

RULES – IMPLEMENTATION

MAY 13, 2021

COMMERCIAL AUTOMOBILE

LI-CA-2021-124

MONTANA REVISED MANUAL RULES FOR ZONE-RATED COVERAGES TO BE IMPLEMENTED

KEY MESSAGE

This circular announces the implementation of revised Commercial Auto rules for zone-rated coverage in Montana.

UPGRADE TO WORD AND EXCEL DOCUMENTS

As previously noted, ISO is implementing changes to our authoring and delivery systems so that **newly created** documents will be delivered in Office 365 .docx/.xlsx format to be phased in by product/service tentatively beginning in second quarter 2021. We are pleased to announce that you will soon be receiving **form** documents in .docx format delivered/accessed via Circulars, CLM, EFD, ERC, Filings, FIRST, Forms Library, PRM and Suite +. Changes continue for other document types to be phased in by product/service. 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

Periodically we review the latest available experience data underlying the commercial auto loss costs for zone-rated trucks, tractors and trailers. We also examine the related rating procedures for clarity, consistency, and ease of use.

ISO ACTION

We have revised Rule **23**. Trucks, Tractors And Trailers Classifications to update the primary rating factors for various sized trucks in Table **23.B.5.c**. We have also revised Rule **24**. Truckers/Motor Carriers to update the Zone Combination Factors in Table **24.B.2.b.(2)(e)**. In addition, we have also revised Rule **25**. Premium Development – Zone-rated Autos to update the fleet factors in Table **25.C.2.b.** and Table **25.C.3.b.**

Refer to the attached explanatory material for complete details about 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 April 1, 2022.

COMPANY ACTION

If you have authorized us to file on your behalf and decide:

- To use our revision and effective date, you are not required to file anything with the Insurance Department.
- To use our revision with a different effective date, to use our revision with modification, or to not use our revision, you must make an appropriate submission with the Insurance Department.

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

In all correspondence with the Insurance Department on this revision, you should refer to ISO Filing Number CA-2021-RZR1, NOT this circular number. Communications with the regulator concerning a filing affecting multiple lines of business (i.e., CL, PL, AL filing designation) should specify the line(s) of business that you are addressing.

RATING SOFTWARE IMPACT

New attributes being introduced with this revision:

- Current factors are being revised.

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.

REVISION DISTRIBUTION

We will issue a Notice to Manualholders with an edition date of 4-22 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

RELATED LOSS COSTS REVISION

We are announcing in a separate circular the implementation of a corresponding loss costs revision. Please refer to the Reference(s) block for identification of that circular.

REFERENCE(S)

- [LI-CA-2021-125](#) (05/13/2021) Montana Revised Loss Costs For Zone-rated Coverages To Be Implemented
- [LI-CL-2021-004](#) (02/17/2021) Revised Lead Time Requirements Listing

ATTACHMENT(S)

Filing CA-2021-RZR1

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.

ACKNOWLEDGMENT 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 rules review a Statement of Actuarial Opinion; therefore, we are including the following acknowledgment:

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

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MONTANA
ZONE-RATED – COMMERCIAL AUTOMOBILE
FILING CA-2021-RZR1

EXECUTIVE SUMMARY

| | |
|------------------------------|---|
| PURPOSE | <p>Based on a review of the latest available data, we are revising the Zone-Rated Classification Plan as follows:</p> <ul style="list-style-type: none">• Liability Primary Rating Factors• Liability Fleet Factors• Liability Metro Factors• Liability Zone Combination Factors <ul style="list-style-type: none">• Physical Damage Primary Rating Factors• Physical Damage Fleet Factors• Physical Damage Metro Factors• Physical Damage Zone Combination Factors <p>Also in this filing we will be revising the following Rules:</p> <ul style="list-style-type: none">• Trucks, Tractors and Trailers Classifications (Rule 23)• Truckers/Motor Carriers (Rule 24)• Premium Development – Zone-Rated Autos (Rule 25) |
| COMPANION REVISION | <p>These changes will be introduced on a state-by-state basis in conjunction with companion zone-rated risks loss cost level revisions.</p> |
| MULTI-STATE | <p>The information used for this filing is aggregated multi-state data. Current multi-state values for relativities and loss costs were used to calculate the new multi-state values. In the body of this filing and the companion filing, CA-2021-RZRLC, all current relativities and loss costs are the multi-state values unless otherwise noted.</p> |
| FORMAT | <p>In this document, all explanatory material appears first, followed by all exhibits, and then the revised manual pages. Explanatory pages are numbered A-1 through B-5, the exhibits are labeled EXHIBIT A1 through EXHIBIT B7, and the revised manual pages are numbered C-1 through C-4.</p> |
| CLASSIFICATION PLAN REVISION | <p>The classification plan changes in this filing will be introduced on a "revenue neutral" basis. That is, for each coverage, an off-balance factor will be applied to the base loss costs so that, on average, there is no change to the aggregate loss costs. The development of the off-balance factors is described in companion loss cost filing, CA-2021-RZRLC.</p> |

CLASS PLAN
REVIEW DATA
AND
METHODOLOGY

This review is based on multistate data for 5 calendar/accident years through year ended 12/31/2019 combined. For liability, the indicated primary rating factors, fleet discount factors, metro differentials, and zone combination factors are the result of a Bailey simultaneous analysis of all liability relativities. The Bailey procedure is designed to give the most accurate distribution of loss costs among the various classes. For each cell, base loss ratios are calculated as trended and developed losses divided by loss costs including the current multistate rating factors. The Bailey procedure generates indicated changes to each of the rating factors. For this particular analysis, indications were initially developed for the Fleet, Metro, Primary and Zone Combination factors. Then selections were made for the Fleet, Metro and Primary factors after the application of credibility to the initial indicated factor. The Bailey was then reapplied using these selected factors to develop new Zone Combination factors in order that the overall balance of the relativities be retained.

The Original Cost New (OCN), Age and Deductible relativities are not changing in this review. The current OCN, Age and Deductible factors were applied to the Physical Damage data prior to the application of the Bailey procedure as outlined above.

REVISED
LIABILITY AND
PHYSICAL
DAMAGE FULL
STANDARDS OF
CREDIBILITY

Historically, the full standards of credibility for the Trucks, Tractors and Trailers classes have been used for the Zone Rated review. Since the last Zone Rated filing, these physical damage standards have been updated. Refer to Section B of this filing for details.

A comparison of the prior and revised full standards of credibility is provided as follows:

| Liability | | OTC | | Collision | |
|-----------|---------|--------|---------|-----------|---------|
| Prior | Revised | Prior | Revised | Prior | Revised |
| 10,000 | 11,500 | 13,000 | 11,000 | 4,000 | 4,500 |

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ATTACHMENTS
TO THE
EXECUTIVE
SUMMARY

Attached to this Executive Summary is an overview of the Zone-Rated Risks revisions, specifically:

- Summary of Changes
- List of the current Metropolitan and Regional Zones
- Explanation of the Bailey Methodology

SUMMARY OF CHANGES EXPLANATORY REMARKS

The rating factors that are being revised are displayed on pages ES-4 and ES-6. The factors listed are the current and revised multi-state relativities. Please review the filing for any state specific factors.

The Primary factors, which are calculated in Sections A and B of this filing, are displayed in Rule 23, (see Section C of this filing for revised manual rules pages). Collision and Other than Collision factors are identical, and are displayed in the 'Physical Damage' column of the table.

The Fleet Discount factors, which are calculated in Sections A and B of this filing, are displayed in Rule 25, (see Section C of this filing for revised manual rules pages).

The OCN, Age and Deductible factors are not being revised in this filing.

Zone Combination factors are used to develop the loss costs in the Zone-Rating Table. These Zone Combination factors, along with the Metro factors, are calculated in Sections A and B of this filing. The Zone Combination factors are the factors for all of the possible zone combinations. Each state only uses a subset of these factors. For example, a state in the Mountain Region (41) will only have combinations that either end or begin in the Mountain Region. If at least one of the regions contained in the zone combination is also a metropolitan zone, the factor for the zone combination is used, and is then multiplied by the appropriate Metro factor. The Metro factor is only used once per zone combination. This result is then multiplied by the Base Loss Cost, to provide the loss costs listed in Rule 25. (See Section D of the companion filing CA-2021-RZRLC for the loss cost pages.)

The Physical Damage Zone Combination factors along with the Metro factors are used to develop the factors for Truckers/Motor Carriers Trailer Interchange agreement, Rule 24. B.2.b.(2)(e).

SUMMARY OF CLASSIFICATION PLAN REVISIONS

| PRIMARY FACTORS | | | | | | |
|-----------------|-----------|---------|-----------|---------|----------------------|---------|
| Class | Liability | | Collision | | Other than Collision | |
| | Current | Revised | Current | Revised | Current | Revised |
| Medium | 0.85 | 0.82 | 1.00 | 1.00 | 1.00 | 1.00 |
| Heavy | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| Extra-Heavy | 1.45 | 1.50 | 1.15 | 1.16 | 1.15 | 1.16 |
| Trailers | 0.15 | 0.14 | 0.65 | 0.69 | 0.65 | 0.69 |

| FLEET DISCOUNT FACTORS | | | | | | |
|------------------------|-----------|---------|-----------|---------|----------------------|---------|
| Class | Liability | | Collision | | Other than Collision | |
| | Current | Revised | Current | Revised | Current | Revised |
| Fleet | 0.70 | 0.74 | 0.60 | 0.63 | 0.65 | 0.59 |
| Non-Fleet | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |

| METRO FACTORS | | | | | | |
|-------------------------|-----------|---------|-----------|---------|----------------------|---------|
| Class | Liability | | Collision | | Other than Collision | |
| | Current | Revised | Current | Revised | Current | Revised |
| Metro to Metro | 0.950 | 0.937 | 0.900 | 0.880 | 0.950 | 0.950 |
| Metro to/from Non-Metro | 0.975 | 0.956 | 0.900 | 0.880 | 1.000 | 0.981 |
| Non-Metro to Non-Metro | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |

ZONE-RATED RISKS
METROPOLITAN ZONES

| | | | |
|----|------------------------|----|------------------------|
| 01 | Atlanta | 21 | Miami |
| 02 | Baltimore - Washington | 22 | Milwaukee |
| 03 | Boston | 23 | Minneapolis - St. Paul |
| 04 | Buffalo | 24 | Nashville |
| 05 | Charlotte | 25 | New Orleans |
| 06 | Chicago | 26 | New York City |
| 07 | Cincinnati | 27 | Oklahoma City |
| 08 | Cleveland | 28 | Omaha |
| 09 | Dallas - Fort Worth | 29 | Phoenix |
| 10 | Denver | 30 | Philadelphia |
| 11 | Detroit | 31 | Pittsburgh |
| 12 | Hartford | 32 | Portland |
| 13 | Houston | 33 | Richmond |
| 14 | Indianapolis | 34 | St. Louis |
| 15 | Jacksonville | 35 | Salt Lake City |
| 16 | Kansas City | 36 | San Francisco |
| 17 | Little Rock | 37 | Tulsa |
| 18 | Los Angeles | | |
| 19 | Louisville | | |
| 20 | Memphis | | |

