

LOSS COSTS – IMPLEMENTATION

APRIL 6, 2021

COMMERCIAL AUTOMOBILE

LI-CA-2021-085

WISCONSIN REVISED COMMERCIAL AUTO ADVISORY PROSPECTIVE LOSS COSTS TO BE IMPLEMENTED

KEY MESSAGE

Loss costs representing a 2.7% 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 Wisconsin, 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 21, 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 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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WISCONSIN

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 2.7% 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-35.</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	6.4%	6.4%
Physical Damage		
Other than Collision	5.9%	5.9%
Collision	-0.6%	N.C.
Total Trucks, Tractors & Trailers	4.6%	4.8%
 <u>Private Passenger Types</u>		
Liability		
Single Limit Liability	3.6%	N.C.
Physical Damage		
Other than Collision	7.1%	7.1%
Collision	4.9%	4.9%
Total Private Passenger Types	4.6%	2.7%
 <u>Garages</u>		
Physical Damage		
Auto Dealers		
Other than Collision	19.3%	19.3%
Collision	8.8%	8.8%
Garagekeepers		
Other than Collision	20.2%	20.2%
Collision	4.3%	4.3%
Total Garages	14.0%	14.0%
 <u>Publics</u>		
Single Limit Liability	-10.8%	-10.8%
Physical Damage		
Other Than Collision	-23.1%	-23.1%
Collision	-26.2%	-25.8%
Total Publics	-14.8%	-14.8%
 <u>Grand Total</u>	2.8%	2.7%

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

INDICATED VS.
FILED

Indicated changes are based on standard ISO methodology, utilizing a 10/1/2021 trend effective date. The filed loss cost level changes are the same as the indicated with the following exceptions: No Change (N.C.) was selected for Trucks, Tractors & Trailers Collision due to the modest indication and Private Passenger Types Liability due to favorable experience in the most recent accident year.

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	11/1/2020	10/1/2019	10/1/2018
<u>Changes</u>			
Indicated	5.6%	2.8%	6.5%
Filed	3.8%	2.7%	6.7%
Approved	3.8%	2.7%	6.7%

HISTORICAL
SOURCE DATA

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

- ISO companies reporting voluntary automobile experience under the Commercial Automobile modules of ISO's statistical plans.
- Accident year data through year ended 3/31/2020 for all coverages.

ADJUSTMENTS TO
REPORTED
EXPERIENCE

Loss Trend

To adjust the loss data to levels expected to prevail during the period when the revised loss costs will be in effect, historical losses have been multiplied by trend factors. These trend factors are based on the changes in claim cost and claim frequency that are expected to arise between the historical experience period and the prospective period during which the revised loss costs are anticipated to be in effect. Historically, frequency trends for Commercial Auto liability have been quite variable, have differed between Trucks, Tractors, and Trailers (TTT) and Private Passenger Types (PPT) liability classes, and have often displayed cyclical patterns. As a result, an exponential curve of the form $Y=A(B^X)$ does not fit the data well over the long term. To reflect these characteristics and the difficulty in predicting turning points and rates of change, frequency trend is being selected to be 0% for TTT and PPT for both the Bodily Injury and Property Damage coverages.

Claim cost trend data through first quarter 2020 and claim frequency trend data through fourth quarter 2019 were used in selecting the following annual liability trend factors:

<u>Coverage</u>	<u>Annual Trend Factor</u>
Trucks, Tractors, and Trailers Liability:	
Bodily Injury	+6.0%
Property Damage	+6.2%
Private Passenger Types Liability:	
Bodily Injury	+6.0%
Property Damage	+6.2%

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

OCN Trend

To recognize the trend in the Original Cost New (OCN) relativities for Trucks, Tractors & Trailers and Private Passenger Type's physical damage, aggregate loss costs at current level have been multiplied by trend factors. The selected annual OCN trend factors for Trucks, Tractors & Trailers are +0.9% and +1.5% for OTC and Collision respectively. For Private Passenger Types, the OCN Trend factors are +1.0% and +0.6% for OTC and Collision respectively.

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

TEN LARGEST COMPANIES/ GROUPS IN THIS REVIEW

LIABILITY (ASLOB 19.3 & 19.4)

1. Travelers Indemnity Company
2. Zurich American Insurance Company
3. Employers Mutual Casualty Company
4. Cincinnati Insurance Company
5. Sentry Insurance A Mutual Company
6. Western National Mutual Ins. Co.
7. Allstate Insurance Company
8. Federated Mutual Insurance Company
9. Nationwide Mutual Insurance Co.
10. United Fire & Casualty Company

PHYSICAL DAMAGE (ASLOB 21.2)

1. Travelers Indemnity Company
2. Employers Mutual Casualty Company
3. Cincinnati Insurance Company
4. Western National Mutual Ins. Co.
5. Zurich American Insurance Company
6. Federated Mutual Insurance Company
7. United Fire & Casualty Company
8. Sentry Insurance A Mutual Company
9. Liberty Mutual Insurance Company
10. Frankenmuth Mutual Insurance Co.

Insurers are listed in descending order based on the percent of statewide written premium volume from Annual Statement Page 15 for the year ending 12/31/2019 for the Annual Statement Line of Business (ASLOB) indicated.

MARKET SHARE

The market share of ISO participating insurers used in this review as measured by Annual Statement Page 15 written premium for the year ending 12/31/2019 is:

Liability (ASLOB 19.3 & 19.4)
31.6%

Physical Damage (ASLOB 21.2)
26.2%

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 from ISO's projections based on the aggregate data.

COMPANY
DECISION
(CONTINUED)

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

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WISCONSIN
COMMERCIAL AUTOMOBILE
Table of Contents

	<u>Explanatory Pages</u>	<u>Corresponding Exhibits</u>
SECTION A – SCOPE OF REVISION		
Summary of Prospective Loss Cost Level Changes		Exhibit A1
Revised Prospective Loss Costs and Percentage Changes		Exhibit A2
SECTION B – CALCULATION OF CHANGES		
Overview of ISO Actuarial Procedures	B-1	
Step 1:		
Determination of Statewide Loss Cost Level Changes	B-2-4	
Trucks, Tractors & Trailers Liability Statewide Changes		Exhibit B1
Trucks, Tractors & Trailers Physical Damage Statewide Changes		Exhibit B2
Private Passenger Types Liability Statewide Changes		Exhibit B3
Private Passenger Types Physical Damage Statewide Changes		Exhibit B4
Auto Dealers Physical Damage Statewide Changes		Exhibit B5
Garagekeepers Physical Damage Statewide Changes		Exhibit B6
Step 2:		
Determination of Territory Relativities	B-5	
Trucks, Tractors & Trailers Liability Territory Development		Exhibit B7
Private Passenger Liability Territory Development		Exhibit B8
Explanatory Memorandum for Trucks, Tractors & Trailers and Private Passenger Types Liability Territory Development	B-6-7	
Trucks, Tractors & Trailers Physical Damage Territory Development		Exhibits B9-B10
Private Passenger Types Physical Damage Territory Development		Exhibits B11-B12
Explanatory Memorandum for Trucks, Tractors & Trailers and Private Passenger Types Physical Damage Territory Development	B-8-9	
SECTION C – SUPPORTING MATERIAL		
Loss Adjustment Expense	C-1	Exhibit C1
Loss Trend	C-2-7	Exhibits C2-C9
Physical Damage OCN Trend	C-8	Exhibits C10-C11
Loss Development for Liability	C-9-10	Exhibits C12-C13
Loss Development for Physical Damage	C-11	Exhibits C14-C17
Credibility Procedures and Tables	C-12-17	
Claims for Credibility	C-18-19	
Relativities for Developing Minor Class & Coverage Loss Costs		Exhibits C18-C20
Excess Wind and Water Procedure	C-20-27	
SECTION D – PUBLIC AUTOMOBILE RELATIVITIES		
Overview of Public Automobile Relativities	D-1-2	
Indicated Relativities	D-3	
Underlying Data for Liability Relativities	D-4	
Underlying Data for Physical Damage Relativities	D-5-6	
Loss Development Factors		Exhibit D1-D5
Publics Changes by Class		Exhibit D6
SECTION E – REVISED PROSPECTIVE LOSS COSTS		
Liability and Medical Payments	E-1-15	
Physical Damage - All Coverages Except Garages	E-16-30	
Garage Physical Damage	E-31-34	
Hired Autos (Rule 90)	E-35	

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>Change</u>
16 Point Fit	<u>R-Squared</u> 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.

WISCONSIN
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	150	37
103	152	45
104	78	10
105	727	188
106	113	21
107	299	61
108	269	67
109	103	9
110	2,479	438
111	682	157
113	740	203
114	727	168
115	180	56
116	724	94
117	823	88
SW Total	8,246	1,642

Claims for Trend

BI

PD

451

2,012

WISCONSIN
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	30	86	22	40
103	34	91	24	46
104	62	55	21	17
105	396	399	215	241
106	104	92	31	45
107	183	195	67	87
108	169	143	71	88
109	167	129	61	23
110	1,467	1,457	667	561
111	469	444	197	199
113	252	366	169	237
114	215	467	172	282
115	63	126	44	71
116	850	523	270	124
117	945	596	303	123
SW Total	5,406	5,169	2,334	2,184

WIND AND WATER PROCEDURE
OTHER THAN COLLISION

OBJECTIVE

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

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

DESCRIPTION OF
WIND AND WATER
ADJUSTMENT
PROCEDURE

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

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

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

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

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

INSURANCE SERVICES OFFICE, INC.

WIND AND WATER PROCEDURE
OTHER THAN COLLISION
WISCONSIN

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	46,813	1,207,423	1,160,610	0.040	0.064	74,279	1,281,702
1988	194,711	1,275,978	1,081,267	0.180	-0.076	-82,176	1,193,802
1989	47,022	1,970,067	1,923,045	0.024	0.080	153,844	2,123,911
1990	207,144	2,748,917	2,541,773	0.081	0.023	58,461	2,807,378
1991	201,458	2,857,474	2,656,016	0.076	0.028	74,368	2,931,842
1992	169,210	3,314,666	3,145,456	0.054	0.050	157,273	3,471,939
1993	79,699	2,702,804	2,623,105	0.030	0.074	194,110	2,896,914
1994	89,560	3,205,335	3,115,775	0.029	0.075	233,683	3,439,018
1995	302,843	3,632,070	3,329,227	0.091	0.013	43,280	3,675,350
1996	107,690	3,954,197	3,846,507	0.028	0.076	292,335	4,246,532
1997	201,544	4,720,641	4,519,097	0.045	0.059	266,627	4,987,268
1998	369,003	5,404,067	5,035,064	0.073	0.031	156,087	5,560,154
1999	911,382	7,177,826	6,266,444	0.145	-0.041	-256,924	6,920,902
2000	180,760	6,090,512	5,909,752	0.031	0.073	431,412	6,521,924
2001	2,219,192	8,940,800	6,721,608	0.330	-0.226	-1,519,083	7,421,717
2002	948,111	6,025,560	5,077,449	0.187	-0.083	-421,428	5,604,132
2003	241,108	3,901,528	3,660,420	0.066	0.038	139,096	4,040,624
2004	74,750	3,118,130	3,043,380	0.025	0.079	240,427	3,358,557
2005	238,488	2,581,607	2,343,119	0.102	0.002	4,686	2,586,293
2006	212,037	2,594,125	2,382,088	0.089	0.015	35,731	2,629,856
2007	823,006	3,802,216	2,979,210	0.276	-0.172	-512,424	3,289,792
2008	187,059	2,446,994	2,259,935	0.083	0.021	47,459	2,494,453
2009	375,741	2,838,420	2,462,679	0.153	-0.049	-120,671	2,717,749
2010	157,166	3,030,164	2,872,998	0.055	0.049	140,777	3,170,941
2011	664,842	3,717,527	3,052,685	0.218	-0.114	-348,006	3,369,521
2012	414,633	2,416,654	2,002,021	0.207	-0.103	-206,208	2,210,446
2013	206,730	2,361,726	2,154,996	0.096	0.008	17,240	2,378,966
2014	350,864	2,481,327	2,130,463	0.165	-0.061	-129,958	2,351,369
2015	489,368	4,114,264	3,624,896	0.135	-0.031	-112,372	4,001,892
2016	172,163	3,041,053	2,868,890	0.060	0.044	126,231	3,167,284
2017	230,364	3,258,168	3,027,804	0.076	0.028	84,779	3,342,947
2018	547,829	4,266,741	3,718,912	0.147	-0.043	-159,913	4,106,828
2019	350,546	3,787,946	3,437,400	0.102	0.002	6,875	3,794,821
2020	111,504	3,410,918	3,299,414	0.034	0.070	230,959	3,641,877

(8) NORMAL WIND TO NON W&W RATIO= AVG. (4) 0.104

INSURANCE SERVICES OFFICE, INC.

WIND AND WATER PROCEDURE
OTHER THAN COLLISION
WISCONSIN

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	58,507	1,070,745	1,012,238	0.058	0.096	97,175	1,167,920
1988	244,974	1,170,747	925,773	0.265	-0.111	-102,761	1,067,986
1989	19,621	1,211,056	1,191,435	0.016	0.138	164,418	1,375,474
1990	181,765	1,556,713	1,374,948	0.132	0.022	30,249	1,586,962
1991	73,501	1,667,195	1,593,694	0.046	0.108	172,119	1,839,314
1992	209,129	1,781,103	1,571,974	0.133	0.021	33,011	1,814,114
1993	42,225	1,402,300	1,360,075	0.031	0.123	167,289	1,569,589
1994	119,029	1,643,202	1,524,173	0.078	0.076	115,837	1,759,039
1995	150,100	1,749,313	1,599,213	0.094	0.060	95,953	1,845,266
1996	51,278	1,807,414	1,756,136	0.029	0.125	219,517	2,026,931
1997	101,157	1,981,010	1,879,853	0.054	0.100	187,985	2,168,995
1998	259,399	2,054,133	1,794,734	0.145	0.009	16,153	2,070,286
1999	518,538	2,610,508	2,091,970	0.248	-0.094	-196,645	2,413,863
2000	80,252	1,929,898	1,849,646	0.043	0.111	205,311	2,135,209
2001	842,842	2,695,645	1,852,803	0.455	-0.301	-557,694	2,137,951
2002	348,135	1,971,320	1,623,185	0.214	-0.060	-97,391	1,873,929
2003	79,608	1,300,140	1,220,532	0.065	0.089	108,627	1,408,767
2004	53,049	1,053,615	1,000,566	0.053	0.101	101,057	1,154,672
2005	97,797	860,861	763,064	0.128	0.026	19,840	880,701
2006	32,688	747,704	715,016	0.046	0.108	77,222	824,926
2007	440,499	1,191,426	750,927	0.587	-0.433	-325,151	866,275
2008	85,886	789,624	703,738	0.122	0.032	22,520	812,144
2009	167,016	1,068,017	901,001	0.185	-0.031	-27,931	1,040,086
2010	99,546	984,673	885,127	0.112	0.042	37,175	1,021,848
2011	354,930	1,269,358	914,428	0.388	-0.234	-213,976	1,055,382
2012	285,112	967,262	682,150	0.418	-0.264	-180,088	787,174
2013	87,643	1,019,157	931,514	0.094	0.060	55,891	1,075,048
2014	99,880	842,139	742,259	0.135	0.019	14,103	856,242
2015	114,390	1,119,400	1,005,010	0.114	0.040	40,200	1,159,600
2016	58,910	1,023,729	964,819	0.061	0.093	89,728	1,113,457
2017	169,421	1,182,285	1,012,864	0.167	-0.013	-13,167	1,169,118
2018	224,917	1,211,178	986,261	0.228	-0.074	-72,983	1,138,195
2019	194,893	1,193,498	998,605	0.195	-0.041	-40,943	1,152,555
2020	94,878	1,162,462	1,067,584	0.089	0.065	69,393	1,231,855

(8) NORMAL WIND TO NON W&W RATIO= AVG. (4) 0.154

INSURANCE SERVICES OFFICE, INC.

WIND AND WATER PROCEDURE
OTHER THAN COLLISION
WISCONSIN

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	49,302	456,265	406,963	0.121	1.075	437,485	893,750
1988	191,002	597,629	406,627	0.470	0.726	295,211	892,840
1989	97,161	590,292	493,131	0.197	0.999	492,638	1,082,930
1990	909,800	1,819,045	909,245	1.001	0.195	177,303	1,996,348
1991	699,494	1,733,569	1,034,075	0.676	0.520	537,719	2,271,288
1992	1,420,293	2,359,762	939,469	1.512	-0.316	-296,872	2,062,890
1993	362,744	1,366,612	1,003,868	0.361	0.835	838,230	2,204,842
1994	103,002	1,097,092	994,090	0.104	1.092	1,085,546	2,182,638
1995	1,120,154	2,125,708	1,005,554	1.114	0.082	82,455	2,208,163
1996	670,281	1,590,337	920,056	0.729	0.467	429,666	2,020,003
1997	563,966	1,432,139	868,173	0.650	0.546	474,022	1,906,161
1998	1,853,969	2,641,790	787,821	2.353	-1.157	-911,509	1,730,281
1999	2,752,564	4,052,526	1,299,962	2.117	-0.921	-1,197,265	2,855,261
2000	660,615	1,923,316	1,262,701	0.523	0.673	849,798	2,773,114
2001	5,221,571	7,043,981	1,822,410	2.865	-1.669	-3,041,602	4,002,379
2002	1,080,458	2,140,830	1,060,372	1.019	0.177	187,686	2,328,516
2003	712,962	1,388,239	675,277	1.056	0.140	94,539	1,482,778
2004	29,299	616,654	587,355	0.050	1.146	673,109	1,289,763
2005	333,258	475,003	141,745	2.351	-1.155	-163,715	311,288
2006	20,950	303,951	283,001	0.074	1.122	317,527	621,478
2007	1,553,369	2,134,155	580,786	2.675	-1.479	-858,982	1,275,173
2008	459,396	753,145	293,749	1.564	-0.368	-108,100	645,045
2009	225,370	1,036,712	811,342	0.278	0.918	744,812	1,781,524
2010	1,040,102	1,568,688	528,586	1.968	-0.772	-408,068	1,160,620
2011	1,046,120	1,471,942	425,822	2.457	-1.261	-536,962	934,980
2012	2,238,366	2,709,913	471,547	4.747	-3.551	-1,674,463	1,035,450
2013	207,337	676,167	468,830	0.442	0.754	353,498	1,029,665
2014	506,774	820,420	313,646	1.616	-0.420	-131,731	688,689
2015	1,574,930	3,342,721	1,767,791	0.891	0.305	539,176	3,881,897
2016	22,125	362,002	339,877	0.065	1.131	384,401	746,403
2017	12,560	117,792	105,232	0.119	1.077	113,335	231,127
2018	41,424	70,288	28,864	1.435	-0.239	-6,898	63,390
2019	162,600	216,529	53,929	3.015	-1.819	-98,097	118,432
2020	2,550	47,745	45,195	0.056	1.140	51,522	99,267

(8) NORMAL WIND TO NON W&W RATIO= AVG. (4) 1.196

INSURANCE SERVICES OFFICE, INC.

