

LOSS COSTS – IMPLEMENTATION

MARCH 31, 2021

COMMERCIAL AUTOMOBILE

LI-CA-2021-073

MISSOURI REVISED COMMERCIAL AUTO ADVISORY PROSPECTIVE LOSS COSTS TO BE IMPLEMENTED

KEY MESSAGE

Loss costs representing a +5.8% 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 Missouri, which provides additional information on the attached loss cost level experience review.

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

EFFECTIVE DATE

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

These changes are applicable to all policies written on or after October 1, 2021.

This effective date applies only to those insurers who have filed their Commercial Auto loss cost adjustments to be automatically applicable to future ISO loss cost revisions.

IMPACT ON THE STATISTICAL REPORTING OF LOSS COST MULTIPLIER

For the purpose of reporting your company Loss Cost Multiplier under the CSP, as of 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. The action, if any, you must take in response to this filing is dependent upon how you filed to have your loss cost adjustments apply to subsequent revisions of ISO loss costs. Any submission you make with respect to this revision must comply with applicable regulatory filing requirements.

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

WE WILL SUBMIT OUR REFERENCE FILING TO THE INSURANCE DEPARTMENT ON SEPTEMBER 10, 2021. ANY SUBMISSION YOU MAY MAKE WITH THE INSURANCE DEPARTMENT WITH RESPECT TO THIS FILING SHOULD NOT BE SUBMITTED PRIOR TO THIS DATE.

In all correspondence with the Insurance Department on this revision, you should refer to ISO Reference Filing Number CA-2021-BRLA1, NOT this circular number.

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

RATING SOFTWARE IMPACT

No new attributes are being introduced with this revision.

POLICYHOLDER NOTIFICATION

If you decide to implement this revision, you should check all applicable laws for the state(s) to which this revision applies, to determine whether or not a specific policyholder notice requirement may apply. Please note that circular [LI-CL-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

FILES AVAILABLE FOR DOWNLOAD

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

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

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DATA QUALITY

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

ACKNOWLEDGEMENT OF ACTUARIAL QUALIFICATIONS

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

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

OPTIONAL CLASS PLAN INFORMATION

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

ISO RISK ANALYZER®

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

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

MISSOURI
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 +5.8% 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-51.</p>
AUTO DEALERS LIABILITY COVERAGE	<p>The Auto Dealers Liability coverage is not being reviewed this year.</p>
AUTO DEALERS AND GARAGEKEEPERS	<p>A review of the Auto Dealers and Garagekeepers physical damage loss costs is included in this document.</p>
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	+11.0%	+11.0%
Physical Damage		
Other than Collision	+7.3%	+7.3%
Collision	-3.0%	-3.0%
Total Trucks, Tractors & Trailers	+8.0%	+8.0%
 <u>Private Passenger Types</u>		
Liability		
Single Limit Liability	+2.6%	N.C.
Physical Damage		
Other than Collision	+8.1%	+8.1%
Collision	-2.8%	-2.8%
Total Private Passenger Types	+2.2%	+0.6%
 <u>Garages</u>		
Physical Damage		
Auto Dealers		
Other than Collision	+19.5%	+19.5%
Collision	+8.6%	+8.6%
Garagekeepers		
Other than Collision	+42.7%	+42.7%
Collision	+16.9%	+16.9%
Total Garages	+25.7%	+25.7%
 <u>Publics</u>		
Single Limit Liability	-5.1%	-5.1%
Physical Damage		
Other Than Collision	-22.8%	-22.8%
Collision	-29.8%	-29.8%
Total Publics	-11.2%	-11.2%
 <u>Grand Total</u>	+6.0%	+5.8%

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

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	+4.6%	+3.4%	+12.6%
Filed	+2.7%	+3.5%	+12.6%
Approved	+2.7%	+3.5%	+12.6%

HISTORICAL
SOURCE DATA

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

- ISO companies reporting voluntary automobile experience under the Commercial Automobile modules of ISO's statistical plans.
- Accident year data through year ended 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	+5.8%
Private Passenger Types Liability:	
Bodily Injury	+6.0%
Property Damage	+5.8%

ADJUSTMENTS TO REPORTED EXPERIENCE (CONTINUED)	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. Travelers Indemnity Co.	1. Motors Insurance Corp.
2. Nationwide Mutual Insurance Co.	2. Zurich American Insurance Co.
3. Zurich American Insurance Co.	3. Travelers Insurance Co.
4. United Fire & Casualty Co.	4. Cincinnati Insurance Co.
5. Cincinnati Insurance Co.	5. United Fire & Casualty Co.
6. Liberty Mutual Insurance Co.	6. Liberty Mutual Insurance Co.
7. Sentry Insurance A Mutual Co.	7. Federated Mutual Insurance Co.
8. Federated Mutual Insurance Co.	8. Nationwide Mutual Insurance Co.
9. Tokio Marine Cos.	9. Canal Insurance Co.
10. Old Republic Insurance Co.	10. Employers Mutual Casualty 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:

<u>Liability (ASLOB 19.3 & 19.4)</u>	<u>Physical Damage (ASLOB 21.2)</u>
37.6%	38.2%

COMPANY DECISION

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

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

COMPANY
DECISION
(CONTINUED)

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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MISSOURI
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 TERRITORY DEVELOPMENT

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

COLUMN (7)
INDEX TO
STATE

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

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

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

COLUMN (8)
BASE CLASS
LOSS COST

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

COLUMN (9)
INDICATED BASE
LOSS COST

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

COLUMN (10)
REVISED BASE
LOSS COST

Revised \$100,000 base loss cost.

COLUMN (11)
ADVISORY
LOSS COST
CHANGE

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

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

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

COLUMN (7)
INDEX TO
STATE

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

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

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

COLUMN (8)
BASE CLASS
LOSS COST

Present ISO base class loss cost.

COLUMN (9)
INDICATED BASE
LOSS COST

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

COLUMN (10)
REVISED BASE
LOSS COST

Revised base loss cost.

COLUMN (11)
ADVISORY
LOSS COST
CHANGE

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

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%

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

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

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

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

Step 2: Determine the Experience Period Credibility

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

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

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

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

Step 2: Determine the Experience Period Credibility

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

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

Tables For Use With Trend Data

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

K = 25,000

K = 10,000

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

ALL LIABILITY COVERAGES
CREDIBILITY TABLE
NUMBER OF CLAIMS

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

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

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

PHYSICAL DAMAGE
CREDIBILITY TABLES
NUMBER OF CLAIMS

OTHER THAN COLLISION

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

COLLISION

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

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

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

MISSOURI
CLAIMS PER TERRITORY
LIABILITY

Territory	Trucks, Tractors & Trailers	Private Passenger Types
	Incurred Claims 5 Years Ending 3/31/2020 Combined BI and PD	Incurred Claims 5 Years Ending 3/31/2020 Combined BI and PD
102	445	109
104	739	105
105	111	22
106	611	138
108	374	50
109	292	55
110	12	0
112	582	180
116	575	65
117	326	95
125	348	58
126	184	12
127	1,519	297
128	768	96
129	1,904	325
131	34	4
132	74	68
133	2,297	577
134	133	25
135	292	63
136	262	15
137	209	29
138	156	43
SW Total	12,247	2,431

Claims for Trend

BI

PD

589

2,118

MISSOURI
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
102	168	264	81	123
104	191	325	129	114
105	83	70	36	35
106	359	301	117	131
108	184	175	54	40
109	174	136	48	47
110	4	5	0	1
112	183	301	120	203
116	265	309	119	111
117	128	206	57	75
125	126	174	32	48
126	102	92	10	27
127	888	815	351	235
128	446	381	126	109
129	1,419	1,069	503	337
131	6	16	4	8
132	41	48	48	64
133	769	1,035	620	674
134	45	69	12	23
135	74	148	34	64
136	100	108	49	32
137	115	107	41	28
138	138	98	71	51
SW Total	6,008	6,252	2,662	2,580

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
MISSOURI

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	191,879	1,297,137	1,105,258	0.174	0.124	137,052	1,434,189
1988	136,530	1,559,437	1,422,907	0.096	0.202	287,427	1,846,864
1989	113,818	1,620,192	1,506,374	0.076	0.222	334,415	1,954,607
1990	193,119	1,891,986	1,698,867	0.114	0.184	312,592	2,204,578
1991	425,926	2,377,431	1,951,505	0.218	0.080	156,120	2,533,551
1992	269,982	2,440,738	2,170,756	0.124	0.174	377,712	2,818,450
1993	272,724	1,756,541	1,483,817	0.184	0.114	169,155	1,925,696
1994	818,283	2,601,188	1,782,905	0.459	-0.161	-287,048	2,314,140
1995	378,856	2,554,660	2,175,804	0.174	0.124	269,800	2,824,460
1996	510,473	2,894,283	2,383,810	0.214	0.084	200,240	3,094,523
1997	391,859	2,902,352	2,510,493	0.156	0.142	356,490	3,258,842
1998	282,149	3,005,643	2,723,494	0.104	0.194	528,358	3,534,001
1999	1,274,202	4,549,510	3,275,308	0.389	-0.091	-298,053	4,251,457
2000	174,144	3,862,111	3,687,967	0.047	0.251	925,680	4,787,791
2001	545,768	4,400,885	3,855,117	0.142	0.156	601,398	5,002,283
2002	2,758,658	5,730,404	2,971,746	0.928	-0.630	-1,872,200	3,858,204
2003	214,374	2,464,352	2,249,978	0.095	0.203	456,746	2,921,098
2004	655,351	2,289,586	1,634,235	0.401	-0.103	-168,326	2,121,260
2005	477,565	1,783,507	1,305,942	0.366	-0.068	-88,804	1,694,703
2006	1,087,490	2,453,790	1,366,300	0.796	-0.498	-680,417	1,773,373
2007	245,572	1,834,145	1,588,573	0.155	0.143	227,166	2,061,311
2008	78,706	1,277,023	1,198,317	0.066	0.232	278,010	1,555,033
2009	684,163	1,821,366	1,137,203	0.602	-0.304	-345,710	1,475,656
2010	276,018	1,943,855	1,667,837	0.165	0.133	221,822	2,165,677
2011	330,807	2,097,038	1,766,231	0.187	0.111	196,052	2,293,090
2012	1,246,161	3,196,065	1,949,904	0.639	-0.341	-664,917	2,531,148
2013	2,267,679	4,022,398	1,754,719	1.292	-0.994	-1,744,191	2,278,207
2014	576,100	2,881,151	2,305,051	0.250	0.048	110,642	2,991,793
2015	465,473	3,581,075	3,115,602	0.149	0.149	464,225	4,045,300
2016	1,172,590	4,425,323	3,252,733	0.360	-0.062	-201,669	4,223,654
2017	1,520,467	4,775,781	3,255,314	0.467	-0.169	-550,148	4,225,633
2018	1,168,766	5,804,492	4,635,726	0.252	0.046	213,243	6,017,735
2019	383,557	4,830,366	4,446,809	0.086	0.212	942,724	5,773,090
2020	833,397	5,000,207	4,166,810	0.200	0.098	408,347	5,408,554

(8) NORMAL WIND TO NON W&W RATIO= AVG. (4) 0.298

WIND AND WATER PROCEDURE
OTHER THAN COLLISION
MISSOURI

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	166,239	1,211,105	1,044,866	0.159	0.354	369,883	1,580,988
1988	55,969	858,497	802,528	0.070	0.443	355,520	1,214,017
1989	44,161	893,425	849,264	0.052	0.461	391,511	1,284,936
1990	135,150	1,205,097	1,069,947	0.126	0.387	414,069	1,619,166
1991	323,467	1,258,599	935,132	0.346	0.167	156,167	1,414,766
1992	105,439	1,003,651	898,212	0.117	0.396	355,692	1,359,343
1993	369,054	1,287,990	918,936	0.402	0.111	102,002	1,389,992
1994	478,667	1,407,927	929,260	0.515	-0.002	-1,859	1,406,068
1995	317,483	1,282,490	965,007	0.329	0.184	177,561	1,460,051
1996	322,154	1,222,041	899,887	0.358	0.155	139,482	1,361,523
1997	331,920	1,421,420	1,089,500	0.305	0.208	226,616	1,648,036
1998	148,967	1,198,189	1,049,222	0.142	0.371	389,261	1,587,450
1999	917,380	2,288,749	1,371,369	0.669	-0.156	-213,934	2,074,815
2000	78,650	1,269,861	1,191,211	0.066	0.447	532,471	1,802,332
2001	213,523	1,370,449	1,156,926	0.185	0.328	379,472	1,749,921
2002	1,734,491	2,837,601	1,103,110	1.572	-1.059	-1,168,193	1,669,408
2003	129,278	985,455	856,177	0.151	0.362	309,936	1,295,391
2004	371,601	1,218,155	846,554	0.439	0.074	62,645	1,280,800
2005	761,050	1,262,842	501,792	1.517	-1.004	-503,799	759,043
2006	683,779	1,056,718	372,939	1.833	-1.320	-492,279	564,439
2007	176,948	590,832	413,884	0.428	0.085	35,180	626,012
2008	77,262	603,303	526,041	0.147	0.366	192,531	795,834
2009	174,603	591,680	417,077	0.419	0.094	39,205	630,885
2010	172,857	886,819	713,962	0.242	0.271	193,484	1,080,303
2011	152,390	755,304	602,914	0.253	0.260	156,758	912,062
2012	595,667	1,443,656	847,989	0.702	-0.189	-160,270	1,283,386
2013	1,432,172	1,984,645	552,473	2.592	-2.079	-1,148,591	836,054
2014	224,406	844,099	619,693	0.362	0.151	93,574	937,673
2015	388,744	1,144,116	755,372	0.515	-0.002	-1,511	1,142,605
2016	727,386	1,721,484	994,098	0.732	-0.219	-217,707	1,503,777
2017	594,620	1,532,714	938,094	0.634	-0.121	-113,509	1,419,205
2018	394,957	1,181,785	786,828	0.502	0.011	8,655	1,190,440
2019	140,726	1,146,134	1,005,408	0.140	0.373	375,017	1,521,151
2020	418,000	1,416,372	998,372	0.419	0.094	93,847	1,510,219

(8) NORMAL WIND TO NON W&W RATIO= AVG. (4) 0.513

WIND AND WATER PROCEDURE
OTHER THAN COLLISION
MISSOURI

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	714,290	1,806,832	1,092,542	0.654	1.895	2,070,367	3,877,199
1988	354,721	1,241,146	886,425	0.400	2.149	1,904,927	3,146,073
1989	962,424	1,964,252	1,001,828	0.961	1.588	1,590,903	3,555,155
1990	1,175,005	2,193,263	1,018,258	1.154	1.395	1,420,470	3,613,733
1991	2,324,154	3,247,211	923,057	2.518	0.031	28,615	3,275,826
1992	661,534	1,471,499	809,965	0.817	1.732	1,402,859	2,874,358
1993	7,088,386	8,005,614	917,228	7.728	-5.179	-4,750,324	3,255,290
1994	3,216,442	4,512,562	1,296,120	2.482	0.067	86,840	4,599,402
1995	2,488,107	3,722,305	1,234,198	2.016	0.533	657,828	4,380,133
1996	2,115,788	3,546,344	1,430,556	1.479	1.070	1,530,695	5,077,039
1997	1,585,040	2,819,715	1,234,675	1.284	1.265	1,561,864	4,381,579
1998	567,734	2,230,106	1,662,372	0.342	2.207	3,668,855	5,898,961
1999	3,812,897	5,736,978	1,924,081	1.982	0.567	1,090,954	6,827,932
2000	180,853	1,557,236	1,376,383	0.131	2.418	3,328,094	4,885,330
2001	2,594,704	5,902,819	3,308,115	0.784	1.765	5,838,823	11,741,642
2002	8,913,830	10,099,223	1,185,393	7.520	-4.971	-5,892,589	4,206,634
2003	242,750	767,673	524,923	0.462	2.087	1,095,514	1,863,187
2004	1,849,058	2,887,986	1,038,928	1.780	0.769	798,936	3,686,922
2005	193,090	482,135	289,045	0.668	1.881	543,694	1,025,829
2006	1,714,020	2,553,556	839,536	2.042	0.507	425,645	2,979,201
2007	351,322	458,733	107,411	3.271	-0.722	-77,551	381,182
2008	456,998	723,119	266,121	1.717	0.832	221,413	944,532
2009	517,077	1,570,710	1,053,633	0.491	2.058	2,168,377	3,739,087
2010	135,239	350,213	214,974	0.629	1.920	412,750	762,963
2011	39,326	342,971	303,645	0.130	2.419	734,517	1,077,488
2012	989,863	1,189,144	199,281	4.967	-2.418	-481,861	707,283
2013	2,459,594	2,955,774	496,180	4.957	-2.408	-1,194,801	1,760,973
2014	893,645	1,135,397	241,752	3.697	-1.148	-277,531	857,866
2015	756,313	1,400,131	643,818	1.175	1.374	884,606	2,284,737
2016	1,129,965	1,194,166	64,201	17.600	-15.051	-966,289	227,877
2017	131,865	156,840	24,975	5.280	-2.731	-68,207	88,633
2018	16,388	92,860	76,472	0.214	2.335	178,562	271,422
2019	140,350	173,246	32,896	4.266	-1.717	-56,482	116,764
2020	116,055	225,744	109,689	1.058	1.491	163,546	389,290

(8) NORMAL WIND TO NON W&W RATIO= AVG. (4) 2.549

WIND AND WATER PROCEDURE
OTHER THAN COLLISION
MISSOURI

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	82,922	504,218	421,296	0.197	0.269	113,329	617,547
1988	110,633	636,426	525,793	0.210	0.256	134,603	771,029
1989	77,665	655,693	578,028	0.134	0.332	191,905	847,598
1990	110,529	626,692	516,163	0.214	0.252	130,073	756,765
1991	100,125	607,349	507,224	0.197	0.269	136,443	743,792
1992	115,615	554,219	438,604	0.264	0.202	88,598	642,817
1993	6,109	298,125	292,016	0.021	0.445	129,947	428,072
1994	223,151	576,597	353,446	0.631	-0.165	-58,319	518,278
1995	38,189	653,056	614,867	0.062	0.404	248,406	901,462
1996	54,720	757,754	703,034	0.078	0.388	272,777	1,030,531
1997	61,966	619,992	558,026	0.111	0.355	198,099	818,091
1998	16,252	519,319	503,067	0.032	0.434	218,331	737,650
1999	619,078	1,420,754	801,676	0.772	-0.306	-245,313	1,175,441
2000	3,989	500,455	496,466	0.008	0.458	227,381	727,836
2001	55,104	689,736	634,632	0.087	0.379	240,526	930,262
2002	77,063	897,139	820,076	0.094	0.372	305,068	1,202,207
2003	8,878	430,953	422,075	0.021	0.445	187,823	618,776
2004	42,292	263,933	221,641	0.191	0.275	60,951	324,884
2005	41,667	259,634	217,967	0.191	0.275	59,941	319,575
2006	3,830	212,743	208,913	0.018	0.448	93,593	306,336
2007	216,830	314,139	97,309	2.228	-1.762	-171,458	142,681
2008	9,317	124,919	115,602	0.081	0.385	44,507	169,426
2009	642,372	850,752	208,380	3.083	-2.617	-545,330	305,422
2010	13,899	107,540	93,641	0.148	0.318	29,778	137,318
2011	0	128,341	128,341	0.000	0.466	59,807	188,148
2012	11,352	79,074	67,722	0.168	0.298	20,181	99,255
2013	858,818	995,022	136,204	6.305	-5.839	-795,295	199,727
2014	1,000	50,853	49,853	0.020	0.446	22,234	73,087
2015	0	175,623	175,623	0.000	0.466	81,840	257,463
2016	7,357	451,745	444,388	0.017	0.449	199,530	651,275
2017	4,279	352,635	348,356	0.012	0.454	158,154	510,789
2018	67,650	362,945	295,295	0.229	0.237	69,985	432,930
2019	0	321,451	321,451	0.000	0.466	149,796	471,247
2020	10,179	352,693	342,514	0.030	0.436	149,336	502,029

(8) NORMAL WIND TO NON W&W RATIO= AVG. (4) 0.466

EXPLANATORY MEMORANDUM FOR WIND AND WATER PROCEDURE

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

TERRITORIAL WIND AND WATER PROCEDURE OTHER THAN COLLISION

OBJECTIVE

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

DESCRIPTION OF TERRITORIAL WIND AND WATER PROCEDURE

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

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

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

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

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

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

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

METHODOLOGY FOR CALCULATING 'WIND & WATER PROVISIONS' BY TERRITORY

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

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

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

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

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

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

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 limit 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

	<u>Aggregate Loss Costs At Current Level</u>	<u>Losses</u>	<u>Losses/ 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.