REGIONAL ZONES

| | | | |
|----|---------------|----|-------------|
| 40 | Pacific Coast | 46 | Gulf |
| 41 | Mountain | 47 | Southeast |
| 42 | Midwest | 48 | Eastern |
| 43 | Southwest | 49 | New England |
| 44 | North Central | 50 | Alaska |
| 45 | Mideast | | |

| ZONE COMBINATION FACTORS | | | | | | | | |
|--------------------------|---------------|-----------|---------|-----------|---------|----------------------|---------|--|
| Route | Region # | Liability | | Collision | | Other than Collision | | |
| | | Current | Revised | Current | Revised | Current | Revised | |
| 01 | 40 to/from 40 | 1.775 | 1.690 | 1.667 | 1.644 | 1.386 | 1.350 | |
| 02 | 40 to/from 41 | 1.875 | 1.839 | 1.958 | 1.981 | 1.294 | 1.257 | |
| 03 | 40 to/from 42 | 1.225 | 1.243 | 1.015 | 1.007 | 1.271 | 1.252 | |
| 04 | 40 to/from 43 | 1.844 | 1.798 | 1.649 | 1.645 | 1.302 | 1.271 | |
| 05 | 40 to/from 44 | 1.435 | 1.445 | 1.639 | 1.600 | 1.256 | 1.232 | |
| 06 | 40 to/from 45 | 1.369 | 1.369 | 1.538 | 1.611 | 1.407 | 1.358 | |
| 07 | 40 to/from 46 | 1.641 | 1.720 | 1.613 | 1.766 | 1.281 | 1.473 | |
| 08 | 40 to/from 47 | 1.751 | 1.700 | 1.983 | 1.893 | 1.407 | 1.343 | |
| 09 | 40 to/from 48 | 2.106 | 2.102 | 2.173 | 2.113 | 1.129 | 1.108 | |
| 10 | 40 to/from 49 | 1.399 | 1.375 | 1.192 | 1.249 | 1.101 | 1.160 | |
| 11 | 41 to/from 41 | 0.994 | 1.000 | 1.225 | 1.272 | 1.033 | 1.051 | |
| 12 | 41 to/from 42 | 1.390 | 1.357 | 1.518 | 1.564 | 1.326 | 1.309 | |
| 13 | 41 to/from 43 | 1.404 | 1.384 | 1.414 | 1.356 | 1.027 | 1.044 | |
| 14 | 41 to/from 44 | 1.610 | 1.608 | 1.896 | 1.938 | 1.016 | 1.018 | |
| 15 | 41 to/from 45 | 1.571 | 1.535 | 1.643 | 1.663 | 1.105 | 1.106 | |
| 16 | 41 to/from 46 | 1.857 | 1.842 | 1.540 | 1.605 | 1.140 | 1.178 | |
| 17 | 41 to/from 47 | 1.942 | 2.039 | 1.951 | 2.019 | 1.073 | 1.044 | |
| 18 | 41 to/from 48 | 1.763 | 1.728 | 1.600 | 1.616 | 1.065 | 1.063 | |
| 19 | 41 to/from 49 | 1.364 | 1.339 | 1.380 | 1.385 | 1.205 | 1.196 | |
| 20 | 42 to/from 42 | 0.973 | 0.934 | 1.062 | 1.148 | 0.941 | 0.984 | |
| 21 | 42 to/from 43 | 1.086 | 1.090 | 1.280 | 1.247 | 0.880 | 0.870 | |
| 22 | 42 to/from 44 | 1.302 | 1.211 | 1.278 | 1.261 | 0.900 | 0.877 | |
| 23 | 42 to/from 45 | 1.316 | 1.284 | 1.531 | 1.649 | 1.186 | 1.165 | |
| 24 | 42 to/from 46 | 1.550 | 1.548 | 1.639 | 1.589 | 1.098 | 1.119 | |
| 25 | 42 to/from 47 | 1.616 | 1.634 | 1.487 | 1.461 | 0.988 | 0.953 | |
| 26 | 42 to/from 48 | 1.462 | 1.500 | 1.445 | 1.432 | 0.880 | 0.862 | |
| 27 | 42 to/from 49 | 1.719 | 1.690 | 1.804 | 1.795 | 1.012 | 1.008 | |
| 28 | 43 to/from 43 | 1.156 | 1.176 | 1.385 | 1.375 | 0.976 | 0.975 | |
| 29 | 43 to/from 44 | 1.506 | 1.467 | 1.538 | 1.529 | 0.940 | 0.924 | |
| 30 | 43 to/from 45 | 1.307 | 1.302 | 1.379 | 1.444 | 0.980 | 0.982 | |
| 31 | 43 to/from 46 | 1.692 | 1.719 | 1.389 | 1.381 | 0.951 | 0.932 | |
| 32 | 43 to/from 47 | 1.570 | 1.608 | 1.756 | 1.734 | 1.051 | 1.047 | |
| 33 | 43 to/from 48 | 2.004 | 2.076 | 2.299 | 2.202 | 0.850 | 0.833 | |
| 34 | 43 to/from 49 | 1.185 | 1.154 | 1.315 | 1.295 | 0.902 | 0.896 | |
| 35 | 44 to/from 44 | 1.163 | 1.186 | 1.220 | 1.235 | 0.899 | 0.886 | |
| 36 | 44 to/from 45 | 1.411 | 1.377 | 1.468 | 1.541 | 0.974 | 0.966 | |
| 37 | 44 to/from 46 | 1.502 | 1.461 | 1.406 | 1.507 | 0.938 | 0.939 | |
| 38 | 44 to/from 47 | 1.359 | 1.374 | 1.208 | 1.274 | 1.011 | 0.996 | |
| 39 | 44 to/from 48 | 1.433 | 1.367 | 1.498 | 1.520 | 0.780 | 0.774 | |
| 40 | 44 to/from 49 | 1.501 | 1.516 | 1.303 | 1.377 | 0.830 | 0.821 | |
| 41 | 45 to/from 45 | 1.578 | 1.564 | 1.513 | 1.555 | 1.127 | 1.104 | |
| 42 | 45 to/from 46 | 1.424 | 1.487 | 1.424 | 1.452 | 1.080 | 1.057 | |
| 43 | 45 to/from 47 | 1.514 | 1.555 | 1.477 | 1.443 | 1.152 | 1.111 | |
| 44 | 45 to/from 48 | 1.469 | 1.495 | 1.499 | 1.503 | 1.211 | 1.201 | |
| 45 | 45 to/from 49 | 1.342 | 1.319 | 1.366 | 1.334 | 1.007 | 0.991 | |
| 46 | 46 to/from 46 | 1.715 | 1.823 | 1.602 | 1.559 | 1.120 | 1.148 | |
| 47 | 46 to/from 47 | 1.588 | 1.677 | 1.512 | 1.507 | 0.932 | 0.907 | |
| 48 | 46 to/from 48 | 1.802 | 1.806 | 1.851 | 1.816 | 0.913 | 0.898 | |
| 49 | 46 to/from 49 | 1.613 | 1.582 | 1.492 | 1.491 | 0.925 | 0.918 | |
| 50 | 47 to/from 47 | 1.568 | 1.559 | 1.446 | 1.362 | 0.992 | 1.023 | |
| 51 | 47 to/from 48 | 1.546 | 1.602 | 1.689 | 1.660 | 0.849 | 0.984 | |
| 52 | 47 to/from 49 | 1.652 | 1.657 | 1.630 | 1.586 | 0.973 | 0.956 | |
| 53 | 48 to/from 48 | 1.507 | 1.534 | 1.645 | 1.600 | 0.903 | 0.893 | |
| 54 | 48 to/from 49 | 1.463 | 1.425 | 1.455 | 1.457 | 0.850 | 0.829 | |
| 55 | 49 to/from 49 | 1.399 | 1.427 | 1.711 | 1.670 | 0.787 | 0.768 | |
| 56 | 50 to/from 50 | 1.319 | 1.316 | 1.423 | 1.422 | 1.054 | 1.046 | |

BAILEY METHODOLOGY
ZONE-RATED LIABILITY AND PHYSICAL DAMAGE

The Bailey procedure is designed to generate the most accurate rating factors and relationships among the various factors. The Bailey method simultaneously determines the indicated factors according to the rating model $P_i \times F_j \times M_k \times ZC_l$ (see below). The Bailey procedure balances this model on the aggregate to the relativities for each class based on the latest available Zone-Rated Risks experience. The relativity for a particular cell is the relationship of its loss ratios to the loss ratio of the base class. For this analysis, loss ratios are trended and developed losses divided by loss costs that include the current multistate Zone-Rated Risks rating factors. The Bailey procedure generates indicated changes to the Primary, Fleet, Metro and Zone Combination factors.

The factors must then be readjusted so that the base primary class factor is 1.00, the Non-fleet factor is 1.00, and the Non-metro to Non-Metro factor is 1.00, while at the same time preserving the relationships among these and the other factors as determined by the outcome of the Bailey method. Once factors were selected for the Primary, Fleet and Metro factors, these numbers were input into the Bailey as constants, and then the Bailey was run a second time to determine the appropriate Zone Combination factors to be used in conjunction with the selected factors to maintain the overall balance of the factors. Specifically, the Bailey procedure uses the following model:

$$\sum_{ijkl} Wt(i,j,k,l) \times R(i,j,k,l) = \sum_{ijkl} Wt(i,j,k,l) \times P_i \times F_j \times M_k \times ZC_l$$

Where: $Wt(i,j,k,l)$ = ISO Aggregate Loss Cost for cell i,j,k,l .
 (Exposures for the cell multiplied by the state/territory loss cost.)
 $R(i,j,k,l)$ = Relativity for i,j,k,l based on individual loss ratios indexed to the base class.
 P_i = Primary Rating Factor for primary class i .
 F_j = Differential between Non-fleet and Fleet ($j=1,2$).
 M_k = Differential between "Metro to Metro", "Metro to/from Non-Metro" and "Non-metro to Non-Metro" ($k=1,2,3$).
 ZC_l = Zone Combination factor for zone combination l .

From this relationship, the following equations are derived for each P_i , F_j , M_k and ZC_l which are solved iteratively.

$$P_i = \frac{\sum_j \sum_k \sum_l Wt(i,j,k,l) \times (R(i,j,k,l))}{\sum_j \sum_k \sum_l Wt(i,j,k,l) \times F_j \times M_k \times ZC_l}$$

$$F_j = \frac{\sum_i \sum_k \sum_l Wt(i,j,k,l) \times (R(i,j,k,l))}{\sum_i \sum_k \sum_l Wt(i,j,k,l) \times P_i \times M_k \times ZC_l}$$

$$M_k = \frac{\sum_i \sum_j \sum_l Wt(i,j,k,l) \times (R(i,j,k,l))}{\sum_i \sum_j \sum_l Wt(i,j,k,l) \times P_i \times F_j \times ZC_l}$$

$$ZC_l = \frac{\sum_i \sum_j \sum_k Wt(i,j,k,l) \times (R(i,j,k,l))}{\sum_i \sum_j \sum_k Wt(i,j,k,l) \times P_i \times F_j \times M_k}$$

COMMERCIAL AUTOMOBILE
ZONE-RATED RISKS
CLASSIFICATION PLAN

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DETERMINATION OF INDICATED LIABILITY FACTORS

| | |
|--|--|
| COLUMN (1) BAILEY RELATIVITY | The relativity from the Bailey methodology, which is explained in the Executive Summary on page ES-7. As noted, indicated Primary, Metro, Fleet and Zone Combination factors are developed simultaneously. Then appropriate selections are made for the Primary, Metro and Fleet factors. These selected factors are included in the data and indicated Zone Combination factors are developed by a second Bailey procedure. This preserves the overall aggregate balance of using all factors together. |
| COLUMN (2) CLAIMS | The number of claims for each coverage used for credibility. |
| COLUMN (3) CREDIBILITY | The credibility formula is $Z = ((\# \text{ of claims})/(\# \text{ of claims for full credibility}))^{0.5}$; the full credibility standard is 11,500 claims. |
| COLUMN (4) Z - WEIGHTED RELATIVITY | The Z-weighted relativity is derived by credibility weighting the Bailey formula relativity (column (1)) with the overall Bailey result (overall column(1)); ie: $(\text{column (4)}) = [\{(\text{column (1)}) * (\text{column (3)})\} + \{(\text{overall column (1)}) * (1.00 - (\text{column (3)}))\}]$ |
| COLUMN (5) NORMALIZED RELATIVITY | The normalized balanced relativity is calculated by dividing the Z-Weighted Relativity of each coverage by the overall average relativity from column (4). The overall average relativity is a weighted average of each individual coverage using the Aggregate Loss Cost at Current Level (column (10)) as weights. |
| COLUMN (6) INDICATED CHANGE | The indicated change for each coverage is derived by dividing the Normalized Balanced Relativity (column (5)) of each coverage by the Normalized Balanced Relativity of the base class. |
| COLUMN (7) CURRENT RELATIVITY | Present ISO Multistate Relativities (or Factors). |

COLUMN (8)
INDICATED
RELATIVITY

The Current Relativity multiplied by the Indicated Change.