WIND AND WATER PROCEDURE
OTHER THAN COLLISION
WISCONSIN

GARAGE KEEPERS

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
			(2) - (1)	(1) / (3)	AVG (4) - (4)	(3) x (5)	(2) + (6)
YEAR ENDING	OTC WIND & WATER LOSSES	OTC TOTAL LOSSES	TOTAL - WIND&WATER LOSSES	WIND & WATER / NON (W&W)	VARIATION FROM AVG. WIND RATIO	WIND & WATER ADJUSTMENT	ADJ OTC TOTAL LOSSES
1987	1,755	150,326	148,571	0.012	0.154	22,880	173,206
1988	20,835	224,302	203,467	0.102	0.064	13,022	237,324
1989	918	235,570	234,652	0.004	0.162	38,014	273,584
1990	31,170	318,472	287,302	0.108	0.058	16,664	335,136
1991	1,517	285,515	283,998	0.005	0.161	45,724	331,239
1992	8,783	402,354	393,571	0.022	0.144	56,674	459,028
1993	3,255	295,349	292,094	0.011	0.155	45,275	340,624
1994	1,150	555,227	554,077	0.002	0.164	90,869	646,096
1995	82,692	491,665	408,973	0.202	-0.036	-14,723	476,942
1996	4,379	391,883	387,504	0.011	0.155	60,063	451,946
1997	262,104	581,499	319,395	0.821	-0.655	-209,204	372,295
1998	18,314	419,328	401,014	0.046	0.120	48,122	467,450
1999	88,765	496,893	408,128	0.217	-0.051	-20,815	476,078
2000	83,763	773,705	689,942	0.121	0.045	31,047	804,752
2001	721,026	1,087,224	366,198	1.969	-1.803	-660,255	426,969
2002	37,579	585,217	547,638	0.069	0.097	53,121	638,338
2003	0	412,362	412,362	0.000	0.166	68,452	480,814
2004	0	210,217	210,217	0.000	0.166	34,896	245,113
2005	1,200	151,031	149,831	0.008	0.158	23,673	174,704
2006	0	119,005	119,005	0.000	0.166	19,755	138,760
2007	7,311	34,341	27,030	0.270	-0.104	-2,811	31,530
2008	2,335	102,371	100,036	0.023	0.143	14,305	116,676
2009	3,520	51,871	48,351	0.073	0.093	4,497	56,368
2010	2,250	71,437	69,187	0.033	0.133	9,202	80,639
2011	9,551	154,173	144,622	0.066	0.100	14,462	168,635
2012	124,758	223,068	98,310	1.269	-1.103	-108,436	114,632
2013	0	201,379	201,379	0.000	0.166	33,429	234,808
2014	9,166	114,606	105,440	0.087	0.079	8,330	122,936
2015	5,034	872,773	867,739	0.006	0.160	138,838	1,011,611
2016	0	279,139	279,139	0.000	0.166	46,337	325,476
2017	502	89,554	89,052	0.006	0.160	14,248	103,802
2018	2,254	121,659	119,405	0.019	0.147	17,553	139,212
2019	0	122,860	122,860	0.000	0.166	20,395	143,255
2020	2,907	60,899	57,992	0.050	0.116	6,727	67,626

(8) NORMAL WIND TO NON W&W RATIO= AVG. (4) 0.166

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

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

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

Coverages	Aggregate Loss Cost at Current Level (B)	Loss Cost Changes (C)
TRUCKS, TRACTORS & TRAILERS (D)		
Liability		
Single Limit Liability	\$ 25,532,179	6.4%
Physical Damage		
Other Than Collision	4,907,763	5.9%
Collision	10,021,015	N.C.
Combined	14,928,778	1.9%
Total Trucks, Tractors & Trailers	40,460,957	4.8%
PRIVATE PASSENGER TYPES		
Liability		
Single Limit Liability	4,031,406	N.C.
Physical Damage		
Other Than Collision	1,416,073	7.1%
Collision	2,027,065	4.9%
Combined	3,443,138	5.8%
Total Private Passenger Types	7,474,544	2.7%
GARAGES		
Physical Damage		
Auto Dealers		
Other Than Collision	191,639	19.3%
Collision	65,108	8.8%
Combined	256,747	16.6%
Garagekeepers		
Other Than Collision	150,272	20.2%
Collision	167,684	4.3%
Combined	317,956	11.8%
Total Garages	574,703	14.0%
PUBLICS		
Liability		
Single Limit Liability	3,758,661	-10.8%
Physical Damage		
Other Than Collision	587,256	-23.1%
Collision	908,758	-25.8%
Combined	1,496,014	-24.7%
Total Publics	5,254,675	-14.8%
GRAND TOTAL ALL COVERAGES	53,764,879	2.7%
TOTAL LIABILITY	33,322,246	3.7%
TOTAL PHYSICAL DAMAGE	20,442,633	1.0%

(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.

WISCONSIN
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	\$1,000
Code	Liability	Med Pay
102	7.2%	0.0%
103	5.7%	0.0%
104	5.7%	0.0%
105	3.1%	0.0%
106	4.7%	0.0%
107	7.3%	0.0%
108	7.5%	0.0%
109	4.4%	0.0%
110	5.8%	0.0%
111	7.4%	0.0%
113	11.4%	0.0%
114	5.2%	0.0%
115	8.3%	0.0%
116	5.7%	0.0%
117	8.5%	0.0%

INSURANCE SERVICES OFFICE, INC.

WISCONSIN
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 ^(a)	
102	1.7%		1.5%
103	2.4%		2.0%
104	6.3%		6.4%
105	5.4%		3.7%
106	4.4%		3.8%
107	10.0%		8.6%
108	10.1%		9.5%
109	3.7%		3.6%
110	4.0%		3.5%
111	0.8%		0.0%
113	2.9%		3.3%
114	8.0%		7.8%
115	3.9%		4.5%
116	5.8%		6.1%
117	12.2%		12.8%

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

INSURANCE SERVICES OFFICE, INC.

WISCONSIN
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	\$1,000	Physical Damage		Specified Causes
Code	\$100,000 CSL	Med Pay ^(a)	Comprehensive ^(b)	Collision ^(c)	of Loss ^(d)
102	416	3	117	214	67
103	299	3	87	203	50
104	242	2	203	193	117
105	264	2	98	177	56
106	222	2	141	185	81
107	235	2	110	159	63
108	201	2	120	140	69
109	118	2	198	175	114
110	237	2	103	177	59
111	218	2	134	173	77
113	331	2	107	172	62
114	385	3	95	212	55
115	338	3	79	188	46
116	167	2	182	198	105
117	154	2	184	190	106

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

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

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

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

INSURANCE SERVICES OFFICE, INC.

WISCONSIN
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)	\$1,000 Med Pay ^(a)
102		
103		
104		
105		
106		
107		
108		
109		
110		
111		
113		
114		
115		
116		
117		

(a) For Private Passenger Types Liability, No Change (N.C.) was selected due to the favorable experience in the most recent accident year.

INSURANCE SERVICES OFFICE, INC.

WISCONSIN
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
	Comprehensive	Collision	of Loss
102	5.2%	6.8%	5.5%
103	5.6%	5.4%	5.9%
104	7.4%	4.0%	7.3%
105	7.9%	2.7%	7.6%
106	6.5%	8.0%	5.6%
107	8.1%	7.8%	8.8%
108	6.7%	5.1%	7.8%
109	8.0%	3.9%	7.3%
110	5.8%	3.0%	5.8%
111	5.4%	3.6%	4.6%
113	6.7%	8.5%	7.0%
114	8.2%	5.2%	7.1%
115	7.5%	5.2%	8.7%
116	7.8%	13.6%	8.1%
117	8.4%	0.5%	8.7%

INSURANCE SERVICES OFFICE, INC.

WISCONSIN
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR PRIVATE PASSENGER TYPES POLICY COVERAGES

Territory	Liability	\$1,000	Physical Damage		Specified Causes
Code	\$100,000 CSL	Med Pay ^(a)	Comprehensive ^(b)	Collision ^(c)	of Loss ^(d)
102	269	3	101	299	58
103	257	3	94	314	54
104	183	2	203	257	117
105	195	2	123	267	71
106	132	1	164	244	94
107	203	2	107	249	62
108	228	2	95	249	55
109	159	2	256	213	147
110	219	2	127	238	73
111	193	2	118	229	68
113	240	3	80	281	46
114	304	3	105	343	60
115	255	3	86	326	50
116	173	2	277	217	160
117	151	2	194	201	112

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

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

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

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

INSURANCE SERVICES OFFICE, INC.

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

AUTO DEALERS

FIRE

Territory	
ALL	33.3%

FIRE AND THEFT

	Personal Auto Type Buildings and Standard Open Lots	Vehicles Non-Standard Open Lots	Misc. Type Vehicles Buildings and Open Lots
Territory			
102, 103, 113, 114, 115	18.8%	19.0%	18.2%
ALL OTHER	22.2%	16.7%	18.2%

SPECIFIED CAUSES OF LOSS

	Personal Auto Type Vehicles Standard Open Lots	Non-Standard Open Lots	Misc. Type Vehicles Buildings	Open Lots
Territory				
102, 103, 113, 114, 115	17.9%	19.4%	19.0%	20.8%
ALL OTHER	19.0%	20.8%	19.0%	20.8%

LIMITED SPECIFIED CAUSES OF LOSS

	Personal Auto Type Vehicles Standard Open Lots	Non-Standard Open Lots	Misc. Type Vehicles Buildings	Open Lots
Territory				
102, 103, 113, 114, 115	19.2%	17.9%	17.6%	19.0%
ALL OTHER	17.6%	19.0%	17.6%	19.0%

COMPREHENSIVE

	Personal Auto Type Vehicles Standard Open Lots	Non-Standard Open Lots	Misc. Type Vehicles Buildings and Open Lots
Territory			
102, 103, 113, 114, 115	18.2%	20.0%	19.4%
ALL OTHER	19.2%	20.7%	19.4%

BLANKET COLLISION

Deductible	First \$50,000 and Under	\$50,001 to \$100,000	Over \$100,000
\$100	8.4%	8.3%	6.3%
\$250	8.6%	9.1%	12.5%

GARAGEKEEPERS

	Specified Causes of Loss Legal Liability \$6,000 Limit	Collision Legal Liability \$6,000 Limit
Territory		
ALL	23.1%	3.8%

INSURANCE SERVICES OFFICE, INC.

WISCONSIN
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR GARAGE POLICY COVERAGES
PHYSICAL DAMAGE

AUTO DEALERS

FIRE

Territory	
ALL	0.04

FIRE AND THEFT

	Personal Auto Type Buildings and Standard Open Lots	Vehicles Non-Standard Open Lots	Misc. Type Vehicles Buildings and Open Lots
Territory			
102, 103, 113, 114, 115	0.19	0.25	0.13
ALL OTHER	0.11	0.14	0.13

SPECIFIED CAUSES OF LOSS

	Personal Auto Type Buildings	Vehicles Standard Open Lots	Vehicles Non-Standard Open Lots	Misc. Type Vehicles Buildings	Misc. Type Vehicles Open Lots
Territory					
102, 103, 113, 114, 115	0.33	0.37	0.42	0.25	0.29
ALL OTHER	0.25	0.29	0.31	0.25	0.29

LIMITED SPECIFIED CAUSES OF LOSS

	Personal Auto Type Buildings	Vehicles Standard Open Lots	Vehicles Non-Standard Open Lots	Misc. Type Vehicles Buildings	Misc. Type Vehicles Open Lots
Territory					
102, 103, 113, 114, 115	0.31	0.33	0.37	0.20	0.25
ALL OTHER	0.20	0.25	0.27	0.20	0.25

COMPREHENSIVE

	Personal Auto Type Buildings	Vehicles Standard Open Lots	Vehicles Non-Standard Open Lots	Misc. Type Vehicles Buildings and Open Lots
Territory				
102, 103, 113, 114, 115	0.39	0.42	0.48	0.37
ALL OTHER	0.31	0.35	0.37	0.37

BLANKET COLLISION

	First \$50,000 and Under	\$50,001 to \$100,000	Over \$100,000
Deductible			
\$100	1.03	0.39	0.17
\$250	0.63	0.24	0.09

GARAGEKEEPERS

	Specified Causes of Loss Legal Liability \$6,000 Limit	Collision Legal Liability \$6,000 Limit
Territory		
ALL	16	27

INSURANCE SERVICES OFFICE, INC.

WISCONSIN
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR VAN POOLS POLICY COVERAGES

Territory	\$100,000 CSL	\$1,000
Code	Liability	Med Pay
102	-24.9%	-28.6%
103	-26.1%	-20.0%
104	-26.2%	-25.0%
105	-27.9%	-40.0%
106	-26.7%	-25.0%
107	-24.9%	-25.0%
108	-24.9%	0.0%
109	-27.1%	-50.0%
110	-25.9%	-25.0%
111	-24.9%	-25.0%
113	-22.0%	-20.0%
114	-26.4%	-28.6%
115	-24.1%	-33.3%
116	-26.2%	-33.3%
117	-23.9%	-33.3%

INSURANCE SERVICES OFFICE, INC.

WISCONSIN
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR VAN POOLS POLICY COVERAGES

Territory Code	Physical Damage		Specified Causes
	Comprehensive	Collision ^(a)	of Loss
102	10.3%	22.1%	10.4%
103	10.3%	22.1%	10.0%
104	14.4%	22.0%	15.2%
105	13.7%	21.8%	12.7%
106	12.3%	22.1%	11.3%
107	18.6%	21.8%	16.9%
108	18.9%	21.9%	18.8%
109	11.8%	22.1%	11.6%
110	11.9%	21.8%	12.1%
111	8.1%	21.8%	7.6%
113	11.3%	22.5%	11.5%
114	16.7%	22.3%	17.3%
115	11.5%	21.8%	13.3%
116	14.3%	22.3%	14.9%
117	21.0%	22.4%	21.9%

(a) For Trucks, Tractors, and Trailers Collision, No Change (N.C.) was selected due to the modest indication. The changes listed are due to the introduction of revised Publics relativities.

INSURANCE SERVICES OFFICE, INC.

WISCONSIN
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR VAN POOLS POLICY COVERAGES

Territory	Liability	\$1,000	Physical Damage		Specified Causes
Code	\$100,000 CSL ^(a)	Med Pay ^(b)	Comprehensive ^(c)	Collision ^(d)	of Loss ^(e)
102	437	5	129	332	74
103	314	4	96	315	55
104	254	3	223	299	129
105	277	3	108	274	62
106	233	3	155	287	89
107	247	3	121	246	69
108	211	3	132	217	76
109	124	1	218	271	125
110	249	3	113	274	65
111	229	3	147	268	85
113	348	4	118	267	68
114	404	5	105	329	61
115	355	4	87	291	51
116	175	2	200	307	116
117	162	2	202	295	117

- (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.

WISCONSIN
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	\$1,000
Code	Liability	Med Pay
102	-23.4%	-24.2%
103	-24.5%	-25.0%
104	-24.5%	-25.0%
105	-26.3%	-27.3%
106	-25.2%	-22.2%
107	-23.3%	-26.3%
108	-23.2%	-25.0%
109	-25.4%	-30.0%
110	-24.4%	-26.3%
111	-23.3%	-23.5%
113	-20.4%	-20.0%
114	-24.8%	-22.6%
115	-22.6%	-22.2%
116	-24.5%	-28.6%
117	-22.5%	-25.0%

INSURANCE SERVICES OFFICE, INC.

WISCONSIN
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 ^(a)	
102	10.3%	22.1%	10.4%
103	10.3%	22.1%	10.0%
104	14.4%	22.0%	15.2%
105	13.7%	21.8%	12.7%
106	12.3%	22.1%	11.3%
107	18.6%	21.8%	16.9%
108	18.9%	21.9%	18.8%
109	11.8%	22.1%	11.6%
110	11.9%	21.8%	12.1%
111	8.1%	21.8%	7.6%
113	11.3%	22.5%	11.5%
114	16.7%	22.3%	17.3%
115	11.5%	21.8%	13.3%
116	14.3%	22.3%	14.9%
117	21.0%	22.4%	21.9%

(a) For Trucks, Tractors, and Trailers Collision, No Change (N.C.) was selected due to the modest indication. The changes listed are due to the introduction of revised Publics relativities.

INSURANCE SERVICES OFFICE, INC.

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

Territory	Liability	\$1,000	Physical Damage		Specified Causes
Code	\$100,000 CSL ^(a)	Med Pay ^(b)	Comprehensive ^(c)	Collision ^(d)	of Loss ^(e)
102	1843	25	129	332	74
103	1325	18	96	315	55
104	1072	15	223	299	129
105	1170	16	108	274	62
106	983	14	155	287	89
107	1041	14	121	246	69
108	890	12	132	217	76
109	523	7	218	271	125
110	1050	14	113	274	65
111	966	13	147	268	85
113	1466	20	118	267	68
114	1706	24	105	329	61
115	1497	21	87	291	51
116	740	10	200	307	116
117	682	9	202	295	117

- (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.

WISCONSIN
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	\$1,000
Code	Liability	Med Pay
102	-17.8%	0.0%
103	-19.2%	-33.3%
104	-19.0%	-25.0%
105	-21.3%	-25.0%
106	-20.5%	-25.0%
107	-17.5%	-25.0%
108	-18.4%	-25.0%
109	-19.4%	-33.3%
110	-18.7%	-25.0%
111	-17.9%	-25.0%
113	-14.7%	0.0%
114	-19.4%	-20.0%
115	-17.4%	0.0%
116	-19.5%	0.0%
117	-16.7%	0.0%

INSURANCE SERVICES OFFICE, INC.

WISCONSIN
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR SCHOOL AND CHURCH BUSES POLICY COVERAGES

Territory	Physical Damage		Specified Causes
Code	Comprehensive	Collision ^(a)	of Loss
102	-27.2%	-29.5%	-26.1%
103	-26.7%	-29.5%	-26.5%
104	-23.9%	-28.8%	-23.4%
105	-24.6%	-29.6%	-26.3%
106	-25.3%	-29.2%	-25.5%
107	-21.4%	-29.1%	-22.0%
108	-21.1%	-29.7%	-20.5%
109	-26.1%	-28.9%	-26.0%
110	-24.6%	-29.6%	-25.0%
111	-28.0%	-28.6%	-27.8%
113	-26.0%	-29.5%	-26.2%
114	-22.6%	-29.0%	-22.2%
115	-24.5%	-29.5%	-25.8%
116	-24.2%	-29.5%	-23.2%
117	-20.0%	-29.8%	-19.7%

(a) For Trucks, Tractors, and Trailers Collision, No Change (N.C.) was selected due to the modest indication. The changes listed are due to the introduction of revised Publics relativities.

INSURANCE SERVICES OFFICE, INC.

WISCONSIN
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	\$1,000	Physical Damage		Specified Causes
Code	\$100,000 CSL ^(a)	Med Pay ^(b)	Comprehensive ^(c)	Collision ^(d)	of Loss ^(e)
102	175	4	59	98	34
103	126	4	44	93	25
104	102	3	102	89	59
105	111	3	49	81	28
106	93	3	71	85	41
107	99	3	55	73	32
108	84	3	60	64	35
109	50	2	99	81	57
110	100	3	52	81	30
111	92	3	67	80	39
113	139	4	54	79	31
114	162	4	48	98	28
115	142	4	40	86	23
116	70	3	91	91	53
117	65	3	92	87	53

- (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.

WISCONSIN
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	\$1,000
Code	Liability	Med Pay
102	-1.8%	-4.5%
103	-3.2%	-5.0%
104	-3.2%	-5.0%
105	-5.5%	-5.0%
106	-4.1%	-5.6%
107	-1.7%	0.0%
108	-1.7%	0.0%
109	-4.2%	0.0%
110	-3.1%	-5.0%
111	-1.6%	-5.3%
113	2.0%	0.0%
114	-3.7%	0.0%
115	-0.8%	0.0%
116	-3.2%	-5.9%
117	-0.7%	-5.9%

INSURANCE SERVICES OFFICE, INC.

WISCONSIN
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR ALL OTHER BUSES POLICY COVERAGES

Territory	Physical Damage		Specified Causes
Code	Comprehensive	Collision ^(a)	of Loss
102	-27.2%	-29.5%	-26.1%
103	-26.7%	-29.5%	-26.5%
104	-23.9%	-28.8%	-23.4%
105	-24.6%	-29.6%	-26.3%
106	-25.3%	-29.2%	-25.5%
107	-21.4%	-29.1%	-22.0%
108	-21.1%	-29.7%	-20.5%
109	-26.1%	-28.9%	-26.0%
110	-24.6%	-29.6%	-25.0%
111	-28.0%	-28.6%	-27.8%
113	-26.0%	-29.5%	-26.2%
114	-22.6%	-29.0%	-22.2%
115	-24.5%	-29.5%	-25.8%
116	-24.2%	-29.5%	-23.2%
117	-20.0%	-29.8%	-19.7%

(a) For Trucks, Tractors, and Trailers Collision, No Change (N.C.) was selected due to the modest indication. The changes listed are due to the introduction of revised Publics relativities.

