9,299,334
12/31/2009	10,370,579	10,406,226	10,192,807	10,207,822	10,208,002
12/31/2010	9,738,541	9,718,888	9,699,816	9,708,159	9,708,643
12/31/2011	9,091,835	9,115,512	9,225,875	9,156,210	
12/31/2012	10,204,344	10,210,225	10,215,900		
12/31/2013	9,885,972	9,985,810			
12/31/2014	10,522,233				

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	0.997	1.005	1.001	0.998	1.000
12/31/2009	1.036	1.003	0.979	1.001	1.000
12/31/2010	0.983	0.998	0.998	1.001	1.000
12/31/2011	1.010	1.003	1.012	0.992	
12/31/2012	1.010	1.001	1.001		
12/31/2013	1.002	1.010			
12/31/2014	1.009				
Average Factor: (Best 3 of 5)	1.007	1.002	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)	=	1.002

INSURANCE SERVICES OFFICE, INC.

Basic Limits Loss Development
Social Services Buses - Bodily Injury
Tort States
Incurred Losses and Expenses

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	7,022,679	9,077,603	9,934,493	10,134,403	9,956,689
12/31/2009	7,779,743	10,099,033	11,097,629	11,240,763	11,328,040
12/31/2010	7,445,815	9,551,391	10,645,025	10,978,237	10,993,918
12/31/2011	9,504,102	10,658,747	12,068,912	13,113,631	13,151,868
12/31/2012	9,007,351	11,302,441	12,300,983	12,268,054	12,422,776
12/31/2013	8,839,351	11,576,404	13,053,252	13,211,342	13,305,318
12/31/2014	10,242,965	12,782,096	14,175,795	14,697,787	14,705,291
12/31/2015	10,791,700	15,309,738	16,851,661	17,633,108	17,944,171
12/31/2016	14,545,464	18,174,119	21,977,151	24,402,774	
12/31/2017	15,994,132	20,861,389	23,886,088		
12/31/2018	16,819,517	22,226,788			
12/31/2019	18,517,053				

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	1.293	1.094	1.020	0.982
12/31/2009	1.298	1.099	1.013	1.008
12/31/2010	1.283	1.114	1.031	1.001
12/31/2011	1.121	1.132	1.087	1.003
12/31/2012	1.255	1.088	0.997	1.013
12/31/2013	1.310	1.128	1.012	1.007
12/31/2014	1.248	1.109	1.037	1.001
12/31/2015	1.419	1.101	1.046	1.018
12/31/2016	1.249	1.209	1.110	
12/31/2017	1.304	1.145		
12/31/2018	1.321			
Average Factor: (Best 3 of 5)	1.291	1.127	1.032	1.008

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.001
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.009
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.041
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.174
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.515

INSURANCE SERVICES OFFICE, INC.

Basic Limits Loss Development
 Social Services Buses - Bodily Injury
 Tort States
 Incurred Losses and Expenses

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	10,162,858	10,148,897	10,143,660	10,143,660	10,143,660
12/31/2009	11,522,568	11,509,203	11,557,015	11,557,015	11,545,910
12/31/2010	11,041,400	11,017,516	10,948,246	10,923,246	10,923,246
12/31/2011	13,117,648	13,032,408	13,057,613	13,124,906	
12/31/2012	12,562,283	12,519,207	12,502,369		
12/31/2013	13,372,150	13,427,076			
12/31/2014	14,718,143				

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	1.021	0.999	0.999	1.000	1.000
12/31/2009	1.017	0.999	1.004	1.000	0.999
12/31/2010	1.004	0.998	0.994	0.998	1.000
12/31/2011	0.997	0.994	1.002	1.005	
12/31/2012	1.011	0.997	0.999		
12/31/2013	1.005	1.004			
12/31/2014	1.001				
Average Factor: (Best 3 of 5)	1.003	0.998	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)	=	0.998

INSURANCE SERVICES OFFICE, INC.

Basic Limits Loss Development
 Social Services Buses - Bodily Injury
 No Fault States
 Incurred Losses and Expenses

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	3,465,515	4,894,353	5,587,359	6,138,307	6,264,734
12/31/2009	3,040,325	4,842,137	5,321,743	5,381,287	5,257,734
12/31/2010	3,166,894	4,717,182	4,996,433	4,961,896	4,824,060
12/31/2011	3,279,917	4,447,436	5,264,909	5,334,605	5,360,160
12/31/2012	2,727,626	3,926,304	5,334,799	5,654,411	5,429,226
12/31/2013	3,937,649	5,352,155	6,410,364	6,483,401	6,734,820
12/31/2014	2,401,000	3,748,626	4,036,540	4,497,226	4,433,318
12/31/2015	3,634,365	4,803,465	5,940,132	6,282,450	6,379,059
12/31/2016	3,755,374	5,669,105	7,426,521	8,259,244	
12/31/2017	4,611,545	7,196,817	8,445,129		
12/31/2018	4,413,885	6,581,743			
12/31/2019	5,276,294				

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	1.412	1.142	1.099	1.021
12/31/2009	1.593	1.099	1.011	0.977
12/31/2010	1.490	1.059	0.993	0.972
12/31/2011	1.356	1.184	1.013	1.005
12/31/2012	1.439	1.359	1.060	0.960
12/31/2013	1.359	1.198	1.011	1.039
12/31/2014	1.561	1.077	1.114	0.986
12/31/2015	1.322	1.237	1.058	1.015
12/31/2016	1.510	1.310	1.112	
12/31/2017	1.561	1.173		
12/31/2018	1.491			
Average Factor: (Best 3 of 5)	1.521	1.203	1.077	1.002

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.011
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.013
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.091
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.313
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.996

INSURANCE SERVICES OFFICE, INC.

Basic Limits Loss Development
 Social Services Buses - Bodily Injury
 No Fault States
 Incurred Losses and Expenses

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	6,316,621	6,392,913	6,405,221	6,259,713	6,262,029
12/31/2009	5,193,207	5,196,909	5,215,011	5,215,011	5,216,034
12/31/2010	4,825,184	4,824,953	4,856,458	4,875,332	4,875,332
12/31/2011	5,249,704	5,289,822	5,413,221	5,682,465	
12/31/2012	5,444,972	5,455,068	5,447,981		
12/31/2013	6,757,417	6,795,027			
12/31/2014	4,868,576				

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	1.012	1.002	0.977	1.000
12/31/2009	0.988	1.001	1.003	1.000	1.000
12/31/2010	1.000	1.000	1.007	1.004	1.000
12/31/2011	0.979	1.008	1.023	1.050	
12/31/2012	1.003	1.002	0.999		
12/31/2013	1.003	1.006			
12/31/2014	1.098				
Average Factor: (Best 3 of 5)	1.002	1.003	1.004	1.002	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)	=	1.002
87 to Ult:	(99:87) (111:99) (123:111) (123:Ult)	=	1.006
75 to Ult:	(87:75) (99:87) (111:99) (123:111) (123:Ult)	=	1.009

INSURANCE SERVICES OFFICE, INC.

Basic Limits Loss Development
 Buses (other than Social Services Buses)- Property Damage
 Multistate
 Incurred Losses and Expenses

Accident Year Ending	15 Months	27 Months	39 Months	51 Months	63 Months
12/31/2008	14,684,939	14,917,043	14,879,781	14,975,434	14,956,452
12/31/2009	14,035,141	14,122,550	14,287,962	14,382,967	14,384,681
12/31/2010	14,164,076	14,237,361	14,312,099	14,473,827	14,436,784
12/31/2011	15,593,488	15,599,536	16,303,391	16,650,993	16,358,584
12/31/2012	13,584,716	14,365,252	14,583,968	14,451,939	14,498,233
12/31/2013	14,727,881	14,954,341	15,128,429	15,256,829	15,289,254
12/31/2014	15,170,223	15,783,671	16,046,219	16,200,445	16,274,461
12/31/2015	15,007,232	15,643,589	15,701,052	15,763,199	15,774,081
12/31/2016	16,134,666	16,604,631	16,674,414	16,698,346	
12/31/2017	17,570,522	18,450,927	18,679,288		
12/31/2018	18,920,418	19,545,903			
12/31/2019	18,436,447				

Ratios

Accident Year Ending	27:15	39:27	51:39	63:51
12/31/2008	1.016	0.998	1.006	0.999
12/31/2009	1.006	1.012	1.007	1.000
12/31/2010	1.005	1.005	1.011	0.997
12/31/2011	1.000	1.045	1.021	0.982
12/31/2012	1.057	1.015	0.991	1.003
12/31/2013	1.015	1.012	1.008	1.002
12/31/2014	1.040	1.017	1.010	1.005
12/31/2015	1.042	1.004	1.004	1.001
12/31/2016	1.029	1.004	1.001	
12/31/2017	1.050	1.012		
12/31/2018	1.033			
Average Factor: (Best 3 of 5)	1.038	1.009	1.004	1.002

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.001
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.003
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.007
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.016
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.055

INSURANCE SERVICES OFFICE, INC.