COLUMN (9)
REVISED
RELATIVITY

Relativities selected by ISO, based on the Current and Indicated Relativities.

COLUMN (10)
ALCCL

Multistate 5-year Aggregate Loss Costs at Current Level for each respective class.

DETERMINATION OF INDICATED
ZONE COMBINATION
LIABILITY FACTORS

SUMMARY SHEET

| | |
|---------------------------------------|---|
| COLUMN (1) CURRENT RELATIVITY | These are the present multistate factors. |
| COLUMN (2) CHANGE TO RELATIVITY | This number is calculated as column (5) on the calculation sheet following the summary sheet. |
| COLUMN (3) INDICATED RELATIVITY | This is calculated by multiplying the current relativity (column (1)) by the change to relativity (column (2)). |
| COLUMN (4) ALCCL | The 5-year Aggregate Loss Cost at Current Level in each zone combination. These Aggregate Loss Costs have been recalculated to include the selected Primary, Fleet and Metro factors. |
| COLUMN (5) % OF TOTAL | The percentage of all ALCCL in each zone combination. |

DETERMINATION OF INDICATED
ZONE COMBINATION
LIABILITY FACTORS

CALCULATION SHEET

| | |
|------------------------------------|---|
| COLUMN (1) BAILEY RELATIVITY | The relativity from the Bailey methodology, which is explained in the Executive Summary on page ES-7. |
|------------------------------------|---|

| | |
|----------------------|---------------------------------------|
| COLUMN (2) CLAIMS | Claims used to determine credibility. |
|----------------------|---------------------------------------|

| | |
|---------------------------|--|
| COLUMN (3) CREDIBILITY | The credibility formula is $Z = ((\# \text{ of claims}) / (\# \text{ of claims for full credibility}))^{0.5}$; the full credibility standard is 11,500. |
|---------------------------|--|

| | |
|--------------------------------------|--|
| COLUMN (4) WEIGHTED RELATIVITY | The Z-weighted relativity is derived by credibility weighting the Bailey formula relativity (column (1)) with the overall Bailey result (overall column(1)); ie: (column (4)) = $[\{(column (1)) * (column (3))\} + \{(overall column (1)) * (1.00 - (column (3)))\}]$ |
|--------------------------------------|--|

| | |
|--|--|
| COLUMN (5) NORMALIZED RELATIVITY | The weighted relativity for each zone combination is divided by the overall weighted relativity. The overall factor is a weighted average of all zone combinations using the Aggregate Loss Cost at Current Level (column (6)) as weights. |
|--|--|

| | |
|---------------------|---|
| COLUMN (6) ALCCL | The 5-year Aggregate Loss Cost at Current Level in each zone combination. These Aggregate Loss Costs have been recalculated to include the selected Primary, Fleet and Metro factors. |
|---------------------|---|

| | |
|--------------------------|---|
| COLUMN (7) % OF TOTAL | The percentage of all ALCCL in each zone combination. |
|--------------------------|---|

DETERMINATION OF INDICATED PHYSICAL DAMAGE FACTORS

| | |
|--|--|
| DESCRIPTION | <p>Calculations for the Primary, Fleet and Metro factors are presented on the following pages. For the Primary factors, data for Collision and Other than Collision is combined to produce the same factor for both coverages. For Fleet and Metro factors, calculations are conducted separately for Collision and Other than Collision. Selections were first determined for the Primary factors. These selections were included in the experience prior to the development of the Fleet and Metro factors. Please note that the current Age, OCN and Deductible factors were also included in the experience prior to calculating the Bailey review. The Age, OCN and Deductible factors are not changing in this review.</p> |
| COLUMN (1) BAILEY RELATIVITY | <p>The relativity from the Bailey methodology, which is explained in the Executive Summary on page ES-7.</p> |
| COLUMN (2) CLAIMS | <p>Number of claims for each coverage.</p> |
| COLUMN (3) CREDIBILITY | <p>The credibility formula is $Z = ((\# \text{ of claims})/(\# \text{ of claims for full credibility}))^{0.5}$; the full credibility standard is 11,000 claims for Other than Collision and 4,500 for Collision. The calculation of Primary Factors uses the Other than Collision credibility standard.</p> |
| COLUMN (4) Z - WEIGHTED RELATIVITY | <p>The Z-weighted relativity is derived by credibility weighting the Bailey formula relativity (column (1)) with the overall Bailey result (overall column(1)); ie: $(\text{column (4)}) = [\{(\text{column (1)}) * (\text{column (3)})\} + \{(\text{overall column (1)}) * (1.00 - (\text{column (3)}))\}]$</p> |
| COLUMN (5) NORMALIZED BALANCED RELATIVITY | <p>The normalized balanced relativity is calculated by dividing the Z-Weighted Relativity of each coverage by the overall average relativity from column (4). The overall factor is a weighted average of each individual coverage using the Aggregate Loss Cost at Current Level (column (10)) as weights.</p> |

| | |
|-----------------------------------|---|
| COLUMN (6) INDICATED CHANGE | The indicated change for each coverage is derived by dividing the Normalized Balanced Relativity (column (5)) of each coverage by the Normalized Balanced Relativity of the base class. |
|-----------------------------------|---|

| | |
|-------------------------------------|---------------------------------|
| COLUMN (7) CURRENT RELATIVITY | Current ISO Multistate Factors. |
|-------------------------------------|---------------------------------|

| | |
|---------------------------------------|--|
| COLUMN (8) INDICATED RELATIVITY | The Current Relativity multiplied by the Indicated Change. |
|---------------------------------------|--|

| | |
|-------------------------------------|--|
| COLUMN (9) REVISED RELATIVITY | Relativities selected by ISO, based on the Current and Indicated Relativities. |
|-------------------------------------|--|

| | |
|----------------------|--|
| COLUMN (10) ALCCL | 5-year Aggregate Loss Cost at Current Level for each respective class. |
|----------------------|--|

DETERMINATION OF INDICATED
ZONE COMBINATION
PHYSICAL DAMAGE FACTORS

SUMMARY SHEET

COLUMN (1)
CURRENT
RELATIVITY

These are the current factors.

COLUMN (2)
CHANGE TO
RELATIVITY

This is calculated as column (5) on the calculation sheet following the summary sheet.

COLUMN (3)
INDICATED
RELATIVITY

This is calculated by multiplying the current relativity (column (1)) by the change to relativity (column (2)).

COLUMN (4)
ALCCL

5-year Aggregate Loss Cost at Current Level in each zone combination. These Aggregate Loss Costs have been recalculated to include the selected Primary, Fleet and Metro factors.

COLUMN (5)
% OF TOTAL

The percentage of total ALCCL in each zone combination.

DETERMINATION OF INDICATED
ZONE COMBINATION
PHYSICAL DAMAGE FACTORS

CALCULATION SHEET

| | |
|--|--|
| COLUMN (1) BAILEY RELATIVITY | The relativity from the Bailey methodology, which is explained in the Executive Summary on page ES-7. |
| COLUMN (2) CLAIMS | Claims used to determine credibility. |
| COLUMN (3) CREDIBILITY | The credibility formula is $Z = ((\# \text{ of claims}) / (\# \text{ of claims for full credibility}))^{0.5}$; the full credibility standard is 11,000 claims for Other than Collision, and 4,500 for Collision. |
| COLUMN (4) WEIGHTED RELATIVITY | The Z-weighted relativity is derived by credibility weighting the Bailey formula relativity (column (1)) with the overall Bailey result (overall column(1)); ie: (column (4)) = $[\{(column (1)) * (column (3))\} + \{(overall column (1)) * (1.00 - (column (3)))\}]$ |
| COLUMN (5) NORMALIZED RELATIVITY | The weighted relativity for each zone combination is divided by the overall weighted relativity. The overall factor is a weighted average of all zone combinations using Aggregate Loss Costs at Current Level (column (6)) as weights. |
| COLUMN (6) ALCCL | The Aggregate Loss Cost at Current Level in each zone combination. These Aggregate Loss Costs have been recalculated to include the selected Primary, Fleet, Metro, Age, OCN and Deductible factors. |
| COLUMN (7) % OF TOTAL | The percentage of all ALCCL in each zone combination. |

CREDIBILITY PROCEDURE

METHODOLOGY

The standards for full credibility were determined from Trucks, Tractors and Trailers credibility studies using various size of loss distributions for liability, other than collision and collision respectively. Separate standards by coverage for full credibility were calculated using the Mayerson, Jones and Bowers expansion formula.

CREDIBILITY FOR EXPERIENCE

The credibility assigned to the experience is based on the total number of claims for the years used. Partial credibility (Z), as used for the experience, is determined using the square root rule as follows:

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

Where X equals the full credibility standard, by coverage.

The full credibility standards are as follows:

| | Current | Prior |
|-----------|---------|--------|
| Liability | 11,500 | 10,000 |
| OTC | 11,000 | 13,000 |
| Collision | 4,500 | 4,000 |

INSURANCE SERVICES OFFICE, INC.

LIABILITY

REVIEW OF PRIMARY FACTORS

| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |
|-------------|--------|--------|-------|------------------|----------------|----------------|-----------------|--------------|-----------------|------------|
| | Bailey | Claims | Cred. | Weighted Rel. | Normal Rel. | Ind. Change | Current Rel. | Ind. Rel. | Revised Rel. | ALCCL |
| Class | | | | | | | | | | |
| Medium | 0.816 | 332 | 0.170 | 0.968 | 0.947 | 0.960 | 0.85 | 0.816 | 0.82 | 4,928,083 |
| Heavy* | 1.039 | 571 | 0.223 | 1.008 | 0.986 | 1.000 | 1.00 | 1.000 | 1.00 | 8,162,348 |
| Extra-Heavy | 1.068 | 4,614 | 0.633 | 1.043 | 1.021 | 1.035 | 1.45 | 1.501 | 1.50 | 68,468,803 |
| Trailers | 0.581 | 433 | 0.194 | 0.918 | 0.898 | 0.911 | 0.15 | 0.137 | 0.14 | 9,895,558 |
| Overall | 0.999 | 5,950 | | 1.022 | 1.001 | | | | | 91,454,792 |

REVIEW OF FLEET FACTORS

| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |
|------------|--------|--------|-------|------------------|----------------|----------------|-----------------|--------------|-----------------|------------|
| | Bailey | Claims | Cred. | Weighted Rel. | Normal Rel. | Ind. Change | Current Rel. | Ind. Rel. | Revised Rel. | ALCCL |
| Class | | | | | | | | | | |
| Fleet | 1.028 | 5,068 | 0.664 | 1.018 | 1.010 | 1.061 | 0.70 | 0.743 | 0.74 | 75,955,032 |
| Non-Fleet* | 0.859 | 882 | 0.277 | 0.960 | 0.952 | 1.000 | 1.00 | 1.000 | 1.00 | 15,499,761 |
| Overall | 0.999 | 5,950 | | 1.008 | 1.000 | | | | | 91,454,793 |

REVIEW OF METRO FACTORS

| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |
|---------------|--------|--------|-------|------------------|----------------|----------------|-----------------|--------------|-----------------|------------|
| | Bailey | Claims | Cred. | Weighted Rel. | Normal Rel. | Ind. Change | Current Rel. | Ind. Rel. | Revised Rel. | ALCCL |
| Class | | | | | | | | | | |
| Metro-Metro | 0.981 | 713 | 0.249 | 0.996 | 0.992 | 0.986 | 0.950 | 0.937 | 0.937 | 10,887,507 |
| Metro to/from | 0.969 | 1,449 | 0.355 | 0.990 | 0.986 | 0.980 | 0.975 | 0.956 | 0.956 | 22,069,935 |
| Non-Metro | 1.016 | 3,788 | 0.574 | 1.010 | 1.006 | 1.000 | 1.000 | 1.000 | 1.000 | 58,497,351 |
| Non-Metro* | | | | | | | | | | |
| Overall | 1.001 | 5,950 | | 1.004 | 1.000 | | | | | 91,454,793 |

* Base Class

INSURANCE SERVICES OFFICE, INC.