INSURANCE SERVICES OFFICE, INC.

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

Territory	Liability	\$1,000	Physical Damage		Specified Causes
Code	\$100,000 CSL ^(a)	Med Pay ^(b)	Comprehensive ^(c)	Collision ^(d)	of Loss ^(e)
102	1448	21	59	98	34
103	1041	19	44	93	25
104	842	19	102	89	59
105	919	19	49	81	28
106	773	17	71	85	41
107	818	18	55	73	32
108	699	17	60	64	35
109	411	14	99	81	57
110	825	19	52	81	30
111	759	18	67	80	39
113	1152	21	54	79	31
114	1340	21	48	98	28
115	1176	18	40	86	23
116	581	16	91	91	53
117	536	16	92	87	53

- (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.

WISCONSIN
 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	\$17,612,250	\$19,817,806	1.125	20%	1,751
03/31/19	\$17,257,853	\$18,759,678	1.087	30%	1,722
03/31/20	\$14,758,485	\$15,293,844	1.036	50%	1,363
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				1.069
(7)	EXPECTED EXPERIENCE RATIO (D).				1.056
(8)	CREDIBILITY (E).				0.60
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000- (8))).				1.064
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).				6.4%
(11)	FILED CHANGE.				6.4%
(A)	TRUCK, TRACTOR, AND TRAILER EXPERIENCE IS FOR VEHICLES WRITTEN IN ACCORDANCE WITH RULE 23 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE.				
(B)	THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY EXTENDING EXPOSURES BY THE CURRENT LOSS COSTS FROM THE LAST REVISION.				
(C)	LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSES FOR BODILY INJURY AND PROPERTY DAMAGE LIABILITY. SEE FOLLOWING PAGE.				
(D)	EXPECTED EXPERIENCE RATIO IS EQUAL TO THE COMBINED TREND FACTOR SHOWN ON THE FOLLOWING PAGE, PROJECTED FOR M YEARS. THE PERIOD M IS EQUAL TO THE NUMBER OF YEARS FROM ONE YEAR BEYOND THE IMPLEMENTATION DATE OF THE LAST REVISION TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 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.

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

	ACC. YEAR ENDING	BODILY INJURY	PROPERTY DAMAGE	COMBINED
(1) INCURRED LOSSES AND ALLOCATED LOSS ADJUSTMENT EXPENSES				
	03/31/18	\$6,829,010	\$6,205,472	
	03/31/19	\$6,232,623	\$6,187,047	
	03/31/20	\$4,191,887	\$5,597,219	
(2) DEVELOPED LOSSES AND ALL LOSS ADJUSTMENT EXPENSES (A)				
	03/31/18	\$7,891,604	\$6,853,323	
	03/31/19	\$7,909,323	\$6,901,032	
	03/31/20	\$6,319,815	\$6,483,259	
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)				
		6.0%	6.2%	6.1%
(4) TRENDED LOSSES AND ALL LOSS ADJUSTMENT EXPENSES (B)				
	03/31/18	\$10,558,966	\$9,258,839	\$19,817,806
	03/31/19	\$9,981,566	\$8,778,113	\$18,759,678
	03/31/20	\$7,526,900	\$7,766,944	\$15,293,844
(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	1.186	1.014	
	03/31/20	1.409	1.053	

(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.

WISCONSIN
 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	\$5,364,132	\$5,561,814	1.037	10%	1,022
	03/31/17	\$5,418,596	\$5,511,416	1.017	15%	1,065
	03/31/18	\$5,415,007	\$6,364,138	1.175	20%	1,101
	03/31/19	\$5,352,009	\$5,525,587	1.032	25%	1,143
	03/31/20	\$4,907,763	\$5,100,561	1.039	30%	1,075
COLL.	03/31/18	\$10,851,814	\$10,528,141	0.970	20%	982
	03/31/19	\$10,870,650	\$12,648,889	1.164	30%	1,202
	03/31/20	\$10,021,015	\$8,882,931	0.886	50%	950
					O.T.C.	COLLISION
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				1.062	0.986
(7)	EXPECTED EXPERIENCE RATIO (D).				1.051	1.027
(8)	CREDIBILITY (E).				0.70	0.80
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000 - (8))).				1.059	0.994
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).				5.9%	-0.6%
(11)	FILED CHANGE.				5.9%	N.C.
(A)	TRUCK, TRACTOR AND TRAILER EXPERIENCE IS FOR VEHICLES WRITTEN IN ACCORDANCE WITH RULE 23 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE.					
(B)	THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY EXTENDING EXPOSURES BY THE CURRENT LOSS COSTS AND ADJUSTING TO A PROSPECTIVE OCN LEVEL BY THE APPLICATION OF OCN TREND FACTORS. (SEE SUBSEQUENT PAGE).					
(C)	LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSES FOR O.T.C. AND COLL. SEE FOLLOWING PAGE.					
(D)	EXPECTED EXPERIENCE RATIO IS EQUAL TO THE LOSS TREND FACTOR DIVIDED BY THE OCN TREND FACTOR, PROJECTED FOR M YEARS. THE PERIOD M IS EQUAL TO THE NUMBER OF YEARS FROM ONE YEAR BEYOND THE IMPLEMENTATION DATE OF THE LAST REVISION TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 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.

WISCONSIN
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	\$3,167,284	----
	03/31/17	\$3,342,947	----
	03/31/18	\$4,106,828	\$7,484,964
	03/31/19	\$3,794,821	\$9,458,490
	03/31/20	\$3,641,877	\$7,146,859
(2) DEVELOPED LOSSES AND	03/31/16	\$3,579,031	----
ALL LOSS ADJUSTMENT	03/31/17	\$3,777,530	----
EXPENSES (A)	03/31/18	\$4,645,356	\$8,449,551
	03/31/19	\$4,296,724	\$10,602,589
	03/31/20	\$4,222,319	\$7,785,216
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)		6.5%	4.5%
(4) TRENDED LOSSES AND	03/31/16	\$5,561,814	----
ALL LOSS ADJUSTMENT	03/31/17	\$5,511,416	----
EXPENSES (B)	03/31/18	\$6,364,138	\$10,528,141
	03/31/19	\$5,525,587	\$12,648,889
	03/31/20	\$5,100,561	\$8,882,931

(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.

WISCONSIN
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	\$5,036,744	----
AT CURRENT LEVEL	03/31/17	\$5,136,110	----
	03/31/18	\$5,176,871	\$10,075,965
	03/31/19	\$5,166,032	\$10,245,664
	03/31/20	\$4,778,737	\$9,580,320
(2) SELECTED ANNUAL OCN TREND (SEE TREND EXHIBIT IN SECTION C)		0.9%	1.5%
(3) TRENDED AGGREGATE LOSS COSTS AT	03/31/16	\$5,364,132	----
CURRENT LEVEL (A)	03/31/17	\$5,418,596	----
	03/31/18	\$5,415,007	\$10,851,814
	03/31/19	\$5,352,009	\$10,870,650
	03/31/20	\$4,907,763	\$10,021,015
(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.

WISCONSIN
 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	\$3,151,770	\$4,277,462	1.357	10%	379
03/31/17	\$3,051,189	\$2,791,200	0.915	15%	341
03/31/18	\$2,966,508	\$2,784,690	0.939	20%	353
03/31/19	\$2,821,553	\$3,115,495	1.104	25%	335
03/31/20	\$2,403,939	\$2,091,767	0.870	30%	234
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				0.998
(7)	EXPECTED EXPERIENCE RATIO (D).				1.056
(8)	CREDIBILITY (E).				0.35
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000- (8))).				1.036
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).				3.6%
(11)	FILED CHANGE.				N.C.
(A)	PRIVATE PASSENGER TYPE EXPERIENCE IS FOR VEHICLES WRITTEN IN ACCORDANCE WITH RULE 31 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE.				
(B)	THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY EXTENDING EXPOSURES BY THE CURRENT LOSS COSTS FROM THE LAST REVISION.				
(C)	LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSES FOR BODILY INJURY AND PROPERTY DAMAGE LIABILITY. SEE FOLLOWING PAGE.				
(D)	EXPECTED EXPERIENCE RATIO IS EQUAL TO THE COMBINED TREND FACTOR SHOWN ON THE FOLLOWING PAGE, PROJECTED FOR M YEARS. THE PERIOD M IS EQUAL TO THE NUMBER OF YEARS FROM ONE YEAR BEYOND THE IMPLEMENTATION DATE OF THE LAST REVISION TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 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.

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

	ACC. YEAR ENDING	BODILY INJURY	PROPERTY DAMAGE	COMBINED
(1) INCURRED LOSSES AND	03/31/16	\$1,535,385	\$1,069,226	
ALLOCATED LOSS	03/31/17	\$903,226	\$877,727	
ADJUSTMENT EXPENSES	03/31/18	\$1,054,549	\$783,657	
	03/31/19	\$961,149	\$1,130,567	
	03/31/20	\$613,196	\$802,307	
(2) DEVELOPED LOSSES AND	03/31/16	\$1,651,076	\$1,177,325	
ALL LOSS ADJUSTMENT	03/31/17	\$988,680	\$967,431	
EXPENSES (A)	03/31/18	\$1,207,353	\$865,471	
	03/31/19	\$1,200,177	\$1,258,547	
	03/31/20	\$846,394	\$904,601	
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)		6.0%	6.2%	6.1%
(4) TRENDED LOSSES AND	03/31/16	\$2,483,218	\$1,794,243	\$4,277,462
ALL LOSS ADJUSTMENT	03/31/17	\$1,402,937	\$1,388,263	\$2,791,200
EXPENSES (B)	03/31/18	\$1,615,438	\$1,169,251	\$2,784,690
	03/31/19	\$1,514,623	\$1,600,872	\$3,115,495
	03/31/20	\$1,008,055	\$1,083,712	\$2,091,767
(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	1.167	1.012	
	03/31/20	1.290	1.025	

(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.

WISCONSIN
 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.	03/31/16	\$1,835,179	\$1,955,252	1.065	10%	490
	03/31/17	\$1,783,489	\$1,927,489	1.081	15%	511
	03/31/18	\$1,729,267	\$1,760,277	1.018	20%	454
	03/31/19	\$1,616,539	\$1,676,545	1.037	25%	450
	03/31/20	\$1,416,073	\$1,701,710	1.202	30%	429
COLL.	03/31/16	\$2,537,081	\$3,142,417	1.239	10%	508
	03/31/17	\$2,545,623	\$2,376,258	0.933	15%	438
	03/31/18	\$2,504,613	\$2,598,697	1.038	20%	446
	03/31/19	\$2,312,057	\$2,441,700	1.056	25%	431
	03/31/20	\$2,027,065	\$2,154,237	1.063	30%	361
						O.T.C. COLLISION
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				1.093	1.055
(7)	EXPECTED EXPERIENCE RATIO (D).				1.049	1.031
(8)	CREDIBILITY (E).				0.50	0.75
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000 - (8))).				1.071	1.049
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).				7.1%	4.9%
(11)	FILED CHANGE.				7.1%	4.9%
(A)	PRIVATE PASSENGER TYPE EXPERIENCE IS FOR VEHICLES WRITTEN IN ACCORDANCE WITH RULE 31 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE.					
(B)	THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY EXTENDING EXPOSURES BY THE CURRENT LOSS COSTS AND ADJUSTING TO A PROSPECTIVE OCN LEVEL BY THE APPLICATION OF OCN TREND FACTORS. (SEE SUBSEQUENT PAGE).					
(C)	LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSES FOR O.T.C. AND COLL. SEE FOLLOWING PAGE.					
(D)	EXPECTED EXPERIENCE RATIO IS EQUAL TO THE LOSS TREND FACTOR DIVIDED BY THE OCN TREND FACTOR, PROJECTED FOR M YEARS. THE PERIOD M IS EQUAL TO THE NUMBER OF YEARS FROM ONE YEAR BEYOND THE IMPLEMENTATION DATE OF THE LAST REVISION TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 10/01/21 WHICH IS ASSUMED FOR THE PURPOSES OF TRENDING, SUBJECT TO A MAXIMUM OF THE N-VALUE CORRESPONDING TO THE LATEST YEAR SHOWN ON THE FOLLOWING PAGE, FOOTNOTE B. IN THIS REVISION, THE PERIOD M IS 0.92 YEAR(S).					
(E)	CREDIBILITY IS BASED ON A 5 YEAR TOTAL OF CLAIMS FOR O.T.C. AND A 5 YEAR TOTAL OF CLAIMS FOR COLLISION SHOWN IN COLUMN (5). THE STANDARDS FOR FULL CREDIBILITY ARE 8,500 CLAIMS FOR O.T.C. AND 3,500 CLAIMS FOR COLLISION (SEE CREDIBILITY TABLES IN SECTION C).					

INSURANCE SERVICES OFFICE, INC.

WISCONSIN
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	\$1,113,457	\$2,113,146
	03/31/17	\$1,169,118	\$1,662,358
	03/31/18	\$1,138,195	\$1,891,564
	03/31/19	\$1,152,555	\$1,863,607
	03/31/20	\$1,231,855	\$1,800,830
(2) DEVELOPED LOSSES AND	03/31/16	\$1,258,206	\$2,387,855
ALL LOSS ADJUSTMENT	03/31/17	\$1,321,103	\$1,878,465
EXPENSES (A)	03/31/18	\$1,284,874	\$2,135,330
	03/31/19	\$1,303,690	\$2,086,923
	03/31/20	\$1,408,700	\$1,914,877
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)		6.5%	4.0%
(4) TRENDED LOSSES AND	03/31/16	\$1,955,252	\$3,142,417
ALL LOSS ADJUSTMENT	03/31/17	\$1,927,489	\$2,376,258
EXPENSES (B)	03/31/18	\$1,760,277	\$2,598,697
	03/31/19	\$1,676,545	\$2,441,700
	03/31/20	\$1,701,710	\$2,154,237
(A) PAID LOSSES ARE ADJUSTED BY THE FOLLOWING:			
1 - LOSS ADJUSTMENT EXPENSE FACTORS:		O.T.C	COLL.
		1.130	1.130
2 - LOSS DEVELOPMENT FACTORS:			
	YEAR ENDING	O.T.C.	COLL.
	03/31/16	1.000	1.000
	03/31/17	1.000	1.000
	03/31/18	0.999	0.999
	03/31/19	1.001	0.991
	03/31/20	1.012	0.941

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

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

INSURANCE SERVICES OFFICE, INC.

WISCONSIN
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	\$1,711,921	\$2,432,484
AT CURRENT LEVEL	03/31/17	\$1,679,368	\$2,454,796
	03/31/18	\$1,645,354	\$2,431,663
	03/31/19	\$1,552,871	\$2,257,868
	03/31/20	\$1,374,828	\$1,991,223
(2) SELECTED ANNUAL OCN TREND (SEE TREND EXHIBIT IN SECTION C)		1.0%	0.6%
(3) TRENDED AGGREGATE LOSS COSTS AT	03/31/16	\$1,835,179	\$2,537,081
CURRENT LEVEL (A)	03/31/17	\$1,783,489	\$2,545,623
	03/31/18	\$1,729,267	\$2,504,613
	03/31/19	\$1,616,539	\$2,312,057
	03/31/20	\$1,416,073	\$2,027,065
(A) TRENDED AGGREGATE LOSS COSTS ARE EQUAL TO (1) * ((1.0 + (2)) ** N), WHERE N IS EQUAL TO THE NUMBER OF YEARS PROJECTION FROM THE AVERAGE DATE OF WRITING TO SIX MONTHS BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 10/01/21 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING BOTH OTC AND COLLISION.			

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

INSURANCE SERVICES OFFICE, INC.

WISCONSIN
 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	\$430,807	\$1,310,698	3.042	10%	77
	03/31/17	\$278,632	\$381,434	1.369	15%	34
	03/31/18	\$218,817	\$98,134	0.448	20%	14
	03/31/19	\$181,600	\$172,963	0.952	25%	20
	03/31/20	\$191,639	\$140,382	0.733	30%	18
COLL.	03/31/16	\$150,282	\$121,862	0.811	10%	20
	03/31/17	\$144,069	\$253,044	1.756	15%	26
	03/31/18	\$112,214	\$67,730	0.604	20%	8
	03/31/19	\$73,548	\$54,000	0.734	25%	12
	03/31/20	\$65,108	\$50,171	0.771	30%	10
					O.T.C.	COLLISION
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				1.057	0.880
(7)	EXPECTED EXPERIENCE RATIO (D).				1.208	1.125
(8)	CREDIBILITY (E).				0.10	0.15
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000 - (8))).				1.193	1.088
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).				19.3%	8.8%
(11)	FILED CHANGE.				19.3%	8.8%
(A)	GARAGE EXPERIENCE INCLUDES ALL CLASSES WRITTEN IN ACCORDANCE WITH RULE 48 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE.					
(B)	THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY APPLYING FACTORS TO ADJUST THE REPORTED EARNED PREMIUM TO THE CURRENT ISO LOSS COST LEVEL.					
(C)	LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSES FOR O.T.C. AND COLL. SEE FOLLOWING PAGE.					
(D)	EXPECTED EXPERIENCE RATIO IS EQUAL TO THE LOSS TREND FACTOR, PROJECTED FOR M YEARS. THE PERIOD M IS EQUAL TO THE NUMBER OF YEARS FROM ONE YEAR BEYOND THE IMPLEMENTATION DATE OF THE LAST REVISION TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 10/01/21 WHICH IS ASSUMED FOR THE PURPOSES OF TRENDING, SUBJECT TO A MAXIMUM OF THE N-VALUE CORRESPONDING TO THE LATEST YEAR SHOWN ON THE FOLLOWING PAGE, FOOTNOTE B. IN THIS REVISION, THE PERIOD M IS 3.000 YEAR(S).					
(E)	CREDIBILITY IS BASED ON A 5 YEAR TOTAL OF CLAIMS FOR O.T.C. AND A 5 YEAR TOTAL OF CLAIMS FOR COLLISION SHOWN IN COLUMN (5). THE STANDARDS FOR FULL CREDIBILITY ARE 7,500 CLAIMS FOR O.T.C. AND 2,000 CLAIMS FOR COLLISION (SEE CREDIBILITY TABLES IN SECTION C).					

INSURANCE SERVICES OFFICE, INC.

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

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) PAID LOSSES	03/31/16	\$746,403	\$82,029
	03/31/17	\$231,127	\$177,555
	03/31/18	\$63,390	\$49,498
	03/31/19	\$118,432	\$41,382
	03/31/20	\$99,267	\$41,499
(2) DEVELOPED LOSSES AND	03/31/16	\$843,435	\$92,600
ALL LOSS ADJUSTMENT	03/31/17	\$261,435	\$200,035
EXPENSES (A)	03/31/18	\$71,631	\$55,653
	03/31/19	\$134,497	\$46,154
	03/31/20	\$116,210	\$44,596
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)		6.5%	4.0%
(4) TRENDED LOSSES AND	03/31/16	\$1,310,698	\$121,862
ALL LOSS ADJUSTMENT	03/31/17	\$381,434	\$253,044
EXPENSES (B)	03/31/18	\$98,134	\$67,730
	03/31/19	\$172,963	\$54,000
	03/31/20	\$140,382	\$50,171
(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.

