

LOSS COSTS – IMPLEMENTATION

DECEMBER 28, 2022

COMMERCIAL AUTOMOBILE

LI-CA-2022-301

OHIO REVISED COMMERCIAL AUTO ADVISORY PROSPECTIVE LOSS COSTS TO BE IMPLEMENTED

KEY MESSAGE

Loss costs representing a +2.2% statewide change to be implemented.

BACKGROUND

In circular [LI-CA-2022-251](#), 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 Ohio, 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 April 1, 2023.

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 April 1, 2023, the multiplier must be based on the relationship between your gross rates and the ISO advisory prospective loss costs contained in this circular.

COMPANY ACTION

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

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

WE WILL SUBMIT OUR REFERENCE FILING TO THE INSURANCE DEPARTMENT ON FEBRUARY 1, 2023. ANY SUBMISSION YOU MAY MAKE WITH THE INSURANCE DEPARTMENT WITH RESPECT TO THIS FILING SHOULD NOT BE SUBMITTED PRIOR TO THIS DATE.

In all correspondence with the Insurance Department on this revision, you should refer to ISO Filing Number CA-2022-BRLA1 and SERFF Tracking Number ISOF-133499080, NOT this circular number.

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

RATING SOFTWARE IMPACT

No new attributes are being introduced with this revision.

POLICYHOLDER NOTIFICATION

If you decide to implement this revision, you should check all applicable laws for the state(s) to which this revision applies, to determine whether or not a specific policyholder notice requirement may apply. Please note that circular [LI-CL-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 4-23 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

REFERENCE(S)

- [LI-CA-2022-251](#) (10/24/2022) 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.

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.

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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Now, as in the past, all of our products and services are advisory, and are made available for optional use by participating insurers as a matter of individual choice. Your company must decide for itself which, if any, ISO products or services are needed or useful to its operation and how those selected for use should be applied. We urge that you be guided by the advice of your attorneys on the legal requirements.

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OHIO

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 +2.2% 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 are including the pandemic experience in our review without adjustment. We will continue to monitor existing reporting trends, including how new data entering the experience period of our next review reflects COVID-19 impacts. Please feel free to contact us for additional discussion, clarification or questions.</p>
FORMAT	<p>In this document, all explanatory material appears first, followed by all exhibits, and then the revised prospective loss costs. Explanatory pages are numbered B-1 through D-5, the exhibits are labeled EXHIBIT A1 through EXHIBIT D4, and the revised prospective loss cost pages are numbered E-1 through E-79.</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 D.</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>

REVISED LOSS
COST CHANGES

The statewide advisory loss cost level changes are:

<u>Trucks, Tractors & Trailers</u>	<u>Indicated</u>	<u>Filed*</u>	<u>Adjusted**</u>
<u>Liability</u>			
Single Limit Liability	-4.3%	-4.3%	-7.2%
<u>Physical Damage</u>			
Other than Collision	19.1%	19.1%	15.9%
Collision	20.6%	20.6%	1.8%
<u>Total Trucks, Tractors & Trailers</u>	<u>2.2%</u>	<u>2.2%</u>	<u>-3.7%</u>
<u>Private Passenger Types</u>			
<u>Liability</u>			
Single Limit Liability	2.2%	N.C.	-3.5%
<u>Physical Damage</u>			
Other than Collision	0.3%	N.C.	-3.3%
Collision	7.4%	7.4%	10.8%
<u>Total Private Passenger Types</u>	<u>3.4%</u>	<u>2.0%</u>	<u>0.4%</u>
<u>Grand Total</u>	<u>2.4%</u>	<u>2.2%</u>	<u>-3.0%</u>

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

* Due to the simultaneous implementation of filing CA-2022-RLC1, the FILED column displays the impact for companies already using the optional class plan prior to the effective date of the CA-2022-RLC1 filing.

** The ADJUSTED changes display the impact of the filed loss costs on companies not using the optional class plan prior to the effective date of the CA-2022-RLC1 filing.

INDICATED VS.
FILED

Indicated changes are based on standard ISO methodology, utilizing a 04/01/2023 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 Private Passenger Types OTC, No Change (N.C.) was selected due to the modest indications.