MISSOURI
COMMERCIAL AUTOMOBILE INSURANCE

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

Coverages	Aggregate Loss Cost at Current Level (B)	Loss Cost Changes (C)
TRUCKS, TRACTORS & TRAILERS (D)		
Liability		
Single Limit Liability	\$ 46,829,456	11.0%
Physical Damage		
Other Than Collision	6,890,514	7.3%
Collision	12,140,301	-3.0%
Combined	19,030,815	0.7%
Total Trucks, Tractors & Trailers	65,860,271	8.0%
PRIVATE PASSENGER TYPES		
Liability		
Single Limit Liability	7,342,418	N.C.
Physical Damage		
Other Than Collision	1,757,955	8.1%
Collision	2,734,004	-2.8%
Combined	4,491,959	1.5%
Total Private Passenger Types	11,834,377	0.6%
GARAGES		
Physical Damage		
Auto Dealers		
Other Than Collision	380,933	19.5%
Collision	89,328	8.6%
Combined	470,261	17.4%
Garagekeepers		
Other Than Collision	344,726	42.7%
Collision	221,050	16.9%
Combined	565,776	32.6%
Total Garages	1,036,037	25.7%
PUBLICS		
Liability		
Single Limit Liability	4,566,936	-5.1%
Physical Damage		
Other Than Collision	786,148	-22.8%
Collision	991,384	-29.8%
Combined	1,777,532	-26.7%
Total Publics	6,344,468	-11.2%
GRAND TOTAL ALL COVERAGES	85,075,153	5.8%
TOTAL LIABILITY	58,738,810	8.4%
TOTAL PHYSICAL DAMAGE	26,336,343	0.0%

(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.

MISSOURI
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR TRUCKS, TRACTORS, AND TRAILERS POLICY COVERAGES

Territory	\$100,000 CSL	\$500
Code	Liability	Med Pay
102	11.0%	0.0%
104	18.3%	0.0%
105	10.2%	0.0%
106	13.0%	100.0%
108	12.7%	0.0%
109	14.0%	0.0%
110	10.8%	0.0%
112	11.5%	0.0%
116	10.7%	0.0%
117	8.6%	0.0%
125	5.6%	0.0%
126	8.6%	0.0%
127	7.9%	0.0%
128	11.1%	0.0%
129	10.7%	0.0%
131	10.0%	0.0%
132	8.3%	0.0%
133	12.8%	0.0%
134	8.5%	0.0%
135	13.8%	0.0%
136	10.3%	100.0%
137	8.7%	100.0%
138	10.7%	0.0%

INSURANCE SERVICES OFFICE, INC.

MISSOURI
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR TRUCKS, TRACTORS, AND TRAILERS POLICY COVERAGES

Territory Code	Physical Damage		Specified Causes of Loss
	Comprehensive	Collision	
102	7.7%	0.0%	7.6%
104	6.8%	2.1%	7.0%
105	9.8%	-3.3%	9.9%
106	8.0%	-2.4%	7.8%
108	11.8%	-2.7%	11.7%
109	9.0%	-1.5%	9.2%
110	7.9%	-2.7%	7.4%
112	8.2%	-2.2%	7.8%
116	5.0%	-1.9%	4.7%
117	9.3%	-2.5%	9.2%
125	6.3%	-4.7%	6.2%
126	8.4%	-5.4%	8.5%
127	7.8%	-3.0%	7.5%
128	9.5%	-6.3%	9.8%
129	4.6%	-5.2%	4.8%
131	8.0%	0.0%	7.7%
132	6.2%	-1.9%	6.3%
133	8.7%	-1.9%	8.3%
134	8.6%	-0.4%	9.2%
135	6.1%	4.7%	5.6%
136	8.1%	-3.6%	7.9%
137	8.9%	-4.6%	8.8%
138	6.5%	-2.9%	6.8%

INSURANCE SERVICES OFFICE, INC.

MISSOURI
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR TRUCKS, TRACTORS, AND TRAILERS POLICY COVERAGES

Territory	Liability	\$500	Physical Damage		Specified Causes
Code	\$100,000 CSL	Med Pay ^(a)	Comprehensive ^(b)	Collision ^(c)	of Loss ^(d)
102	475	2	181	224	156
104	465	2	141	242	122
105	226	1	179	176	155
106	330	2	176	205	152
108	444	2	199	214	172
109	375	2	193	198	167
110	400	2	151	256	130
112	485	2	145	223	125
116	424	2	232	212	200
117	227	1	164	194	142
125	544	2	238	244	206
126	415	2	206	210	178
127	260	1	166	228	143
128	231	1	208	194	180
129	249	1	227	220	196
131	736	3	162	288	140
132	455	2	155	203	134
133	492	2	137	209	118
134	547	2	165	229	143
135	603	2	175	200	151
136	430	2	174	213	150
137	300	2	171	186	148
138	248	1	163	170	141

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

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

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

(d) The loss costs for Specified Causes of Loss have been calculated by a relativity of 0.864 to the Trucks, Tractors, and Trailers Comprehensive base loss costs.

INSURANCE SERVICES OFFICE, INC.

MISSOURI
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR PRIVATE PASSENGER TYPES POLICY COVERAGES

Territory Code	\$100,000 CSL Liability ^(a)	\$500 Med Pay ^(a)
102		
104		
105		
106		
108		
109		
110		
112		
116		
117		
125		
126		
127		
128		
129		
131		
132		
133		
134		
135		
136		
137		
138		

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

INSURANCE SERVICES OFFICE, INC.

MISSOURI
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	
102	5.5%	-0.6%	5.6%
104	11.3%	2.4%	11.2%
105	9.2%	-5.0%	9.6%
106	8.0%	-1.7%	7.1%
108	8.5%	-4.0%	8.8%
109	6.8%	-5.5%	7.0%
110	7.7%	-2.9%	7.9%
112	3.2%	-7.2%	3.0%
116	10.9%	-3.0%	10.8%
117	5.2%	-3.5%	5.3%
125	6.5%	-3.3%	6.8%
126	7.6%	1.8%	7.9%
127	11.9%	-5.1%	11.3%
128	6.4%	-2.5%	5.9%
129	7.0%	0.0%	6.6%
131	7.6%	-2.8%	7.9%
132	6.3%	-1.9%	6.4%
133	9.1%	-3.0%	9.5%
134	7.4%	-2.1%	6.8%
135	6.2%	-1.8%	6.1%
136	10.3%	-4.3%	10.2%
137	9.1%	-4.2%	8.8%
138	9.0%	-4.0%	8.6%

INSURANCE SERVICES OFFICE, INC.

MISSOURI
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR PRIVATE PASSENGER TYPES POLICY COVERAGES

Territory	Liability	\$500	Physical Damage		Specified Causes
Code	\$100,000 CSL	Med Pay ^(a)	Comprehensive ^(b)	Collision ^(c)	of Loss ^(d)
102	337	2	153	345	132
104	277	2	138	293	119
105	306	2	119	226	103
106	274	2	122	237	105
108	376	2	128	291	111
109	269	2	141	274	122
110	484	3	126	332	109
112	385	2	159	333	137
116	312	2	142	295	123
117	278	2	162	250	140
125	343	2	164	319	142
126	330	2	142	283	123
127	260	2	160	222	138
128	262	2	167	233	144
129	245	2	169	229	146
131	311	2	142	274	123
132	360	2	134	315	116
133	325	2	120	322	104
134	385	2	146	323	126
135	411	3	120	391	104
136	365	2	150	287	130
137	321	2	144	228	124
138	177	1	146	194	126

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

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

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

(d) The loss costs for Specified Causes of Loss have been calculated by a relativity of 0.864 to the Private Passenger Types Comprehensive base loss costs.

INSURANCE SERVICES OFFICE, INC.

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

AUTO DEALERS

FIRE

Territory	
ALL	16.7%

FIRE AND THEFT

	Personal Auto Type Buildings and Standard Open Lots	Non-Standard Open Lots	Misc. Type Vehicles Buildings and Open Lots
Territory			
102, 116, 125, 126, 136	19.0%	19.4%	19.5%
112, 131, 132, 133, 134, 135	19.4%	19.3%	19.5%
ALL OTHER	20.0%	20.0%	19.5%

SPECIFIED CAUSES OF LOSS

	Personal Auto Type Vehicles Standard Buildings	Open Lots	Non-Standard Open Lots	Misc. Type Vehicles Buildings	Open Lots
Territory					
102, 116, 125, 126, 136	20.0%	19.4%	19.5%	19.8%	19.8%
112, 131, 132, 133, 134, 135	19.6%	19.4%	19.6%	19.8%	19.8%
ALL OTHER	19.0%	20.0%	19.6%	19.8%	19.8%

LIMITED SPECIFIED CAUSES OF LOSS

	Personal Auto Type Vehicles Standard Buildings	Open Lots	Non-Standard Open Lots	Misc. Type Vehicles Buildings	Open Lots
Territory					
102, 116, 125, 126, 136	19.8%	20.0%	19.8%	19.4%	19.8%
112, 131, 132, 133, 134, 135	19.4%	19.6%	19.4%	19.4%	19.8%
ALL OTHER	20.0%	19.0%	20.0%	19.4%	19.8%

COMPREHENSIVE

	Personal Auto Type Vehicles Standard Buildings	Open Lots	Non-Standard Open Lots	Misc. Type Vehicles Buildings and Open Lots
Territory				
102, 116, 125, 126, 136	19.7%	19.5%	19.6%	19.3%
112, 131, 132, 133, 134, 135	19.6%	19.3%	19.4%	19.3%
ALL OTHER	19.2%	19.6%	19.7%	19.3%

BLANKET COLLISION

	First \$50,000 and Under	\$50,001 to \$100,000	Over \$100,000
Deductible			
\$100	9.0%	9.3%	11.1%
\$250	8.8%	7.7%	8.3%

GARAGEKEEPERS

	Specified Causes of Loss Legal Liability \$6,000 Limit	Collision Legal Liability \$6,000 Limit
Territory		
ALL	45.0%	18.2%

INSURANCE SERVICES OFFICE, INC.

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

AUTO DEALERS

FIRE

Territory	
ALL	0.14

FIRE AND THEFT

	Personal Auto Type Buildings and Standard Open Lots	Vehicles Non-Standard Open Lots	Misc. Type Vehicles Buildings and Open Lots
Territory			
102, 116, 125, 126, 136	0.69	0.86	0.49
112, 131, 132, 133, 134, 135	2.03	2.53	0.49
ALL OTHER	0.48	0.54	0.49

SPECIFIED CAUSES OF LOSS

	Personal Auto Type Vehicles			Misc. Type Vehicles	
Territory	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings	Open Lots
102, 116, 125, 126, 136	1.20	1.29	1.41	0.97	1.09
112, 131, 132, 133, 134, 135	2.50	2.65	3.11	0.97	1.09
ALL OTHER	0.94	1.08	1.10	0.97	1.09

LIMITED SPECIFIED CAUSES OF LOSS

	Personal Auto Type Vehicles			Misc. Type Vehicles	
Territory	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings	Open Lots
102, 116, 125, 126, 136	1.09	1.20	1.33	0.86	0.97
112, 131, 132, 133, 134, 135	2.40	2.50	2.96	0.86	0.97
ALL OTHER	0.84	0.94	1.02	0.86	0.97

COMPREHENSIVE

		Personal Auto Type Vehicles		Misc. Type Vehicles
Territory	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings and Open Lots
102, 116, 125, 126, 136	1.40	1.59	1.71	1.36
112, 131, 132, 133, 134, 135	2.75	2.90	3.39	1.36
ALL OTHER	1.18	1.34	1.40	1.36

BLANKET COLLISION

	First \$50,000 and Under	\$50,001 to \$100,000	Over \$100,000
Deductible			
\$100	1.21	0.47	0.20
\$250	0.74	0.28	0.13

GARAGEKEEPERS

	Specified Causes of Loss Legal Liability \$6,000 Limit	Collision Legal Liability \$6,000 Limit
Territory		
ALL	29	26

INSURANCE SERVICES OFFICE, INC.

MISSOURI
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR VAN POOLS POLICY COVERAGES

Territory	\$100,000 CSL	\$500
Code	Liability	Med Pay
102	-22.3%	-20.0%
104	-17.3%	-20.0%
105	-23.1%	0.0%
106	-20.8%	0.0%
108	-21.2%	-20.0%
109	-20.2%	-25.0%
110	-22.5%	-25.0%
112	-22.1%	-20.0%
116	-22.6%	-25.0%
117	-24.2%	0.0%
125	-26.1%	-33.3%
126	-23.9%	-25.0%
127	-24.6%	-33.3%
128	-22.1%	0.0%
129	-22.8%	-33.3%
131	-23.0%	-25.0%
132	-24.1%	-20.0%
133	-20.9%	-20.0%
134	-24.1%	-33.3%
135	-20.4%	-16.7%
136	-22.7%	-20.0%
137	-23.9%	-33.3%
138	-22.6%	-33.3%

INSURANCE SERVICES OFFICE, INC.

MISSOURI
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR VAN POOLS POLICY COVERAGES

Territory Code	Physical Damage		Specified Causes of Loss
	Comprehensive	Collision	
102	16.4%	22.2%	16.2%
104	14.8%	24.6%	15.5%
105	18.7%	18.2%	18.8%
106	16.9%	19.1%	16.0%
108	20.3%	19.0%	20.4%
109	17.1%	20.4%	17.9%
110	16.1%	18.9%	16.3%
112	16.8%	19.3%	16.9%
116	13.3%	20.1%	12.8%
117	17.6%	19.0%	17.3%
125	14.9%	16.3%	14.6%
126	17.0%	15.6%	17.4%
127	16.6%	18.5%	15.4%
128	18.0%	14.4%	18.6%
129	13.1%	15.6%	13.1%
131	16.3%	21.9%	15.8%
132	14.8%	19.8%	14.0%
133	17.1%	19.6%	17.1%
134	17.4%	21.6%	17.2%
135	14.9%	27.6%	13.7%
136	16.5%	17.4%	16.2%
137	17.5%	16.1%	17.3%
138	14.7%	18.9%	14.8%

INSURANCE SERVICES OFFICE, INC.

MISSOURI
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR VAN POOLS POLICY COVERAGES

Territory	Liability	\$500	Physical Damage		Specified Causes
Code	\$100,000 CSL ^(a)	Med Pay ^(b)	Comprehensive ^(c)	Collision ^(d)	of Loss ^(e)
102	499	4	199	347	172
104	488	4	155	375	134
105	237	2	197	273	171
106	347	3	194	318	167
108	466	4	219	332	189
109	394	3	212	307	184
110	420	3	166	397	143
112	509	4	160	346	138
116	445	3	255	329	220
117	238	2	180	301	156
125	571	4	262	378	227
126	436	3	227	326	196
127	273	2	183	353	157
128	243	2	229	301	198
129	261	2	250	341	216
131	773	6	178	446	154
132	478	4	171	315	147
133	517	4	151	324	130
134	574	4	182	355	157
135	633	5	193	310	166
136	452	4	191	330	165
137	315	2	188	288	163
138	260	2	179	264	155

- (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 medical payments have been calculated by multiplying a relativity by the Van Pools CSL liability loss costs. The relativities differ by territory and are listed in [EXHIBIT C19](#).
- (c) 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.

MISSOURI
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR TAXIS AND LIMOUSINES POLICY COVERAGES

Territory	\$100,000 CSL	\$500
Code	Liability	Med Pay
102	-20.7%	-23.8%
104	-15.5%	-15.8%
105	-21.2%	-20.0%
106	-19.2%	-21.4%
108	-19.5%	-21.1%
109	-18.6%	-18.8%
110	-20.8%	-17.6%
112	-20.3%	-19.0%
116	-20.9%	-21.1%
117	-22.4%	-20.0%
125	-24.5%	-24.0%
126	-22.4%	-22.2%
127	-22.9%	-25.0%
128	-20.7%	-20.0%
129	-20.9%	-18.2%
131	-21.4%	-21.9%
132	-22.6%	-20.0%
133	-19.3%	-19.0%
134	-22.5%	-20.8%
135	-18.7%	-19.2%
136	-21.2%	-21.1%
137	-22.3%	-23.1%
138	-20.9%	-18.2%

INSURANCE SERVICES OFFICE, INC.

MISSOURI
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	
102	16.4%	22.2%	16.2%
104	14.8%	24.6%	15.5%
105	18.7%	18.2%	18.8%
106	16.9%	19.1%	16.0%
108	20.3%	19.0%	20.4%
109	17.1%	20.4%	17.9%
110	16.1%	18.9%	16.3%
112	16.8%	19.3%	16.9%
116	13.3%	20.1%	12.8%
117	17.6%	19.0%	17.3%
125	14.9%	16.3%	14.6%
126	17.0%	15.6%	17.4%
127	16.6%	18.5%	15.4%
128	18.0%	14.4%	18.6%
129	13.1%	15.6%	13.1%
131	16.3%	21.9%	15.8%
132	14.8%	19.8%	14.0%
133	17.1%	19.6%	17.1%
134	17.4%	21.6%	17.2%
135	14.9%	27.6%	13.7%
136	16.5%	17.4%	16.2%
137	17.5%	16.1%	17.3%
138	14.7%	18.9%	14.8%

INSURANCE SERVICES OFFICE, INC.

