

LOSS COSTS – IMPLEMENTATION

APRIL 6, 2022

COMMERCIAL AUTOMOBILE

LI-CA-2022-098

OREGON REVISED COMMERCIAL AUTO ADVISORY PROSPECTIVE LOSS COSTS TO BE IMPLEMENTED

KEY MESSAGE

Loss costs representing a -6.1% statewide change to be implemented.

BACKGROUND

In circular [LI-CA-2022-072](#), we provided you with information about the Commercial Auto loss cost level experience review.

CONSIDERATION OF COVID-19

There will almost certainly be long-term behavioral, social and economic changes as a result of COVID-19. So far, we observe that the pandemic resulted in decreases for Commercial Auto frequencies with some offsetting effects on severity. We expect that the sharpest economic disruptions are behind us, but the effects may persist in muted form for some time. In response to this, we are taking the effects of COVID-19 into account when we make our trend selections in the loss cost filings. Additionally, due to the impact that the COVID-19 pandemic had on experience from March 2020 and beyond, we have decided to adjust the year weights for liability, PIP, and collision to give less weight to the most recent year. Please feel free to contact us for additional discussion, clarification or questions.

See the filing material for further details.

ISO ACTION

We are implementing CA-2022-BRLA1, which presents a review of Commercial Auto loss cost experience. Refer to the attached explanatory material for complete details about the filing.

SUPPLEMENTARY INFORMATION

We are including supplementary information for Oregon, which provides additional information on the attached loss cost level experience review.

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

EFFECTIVE DATE

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

These changes are applicable to all policies written on or after October 1, 2022.

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

IMPACT ON THE STATISTICAL REPORTING OF LOSS COST MULTIPLIER

For the purpose of reporting your company Loss Cost Multiplier under the CSP, as of October 1, 2022, the multiplier must be based on the relationship between your gross rates and the ISO advisory prospective loss costs contained in this circular.

COMPANY ACTION

You must independently determine the final rates you will use. The action, if any, you must take in response to this filing is dependent upon how you filed to have your loss cost adjustments apply to subsequent revisions of ISO loss costs. Any submission you make with respect to this revision must comply with applicable regulatory filing requirements.

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

In all correspondence with the Insurance Department on this revision, you should refer to ISO Filing Number CA-2022-BRLA1, NOT this circular number.

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

RATING SOFTWARE IMPACT

No new attributes are being introduced with this revision.

POLICYHOLDER NOTIFICATION

If you decide to implement this revision, you should check all applicable laws for the state(s) to which this revision applies, to determine whether or not a specific policyholder notice requirement may apply. Please note that circular [LI-CL-2022-006](#) contains the ISO Guide To Renewals With Changed Conditions For Commercial Lines, which is available only as a guide to assist participating companies in complying with various conditional renewal statutes or regulations, for the major commercial lines of insurance serviced by ISO. The information in the Guide does not necessarily reflect all requirements or exceptions that may apply, and it is not intended as a substitute for your review of all applicable statutes and regulations concerning policyholder notification.

FUTURE ISO ACTION

We will provide a status report for this and other Basic Limits Loss Costs (BRLA1) revisions. Please refer to the Insurance Lines Services web site (www.verisk.com/ils). In addition to other information, this web site contains copies of major multistate filing status reports that are updated approximately every two weeks.

REVISION DISTRIBUTION

We will issue a Notice to Manualholders with an edition date of 10-22 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

REFERENCE(S)

- [LI-CA-2022-072](#) (03/09/2022) Commercial Auto Experience Level Indications Reviewed By Staff
- [LI-CL-2022-006](#) (02/22/2022) Revised Lead Time Requirements Listing

ATTACHMENT(S)

- Filing CA-2022-BRLA1
- Supplementary Information

FILES AVAILABLE FOR DOWNLOAD

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

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

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DATA QUALITY

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

ACKNOWLEDGEMENT OF ACTUARIAL QUALIFICATIONS

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

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

OPTIONAL CLASS PLAN INFORMATION

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

ISO RISK ANALYZER®

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

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OREGON

BASIC LIMITS PROSPECTIVE LOSS COST LEVEL – COMMERCIAL AUTOMOBILE

FILING CA-2022-BRLA1

EXECUTIVE SUMMARY

PURPOSE	<p>This document:</p> <ul style="list-style-type: none">• revises the advisory prospective loss costs for the major Commercial Automobile classes. These loss costs represent a -6.1% statewide change from the loss costs currently in effect.• provides the analyses used to derive these advisory loss costs.
DEFINITION OF THE ISO ADVISORY PROSPECTIVE LOSS COSTS	<p>Advisory prospective loss costs in this document are the expected value of that portion of a rate that does not include provisions for expenses (other than loss adjustment expenses) or profit, and are based on historical aggregate losses and loss adjustment expenses adjusted through development to their ultimate value and projected through trending to a future point in time. Throughout this document the words “loss cost” are synonymous with the words “prospective loss cost.”</p>
IMPACTS OF COVID-19 ON ADVISORY PROSPECTIVE LOSS COSTS	<p>There will almost certainly be long-term behavioral, social and economic changes as a result of COVID-19. So far, we observe that the pandemic resulted in decreases for Commercial Auto frequencies with some offsetting effects on severity. We expect that the sharpest economic disruptions are behind us, but the effects may persist in muted form for some time. In response to this, we are including the pandemic experience in our review, but taking steps to partially mitigate its influence. Specifically, when reviewing the loss experience to develop an indicated loss cost revision, we have decided to adjust the year weights for liability, PIP, and collision to reduce the influence of the year ending 03/31/21. Please feel free to contact us for additional discussion, clarification or questions.</p>
OPTIONAL CLASS PLAN LOSS COSTS	<p>The loss costs contained in this filing CA-2022-BRLA1 are intended for use with the class plan in our standard manual. The prospective loss costs in this filing have also been used as the basis to develop the loss costs for the Optional Class Plan, which are located in companion filing CA-2022-BRLB1.</p>
FORMAT	<p>In this document, all explanatory material appears first, followed by all exhibits, and then the revised prospective loss costs. Explanatory pages are numbered B-1 through E-5, the exhibits are labeled EXHIBIT A1 through EXHIBIT E4, and the revised prospective loss cost pages are numbered F-1 through F-29.</p>
HIRED AUTOS RELATIVITY	<p>The relativity used to develop the Hired Auto Liability loss cost has been revised in this filing. Details of the analysis are in Section E.</p>
AUTO DEALERS AND GARAGEKEEPERS	<p>The Auto Dealers Liability coverage and the Auto Dealers and Garagekeepers Physical Damage coverages are not being reviewed this year.</p>
PUBLIC AUTOMOBILES	<p>The base loss costs for the Public automobiles continue to be derived from the Trucks, Tractors & Trailers base loss costs through relativities. These relativities have been revised. The supporting material is provided in Section D.</p>

REVISED LOSS
COST CHANGES

The statewide advisory loss cost level changes are:

	<u>Indicated</u>	<u>Filed</u>
<u>Trucks, Tractors & Trailers</u>		
Liability		
Single Limit Liability	-6.7%	-6.7%
Physical Damage		
Other than Collision	20.0%	20.0%
Collision	-8.6%	-8.6%
Total Trucks, Tractors & Trailers	-5.5%	-5.5%
<u>Private Passenger Types</u>		
Liability		
Single Limit Liability	-0.1%	-5.0%
Personal Injury Protection	-10.4%	-20.0%
Physical Damage		
Other than Collision	6.0%	6.0%
Collision	-3.7%	-3.7%
Total Private Passenger Types	-0.9%	-4.6%
<u>Publics</u>		
Single Limit Liability	-19.6%	-19.6%
Physical Damage		
Other Than Collision	-11.0%	-11.0%
Collision	-29.6%	-29.6%
Total Publics	-20.5%	-20.5%
<u>Grand Total</u>	-5.7%	-6.1%

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

INDICATED VS.
FILED

Indicated changes are based on standard ISO methodology, utilizing a 10/1/2022 trend effective date. The filed loss cost level changes are the same as the indicated with the following exceptions: For Private Passenger Types Liability and PIP, -5.0% and -20.0% was selected, respectively to better reflect the favorable state experience.

PRIOR ISO
REVISIONS

The latest selected revisions in this state are:

<u>Filing</u>	CA-2020-BRLA1	CA-2019-BRLA1	CA-2018-BRLA1
Rate Level/ Loss Costs	Loss Costs	Loss Costs	Loss Costs
Effective Date	1/1/2021	1/1/2020	1/1/2019
<u>Changes</u>			
Indicated	-0.4%	6.0%	5.8%
Filed	0.0%	6.4%	5.6%
Approved	0.0%	6.4%	5.6%

HISTORICAL
SOURCE DATA

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

- ISO companies reporting voluntary automobile experience under the Commercial Automobile modules of ISO's statistical plans.
- Accident year data through year ended 3/31/2021 for all coverages.

ADJUSTMENTS TO
REPORTED
EXPERIENCE

Loss Trend

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

Claim cost trend data through first quarter 2021 and claim frequency trend data through fourth quarter 2020 were used in selecting the following annual liability trend factors:

<u>Coverage</u>	<u>Annual Trend Factor</u>
Trucks, Tractors, and Trailers Liability:	
Bodily Injury	+5.3%
Property Damage	+7.9%
Private Passenger Types Liability:	
Bodily Injury	+5.3%
Property Damage	+7.9%
Private Passenger Types PIP	+3.5%
Trucks, Tractors & Trailers OTC	+5.5%
Trucks, Tractors & Trailers Collision	+4.0%
Private Passenger Types OTC	+7.0%
Private Passenger Types Collision	+5.0%

OCN Trend

To recognize the trend in the Original Cost New (OCN) relativities for Trucks, Tractors & Trailers and Private Passenger Type's physical damage, aggregate loss costs at current level have been multiplied by trend factors. The selected annual OCN trend factors for Trucks, Tractors & Trailers are +0.9% and +1.4% for OTC and Collision respectively. For Private Passenger Types, the OCN Trend factors are +0.9% and +0.5% for OTC and Collision respectively.

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

TEN LARGEST COMPANIES/ GROUPS IN THIS REVIEW

<u>LIABILITY (ASLOB 19.3 & 19.4)</u>	<u>PHYSICAL DAMAGE (ASLOB 21.2)</u>
1. Liberty Mutual Insurance Company	1. Liberty Mutual Insurance Company
2. Cincinnati Insurance Company	2. Cincinnati Insurance Company
3. Travelers Indemnity Company	3. Travelers Indemnity Company
4. Western National Mutual Ins. Co.	4. Western National Mutual Ins. Co.
5. Nationwide Mutual Insurance Co.	5. Employers Mutual Casualty Company
6. Allstate Insurance Company	6. Federated Mutual Insurance Company
7. Tokio Marine Companies	7. Zurich American Insurance Company
8. Zurich American Insurance Company	8. Insurance Co. of North America
9. Old Republic Insurance Company	9. Oregon Mutual Insurance Company
10. Employers Mutual Casualty Company	10. Tokio Marine Companies

Insurers are listed in descending order based on the percent of statewide written premium volume from Annual Statement Page 15 for the year ending 12/31/2020 for the Annual Statement Line of Business (ASLOB) indicated.

MARKET SHARE

The market share of ISO participating insurers used in this review as measured by Annual Statement Page 15 written premium for the year ending 12/31/2020 is:

<u>Liability (ASLOB 19.3 & 19.4)</u>	<u>Physical Damage (ASLOB 21.2)</u>
44.5%	45.4%

COMPANY DECISION

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

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

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

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OREGON
COMMERCIAL AUTOMOBILE
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OVERVIEW OF ISO ACTUARIAL PROCEDURES – COMMERCIAL AUTOMOBILE

INTRODUCTION Commercial Automobile advisory prospective loss costs are determined by evaluating the adequacy of the current ISO loss costs to pay for our best estimate of losses and all loss adjustment expenses that will be incurred in the prospective (or future) period. This evaluation is done separately by coverage for the major classes.

**STEP 1:
DETERMINATION
OF STATEWIDE
LOSS COST
INDICATION** The first step in this process is the determination of the statewide loss cost indication by major class/coverage. In other words, what percentage changes on average must be made to the current ISO loss costs in order to achieve adequacy for the prospective conditions? The percentage changes are presented on the exhibits labeled "Determination of Statewide Advisory Loss Cost Level Change." See the calculations in **Exhibits B1-B4**.

**STEP 2:
DISTRIBUTION TO
TERRITORIES** For all of the liability coverages and for Trucks, Tractors & Trailers and Private Passenger Types Physical Damage, ISO then distributes the filed statewide basic limit loss cost change to the individual territorial loss costs by comparing the relative loss experience by territory to the statewide average. See the calculations in **Exhibits B5-B12**.

**STEP 3:
APPLICATION OF
PERCENT CHANGES** The last step is the calculation of the ISO advisory prospective loss costs. This is achieved by applying either the filed statewide or territorial changes to the current ISO loss costs. For liability, the percentage change is applied at the basic limit; for physical damage, it is applied at the base OCN, age and deductible. The resulting Loss Costs are displayed in Section F.

OVERVIEW OF ISO ACTUARIAL PROCEDURES – COMMERCIAL AUTOMOBILE

STEP 1 – DETERMINATION OF STATEWIDE ADVISORY LOSS COST LEVEL CHANGE

OBJECTIVE The objective of this procedure is to determine the indicated statewide advisory loss cost level change. This procedure answers the question: what percentage changes must be made on average to the current ISO loss costs in order for them to be adequate to cover indemnity losses and all loss adjustment expenses incurred in the prospective period in which the revised loss costs are assumed to be in effect?

DESCRIPTION This procedure compares the developed and trended incurred losses and loss adjustment expenses with the aggregate loss costs at current ISO loss cost level, which is the aggregate amount that would have been collected if the current ISO loss costs were used during the experience period. This experience ratio (losses and all loss adjustment expenses divided by aggregate loss costs) is calculated for several years and a weighted average is calculated. The weights are determined as a function of the credibility or volume of claim experience. The average experience ratio is then credibility weighted with the expected experience ratio in order to minimize the impact of random variation in the observed losses. This credibility weighted experience ratio is the indicated statewide advisory loss cost level change in decimal form. See the calculations in **Exhibits B1-B4**.

EXPERIENCE BASE The experience used in this review is the latest available as reported under the ISO Commercial Statistical Plan. All coverages are on an accident year basis. For liability, the review is conducted on a \$100,000 basic limits basis - indemnity losses are limited to \$100,000 per occurrence.

AGGREGATE LOSS COSTS (Item 1) The aggregate loss costs at current ISO loss cost level are the loss-related revenue that would have been collected if the current ISO loss costs were used during the experience period. It is calculated by extending the exposures by the current ISO loss costs. For liability, the \$100,000 basic limit loss costs are used. For Trucks, Tractors, and Trailers and Private Passenger Types Physical Damage, loss costs are on an all deductibles combined basis.

Trucks, Tractors & Trailers and Private Passenger Types physical damage aggregate loss costs are placed on the prospective OCN relativity level by the application of OCN trend factors.

INCURRED
LOSSES & LAE
(Item 2)

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

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

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

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

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

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

EXPERIENCE
RATIO
(Item 3)

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

YEAR WEIGHTS
(Item 4)

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

EXPECTED
EXPERIENCE
RATIO
(Item 7)

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

CREDIBILITY

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

CREDIBILITY
WEIGHTED
EXPERIENCE
RATIO

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

OVERVIEW OF ISO ACTUARIAL PROCEDURES – COMMERCIAL AUTOMOBILE

STEP 2 – DETERMINATION OF TERRITORY RELATIVITIES

OBJECTIVE The objective of this procedure is to distribute the statewide loss cost indication by territory. In other words, what percentage changes by territory should be made in order to equitably achieve an adequate statewide prospective loss cost level?

TRUCKS, TRACTORS & TRAILERS
AND
PRIVATE
PASSENGER
TYPES
LIABILITY
AND PHYSICAL
DAMAGE

For Trucks, Tractors & Trailers and Private Passenger Types, this procedure compares the individual territory experience ratios to the statewide average experience ratio. The territory experience ratio is calculated for the latest 5 years and a statewide weighted-average experience ratio for the same period is calculated using the aggregate loss costs (product of earned car years (col 1) and underlying loss cost (col 2)) as weights. The territory experience ratio is then credibility weighted with the statewide average experience ratio to produce a formula experience ratio. The territory formula experience ratio is then compared to the statewide weighted average formula experience ratio to determine the territory index to state. The territory index is then multiplied by the filed loss cost level change in order to produce the indicated change to the individual territories. This change is then applied to the current territory base loss cost. See the calculations in **Exhibits B5-B12**.

EXPLANATORY MEMORANDUM FOR TRUCKS, TRACTORS & TRAILERS AND PRIVATE PASSENGER TYPES LIABILITY AND PIP TERRITORY DEVELOPMENT

COLUMN (1)
EARNED CAR
YEARS

Number of car-years, or exposures, earned in the latest year. These exposures are used to calculate the weighted averages through the analysis. (For calculating the weighted average of the Experience Ratio in Col (4) and the Formula Experience Ratio in Col (6) the product of [Col(1) x Col(2)] are used as weights).

COLUMN (2)
\$100,000 LIABILITY
OR BASIC PIP
LOSS COST

Average loss cost at current level (earned aggregate loss cost at current level divided by exposures) is based on the latest accident year experience available and reflects the \$100,000 liability or basic PIP loss cost at present ISO manual level.

COLUMN (3)
5 YEAR ENDED
EXPERIENCE
LOSS COST

Loss cost based on the latest 5 years of experience (for purposes of stability). The loss cost is Bodily Injury and Property Damage combined or basic PIP and is trended and developed to an ultimate settlement basis including all loss adjustment expenses.

COLUMN (4)
EXPERIENCE
RATIO LOSS
COST

For each coverage, an experience ratio by territory is derived by dividing the 5 year experience loss cost by the average \$100,000 liability or basic PIP loss cost at present ISO manual level. [Col. (3) / Col. (2)]

COLUMN (5)
CREDIBILITY

The experience ratio thus calculated is assigned a credibility value on the basis of the number of claims underlying the 5 year pure premium (See Section C for credibility standards). The complement of the credibility is assigned to the statewide experience ratio which appears in Col. (4).

COLUMN (6)
FORMULA
EXPERIENCE
RATIO

The formula experience ratio is a credibility weighted average of the territory group experience ratio and statewide experience ratio. The formula is as follows:

$$\begin{aligned} &[\text{Terr. Group Col. (4) x Terr. Group Col. (5)}] \\ &+[\text{SW Total Col.(4) x (1.0 - Terr. Group Col. (5))}] \end{aligned}$$

COLUMN (7)
INDEX TO
STATE

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

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

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

COLUMN (8)
BASE CLASS
LOSS COST

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

COLUMN (9)
INDICATED BASE
LOSS COST

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

COLUMN (10)
REVISED BASE
LOSS COST

Revised \$100,000 liability base loss cost or basic PIP loss cost.

COLUMN (11)
ADVISORY
LOSS COST
CHANGE

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

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

COLUMN (1)
EARNED CAR
YEARS

Number of car-years, or exposures, earned in the latest year. These exposures are used to calculate the weighted averages through the analysis. (For calculating the weighted average of the Experience Ratio in Col (4) and the Formula Experience Ratio in Col (6) the product of [Col(1) x Col(2)] are used as weights).

COLUMN (2)
UNDERLYING
LOSS COST

Average loss cost at current level (earned aggregate loss cost at current level divided by exposures) is based on the latest accident year experience available and reflects the present ISO manual loss cost trended to a prospective OCN level by the application of OCN factors.

COLUMN (3)
5 YEAR ENDED
EXPERIENCE
LOSS COST

Loss cost based on the latest 5 years of experience (for purposes of stability). The loss cost is trended and include all loss adjustment expenses.

COLUMN (4)
EXPERIENCE
RATIO LOSS
COST

For each coverage, an experience ratio by territory is derived by dividing the 5 year experience loss cost by the average loss cost at present ISO manual level. [Col. (3) / Col. (2)]

COLUMN (5)
CREDIBILITY

The experience ratio thus calculated is assigned a credibility value on the basis of the number of claims underlying the 5 year pure premium (See Section C for credibility standards). The complement of the credibility is assigned to the statewide experience ratio which appears in Col. (4).

COLUMN (6)
FORMULA
EXPERIENCE
RATIO

The formula experience ratio is a credibility weighted average of the territory group experience ratio and statewide experience ratio. The formula is as follows:

$$\begin{aligned} & [\text{Terr. Group Col. (4)} \times \text{Terr. Group Col. (5)}] \\ & + [\text{SW Total Col. (4)} \times (1.0 - \text{Terr. Group Col. (5)})] \end{aligned}$$

COLUMN (7)
INDEX TO
STATE

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

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

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

COLUMN (8)
BASE CLASS
LOSS COST

Present ISO base class loss cost.

COLUMN (9)
INDICATED BASE
LOSS COST

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

COLUMN (10)
REVISED BASE
LOSS COST

Revised base loss cost.

COLUMN (11)
ADVISORY
LOSS COST
CHANGE

Percentage change:
[Col. (10) / Col. (8)]

LOSS ADJUSTMENT EXPENSE FACTORS

OBJECTIVE

The reported indemnity losses must be loaded for any loss adjustment expenses (LAE) that are not reported in statistical detail to ISO. See the calculations in **Exhibit C1**.

LIABILITY COVERAGES

For the liability coverages, allocated loss adjustment expenses are reported in detail to ISO under the Commercial Statistical Plan. Unallocated loss adjustment expenses must be loaded into the losses. A factor representing the ratio of the sum of the incurred indemnity losses plus all LAE to the sum of the incurred indemnity losses plus allocated LAE was selected based on multistate financial data from a Special Call Submission for available writers.

PHYSICAL DAMAGE COVERAGES

For the physical damage coverages, accident year paid indemnity losses are reported. All loss adjustment expenses must be loaded into the reported losses. A factor representing the ratio of incurred losses plus all LAE to incurred losses was selected based on multistate financial data from the Insurance Expense Exhibits for agency and direct writers.

AVERAGE ANNUAL CHANGE IN LOSSES (LOSS TREND)

OBJECTIVE

The application of the average annual change in losses to historical data recognizes that advisory loss costs are being made for use in a future period based on historical experience. Due to economic and social factors, claim cost and frequency levels continue to change from those underlying the historical data.

DETERMINATION OF HISTORICAL AVERAGE CLAIM COST TREND

To determine the historical average claim cost trend, ISO makes use of the Least Squares Method fitted to the reported time series data; specifically, an exponential curve represented by the equation $Y=A(B^X)$ is fitted to the paid claim cost data. The parameters A and B are calculated by regressing Y, which is the applicable claim cost on X, which is the unit of time. The resulting fitted curve allows the determination of a historical average trend for the data under review. See the calculations in **Exhibits C2-C3**.

LIABILITY LOSS TREND

The historical average annual change in claim costs for both Bodily Injury and Property Damage coverages are measured in this document using a credibility-weighted mix of multistate and statewide data. Prospective average annual changes for claim frequency have been selected based on the historical multistate data, as well as other relevant factors. Combining the state credibility-weighted claim cost trends with the selected claim frequency trends results in the selected Bodily Injury and Property Damage pure premium trend used to adjust the losses to a prospective level.

TREND CREDIBILITY FOR LIABILITY CLAIM SEVERITY

Trend credibility is based on a full credibility standard of 975,000 claims for BI and 390,000 claims for PD. These standards were developed using a Bayesian analysis. Partial credibility is determined by the following formula:

$$A = C/(C+K)$$

where C equals the number of claims for the latest year ended point and K equals 25,000 for bodily injury and 10,000 for property damage. The resulting table of partial credibilities is shown in this section.

LIABILITY:
FREQUENCY
TREND

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

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

PHYSICAL
DAMAGE:
LOSS TREND

Data Selections

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

At \$250 deductible: \$1,250 loss
At \$500 deductible: \$1,000 loss
At \$1,000 deductible: \$500 loss

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

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

Data Adjustments

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

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

PHYSICAL
DAMAGE:
LOSS TREND
(CONT'D)

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

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

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

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

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

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

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

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

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

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

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

PHYSICAL
DAMAGE:
LOSS TREND
(CONT'D)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

PHYSICAL
DAMAGE:
LOSS TREND
(CONT'D)

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

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

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

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

	Trucks, Tractors & Trailers <u>Pure Premium</u>	Private Passenger Types <u>Pure Premium</u>
OTC:	+5.5%	+7.0%
COLL:	+4.0%	+5.0%

PERSONAL
INJURY
PROTECTION
TREND

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

COMMERCIAL AUTOMOBILE PHYSICAL DAMAGE
SUPPLEMENTARY EXHIBIT

Quarterly Values <u>Ending</u>	Consumer Price Index for Bodywork	
	<u>Actual</u>	<u>Exponential Fit</u>
12/31/2017	2.966	2.952
03/31/2018	2.999	2.980
06/30/2018	3.016	3.009
09/30/2018	3.033	3.037
12/31/2018	3.061	3.066
03/31/2019	3.074	3.095
06/30/2019	3.118	3.125
09/30/2019	3.158	3.154
12/31/2019	3.189	3.184
03/31/2020	3.194	3.215
06/30/2020	3.248	3.245
09/30/2020	3.263	3.276
12/31/2020	3.283	3.307
03/31/2021	3.315	3.338
06/30/2021	3.384	3.370
09/30/2021	3.458	3.402
	<u>R-Squared</u>	<u>Average Annual Change</u>
16 Point Fit	0.9815	3.9%
12 Point Fit	0.9730	4.2%

PHYSICAL DAMAGE OCN TREND

OBJECTIVE

In Physical Damage for Trucks, Tractors & Trailers and Private Passenger Types, as new, higher-valued commercial automobiles are introduced, there is an increase in revenue due to the original cost new component of the rating procedure. In order to reflect the revenue impact of the higher-valued vehicles during the prospective period, ISO uses an OCN trend procedure. The effect of this procedure is to reduce the indicated loss costs for Trucks, Tractors & Trailers and Private Passenger Types physical damage coverages.

DESCRIPTION OF ORIGINAL COST NEW DATA

The average original cost new (OCN) relativities for Comprehensive and Collision are displayed on the following exhibits. See the calculations in **Exhibits C10-C11**. The data is displayed by coverage. To determine the historical average trend for OCN, ISO makes use of the Least Squares Method to fit a curve to the reported time series data. Specifically, an exponential curve represented by the equation

$$Y = A(B^X)$$

is fitted to the average OCN relativities. Based on the results of these curves, ISO has selected annual OCN trends of 0.9% and 1.4% for Trucks, Tractors & Trailers OTC and Collision coverages respectively. This trend is necessary to reflect the additional revenue generated by the shift in the OCN distribution as new, higher-priced automobiles are introduced.

For Private Passenger Types, OCN trends of 0.9% and 0.5% were selected for the OTC and Collision coverages respectively.

LOSS DEVELOPMENT FOR LIABILITY

OBJECTIVE The application of loss development recognizes the important concept that some of the losses for a particular accident year have not been finally determined at the time the experience is compiled.

DESCRIPTION OF EXPERIENCE PERIOD DATA For Trucks, Tractors & Trailers and Private Passenger Types Liability, the incurred losses and allocated loss adjustment expenses underlying the statewide loss cost level indications are on an accident year basis and were evaluated as of June 30, 2021. In other words, accident year ended March 31, 2021 includes all losses and allocated loss adjustment expenses paid through June 30, 2021 on accidents occurring from April 1, 2020 to March 31, 2021 and all losses and allocated loss adjustment expenses outstanding on these accidents as of June 30, 2021, 15 months after the inception of the accident year. Similarly, the incurred losses and allocated loss adjustment expenses for accident year ended March 31, 2020 include all loss and loss adjustment expenses paid through June 30, 2021 on accidents occurring from April 1, 2019 to March 31, 2020 and all losses and allocated loss adjustment expenses outstanding on these accidents as of June 30, 2021, 27 months after the inception of the accident year. The immature experience reported as of 15 or as of 27 months must be adjusted to a mature or ultimate settlement basis through the use of a loss development factor. See the calculations in **Exhibits C12-C13**.

DESCRIPTION OF LOSS DEVELOPMENT METHODOLOGY For Bodily Injury Coverage, states are divided into two multistate groups. One group (No-Fault) consists of states with a no-fault law that has a tort threshold. The other group (Tort) contains the remaining states. The applicable multistate group for this state is used in this document. Losses are developed up to 123 months and are based on \$100,000 CSL data. Three-year averages for Trucks, Tractors & Trailers and Private Passenger Types are calculated for each link ratio based on a "best three of five" approach. Specifically, for the latest five years, the highest and lowest ratios were removed from the calculation and the three year average was calculated using the three remaining factors. Beyond 123 months the loss development is assumed to be unity.

For Property Damage Coverage, one multistate group is used. Losses are developed up to 111 months and \$100,000 CSL data is used. Three-year averages for Trucks, Tractors & Trailers and Private Passenger Types are calculated for each link ratio based on a "best three of five" years approach. Specifically, for the latest five years, the highest and lowest ratios were removed from the calculation and the three year average was calculated using the three remaining factors. Development beyond 111 months is assumed to be unity.

STATE
CREDIBILITY
WEIGHTED
FACTORS

For Trucks, Tractors & Trailers and Private Passenger Types, statewide loss development factors are credibility weighted with multistate factors. A Bayesian credibility study was done on state 15 to 27 months and 27 to 39 months loss development factors. The study concluded that there is significant statewide variation for bodily injury through 39 months and for property damage through 27 months. For these link ratios, statewide credibility is determined by the formula $Z = L / (L + K)$, where Z is the credibility, and L is the 3-year total losses for the particular state (at the earliest of the two evaluations). The complement of credibility is assigned to multistate loss development factors. K is a constant that varies by coverage as follows:

Trucks, Tractors & Trailers

	<u>15 to 27</u>	<u>27 to 39</u>
Bodily Injury (tort)	\$ 2,500,000	\$ 11,000,000
Bodily Injury (no-fault)	900,000	3,000,000
Property Damage	1,500,000	-

Private Passenger Types

	<u>15 to 27</u>	<u>27 to 39</u>
Bodily Injury (tort)	\$ 1,500,000	\$ 4,000,000
Bodily Injury (no-fault)	700,000	1,700,000
Property Damage	600,000	-

TRUCKS,
TRACTORS &
TRAILERS AND
PRIVATE
PASSENGER
TYPES

For Trucks, Tractors & Trailers and Private Passenger Types, Bodily Injury loss development factors to ultimate are calculated by accumulating the statewide credibility-weighted 15 to 27 month factor and 27 to 39 month factor, and the multistate average 39 to ultimate factor.

For the property damage coverage, loss development factors to ultimate are calculated by accumulating the statewide credibility-weighted 15-27 month factor and the multistate average 27 to ultimate factor.

LOSS DEVELOPMENT FOR PHYSICAL DAMAGE

OBJECTIVE

The application of loss development recognizes the important concept that some of the losses for a particular accident year have not been finally determined at the time the experience is compiled.

DESCRIPTION OF EXPERIENCE PERIOD DATA

For Physical Damage, paid losses underlying the statewide loss cost level indications are on an accident year basis and were evaluated as of June 30, 2021. In other words, accident year ended March 31, 2021 includes all losses paid through June 30, 2021 on accidents occurring from April 1, 2020 to March 31, 2021. Similarly, the paid losses for accident year ended March 31, 2020 include all losses paid through June 30, 2021 on accidents occurring from April 1, 2019 to March 31, 2020. The immature paid loss experience reported as of 15 or as of 27 months must be adjusted to a mature or ultimate settlement basis through the use of a loss development factor. See the calculations in **Exhibits C14-C15**.

DESCRIPTION OF LOSS DEVELOPMENT METHODOLOGY

For Collision and Other Than Collision coverages, one multistate group is used. Losses are developed to an ultimate settlement basis. Three-year averages are calculated for each age-to-age link ratio. These link ratios are accumulated to develop losses to 123 months. Development beyond 123 months is assumed to be 1.000.

OREGON
PRIVATE PASSENGER TYPES PIP

Due to 2015 Or. Laws __ (former S.B. 411), personal injury protection benefits for medical expenses are being extended from one year after the date of injury to two years after the date of injury.

In order to estimate the effect of this law change, two main assumptions were made:

- We assumed claims would be unaffected by this law change if the payments on the claim stopped before one year after the date of injury or if the medical expenses already reached the \$15,000 limit for medical expenses.
- For claims we assume will be affected by this law change, medical expenses are estimated to double from one to two years after the accident date and are capped at the \$15,000 limit for medical losses.

The following page shows the calculations of the indicated change due to 2015 Or. Law__ (former S.B. 411) for PIP losses before the law change took effect. For the earliest year in this review, weighted averaging was used to account for the portions of the experience before and after the law change took effect for policies written on or after 01/01/2016. No adjustment was necessary for the latest four accident years.

OREGON
PRIVATE PASSENGER TYPES PIP DATA
TWO YEARS ENDING 6/30/2013

(1)	Sum of Medical losses.	\$1,738,624
(2)	Medical losses that may continue to grow due to law change. *	\$542,972
(3)	Percentage of Medical losses that may continue to grow due to law change. (2) / (1)	31.2%
(4)	Estimated development for Medical losses that may continue to grow. **	1.58
(5)	Indicated Change to Medical losses. [(3) * (4)] + [(1 - (3)) * 1.00] - 1.00	18.1%
(6)	Percentage of PIP losses that are Medical losses.	89.9%
(7)	Indicated change to PIP losses due to law change allowing extra year for Medical losses. (5) * (6)	16.3%

* Medical losses that may continue to grow due to law change are estimated to be losses related to claims that have not reached the \$15,000 limit for medical losses and are still being paid at one year after the accident date.

** Medical losses that may continue to grow due to law changes are estimated to double from one to two years after the accident date and are capped at the \$15,000 limit for medical losses.

OREGON
PRIVATE PASSENGER TYPES PIP
Explanatory Memorandum

COLUMN (1)
SUM OF MEDICAL
LOSSES

Dollar amount of PIP losses reported with type of loss code 11 (Medical Expense) minus subrogation reported with type of loss code 59 (Basic Benefits Recoverable Under Tort Liability).

COLUMN (2)
MEDICAL LOSSES
AFFECTED BY LAW
CHANGE

Medical losses that may continue to grow due to law change are estimated to be losses related to claims that have not reached the \$15,000 limit for medical losses and are still being paid at one year after the accident date.

COLUMN (3)
PERCENTAGE OF
MEDICAL LOSSES
AFFECTED BY LAW
CHANGE

Medical losses that are assumed to be affected by the law change divided by all medical losses. $\text{Column (2) / Column (1)}$.

COLUMN (4)
ESTIMATED
DEVELOPMENT
FOR MEDICAL
LOSSES AFFECTED
BY LAW CHANGE

Medical losses that may continue to grow due to law changes are estimated to double from one to two years after the accident date and are capped at the \$15,000 limit for medical losses. The estimated developed losses at two years after the accident date are divided by the actual losses at one year after the accident date to calculate the estimated development.

COLUMN (5)
INDICATED
CHANGE TO
MEDICAL LOSSES

The estimated development for the medical losses that are assumed to be affected by the law change is weighted with the no development for medical losses that are assumed to not be affected by the law change to produce the indicated change to medical losses. $[\text{Column (3)} * \text{Column (4)}] + [(1.00 - \text{Column (3)}) * 1.00] - 1.00$.

COLUMN (6)
PERCENTAGE OF
PIP LOSSES THAT
ARE MEDICAL
LOSSES

PIP losses reported with type of loss code 11 (Medical Expense) divided by total PIP losses. These PIP losses and medical expenses are the losses underlying the Private Passenger Types PIP Statewide Advisory Loss Cost Level Changes in Section B.

COLUMN (7)
INDICATED
CHANGE DUE TO
LAW CHANGE

The indicated change to medical losses is multiplied by the percentage of PIP losses that are medical losses to produce the overall PIP change due to 2015 Or. Laws ___ (former S.B. 411). $\text{Column (5)} * \text{Column (6)}$.