PRIOR ISO
REVISIONS

The latest selected revisions in this state are:

<u>Filing</u>	<u>CA-2020-BRLA1</u>	<u>CA-2019-BRLA1</u>	<u>CA-2018-BRLA1</u>
<u>Rate Level/</u>			
<u>Loss Costs</u>	<u>Loss Costs</u>	<u>Loss Costs</u>	<u>Loss Costs</u>
<u>Effective Date</u>	<u>03/01/2021</u>	<u>03/01/2020</u>	<u>03/01/2019</u>
<u>Changes</u>			
Indicated	4.5%	1.9%	-2.3%
Filed	4.2%	1.9%	-0.9%
Approved	4.2%	1.9%	-0.9%

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 9/30/2021 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 third quarter 2021 and claim frequency trend data through second quarter 2021 were used in selecting the following annual liability trend factors:

<u>Coverage</u>	<u>Annual Trend Factor</u>
Trucks, Tractors, and Trailers Liability:	
Bodily Injury	+6.3%
Property Damage	+8.4%
Private Passenger Types Liability:	
Bodily Injury	+6.3%
Property Damage	+8.4%
Trucks, Tractors & Trailers OTC	+5.0%
Trucks, Tractors & Trailers Collision	+7.0%
Private Passenger Types OTC	+6.0%
Private Passenger Types Collision	+7.0%

ADJUSTMENTS TO
REPORTED
EXPERIENCE
(CONT'D)

Liability Premium Trend

To recognize the trend in the Vehicle Age factors and Original Cost New factors for Trucks, Tractors & Trailers and Private Passenger Types Liability, aggregate loss costs at current level have been multiplied by premium trend factors. The selected annual Liability premium trends are -1.0% for Trucks, Tractors & Trailers and 0.0% for Private Passenger Types.

Physical Damage Vehicle Value Factor (VVF) Trends

To recognize the trend in the vehicle value component of the rating procedure (which includes Vehicle Age and Original Cost New) for Trucks, Tractors & Trailers and Private Passenger Types Physical Damage, aggregate loss costs at current level have been multiplied by VVF trend factors. The selected annual VVF trend factors for Trucks, Tractors & Trailers are +2.0% and +2.5% for OTC and Collision respectively. For Private Passenger Types, the VVF trend factors are +2.5% and +1.0% for OTC and Collision respectively.

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

TEN LARGEST
COMPANIES/
GROUPS
IN THIS REVIEW

LIABILITY (ASLOB 19.3 & 19.4)

1. Cincinnati Insurance Co.
2. Westfield Insurance Co.
3. Zurich American Insurance Co.
4. Travelers Indemnity Co.
5. Nationwide Mutual Insurance Co.
6. Insurance Co. of North America
7. Liberty Mutual Insurance Co.
8. Sentry Insurance A Mutual Co.
9. American International Group
10. Employers Mutual Casualty Co.

PHYSICAL DAMAGE (ASLOB 21.2)

1. Cincinnati Insurance Co.
2. Westfield Insurance Co.
3. Travelers Indemnity Co.
4. Great American Insurance Co.
5. Zurich American Insurance Co.
6. Liberty Mutual Insurance Co.
7. Continental Casualty Co.
8. Nationwide Mutual Insurance Co.
9. Employers Mutual Casualty Co.
10. Frankenmuth Mutual Insurance Co.

Insurers are listed in descending order based on the percent of statewide written premium volume from Annual Statement Page 15 for the year ending 12/31/2021 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 12/31/2021 is:

Liability (ASLOB 19.3 & 19.4)
33.6%

Physical Damage (ASLOB 21.2)
32.9%

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

COMPANY
DECISION
(CONT'D)

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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OHIO
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-B10**.

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

OVERVIEW OF ISO ACTUARIAL PROCEDURES – COMMERCIAL AUTOMOBILE

STEP 1 – DETERMINATION OF STATEWIDE ADVISORY LOSS COST LEVEL CHANGE

OBJECTIVE 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 aggregate loss costs are placed on the prospective OCN and Vehicle Age relativity level by the application of premium 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-B10**.

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

COLUMN (1)
EARNED CAR
YEARS

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

COLUMN (2)
\$100,000 LOSS
COST

Average \$100,000 loss cost at current level (earned aggregate loss cost at current level divided by exposures) is based on the latest accident year experience available and reflects the \$100,000 basic limit at the present ISO manual level trended to a prospective level by the application of premium trend 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 Bodily Injury and Property Damage combined and is trended and developed to an ultimate settlement basis including all loss adjustment expenses.

COLUMN (4)
EXPERIENCE
RATIO LOSS
COST

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

COLUMN (5)
CREDIBILITY

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

COLUMN (6)
FORMULA
EXPERIENCE
RATIO

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 base class loss cost.

COLUMN (9)
INDICATED BASE
LOSS COST

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

COLUMN (10)
REVISED BASE
LOSS COST

Revised \$100,000 base loss cost.

COLUMN (11)
ADVISORY
LOSS COST
CHANGE

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

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

COLUMN (1)
EARNED CAR
YEARS

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

COLUMN (2)
UNDERLYING
LOSS COST

Average loss cost at current level (earned aggregate loss cost at current level divided by exposures) is based on the latest accident year experience available and reflects the present ISO manual loss cost trended to a prospective level by the application of VVF trend 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.
- Theft losses have been removed from our Other Than Collision trend reviews due to a large increase in small-value theft claims which have caused an inappropriate distortion in severity trend.