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

Territory	Liability	\$500	Physical Damage		Specified Causes
Code	\$100,000 CSL ^(a)	Med Pay ^(b)	Comprehensive ^(c)	Collision ^(d)	of Loss ^(e)
102	2104	16	199	347	172
104	2060	16	155	375	134
105	1001	8	197	273	171
106	1462	11	194	318	167
108	1967	15	219	332	189
109	1661	13	212	307	184
110	1772	14	166	397	143
112	2149	17	160	346	138
116	1878	15	255	329	220
117	1006	8	180	301	156
125	2410	19	262	378	227
126	1838	14	227	326	196
127	1152	9	183	353	157
128	1023	8	229	301	198
129	1103	9	250	341	216
131	3260	25	178	446	154
132	2016	16	171	315	147
133	2180	17	151	324	130
134	2423	19	182	355	157
135	2671	21	193	310	166
136	1905	15	191	330	165
137	1329	10	188	288	163
138	1099	9	179	264	155

- (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 medical payments have been calculated by multiplying a relativity by the Taxis and Limousines CSL liability loss costs. The relativities differ by territory and are listed in [EXHIBIT C19](#).
- (c) 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.

MISSOURI
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR SCHOOL AND CHURCH BUSES POLICY COVERAGES

Territory	\$100,000 CSL	\$500
Code	Liability	Med Pay
102	-14.9%	0.0%
104	-9.7%	0.0%
105	-15.9%	0.0%
106	-13.7%	-33.3%
108	-14.3%	0.0%
109	-12.7%	-33.3%
110	-15.6%	0.0%
112	-14.6%	0.0%
116	-15.6%	0.0%
117	-17.4%	0.0%
125	-19.4%	0.0%
126	-17.1%	-33.3%
127	-18.0%	-33.3%
128	-14.9%	0.0%
129	-15.3%	-33.3%
131	-16.0%	-16.7%
132	-17.3%	-25.0%
133	-13.8%	0.0%
134	-17.0%	0.0%
135	-13.4%	-25.0%
136	-15.8%	-25.0%
137	-17.1%	-33.3%
138	-15.4%	-33.3%

INSURANCE SERVICES OFFICE, INC.

MISSOURI
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	
102	-22.9%	-29.5%	-23.5%
104	-22.8%	-27.9%	-23.8%
105	-21.1%	-31.4%	-21.2%
106	-22.8%	-31.4%	-23.2%
108	-20.0%	-31.5%	-20.4%
109	-21.8%	-30.5%	-21.5%
110	-22.4%	-31.0%	-23.5%
112	-22.3%	-30.4%	-22.2%
116	-25.2%	-30.0%	-25.4%
117	-21.9%	-31.0%	-22.0%
125	-24.2%	-32.5%	-24.3%
126	-22.6%	-32.6%	-22.6%
127	-23.1%	-31.4%	-22.6%
128	-21.8%	-34.1%	-21.7%
129	-25.0%	-33.1%	-25.2%
131	-22.9%	-29.4%	-23.1%
132	-23.5%	-31.1%	-23.9%
133	-21.6%	-30.4%	-22.4%
134	-21.7%	-30.0%	-21.7%
135	-24.1%	-25.8%	-24.0%
136	-23.0%	-31.9%	-22.7%
137	-21.8%	-32.3%	-22.1%
138	-23.4%	-31.6%	-22.8%

INSURANCE SERVICES OFFICE, INC.

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

Territory	Liability	\$500	Physical Damage		Specified Causes
Code	\$100,000 CSL ^(a)	Med Pay ^(b)	Comprehensive ^(c)	Collision ^(d)	of Loss ^(e)
102	200	3	91	103	78
104	195	3	71	111	61
105	95	2	90	81	78
106	139	2	88	94	76
108	186	3	100	98	86
109	158	2	97	91	84
110	168	3	76	118	65
112	204	3	73	103	63
116	178	3	116	98	100
117	95	2	82	89	71
125	228	3	119	112	103
126	174	2	103	97	89
127	109	2	83	105	72
128	97	2	104	89	90
129	105	2	114	101	98
131	309	5	81	132	70
132	191	3	78	93	67
133	207	3	69	96	59
134	230	3	83	105	72
135	253	3	88	92	76
136	181	3	87	98	75
137	126	2	86	86	74
138	104	2	82	78	71

- (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 medical payments have been calculated by multiplying a relativity by the School and Church Buses CSL liability loss costs. The relativities differ by territory and are listed in [EXHIBIT C19](#).
- (c) 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.

MISSOURI
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR ALL OTHER BUSES POLICY COVERAGES

Territory	\$100,000 CSL	\$500
Code	Liability	Med Pay
102	1.7%	0.0%
104	8.4%	6.3%
105	0.9%	0.0%
106	3.4%	7.7%
108	3.2%	7.1%
109	4.4%	0.0%
110	1.5%	0.0%
112	2.1%	6.7%
116	1.4%	7.1%
117	-0.5%	0.0%
125	-3.3%	-4.3%
126	-0.6%	0.0%
127	-1.2%	0.0%
128	1.8%	0.0%
129	1.4%	0.0%
131	0.7%	0.0%
132	-0.8%	0.0%
133	3.3%	6.3%
134	-0.6%	0.0%
135	4.2%	0.0%
136	0.9%	0.0%
137	-0.5%	0.0%
138	1.4%	0.0%

INSURANCE SERVICES OFFICE, INC.

MISSOURI
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR ALL OTHER BUSES POLICY COVERAGES

Territory Code	Physical Damage		Specified Causes of Loss
	Comprehensive	Collision	
102	-22.9%	-29.5%	-23.5%
104	-22.8%	-27.9%	-23.8%
105	-21.1%	-31.4%	-21.2%
106	-22.8%	-31.4%	-23.2%
108	-20.0%	-31.5%	-20.4%
109	-21.8%	-30.5%	-21.5%
110	-22.4%	-31.0%	-23.5%
112	-22.3%	-30.4%	-22.2%
116	-25.2%	-30.0%	-25.4%
117	-21.9%	-31.0%	-22.0%
125	-24.2%	-32.5%	-24.3%
126	-22.6%	-32.6%	-22.6%
127	-23.1%	-31.4%	-22.6%
128	-21.8%	-34.1%	-21.7%
129	-25.0%	-33.1%	-25.2%
131	-22.9%	-29.4%	-23.1%
132	-23.5%	-31.1%	-23.9%
133	-21.6%	-30.4%	-22.4%
134	-21.7%	-30.0%	-21.7%
135	-24.1%	-25.8%	-24.0%
136	-23.0%	-31.9%	-22.7%
137	-21.8%	-32.3%	-22.1%
138	-23.4%	-31.6%	-22.8%

INSURANCE SERVICES OFFICE, INC.

MISSOURI
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR ALL OTHER BUSES POLICY COVERAGES

Territory	Liability	\$500	Physical Damage		Specified Causes
Code	\$100,000 CSL ^(a)	Med Pay ^(b)	Comprehensive ^(c)	Collision ^(d)	of Loss ^(e)
102	1653	16	91	103	78
104	1618	17	71	111	61
105	786	12	90	81	78
106	1148	14	88	94	76
108	1545	15	100	98	86
109	1305	14	97	91	84
110	1392	16	76	118	65
112	1688	16	73	103	63
116	1476	15	116	98	100
117	790	12	82	89	71
125	1893	22	119	112	103
126	1444	14	103	97	89
127	905	12	83	105	72
128	804	12	104	89	90
129	867	12	114	101	98
131	2561	29	81	132	70
132	1583	11	78	93	67
133	1712	17	69	96	59
134	1904	22	83	105	72
135	2098	18	88	92	76
136	1496	15	87	98	75
137	1044	12	86	86	74
138	863	13	82	78	71

- (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 medical payments have been calculated by multiplying a relativity by the All Other Buses CSL liability loss costs. The relativities differ by territory and are listed in [EXHIBIT C19](#).
- (c) 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.

MISSOURI
 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	\$28,704,264	\$33,652,025	1.172	20%	2,487
03/31/19	\$28,064,809	\$32,331,024	1.152	30%	2,554
03/31/20	\$24,909,285	\$27,290,684	1.096	50%	2,114
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				1.128
(7)	EXPECTED EXPERIENCE RATIO (D).				1.054
(8)	CREDIBILITY (E).				0.75
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000- (8))).				1.110
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).				11.0%
(11)	FILED CHANGE.				11.0%
(A)	TRUCK, TRACTOR, AND TRAILER EXPERIENCE IS FOR VEHICLES WRITTEN IN ACCORDANCE WITH RULE 23 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE.				
(B)	THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY EXTENDING EXPOSURES BY THE CURRENT LOSS COSTS FROM THE LAST REVISION.				
(C)	LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSES FOR BODILY INJURY AND PROPERTY DAMAGE LIABILITY. SEE FOLLOWING PAGE.				
(D)	EXPECTED EXPERIENCE RATIO IS EQUAL TO THE COMBINED TREND FACTOR SHOWN ON THE FOLLOWING PAGE, PROJECTED FOR M YEARS. THE PERIOD M IS EQUAL TO THE NUMBER OF YEARS FROM ONE YEAR BEYOND THE IMPLEMENTATION DATE OF THE LAST REVISION TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 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.

MISSOURI
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	\$13,499,642	\$8,726,220	
	03/31/19	\$12,173,920	\$9,477,290	
	03/31/20	\$9,125,095	\$8,487,173	
(2) DEVELOPED LOSSES AND ALL LOSS ADJUSTMENT EXPENSES (A)				
	03/31/18	\$15,600,186	\$9,637,237	
	03/31/19	\$15,123,296	\$10,570,969	
	03/31/20	\$13,122,617	\$9,849,364	
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)				
		6.0%	5.8%	5.9%
(4) TRENDED LOSSES AND ALL LOSS ADJUSTMENT EXPENSES (B)				
	03/31/18	\$20,873,049	\$12,778,976	\$33,652,025
	03/31/19	\$19,085,600	\$13,245,424	\$32,331,024
	03/31/20	\$15,629,037	\$11,661,647	\$27,290,684
(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	1.080	1.004	
	03/31/19	1.161	1.014	
	03/31/20	1.344	1.055	

(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
03/31/18	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.

MISSOURI
 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					
	03/31/16	\$7,674,551	\$7,416,821	0.966	10%	1,128
	03/31/17	\$7,628,300	\$6,966,674	0.913	15%	1,098
	03/31/18	\$7,858,748	\$9,325,372	1.187	20%	1,296
	03/31/19	\$7,444,927	\$8,406,118	1.129	25%	1,257
	03/31/20	\$6,890,514	\$7,574,847	1.099	30%	1,229
COLL.	03/31/18	\$13,413,878	\$12,766,081	0.952	20%	1,259
	03/31/19	\$12,951,904	\$13,062,663	1.009	30%	1,273
	03/31/20	\$12,140,301	\$11,343,869	0.934	50%	1,093
					O.T.C.	COLLISION
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				1.083	0.960
(7)	EXPECTED EXPERIENCE RATIO (D).				1.051	1.027
(8)	CREDIBILITY (E).				0.70	0.85
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000 - (8))).				1.073	0.970
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).				7.3%	-3.0%
(11)	FILED CHANGE.				7.3%	-3.0%
(A)	TRUCK, TRACTOR AND TRAILER EXPERIENCE IS FOR VEHICLES WRITTEN IN ACCORDANCE WITH RULE 23 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE.					
(B)	THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY EXTENDING EXPOSURES BY THE CURRENT LOSS COSTS 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 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.

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

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) PAID LOSSES	03/31/16	\$4,223,654	----
	03/31/17	\$4,225,633	----
	03/31/18	\$6,017,735	\$9,076,024
	03/31/19	\$5,773,090	\$9,767,899
	03/31/20	\$5,408,554	\$9,126,832
(2) DEVELOPED LOSSES AND	03/31/16	\$4,772,729	----
ALL LOSS ADJUSTMENT	03/31/17	\$4,774,965	----
EXPENSES (A)	03/31/18	\$6,806,841	\$10,245,651
	03/31/19	\$6,536,639	\$10,949,424
	03/31/20	\$6,270,569	\$9,942,041
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)		6.5%	4.5%
(4) TRENDED LOSSES AND	03/31/16	\$7,416,821	----
ALL LOSS ADJUSTMENT	03/31/17	\$6,966,674	----
EXPENSES (B)	03/31/18	\$9,325,372	\$12,766,081
	03/31/19	\$8,406,118	\$13,062,663
	03/31/20	\$7,574,847	\$11,343,869

(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	-----
03/31/17	1.000	-----
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
03/31/16	10/1/15	7.000	-----
03/31/17	10/1/16	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.

MISSOURI
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	03/31/16	\$7,206,151	----
AT CURRENT LEVEL	03/31/17	\$7,230,616	----
	03/31/18	\$7,513,143	\$12,454,854
	03/31/19	\$7,186,223	\$12,207,261
	03/31/20	\$6,709,361	\$11,606,406
(2) SELECTED ANNUAL OCN TREND (SEE TREND EXHIBIT IN SECTION C)		0.9%	1.5%
(3) TRENDED AGGREGATE LOSS COSTS AT	03/31/16	\$7,674,551	----
CURRENT LEVEL (A)	03/31/17	\$7,628,300	----
	03/31/18	\$7,858,748	\$13,413,878
	03/31/19	\$7,444,927	\$12,951,904
	03/31/20	\$6,890,514	\$12,140,301

(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	-----
03/31/17	4/1/16	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.

MISSOURI
 AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER TYPES (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
03/31/16	\$4,800,431	\$6,665,607	1.389	10%	576
03/31/17	\$4,650,813	\$5,471,610	1.176	15%	520
03/31/18	\$4,679,265	\$4,636,744	0.991	20%	475
03/31/19	\$4,611,480	\$4,278,012	0.928	25%	491
03/31/20	\$4,065,569	\$3,350,094	0.824	30%	369
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				0.992
(7)	EXPECTED EXPERIENCE RATIO (D).				1.054
(8)	CREDIBILITY (E).				0.45
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000- (8))).				1.026
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).				2.6%
(11)	FILED CHANGE.				N.C.
(A)	PRIVATE PASSENGER TYPE EXPERIENCE IS FOR VEHICLES WRITTEN IN ACCORDANCE WITH RULE 31 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE.				
(B)	THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY EXTENDING EXPOSURES BY THE CURRENT LOSS COSTS FROM THE LAST REVISION.				
(C)	LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSES FOR BODILY INJURY AND PROPERTY DAMAGE LIABILITY. SEE FOLLOWING PAGE.				
(D)	EXPECTED EXPERIENCE RATIO IS EQUAL TO THE COMBINED TREND FACTOR SHOWN ON THE FOLLOWING PAGE, PROJECTED FOR M YEARS. THE PERIOD M IS EQUAL TO THE NUMBER OF YEARS FROM ONE YEAR BEYOND THE IMPLEMENTATION DATE OF THE LAST REVISION TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 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.

MISSOURI
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	\$2,517,639	\$1,587,339	
ALLOCATED LOSS	03/31/17	\$2,054,295	\$1,474,905	
ADJUSTMENT EXPENSES	03/31/18	\$1,664,221	\$1,425,371	
	03/31/19	\$1,344,076	\$1,581,063	
	03/31/20	\$1,119,855	\$1,035,137	
(2) DEVELOPED LOSSES AND	03/31/16	\$2,707,343	\$1,747,819	
ALL LOSS ADJUSTMENT	03/31/17	\$2,248,652	\$1,625,640	
EXPENSES (A)	03/31/18	\$1,905,367	\$1,574,180	
	03/31/19	\$1,642,380	\$1,760,039	
	03/31/20	\$1,635,604	\$1,184,197	
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)		6.0%	5.8%	5.9%
(4) TRENDED LOSSES AND	03/31/16	\$4,071,844	\$2,593,763	\$6,665,607
ALL LOSS ADJUSTMENT	03/31/17	\$3,190,837	\$2,280,773	\$5,471,610
EXPENSES (B)	03/31/18	\$2,549,381	\$2,087,363	\$4,636,744
	03/31/19	\$2,072,684	\$2,205,329	\$4,278,012
	03/31/20	\$1,948,004	\$1,402,089	\$3,350,094
(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	1.005	1.001	
	03/31/17	1.023	1.002	
	03/31/18	1.070	1.004	
	03/31/19	1.142	1.012	
	03/31/20	1.365	1.040	

(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.

MISSOURI
 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	\$2,234,362	\$2,640,662	1.182	10%	628
	03/31/17	\$2,090,738	\$2,339,801	1.119	15%	509
	03/31/18	\$2,023,348	\$1,841,077	0.910	20%	495
	03/31/19	\$1,945,905	\$2,212,717	1.137	25%	546
	03/31/20	\$1,757,955	\$2,086,247	1.187	30%	484
COLL.	03/31/18	\$3,138,323	\$3,104,741	0.989	20%	495
	03/31/19	\$3,031,199	\$3,104,386	1.024	30%	514
	03/31/20	\$2,734,004	\$2,338,310	0.855	50%	435
					O.T.C.	COLLISION
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				1.108	0.933
(7)	EXPECTED EXPERIENCE RATIO (D).				1.049	1.031
(8)	CREDIBILITY (E).				0.55	0.60
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000 - (8))).				1.081	0.972
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).				8.1%	-2.8%
(11)	FILED CHANGE.				8.1%	-2.8%
(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 3 YEAR TOTAL OF CLAIMS FOR COLLISION SHOWN IN COLUMN (5). THE STANDARDS FOR FULL CREDIBILITY ARE 8,500 CLAIMS FOR O.T.C. AND 3,500 CLAIMS FOR COLLISION (SEE CREDIBILITY TABLES IN SECTION C).					

INSURANCE SERVICES OFFICE, INC.

MISSOURI
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	\$1,503,777	----
	03/31/17	\$1,419,205	----
	03/31/18	\$1,190,440	\$2,259,909
	03/31/19	\$1,521,151	\$2,369,396
	03/31/20	\$1,510,219	\$1,954,706
(2) DEVELOPED LOSSES AND	03/31/16	\$1,699,268	----
ALL LOSS ADJUSTMENT	03/31/17	\$1,603,702	----
EXPENSES (A)	03/31/18	\$1,343,852	\$2,551,143
	03/31/19	\$1,720,620	\$2,653,321
	03/31/20	\$1,727,026	\$2,078,498
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)		6.5%	4.0%
(4) TRENDED LOSSES AND	03/31/16	\$2,640,662	----
ALL LOSS ADJUSTMENT	03/31/17	\$2,339,801	----
EXPENSES (B)	03/31/18	\$1,841,077	\$3,104,741
	03/31/19	\$2,212,717	\$3,104,386
	03/31/20	\$2,086,247	\$2,338,310
(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	-----
	03/31/17	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	-----
03/31/17	10/1/16	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.

MISSOURI
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	\$2,084,293	----
AT CURRENT LEVEL	03/31/17	\$1,968,680	----
	03/31/18	\$1,925,165	\$3,046,916
	03/31/19	\$1,869,265	\$2,960,155
	03/31/20	\$1,706,752	\$2,685,662
(2) SELECTED ANNUAL OCN TREND (SEE TREND EXHIBIT IN SECTION C)		1.0%	0.6%
(3) TRENDED AGGREGATE	03/31/16	\$2,234,362	----
LOSS COSTS AT	03/31/17	\$2,090,738	----
CURRENT LEVEL (A)	03/31/18	\$2,023,348	\$3,138,323
	03/31/19	\$1,945,905	\$3,031,199
	03/31/20	\$1,757,955	\$2,734,004

(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	-----
03/31/17	4/1/16	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.