Basic Limits Loss Development
 Buses (other than Social Services Buses)- Property Damage
 Multistate
 Incurred Losses and Expenses

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	14,939,649	14,901,894	14,902,133	14,904,934	14,904,934
12/31/2009	14,172,089	14,175,533	14,217,985	14,177,985	14,177,985
12/31/2010	14,419,469	14,421,437	14,421,437	14,421,673	14,422,529
12/31/2011	16,369,864	16,368,761	16,394,105	16,383,451	
12/31/2012	14,488,332	14,491,566	14,491,566		
12/31/2013	15,292,167	15,295,626			
12/31/2014	16,379,059				

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	0.999	0.997	1.000	1.000	1.000
12/31/2009	0.985	1.000	1.003	0.997	1.000
12/31/2010	0.999	1.000	1.000	1.000	1.000
12/31/2011	1.001	1.000	1.002	0.999	
12/31/2012	0.999	1.000	1.000		
12/31/2013	1.000	1.000			
12/31/2014	1.006				
Average Factor: (Best 3 of 5)	1.000	1.000	1.001	1.000	1.000

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

Basic Limits Loss Development
 Social Services Buses - Property Damage
 Multistate
 Incurred Losses and Expenses

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	8,625,781	8,701,419	8,583,455	8,606,935	8,594,342
12/31/2009	7,703,590	7,983,351	7,986,727	7,984,473	7,980,549
12/31/2010	7,902,615	8,122,620	8,144,416	8,144,360	8,140,021
12/31/2011	8,072,120	8,373,516	8,454,033	8,439,766	8,434,908
12/31/2012	7,983,330	8,100,513	8,175,721	8,218,111	8,319,382
12/31/2013	8,293,598	8,647,951	8,706,921	8,699,624	8,687,029
12/31/2014	9,550,092	9,713,227	9,718,645	9,735,074	9,747,751
12/31/2015	11,077,863	11,449,672	11,614,422	11,553,928	11,658,567
12/31/2016	12,695,289	13,605,267	13,580,370	13,601,115	
12/31/2017	14,240,117	15,259,620	15,417,061		
12/31/2018	15,637,708	16,744,171			
12/31/2019	16,446,774				

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	1.009	0.986	1.003	0.999
12/31/2009	1.036	1.000	1.000	1.000
12/31/2010	1.028	1.003	1.000	0.999
12/31/2011	1.037	1.010	0.998	0.999
12/31/2012	1.015	1.009	1.005	1.012
12/31/2013	1.043	1.007	0.999	0.999
12/31/2014	1.017	1.001	1.002	1.001
12/31/2015	1.034	1.014	0.995	1.009
12/31/2016	1.072	0.998	1.002	
12/31/2017	1.072	1.010		
12/31/2018	1.071			
Average Factor: (Best 3 of 5)	1.059	1.006	1.001	1.003

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.000
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.003
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) =	1.010
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.070

INSURANCE SERVICES OFFICE, INC.

Basic Limits Loss Development
 Social Services Buses - Property Damage
 Multistate
 Incurred Losses and Expenses

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	8,594,089	8,544,152	8,544,152	8,544,152	8,544,152
12/31/2009	7,969,956	7,972,775	7,975,632	7,975,632	7,975,632
12/31/2010	8,161,205	8,173,926	8,196,286	8,190,931	8,190,931
12/31/2011	8,433,794	8,433,794	8,433,794	8,433,794	
12/31/2012	8,302,835	8,300,735	8,300,735		
12/31/2013	8,689,868	8,689,870			
12/31/2014	9,742,686				

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	0.994	1.000	1.000	1.000
12/31/2009	0.999	1.000	1.000	1.000	1.000
12/31/2010	1.003	1.002	1.003	0.999	1.000
12/31/2011	1.000	1.000	1.000	1.000	
12/31/2012	0.998	1.000	1.000		
12/31/2013	1.000	1.000			
12/31/2014	0.999				
Average Factor: (Best 3 of 5)	1.000	1.000	1.000	1.000	1.000

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

Basic Limits Loss Development
 Publics - Bodily Injury
 Tort States
 Incurred Losses and Expenses

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	2,227,827	2,754,568	3,112,451	3,263,818	3,397,956
12/31/2009	4,116,574	6,038,832	7,161,139	7,758,062	7,968,667
12/31/2010	4,707,798	6,953,963	8,012,432	8,797,425	8,932,403
12/31/2011	6,396,311	8,779,143	10,882,046	11,594,541	11,816,872
12/31/2012	6,833,976	10,201,905	11,776,382	13,356,040	13,995,997
12/31/2013	5,459,179	7,904,498	8,701,306	9,697,538	9,942,226
12/31/2014	5,636,615	7,224,028	10,249,095	11,602,531	12,155,871
12/31/2015	4,883,180	7,802,789	10,529,749	12,837,555	14,337,078
12/31/2016	6,523,073	8,090,707	9,802,525	11,495,197	
12/31/2017	5,597,805	7,667,845	8,929,027		
12/31/2018	6,253,583	7,570,647			
12/31/2019	5,461,063				

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	1.236	1.130	1.049	1.041
12/31/2009	1.467	1.186	1.083	1.027
12/31/2010	1.477	1.152	1.098	1.015
12/31/2011	1.373	1.240	1.065	1.019
12/31/2012	1.493	1.154	1.134	1.048
12/31/2013	1.448	1.101	1.114	1.025
12/31/2014	1.282	1.419	1.132	1.048
12/31/2015	1.598	1.349	1.219	1.117
12/31/2016	1.240	1.212	1.173	
12/31/2017	1.370	1.164		
12/31/2018	1.211			
Average Factor: (Best 3 of 5)	1.297	1.242	1.146	1.040

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.002
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.042
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.194
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.483
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.924

INSURANCE SERVICES OFFICE, INC.

Basic Limits Loss Development
 Publics - Bodily Injury
 Tort States
 Incurred Losses and Expenses

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	3,412,112	3,452,992	3,459,672	3,439,809	3,431,824
12/31/2009	8,100,037	8,106,448	8,107,448	8,096,481	8,096,412
12/31/2010	8,990,289	8,958,046	9,063,725	9,108,713	9,109,202
12/31/2011	11,789,611	11,832,724	11,870,001	11,870,185	
12/31/2012	13,974,984	13,915,005	13,920,840		
12/31/2013	9,974,635	9,987,382			
12/31/2014	12,284,821				

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	1.004	1.012	1.002	0.994	0.998
12/31/2009	1.016	1.001	1.000	0.999	1.000
12/31/2010	1.006	0.996	1.012	1.005	1.000
12/31/2011	0.998	1.004	1.003	1.000	
12/31/2012	0.998	0.996	1.000		
12/31/2013	1.003	1.001			
12/31/2014	1.011				
Average Factor: (Best 3 of 5)	1.002	0.999	1.002	1.000	0.999

Summary of Factors

123 to Ult:	(1.000)	=	1.000
111 to Ult:	(123:111) (123:Ult)	=	0.999
99 to Ult:	(111:99) (123:111) (123:Ult)	=	0.999
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)	=	1.000

INSURANCE SERVICES OFFICE, INC.

Basic Limits Loss Development
 Publics - Bodily Injury
 No Fault States
 Incurred Losses and Expenses

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	1,503,481	2,692,597	2,625,842	2,925,536	3,139,004
12/31/2009	1,874,078	2,984,972	4,044,233	4,455,456	4,254,429
12/31/2010	2,415,572	4,739,999	5,316,837	5,417,878	5,329,388
12/31/2011	3,783,164	4,899,545	5,440,282	5,535,229	5,529,050
12/31/2012	3,260,269	4,175,189	4,720,226	4,937,773	5,149,875
12/31/2013	2,058,391	3,136,267	3,448,222	3,599,002	3,689,032
12/31/2014	1,649,686	2,609,753	2,961,245	3,357,553	3,411,379
12/31/2015	2,575,348	3,700,939	4,200,010	4,767,991	4,925,669
12/31/2016	2,200,088	3,872,283	5,055,787	5,439,476	
12/31/2017	2,686,528	3,095,791	3,803,013		
12/31/2018	1,280,005	1,952,252			
12/31/2019	867,548				

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	1.791	0.975	1.114	1.073
12/31/2009	1.593	1.355	1.102	0.955
12/31/2010	1.962	1.122	1.019	0.984
12/31/2011	1.295	1.110	1.017	0.999
12/31/2012	1.281	1.131	1.046	1.043
12/31/2013	1.524	1.099	1.044	1.025
12/31/2014	1.582	1.135	1.134	1.016
12/31/2015	1.437	1.135	1.135	1.033
12/31/2016	1.760	1.306	1.076	
12/31/2017	1.152	1.228		
12/31/2018	1.525			
Average Factor: (Best 3 of 5)	1.515	1.166	1.085	1.025

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.014
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.039
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.128
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.315
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.992

INSURANCE SERVICES OFFICE, INC.