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.

PHYSICAL
DAMAGE:
LOSS TREND
(CONT'D)

1) All losses are divided by the appropriate classification 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. For example, if a shift in the distribution of vehicle weights occurred, we would want to remove the corresponding shift in loss severity from our estimate of severity trend. Due to the introduction of Vehicle Value Factor Trend on the premium side, we are no longer dividing losses by an Age Factor in our loss trend analysis.

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:

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

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

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

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

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

Type of Loss	Year 1		Year 2	
	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: $(23\% + 25\%) / 2 = 24\%$

PHYSICAL
DAMAGE:
LOSS TREND
(CONT'D)

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

Type of Loss	Year 1		Year 2	
	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 C8-C11**. 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:	+5.0%	+6.0%
COLL:	+7.0%	+7.0%

COMMERCIAL AUTOMOBILE PHYSICAL DAMAGE
SUPPLEMENTARY EXHIBIT

Quarterly Values <u>Ending</u>	Consumer Price Index for Bodywork	
	<u>Actual</u>	<u>Exponential Fit</u>
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
12/31/2021	3.561	3.509
03/31/2022	3.703	3.551
	<u>R-Squared</u>	<u>Average Annual Change</u>
16 Point Fit	0.9299	4.9%
12 Point Fit	0.9049	5.6%

LIABILITY PREMIUM TREND

OBJECTIVE

For Trucks, Tractors & Trailers and Private Passenger Types Liability, as new, higher-valued commercial automobiles are introduced and existing vehicles are taken out of service, there is a change in revenue due to the Liability Vehicle Age Factor and the Liability OCN Factor, which represent differences in expected Liability loss experience associated with Vehicle Age and Original Cost New. In order to reflect the revenue impact of such changes during the prospective period, ISO uses a premium trend procedure.

DATA LIMITATIONS UNIQUE TO PREMIUM TREND

We began collecting Vehicle Age and OCN for the Liability coverage in 2016 and the new fields became mandatory in 2019. However, the reporting on Liability records is still insufficient to support a premium trend analysis. Instead, since the new variables have always been part of our physical damage rating plan, we opted to perform our analysis using Collision data. The Collision exposures were rated as if they were Liability exposures. Approximately 80% of vehicles are provided Collision coverage. Nevertheless, we expect that some selection bias is present in the results, and we plan to switch to using Liability exposures for this analysis as soon as that is reasonably possible.

There are more serious data limitations than the selection bias that might be present due to using Collision exposures.

The Vehicle Age values we collect include coding for individual vehicle ages out to the 26th preceding model year, with a final category for the 27th preceding model year and all older vehicles. However the prior version of the ISO rating manual only provided rating factors for vehicle ages out to the tenth preceding model year, terminating with a factor for the 11th preceding model year and older. This final category from the old plan represented approximately 20% of vehicles historically and was reported statistically using an age code of "X".

Although ISO began collecting vehicle age data in fuller detail at the same time as Liability reporting was first introduced, there were similar delays for that change. Consequently, there's a relevant volume of statistically reported data in recent years that still contains exposures coded with the retired age code of "X".

The estimated percentage of total Collision reporting volume represented by companies that are fully reporting vehicle age detail in each year is as follows:

<u>Earned Year Ending</u>	<u>Trucks, Tractors and Trailers</u>	<u>Private Passenger Types</u>
09/30/2017	0.0%	0.0%
09/30/2018	0.0%	0.1%
09/30/2019	0.4%	2.5%
09/30/2020	8.9%	3.2%
09/30/2021	41.4%	32.0%

DATA
LIMITATIONS
UNIQUE TO
PREMIUM TREND,
CONTINUED

For most purposes, a representative average vehicle age value can be assigned to these exposures, allowing the data to be used in our analysis. However, ISO is aware that in the case of premium trend specifically, the indication is not only particularly sensitive to this selection, but also it is also not enough even to choose a correct representative average overall, because here we are focused on the change in the Liability Age Factor over time, even as individual insurers, each of whose book of business has a unique mix, are in the process of switching from reporting Age X to reporting vehicle age in full detail.

As a consequence of these considerations, ISO's actuarial staff made the decision to review premium trend using two cuts of data, and make a judgmental selection based on consideration of both results.

In the first cut of data, we display results using only the most recent three years ending 09/30/2021 for Private Passenger Types, and the two most recent years for Trucks, Tractors and Trailers, and to include in both only companies that reported vehicle age codes in full detail during that timeframe. This first cut has a far smaller volume that is typically used for this analysis, and we do not deem the indications to be fully credible. We observe that the significantly greater volume of usable reporting in the most recent year means that we will have available a much more credible version of this review when we next perform an experience review in one year's time.