WISCONSIN
 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	\$186,573	\$571,543	3.063	10%	50
	03/31/17	\$200,658	\$171,819	0.856	15%	34
	03/31/18	\$211,994	\$217,238	1.025	20%	25
	03/31/19	\$186,469	\$216,919	1.163	25%	32
	03/31/20	\$150,272	\$108,190	0.720	30%	18
COLL.	03/31/16	\$216,977	\$152,486	0.703	10%	36
	03/31/17	\$230,188	\$167,821	0.729	15%	42
	03/31/18	\$229,922	\$103,512	0.450	20%	27
	03/31/19	\$194,607	\$230,448	1.184	25%	27
	03/31/20	\$167,684	\$129,201	0.771	30%	25

		O.T.C.	COLLISION
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).	1.146	0.796
(7)	EXPECTED EXPERIENCE RATIO (D).	1.208	1.125
(8)	CREDIBILITY (E).	0.10	0.25
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000- (8))).	1.202	1.043
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).	20.2%	4.3%
(11)	FILED CHANGE.	20.2%	4.3%

- (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.

WISCONSIN
GARAGEKEEPERS
AUTOMOBILE PHYSICAL DAMAGE INSURANCE
DETERMINATION OF PHYSICAL DAMAGE LOSSES

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) PAID LOSSES	03/31/16	\$325,476	\$102,541
	03/31/17	\$103,802	\$117,285
	03/31/18	\$139,212	\$75,045
	03/31/19	\$143,255	\$173,265
	03/31/20	\$67,626	\$96,152
(2) DEVELOPED LOSSES AND	03/31/16	\$367,788	\$115,871
ALL LOSS ADJUSTMENT	03/31/17	\$117,765	\$132,665
EXPENSES (A)	03/31/18	\$158,568	\$85,055
	03/31/19	\$168,677	\$196,964
	03/31/20	\$89,561	\$114,845
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)		6.5%	4.0%
(4) TRENDED LOSSES AND	03/31/16	\$571,543	\$152,486
ALL LOSS ADJUSTMENT	03/31/17	\$171,819	\$167,821
EXPENSES (B)	03/31/18	\$217,238	\$103,512
	03/31/19	\$216,919	\$230,448
	03/31/20	\$108,190	\$129,201

(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.

WISCONSIN
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	799	401.97	491.02	1.222	0.10	1.142	1.008	388	416	416	7.2%
103	781	385.24	402.76	1.045	0.10	1.124	0.992	283	299	299	5.7%
104	621	270.42	267.81	0.990	0.05	1.126	0.994	229	242	242	5.7%
105	3677	294.5	293.95	0.998	0.25	1.099	0.970	256	264	264	3.1%
106	808	227.61	167.42	0.736	0.05	1.113	0.982	212	222	222	4.7%
107	1990	239.55	285.10	1.190	0.15	1.142	1.008	219	235	235	7.3%
108	2221	192.86	234.82	1.218	0.15	1.146	1.011	187	201	201	7.5%
109	1948	116.82	89.62	0.767	0.05	1.115	0.984	113	118	118	4.4%
110	20798	235.9	263.31	1.116	0.45	1.125	0.993	224	237	237	5.8%
111	5493	215.47	255.49	1.186	0.20	1.144	1.010	203	218	218	7.4%
113	2930	332.06	447.59	1.348	0.25	1.187	1.048	297	331	331	11.4%
114	3381	426.54	461.94	1.083	0.25	1.121	0.989	366	385	385	5.2%
115	1025	323.92	432.51	1.335	0.10	1.153	1.018	312	338	338	8.3%
116	8283	169.11	187.65	1.110	0.25	1.127	0.995	158	167	167	5.7%
117	8599	154.84	187.29	1.210	0.25	1.152	1.017	142	154	154	8.5%
SW	63354	232.95	263.82	1.133		1.133					

* KEYED TO A STATEWIDE LOSS COST CHANGE OF 6.4 PERCENT.

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

INSURANCE SERVICES OFFICE, INC.

WISCONSIN
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	PRES	IND*
102	203	268.76	419.93	1.562	0.05	1.075	1.024	269	285
103	194	253.99	387.37	1.525	0.05	1.073	1.022	257	272
104	62	182.94	92.64	0.506	0.00	1.049	0.999	183	189
105	1094	196.84	219.91	1.117	0.10	1.056	1.006	195	203
106	151	136.34	130.41	0.957	0.00	1.049	0.999	132	137
107	404	207.59	195.88	0.944	0.05	1.044	0.994	203	209
108	451	228.08	232.76	1.021	0.05	1.048	0.998	228	236
109	157	156.35	244.11	1.561	0.00	1.049	0.999	159	165
110	3146	220.59	241.55	1.095	0.15	1.056	1.006	219	228
111	1109	196.05	200.91	1.025	0.10	1.047	0.997	193	199
113	977	241.35	285.51	1.183	0.10	1.062	1.011	240	251
114	924	304.86	259.48	0.851	0.10	1.029	0.980	304	309
115	256	257.93	376.85	1.461	0.05	1.070	1.019	255	269
116	1058	172.2	182.28	1.059	0.05	1.050	1.000	173	179
117	1077	152.7	76.68	0.502	0.05	1.022	0.973	151	152
SW	11263	213.44	223.94	1.049		1.050			

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

DUE TO THE FAVORABLE EXPERIENCE IN THE MOST RECENT ACCIDENT YEAR, WE WILL NOT BE FILING THESE INDICATED LOSS COSTS. THE LOSS COSTS IN COLUMN (8) REMAIN IN EFFECT.

INSURANCE SERVICES OFFICE, INC.

WISCONSIN
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	692	83.39	18.37	0.220	0.05	1.051	0.958	115	117	117	1.7%
103	755	73.94	31.75	0.429	0.05	1.062	0.968	85	87	87	2.4%
104	589	123.27	154.18	1.251	0.05	1.103	1.005	191	203	203	6.3%
105	3206	70.84	76.15	1.075	0.15	1.092	0.995	93	98	98	5.4%
106	935	95.37	83.99	0.881	0.05	1.084	0.988	135	141	141	4.4%
107	1842	71.51	111.45	1.559	0.10	1.141	1.040	100	110	110	10.0%
108	1853	74.03	112.68	1.522	0.10	1.138	1.037	109	120	120	10.1%
109	1476	142.56	123.43	0.866	0.10	1.072	0.977	191	198	198	3.7%
110	18691	66.44	68.80	1.036	0.35	1.074	0.979	99	103	103	4.0%
111	4719	92.02	77.86	0.846	0.20	1.045	0.953	133	134	134	0.8%
113	3157	77.11	69.74	0.904	0.15	1.066	0.972	104	107	107	2.9%
114	3527	68.83	88.34	1.283	0.10	1.114	1.015	88	95	95	8.0%
115	826	55.93	34.44	0.616	0.05	1.071	0.976	76	79	79	3.9%
116	6657	125.58	138.34	1.102	0.25	1.097	1.000	172	182	182	5.8%
117	7944	110.98	150.08	1.352	0.25	1.159	1.057	164	184	184	12.2%
SW	56869	86.30	94.48	1.095		1.097					

* KEYED TO A STATEWIDE LOSS COST CHANGE OF 5.9 PERCENT.

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

INSURANCE SERVICES OFFICE, INC.

WISCONSIN
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)
								BASE	BASE
T	EARNED CAR		EXPER LOSS					CLASS	CLASS
E	YRS YR	UND	COST 5 YRS				INDEX	LOSS	LOSS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	COST	COST
R	03/31/2020	COST	03/31/2020	RATIO	CRED	RATIO	STATE	PRES	IND*
102	722	225.99	228.64	1.012	0.10	0.989	1.004	214	214
103	676	286.70	302.49	1.055	0.10	0.993	1.008	203	203
104	545	190.80	146.07	0.766	0.10	0.964	0.979	193	188
105	3112	199.91	189.60	0.948	0.25	0.977	0.992	177	175
106	871	208.93	189.42	0.907	0.10	0.978	0.993	185	183
107	1815	158.05	137.60	0.871	0.20	0.963	0.978	159	155
108	1784	129.13	113.00	0.875	0.15	0.969	0.984	140	137
109	1464	190.92	133.87	0.701	0.15	0.943	0.957	175	166
110	17909	166.42	158.49	0.952	0.55	0.967	0.982	177	173
111	4560	170.97	172.79	1.011	0.30	0.994	1.009	173	174
113	3052	170.73	189.73	1.111	0.25	1.017	1.032	172	176
114	3348	243.58	224.28	0.921	0.30	0.967	0.982	212	207
115	788	193.54	273.03	1.411	0.15	1.050	1.066	188	199
116	6303	217.71	221.98	1.020	0.30	0.996	1.011	198	199
117	7425	180.19	196.58	1.091	0.35	1.023	1.039	190	196
SW	54374	184.30	181.74	0.986		0.985			

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

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

INSURANCE SERVICES OFFICE, INC.

WISCONSIN
COMMERCIAL AUTOMOBILE INSURANCE
PHYSICAL DAMAGE - COMPREHENSIVE

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
								BASE	BASE	BASE	
T	EARNED CAR		EXPER LOSS					CLASS	CLASS	CLASS	ADV
E	YRS YR	UND	COST 5 YRS				INDEX	LOSS	LOSS	LOSS	LOSS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	COST	COST	COST	COST
R	03/31/2020	COST	03/31/2020	RATIO	CRED	RATIO	STATE	PRES	IND*	REV	CHG**
102	198	103.16	69.36	0.672	0.05	1.082	0.981	96	101	101	5.2%
103	193	104.98	71.20	0.678	0.05	1.083	0.982	89	94	94	5.6%
104	62	189.65	227.56	1.200	0.00	1.104	1.001	189	203	203	7.4%
105	999	125.92	145.40	1.155	0.15	1.112	1.008	114	123	123	7.9%
106	223	146.62	142.69	0.973	0.05	1.097	0.995	154	164	164	6.5%
107	371	111.5	133.33	1.196	0.05	1.109	1.005	99	107	107	8.1%
108	386	100.4	98.42	0.980	0.05	1.098	0.995	89	95	95	6.7%
109	137	267.2	341.16	1.277	0.05	1.113	1.009	237	256	256	8.0%
110	2863	137.33	144.81	1.054	0.25	1.092	0.990	120	127	127	5.8%
111	938	120.37	121.50	1.009	0.15	1.090	0.988	112	118	118	5.4%
113	980	90.45	100.83	1.115	0.10	1.105	1.002	75	80	80	6.7%
114	926	106.24	133.15	1.253	0.10	1.119	1.015	97	105	105	8.2%
115	275	94.73	110.20	1.163	0.05	1.107	1.004	80	86	86	7.5%
116	797	260.83	297.78	1.142	0.15	1.110	1.006	257	277	277	7.8%
117	897	179.89	214.99	1.195	0.15	1.118	1.014	179	194	194	8.4%
SW	10245	138.22	152.66	1.104		1.103					

* KEYED TO A STATEWIDE LOSS COST CHANGE OF 7.1 PERCENT.

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

INSURANCE SERVICES OFFICE, INC.

WISCONSIN
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	182	248.81	314.37	1.263	0.10	1.124	1.017	280	299	299	6.8%
103	186	257.50	287.80	1.118	0.10	1.110	1.005	298	314	314	5.4%
104	60	192.96	161.19	0.835	0.05	1.095	0.991	247	257	257	4.0%
105	959	217.43	218.06	1.003	0.25	1.083	0.980	260	267	267	2.7%
106	219	172.28	239.96	1.393	0.10	1.137	1.029	226	244	244	8.0%
107	360	197.75	253.27	1.281	0.15	1.135	1.027	231	249	249	7.8%
108	377	204.50	224.22	1.096	0.15	1.107	1.002	237	249	249	5.1%
109	134	171.86	141.37	0.823	0.05	1.095	0.991	205	213	213	3.9%
110	2783	198.76	209.54	1.054	0.40	1.087	0.984	231	238	238	3.0%
111	914	183.69	188.19	1.024	0.20	1.092	0.988	221	229	229	3.6%
113	947	232.07	287.06	1.237	0.25	1.141	1.033	259	281	281	8.5%
114	892	269.23	297.31	1.104	0.25	1.108	1.003	326	343	343	5.2%
115	269	275.35	299.24	1.087	0.10	1.107	1.002	310	326	326	5.2%
116	751	152.84	257.56	1.685	0.15	1.195	1.081	191	217	217	13.6%
117	869	155.27	120.79	0.778	0.15	1.059	0.958	200	201	201	0.5%
SW	9902	204.71	227.01	1.109		1.105					

* KEYED TO A STATEWIDE LOSS COST CHANGE OF 4.9 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>ITEM</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>AVG</u>	<u>AVG</u>
(1)	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

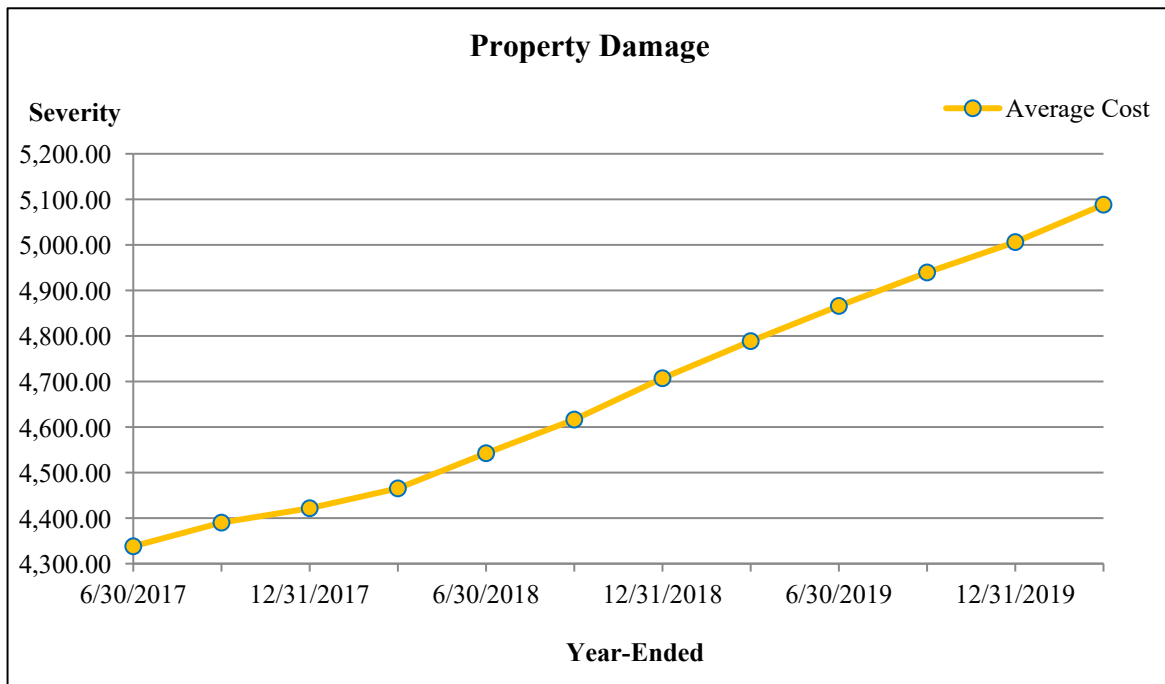
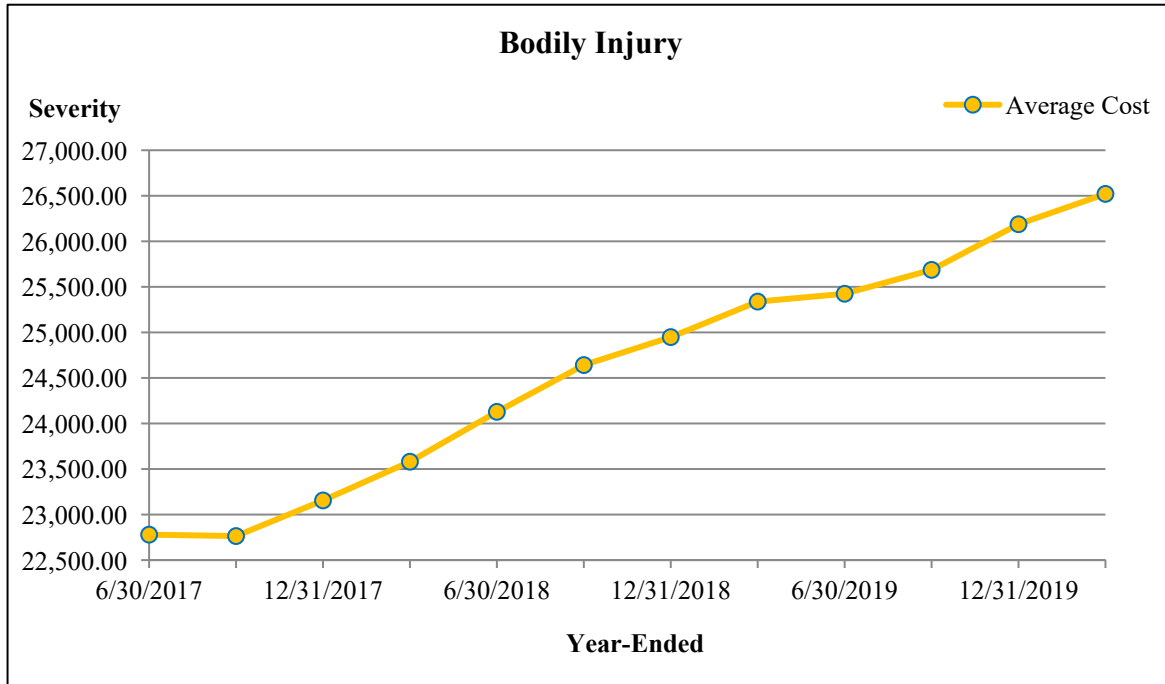
AVERAGE PAID CLAIM COST DATA

YEAR ENDED	WISCONSIN				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	21941.61	21883.28	3978.47	3975.07	22779.35	22659.95	4338.13	4301.86
9/30/2017	21453.22	21962.04	4027.93	4035.85	22763.79	22994.83	4390.14	4367.32
12/31/2017	21918.38	22041.08	4077.31	4097.56	23155.07	23334.67	4421.69	4433.76
3/31/2018	22329.42	22120.41	4127.59	4160.22	23580.32	23679.52	4465.30	4501.22
6/30/2018	22604.33	22200.02	4313.37	4223.83	24127.73	24029.47	4542.53	4569.71
9/30/2018	23694.81	22279.91	4333.49	4288.42	24641.40	24384.60	4616.39	4639.24
12/31/2018	22901.16	22360.10	4326.94	4353.99	24948.40	24744.97	4707.12	4709.83
3/31/2019	21773.49	22440.57	4365.86	4420.56	25338.21	25110.67	4788.65	4781.49
6/30/2019	20709.23	22521.33	4442.59	4488.16	25424.21	25481.77	4865.94	4854.24
9/30/2019	21817.04	22602.38	4564.00	4556.78	25686.45	25858.36	4939.44	4928.09
12/31/2019	22863.88	22683.73	4704.22	4626.46	26187.57	26240.51	5006.16	5003.08
3/31/2020	24051.15	22765.37	4665.11	4697.20	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) WISCONSIN				1.4%		6.3%	
	(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%		6.2%	
(12)	SELECTED ANNUAL PERCENT CHANGE IN CLAIM FREQUENCY				0.0%		0.0%	
(13)	AVERAGE ANNUAL PERCENT CHANGE IN LIABILITY LOSS RATIO (11) * (12)				6.0%		6.2%	