Basic Limits Loss Development
 Publics - Bodily Injury
 No Fault States
 Incurred Losses and Expenses

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	3,214,912	3,133,011	3,126,511	3,126,511	3,126,511
12/31/2009	4,215,097	4,205,086	4,191,906	4,194,909	4,150,909
12/31/2010	5,378,534	5,323,487	5,337,159	5,378,262	5,378,262
12/31/2011	5,626,108	5,642,857	5,642,857	5,643,251	
12/31/2012	5,197,056	5,261,761	5,275,190		
12/31/2013	3,690,149	3,694,963			
12/31/2014	3,591,526				

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	1.024	0.975	0.998	1.000	1.000
12/31/2009	0.991	0.998	0.997	1.001	0.990
12/31/2010	1.009	0.990	1.003	1.008	1.000
12/31/2011	1.018	1.003	1.000	1.000	
12/31/2012	1.009	1.012	1.003		
12/31/2013	1.000	1.001			
12/31/2014	1.053				
Average Factor: (Best 3 of 5)	1.012	1.001	1.000	1.001	0.997

Summary of Factors

123 to Ult:	(1.000)	=	1.000
111 to Ult:	(123:111) (123:Ult)	=	0.997
99 to Ult:	(111:99) (123:111) (123:Ult)	=	0.998
87 to Ult:	(99:87) (111:99) (123:111) (123:Ult)	=	0.998
75 to Ult:	(87:75) (99:87) (111:99) (123:111) (123:Ult)	=	0.999

INSURANCE SERVICES OFFICE, INC.

Basic Limits Loss Development
 Publics - Property Damage
 Multistate
 Incurred Losses and Expenses

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	2,614,758	2,581,737	2,505,160	2,516,731	2,452,829
12/31/2009	3,673,772	3,618,049	3,546,114	3,542,700	3,616,685
12/31/2010	4,241,676	4,402,027	4,382,275	4,379,555	4,380,685
12/31/2011	4,973,792	5,245,582	5,525,622	5,525,082	5,549,317
12/31/2012	5,799,315	5,810,621	5,826,393	5,931,308	6,050,197
12/31/2013	4,834,890	4,880,799	5,085,527	5,040,970	5,027,994
12/31/2014	4,945,386	5,408,412	5,479,960	5,469,071	5,466,367
12/31/2015	6,432,459	7,053,122	7,162,342	7,151,368	7,195,745
12/31/2016	5,900,321	7,046,483	7,262,378	7,282,415	
12/31/2017	5,536,343	6,078,973	6,137,779		
12/31/2018	4,771,853	5,300,478			
12/31/2019	3,615,095				

Ratios

Accident Year <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
12/31/2008	0.987	0.970	1.005	0.975
12/31/2009	0.985	0.980	0.999	1.021
12/31/2010	1.038	0.996	0.999	1.000
12/31/2011	1.055	1.053	1.000	1.004
12/31/2012	1.002	1.003	1.018	1.020
12/31/2013	1.009	1.042	0.991	0.997
12/31/2014	1.094	1.013	0.998	1.000
12/31/2015	1.096	1.015	0.998	1.006
12/31/2016	1.194	1.031	1.003	
12/31/2017	1.098	1.010		
12/31/2018	1.111			
Average Factor: (Best 3 of 5)	1.102	1.020	1.000	1.003

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.001
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.004
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) =	1.024
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.129

INSURANCE SERVICES OFFICE, INC.

Basic Limits Loss Development
 Publics - Property Damage
 Multistate
 Incurred Losses and Expenses

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	2,452,829	2,452,829	2,452,829	2,452,829	2,452,829
12/31/2009	3,544,495	3,544,495	3,544,495	3,544,495	3,544,495
12/31/2010	4,384,317	4,384,158	4,370,254	4,370,254	4,370,254
12/31/2011	5,691,735	5,691,731	5,691,731	5,691,730	
12/31/2012	6,068,306	6,065,300	6,066,302		
12/31/2013	5,025,428	5,024,752			
12/31/2014	5,461,695				

Ratios

Accident Year <u>Ending</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
12/31/2008	1.000	1.000	1.000	1.000	1.000
12/31/2009	0.980	1.000	1.000	1.000	1.000
12/31/2010	1.001	1.000	0.997	1.000	1.000
12/31/2011	1.026	1.000	1.000	1.000	
12/31/2012	1.003	1.000	1.000		
12/31/2013	0.999	1.000			
12/31/2014	0.999				
Average Factor: (Best 3 of 5)	1.001	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 - 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	202,447,454	206,784,524	206,707,361	206,582,880	206,531,462
12/31/2009	170,176,193	172,698,251	173,008,067	173,131,797	173,145,299
12/31/2010	197,651,429	201,524,761	201,695,118	201,509,149	201,527,868
12/31/2011	221,180,656	225,416,505	225,185,102	224,997,856	226,178,872
12/31/2012	237,958,090	242,472,061	242,350,897	243,398,663	243,644,753
12/31/2013	207,379,704	212,749,081	213,921,854	214,244,317	214,412,420
12/31/2014	227,218,946	233,608,924	233,661,021	233,893,779	233,930,954
12/31/2015	228,424,757	233,826,876	234,037,600	234,473,209	234,580,767
12/31/2016	292,077,504	297,860,571	298,159,838	298,376,202	
12/31/2017	316,711,200	324,653,883	325,039,549		
12/31/2018	308,032,535	316,449,791			
12/31/2019	321,593,866				

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	1.021	1.000	0.999	1.000
12/31/2009	1.015	1.002	1.001	1.000
12/31/2010	1.020	1.001	0.999	1.000
12/31/2011	1.019	0.999	0.999	1.005
12/31/2012	1.019	1.000	1.004	1.001
12/31/2013	1.026	1.006	1.002	1.001
12/31/2014	1.028	1.000	1.001	1.000
12/31/2015	1.024	1.001	1.002	1.000
12/31/2016	1.020	1.001	1.001	
12/31/2017	1.025	1.001		
12/31/2018	1.027			
Average Factor: (Best 3 of 5)	1.025	1.001	1.002	1.001

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.002
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.003
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.005
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.006
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.031

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	206,704,184	206,611,371	206,618,340	206,811,253	206,843,554
12/31/2009	172,982,852	173,101,256	173,123,211	173,416,573	173,405,590
12/31/2010	202,140,632	202,161,669	202,178,677	202,176,230	202,165,837
12/31/2011	226,165,371	226,053,288	226,043,929	226,050,495	
12/31/2012	243,929,000	243,989,045	243,987,431		
12/31/2013	214,525,207	214,556,810			
12/31/2014	233,911,049				

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	1.001	1.000
12/31/2009	0.999	1.001	1.000	1.002	1.000
12/31/2010	1.003	1.000	1.000	1.000	1.000
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)	1.001	1.000	1.000	1.001	1.000

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

Accident Year <u>Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
12/31/2008	513,600,232	507,099,611	505,893,875	505,049,388	504,154,854
12/31/2009	436,601,489	430,250,041	428,771,808	428,175,884	428,221,180
12/31/2010	469,236,344	461,508,985	459,836,757	460,118,562	460,148,285
12/31/2011	511,313,891	501,751,542	499,427,485	498,708,550	500,551,426
12/31/2012	512,509,883	504,664,353	502,798,905	503,194,316	503,288,860
12/31/2013	545,914,997	537,868,678	536,439,272	537,351,189	536,086,183
12/31/2014	620,729,291	612,476,500	608,841,127	608,369,150	608,256,493
12/31/2015	684,270,729	667,296,423	662,887,728	662,219,085	662,536,656
12/31/2016	711,779,613	695,881,230	690,623,530	689,846,278	
12/31/2017	711,506,236	692,501,206	687,574,484		
12/31/2018	776,660,341	759,891,494			
12/31/2019	816,774,614				

Ratios

Accident Year <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
12/31/2008	0.987	0.998	0.998	0.998
12/31/2009	0.985	0.997	0.999	1.000
12/31/2010	0.984	0.996	1.001	1.000
12/31/2011	0.981	0.995	0.999	1.004
12/31/2012	0.985	0.996	1.001	1.000
12/31/2013	0.985	0.997	1.002	0.998
12/31/2014	0.987	0.994	0.999	1.000
12/31/2015	0.975	0.993	0.999	1.000
12/31/2016	0.978	0.992	0.999	
12/31/2017	0.973	0.993		
12/31/2018	0.978			
Average Factor: (Best 3 of 5)	0.977	0.993	1.000	1.000

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.000
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.000
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.000
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	0.993
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	0.970

INSURANCE SERVICES OFFICE, INC.