MISSOURI
 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	\$329,164	\$400,157	1.216	10%	5
	03/31/17	\$325,934	\$146,272	0.449	15%	6
	03/31/18	\$398,764	\$420,189	1.054	20%	12
	03/31/19	\$401,085	\$170,527	0.425	25%	6
	03/31/20	\$380,933	\$550,527	1.445	30%	13
COLL.	03/31/16	\$176,126	\$329,021	1.868	10%	37
	03/31/17	\$194,118	\$253,721	1.307	15%	37
	03/31/18	\$322,987	\$56,761	0.176	20%	6
	03/31/19	\$94,317	\$86,112	0.913	25%	13
	03/31/20	\$89,328	\$85,235	0.954	30%	8
					O.T.C.	COLLISION
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				0.940	0.932
(7)	EXPECTED EXPERIENCE RATIO (D).				1.208	1.125
(8)	CREDIBILITY (E).				0.05	0.20
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000 - (8))).				1.195	1.086
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).				19.5%	8.6%
(11)	FILED CHANGE.				19.5%	8.6%
(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.

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

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) PAID LOSSES	03/31/16	\$227,877	\$221,475
	03/31/17	\$88,633	\$178,030
	03/31/18	\$271,422	\$41,482
	03/31/19	\$116,764	\$65,991
	03/31/20	\$389,290	\$70,502
(2) DEVELOPED LOSSES AND	03/31/16	\$257,501	\$250,016
ALL LOSS ADJUSTMENT	03/31/17	\$100,255	\$200,570
EXPENSES (A)	03/31/18	\$306,707	\$46,640
	03/31/19	\$132,603	\$73,600
	03/31/20	\$455,734	\$75,764
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)		6.5%	4.0%
(4) TRENDED LOSSES AND	03/31/16	\$400,157	\$329,021
ALL LOSS ADJUSTMENT	03/31/17	\$146,272	\$253,721
EXPENSES (B)	03/31/18	\$420,189	\$56,761
	03/31/19	\$170,527	\$86,112
	03/31/20	\$550,527	\$85,235

(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.

MISSOURI
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	\$286,563	\$1,143,652	3.991	10%	108
	03/31/17	\$295,430	\$845,491	2.862	15%	83
	03/31/18	\$398,076	\$675,581	1.697	20%	54
	03/31/19	\$407,949	\$713,568	1.749	25%	97
	03/31/20	\$344,726	\$803,159	2.330	30%	93
COLL.	03/31/16	\$198,985	\$96,292	0.484	10%	28
	03/31/17	\$211,698	\$254,168	1.201	15%	46
	03/31/18	\$249,037	\$197,685	0.794	20%	38
	03/31/19	\$260,397	\$451,356	1.733	25%	46
	03/31/20	\$221,050	\$332,888	1.506	30%	42

		O.T.C.	COLLISION
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).	2.303	1.272
(7)	EXPECTED EXPERIENCE RATIO (D).	1.208	1.125
(8)	CREDIBILITY (E).	0.20	0.30
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000- (8))).	1.427	1.169
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).	42.7%	16.9%
(11)	FILED CHANGE.	42.7%	16.9%

- (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.

MISSOURI
GARAGEKEEPERS
AUTOMOBILE PHYSICAL DAMAGE INSURANCE
DETERMINATION OF PHYSICAL DAMAGE LOSSES

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) PAID LOSSES	03/31/16	\$651,275	\$64,752
	03/31/17	\$510,789	\$177,630
	03/31/18	\$432,930	\$143,319
	03/31/19	\$471,247	\$339,357
	03/31/20	\$502,029	\$247,737
(2) DEVELOPED LOSSES AND	03/31/16	\$735,941	\$73,170
ALL LOSS ADJUSTMENT	03/31/17	\$579,500	\$200,923
EXPENSES (A)	03/31/18	\$493,125	\$162,436
	03/31/19	\$554,874	\$385,774
	03/31/20	\$664,867	\$295,900
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)		6.5%	4.0%
(4) TRENDED LOSSES AND	03/31/16	\$1,143,652	\$96,292
ALL LOSS ADJUSTMENT	03/31/17	\$845,491	\$254,168
EXPENSES (B)	03/31/18	\$675,581	\$197,685
	03/31/19	\$713,568	\$451,356
	03/31/20	\$803,159	\$332,888

(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.

MISSOURI
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**
102	2071	489.65	575.11	1.175	0.15	1.160	1.000	428	475	475	11.0%
104	3607	385.81	566.20	1.468	0.25	1.235	1.065	393	465	465	18.3%
105	1008	203.21	222.11	1.093	0.05	1.154	0.995	205	226	226	10.2%
106	3767	305.76	391.50	1.280	0.20	1.182	1.019	292	330	330	13.0%
108	1992	399.55	516.91	1.294	0.15	1.178	1.016	394	444	444	12.7%
109	1463	357.31	495.72	1.387	0.15	1.192	1.028	329	375	375	14.0%
110	192	315.84	118.38	0.375	0.00	1.157	0.997	361	400	400	10.8%
112	2361	449.87	541.10	1.203	0.20	1.166	1.005	435	485	485	11.5%
116	2860	380.75	441.05	1.158	0.20	1.157	0.997	383	424	424	10.7%
117	4521	200.92	201.23	1.002	0.15	1.134	0.978	209	227	227	8.6%
125	1758	550.86	440.12	0.799	0.15	1.103	0.951	515	544	544	5.6%
126	872	442.01	416.30	0.942	0.10	1.136	0.979	382	415	415	8.6%
127	14560	233.97	249.55	1.067	0.35	1.126	0.971	241	260	260	7.9%
128	7716	201.18	235.74	1.172	0.25	1.161	1.001	208	231	231	11.1%
129	18230	215.82	249.83	1.158	0.40	1.157	0.997	225	249	249	10.7%
131	120	671.93	687.49	1.023	0.05	1.150	0.991	669	736	736	10.0%
132	413	489.77	322.95	0.659	0.05	1.132	0.976	420	455	455	8.3%
133	8649	456.73	553.25	1.211	0.40	1.179	1.016	436	492	492	12.8%
134	553	520.82	481.18	0.924	0.10	1.134	0.978	504	547	547	8.5%
135	995	604.24	823.14	1.362	0.15	1.188	1.024	530	603	603	13.8%
136	1144	442.93	501.65	1.133	0.15	1.153	0.994	390	430	430	10.3%
137	2018	257.12	238.77	0.929	0.10	1.134	0.978	276	300	300	8.7%
138	1557	201.13	235.95	1.173	0.10	1.159	0.999	224	248	248	10.7%
SW	82427	302.20	349.53	1.157		1.160					

* KEYED TO A STATEWIDE LOSS COST CHANGE OF 11.0 PERCENT.

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

INSURANCE SERVICES OFFICE, INC.

MISSOURI
COMMERCIAL AUTOMOBILE INSURANCE
SINGLE LIMIT LIABILITY

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
T	EARNED CAR	\$100000	EXPER LOSS					BASE	BASE
E	YRS YR	UND	COST 5 YRS				INDEX	CLASS	CLASS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	LOSS	LOSS
R	03/31/2020	COST	03/31/2020	RATIO	CRED	RATIO	STATE	COST	COST
								PRES	IND*
102	523	342.38	361.65	1.056	0.05	1.071	0.997	337	345
104	537	281.96	497.06	1.763	0.05	1.107	1.031	277	293
105	178	316.98	155.44	0.490	0.00	1.072	0.998	306	313
106	846	273.88	298.12	1.089	0.10	1.074	1.000	274	281
108	270	382.1	458.93	1.201	0.05	1.078	1.004	376	387
109	269	272.94	167.07	0.612	0.05	1.049	0.977	269	270
110	8	479.5	0.00	0.000	0.00	1.072	0.998	484	496
112	621	388.84	526.84	1.355	0.10	1.100	1.024	385	405
116	470	320.54	228.11	0.712	0.05	1.054	0.981	312	314
117	639	278.62	314.90	1.130	0.05	1.075	1.001	278	286
125	221	348.05	290.71	0.835	0.05	1.060	0.987	343	347
126	107	338.13	137.20	0.406	0.00	1.072	0.998	330	338
127	2122	261.22	305.11	1.168	0.15	1.086	1.011	260	270
128	784	261.74	275.72	1.053	0.05	1.071	0.997	262	268
129	2266	248.36	260.31	1.048	0.15	1.068	0.994	245	250
131	17	317.65	1667.33	5.249	0.00	1.072	0.998	311	318
132	216	361.4	349.54	0.967	0.05	1.067	0.993	360	367
133	2620	329.03	345.15	1.049	0.20	1.067	0.993	325	331
134	89	382.99	473.08	1.235	0.00	1.072	0.998	385	394
135	193	423.49	592.57	1.399	0.05	1.088	1.013	411	427
136	161	373.51	101.52	0.272	0.00	1.072	0.998	365	374
137	284	319.12	229.30	0.719	0.05	1.054	0.981	321	323
138	273	179.01	144.02	0.805	0.05	1.059	0.986	177	179
SW	13714	296.45	317.79	1.072		1.074			

* KEYED TO A STATEWIDE LOSS COST CHANGE OF 2.6 PERCENT.

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

INSURANCE SERVICES OFFICE, INC.

MISSOURI
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**
102	1854	111.71	118.29	1.059	0.10	1.068	1.003	168	181	181	7.7%
104	2954	82.87	81.32	0.981	0.10	1.060	0.995	132	141	141	6.8%
105	711	102.47	151.74	1.481	0.05	1.090	1.023	163	179	179	9.8%
106	3028	110.61	120.79	1.092	0.15	1.072	1.007	163	176	176	8.0%
108	1726	112.72	164.63	1.461	0.10	1.108	1.040	178	199	199	11.8%
109	1376	122.27	149.09	1.219	0.10	1.084	1.018	177	193	193	9.0%
110	126	84.72	108.40	1.280	0.00	1.069	1.004	140	151	151	7.9%
112	2279	86.63	93.96	1.085	0.10	1.071	1.006	134	145	145	8.2%
116	2620	148.32	129.46	0.873	0.15	1.040	0.977	221	232	232	5.0%
117	3157	81.98	102.29	1.248	0.10	1.087	1.021	150	164	164	9.3%
125	1378	138.36	130.77	0.945	0.10	1.057	0.992	224	238	238	6.3%
126	971	123.57	150.51	1.218	0.05	1.076	1.010	190	206	206	8.4%
127	9613	93.84	101.25	1.079	0.25	1.072	1.007	154	166	166	7.8%
128	4936	120.27	140.06	1.165	0.20	1.088	1.022	190	208	208	9.5%
129	13707	129.29	127.07	0.983	0.35	1.039	0.976	217	227	227	4.6%
131	100	92.08	34.89	0.379	0.00	1.069	1.004	150	162	162	8.0%
132	321	116.61	89.49	0.767	0.05	1.054	0.990	146	155	155	6.2%
133	7680	86.08	96.20	1.118	0.25	1.081	1.015	126	137	137	8.7%
134	525	100.3	120.96	1.206	0.05	1.076	1.010	152	165	165	8.6%
135	900	118.16	81.55	0.690	0.05	1.050	0.986	165	175	175	6.1%
136	1049	112	130.69	1.167	0.05	1.074	1.008	161	174	174	8.1%
137	1398	97.44	118.49	1.216	0.10	1.084	1.018	157	171	171	8.9%
138	1200	94.59	89.82	0.950	0.10	1.057	0.992	153	163	163	6.5%
SW	63609	108.33	115.76	1.069		1.065					

* KEYED TO A STATEWIDE LOSS COST CHANGE OF 7.3 PERCENT.

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

INSURANCE SERVICES OFFICE, INC.

MISSOURI
COMMERCIAL AUTOMOBILE INSURANCE
PHYSICAL DAMAGE - COLLISION

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
T	EARNED CAR		EXPER LOSS					BASE	BASE	BASE	
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**
102	1902	204.23	235.65	1.154	0.20	1.034	1.032	224	224	224	0.0%
104	2988	196.08	235.80	1.203	0.25	1.054	1.052	237	242	242	2.1%
105	751	163.91	157.97	0.964	0.10	1.000	0.998	182	176	176	-3.3%
106	3055	197.37	201.45	1.021	0.25	1.008	1.006	210	205	205	-2.4%
108	1745	186.64	187.31	1.004	0.15	1.004	1.002	220	214	214	-2.7%
109	1388	201.46	220.79	1.096	0.15	1.018	1.016	201	198	198	-1.5%
110	125	201.52	149.94	0.744	0.00	1.004	1.002	263	256	256	-2.7%
112	2254	199.45	205.55	1.031	0.25	1.011	1.009	228	223	223	-2.2%
116	2681	202.39	212.33	1.049	0.25	1.015	1.013	216	212	212	-1.9%
117	3251	151.01	153.31	1.015	0.20	1.006	1.004	199	194	194	-2.5%
125	1441	227.66	198.25	0.871	0.15	0.984	0.982	256	244	244	-4.7%
126	975	207.93	155.59	0.748	0.10	0.978	0.976	222	210	210	-5.4%
127	9750	192.54	192.72	1.001	0.40	1.003	1.001	235	228	228	-3.0%
128	4911	183.89	156.45	0.851	0.25	0.966	0.964	207	194	194	-6.3%
129	13614	188.53	179.41	0.952	0.45	0.981	0.979	232	220	220	-5.2%
131	89	183.27	288.29	1.573	0.05	1.032	1.030	288	288	288	0.0%
132	324	238.48	262.67	1.101	0.10	1.014	1.012	207	203	203	-1.9%
133	7684	189.88	195.43	1.029	0.45	1.015	1.013	213	209	209	-1.9%
134	513	193.80	243.76	1.258	0.10	1.029	1.027	230	229	229	-0.4%
135	897	201.39	307.56	1.527	0.15	1.082	1.080	191	200	200	4.7%
136	1048	217.59	205.44	0.944	0.15	0.995	0.993	221	213	213	-3.6%
137	1401	159.85	140.60	0.880	0.15	0.985	0.983	195	186	186	-4.6%
138	1199	136.65	135.46	0.991	0.10	1.003	1.001	175	170	170	-2.9%
SW	63986	189.73	190.43	1.004		1.002					

* KEYED TO A STATEWIDE LOSS COST CHANGE OF -3.0 PERCENT.

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

INSURANCE SERVICES OFFICE, INC.

MISSOURI
COMMERCIAL AUTOMOBILE INSURANCE
PHYSICAL DAMAGE - COMPREHENSIVE

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
T	EARNED CAR		EXPER LOSS					BASE	BASE	BASE	
E	YRS YR	UND	COST 5 YRS				INDEX	LOSS	LOSS	LOSS	ADV
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	COST	COST	COST	LOSS
R	03/31/2020	COST	03/31/2020	RATIO	CRED	RATIO	STATE	PRES	IND*	REV	CHG**
102	437	167.11	125.85	0.753	0.05	1.114	0.977	145	153	153	5.5%
104	522	139.11	218.02	1.567	0.10	1.176	1.032	124	138	138	11.3%
105	152	122.15	181.35	1.485	0.05	1.151	1.010	109	119	119	9.2%
106	771	111.7	128.54	1.151	0.10	1.135	0.996	113	122	122	8.0%
108	261	116.93	151.00	1.291	0.05	1.141	1.001	118	128	128	8.5%
109	288	145.88	141.79	0.972	0.05	1.125	0.987	132	141	141	6.8%
110	6	129.27	0.00	0.000	0.00	1.133	0.994	117	126	126	7.7%
112	664	171.77	122.73	0.715	0.10	1.091	0.957	154	159	159	3.2%
116	471	144.75	215.17	1.486	0.10	1.168	1.025	128	142	142	10.9%
117	534	164.74	121.13	0.735	0.05	1.113	0.976	154	162	162	5.2%
125	194	161.36	144.16	0.893	0.05	1.121	0.983	154	164	164	6.5%
126	109	127.43	42.81	0.336	0.00	1.133	0.994	132	142	142	7.6%
127	1501	140.82	193.12	1.371	0.20	1.181	1.036	143	160	160	11.9%
128	549	164.74	166.76	1.012	0.10	1.121	0.983	157	167	167	6.4%
129	1955	167.38	183.65	1.097	0.20	1.126	0.988	158	169	169	7.0%
131	20	149.4	159.93	1.070	0.00	1.133	0.994	132	142	142	7.6%
132	221	157.51	147.25	0.935	0.05	1.123	0.985	126	134	134	6.3%
133	2545	131.31	160.48	1.222	0.25	1.155	1.013	110	120	120	9.1%
134	88	126.02	59.65	0.473	0.00	1.133	0.994	136	146	146	7.4%
135	191	128.97	107.04	0.830	0.05	1.118	0.981	113	120	120	6.2%
136	138	156.17	262.26	1.679	0.05	1.160	1.018	136	150	150	10.3%
137	182	131.81	197.39	1.498	0.05	1.151	1.010	132	144	144	9.1%
138	264	138.68	202.89	1.463	0.05	1.150	1.009	134	146	146	9.0%
SW	12063	145.73	165.12	1.133		1.140					

* KEYED TO A STATEWIDE LOSS COST CHANGE OF 8.1 PERCENT.

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

INSURANCE SERVICES OFFICE, INC.

MISSOURI
COMMERCIAL AUTOMOBILE INSURANCE
PHYSICAL DAMAGE - COLLISION

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
								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**
102	426	297.71	364.64	1.225	0.15	1.084	1.024	347	345	345	-0.6%
104	483	242.63	352.24	1.452	0.15	1.118	1.056	286	293	293	2.4%
105	156	211.35	168.66	0.798	0.10	1.033	0.975	238	226	226	-5.0%
106	807	183.26	210.35	1.148	0.15	1.072	1.012	241	237	237	-1.7%
108	256	238.63	225.16	0.944	0.10	1.048	0.990	303	291	291	-4.0%
109	274	242.80	182.86	0.753	0.10	1.028	0.971	290	274	274	-5.5%
110	6	305.91	37.55	0.123	0.00	1.059	1.000	342	332	332	-2.9%
112	620	300.31	245.00	0.816	0.20	1.010	0.954	359	333	333	-7.2%
116	452	261.91	271.91	1.038	0.15	1.056	0.997	304	295	295	-3.0%
117	535	208.72	207.32	0.993	0.10	1.052	0.993	259	250	250	-3.5%
125	186	244.78	247.81	1.012	0.10	1.054	0.995	330	319	319	-3.3%
126	106	207.43	431.28	2.079	0.05	1.110	1.048	278	283	283	1.8%
127	1526	178.08	169.62	0.952	0.25	1.032	0.975	234	222	222	-5.1%
128	535	188.78	204.92	1.085	0.15	1.063	1.004	239	233	233	-2.5%
129	1862	183.91	212.77	1.157	0.30	1.088	1.027	229	229	229	0.0%
131	16	192.03	502.27	2.616	0.00	1.059	1.000	282	274	274	-2.8%
132	204	292.23	333.75	1.142	0.10	1.067	1.008	321	315	315	-1.9%
133	2424	296.92	313.18	1.055	0.40	1.057	0.998	332	322	322	-3.0%
134	80	244.46	297.24	1.216	0.05	1.067	1.008	330	323	323	-2.1%
135	185	339.61	396.29	1.167	0.10	1.070	1.010	398	391	391	-1.8%
136	143	258.30	186.53	0.722	0.05	1.042	0.984	300	287	287	-4.3%
137	204	185.06	134.45	0.727	0.05	1.042	0.984	238	228	228	-4.2%
138	255	161.77	149.69	0.925	0.10	1.046	0.988	202	194	194	-4.0%
SW	11741	232.86	246.68	1.059		1.059					

* KEYED TO A STATEWIDE LOSS COST CHANGE OF -2.8 PERCENT.