CREDIBILITY PROCEDURE FOR EXPERIENCE LOSS RATIO

OBJECTIVE The extent to which the state experience is reflected in the development of the prospective loss costs is determined by the credibility of the data for that state. Specifically, ISO credibility procedures are based upon the volume of claims for each coverage separately.

METHODOLOGY The standards for full credibility were determined from a credibility study using various size of loss distributions for liability, other than collision and collision respectively. Separate standards by coverage/major class for full credibility were calculated using the Mayerson, Jones and Bowers expansion formula.

CREDIBILITY FOR EXPERIENCE LOSS RATIO The assignment of credibility to the experience loss ratio is based on the total number of claims for the years used. For liability, the claims are based on BI and PD claims combined. For physical damage, credibility is determined separately for OTC and Collision. Partial credibility (Z), as used for the experience loss ratio, is determined using the square root rule as follows:

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

Where X equals the full credibility standard, by line and coverage, as shown on the following pages of this section.

YEAR WEIGHTS The weights assigned to the loss ratio by year are based on the credibility of the average number of claims for the years of experience used. A maximum of five years of experience may be used. This procedure is described in detail in the flow chart on the following page. The claim standard used to determine the year weights is based on the credibility standard for each coverage. The schedules of the number of claims required for the year weight assignments are shown on the following pages.

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

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

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

Step 2: Determine the Experience Period Credibility

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

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

PRIVATE PASSENGER TYPES

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

1. Add latest 2 years of claims and divide by 2 to determine the 2 year average.
2. If 2 year Avg. claims $> 3,000$,
Then use 2 years of experience and assign 70/30 weights.
3. Add latest 3 years of claims and divide by 3 to determine the 3 year average.
4. If 3 year Avg. claims > 350 ,
Then use 3 years of experience and assign 50/30/20 weights.
5. If 3 year Avg. claims < 350 ,
Then use 5 years of experience and assign 30/25/20/15/10 weights.

Step 2: Determine the Experience Period Credibility

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

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

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

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

Step 2: Determine the Experience Period Credibility

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

Coverage	Intermediate Threshold	Full Standard
Trucks, Tractors & Trailers OTC	1,350	11,000
Trucks, Tractors & Trailers Collision	550	4,500
Private Passenger Types OTC	1,050	8,500
Private Passenger Types Collision	450	3,500

Tables For Use With Trend Data

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

K = 25,000

K = 10,000

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

ALL LIABILITY COVERAGES
CREDIBILITY TABLE
NUMBER OF CLAIMS

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

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

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

PERSONAL INJURY PROTECTION
CREDIBILITY TABLES
NUMBER OF CLAIMS

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

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

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

PHYSICAL DAMAGE
CREDIBILITY TABLES
NUMBER OF CLAIMS

OTHER THAN COLLISION

Cred	Trucks, Tractors & Trailers			Private Passenger Types		
0.00*	0	-	27	0	-	21
0.05	28	-	109	22	-	84
0.10	110	-	247	85	-	191
0.15	248	-	439	192	-	339
0.20	440	-	687	340	-	531
0.25	688	-	989	532	-	764
0.30	990	-	1,347	765	-	1,041
0.35	1,348	-	1,759	1,042	-	1,359
0.40	1,760	-	2,227	1,360	-	1,721
0.45	2,228	-	2,749	1,722	-	2,124
0.50	2,750	-	3,327	2,125	-	2,571
0.55	3,328	-	3,959	2,572	-	3,059
0.60	3,960	-	4,647	3,060	-	3,591
0.65	4,648	-	5,389	3,592	-	4,164
0.70	5,390	-	6,187	4,165	-	4,781
0.75	6,188	-	7,039	4,782	-	5,439
0.80	7,040	-	7,947	5,440	-	6,141
0.85	7,948	-	8,909	6,142	-	6,884
0.90	8,910	-	9,927	6,885	-	7,671
0.95	9,928	-	10,999	7,672	-	8,499
1.00		>	10,999		>	8,499

COLLISION

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

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

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

OREGON
CLAIMS PER TERRITORY
LIABILITY AND PIP

Territory	Trucks, Tractors & Trailers	Private Passenger Types	PIP
	Incurred Claims 5 Years Ending 3/31/2021	Incurred Claims 5 Years Ending 3/31/2021	
	Combined BI and PD	Combined BI and PD	
104	2,017	255	39
105	374	27	3
106	736	143	16
110	2,807	473	36
111	666	99	12
112	791	124	11
113	783	130	16
114	1,863	253	33
115	303	29	7
116	1,008	149	10
117	768	123	22
118	1,359	164	22
119	116	7	0
120	35	1	0
SW Total	13,626	1,977	227

Claims for Trend

BI	PD
<u>496</u>	<u>1,180</u>

OREGON
CLAIMS PER TERRITORY
PHYSICAL DAMAGE

Territory	Trucks, Tractors & Trailers Paid Claims 5 Years Ending 3/31/2021		Private Passenger Types Paid Claims 5 Years Ending 3/31/2021	
	OTC	Coll	OTC	Coll
104	1,083	1,170	236	255
105	138	210	30	38
106	699	437	143	109
110	640	1,041	232	426
111	196	260	84	88
112	248	388	98	126
113	230	335	54	91
114	632	750	140	175
115	99	130	26	40
116	227	407	64	116
117	191	317	95	140
118	330	516	51	99
119	47	95	8	8
120	17	27	3	3
SW Total	4,777	6,083	1,264	1,714

WIND AND WATER PROCEDURE
OTHER THAN COLLISION

OBJECTIVE

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

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

DESCRIPTION OF
WIND AND WATER
ADJUSTMENT
PROCEDURE

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

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

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

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

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

WIND AND WATER PROCEDURE
OTHER THAN COLLISION
OREGON

TRUCKS, TRACTORS, AND TRAILERS

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
			(2) - (1)	(1) / (3)	AVG (4) - (4)	(3) x (5)	(2) + (6)
YEAR ENDING	OTC WIND & WATER LOSSES	OTC TOTAL LOSSES	TOTAL - WIND&WATER LOSSES	WIND & WATER / NON (W&W)	VARIATION FROM AVG. WIND RATIO	WIND & WATER ADJUSTMENT	ADJ OTC TOTAL LOSSES
1987	9,170	867,992	858,822	0.011	0.046	39,506	907,498
1988	18,462	928,188	909,726	0.020	0.037	33,660	961,848
1989	4,667	1,067,734	1,063,067	0.004	0.053	56,343	1,124,077
1990	44,964	1,322,739	1,277,775	0.035	0.022	28,111	1,350,850
1991	41,063	1,319,115	1,278,052	0.032	0.025	31,951	1,351,066
1992	57,449	1,588,810	1,531,361	0.038	0.019	29,096	1,617,906
1993	30,253	1,767,945	1,737,692	0.017	0.040	69,508	1,837,453
1994	35,982	1,818,550	1,782,568	0.020	0.037	65,955	1,884,505
1995	63,318	2,428,363	2,365,045	0.027	0.030	70,951	2,499,314
1996	588,384	3,672,846	3,084,462	0.191	-0.134	-413,318	3,259,528
1997	235,953	3,119,752	2,883,799	0.082	-0.025	-72,095	3,047,657
1998	73,234	3,383,041	3,309,807	0.022	0.035	115,843	3,498,884
1999	198,956	3,067,325	2,868,369	0.069	-0.012	-34,420	3,032,905
2000	106,357	3,357,588	3,251,231	0.033	0.024	78,030	3,435,618
2001	41,075	2,188,174	2,147,099	0.019	0.038	81,590	2,269,764
2002	62,530	1,723,213	1,660,683	0.038	0.019	31,553	1,754,766
2003	122,741	1,412,886	1,290,145	0.095	-0.038	-49,026	1,363,860
2004	8,354	1,451,951	1,443,597	0.006	0.051	73,623	1,525,574
2005	6,609	817,789	811,180	0.008	0.049	39,748	857,537
2006	239,870	1,144,047	904,177	0.265	-0.208	-188,069	955,978
2007	149,126	1,476,853	1,327,727	0.112	-0.055	-73,025	1,403,828
2008	196,791	1,708,317	1,511,526	0.130	-0.073	-110,341	1,597,976
2009	61,451	1,430,385	1,368,934	0.045	0.012	16,427	1,446,812
2010	84,875	1,684,932	1,600,057	0.053	0.004	6,400	1,691,332
2011	70,090	1,577,589	1,507,499	0.046	0.011	16,582	1,594,171
2012	82,680	1,462,490	1,379,810	0.060	-0.003	-4,139	1,458,351
2013	187,657	1,697,845	1,510,188	0.124	-0.067	-101,183	1,596,662
2014	62,442	1,885,116	1,822,674	0.034	0.023	41,922	1,927,038
2015	98,585	1,837,556	1,738,971	0.057	0.000	0	1,837,556
2016	159,565	2,702,050	2,542,485	0.063	-0.006	-15,255	2,686,795
2017	137,619	2,876,406	2,738,787	0.050	0.007	19,172	2,895,578
2018	185,503	3,370,004	3,184,501	0.058	-0.001	-3,185	3,366,819
2019	81,868	3,160,217	3,078,349	0.027	0.030	92,350	3,252,567
2020	173,093	3,842,041	3,668,948	0.047	0.010	36,689	3,878,730
2021	235,952	5,276,143	5,040,191	0.047	0.010	50,402	5,326,545

(8) NORMAL WIND TO NON W&W RATIO= AVG. (4) 0.057

WIND AND WATER PROCEDURE
OTHER THAN COLLISION
OREGON

PRIVATE PASSENGER TYPES

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
			(2) - (1)	(1) / (3)	AVG (4) - (4)	(3) x (5)	(2) + (6)
YEAR ENDING	OTC WIND & WATER LOSSES	OTC TOTAL LOSSES	TOTAL - WIND&WATER LOSSES	WIND & WATER / NON (W&W)	VARIATION FROM AVG. WIND RATIO	WIND & WATER ADJUSTMENT	ADJ OTC TOTAL LOSSES
1987	9,613	402,694	393,081	0.024	0.038	14,937	417,631
1988	6,065	410,429	404,364	0.015	0.047	19,005	429,434
1989	2,566	522,546	519,980	0.005	0.057	29,639	552,185
1990	6,840	520,233	513,393	0.013	0.049	25,156	545,389
1991	24,509	479,217	454,708	0.054	0.008	3,638	482,855
1992	13,459	523,562	510,103	0.026	0.036	18,364	541,926
1993	7,958	730,516	722,558	0.011	0.051	36,850	767,366
1994	2,414	660,570	658,156	0.004	0.058	38,173	698,743
1995	10,377	784,281	773,904	0.013	0.049	37,921	822,202
1996	114,665	772,344	657,679	0.174	-0.112	-73,660	698,684
1997	61,974	686,492	624,518	0.099	-0.037	-23,107	663,385
1998	11,707	710,917	699,210	0.017	0.045	31,464	742,381
1999	36,691	815,990	779,299	0.047	0.015	11,689	827,679
2000	10,825	848,665	837,840	0.013	0.049	41,054	889,719
2001	42,816	723,486	680,670	0.063	-0.001	-681	722,805
2002	34,375	561,762	527,387	0.065	-0.003	-1,582	560,180
2003	15,411	426,666	411,255	0.037	0.025	10,281	436,947
2004	11,377	391,008	379,631	0.030	0.032	12,148	403,156
2005	893	330,472	329,579	0.003	0.059	19,445	349,917
2006	60,500	375,025	314,525	0.192	-0.130	-40,888	334,137
2007	42,448	361,914	319,466	0.133	-0.071	-22,682	339,232
2008	11,208	374,518	363,310	0.031	0.031	11,263	385,781
2009	28,420	309,140	280,720	0.101	-0.039	-10,948	298,192
2010	28,138	356,843	328,705	0.086	-0.024	-7,889	348,954
2011	12,715	366,994	354,279	0.036	0.026	9,211	376,205
2012	17,304	282,897	265,593	0.065	-0.003	-797	282,100
2013	15,852	359,866	344,014	0.046	0.016	5,504	365,370
2014	22,014	396,196	374,182	0.059	0.003	1,123	397,319
2015	44,460	441,585	397,125	0.112	-0.050	-19,856	421,729
2016	31,898	569,590	537,692	0.059	0.003	1,613	571,203
2017	55,526	457,381	401,855	0.138	-0.076	-30,541	426,840
2018	64,260	477,377	413,117	0.156	-0.094	-38,833	438,544
2019	56,560	633,700	577,140	0.098	-0.036	-20,777	612,923
2020	31,495	486,941	455,446	0.069	-0.007	-3,188	483,753
2021	34,421	606,219	571,798	0.060	0.002	1,144	607,363

(8) NORMAL WIND TO NON W&W RATIO= AVG. (4) 0.062

EXPLANATORY MEMORANDUM FOR WIND AND WATER PROCEDURE

COLUMN (1)
OTC WIND AND
WATER LOSSES

Dollar amount of Other Than Collision losses resulting from the perils of Wind and Water (Type of Loss Codes 06 & 07).

COLUMN (2)
OTC TOTAL
LOSSES

Dollar amount of Other Than Collision losses resulting from all perils.

COLUMN (3)
OTC LOSSES
OTHER THAN
WIND AND WATER

Dollar amount of Other Than Collision losses resulting from all perils other than Wind and Water. Column (2) - Column (1).

COLUMN (4)
WIND AND WATER
TO NON-WIND AND
WATER RATIO

Ratio of Wind and Water losses to Non-Wind and Water losses.
Column (1) ÷ Column (3)

COLUMN (5)
VARIATION FROM
AVERAGE WIND
RATIO

Variation from the long term average Wind and Water to non-Wind and Water ratio.
Avg (4) - Column (4).

COLUMN (6)
WIND AND WATER
ADJUSTMENT

Wind and Water loss adjustment to bring experience to average Wind and Water level.
Column (3) * Column (5).

COLUMN (7)
ADJUSTED OTC
TOTAL LOSSES

Column (2) + Column (6).

TERRITORIAL WIND AND WATER PROCEDURE
OTHER THAN COLLISION

OBJECTIVE

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

DESCRIPTION OF
TERRITORIAL WIND
AND WATER
PROCEDURE

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

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

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

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

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

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

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

METHODOLOGY FOR CALCULATING 'WIND & WATER PROVISIONS' BY TERRITORY

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

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

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

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

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

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

**COMMERCIAL AUTOMOBILE
MULTISTATE PUBLIC AUTOMOBILE RELATIVITIES**

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

- Taxis and Limousines
- Van Pools
- School and Church Buses
- Other Buses

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

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

LIABILITY

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

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

PHYSICAL DAMAGE

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

PUBLIC AUTOMOBILE RELATIVITIES CALCULATED

LIABILITY

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

PHYSICAL DAMAGE

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

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

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

**PUBLIC AUTOMOBILE RELATIVITIES
LIABILITY DATA**

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

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

**PUBLIC AUTOMOBILE RELATIVITIES
PHYSICAL DAMAGE DATA**

Other than Collision

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

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

**PUBLIC AUTOMOBILE RELATIVITIES
PHYSICAL DAMAGE DATA**

Collision

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

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

OVERVIEW OF ISO ACTUARIAL PROCEDURES – COMMERCIAL AUTOMOBILE

DETERMINATION OF THE ADVISORY MULTISTATE LIABILITY RELATIVITY FOR RULE 90. - HIRED AUTOS

OBJECTIVE The objective of this procedure is to determine the indicated advisory multistate liability relativity for Rule 90. - Hired Autos. This relativity is applied to the average liability loss cost for Trucks, Tractors & Trailers to calculate the liability loss cost per \$100 annual cost of hire for Rule 90. - Hired Autos.

DESCRIPTION Since the liability relativity to calculate the loss cost per \$100 cost of hire for the Rule 90. - Hired Auto liability coverage is applied to the average \$100,000 Combined Single Limit (CSL) loss cost for Trucks, Tractors & Trailers, the adequacy of the relationship between the two classes is measured by comparing their respective experience ratios.

**EXPERIENCE
PERIOD DATA** The experience used in this review was chosen to remove the impact of the COVID-19 Pandemic. The review is being conducted on a multistate basis and the data is aggregated on an accident year basis. The review is conducted on a \$100,000 CSL basic limits basis - indemnity losses are limited to \$100,000 per occurrence.

The incurred losses and allocated loss adjustment expenses underlying the multistate ratios are on an accident year basis and were evaluated as of March 31, 2020. In other words, accident year ended December 31, 2019 includes all losses and allocated loss adjustment expenses paid through March 31, 2020 on accidents occurring from January 1, 2019 to December 31, 2019 and all losses and allocated loss adjustment expenses outstanding on these accidents as of March 31, 2020, 15 months after the inception of the accident year. Similarly, the incurred losses and allocated loss adjustment expenses for accident year ended December 31, 2018 include all loss and loss adjustment expenses paid through March 31, 2020 on accidents occurring from January 1, 2018 to December 31, 2018 and all losses and allocated loss adjustment expenses outstanding on these accidents as of March 31, 2020, 27 months after the inception of the accident year.

OVERVIEW OF ISO ACTUARIAL PROCEDURES – COMMERCIAL AUTOMOBILE

STEP 1 - DETERMINATION OF MULTISTATE EXPERIENCE RATIO FOR TRUCKS, TRACTORS & TRAILERS

OBJECTIVE	The objective is to determine the multistate experience ratio for Trucks, Tractors & Trailers. This ratio will be used later to determine the indicated multistate advisory liability relativity for Rule 90. - Hired Autos. See the calculations in Exhibits E1-E2 .
DESCRIPTION	This procedure compares the developed incurred losses and allocated loss adjustment expenses with the aggregate loss costs.
AGGREGATE LOSS COSTS (Item 1)	The aggregate loss costs at current ISO loss cost level are the loss-related revenue that would have been collected if the current ISO loss costs were used during the experience period. It is calculated by extending the exposures by the current ISO loss costs.
INCURRED LOSSES & LAE (Item 2)	<p>The incurred losses and loss adjustment expenses are our best estimate of the ultimate payment for indemnity losses and loss adjustment expenses incurred during the experience period.</p> <p>The reported incurred losses and allocated loss adjustment expenses are subject to the following adjustments:</p> <ul style="list-style-type: none">• Incurred indemnity losses are capped at the basic limit;• Developed to an ultimate settlement basis by the application of loss development factors; <p>Incurred losses and loss adjustment expenses are not trended. Trend factors for Hired Autos liability coverage would generally be assumed to be the same as those for Trucks, Tractors & Trailers. Therefore, they fail to impact the result of the analysis.</p> <p>Refer to Part 2 of this Section for the support for these loss related adjustments.</p>
EXPERIENCE RATIO (Item 3)	The experience ratio is the ratio of the incurred losses and loss adjustment expenses to the aggregate loss costs at current ISO loss cost level. It measures the adequacy of the current ISO loss costs for the experience period.

INCURRED
CLAIMS
(Item 4)

These are the incurred claims associated with the incurred losses used for the review. The claims are also on an accident year basis and have been evaluated as of March 31, 2020. In other words, accident year ended December 31, 2019 includes all claims paid through March 31, 2020 on accidents occurring from January 1, 2019 to December 31, 2019 and all claims outstanding on these accidents as of March 31, 2020, 15 months after the inception of the accident year.

OVERVIEW OF ISO ACTUARIAL PROCEDURES – COMMERCIAL AUTOMOBILE

STEP 2 - DETERMINATION OF THE INDICATED ADVISORY MULTISTATE LIABILITY RELATIVITY FOR RULE 90. - HIRED AUTOS

OBJECTIVE	The objective is to determine the indicated advisory multistate liability relativity for Rule 90. - Hired Autos. See the calculations in Exhibits E3-E4 .
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DESCRIPTION	This procedure develops an experience ratio for the Rule 90. - Hired Autos liability coverage by utilizing the same methodology that was employed for Trucks, Tractors & Trailers in Step 1. This ratio is then compared to the Trucks, Tractors & Trailers experience ratio from Step 1. This comparison measures the adequacy of the current multistate relationship between the two classes.
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YEARLY INDICATED CHANGE (Item 4)	This is the yearly indicated change in the multistate advisory relativity for the Rule 90. - Hired Autos liability coverage. It is expressed as a multiplicative factor to be applied to the current multistate advisory relativity. It is the ratio of Item 3 from Step 2 to Item 3 from Step 1.
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INCURRED CLAIMS (Item 5)	These are the incurred claims associated with the incurred losses used for the review. The claims are also on an accident year basis and have been evaluated as of March 31, 2020. In other words, accident year ended December 31, 2019 includes all claims paid through March 31, 2020 on accidents occurring from January 1, 2019 to December 31, 2019 and all claims outstanding on these accidents as of March 31, 2020, 15 months after the inception of the accident year.
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MULTISTATE EXPERIENCE RATIO FOR TRUCKS, TRACTORS & TRAILERS (Item 6)	This is the multistate experience ratio for Trucks, Tractors & Trailers that was developed in Step 1.
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INDICATED CHANGE (Item 7)	This is the overall indicated change in the multistate advisory relativity for the Rule 90. - Hired Autos liability coverage. It is expressed as a multiplicative factor to be applied to the current multistate advisory relativity.
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CURRENT
RELATIVITY
(Item 8)

This is the current multistate advisory relativity for the Rule 90. - Hired Autos liability coverage. This relativity is applied to the average liability loss cost for Trucks, Tractors & Trailers to yield the liability loss cost per \$100 annual cost of hire for Rule 90. - Hired Autos.

INDICATED
RELATIVITY
(Item 9)

This is the indicated multistate advisory relativity for the Rule 90. - Hired Autos liability coverage.

SELECTED
RELATIVITY
(Item 10)

This is the selected multistate advisory relativity that is being filed for the Rule 90. - Hired Autos liability coverage. This relativity was selected to temper the indication, and in view of the apparent downward trend in the indicated relativity over time.

FILED
CHANGE
(Item 11)

This is the percentage change in the multistate advisory relativity for the Rule 90. - Hired Autos liability coverage.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE

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

Coverages	Aggregate Loss Cost at Current Level (B)	Loss Cost Changes (C)
TRUCKS, TRACTORS & TRAILERS (D)		
Liability		
Single Limit Liability	\$ 58,082,003	-6.7%
Physical Damage		
Other Than Collision	4,362,253	20.0%
Collision	14,101,347	-8.6%
Combined	18,463,600	-1.8%
Total Trucks, Tractors & Trailers	76,545,603	-5.5%
PRIVATE PASSENGER TYPES		
Liability		
Single Limit Liability	6,737,110	-5.0%
Personal Injury Protection	455,080	-20.0%
Combined	7,192,190	-5.9%
Physical Damage		
Other Than Collision	743,127	6.0%
Collision	2,353,989	-3.7%
Combined	3,097,116	-1.4%
Total Private Passenger Types	10,289,306	-4.6%
PUBLICS		
Liability		
Single Limit Liability	3,258,942	-19.6%
Physical Damage		
Other Than Collision	227,376	-11.0%
Collision	566,240	-29.6%
Combined	793,616	-24.3%
Total Publics	4,052,558	-20.5%
GRAND TOTAL ALL COVERAGES	90,887,467	-6.1%
TOTAL LIABILITY	68,533,135	-7.2%
TOTAL PHYSICAL DAMAGE	22,354,332	-2.6%

(A) An implementation date of 10/01/2022 is assumed for purposes of trending.

(B) Accident Year ending 03/31/2021 Aggregate Loss Cost at Current Level for all coverages. The Liability loss costs are on a Total Limits basis.

(C) Loss Cost changes are calculated on a \$100,000 CSL Basic Limits basis for Liability and on an all deductibles combined basis for Physical Damage.

(D) For Liability and Physical Damage, classes related to Trucks, Tractors & Trailers, such as the Public Automobile classes, are impacted by the Trucks, Tractors & Trailers loss cost level changes. The Publics changes listed are a combination of the Trucks change and the change in relativity. Details of the relativity change can be found in Section D. A breakdown by class can be found in Exhibit D6.

INSURANCE SERVICES OFFICE, INC.

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COMMERCIAL AUTOMOBILE INSURANCE

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

FOR TRUCKS, TRACTORS, AND TRAILERS POLICY COVERAGES

Territory Code	\$100,000 CSL Liability	\$500 Med Pay
104	-2.3%	0.0%
105	-10.1%	0.0%
106	-2.9%	0.0%
110	-7.3%	0.0%
111	-8.8%	0.0%
112	-11.3%	0.0%
113	0.3%	0.0%
114	-7.2%	0.0%
115	-7.7%	0.0%
116	-8.4%	0.0%
117	-7.7%	0.0%
118	-8.8%	0.0%
119	-10.7%	0.0%
120	-6.7%	0.0%

INSURANCE SERVICES OFFICE, INC.

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

FOR TRUCKS, TRACTORS, AND TRAILERS POLICY COVERAGES

Territory Code	Physical Damage		Specified Causes of Loss
	Comprehensive	Collision	
104	21.2%	-9.3%	20.4%
105	19.7%	-7.9%	19.5%
106	13.0%	-7.6%	13.6%
110	20.3%	-10.8%	20.0%
111	17.4%	-12.2%	17.5%
112	19.0%	-1.7%	21.2%
113	21.4%	-7.5%	21.9%
114	26.7%	-9.3%	27.9%
115	21.9%	-8.3%	21.6%
116	18.3%	-11.1%	17.1%
117	20.0%	-5.9%	18.8%
118	19.4%	-8.4%	19.4%
119	18.4%	-7.5%	18.0%
120	20.0%	-10.2%	20.4%

INSURANCE SERVICES OFFICE, INC.

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

FOR TRUCKS, TRACTORS, AND TRAILERS POLICY COVERAGES

Territory	Liability	\$500	Physical Damage		Specified Causes
Code	\$100,000 CSL	Med Pay ^(a)	Comprehensive ^(b)	Collision ^(c)	of Loss ^(d)
104	215	1	103	165	59
105	276	1	85	197	49
106	132	1	130	171	75
110	524	1	83	166	48
111	488	1	81	159	47
112	291	1	69	177	40
113	320	1	68	148	39
114	321	1	95	186	55
115	525	2	78	166	45
116	489	1	71	169	41
117	553	2	66	174	38
118	433	1	74	174	43
119	243	1	103	309	59
120	224	1	102	282	59

(a) The loss costs for medical payments have been calculated by multiplying a relativity by the Trucks, Tractors, and Trailers CSL Liability loss costs. The relativities differ by territory and are listed in [EXHIBIT C17](#).

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

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

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

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

FOR PRIVATE PASSENGER TYPES POLICY COVERAGES

Territory Code	<u>SUBJECT TO NO FAULT</u>		<u>NOT SUBJECT TO NO FAULT</u>	
	\$100,000 CSL Liability	PIP	\$100,000 CSL Liability	\$500 Med Pay
104	-5.5%	-17.5%	-5.5%	0.0%
105	-5.5%	-20.5%	-5.5%	0.0%
106	-6.4%	-20.0%	-6.4%	0.0%
110	-3.2%	-21.0%	-3.2%	0.0%
111	-4.7%	-22.0%	-4.7%	-33.3%
112	-8.2%	-22.6%	-8.2%	0.0%
113	-5.5%	-17.8%	-5.5%	0.0%
114	-4.9%	-22.4%	-4.9%	0.0%
115	-5.2%	-20.0%	-5.2%	0.0%
116	-3.7%	-21.0%	-3.7%	0.0%
117	-6.0%	-17.6%	-6.0%	0.0%
118	-4.9%	-19.2%	-4.9%	0.0%
119	-5.4%	-20.3%	-5.4%	0.0%
120	-5.2%	-20.3%	-5.2%	0.0%

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR PRIVATE PASSENGER TYPES POLICY COVERAGES

Territory Code	Physical Damage		Specified Causes
	Comprehensive	Collision	of Loss
104	3.3%	-5.8%	3.8%
105	4.4%	-6.9%	5.1%
106	3.9%	-0.4%	4.1%
110	10.9%	-7.8%	9.4%
111	6.1%	-5.7%	7.1%
112	9.1%	-3.7%	12.0%
113	5.6%	-2.8%	6.5%
114	5.1%	1.8%	5.9%
115	6.8%	3.7%	5.9%
116	5.4%	-2.2%	6.3%
117	7.0%	2.4%	4.0%
118	8.0%	0.0%	6.9%
119	6.3%	-3.2%	6.5%
120	5.6%	-3.3%	5.9%

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR PRIVATE PASSENGER TYPES POLICY COVERAGES

Territory Code	SUBJECT TO NO FAULT Liability		NOT SUBJECT TO NO FAULT Liability		Physical Damage		Specified Causes of Loss ^(d)
	\$100,000 CSL	PIP	\$100,000 CSL	Med Pay ^(a) \$500	Comprehensive ^(b)	Collision ^(c)	
104	222	47	222	2	94	245	54
105	277	62	277	2	71	337	41
106	205	32	205	2	134	250	77
110	428	64	428	3	61	380	35
111	386	46	386	2	52	296	30
112	314	41	314	2	48	290	28
113	342	60	342	2	57	273	33
114	309	52	309	2	62	279	36
115	404	76	404	3	63	282	36
116	441	83	441	3	59	271	34
117	410	61	410	3	46	295	26
118	423	84	423	3	54	312	31
119	352	59	352	2	85	305	49
120	344	59	344	2	94	404	54

(a) The loss costs for medical payments have been calculated by multiplying a relativity by the Private Passenger Types CSL Liability loss costs. The relativities differ by territory and are listed in [EXHIBIT C17](#).

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

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

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

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR VAN POOLS POLICY COVERAGES

Territory Code	\$100,000 CSL Liability	\$500 Med Pay
104	-31.5%	-33.3%
105	-37.1%	-50.0%
106	-31.9%	-50.0%
110	-35.1%	-42.9%
111	-36.2%	-33.3%
112	-37.8%	-50.0%
113	-29.9%	-25.0%
114	-35.1%	-25.0%
115	-35.5%	-42.9%
116	-36.0%	-33.3%
117	-35.4%	-28.6%
118	-36.2%	-33.3%
119	-37.5%	-33.3%
120	-34.7%	-33.3%

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR VAN POOLS POLICY COVERAGES

Territory Code	Physical Damage		Specified Causes of Loss
	Comprehensive	Collision	
104	29.9%	10.8%	30.0%
105	30.6%	12.1%	28.6%
106	22.2%	12.8%	23.9%
110	30.0%	8.9%	29.3%
111	27.1%	7.0%	26.8%
112	28.8%	19.7%	29.4%
113	31.6%	12.8%	30.3%
114	36.4%	10.8%	38.6%
115	32.3%	11.7%	31.6%
116	27.9%	8.7%	25.0%
117	30.4%	14.9%	27.3%
118	28.6%	12.0%	27.0%
119	27.0%	13.0%	27.5%
120	28.7%	9.5%	30.0%

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR VAN POOLS POLICY COVERAGES

Territory	Liability	\$500	Physical Damage		Specified Causes
Code	\$100,000 CSL ^(a)	Med Pay ^(b)	Comprehensive ^(c)	Collision ^(d)	of Loss ^(e)
104	226	2	113	256	65
105	290	2	94	305	54
106	139	1	143	265	83
110	550	4	91	257	53
111	512	4	89	246	52
112	306	2	76	274	44
113	336	3	75	229	43
114	337	3	105	288	61
115	551	4	86	257	50
116	513	4	78	262	45
117	581	5	73	270	42
118	455	4	81	270	47
119	255	2	113	479	65
120	235	2	112	437	65

- (a) The current loss costs for Van Pools were calculated by a relativity of 1.50 to the Trucks, Tractors, and Trailers CSL Liability loss costs. The revised loss costs for Van Pools have been calculated by a relativity of 1.05 to the Trucks, Tractors, and Trailers CSL Liability loss costs.
- (b) The loss costs for medical payments have been calculated by multiplying a relativity by the Van Pools CSL liability loss costs. The relativities differ by territory and are listed in [EXHIBIT C17](#).
- (c) The current Comprehensive base loss cost is the \$15,001-20,000 OCN, age 1, \$500 deductible loss cost and was calculated by a relativity of 1.02 to the Trucks, Tractors, and Trailers loss cost. The revised Comprehensive base loss cost is the \$15,001-20,000 OCN, age 1, \$500 deductible loss cost and has been calculated by a relativity of 1.10 to the Trucks, Tractors, and Trailers loss cost.
- (d) The current Collision base loss cost is the \$15,001-20,000 OCN, age 1, \$500 deductible loss cost, and has been calculated by a relativity of 1.27 to the Trucks, Tractors, and Trailers loss cost. The revised Collision base loss cost is the \$15,001-20,000 OCN, age 1, \$500 deductible loss cost and has been calculated by a relativity of 1.55 to the Trucks, Tractors, and Trailers loss cost.
- (e) The current loss costs for Specified Causes of Loss were calculated by a relativity of 1.02 to the Trucks, Tractors, and Trailers Comprehensive base loss costs. The revised loss costs for Specified Causes of Loss have been calculated by a relativity of 1.10 to the Trucks, Tractors, and Trailers Comprehensive base loss costs.

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR TAXIS AND LIMOUSINES POLICY COVERAGES

Territory Code	\$100,000 CSL Liability	\$500 Med Pay
104	-30.2%	-36.4%
105	-35.7%	-33.3%
106	-30.6%	-28.6%
110	-33.7%	-33.3%
111	-34.8%	-34.6%
112	-36.6%	-37.5%
113	-28.3%	-26.7%
114	-33.7%	-35.3%
115	-34.1%	-35.7%
116	-34.6%	-34.6%
117	-34.0%	-34.5%
118	-34.9%	-34.8%
119	-36.2%	-38.5%
120	-33.3%	-33.3%

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR TAXIS AND LIMOUSINES POLICY COVERAGES

Territory Code	Physical Damage		Specified Causes of Loss
	Comprehensive	Collision	
104	29.9%	10.8%	30.0%
105	30.6%	12.1%	28.6%
106	22.2%	12.8%	23.9%
110	30.0%	8.9%	29.3%
111	27.1%	7.0%	26.8%
112	28.8%	19.7%	29.4%
113	31.6%	12.8%	30.3%
114	36.4%	10.8%	38.6%
115	32.3%	11.7%	31.6%
116	27.9%	8.7%	25.0%
117	30.4%	14.9%	27.3%
118	28.6%	12.0%	27.0%
119	27.0%	13.0%	27.5%
120	28.7%	9.5%	30.0%

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR TAXIS AND LIMOUSINES POLICY COVERAGES

Territory	Liability	\$500	Physical Damage		Specified Causes
Code	\$100,000 CSL ^(a)	Med Pay ^(b)	Comprehensive ^(c)	Collision ^(d)	of Loss ^(e)
104	952	7	113	256	65
105	1223	10	94	305	54
106	585	5	143	265	83
110	2321	18	91	257	53
111	2162	17	89	246	52
112	1289	10	76	274	44
113	1418	11	75	229	43
114	1422	11	105	288	61
115	2326	18	86	257	50
116	2166	17	78	262	45
117	2450	19	73	270	42
118	1918	15	81	270	47
119	1076	8	113	479	65
120	992	8	112	437	65

- (a) The current loss costs for Taxis and Limousines were calculated by a relativity of 6.20 to the Trucks, Tractors, and Trailers CSL Liability loss costs. The revised loss costs for Taxis and Limousines have been calculated by a relativity of 4.43 to the Trucks, Tractors, and Trailers CSL Liability loss costs.
- (b) The loss costs for medical payments have been calculated by multiplying a relativity by the Taxis and Limousines CSL liability loss costs. The relativities differ by territory and are listed in [EXHIBIT C17](#).
- (c) The current Comprehensive base loss cost is the \$15,001-20,000 OCN, age 1, \$500 deductible loss cost and was calculated by a relativity of 1.02 to the Trucks, Tractors, and Trailers loss cost. The revised Comprehensive base loss cost is the \$15,001-20,000 OCN, age 1, \$500 deductible loss cost and has been calculated by a relativity of 1.10 to the Trucks, Tractors, and Trailers loss cost.
- (d) The current Collision base loss cost is the \$15,001-20,000 OCN, age 1, \$500 deductible loss cost, and has been calculated by a relativity of 1.27 to the Trucks, Tractors, and Trailers loss cost. The revised Collision base loss cost is the \$15,001-20,000 OCN, age 1, \$500 deductible loss cost and has been calculated by a relativity of 1.55 to the Trucks, Tractors, and Trailers loss cost.
- (e) The current loss costs for Specified Causes of Loss were calculated by a relativity of 1.02 to the Trucks, Tractors, and Trailers Comprehensive base loss costs. The revised loss costs for Specified Causes of Loss have been calculated by a relativity of 1.10 to the Trucks, Tractors, and Trailers Comprehensive base loss costs.