The second cut of data includes a much greater volume of data over a full five years, but excludes all vehicles older than the 10th preceding model year. This second cut is much more stable than the first, but likely expresses a significant bias that we are not able to quantify.

DESCRIPTION
OF DATA

Subject to the unique limitations described immediately above, two measures of the average Liability Rating Factors are displayed on the following exhibits. See the calculations in **Exhibits C6-C7**. The data is displayed by coverage. To determine the historical average trend for Factors, 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 vehicle value factors. Based on the results of these curves, and mindful of the data limitations discussed above, ISO has selected annual Liability premium trends of -1.0% and 0.0% for Trucks, Tractors & Trailers and Private Passenger Types respectively.

PHYSICAL DAMAGE VVF TREND

OBJECTIVE

In Physical Damage for Trucks, Tractors & Trailers and Private Passenger Types, as new, higher-valued commercial automobiles are introduced and existing vehicles depreciate, there is a change in revenue due to the vehicle value factor component of the rating procedure, which incorporates the effects of Original Cost New and Vehicle Age. In order to reflect the revenue impact of such changes during the prospective period, ISO uses a VVF trend procedure.

DATA LIMITATIONS UNIQUE TO PREMIUM TREND

The Vehicle Value Factors we are concerned with in this analysis include factors for individual vehicle ages out to the 26th preceding model year, with a final category for the 27th preceding model year and all older vehicles. The prior version of the ISO rating manual only provided rating factors for vehicle ages out to the tenth preceding model year, terminating with a factor for the 11th preceding model year and older. This final category from the old plan represented approximately 20% of vehicles historically and was reported statistically using an age code of "X".

Although ISO began collecting vehicle age data in fuller detail beginning in 2016, the changes did not become mandatory for insurers until mid-2019, and many insurers were not able to meet even this deadline. Consequently, there's a relevant volume of statistically reported data in recent years that still contains exposures coded with the retired age code of "X".

The estimated percentage of total reporting volume represented by companies that are fully reporting vehicle age detail in each year is as follows:

<u>Earned Year Ending</u>	<u>Trucks, Tractors and Trailers</u>	<u>Private Passenger Types</u>
09/30/2017	0.0%	0.0%
09/30/2018	0.0%	0.1%
09/30/2019	0.5%	2.7%
09/30/2020	6.4%	3.3%
09/30/2021	40.8%	33.1%

For most purposes, a representative average vehicle age value can be assigned to these exposures, allowing the data to be used in our analysis. However, ISO is aware that in the case of premium trend specifically, the indication is not only particularly sensitive to this selection, but also it is also not enough even to choose a correct representative average overall, because here we are focused on the change in the VVF over time, even as individual insurers, each of whose book of business has a unique mix, are in the process of switching from reporting Age X to reporting vehicle age in full detail.

As a consequence of these considerations, ISO's actuarial staff made the decision to review premium trend using two cuts of data, and make a judgmental selection based on consideration of both results.

DATA
LIMITATIONS
UNIQUE TO
PREMIUM TREND,
CONTINUED

In the first cut of data, we display results using only the most recent three years ending 09/30/2021 for Private Passenger Types, and the two most recent years for Trucks, Tractors and Trailers, and to include in both only companies that reported vehicle age codes in full detail during that timeframe. This first cut has a far smaller volume that is typically used for this analysis, and we do not deem the indications to be fully credible. We observe that the significantly greater volume of usable reporting in the most recent year means that we will have available a much more credible version of this review when we next perform an experience review in one year's time.

The second cut of data includes a much greater volume of data over a full five years, but excludes all vehicles older than the 10th preceding model year. This second cut is much more stable than the first, but likely expresses a significant bias that we are not able to quantify.

DESCRIPTION
OF DATA

Subject to the unique limitations described immediately above, two measures of the average vehicle value factors (VVF) for Comprehensive and Collision are displayed on the following exhibits. See the calculations in **Exhibits C12-C13**. The data is displayed by coverage. To determine the historical average trend for VVF, 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 vehicle value factors. Based on the results of these curves, and mindful of the data limitations discussed above, ISO has selected annual VVF trends of 2.0% and 2.5% for Trucks, Tractors & Trailers OTC and Collision coverages respectively. For Private Passenger Types, VVF trends of 2.5% and 1.0% 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 December 31, 2021. In other words, accident year ended September 30, 2021 includes all losses and allocated loss adjustment expenses paid through December 31, 2021 on accidents occurring from October 1, 2020 to September 30, 2021 and all losses and allocated loss adjustment expenses outstanding on these accidents as of December 31, 2021, 15 months after the inception of the accident year. Similarly, the incurred losses and allocated loss adjustment expenses for accident year ended September 30, 2020 include all loss and loss adjustment expenses paid through December 31, 2021 on accidents occurring from October 1, 2019 to September 30, 2020 and all losses and allocated loss adjustment expenses outstanding on these accidents as of December 31, 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 C14-C15**.