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

INSURANCE SERVICES OFFICE, INC.

COMMERCIAL AUTOMOBILE LIABILITY INSURANCE
MULTISTATE LOSS ADJUSTMENT EXPENSE EXPERIENCE

Calendar Year

Development of Unallocated Loss Adjustment Expense Factor

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

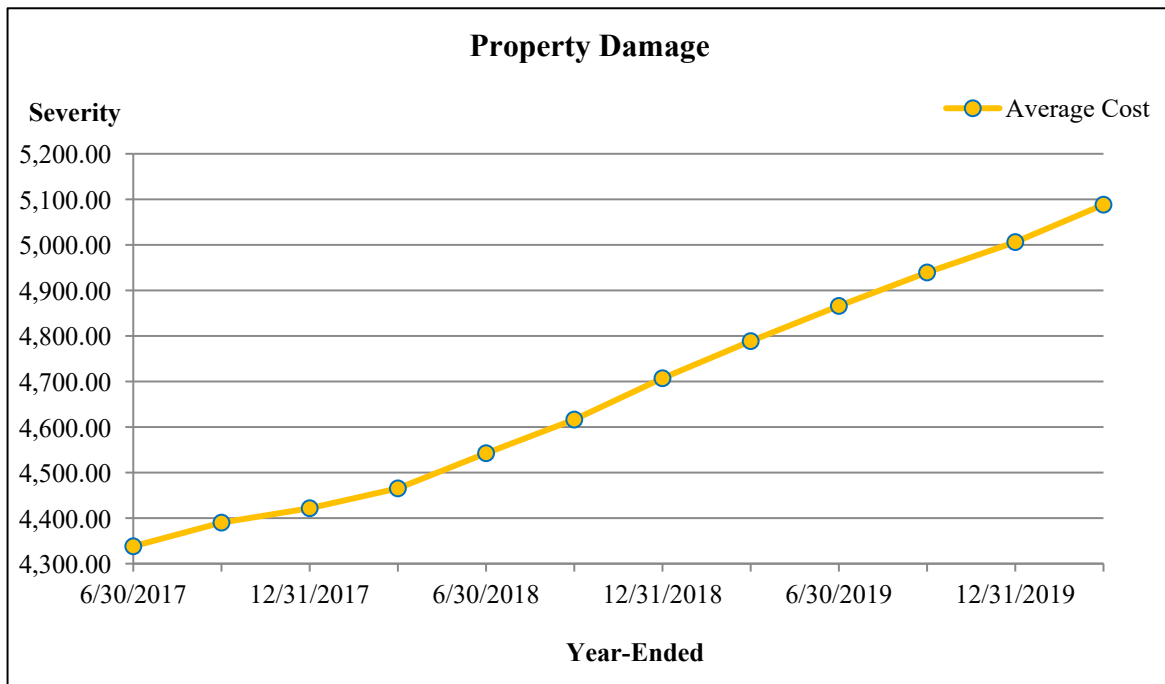
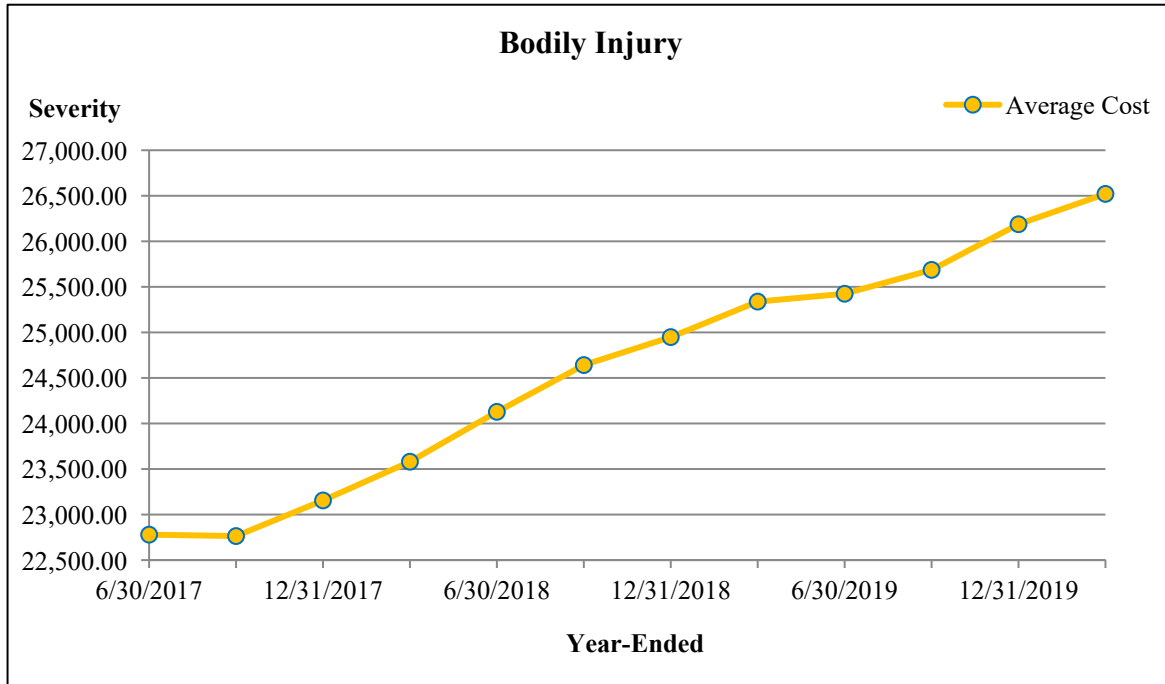
AVERAGE PAID CLAIM COST DATA

YEAR ENDED	MISSOURI				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	19841.76	19629.22	4254.70	4215.61	22779.35	22659.95	4338.13	4301.86
9/30/2017	20083.35	19927.42	4296.46	4252.59	22763.79	22994.83	4390.14	4367.32
12/31/2017	20566.52	20230.14	4329.39	4289.89	23155.07	23334.67	4421.69	4433.76
3/31/2018	21003.49	20537.46	4380.87	4327.52	23580.32	23679.52	4465.30	4501.22
6/30/2018	20093.83	20849.46	4241.89	4365.48	24127.73	24029.47	4542.53	4569.71
9/30/2018	21408.24	21166.19	4326.46	4403.77	24641.40	24384.60	4616.39	4639.24
12/31/2018	21103.69	21487.73	4370.48	4442.40	24948.40	24744.97	4707.12	4709.83
3/31/2019	21412.82	21814.16	4448.88	4481.37	25338.21	25110.67	4788.65	4781.49
6/30/2019	21521.02	22145.55	4567.65	4520.68	25424.21	25481.77	4865.94	4854.24
9/30/2019	21325.09	22481.97	4585.62	4560.33	25686.45	25858.36	4939.44	4928.09
12/31/2019	23325.90	22823.50	4560.25	4600.33	26187.57	26240.51	5006.16	5003.08
3/31/2020	24709.42	23170.22	4743.91	4640.69	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) MISSOURI				6.2%		3.6%	
	(B) MULTISTATE				6.0%		6.2%	
(10)	CREDIBILITY				0.00		0.15	
(11)	WEIGHTED AVERAGE ANNUAL PERCENT CHANGE IN PAID CLAIM COSTS { (10) * (9A) } + { (1.0 - (10)) * (9B) }				6.0%		5.8%	
(12)	SELECTED ANNUAL PERCENT CHANGE IN CLAIM FREQUENCY				0.0%		0.0%	
(13)	AVERAGE ANNUAL PERCENT CHANGE IN LIABILITY LOSS RATIO (11) * (12)				6.0%		5.8%	

* EXCLUDES MASSACHUSETTS

INSURANCE SERVICES OFFICE, INC.

Commercial Automobile Liability
Average Paid Claim Cost Experience
Multistate*



*Excludes Massachusetts

INSURANCE SERVICES OFFICE, INC.

COMMERCIAL AUTO LIABILITY
INCURRED CLAIM FREQUENCY

MULTISTATE*

TRUCKS, TRACTORS, AND TRAILERS

<u>YEAR</u>	<u>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	0.7556		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>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	0.8583		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%

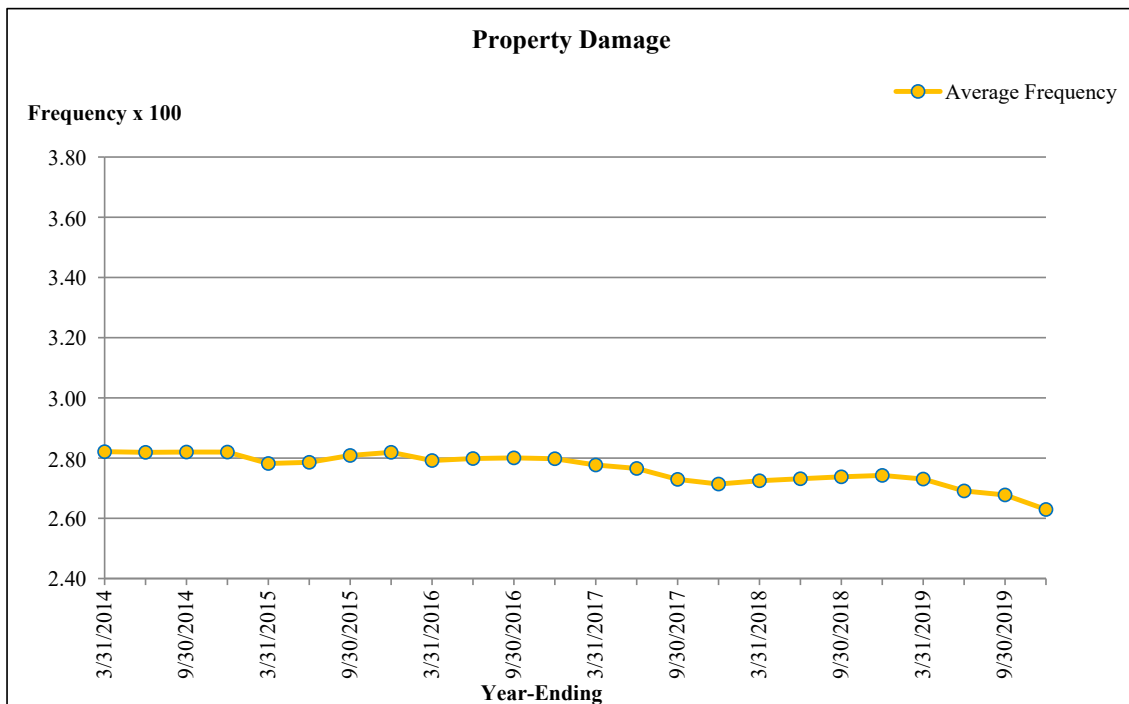
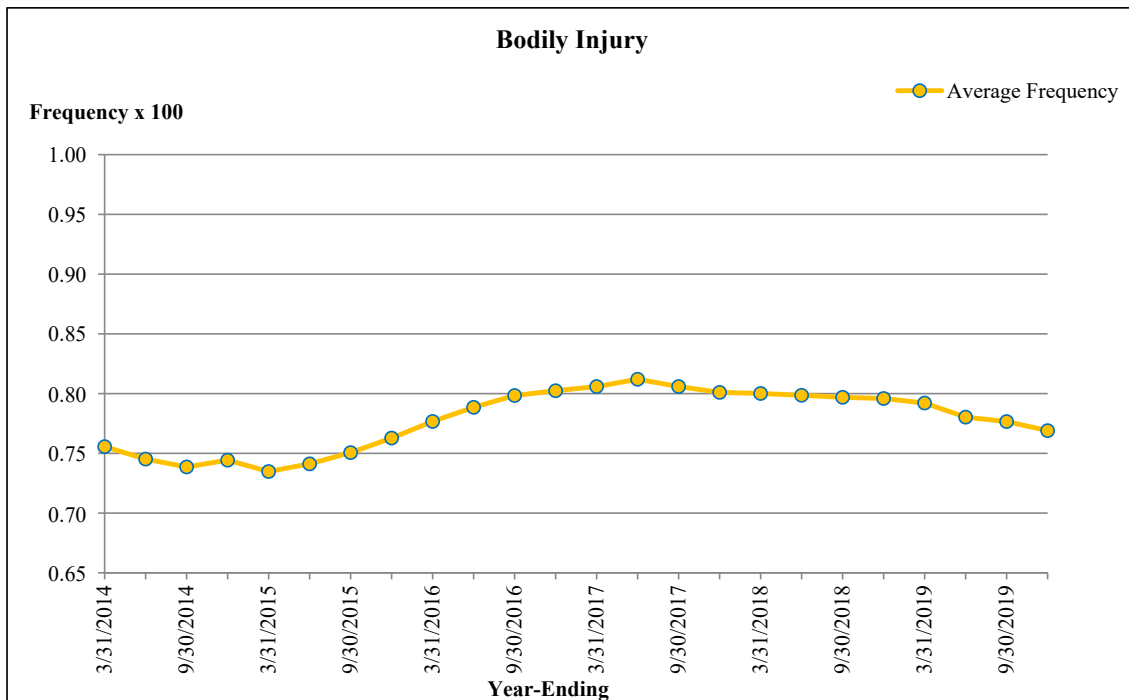
* EXCLUDES MASSACHUSETTS

@ 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.

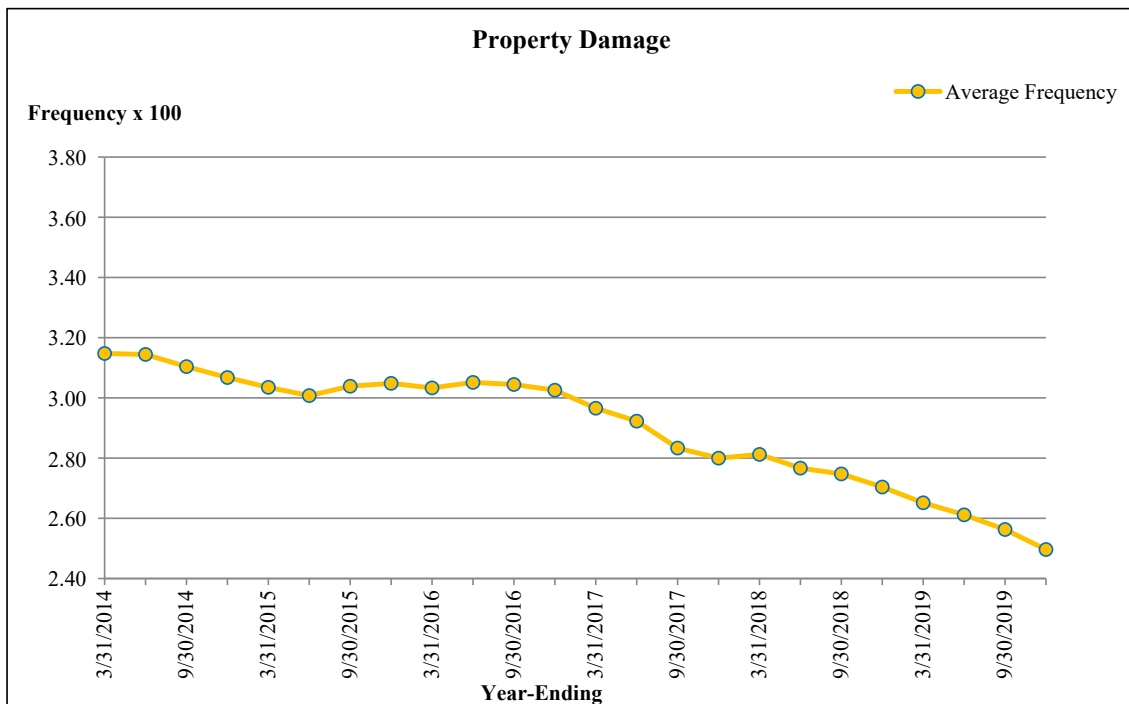
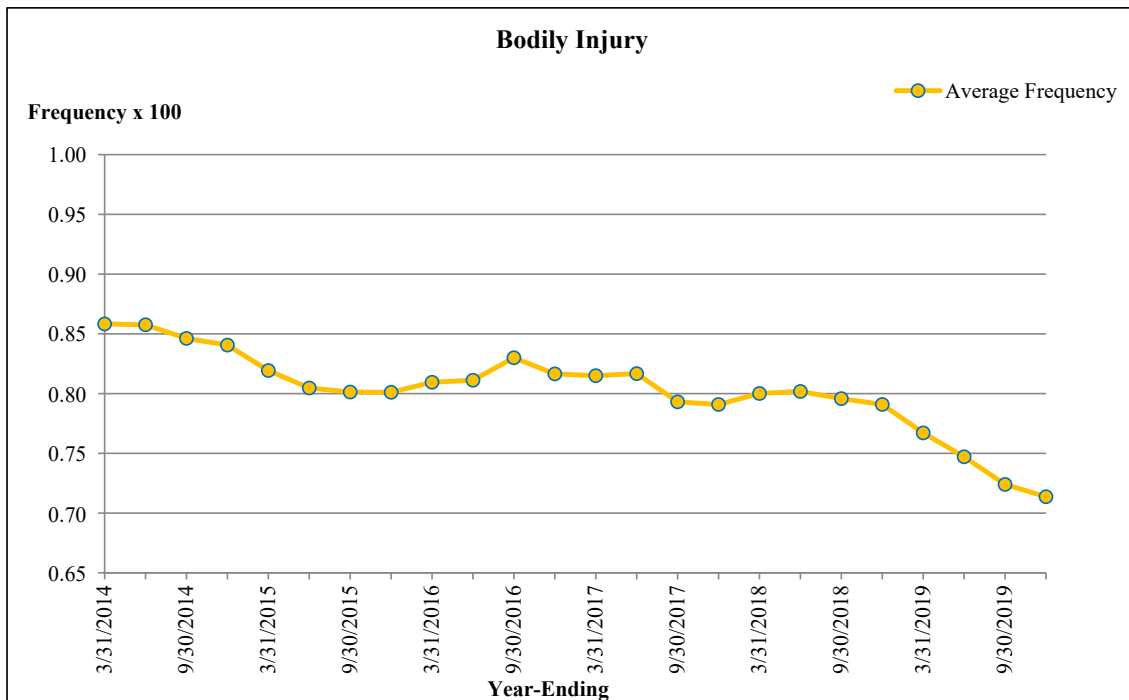
Commercial Automobile Liability
Incurred Claim Frequency Experience
Trucks, Tractors, and Trailers
Multistate*