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

Accident Year <u>Ending</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
12/31/2008	505,238,478	505,126,367	505,231,231	505,247,279	505,334,203
12/31/2009	427,959,988	427,830,596	427,819,807	427,818,027	427,795,872
12/31/2010	460,592,901	460,464,659	460,396,086	460,365,388	460,329,892
12/31/2011	500,496,463	500,485,310	500,524,186	500,473,708	
12/31/2012	503,234,537	503,624,230	503,567,946		
12/31/2013	536,243,760	536,145,802			
12/31/2014	608,137,369				

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	1.002	1.000	1.000	1.000	1.000
12/31/2009	0.999	1.000	1.000	1.000	1.000
12/31/2010	1.001	1.000	1.000	1.000	1.000
12/31/2011	1.000	1.000	1.000	1.000	
12/31/2012	1.000	1.001	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
 Publics and Buses - 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	8,168,280	8,413,867	8,354,083	8,357,774	8,324,192
12/31/2009	7,715,137	7,770,413	7,815,270	7,814,177	7,809,935
12/31/2010	8,144,062	8,310,422	8,292,201	8,291,010	8,289,971
12/31/2011	9,892,808	9,989,443	10,003,308	10,002,731	10,022,677
12/31/2012	9,501,111	9,513,520	9,474,606	9,462,651	9,420,455
12/31/2013	6,977,072	7,422,068	7,430,839	7,410,457	7,412,236
12/31/2014	9,510,643	9,640,924	9,664,578	9,729,603	9,671,387
12/31/2015	8,889,344	9,160,209	9,358,976	9,358,713	9,404,368
12/31/2016	11,547,971	11,932,999	11,939,422	11,903,620	
12/31/2017	12,540,027	12,949,146	12,957,760		
12/31/2018	13,315,854	13,621,622			
12/31/2019	10,302,740				

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	1.030	0.993	1.000	0.996
12/31/2009	1.007	1.006	1.000	0.999
12/31/2010	1.020	0.998	1.000	1.000
12/31/2011	1.010	1.001	1.000	1.002
12/31/2012	1.001	0.996	0.999	0.996
12/31/2013	1.064	1.001	0.997	1.000
12/31/2014	1.014	1.002	1.007	0.994
12/31/2015	1.030	1.022	1.000	1.005
12/31/2016	1.033	1.001	0.997	
12/31/2017	1.033	1.001		
12/31/2018	1.023			
Average Factor: (Best 3 of 5)	1.029	1.001	0.999	0.999

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.000
51 to Ult:	(63:51) (75:63) (75:Ult) =	0.999
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	0.998
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	0.999
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.028

INSURANCE SERVICES OFFICE, INC.

Physical Damage Loss Development
 Publics and Buses - 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	8,314,483	8,315,914	8,316,333	8,316,265	8,323,775
12/31/2009	7,809,935	7,802,134	7,802,134	7,834,296	7,834,635
12/31/2010	8,288,929	8,288,220	8,293,384	8,292,084	8,291,351
12/31/2011	10,021,040	10,021,804	10,020,716	10,020,402	
12/31/2012	9,417,945	9,442,488	9,440,340		
12/31/2013	7,402,347	7,402,347			
12/31/2014	9,671,216				

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	0.999	1.000	1.000	1.000	1.001
12/31/2009	1.000	0.999	1.000	1.004	1.000
12/31/2010	1.000	1.000	1.001	1.000	1.000
12/31/2011	1.000	1.000	1.000	1.000	
12/31/2012	1.000	1.003	1.000		
12/31/2013	0.999	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
 Publics and Buses - Collision
 Multistate
 Paid Losses

Accident Year Ending	15 Months	27 Months	39 Months	51 Months	63 Months
12/31/2008	14,496,369	13,734,868	13,680,442	13,708,865	13,702,189
12/31/2009	13,599,494	13,296,161	13,178,478	13,136,053	13,123,770
12/31/2010	15,494,157	15,141,203	15,120,272	15,172,994	15,107,500
12/31/2011	17,631,062	16,938,440	16,763,711	16,687,178	16,737,966
12/31/2012	16,827,045	16,552,694	16,530,888	16,525,033	16,495,371
12/31/2013	20,616,080	19,967,796	19,856,262	19,785,451	19,766,190
12/31/2014	23,310,311	23,290,754	23,189,544	23,137,009	23,129,966
12/31/2015	28,652,691	28,017,424	27,856,388	27,912,236	27,831,333
12/31/2016	29,773,621	28,163,737	28,012,535	27,917,370	
12/31/2017	35,401,099	33,532,463	32,965,698		
12/31/2018	38,958,297	37,169,582			
12/31/2019	31,649,070				

Ratios

Accident Year Ending	27:15	39:27	51:39	63:51
12/31/2008	0.947	0.996	1.002	1.000
12/31/2009	0.978	0.991	0.997	0.999
12/31/2010	0.977	0.999	1.003	0.996
12/31/2011	0.961	0.990	0.995	1.003
12/31/2012	0.984	0.999	1.000	0.998
12/31/2013	0.969	0.994	0.996	0.999
12/31/2014	0.999	0.996	0.998	1.000
12/31/2015	0.978	0.994	1.002	0.997
12/31/2016	0.946	0.995	0.997	
12/31/2017	0.947	0.983		
12/31/2018	0.954			
Average Factor: (Best 3 of 5)	0.960	0.994	0.998	0.999

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.000
51 to Ult:	(63:51) (75:63) (75:Ult) =	0.999
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	0.997
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	0.991
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	0.951

INSURANCE SERVICES OFFICE, INC.

Physical Damage Loss Development
 Publics and Buses - 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	13,695,347	13,640,315	13,639,103	13,639,443	13,639,027
12/31/2009	13,129,198	13,122,975	13,114,005	13,112,347	13,108,425
12/31/2010	15,110,939	15,112,551	15,113,527	15,318,561	15,317,528
12/31/2011	16,732,790	16,736,049	16,729,419	16,727,151	
12/31/2012	16,488,138	16,487,314	16,485,110		
12/31/2013	19,749,601	19,744,034			
12/31/2014	23,124,224				

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	0.996	1.000	1.000	1.000
12/31/2009	1.000	1.000	0.999	1.000	1.000
12/31/2010	1.000	1.000	1.000	1.014	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	0.999	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.

MINNESOTA

Coverages	Aggregate Loss Cost at Current Level	Relativity Change	Trucks Change	Total Change
Liability				
Taxis and Limousines	88,225	-28.5%	6.9%	-23.6%
Van Pools	9,320	-30.0%	6.9%	-25.2%
School and Church Buses	782,728	-23.6%	6.9%	-18.3%
Other Buses	1,531,160	-8.4%	6.9%	-2.1%
Total Liability	2,411,433	-14.2%	6.9%	-8.2%
Physical Damage				
Other Than Collision				
Taxis, Limousines & Van Pools	55,659	7.8%	8.3%	16.7%
School, Church & Other Buses	821,039	-28.6%	8.3%	-22.7%
Total Other Than Collision	876,698	-26.3%	8.3%	-20.2%
Collision				
Taxis, Limousines & Van Pools	96,177	22.0%	5.5%	28.7%
School, Church & Other Buses	788,987	-29.2%	5.5%	-25.3%
Total Collision	885,164	-23.6%	5.5%	-19.4%
Total Physical Damage	1,761,862	-25.0%	6.9%	-19.8%
Total Publics	4,173,295	-18.7%	6.9%	-13.1%

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

**MINNESOTA (22)
TERRITORY 101**

LIABILITY		MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000		Limit Per Person					
		500	1000	2000	5000	Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS							
						Not Covered By Workers' Compensation	Covered By Workers' Compensation
\$ 350		N/A	N/A	N/A	N/A	\$ 37	\$ 19
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS							
						Not Principally Operated By Employees	Principally Operated By Employees
\$ 296		N/A	N/A	N/A	N/A	\$ 88	\$ 49
RULE 40. PUBLIC AUTO CLASSIFICATIONS –							
– TAXICABS AND LIMOUSINES							
						Owner Operated	Other Than Owner Operated
\$ 1551		N/A	N/A	N/A	N/A	\$ 174	\$ 124
– SCHOOL AND CHURCH BUSES							
						All Autos	
\$ 147		N/A	N/A	N/A	N/A	\$ 21	
– OTHER BUSES							
						All Autos	
\$ 1218		N/A	N/A	N/A	N/A	\$ 202	
– VAN POOLS							
						Employer Furnished	All Other
\$ 368		N/A	N/A	N/A	N/A	\$ 13	\$ 23
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT							
						All Autos	
\$ 431		Refer to Rule 49.				\$ 43	
<ul style="list-style-type: none">For liability increased limits factors, refer to Rule 100.For liability fleet factors, refer to Rules 22. and 39.Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.							

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
	Limit Per Person					
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
					Not Covered By Workers' Compensation	Covered By Workers' Compensation
\$ 188	N/A	N/A	N/A	N/A	\$ 29	\$ 15
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
					Not Principally Operated By Employees	Principally Operated By Employees
\$ 218	N/A	N/A	N/A	N/A	\$ 54	\$ 30
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
					Owner Operated	Other Than Owner Operated
\$ 833	N/A	N/A	N/A	N/A	\$ 136	\$ 97
– SCHOOL AND CHURCH BUSES						
					All Autos	
\$ 79	N/A	N/A	N/A	N/A	\$ 17	
– OTHER BUSES						
					All Autos	
\$ 654	N/A	N/A	N/A	N/A	\$ 158	
– VAN POOLS						
					Employer Furnished	All Other
\$ 197	N/A	N/A	N/A	N/A	\$ 10	\$ 18
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
					All Autos	
\$ 261	Refer to Rule 49.				\$ 31	
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.						