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

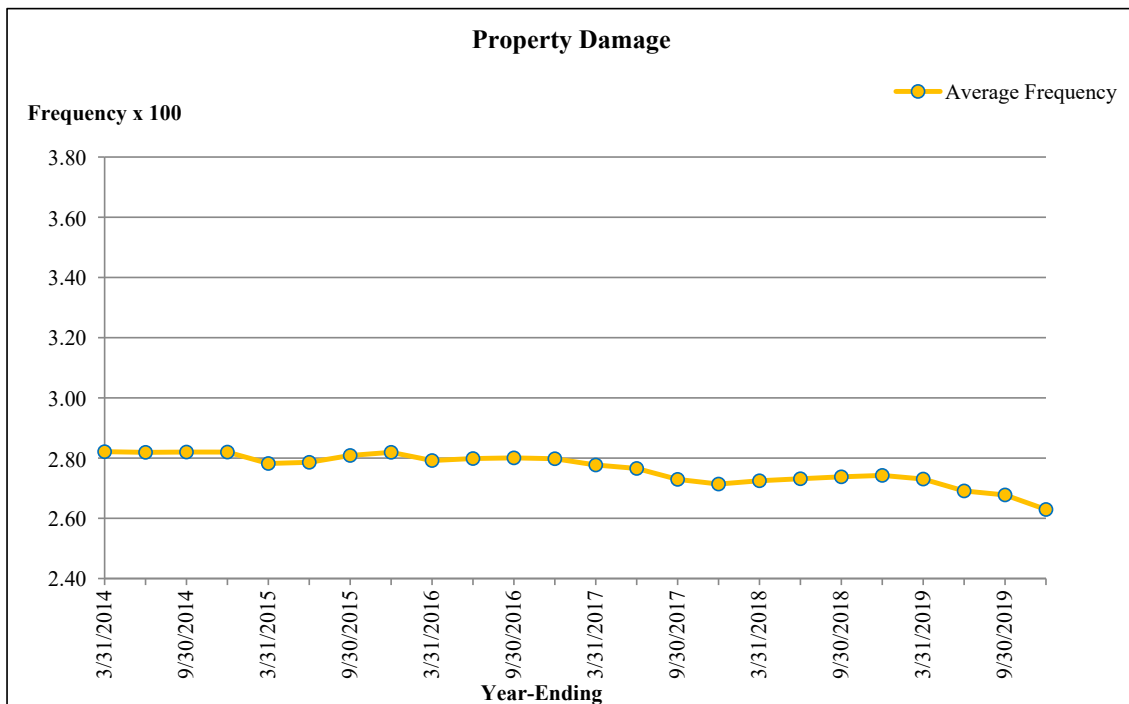
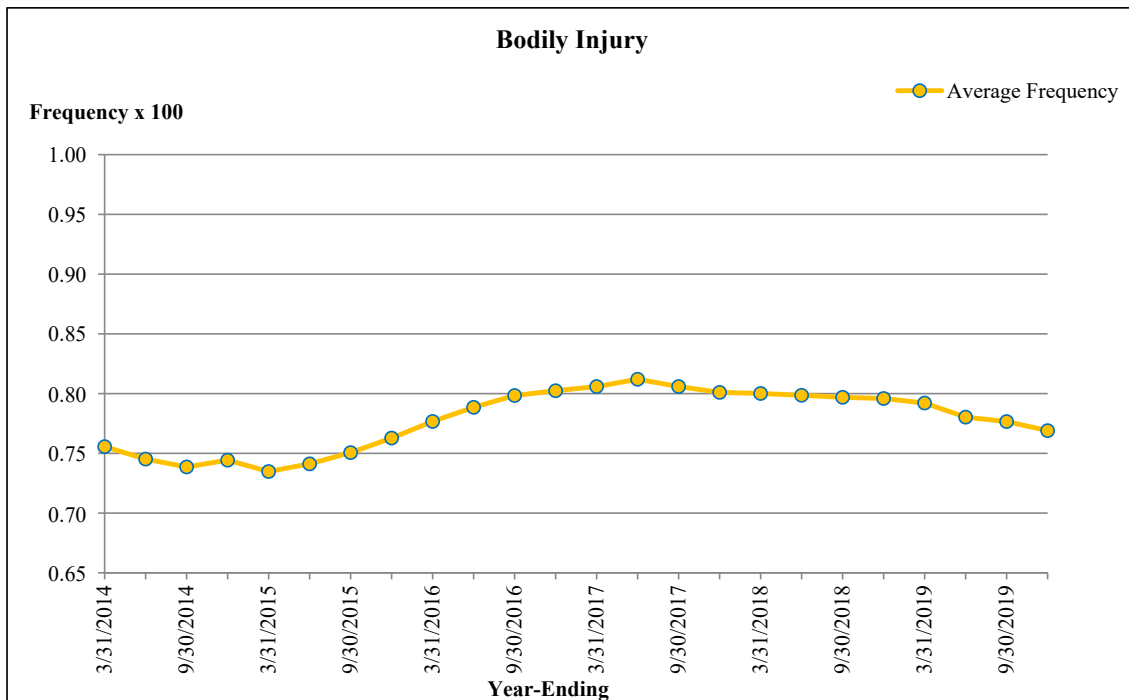
* EXCLUDES MASSACHUSETTS

@ CHANGE BASED ON YEARS ENDING 12/31/XXXX

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

INSURANCE SERVICES OFFICE, INC.

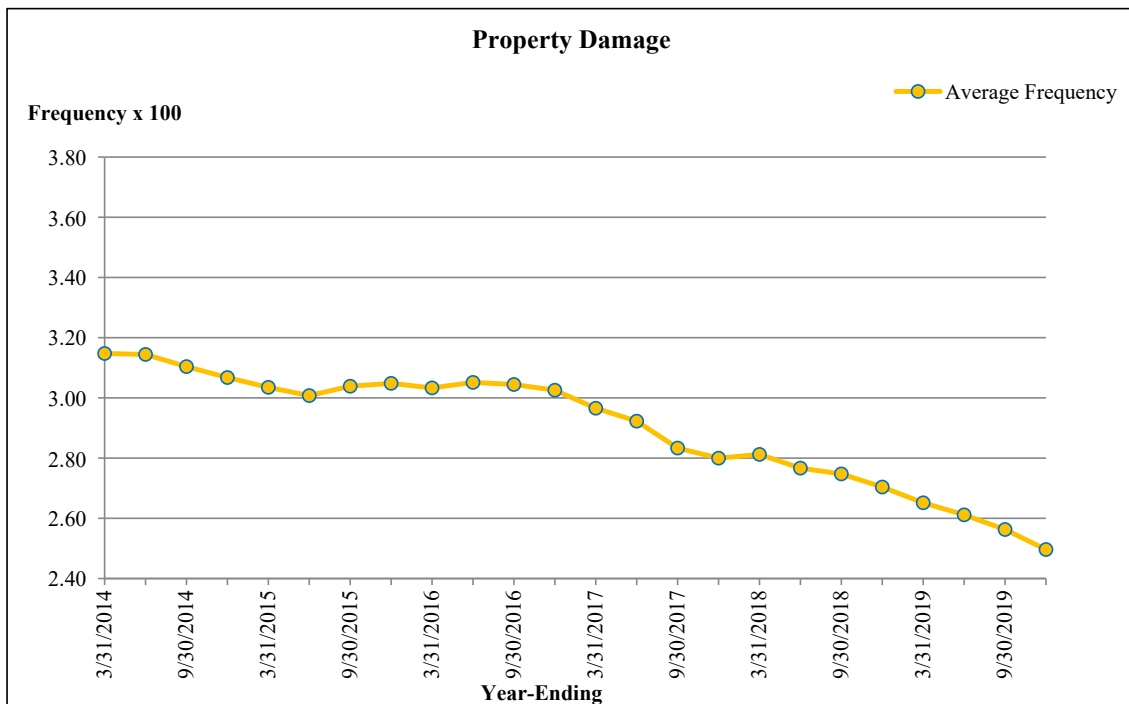
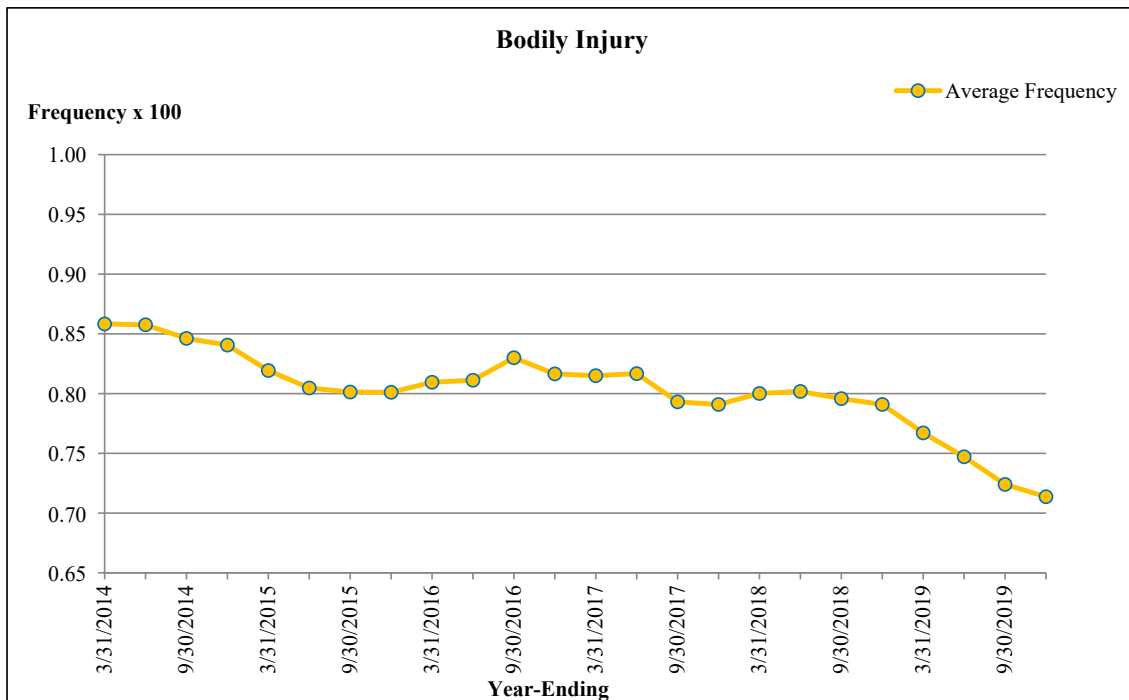
Commercial Automobile Liability
Incurred Claim Frequency Experience
Trucks, Tractors, and Trailers
Multistate*



*Excludes Massachusetts

INSURANCE SERVICES OFFICE, INC.

Commercial Automobile Liability
Incurred Claim Frequency Experience
Private Passenger Types
Multistate*



*Excludes Massachusetts

INSURANCE SERVICES OFFICE, INC.

Multistate*
Trucks, Tractors & Trailers Physical Damage
Other Than Collision

Frequency (expressed as claims per 100 exposures)

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

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

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

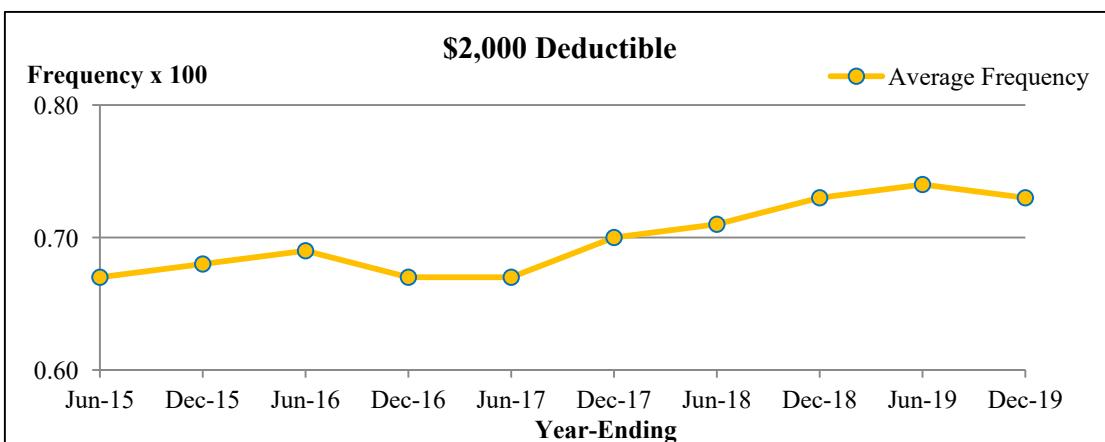
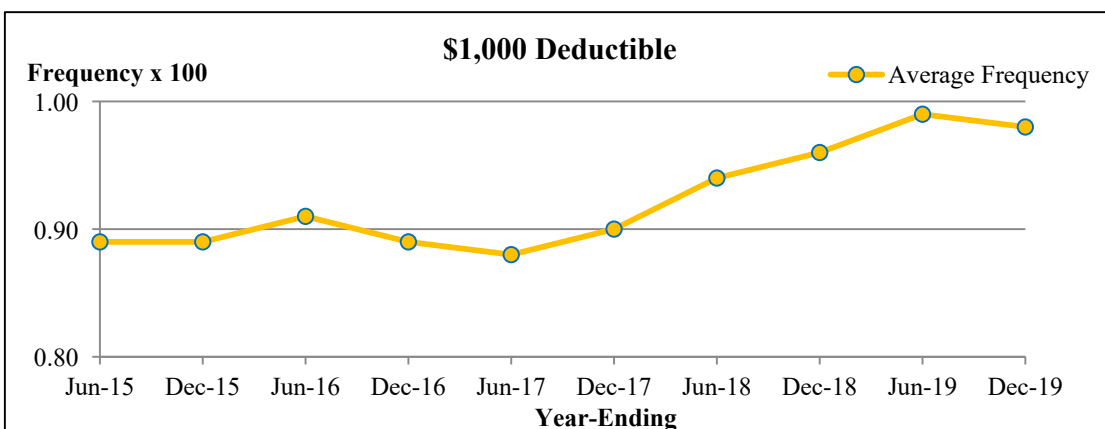
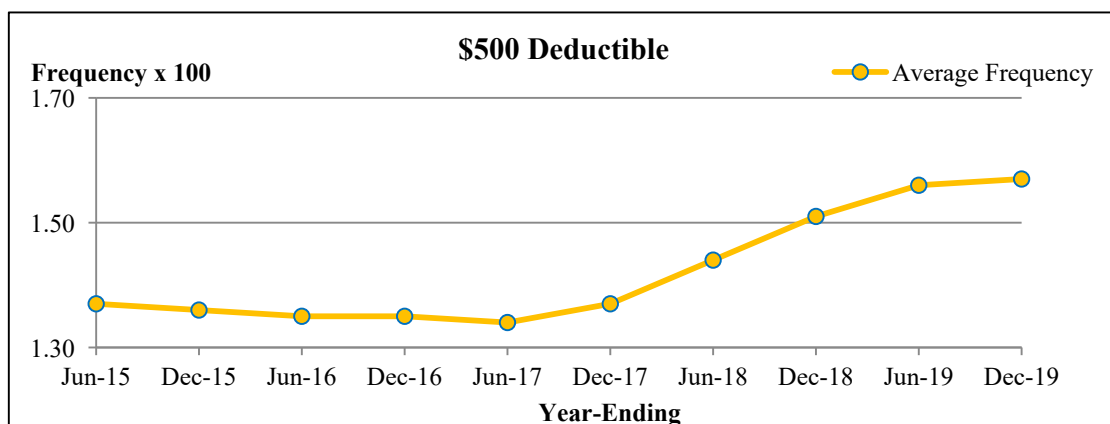
* Multistate data excludes Massachusetts

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

*** Deductibles above \$2,000, totaling 3.8% of losses, are excluded from the trend calculations.

INSURANCE SERVICES OFFICE, INC.

Commercial Automobile
Trucks, Tractors & Trailers Physical Damage
Other Than Collision Frequency Trend
Multistate*



*Excludes Massachusetts

Selected Other Than Collision Frequency Trend Factor: 0.0%

INSURANCE SERVICES OFFICE, INC.

Multistate*
Trucks, Tractors & Trailers Physical Damage
Other Than Collision

Severity Trend

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

Average Annual Change Using Exponential Fits:

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

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

* Multistate data excludes Massachusetts

INSURANCE SERVICES OFFICE, INC.

Multistate*
Trucks, Tractors & Trailers Physical Damage
Collision

Frequency (expressed as claims per 100 exposures)

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

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

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

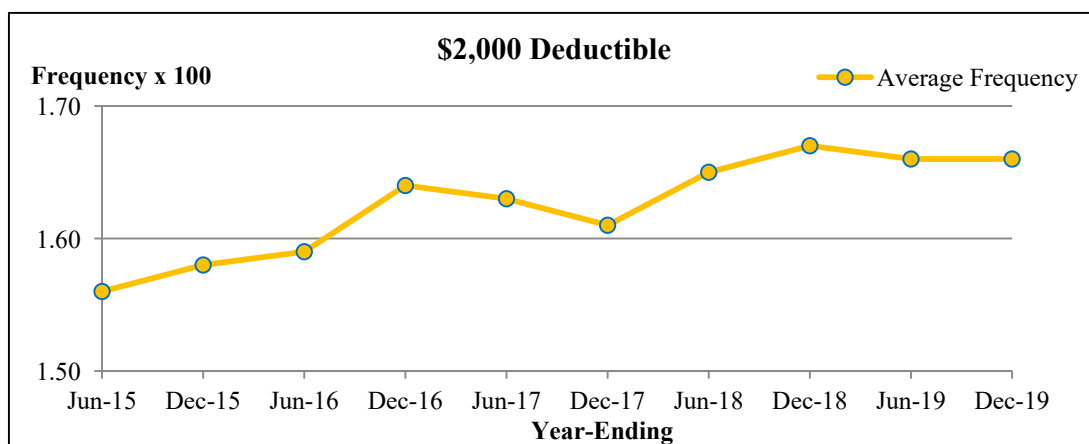
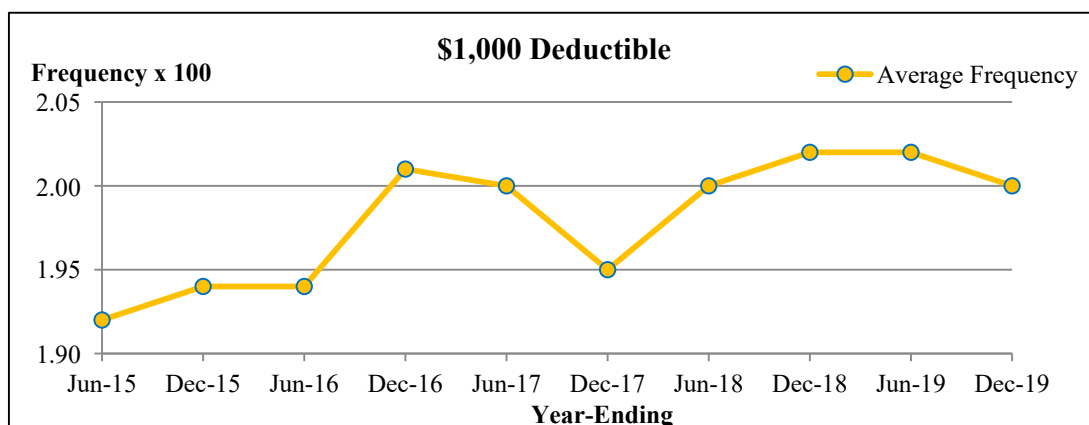
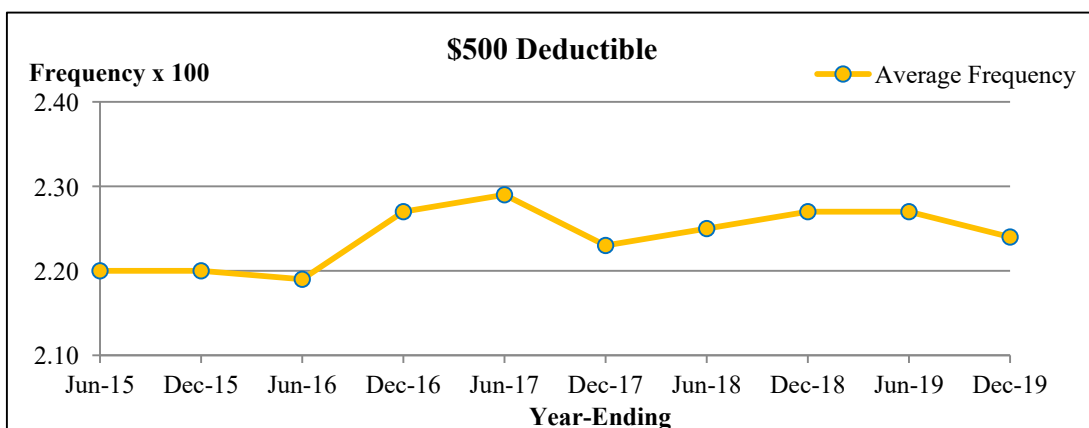
* Multistate data excludes Massachusetts

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

*** Deductibles above \$2,000, totaling 5.9% of losses, are excluded from trend calculations.

INSURANCE SERVICES OFFICE, INC.