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 December 31, 2021. In other words, accident year ended September 30, 2021 includes all losses paid through December 31, 2021 on accidents occurring from October 1, 2020 to September 30, 2021. Similarly, the paid losses for accident year ended September 30, 2020 include all losses paid through December 31, 2021 on accidents occurring from October 1, 2019 to September 30, 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 C16-C17**.

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

CREDIBILITY PROCEDURE FOR EXPERIENCE LOSS RATIO

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

Step 2: Determine the Experience Period Credibility

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

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

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

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

Step 2: Determine the Experience Period Credibility

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

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

Tables For Use With Trend Data

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

K = 25,000

K = 10,000

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

ALL LIABILITY COVERAGES
CREDIBILITY TABLE
NUMBER OF CLAIMS

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

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

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

PHYSICAL DAMAGE
CREDIBILITY TABLES
NUMBER OF CLAIMS

OTHER THAN COLLISION

Cred	<u>Trucks, Tractors & Trailers</u>			<u>Private Passenger Types</u>		
	0.00*	0	-	27	0	-
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	<u>Trucks, Tractors & Trailers</u>			<u>Private Passenger Types</u>		
	0.00*	0	-	11	0	-
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.

OHIO
CLAIMS PER TERRITORY
LIABILITY

Territory	Trucks, Tractors & Trailers	Private Passenger Types
	Incurred Claims 5 Years Ending 09/30/2021 Combined BI and PD	Incurred Claims 5 Years Ending 09/30/2021 Combined BI and PD
102	2,431	666
103	2,748	516
104	341	86
105	755	264
106	1,124	264
107	664	166
108	138	50
109	366	61
111	248	80
112	290	75
115	178	74
117	931	158
118	77	28
119	80	18
120	931	161
122	204	69
125	669	141
126	400	58
127	79	6
128	198	41
129	209	22
131	148	29
132	215	55
135	127	13
136	472	95
137	118	15
138	66	11
139	1,324	240
142	234	56
143	120	29
144	507	122
146	646	150
147	733	138
148	799	112
149	1,083	238
151	562	110
152	4,194	672
153	1,417	363
154	142	41
SW Total	25,968	5,493

Claims for Trend

BI	PD
<u>1,138</u>	<u>3,754</u>

OHIO
CLAIMS PER TERRITORY
PHYSICAL DAMAGE

Territory	Trucks, Tractors & Trailers Paid Claims 5 Years Ending 09/30/2021		Private Passenger Types Paid Claims 5 Years Ending 09/30/2021	
	OTC	Coll	OTC	Coll
102	684	1,019	436	668
103	794	1,088	422	725
104	111	156	57	66
105	295	378	141	283
106	423	521	182	263
107	361	331	183	152
108	39	44	21	31
109	185	171	54	42
111	53	102	29	61
112	82	128	24	64
115	52	97	72	58
117	375	401	197	210
118	30	33	14	17
119	32	26	14	18
120	280	340	118	150
122	81	109	27	53
125	232	319	82	128
126	105	153	43	63
127	16	33	9	7
128	93	110	43	47
129	68	104	48	28
131	52	79	40	39
132	113	121	57	39
135	62	70	13	21
136	199	187	99	80
137	43	72	15	13
138	42	41	10	8
139	492	700	200	236
142	100	97	68	53
143	46	45	22	18
144	141	213	65	126
146	250	354	125	184
147	241	303	132	117
148	283	323	121	96
149	365	482	164	198
151	279	265	90	71
152	2,108	2,234	741	592
153	335	604	184	359
154	28	67	252	33
SW Total	9,570	11,920	4,614	5,417