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

**MINNESOTA (22)
TERRITORY 104**

LIABILITY		MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000		Limit Per Person					
		500	1000	2000	5000	Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS							
						Not Covered By Workers' Compensation	Covered By Workers' Compensation
\$ 149	N/A	N/A	N/A	N/A	N/A	\$ 32	\$ 16
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS							
						Not Principally Operated By Employees	Principally Operated By Employees
\$ 174	N/A	N/A	N/A	N/A	N/A	\$ 75	\$ 42
RULE 40. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES							
						Owner Operated	Other Than Owner Operated
\$ 660	N/A	N/A	N/A	N/A	N/A	\$ 150	\$ 107
– SCHOOL AND CHURCH BUSES							
						All Autos	
\$ 63	N/A	N/A	N/A	N/A	N/A	\$ 18	
– OTHER BUSES							
						All Autos	
\$ 519	N/A	N/A	N/A	N/A	N/A	\$ 175	
– VAN POOLS							
						Employer Furnished	All Other
\$ 156	N/A	N/A	N/A	N/A	N/A	\$ 11	\$ 20
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT							
						All Autos	
\$ 197	Refer to Rule 49.					\$ 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.							

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
	Limit Per Person					
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
					Not Covered By Workers' Compensation	Covered By Workers' Compensation
\$ 336	N/A	N/A	N/A	N/A	\$ 31	\$ 16
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
					Not Principally Operated By Employees	Principally Operated By Employees
\$ 245	N/A	N/A	N/A	N/A	\$ 60	\$ 33
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
					Owner Operated	Other Than Owner Operated
\$ 1488	N/A	N/A	N/A	N/A	\$ 145	\$ 103
– SCHOOL AND CHURCH BUSES						
					All Autos	
\$ 141	N/A	N/A	N/A	N/A	\$ 18	
– OTHER BUSES						
					All Autos	
\$ 1169	N/A	N/A	N/A	N/A	\$ 169	
– VAN POOLS						
					Employer Furnished	All Other
\$ 353	N/A	N/A	N/A	N/A	\$ 11	\$ 19
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
					All Autos	
\$ 402	Refer to Rule 49.				\$ 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.						

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

**MINNESOTA (22)
TERRITORY 108**

LIABILITY		MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000		Limit Per Person					
	500	1000	2000	5000	Basic Limits		
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS							
					Not Covered By Workers' Compensation	Covered By Workers' Compensation	
\$ 275	N/A	N/A	N/A	N/A	\$ 35	\$ 18	
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS							
					Not Principally Operated By Employees	Principally Operated By Employees	
\$ 285	N/A	N/A	N/A	N/A	\$ 95	\$ 53	
RULE 40. PUBLIC AUTO CLASSIFICATIONS –							
– TAXICABS AND LIMOUSINES							
					Owner Operated	Other Than Owner Operated	
\$ 1218	N/A	N/A	N/A	N/A	\$ 164	\$ 117	
– SCHOOL AND CHURCH BUSES							
					All Autos		
\$ 116	N/A	N/A	N/A	N/A	\$ 20		
– OTHER BUSES							
					All Autos		
\$ 957	N/A	N/A	N/A	N/A	\$ 191		
– VAN POOLS							
					Employer Furnished	All Other	
\$ 289	N/A	N/A	N/A	N/A	\$ 12	\$ 22	
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT							
					All Autos		
\$ 444	Refer to Rule 49.				\$ 41		
<div>• For liability increased limits factors, refer to Rule 100.</div> <div>• For liability fleet factors, refer to Rules 22. and 39.</div> <div>• 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.</div>							

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
	Limit Per Person					
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
					Not Covered By Workers' Compensation	Covered By Workers' Compensation
\$ 334	N/A	N/A	N/A	N/A	\$ 39	\$ 20
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
					Not Principally Operated By Employees	Principally Operated By Employees
\$ 231	N/A	N/A	N/A	N/A	\$ 70	\$ 39
RULE 40. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES						
					Owner Operated	Other Than Owner Operated
\$ 1480	N/A	N/A	N/A	N/A	\$ 183	\$ 130
– SCHOOL AND CHURCH BUSES						
\$ 140	N/A	N/A	N/A	N/A	All Autos \$ 22	
– OTHER BUSES						
\$ 1162	N/A	N/A	N/A	N/A	All Autos \$ 213	
– VAN POOLS						
\$ 351	N/A	N/A	N/A	N/A	Employer Furnished \$ 13	All Other \$ 24
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 395	Refer to Rule 49.				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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**MINNESOTA (22)
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LIABILITY		MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000		Limit Per Person				Basic Limits	
	500	1000	2000	5000			
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS							
					Not Covered By Workers' Compensation	Covered By Workers' Compensation	
\$ 115	N/A	N/A	N/A	N/A	\$ 17	\$ 9	
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS							
					Not Principally Operated By Employees	Principally Operated By Employees	
\$ 170	N/A	N/A	N/A	N/A	\$ 47	\$ 26	
RULE 40. PUBLIC AUTO CLASSIFICATIONS –							
– TAXICABS AND LIMOUSINES							
					Owner Operated	Other Than Owner Operated	
\$ 509	N/A	N/A	N/A	N/A	\$ 80	\$ 57	
– SCHOOL AND CHURCH BUSES							
					All Autos		
\$ 48	N/A	N/A	N/A	N/A	\$ 10		
– OTHER BUSES							
					All Autos		
\$ 400	N/A	N/A	N/A	N/A	\$ 93		
– VAN POOLS							
					Employer Furnished	All Other	
\$ 121	N/A	N/A	N/A	N/A	\$ 6	\$ 11	
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT							
					All Autos		
\$ 171	Refer to Rule 49.				\$ 20		
<ul style="list-style-type: none">For liability increased limits factors, refer to Rule 100.For liability fleet factors, refer to Rules 22. and 39.Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.							

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
	Limit Per Person					
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
					Not Covered By Workers' Compensation	Covered By Workers' Compensation
\$ 190	N/A	N/A	N/A	N/A	\$ 28	\$ 14
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
					Not Principally Operated By Employees	Principally Operated By Employees
\$ 186	N/A	N/A	N/A	N/A	\$ 60	\$ 33
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
					Owner Operated	Other Than Owner Operated
\$ 842	N/A	N/A	N/A	N/A	\$ 131	\$ 93
– SCHOOL AND CHURCH BUSES						
					All Autos	
\$ 80	N/A	N/A	N/A	N/A	\$ 16	
– OTHER BUSES						
					All Autos	
\$ 661	N/A	N/A	N/A	N/A	\$ 153	
– VAN POOLS						
					Employer Furnished	All Other
\$ 200	N/A	N/A	N/A	N/A	\$ 9	\$ 17
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
					All Autos	
\$ 256	Refer to Rule 49.				\$ 33	
<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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**MINNESOTA (22)
TERRITORY 114**

LIABILITY		MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000		Limit Per Person				Basic Limits	
	500	1000	2000	5000			
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS							
					Not Covered By Workers' Compensation	Covered By Workers' Compensation	
\$ 141	N/A	N/A	N/A	N/A	\$ 19	\$ 10	
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS							
					Not Principally Operated By Employees	Principally Operated By Employees	
\$ 167	N/A	N/A	N/A	N/A	\$ 60	\$ 33	
RULE 40. PUBLIC AUTO CLASSIFICATIONS –							
– TAXICABS AND LIMOUSINES							
					Owner Operated	Other Than Owner Operated	
\$ 625	N/A	N/A	N/A	N/A	\$ 89	\$ 63	
– SCHOOL AND CHURCH BUSES							
					All Autos		
\$ 59	N/A	N/A	N/A	N/A	\$ 11		
– OTHER BUSES							
					All Autos		
\$ 491	N/A	N/A	N/A	N/A	\$ 104		
– VAN POOLS							
					Employer Furnished	All Other	
\$ 148	N/A	N/A	N/A	N/A	\$ 7	\$ 12	
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT							
					All Autos		
\$ 193	Refer to Rule 49.				\$ 22		
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.							