Commercial Automobile
Trucks, Tractors & Trailers Physical Damage
Collision Frequency Trend
Multistate*



*Excludes Massachusetts

Selected Collision Frequency Trend Factor: 0.0%

INSURANCE SERVICES OFFICE, INC.

Multistate*
Trucks, Tractors & Trailers Physical Damage
Collision

Severity Trend

Year Ending:	\$500 Deductible	\$1,000 Deductible	\$2,000 Deductible
6/30/2015	8,862.30	10,564.77	11,518.43
12/31/2015	9,057.50	10,765.23	11,717.35
6/30/2016	9,361.60	11,038.30	12,015.56
12/31/2016	9,478.76	11,244.83	12,263.51
6/30/2017	9,512.51	11,241.60	12,242.09
12/31/2017	9,772.52	11,363.42	12,369.71
6/30/2018	9,970.83	11,632.86	12,696.43
12/31/2018	10,215.67	11,882.15	12,917.15
6/30/2019	10,552.00	12,242.16	13,342.68
12/31/2019	10,786.27	12,498.53	13,579.19

Average Annual Change Using Exponential Fits:

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

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

* Multistate data excludes Massachusetts

INSURANCE SERVICES OFFICE, INC.

Multistate*
Private Passenger Types Physical Damage
Other Than Collision

Frequency (expressed as claims per 100 exposures)

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

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

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

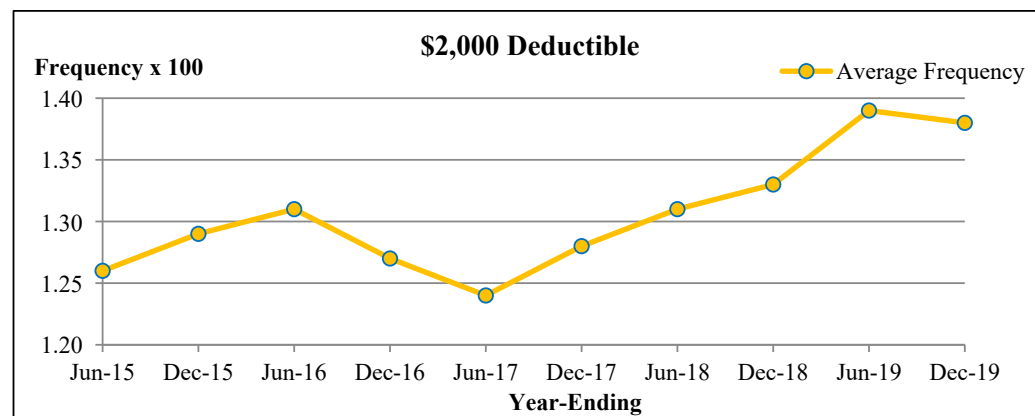
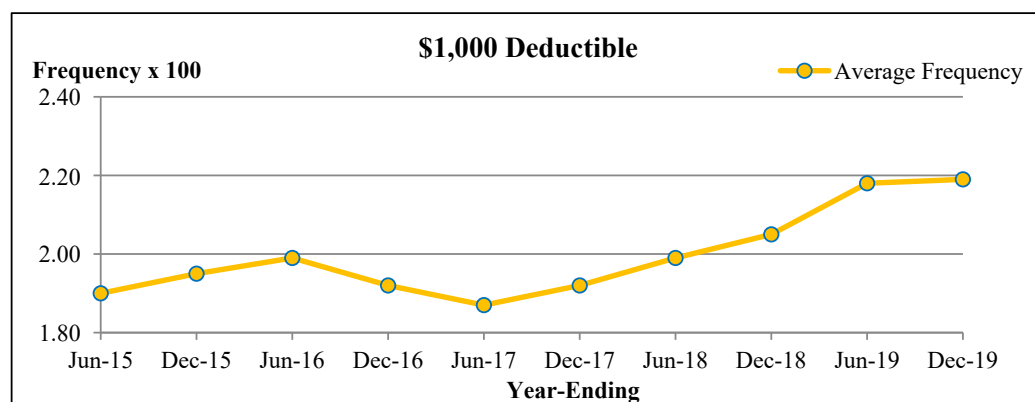
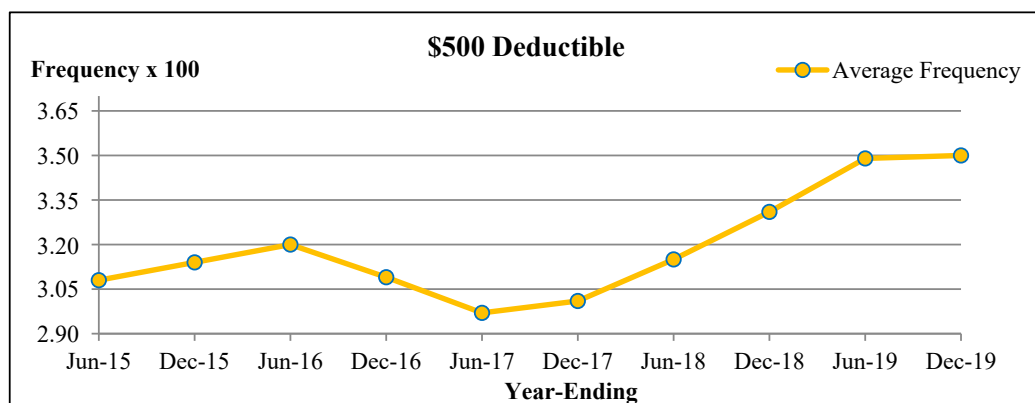
* Multistate data excludes Massachusetts

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

*** Deductibles above \$2,000, totaling 1.0% of losses, are excluded from trend calculations.

INSURANCE SERVICES OFFICE, INC.

Commercial Automobile
Private Passenger Types Physical Damage
Other Than Collision Frequency Trend
Multistate*



*Excludes Massachusetts

Selected Other Than Collision Frequency Trend Factor: 0.0%

INSURANCE SERVICES OFFICE, INC.

Multistate*
 Private Passenger Types Physical Damage **
 Other Than Collision

Severity Trend

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

Average Annual Change Using Exponential Fits:

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

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

* Multistate data excludes Massachusetts

** Selected trends are also used for Auto Dealers and Garagekeepers physical damage coverages.

INSURANCE SERVICES OFFICE, INC.

Multistate*
Private Passenger Types Physical Damage
Collision

Frequency (expressed as claims per 100 exposures)

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

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

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

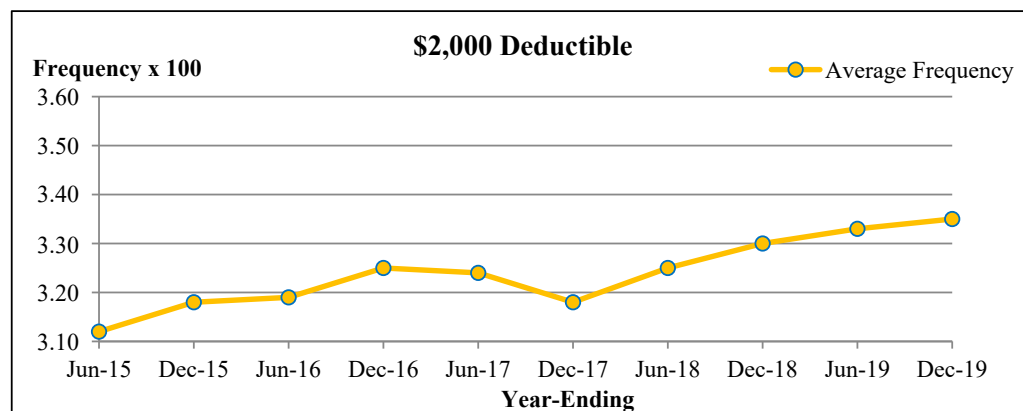
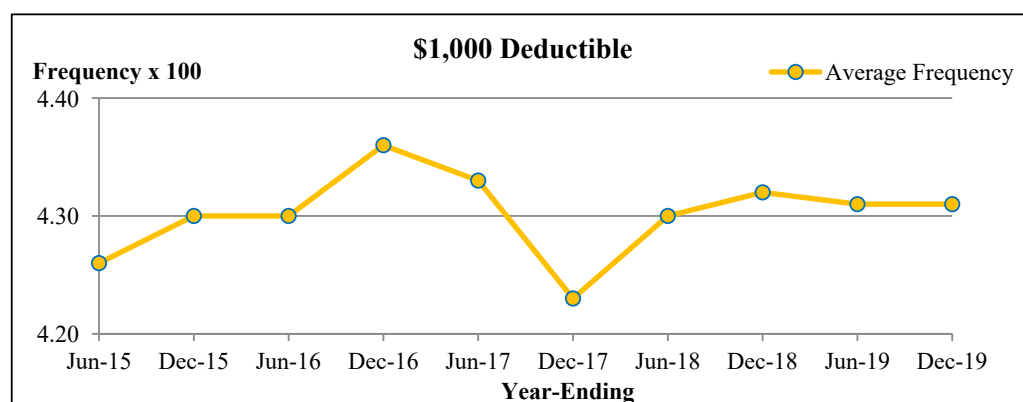
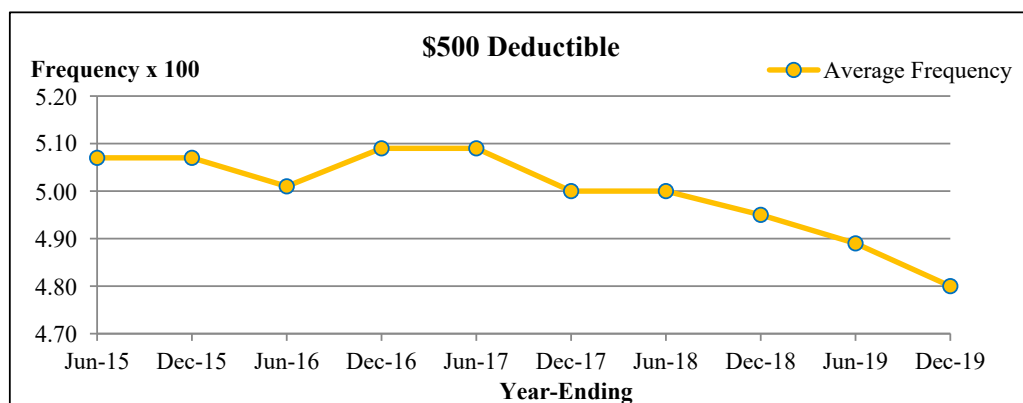
* Multistate data excludes Massachusetts

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

*** Deductibles above \$2,000, totaling 1.2% of losses, are excluded from trend calculations.

INSURANCE SERVICES OFFICE, INC.

Commercial Automobile
Private Passenger Types Physical Damage
Collision Frequency Trend
Multistate*



*Excludes Massachusetts

Selected Collision Frequency Trend Factor: 0.0%

INSURANCE SERVICES OFFICE, INC.

Multistate*
 Private Passenger Types Physical Damage **
 Collision

Severity Trend

Year Ending:	\$500 Deductible	\$1,000 Deductible	\$2,000 Deductible
6/30/2015	5,475.06	5,874.44	6,449.74
12/31/2015	5,540.19	5,993.39	6,522.19
6/30/2016	5,693.47	6,088.24	6,626.35
12/31/2016	5,808.24	6,142.87	6,695.01
6/30/2017	5,742.39	6,133.26	6,665.04
12/31/2017	5,790.57	6,264.81	6,796.90
6/30/2018	6,090.90	6,439.90	6,961.81
12/31/2018	6,163.04	6,495.28	6,988.58
6/30/2019	6,285.53	6,674.32	7,141.91
12/31/2019	6,755.43	7,127.67	7,603.90

Average Annual Change Using Exponential Fits:

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

Selected severity trend:	4.0%
Selected frequency trend:	0.0%
Selected pure premium trend:	4.0%

* Multistate data excludes Massachusetts

** Selected trends are also used for Auto Dealers and Garagekeepers physical damage coverages.

INSURANCE SERVICES OFFICE, INC.

MULTISTATE
TRUCKS, TRACTORS & TRAILERS
PHYSICAL DAMAGE
OCN TREND CALCULATION

AVERAGE OCN RELATIVITIES

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

EXPONENTIAL TREND (AVERAGE ANNUAL CHANGE)

9 POINTS	0.9%	1.5%
7 POINTS	0.9%	1.5%
5 POINTS	1.0%	1.5%

Selected Other Than Collision Physical Damage Annual OCN Trend: 0.9%

Selected Collision Physical Damage Annual OCN Trend: 1.5%

Data excludes the following state: Massachusetts

INSURANCE SERVICES OFFICE, INC.

MULTISTATE
PRIVATE PASSENGER TYPES
PHYSICAL DAMAGE
OCN TREND CALCULATION

AVERAGE OCN RELATIVITIES

YEAR ENDING	OTHER THAN COLLISION	COLLISION
6/30/2015	1.328	1.162
12/31/2015	1.334	1.166
6/30/2016	1.342	1.170
12/31/2016	1.349	1.174
6/30/2017	1.356	1.177
12/31/2017	1.362	1.181
6/30/2018	1.367	1.184
12/31/2018	1.374	1.187
6/30/2019	1.381	1.190
12/31/2019	1.388	1.194

EXPONENTIAL TREND (AVERAGE ANNUAL CHANGE)

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

Data excludes the following state: Massachusetts

INSURANCE SERVICES OFFICE, INC.

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

Accident				Loss Development Factors	
Year	\$100,000 Basic Limit			15 to 27	27 to 39
<u>Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>Months</u>	<u>Months</u>
12/31/2008	6,900,729	7,672,090	8,039,102	1.112	1.048
12/31/2009	4,950,251	5,946,707	6,079,623	1.201	1.022
12/31/2010	5,448,537	6,845,096	6,955,304	1.256	1.016
12/31/2011	5,786,253	6,451,003	7,241,537	1.115	1.123
12/31/2012	4,391,343	4,613,627	5,543,076	1.051	1.201
12/31/2013	4,552,057	5,448,881	5,888,279	1.197	1.081
12/31/2014	5,703,155	6,135,333	6,688,931	1.076	1.090
12/31/2015	5,088,443	6,089,833	6,220,196	1.197	1.021
12/31/2016	6,012,906	7,232,531	8,002,849	1.203	1.107
12/31/2017	4,902,580	5,925,787	6,384,526	1.209	1.077
12/31/2018	5,616,330	6,344,269		1.130	
12/31/2019	4,811,636				
(1) Average Factor (Best 3 of 5) :			(A) State	1.177	1.083
			(B) Multistate	1.264	1.126
(2) Credibility				0.870	0.640
(3) Credibility Weighted Factors				1.188	1.098

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	6,758,217	7,088,848	7,072,261	1.049	0.998
12/31/2009	6,261,366	6,499,239	6,468,268	1.038	0.995
12/31/2010	5,800,058	5,911,478	5,936,610	1.019	1.004
12/31/2011	6,643,540	6,787,303	6,840,263	1.022	1.008
12/31/2012	5,986,469	6,112,710	6,112,744	1.021	1.000
12/31/2013	5,636,679	5,689,191	5,701,725	1.009	1.002
12/31/2014	6,029,773	6,221,760	6,229,578	1.032	1.001
12/31/2015	5,497,609	5,789,658	5,824,010	1.053	1.006
12/31/2016	5,839,479	5,865,928	5,885,713	1.005	1.003
12/31/2017	5,395,668	5,762,087	5,832,101	1.068	1.012
12/31/2018	5,797,718	5,957,126		1.027	
12/31/2019	6,043,520				
(1) Average Factor (Best 3 of 5) :			(A) State	1.037	1.004
			(B) Multistate	1.048	1.010
(2) Credibility				0.920	0.000
(3) Credibility Weighted Factors				1.038	1.010

Summary of Factors

	Bodily Injury	Property Damage
39 to Ultimate **	1.080	1.004
27 to Ultimate	1.186	1.014
15 to Ultimate	1.409	1.053

** 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				
	75 Months	87 Months	99 Months	111 Months	123 Months
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	75:63	87:75	99:87	111:99	123:111
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.

WISCONSIN

Automobile Liability Insurance - Private Passenger Types

Loss Development

Incurred Losses and Expenses

Bodily Injury

Accident				Loss Development Factors	
Year	\$100,000 Basic	Limit		15 to 27	27 to 39
Ending	15 Months	27 Months	39 Months	Months	Months
12/31/2008	1,483,794	1,909,067	1,925,713	1.287	1.009
12/31/2009	1,363,748	1,746,767	2,028,679	1.281	1.161
12/31/2010	1,070,525	1,284,666	1,342,236	1.200	1.045
12/31/2011	1,374,153	1,779,044	1,735,308	1.295	0.975
12/31/2012	1,202,038	1,516,947	1,603,832	1.262	1.057
12/31/2013	782,903	1,169,916	1,255,765	1.494	1.073
12/31/2014	1,167,248	1,257,301	1,438,076	1.077	1.144
12/31/2015	1,111,121	1,513,022	1,661,252	1.362	1.098
12/31/2016	950,177	871,420	855,886	0.917	0.982
12/31/2017	1,019,533	1,007,850	1,036,137	0.989	1.028
12/31/2018	937,996	984,201		1.049	
12/31/2019	840,171				
(1) Average Factor (Best 3 of 5) :			(A) State	1.038	1.066
			(B) Multistate	1.235	1.113
(2) Credibility				0.660	0.460
(3) Credibility Weighted Factors				1.105	1.091

Property Damage

Accident	Loss Development Factors				
Year	\$100,000 Basic Limit			15 to 27	27 to 39
Ending	15 Months	27 Months	39 Months	Months	Months
12/31/2008	1,445,177	1,508,703	1,521,723	1.044	1.009
12/31/2009	1,273,947	1,319,713	1,312,237	1.036	0.994
12/31/2010	1,149,865	1,156,235	1,156,235	1.006	1.000
12/31/2011	1,092,680	1,164,781	1,164,076	1.066	0.999
12/31/2012	1,204,857	1,217,575	1,212,979	1.011	0.996
12/31/2013	1,044,744	1,090,710	1,101,670	1.044	1.010
12/31/2014	937,982	954,175	955,205	1.017	1.001
12/31/2015	972,009	952,629	951,580	0.980	0.999
12/31/2016	994,822	1,009,319	1,023,319	1.015	1.014
12/31/2017	848,520	858,115	861,286	1.011	1.004
12/31/2018	994,092	988,993		0.995	
12/31/2019	985,516				
(1) Average Factor (Best 3 of 5) :			(A) State	1.007	1.005
			(B) Multistate	1.045	1.008
(2) Credibility				0.830	0.000
(3) Credibility Weighted Factors				1.013	1.008

Summary of Factors

	Bodily Injury	Property Damage
39 to Ultimate **	1.070	1.004
27 to Ultimate	1.167	1.012
15 to Ultimate	1.290	1.025

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

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

Accident Year 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: (Best 3 of 5)	0.972	0.993	0.999	1.000