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR SCHOOL AND CHURCH BUSES POLICY COVERAGES

Territory Code	\$100,000 CSL Liability	\$500 Med Pay
104	-25.6%	0.0%
105	-31.4%	-50.0%
106	-26.7%	-50.0%
110	-29.3%	0.0%
111	-30.3%	-33.3%
112	-32.2%	-50.0%
113	-23.4%	-33.3%
114	-28.9%	-33.3%
115	-29.4%	-25.0%
116	-30.3%	-33.3%
117	-29.5%	-33.3%
118	-30.3%	-33.3%
119	-32.0%	-50.0%
120	-28.8%	-50.0%

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR SCHOOL AND CHURCH BUSES POLICY COVERAGES

Territory Code	Physical Damage		Specified Causes
	Comprehensive	Collision	of Loss
104	-13.3%	-35.6%	-11.8%
105	-14.0%	-34.5%	-13.8%
106	-19.8%	-34.2%	-17.4%
110	-12.5%	-37.2%	-14.3%
111	-14.6%	-38.1%	-14.3%
112	-14.6%	-30.8%	-13.0%
113	-12.8%	-34.6%	-9.1%
114	-9.4%	-35.3%	-6.7%
115	-13.3%	-35.6%	-11.5%
116	-14.3%	-37.1%	-16.0%
117	-15.4%	-33.3%	-13.6%
118	-14.0%	-35.5%	-12.0%
119	-14.8%	-34.6%	-14.3%
120	-15.0%	-36.3%	-11.8%

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR SCHOOL AND CHURCH BUSES POLICY COVERAGES

Territory	Liability	\$500	Physical Damage		Specified Causes
Code	\$100,000 CSL ^(a)	Med Pay ^(b)	Comprehensive ^(c)	Collision ^(d)	of Loss ^(e)
104	90	2	52	76	30
105	116	1	43	91	25
106	55	1	65	79	38
110	220	2	42	76	24
111	205	2	41	73	24
112	122	1	35	81	20
113	134	2	34	68	20
114	135	2	48	86	28
115	221	3	39	76	23
116	205	2	36	78	21
117	232	2	33	80	19
118	182	2	37	80	22
119	102	1	52	142	30
120	94	1	51	130	30

- (a) The current loss costs for School and Church Buses were calculated by a relativity of 0.55 to the Trucks, Tractors, and Trailers CSL Liability loss costs. The revised loss costs for School and Church Buses have been calculated by a relativity of 0.42 to the Trucks, Tractors, and Trailers CSL Liability loss costs.
- (b) The loss costs for medical payments have been calculated by multiplying a relativity by the School and Church Buses CSL liability loss costs. The relativities differ by territory and are listed in [EXHIBIT C17](#).
- (c) The current Comprehensive base loss cost is the \$15,001-20,000 OCN, age 1, \$500 deductible loss cost and was calculated by a relativity of 0.70 to the Trucks, Tractors, and Trailers loss cost. The revised Comprehensive base loss cost is the \$15,001-20,000 OCN, age 1, \$500 deductible loss cost and has been calculated by a relativity of 0.50 to the Trucks, Tractors, and Trailers loss cost.
- (d) The current Collision base loss cost is the \$15,001-20,000 OCN, age 1, \$500 deductible loss cost, and has been calculated by a relativity of 0.65 to the Trucks, Tractors, and Trailers loss cost. The revised Collision base loss cost is the \$15,001-20,000 OCN, age 1, \$500 deductible loss cost and has been calculated by a relativity of 0.46 to the Trucks, Tractors, and Trailers loss cost.
- (e) The current loss costs for Specified Causes of Loss were calculated by a relativity of 0.70 to the Trucks, Tractors, and Trailers Comprehensive base loss costs. The revised loss costs for Specified Causes of Loss have been calculated by a relativity of 0.50 to the Trucks, Tractors, and Trailers Comprehensive base loss costs.

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR ALL OTHER BUSES POLICY COVERAGES

Territory Code	\$100,000 CSL Liability	\$500 Med Pay
104	-10.5%	-16.7%
105	-17.7%	-20.0%
106	-11.2%	-12.5%
110	-15.0%	-14.3%
111	-16.5%	-20.0%
112	-18.7%	-16.7%
113	-8.1%	-8.3%
114	-15.1%	-14.3%
115	-15.5%	-15.8%
116	-16.1%	-16.7%
117	-15.5%	-15.0%
118	-16.5%	-18.8%
119	-18.2%	-16.7%
120	-14.5%	-12.5%

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR ALL OTHER BUSES POLICY COVERAGES

Territory Code	Physical Damage		Specified Causes
	Comprehensive	Collision	of Loss
104	-13.3%	-35.6%	-11.8%
105	-14.0%	-34.5%	-13.8%
106	-19.8%	-34.2%	-17.4%
110	-12.5%	-37.2%	-14.3%
111	-14.6%	-38.1%	-14.3%
112	-14.6%	-30.8%	-13.0%
113	-12.8%	-34.6%	-9.1%
114	-9.4%	-35.3%	-6.7%
115	-13.3%	-35.6%	-11.5%
116	-14.3%	-37.1%	-16.0%
117	-15.4%	-33.3%	-13.6%
118	-14.0%	-35.5%	-12.0%
119	-14.8%	-34.6%	-14.3%
120	-15.0%	-36.3%	-11.8%

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR ALL OTHER BUSES POLICY COVERAGES

Territory	Liability	\$500	Physical Damage		Specified Causes
Code	\$100,000 CSL ^(a)	Med Pay ^(b)	Comprehensive ^(c)	Collision ^(d)	of Loss ^(e)
104	748	10	52	76	30
105	960	8	43	91	25
106	459	7	65	79	38
110	1824	12	42	76	24
111	1698	12	41	73	24
112	1013	10	35	81	20
113	1114	11	34	68	20
114	1117	12	48	86	28
115	1827	16	39	76	23
116	1702	15	36	78	21
117	1924	17	33	80	19
118	1507	13	37	80	22
119	846	10	52	142	30
120	780	7	51	130	30

- (a) The current loss costs for All Other Buses were calculated by a relativity of 3.80 to the Trucks, Tractors, and Trailers CSL Liability loss costs. The revised loss costs for All Other Buses have been calculated by a relativity of 3.48 to the Trucks, Tractors, and Trailers CSL Liability loss costs.
- (b) The loss costs for medical payments have been calculated by multiplying a relativity by the All Other Buses CSL liability loss costs. The relativities differ by territory and are listed in [EXHIBIT C17](#).
- (c) The current Comprehensive base loss cost is the \$15,001-20,000 OCN, age 1, \$500 deductible loss cost and was calculated by a relativity of 0.70 to the Trucks, Tractors, and Trailers loss cost. The revised Comprehensive base loss cost is the \$15,001-20,000 OCN, age 1, \$500 deductible loss cost and has been calculated by a relativity of 0.50 to the Trucks, Tractors, and Trailers loss cost.
- (d) The current Collision base loss cost is the \$15,001-20,000 OCN, age 1, \$500 deductible loss cost, and has been calculated by a relativity of 0.65 to the Trucks, Tractors, and Trailers loss cost. The revised Collision base loss cost is the \$15,001-20,000 OCN, age 1, \$500 deductible loss cost and has been calculated by a relativity of 0.46 to the Trucks, Tractors, and Trailers loss cost.
- (e) The current loss costs for Specified Causes of Loss were calculated by a relativity of 0.70 to the Trucks, Tractors, and Trailers Comprehensive base loss costs. The revised loss costs for Specified Causes of Loss have been calculated by a relativity of 0.50 to the Trucks, Tractors, and Trailers Comprehensive base loss costs.

INSURANCE SERVICES OFFICE, INC.

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

	(1)	(2)	(3)	(4)	(5)
ACCIDENT YEAR ENDING	AGGREGATE LOSS COST AT CURRENT LEVEL (B)	\$100,000 INCURRED LOSSES (C)	EXPERIENCE RATIO (2) / (1)	ACCIDENT YEAR WEIGHTS	NUMBER OF INCURRED CLAIMS
03/31/19	\$36,843,583	\$37,986,872	1.031	33%	2,896
03/31/20	\$36,540,921	\$36,922,245	1.010	34%	2,683
03/31/21	\$35,676,906	\$22,891,447	0.642	33%	1,735
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				0.895
(7)	EXPECTED EXPERIENCE RATIO (D).				1.048
(8)	CREDIBILITY (E).				0.75
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000- (8))).				0.933
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).				-6.7%
(11)	FILED CHANGE.				-6.7%
(A)	TRUCK, TRACTOR, AND TRAILER EXPERIENCE IS FOR VEHICLES WRITTEN IN ACCORDANCE WITH RULE 23 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE.				
(B)	THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY EXTENDING EXPOSURES BY THE CURRENT LOSS COSTS FROM THE LAST REVISION.				
(C)	LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSES FOR BODILY INJURY AND PROPERTY DAMAGE LIABILITY. SEE FOLLOWING PAGE.				
(D)	EXPECTED EXPERIENCE RATIO IS EQUAL TO THE COMBINED TREND FACTOR SHOWN ON THE FOLLOWING PAGE, PROJECTED FOR M YEARS. THE PERIOD M IS EQUAL TO THE NUMBER OF YEARS FROM ONE YEAR BEYOND THE IMPLEMENTATION DATE OF THE LAST REVISION TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 10/01/22 WHICH IS ASSUMED FOR THE PURPOSES OF TRENDING, SUBJECT TO A MAXIMUM OF THE N-VALUE CORRESPONDING TO THE LATEST YEAR SHOWN ON THE FOLLOWING PAGE, FOOTNOTE B. IN THIS REVISION, THE PERIOD M IS 0.75 YEAR(S).				
(E)	CREDIBILITY IS BASED ON A 3 YEAR TOTAL OF CLAIMS FOR B.I. AND P.D. SHOWN IN COLUMN (5). THE STANDARD FOR FULL CREDIBILITY IS 11,500 CLAIMS (SEE CREDIBILITY TABLES IN SECTION C).				

INSURANCE SERVICES OFFICE, INC.

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

	ACC. YEAR ENDING	BODILY INJURY	PROPERTY DAMAGE	COMBINED
(1) INCURRED LOSSES AND ALLOCATED LOSS				
ADJUSTMENT EXPENSES	03/31/19	\$13,571,195	\$10,940,858	
	03/31/20	\$12,801,582	\$10,929,757	
	03/31/21	\$6,368,476	\$7,407,483	
(2) DEVELOPED LOSSES AND ALL LOSS ADJUSTMENT EXPENSES (A)				
	03/31/19	\$15,682,873	\$12,083,084	
	03/31/20	\$16,601,604	\$12,191,051	
	03/31/21	\$10,214,590	\$8,726,756	
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)				
		5.3%	7.9%	6.5%
(4) TRENDED LOSSES AND ALL LOSS ADJUSTMENT EXPENSES (B)				
	03/31/19	\$20,309,321	\$17,677,552	\$37,986,872
	03/31/20	\$20,403,371	\$16,518,874	\$36,922,245
	03/31/21	\$11,930,641	\$10,960,806	\$22,891,447
(A) INCURRED LOSSES AND ALLOCATED LOSS ADJUSTMENT EXPENSES ARE ADJUSTED BY THE FOLLOWING FACTORS:				
1 - UNALLOCATED LOSS ADJUSTMENT FACTORS:		B.I. 1.070		P.D. 1.100
2 - LOSS DEVELOPMENT FACTORS:				
	YEAR ENDING	B.I.		P.D.
	03/31/19	1.080		1.004
	03/31/20	1.212		1.014
	03/31/21	1.499		1.071
(B) TRENDED LOSSES ARE EQUAL TO (2) * ((1.0 + (3)) ** N), WHERE N IS EQUAL TO THE NUMBER OF YEARS PROJECTION FROM THE AVERAGE DATE OF ACCIDENT TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 10/01/22 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING.				

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD
03/31/19	10/1/18	5.000
03/31/20	10/1/19	4.000
03/31/21	10/1/20	3.000

INSURANCE SERVICES OFFICE, INC.

OREGON
 AUTOMOBILE PHYSICAL DAMAGE INSURANCE - TRUCKS, TRACTORS AND TRAILERS (A)
 DETERMINATION OF STATEWIDE ADVISORY LOSS COST LEVEL CHANGES

COVERAGE	ACCIDENT YEAR ENDING	(1)	(2)	(3)	(4)	(5)
		AGGREGATE LOSS COST AT CURRENT LEVEL (B)	INCURRED LOSSES (C)	EXPERIENCE RATIO (2) / (1)	ACCIDENT YEAR WEIGHTS	NUMBER OF PAID CLAIMS
O.T.C	03/31/17	\$4,408,237	\$4,760,764	1.080	10%	995
	03/31/18	\$4,606,248	\$5,246,412	1.139	15%	950
	03/31/19	\$4,539,366	\$4,808,552	1.059	20%	971
	03/31/20	\$4,530,551	\$5,435,924	1.200	25%	896
	03/31/21	\$4,362,253	\$7,250,025	1.662	30%	1,079
COLL.	03/31/19	\$13,154,606	\$13,296,612	1.011	33%	1,229
	03/31/20	\$14,409,101	\$11,918,218	0.827	34%	1,172
	03/31/21	\$14,101,347	\$11,982,479	0.850	33%	1,053

		O.T.C.	COLLISION
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).	1.290	0.896
(7)	EXPECTED EXPERIENCE RATIO (D).	1.034	1.019
(8)	CREDIBILITY (E).	0.65	0.85
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000- (8))).	1.200	0.914
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).	20.0%	-8.6%
(11)	FILED CHANGE.	20.0%	-8.6%

- (A) TRUCK, TRACTOR AND TRAILER EXPERIENCE IS FOR VEHICLES WRITTEN IN ACCORDANCE WITH RULE 23 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE.
- (B) THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY EXTENDING EXPOSURES BY THE CURRENT LOSS COSTS AND ADJUSTING TO A PROSPECTIVE OCN LEVEL BY THE APPLICATION OF OCN TREND FACTORS. (SEE SUBSEQUENT PAGE).
- (C) LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSES FOR O.T.C. AND COLL. SEE FOLLOWING PAGE.
- (D) EXPECTED EXPERIENCE RATIO IS EQUAL TO THE LOSS TREND FACTOR DIVIDED BY THE OCN TREND FACTOR, PROJECTED FOR M YEARS. THE PERIOD M IS EQUAL TO THE NUMBER OF YEARS FROM ONE YEAR BEYOND THE IMPLEMENTATION DATE OF THE LAST REVISION TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 10/01/22 WHICH IS ASSUMED FOR THE PURPOSES OF TRENDING, SUBJECT TO A MAXIMUM OF THE N-VALUE CORRESPONDING TO THE LATEST YEAR SHOWN ON THE FOLLOWING PAGE, FOOTNOTE B. IN THIS REVISION, THE PERIOD M IS 0.75 YEAR(S).
- (E) CREDIBILITY IS BASED ON A 5 YEAR TOTAL OF CLAIMS FOR O.T.C. AND A 3 YEAR TOTAL OF CLAIMS FOR COLLISION SHOWN IN COLUMN (5). THE STANDARDS FOR FULL CREDIBILITY ARE 11,000 CLAIMS FOR O.T.C. AND 4,500 CLAIMS FOR COLLISION (SEE CREDIBILITY TABLES IN SECTION C).

INSURANCE SERVICES OFFICE, INC.

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

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) PAID LOSSES	03/31/17	\$2,895,578	----
	03/31/18	\$3,366,819	----
	03/31/19	\$3,252,567	\$9,678,465
	03/31/20	\$3,878,730	\$9,087,310
	03/31/21	\$5,326,545	\$9,777,744
(2) DEVELOPED LOSSES	03/31/17	\$3,272,003	----
ALL LOSS ADJUSTMENT	03/31/18	\$3,804,505	----
EXPENSES (A)	03/31/19	\$3,679,076	\$10,925,729
	03/31/20	\$4,387,348	\$10,186,511
	03/31/21	\$6,175,490	\$10,651,092
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)		5.5%	4.0%
(4) TRENDED LOSSES	03/31/17	\$4,760,764	----
ALL LOSS ADJUSTMENT	03/31/18	\$5,246,412	----
EXPENSES (B)	03/31/19	\$4,808,552	\$13,296,612
	03/31/20	\$5,435,924	\$11,918,218
	03/31/21	\$7,250,025	\$11,982,479

(A) PAID LOSSES ARE ADJUSTED BY THE FOLLOWING:

1 - LOSS ADJUSTMENT EXPENSE FACTORS:		O.T.C	COLL.
		1.130	1.130
2 - LOSS DEVELOPMENT FACTORS:			
	YEAR ENDING	O.T.C.	COLL.
	03/31/17	1.000	-----
	03/31/18	1.000	-----
	03/31/19	1.001	0.999
	03/31/20	1.001	0.992
	03/31/21	1.026	0.964

(B) TRENDED LOSSES ARE EQUAL TO (2) * ((1.0 + (3)) ** N), WHERE N IS EQUAL TO THE NUMBER OF YEARS PROJECTION FROM THE AVERAGE DATE OF ACCIDENT TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 10/01/22 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING BOTH OTC AND COLLISION.

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD OTC	PROJECTION PERIOD COLL
03/31/17	10/1/16	7.000	-----
03/31/18	10/1/17	6.000	-----
03/31/19	10/1/18	5.000	5.000
03/31/20	10/1/19	4.000	4.000
03/31/21	10/1/20	3.000	3.000

INSURANCE SERVICES OFFICE, INC.

OREGON
TRUCKS, TRACTORS AND TRAILERS
AUTOMOBILE PHYSICAL DAMAGE INSURANCE
DETERMINATION OF PHYSICAL DAMAGE TRENDED
AGGREGATE LOSS COSTS

ACC. YEAR ENDING	O.T.C	COLLISION
(1) AGGREGATE LOSS (03/31/17	\$4,139,190	----
AT CURRENT LEVEL 03/31/18	\$4,366,112	----
03/31/19	\$4,339,738	\$12,271,088
03/31/20	\$4,373,119	\$13,632,073
03/31/21	\$4,247,569	\$13,519,988
(2) SELECTED ANNUAL OCN		
TREND (SEE TREND	0.9%	1.4%
EXHIBIT IN SECTION C)		
(3) TRENDED AGGREGATE 03/31/17	\$4,408,237	----
LOSS COSTS AT 03/31/18	\$4,606,248	----
CURRENT LEVEL (03/31/19	\$4,539,366	\$13,154,606
03/31/20	\$4,530,551	\$14,409,101
03/31/21	\$4,362,253	\$14,101,347

(A) TRENDED AGGREGATE LOSS COSTS ARE EQUAL TO (1) * ((1.0 + (2)) ** N),
WHERE N IS EQUAL TO THE NUMBER OF YEARS PROJECTION FROM THE AVERAGE DATE OF
WRITING TO SIX MONTHS BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF
10/01/22 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING BOTH OTC
AND COLLISION.

YEAR ENDING	AVERAGE DATE OF WRITING	PROJECTION PERIOD OTC	PROJECTION PERIOD COLL
03/31/17	4/1/16	7.000	-----
03/31/18	4/1/17	6.000	-----
03/31/19	4/1/18	5.000	5.000
03/31/20	4/1/19	4.000	4.000
03/31/21	4/1/20	3.000	3.000

INSURANCE SERVICES OFFICE, INC.

OREGON
 AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER TYPES (A)
 DETERMINATION OF STATEWIDE ADVISORY LOSS COST LEVEL CHANGES
 SINGLE LIMIT LIABILITY COVERAGE

	(1)	(2)	(3)	(4)	(5)
ACCIDENT YEAR ENDING	AGGREGATE LOSS COST AT CURRENT LEVEL (B)	\$100,000 INCURRED LOSSES (C)	EXPERIENCE RATIO (2) / (1)	ACCIDENT YEAR WEIGHTS	NUMBER OF INCURRED CLAIMS
03/31/17	\$4,239,926	\$4,995,155	1.178	10%	453
03/31/18	\$4,528,003	\$4,782,205	1.056	15%	452
03/31/19	\$4,745,012	\$5,631,094	1.187	25%	449
03/31/20	\$4,717,672	\$3,502,525	0.742	30%	374
03/31/21	\$4,461,662	\$2,886,220	0.647	20%	249

(6) AVERAGE EXPERIENCE RATIO (SUM OF (3) * (4)). 0.925

(7) EXPECTED EXPERIENCE RATIO (D). 1.048

(8) CREDIBILITY (E). 0.40

(9) CREDIBILITY WEIGHTED EXPERIENCE RATIO:
 ((6) * (8)) + ((7) * (1.000 - (8))). 0.999

(10) INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000). -0.1%

(11) FILED CHANGE. -5.0%

(A) PRIVATE PASSENGER TYPE EXPERIENCE IS FOR VEHICLES WRITTEN IN ACCORDANCE WITH RULE 31 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE.

(B) THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY EXTENDING EXPOSURES BY THE CURRENT LOSS COSTS FROM THE LAST REVISION.

(C) LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSES FOR BODILY INJURY AND PROPERTY DAMAGE LIABILITY. SEE FOLLOWING PAGE.

(D) EXPECTED EXPERIENCE RATIO IS EQUAL TO THE COMBINED TREND FACTOR SHOWN ON THE FOLLOWING PAGE, PROJECTED FOR M YEARS. THE PERIOD M IS EQUAL TO THE NUMBER OF YEARS FROM ONE YEAR BEYOND THE IMPLEMENTATION DATE OF THE LAST REVISION TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 10/01/22 WHICH IS ASSUMED FOR THE PURPOSES OF TRENDING, SUBJECT TO A MAXIMUM OF THE N-VALUE CORRESPONDING TO THE LATEST YEAR SHOWN ON THE FOLLOWING PAGE, FOOTNOTE B. IN THIS REVISION, THE PERIOD M IS 0.75 YEAR(S).

(E) CREDIBILITY IS BASED ON A 5 YEAR TOTAL OF CLAIMS FOR B.I. AND P.D. SHOWN IN COLUMN (5). THE STANDARD FOR FULL CREDIBILITY IS 11,500 CLAIMS (SEE CREDIBILITY TABLES IN SECTION C).

INSURANCE SERVICES OFFICE, INC.

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

	ACC. YEAR ENDING	BODILY INJURY	PROPERTY DAMAGE	COMBINED
(1) INCURRED LOSSES AND	03/31/17	\$1,877,109	\$1,117,158	
ALLOCATED LOSS	03/31/18	\$1,750,191	\$1,245,064	
ADJUSTMENT EXPENSES	03/31/19	\$2,096,439	\$1,544,963	
	03/31/20	\$1,150,964	\$1,180,300	
	03/31/21	\$967,656	\$870,880	
(2) DEVELOPED LOSSES AND	03/31/17	\$2,022,566	\$1,228,874	
ALL LOSS ADJUSTMENT	03/31/18	\$1,921,395	\$1,370,940	
EXPENSES (A)	03/31/19	\$2,422,645	\$1,704,558	
	03/31/20	\$1,402,714	\$1,312,612	
	03/31/21	\$1,376,036	\$1,018,320	
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)		5.3%	7.9%	6.4%
(4) TRENDED LOSSES AND	03/31/17	\$2,902,382	\$2,092,772	\$4,995,155
ALL LOSS ADJUSTMENT	03/31/18	\$2,618,861	\$2,163,343	\$4,782,205
EXPENSES (B)	03/31/19	\$3,137,325	\$2,493,768	\$5,631,094
	03/31/20	\$1,723,936	\$1,778,589	\$3,502,525
	03/31/21	\$1,607,210	\$1,279,010	\$2,886,220

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

- 1 - UNALLOCATED LOSS ADJUSTMENT FACTORS: B.I. 1.070 P.D. 1.100
- 2 - LOSS DEVELOPMENT FACTORS:

YEAR ENDING	B.I.	P.D.
03/31/17	1.007	1.000
03/31/18	1.026	1.001
03/31/19	1.080	1.003
03/31/20	1.139	1.011
03/31/21	1.329	1.063

(B) TRENDED LOSSES ARE EQUAL TO (2) * ((1.0 + (3)) ** N), WHERE N IS EQUAL TO THE NUMBER OF YEARS PROJECTION FROM THE AVERAGE DATE OF ACCIDENT TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 10/01/22 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING.

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD
03/31/17	10/1/16	7.000
03/31/18	10/1/17	6.000
03/31/19	10/1/18	5.000
03/31/20	10/1/19	4.000
03/31/21	10/1/20	3.000

INSURANCE SERVICES OFFICE, INC.

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

	(1)	(2)	(3)	(4)	(5)
ACCIDENT YEAR ENDING	AGGREGATE LOSS COST AT CURRENT LEVEL (B)	INCURRED LOSSES (C)	EXPERIENCE RATIO (2) / (1)	ACCIDENT YEAR WEIGHTS	NUMBER OF INCURRED CLAIMS
03/31/17	\$503,829	\$525,827	1.044	10%	53
03/31/18	\$522,579	\$224,742	0.430	15%	55
03/31/19	\$509,960	\$339,048	0.665	25%	54
03/31/20	\$496,277	\$184,303	0.371	30%	48
03/31/21	\$455,080	\$139,850	0.307	20%	26

- (6) AVERAGE EXPERIENCE RATIO (SUM OF (3) * (4)). 0.507
- (7) EXPECTED EXPERIENCE RATIO (D). 1.026
- (8) CREDIBILITY (E). 0.25
- (9) CREDIBILITY WEIGHTED EXPERIENCE RATIO:
 ((6) * (8)) + ((7) * (1.000 - (8))). 0.896
- (10) INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000). -10.4%
- (11) FILED CHANGE. -20.0%

- (A) PRIVATE PASSENGER TYPE EXPERIENCE IS FOR VEHICLES WRITTEN IN ACCORDANCE WITH RULE 31 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE, ELIGIBLE FOR FIRST PARTY COVERAGE.
- (B) THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY EXTENDING EXPOSURES BY THE CURRENT LOSS COSTS FROM THE LAST REVISION.
- (C) LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSES FOR PERSONAL INJURY PROTECTION. SEE FOLLOWING PAGE.
- (D) EXPECTED EXPERIENCE RATIO IS EQUAL TO THE TREND FACTOR SHOWN ON THE FOLLOWING PAGE, PROJECTED FOR M YEARS. THE PERIOD M IS EQUAL TO THE NUMBER OF YEARS FROM ONE YEAR BEYOND THE IMPLEMENTATION DATE OF THE LAST REVISION TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 03/31/21 WHICH IS ASSUMED FOR THE PURPOSES OF TRENDING, SUBJECT TO A MAXIMUM OF THE N-VALUE CORRESPONDING TO THE LATEST YEAR SHOWN ON THE FOLLOWING PAGE, FOOTNOTE B. IN THIS REVISION, THE PERIOD M IS 0.75 YEAR(S).
- (E) CREDIBILITY IS BASED ON A 5 YEAR TOTAL OF CLAIMS FOR PIP SHOWN IN COLUMN (5). THE STANDARD FOR FULL CREDIBILITY IS 3,000 CLAIMS (SEE CREDIBILITY TABLES IN SECTION C).

INSURANCE SERVICES OFFICE, INC.

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

	ACC. YEAR ENDING	PIP
(1) INCURRED LOSSES AND	03/31/17	\$386,342
ALLOCATED LOSS	03/31/18	\$170,903
ADJUSTMENT EXPENSES	03/31/19	\$276,111
	03/31/20	\$180,120
	03/31/21	\$173,827
(2) DEVELOPED LOSSES AND	03/31/17	\$413,386
ALL LOSS ADJUSTMENT	03/31/18	\$182,866
EXPENSES (A)	03/31/19	\$285,394
	03/31/20	\$160,543
	03/31/21	\$126,105
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)		3.5%
(4) TRENDED LOSSES AND	03/31/17	\$525,827
ALL LOSS ADJUSTMENT	03/31/18	\$224,742
EXPENSES (B)	03/31/19	\$339,048
	03/31/20	\$184,303
	03/31/21	\$139,850

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

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

YEAR ENDING	PIP
03/31/17	1.000
03/31/18	1.000
03/31/19	0.966
03/31/20	0.833
03/31/21	0.678

(B) TRENDED LOSSES ARE EQUAL TO (2) * ((1.0 + (3)) ** N), WHERE N IS EQUAL TO THE NUMBER OF YEARS PROJECTION FROM THE AVERAGE DATE OF ACCIDENT TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 03/31/21 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING.

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD
03/31/17	10/1/16	7.000
03/31/18	10/1/17	6.000
03/31/19	10/1/18	5.000
03/31/20	10/1/19	4.000
03/31/21	10/1/20	3.000

INSURANCE SERVICES OFFICE, INC.

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

COVERAGE O.T.C	ACCIDENT YEAR ENDING	(1)	(2)	(3)	(4)	(5)
		AGGREGATE LOSS COST AT CURRENT LEVEL (B)	INCURRED LOSSES (C)	EXPERIENCE RATIO (2) / (1)	ACCIDENT YEAR WEIGHTS	NUMBER OF PAID CLAIMS
	03/31/17	\$743,819	\$774,620	1.041	10%	275
	03/31/18	\$762,120	\$743,828	0.976	15%	254
	03/31/19	\$728,621	\$970,750	1.332	20%	288
	03/31/20	\$782,234	\$715,929	0.915	25%	209
	03/31/21	\$743,127	\$849,991	1.144	30%	238
COLL.	03/31/17	\$2,367,338	\$2,903,655	1.227	10%	404
	03/31/18	\$2,459,813	\$2,408,292	0.979	15%	330
	03/31/19	\$2,342,963	\$2,282,894	0.974	25%	397
	03/31/20	\$2,476,845	\$2,414,432	0.975	30%	357
	03/31/21	\$2,353,989	\$1,379,904	0.586	20%	226
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				O.T.C.	COLLISION
					1.088	0.924
(7)	EXPECTED EXPERIENCE RATIO (D).				1.045	1.034
(8)	CREDIBILITY (E).				0.35	0.65
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000- (8))).				1.060	0.963
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).				6.0%	-3.7%
(11)	FILED CHANGE.				6.0%	-3.7%
(A)	PRIVATE PASSENGER TYPE EXPERIENCE IS FOR VEHICLES WRITTEN IN ACCORDANCE WITH RULE 31 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE.					
(B)	THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY EXTENDING EXPOSURES BY THE CURRENT LOSS COSTS AND ADJUSTING TO A PROSPECTIVE OCN LEVEL BY THE APPLICATION OF OCN TREND FACTORS. (SEE SUBSEQUENT PAGE).					
(C)	LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSES FOR O.T.C. AND COLL. SEE FOLLOWING PAGE.					
(D)	EXPECTED EXPERIENCE RATIO IS EQUAL TO THE LOSS TREND FACTOR DIVIDED BY THE OCN TREND FACTOR, PROJECTED FOR M YEARS. THE PERIOD M IS EQUAL TO THE NUMBER OF YEARS FROM ONE YEAR BEYOND THE IMPLEMENTATION DATE OF THE LAST REVISION TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 10/01/22 WHICH IS ASSUMED FOR THE PURPOSES OF TRENDING, SUBJECT TO A MAXIMUM OF THE N-VALUE CORRESPONDING TO THE LATEST YEAR SHOWN ON THE FOLLOWING PAGE, FOOTNOTE B. IN THIS REVISION, THE PERIOD M IS 0.75 YEAR(S).					
(E)	CREDIBILITY IS BASED ON A 5 YEAR TOTAL OF CLAIMS FOR O.T.C. AND A 5 YEAR TOTAL OF CLAIMS FOR COLLISION SHOWN IN COLUMN (5). THE STANDARDS FOR FULL CREDIBILITY ARE 8,500 CLAIMS FOR O.T.C. AND 3,500 CLAIMS FOR COLLISION (SEE CREDIBILITY TABLES IN SECTION C).					

INSURANCE SERVICES OFFICE, INC.

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

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) PAID LOSSES	03/31/17	\$426,840	\$1,826,302
	03/31/18	\$438,544	\$1,590,472
	03/31/19	\$612,923	\$1,584,861
	03/31/20	\$483,753	\$1,771,297
	03/31/21	\$607,363	\$1,119,466
(2) DEVELOPED LOSSES AND	03/31/17	\$482,329	\$2,063,721
ALL LOSS ADJUSTMENT	03/31/18	\$495,555	\$1,797,233
EXPENSES (A)	03/31/19	\$691,910	\$1,789,102
	03/31/20	\$546,094	\$1,985,553
	03/31/21	\$693,870	\$1,191,627
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)		7.0%	5.0%
(4) TRENDED LOSSES AND	03/31/17	\$774,620	\$2,903,655
ALL LOSS ADJUSTMENT	03/31/18	\$743,828	\$2,408,292
EXPENSES (B)	03/31/19	\$970,750	\$2,282,894
	03/31/20	\$715,929	\$2,414,432
	03/31/21	\$849,991	\$1,379,904

(A) PAID LOSSES ARE ADJUSTED BY THE FOLLOWING:

1 - LOSS ADJUSTMENT EXPENSE FACTORS:

	O.T.C	COLL.
	1.130	1.130

2 - LOSS DEVELOPMENT FACTORS:

YEAR ENDING	O.T.C.	COLL.
03/31/17	1.000	1.000
03/31/18	1.000	1.000
03/31/19	0.999	0.999
03/31/20	0.999	0.992
03/31/21	1.011	0.942

(B) TRENDED LOSSES ARE EQUAL TO (2) * ((1.0 + (3)) ** N), WHERE N IS EQUAL TO THE NUMBER OF YEARS PROJECTION FROM THE AVERAGE DATE OF ACCIDENT TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 10/01/22 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING BOTH OTC AND COLLISION.

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD OTC	PROJECTION PERIOD COLL
03/31/17	10/1/16	7.000	7.000
03/31/18	10/1/17	6.000	6.000
03/31/19	10/1/18	5.000	5.000
03/31/20	10/1/19	4.000	4.000
03/31/21	10/1/20	3.000	3.000

INSURANCE SERVICES OFFICE, INC.

OREGON
PRIVATE PASSENGER TYPES
AUTOMOBILE PHYSICAL DAMAGE INSURANCE
DETERMINATION OF PHYSICAL DAMAGE TRENDED
AGGREGATE LOSS COSTS

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) AGGREGATE LOSS COSTS	03/31/17	\$698,422	\$2,285,075
AT CURRENT LEVEL	03/31/18	\$722,389	\$2,388,168
	03/31/19	\$696,578	\$2,285,818
	03/31/20	\$755,052	\$2,428,279
	03/31/21	\$723,590	\$2,319,201
(2) SELECTED ANNUAL OCN			
TREND (SEE TREND		0.9%	0.5%
EXHIBIT IN SECTION C)			
(3) TRENDED AGGREGATE	03/31/17	\$743,819	\$2,367,338
LOSS COSTS AT	03/31/18	\$762,120	\$2,459,813
CURRENT LEVEL (A)	03/31/19	\$728,621	\$2,342,963
	03/31/20	\$782,234	\$2,476,845
	03/31/21	\$743,127	\$2,353,989

(A) TRENDED AGGREGATE LOSS COSTS ARE EQUAL TO (1) * ((1.0 + (2)) ** N), WHERE N IS EQUAL TO THE NUMBER OF YEARS PROJECTION FROM THE AVERAGE DATE OF WRITING TO SIX MONTHS BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 10/01/22 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING BOTH OTC AND COLLISION.