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
OHIO

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	55,779	3,384,960	3,329,181	0.017	0.084	279,651	3,664,611
1988	123,519	3,694,591	3,571,072	0.035	0.066	235,691	3,930,282
1989	172,111	4,012,498	3,840,387	0.045	0.056	215,062	4,227,560
1990	269,726	4,349,040	4,079,314	0.066	0.035	142,776	4,491,816
1991	187,187	5,417,119	5,229,932	0.036	0.065	339,946	5,757,065
1992	120,687	4,939,191	4,818,504	0.025	0.076	366,206	5,305,397
1993	257,133	5,263,889	5,006,756	0.051	0.050	250,338	5,514,227
1994	207,247	5,865,649	5,658,402	0.037	0.064	362,138	6,227,787
1995	342,556	6,252,560	5,910,004	0.058	0.043	254,130	6,506,690
1996	385,420	7,857,941	7,472,521	0.052	0.049	366,154	8,224,095
1997	639,447	7,761,529	7,122,082	0.090	0.011	78,343	7,839,872
1998	758,583	8,691,505	7,932,922	0.096	0.005	39,665	8,731,170
1999	353,566	8,963,545	8,609,979	0.041	0.060	516,599	9,480,144
2000	929,963	8,893,812	7,963,849	0.117	-0.016	-127,422	8,766,390
2001	1,004,386	9,205,525	8,201,139	0.122	-0.021	-172,224	9,033,301
2002	751,225	6,556,264	5,805,039	0.129	-0.028	-162,541	6,393,723
2003	877,624	6,103,011	5,225,387	0.168	-0.067	-350,101	5,752,910
2004	934,543	5,500,264	4,565,721	0.205	-0.104	-474,835	5,025,429
2005	249,234	3,347,224	3,097,990	0.080	0.021	65,058	3,412,282
2006	208,675	2,923,887	2,715,212	0.077	0.024	65,165	2,989,052
2007	774,774	3,749,403	2,974,629	0.260	-0.159	-472,966	3,276,437
2008	473,397	3,867,281	3,393,884	0.139	-0.038	-128,968	3,738,313
2009	163,339	2,903,108	2,739,769	0.060	0.041	112,331	3,015,439
2010	326,056	5,166,863	4,840,807	0.067	0.034	164,587	5,331,450
2011	1,517,020	5,510,995	3,993,975	0.380	-0.279	-1,114,319	4,396,676
2012	916,416	4,991,908	4,075,492	0.225	-0.124	-505,361	4,486,547
2013	522,421	4,929,056	4,406,635	0.119	-0.018	-79,319	4,849,737
2014	315,074	5,152,415	4,837,341	0.065	0.036	174,144	5,326,559
2015	275,989	5,853,072	5,577,083	0.049	0.052	290,008	6,143,080
2016	374,298	5,786,490	5,412,192	0.069	0.032	173,190	5,959,680
2017	492,599	6,524,099	6,031,500	0.082	0.019	114,599	6,638,698
2018	681,911	6,788,664	6,106,753	0.112	-0.011	-67,174	6,721,490
2019	1,236,858	7,611,833	6,374,975	0.194	-0.093	-592,873	7,018,960
2020	709,546	7,463,115	6,753,569	0.105	-0.004	-27,014	7,436,101
2021	462,640	9,842,307	9,379,667	0.049	0.052	487,743	10,330,050

(8) NORMAL WIND TO NON W&W RATIO= AVG. (4) 0.101

WIND AND WATER PROCEDURE
OTHER THAN COLLISION
OHIO

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	66,543	2,652,218	2,585,675	0.026	0.131	338,723	2,990,941
1988	34,497	2,701,055	2,666,558	0.013	0.144	383,984	3,085,039
1989	189,256	2,757,025	2,567,769	0.074	0.083	213,125	2,970,150
1990	131,223	2,928,880	2,797,657	0.047	0.110	307,742	3,236,622
1991	80,788	3,026,184	2,945,396	0.027	0.130	382,901	3,409,085
1992	119,831	3,027,080	2,907,249	0.041	0.116	337,241	3,364,321
1993	294,053	2,980,946	2,686,893	0.109	0.048	128,971	3,109,917
1994	368,962	3,122,342	2,753,380	0.134	0.023	63,328	3,185,670
1995	251,013	2,859,307	2,608,294	0.096	0.061	159,106	3,018,413
1996	162,466	3,485,858	3,323,392	0.049	0.108	358,926	3,844,784
1997	482,027	3,409,411	2,927,384	0.165	-0.008	-23,419	3,385,992
1998	439,102	3,452,817	3,013,715	0.146	0.011	33,151	3,485,968
1999	277,082	3,278,875	3,001,793	0.092	0.065	195,117	3,473,992
2000	358,390	3,607,702	3,249,312	0.110	0.047	152,718	3,760,420
2001	656,969	3,533,282	2,876,313	0.228	-0.071	-204,218	3,329,064
2002	325,190	2,414,675	2,089,485	0.156	0.001	2,089	2,416,764
2003	585,097	2,168,416	1,583,319	0.370	-0.213	-337,247	1,831,169
2004	343,912	1,738,633	1,394,721	0.247	-0.090	-125,525	1,613,108
2005	22,278	1,083,479	1,061,201	0.021	0.136	144,323	1,227,802
2006	218,646	1,250,939	1,032,293	0.212	-0.055	-56,776	1,194,163
2007	644,044	1,635,604	991,560	0.650	-0.493	-488,839	1,146,765
2008	287,185	1,363,104	1,075,919	0.267	-0.110	-118,351	1,244,753
2009	79,703	1,143,940	1,064,237	0.075	0.082	87,267	1,231,207
2010	274,272	1,648,098	1,373,826	0.200	-0.043	-59,075	1,589,023
2011	999,835	2,717,009	1,717,174	0.582	-0.425	-729,799	1,987,210
2012	409,581	2,063,735	1,654,154	0.248	-0.091	-150,528	1,913,207
2013	305,984	1,731,226	1,425,242	0.215	-0.058	-82,664	1,648,562
2014	310,626	1,985,735	1,675,109	0.185	-0.028	-46,903	1,938,832
2015	224,003	1,905,614	1,681,611	0.133	0.024	40,359	1,945,973
2016	154,194	1,952,313	1,798,119	0.086	0.071	127,666	2,079,979
2017	140,225	1,786,261	1,646,036	0.085	0.072	118,515	1,904,776
2018	126,643	2,085,708	1,959,065	0.065	0.092	180,234	2,265,942
2019	348,261	2,444,980	2,096,719	0.166	-0.009	-18,870	2,426,110
2020	186,185	1,894,262	1,708,077	0.109	0.048	81,988	1,976,250
2021	148,612	1,987,638	1,839,026	0.081	0.076	139,766	2,127,404