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

Accident Year <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 Ending	15 Months	27 Months	39 Months	51 Months	63 Months
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 Ending	27:15	39:27	51:39	63:51
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 <u>Ending</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
12/31/2010	9,054,359	9,045,260	9,044,228	9,044,228	9,044,228
12/31/2011	11,950,650	11,952,509	11,951,472	11,951,462	
12/31/2012	9,360,263	9,410,265	9,409,841		
12/31/2013	6,244,435	6,259,435			
12/31/2014	7,109,382				

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

Physical Damage Loss Development
Garagekeepers - Collision
Multistate
Paid Losses

Accident Year <u>Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
12/31/2010	7,670,054	7,772,114	7,832,941	7,816,184	7,823,578
12/31/2011	8,507,248	8,463,391	8,423,618	8,492,481	8,493,112
12/31/2012	6,982,824	7,102,605	7,120,497	7,124,298	7,139,546
12/31/2013	6,700,281	7,137,564	7,110,014	7,141,749	7,143,677
12/31/2014	7,409,686	7,645,449	7,616,243	7,627,963	7,632,111
12/31/2015	8,065,988	8,473,897	8,549,850	8,576,190	8,645,266
12/31/2016	8,465,114	8,889,276	8,922,176	8,943,414	
12/31/2017	9,593,717	10,092,885	10,182,825		
12/31/2018	11,279,700	12,066,262			
12/31/2019	9,904,325				

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

Physical Damage Loss Development
Garagekeepers - Collision
Multistate
Paid Losses

Accident Year <u>Ending</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
12/31/2010	7,822,512	7,821,388	7,821,447	7,819,403	7,824,412
12/31/2011	8,492,348	8,491,973	8,492,623	8,492,203	
12/31/2012	7,144,893	7,144,410	7,142,855		
12/31/2013	7,149,393	7,148,527			
12/31/2014	7,632,111				

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

(1)	Public Automobiles Liability	Differentials to Base Loss Cost CSL Liab
	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>
	\$10,000 Medical Payments Limit Differential to \$5,000 Med Pay Limit Loss Cost	1.45
(4)	Specified Cause of Loss Relativity	0.576
	This factor is used for Trucks, Tractors and Trailers and Private Passenger Types.	
(5)	Garagekeepers Physical Damage Relativities	<u>EXHIBIT 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>1000</u>	<u>2000</u>	<u>5000</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>
102	0.0077	0.0118	0.0200	0.0109	0.0180	0.0318	0.0147	0.0231	0.0395
103	0.0107	0.0164	0.0277	0.0109	0.0180	0.0318	0.0184	0.0288	0.0493
104	0.0074	0.0113	0.0192	0.0109	0.0180	0.0318	0.0225	0.0354	0.0605
105	0.0086	0.0131	0.0222	0.0109	0.0180	0.0318	0.0204	0.0321	0.0548
106	0.0096	0.0145	0.0247	0.0109	0.0180	0.0318	0.0221	0.0348	0.0595
107	0.0081	0.0123	0.0209	0.0109	0.0180	0.0318	0.0218	0.0343	0.0586
108	0.0112	0.0170	0.0288	0.0109	0.0180	0.0318	0.0246	0.0387	0.0661
109	0.0147	0.0224	0.0379	0.0109	0.0180	0.0318	0.0333	0.0524	0.0895
110	0.0102	0.0155	0.0264	0.0109	0.0180	0.0318	0.0230	0.0362	0.0618
111	0.0109	0.0166	0.0281	0.0109	0.0180	0.0318	0.0243	0.0382	0.0652
113	0.0074	0.0113	0.0192	0.0109	0.0180	0.0318	0.0182	0.0286	0.0489
114	0.0071	0.0108	0.0183	0.0109	0.0180	0.0318	0.0153	0.0240	0.0411
115	0.0096	0.0145	0.0247	0.0109	0.0180	0.0318	0.0149	0.0234	0.0400
116	0.0122	0.0185	0.0314	0.0109	0.0180	0.0318	0.0278	0.0437	0.0747
117	0.0116	0.0177	0.0301	0.0109	0.0180	0.0318	0.0307	0.0483	0.0825

INSURANCE SERVICES OFFICE, INC.

(3) Medical Payments Relativities

Territory	Class of Business								
	School and Church Buses			Taxis and Limos			Van Pools		
	<u>1000</u>	<u>2000</u>	<u>5000</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>	<u>1000</u>	<u>2000</u>	<u>5000</u>
102	0.0210	0.0331	0.0528	0.0138	0.0228	0.0416	0.0120	0.0185	0.0321
103	0.0353	0.0555	0.0887	0.0138	0.0228	0.0416	0.0120	0.0185	0.0321
104	0.0326	0.0513	0.0820	0.0138	0.0228	0.0416	0.0120	0.0185	0.0321
105	0.0280	0.0440	0.0702	0.0138	0.0228	0.0416	0.0120	0.0185	0.0321
106	0.0322	0.0506	0.0808	0.0138	0.0228	0.0416	0.0120	0.0185	0.0321
107	0.0326	0.0513	0.0819	0.0138	0.0228	0.0416	0.0120	0.0185	0.0321
108	0.0353	0.0555	0.0887	0.0138	0.0228	0.0416	0.0120	0.0185	0.0321
109	0.0491	0.0772	0.1233	0.0138	0.0228	0.0416	0.0120	0.0185	0.0321
110	0.0335	0.0526	0.0841	0.0138	0.0228	0.0416	0.0120	0.0185	0.0321
111	0.0357	0.0561	0.0896	0.0138	0.0228	0.0416	0.0120	0.0185	0.0321
113	0.0270	0.0424	0.0678	0.0138	0.0228	0.0416	0.0120	0.0185	0.0321
114	0.0228	0.0358	0.0572	0.0138	0.0228	0.0416	0.0120	0.0185	0.0321
115	0.0254	0.0399	0.0637	0.0138	0.0228	0.0416	0.0120	0.0185	0.0321
116	0.0400	0.0629	0.1005	0.0138	0.0228	0.0416	0.0120	0.0185	0.0321
117	0.0444	0.0698	0.1115	0.0138	0.0228	0.0416	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 <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	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 <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
12/31/2008	1.223	1.097	1.042	1.011
12/31/2009	1.215	1.113	1.050	1.010
12/31/2010	1.210	1.100	1.055	1.018
12/31/2011	1.207	1.124	1.041	1.020
12/31/2012	1.211	1.100	1.056	1.024
12/31/2013	1.229	1.119	1.069	1.025
12/31/2014	1.220	1.148	1.064	1.018
12/31/2015	1.276	1.131	1.054	1.018
12/31/2016	1.270	1.123	1.052	
12/31/2017	1.241	1.118		
12/31/2018	1.254			
Average Factor:	1.255	1.124	1.058	1.021
(Best 3 of 5)				

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

Accident Year <u>Ending</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
12/31/2008	1.007	1.001	1.001	1.000	1.000
12/31/2009	1.005	1.000	1.000	1.000	1.000
12/31/2010	1.003	1.001	1.002	1.001	1.000
12/31/2011	1.014	1.001	1.000	1.000	
12/31/2012	1.003	1.002	1.002		
12/31/2013	1.007	1.001			
12/31/2014	1.003				
Average Factor: (Best 3 of 5)	1.004	1.001	1.001	1.000	1.000

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

Accident Year <u>Ending</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
12/31/2008	1.010	1.001	1.000	1.001	1.000
12/31/2009	1.008	1.001	1.000	0.999	1.000
12/31/2010	0.996	1.004	1.001	1.000	1.000
12/31/2011	1.015	1.001	1.004	1.000	
12/31/2012	1.002	1.003	1.002		
12/31/2013	1.003	1.004			
12/31/2014	1.004				
Average Factor: (Best 3 of 5)	1.003	1.003	1.001	1.000	1.000

Summary of Factors

123 to Ult:	(1.000)	=	1.000
111 to Ult:	(123:111) (123:Ult)	=	1.000
99 to Ult:	(111:99) (123:111) (123:Ult)	=	1.000
87 to Ult:	(99:87) (111:99) (123:111) (123:Ult)	=	1.001
75 to Ult:	(87:75) (99:87) (111:99) (123:111) (123:Ult)	=	1.004

INSURANCE SERVICES OFFICE, INC.

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

Accident Year <u>Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
12/31/2008	415,335,616	425,740,204	427,873,952	428,304,946	428,644,132
12/31/2009	360,662,622	367,936,780	369,234,480	369,935,178	369,637,384
12/31/2010	383,121,625	394,877,122	397,046,974	397,614,411	396,903,589
12/31/2011	418,432,238	431,027,343	434,070,032	435,832,609	436,382,368
12/31/2012	417,809,264	432,184,972	436,322,398	437,086,676	437,861,932
12/31/2013	436,449,371	453,731,745	459,025,371	460,354,924	460,305,063
12/31/2014	457,300,547	478,282,691	482,394,156	483,629,737	484,079,018
12/31/2015	486,178,994	507,706,524	511,861,053	512,575,145	513,842,150
12/31/2016	514,873,275	538,024,503	543,502,850	545,070,501	
12/31/2017	528,534,480	555,508,246	560,312,708		
12/31/2018	568,842,189	600,176,177			
12/31/2019	577,870,351				

Ratios

Accident Year <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
12/31/2008	1.025	1.005	1.001	1.001
12/31/2009	1.020	1.004	1.002	0.999
12/31/2010	1.031	1.005	1.001	0.998
12/31/2011	1.030	1.007	1.004	1.001
12/31/2012	1.034	1.010	1.002	1.002
12/31/2013	1.040	1.012	1.003	1.000
12/31/2014	1.046	1.009	1.003	1.001
12/31/2015	1.044	1.008	1.001	1.002
12/31/2016	1.045	1.010	1.003	
12/31/2017	1.051	1.009		
12/31/2018	1.055			
Average Factor: (Best 3 of 5)	1.047	1.009	1.003	1.001

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.002
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.003
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.006
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.015
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.063

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

Accident Year <u>Ending</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
12/31/2008	1.000	1.000	1.000	1.000	1.000
12/31/2009	1.001	1.000	1.001	1.000	1.000
12/31/2010	1.003	1.000	1.000	1.000	1.000
12/31/2011	1.004	1.001	1.001	1.001	
12/31/2012	1.002	1.001	1.000		
12/31/2013	1.000	1.000			
12/31/2014	1.001				
Average Factor: (Best 3 of 5)	1.002	1.000	1.000	1.000	1.000

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

Accident Year <u>Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
12/31/2008	11,873,390	14,995,642	17,351,220	18,060,728	18,296,396
12/31/2009	11,943,609	14,895,090	16,828,986	17,806,811	18,322,484
12/31/2010	13,947,246	17,389,656	20,059,462	21,331,107	21,643,070
12/31/2011	13,998,772	18,662,118	23,266,599	24,458,655	25,403,431
12/31/2012	13,180,991	18,569,401	22,609,997	24,087,911	24,869,081
12/31/2013	14,680,586	19,161,327	21,816,875	23,666,562	24,097,459
12/31/2014	14,846,562	18,216,206	20,533,102	22,687,134	23,819,126
12/31/2015	11,685,384	16,291,481	18,783,929	20,563,780	21,347,415
12/31/2016	13,593,862	18,087,841	20,170,626	22,188,497	
12/31/2017	14,877,677	19,684,032	21,958,556		
12/31/2018	16,093,799	20,735,764			
12/31/2019	14,713,331				

Ratios

Accident Year <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
12/31/2008	1.263	1.157	1.041	1.013
12/31/2009	1.247	1.130	1.058	1.029
12/31/2010	1.247	1.154	1.063	1.015
12/31/2011	1.333	1.247	1.051	1.039
12/31/2012	1.409	1.218	1.065	1.032
12/31/2013	1.305	1.139	1.085	1.018
12/31/2014	1.227	1.127	1.105	1.050
12/31/2015	1.394	1.153	1.095	1.038
12/31/2016	1.331	1.115	1.100	
12/31/2017	1.323	1.116		
12/31/2018	1.288			
Average Factor: (Best 3 of 5)	1.314	1.127	1.093	1.036

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

Accident Year <u>Ending</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
12/31/2008	18,474,577	18,521,673	18,624,674	18,631,090	18,631,090
12/31/2009	18,353,730	18,349,403	18,378,207	18,435,964	18,438,954
12/31/2010	21,771,688	21,856,020	21,874,783	21,940,551	21,935,090
12/31/2011	25,499,090	25,538,889	25,614,565	25,659,766	
12/31/2012	24,962,986	24,885,763	24,885,876		
12/31/2013	24,244,249	24,091,279			
12/31/2014	23,866,532				

Ratios

Accident Year <u>Ending</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
12/31/2008	1.010	1.003	1.006	1.000	1.000
12/31/2009	1.002	1.000	1.002	1.003	1.000
12/31/2010	1.006	1.004	1.001	1.003	1.000
12/31/2011	1.004	1.002	1.003	1.002	
12/31/2012	1.004	0.997	1.000		
12/31/2013	1.006	0.994			
12/31/2014	1.002				
Average Factor: (Best 3 of 5)	1.005	1.000	1.002	1.003	1.000

Summary of Factors

123 to Ult:	(1.000)	=	1.000
111 to Ult:	(123:111) (123:Ult)	=	1.000
99 to Ult:	(111:99) (123:111) (123:Ult)	=	1.003
87 to Ult:	(99:87) (111:99) (123:111) (123:Ult)	=	1.005
75 to Ult:	(87:75) (99:87) (111:99) (123:111) (123:Ult)	=	1.005

INSURANCE SERVICES OFFICE, INC.

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

Accident Year <u>Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
12/31/2008	5,411,520	7,792,138	9,024,386	9,442,169	9,288,780
12/31/2009	5,788,363	8,099,669	9,350,922	9,982,007	10,007,455
12/31/2010	6,062,292	7,676,702	9,022,592	9,589,599	9,902,396
12/31/2011	5,119,636	7,084,438	8,328,099	8,633,923	9,000,816
12/31/2012	4,828,070	7,123,544	8,433,655	9,422,426	10,101,569
12/31/2013	5,838,494	7,841,035	9,074,242	9,499,181	9,867,852
12/31/2014	5,825,998	7,829,673	8,728,815	10,035,928	10,431,908
12/31/2015	6,089,898	8,102,049	9,570,578	10,084,567	10,428,546
12/31/2016	6,465,248	8,780,130	10,000,332	10,984,650	
12/31/2017	8,576,511	10,910,824	11,957,160		
12/31/2018	5,967,293	7,541,867			
12/31/2019	5,672,427				

Ratios

Accident Year <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
12/31/2008	1.440	1.158	1.046	0.984
12/31/2009	1.399	1.154	1.067	1.003
12/31/2010	1.266	1.175	1.063	1.033
12/31/2011	1.384	1.176	1.037	1.042
12/31/2012	1.475	1.184	1.117	1.072
12/31/2013	1.343	1.157	1.047	1.039
12/31/2014	1.344	1.115	1.150	1.039
12/31/2015	1.330	1.181	1.054	1.034
12/31/2016	1.358	1.139	1.098	
12/31/2017	1.272	1.096		
12/31/2018	1.264			
Average Factor: (Best 3 of 5)	1.315	1.137	1.090	1.040

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

Accident Year <u>Ending</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
12/31/2008	9,263,574	9,306,735	9,317,615	9,296,631	9,299,334
12/31/2009	10,370,579	10,406,226	10,192,807	10,207,822	10,208,002
12/31/2010	9,738,541	9,718,888	9,699,816	9,708,159	9,708,643
12/31/2011	9,091,835	9,115,512	9,225,875	9,156,210	
12/31/2012	10,204,344	10,210,225	10,215,900		
12/31/2013	9,885,972	9,985,810			
12/31/2014	10,522,233				

Ratios

Accident Year <u>Ending</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
12/31/2008	0.997	1.005	1.001	0.998	1.000
12/31/2009	1.036	1.003	0.979	1.001	1.000
12/31/2010	0.983	0.998	0.998	1.001	1.000
12/31/2011	1.010	1.003	1.012	0.992	
12/31/2012	1.010	1.001	1.001		
12/31/2013	1.002	1.010			
12/31/2014	1.009				
Average Factor: (Best 3 of 5)	1.007	1.002	1.000	1.000	1.000

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

Accident Year <u>Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
12/31/2008	7,022,679	9,077,603	9,934,493	10,134,403	9,956,689
12/31/2009	7,779,743	10,099,033	11,097,629	11,240,763	11,328,040
12/31/2010	7,445,815	9,551,391	10,645,025	10,978,237	10,993,918
12/31/2011	9,504,102	10,658,747	12,068,912	13,113,631	13,151,868
12/31/2012	9,007,351	11,302,441	12,300,983	12,268,054	12,422,776
12/31/2013	8,839,351	11,576,404	13,053,252	13,211,342	13,305,318
12/31/2014	10,242,965	12,782,096	14,175,795	14,697,787	14,705,291
12/31/2015	10,791,700	15,309,738	16,851,661	17,633,108	17,944,171
12/31/2016	14,545,464	18,174,119	21,977,151	24,402,774	
12/31/2017	15,994,132	20,861,389	23,886,088		
12/31/2018	16,819,517	22,226,788			
12/31/2019	18,517,053				

Ratios

Accident Year <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
12/31/2008	1.293	1.094	1.020	0.982
12/31/2009	1.298	1.099	1.013	1.008
12/31/2010	1.283	1.114	1.031	1.001
12/31/2011	1.121	1.132	1.087	1.003
12/31/2012	1.255	1.088	0.997	1.013
12/31/2013	1.310	1.128	1.012	1.007
12/31/2014	1.248	1.109	1.037	1.001
12/31/2015	1.419	1.101	1.046	1.018
12/31/2016	1.249	1.209	1.110	
12/31/2017	1.304	1.145		
12/31/2018	1.321			
Average Factor: (Best 3 of 5)	1.291	1.127	1.032	1.008

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

Accident Year 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 <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	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 <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
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:	1.038	1.009	1.004	1.002
(Best 3 of 5)				

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.001
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.003
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:	0.977	0.993	1.000	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) =	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 <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	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 <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
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.