YEAR ENDING	AVERAGE DATE OF WRITING	PROJECTION PERIOD OTC	PROJECTION PERIOD COLL
03/31/17	4/1/16	7.000	7.000
03/31/18	4/1/17	6.000	6.000
03/31/19	4/1/18	5.000	5.000
03/31/20	4/1/19	4.000	4.000
03/31/21	4/1/20	3.000	3.000

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE
SINGLE LIMIT LIABILITY

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
								BASE	BASE	BASE	
T	EARNED CAR	\$100000	EXPER LOSS					CLASS	CLASS	CLASS	ADV
E	YRS YR	UND	COST 5 YRS				INDEX	LOSS	LOSS	LOSS	LOSS
R	ENDED	LOSS	END	EXPER			(6) TO	COST	COST	COST	COST
R	03/31/2021	COST	03/31/2021	RATIO	CRED	FORM RATIO	STATE	PRES	IND*	REV	CHG**
104	21121	224.74	263.86	1.174	0.40	1.092	1.047	220	215	215	-2.3%
105	4164	351.74	290.37	0.826	0.15	1.006	0.965	307	276	276	-10.1%
106	15129	115.91	143.23	1.236	0.25	1.088	1.043	136	132	132	-2.9%
110	9979	615.28	638.36	1.038	0.45	1.038	0.995	565	524	524	-7.3%
111	2785	619.54	586.11	0.946	0.20	1.020	0.978	535	488	488	-8.8%
112	6182	337.5	286.85	0.850	0.25	0.991	0.950	328	291	291	-11.3%
113	5465	326.71	446.66	1.367	0.25	1.120	1.074	319	320	320	0.3%
114	18028	329.73	342.89	1.040	0.40	1.039	0.996	346	321	321	-7.2%
115	1306	661.28	651.38	0.985	0.15	1.030	0.988	569	525	525	-7.7%
116	4854	556.08	544.11	0.978	0.25	1.023	0.981	534	489	489	-8.4%
117	2857	642.67	654.03	1.018	0.25	1.033	0.990	599	553	553	-7.7%
118	8173	480.32	466.29	0.971	0.30	1.018	0.976	475	433	433	-8.8%
119	1898	291.98	182.96	0.627	0.10	0.997	0.956	272	243	243	-10.7%
120	592	255.76	284.32	1.112	0.05	1.042	0.999	240	224	224	-6.7%
SW	102533	347.95	361.19	1.038		1.043					

* KEYED TO A STATEWIDE LOSS COST CHANGE OF -6.7 PERCENT.

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

INSURANCE SERVICES OFFICE, INC.

OREGON
 COMMERCIAL AUTOMOBILE INSURANCE
 SINGLE LIMIT LIABILITY

DETERMINATION OF LOSS COST LEVEL CHANGES BY TERRITORY
 PRIVATE PASSENGER TYPES NOT SUBJECT TO NO FAULT

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
								BASE	BASE	BASE	
T	EARNED CAR	\$100000	EXPER LOSS					CLASS	CLASS	CLASS	ADV
E	YRS YR	UND	COST 5 YRS				INDEX	LOSS	LOSS	LOSS	LOSS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	COST	COST	COST	COST
R	03/31/2021	COST	03/31/2021	RATIO	CRED	RATIO	STATE	PRES	IND*	REV	CHG**
104	2501	232.41	221.05	0.951	0.10	0.956	0.996	235	222	222	-5.5%
105	332	290.08	215.52	0.743	0.00	0.957	0.997	293	277	277	-5.5%
106	1383	209.72	177.95	0.849	0.10	0.946	0.985	219	205	205	-6.4%
110	2055	444.79	471.51	1.060	0.20	0.978	1.019	442	428	428	-3.2%
111	577	406.94	445.63	1.095	0.05	0.964	1.004	405	386	386	-4.7%
112	845	341.69	222.87	0.652	0.10	0.927	0.966	342	314	314	-8.2%
113	718	361.99	339.35	0.937	0.10	0.955	0.995	362	342	342	-5.5%
114	2035	318.73	320.46	1.005	0.10	0.962	1.002	325	309	309	-4.9%
115	172	430.54	426.73	0.991	0.05	0.959	0.999	426	404	404	-5.2%
116	642	456.38	507.20	1.111	0.10	0.972	1.013	458	441	441	-3.7%
117	750	439.04	385.01	0.877	0.10	0.949	0.989	436	410	410	-6.0%
118	883	438.84	439.18	1.001	0.10	0.961	1.001	445	423	423	-4.9%
119	142	373.13	94.16	0.252	0.00	0.957	0.997	372	352	352	-5.4%
120	33	338	13.94	0.041	0.00	0.957	0.997	363	344	344	-5.2%
SW	13068	341.42	326.76	0.957		0.960					

* KEYED TO A STATEWIDE LOSS COST CHANGE OF -5.0 PERCENT.

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

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE
SINGLE LIMIT LIABILITY

DETERMINATION OF LOSS COST LEVEL CHANGES BY TERRITORY
PRIVATE PASSENGER TYPES SUBJECT TO NO FAULT

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
								BASE	BASE	BASE	
T	EARNED CAR	\$100000	EXPER LOSS					CLASS	CLASS	CLASS	ADV
E	YRS YR	UND	COST 5 YRS				INDEX	LOSS	LOSS	LOSS	LOSS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	COST	COST	COST	COST
R	03/31/2021	COST	03/31/2021	RATIO	CRED	RATIO	STATE	PRES	IND*	REV	CHG**
104	2501	232.41	221.05	0.951	0.10	0.956	0.996	235	222	222	-5.5%
105	332	290.08	215.52	0.743	0.00	0.957	0.997	293	277	277	-5.5%
106	1383	209.72	177.95	0.849	0.10	0.946	0.985	219	205	205	-6.4%
110	2055	444.79	471.51	1.060	0.20	0.978	1.019	442	428	428	-3.2%
111	577	406.94	445.63	1.095	0.05	0.964	1.004	405	386	386	-4.7%
112	845	341.69	222.87	0.652	0.10	0.927	0.966	342	314	314	-8.2%
113	718	361.99	339.35	0.937	0.10	0.955	0.995	362	342	342	-5.5%
114	2035	318.73	320.46	1.005	0.10	0.962	1.002	325	309	309	-4.9%
115	172	430.54	426.73	0.991	0.05	0.959	0.999	426	404	404	-5.2%
116	642	456.38	507.20	1.111	0.10	0.972	1.013	458	441	441	-3.7%
117	750	439.04	385.01	0.877	0.10	0.949	0.989	436	410	410	-6.0%
118	883	438.84	439.18	1.001	0.10	0.961	1.001	445	423	423	-4.9%
119	142	373.13	94.16	0.252	0.00	0.957	0.997	372	352	352	-5.4%
120	33	338	13.94	0.041	0.00	0.957	0.997	363	344	344	-5.2%
SW	13068	341.42	326.76	0.957		0.960					

* KEYED TO A STATEWIDE LOSS COST CHANGE OF -5.0 PERCENT.

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

INSURANCE SERVICES OFFICE, INC.

OREGON
 COMMERCIAL AUTOMOBILE INSURANCE
 PERSONAL INJURY PROTECTION

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
								BASE	BASE	BASE	
T	EARNED CAR	P.I.P.	EXPER LOSS					CLASS	CLASS	CLASS	ADV
E	YRS YR	UND	COST 5 YRS				INDEX	LOSS	LOSS	LOSS	LOSS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	COST	COST	COST	COST
R	03/31/2021	COST	03/31/2021	RATIO	CRED	RATIO	STATE	PRES	IND*	REV	CHG**
104	1808	37.42	29.51	0.789	0.10	0.626	1.030	57	47	47	-17.5%
105	192	50.51	3.49	0.069	0.00	0.608	1.000	78	62	62	-20.5%
106	1073	28.18	20.40	0.724	0.05	0.614	1.010	40	32	32	-20.0%
110	1573	50.64	25.86	0.511	0.10	0.598	0.984	81	64	64	-21.0%
111	421	35.36	14.82	0.419	0.05	0.599	0.985	59	46	46	-22.0%
112	607	32.05	7.65	0.239	0.05	0.590	0.970	53	41	41	-22.6%
113	497	48.2	47.23	0.980	0.05	0.627	1.031	73	60	60	-17.8%
114	1476	48.21	21.77	0.452	0.10	0.592	0.974	67	52	52	-22.4%
115	135	60.98	38.81	0.636	0.00	0.608	1.000	95	76	76	-20.0%
116	458	66.66	31.63	0.474	0.05	0.601	0.988	105	83	83	-21.0%
117	505	46.76	51.09	1.093	0.05	0.632	1.039	74	61	61	-17.6%
118	613	67.49	50.39	0.747	0.05	0.615	1.012	104	84	84	-19.2%
119	107	49.74	0.00	0.000	0.00	0.608	1.000	74	59	59	-20.3%
120	27	45.78	0.00	0.000	0.00	0.608	1.000	74	59	59	-20.3%
SW	9492	44.99	27.34	0.608		0.608					

* KEYED TO A STATEWIDE LOSS COST CHANGE OF -20.0 PERCENT.

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

INSURANCE SERVICES OFFICE, INC.

OREGON
 COMMERCIAL AUTOMOBILE INSURANCE
 PHYSICAL DAMAGE - COMPREHENSIVE

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
								BASE	BASE	BASE	
T	EARNED CAR		EXPER LOSS					CLASS	CLASS	CLASS	ADV
E	YRS YR	UND	COST 5 YRS				INDEX	LOSS	LOSS	LOSS	LOSS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	COST	COST	COST	COST
R	03/31/2021	COST	03/31/2021	RATIO	CRED	RATIO	STATE	PRES	IND*	REV	CHG**
104	17655	55.67	72.89	1.309	0.30	1.294	1.005	85	103	103	21.2%
105	3197	47.87	57.15	1.194	0.10	1.279	0.993	71	85	85	19.7%
106	10080	59.1	57.92	0.980	0.25	1.211	0.940	115	130	130	13.0%
110	10418	49.1	64.60	1.316	0.20	1.294	1.005	69	83	83	20.3%
111	3028	49.03	52.92	1.079	0.10	1.267	0.984	69	81	81	17.4%
112	5651	37.24	46.73	1.255	0.15	1.283	0.996	58	69	69	19.0%
113	5052	38	57.00	1.500	0.10	1.309	1.016	56	68	68	21.4%
114	13633	45.4	75.16	1.656	0.20	1.362	1.057	75	95	95	26.7%
115	1510	49.48	85.95	1.737	0.05	1.310	1.017	64	78	78	21.9%
116	5110	39.32	42.69	1.086	0.10	1.268	0.984	60	71	71	18.3%
117	3170	37.92	50.20	1.324	0.10	1.292	1.003	55	66	66	20.0%
118	7861	37.6	45.32	1.205	0.15	1.276	0.991	62	74	74	19.4%
119	1387	56.03	52.38	0.935	0.05	1.270	0.986	87	103	103	18.4%
120	411	56.11	37.47	0.668	0.00	1.288	1.000	85	102	102	20.0%
SW	88163	47.70	61.42	1.288		1.288					

* KEYED TO A STATEWIDE LOSS COST CHANGE OF 20.0 PERCENT.

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

INSURANCE SERVICES OFFICE, INC.

OREGON
 COMMERCIAL AUTOMOBILE INSURANCE
 PHYSICAL DAMAGE - COLLISION

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
								BASE	BASE	BASE	
T	EARNED CAR		EXPER LOSS					CLASS	CLASS	CLASS	ADV
E	YRS YR	UND	COST 5 YRS				INDEX	LOSS	LOSS	LOSS	LOSS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	COST	COST	COST	COST
R	03/31/2021	COST	03/31/2021	RATIO	CRED	RATIO	STATE	PRES	IND*	REV	CHG**
104	16652	165.25	157.55	0.953	0.50	0.960	0.995	182	165	165	-9.3%
105	2889	218.93	216.28	0.988	0.20	0.971	1.006	214	197	197	-7.9%
106	9306	129.78	129.00	0.994	0.30	0.975	1.010	185	171	171	-7.6%
110	9390	190.37	174.73	0.918	0.45	0.945	0.979	186	166	166	-10.8%
111	2806	191.66	146.36	0.764	0.20	0.926	0.960	181	159	159	-12.2%
112	5182	162.79	201.84	1.240	0.25	1.035	1.073	180	177	177	-1.7%
113	4755	166.34	168.56	1.013	0.25	0.979	1.015	160	148	148	-7.5%
114	12199	179.42	169.15	0.943	0.40	0.957	0.992	205	186	186	-9.3%
115	1382	222.50	218.07	0.980	0.15	0.969	1.004	181	166	166	-8.3%
116	4936	178.31	156.41	0.877	0.30	0.940	0.974	190	169	169	-11.1%
117	3112	164.40	177.08	1.077	0.25	0.995	1.031	185	174	174	-5.9%
118	7180	160.25	155.73	0.972	0.30	0.969	1.004	190	174	174	-8.4%
119	1271	303.52	320.27	1.055	0.10	0.976	1.011	334	309	309	-7.5%
120	382	327.56	203.40	0.621	0.05	0.950	0.984	314	282	282	-10.2%
SW	81442	173.15	167.46	0.967		0.965					

* KEYED TO A STATEWIDE LOSS COST CHANGE OF -8.6 PERCENT.

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

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE
PHYSICAL DAMAGE - COMPREHENSIVE

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
								BASE	BASE	BASE	
T	EARNED CAR		EXPER LOSS					CLASS	CLASS	CLASS	ADV
E	YRS YR	UND	COST 5 YRS				INDEX	LOSS	LOSS	LOSS	LOSS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	COST	COST	COST	COST
R	03/31/2021	COST	03/31/2021	RATIO	CRED	RATIO	STATE	PRES	IND*	REV	CHG**
104	1942	91.9	83.96	0.914	0.15	1.053	0.978	91	94	94	3.3%
105	250	70.64	58.54	0.829	0.05	1.065	0.989	68	71	71	4.4%
106	793	135.46	117.93	0.871	0.10	1.056	0.981	129	134	134	3.9%
110	2023	61.58	84.05	1.365	0.15	1.120	1.040	55	61	61	10.9%
111	542	61.3	78.46	1.280	0.05	1.087	1.009	49	52	52	6.1%
112	820	45.38	63.77	1.405	0.10	1.110	1.031	44	48	48	9.1%
113	607	55.4	49.93	0.901	0.05	1.068	0.992	54	57	57	5.6%
114	1239	57.96	59.61	1.028	0.10	1.072	0.995	59	62	62	5.1%
115	165	63.1	83.51	1.323	0.05	1.089	1.011	59	63	63	6.8%
116	616	69.47	56.26	0.810	0.05	1.064	0.988	56	59	59	5.4%
117	698	49.43	59.18	1.197	0.10	1.089	1.011	43	46	46	7.0%
118	731	54.67	78.88	1.443	0.05	1.095	1.017	50	54	54	8.0%
119	112	84.36	57.33	0.680	0.00	1.077	1.000	80	85	85	6.3%
120	25	80.76	267.19	3.308	0.00	1.077	1.000	89	94	94	5.6%
SW	10563	70.35	75.80	1.077		1.077					

* KEYED TO A STATEWIDE LOSS COST CHANGE OF 6.0 PERCENT.

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

INSURANCE SERVICES OFFICE, INC.

OREGON
COMMERCIAL AUTOMOBILE INSURANCE
PHYSICAL DAMAGE - COLLISION

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
								BASE	BASE	BASE	
T	EARNED CAR		EXPER LOSS					CLASS	CLASS	CLASS	ADV
E	YRS YR	UND	COST 5 YRS				INDEX	LOSS	LOSS	LOSS	LOSS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	COST	COST	COST	COST
R	03/31/2021	COST	03/31/2021	RATIO	CRED	RATIO	STATE	PRES	IND*	REV	CHG**
104	1787	188.99	160.60	0.850	0.25	0.924	0.979	260	245	245	-5.8%
105	225	266.21	159.62	0.600	0.10	0.913	0.967	362	337	337	-6.9%
106	716	181.76	208.13	1.145	0.15	0.978	1.036	251	250	250	-0.4%
110	1907	341.64	273.14	0.799	0.30	0.903	0.957	412	380	380	-7.8%
111	515	276.67	220.39	0.797	0.15	0.925	0.980	314	296	296	-5.7%
112	734	229.89	214.87	0.935	0.15	0.946	1.002	301	290	290	-3.7%
113	552	217.82	210.87	0.968	0.15	0.951	1.007	281	273	273	-2.8%
114	1073	192.34	229.13	1.191	0.20	0.997	1.056	274	279	279	1.8%
115	150	221.69	359.55	1.622	0.10	1.015	1.075	272	282	282	3.7%
116	578	250.32	258.95	1.034	0.15	0.961	1.018	277	271	271	-2.2%
117	651	248.62	305.45	1.229	0.20	1.004	1.064	288	295	295	2.4%
118	661	250.57	292.49	1.167	0.15	0.981	1.039	312	312	312	0.0%
119	102	246.27	75.10	0.305	0.00	0.948	1.004	315	305	305	-3.2%
120	23	275.33	77.56	0.282	0.00	0.948	1.004	418	404	404	-3.3%
SW	9674	243.33	230.67	0.948		0.944					

* KEYED TO A STATEWIDE LOSS COST CHANGE OF -3.7 PERCENT.

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

INSURANCE SERVICES OFFICE, INC.

COMMERCIAL AUTOMOBILE LIABILITY INSURANCE
MULTISTATE LOSS ADJUSTMENT EXPENSE EXPERIENCE

Calendar Year

Development of Unallocated Loss Adjustment Expense Factor

<u>ITEM</u>	<u>Bodily Injury</u> (000's)					<u>3 YR.</u> <u>AVG</u>	<u>5 YR.</u> <u>AVG</u>
	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>		
(1) Direct Losses Incurred	6,019,685	6,699,508	7,148,263	7,814,080	7,857,734		
(2) Allocated Loss Adjustment Expenses Incurred	685,049	706,434	689,741	788,804	848,374		
(3) Unallocated Loss Adjustment Expense Incurred	506,748	528,552	547,902	583,052	567,364		
(4) Unallocated LAE as a Ratio to Losses + Allocated LAE (3)/[(1)+(2)]	7.6%	7.1%	7.0%	6.8%	6.5%	6.8%	7.0%
(5) Selected Factor							7.0%

<u>ITEM</u>	<u>Property Damage</u> (000's)					<u>3 YR.</u> <u>AVG</u>	<u>5 YR.</u> <u>AVG</u>
	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>		
(1) Direct Losses Incurred	1,199,502	1,195,132	1,312,867	1,213,303	1,087,320		
(2) Allocated Loss Adjustment Expenses Incurred	60,189	65,065	69,121	54,802	49,307		
(3) Unallocated Loss Adjustment Expense Incurred	129,564	135,456	141,467	122,670	111,251		
(4) Unallocated LAE as a Ratio to Losses + Allocated LAE (3)/[(1)+(2)]	10.3%	10.7%	10.2%	9.7%	9.8%	9.9%	10.1%
(5) Selected Factor							10.0%

All items are from Special Call Submission for available writers.

INSURANCE SERVICES OFFICE, INC.

COMMERCIAL AUTOMOBILE PHYSICAL DAMAGE INSURANCE
MULTISTATE LOSS ADJUSTMENT EXPENSE EXPERIENCE

Calendar Year

Development of Factor to Include all Loss Adjustment Expenses

	(000's)					3 YR.	5 YR.
<u>ITEM</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>AVG</u>	<u>AVG</u>
(1) Direct Losses Incurred	4,809,253	5,444,825	5,515,995	5,746,395	5,199,621		
(2) Loss Adjustment Expenses Incurred	622,246	702,163	714,081	736,491	662,516		
(3) Losses + LAE Incurred as Ratio to Losses Incurred [(1)+(2)]/(1)	1.129	1.129	1.129	1.128	1.127	1.128	1.129
(4) Selected							1.130

Items (1) and (2) are from the Insurance Expense Exhibits for agency and direct writers.

INSURANCE SERVICES OFFICE, INC.

COMMERCIAL AUTO LIABILITY
 DETERMINATION OF FACTORS TO ADJUST ACCIDENT YEAR
 LOSS RATIOS FOR SUBSEQUENT CHANGES

AVERAGE PAID CLAIM COST DATA

YEAR ENDED	OREGON				MULTISTATE*			
	BODILY INJURY (\$100000 LIMITS)		PROPERTY DAMAGE (\$100000 LIMITS)		BODILY INJURY (\$100000 LIMITS)		PROPERTY DAMAGE (\$100000 LIMITS)	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	ACTUAL	EXPONENTIAL FIT	ACTUAL	EXPONENTIAL FIT	ACTUAL	EXPONENTIAL FIT	ACTUAL	EXPONENTIAL FIT
6/30/2018	19643.94	20814.17	4815.89	4653.08	24141.52	24100.49	4416.30	4380.40
9/30/2018	20435.13	20496.78	4783.60	4730.67	24615.34	24415.20	4490.69	4465.14
12/31/2018	20813.11	20184.23	4944.96	4809.56	24892.63	24734.01	4569.66	4551.53
3/31/2019	20380.24	19876.44	4980.02	4889.76	25242.99	25056.99	4641.87	4639.60
6/30/2019	19776.74	19573.35	4859.20	4971.30	25246.83	25384.19	4721.98	4729.36
9/30/2019	19231.94	19274.88	4967.03	5054.20	25401.45	25715.66	4784.80	4820.86
12/31/2019	19330.53	18980.96	4806.09	5138.48	25819.78	26051.46	4847.23	4914.13
3/31/2020	19312.70	18691.52	4939.46	5224.17	26122.00	26391.64	4925.74	5009.21
6/30/2020	18045.05	18406.49	5134.75	5311.28	26522.01	26736.26	5099.07	5106.12
9/30/2020	18148.00	18125.82	5377.26	5399.85	27069.90	27085.39	5210.08	5204.92
12/31/2020	17258.07	17849.42	5751.83	5489.89	27596.52	27439.07	5344.83	5305.62
3/31/2021	17549.40	17577.23	5943.99	5581.44	28250.37	27797.37	5486.03	5408.27

		BODILY INJURY	PROPERTY DAMAGE
(9)	AVERAGE ANNUAL PERCENT CHANGE IN PAID CLAIM COST (12TH POINT / 8TH POINT)		
	(A) OREGON	-6.0%	6.8%
	(B) MULTISTATE	5.3%	8.0%
(10)	CREDIBILITY	0.00	0.10
(11)	WEIGHTED AVERAGE ANNUAL PERCENT CHANGE IN PAID CLAIM COSTS {(10) * (9A)} + {(1.0 - (10)) * (9B)}	5.3%	7.9%
(12)	SELECTED ANNUAL PERCENT CHANGE IN CLAIM FREQUENCY	0.0%	0.0%
(13)	AVERAGE ANNUAL PERCENT CHANGE IN LIABILITY LOSS RATIO (11) * (12)	5.3%	7.9%

* EXCLUDES MASSACHUSETTS

INSURANCE SERVICES OFFICE, INC.

CLAIM COST TREND DATA FOR PIP
PRIVATE PASSENGER TYPES
OREGON

QUARTER ENDING	MEDICAL INDEX*		HOSPITAL AND RELATED SERVICES*		INCOME LOSSES**	
	ACTUAL	EXPONENTIAL FIT	ACTUAL	EXPONENTIAL FIT	ACTUAL	EXPONENTIAL FIT
	12/31/2018	486.5	490.3	872.1	869.1	777.88
3/31/2019	491.2	493.9	878.8	876.5	776.00	778.20
6/30/2019	494.6	497.5	877.1	884.1	788.14	788.35
9/30/2019	500.0	501.2	885.0	891.7	796.01	798.65
12/31/2019	507.8	504.9	899.7	899.3	801.16	809.07
3/31/2020	513.9	508.6	913.8	907.1	806.88	819.63
6/30/2020	519.0	512.3	919.8	914.9	842.24	830.33
9/30/2020	522.8	516.1	923.6	922.7	842.73	841.17
12/31/2020	519.8	519.9	927.1	930.7	856.70	852.16
3/31/2021	523.7	523.7	940.0	938.7	856.48	863.28
6/30/2021	524.7	527.6	945.0	946.7	877.29	874.55
9/30/2021	523.7	531.5	954.4	954.9	888.39	885.97

(A)	(B)	(C)	(D)
MEDICAL	HOSPITAL	COMBINED+	INCOME

- (1) AVERAGE ANNUAL PERCENT CHANGE IN INDICES (12TH POINT/8TH POINT) 3.0% 3.5% 3.3% 5.3%
- (2) AVERAGE ANNUAL PERCENT CHANGE IN CLAIM COST 0.90*(1C) + 0.10*(1D). BASED ON RESPECTIVE WEIGHT OF MEDICAL AND INCOME FROM PRICING. 3.5%
- (3) SELECTED ANNUAL PERCENT CHANGE IN CLAIM FREQUENCY 0.0%
- (4) AVERAGE ANNUAL PERCENT CHANGE IN CLAIM RATIOS (1.0 + (2)) * (1.0 + (3)) 3.5%

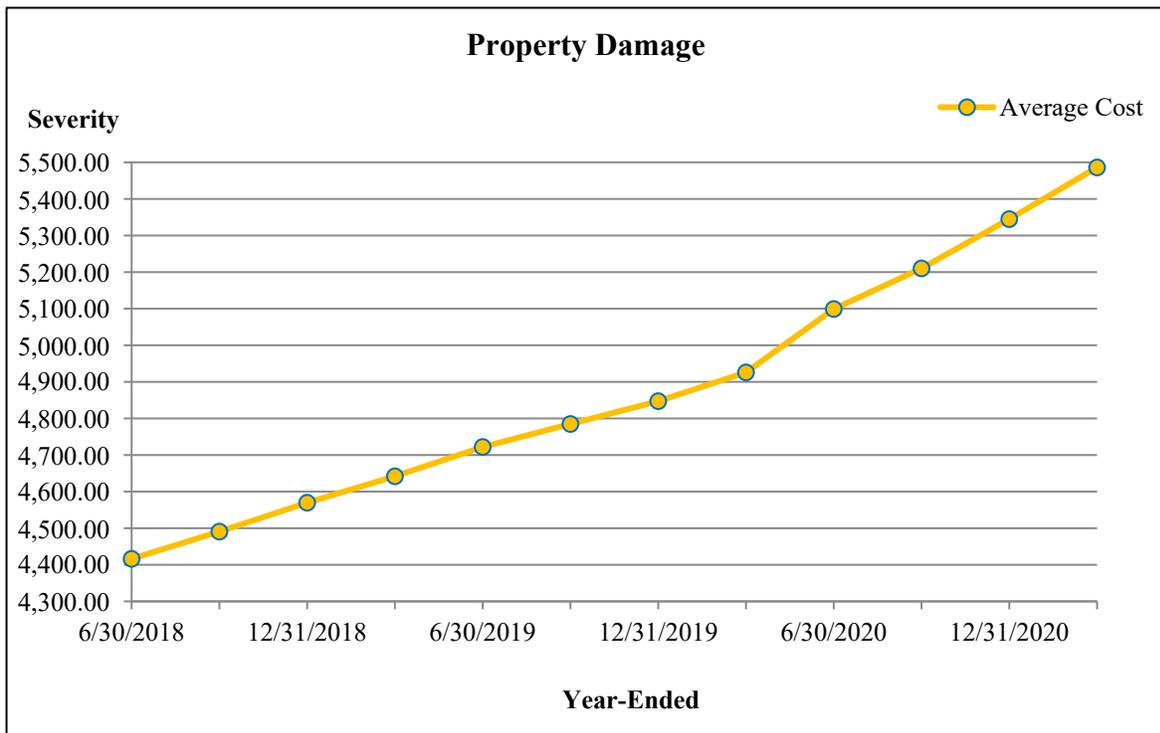
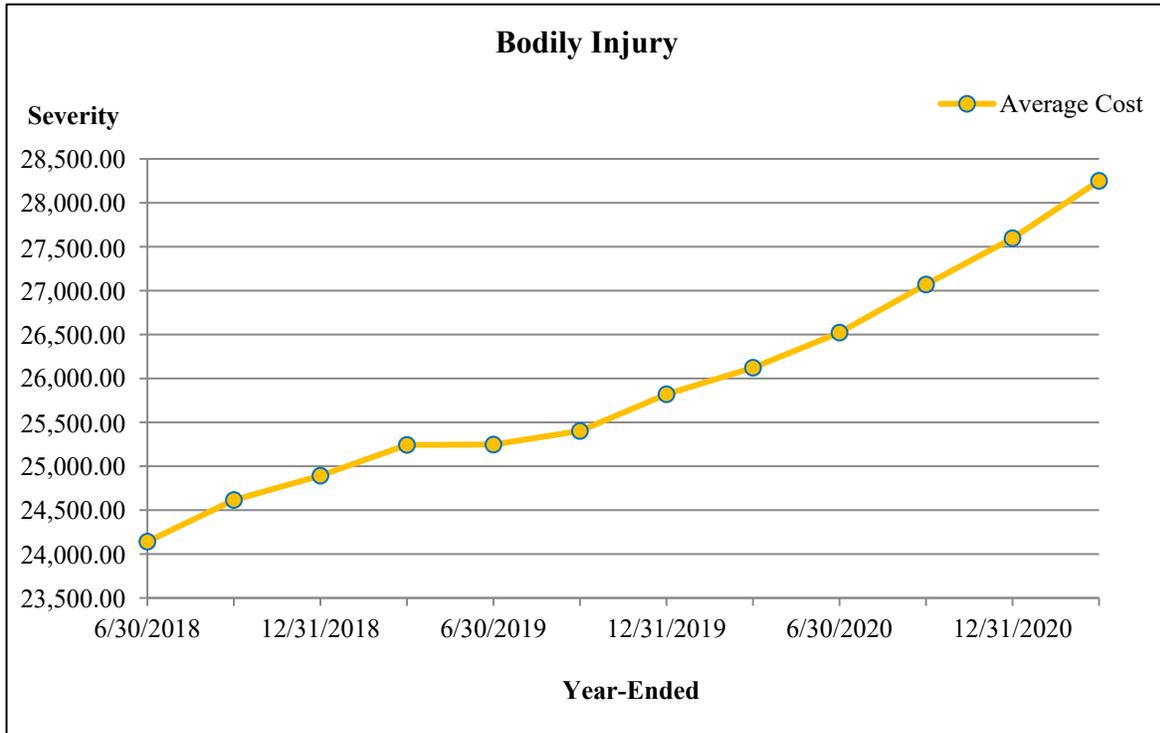
* MEDICAL INDEX AND HOSPITAL AND RELATED SERVICES INDEX BASED ON CONSUMER PRICE INDEX.

** INCOME LOST BASED ON BUREAU OF LABOR STATISTICS DATA.

+ WEIGHT MEDICAL AND HOSPITAL AVERAGE ANNUAL PERCENT CHANGE IN INDEX = {(1A) * .5} + (1B) * .5}.

INSURANCE SERVICES OFFICE, INC.

Commercial Automobile Liability
Average Paid Claim Cost Experience
Multistate*



*Excludes Massachusetts

INSURANCE SERVICES OFFICE, INC.

COMMERCIAL AUTO LIABILITY
INCURRED CLAIM FREQUENCY

MULTISTATE*

TRUCKS, TRACTORS, AND TRAILERS

<u>YEAR</u> <u>ENDING</u>	<u>BODILY INJURY</u> <u>ACTUAL</u>	<u>BODILY INJURY</u> <u>ACTUAL CHANGE@</u>	<u>PROPERTY DAMAGE</u> <u>ACTUAL</u>	<u>PROPERTY DAMAGE</u> <u>ACTUAL CHANGE@</u>
3/31/2015	0.7497		2.8311	
6/30/2015	0.7547		2.8323	
9/30/2015	0.7652		2.8516	
12/31/2015	0.7780		2.8580	
3/31/2016	0.7924	5.7% &	2.8325	0.0% &
6/30/2016	0.8042		2.8397	
9/30/2016	0.8151		2.8432	
12/31/2016	0.8187	5.2%	2.8418	-0.6%
3/31/2017	0.8221		2.8216	
6/30/2017	0.8304		2.8059	
9/30/2017	0.8247		2.7706	
12/31/2017	0.8219	0.4%	2.7591	-2.9%
3/31/2018	0.8212		2.7691	
6/30/2018	0.8164		2.7830	
9/30/2018	0.8122		2.7846	
12/31/2018	0.8078	-1.7%	2.7855	1.0%
3/31/2019	0.8029		2.7798	
6/30/2019	0.7980		2.7356	
9/30/2019	0.7977		2.7242	
12/31/2019	0.7919	-2.0%	2.6884	-3.5%
3/31/2020	0.7627		2.5643	
6/30/2020	0.6792		2.3110	
9/30/2020	0.6266		2.1495	
12/31/2020	0.5869	-25.9%	2.0157	-25.0%

* EXCLUDES MASSACHUSETTS

@ CHANGE BASED ON YEARS ENDING 12/31/XXXX

& CHANGE BASED ON YEAR ENDING 3/31/2016 divided by 3/31/2015

INSURANCE SERVICES OFFICE, INC.