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
	Limit Per Person					
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
					Not Covered By Workers' Compensation	Covered By Workers' Compensation
\$ 110	N/A	N/A	N/A	N/A	\$ 15	\$ 8
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
					Not Principally Operated By Employees	Principally Operated By Employees
\$ 187	N/A	N/A	N/A	N/A	\$ 60	\$ 33
RULE 40. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES						
					Owner Operated	Other Than Owner Operated
\$ 487	N/A	N/A	N/A	N/A	\$ 70	\$ 50
– SCHOOL AND CHURCH BUSES						
					All Autos	
\$ 46	N/A	N/A	N/A	N/A	\$ 9	
– OTHER BUSES						
					All Autos	
\$ 383	N/A	N/A	N/A	N/A	\$ 82	
– VAN POOLS						
					Employer Furnished	All Other
\$ 116	N/A	N/A	N/A	N/A	\$ 5	\$ 9
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
					All Autos	
\$ 159	Refer to Rule 49.				\$ 17	
<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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**MINNESOTA (22)
TERRITORY 116**

LIABILITY		MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000		Limit Per Person				Basic Limits	
	500	1000	2000	5000			
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS							
					Not Covered By Workers' Compensation	Covered By Workers' Compensation	
\$ 143	N/A	N/A	N/A	N/A	\$ 18	\$ 9	
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS							
					Not Principally Operated By Employees	Principally Operated By Employees	
\$ 167	N/A	N/A	N/A	N/A	\$ 55	\$ 31	
RULE 40. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES							
					Owner Operated	Other Than Owner Operated	
\$ 633	N/A	N/A	N/A	N/A	\$ 84	\$ 60	
– SCHOOL AND CHURCH BUSES							
					All Autos		
\$ 60	N/A	N/A	N/A	N/A	\$ 10		
– OTHER BUSES							
					All Autos		
\$ 498	N/A	N/A	N/A	N/A	\$ 98		
– VAN POOLS							
					Employer Furnished	All Other	
\$ 150	N/A	N/A	N/A	N/A	\$ 6	\$ 11	
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT							
					All Autos		
\$ 186	Refer to Rule 49.				\$ 21		
<ul style="list-style-type: none">For liability increased limits factors, refer to Rule 100.For liability fleet factors, refer to Rules 22. and 39.Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.							

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
	Limit Per Person					
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
					Not Covered By Workers' Compensation	Covered By Workers' Compensation
\$ 284	N/A	N/A	N/A	N/A	\$ 31	\$ 16
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
					Not Principally Operated By Employees	Principally Operated By Employees
\$ 228	N/A	N/A	N/A	N/A	\$ 92	\$ 51
RULE 40. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES						
					Owner Operated	Other Than Owner Operated
\$ 1258	N/A	N/A	N/A	N/A	\$ 145	\$ 103
– SCHOOL AND CHURCH BUSES						
					All Autos	
\$ 119	N/A	N/A	N/A	N/A	\$ 18	
– OTHER BUSES						
					All Autos	
\$ 988	N/A	N/A	N/A	N/A	\$ 169	
– VAN POOLS						
					Employer Furnished	All Other
\$ 298	N/A	N/A	N/A	N/A	\$ 11	\$ 19
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
					All Autos	
\$ 364	Refer to Rule 49.				\$ 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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**MINNESOTA (22)
TERRITORY 118**

LIABILITY		MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000		Limit Per Person					
	500	1000	2000	5000	Basic Limits		
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS							
					Not Covered By Workers' Compensation	Covered By Workers' Compensation	
\$ 168	N/A	N/A	N/A	N/A	\$ 19	\$ 10	
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS							
					Not Principally Operated By Employees	Principally Operated By Employees	
\$ 226	N/A	N/A	N/A	N/A	\$ 49	\$ 27	
RULE 40. PUBLIC AUTO CLASSIFICATIONS –							
– TAXICABS AND LIMOUSINES							
					Owner Operated	Other Than Owner Operated	
\$ 744	N/A	N/A	N/A	N/A	\$ 89	\$ 63	
– SCHOOL AND CHURCH BUSES							
					All Autos		
\$ 71	N/A	N/A	N/A	N/A	\$ 11		
– OTHER BUSES							
					All Autos		
\$ 585	N/A	N/A	N/A	N/A	\$ 104		
– VAN POOLS							
					Employer Furnished	All Other	
\$ 176	N/A	N/A	N/A	N/A	\$ 7	\$ 12	
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT							
					All Autos		
\$ 232	Refer to Rule 49.				\$ 21		
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.							

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
	Limit Per Person					
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
					Not Covered By Workers' Compensation	Covered By Workers' Compensation
\$ 198	N/A	N/A	N/A	N/A	\$ 19	\$ 10
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
					Not Principally Operated By Employees	Principally Operated By Employees
\$ 226	N/A	N/A	N/A	N/A	\$ 49	\$ 27
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
					Owner Operated	Other Than Owner Operated
\$ 877	N/A	N/A	N/A	N/A	\$ 89	\$ 63
– SCHOOL AND CHURCH BUSES						
\$ 83	N/A	N/A	N/A	N/A	All Autos \$ 11	
– OTHER BUSES						
\$ 689	N/A	N/A	N/A	N/A	All Autos \$ 104	
– VAN POOLS						
\$ 208	N/A	N/A	N/A	N/A	Employer Furnished	All Other
					\$ 7	\$ 12
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 272	Refer to Rule 49.				All Autos \$ 21	
<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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**MINNESOTA (22)
TERRITORY 120**

LIABILITY		MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000		Limit Per Person				Basic Limits	
	500	1000	2000	5000			
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS							
					Not Covered By Workers' Compensation	Covered By Workers' Compensation	
\$ 149	N/A	N/A	N/A	N/A	\$ 19	\$ 10	
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS							
					Not Principally Operated By Employees	Principally Operated By Employees	
\$ 194	N/A	N/A	N/A	N/A	\$ 49	\$ 27	
RULE 40. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES							
					Owner Operated	Other Than Owner Operated	
\$ 660	N/A	N/A	N/A	N/A	\$ 89	\$ 63	
– SCHOOL AND CHURCH BUSES							
					All Autos		
\$ 63	N/A	N/A	N/A	N/A	\$ 11		
– OTHER BUSES							
					All Autos		
\$ 519	N/A	N/A	N/A	N/A	\$ 104		
– VAN POOLS							
					Employer Furnished	All Other	
\$ 156	N/A	N/A	N/A	N/A	\$ 7	\$ 12	
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT							
					All Autos		
\$ 191	Refer to Rule 49.				\$ 21		
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.							

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
	Limit Per Person					
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
					Not Covered By Workers' Compensation	Covered By Workers' Compensation
\$ 148	N/A	N/A	N/A	N/A	\$ 19	\$ 10
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
					Not Principally Operated By Employees	Principally Operated By Employees
\$ 217	N/A	N/A	N/A	N/A	\$ 49	\$ 27
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
					Owner Operated	Other Than Owner Operated
\$ 656	N/A	N/A	N/A	N/A	\$ 89	\$ 63
– SCHOOL AND CHURCH BUSES						
\$ 62	N/A	N/A	N/A	N/A	All Autos \$ 11	
– OTHER BUSES						
\$ 515	N/A	N/A	N/A	N/A	All Autos \$ 104	
– VAN POOLS						
\$ 155	N/A	N/A	N/A	N/A	Employer Furnished	All Other
					\$ 7	\$ 12
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 222	Refer to Rule 49.				All Autos \$ 21	
<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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**MINNESOTA (22)
TERRITORY 122**

LIABILITY		MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000		Limit Per Person				Basic Limits	
	500	1000	2000	5000			
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS							
					Not Covered By Workers' Compensation	Covered By Workers' Compensation	
\$ 156	N/A	N/A	N/A	N/A	\$ 20	\$ 10	
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS							
					Not Principally Operated By Employees	Principally Operated By Employees	
\$ 242	N/A	N/A	N/A	N/A	\$ 51	\$ 28	
RULE 40. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES							
					Owner Operated	Other Than Owner Operated	
\$ 691	N/A	N/A	N/A	N/A	\$ 94	\$ 67	
– SCHOOL AND CHURCH BUSES							
					All Autos		
\$ 66	N/A	N/A	N/A	N/A	\$ 11		
– OTHER BUSES							
					All Autos		
\$ 543	N/A	N/A	N/A	N/A	\$ 109		
– VAN POOLS							
					Employer Furnished	All Other	
\$ 164	N/A	N/A	N/A	N/A	\$ 7	\$ 12	
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT							
					All Autos		
\$ 214	Refer to Rule 49.				\$ 22		
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.							

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
	Limit Per Person					
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
					Not Covered By Workers' Compensation	Covered By Workers' Compensation
\$ 204	N/A	N/A	N/A	N/A	\$ 23	\$ 12
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
					Not Principally Operated By Employees	Principally Operated By Employees
\$ 216	N/A	N/A	N/A	N/A	\$ 64	\$ 36
RULE 40. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES						
					Owner Operated	Other Than Owner Operated
\$ 904	N/A	N/A	N/A	N/A	\$ 108	\$ 77
– SCHOOL AND CHURCH BUSES						
					All Autos	
\$ 86	N/A	N/A	N/A	N/A	\$ 13	
– OTHER BUSES						
					All Autos	
\$ 710	N/A	N/A	N/A	N/A	\$ 126	
– VAN POOLS						
					Employer Furnished	All Other
\$ 214	N/A	N/A	N/A	N/A	\$ 8	\$ 14
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
					All Autos	
\$ 272	Refer to Rule 49.				\$ 26	
<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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**MINNESOTA (22)
TERRITORY 124**