(8) NORMAL WIND TO NON W&W RATIO= AVG. (4) 0.157

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

OVERVIEW OF ISO ACTUARIAL PROCEDURES – COMMERCIAL AUTOMOBILE

DETERMINATION OF THE ADVISORY MULTISTATE LIABILITY RELATIVITY FOR RULE 290. - HIRED AUTOS

OBJECTIVE The objective of this procedure is to determine the indicated advisory multistate liability relativity for Rule 290. - 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 290. - Hired Autos.

DESCRIPTION Since the liability relativity to calculate the loss cost per \$100 cost of hire for the Rule 290. - 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 290. - Hired Autos. See the calculations in Exhibits D1-D2 .
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 290. - HIRED AUTOS

OBJECTIVE	The objective is to determine the indicated advisory multistate liability relativity for Rule 290. - Hired Autos. See the calculations in Exhibits D3-D4 .
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DESCRIPTION	This procedure develops an experience ratio for the Rule 290. - 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 290. - 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 290. - 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 290. - 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 290. - Hired Autos.

INDICATED
RELATIVITY
(Item 9)

This is the indicated multistate advisory relativity for the Rule 290. - Hired Autos liability coverage.

SELECTED
RELATIVITY
(Item 10)

This is the selected multistate advisory relativity that is being filed for the Rule 290. - 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 290. - Hired Autos liability coverage.

VERISK

OHIO
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	\$ 90,196,668	-4.3%
Physical Damage		
Other Than Collision	9,474,623	19.1%
Collision	23,388,774	20.6%
Combined	32,863,397	20.2%
Total Trucks, Tractors & Trailers	123,060,065	2.2%
PRIVATE PASSENGER TYPES		
Liability		
Single Limit Liability	15,146,861	N.C.
Physical Damage		
Other Than Collision	2,893,297	N.C.
Collision	6,614,976	7.4%
Combined	9,508,273	5.1%
Total Private Passenger Types	24,655,134	2.0%
GRAND TOTAL ALL COVERAGES	147,715,199	2.2%
TOTAL LIABILITY	105,343,529	-3.7%
TOTAL PHYSICAL DAMAGE	42,371,670	16.8%

(A) An implementation date of 04/01/2023 is assumed for purposes of trending.

(B) Accident Year ending 09/30/2021 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.

VERISK

OHIO
 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	\$5,000
	Liability	Med Pay
102	-9.9%	-14.3%
103	-6.9%	-14.3%
104	-8.3%	0.0%
105	-9.8%	0.0%
106	-2.9%	0.0%
107	-2.7%	-20.0%
108	-5.6%	0.0%
109	-3.0%	0.0%
111	-4.4%	0.0%
112	-2.3%	0.0%
115	-5.5%	-16.7%
117	-3.0%	0.0%
118	-1.2%	-14.3%
119	-4.8%	0.0%
120	-3.8%	0.0%
122	-3.5%	0.0%
125	-4.4%	0.0%
126	-2.7%	0.0%
127	-5.1%	-16.7%
128	-5.4%	0.0%
129	-0.5%	0.0%
131	-6.2%	0.0%
132	-6.0%	0.0%
135	-5.0%	-16.7%
136	-4.0%	0.0%
137	-1.3%	0.0%
138	-5.0%	0.0%
139	0.0%	0.0%
142	-4.8%	0.0%
143	-5.6%	0.0%
144	-3.7%	0.0%
146	-6.8%	-14.3%
147	-1.1%	0.0%
148	-3.8%	0.0%
149	-0.4%	0.0%
151	-4.1%	-16.7%
152	-1.8%	0.0%
153	-3.1%	0.0%
154	-3.3%	-12.5%