*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%

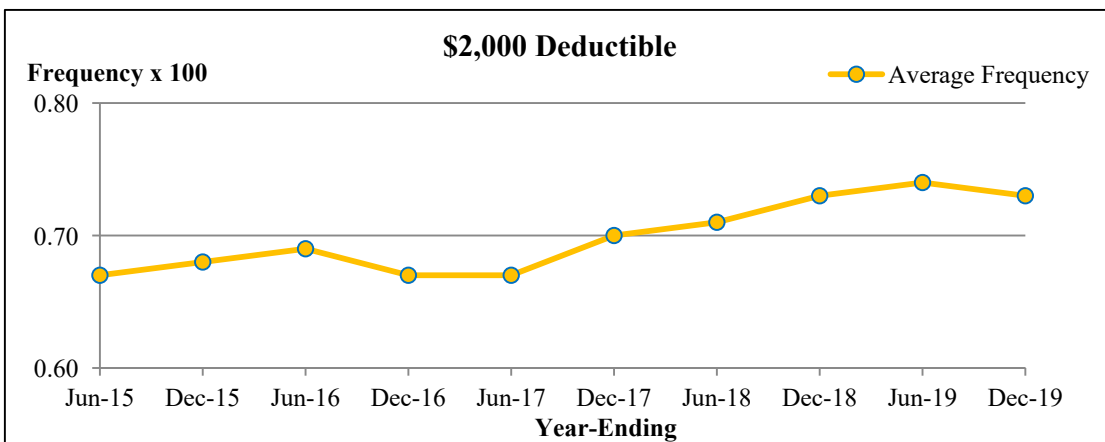
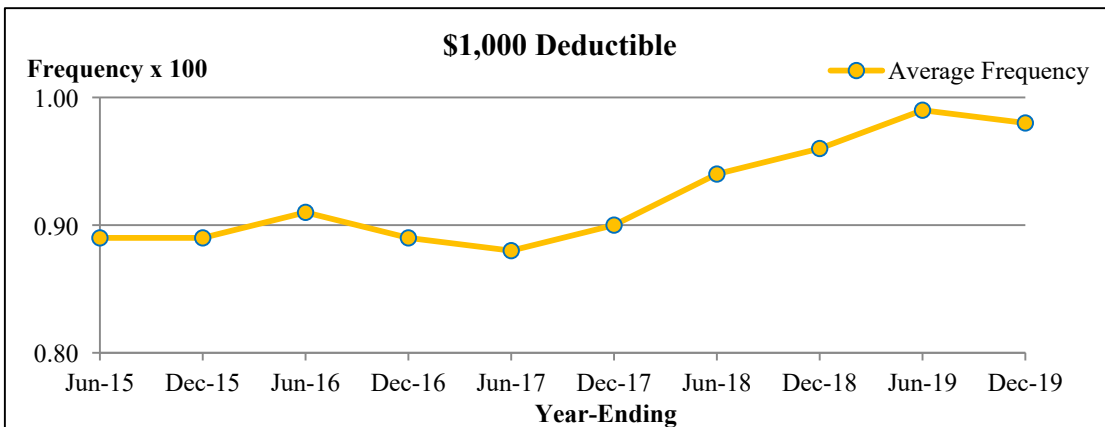
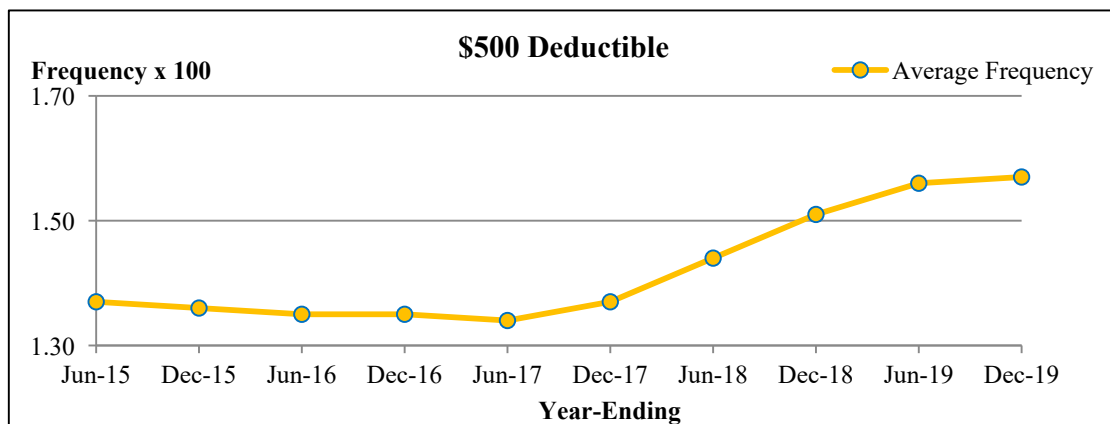
* Multistate data excludes Massachusetts

** 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%

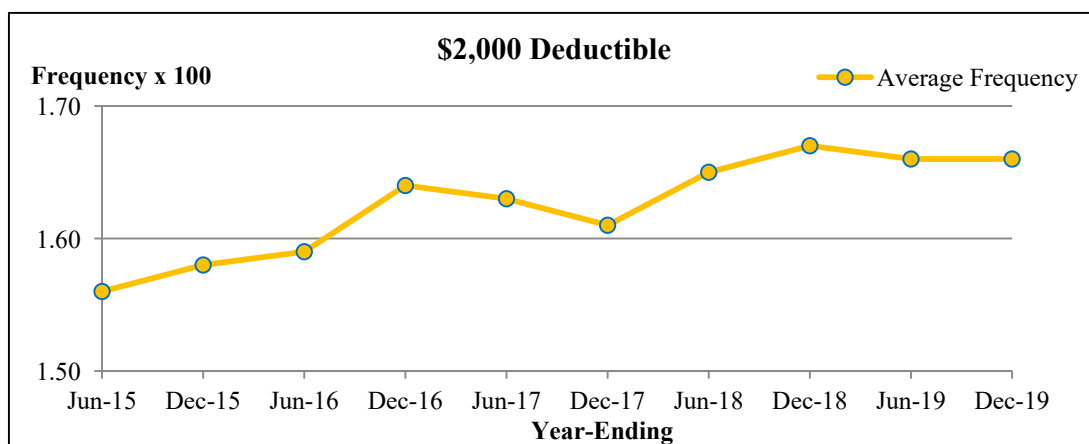
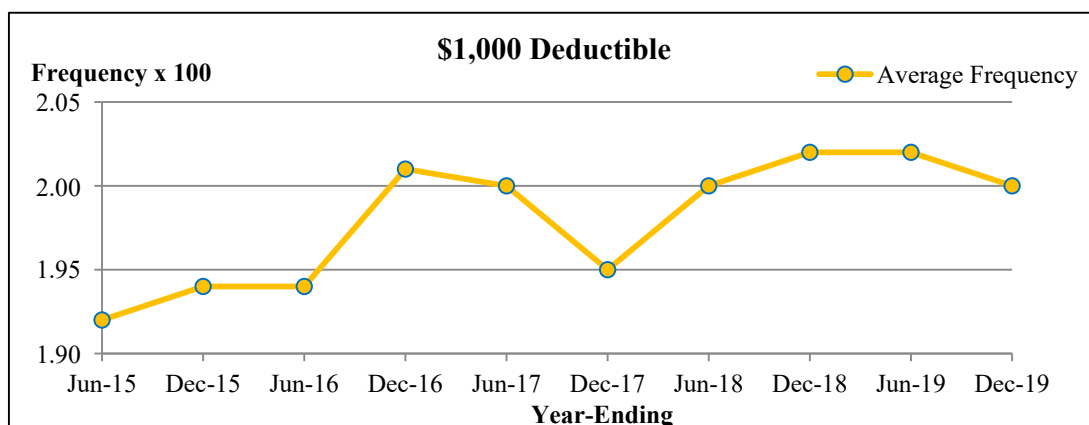
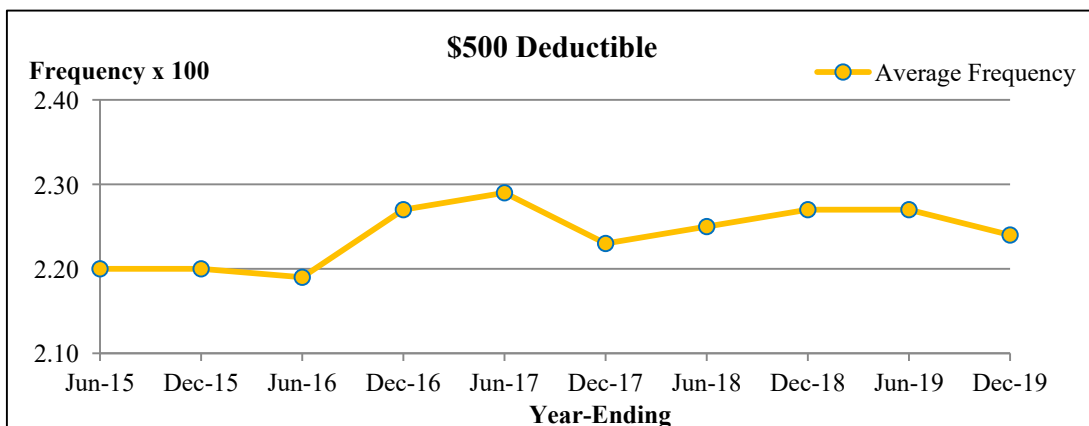
* Multistate data excludes Massachusetts

** 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%

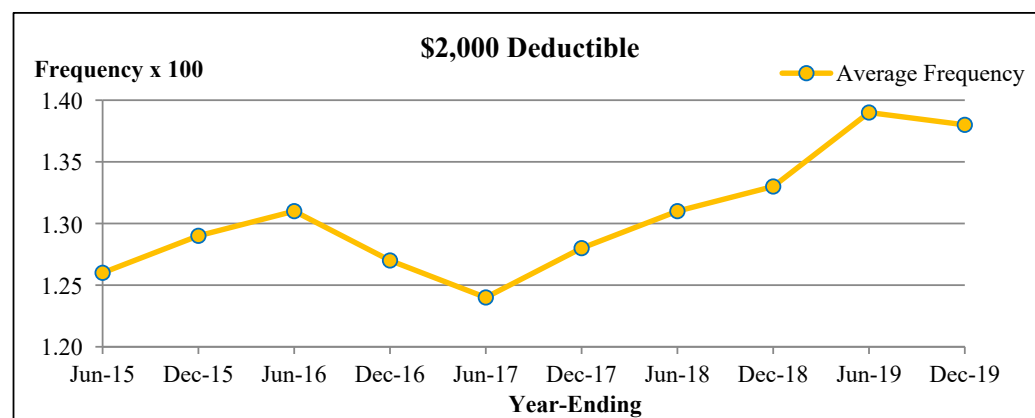
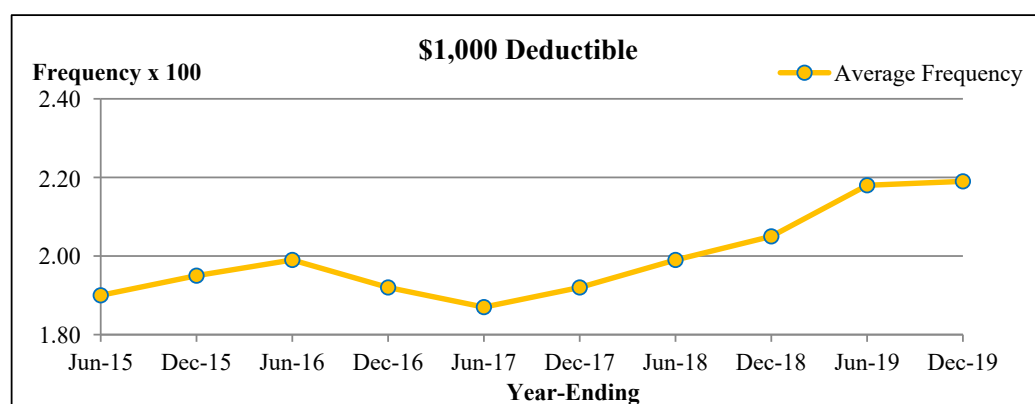
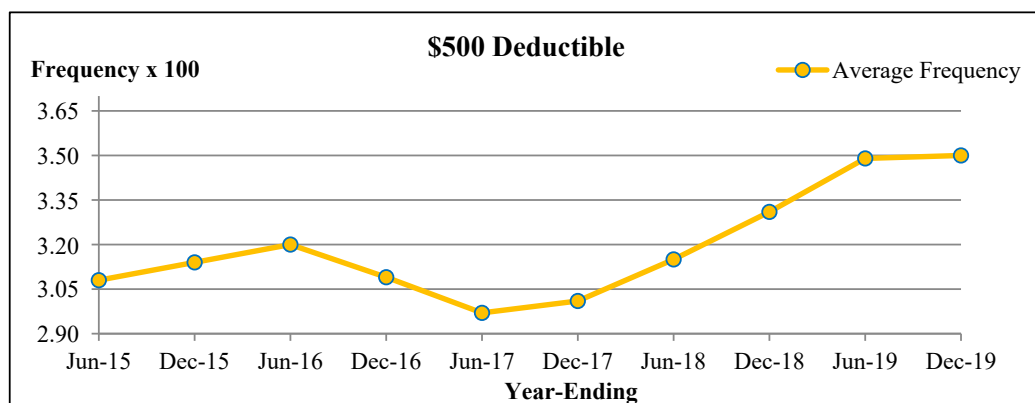
* Multistate data excludes Massachusetts

** 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%

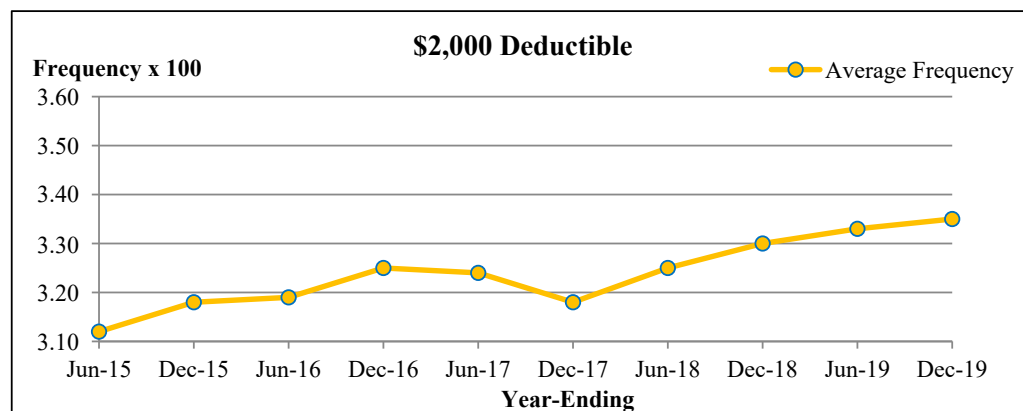
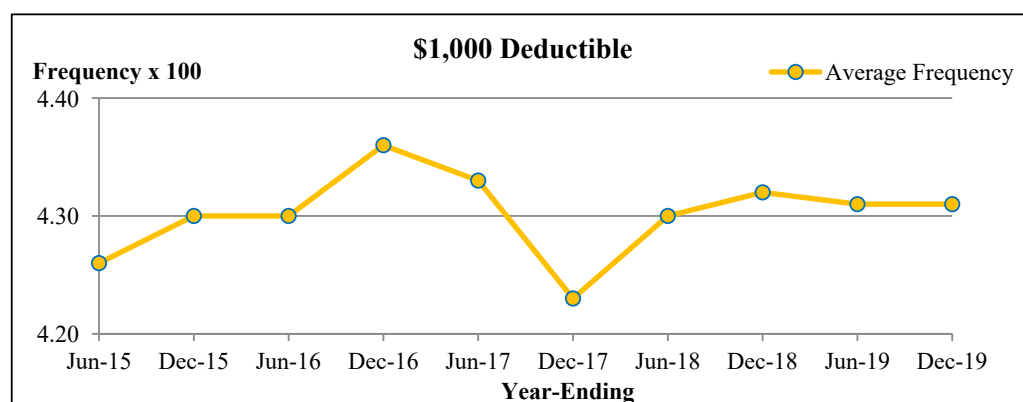
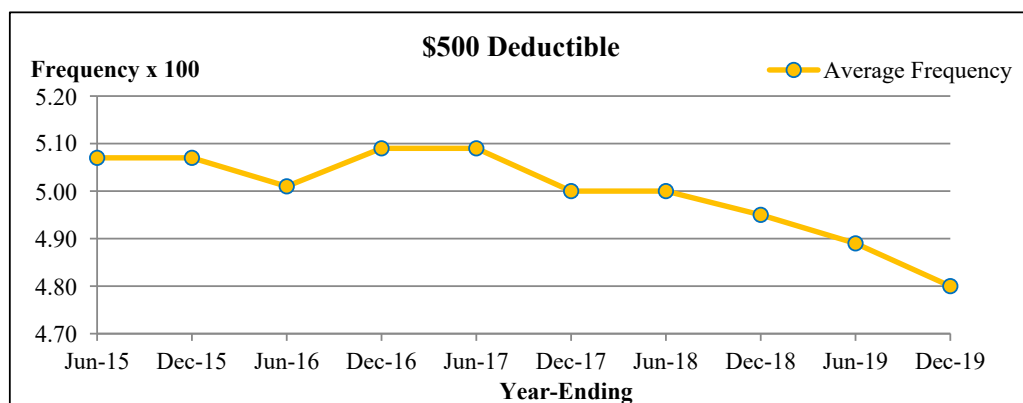
* Multistate data excludes Massachusetts

** 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.

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

Accident				Loss Development Factors	
Year	\$100,000 Basic	Limit		15 to 27	27 to 39
Ending	15 Months	27 Months	39 Months	Months	Months
12/31/2008	6,383,430	7,652,289	8,332,686	1.199	1.089
12/31/2009	5,706,226	6,774,818	6,844,385	1.187	1.010
12/31/2010	6,266,755	7,718,950	8,194,283	1.232	1.062
12/31/2011	8,640,359	10,529,244	12,007,945	1.219	1.140
12/31/2012	6,998,546	7,861,412	8,193,161	1.123	1.042
12/31/2013	7,404,320	8,583,051	8,874,147	1.159	1.034
12/31/2014	7,685,287	8,261,673	8,656,714	1.075	1.048
12/31/2015	8,305,268	9,592,260	10,155,771	1.155	1.059
12/31/2016	9,149,447	10,746,656	11,424,332	1.175	1.063
12/31/2017	9,159,661	10,227,644	11,140,163	1.117	1.089
12/31/2018	8,660,676	10,594,336		1.223	
12/31/2019	9,020,015				
(1) Average Factor (Best 3 of 5) :			(A) State	1.149	1.057
			(B) Multistate	1.264	1.126
(2) Credibility				0.920	0.740
(3) Credibility Weighted Factors				1.158	1.075

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	6,818,110	6,892,879	6,863,460	1.011	0.996
12/31/2009	6,199,027	6,449,524	6,498,675	1.040	1.008
12/31/2010	6,265,604	6,689,287	6,670,118	1.068	0.997
12/31/2011	8,226,360	8,058,364	8,117,745	0.980	1.007
12/31/2012	6,680,620	6,777,996	6,761,919	1.015	0.998
12/31/2013	7,063,223	7,154,086	7,315,142	1.013	1.023
12/31/2014	7,082,073	7,427,687	7,438,448	1.049	1.001
12/31/2015	6,670,249	7,037,604	7,086,157	1.055	1.007
12/31/2016	7,905,026	8,148,577	8,056,979	1.031	0.989
12/31/2017	7,460,670	7,623,533	7,647,769	1.022	1.003
12/31/2018	7,876,206	8,182,510		1.039	
12/31/2019	8,052,970				
(1) Average Factor (Best 3 of 5) :			(A) State	1.040	1.004
			(B) Multistate	1.048	1.010
(2) Credibility				0.940	0.000
(3) Credibility Weighted Factors				1.040	1.010

Summary of Factors

	Bodily Injury	Property Damage
39 to Ultimate **	1.080	1.004
27 to Ultimate	1.161	1.014
15 to Ultimate	1.344	1.055

** Multistate factors

INSURANCE SERVICES OFFICE, INC.