COMMERCIAL AUTO LIABILITY
INCURRED CLAIM FREQUENCY

MULTISTATE*

PRIVATE PASSENGER TYPES

<u>YEAR</u> <u>ENDING</u>	<u>BODILY INJURY</u> <u>ACTUAL</u>	<u>BODILY INJURY</u> <u>ACTUAL CHANGE@</u>	<u>PROPERTY DAMAGE</u> <u>ACTUAL</u>	<u>PROPERTY DAMAGE</u> <u>ACTUAL CHANGE@</u>
3/31/2015	0.8207		3.0718	
6/30/2015	0.8038		3.0351	
9/30/2015	0.8015		3.0608	
12/31/2015	0.8048		3.0702	
3/31/2016	0.8156	-0.6% &	3.0536	-0.6% &
6/30/2016	0.8213		3.0700	
9/30/2016	0.8386		3.0639	
12/31/2016	0.8210	2.0%	3.0415	-0.9%
3/31/2017	0.8178		2.9756	
6/30/2017	0.8163		2.9334	
9/30/2017	0.7968		2.8469	
12/31/2017	0.7983	-2.8%	2.8118	-7.6%
3/31/2018	0.8061		2.8291	
6/30/2018	0.8088		2.7850	
9/30/2018	0.7968		2.7645	
12/31/2018	0.7896	-1.1%	2.7232	-3.2%
3/31/2019	0.7642		2.6748	
6/30/2019	0.7479		2.6346	
9/30/2019	0.7294		2.5754	
12/31/2019	0.7193	-8.9%	2.5082	-7.9%
3/31/2020	0.6903		2.3848	
6/30/2020	0.5884		2.0549	
9/30/2020	0.5421		1.8571	
12/31/2020	0.4775	-33.6%	1.6326	-34.9%

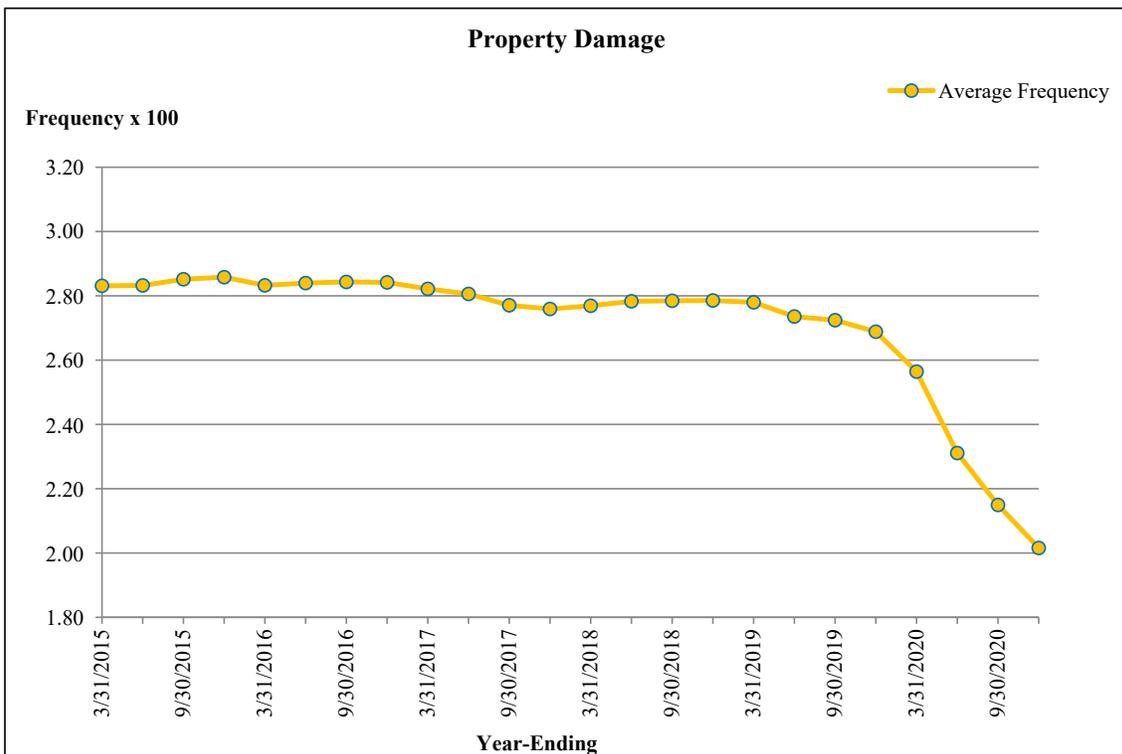
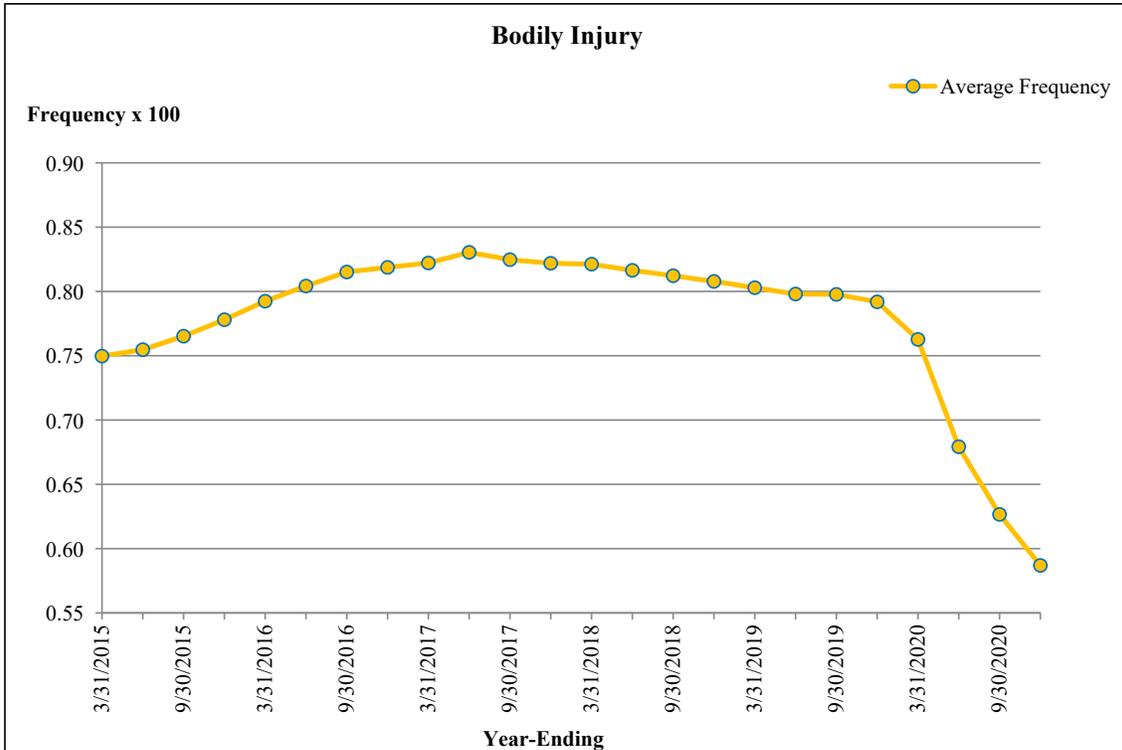
* EXCLUDES MASSACHUSETTS

@ CHANGE BASED ON YEARS ENDING 12/31/XXXX

& CHANGE BASED ON YEAR ENDING 3/31/2016 divided by 3/31/2015

INSURANCE SERVICES OFFICE, INC.

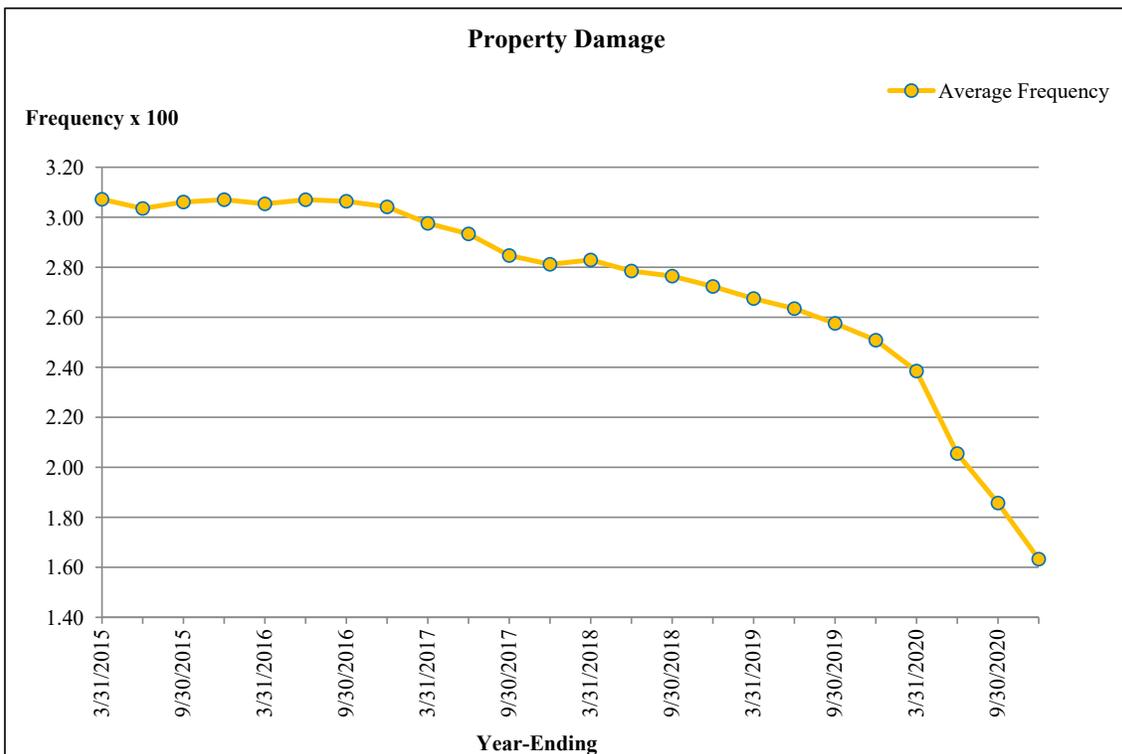
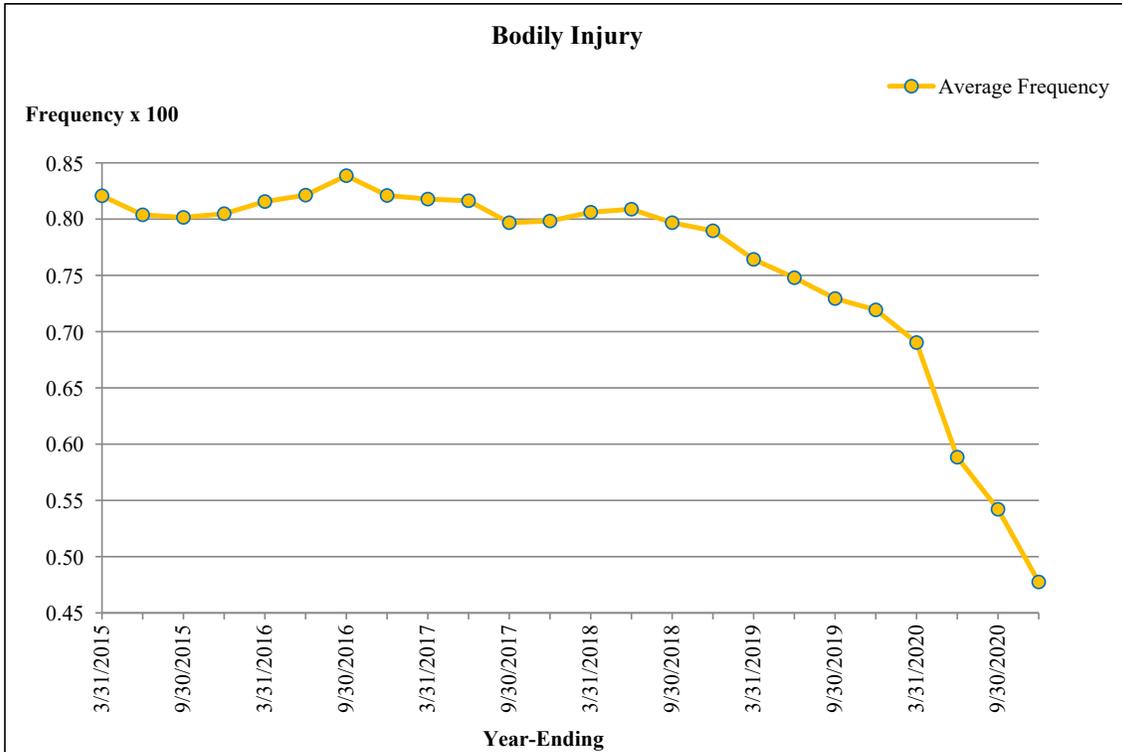
Commercial Automobile Liability
 Incurred Claim Frequency Experience
 Trucks, Tractors, and Trailers
 Multistate*



*Excludes Massachusetts

INSURANCE SERVICES OFFICE, INC.

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



*Excludes Massachusetts

INSURANCE SERVICES OFFICE, INC.

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

Frequency (expressed as claims per 100 exposures)

Year Ending:	\$500 Deductible		\$1,000 Deductible		\$2,000 Deductible	
	Actual	Change**	Actual	Change**	Actual	Change**
6/30/2016	1.19		0.76		0.57	
12/31/2016	1.16		0.73		0.55	
6/30/2017	1.16		0.72		0.55	
12/31/2017	1.21	4.3%	0.76	4.1%	0.57	3.6%
6/30/2018	1.28		0.79		0.59	
12/31/2018	1.34	10.7%	0.82	7.9%	0.61	7.0%
6/30/2019	1.40		0.85		0.63	
12/31/2019	1.42	6.0%	0.85	3.7%	0.63	3.3%
6/30/2020	1.35		0.82		0.60	
12/31/2020	1.34	-5.6%	0.81	-4.7%	0.58	-7.9%

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

Deductible:	Percent of Losses
Full	0.6%
\$50	0.7%
\$100	2.3%
\$200	0.1%
\$250	9.2%
\$500	34.1%
\$1,000	45.7%
\$2,000	4.5%
\$3,000	1.1%
\$5,000	1.7%

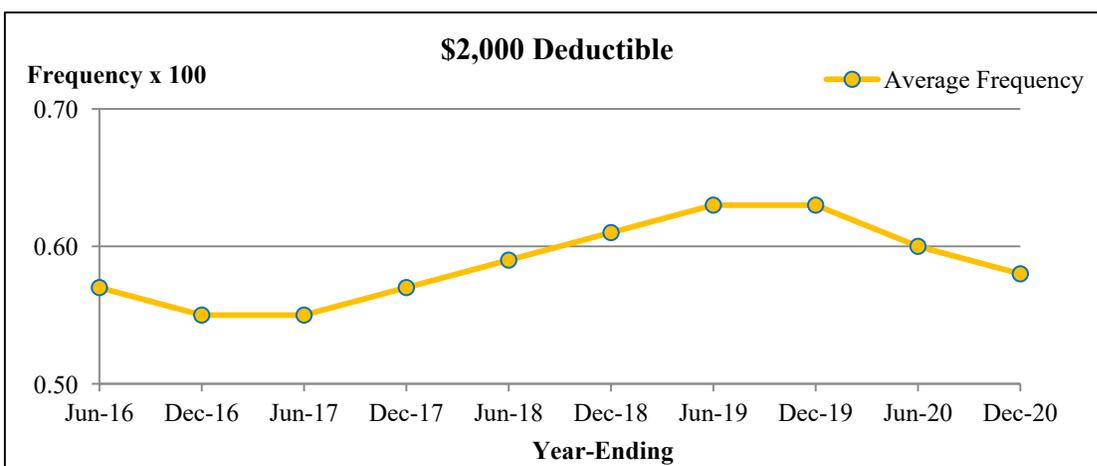
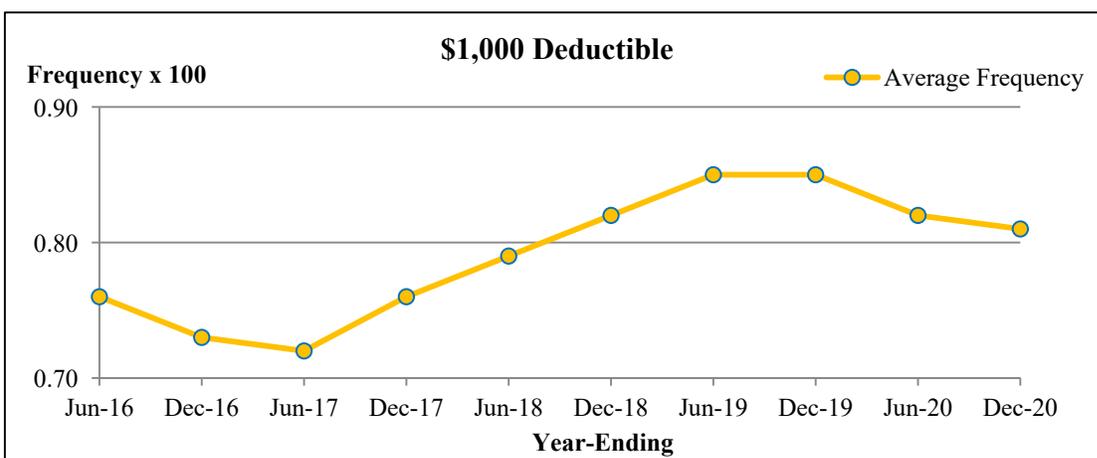
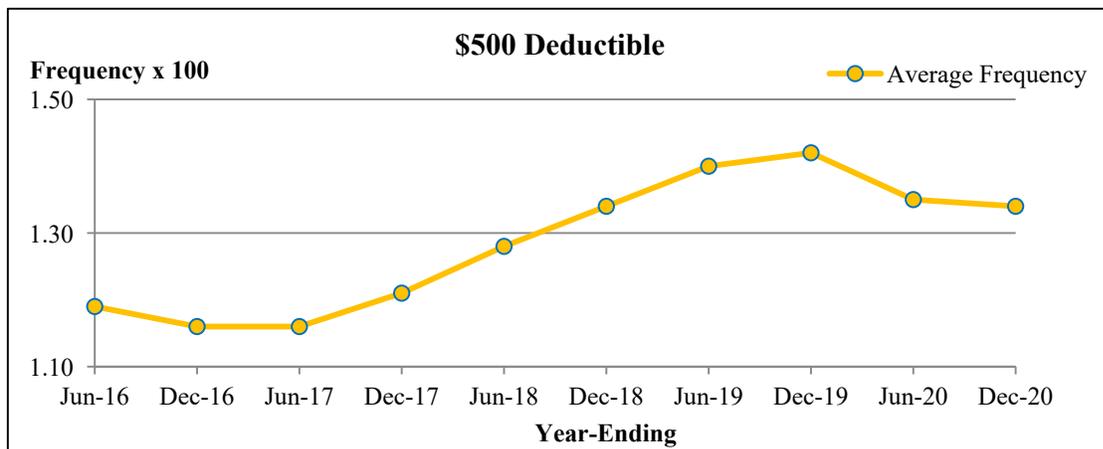
* Multistate data excludes Massachusetts

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

*** Deductibles above \$2,000, totaling 2.8% of losses, are excluded from the trend calculations.

INSURANCE SERVICES OFFICE, INC.

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



*Excludes Massachusetts

Selected Other Than Collision Frequency Trend Factor: 0.0%

INSURANCE SERVICES OFFICE, INC.

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

Severity Trend

Year Ending:	\$500 Deductible	\$1,000 Deductible	\$2,000 Deductible
6/30/2016	4,398.57	6,753.17	8,059.51
12/31/2016	4,414.93	7,057.00	8,435.77
6/30/2017	4,710.32	7,324.30	8,675.68
12/31/2017	5,047.29	7,593.51	8,909.32
6/30/2018	5,106.87	7,930.04	9,410.02
12/31/2018	5,164.55	8,152.85	9,832.47
6/30/2019	5,233.21	8,317.70	10,214.84
12/31/2019	5,414.01	8,816.26	10,875.04
6/30/2020	5,438.32	8,621.98	10,559.97
12/31/2020	5,488.41	8,514.32	10,452.52

Average Annual Change Using Exponential Fits:

10 point fit:	5.3%	5.9%	6.9%
8 point fit:	4.0%	4.9%	6.5%
6 point fit:	3.2%	3.4%	4.7%

Selected severity trend:	5.5%
Selected frequency trend:	0.0%
Selected pure premium trend:	5.5%

* Multistate data excludes Massachusetts

INSURANCE SERVICES OFFICE, INC.

Multistate*
Trucks, Tractors & Trailers Physical Damage
Collision

Frequency (expressed as claims per 100 exposures)

Year Ending:	\$500 Deductible		\$1,000 Deductible		\$2,000 Deductible	
	Actual	Change**	Actual	Change**	Actual	Change**
6/30/2016	2.18		1.92		1.57	
12/31/2016	2.23		1.96		1.60	
6/30/2017	2.24		1.96		1.61	
12/31/2017	2.21	-0.9%	1.94	-1.0%	1.60	0.0%
6/30/2018	2.24		1.99		1.65	
12/31/2018	2.25	1.8%	2.01	3.6%	1.66	3.7%
6/30/2019	2.25		2.01		1.66	
12/31/2019	2.24	-0.4%	2.01	0.0%	1.66	0.0%
6/30/2020	2.00		1.76		1.47	
12/31/2020	1.86	-17.0%	1.62	-19.4%	1.37	-17.5%

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

Deductible:	Percent of Losses
\$100	0.1%
\$200	0.0%
\$250	1.2%
\$500	32.5%
\$1,000	53.8%
\$2,000	7.0%
\$3,000	1.6%
\$5,000	3.6%

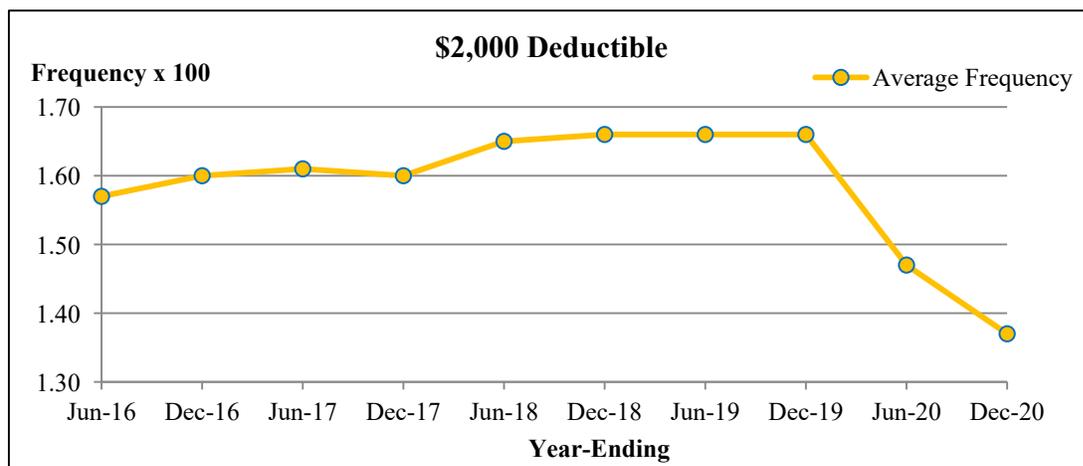
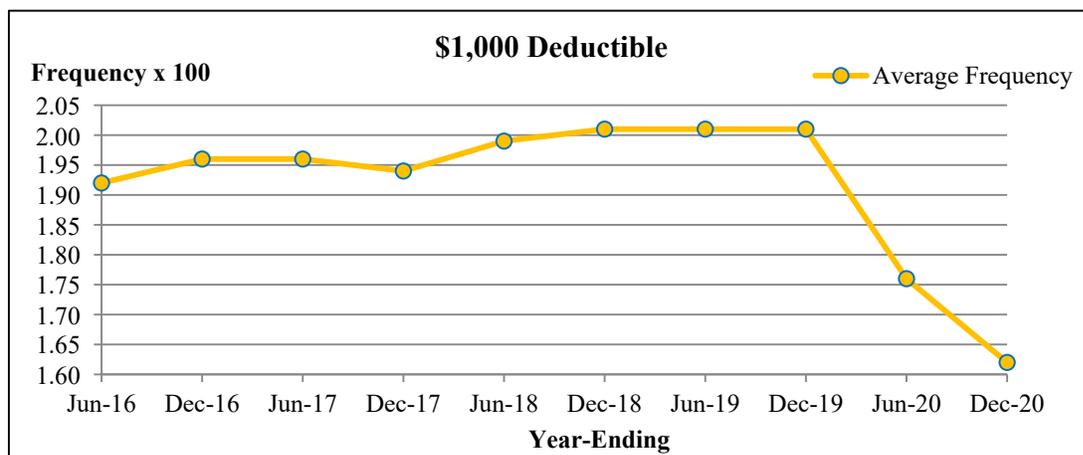
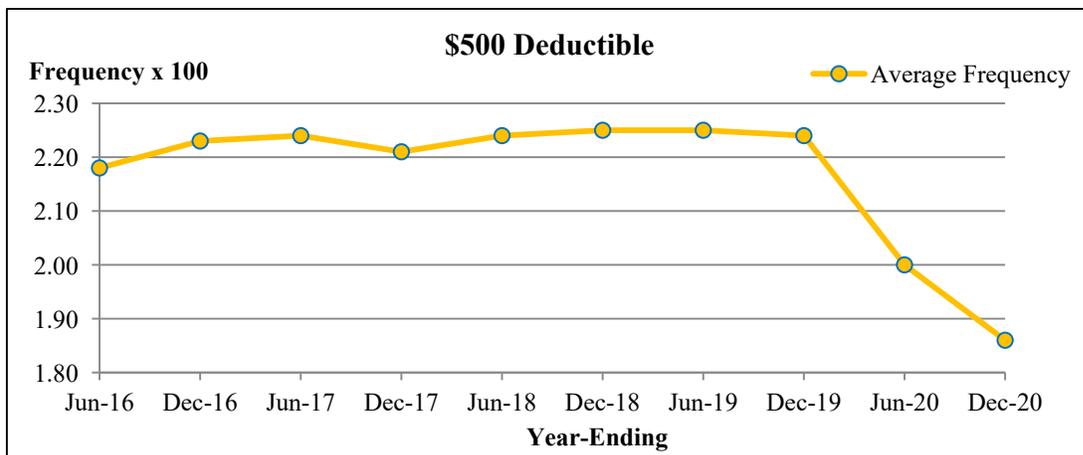
* Multistate data excludes Massachusetts

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

*** Deductibles above \$2,000, totaling 5.2% of losses, are excluded from trend calculations.

INSURANCE SERVICES OFFICE, INC.

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



*Excludes Massachusetts

Selected Collision Frequency Trend Factor: 0.0%

INSURANCE SERVICES OFFICE, INC.

Multistate*
Trucks, Tractors & Trailers Physical Damage
Collision

Severity Trend

Year Ending:	\$500 Deductible	\$1,000 Deductible	\$2,000 Deductible
6/30/2016	9,281.28	10,964.08	11,928.82
12/31/2016	9,493.73	11,239.00	12,206.31
6/30/2017	9,513.79	11,238.62	12,181.06
12/31/2017	9,709.62	11,295.33	12,263.07
6/30/2018	9,906.99	11,561.60	12,598.31
12/31/2018	10,098.28	11,783.35	12,807.24
6/30/2019	10,347.84	12,072.56	13,161.79
12/31/2019	10,423.55	12,122.46	13,246.24
6/30/2020	10,771.39	12,506.12	13,649.25
12/31/2020	11,364.54	13,563.81	14,639.24

Average Annual Change Using Exponential Fits:

10 point fit:	4.2%	4.0%	4.0%
8 point fit:	4.7%	4.9%	4.9%
6 point fit:	5.2%	5.8%	5.6%

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

* Multistate data excludes Massachusetts

INSURANCE SERVICES OFFICE, INC.

Multistate*
Private Passenger Types Physical Damage
Other Than Collision

Frequency (expressed as claims per 100 exposures)

Year Ending:	\$500 Deductible		\$1,000 Deductible		\$2,000 Deductible	
	Actual	Change**	Actual	Change**	Actual	Change**
6/30/2016	3.09		1.89		1.24	
12/31/2016	2.97		1.81		1.18	
6/30/2017	2.85		1.76		1.15	
12/31/2017	2.91	-2.0%	1.83	1.1%	1.20	1.7%
6/30/2018	3.06		1.90		1.24	
12/31/2018	3.22	10.7%	1.96	7.1%	1.26	5.0%
6/30/2019	3.41		2.09		1.33	
12/31/2019	3.47	7.8%	2.15	9.7%	1.34	6.3%
6/30/2020	3.09		1.93		1.22	
12/31/2020	2.91	-16.1%	1.84	-14.4%	1.18	-11.9%

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

Deductible:	Percent of Losses
Full	0.2%
\$50	0.3%
\$100	3.8%
\$200	0.9%
\$250	13.5%
\$500	39.9%
\$1,000	37.4%
\$2,000	3.6%
\$3,000	0.1%
\$5,000	0.3%

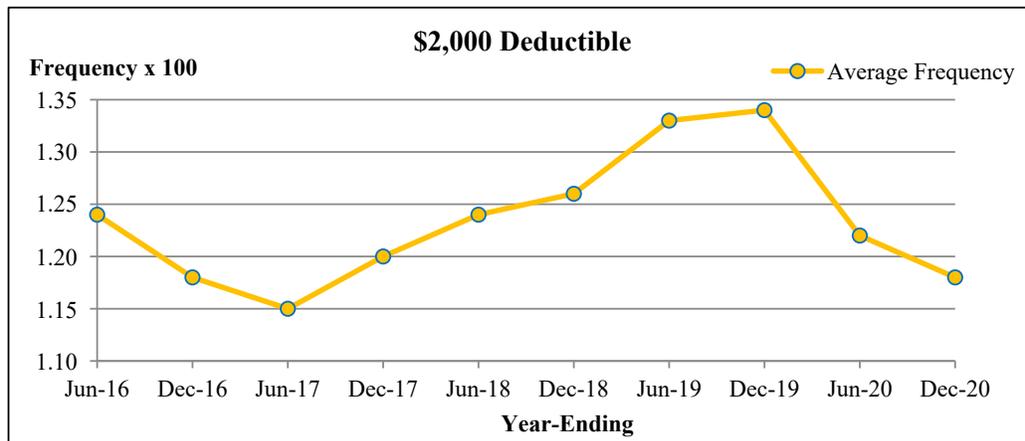
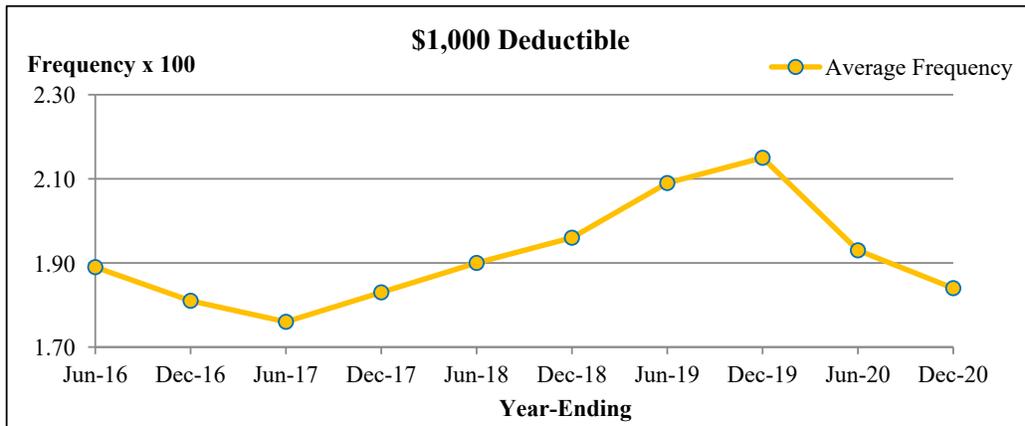
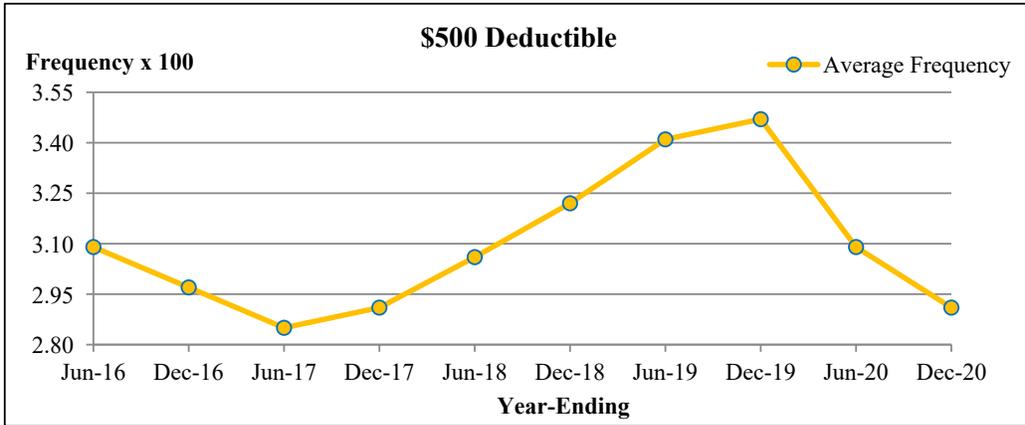
* Multistate data excludes Massachusetts

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

*** Deductibles above \$2,000, totaling 0.4% of losses, are excluded from trend calculations.

INSURANCE SERVICES OFFICE, INC.

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



*Excludes Massachusetts

Selected Other Than Collision Frequency Trend Factor: 0.0%

INSURANCE SERVICES OFFICE, INC.

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

Severity Trend

Year Ending:	\$500 Deductible	\$1,000 Deductible	\$2,000 Deductible
6/30/2016	2,016.93	2,610.87	3,127.71
12/31/2016	2,061.78	2,644.49	3,161.49
6/30/2017	2,117.37	2,712.43	3,234.96
12/31/2017	2,180.92	2,864.10	3,414.85
6/30/2018	2,228.44	2,935.81	3,521.56
12/31/2018	2,305.01	3,031.68	3,677.45
6/30/2019	2,351.26	3,147.22	3,825.80
12/31/2019	2,386.17	3,275.68	3,987.57
6/30/2020	2,563.24	3,423.92	4,152.43
12/31/2020	2,742.99	3,506.02	4,252.83

Average Annual Change Using Exponential Fits:

10 point fit:	6.4%	7.2%	7.7%
8 point fit:	7.0%	7.5%	8.2%
6 point fit:	8.2%	7.7%	8.0%

Selected severity trend:	7.0%
Selected frequency trend:	0.0%
Selected pure premium trend:	7.0%

* Multistate data excludes Massachusetts

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

INSURANCE SERVICES OFFICE, INC.

Multistate*
Private Passenger Types Physical Damage
Collision

Frequency (expressed as claims per 100 exposures)

Year Ending:	\$500 Deductible		\$1,000 Deductible		\$2,000 Deductible	
	Actual	Change**	Actual	Change**	Actual	Change**
6/30/2016	4.95		4.24		3.14	
12/31/2016	4.97		4.24		3.17	
6/30/2017	4.98		4.23		3.17	
12/31/2017	4.94	-0.6%	4.19	-1.2%	3.15	-0.6%
6/30/2018	4.95		4.26		3.23	
12/31/2018	4.91	-0.6%	4.29	2.4%	3.29	4.4%
6/30/2019	4.84		4.30		3.32	
12/31/2019	4.78	-2.6%	4.30	0.2%	3.31	0.6%
6/30/2020	4.02		3.59		2.79	
12/31/2020	3.42	-28.5%	2.99	-30.5%	2.43	-26.6%

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

Deductible:	Percent of Losses
\$100	0.7%
\$200	0.0%
\$250	1.0%
\$500	36.8%
\$1,000	56.6%
\$2,000	3.1%
\$3,000	0.9%
\$5,000	0.9%

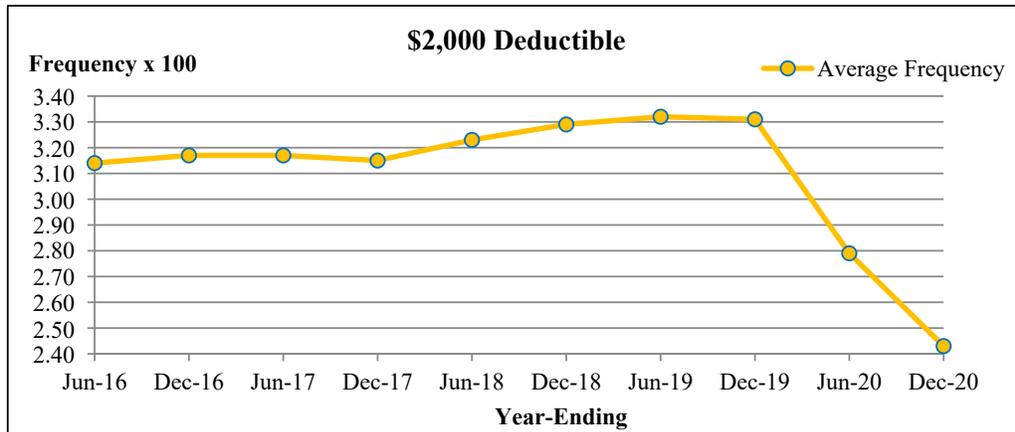
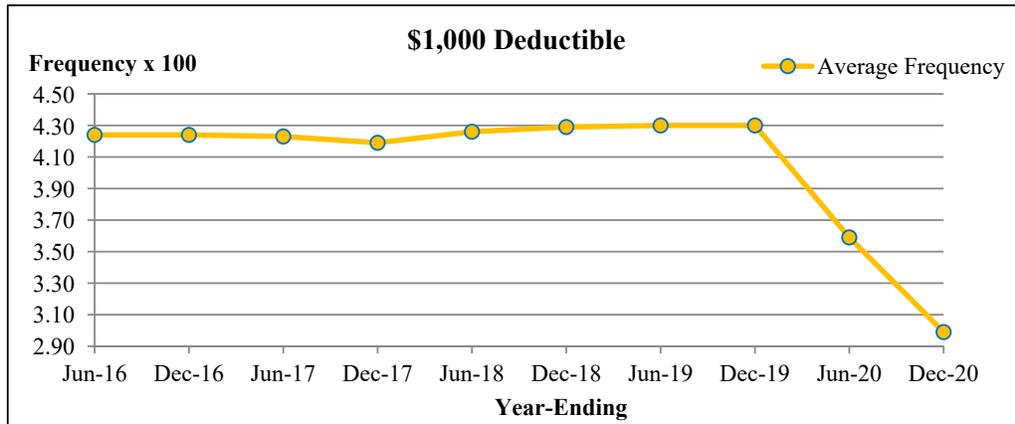
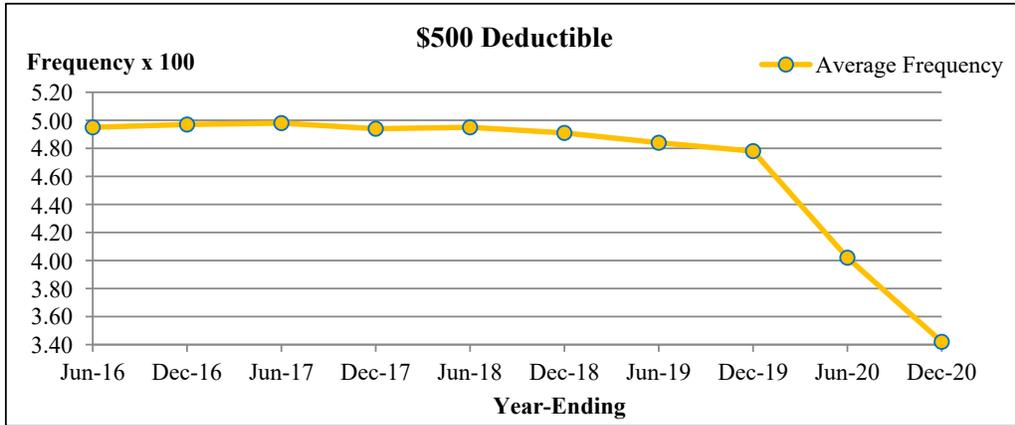
* Multistate data excludes Massachusetts

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

*** Deductibles above \$2,000, totaling 1.8% of losses, are excluded from trend calculations.

INSURANCE SERVICES OFFICE, INC.