LIABILITY SUMMARY SHEET

| ZONE COMBINATION FACTORS | | | | | | | |
|--------------------------|---------------|-------------------------------------|------------------------------|--------------------------------|--------------------------------|---------------|-------------------|
| Route | Region # | Zone | (1) Current Relativity | (2) Change to Relativity | (3) Indicated Relativity | (4) ALCCL* | (5) % of Total |
| 01 | 40 to/from 40 | Pacific Coast to/from Pacific Coast | 1.775 | 0.952 | 1.690 | 3,497,926 | 3.6% |
| 02 | 40 to/from 41 | Pacific Coast to/from Mountain | 1.875 | 0.981 | 1.839 | 3,623,663 | 3.7% |
| 03 | 40 to/from 42 | Pacific Coast to/from Midwest | 1.225 | 1.015 | 1.243 | 588,328 | 0.6% |
| 04 | 40 to/from 43 | Pacific Coast to/from Southwest | 1.844 | 0.975 | 1.798 | 1,425,995 | 1.5% |
| 05 | 40 to/from 44 | Pacific Coast to/from North Central | 1.435 | 1.007 | 1.445 | 926,083 | 1.0% |
| 06 | 40 to/from 45 | Pacific Coast to/from Mideast | 1.369 | 1.000 | 1.369 | 369,645 | 0.4% |
| 07 | 40 to/from 46 | Pacific Coast to/from Gulf | 1.641 | 1.048 | 1.720 | 208,056 | 0.2% |
| 08 | 40 to/from 47 | Pacific Coast to/from Southeast | 1.751 | 0.971 | 1.700 | 1,766,260 | 1.8% |
| 09 | 40 to/from 48 | Pacific Coast to/from Eastern | 2.106 | 0.998 | 2.102 | 1,121,832 | 1.2% |
| 10 | 40 to/from 49 | Pacific Coast to/from New England | 1.399 | 0.983 | 1.375 | 63,119 | 0.1% |
| 11 | 41 to/from 41 | Mountain to/from Mountain | 0.994 | 1.006 | 1.000 | 2,438,108 | 2.5% |
| 12 | 41 to/from 42 | Mountain to/from Midwest | 1.390 | 0.976 | 1.357 | 1,873,349 | 1.9% |
| 13 | 41 to/from 43 | Mountain to/from Southwest | 1.404 | 0.986 | 1.384 | 1,217,881 | 1.3% |
| 14 | 41 to/from 44 | Mountain to/from North Central | 1.610 | 0.999 | 1.608 | 2,402,678 | 2.5% |
| 15 | 41 to/from 45 | Mountain to/from Mideast | 1.571 | 0.977 | 1.535 | 575,093 | 0.6% |
| 16 | 41 to/from 46 | Mountain to/from Gulf | 1.857 | 0.992 | 1.842 | 285,037 | 0.3% |
| 17 | 41 to/from 47 | Mountain to/from Southeast | 1.942 | 1.050 | 2.039 | 2,425,654 | 2.5% |
| 18 | 41 to/from 48 | Mountain to/from Eastern | 1.763 | 0.980 | 1.728 | 535,253 | 0.6% |
| 19 | 41 to/from 49 | Mountain to/from New England | 1.364 | 0.982 | 1.339 | 139,424 | 0.1% |
| 20 | 42 to/from 42 | Midwest to/from Midwest | 0.973 | 0.960 | 0.934 | 4,706,705 | 4.9% |
| 21 | 42 to/from 43 | Midwest to/from Southwest | 1.086 | 1.004 | 1.090 | 2,037,386 | 2.1% |
| 22 | 42 to/from 44 | Midwest to/from North Central | 1.302 | 0.930 | 1.211 | 3,686,016 | 3.8% |
| 23 | 42 to/from 45 | Midwest to/from Mideast | 1.316 | 0.976 | 1.284 | 904,757 | 0.9% |
| 24 | 42 to/from 46 | Midwest to/from Gulf | 1.550 | 0.999 | 1.548 | 558,455 | 0.6% |
| 25 | 42 to/from 47 | Midwest to/from Southeast | 1.616 | 1.011 | 1.634 | 1,775,722 | 1.8% |
| 26 | 42 to/from 48 | Midwest to/from Eastern | 1.462 | 1.026 | 1.500 | 978,540 | 1.0% |
| 27 | 42 to/from 49 | Midwest to/from New England | 1.719 | 0.983 | 1.690 | 126,864 | 0.1% |
| 28 | 43 to/from 43 | Southwest to/from Southwest | 1.156 | 1.017 | 1.176 | 10,652,019 | 11.0% |
| 29 | 43 to/from 44 | Southwest to/from North Central | 1.506 | 0.974 | 1.467 | 863,329 | 0.9% |
| 30 | 43 to/from 45 | Southwest to/from Mideast | 1.307 | 0.996 | 1.302 | 784,161 | 0.8% |
| 31 | 43 to/from 46 | Southwest to/from Gulf | 1.692 | 1.016 | 1.719 | 1,616,529 | 1.7% |
| 32 | 43 to/from 47 | Southwest to/from Southeast | 1.570 | 1.024 | 1.608 | 1,769,843 | 1.8% |
| 33 | 43 to/from 48 | Southwest to/from Eastern | 2.004 | 1.036 | 2.076 | 1,393,218 | 1.4% |
| 34 | 43 to/from 49 | Southwest to/from New England | 1.185 | 0.974 | 1.154 | 167,631 | 0.2% |
| 35 | 44 to/from 44 | North Central to/from North Central | 1.163 | 1.020 | 1.186 | 3,466,812 | 3.6% |
| 36 | 44 to/from 45 | North Central to/from Mideast | 1.411 | 0.976 | 1.377 | 1,553,843 | 1.6% |
| 37 | 44 to/from 46 | North Central to/from Gulf | 1.502 | 0.973 | 1.461 | 328,796 | 0.3% |
| 38 | 44 to/from 47 | North Central to/from Southeast | 1.359 | 1.011 | 1.374 | 1,871,175 | 1.9% |
| 39 | 44 to/from 48 | North Central to/from Eastern | 1.433 | 0.954 | 1.367 | 2,079,200 | 2.1% |
| 40 | 44 to/from 49 | North Central to/from New England | 1.501 | 1.010 | 1.516 | 247,642 | 0.3% |
| 41 | 45 to/from 45 | Mideast to/from Mideast | 1.578 | 0.991 | 1.564 | 1,889,826 | 2.0% |
| 42 | 45 to/from 46 | Mideast to/from Gulf | 1.424 | 1.044 | 1.487 | 711,207 | 0.7% |
| 43 | 45 to/from 47 | Mideast to/from Southeast | 1.514 | 1.027 | 1.555 | 1,787,654 | 1.8% |
| 44 | 45 to/from 48 | Mideast to/from Eastern | 1.469 | 1.018 | 1.495 | 777,417 | 0.8% |
| 45 | 45 to/from 49 | Mideast to/from New England | 1.342 | 0.983 | 1.319 | 130,502 | 0.1% |
| 46 | 46 to/from 46 | Gulf to/from Gulf | 1.715 | 1.063 | 1.823 | 2,355,924 | 2.4% |
| 47 | 46 to/from 47 | Gulf to/from Southeast | 1.588 | 1.056 | 1.677 | 1,823,316 | 1.9% |
| 48 | 46 to/from 48 | Gulf to/from Eastern | 1.802 | 1.002 | 1.806 | 769,725 | 0.8% |
| 49 | 46 to/from 49 | Gulf to/from New England | 1.613 | 0.981 | 1.582 | 82,219 | 0.1% |
| 50 | 47 to/from 47 | Southeast to/from Southeast | 1.568 | 0.994 | 1.559 | 9,218,515 | 9.5% |
| 51 | 47 to/from 48 | Southeast to/from Eastern | 1.546 | 1.036 | 1.602 | 3,104,529 | 3.2% |
| 52 | 47 to/from 49 | Southeast to/from New England | 1.652 | 1.003 | 1.657 | 541,639 | 0.6% |
| 53 | 48 to/from 48 | Eastern to/from Eastern | 1.507 | 1.018 | 1.534 | 5,118,038 | 5.3% |
| 54 | 48 to/from 49 | Eastern to/from New England | 1.463 | 0.974 | 1.425 | 1,116,974 | 1.2% |
| 55 | 49 to/from 49 | New England to/from New England | 1.399 | 1.020 | 1.427 | 426,514 | 0.4% |
| 56 | 50 to/from 50 | Alaska to/from Alaska | 1.319 | 0.998 | 1.316 | 6,460 | 0.0% |
| | | | | | | 96,912,486 | 100.0% |

* The ALCCL have been updated to include the selections for Primary, Fleet and Metro factors.

INSURANCE SERVICES OFFICE, INC.