LIABILITY		MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000		Limit Per Person					
		500	1000	2000	5000	Basic Limits	
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS							
						Not Covered By Workers' Compensation	Covered By Workers' Compensation
\$ 166	N/A	N/A	N/A	N/A	N/A	\$ 19	\$ 10
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS							
						Not Principally Operated By Employees	Principally Operated By Employees
\$ 230	N/A	N/A	N/A	N/A	N/A	\$ 62	\$ 34
RULE 40. PUBLIC AUTO CLASSIFICATIONS – – TAXICABS AND LIMOUSINES							
						Owner Operated	Other Than Owner Operated
\$ 735	N/A	N/A	N/A	N/A	N/A	\$ 89	\$ 63
– SCHOOL AND CHURCH BUSES							
						All Autos	
\$ 70	N/A	N/A	N/A	N/A	N/A	\$ 11	
– OTHER BUSES							
						All Autos	
\$ 578	N/A	N/A	N/A	N/A	N/A	\$ 104	
– VAN POOLS							
						Employer Furnished	All Other
\$ 174	N/A	N/A	N/A	N/A	N/A	\$ 7	\$ 12
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT							
						All Autos	
\$ 234	Refer to Rule 49.					\$ 21	
<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			
	\$ 75	\$ 130	\$ 188
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 75	\$ 130	\$ 331
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 83	\$ 143	\$ 291
– SCHOOL AND CHURCH BUSES			
	\$ 38	\$ 65	\$ 86
– OTHER BUSES			
	\$ 38	\$ 65	\$ 86
– VAN POOLS			
	\$ 83	\$ 143	\$ 291
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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**MINNESOTA (22)
TERRITORY 103**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 103	\$ 178	\$ 207
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 112	\$ 195	\$ 326
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 113	\$ 196	\$ 321
– SCHOOL AND CHURCH BUSES			
	\$ 52	\$ 89	\$ 95
– OTHER BUSES			
	\$ 52	\$ 89	\$ 95
– VAN POOLS			
	\$ 113	\$ 196	\$ 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. 			

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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			
	\$ 118	\$ 205	\$ 196
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 131	\$ 227	\$ 285
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 130	\$ 226	\$ 304
– SCHOOL AND CHURCH BUSES			
	\$ 59	\$ 103	\$ 90
– OTHER BUSES			
	\$ 59	\$ 103	\$ 90
– VAN POOLS			
	\$ 130	\$ 226	\$ 304
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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**MINNESOTA (22)
TERRITORY 105**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 89	\$ 154	\$ 185
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 78	\$ 136	\$ 251
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 98	\$ 169	\$ 287
– SCHOOL AND CHURCH BUSES			
	\$ 45	\$ 77	\$ 85
– OTHER BUSES			
	\$ 45	\$ 77	\$ 85
– VAN POOLS			
	\$ 98	\$ 169	\$ 287
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 79	\$ 138	\$ 193
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 79	\$ 138	\$ 355
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 87	\$ 152	\$ 299
– SCHOOL AND CHURCH BUSES			
	\$ 40	\$ 69	\$ 89
– OTHER BUSES			
	\$ 40	\$ 69	\$ 89
– VAN POOLS			
	\$ 87	\$ 152	\$ 299
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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**MINNESOTA (22)
TERRITORY 109**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 92	\$ 159	\$ 198
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 81	\$ 140	\$ 246
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 101	\$ 175	\$ 307
– SCHOOL AND CHURCH BUSES			
	\$ 46	\$ 80	\$ 91
– OTHER BUSES			
	\$ 46	\$ 80	\$ 91
– VAN POOLS			
	\$ 101	\$ 175	\$ 307
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 120	\$ 209	\$ 189
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 133	\$ 231	\$ 221
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 132	\$ 230	\$ 293
– SCHOOL AND CHURCH BUSES			
	\$ 60	\$ 105	\$ 87
– OTHER BUSES			
	\$ 60	\$ 105	\$ 87
– VAN POOLS			
	\$ 132	\$ 230	\$ 293
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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**MINNESOTA (22)
TERRITORY 113**

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			
	\$ 114	\$ 198	\$ 181
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 114	\$ 198	\$ 245
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 125	\$ 218	\$ 281
– SCHOOL AND CHURCH BUSES			
	\$ 57	\$ 99	\$ 83
– OTHER BUSES			
	\$ 57	\$ 99	\$ 83
– VAN POOLS			
	\$ 125	\$ 218	\$ 281
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 136	\$ 236	\$ 189
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 139	\$ 241	\$ 248
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 150	\$ 260	\$ 293
– SCHOOL AND CHURCH BUSES			
	\$ 68	\$ 118	\$ 87
– OTHER BUSES			
	\$ 68	\$ 118	\$ 87
– VAN POOLS			
	\$ 150	\$ 260	\$ 293
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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**MINNESOTA (22)
TERRITORY 115**

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			
	\$ 109	\$ 189	\$ 167
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 137	\$ 238	\$ 206
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 120	\$ 208	\$ 259
– SCHOOL AND CHURCH BUSES			
	\$ 55	\$ 95	\$ 77
– OTHER BUSES			
	\$ 55	\$ 95	\$ 77
– VAN POOLS			
	\$ 120	\$ 208	\$ 259
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 94	\$ 163	\$ 199
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 97	\$ 169	\$ 195
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 103	\$ 179	\$ 308
– SCHOOL AND CHURCH BUSES			
	\$ 47	\$ 82	\$ 92
– OTHER BUSES			
	\$ 47	\$ 82	\$ 92
– VAN POOLS			
	\$ 103	\$ 179	\$ 308
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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**MINNESOTA (22)
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			
	\$ 92	\$ 159	\$ 186
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 98	\$ 170	\$ 223
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 101	\$ 175	\$ 288
– SCHOOL AND CHURCH BUSES			
	\$ 46	\$ 80	\$ 86
– OTHER BUSES			
	\$ 46	\$ 80	\$ 86
– VAN POOLS			
	\$ 101	\$ 175	\$ 288
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 82	\$ 142	\$ 170
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 78	\$ 135	\$ 207
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 90	\$ 156	\$ 264
– SCHOOL AND CHURCH BUSES			
	\$ 41	\$ 71	\$ 78
– OTHER BUSES			
	\$ 41	\$ 71	\$ 78
– VAN POOLS			
	\$ 90	\$ 156	\$ 264
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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**MINNESOTA (22)
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			
	\$ 92	\$ 159	\$ 188
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 69	\$ 119	\$ 221
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 101	\$ 175	\$ 291
– SCHOOL AND CHURCH BUSES			
	\$ 46	\$ 80	\$ 86
– OTHER BUSES			
	\$ 46	\$ 80	\$ 86
– VAN POOLS			
	\$ 101	\$ 175	\$ 291
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 105	\$ 183	\$ 151
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 87	\$ 151	\$ 207
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 116	\$ 201	\$ 234
– SCHOOL AND CHURCH BUSES			
	\$ 53	\$ 92	\$ 69
– OTHER BUSES			
	\$ 53	\$ 92	\$ 69
– VAN POOLS			
	\$ 116	\$ 201	\$ 234
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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**MINNESOTA (22)
TERRITORY 121**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 85	\$ 148	\$ 165
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 91	\$ 158	\$ 200
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 94	\$ 163	\$ 256
– SCHOOL AND CHURCH BUSES			
	\$ 43	\$ 74	\$ 76
– OTHER BUSES			
	\$ 43	\$ 74	\$ 76
– VAN POOLS			
	\$ 94	\$ 163	\$ 256
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 84	\$ 145	\$ 172
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 107	\$ 186	\$ 293
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 92	\$ 160	\$ 267
– SCHOOL AND CHURCH BUSES			
	\$ 42	\$ 73	\$ 79
– OTHER BUSES			
	\$ 42	\$ 73	\$ 79
– VAN POOLS			
	\$ 92	\$ 160	\$ 267
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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**MINNESOTA (22)
TERRITORY 123**

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			
	\$ 92	\$ 159	\$ 185
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 98	\$ 171	\$ 263
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 101	\$ 175	\$ 287
– SCHOOL AND CHURCH BUSES			
	\$ 46	\$ 80	\$ 85
– OTHER BUSES			
	\$ 46	\$ 80	\$ 85
– VAN POOLS			
	\$ 101	\$ 175	\$ 287
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 78	\$ 136	\$ 148
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 69	\$ 119	\$ 238
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 86	\$ 150	\$ 229
– SCHOOL AND CHURCH BUSES			
	\$ 39	\$ 68	\$ 68
– OTHER BUSES			
	\$ 39	\$ 68	\$ 68
– VAN POOLS			
	\$ 86	\$ 150	\$ 229
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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49. AUTO DEALERS – PREMIUM DEVELOPMENT

FIRE	
	\$ 0.11

FIRE AND THEFT*			
Territory Code	Personal Auto Type Vehicles		Miscellaneous Type Vehicles
	Buildings And Standard Open Lots	Non-Standard Open Lots	Buildings And Open Lots
101,105,108,109	\$ 0.51	\$ 0.54	\$ 0.45
ALL OTHER	0.42	0.48	0.45

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

SPECIFIED CAUSES OF LOSS*					
Territory Code	Personal Auto Type Vehicles			Miscellaneous Type Vehicles	
	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings	Open Lots
101,105,108,109	\$ 0.92	\$ 0.99	\$ 1.09	\$ 0.86	\$ 0.94
ALL OTHER	0.83	0.94	0.99	0.86	0.94

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

LIMITED SPECIFIED CAUSES OF LOSS*					
Territory Code	Personal Auto Type Vehicles			Miscellaneous Type Vehicles	
	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings	Open Lots
101,105,108,109	\$ 0.83	\$ 0.92	\$ 0.98	\$ 0.77	\$ 0.86
ALL OTHER	0.72	0.83	0.90	0.77	0.86

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

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

COMPREHENSIVE*				
Territory Code	Personal Auto Type Vehicles			Miscellaneous Type Vehicles
	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings And Open Lots
101,105,108,109	\$ 1.09	\$ 1.28	\$ 1.36	\$ 1.20
ALL OTHER	1.05	1.17	1.25	1.20

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

BLANKET COLLISION			
	<ul style="list-style-type: none"> • Reporting Form – Inventory Value • Non-Reporting Form – Limit of Insurance 		
Deductible	First \$ 50,000 And Under	\$ 50,001 To \$ 100,000	Over \$ 100,000
\$100	\$ 0.92	\$ 0.37	\$ 0.14
\$250	0.59	0.22	0.09

See Rule **98.** for additional deductible options.