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



*Excludes Massachusetts

Selected Collision Frequency Trend Factor: 0.0%

INSURANCE SERVICES OFFICE, INC.

Multistate*
 Private Passenger Types Physical Damage **
 Collision

Severity Trend

Year Ending:	\$500 Deductible	\$1,000 Deductible	\$2,000 Deductible
6/30/2016	5,673.40	6,065.23	6,605.62
12/31/2016	5,762.77	6,119.06	6,646.41
6/30/2017	5,703.36	6,116.14	6,627.78
12/31/2017	5,758.39	6,250.37	6,778.54
6/30/2018	6,104.90	6,439.71	6,973.28
12/31/2018	6,203.78	6,486.49	6,984.33
6/30/2019	6,257.09	6,622.17	7,079.08
12/31/2019	6,585.60	6,956.88	7,477.26
6/30/2020	6,891.29	7,342.99	7,830.33
12/31/2020	7,297.48	7,982.01	8,238.11

Average Annual Change Using Exponential Fits:

10 point fit:	5.6%	5.7%	4.8%
8 point fit:	7.0%	7.2%	6.0%
6 point fit:	7.5%	8.9%	7.3%

Selected severity trend:	5.0%
Selected frequency trend:	0.0%
Selected pure premium trend:	5.0%

* Multistate data excludes Massachusetts

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

INSURANCE SERVICES OFFICE, INC.

MULTISTATE
TRUCKS, TRACTORS & TRAILERS
PHYSICAL DAMAGE
OCN TREND CALCULATION

AVERAGE OCN RELATIVITIES

YEAR ENDING	OTHER THAN COLLISION	COLLISION
6/30/2016	1.261	1.414
12/31/2016	1.267	1.424
6/30/2017	1.274	1.437
12/31/2017	1.280	1.449
6/30/2018	1.285	1.459
12/31/2018	1.291	1.470
6/30/2019	1.298	1.482
12/31/2019	1.305	1.490
6/30/2020	1.310	1.498
12/31/2020	1.315	1.512

EXPONENTIAL TREND (AVERAGE ANNUAL CHANGE)

9 POINTS	0.9%	1.5%
7 POINTS	0.9%	1.4%
5 POINTS	0.9%	1.4%
Selected Other Than Collision Physical Damage Annual OCN Trend:		0.9%
Selected Collision Physical Damage Annual OCN Trend:		1.4%

Data excludes the following state: Massachusetts

INSURANCE SERVICES OFFICE, INC.

MULTISTATE
PRIVATE PASSENGER TYPES
PHYSICAL DAMAGE
OCN TREND CALCULATION

AVERAGE OCN RELATIVITIES

YEAR ENDING	OTHER THAN COLLISION	COLLISION
6/30/2016	1.341	1.170
12/31/2016	1.348	1.174
6/30/2017	1.355	1.177
12/31/2017	1.361	1.181
6/30/2018	1.367	1.184
12/31/2018	1.374	1.187
6/30/2019	1.381	1.190
12/31/2019	1.387	1.193
6/30/2020	1.393	1.196
12/31/2020	1.399	1.199

EXPONENTIAL TREND (AVERAGE ANNUAL CHANGE)

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

Data excludes the following state: Massachusetts

INSURANCE SERVICES OFFICE, INC.

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

Accident Year Ending	\$100,000 Basic Limit			Loss Development Factors	
	15 Months	27 Months	39 Months	15 to 27 Months	27 to 39 Months
12/31/2009	6,619,666	8,597,476	9,778,817	1.299	1.137
12/31/2010	8,465,779	9,260,421	9,722,848	1.094	1.050
12/31/2011	8,011,819	8,832,652	9,566,903	1.102	1.083
12/31/2012	8,713,476	9,659,255	9,456,616	1.109	0.979
12/31/2013	7,319,636	9,047,491	9,207,589	1.236	1.018
12/31/2014	8,661,025	10,247,371	12,121,041	1.183	1.183
12/31/2015	7,991,757	10,319,301	11,326,252	1.291	1.098
12/31/2016	8,695,793	11,288,671	12,561,899	1.298	1.113
12/31/2017	9,313,620	11,039,997	12,632,756	1.185	1.144
12/31/2018	8,292,598	9,952,079	10,980,447	1.200	1.103
12/31/2019	8,220,426	9,920,163		1.207	
12/31/2020	5,791,910				
(1) Average Factor (Best 3 of 5) :				(A) State 1.233	1.120
				(B) Multistate 1.281	1.128
(2) Credibility				0.910	0.750
(3) Credibility Weighted Factors				1.237	1.122

Property Damage

Accident Year Ending	\$100,000 Basic Limit			Loss Development Factors	
	15 Months	27 Months	39 Months	15 to 27 Months	27 to 39 Months
12/31/2009	4,561,275	4,688,723	4,699,464	1.028	1.002
12/31/2010	4,432,373	4,391,945	4,406,543	0.991	1.003
12/31/2011	4,792,750	4,976,761	4,986,915	1.038	1.002
12/31/2012	5,327,245	5,565,498	5,700,934	1.045	1.024
12/31/2013	5,787,309	6,032,075	6,063,135	1.042	1.005
12/31/2014	6,432,916	6,740,612	6,769,601	1.048	1.004
12/31/2015	7,287,442	7,966,531	7,928,061	1.093	0.995
12/31/2016	8,441,630	8,906,396	9,077,790	1.055	1.019
12/31/2017	9,056,860	9,365,000	9,679,887	1.034	1.034
12/31/2018	7,759,005	8,090,880	8,259,612	1.043	1.021
12/31/2019	7,978,386	8,537,925		1.070	
12/31/2020	6,258,890				
(1) Average Factor (Best 3 of 5) :				(A) State 1.056	1.015
				(B) Multistate 1.049	1.010
(2) Credibility				0.940	0.000
(3) Credibility Weighted Factors				1.056	1.010

Summary of Factors

	Bodily Injury	Property Damage
39 to Ultimate **	1.080	1.004
27 to Ultimate	1.212	1.014
15 to Ultimate	1.499	1.071

** Multistate factors

INSURANCE SERVICES OFFICE, INC.

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

Accident Year Ending	\$100,000 Basic Limit				
	15 Months	27 Months	39 Months	51 Months	63 Months
12/31/2009	282,736,188	350,628,893	386,389,797	406,623,458	411,213,805
12/31/2010	299,003,943	361,428,825	397,598,720	418,731,674	426,841,601
12/31/2011	314,895,052	384,433,546	429,920,321	445,555,814	453,305,914
12/31/2012	316,410,221	389,324,708	431,257,547	452,311,990	460,731,695
12/31/2013	332,812,658	415,556,552	460,395,612	487,833,525	496,160,770
12/31/2014	365,501,028	450,230,414	514,553,568	544,308,163	554,279,763
12/31/2015	391,311,101	506,922,078	569,268,947	597,192,016	609,281,919
12/31/2016	447,557,226	571,038,772	645,860,220	680,068,090	689,252,925
12/31/2017	475,189,865	598,230,207	675,922,447	713,757,320	
12/31/2018	482,689,127	613,689,821	689,516,671		
12/31/2019	489,017,296	642,747,364			
12/31/2020	405,222,945				

Ratios

Accident Year Ending	27:15	39:27	51:39	63:51
12/31/2009	1.240	1.102	1.052	1.011
12/31/2010	1.209	1.100	1.053	1.019
12/31/2011	1.221	1.118	1.036	1.017
12/31/2012	1.230	1.108	1.049	1.019
12/31/2013	1.249	1.108	1.060	1.017
12/31/2014	1.232	1.143	1.058	1.018
12/31/2015	1.295	1.123	1.049	1.020
12/31/2016	1.276	1.131	1.053	1.014
12/31/2017	1.259	1.130	1.056	
12/31/2018	1.271	1.124		
12/31/2019	1.314			
Average Factor: (Best 3 of 5)	1.281	1.128	1.056	1.018

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.005
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.023
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.080
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.219
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.561

INSURANCE SERVICES OFFICE, INC.

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

Accident Year Ending	\$100,000 Basic Limit				
	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
12/31/2009	412,861,084	413,003,209	412,797,538	412,826,401	412,844,201
12/31/2010	429,069,862	429,189,335	429,346,502	429,794,830	429,811,264
12/31/2011	457,022,844	457,485,721	457,549,935	457,497,250	457,633,061
12/31/2012	461,531,291	462,011,329	462,970,135	462,896,780	
12/31/2013	499,423,489	499,464,571	498,989,181		
12/31/2014	555,775,455	555,966,729			
12/31/2015	612,325,308				

Ratios

Accident Year Ending	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
12/31/2009	1.004	1.000	1.000	1.000	1.000
12/31/2010	1.005	1.000	1.000	1.001	1.000
12/31/2011	1.008	1.001	1.000	1.000	1.000
12/31/2012	1.002	1.001	1.002	1.000	
12/31/2013	1.007	1.000	0.999		
12/31/2014	1.003	1.000			
12/31/2015	1.005				
Average Factor: (Best 3 of 5)	1.005	1.000	1.000	1.000	1.000

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

Accident Year Ending	\$100,000 Basic Limit				
	15 Months	27 Months	39 Months	51 Months	63 Months
12/31/2009	357,794,030	367,839,229	370,224,499	370,621,807	370,307,206
12/31/2010	368,924,341	381,005,105	383,747,583	384,434,917	383,909,845
12/31/2011	401,804,110	414,076,585	417,173,763	418,210,070	418,990,754
12/31/2012	402,699,322	416,264,446	419,209,122	420,091,694	420,555,100
12/31/2013	430,079,162	445,221,088	450,085,095	450,821,155	451,187,187
12/31/2014	461,019,944	481,329,792	484,791,772	485,966,537	486,664,573
12/31/2015	502,252,161	525,864,537	530,928,873	532,135,767	533,575,786
12/31/2016	534,074,123	558,858,493	564,815,047	566,740,524	567,092,186
12/31/2017	546,673,198	576,265,072	582,048,033	583,176,736	
12/31/2018	599,472,673	635,990,906	642,743,374		
12/31/2019	625,428,009	654,836,790			
12/31/2020	474,739,591				

Ratios

Accident Year Ending	27:15	39:27	51:39	63:51
12/31/2009	1.028	1.006	1.001	0.999
12/31/2010	1.033	1.007	1.002	0.999
12/31/2011	1.031	1.007	1.002	1.002
12/31/2012	1.034	1.007	1.002	1.001
12/31/2013	1.035	1.011	1.002	1.001
12/31/2014	1.044	1.007	1.002	1.001
12/31/2015	1.047	1.010	1.002	1.003
12/31/2016	1.046	1.011	1.003	1.001
12/31/2017	1.054	1.010	1.002	
12/31/2018	1.061	1.011		
12/31/2019	1.047			
Average Factor: (Best 3 of 5)	1.049	1.010	1.002	1.001

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.001
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.002
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.004
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.014
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.064

INSURANCE SERVICES OFFICE, INC.

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

Accident Year Ending	\$100,000 Basic Limit			
	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>
12/31/2009	370,396,183	370,474,074	370,710,164	370,807,731
12/31/2010	385,559,533	385,576,175	385,713,744	385,882,242
12/31/2011	419,031,893	419,183,500	419,274,057	419,304,107
12/31/2012	420,888,627	421,205,999	421,342,515	421,332,412
12/31/2013	451,186,608	451,375,201	451,389,611	
12/31/2014	486,933,207	486,808,240		
12/31/2015	534,220,458			

Ratios

Accident Year Ending	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>
12/31/2009	1.000	1.000	1.001	1.000
12/31/2010	1.004	1.000	1.000	1.000
12/31/2011	1.000	1.000	1.000	1.000
12/31/2012	1.001	1.001	1.000	1.000
12/31/2013	1.000	1.000	1.000	
12/31/2014	1.001	1.000		
12/31/2015	1.001			
Average Factor: (Best 3 of 5)	1.001	1.000	1.000	1.000

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

OREGON
Automobile Liability Insurance - Private Passenger Types
Loss Development
Incurred Losses and Expenses
Bodily Injury

Accident Year Ending	\$100,000 Basic Limit			Loss Development Factors	
	15 Months	27 Months	39 Months	15 to 27 Months	27 to 39 Months
12/31/2009	1,188,250	1,476,669	1,588,111	1.243	1.075
12/31/2010	1,889,685	1,947,943	1,761,943	1.031	0.905
12/31/2011	1,995,311	2,324,248	2,442,133	1.165	1.051
12/31/2012	2,180,863	2,010,627	1,984,996	0.922	0.987
12/31/2013	1,735,866	1,992,317	2,336,469	1.148	1.173
12/31/2014	1,211,511	1,315,099	1,235,080	1.086	0.939
12/31/2015	1,656,709	1,737,995	1,682,035	1.049	0.968
12/31/2016	1,878,740	2,299,226	2,614,495	1.224	1.137
12/31/2017	1,887,560	2,005,303	1,991,581	1.062	0.993
12/31/2018	1,909,781	2,200,286	2,403,330	1.152	1.092
12/31/2019	1,102,416	1,401,952		1.272	
12/31/2020	934,884				
(1) Average Factor (Best 3 of 5) :				(A) State 1.146	1.018
				(B) Multistate 1.237	1.115
(2) Credibility				0.770	0.620
(3) Credibility Weighted Factors				1.167	1.055

Property Damage

Accident Year Ending	\$100,000 Basic Limit			Loss Development Factors	
	15 Months	27 Months	39 Months	15 to 27 Months	27 to 39 Months
12/31/2009	699,037	704,469	713,270	1.008	1.012
12/31/2010	855,838	869,038	873,919	1.015	1.006
12/31/2011	961,402	968,684	977,337	1.008	1.009
12/31/2012	834,785	847,200	841,926	1.015	0.994
12/31/2013	1,125,149	1,217,265	1,234,162	1.082	1.014
12/31/2014	898,482	969,166	988,796	1.079	1.020
12/31/2015	1,080,677	1,136,319	1,141,261	1.051	1.004
12/31/2016	1,199,957	1,205,343	1,242,644	1.004	1.031
12/31/2017	1,287,115	1,380,796	1,377,405	1.073	0.998
12/31/2018	1,295,225	1,479,236	1,497,901	1.142	1.013
12/31/2019	1,357,408	1,400,020		1.031	
12/31/2020	894,418				
(1) Average Factor (Best 3 of 5) :				(A) State 1.052	1.012
				(B) Multistate 1.048	1.008
(2) Credibility				0.870	0.000
(3) Credibility Weighted Factors				1.051	1.008

Summary of Factors

	Bodily Injury	Property Damage
39 to Ultimate **	1.080	1.003
27 to Ultimate	1.139	1.011
15 to Ultimate	1.329	1.063

** Multistate factors

INSURANCE SERVICES OFFICE, INC.

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

Accident Year Ending	\$100,000 Basic Limit				
	15 Months	27 Months	39 Months	51 Months	63 Months
12/31/2009	62,735,432	76,485,954	83,764,014	85,345,361	87,226,537
12/31/2010	68,311,796	80,256,370	87,511,077	91,872,764	93,341,172
12/31/2011	72,210,065	88,170,691	96,570,739	100,328,635	101,508,139
12/31/2012	71,289,652	87,874,244	94,612,046	98,318,525	100,246,620
12/31/2013	73,421,439	87,969,740	97,276,785	102,426,618	104,482,742
12/31/2014	67,836,223	82,507,558	93,955,962	99,273,793	101,039,510
12/31/2015	69,754,867	86,625,792	96,302,820	100,797,825	102,622,310
12/31/2016	71,474,925	89,028,576	99,597,998	102,749,750	104,818,452
12/31/2017	71,129,069	87,464,521	97,545,099	103,777,403	
12/31/2018	73,384,330	90,139,160	99,568,695		
12/31/2019	71,132,652	88,235,508			
12/31/2020	48,995,888				

Ratios

Accident Year Ending	27:15	39:27	51:39	63:51
12/31/2009	1.219	1.095	1.019	1.022
12/31/2010	1.175	1.090	1.050	1.016
12/31/2011	1.221	1.095	1.039	1.012
12/31/2012	1.233	1.077	1.039	1.020
12/31/2013	1.198	1.106	1.053	1.020
12/31/2014	1.216	1.139	1.057	1.018
12/31/2015	1.242	1.112	1.047	1.018
12/31/2016	1.246	1.119	1.032	1.020
12/31/2017	1.230	1.115	1.064	
12/31/2018	1.228	1.105		
12/31/2019	1.240			
Average Factor: (Best 3 of 5)	1.237	1.115	1.052	1.019

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.007
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.026
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.080
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.204
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.489

INSURANCE SERVICES OFFICE, INC.

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

Accident Year Ending	\$100,000 Basic Limit				
	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
12/31/2009	87,126,925	86,998,534	87,117,450	87,127,239	87,139,697
12/31/2010	93,203,644	92,924,369	92,933,677	92,932,792	92,850,610
12/31/2011	102,081,839	102,268,844	102,691,819	102,815,293	102,836,689
12/31/2012	100,671,798	100,648,989	100,752,106	100,750,947	
12/31/2013	104,909,948	105,082,492	105,067,939		
12/31/2014	101,719,574	102,024,284			
12/31/2015	102,710,168				

Ratios

Accident Year Ending	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
12/31/2009	0.999	0.999	1.001	1.000	1.000
12/31/2010	0.999	0.997	1.000	1.000	0.999
12/31/2011	1.006	1.002	1.004	1.001	1.000
12/31/2012	1.004	1.000	1.001	1.000	
12/31/2013	1.004	1.002	1.000		
12/31/2014	1.007	1.003			
12/31/2015	1.001				
Average Factor: (Best 3 of 5)	1.005	1.001	1.001	1.000	1.000

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

Accident Year Ending	\$100,000 Basic Limit				
	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
12/31/2009	79,974,342	82,538,135	82,894,306	83,167,807	83,128,476
12/31/2010	81,171,689	84,040,149	84,285,061	84,471,517	84,458,095
12/31/2011	86,570,971	89,252,675	89,729,478	90,145,087	90,459,561
12/31/2012	89,260,365	92,699,432	93,375,664	93,652,175	93,612,153
12/31/2013	88,727,638	92,597,139	93,157,054	93,388,839	93,430,588
12/31/2014	87,459,511	91,642,668	92,134,139	92,320,672	92,395,561
12/31/2015	89,973,910	94,068,881	94,713,309	94,925,201	95,123,226
12/31/2016	93,632,329	97,614,701	98,567,778	98,587,216	98,731,332
12/31/2017	89,090,938	93,633,921	94,578,602	94,713,856	
12/31/2018	93,653,140	98,035,487	98,776,857		
12/31/2019	87,897,704	92,367,454			
12/31/2020	53,284,618				

Ratios

Accident Year Ending	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
12/31/2009	1.032	1.004	1.003	1.000
12/31/2010	1.035	1.003	1.002	1.000
12/31/2011	1.031	1.005	1.005	1.003
12/31/2012	1.039	1.007	1.003	1.000
12/31/2013	1.044	1.006	1.002	1.000
12/31/2014	1.048	1.005	1.002	1.001
12/31/2015	1.046	1.007	1.002	1.002
12/31/2016	1.043	1.010	1.000	1.001
12/31/2017	1.051	1.010	1.001	
12/31/2018	1.047	1.008		
12/31/2019	1.051			
Average Factor: (Best 3 of 5)	1.048	1.008	1.002	1.001

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.000
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.001
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.003
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.011
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.060

INSURANCE SERVICES OFFICE, INC.

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

Accident Year Ending	\$100,000 Basic Limit			
	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>
12/31/2009	83,133,613	83,165,631	83,155,708	83,146,901
12/31/2010	84,666,030	84,655,930	84,655,033	84,599,751
12/31/2011	90,546,208	90,614,886	90,614,915	90,614,913
12/31/2012	93,718,327	93,661,936	93,655,486	93,654,218
12/31/2013	93,418,264	93,430,055	93,450,589	
12/31/2014	92,365,437	92,373,621		
12/31/2015	95,121,083			

Ratios

Accident Year Ending	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>
12/31/2009	1.000	1.000	1.000	1.000
12/31/2010	1.002	1.000	1.000	0.999
12/31/2011	1.001	1.001	1.000	1.000
12/31/2012	1.001	0.999	1.000	1.000
12/31/2013	1.000	1.000	1.000	
12/31/2014	1.000	1.000		
12/31/2015	1.000			
Average Factor: (Best 3 of 5)	1.000	1.000	1.000	1.000

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
03/31/2012	761,507	604,168	523,522	505,749	505,749
03/31/2013	707,433	684,457	620,992	566,290	566,290
03/31/2014	603,474	527,828	510,063	502,857	498,792
03/31/2015	705,981	552,161	507,706	492,244	492,969
03/31/2016	745,312	617,381	569,078	570,430	570,430
03/31/2017	482,991	484,891	409,108	385,311	386,342
03/31/2018	388,962	239,017	183,293	170,903	
03/31/2019	398,534	335,172	276,111		
03/31/2020	233,361	180,120			
03/31/2021	173,827				

Ratios

Accident Year	27:15	39:27	51:39	63:51
03/31/2012	0.793	0.867	0.966	1.000
03/31/2013	0.968	0.907	0.912	1.000
03/31/2014	0.875	0.966	0.986	0.992
03/31/2015	0.782	0.919	0.970	1.001
03/31/2016	0.828	0.922	1.002	1.000
03/31/2017	1.004	0.844	0.942	1.003
03/31/2018	0.614	0.767	0.932	
03/31/2019	0.841	0.824		
03/31/2020	0.772			

Average Factor:

(Best 3 of 5)	0.814	0.862	0.966	1.000
(Latest 3)	0.742	0.812	0.959	1.001
(Latest 5)	0.812	0.855	0.966	0.999

Selected Factor:

0.814	0.862	0.966	1.000
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Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.000
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.000
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	0.966
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	0.833
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	0.678

(A) Includes Basic Benefits Losses.

INSURANCE SERVICES OFFICE, INC.

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

Accident Year Ending	15 Months	27 Months	39 Months	51 Months	63 Months
12/31/2009	145,095,297	147,235,270	147,465,932	147,654,953	147,681,979
12/31/2010	165,110,370	168,303,483	168,668,885	168,514,396	168,648,827
12/31/2011	185,983,811	189,504,076	189,657,277	189,760,352	189,726,611
12/31/2012	210,113,222	215,128,643	215,103,000	215,213,286	215,250,181
12/31/2013	171,779,618	175,881,851	176,212,491	176,595,136	176,566,240
12/31/2014	180,284,380	184,759,827	184,810,329	184,734,820	184,690,789
12/31/2015	177,371,668	181,521,651	181,567,185	181,891,906	181,977,258
12/31/2016	226,394,868	230,999,164	231,219,374	231,430,444	231,411,259
12/31/2017	236,831,302	242,689,899	242,865,090	243,180,778	
12/31/2018	231,015,827	236,915,285	236,688,582		
12/31/2019	245,412,133	252,397,022			
12/31/2020	243,939,082				

Ratios

Accident Year Ending	27:15	39:27	51:39	63:51
12/31/2009	1.015	1.002	1.001	1.000
12/31/2010	1.019	1.002	0.999	1.001
12/31/2011	1.019	1.001	1.001	1.000
12/31/2012	1.024	1.000	1.001	1.000
12/31/2013	1.024	1.002	1.002	1.000
12/31/2014	1.025	1.000	1.000	1.000
12/31/2015	1.023	1.000	1.002	1.000
12/31/2016	1.020	1.001	1.001	1.000
12/31/2017	1.025	1.001	1.001	
12/31/2018	1.026	0.999		
12/31/2019	1.028			
Average Factor: (Best 3 of 5)	1.025	1.000	1.001	1.000

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

Accident Year <u>Ending</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
12/31/2009	147,532,291	147,529,619	147,545,993	147,622,930	147,612,444
12/31/2010	168,745,624	168,801,924	168,793,792	168,791,616	168,780,045
12/31/2011	189,702,786	189,680,061	189,666,288	189,674,878	189,648,913
12/31/2012	215,226,772	215,290,829	215,291,804	215,300,694	
12/31/2013	176,618,934	176,649,827	176,637,814		
12/31/2014	184,697,531	184,699,675			
12/31/2015	181,894,101				

Ratios

Accident Year <u>Ending</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
12/31/2009	0.999	1.000	1.000	1.001	1.000
12/31/2010	1.001	1.000	1.000	1.000	1.000
12/31/2011	1.000	1.000	1.000	1.000	1.000
12/31/2012	1.000	1.000	1.000	1.000	
12/31/2013	1.000	1.000	1.000		
12/31/2014	1.000	1.000			
12/31/2015	1.000				
Average Factor: (Best 3 of 5)	1.000	1.000	1.000	1.000	1.000

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

Accident Year <u>Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
12/31/2009	347,384,324	341,345,410	340,468,849	340,078,218	340,155,383
12/31/2010	375,239,607	368,224,308	366,919,774	366,748,101	366,747,186
12/31/2011	407,869,399	399,707,691	398,038,357	398,005,468	397,980,618
12/31/2012	402,769,483	396,777,644	395,776,074	395,227,541	395,272,470
12/31/2013	426,789,977	418,123,475	416,495,794	416,819,129	415,614,824
12/31/2014	469,551,167	460,930,941	458,060,768	457,652,100	457,357,103
12/31/2015	505,816,764	491,944,407	489,025,857	488,081,161	488,216,545
12/31/2016	538,296,251	524,196,962	519,596,087	519,159,943	519,114,481
12/31/2017	563,290,733	544,273,234	540,124,490	539,044,970	
12/31/2018	606,217,788	590,853,253	586,129,594		
12/31/2019	631,676,215	611,873,122			
12/31/2020	541,316,992				

Ratios

Accident Year <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
12/31/2009	0.983	0.997	0.999	1.000
12/31/2010	0.981	0.996	1.000	1.000
12/31/2011	0.980	0.996	1.000	1.000
12/31/2012	0.985	0.997	0.999	1.000
12/31/2013	0.980	0.996	1.001	0.997
12/31/2014	0.982	0.994	0.999	0.999
12/31/2015	0.973	0.994	0.998	1.000
12/31/2016	0.974	0.991	0.999	1.000
12/31/2017	0.966	0.992	0.998	
12/31/2018	0.975	0.992		
12/31/2019	0.969			
Average Factor: (Best 3 of 5)	0.972	0.993	0.999	1.000

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

Accident Year <u>Ending</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
12/31/2009	339,948,705	339,881,773	339,868,972	339,882,283	339,875,071
12/31/2010	366,662,550	366,609,642	366,554,023	366,529,739	366,497,894
12/31/2011	397,953,381	397,965,168	397,940,825	397,934,588	397,910,917
12/31/2012	395,236,957	395,163,788	394,894,115	394,867,684	
12/31/2013	415,522,459	415,481,693	415,470,279		
12/31/2014	457,362,588				
12/31/2015	488,243,433				

Ratios

Accident Year <u>Ending</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
12/31/2009	0.999	1.000	1.000	1.000	1.000
12/31/2010	1.000	1.000	1.000	1.000	1.000
12/31/2011	1.000	1.000	1.000	1.000	1.000
12/31/2012	1.000	1.000	0.999	1.000	
12/31/2013	1.000	1.000	1.000		
12/31/2014	1.000	1.000			
12/31/2015	1.000				
Average Factor: (Best 3 of 5)	1.000	1.000	1.000	1.000	1.000

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

Accident Year Ending	15 Months	27 Months	39 Months	51 Months	63 Months
12/31/2009	49,820,157	49,748,501	49,753,933	49,676,066	49,662,737
12/31/2010	56,018,149	56,267,425	56,244,438	56,239,800	56,257,152
12/31/2011	71,679,169	71,719,334	71,581,026	71,615,093	71,616,265
12/31/2012	78,767,917	77,823,302	77,821,431	77,861,724	77,866,546
12/31/2013	56,135,412	56,627,063	56,833,307	56,842,949	56,835,127
12/31/2014	58,067,942	58,905,346	58,994,534	58,938,265	58,975,979
12/31/2015	49,188,991	49,711,599	49,591,803	49,555,977	49,556,357
12/31/2016	61,114,734	61,723,573	61,756,734	61,719,114	61,713,017
12/31/2017	70,970,585	71,071,029	71,265,641	71,070,434	
12/31/2018	58,373,197	59,283,240	59,148,500		
12/31/2019	61,553,122	62,746,592			
12/31/2020	55,635,855				

Ratios

Accident Year Ending	27:15	39:27	51:39	63:51
12/31/2009	0.999	1.000	0.998	1.000
12/31/2010	1.004	1.000	1.000	1.000
12/31/2011	1.001	0.998	1.000	1.000
12/31/2012	0.988	1.000	1.001	1.000
12/31/2013	1.009	1.004	1.000	1.000
12/31/2014	1.014	1.002	0.999	1.001
12/31/2015	1.011	0.998	0.999	1.000
12/31/2016	1.010	1.001	0.999	1.000
12/31/2017	1.001	1.003	0.997	
12/31/2018	1.016	0.998		
12/31/2019	1.019			
Average Factor: (Best 3 of 5)	1.012	1.000	0.999	1.000

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.000
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.000
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	0.999
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	0.999
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.011

INSURANCE SERVICES OFFICE, INC.

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

Accident Year <u>Ending</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
12/31/2009	49,664,582	49,664,726	49,667,718	49,673,681	49,670,180
12/31/2010	56,190,438	56,193,193	56,225,015	56,216,268	56,223,608
12/31/2011	71,609,823	71,628,938	71,623,209	71,628,063	71,628,063
12/31/2012	77,913,834	77,911,222	77,884,548	77,885,775	
12/31/2013	56,842,325	56,853,808	56,853,862		
12/31/2014	58,982,373	58,984,064			
12/31/2015	49,560,177				

Ratios

Accident Year <u>Ending</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
12/31/2009	1.000	1.000	1.000	1.000	1.000
12/31/2010	0.999	1.000	1.001	1.000	1.000
12/31/2011	1.000	1.000	1.000	1.000	1.000
12/31/2012	1.001	1.000	1.000	1.000	
12/31/2013	1.000	1.000	1.000		
12/31/2014	1.000	1.000			
12/31/2015	1.000				
Average Factor: (Best 3 of 5)	1.000	1.000	1.000	1.000	1.000

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

Accident Year Ending	15 Months	27 Months	39 Months	51 Months	63 Months
12/31/2009	141,079,740	136,130,567	135,523,453	135,443,191	135,392,718
12/31/2010	144,432,032	137,402,272	136,851,363	136,666,254	136,652,837
12/31/2011	156,973,145	150,011,101	149,537,192	149,316,815	149,275,995
12/31/2012	156,528,031	150,279,115	149,645,745	149,511,437	149,456,439
12/31/2013	157,646,078	150,497,782	149,396,699	149,394,794	149,335,782
12/31/2014	163,752,072	156,670,317	156,465,345	156,236,721	156,186,030
12/31/2015	172,354,131	163,695,910	162,429,805	162,052,903	161,959,025
12/31/2016	172,147,462	163,757,192	162,355,886	162,054,372	161,988,362
12/31/2017	166,472,060	158,362,248	157,040,529	156,905,608	
12/31/2018	181,060,147	171,383,811	170,409,912		
12/31/2019	195,738,459	185,759,467			
12/31/2020	140,245,055				

Ratios

Accident Year Ending	27:15	39:27	51:39	63:51
12/31/2009	0.965	0.996	0.999	1.000
12/31/2010	0.951	0.996	0.999	1.000
12/31/2011	0.956	0.997	0.999	1.000
12/31/2012	0.960	0.996	0.999	1.000
12/31/2013	0.955	0.993	1.000	1.000
12/31/2014	0.957	0.999	0.999	1.000
12/31/2015	0.950	0.992	0.998	0.999
12/31/2016	0.951	0.991	0.998	1.000
12/31/2017	0.951	0.992	0.999	
12/31/2018	0.947	0.994		
12/31/2019	0.949			
Average Factor: (Best 3 of 5)	0.950	0.993	0.999	1.000

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.000
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.000
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	0.999
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	0.992
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	0.942

INSURANCE SERVICES OFFICE, INC.

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

Accident Year <u>Ending</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
12/31/2009	135,306,226	135,284,957	135,278,820	135,268,695	135,256,028
12/31/2010	136,602,289	136,589,013	136,585,586	136,587,111	136,577,396
12/31/2011	149,204,972	149,193,143	149,181,000	149,166,829	149,148,460
12/31/2012	149,410,029	149,384,669	149,362,062	149,346,761	
12/31/2013	149,293,759	149,271,056	149,205,066		
12/31/2014	156,343,534	156,372,753			
12/31/2015	162,001,796				

Ratios

Accident Year <u>Ending</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
12/31/2009	0.999	1.000	1.000	1.000	1.000
12/31/2010	1.000	1.000	1.000	1.000	1.000
12/31/2011	1.000	1.000	1.000	1.000	1.000
12/31/2012	1.000	1.000	1.000	1.000	
12/31/2013	1.000	1.000	1.000		
12/31/2014	1.001	1.000			
12/31/2015	1.000				
Average Factor: (Best 3 of 5)	1.000	1.000	1.000	1.000	1.000

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

(1)	Public Automobiles Liability	Differentials to Base Loss Cost CSL Liab
	Taxis & Limos	4.43
	School and Church Buses	0.42
	Other Buses	3.48
	Van Pools	1.05

(2) Public Automobiles Physical Damage

Taxis, Limos and Van Pools		
	Other Than Collision:	1.10
	Collision	1.55
School, Church, and Other Buses		
	Other Than Collision:	0.50
	Collision	0.46

(3) Medical Payments Relativities [EXHIBIT C17](#)

(4) PIP Relativities

Class of Business	
PPT principally operated by employees	0.500

(5) Specified Cause of Loss Relativity 0.576

This factor is used for Trucks, Tractors and Trailers and Private Passenger Types.

(6) PPT Medical Payments Minimum Loss Costs

Territory	Private Passenger Types			
	500	1000	2000	5000
104	1	2	3	6
105	1	2	3	6
106	1	2	3	6
110	1	2	3	6
111	1	2	3	6
112	1	2	3	6
113	1	2	3	6
114	1	2	3	6
115	1	2	3	6
116	1	2	3	6
117	1	2	3	6
118	1	2	3	6
119	1	2	3	6
120	1	2	3	6

(7) The loss cost for hired autos is set forth in Section F. It applies in all territories and is calculated as 0.25% of the statewide \$100,000 Combined Single Limit average loss cost for all Trucks, Tractors, & Trailers.

INSURANCE SERVICES OFFICE, INC.