LIABILITY CLASSIFICATION SHEET

| ZONE COMBINATION FACTORS | | | | | | | |
|--------------------------|-----------------------------|---------------|--------------|--------------------------------|----------------------------------|----------------|-------------------|
| Route* | (1) Bailey Relativity | (2) Claims | (3) Cred. | (4) Weighted Rel. Change | (5) Normalized Rel. Change | (6) ALCCL** | (7) % of Total |
| 01 | 0.620 | 172 | 0.122 | 0.954 | 0.952 | 3,497,926 | 3.6% |
| 02 | 0.875 | 211 | 0.135 | 0.983 | 0.981 | 3,623,663 | 3.7% |
| 03 | 1.291 | 42 | 0.060 | 1.018 | 1.015 | 588,328 | 0.6% |
| 04 | 0.699 | 67 | 0.076 | 0.977 | 0.975 | 1,425,995 | 1.5% |
| 05 | 1.134 | 57 | 0.070 | 1.010 | 1.007 | 926,083 | 1.0% |
| 06 | 1.042 | 29 | 0.050 | 1.002 | 1.000 | 369,645 | 0.4% |
| 07 | 2.271 | 18 | 0.040 | 1.050 | 1.048 | 208,056 | 0.2% |
| 08 | 0.697 | 89 | 0.088 | 0.973 | 0.971 | 1,766,260 | 1.8% |
| 09 | 1.000 | 57 | 0.070 | 1.000 | 0.998 | 1,121,832 | 1.2% |
| 10 | 0.187 | 4 | 0.019 | 0.985 | 0.983 | 63,119 | 0.1% |
| 11 | 1.066 | 164 | 0.119 | 1.008 | 1.006 | 2,438,108 | 2.5% |
| 12 | 0.782 | 115 | 0.100 | 0.978 | 0.976 | 1,873,349 | 1.9% |
| 13 | 0.835 | 58 | 0.071 | 0.988 | 0.986 | 1,217,881 | 1.3% |
| 14 | 1.007 | 143 | 0.112 | 1.001 | 0.999 | 2,402,678 | 2.5% |
| 15 | 0.581 | 29 | 0.050 | 0.979 | 0.977 | 575,093 | 0.6% |
| 16 | 0.878 | 28 | 0.049 | 0.994 | 0.992 | 285,037 | 0.3% |
| 17 | 1.406 | 187 | 0.128 | 1.052 | 1.050 | 2,425,654 | 2.5% |
| 18 | 0.549 | 19 | 0.041 | 0.982 | 0.980 | 535,253 | 0.6% |
| 19 | 0.124 | 4 | 0.019 | 0.984 | 0.982 | 139,424 | 0.1% |
| 20 | 0.767 | 302 | 0.162 | 0.962 | 0.960 | 4,706,705 | 4.9% |
| 21 | 1.062 | 102 | 0.094 | 1.006 | 1.004 | 2,037,386 | 2.1% |
| 22 | 0.438 | 171 | 0.122 | 0.932 | 0.930 | 3,686,016 | 3.8% |
| 23 | 0.656 | 45 | 0.063 | 0.979 | 0.976 | 904,757 | 0.9% |
| 24 | 1.017 | 35 | 0.055 | 1.001 | 0.999 | 558,455 | 0.6% |
| 25 | 1.132 | 121 | 0.103 | 1.014 | 1.011 | 1,775,722 | 1.8% |
| 26 | 1.400 | 58 | 0.071 | 1.028 | 1.026 | 978,540 | 1.0% |
| 27 | 0.103 | 3 | 0.016 | 0.986 | 0.983 | 126,864 | 0.1% |
| 28 | 1.086 | 591 | 0.227 | 1.020 | 1.017 | 10,652,019 | 11.0% |
| 29 | 0.442 | 22 | 0.044 | 0.976 | 0.974 | 863,329 | 0.9% |
| 30 | 0.976 | 63 | 0.074 | 0.998 | 0.996 | 784,161 | 0.8% |
| 31 | 1.191 | 107 | 0.096 | 1.019 | 1.016 | 1,616,529 | 1.7% |
| 32 | 1.256 | 116 | 0.100 | 1.026 | 1.024 | 1,769,843 | 1.8% |
| 33 | 1.406 | 100 | 0.093 | 1.038 | 1.036 | 1,393,218 | 1.4% |
| 34 | 0.140 | 9 | 0.028 | 0.976 | 0.974 | 167,631 | 0.2% |
| 35 | 1.156 | 226 | 0.140 | 1.022 | 1.020 | 3,466,812 | 3.6% |
| 36 | 0.751 | 90 | 0.088 | 0.978 | 0.976 | 1,553,843 | 1.6% |
| 37 | 0.355 | 17 | 0.038 | 0.975 | 0.973 | 328,796 | 0.3% |
| 38 | 1.122 | 135 | 0.108 | 1.013 | 1.011 | 1,871,175 | 1.9% |
| 39 | 0.532 | 100 | 0.093 | 0.956 | 0.954 | 2,079,200 | 2.1% |
| 40 | 1.288 | 20 | 0.042 | 1.012 | 1.010 | 247,642 | 0.3% |
| 41 | 0.920 | 89 | 0.088 | 0.993 | 0.991 | 1,889,826 | 2.0% |
| 42 | 1.715 | 49 | 0.065 | 1.047 | 1.044 | 711,207 | 0.7% |
| 43 | 1.291 | 115 | 0.100 | 1.029 | 1.027 | 1,787,654 | 1.8% |
| 44 | 1.276 | 64 | 0.075 | 1.021 | 1.018 | 777,417 | 0.8% |
| 45 | 0.180 | 4 | 0.019 | 0.985 | 0.983 | 130,502 | 0.1% |
| 46 | 1.586 | 142 | 0.111 | 1.065 | 1.063 | 2,355,924 | 2.4% |
| 47 | 1.478 | 170 | 0.122 | 1.058 | 1.056 | 1,823,316 | 1.9% |
| 48 | 1.052 | 60 | 0.072 | 1.004 | 1.002 | 769,725 | 0.8% |
| 49 | 0.201 | 5 | 0.021 | 0.983 | 0.981 | 82,219 | 0.1% |
| 50 | 0.983 | 561 | 0.221 | 0.996 | 0.994 | 9,218,515 | 9.5% |
| 51 | 1.255 | 257 | 0.149 | 1.038 | 1.036 | 3,104,529 | 3.2% |
| 52 | 1.103 | 28 | 0.049 | 1.005 | 1.003 | 541,639 | 0.6% |
| 53 | 1.117 | 358 | 0.176 | 1.021 | 1.018 | 5,118,038 | 5.3% |
| 54 | 0.685 | 69 | 0.077 | 0.976 | 0.974 | 1,116,974 | 1.2% |
| 55 | 1.325 | 53 | 0.068 | 1.022 | 1.020 | 426,514 | 0.4% |
| 56 | 0.000 | 0 | 0.000 | 1.000 | 0.998 | 6,460 | 0.0% |
| | 1.000 | 5,950 | | 1.002 | 1.000 | 96,912,486 | 100.0% |

* Previous Summary page contains the definition of the various routes.

** The ALCCL have been updated to include the selections for Primary, Fleet and Metro factors.

INSURANCE SERVICES OFFICE, INC.

REVIEW OF PRIMARY FACTORS

OTHER THAN COLLISION AND COLLISION

| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |
|-------------|--------|--------|-------|------------------|----------------|----------------|-----------------|--------------|-----------------|------------|
| Class | Bailey | Claims | Cred. | Weighted Rel. | Normal Rel. | Ind. Change | Current Rel. | Ind. Rel. | Revised Rel. | ALCCL |
| Medium | 0.879 | 228 | 0.144 | 0.981 | 0.984 | 1.002 | 1.00 | 1.002 | 1.00 | 2,067,795 |
| Heavy* | 0.891 | 363 | 0.182 | 0.979 | 0.982 | 1.000 | 1.00 | 1.000 | 1.00 | 4,785,248 |
| Extra-Heavy | 0.979 | 2,001 | 0.427 | 0.990 | 0.993 | 1.011 | 1.15 | 1.163 | 1.16 | 33,210,285 |
| Trailers | 1.146 | 748 | 0.261 | 1.037 | 1.040 | 1.059 | 0.65 | 0.688 | 0.69 | 9,288,733 |
| Overall | 0.998 | 3,340 | | 0.997 | 1.000 | | | | | 49,352,061 |

* Base Class

INSURANCE SERVICES OFFICE, INC.

REVIEW OF FLEET FACTORS

OTHER THAN COLLISION

| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |
|------------|--------|--------|-------|------------------|----------------|----------------|-----------------|--------------|-----------------|------------|
| | Bailey | Claims | Cred. | Weighted Rel. | Normal Rel. | Ind. Change | Current Rel. | Ind. Rel. | Revised Rel. | ALCCL** |
| Class | | | | | | | | | | |
| Fleet | 0.912 | 950 | 0.294 | 0.975 | 0.985 | 0.906 | 0.65 | 0.589 | 0.59 | 11,016,415 |
| Non-Fleet* | 1.527 | 222 | 0.142 | 1.076 | 1.087 | 1.000 | 1.00 | 1.000 | 1.00 | 1,875,123 |
| Overall | 1.001 | 1,172 | | 0.990 | 1.000 | | | | | 12,891,538 |

COLLISION

| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |
|------------|--------|--------|-------|------------------|----------------|----------------|-----------------|--------------|-----------------|------------|
| | Bailey | Claims | Cred. | Weighted Rel. | Normal Rel. | Ind. Change | Current Rel. | Ind. Rel. | Revised Rel. | ALCCL** |
| Class | | | | | | | | | | |
| Fleet | 1.021 | 1,832 | 0.638 | 1.013 | 1.007 | 1.051 | 0.60 | 0.631 | 0.63 | 32,327,841 |
| Non-Fleet* | 0.867 | 336 | 0.273 | 0.964 | 0.958 | 1.000 | 1.00 | 1.000 | 1.00 | 4,988,646 |
| Overall | 1.000 | 2,168 | | 1.006 | 1.000 | | | | | 37,316,487 |

* Base Class

** The ALCCL have been updated to include the selections for Primary factors.

INSURANCE SERVICES OFFICE, INC.

REVIEW OF METRO FACTORS

OTHER THAN COLLISION

| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |
|----------------------------|--------|--------|-------|------------------|----------------|----------------|-----------------|--------------|-----------------|------------|
| Class | Bailey | Claims | Cred. | Weighted Rel. | Normal Rel. | Ind. Change | Current Rel. | Ind. Rel. | Revised Rel. | ALCCL** |
| Metro-Metro | 1.038 | 118 | 0.104 | 1.007 | 1.002 | 0.997 | 0.950 | 0.947 | 0.950 | 1,334,507 |
| Metro to/from Non-Metro | 0.931 | 290 | 0.162 | 0.991 | 0.986 | 0.981 | 1.000 | 0.981 | 0.981 | 3,509,281 |
| Non-Metro to Non-Metro* | 1.028 | 764 | 0.264 | 1.010 | 1.005 | 1.000 | 1.000 | 1.000 | 1.000 | 8,047,750 |
| Overall | 1.003 | 1,172 | | 1.005 | 1.000 | | | | | 12,891,538 |

COLLISION

| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |
|----------------------------|--------|--------|-------|------------------|----------------|----------------|-----------------|--------------|-----------------|------------|
| Class | Bailey | Claims | Cred. | Weighted Rel. | Normal Rel. | Ind. Change | Current Rel. | Ind. Rel. | Revised Rel. | ALCCL** |
| Metro-Metro | 0.951 | 199 | 0.210 | 0.990 | 0.987 | 0.976 | 0.900 | 0.878 | 0.880 | 3,515,018 |
| Metro to/from Non-Metro | 0.957 | 549 | 0.349 | 0.985 | 0.982 | 0.971 | 0.900 | 0.874 | 0.880 | 9,421,244 |
| Non-Metro to Non-Metro* | 1.025 | 1,420 | 0.562 | 1.014 | 1.011 | 1.000 | 1.000 | 1.000 | 1.000 | 24,380,226 |
| Overall | 1.000 | 2,168 | | 1.003 | 1.000 | | | | | 37,316,488 |

* Base Class

** The ALCCL have been updated to include the selections for Primary factors.

INSURANCE SERVICES OFFICE, INC.