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55. GARAGEKEEPERS' INSURANCE – PREMIUM DEVELOPMENT

GARAGEKEEPERS' – OTHER THAN COLLISION*				
Maximum Limit Of Liability	Specified Causes Of Loss		Comprehensive	
	Legal Liability	Direct (Primary)	Legal Liability	Direct (Primary)
\$ 6,000	\$ 22	\$ 30	\$ 26	\$ 36
7,500	26	35	31	42
9,000	29	40	35	48
12,000	36	49	44	59
15,000	43	58	51	69
18,000	48	64	57	77
22,500	58	78	69	93
30,000	72	97	87	117
37,500	85	115	102	138
45,000	97	131	117	158
60,000	120	162	144	194
75,000	141	191	169	229
90,000	163	220	195	264
120,000	200	271	241	325
150,000	235	317	282	381
180,000	271	366	325	439
225,000	326	440	391	527
300,000	412	557	495	668
375,000	500	674	600	809
450,000	585	790	702	948
600,000	749	1011	899	1214
750,000	908	1226	1090	1471
900,000	1063	1435	1275	1722
1,200,000	1356	1830	1627	2196
1,500,000	1619	2186	1943	2623
2,000,000	1832	2473	2199	2968
2,500,000	1996	2694	2395	3233
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	\$ 30	\$ 41	\$ 20	\$ 26	\$ 15	\$ 20
7,500	35	47	23	31	17	23
9,000	40	53	26	35	20	27
12,000	50	68	33	44	25	34
15,000	60	81	39	53	30	41
18,000	71	96	46	62	36	48
22,500	84	113	54	73	42	56
30,000	107	145	70	94	54	72
37,500	126	171	82	111	63	85
45,000	142	192	92	125	71	96
60,000	179	241	116	157	89	120
75,000	215	290	140	188	107	145
90,000	246	333	160	216	123	166
120,000	308	416	200	270	154	208
150,000	370	499	240	324	185	249
180,000	426	576	277	374	213	288
225,000	510	689	332	448	255	344
300,000	649	876	422	569	324	438
375,000	786	1062	511	690	393	531
450,000	922	1245	599	809	461	622
600,000	1190	1607	774	1045	595	804
750,000	1454	1963	945	1276	727	982
900,000	1702	2298	1106	1494	851	1149
1,200,000	2165	2922	1407	1900	1082	1461
1,500,000	2596	3504	1687	2278	1298	1752
2,000,000	2962	3999	1925	2599	1481	1999
2,500,000	3227	4357	2098	2832	1614	2178
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 – Minnesota

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 Minnesota

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 – Minnesota

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 – Minnesota

Minnesota Trends

Trucks, Tractors & Trailers and Private Passenger Types Liability

	Current Trends <u>Data through 3/31/2020</u>	Previous Trends <u>Data through 12/31/2018</u>
Minnesota Claim Cost Trends		
Bodily Injury (\$100,000 Limit)	+4.1%	+6.6%
Property Damage (\$100,000 Limit)	+5.4%	+2.2%
Credibility-Weighted Claim Cost Trends		
Bodily Injury (\$100,000 Limit)	+6.0%	+5.5%
Property Damage (\$100,000 Limit)	+6.0%	+3.9%
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)	+6.0%	+5.5%
Property Damage (\$100,000 Limit)	+6.0%	+3.9%
Private Passenger Types		
Bodily Injury (\$100,000 Limit)	+6.0%	+5.5%
Property Damage (\$100,000 Limit)	+6.0%	+3.9%

Minnesota bodily injury severity trend receives 0% weight when combined with multistate trend in the filing, property damage trend receives 20% weight.

If the prior trends were used to calculate the indicated changes in this document, the Truck, Tractors & Trailers Liability indication would have been +2.9% rather than +6.9%. For the Private Passenger Types coverage, the indication would have been +2.9% instead of +6.2%.

No-Fault Coverage (PIP)

	Current Trends <u>Data through 9/30/2020</u>	Previous Trends <u>Data through 6/30/2019</u>
Minnesota Claim Cost Trends		
Trucks, Tractors & Trailers	+3.6%	+3.0%
Private Passenger Types	+3.4%	+2.9%
Selected Claim Frequency Trends		
Trucks, Tractors & Trailers	0.0%	0.0%
Private Passenger Types	0.0%	0.0%
Selected Pure Premium Trends		
Trucks, Tractors & Trailers	+3.6%	+3.0%
Private Passenger Types	+3.4%	+2.9%

If the prior trends were used to calculate the indicated change in this document, the Truck, Tractors & Trailers PIP indication would have been -1.4% instead of -0.2%. For the Private Passenger Types PIP coverage, the indication would have been +0.6% rather than +1.5%.

Supplementary Information – Minnesota

Physical Damage Loss Trend

	<u>Coverage</u>	<u>Current Trends</u>	<u>Previous Trends</u>
		<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>	<u>Current Trends</u>	<u>Previous Trends</u>
		<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 +9.8%, instead of +8.3%.

The loss trend has remained the same for Trucks, Tractors & Trailers Collision, 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 – Minnesota

Loss Development

Methodology

For the Trucks, Tractors & Trailers and Private Passenger Types Liability coverages, we continue to employ a credibility-weighted combination of Minnesota 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	1.190	1.170
15 to Ultimate	1.399	1.330
Trucks, Tractors and Trailers PD		
39 to Ultimate	1.004	1.004
27 to Ultimate	1.014	1.013
15 to Ultimate	1.048	1.050
Private Passenger Types BI		
39 to Ultimate	1.083	1.082
27 to Ultimate	1.219	1.237
15 to Ultimate	1.334	1.405
Private Passenger Types PD		
39 to Ultimate	1.004	1.004
27 to Ultimate	1.012	1.012
15 to Ultimate	1.065	1.075

Supplementary Information – Minnesota

Other Factors

Unallocated Loss Adjustment Expense factors:

	<u>Data through 12/31/2019</u>	<u>Data through 12/31/2018</u>
Bodily Injury	1.070	1.075
Property Damage	1.100	1.100
Physical Damage	1.130	1.130

Indicated vs. Filed Changes

An overall change of +5.5% is indicated when each of the coverage indications is weighted by its respective loss cost volume. Staff will file the indications, which reflect a 10/01/2021 proposed effective date, with the following exceptions: For Trucks, Tractors & Trailers PIP, Private Passenger Types PIP, and Private Passenger Types Collision, No Change (N.C.) was selected due to the modest indications. For Auto Dealers OTC, No Change (N.C.) was selected to better recognize the favorable state experience.

<u>Coverage</u>	<u>Indicated Change</u>	<u>Filed Change</u>
Trucks, Tractors, & Trailers PIP	-0.2%	No Change (N.C.)
Private Passenger Types PIP	+1.5%	No Change (N.C.)
Private Passenger Types Collision	+2.9%	No Change (N.C.)
Auto Dealers Other than Collision	+10.0%	No Change (N.C.)

The overall filed change is +5.2%.

Notes

- The Trucks, Tractors, and Trailers OTC indication (+8.3%) is due to poor experience in the three accident years included in the review.
- The Private Passenger Types OTC indication (+13.6%) is due to poor experience in the five accident years included in the review, with especially poor experience in accident year 2020.
- The Auto Dealers Other than Collision indication (+10.0%) is due to a higher expected experience ratio caused by a longer period of time since this coverage was last reviewed.
- The Auto Dealers Collision indication (+17.8%) is due to poor experience in the five accident years included in the review, as well as a higher expected experience ratio caused by a longer period of time since this coverage was last reviewed.
- The Garagekeepers Other than Collision indication (+23.8%) is due to poor experience in four of the five accident years included in the review, as well as a higher expected experience ratio caused by a longer period of time since this coverage was last reviewed.
- The Garagekeepers Collision indication (+19.7%) is due to poor experience in accident years 2016, 2017, and 2019, as well as a higher expected experience ratio caused by a longer period of time since this coverage was last reviewed.
- The Auto Dealers Liability and PIP coverages are not being reviewed this year.