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

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

Accident Year 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.

MISSOURI
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
<u>Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>Months</u>	<u>Months</u>
12/31/2008	1,383,086	1,542,496	1,542,405	1.115	1.000
12/31/2009	1,155,725	1,225,840	1,264,501	1.061	1.032
12/31/2010	1,708,369	1,988,126	1,918,856	1.164	0.965
12/31/2011	2,196,034	2,518,839	2,524,775	1.147	1.002
12/31/2012	2,113,483	2,704,599	2,857,845	1.280	1.057
12/31/2013	2,584,550	3,120,923	3,535,683	1.208	1.133
12/31/2014	1,902,434	2,295,341	2,271,537	1.207	0.990
12/31/2015	2,027,406	2,174,103	2,206,836	1.072	1.015
12/31/2016	1,786,895	2,055,594	2,205,148	1.150	1.073
12/31/2017	1,600,781	2,001,362	2,046,682	1.250	1.023
12/31/2018	1,356,062	1,617,391		1.193	
12/31/2019	1,777,993				
(1) Average Factor (Best 3 of 5) :			(A) State	1.183	1.037
			(B) Multistate	1.235	1.113
(2) Credibility				0.760	0.610
(3) Credibility Weighted Factors				1.195	1.067

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	1,439,662	1,446,363	1,447,761	1.005	1.001
12/31/2009	1,272,014	1,324,083	1,325,944	1.041	1.001
12/31/2010	1,468,499	1,468,756	1,468,630	1.000	1.000
12/31/2011	1,608,955	1,654,229	1,650,640	1.028	0.998
12/31/2012	1,573,888	1,560,860	1,551,771	0.992	0.994
12/31/2013	1,456,289	1,494,344	1,468,699	1.026	0.983
12/31/2014	1,405,658	1,475,091	1,478,996	1.049	1.003
12/31/2015	1,466,461	1,460,573	1,461,595	0.996	1.001
12/31/2016	1,550,330	1,606,782	1,619,423	1.036	1.008
12/31/2017	1,342,245	1,381,795	1,382,561	1.029	1.001
12/31/2018	1,650,842	1,674,047		1.014	
12/31/2019	1,189,372				
(1) Average Factor (Best 3 of 5) :			(A) State	1.026	1.002
			(B) Multistate	1.045	1.008
(2) Credibility				0.880	0.000
(3) Credibility Weighted Factors				1.028	1.008

Summary of Factors

	Bodily <u>Injury</u>	Property <u>Damage</u>
39 to Ultimate **	1.070	1.004
27 to Ultimate	1.142	1.012
15 to Ultimate	1.365	1.040

** Multistate factors

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

Accident Year Ending	\$100,000 Basic Limit				
	75 Months	87 Months	99 Months	111 Months	123 Months
12/31/2008	89,209,763	89,286,037	89,372,497	89,568,032	89,624,703
12/31/2009	87,778,528	87,612,188	87,731,104	87,740,893	87,753,351
12/31/2010	94,875,903	94,606,028	94,617,476	94,621,017	94,547,850
12/31/2011	104,675,475	104,886,004	105,308,979	105,432,453	
12/31/2012	102,578,008	102,563,760	102,666,877		
12/31/2013	107,016,525	107,189,068			
12/31/2014	103,607,044				

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

Accident Year 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.

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 Ending	<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 Ending	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
12/31/2008	1.000	1.000	1.000	1.000	1.000
12/31/2009	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
	Taxis & Limos	4.43
	School and Church Buses	0.42
	Other Buses	3.48
	Van Pools	1.05
(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)	Medical Payments Relativities	<u>EXHIBIT C19</u>
(4)	Specified Cause of Loss Relativity	0.864
	This factor is used for Trucks, Tractors and Trailers and Private Passenger Types.	
(5)	Garagekeepers Physical Damage Relativities	<u>EXHIBIT C20</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.

(3) Medical Payments Relativities

Territory	Class of Business											
	Trucks, Tractors and Trailers				Private Passenger Types				Other Buses			
	<u>500</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>	<u>500</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>	<u>500</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>
102	0.0037	0.0058	0.0088	0.0149	0.0063	0.0109	0.0180	0.0318	0.0098	0.0161	0.0253	0.0432
104	0.0049	0.0076	0.0116	0.0196	0.0063	0.0109	0.0180	0.0318	0.0105	0.0172	0.0270	0.0462
105	0.0058	0.0090	0.0138	0.0234	0.0063	0.0109	0.0180	0.0318	0.0155	0.0254	0.0398	0.0681
106	0.0051	0.0080	0.0122	0.0207	0.0063	0.0109	0.0180	0.0318	0.0121	0.0199	0.0312	0.0534
108	0.0056	0.0088	0.0133	0.0226	0.0063	0.0109	0.0180	0.0318	0.0094	0.0154	0.0242	0.0413
109	0.0048	0.0074	0.0113	0.0192	0.0063	0.0109	0.0180	0.0318	0.0110	0.0180	0.0282	0.0483
110	0.0047	0.0073	0.0111	0.0189	0.0063	0.0109	0.0180	0.0318	0.0115	0.0189	0.0296	0.0507
112	0.0038	0.0059	0.0090	0.0152	0.0063	0.0109	0.0180	0.0318	0.0092	0.0151	0.0237	0.0405
116	0.0045	0.0071	0.0107	0.0182	0.0063	0.0109	0.0180	0.0318	0.0099	0.0163	0.0256	0.0437
117	0.0049	0.0076	0.0116	0.0197	0.0063	0.0109	0.0180	0.0318	0.0156	0.0256	0.0402	0.0686
125	0.0035	0.0055	0.0083	0.0141	0.0063	0.0109	0.0180	0.0318	0.0115	0.0189	0.0296	0.0507
126	0.0045	0.0070	0.0107	0.0181	0.0063	0.0109	0.0180	0.0318	0.0099	0.0162	0.0255	0.0435
127	0.0052	0.0080	0.0122	0.0207	0.0063	0.0109	0.0180	0.0318	0.0134	0.0220	0.0345	0.0590
128	0.0047	0.0073	0.0111	0.0188	0.0063	0.0109	0.0180	0.0318	0.0148	0.0242	0.0380	0.0650
129	0.0055	0.0085	0.0129	0.0219	0.0063	0.0109	0.0180	0.0318	0.0142	0.0232	0.0364	0.0623
131	0.0047	0.0073	0.0111	0.0189	0.0063	0.0109	0.0180	0.0318	0.0115	0.0189	0.0296	0.0507
132	0.0040	0.0063	0.0095	0.0162	0.0063	0.0109	0.0180	0.0318	0.0067	0.0110	0.0173	0.0295
133	0.0045	0.0070	0.0106	0.0180	0.0063	0.0109	0.0180	0.0318	0.0097	0.0159	0.0250	0.0427
134	0.0036	0.0056	0.0085	0.0145	0.0063	0.0109	0.0180	0.0318	0.0115	0.0189	0.0296	0.0507
135	0.0039	0.0060	0.0091	0.0155	0.0063	0.0109	0.0180	0.0318	0.0088	0.0144	0.0226	0.0387
136	0.0037	0.0057	0.0087	0.0147	0.0063	0.0109	0.0180	0.0318	0.0099	0.0161	0.0254	0.0433
137	0.0051	0.0080	0.0121	0.0206	0.0063	0.0109	0.0180	0.0318	0.0115	0.0189	0.0296	0.0507
138	0.0044	0.0068	0.0103	0.0175	0.0063	0.0109	0.0180	0.0318	0.0147	0.0241	0.0378	0.0647

INSURANCE SERVICES OFFICE, INC.

(3) Medical Payments Relativities

Territory	Class of Business											
	School and Church Buses				Taxis and Limos				Van Pools			
	<u>500</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>	<u>500</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>	<u>500</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>
102	0.0140	0.0233	0.0366	0.0585	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
104	0.0153	0.0255	0.0400	0.0639	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
105	0.0216	0.0358	0.0563	0.0899	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
106	0.0173	0.0287	0.0451	0.0720	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
108	0.0147	0.0244	0.0384	0.0614	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
109	0.0154	0.0256	0.0402	0.0643	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
110	0.0167	0.0278	0.0437	0.0698	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
112	0.0130	0.0216	0.0340	0.0543	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
116	0.0147	0.0243	0.0383	0.0611	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
117	0.0217	0.0360	0.0567	0.0905	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
125	0.0111	0.0185	0.0290	0.0464	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
126	0.0131	0.0217	0.0341	0.0544	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
127	0.0189	0.0314	0.0493	0.0787	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
128	0.0211	0.0351	0.0551	0.0880	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
129	0.0207	0.0343	0.0540	0.0862	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
131	0.0167	0.0278	0.0437	0.0698	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
132	0.0167	0.0278	0.0437	0.0698	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
133	0.0139	0.0231	0.0362	0.0579	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
134	0.0115	0.0191	0.0301	0.0481	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
135	0.0125	0.0208	0.0327	0.0522	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
136	0.0167	0.0278	0.0437	0.0698	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
137	0.0174	0.0289	0.0455	0.0727	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
138	0.0208	0.0346	0.0543	0.0868	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321

INSURANCE SERVICES OFFICE, INC.

(5) Garagekeepers Physical Damage Relativities

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

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

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

For Other Than Collision, the following factors apply:

Direct Primary	1.35
Direct Excess	1.15
Comprehensive	1.20

For Collision, the following factors apply:

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

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: (Best 3 of 5)	1.255	1.124	1.058	1.021

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 Ending	<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 Ending	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
12/31/2008	1.007	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 Ending	15 Months	27 Months	39 Months	51 Months	63 Months
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 Ending	27:15	39:27	51:39	63:51
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 Ending	15 Months	27 Months	39 Months	51 Months	63 Months
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 Ending	27:15	39:27	51:39	63:51
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 Ending	<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 Ending	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
12/31/2008	1.021	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.

MISSOURI

Coverages	Aggregate Loss Cost at Current Level	Relativity Change	Trucks Change	Total Change
Liability				
Taxis and Limousines	96,871	-28.5%	11.0%	-20.6%
Van Pools	6,055	-30.0%	11.0%	-22.3%
School and Church Buses	1,694,595	-23.6%	11.0%	-15.2%
Other Buses	2,769,415	-8.4%	11.0%	1.7%
Total Liability	4,566,936	-14.5%	11.0%	-5.1%
Physical Damage				
Other Than Collision				
Taxis, Limousines & Van Pools	12,596	7.8%	7.3%	15.7%
School, Church & Other Buses	773,552	-28.6%	7.3%	-23.4%
Total Other Than Collision	786,148	-28.0%	7.3%	-22.8%
Collision				
Taxis, Limousines & Van Pools	29,716	22.0%	-3.0%	18.3%
School, Church & Other Buses	961,668	-29.2%	-3.0%	-31.3%
Total Collision	991,384	-27.7%	-3.0%	-29.8%
Total Physical Damage	1,777,532	-27.8%	1.6%	-26.7%
Total Publics	6,344,468	-18.2%	8.4%	-11.2%

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**MISSOURI (24)
TERRITORY 102**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 475	\$2	\$3	\$4	\$7	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 337	\$2	\$4	\$6	\$11	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2104	\$16	\$29	\$48	\$88	N/A
– SCHOOL AND CHURCH BUSES					
\$ 200	\$3	\$5	\$7	\$12	N/A
– OTHER BUSES					
\$ 1653	\$16	\$27	\$42	\$71	N/A
– VAN POOLS					
\$ 499	\$4	\$6	\$9	\$16	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 569	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 465	\$2	\$4	\$5	\$9	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 277	\$2	\$3	\$5	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2060	\$16	\$28	\$47	\$86	N/A
– SCHOOL AND CHURCH BUSES					
\$ 195	\$3	\$5	\$8	\$12	N/A
– OTHER BUSES					
\$ 1618	\$17	\$28	\$44	\$75	N/A
– VAN POOLS					
\$ 488	\$4	\$6	\$9	\$16	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 497	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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**MISSOURI (24)
TERRITORY 105**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 226	\$1	\$2	\$3	\$5	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 306	\$2	\$3	\$6	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1001	\$8	\$14	\$23	\$42	N/A
– SCHOOL AND CHURCH BUSES					
\$ 95	\$2	\$3	\$5	\$9	N/A
– OTHER BUSES					
\$ 786	\$12	\$20	\$31	\$54	N/A
– VAN POOLS					
\$ 237	\$2	\$3	\$4	\$8	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 292	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 330	\$2	\$3	\$4	\$7	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 274	\$2	\$3	\$5	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1462	\$11	\$20	\$33	\$61	N/A
– SCHOOL AND CHURCH BUSES					
\$ 139	\$2	\$4	\$6	\$10	N/A
– OTHER BUSES					
\$ 1148	\$14	\$23	\$36	\$61	N/A
– VAN POOLS					
\$ 347	\$3	\$4	\$6	\$11	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 408	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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**MISSOURI (24)
TERRITORY 108**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 444	\$2	\$4	\$6	\$10	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 376	\$2	\$4	\$7	\$12	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1967	\$15	\$27	\$45	\$82	N/A
– SCHOOL AND CHURCH BUSES					
\$ 186	\$3	\$5	\$7	\$11	N/A
– OTHER BUSES					
\$ 1545	\$15	\$24	\$37	\$64	N/A
– VAN POOLS					
\$ 466	\$4	\$6	\$9	\$15	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 515	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 375	\$2	\$3	\$4	\$7	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 269	\$2	\$3	\$5	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1661	\$13	\$23	\$38	\$69	N/A
– SCHOOL AND CHURCH BUSES					
\$ 158	\$2	\$4	\$6	\$10	N/A
– OTHER BUSES					
\$ 1305	\$14	\$23	\$37	\$63	N/A
– VAN POOLS					
\$ 394	\$3	\$5	\$7	\$13	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 485	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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**MISSOURI (24)
TERRITORY 110**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 400	\$2	\$3	\$4	\$8	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 484	\$3	\$5	\$9	\$15	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1772	\$14	\$24	\$40	\$74	N/A
– SCHOOL AND CHURCH BUSES					
\$ 168	\$3	\$5	\$7	\$12	N/A
– OTHER BUSES					
\$ 1392	\$16	\$26	\$41	\$71	N/A
– VAN POOLS					
\$ 420	\$3	\$5	\$8	\$13	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 503	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 485	\$2	\$3	\$4	\$7	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 385	\$2	\$4	\$7	\$12	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2149	\$17	\$30	\$49	\$89	N/A
– SCHOOL AND CHURCH BUSES					
\$ 204	\$3	\$4	\$7	\$11	N/A
– OTHER BUSES					
\$ 1688	\$16	\$25	\$40	\$68	N/A
– VAN POOLS					
\$ 509	\$4	\$6	\$9	\$16	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 622	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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**MISSOURI (24)
TERRITORY 116**

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					
\$ 424	\$2	\$3	\$5	\$8	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 312	\$2	\$3	\$6	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1878	\$15	\$26	\$43	\$78	N/A
– SCHOOL AND CHURCH BUSES					
\$ 178	\$3	\$4	\$7	\$11	N/A
– OTHER BUSES					
\$ 1476	\$15	\$24	\$38	\$65	N/A
– VAN POOLS					
\$ 445	\$3	\$5	\$8	\$14	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 532	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 227	\$1	\$2	\$3	\$4	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 278	\$2	\$3	\$5	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1006	\$8	\$14	\$23	\$42	N/A
– SCHOOL AND CHURCH BUSES					
\$ 95	\$2	\$3	\$5	\$9	N/A
– OTHER BUSES					
\$ 790	\$12	\$20	\$32	\$54	N/A
– VAN POOLS					
\$ 238	\$2	\$3	\$4	\$8	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 284	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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**MISSOURI (24)
TERRITORY 125**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 544	\$2	\$3	\$5	\$8	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 343	\$2	\$4	\$6	\$11	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2410	\$19	\$33	\$55	\$100	N/A
– SCHOOL AND CHURCH BUSES					
\$ 228	\$3	\$4	\$7	\$11	N/A
– OTHER BUSES					
\$ 1893	\$22	\$36	\$56	\$96	N/A
– VAN POOLS					
\$ 571	\$4	\$7	\$11	\$18	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 720	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 415	\$2	\$3	\$4	\$8	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 330	\$2	\$4	\$6	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1838	\$14	\$25	\$42	\$76	N/A
– SCHOOL AND CHURCH BUSES					
\$ 174	\$2	\$4	\$6	\$9	N/A
– OTHER BUSES					
\$ 1444	\$14	\$23	\$37	\$63	N/A
– VAN POOLS					
\$ 436	\$3	\$5	\$8	\$14	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 564	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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**MISSOURI (24)
TERRITORY 127**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 260	\$1	\$2	\$3	\$5	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 260	\$2	\$3	\$5	\$8	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1152	\$9	\$16	\$26	\$48	N/A
– SCHOOL AND CHURCH BUSES					
\$ 109	\$2	\$3	\$5	\$9	N/A
– OTHER BUSES					
\$ 905	\$12	\$20	\$31	\$53	N/A
– VAN POOLS					
\$ 273	\$2	\$3	\$5	\$9	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 359	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 231	\$1	\$2	\$3	\$4	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 262	\$2	\$3	\$5	\$8	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1023	\$8	\$14	\$23	\$43	N/A
– SCHOOL AND CHURCH BUSES					
\$ 97	\$2	\$3	\$5	\$9	N/A
– OTHER BUSES					
\$ 804	\$12	\$19	\$31	\$52	N/A
– VAN POOLS					
\$ 243	\$2	\$3	\$4	\$8	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 304	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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**MISSOURI (24)
TERRITORY 129**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 249	\$1	\$2	\$3	\$5	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 245	\$2	\$3	\$4	\$8	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1103	\$9	\$15	\$25	\$46	N/A
– SCHOOL AND CHURCH BUSES					
\$ 105	\$2	\$4	\$6	\$9	N/A
– OTHER BUSES					
\$ 867	\$12	\$20	\$32	\$54	N/A
– VAN POOLS					
\$ 261	\$2	\$3	\$5	\$8	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 313	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 736	\$3	\$5	\$8	\$14	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 311	\$2	\$3	\$6	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 3260	\$25	\$45	\$74	\$136	N/A
– SCHOOL AND CHURCH BUSES					
\$ 309	\$5	\$9	\$14	\$22	N/A
– OTHER BUSES					
\$ 2561	\$29	\$48	\$76	\$130	N/A
– VAN POOLS					
\$ 773	\$6	\$9	\$14	\$25	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 797	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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**MISSOURI (24)
TERRITORY 132**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 455	\$2	\$3	\$4	\$7	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 360	\$2	\$4	\$6	\$11	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2016	\$16	\$28	\$46	\$84	N/A
– SCHOOL AND CHURCH BUSES					
\$ 191	\$3	\$5	\$8	\$13	N/A
– OTHER BUSES					
\$ 1583	\$11	\$17	\$27	\$47	N/A
– VAN POOLS					
\$ 478	\$4	\$6	\$9	\$15	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 613	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 492	\$2	\$3	\$5	\$9	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 325	\$2	\$4	\$6	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2180	\$17	\$30	\$50	\$91	N/A
– SCHOOL AND CHURCH BUSES					
\$ 207	\$3	\$5	\$7	\$12	N/A
– OTHER BUSES					
\$ 1712	\$17	\$27	\$43	\$73	N/A
– VAN POOLS					
\$ 517	\$4	\$6	\$10	\$17	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 576	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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**MISSOURI (24)
TERRITORY 134**