OTHER THAN COLLISION SUMMARY SHEET

| ZONE COMBINATION FACTORS | | | | | | | |
|--------------------------|---------------|-------------------------------------|-----------------------|-------------------------|-------------------------|------------|------------|
| Route | Region # | Zone | (1) | (2) | (3) | (4) | (5) |
| | | | Current Relativity | Change to Relativity | Indicated Relativity | ALCCL* | % of Total |
| 01 | 40 to/from 40 | Pacific Coast to/from Pacific Coast | 1.386 | 0.974 | 1.350 | 839,731 | 7.1% |
| 02 | 40 to/from 41 | Pacific Coast to/from Mountain | 1.294 | 0.972 | 1.257 | 517,284 | 4.4% |
| 03 | 40 to/from 42 | Pacific Coast to/from Midwest | 1.271 | 0.985 | 1.252 | 231,217 | 2.0% |
| 04 | 40 to/from 43 | Pacific Coast to/from Southwest | 1.302 | 0.976 | 1.271 | 183,447 | 1.6% |
| 05 | 40 to/from 44 | Pacific Coast to/from North Central | 1.256 | 0.981 | 1.232 | 183,844 | 1.6% |
| 06 | 40 to/from 45 | Pacific Coast to/from Mideast | 1.407 | 0.965 | 1.358 | 72,884 | 0.6% |
| 07 | 40 to/from 46 | Pacific Coast to/from Gulf | 1.281 | 1.150 | 1.473 | 35,294 | 0.3% |
| 08 | 40 to/from 47 | Pacific Coast to/from Southeast | 1.407 | 0.954 | 1.343 | 325,490 | 2.8% |
| 09 | 40 to/from 48 | Pacific Coast to/from Eastern | 1.129 | 0.982 | 1.108 | 118,402 | 1.0% |
| 10 | 40 to/from 49 | Pacific Coast to/from New England | 1.101 | 1.053 | 1.160 | 11,543 | 0.1% |
| 11 | 41 to/from 41 | Mountain to/from Mountain | 1.033 | 1.017 | 1.051 | 524,060 | 4.4% |
| 12 | 41 to/from 42 | Mountain to/from Midwest | 1.326 | 0.987 | 1.309 | 280,724 | 2.4% |
| 13 | 41 to/from 43 | Mountain to/from Southwest | 1.027 | 1.017 | 1.044 | 209,578 | 1.8% |
| 14 | 41 to/from 44 | Mountain to/from North Central | 1.016 | 1.002 | 1.018 | 211,651 | 1.8% |
| 15 | 41 to/from 45 | Mountain to/from Mideast | 1.105 | 1.001 | 1.106 | 59,838 | 0.5% |
| 16 | 41 to/from 46 | Mountain to/from Gulf | 1.140 | 1.033 | 1.178 | 48,549 | 0.4% |
| 17 | 41 to/from 47 | Mountain to/from Southeast | 1.073 | 0.973 | 1.044 | 190,138 | 1.6% |
| 18 | 41 to/from 48 | Mountain to/from Eastern | 1.065 | 0.998 | 1.063 | 66,151 | 0.6% |
| 19 | 41 to/from 49 | Mountain to/from New England | 1.205 | 0.993 | 1.196 | 17,677 | 0.1% |
| 20 | 42 to/from 42 | Midwest to/from Midwest | 0.941 | 1.045 | 0.984 | 834,425 | 7.1% |
| 21 | 42 to/from 43 | Midwest to/from Southwest | 0.880 | 0.989 | 0.870 | 183,839 | 1.6% |
| 22 | 42 to/from 44 | Midwest to/from North Central | 0.900 | 0.974 | 0.877 | 346,653 | 2.9% |
| 23 | 42 to/from 45 | Midwest to/from Mideast | 1.186 | 0.982 | 1.165 | 134,264 | 1.1% |
| 24 | 42 to/from 46 | Midwest to/from Gulf | 1.098 | 1.019 | 1.119 | 83,857 | 0.7% |
| 25 | 42 to/from 47 | Midwest to/from Southeast | 0.988 | 0.965 | 0.953 | 189,719 | 1.6% |
| 26 | 42 to/from 48 | Midwest to/from Eastern | 0.880 | 0.980 | 0.862 | 112,846 | 1.0% |
| 27 | 42 to/from 49 | Midwest to/from New England | 1.012 | 0.996 | 1.008 | 15,122 | 0.1% |
| 28 | 43 to/from 43 | Southwest to/from Southwest | 0.976 | 0.998 | 0.975 | 1,000,040 | 8.5% |
| 29 | 43 to/from 44 | Southwest to/from North Central | 0.940 | 0.983 | 0.924 | 123,592 | 1.0% |
| 30 | 43 to/from 45 | Southwest to/from Mideast | 0.980 | 1.002 | 0.982 | 103,849 | 0.9% |
| 31 | 43 to/from 46 | Southwest to/from Gulf | 0.951 | 0.980 | 0.932 | 164,061 | 1.4% |
| 32 | 43 to/from 47 | Southwest to/from Southeast | 1.051 | 0.996 | 1.047 | 225,502 | 1.9% |
| 33 | 43 to/from 48 | Southwest to/from Eastern | 0.850 | 0.980 | 0.833 | 57,613 | 0.5% |
| 34 | 43 to/from 49 | Southwest to/from New England | 0.902 | 0.993 | 0.896 | 24,507 | 0.2% |
| 35 | 44 to/from 44 | North Central to/from North Central | 0.899 | 0.986 | 0.886 | 475,453 | 4.0% |
| 36 | 44 to/from 45 | North Central to/from Mideast | 0.974 | 0.992 | 0.966 | 206,174 | 1.7% |
| 37 | 44 to/from 46 | North Central to/from Gulf | 0.938 | 1.002 | 0.939 | 42,644 | 0.4% |
| 38 | 44 to/from 47 | North Central to/from Southeast | 1.011 | 0.985 | 0.996 | 281,223 | 2.4% |
| 39 | 44 to/from 48 | North Central to/from Eastern | 0.780 | 0.992 | 0.774 | 233,024 | 2.0% |
| 40 | 44 to/from 49 | North Central to/from New England | 0.830 | 0.989 | 0.821 | 26,354 | 0.2% |
| 41 | 45 to/from 45 | Mideast to/from Mideast | 1.127 | 0.980 | 1.104 | 117,943 | 1.0% |
| 42 | 45 to/from 46 | Mideast to/from Gulf | 1.080 | 0.979 | 1.057 | 74,758 | 0.6% |
| 43 | 45 to/from 47 | Mideast to/from Southeast | 1.152 | 0.965 | 1.111 | 211,051 | 1.8% |
| 44 | 45 to/from 48 | Mideast to/from Eastern | 1.211 | 0.992 | 1.201 | 107,163 | 0.9% |
| 45 | 45 to/from 49 | Mideast to/from New England | 1.007 | 0.984 | 0.991 | 18,108 | 0.2% |
| 46 | 46 to/from 46 | Gulf to/from Gulf | 1.120 | 1.025 | 1.148 | 207,272 | 1.8% |
| 47 | 46 to/from 47 | Gulf to/from Southeast | 0.932 | 0.973 | 0.907 | 262,067 | 2.2% |
| 48 | 46 to/from 48 | Gulf to/from Eastern | 0.913 | 0.984 | 0.898 | 61,003 | 0.5% |
| 49 | 46 to/from 49 | Gulf to/from New England | 0.925 | 0.993 | 0.918 | 4,144 | 0.0% |
| 50 | 47 to/from 47 | Southeast to/from Southeast | 0.992 | 1.031 | 1.023 | 789,305 | 6.7% |
| 51 | 47 to/from 48 | Southeast to/from Eastern | 0.849 | 1.159 | 0.984 | 394,062 | 3.3% |
| 52 | 47 to/from 49 | Southeast to/from New England | 0.973 | 0.983 | 0.956 | 69,115 | 0.6% |
| 53 | 48 to/from 48 | Eastern to/from Eastern | 0.903 | 0.989 | 0.893 | 332,842 | 2.8% |
| 54 | 48 to/from 49 | Eastern to/from New England | 0.850 | 0.975 | 0.829 | 121,526 | 1.0% |
| 55 | 49 to/from 49 | New England to/from New England | 0.787 | 0.976 | 0.768 | 41,696 | 0.4% |
| 56 | 50 to/from 50 | Alaska to/from Alaska | 1.054 | 0.993 | 1.046 | 1,690 | 0.0% |
| | | | | | | 11,806,008 | 100.0% |

* The ALCCL have been updated to include the selections for Primary, Fleet and Metro factors.

INSURANCE SERVICES OFFICE, INC.

COLLISION SUMMARY SHEET

| ZONE COMBINATION FACTORS | | | | | | |
|--------------------------|---------------|-------------------------------------|------------------------------|--------------------------------|--------------------------------|-----------------------------|
| Route | Region # | Zone | (1) Current Relativity | (2) Change to Relativity | (3) Indicated Relativity | (4) ALCCL* % of Total |
| 01 | 40 to/from 40 | Pacific Coast to/from Pacific Coast | 1.667 | 0.986 | 1.644 | 2,687,770 7.0% |
| 02 | 40 to/from 41 | Pacific Coast to/from Mountain | 1.958 | 1.012 | 1.981 | 1,903,957 4.9% |
| 03 | 40 to/from 42 | Pacific Coast to/from Midwest | 1.015 | 0.992 | 1.007 | 481,759 1.2% |
| 04 | 40 to/from 43 | Pacific Coast to/from Southwest | 1.649 | 0.997 | 1.645 | 497,614 1.3% |
| 05 | 40 to/from 44 | Pacific Coast to/from North Central | 1.639 | 0.976 | 1.600 | 535,222 1.4% |
| 06 | 40 to/from 45 | Pacific Coast to/from Mideast | 1.538 | 1.047 | 1.611 | 175,368 0.5% |
| 07 | 40 to/from 46 | Pacific Coast to/from Gulf | 1.613 | 1.095 | 1.766 | 91,745 0.2% |
| 08 | 40 to/from 47 | Pacific Coast to/from Southeast | 1.983 | 0.954 | 1.893 | 1,199,178 3.1% |
| 09 | 40 to/from 48 | Pacific Coast to/from Eastern | 2.173 | 0.973 | 2.113 | 500,303 1.3% |
| 10 | 40 to/from 49 | Pacific Coast to/from New England | 1.192 | 1.047 | 1.249 | 20,216 0.1% |
| 11 | 41 to/from 41 | Mountain to/from Mountain | 1.225 | 1.038 | 1.272 | 1,524,089 3.9% |
| 12 | 41 to/from 42 | Mountain to/from Midwest | 1.518 | 1.031 | 1.564 | 772,461 2.0% |
| 13 | 41 to/from 43 | Mountain to/from Southwest | 1.414 | 0.959 | 1.356 | 687,494 1.8% |
| 14 | 41 to/from 44 | Mountain to/from North Central | 1.896 | 1.022 | 1.938 | 883,094 2.3% |
| 15 | 41 to/from 45 | Mountain to/from Mideast | 1.643 | 1.012 | 1.663 | 185,086 0.5% |
| 16 | 41 to/from 46 | Mountain to/from Gulf | 1.540 | 1.042 | 1.605 | 173,699 0.4% |
| 17 | 41 to/from 47 | Mountain to/from Southeast | 1.951 | 1.035 | 2.019 | 722,389 1.9% |
| 18 | 41 to/from 48 | Mountain to/from Eastern | 1.600 | 1.010 | 1.616 | 262,407 0.7% |
| 19 | 41 to/from 49 | Mountain to/from New England | 1.380 | 1.004 | 1.385 | 45,580 0.1% |
| 20 | 42 to/from 42 | Midwest to/from Midwest | 1.062 | 1.081 | 1.148 | 2,222,540 5.8% |
| 21 | 42 to/from 43 | Midwest to/from Southwest | 1.280 | 0.974 | 1.247 | 645,802 1.7% |
| 22 | 42 to/from 44 | Midwest to/from North Central | 1.278 | 0.987 | 1.261 | 1,179,935 3.1% |
| 23 | 42 to/from 45 | Midwest to/from Mideast | 1.531 | 1.077 | 1.649 | 413,212 1.1% |
| 24 | 42 to/from 46 | Midwest to/from Gulf | 1.639 | 0.970 | 1.589 | 284,565 0.7% |
| 25 | 42 to/from 47 | Midwest to/from Southeast | 1.487 | 0.982 | 1.461 | 582,656 1.5% |
| 26 | 42 to/from 48 | Midwest to/from Eastern | 1.445 | 0.991 | 1.432 | 364,516 0.9% |
| 27 | 42 to/from 49 | Midwest to/from New England | 1.804 | 0.995 | 1.795 | 58,033 0.2% |
| 28 | 43 to/from 43 | Southwest to/from Southwest | 1.385 | 0.993 | 1.375 | 3,322,698 8.6% |
| 29 | 43 to/from 44 | Southwest to/from North Central | 1.538 | 0.994 | 1.529 | 380,782 1.0% |
| 30 | 43 to/from 45 | Southwest to/from Mideast | 1.379 | 1.047 | 1.444 | 235,075 0.6% |
| 31 | 43 to/from 46 | Southwest to/from Gulf | 1.389 | 0.994 | 1.381 | 469,360 1.2% |
| 32 | 43 to/from 47 | Southwest to/from Southeast | 1.756 | 0.987 | 1.734 | 811,934 2.1% |
| 33 | 43 to/from 48 | Southwest to/from Eastern | 2.299 | 0.958 | 2.202 | 370,358 1.0% |
| 34 | 43 to/from 49 | Southwest to/from New England | 1.315 | 0.985 | 1.295 | 100,669 0.3% |
| 35 | 44 to/from 44 | North Central to/from North Central | 1.220 | 1.012 | 1.235 | 1,288,427 3.3% |
| 36 | 44 to/from 45 | North Central to/from Mideast | 1.468 | 1.049 | 1.541 | 570,410 1.5% |
| 37 | 44 to/from 46 | North Central to/from Gulf | 1.406 | 1.072 | 1.507 | 141,956 0.4% |
| 38 | 44 to/from 47 | North Central to/from Southeast | 1.208 | 1.055 | 1.274 | 744,919 1.9% |
| 39 | 44 to/from 48 | North Central to/from Eastern | 1.498 | 1.015 | 1.520 | 1,057,350 2.7% |
| 40 | 44 to/from 49 | North Central to/from New England | 1.303 | 1.057 | 1.377 | 84,221 0.2% |
| 41 | 45 to/from 45 | Mideast to/from Mideast | 1.513 | 1.028 | 1.555 | 344,156 0.9% |
| 42 | 45 to/from 46 | Mideast to/from Gulf | 1.424 | 1.020 | 1.452 | 199,960 0.5% |
| 43 | 45 to/from 47 | Mideast to/from Southeast | 1.477 | 0.977 | 1.443 | 593,382 1.5% |
| 44 | 45 to/from 48 | Mideast to/from Eastern | 1.499 | 1.003 | 1.503 | 262,446 0.7% |
| 45 | 45 to/from 49 | Mideast to/from New England | 1.366 | 0.976 | 1.334 | 58,901 0.2% |
| 46 | 46 to/from 46 | Gulf to/from Gulf | 1.602 | 0.973 | 1.559 | 531,525 1.4% |
| 47 | 46 to/from 47 | Gulf to/from Southeast | 1.512 | 0.997 | 1.507 | 924,637 2.4% |
| 48 | 46 to/from 48 | Gulf to/from Eastern | 1.851 | 0.981 | 1.816 | 252,279 0.7% |
| 49 | 46 to/from 49 | Gulf to/from New England | 1.492 | 0.999 | 1.491 | 14,155 0.0% |
| 50 | 47 to/from 47 | Southeast to/from Southeast | 1.446 | 0.942 | 1.362 | 2,603,691 6.7% |
| 51 | 47 to/from 48 | Southeast to/from Eastern | 1.689 | 0.983 | 1.660 | 1,887,113 4.9% |
| 52 | 47 to/from 49 | Southeast to/from New England | 1.630 | 0.973 | 1.586 | 291,528 0.8% |
| 53 | 48 to/from 48 | Eastern to/from Eastern | 1.645 | 0.973 | 1.600 | 1,370,673 3.5% |
| 54 | 48 to/from 49 | Eastern to/from New England | 1.455 | 1.002 | 1.457 | 464,328 1.2% |
| 55 | 49 to/from 49 | New England to/from New England | 1.711 | 0.976 | 1.670 | 160,775 0.4% |
| 56 | 50 to/from 50 | Alaska to/from Alaska | 1.423 | 0.999 | 1.422 | 4,383 0.0% |
| | | | | | | 38,642,781 100.0% |

* The ALCCL have been updated to include the selections for Primary, Fleet and Metro factors.

