Circular

ISO

OHIO 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 Ohio.

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.

WE WILL SUBMIT THIS REVISION TO THE INSURANCE DEPARTMENT ON JANUARY 31, 2022. IF STATE FILING REQUIREMENTS DICTATE THAT YOU MAKE A SUBMISSION WITH THE INSURANCE DEPARTMENT, DO NOT SUBMIT IT PRIOR TO THIS DATE.

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-2021-164 (06/02/2021) Ohio Revised Loss Costs For Zone-rated Coverages To Be Implemented

- LI-CL-2021-004 (02/17/2021) Revised Lead Time Requirements Listing

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

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

EXECUTIVE SUMMARY

PURPOSE	Based on a review of the latest available data, we are revising the Zone-Rated Classification Plan as follows:

- Liability Primary Rating Factors
- Liability Fleet Factors
- Liability Metro Factors
- Liability Zone Combination Factors

- Physical Damage Primary Rating Factors
- Physical Damage Fleet Factors
- Physical Damage Metro Factors
- Physical Damage Zone Combination Factors

Also in this filing we will be revising the following Rules:
- Trucks, Tractors and Trailers Classifications (Rule 23)
- Truckers/Motor Carriers (Rule 24)
- Premium Development – Zone-Rated Autos (Rule 25)

COMPANION REVISION	These changes will be introduced on a state-by-state basis in conjunction with companion zone-rated risks loss cost level revisions.
MULTI-STATE	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.
FORMAT	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.
CLASSIFICATION PLAN REVISION	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.

| 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					
	Liability		Collision		Other than Collision	
Class	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					
	Liability		Collision		Other than Collision	
Class	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					
	Liability		Collision		Other than Collision	
Class	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

TABLE OF CONTENTS

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: (column (4)) = [{(column (1))*(column (3))}+{(overall column (1)) * (1.00 - (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	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.
COLUMN (1) BAILEY RELATIVITY	The relativity from the Bailey methodology, which is explained in the Executive Summary on page ES-7.
COLUMN (2) CLAIMS	Number of claims for each coverage.
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. The calculation of Primary Factors uses the Other than Collision credibility standard.
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: (column (4)) = [{(column (1))*(column (3))}+{(overall column (1)) * (1.00 - (column (3)))}]
COLUMN (5) NORMALIZED BALANCED 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 factor 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	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:

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

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

Class	(1) Bailey	(2) Claims	(3) Cred.	(4) Weighted Rel.	(5) Normal Rel.	(6) Ind. Change	(7) Current Rel.	(8) Ind. Rel.	(9) Revised Rel.	(10) ALCCL
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

Class	(1) Bailey	(2) Claims	(3) Cred.	(4) Weighted Rel.	(5) Normal Rel.	(6) Ind. Change	(7) Current Rel.	(8) Ind. Rel.	(9) Revised Rel.	(10) ALCCL
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

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

* Base Class

INSURANCE SERVICES OFFICE, INC.

LIABILTY SUMMARY SHEET

			(1) Current Relativity	(2) Change to Relativity	(3) Indicated Relativity	(4) ALCCL*	(5) % of Total
Route	Region #	Zone					
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%

ZONE COMBINATION FACTORS

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

INSURANCE SERVICES OFFICE, INC.

LIABILITY CLASSIFICATION SHEET

	(1) Bailey Relativity	(2) Claims	(3) Cred.	(4) Weighted Rel. Change	(5) Normalized Rel. Change	(6) ALCCL**	(7) % of Total
Route*							
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

Class	(1) Bailey	(2) Claims	(3) Cred.	(4) Weighted Rel.	(5) Normal Rel.	(6) Ind. Change	(7) Current Rel.	(8) Ind. Rel.	(9) Revised Rel.	(10) 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)
				Weighted	Normal	Ind.	Current	Ind.	Revised	
	Bailey	Claims	Cred.	Rel.	Rel.	Change	Rel.	Rel.	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)
				Weighted	Normal	Ind.	Current	Ind.	Revised	
	Bailey	Claims	Cred.	Rel.	Rel.	Change	Rel.	Rel.	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

Class	(1) Bailey	(2) Claims	(3) Cred.	(4) Weighted Rel.	(5) Normal Rel.	(6) Ind. Change	(7) Current Rel.	(8) Ind. Rel.	(9) Revised Rel.	(10) 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

Class	(1) Bailey	(2) Claims	(3) Cred.	(4) Weighted Rel.	(5) Normal Rel.	(6) Ind. Change	(7) Current Rel.	(8) Ind. Rel.	(9) Revised Rel.	(10) 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