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					
\$ 547	\$2	\$3	\$5	\$8	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 385	\$2	\$4	\$7	\$12	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2423	\$19	\$33	\$55	\$101	N/A
– SCHOOL AND CHURCH BUSES					
\$ 230	\$3	\$4	\$7	\$11	N/A
– OTHER BUSES					
\$ 1904	\$22	\$36	\$56	\$97	N/A
– VAN POOLS					
\$ 574	\$4	\$7	\$11	\$18	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 734	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 603	\$2	\$4	\$5	\$9	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 411	\$3	\$4	\$7	\$13	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 2671	\$21	\$37	\$61	\$111	N/A
– SCHOOL AND CHURCH BUSES					
\$ 253	\$3	\$5	\$8	\$13	N/A
– OTHER BUSES					
\$ 2098	\$18	\$30	\$47	\$81	N/A
– VAN POOLS					
\$ 633	\$5	\$8	\$12	\$20	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 663	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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TERRITORY 136**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 430	\$2	\$3	\$4	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 365	\$2	\$4	\$7	\$12	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1905	\$15	\$26	\$43	\$79	N/A
– SCHOOL AND CHURCH BUSES					
\$ 181	\$3	\$5	\$8	\$13	N/A
– OTHER BUSES					
\$ 1496	\$15	\$24	\$38	\$65	N/A
– VAN POOLS					
\$ 452	\$4	\$5	\$8	\$15	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 567	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	500	1000	2000	5000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 300	\$2	\$3	\$4	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 321	\$2	\$3	\$6	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1329	\$10	\$18	\$30	\$55	N/A
– SCHOOL AND CHURCH BUSES					
\$ 126	\$2	\$4	\$6	\$9	N/A
– OTHER BUSES					
\$ 1044	\$12	\$20	\$31	\$53	N/A
– VAN POOLS					
\$ 315	\$2	\$4	\$6	\$10	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 409	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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**MISSOURI (24)
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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					
\$ 248	\$1	\$2	\$3	\$4	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 177	\$1	\$2	\$3	\$6	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1099	\$9	\$15	\$25	\$46	N/A
– SCHOOL AND CHURCH BUSES					
\$ 104	\$2	\$4	\$6	\$9	N/A
– OTHER BUSES					
\$ 863	\$13	\$21	\$33	\$56	N/A
– VAN POOLS					
\$ 260	\$2	\$3	\$5	\$8	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 312	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 156	\$ 181	\$ 224
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 132	\$ 153	\$ 345
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 172	\$ 199	\$ 347
– SCHOOL AND CHURCH BUSES			
	\$ 78	\$ 91	\$ 103
– OTHER BUSES			
	\$ 78	\$ 91	\$ 103
– VAN POOLS			
	\$ 172	\$ 199	\$ 347
<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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**MISSOURI (24)
TERRITORY 104**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 122	\$ 141	\$ 242
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 119	\$ 138	\$ 293
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 134	\$ 155	\$ 375
– SCHOOL AND CHURCH BUSES			
	\$ 61	\$ 71	\$ 111
– OTHER BUSES			
	\$ 61	\$ 71	\$ 111
– VAN POOLS			
	\$ 134	\$ 155	\$ 375
<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			
	\$ 155	\$ 179	\$ 176
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 103	\$ 119	\$ 226
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 171	\$ 197	\$ 273
– SCHOOL AND CHURCH BUSES			
	\$ 78	\$ 90	\$ 81
– OTHER BUSES			
	\$ 78	\$ 90	\$ 81
– VAN POOLS			
	\$ 171	\$ 197	\$ 273
<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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**MISSOURI (24)
TERRITORY 106**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 152	\$ 176	\$ 205
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 105	\$ 122	\$ 237
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 167	\$ 194	\$ 318
– SCHOOL AND CHURCH BUSES			
	\$ 76	\$ 88	\$ 94
– OTHER BUSES			
	\$ 76	\$ 88	\$ 94
– VAN POOLS			
	\$ 167	\$ 194	\$ 318
<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			
	\$ 172	\$ 199	\$ 214
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 111	\$ 128	\$ 291
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 189	\$ 219	\$ 332
– SCHOOL AND CHURCH BUSES			
	\$ 86	\$ 100	\$ 98
– OTHER BUSES			
	\$ 86	\$ 100	\$ 98
– VAN POOLS			
	\$ 189	\$ 219	\$ 332
<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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**MISSOURI (24)
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			
	\$ 167	\$ 193	\$ 198
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 122	\$ 141	\$ 274
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 184	\$ 212	\$ 307
– SCHOOL AND CHURCH BUSES			
	\$ 84	\$ 97	\$ 91
– OTHER BUSES			
	\$ 84	\$ 97	\$ 91
– VAN POOLS			
	\$ 184	\$ 212	\$ 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			
	\$ 130	\$ 151	\$ 256
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 109	\$ 126	\$ 332
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 143	\$ 166	\$ 397
– SCHOOL AND CHURCH BUSES			
	\$ 65	\$ 76	\$ 118
– OTHER BUSES			
	\$ 65	\$ 76	\$ 118
– VAN POOLS			
	\$ 143	\$ 166	\$ 397
<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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**MISSOURI (24)
TERRITORY 112**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 125	\$ 145	\$ 223
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 137	\$ 159	\$ 333
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 138	\$ 160	\$ 346
– SCHOOL AND CHURCH BUSES			
	\$ 63	\$ 73	\$ 103
– OTHER BUSES			
	\$ 63	\$ 73	\$ 103
– VAN POOLS			
	\$ 138	\$ 160	\$ 346
<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			
	\$ 200	\$ 232	\$ 212
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 123	\$ 142	\$ 295
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 220	\$ 255	\$ 329
– SCHOOL AND CHURCH BUSES			
	\$ 100	\$ 116	\$ 98
– OTHER BUSES			
	\$ 100	\$ 116	\$ 98
– VAN POOLS			
	\$ 220	\$ 255	\$ 329
<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			
	\$ 142	\$ 164	\$ 194
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 140	\$ 162	\$ 250
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 156	\$ 180	\$ 301
– SCHOOL AND CHURCH BUSES			
	\$ 71	\$ 82	\$ 89
– OTHER BUSES			
	\$ 71	\$ 82	\$ 89
– VAN POOLS			
	\$ 156	\$ 180	\$ 301
<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			
	\$ 206	\$ 238	\$ 244
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 142	\$ 164	\$ 319
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 227	\$ 262	\$ 378
– SCHOOL AND CHURCH BUSES			
	\$ 103	\$ 119	\$ 112
– OTHER BUSES			
	\$ 103	\$ 119	\$ 112
– VAN POOLS			
	\$ 227	\$ 262	\$ 378
<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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**MISSOURI (24)
TERRITORY 126**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 178	\$ 206	\$ 210
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 123	\$ 142	\$ 283
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 196	\$ 227	\$ 326
– SCHOOL AND CHURCH BUSES			
	\$ 89	\$ 103	\$ 97
– OTHER BUSES			
	\$ 89	\$ 103	\$ 97
– VAN POOLS			
	\$ 196	\$ 227	\$ 326
<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			
	\$ 143	\$ 166	\$ 228
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 138	\$ 160	\$ 222
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 157	\$ 183	\$ 353
– SCHOOL AND CHURCH BUSES			
	\$ 72	\$ 83	\$ 105
– OTHER BUSES			
	\$ 72	\$ 83	\$ 105
– VAN POOLS			
	\$ 157	\$ 183	\$ 353
<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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**MISSOURI (24)
TERRITORY 128**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 180	\$ 208	\$ 194
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 144	\$ 167	\$ 233
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 198	\$ 229	\$ 301
– SCHOOL AND CHURCH BUSES			
	\$ 90	\$ 104	\$ 89
– OTHER BUSES			
	\$ 90	\$ 104	\$ 89
– VAN POOLS			
	\$ 198	\$ 229	\$ 301
<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			
	\$ 196	\$ 227	\$ 220
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 146	\$ 169	\$ 229
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 216	\$ 250	\$ 341
– SCHOOL AND CHURCH BUSES			
	\$ 98	\$ 114	\$ 101
– OTHER BUSES			
	\$ 98	\$ 114	\$ 101
– VAN POOLS			
	\$ 216	\$ 250	\$ 341
<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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**MISSOURI (24)
TERRITORY 131**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 140	\$ 162	\$ 288
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 123	\$ 142	\$ 274
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 154	\$ 178	\$ 446
– SCHOOL AND CHURCH BUSES			
	\$ 70	\$ 81	\$ 132
– OTHER BUSES			
	\$ 70	\$ 81	\$ 132
– VAN POOLS			
	\$ 154	\$ 178	\$ 446
<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			
	\$ 134	\$ 155	\$ 203
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 116	\$ 134	\$ 315
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 147	\$ 171	\$ 315
– SCHOOL AND CHURCH BUSES			
	\$ 67	\$ 78	\$ 93
– OTHER BUSES			
	\$ 67	\$ 78	\$ 93
– VAN POOLS			
	\$ 147	\$ 171	\$ 315
<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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**MISSOURI (24)
TERRITORY 133**

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	\$ 137	\$ 209
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 104	\$ 120	\$ 322
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 130	\$ 151	\$ 324
– SCHOOL AND CHURCH BUSES			
	\$ 59	\$ 69	\$ 96
– OTHER BUSES			
	\$ 59	\$ 69	\$ 96
– VAN POOLS			
	\$ 130	\$ 151	\$ 324
<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			
	\$ 143	\$ 165	\$ 229
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 126	\$ 146	\$ 323
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 157	\$ 182	\$ 355
– SCHOOL AND CHURCH BUSES			
	\$ 72	\$ 83	\$ 105
– OTHER BUSES			
	\$ 72	\$ 83	\$ 105
– VAN POOLS			
	\$ 157	\$ 182	\$ 355
<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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**MISSOURI (24)
TERRITORY 135**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 151	\$ 175	\$ 200
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 104	\$ 120	\$ 391
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 166	\$ 193	\$ 310
– SCHOOL AND CHURCH BUSES			
	\$ 76	\$ 88	\$ 92
– OTHER BUSES			
	\$ 76	\$ 88	\$ 92
– VAN POOLS			
	\$ 166	\$ 193	\$ 310
<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			
	\$ 150	\$ 174	\$ 213
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 130	\$ 150	\$ 287
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 165	\$ 191	\$ 330
– SCHOOL AND CHURCH BUSES			
	\$ 75	\$ 87	\$ 98
– OTHER BUSES			
	\$ 75	\$ 87	\$ 98
– VAN POOLS			
	\$ 165	\$ 191	\$ 330
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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**MISSOURI (24)
TERRITORY 137**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 148	\$ 171	\$ 186
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 124	\$ 144	\$ 228
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 163	\$ 188	\$ 288
– SCHOOL AND CHURCH BUSES			
	\$ 74	\$ 86	\$ 86
– OTHER BUSES			
	\$ 74	\$ 86	\$ 86
– VAN POOLS			
	\$ 163	\$ 188	\$ 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			
	\$ 141	\$ 163	\$ 170
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 126	\$ 146	\$ 194
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 155	\$ 179	\$ 264
– SCHOOL AND CHURCH BUSES			
	\$ 71	\$ 82	\$ 78
– OTHER BUSES			
	\$ 71	\$ 82	\$ 78
– VAN POOLS			
	\$ 155	\$ 179	\$ 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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MISSOURI (24)

49. AUTO DEALERS – PREMIUM DEVELOPMENT

FIRE
\$ 0.14

FIRE AND THEFT*			
Territory Code	Personal Auto Type Vehicles		Miscellaneous Type Vehicles
	Buildings And Standard Open Lots	Non-Standard Open Lots	Buildings And Open Lots
102,116,125,126,136	\$ 0.69	\$ 0.86	\$ 0.49
112,131,132,133,134,135	2.03	2.53	0.49
ALL OTHER	0.48	0.54	0.49
* Theft is subject to a \$100 per car/\$500 per occurrence deductible. See Rule 98. for additional deductible options.			

SPECIFIED CAUSES OF LOSS*					
Territory Code	Personal Auto Type Vehicles			Miscellaneous Type Vehicles	
	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings	Open Lots
102,116,125,126,136	\$ 1.20	\$ 1.29	\$ 1.41	\$ 0.97	\$ 1.09
112,131,132,133,134,135	2.50	2.65	3.11	0.97	1.09
ALL OTHER	0.94	1.08	1.10	0.97	1.09
* Theft and Mischief or Vandalism are subject to a \$100 per car/\$500 per occurrence deductible. See Rule 98. for additional deductible options.					

LIMITED SPECIFIED CAUSES OF LOSS*					
Territory Code	Personal Auto Type Vehicles			Miscellaneous Type Vehicles	
	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings	Open Lots
102,116,125,126,136	\$ 1.09	\$ 1.20	\$ 1.33	\$ 0.86	\$ 0.97
112,131,132,133,134,135	2.40	2.50	2.96	0.86	0.97
ALL OTHER	0.84	0.94	1.02	0.86	0.97
* 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
102,116,125,126,136	\$ 1.40	\$ 1.59	\$ 1.71	\$ 1.36
112,131,132,133,134,135	2.75	2.90	3.39	1.36
ALL OTHER	1.18	1.34	1.40	1.36

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

BLANKET COLLISION			
	<ul style="list-style-type: none"> • Reporting Form – Inventory Value • Non-Reporting Form – Limit of Insurance 		
Deductible	First \$ 50,000 And Under	\$ 50,001 To \$ 100,000	Over \$ 100,000
\$100	\$ 1.21	\$ 0.47	\$ 0.20
\$250	0.74	0.28	0.13
See Rule 98. for additional deductible options.			

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MISSOURI (24)

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	\$ 29	\$ 39	\$ 35	\$ 47
7,500	34	46	41	55
9,000	39	52	47	63
12,000	48	65	57	78
15,000	56	76	68	91
18,000	63	85	76	102
22,500	76	103	91	123
30,000	95	128	114	154
37,500	113	152	135	182
45,000	128	173	154	208
60,000	158	213	190	256
75,000	186	251	223	302
90,000	215	290	258	348
120,000	264	357	317	428
150,000	310	418	372	502
180,000	357	482	428	578
225,000	429	579	515	695
300,000	543	734	652	880
375,000	659	889	790	1067
450,000	771	1041	926	1250
600,000	987	1333	1185	1600
750,000	1197	1616	1437	1939
900,000	1401	1891	1681	2270
1,200,000	1787	2412	2144	2895
1,500,000	2134	2881	2561	3458
2,000,000	2415	3260	2898	3912
2,500,000	2631	3551	3157	4262
Over 2,500,000	Refer to Company			
Direct Coverage (Excess)				
Specified Causes Of Loss – Multiply the Legal Liability premium by 1.15.				
Comprehensive – Multiply the Legal Liability premium by 1.15.				
* Theft and Mischief or Vandalism are subject to a \$100 per car/\$500 per occurrence deductible. See Rule 98. for additional deductible options.				

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

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

90. HIRED AUTOS

Cost Of Hire Basis – All Territories Liability Base Loss Cost
\$ 0.50

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

Supplementary Information – Missouri

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 Missouri

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 – Missouri

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 – Missouri

Missouri 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>
Missouri Claim Cost Trends		
Bodily Injury (\$100,000 Limit)	+6.2%	+3.8%
Property Damage (\$100,000 Limit)	+3.6%	+4.0%
Credibility-Weighted Claim Cost Trends		
Bodily Injury (\$100,000 Limit)	+6.0%	+5.5%
Property Damage (\$100,000 Limit)	+5.8%	+4.2%
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)	+5.8%	+4.2%
Private Passenger Types		
Bodily Injury (\$100,000 Limit)	+6.0%	+5.5%
Property Damage (\$100,000 Limit)	+5.8%	+4.2%

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

If the prior trends were used to calculate the indicated changes in this document, the Truck, Tractors & Trailers Liability indication would have been +8.0% rather than +11.0%. For the Private Passenger Types coverage, the indication would have been +0.3% instead of +2.6%.

Supplementary Information – Missouri

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 +9.1%, instead of +7.3%.

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

Loss Development

Methodology

For the Trucks, Tractors & Trailers and Private Passenger Types Liability coverages, we continue to employ a credibility-weighted combination of Missouri and multistate factors for the 15 to 27 month link ratios for BI and PD, and the 27 to 39 month link ratios for BI only. For all coverages, the "best three of five" link ratios have been used. Specifically, the highest and lowest link ratios from the latest five years of the experience have been removed from the calculation and the remaining three ratios are used to calculate the three-year average.

Factors

	<u>Current (100K)</u>	<u>Previous (100K)</u>
Trucks, Tractors and Trailers BI		
39 to Ultimate	1.080	1.074
27 to Ultimate	1.161	1.144
15 to Ultimate	1.344	1.325
Trucks, Tractors and Trailers PD		
39 to Ultimate	1.004	1.004
27 to Ultimate	1.014	1.013
15 to Ultimate	1.055	1.049
Private Passenger Types BI		
39 to Ultimate	1.070	1.071
27 to Ultimate	1.142	1.148
15 to Ultimate	1.365	1.372
Private Passenger Types PD		
39 to Ultimate	1.004	1.004
27 to Ultimate	1.012	1.012
15 to Ultimate	1.040	1.041

Supplementary Information – Missouri

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 +6.0% 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 Private Passenger Types liability, No Change (N.C.) was selected due to the modest indication.

<u>Coverage</u>	<u>Indicated Change</u>	<u>Filed Change</u>
Private Passenger Types Liability	+2.6%	No Change (N.C)

The overall filed change is +5.8%.

Notes

- The Trucks, Tractors, and Trailers liability indication (+11.0%) is due to poor experience in the three accident years included in the review.
- The Private Passenger Types OTC indication (+8.1%) is due to poor experience in four of the five accident years included in the review.
- The Auto Dealers Other than Collision indication (+19.5%) 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 (+8.6%) is due to a higher expected experience ratio caused by a longer period of time since this coverage was last reviewed.
- The Garagekeepers Other than Collision indication (+42.7%) is due to very 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 Collision indication (+16.9%) is due to poor experience in accident years 2017, 2019, and 2020, as well as a higher expected experience ratio caused by a longer period of time since this coverage was last reviewed.
- The Auto Dealers Liability coverage is not being reviewed this year.