(3) Medical Payments Relativities

Territory	Class of Business											
	Trucks, Tractors and Trailers				Private Passenger Types				Other Buses			
	500	1000	2000	5000	500	1000	2000	5000	500	1000	2000	5000
104	0.0047	0.0073	0.0110	0.0187	0.0063	0.0109	0.0180	0.0318	0.0138	0.0227	0.0356	0.0608
105	0.0036	0.0055	0.0084	0.0143	0.0063	0.0109	0.0180	0.0318	0.0088	0.0145	0.0227	0.0389
106	0.0049	0.0077	0.0117	0.0198	0.0063	0.0109	0.0180	0.0318	0.0150	0.0246	0.0386	0.0660
110	0.0026	0.0040	0.0061	0.0103	0.0063	0.0109	0.0180	0.0318	0.0067	0.0110	0.0172	0.0294
111	0.0024	0.0038	0.0058	0.0099	0.0063	0.0109	0.0180	0.0318	0.0072	0.0118	0.0185	0.0317
112	0.0034	0.0052	0.0080	0.0135	0.0063	0.0109	0.0180	0.0318	0.0096	0.0157	0.0246	0.0421
113	0.0030	0.0046	0.0071	0.0120	0.0063	0.0109	0.0180	0.0318	0.0101	0.0165	0.0259	0.0443
114	0.0035	0.0055	0.0084	0.0143	0.0063	0.0109	0.0180	0.0318	0.0104	0.0170	0.0268	0.0458
115	0.0031	0.0048	0.0073	0.0125	0.0063	0.0109	0.0180	0.0318	0.0088	0.0145	0.0227	0.0389
116	0.0025	0.0039	0.0059	0.0100	0.0063	0.0109	0.0180	0.0318	0.0088	0.0145	0.0227	0.0389
117	0.0029	0.0045	0.0069	0.0117	0.0063	0.0109	0.0180	0.0318	0.0088	0.0145	0.0227	0.0389
118	0.0029	0.0045	0.0069	0.0116	0.0063	0.0109	0.0180	0.0318	0.0086	0.0141	0.0221	0.0377
119	0.0035	0.0055	0.0084	0.0143	0.0063	0.0109	0.0180	0.0318	0.0116	0.0190	0.0299	0.0511
120	0.0032	0.0049	0.0075	0.0128	0.0063	0.0109	0.0180	0.0318	0.0088	0.0145	0.0227	0.0389

INSURANCE SERVICES OFFICE, INC.

(3) Medical Payments Relativities

Territory	Class of Business											
	School and Church Buses				Taxis and Limos				Van Pools			
	500	1000	2000	5000	500	1000	2000	5000	500	1000	2000	5000
104	0.0196	0.0325	0.0511	0.0815	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
105	0.0107	0.0177	0.0278	0.0444	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
106	0.0267	0.0443	0.0696	0.1112	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
110	0.0074	0.0122	0.0192	0.0307	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
111	0.0119	0.0198	0.0311	0.0497	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
112	0.0114	0.0189	0.0297	0.0475	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
113	0.0151	0.0251	0.0395	0.0631	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
114	0.0142	0.0236	0.0371	0.0593	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
115	0.0119	0.0198	0.0311	0.0497	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
116	0.0119	0.0198	0.0311	0.0497	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
117	0.0104	0.0173	0.0271	0.0433	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
118	0.0119	0.0198	0.0311	0.0497	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
119	0.0119	0.0198	0.0311	0.0497	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321
120	0.0119	0.0198	0.0311	0.0497	0.0078	0.0138	0.0228	0.0416	0.0078	0.0120	0.0185	0.0321

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

Accident Year Ending	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
12/31/2008	10,162,858	10,148,897	10,143,660	10,143,660	10,143,660
12/31/2009	11,522,568	11,509,203	11,557,015	11,557,015	11,545,910
12/31/2010	11,041,400	11,017,516	10,948,246	10,923,246	10,923,246
12/31/2011	13,117,648	13,032,408	13,057,613	13,124,906	
12/31/2012	12,562,283	12,519,207	12,502,369		
12/31/2013	13,372,150	13,427,076			
12/31/2014	14,718,143				

Ratios

Accident Year Ending	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
12/31/2008	1.021	0.999	0.999	1.000	1.000
12/31/2009	1.017	0.999	1.004	1.000	0.999
12/31/2010	1.004	0.998	0.994	0.998	1.000
12/31/2011	0.997	0.994	1.002	1.005	
12/31/2012	1.011	0.997	0.999		
12/31/2013	1.005	1.004			
12/31/2014	1.001				
Average Factor: (Best 3 of 5)	1.003	0.998	1.000	1.000	1.000

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

Accident Year Ending	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
12/31/2008	3,465,515	4,894,353	5,587,359	6,138,307	6,264,734
12/31/2009	3,040,325	4,842,137	5,321,743	5,381,287	5,257,734
12/31/2010	3,166,894	4,717,182	4,996,433	4,961,896	4,824,060
12/31/2011	3,279,917	4,447,436	5,264,909	5,334,605	5,360,160
12/31/2012	2,727,626	3,926,304	5,334,799	5,654,411	5,429,226
12/31/2013	3,937,649	5,352,155	6,410,364	6,483,401	6,734,820
12/31/2014	2,401,000	3,748,626	4,036,540	4,497,226	4,433,318
12/31/2015	3,634,365	4,803,465	5,940,132	6,282,450	6,379,059
12/31/2016	3,755,374	5,669,105	7,426,521	8,259,244	
12/31/2017	4,611,545	7,196,817	8,445,129		
12/31/2018	4,413,885	6,581,743			
12/31/2019	5,276,294				

Ratios

Accident Year Ending	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
12/31/2008	1.412	1.142	1.099	1.021
12/31/2009	1.593	1.099	1.011	0.977
12/31/2010	1.490	1.059	0.993	0.972
12/31/2011	1.356	1.184	1.013	1.005
12/31/2012	1.439	1.359	1.060	0.960
12/31/2013	1.359	1.198	1.011	1.039
12/31/2014	1.561	1.077	1.114	0.986
12/31/2015	1.322	1.237	1.058	1.015
12/31/2016	1.510	1.310	1.112	
12/31/2017	1.561	1.173		
12/31/2018	1.491			
Average Factor: (Best 3 of 5)	1.521	1.203	1.077	1.002

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

Accident Year <u>Ending</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
12/31/2008	6,316,621	6,392,913	6,405,221	6,259,713	6,262,029
12/31/2009	5,193,207	5,196,909	5,215,011	5,215,011	5,216,034
12/31/2010	4,825,184	4,824,953	4,856,458	4,875,332	4,875,332
12/31/2011	5,249,704	5,289,822	5,413,221	5,682,465	
12/31/2012	5,444,972	5,455,068	5,447,981		
12/31/2013	6,757,417	6,795,027			
12/31/2014	4,868,576				

Ratios

Accident Year <u>Ending</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
12/31/2008	1.008	1.012	1.002	0.977	1.000
12/31/2009	0.988	1.001	1.003	1.000	1.000
12/31/2010	1.000	1.000	1.007	1.004	1.000
12/31/2011	0.979	1.008	1.023	1.050	
12/31/2012	1.003	1.002	0.999		
12/31/2013	1.003	1.006			
12/31/2014	1.098				
Average Factor: (Best 3 of 5)	1.002	1.003	1.004	1.002	1.000

Summary of Factors

123 to Ult:	(1.000)	=	1.000
111 to Ult:	(123:111) (123:Ult)	=	1.000
99 to Ult:	(111:99) (123:111) (123:Ult)	=	1.002
87 to Ult:	(99:87) (111:99) (123:111) (123:Ult)	=	1.006
75 to Ult:	(87:75) (99:87) (111:99) (123:111) (123:Ult)	=	1.009

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

Accident Year Ending	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
12/31/2008	14,939,649	14,901,894	14,902,133	14,904,934	14,904,934
12/31/2009	14,172,089	14,175,533	14,217,985	14,177,985	14,177,985
12/31/2010	14,419,469	14,421,437	14,421,437	14,421,673	14,422,529
12/31/2011	16,369,864	16,368,761	16,394,105	16,383,451	
12/31/2012	14,488,332	14,491,566	14,491,566		
12/31/2013	15,292,167	15,295,626			
12/31/2014	16,379,059				

Ratios

Accident Year Ending	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
12/31/2008	0.999	0.997	1.000	1.000	1.000
12/31/2009	0.985	1.000	1.003	0.997	1.000
12/31/2010	0.999	1.000	1.000	1.000	1.000
12/31/2011	1.001	1.000	1.002	0.999	
12/31/2012	0.999	1.000	1.000		
12/31/2013	1.000	1.000			
12/31/2014	1.006				
Average Factor: (Best 3 of 5)	1.000	1.000	1.001	1.000	1.000

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

Accident Year <u>Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
12/31/2008	8,625,781	8,701,419	8,583,455	8,606,935	8,594,342
12/31/2009	7,703,590	7,983,351	7,986,727	7,984,473	7,980,549
12/31/2010	7,902,615	8,122,620	8,144,416	8,144,360	8,140,021
12/31/2011	8,072,120	8,373,516	8,454,033	8,439,766	8,434,908
12/31/2012	7,983,330	8,100,513	8,175,721	8,218,111	8,319,382
12/31/2013	8,293,598	8,647,951	8,706,921	8,699,624	8,687,029
12/31/2014	9,550,092	9,713,227	9,718,645	9,735,074	9,747,751
12/31/2015	11,077,863	11,449,672	11,614,422	11,553,928	11,658,567
12/31/2016	12,695,289	13,605,267	13,580,370	13,601,115	
12/31/2017	14,240,117	15,259,620	15,417,061		
12/31/2018	15,637,708	16,744,171			
12/31/2019	16,446,774				

Ratios

Accident Year <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
12/31/2008	1.009	0.986	1.003	0.999
12/31/2009	1.036	1.000	1.000	1.000
12/31/2010	1.028	1.003	1.000	0.999
12/31/2011	1.037	1.010	0.998	0.999
12/31/2012	1.015	1.009	1.005	1.012
12/31/2013	1.043	1.007	0.999	0.999
12/31/2014	1.017	1.001	1.002	1.001
12/31/2015	1.034	1.014	0.995	1.009
12/31/2016	1.072	0.998	1.002	
12/31/2017	1.072	1.010		
12/31/2018	1.071			
Average Factor: (Best 3 of 5)	1.059	1.006	1.001	1.003

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.000
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.003
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.004
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.010
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.070

INSURANCE SERVICES OFFICE, INC.

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

Accident Year Ending	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
12/31/2008	8,594,089	8,544,152	8,544,152	8,544,152	8,544,152
12/31/2009	7,969,956	7,972,775	7,975,632	7,975,632	7,975,632
12/31/2010	8,161,205	8,173,926	8,196,286	8,190,931	8,190,931
12/31/2011	8,433,794	8,433,794	8,433,794	8,433,794	
12/31/2012	8,302,835	8,300,735	8,300,735		
12/31/2013	8,689,868	8,689,870			
12/31/2014	9,742,686				

Ratios

Accident Year Ending	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
12/31/2008	1.000	0.994	1.000	1.000	1.000
12/31/2009	0.999	1.000	1.000	1.000	1.000
12/31/2010	1.003	1.002	1.003	0.999	1.000
12/31/2011	1.000	1.000	1.000	1.000	
12/31/2012	0.998	1.000	1.000		
12/31/2013	1.000	1.000			
12/31/2014	0.999				
Average Factor: (Best 3 of 5)	1.000	1.000	1.000	1.000	1.000

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

Accident Year Ending	15 Months	27 Months	39 Months	51 Months	63 Months
12/31/2008	2,227,827	2,754,568	3,112,451	3,263,818	3,397,956
12/31/2009	4,116,574	6,038,832	7,161,139	7,758,062	7,968,667
12/31/2010	4,707,798	6,953,963	8,012,432	8,797,425	8,932,403
12/31/2011	6,396,311	8,779,143	10,882,046	11,594,541	11,816,872
12/31/2012	6,833,976	10,201,905	11,776,382	13,356,040	13,995,997
12/31/2013	5,459,179	7,904,498	8,701,306	9,697,538	9,942,226
12/31/2014	5,636,615	7,224,028	10,249,095	11,602,531	12,155,871
12/31/2015	4,883,180	7,802,789	10,529,749	12,837,555	14,337,078
12/31/2016	6,523,073	8,090,707	9,802,525	11,495,197	
12/31/2017	5,597,805	7,667,845	8,929,027		
12/31/2018	6,253,583	7,570,647			
12/31/2019	5,461,063				

Ratios

Accident Year Ending	27:15	39:27	51:39	63:51
12/31/2008	1.236	1.130	1.049	1.041
12/31/2009	1.467	1.186	1.083	1.027
12/31/2010	1.477	1.152	1.098	1.015
12/31/2011	1.373	1.240	1.065	1.019
12/31/2012	1.493	1.154	1.134	1.048
12/31/2013	1.448	1.101	1.114	1.025
12/31/2014	1.282	1.419	1.132	1.048
12/31/2015	1.598	1.349	1.219	1.117
12/31/2016	1.240	1.212	1.173	
12/31/2017	1.370	1.164		
12/31/2018	1.211			
Average Factor: (Best 3 of 5)	1.297	1.242	1.146	1.040

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

Accident Year <u>Ending</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
12/31/2008	3,412,112	3,452,992	3,459,672	3,439,809	3,431,824
12/31/2009	8,100,037	8,106,448	8,107,448	8,096,481	8,096,412
12/31/2010	8,990,289	8,958,046	9,063,725	9,108,713	9,109,202
12/31/2011	11,789,611	11,832,724	11,870,001	11,870,185	
12/31/2012	13,974,984	13,915,005	13,920,840		
12/31/2013	9,974,635	9,987,382			
12/31/2014	12,284,821				

Ratios

Accident Year <u>Ending</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
12/31/2008	1.004	1.012	1.002	0.994	0.998
12/31/2009	1.016	1.001	1.000	0.999	1.000
12/31/2010	1.006	0.996	1.012	1.005	1.000
12/31/2011	0.998	1.004	1.003	1.000	
12/31/2012	0.998	0.996	1.000		
12/31/2013	1.003	1.001			
12/31/2014	1.011				
Average Factor: (Best 3 of 5)	1.002	0.999	1.002	1.000	0.999

Summary of Factors

123 to Ult:	(1.000)	=	1.000
111 to Ult:	(123:111) (123:Ult)	=	0.999
99 to Ult:	(111:99) (123:111) (123:Ult)	=	0.999
87 to Ult:	(99:87) (111:99) (123:111) (123:Ult)	=	1.001
75 to Ult:	(87:75) (99:87) (111:99) (123:111) (123:Ult)	=	1.000

INSURANCE SERVICES OFFICE, INC.

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

Accident Year <u>Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
12/31/2008	1,503,481	2,692,597	2,625,842	2,925,536	3,139,004
12/31/2009	1,874,078	2,984,972	4,044,233	4,455,456	4,254,429
12/31/2010	2,415,572	4,739,999	5,316,837	5,417,878	5,329,388
12/31/2011	3,783,164	4,899,545	5,440,282	5,535,229	5,529,050
12/31/2012	3,260,269	4,175,189	4,720,226	4,937,773	5,149,875
12/31/2013	2,058,391	3,136,267	3,448,222	3,599,002	3,689,032
12/31/2014	1,649,686	2,609,753	2,961,245	3,357,553	3,411,379
12/31/2015	2,575,348	3,700,939	4,200,010	4,767,991	4,925,669
12/31/2016	2,200,088	3,872,283	5,055,787	5,439,476	
12/31/2017	2,686,528	3,095,791	3,803,013		
12/31/2018	1,280,005	1,952,252			
12/31/2019	867,548				

Ratios

Accident Year <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
12/31/2008	1.791	0.975	1.114	1.073
12/31/2009	1.593	1.355	1.102	0.955
12/31/2010	1.962	1.122	1.019	0.984
12/31/2011	1.295	1.110	1.017	0.999
12/31/2012	1.281	1.131	1.046	1.043
12/31/2013	1.524	1.099	1.044	1.025
12/31/2014	1.582	1.135	1.134	1.016
12/31/2015	1.437	1.135	1.135	1.033
12/31/2016	1.760	1.306	1.076	
12/31/2017	1.152	1.228		
12/31/2018	1.525			
Average Factor: (Best 3 of 5)	1.515	1.166	1.085	1.025

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

Accident Year <u>Ending</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
12/31/2008	3,214,912	3,133,011	3,126,511	3,126,511	3,126,511
12/31/2009	4,215,097	4,205,086	4,191,906	4,194,909	4,150,909
12/31/2010	5,378,534	5,323,487	5,337,159	5,378,262	5,378,262
12/31/2011	5,626,108	5,642,857	5,642,857	5,643,251	
12/31/2012	5,197,056	5,261,761	5,275,190		
12/31/2013	3,690,149	3,694,963			
12/31/2014	3,591,526				

Ratios

Accident Year <u>Ending</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
12/31/2008	1.024	0.975	0.998	1.000	1.000
12/31/2009	0.991	0.998	0.997	1.001	0.990
12/31/2010	1.009	0.990	1.003	1.008	1.000
12/31/2011	1.018	1.003	1.000	1.000	
12/31/2012	1.009	1.012	1.003		
12/31/2013	1.000	1.001			
12/31/2014	1.053				
Average Factor: (Best 3 of 5)	1.012	1.001	1.000	1.001	0.997

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

Accident Year Ending	15 Months	27 Months	39 Months	51 Months	63 Months
12/31/2008	2,614,758	2,581,737	2,505,160	2,516,731	2,452,829
12/31/2009	3,673,772	3,618,049	3,546,114	3,542,700	3,616,685
12/31/2010	4,241,676	4,402,027	4,382,275	4,379,555	4,380,685
12/31/2011	4,973,792	5,245,582	5,525,622	5,525,082	5,549,317
12/31/2012	5,799,315	5,810,621	5,826,393	5,931,308	6,050,197
12/31/2013	4,834,890	4,880,799	5,085,527	5,040,970	5,027,994
12/31/2014	4,945,386	5,408,412	5,479,960	5,469,071	5,466,367
12/31/2015	6,432,459	7,053,122	7,162,342	7,151,368	7,195,745
12/31/2016	5,900,321	7,046,483	7,262,378	7,282,415	
12/31/2017	5,536,343	6,078,973	6,137,779		
12/31/2018	4,771,853	5,300,478			
12/31/2019	3,615,095				

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

Accident Year Ending	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
12/31/2008	2,452,829	2,452,829	2,452,829	2,452,829	2,452,829
12/31/2009	3,544,495	3,544,495	3,544,495	3,544,495	3,544,495
12/31/2010	4,384,317	4,384,158	4,370,254	4,370,254	4,370,254
12/31/2011	5,691,735	5,691,731	5,691,731	5,691,730	
12/31/2012	6,068,306	6,065,300	6,066,302		
12/31/2013	5,025,428	5,024,752			
12/31/2014	5,461,695				

Ratios

Accident Year Ending	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
12/31/2008	1.000	1.000	1.000	1.000	1.000
12/31/2009	0.980	1.000	1.000	1.000	1.000
12/31/2010	1.001	1.000	0.997	1.000	1.000
12/31/2011	1.026	1.000	1.000	1.000	
12/31/2012	1.003	1.000	1.000		
12/31/2013	0.999	1.000			
12/31/2014	0.999				
Average Factor: (Best 3 of 5)	1.001	1.000	1.000	1.000	1.000

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

Accident Year <u>Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
12/31/2008	202,447,454	206,784,524	206,707,361	206,582,880	206,531,462
12/31/2009	170,176,193	172,698,251	173,008,067	173,131,797	173,145,299
12/31/2010	197,651,429	201,524,761	201,695,118	201,509,149	201,527,868
12/31/2011	221,180,656	225,416,505	225,185,102	224,997,856	226,178,872
12/31/2012	237,958,090	242,472,061	242,350,897	243,398,663	243,644,753
12/31/2013	207,379,704	212,749,081	213,921,854	214,244,317	214,412,420
12/31/2014	227,218,946	233,608,924	233,661,021	233,893,779	233,930,954
12/31/2015	228,424,757	233,826,876	234,037,600	234,473,209	234,580,767
12/31/2016	292,077,504	297,860,571	298,159,838	298,376,202	
12/31/2017	316,711,200	324,653,883	325,039,549		
12/31/2018	308,032,535	316,449,791			
12/31/2019	321,593,866				

Ratios

Accident Year <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
12/31/2008	1.021	1.000	0.999	1.000
12/31/2009	1.015	1.002	1.001	1.000
12/31/2010	1.020	1.001	0.999	1.000
12/31/2011	1.019	0.999	0.999	1.005
12/31/2012	1.019	1.000	1.004	1.001
12/31/2013	1.026	1.006	1.002	1.001
12/31/2014	1.028	1.000	1.001	1.000
12/31/2015	1.024	1.001	1.002	1.000
12/31/2016	1.020	1.001	1.001	
12/31/2017	1.025	1.001		
12/31/2018	1.027			
Average Factor: (Best 3 of 5)	1.025	1.001	1.002	1.001

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

Accident Year <u>Ending</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
12/31/2008	206,704,184	206,611,371	206,618,340	206,811,253	206,843,554
12/31/2009	172,982,852	173,101,256	173,123,211	173,416,573	173,405,590
12/31/2010	202,140,632	202,161,669	202,178,677	202,176,230	202,165,837
12/31/2011	226,165,371	226,053,288	226,043,929	226,050,495	
12/31/2012	243,929,000	243,989,045	243,987,431		
12/31/2013	214,525,207				
12/31/2014	233,911,049				

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

Physical Damage Loss Development
 Publics and Buses - Other Than Collision
 Multistate
 Paid Losses

Accident Year <u>Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
12/31/2008	8,168,280	8,413,867	8,354,083	8,357,774	8,324,192
12/31/2009	7,715,137	7,770,413	7,815,270	7,814,177	7,809,935
12/31/2010	8,144,062	8,310,422	8,292,201	8,291,010	8,289,971
12/31/2011	9,892,808	9,989,443	10,003,308	10,002,731	10,022,677
12/31/2012	9,501,111	9,513,520	9,474,606	9,462,651	9,420,455
12/31/2013	6,977,072	7,422,068	7,430,839	7,410,457	7,412,236
12/31/2014	9,510,643	9,640,924	9,664,578	9,729,603	9,671,387
12/31/2015	8,889,344	9,160,209	9,358,976	9,358,713	9,404,368
12/31/2016	11,547,971	11,932,999	11,939,422	11,903,620	
12/31/2017	12,540,027	12,949,146	12,957,760		
12/31/2018	13,315,854	13,621,622			
12/31/2019	10,302,740				

Ratios

Accident Year <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
12/31/2008	1.030	0.993	1.000	0.996
12/31/2009	1.007	1.006	1.000	0.999
12/31/2010	1.020	0.998	1.000	1.000
12/31/2011	1.010	1.001	1.000	1.002
12/31/2012	1.001	0.996	0.999	0.996
12/31/2013	1.064	1.001	0.997	1.000
12/31/2014	1.014	1.002	1.007	0.994
12/31/2015	1.030	1.022	1.000	1.005
12/31/2016	1.033	1.001	0.997	
12/31/2017	1.033	1.001		
12/31/2018	1.023			
Average Factor: (Best 3 of 5)	1.029	1.001	0.999	0.999

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

Physical Damage Loss Development
 Publics and Buses - Other Than Collision
 Multistate
 Paid Losses

Accident Year <u>Ending</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
12/31/2008	8,314,483	8,315,914	8,316,333	8,316,265	8,323,775
12/31/2009	7,809,935	7,802,134	7,802,134	7,834,296	7,834,635
12/31/2010	8,288,929	8,288,220	8,293,384	8,292,084	8,291,351
12/31/2011	10,021,040	10,021,804	10,020,716	10,020,402	
12/31/2012	9,417,945	9,442,488	9,440,340		
12/31/2013	7,402,347	7,402,347			
12/31/2014	9,671,216				

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

Physical Damage Loss Development
 Publics and Buses - Collision
 Multistate
 Paid Losses

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

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

Physical Damage Loss Development
 Publics and Buses - Collision
 Multistate
 Paid Losses

Accident Year <u>Ending</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
12/31/2008	13,695,347	13,640,315	13,639,103	13,639,443	13,639,027
12/31/2009	13,129,198	13,122,975	13,114,005	13,112,347	13,108,425
12/31/2010	15,110,939	15,112,551	15,113,527	15,318,561	15,317,528
12/31/2011	16,732,790	16,736,049	16,729,419	16,727,151	
12/31/2012	16,488,138	16,487,314	16,485,110		
12/31/2013	19,749,601	19,744,034			
12/31/2014	23,124,224				

Ratios

Accident Year <u>Ending</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
12/31/2008	1.000	0.996	1.000	1.000	1.000
12/31/2009	1.000	1.000	0.999	1.000	1.000
12/31/2010	1.000	1.000	1.000	1.014	1.000
12/31/2011	1.000	1.000	1.000	1.000	
12/31/2012	1.000	1.000	1.000		
12/31/2013	0.999	1.000			
12/31/2014	1.000				
Average Factor: (Best 3 of 5)	1.000	1.000	1.000	1.000	1.000

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

OREGON

Coverages	Aggregate Loss Cost at Current Level	Relativity Change	Trucks Change	Total Change
Liability				
Taxis and Limousines	580,657	-28.5%	-6.7%	-33.3%
Van Pools	24,441	-30.0%	-6.7%	-34.7%
School and Church Buses	377,349	-23.6%	-6.7%	-28.7%
Other Buses	2,276,495	-8.4%	-6.7%	-14.5%
Total Liability	3,258,942	-13.9%	-6.7%	-19.6%
Physical Damage				
Other Than Collision				
Taxis, Limousines & Van Pools	17,331	7.8%	20.0%	29.4%
School, Church & Other Buses	210,045	-28.6%	20.0%	-14.3%
Total Other Than Collision	227,376	-25.8%	20.0%	-11.0%
Collision				
Taxis, Limousines & Van Pools	69,311	22.0%	-8.6%	11.5%
School, Church & Other Buses	496,929	-29.2%	-8.6%	-35.3%
Total Collision	566,240	-22.9%	-8.6%	-29.6%
Total Physical Damage	793,616	-23.8%	-0.4%	-24.3%
Total Publics	4,052,558	-15.8%	-5.5%	-20.5%

INSURANCE SERVICES OFFICE, INC.

AUTOMOBILE LIABILITY INSURANCE - TRUCKS, TRACTORS, AND TRAILERS (A)
 DETERMINATION OF MULTISTATE* RATIO
 SINGLE LIMIT LIABILITY COVERAGE

ACCIDENT YEAR ENDING	(1) AGGREGATE LOSS COST AT CURRENT LEVEL (B)	(2) \$100,000 INCURRED LOSSES (C) #	(3) EXPERIENCE RATIO (2) / (1)	(4) NUMBER OF INCURRED CLAIMS
12/31/15	\$1,695,481,129	\$1,216,370,119	0.717	141,720
12/31/16	\$1,694,886,344	\$1,338,862,520	0.790	147,199
12/31/17	\$1,758,623,845	\$1,412,124,224	0.803	148,092
12/31/18	\$1,775,807,756	\$1,493,898,944	0.841	148,382
12/31/19	\$1,816,865,578	\$1,535,666,287	0.845	141,088
COMBINED	\$8,741,664,652	\$6,996,922,094	0.800	

(A) TRUCK, TRACTOR, AND TRAILER EXPERIENCE IS FOR VEHICLES WRITTEN IN ACCORDANCE WITH RULE 23 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE.

(B) THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY EXTENDING EXPOSURES BY THE CURRENT LOSS COSTS FROM THE LAST REVISION.

(C) LOSSES INCLUDE ALLOCATED LOSS ADJUSTMENT EXPENSES FOR BODILY INJURY AND PROPERTY DAMAGE LIABILITY. SEE FOLLOWING PAGE.

* EXCLUDES MASSACHUSETTS

INCURRED LOSSES AND LOSS ADJUSTMENT EXPENSES ARE NOT TRENDED. TREND FACTORS FOR HIRED AUTOS LIABILITY COVERAGE ARE ASSUMED TO BE THE SAME AS THOSE FOR TRUCKS, TRACTORS & TRAILERS. THEREFORE THEY FAIL TO IMPACT THE RESULT OF THE ANALYSIS.

INSURANCE SERVICES OFFICE, INC.

AUTOMOBILE LIABILITY INSURANCE - TRUCKS, TRACTORS, AND TRAILERS (A)
 DETERMINATION OF MULTISTATE RATIO
 SINGLE LIMIT LIABILITY COVERAGE

	ACC. YEAR ENDING	BODILY INJURY	PROPERTY DAMAGE	COMBINED
(1) INCURRED LOSSES AND	12/31/15	\$741,049,106	\$469,195,278	
ALLOCATED LOSS	12/31/16	\$816,927,778	\$500,825,997	
ADJUSTMENT EXPENSES	12/31/17	\$825,731,341	\$514,768,571	
	12/31/18	\$762,564,883	\$552,987,283	
	12/31/19	\$612,974,289	\$538,742,878	
(2) DEVELOPED LOSSES (A)	12/31/15	\$746,236,450	\$470,133,669	\$1,216,370,119
ALLOCATED LOSS	12/31/16	\$836,534,045	\$502,328,475	\$1,338,862,520
ADJUSTMENT EXPENSES	12/31/17	\$894,267,042	\$517,857,182	\$1,412,124,224
	12/31/18	\$932,616,852	\$561,282,092	\$1,493,898,944
	12/31/19	\$962,982,608	\$572,683,679	\$1,535,666,287

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

1 - LOSS DEVELOPMENT FACTORS:

YEAR ENDING	B. I.	P. D.
12/31/15	1.007	1.002
12/31/16	1.024	1.003
12/31/17	1.083	1.006
12/31/18	1.223	1.015
12/31/19	1.571	1.063

INSURANCE SERVICES OFFICE, INC.

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

Accident Year <u>Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
12/31/2008	439,353,499	542,693,946	597,649,276	623,261,676	630,849,960
12/31/2009	401,557,300	493,285,209	551,071,107	577,544,124	583,346,772
12/31/2010	429,368,879	528,543,849	585,717,453	615,099,286	625,805,466
12/31/2011	467,222,413	573,293,761	642,470,690	669,865,627	680,194,418
12/31/2012	468,928,545	579,646,313	642,135,152	675,577,797	688,252,766
12/31/2013	469,112,375	585,476,797	657,913,708	705,901,632	721,733,195
12/31/2014	491,731,994	617,212,663	709,907,294	754,903,548	768,642,783
12/31/2015	517,295,745	678,036,454	770,395,228	813,058,719	825,643,781
12/31/2016	592,172,728	765,940,113	865,697,689	908,528,688	
12/31/2017	647,405,741	826,797,971	925,954,071		
12/31/2018	665,324,582	853,140,122			
12/31/2019	671,580,703				

Ratios

Accident Year <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
12/31/2008	1.235	1.101	1.043	1.012
12/31/2009	1.228	1.117	1.048	1.010
12/31/2010	1.231	1.108	1.050	1.017
12/31/2011	1.227	1.121	1.043	1.015
12/31/2012	1.236	1.108	1.052	1.019
12/31/2013	1.248	1.124	1.073	1.022
12/31/2014	1.255	1.150	1.063	1.018
12/31/2015	1.311	1.136	1.055	1.015
12/31/2016	1.293	1.130	1.049	
12/31/2017	1.277	1.120		
12/31/2018	1.282			
Average Factor: (Best 3 of 5)	1.284	1.130	1.057	1.017

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.007
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.024
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.083
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.223
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.571

INSURANCE SERVICES OFFICE, INC.

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

Accident Year <u>Ending</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
12/31/2008	635,767,673	636,344,644	636,794,850	637,052,710	637,210,674
12/31/2009	586,753,888	586,789,252	586,580,333	586,541,323	586,482,648
12/31/2010	626,777,014	627,824,813	628,675,222	629,054,184	629,066,560
12/31/2011	689,840,241	690,628,074	691,258,298	691,061,713	
12/31/2012	690,302,704	691,589,499	692,694,902		
12/31/2013	725,915,042	727,050,222			
12/31/2014	771,137,285				

Ratios

Accident Year <u>Ending</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
12/31/2008	1.008	1.001	1.001	1.000	1.000
12/31/2009	1.006	1.000	1.000	1.000	1.000
12/31/2010	1.002	1.002	1.001	1.001	1.000
12/31/2011	1.014	1.001	1.001	1.000	
12/31/2012	1.003	1.002	1.002		
12/31/2013	1.006	1.002			
12/31/2014	1.003				
Average Factor: (Best 3 of 5)	1.004	1.002	1.001	1.000	1.000

Summary of Factors

123 to Ult:	(1.000)	=	1.000
111 to Ult:	(123:111) (123:Ult)	=	1.000
99 to Ult:	(111:99) (123:111) (123:Ult)	=	1.000
87 to Ult:	(99:87) (111:99) (123:111) (123:Ult)	=	1.001
75 to Ult:	(87:75) (99:87) (111:99) (123:111) (123:Ult)	=	1.003

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

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

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

Ratios

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

Summary of Factors

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

INSURANCE SERVICES OFFICE, INC.

COMMERCIAL AUTOMOBILE LIABILITY
CLASS 6625 - HIRED AUTOS - NON-TRUCKERS EXCESS LIABILITY
(NO HOLD HARLEMSS AGREEMENT)
DETERMINATION OF MULTISTATE* ADVISORY LOSS COST LEVEL CHANGE
SINGLE LIMIT LIABILITY COVERAGE

	(1)	(2)	(3)	(4)	(5)
ACCIDENT YEAR ENDING	AGGREGATE LOSS COST AT CURRENT LEVEL (B)	\$100,000 INCURRED LOSSES (C) #	EXPERIENCE RATIO (2) / (1)	YEARLY INDICATED CHANGE (3)/(3:Step 1)	NUMBER OF INCURRED CLAIMS
12/31/15	\$7,511,353	\$12,306,486	1.638	2.285	1,289
12/31/16	\$8,333,480	\$13,449,405	1.614	2.043	1,283
12/31/17	\$8,553,464	\$14,932,052	1.746	2.174	1,347
12/31/18	\$9,231,348	\$14,819,905	1.605	1.908	1,557
12/31/19	\$10,248,018	\$15,938,394	1.555	1.840	1,319
COMBINED	\$43,877,663	\$71,446,242	1.628		6,795
(6)	MULTISTATE EXPERIENCE RATIO FOR TRUCKS, TRACTORS & TRAILERS				0.800
(7)	INDICATED CHANGE IN RELATIVITY EXPRESSED AS A MULTIPLICATIVE FACTOR [(3) / (6)]				2.034
(8)	CURRENT RELATIVITY				0.0015
(9)	INDICATED RELATIVITY [(7) * (8)]				0.0031
(10)	SELECTED RELATIVITY@				0.0025
(11)	FILED CHANGE [{"(10)/(8)}-1]				66.7%
(A)	THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY EXTENDING EXPOSURES BY THE CURRENT LOSS COSTS FROM THE LAST REVISION.				
(B)	LOSSES INCLUDE ALLOCATED LOSS ADJUSTMENT EXPENSES FOR BODILY INJURY AND PROPERTY DAMAGE LIABILITY. SEE FOLLOWING PAGE.				

* EXCLUDES MASSACHUSETTS

INCURRED LOSSES AND LOSS ADJUSTMENT EXPENSES ARE NOT TRENDED. TREND FACTORS FOR HIRED AUTOS LIABILITY COVERAGE ARE ASSUMED TO BE THE SAME AS THOSE FOR TRUCKS, TRACTORS & TRAILERS. THEREFORE THEY FAIL TO IMPACT THE RESULT OF THE ANALYSIS.

@ THIS RELATIVITY WAS SELECTED TO TEMPER THE INDICATION AND IN VIEW OF THE APPARENT DOWNWARD TREND IN THE INDICATED RELATIVITY OVER TIME.

INSURANCE SERVICES OFFICE, INC.