Route	Region #	Zone	(1) Current Relativity	(2) Change to Relativity	(3) Indicated Relativity	(4) ALCCL*	(5) % of Total
		ZONE COMBINATION FACTORS					
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

			(1) Current	(2) Change to	(3) Indicated	(4)	(5)
Route	Region #	Zone	Relativity	Relativity	Relativity	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

	(1) Bailey Relativity	(2) Claims	(3) Cred.	(4) Weighted Rel. Change	(5) Normalized Rel. Change	(6) ALCCL**	(7) % of Total
Route*							
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%

ZONE COMBINATION FACTORS

* 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

	(1) Bailey	(2)	(3)	(4) Weighted	(5) Normalized	(6)	(7)
Route*	Relativity	Claims	Cred.	Rel. Change	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%

ZONE COMBINATION FACTORS

* 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:

Size Class	Business Use Class	Codes		Radius Class	
				Long Distance (Over 200 Miles)	
				Liability Factor	**Phys. Dam. Factor**
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 44 (North Central) Combinations			
Zone Of Terminal	Specified Causes Of Loss	Comp.	Coll.
Pacific	0.761~~0.775~~	1.170~~1.193~~	1.408~~1.475~~
Mountain	0.629~~0.627~~	0.967~~0.965~~	1.705~~1.706~~
Midwest	0.542~~0.556~~	0.833~~0.855~~	1.110~~1.150~~
Southwest	0.571~~0.580~~	0.878~~0.893~~	1.346~~1.384~~
North Central	0.547~~0.555~~	0.842~~0.854~~	1.087~~1.098~~
Mideast	0.597~~0.601~~	0.918~~0.925~~	1.356~~1.321~~
Gulf	0.580~~0.579~~	0.892~~0.891~~	1.326~~1.265~~
Southeast	0.615~~0.624~~	0.946~~0.960~~	1.121~~1.087~~
Eastern	0.478~~0.482~~	0.735~~0.741~~	1.338~~1.348~~
New England	0.507~~0.512~~	0.780~~0.788~~	1.212~~1.173~~

Table 24.B.2.b.(2)(e)(i) Metropolitan To Metropolitan Table – Zone 44 (North Central) Combinations Factors

(ii) Regional to Regional Table:

Zone 44 (North Central) Combinations			
Zone Of Terminal	Specified Causes Of Loss	Comp.	Coll.
Pacific	0.801~~0.816~~	1.232~~1.256~~	1.600~~1.639~~
Mountain	0.662~~0.660~~	1.018~~1.016~~	1.938~~1.896~~
Midwest	0.570~~0.585~~	0.877~~0.900~~	1.261~~1.278~~
Southwest	0.601~~0.611~~	0.924~~0.940~~	1.529~~1.538~~
North Central	0.576~~0.584~~	0.886~~0.899~~	1.235~~1.220~~
Mideast	0.628~~0.633~~	0.966~~0.974~~	1.541~~1.468~~
Gulf	0.610	0.939~~0.938~~	1.507~~1.406~~
Southeast	0.647~~0.657~~	0.996~~1.011~~	1.274~~1.208~~
Eastern	0.503~~0.507~~	0.774~~0.780~~	1.520~~1.498~~
New England	0.534~~0.540~~	0.821~~0.830~~	1.377~~1.303~~

Table 24.B.2.b.(2)(e)(ii) Regional To Regional Table – Zone 44 (North Central) Combinations Factors

(iii) Metropolitan to/from Regional Table:

Zone 44 (North Central) Combinations			
Zone Of Terminal	Specified Causes Of Loss	Comp.	Coll.
Pacific	0.786~~0.816~~	1.209~~1.256~~	1.408~~1.475~~

Mountain	0.649~~0.660~~	0.999~~1.016~~	1.705~~1.706~~
Midwest	0.559~~0.585~~	0.860~~0.900~~	1.110~~1.150~~
Southwest	0.589~~0.611~~	0.906~~0.940~~	1.346~~1.384~~
North Central	0.565~~0.584~~	0.869~~0.899~~	1.087~~1.098~~
Mideast	0.616~~0.633~~	0.948~~0.974~~	1.356~~1.321~~
Gulf	0.599~~0.610~~	0.921~~0.938~~	1.326~~1.265~~
Southeast	0.635~~0.657~~	0.977~~1.011~~	1.121~~1.087~~
Eastern	0.494~~0.507~~	0.759~~0.780~~	1.338~~1.348~~
New England	0.524~~0.540~~	0.805~~0.830~~	1.212~~1.173~~

Table 24.B.2.b.(2)(e)(iii) Metropolitan To/From Regional Table – Zone 44 (North Central) 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
~~.70~~.74

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
~~.65~~.59	~~.60~~.63

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