INSURANCE SERVICES OFFICE, INC.

OTHER THAN COLLISION CLASSIFICATION SHEET

| ZONE COMBINATION FACTORS | | | | | | | |
|--------------------------|-----------------------------|---------------|--------------|--------------------------------|----------------------------------|----------------|-------------------|
| Route* | (1) Bailey Relativity | (2) Claims | (3) Cred. | (4) Weighted Rel. Change | (5) Normalized Rel. Change | (6) ALCCL** | (7) % of Total |
| 01 | 0.602 | 25 | 0.048 | 0.982 | 0.974 | 839,731 | 7.1% |
| 02 | 0.501 | 20 | 0.043 | 0.980 | 0.972 | 517,284 | 4.4% |
| 03 | 0.718 | 9 | 0.029 | 0.993 | 0.985 | 231,217 | 2.0% |
| 04 | 0.336 | 7 | 0.025 | 0.985 | 0.976 | 183,447 | 1.6% |
| 05 | 0.657 | 14 | 0.036 | 0.989 | 0.981 | 183,844 | 1.6% |
| 06 | 0.185 | 13 | 0.034 | 0.973 | 0.965 | 72,884 | 0.6% |
| 07 | 7.291 | 7 | 0.025 | 1.160 | 1.150 | 35,294 | 0.3% |
| 08 | 0.370 | 42 | 0.062 | 0.962 | 0.954 | 325,490 | 2.8% |
| 09 | 0.322 | 3 | 0.017 | 0.990 | 0.982 | 118,402 | 1.0% |
| 10 | 5.514 | 2 | 0.013 | 1.062 | 1.053 | 11,543 | 0.1% |
| 11 | 1.295 | 78 | 0.084 | 1.026 | 1.017 | 524,060 | 4.4% |
| 12 | 0.892 | 31 | 0.053 | 0.996 | 0.987 | 280,724 | 2.4% |
| 13 | 1.639 | 16 | 0.038 | 1.026 | 1.017 | 209,578 | 1.8% |
| 14 | 1.195 | 23 | 0.046 | 1.010 | 1.002 | 211,651 | 1.8% |
| 15 | 1.332 | 6 | 0.023 | 1.009 | 1.001 | 59,838 | 0.5% |
| 16 | 4.020 | 2 | 0.013 | 1.042 | 1.033 | 48,549 | 0.4% |
| 17 | 0.550 | 21 | 0.044 | 0.982 | 0.973 | 190,138 | 1.6% |
| 18 | 1.230 | 5 | 0.021 | 1.006 | 0.998 | 66,151 | 0.6% |
| 19 | 0.000 | 0 | 0.000 | 1.001 | 0.993 | 17,677 | 0.1% |
| 20 | 1.491 | 128 | 0.108 | 1.054 | 1.045 | 834,425 | 7.1% |
| 21 | 0.874 | 11 | 0.032 | 0.997 | 0.989 | 183,839 | 1.6% |
| 22 | 0.561 | 20 | 0.043 | 0.983 | 0.974 | 346,653 | 2.9% |
| 23 | 0.601 | 8 | 0.027 | 0.991 | 0.982 | 134,264 | 1.1% |
| 24 | 2.060 | 7 | 0.025 | 1.028 | 1.019 | 83,857 | 0.7% |
| 25 | 0.392 | 24 | 0.047 | 0.973 | 0.965 | 189,719 | 1.6% |
| 26 | 0.556 | 10 | 0.030 | 0.988 | 0.980 | 112,846 | 1.0% |
| 27 | 1.242 | 2 | 0.013 | 1.005 | 0.996 | 15,122 | 0.1% |
| 28 | 1.076 | 63 | 0.076 | 1.007 | 0.998 | 1,000,040 | 8.5% |
| 29 | 0.411 | 3 | 0.017 | 0.992 | 0.983 | 123,592 | 1.0% |
| 30 | 1.246 | 16 | 0.038 | 1.011 | 1.002 | 103,849 | 0.9% |
| 31 | 0.493 | 7 | 0.025 | 0.989 | 0.980 | 164,061 | 1.4% |
| 32 | 1.068 | 23 | 0.046 | 1.005 | 0.996 | 225,502 | 1.9% |
| 33 | 0.497 | 7 | 0.025 | 0.989 | 0.980 | 57,613 | 0.5% |
| 34 | 0.020 | 0 | 0.000 | 1.001 | 0.993 | 24,507 | 0.2% |
| 35 | 0.881 | 40 | 0.060 | 0.994 | 0.986 | 475,453 | 4.0% |
| 36 | 0.983 | 24 | 0.047 | 1.001 | 0.992 | 206,174 | 1.7% |
| 37 | 1.349 | 7 | 0.025 | 1.010 | 1.002 | 42,644 | 0.4% |
| 38 | 0.825 | 20 | 0.043 | 0.994 | 0.985 | 281,223 | 2.4% |
| 39 | 0.977 | 15 | 0.037 | 1.001 | 0.992 | 233,024 | 2.0% |
| 40 | 0.574 | 1 | 0.010 | 0.997 | 0.989 | 26,354 | 0.2% |
| 41 | 0.612 | 13 | 0.034 | 0.988 | 0.980 | 117,943 | 1.0% |
| 42 | 0.129 | 3 | 0.017 | 0.987 | 0.979 | 74,758 | 0.6% |
| 43 | 0.455 | 30 | 0.052 | 0.973 | 0.965 | 211,051 | 1.8% |
| 44 | 0.953 | 7 | 0.025 | 1.000 | 0.992 | 107,163 | 0.9% |
| 45 | 0.029 | 1 | 0.010 | 0.992 | 0.984 | 18,108 | 0.2% |
| 46 | 1.907 | 14 | 0.036 | 1.034 | 1.025 | 207,272 | 1.8% |
| 47 | 0.598 | 28 | 0.050 | 0.981 | 0.973 | 262,067 | 2.2% |
| 48 | 0.059 | 1 | 0.010 | 0.993 | 0.984 | 61,003 | 0.5% |
| 49 | 0.000 | 0 | 0.000 | 1.001 | 0.993 | 4,144 | 0.0% |
| 50 | 1.282 | 208 | 0.138 | 1.040 | 1.031 | 789,305 | 6.7% |
| 51 | 3.159 | 66 | 0.077 | 1.169 | 1.159 | 394,062 | 3.3% |
| 52 | 0.672 | 10 | 0.030 | 0.992 | 0.983 | 69,115 | 0.6% |
| 53 | 0.912 | 21 | 0.044 | 0.998 | 0.989 | 332,842 | 2.8% |
| 54 | 0.057 | 4 | 0.019 | 0.983 | 0.975 | 121,526 | 1.0% |
| 55 | 0.285 | 6 | 0.023 | 0.985 | 0.976 | 41,696 | 0.4% |
| 56 | 0.000 | 0 | 0.000 | 1.001 | 0.993 | 1,690 | 0.0% |
| | 1.001 | 1,172 | | 1.009 | 1.000 | 11,806,008 | 100.0% |

* Previous Summary page contains the definition of the various routes.

** The ALCCL have been updated to include the selections for Primary, Fleet and Metro factors.

INSURANCE SERVICES OFFICE, INC.