WISCONSIN

Coverages	Aggregate Loss Cost at Current Level	Relativity Change	Trucks Change	Total Change
Liability				
Taxis and Limousines	146,681	-28.5%	6.4%	-23.9%
Van Pools	77,371	-30.0%	6.4%	-25.5%
School and Church Buses	1,617,141	-23.6%	6.4%	-18.7%
Other Buses	1,917,468	-8.4%	6.4%	-2.5%
Total Liability	3,758,661	-16.2%	6.4%	-10.8%
Physical Damage				
Other Than Collision				
Taxis, Limousines & Van Pools	19,911	7.8%	5.9%	14.2%
School, Church & Other Buses	567,345	-28.6%	5.9%	-24.4%
Total Other Than Collision	587,256	-27.4%	5.9%	-23.1%
Collision				
Taxis, Limousines & Van Pools	60,951	22.0%	0.0%	22.0%
School, Church & Other Buses	847,807	-29.2%	0.0%	-29.2%
Total Collision	908,758	-25.8%	0.0%	-25.8%
Total Physical Damage	1,496,014	-26.4%	2.3%	-24.7%
Total Publics	5,254,675	-19.1%	5.2%	-14.8%

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

**WISCONSIN (48)
TERRITORY 102**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	1000	2000	5000	10000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 416	\$3	\$5	\$8	\$12	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 269	\$3	\$5	\$9	\$13	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1843	\$25	\$42	\$77	\$112	N/A
– SCHOOL AND CHURCH BUSES					
\$ 175	\$4	\$6	\$9	\$13	N/A
– OTHER BUSES					
\$ 1448	\$21	\$33	\$57	\$83	N/A
– VAN POOLS					
\$ 437	\$5	\$8	\$14	\$20	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 436	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	1000	2000	5000	10000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 299	\$3	\$5	\$8	\$12	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 257	\$3	\$5	\$8	\$12	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1325	\$18	\$30	\$55	\$80	N/A
– SCHOOL AND CHURCH BUSES					
\$ 126	\$4	\$7	\$11	\$16	N/A
– OTHER BUSES					
\$ 1041	\$19	\$30	\$51	\$74	N/A
– VAN POOLS					
\$ 314	\$4	\$6	\$10	\$15	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 309	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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

**WISCONSIN (48)
TERRITORY 104**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	1000	2000	5000	10000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 242	\$2	\$3	\$5	\$7	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 183	\$2	\$3	\$6	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1072	\$15	\$24	\$45	\$65	N/A
– SCHOOL AND CHURCH BUSES					
\$ 102	\$3	\$5	\$8	\$12	N/A
– OTHER BUSES					
\$ 842	\$19	\$30	\$51	\$74	N/A
– VAN POOLS					
\$ 254	\$3	\$5	\$8	\$12	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 233	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	1000	2000	5000	10000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 264	\$2	\$3	\$6	\$9	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 195	\$2	\$4	\$6	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1170	\$16	\$27	\$49	\$71	N/A
– SCHOOL AND CHURCH BUSES					
\$ 111	\$3	\$5	\$8	\$12	N/A
– OTHER BUSES					
\$ 919	\$19	\$29	\$50	\$73	N/A
– VAN POOLS					
\$ 277	\$3	\$5	\$9	\$13	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 266	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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

**WISCONSIN (48)
TERRITORY 106**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	1000	2000	5000	10000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 222	\$2	\$3	\$5	\$7	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 132	\$1	\$2	\$4	\$6	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 983	\$14	\$22	\$41	\$59	N/A
– SCHOOL AND CHURCH BUSES					
\$ 93	\$3	\$5	\$8	\$12	N/A
– OTHER BUSES					
\$ 773	\$17	\$27	\$46	\$67	N/A
– VAN POOLS					
\$ 233	\$3	\$4	\$7	\$10	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 238	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	1000	2000	5000	10000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 235	\$2	\$3	\$5	\$7	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 203	\$2	\$4	\$6	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1041	\$14	\$24	\$43	\$62	N/A
– SCHOOL AND CHURCH BUSES					
\$ 99	\$3	\$5	\$8	\$12	N/A
– OTHER BUSES					
\$ 818	\$18	\$28	\$48	\$70	N/A
– VAN POOLS					
\$ 247	\$3	\$5	\$8	\$12	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 219	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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

**WISCONSIN (48)
TERRITORY 108**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	1000	2000	5000	10000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 201	\$2	\$3	\$6	\$9	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 228	\$2	\$4	\$7	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 890	\$12	\$20	\$37	\$54	N/A
– SCHOOL AND CHURCH BUSES					
\$ 84	\$3	\$5	\$7	\$10	N/A
– OTHER BUSES					
\$ 699	\$17	\$27	\$46	\$67	N/A
– VAN POOLS					
\$ 211	\$3	\$4	\$7	\$10	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 204	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	1000	2000	5000	10000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 118	\$2	\$3	\$4	\$6	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 159	\$2	\$3	\$5	\$7	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 523	\$7	\$12	\$22	\$32	N/A
– SCHOOL AND CHURCH BUSES					
\$ 50	\$2	\$4	\$6	\$9	N/A
– OTHER BUSES					
\$ 411	\$14	\$22	\$37	\$54	N/A
– VAN POOLS					
\$ 124	\$1	\$2	\$4	\$6	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 127	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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

**WISCONSIN (48)
TERRITORY 110**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	1000	2000	5000	10000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 237	\$2	\$4	\$6	\$9	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 219	\$2	\$4	\$7	\$10	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1050	\$14	\$24	\$44	\$64	N/A
– SCHOOL AND CHURCH BUSES					
\$ 100	\$3	\$5	\$8	\$12	N/A
– OTHER BUSES					
\$ 825	\$19	\$30	\$51	\$74	N/A
– VAN POOLS					
\$ 249	\$3	\$5	\$8	\$12	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 221	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	1000	2000	5000	10000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 218	\$2	\$4	\$6	\$9	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 193	\$2	\$3	\$6	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 966	\$13	\$22	\$40	\$58	N/A
– SCHOOL AND CHURCH BUSES					
\$ 92	\$3	\$5	\$8	\$12	N/A
– OTHER BUSES					
\$ 759	\$18	\$29	\$49	\$71	N/A
– VAN POOLS					
\$ 229	\$3	\$4	\$7	\$10	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 202	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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

**WISCONSIN (48)
TERRITORY 113**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	1000	2000	5000	10000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 331	\$2	\$4	\$6	\$9	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 240	\$3	\$4	\$8	\$12	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1466	\$20	\$33	\$61	\$88	N/A
– SCHOOL AND CHURCH BUSES					
\$ 139	\$4	\$6	\$9	\$13	N/A
– OTHER BUSES					
\$ 1152	\$21	\$33	\$56	\$81	N/A
– VAN POOLS					
\$ 348	\$4	\$6	\$11	\$16	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 308	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	1000	2000	5000	10000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 385	\$3	\$4	\$7	\$10	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 304	\$3	\$5	\$10	\$15	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1706	\$24	\$39	\$71	\$103	N/A
– SCHOOL AND CHURCH BUSES					
\$ 162	\$4	\$6	\$9	\$13	N/A
– OTHER BUSES					
\$ 1340	\$21	\$32	\$55	\$80	N/A
– VAN POOLS					
\$ 404	\$5	\$7	\$13	\$19	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 379	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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

**WISCONSIN (48)
TERRITORY 115**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	1000	2000	5000	10000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 338	\$3	\$5	\$8	\$12	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 255	\$3	\$5	\$8	\$12	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 1497	\$21	\$34	\$62	\$90	N/A
– SCHOOL AND CHURCH BUSES					
\$ 142	\$4	\$6	\$9	\$13	N/A
– OTHER BUSES					
\$ 1176	\$18	\$28	\$47	\$68	N/A
– VAN POOLS					
\$ 355	\$4	\$7	\$11	\$16	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 337	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	1000	2000	5000	10000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 167	\$2	\$3	\$5	\$7	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 173	\$2	\$3	\$6	\$9	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 740	\$10	\$17	\$31	\$45	N/A
– SCHOOL AND CHURCH BUSES					
\$ 70	\$3	\$4	\$7	\$10	N/A
– OTHER BUSES					
\$ 581	\$16	\$25	\$43	\$62	N/A
– VAN POOLS					
\$ 175	\$2	\$3	\$6	\$9	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 170	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

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

**WISCONSIN (48)
TERRITORY 117**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION
	Limit Per Person				
Limit Of Liab. \$100,000	1000	2000	5000	10000	Basic Limits
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS					
\$ 154	\$2	\$3	\$5	\$7	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS					
\$ 151	\$2	\$3	\$5	\$7	N/A
RULE 40. PUBLIC AUTO CLASSIFICATIONS –					
– TAXICABS AND LIMOUSINES					
\$ 682	\$9	\$16	\$28	\$41	N/A
– SCHOOL AND CHURCH BUSES					
\$ 65	\$3	\$5	\$7	\$10	N/A
– OTHER BUSES					
\$ 536	\$16	\$26	\$44	\$64	N/A
– VAN POOLS					
\$ 162	\$2	\$3	\$5	\$7	N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT					
\$ 146	Refer to Rule 49.				N/A
<ul style="list-style-type: none">• For liability increased limits factors, refer to Rule 100.• For liability fleet factors, refer to Rules 22. and 39.• Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49.					

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 67	\$ 117	\$ 214
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 58	\$ 101	\$ 299
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 74	\$ 129	\$ 332
– SCHOOL AND CHURCH BUSES			
	\$ 34	\$ 59	\$ 98
– OTHER BUSES			
	\$ 34	\$ 59	\$ 98
– VAN POOLS			
	\$ 74	\$ 129	\$ 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. 			

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

**WISCONSIN (48)
TERRITORY 103**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 50	\$ 87	\$ 203
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 54	\$ 94	\$ 314
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 55	\$ 96	\$ 315
– SCHOOL AND CHURCH BUSES			
	\$ 25	\$ 44	\$ 93
– OTHER BUSES			
	\$ 25	\$ 44	\$ 93
– VAN POOLS			
	\$ 55	\$ 96	\$ 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. 			

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 117	\$ 203	\$ 193
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 117	\$ 203	\$ 257
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 129	\$ 223	\$ 299
– SCHOOL AND CHURCH BUSES			
	\$ 59	\$ 102	\$ 89
– OTHER BUSES			
	\$ 59	\$ 102	\$ 89
– VAN POOLS			
	\$ 129	\$ 223	\$ 299
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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

**WISCONSIN (48)
TERRITORY 105**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 56	\$ 98	\$ 177
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 71	\$ 123	\$ 267
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 62	\$ 108	\$ 274
– SCHOOL AND CHURCH BUSES			
	\$ 28	\$ 49	\$ 81
– OTHER BUSES			
	\$ 28	\$ 49	\$ 81
– VAN POOLS			
	\$ 62	\$ 108	\$ 274
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 81	\$ 141	\$ 185
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 94	\$ 164	\$ 244
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 89	\$ 155	\$ 287
– SCHOOL AND CHURCH BUSES			
	\$ 41	\$ 71	\$ 85
– OTHER BUSES			
	\$ 41	\$ 71	\$ 85
– VAN POOLS			
	\$ 89	\$ 155	\$ 287
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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

**WISCONSIN (48)
TERRITORY 107**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 63	\$ 110	\$ 159
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 62	\$ 107	\$ 249
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 69	\$ 121	\$ 246
– SCHOOL AND CHURCH BUSES			
	\$ 32	\$ 55	\$ 73
– OTHER BUSES			
	\$ 32	\$ 55	\$ 73
– VAN POOLS			
	\$ 69	\$ 121	\$ 246
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 69	\$ 120	\$ 140
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 55	\$ 95	\$ 249
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 76	\$ 132	\$ 217
– SCHOOL AND CHURCH BUSES			
	\$ 35	\$ 60	\$ 64
– OTHER BUSES			
	\$ 35	\$ 60	\$ 64
– VAN POOLS			
	\$ 76	\$ 132	\$ 217
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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

**WISCONSIN (48)
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			
	\$ 114	\$ 198	\$ 175
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 147	\$ 256	\$ 213
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 125	\$ 218	\$ 271
– SCHOOL AND CHURCH BUSES			
	\$ 57	\$ 99	\$ 81
– OTHER BUSES			
	\$ 57	\$ 99	\$ 81
– VAN POOLS			
	\$ 125	\$ 218	\$ 271
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 59	\$ 103	\$ 177
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 73	\$ 127	\$ 238
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 65	\$ 113	\$ 274
– SCHOOL AND CHURCH BUSES			
	\$ 30	\$ 52	\$ 81
– OTHER BUSES			
	\$ 30	\$ 52	\$ 81
– VAN POOLS			
	\$ 65	\$ 113	\$ 274
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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

**WISCONSIN (48)
TERRITORY 111**

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			
	\$ 77	\$ 134	\$ 173
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 68	\$ 118	\$ 229
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 85	\$ 147	\$ 268
– SCHOOL AND CHURCH BUSES			
	\$ 39	\$ 67	\$ 80
– OTHER BUSES			
	\$ 39	\$ 67	\$ 80
– VAN POOLS			
	\$ 85	\$ 147	\$ 268
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 62	\$ 107	\$ 172
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 46	\$ 80	\$ 281
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 68	\$ 118	\$ 267
– SCHOOL AND CHURCH BUSES			
	\$ 31	\$ 54	\$ 79
– OTHER BUSES			
	\$ 31	\$ 54	\$ 79
– VAN POOLS			
	\$ 68	\$ 118	\$ 267
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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

**WISCONSIN (48)
TERRITORY 114**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 55	\$ 95	\$ 212
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 60	\$ 105	\$ 343
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 61	\$ 105	\$ 329
– SCHOOL AND CHURCH BUSES			
	\$ 28	\$ 48	\$ 98
– OTHER BUSES			
	\$ 28	\$ 48	\$ 98
– VAN POOLS			
	\$ 61	\$ 105	\$ 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. 			

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 46	\$ 79	\$ 188
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 50	\$ 86	\$ 326
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 51	\$ 87	\$ 291
– SCHOOL AND CHURCH BUSES			
	\$ 23	\$ 40	\$ 86
– OTHER BUSES			
	\$ 23	\$ 40	\$ 86
– VAN POOLS			
	\$ 51	\$ 87	\$ 291
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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

**WISCONSIN (48)
TERRITORY 116**

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 105	\$ 182	\$ 198
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 160	\$ 277	\$ 217
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 116	\$ 200	\$ 307
– SCHOOL AND CHURCH BUSES			
	\$ 53	\$ 91	\$ 91
– OTHER BUSES			
	\$ 53	\$ 91	\$ 91
– VAN POOLS			
	\$ 116	\$ 200	\$ 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. 			

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 106	\$ 184	\$ 190
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 112	\$ 194	\$ 201
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 117	\$ 202	\$ 295
– SCHOOL AND CHURCH BUSES			
	\$ 53	\$ 92	\$ 87
– OTHER BUSES			
	\$ 53	\$ 92	\$ 87
– VAN POOLS			
	\$ 117	\$ 202	\$ 295
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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

WISCONSIN (48)

49. AUTO DEALERS – PREMIUM DEVELOPMENT

FIRE
\$ 0.04

FIRE AND THEFT*			
Territory Code	Personal Auto Type Vehicles		Miscellaneous Type Vehicles
	Buildings And Standard Open Lots	Non-Standard Open Lots	Buildings And Open Lots
102,103,113,114, 115	\$ 0.19	\$ 0.25	\$ 0.13
ALL OTHER	0.11	0.14	0.13

* 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
102,103,113,114, 115	\$ 0.33	\$ 0.37	\$ 0.42	\$ 0.25	\$ 0.29
ALL OTHER	0.25	0.29	0.31	0.25	0.29

* 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
102,103,113,114, 115	\$ 0.31	\$ 0.33	\$ 0.37	\$ 0.20	\$ 0.25
ALL OTHER	0.20	0.25	0.27	0.20	0.25

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

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

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

COMPREHENSIVE*				
Territory Code	Personal Auto Type Vehicles			Miscellaneous Type Vehicles
	Buildings	Standard Open Lots	Non-Standard Open Lots	Buildings And Open Lots
102,103,113,114, 115	\$ 0.39	\$ 0.42	\$ 0.48	\$ 0.37
ALL OTHER	0.31	0.35	0.37	0.37

* 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	\$ 1.03	\$ 0.39	\$ 0.17
\$250	0.63	0.24	0.09

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

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

WISCONSIN (48)

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	\$ 16	\$ 22	\$ 19	\$ 26
7,500	19	25	22	30
9,000	21	29	26	35
12,000	26	36	32	43
15,000	31	42	37	50
18,000	35	47	42	56
22,500	42	57	50	68
30,000	52	71	63	85
37,500	62	84	74	101
45,000	71	95	85	115
60,000	87	118	105	141
75,000	103	139	123	166
90,000	118	160	142	192
120,000	146	197	175	236
150,000	171	231	205	277
180,000	197	266	236	319
225,000	237	320	284	384
300,000	300	405	360	486
375,000	363	491	436	589
450,000	426	575	511	689
600,000	545	735	654	883
750,000	660	892	793	1070
900,000	773	1043	928	1252
1,200,000	986	1331	1183	1597
1,500,000	1178	1590	1413	1908
2,000,000	1332	1799	1599	2159
2,500,000	1451	1959	1742	2351
Over 2,500,000	Refer to Company			
Direct Coverage (Excess)				
Specified Causes Of Loss – Multiply the Legal Liability premium by 1.15.				
Comprehensive – Multiply the Legal Liability premium by 1.15.				
* Theft and Mischief or Vandalism are subject to a \$100 per car/\$500 per occurrence deductible. See Rule 98. for additional deductible options.				

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

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

GARAGEKEEPERS' – COLLISION						
Maximum Limit Of Liability	Deductibles					
	\$ 100		\$ 250		\$ 500	
	Legal Liability	Direct (Primary)	Legal Liability	Direct (Primary)	Legal Liability	Direct (Primary)
\$ 6,000	\$ 27	\$ 36	\$ 18	\$ 24	\$ 14	\$ 18
7,500	31	42	20	27	16	21
9,000	36	48	23	31	18	24
12,000	45	61	29	40	23	31
15,000	54	73	35	47	27	36
18,000	64	86	42	56	32	43
22,500	75	102	49	66	38	51
30,000	97	130	63	85	48	65
37,500	114	153	74	100	57	77
45,000	128	173	83	112	64	86
60,000	161	217	104	141	80	108
75,000	193	261	126	170	97	130
90,000	222	299	144	195	111	150
120,000	277	374	180	243	139	187
150,000	333	449	216	292	166	225
180,000	384	518	249	337	192	259
225,000	459	620	298	403	230	310
300,000	584	788	380	512	292	394
375,000	708	955	460	621	354	478
450,000	830	1120	539	728	415	560
600,000	1071	1446	696	940	536	723
750,000	1309	1767	851	1148	654	883
900,000	1532	2068	996	1344	766	1034
1,200,000	1948	2630	1266	1710	974	1315
1,500,000	2336	3154	1519	2050	1168	1577
2,000,000	2666	3599	1733	2339	1333	1800
2,500,000	2905	3921	1888	2549	1452	1961
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
\$ 0.37

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

Supplementary Information – Wisconsin

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 Wisconsin

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 – Wisconsin

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 – Wisconsin

Wisconsin 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>
Wisconsin Claim Cost Trends		
Bodily Injury (\$100,000 Limit)	1.4%	2.6%
Property Damage (\$100,000 Limit)	6.3%	3.7%
Credibility-Weighted Claim Cost Trends		
Bodily Injury (\$100,000 Limit)	6.0%	5.5%
Property Damage (\$100,000 Limit)	6.2%	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)	6.2%	4.2%
Private Passenger Types		
Bodily Injury (\$100,000 Limit)	6.0%	5.5%
Property Damage (\$100,000 Limit)	6.2%	4.2%

Wisconsin 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 3.3% rather than 6.4%. For the Private Passenger Types coverage, the indication would have been 1.0% instead of 3.6%.

Supplementary Information – Wisconsin

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 7.5%, instead of 5.9%.

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 – Wisconsin

Loss Development

Methodology

For the Trucks, Tractors & Trailers and Private Passenger Types Liability coverages, we continue to employ a credibility-weighted combination of Wisconsin 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	1.186	1.184
15 to Ultimate	1.409	1.427
Trucks, Tractors and Trailers PD		
39 to Ultimate	1.004	1.004
27 to Ultimate	1.014	1.013
15 to Ultimate	1.053	1.046
Private Passenger Types BI		
39 to Ultimate	1.070	1.071
27 to Ultimate	1.167	1.177
15 to Ultimate	1.290	1.374
Private Passenger Types PD		
39 to Ultimate	1.004	1.004
27 to Ultimate	1.012	1.012
15 to Ultimate	1.025	1.032

Supplementary Information – Wisconsin

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 2.8% is indicated when each of the coverage indications is weighted by its respective loss cost volume. Staff will file the indications, which reflect a 10/1/2021 proposed effective date, with the following exceptions:

<u>Coverage</u>	<u>Indicated Change</u>	<u>Filed Change</u>
Trucks, Tractors & Trailers Collision	-0.6%	N.C.
Private Passenger Types Liability	3.6%	N.C.

The overall filed change is 2.7%.

Notes

- The Auto Dealers Other than Collision Indication (+19.3%) is due to the high expected experience ratio caused by a longer period of time since this coverage was last reviewed.
- The Auto Dealers Collision Indication (+8.8%) is due to the high expected experience ratio caused by a longer period of time since this coverage was last reviewed.
- The Garagekeepers Other than Collision Indication (+20.2%) is due to poor experience in 2 years of the review, as well as a high expected experience ratio caused by a longer period of time since this coverage was last reviewed.
- The Auto Dealers Liability coverage is not being reviewed this year.