COMMERCIAL AUTOMOBILE LIABILITY
 CLASS 6625 - HIRED AUTOS - NON-TRUCKERS EXCESS LIABILITY
 (NO HOLD HARLEMSS AGREEMENT)
 DETERMINATION OF MULTISTATE ADVISORY LOSS COST LEVEL CHANGE
 SINGLE LIMIT LIABILITY COVERAGE

	ACC. YEAR ENDING	BODILY INJURY	PROPERTY DAMAGE	COMBINED
(1) INCURRED LOSSES AND	12/31/15	\$8,600,860	\$3,748,630	
ALLOCATED LOSS	12/31/16	\$9,487,806	\$3,650,688	
ADJUSTMENT EXPENSES	12/31/17	\$9,739,664	\$4,052,847	
	12/31/18	\$7,775,381	\$4,856,746	
	12/31/19	\$6,113,149	\$4,249,244	
(2) DEVELOPED LOSSES AND	12/31/15	\$8,557,856	\$3,748,630	\$12,306,486
ALLOCATED LOSS	12/31/16	\$9,791,416	\$3,657,989	\$13,449,405
ADJUSTMENT EXPENSES	12/31/17	\$10,879,205	\$4,052,847	\$14,932,052
	12/31/18	\$9,929,162	\$4,890,743	\$14,819,905
	12/31/19	\$11,370,457	\$4,567,937	\$15,938,394

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

1 - LOSS DEVELOPMENT FACTORS:

YEAR ENDING	B. I.	P. D.
12/31/15	0.995	1.000
12/31/16	1.032	1.002
12/31/17	1.117	1.000
12/31/18	1.277	1.007
12/31/19	1.860	1.075

INSURANCE SERVICES OFFICE, INC.

Basic Limits Loss Development
 Class 6625 - Hired Autos - Non-Truckers Excess Liability
 (No Hold Harmless Agreement)
 Bodily Injury
 Incurred Losses and Expenses

Accident Year <u>Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
12/31/2008	2,727,127	3,284,885	4,312,074	4,322,507	4,356,438
12/31/2009	2,108,073	2,830,494	3,016,414	3,477,674	3,527,607
12/31/2010	3,189,234	4,814,247	5,186,491	5,275,930	5,586,785
12/31/2011	3,624,563	5,166,337	6,781,273	7,084,483	7,287,458
12/31/2012	5,319,631	7,847,293	9,521,782	9,627,949	9,722,803
12/31/2013	6,446,996	8,963,692	10,053,872	10,779,721	13,401,530
12/31/2014	6,742,182	9,226,224	10,264,164	11,193,977	11,998,124
12/31/2015	5,451,589	8,580,017	10,560,793	11,626,805	11,563,998
12/31/2016	7,182,122	10,742,228	12,436,048	13,516,850	
12/31/2017	7,823,830	11,765,996	13,517,560		
12/31/2018	8,030,788	10,653,095			
12/31/2019	8,770,398				

Ratios

Accident Year <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
12/31/2008	1.205	1.313	1.002	1.008
12/31/2009	1.343	1.066	1.153	1.014
12/31/2010	1.510	1.077	1.017	1.059
12/31/2011	1.425	1.313	1.045	1.029
12/31/2012	1.475	1.213	1.011	1.010
12/31/2013	1.390	1.122	1.072	1.243
12/31/2014	1.368	1.112	1.091	1.072
12/31/2015	1.574	1.231	1.101	0.995
12/31/2016	1.496	1.158	1.087	
12/31/2017	1.504	1.149		
12/31/2018	1.327			
Average Factor: (Best 3 of 5)	1.456	1.143	1.083	1.037

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	0.995
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.032
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.117
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.277
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.860

INSURANCE SERVICES OFFICE, INC.

Basic Limits Loss Development
 Class 6625 - Hired Autos - Non-Truckers Excess Liability
 (No Hold Harmless Agreement)
 Bodily Injury
 Incurred Losses and Expenses

Accident Year <u>Ending</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
12/31/2008	4,330,982	4,271,928	4,271,928	4,271,928	4,271,928
12/31/2009	3,508,471	3,409,171	3,323,705	3,282,058	3,282,058
12/31/2010	5,597,330	5,609,017	5,620,002	5,640,749	5,626,253
12/31/2011	7,447,076	7,330,351	7,347,214	7,357,686	
12/31/2012	9,640,896	9,632,586	9,619,812		
12/31/2013	13,097,650	13,207,338			
12/31/2014	12,083,009				

Ratios

Accident Year <u>Ending</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
12/31/2008	0.994	0.986	1.000	1.000	1.000
12/31/2009	0.995	0.972	0.975	0.987	1.000
12/31/2010	1.002	1.002	1.002	1.004	0.997
12/31/2011	1.022	0.984	1.002	1.001	
12/31/2012	0.992	0.999	0.999		
12/31/2013	0.977	1.008			
12/31/2014	1.007				
Average Factor: (Best 3 of 5)	1.000	0.995	1.000	1.001	0.999

Summary of Factors

123 to Ult:	(1.000)	=	1.000
111 to Ult:	(123:111) (123:Ult)	=	0.999
99 to Ult:	(111:99) (123:111) (123:Ult)	=	1.000
87 to Ult:	(99:87) (111:99) (123:111) (123:Ult)	=	1.000
75 to Ult:	(87:75) (99:87) (111:99) (123:111) (123:Ult)	=	0.995

INSURANCE SERVICES OFFICE, INC.

Basic Limits Loss Development
 Class 6625 - Hired Autos - Non-Truckers Excess Liability
 (No Hold Harmless Agreement)
 Property Damage
 Incurred Losses and Expenses

Accident Year Ending	15 Months	27 Months	39 Months	51 Months	63 Months
12/31/2008	1,980,622	2,061,594	2,144,981	2,138,447	2,119,916
12/31/2009	1,504,156	1,657,357	1,675,432	1,709,092	1,702,469
12/31/2010	2,545,541	2,476,203	2,508,783	2,575,801	2,475,840
12/31/2011	3,746,362	4,056,985	3,987,156	3,834,780	3,840,198
12/31/2012	5,098,322	5,274,711	5,346,947	5,463,836	5,435,734
12/31/2013	4,937,659	5,263,304	5,225,484	5,255,072	5,272,288
12/31/2014	5,032,042	5,447,866	5,422,221	5,415,705	5,419,431
12/31/2015	4,901,178	5,190,479	5,205,551	5,153,211	5,215,217
12/31/2016	5,610,328	5,733,961	5,857,952	5,779,936	
12/31/2017	4,773,428	5,122,749	5,236,590		
12/31/2018	5,633,009	6,040,575			
12/31/2019	5,546,190				

Ratios

Accident Year Ending	27:15	39:27	51:39	63:51
12/31/2008	1.041	1.040	0.997	0.991
12/31/2009	1.102	1.011	1.020	0.996
12/31/2010	0.973	1.013	1.027	0.961
12/31/2011	1.083	0.983	0.962	1.001
12/31/2012	1.035	1.014	1.022	0.995
12/31/2013	1.066	0.993	1.006	1.003
12/31/2014	1.083	0.995	0.999	1.001
12/31/2015	1.059	1.003	0.990	1.012
12/31/2016	1.022	1.022	0.987	
12/31/2017	1.073	1.022		
12/31/2018	1.072			
Average Factor: (Best 3 of 5)	1.068	1.007	0.998	1.002

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.000
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.002
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.000
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.007
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.075

INSURANCE SERVICES OFFICE, INC.

Basic Limits Loss Development
 Class 6625 - Hired Autos - Non-Truckers Excess Liability
 (No Hold Harmless Agreement)
 Property Damage
 Incurred Losses and Expenses

Accident Year <u>Ending</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
12/31/2008	2,117,516	2,105,313	2,105,313	2,105,313	2,105,313
12/31/2009	1,697,469	1,697,469	1,698,478	1,672,586	1,672,586
12/31/2010	2,439,039	2,439,039	2,439,039	2,439,039	2,439,039
12/31/2011	3,840,078	3,834,669	3,834,669	3,834,669	
12/31/2012	5,432,384	5,435,643	5,435,607		
12/31/2013	5,293,612	5,393,038			
12/31/2014	5,420,193				

Ratios

Accident Year <u>Ending</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
12/31/2008	0.999	0.994	1.000	1.000	1.000
12/31/2009	0.997	1.000	1.001	0.985	1.000
12/31/2010	0.985	1.000	1.000	1.000	1.000
12/31/2011	1.000	0.999	1.000	1.000	
12/31/2012	0.999	1.001	1.000		
12/31/2013	1.004	1.019			
12/31/2014	1.000				
Average Factor: (Best 3 of 5)	1.000	1.000	1.000	1.000	1.000

Summary of Factors

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

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

**OREGON (36)
TERRITORY 104**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person				Basic Limits	
	500	1000	2000	5000		
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 215	\$1	\$2	\$3	\$4	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT						
\$ 222	\$2	\$3	\$4	\$7		
• SUBJECT TO NO-FAULT						
\$ 222	\$1	\$2	\$3	\$6	Not Principally Operated By Employees \$ 47	Principally Operated By Employees \$ 24
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 952	\$7	\$13	\$22	\$40		N/A
– SCHOOL AND CHURCH BUSES						
\$ 90	\$2	\$3	\$5	\$7		N/A
– OTHER BUSES						
\$ 748	\$10	\$17	\$27	\$45		N/A
– VAN POOLS						
\$ 226	\$2	\$3	\$4	\$7		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 184	Refer to Rule 49.				All Autos N/A	
<ul style="list-style-type: none"> • For liability increased limits factors, refer to Rule 100. • For liability fleet factors, refer to Rules 22. and 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 						

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LIABILITY Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits	
	500	1000	2000	5000		
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 276	\$1	\$2	\$3	\$4	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT						
\$ 277	\$2	\$3	\$5	\$9		
• SUBJECT TO NO-FAULT						
\$ 277	\$1	\$2	\$3	\$6	Not Principally Operated By Employees \$ 62	Principally Operated By Employees \$ 31
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 1223	\$10	\$17	\$28	\$51		N/A
– SCHOOL AND CHURCH BUSES						
\$ 116	\$1	\$2	\$3	\$5		N/A
– OTHER BUSES						
\$ 960	\$8	\$14	\$22	\$37		N/A
– VAN POOLS						
\$ 290	\$2	\$3	\$5	\$9		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 271	Refer to Rule 49.				All Autos N/A	
<ul style="list-style-type: none"> • For liability increased limits factors, refer to Rule 100. • For liability fleet factors, refer to Rules 22. and 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 						

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**OREGON (36)
TERRITORY 106**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person				Basic Limits	
	500	1000	2000	5000		
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 132	\$1	\$2	\$3	\$4	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT						
\$ 205	\$2	\$3	\$4	\$7		
• SUBJECT TO NO-FAULT						
\$ 205	\$1	\$2	\$3	\$6	Not Principally Operated By Employees	Principally Operated By Employees
					\$ 32	\$ 16
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 585	\$5	\$8	\$13	\$24		N/A
– SCHOOL AND CHURCH BUSES						
\$ 55	\$1	\$2	\$4	\$6		N/A
– OTHER BUSES						
\$ 459	\$7	\$11	\$18	\$30		N/A
– VAN POOLS						
\$ 139	\$1	\$2	\$3	\$4		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 122	Refer to Rule 49.				All Autos	
					N/A	
<ul style="list-style-type: none"> • For liability increased limits factors, refer to Rule 100. • For liability fleet factors, refer to Rules 22. and 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 						

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LIABILITY Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits	
	500	1000	2000	5000		
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 524	\$1	\$2	\$3	\$5	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT						
\$ 428	\$3	\$5	\$8	\$14		
• SUBJECT TO NO-FAULT						
\$ 428	\$1	\$2	\$3	\$6	Not Principally Operated By Employees \$ 64	Principally Operated By Employees \$ 32
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 2321	\$18	\$32	\$53	\$97	N/A	
– SCHOOL AND CHURCH BUSES						
\$ 220	\$2	\$3	\$4	\$7	N/A	
– OTHER BUSES						
\$ 1824	\$12	\$20	\$31	\$54	N/A	
– VAN POOLS						
\$ 550	\$4	\$7	\$10	\$18	N/A	
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 518	Refer to Rule 49.				All Autos N/A	
<ul style="list-style-type: none"> • For liability increased limits factors, refer to Rule 100. • For liability fleet factors, refer to Rules 22. and 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 						

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**OREGON (36)
TERRITORY 111**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person				Basic Limits	
	500	1000	2000	5000		
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 488	\$1	\$2	\$3	\$5	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT						
\$ 386	\$2	\$4	\$7	\$12		
• SUBJECT TO NO-FAULT						
\$ 386	\$1	\$2	\$3	\$6	Not Principally Operated By Employees	Principally Operated By Employees
					\$ 46	\$ 23
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 2162	\$17	\$30	\$49	\$90		N/A
– SCHOOL AND CHURCH BUSES						
\$ 205	\$2	\$4	\$6	\$10		N/A
– OTHER BUSES						
\$ 1698	\$12	\$20	\$31	\$54		N/A
– VAN POOLS						
\$ 512	\$4	\$6	\$9	\$16		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 476	Refer to Rule 49.				All Autos	
					N/A	
<ul style="list-style-type: none"> • For liability increased limits factors, refer to Rule 100. • For liability fleet factors, refer to Rules 22. and 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 						

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LIABILITY Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits	
	500	1000	2000	5000		
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 291	\$1	\$2	\$3	\$4	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT						
\$ 314	\$2	\$3	\$6	\$10		
• SUBJECT TO NO-FAULT						
\$ 314	\$1	\$2	\$3	\$6	Not Principally Operated By Employees \$ 41	Principally Operated By Employees \$ 21
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 1289	\$10	\$18	\$29	\$54		N/A
– SCHOOL AND CHURCH BUSES						
\$ 122	\$1	\$2	\$4	\$6		N/A
– OTHER BUSES						
\$ 1013	\$10	\$16	\$25	\$43		N/A
– VAN POOLS						
\$ 306	\$2	\$4	\$6	\$10		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 293	Refer to Rule 49.				All Autos N/A	
<ul style="list-style-type: none"> • For liability increased limits factors, refer to Rule 100. • For liability fleet factors, refer to Rules 22. and 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 						

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**OREGON (36)
TERRITORY 113**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person				Basic Limits	
	500	1000	2000	5000		
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 320	\$1	\$2	\$3	\$4	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT						
\$ 342	\$2	\$4	\$6	\$11		
• SUBJECT TO NO-FAULT						
\$ 342	\$1	\$2	\$3	\$6	Not Principally Operated By Employees \$ 60	Principally Operated By Employees \$ 30
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 1418	\$11	\$20	\$32	\$59		N/A
– SCHOOL AND CHURCH BUSES						
\$ 134	\$2	\$3	\$5	\$8		N/A
– OTHER BUSES						
\$ 1114	\$11	\$18	\$29	\$49		N/A
– VAN POOLS						
\$ 336	\$3	\$4	\$6	\$11		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 279	Refer to Rule 49.				All Autos N/A	
<ul style="list-style-type: none"> • For liability increased limits factors, refer to Rule 100. • For liability fleet factors, refer to Rules 22. and 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 						

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LIABILITY Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits	
	500	1000	2000	5000		
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 321	\$1	\$2	\$3	\$5	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT						
\$ 309	\$2	\$3	\$6	\$10		
• SUBJECT TO NO-FAULT						
\$ 309	\$1	\$2	\$3	\$6	Not Principally Operated By Employees \$ 52	Principally Operated By Employees \$ 26
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 1422	\$11	\$20	\$32	\$59	N/A	
– SCHOOL AND CHURCH BUSES						
\$ 135	\$2	\$3	\$5	\$8	N/A	
– OTHER BUSES						
\$ 1117	\$12	\$19	\$30	\$51	N/A	
– VAN POOLS						
\$ 337	\$3	\$4	\$6	\$11	N/A	
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 285	Refer to Rule 49.				All Autos N/A	
<ul style="list-style-type: none"> • For liability increased limits factors, refer to Rule 100. • For liability fleet factors, refer to Rules 22. and 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 						

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**OREGON (36)
TERRITORY 115**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person				Basic Limits	
	500	1000	2000	5000		
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 525	\$2	\$3	\$4	\$7	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT						
\$ 404	\$3	\$4	\$7	\$13		
• SUBJECT TO NO-FAULT						
\$ 404	\$1	\$2	\$3	\$6	Not Principally Operated By Employees \$ 76	Principally Operated By Employees \$ 38
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 2326	\$18	\$32	\$53	\$97	N/A	
– SCHOOL AND CHURCH BUSES						
\$ 221	\$3	\$4	\$7	\$11	N/A	
– OTHER BUSES						
\$ 1827	\$16	\$26	\$41	\$71	N/A	
– VAN POOLS						
\$ 551	\$4	\$7	\$10	\$18	N/A	
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 490	Refer to Rule 49.				All Autos N/A	
<ul style="list-style-type: none"> • For liability increased limits factors, refer to Rule 100. • For liability fleet factors, refer to Rules 22. and 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 						

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LIABILITY Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits	
	500	1000	2000	5000		
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 489	\$1	\$2	\$3	\$5	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT						
\$ 441	\$3	\$5	\$8	\$14		
• SUBJECT TO NO-FAULT						
\$ 441	\$1	\$2	\$3	\$6	Not Principally Operated By Employees \$ 83	Principally Operated By Employees \$ 42
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 2166	\$17	\$30	\$49	\$90		N/A
– SCHOOL AND CHURCH BUSES						
\$ 205	\$2	\$4	\$6	\$10		N/A
– OTHER BUSES						
\$ 1702	\$15	\$25	\$39	\$66		N/A
– VAN POOLS						
\$ 513	\$4	\$6	\$9	\$16		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 446	Refer to Rule 49.				All Autos N/A	
<ul style="list-style-type: none"> • For liability increased limits factors, refer to Rule 100. • For liability fleet factors, refer to Rules 22. and 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 						

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**OREGON (36)
TERRITORY 117**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person				Basic Limits	
	500	1000	2000	5000		
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 553	\$2	\$3	\$4	\$6	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT						
\$ 410	\$3	\$4	\$7	\$13		
• SUBJECT TO NO-FAULT						
\$ 410	\$1	\$2	\$3	\$6	Not Principally Operated By Employees \$ 61	Principally Operated By Employees \$ 31
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 2450	\$19	\$34	\$56	\$102		N/A
– SCHOOL AND CHURCH BUSES						
\$ 232	\$2	\$4	\$6	\$10		N/A
– OTHER BUSES						
\$ 1924	\$17	\$28	\$44	\$75		N/A
– VAN POOLS						
\$ 581	\$5	\$7	\$11	\$19		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 492	Refer to Rule 49.				All Autos N/A	
<ul style="list-style-type: none"> • For liability increased limits factors, refer to Rule 100. • For liability fleet factors, refer to Rules 22. and 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 						

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LIABILITY Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits	
	500	1000	2000	5000		
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 433	\$1	\$2	\$3	\$5	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT						
\$ 423	\$3	\$5	\$8	\$13		
• SUBJECT TO NO-FAULT						
\$ 423	\$1	\$2	\$3	\$6	Not Principally Operated By Employees \$ 84	Principally Operated By Employees \$ 42
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 1918	\$15	\$26	\$44	\$80		N/A
– SCHOOL AND CHURCH BUSES						
\$ 182	\$2	\$4	\$6	\$9		N/A
– OTHER BUSES						
\$ 1507	\$13	\$21	\$33	\$57		N/A
– VAN POOLS						
\$ 455	\$4	\$5	\$8	\$15		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 382	Refer to Rule 49.				All Autos N/A	
<ul style="list-style-type: none"> • For liability increased limits factors, refer to Rule 100. • For liability fleet factors, refer to Rules 22. and 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 						

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**OREGON (36)
TERRITORY 119**

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person				Basic Limits	
	500	1000	2000	5000		
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 243	\$1	\$2	\$3	\$4	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT						
\$ 352	\$2	\$4	\$6	\$11		
• SUBJECT TO NO-FAULT						
\$ 352	\$1	\$2	\$3	\$6	Not Principally Operated By Employees \$ 59	Principally Operated By Employees \$ 30
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 1076	\$8	\$15	\$25	\$45		N/A
– SCHOOL AND CHURCH BUSES						
\$ 102	\$1	\$2	\$3	\$5		N/A
– OTHER BUSES						
\$ 846	\$10	\$16	\$25	\$43		N/A
– VAN POOLS						
\$ 255	\$2	\$3	\$5	\$8		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 246	Refer to Rule 49.				All Autos N/A	
<ul style="list-style-type: none"> • For liability increased limits factors, refer to Rule 100. • For liability fleet factors, refer to Rules 22. and 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 						

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LIABILITY Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits	
	500	1000	2000	5000		
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 224	\$1	\$2	\$3	\$4	N/A	N/A
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT						
\$ 344	\$2	\$4	\$6	\$11		
• SUBJECT TO NO-FAULT						
\$ 344	\$1	\$2	\$3	\$6	Not Principally Operated By Employees \$ 59	Principally Operated By Employees \$ 30
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 992	\$8	\$14	\$23	\$41		N/A
– SCHOOL AND CHURCH BUSES						
\$ 94	\$1	\$2	\$3	\$5		N/A
– OTHER BUSES						
\$ 780	\$7	\$11	\$18	\$30		N/A
– VAN POOLS						
\$ 235	\$2	\$3	\$4	\$8		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 209	Refer to Rule 49.				All Autos N/A	
<ul style="list-style-type: none"> • For liability increased limits factors, refer to Rule 100. • For liability fleet factors, refer to Rules 22. and 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. 						

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**OREGON (36)
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PHYSICAL DAMAGE			
Original Cost New Range			
\$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 59	\$ 103	\$ 165
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 54	\$ 94	\$ 245
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 65	\$ 113	\$ 256
– SCHOOL AND CHURCH BUSES			
	\$ 30	\$ 52	\$ 76
– OTHER BUSES			
	\$ 30	\$ 52	\$ 76
– VAN POOLS			
	\$ 65	\$ 113	\$ 256
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 49	\$ 85	\$ 197
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 41	\$ 71	\$ 337
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 54	\$ 94	\$ 305
– SCHOOL AND CHURCH BUSES			
	\$ 25	\$ 43	\$ 91
– OTHER BUSES			
	\$ 25	\$ 43	\$ 91
– VAN POOLS			
	\$ 54	\$ 94	\$ 305
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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**OREGON (36)
TERRITORY 106**

PHYSICAL DAMAGE			
Original Cost New Range			
\$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 75	\$ 130	\$ 171
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 77	\$ 134	\$ 250
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 83	\$ 143	\$ 265
– SCHOOL AND CHURCH BUSES			
	\$ 38	\$ 65	\$ 79
– OTHER BUSES			
	\$ 38	\$ 65	\$ 79
– VAN POOLS			
	\$ 83	\$ 143	\$ 265
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 48	\$ 83	\$ 166
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 35	\$ 61	\$ 380
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 53	\$ 91	\$ 257
– SCHOOL AND CHURCH BUSES			
	\$ 24	\$ 42	\$ 76
– OTHER BUSES			
	\$ 24	\$ 42	\$ 76
– VAN POOLS			
	\$ 53	\$ 91	\$ 257
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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**OREGON (36)
TERRITORY 111**

PHYSICAL DAMAGE			
Original Cost New Range			
\$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 47	\$ 81	\$ 159
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 30	\$ 52	\$ 296
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 52	\$ 89	\$ 246
– SCHOOL AND CHURCH BUSES			
	\$ 24	\$ 41	\$ 73
– OTHER BUSES			
	\$ 24	\$ 41	\$ 73
– VAN POOLS			
	\$ 52	\$ 89	\$ 246
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 40	\$ 69	\$ 177
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 28	\$ 48	\$ 290
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 44	\$ 76	\$ 274
– SCHOOL AND CHURCH BUSES			
	\$ 20	\$ 35	\$ 81
– OTHER BUSES			
	\$ 20	\$ 35	\$ 81
– VAN POOLS			
	\$ 44	\$ 76	\$ 274
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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**OREGON (36)
TERRITORY 113**

PHYSICAL DAMAGE			
Original Cost New Range			
\$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 39	\$ 68	\$ 148
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 33	\$ 57	\$ 273
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 43	\$ 75	\$ 229
– SCHOOL AND CHURCH BUSES			
	\$ 20	\$ 34	\$ 68
– OTHER BUSES			
	\$ 20	\$ 34	\$ 68
– VAN POOLS			
	\$ 43	\$ 75	\$ 229
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 55	\$ 95	\$ 186
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 36	\$ 62	\$ 279
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 61	\$ 105	\$ 288
– SCHOOL AND CHURCH BUSES			
	\$ 28	\$ 48	\$ 86
– OTHER BUSES			
	\$ 28	\$ 48	\$ 86
– VAN POOLS			
	\$ 61	\$ 105	\$ 288
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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**OREGON (36)
TERRITORY 115**

PHYSICAL DAMAGE			
Original Cost New Range			
\$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 45	\$ 78	\$ 166
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 36	\$ 63	\$ 282
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 50	\$ 86	\$ 257
– SCHOOL AND CHURCH BUSES			
	\$ 23	\$ 39	\$ 76
– OTHER BUSES			
	\$ 23	\$ 39	\$ 76
– VAN POOLS			
	\$ 50	\$ 86	\$ 257
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 41	\$ 71	\$ 169
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 34	\$ 59	\$ 271
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 45	\$ 78	\$ 262
– SCHOOL AND CHURCH BUSES			
	\$ 21	\$ 36	\$ 78
– OTHER BUSES			
	\$ 21	\$ 36	\$ 78
– VAN POOLS			
	\$ 45	\$ 78	\$ 262
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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**OREGON (36)
TERRITORY 117**

PHYSICAL DAMAGE			
Original Cost New Range			
\$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 38	\$ 66	\$ 174
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 26	\$ 46	\$ 295
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 42	\$ 73	\$ 270
– SCHOOL AND CHURCH BUSES			
	\$ 19	\$ 33	\$ 80
– OTHER BUSES			
	\$ 19	\$ 33	\$ 80
– VAN POOLS			
	\$ 42	\$ 73	\$ 270
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 43	\$ 74	\$ 174
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 31	\$ 54	\$ 312
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 47	\$ 81	\$ 270
– SCHOOL AND CHURCH BUSES			
	\$ 22	\$ 37	\$ 80
– OTHER BUSES			
	\$ 22	\$ 37	\$ 80
– VAN POOLS			
	\$ 47	\$ 81	\$ 270
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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**OREGON (36)
TERRITORY 119**

PHYSICAL DAMAGE			
Original Cost New Range			
\$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 59	\$ 103	\$ 309
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 49	\$ 85	\$ 305
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 65	\$ 113	\$ 479
– SCHOOL AND CHURCH BUSES			
	\$ 30	\$ 52	\$ 142
– OTHER BUSES			
	\$ 30	\$ 52	\$ 142
– VAN POOLS			
	\$ 65	\$ 113	\$ 479
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

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PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 59	\$ 102	\$ 282
RULE 32. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 54	\$ 94	\$ 404
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 65	\$ 112	\$ 437
– SCHOOL AND CHURCH BUSES			
	\$ 30	\$ 51	\$ 130
– OTHER BUSES			
	\$ 30	\$ 51	\$ 130
– VAN POOLS			
	\$ 65	\$ 112	\$ 437
<ul style="list-style-type: none"> • For physical damage fleet factors, refer to Rules 22. and 39. • For additional coverages, refer to the Additional Coverages Table in Rules 23. and 40. • For Deductible factors, refer to Rule 98. • For Original Cost New and Age Group factors, refer to Rule 101. • For Stated Amount factors, refer to Rule 101. 			

90. HIRED AUTOS

Cost Of Hire Basis – All Territories Liability Base Loss Cost
\$ 0.81

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

Supplementary Information – Oregon

Introduction

This document provides additional information on the attached loss cost level experience review, including:

- A summary of recent trends in Liability claim costs
- A summary of significant factors used in the development of loss cost indications and a comparison to the factors used in the prior filing that underlie the loss costs currently in effect
- A discussion of the experience underlying the loss cost level evaluation, and how it compares to the prior review
- Issues related to Commercial Auto in Oregon

Statistical plan data reported to ISO is first processed through a system of rigorous automated data verification processes so that only data that would be valid is used for ratemaking. Subsequent to this initial data submission review, additional analyses involving an even more customized data review for this line was performed by staff. During these processes, various data records were excluded from the review, corrected or adjusted. Specifically, various reported exposure amounts have been adjusted prior to their use in the calculations. The ISO staff responsible for this loss cost review also reviewed the data for reasonableness.

Trends in Liability Claim Costs

The table below shows the latest sixteen evaluations of 12-pt. paid claim cost trends.

Multistate Paid Claim Cost Trends

<u>Data Through</u>	<u>\$100,000 Bodily Injury</u>	<u>\$100,000 Property Damage</u>
06/30/2017	+2.8%	+5.6%
09/30/2017	+3.0%	+5.4%
12/31/2017	+3.8%	+4.8%
03/31/2018	+4.2%	+4.5%
06/30/2018	+4.4%	+4.3%
09/30/2018	+5.1%	+4.2%
12/31/2018	+5.5%	+4.3%
03/31/2019	+5.7%	+4.6%
06/30/2019	+5.7%	+5.1%
09/30/2019	+5.7%	+5.5%
12/31/2019	+5.9%	+5.9%
03/31/2020	+6.0%	+6.2%
06/30/2020	+5.9%	+6.8%
09/30/2020	+5.7%	+7.3%
12/31/2020	+5.6%	+7.8%
03/31/2021	+5.3%	+8.0%

ISO believes that bodily injury claim cost trends will primarily be driven by changes in the costs of providing medical care. At times, other factors serve to reduce (or exacerbate) the claim cost trends.

Supplementary Information – Oregon

Trends in Medical Care Costs

The table below shows the last twelve annual rates of change, based upon the CPI, for Medical Care and Hospital & Other Related Services, separately.

<u>Period</u>	<u>CPI – Medical Care Annual Rate of Change¹</u>	<u>CPI – Hospital & Other Related Services Annual Rate of Change</u>
October 2009 - September 2010	3.4%	7.3%
October 2010 - September 2011	2.8%	4.9%
October 2011 - September 2012	4.1%	4.7%
October 2012 - September 2013	2.4%	5.4%
October 2013 - September 2014	2.0%	3.5%
October 2014 - September 2015	2.5%	3.3%
October 2015 - September 2016	4.9%	5.6%
October 2016 - September 2017	1.6%	4.3%
October 2017 - September 2018	1.7%	3.7%
October 2018 - September 2019	3.5%	2.1%
October 2019 - September 2020	3.3%	3.5%
October 2020 - September 2021	1.2%	3.5%

Claim Frequencies

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

Claim Counts

Claim counts are now being estimated from information on the individual loss records reported to ISO, rather than the claim counts that have been reported to ISO via the statistical plans. This is being done to address company inconsistencies in interpreting ISO's claim count reporting rules.

¹ Annual Rate of Change for a particular year is calculated as the CPI index for September of that year divided by the same index for September for the previous year, minus one.

Supplementary Information – Oregon**Oregon Trends****Trucks, Tractors & Trailers and Private Passenger Types Liability**

	<u>Current Trends</u> <u>Data through 3/31/2021</u>	<u>Previous Trends</u> <u>Data through 3/31/2020</u>
Oregon Claim Cost Trends		
Bodily Injury (\$100,000 Limit)	-6.0%	+8.9%
Property Damage (\$100,000 Limit)	+6.8%	+4.4%
Credibility-Weighted Claim Cost Trends		
Bodily Injury (\$100,000 Limit)	+5.3%	+5.8%
Property Damage (\$100,000 Limit)	+7.9%	+6.0%
Selected Claim Frequency Trends		
Trucks, Tractors & Trailers		
Bodily Injury	0.0%	0.0%
Property Damage	0.0%	0.0%
Private Passenger Types		
Bodily Injury	0.0%	0.0%
Property Damage	0.0%	0.0%
Selected Pure Premium Trends		
Trucks, Tractors & Trailers		
Bodily Injury (\$100,000 Limit)	+5.3%	+5.8%
Property Damage (\$100,000 Limit)	+7.9%	+6.0%
Private Passenger Types		
Bodily Injury (\$100,000 Limit)	+5.3%	+5.8%
Property Damage (\$100,000 Limit)	+7.9%	+6.0%

Oregon bodily injury severity trend receives 0% weight when combined with multistate trend in the filing, property damage trend receives 10% weight.

If the prior trends were used to calculate the indicated changes in this document, the Truck, Tractors & Trailers Liability indication would have been -8.2% rather than -6.7%. For the Private Passenger Types coverage, the indication would have been -1.3% instead of -0.1%.

No-Fault Coverage (PIP)

	<u>Current Trends</u> <u>Data through 9/30/2021</u>	<u>Previous Trends</u> <u>Data through 12/31/2020</u>
Oregon Claim Cost Trends		
Private Passenger Types	+3.5%	+3.3%
Selected Claim Frequency Trends		
Private Passenger Types	0.0%	0.0%
Selected Pure Premium Trends		
Private Passenger Types	+3.5%	+3.3%

If the prior trends were used to calculate the indicated change in this document, the Private Passenger Types PIP coverage, the indication would have been -10.5% rather than -10.4%.

Supplementary Information – Oregon

Physical Damage Loss Trend

		Current Trends Data through 12/31/2020	Previous Trends Data through 6/30/2020
Trucks, Tractors & Trailers	<u>Coverage</u>		
	OTC	+5.5%	+6.0%
	Collision	+4.0%	+4.0%
Private Passenger Types	OTC	+7.0%	+6.0%
	Collision	+5.0%	+4.0%

Physical Damage OCN Trend

		Current Trends Data through 12/31/2020	Previous Trends Data through 6/30/2020
Trucks, Tractors & Trailers	<u>Coverage</u>		
	OTC	+0.9%	+0.9%
	Collision	+1.4%	+1.4%
Private Passenger Types	OTC	+0.9%	+0.9%
	Collision	+0.5%	+0.5%

The loss trend has decreased by 0.5 point for Trucks, Tractors & Trailers OTC and has increased by 1 point for Private Passenger Types OTC. The OCN trend has remained the same for Trucks, Tractors & Trailers OTC and Private Passenger Types OTC. If the prior loss and OCN trends were used, the Trucks, Tractors and Trailers and Private Passenger Types OTC indications in this document would have 21.9%, instead of 20.0%, and 4.0%, instead of 6.0%, respectively.

The loss trend has remained the same for Trucks, Tractors & Trailers Collision and increased by 1 point for Private Passenger Types Collision. The OCN trend has remained the same for Trucks, Tractors, & Trailers Collision and Private Passenger Types Collision. If the prior loss and OCN trends were used, the Private Passenger Types Collision indication in this document would have been -6.8%, instead of -3.7%.

Supplementary Information – Oregon

Loss Development

Methodology

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

Factors

	<u>Current (100K)</u>	<u>Previous (100K)</u>
Trucks, Tractors and Trailers BI		
39 to Ultimate	1.080	1.078
27 to Ultimate	1.212	1.199
15 to Ultimate	1.499	1.470
Trucks, Tractors and Trailers PD		
39 to Ultimate	1.004	1.006
27 to Ultimate	1.014	1.016
15 to Ultimate	1.071	1.049
Private Passenger Types BI		
39 to Ultimate	1.080	1.069
27 to Ultimate	1.139	1.130
15 to Ultimate	1.329	1.320
Private Passenger Types PD		
39 to Ultimate	1.003	1.004
27 to Ultimate	1.011	1.011
15 to Ultimate	1.063	1.080

Supplementary Information – Oregon

Other Factors

Unallocated Loss Adjustment Expense factors:

	<u>Data through 12/31/2020</u>	<u>Data through 12/31/2019</u>
Bodily Injury	1.070	1.070
Property Damage	1.100	1.100
Physical Damage	1.130	1.130

Indicated vs. Filed Changes

An overall change of -5.7% is indicated when each of the coverage indications is weighted by its respective loss cost volume. Staff will file the indications, which reflect a 10/1/2022 proposed effective date, with the following exceptions:

<u>Coverage</u>	<u>Indicated Change</u>	<u>Filed Change</u>
Private Passenger Types Liability	-0.1%	-5.0%
Private Passenger Types PIP	-10.4%	-20.0%

The overall filed change is -6.1%.

Notes

- The Auto Dealers Liability coverage and the Auto Dealers and Garagekeepers Physical Damage coverages are not being reviewed this year.
- The low indication for Private Passenger Types PIP is due to the favorable experience in four of the five accident years included in the review.
- The high indication for Trucks, Tractors and Trailers OTC is due to the poor experience across all years, which are particularly poor for the latest two years.
- The low indication for Trucks, Tractors and Trailers Collision is due to the latest two years' favorable experience.