COLLISION CLASSIFICATION SHEET

| ZONE COMBINATION FACTORS | | | | | | | |
|--------------------------|----------------------|--------|-------|-------------------------|---------------------------|------------|------------|
| | (1) | (2) | (3) | (4) | (5) | (6) | (7) |
| Route* | Bailey Relativity | Claims | Cred. | Weighted Rel. Change | Normalized Rel. Change | ALCCL** | % of Total |
| 01 | 0.925 | 139 | 0.176 | 0.987 | 0.986 | 2,687,770 | 7.0% |
| 02 | 1.082 | 106 | 0.153 | 1.013 | 1.012 | 1,903,957 | 4.9% |
| 03 | 0.909 | 30 | 0.082 | 0.993 | 0.992 | 481,759 | 1.2% |
| 04 | 0.976 | 25 | 0.075 | 0.998 | 0.997 | 497,614 | 1.3% |
| 05 | 0.679 | 23 | 0.071 | 0.977 | 0.976 | 535,222 | 1.4% |
| 06 | 1.928 | 12 | 0.052 | 1.048 | 1.047 | 175,368 | 0.5% |
| 07 | 3.428 | 7 | 0.039 | 1.096 | 1.095 | 91,745 | 0.2% |
| 08 | 0.483 | 34 | 0.087 | 0.955 | 0.954 | 1,199,178 | 3.1% |
| 09 | 0.578 | 18 | 0.063 | 0.973 | 0.973 | 500,303 | 1.3% |
| 10 | 2.867 | 3 | 0.026 | 1.048 | 1.047 | 20,216 | 0.1% |
| 11 | 1.278 | 89 | 0.141 | 1.039 | 1.038 | 1,524,089 | 3.9% |
| 12 | 1.289 | 53 | 0.109 | 1.032 | 1.031 | 772,461 | 2.0% |
| 13 | 0.497 | 29 | 0.080 | 0.960 | 0.959 | 687,494 | 1.8% |
| 14 | 1.210 | 53 | 0.109 | 1.023 | 1.022 | 883,094 | 2.3% |
| 15 | 1.208 | 18 | 0.063 | 1.013 | 1.012 | 185,086 | 0.5% |
| 16 | 2.021 | 8 | 0.042 | 1.043 | 1.042 | 173,699 | 0.4% |
| 17 | 1.303 | 63 | 0.118 | 1.036 | 1.035 | 722,389 | 1.9% |
| 18 | 1.180 | 16 | 0.060 | 1.011 | 1.010 | 262,407 | 0.7% |
| 19 | 1.141 | 5 | 0.033 | 1.005 | 1.004 | 45,580 | 0.1% |
| 20 | 1.447 | 152 | 0.184 | 1.082 | 1.081 | 2,222,540 | 5.8% |
| 21 | 0.717 | 35 | 0.088 | 0.975 | 0.974 | 645,802 | 1.7% |
| 22 | 0.902 | 73 | 0.127 | 0.988 | 0.987 | 1,179,935 | 3.1% |
| 23 | 1.957 | 30 | 0.082 | 1.078 | 1.077 | 413,212 | 1.1% |
| 24 | 0.447 | 13 | 0.054 | 0.970 | 0.970 | 284,565 | 0.7% |
| 25 | 0.831 | 46 | 0.101 | 0.983 | 0.982 | 582,656 | 1.5% |
| 26 | 0.876 | 20 | 0.067 | 0.992 | 0.991 | 364,516 | 0.9% |
| 27 | 0.840 | 3 | 0.026 | 0.996 | 0.995 | 58,033 | 0.2% |
| 28 | 0.964 | 157 | 0.187 | 0.993 | 0.993 | 3,322,698 | 8.6% |
| 29 | 0.911 | 16 | 0.060 | 0.995 | 0.994 | 380,782 | 1.0% |
| 30 | 1.776 | 17 | 0.061 | 1.048 | 1.047 | 235,075 | 0.6% |
| 31 | 0.937 | 32 | 0.084 | 0.995 | 0.994 | 469,360 | 1.2% |
| 32 | 0.878 | 42 | 0.097 | 0.988 | 0.987 | 811,934 | 2.1% |
| 33 | 0.258 | 14 | 0.056 | 0.959 | 0.958 | 370,358 | 1.0% |
| 34 | 0.299 | 2 | 0.021 | 0.985 | 0.985 | 100,669 | 0.3% |
| 35 | 1.096 | 82 | 0.135 | 1.013 | 1.012 | 1,288,427 | 3.3% |
| 36 | 1.570 | 35 | 0.088 | 1.050 | 1.049 | 570,410 | 1.5% |
| 37 | 2.264 | 15 | 0.058 | 1.073 | 1.072 | 141,956 | 0.4% |
| 38 | 1.494 | 57 | 0.113 | 1.056 | 1.055 | 744,919 | 1.9% |
| 39 | 1.127 | 68 | 0.123 | 1.016 | 1.015 | 1,057,350 | 2.7% |
| 40 | 2.225 | 10 | 0.047 | 1.058 | 1.057 | 84,221 | 0.2% |
| 41 | 1.436 | 19 | 0.065 | 1.029 | 1.028 | 344,156 | 0.9% |
| 42 | 1.363 | 14 | 0.056 | 1.020 | 1.020 | 199,960 | 0.5% |
| 43 | 0.745 | 34 | 0.087 | 0.978 | 0.977 | 593,382 | 1.5% |
| 44 | 1.074 | 11 | 0.049 | 1.004 | 1.003 | 262,446 | 0.7% |
| 45 | 0.230 | 4 | 0.030 | 0.977 | 0.976 | 58,901 | 0.2% |
| 46 | 0.621 | 21 | 0.068 | 0.974 | 0.973 | 531,525 | 1.4% |
| 47 | 0.976 | 47 | 0.102 | 0.998 | 0.997 | 924,637 | 2.4% |
| 48 | 0.596 | 9 | 0.045 | 0.982 | 0.981 | 252,279 | 0.7% |
| 49 | 0.000 | 0 | 0.000 | 1.000 | 0.999 | 14,155 | 0.0% |
| 50 | 0.675 | 140 | 0.176 | 0.943 | 0.942 | 2,603,691 | 6.7% |
| 51 | 0.883 | 91 | 0.142 | 0.984 | 0.983 | 1,887,113 | 4.9% |
| 52 | 0.486 | 12 | 0.052 | 0.974 | 0.973 | 291,528 | 0.8% |
| 53 | 0.803 | 83 | 0.136 | 0.973 | 0.973 | 1,370,673 | 3.5% |
| 54 | 1.031 | 24 | 0.073 | 1.002 | 1.002 | 464,328 | 1.2% |
| 55 | 0.477 | 9 | 0.045 | 0.977 | 0.976 | 160,775 | 0.4% |
| 56 | 0.000 | 0 | 0.000 | 1.000 | 0.999 | 4,383 | 0.0% |
| | 1.000 | 2,168 | | 1.001 | 1.000 | 38,642,781 | 100.0% |

* Previous Summary page contains the definition of the various routes.

** The ALCCL have been updated to include the selections for Primary, Fleet and Metro factors.

23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS

Table 23.B.5.c. is replaced by the following:

| <u>Size Class</u> | <u>Business Use Class</u> | <u>Codes</u> | | <u>Radius Class</u> | |
|--|---------------------------|--------------------|--------------------|---------------------------------------|--------------------------|
| | | | | <u>Long Distance (Over 200 Miles)</u> | |
| | | | | <u>Liability Factor</u> | <u>Phys. Dam. Factor</u> |
| Light Trucks (0 – 10,000 lbs. GVWR) | Service | Non-fleet Fleet | 013 – – 016 – – | 1.30 | 1.20 |
| | Retail | Non-fleet Fleet | 023 – – 026 – – | 1.80 | 1.25 |
| | Commercial | Non-fleet Fleet | 033 – – 036 – – | 1.65 | 1.30 |
| ZONE-RATED | | | | | |
| Medium Trucks (10,001 – 20,000 lbs. GVWR) | Service | Non-fleet Fleet | 213 – – 216 – – | 0.82 | 1.00 |
| | Retail | Non-fleet Fleet | 223 – – 226 – – | 0.82 | 1.00 |
| | Commercial | Non-fleet Fleet | 233 – – 236 – – | 0.82 | 1.00 |
| Heavy Trucks (20,001 – 45,000 lbs. GVWR) | Service | Non-fleet Fleet | 313 – – 316 – – | 1.00 | 1.00 |
| | Retail | Non-fleet Fleet | 323 – – 326 – – | 1.00 | 1.00 |
| | Commercial | Non-fleet Fleet | 333 – – 336 – – | 1.00 | 1.00 |
| Extra-heavy Trucks (Over 45,000 lbs. GVWR) | | Non-fleet Fleet | 403 – – 406 – – | 1.50 | 1.16 |
| Heavy Truck-tractors (0 – 45,000 lbs. GCW) | Service | Non-fleet Fleet | 343 – – 346 – – | 1.00 | 1.00 |
| | Retail | Non-fleet Fleet | 353 – – 356 – – | 1.00 | 1.00 |
| | Commercial | Non-fleet Fleet | 363 – – 366 – – | 1.00 | 1.00 |
| Extra-heavy Truck-tractors (Over 45,000 lbs. GCW) | | Non-fleet Fleet | 503 – – 506 – – | 1.50 | 1.16 |
| Trailer Types | | | | | |
| Semitrailers | | Non-fleet Fleet | 673 – – 676 – – | 0.14 | 0.69 |
| Trailers | | Non-fleet Fleet | 683 – – 686 – – | 0.14 | 0.69 |
| Service Or Utility Trailer (Registered GVWR of 3,000 lbs. or less) | | Non-fleet Fleet | 693 – – 696 – – | 0.00 | 0.69 |

Table 23.B.5.c. Long Distance Radius

24. TRUCKERS/MOTOR CARRIERS

Paragraph **B.2.b.(2)(e)** is replaced by the following:

- (e) Multiply the daily per trailer loss cost for the desired coverage by the appropriate physical damage factors in the following tables. For local and intermediate risks, assume that the zone of principal garaging is the same as the zone of terminal. If zone of principal garaging and zone of terminal are both in Metropolitan zones, use Table **24.B.2.b.(2)(e)(i)**. If no Metropolitan zones are involved in the rating, then use Table **24.B.2.b.(2)(e)(ii)**. If zone of garaging and zone of terminal differ, use Table **24.B.2.b.(2)(e)(iii)**. Refer to Rule **25.B.** for development of zone combinations and Rule **25.D.** for definitions of all Metropolitan and Regional zones.

(i) Metropolitan to Metropolitan Table:

| Zone 41 (Mountain) Combinations | | | |
|---------------------------------|--------------------------|------------|------------|
| Zone Of Terminal | Specified Causes Of Loss | Comp. | Coll. |
| Pacific | 0.7760-799 | 1.1941-229 | 1.7431-762 |
| Mountain | 0.6490-638 | 0.9980-984 | 1.1191-102 |
| Midwest | 0.8080-819 | 1.2441-260 | 1.3761-366 |
| Southwest | 0.6450-634 | 0.9920-976 | 1.1931-273 |
| North Central | 0.6290-627 | 0.9670-965 | 1.7051-706 |
| Mideast | 0.6830-683 | 1.0511-050 | 1.4631-479 |
| Gulf | 0.7270-704 | 1.1191-083 | 1.4121-386 |
| Southeast | 0.6450-662 | 0.9921-019 | 1.7771-756 |
| Eastern | 0.6560-658 | 1.0101-012 | 1.4221-440 |
| New England | 0.7390-744 | 1.1361-145 | 1.2191-242 |

Table 24.B.2.b.(2)(e)(i) Metropolitan To Metropolitan Table – Zone 41 (Mountain) Combinations Factors

(ii) Regional to Regional Table:

| Zone 41 (Mountain) Combinations | | | |
|---------------------------------|--------------------------|------------|------------|
| Zone Of Terminal | Specified Causes Of Loss | Comp. | Coll. |
| Pacific | 0.8170-841 | 1.2571-294 | 1.9811-958 |
| Mountain | 0.6830-671 | 1.0511-033 | 1.2721-225 |
| Midwest | 0.8510-862 | 1.3091-326 | 1.5641-518 |
| Southwest | 0.6790-668 | 1.0441-027 | 1.3561-414 |
| North Central | 0.6620-660 | 1.0181-016 | 1.9381-896 |
| Mideast | 0.7190-718 | 1.1061-105 | 1.6631-643 |
| Gulf | 0.7660-741 | 1.1781-140 | 1.6051-540 |
| Southeast | 0.6790-697 | 1.0441-073 | 2.0191-951 |
| Eastern | 0.6910-692 | 1.0631-065 | 1.6161-600 |
| New England | 0.7770-783 | 1.1961-205 | 1.3851-380 |

Table 24.B.2.b.(2)(e)(ii) Regional To Regional Table – Zone 41 (Mountain) Combinations Factors

(iii) Metropolitan to/from Regional Table:

| Zone 41 (Mountain) Combinations | | | |
|---------------------------------|--------------------------|------------|------------|
| Zone Of Terminal | Specified Causes Of Loss | Comp. | Coll. |
| Pacific | 0.8020-841 | 1.2331-294 | 1.7431-762 |

| | | | |
|---------------|-------------------|-------------------|-------------------|
| Mountain | <u>0.6700.674</u> | <u>1.0314.033</u> | <u>1.1194.102</u> |
| Midwest | <u>0.8350.862</u> | <u>1.2844.326</u> | <u>1.3764.366</u> |
| Southwest | <u>0.6660.668</u> | <u>1.0244.027</u> | <u>1.1934.273</u> |
| North Central | <u>0.6490.660</u> | <u>0.9994.046</u> | <u>1.7054.706</u> |
| Mideast | <u>0.7050.748</u> | <u>1.0854.105</u> | <u>1.4634.479</u> |
| Gulf | <u>0.7510.744</u> | <u>1.1564.140</u> | <u>1.4124.386</u> |
| Southeast | <u>0.6660.697</u> | <u>1.0244.073</u> | <u>1.7774.756</u> |
| Eastern | <u>0.6780.692</u> | <u>1.0434.065</u> | <u>1.4224.440</u> |
| New England | <u>0.7630.783</u> | <u>1.1734.205</u> | <u>1.2194.242</u> |

Table 24.B.2.b.(2)(e)(iii) Metropolitan To/From Regional Table – Zone 41 (Mountain) Combinations Factors

25. PREMIUM DEVELOPMENT – ZONE-RATED AUTOS

Paragraph **C.2.b.** is replaced by the following:

C. Premium Development

2. Liability And Basic No-fault Coverages

b. For fleets, multiply the result by the following factor:

| Factor |
|---------------|
| <u>.70,74</u> |

Table 25.C.2.b. Liability And Basic No-fault Coverages Factor

Paragraph **C.3.b.** is replaced by the following:

3. Physical Damage Coverages

b. For fleets, multiply the base premium by the appropriate factor found in the following table:

| Other Than Collision | Collision |
|----------------------|---------------|
| <u>.65,59</u> | <u>.60,63</u> |

Table 25.C.3.b. Fleets Physical Damage Coverages Factors