VERISK

OHIO
COMMERCIAL AUTOMOBILE INSURANCE
REVISED PROSPECTIVE LOSS COSTS AND PERCENTAGE CHANGES
TERRITORY LOSS COST LEVEL CHANGES
FOR TRUCKS, TRACTORS, AND TRAILERS POLICY COVERAGES

Territory Code	Physical Damage		Specified Causes of Loss
	Comprehensive	Collision	
102	21.9%	17.1%	24.0%
103	19.6%	22.3%	19.2%
104	18.3%	23.7%	18.5%
105	16.9%	16.9%	15.4%
106	19.7%	19.1%	18.9%
107	19.7%	18.8%	18.0%
108	27.3%	18.7%	27.9%
109	17.1%	20.4%	16.7%
111	18.9%	16.8%	20.7%
112	18.5%	22.1%	17.4%
115	16.7%	21.7%	17.3%
117	23.5%	23.2%	23.4%
118	23.7%	21.9%	24.7%
119	17.4%	18.9%	16.4%
120	16.9%	15.8%	16.7%
122	22.4%	16.3%	23.3%
125	22.8%	18.1%	22.2%
126	19.1%	23.2%	18.5%
127	19.2%	21.2%	19.0%
128	27.0%	20.5%	25.4%
129	17.3%	34.3%	16.7%
131	19.7%	18.8%	21.2%
132	14.5%	24.4%	13.1%
135	20.3%	19.4%	21.0%
136	15.6%	16.7%	16.3%
137	20.8%	32.2%	21.3%
138	21.7%	18.8%	21.8%
139	19.7%	22.1%	19.6%
142	20.3%	18.2%	20.0%
143	18.2%	14.5%	19.2%
144	21.7%	19.6%	23.6%
146	25.4%	21.2%	26.0%
147	16.3%	21.1%	17.9%
148	23.5%	17.5%	25.4%
149	18.8%	24.2%	18.2%
151	17.7%	20.7%	17.1%
152	16.5%	20.6%	17.7%
153	21.6%	26.0%	22.4%
154	16.3%	27.1%	15.4%

VERISK

OHIO
COMMERCIAL AUTOMOBILE INSURANCE
REVISED PROSPECTIVE LOSS COSTS AND PERCENTAGE CHANGES
REVISED BASE LOSS COSTS BY TERRITORY
FOR TRUCKS, TRACTORS, AND TRAILERS POLICY COVERAGES

Territory Code	Liability \$100,000 CSL	\$5,000 Med Pay ^(a)	Physical Damage		Specified Causes of Loss ^(d)
			Comprehensive ^(b)	Collision ^(c)	
102	354	6	78	302	62
103	394	6	110	345	87
104	431	7	97	313	77
105	321	5	76	284	60
106	270	6	79	243	63
107	289	4	91	246	72
108	304	5	98	273	78
109	255	6	89	260	70
111	388	7	132	299	105
112	419	9	128	276	101
115	309	5	77	382	61
117	328	6	100	287	79
118	247	6	115	284	91
119	236	5	81	233	64
120	333	7	97	300	77
122	272	7	93	285	74
125	301	6	97	241	77
126	290	6	81	234	64
127	258	5	87	269	69
128	209	5	94	264	74
129	214	5	88	286	70
131	272	5	79	265	63
132	234	6	87	260	69
135	229	5	95	252	75
136	241	5	126	294	100
137	222	5	93	382	74
138	170	6	84	227	67
139	222	6	85	282	67
142	316	6	83	299	66
143	306	7	78	284	62
144	422	8	112	305	89
146	288	6	79	297	63
147	263	6	100	258	79
148	332	6	100	302	79
149	263	6	82	287	65
151	186	5	113	280	89
152	222	5	92	287	73
153	373	6	90	291	71
154	410	7	114	277	90

- (a) The loss costs for medical payments have been calculated by multiplying a relativity by the Trucks, Tractors, and Trailers CSL Liability loss costs. The relativities differ by territory and are listed in [EXHIBIT C19](#).
- (b) Comprehensive base loss cost is the \$25,000-29,999 OCN, age 1, \$500 deductible loss cost.
- (c) Collision base loss cost is the \$25,000-29,999 OCN, age 1, \$500 deductible loss cost.
- (d) The loss costs for Specified Causes of Loss have been calculated by a relativity of 0.792 to the Trucks, Tractors, and Trailers Comprehensive base loss costs.

VERISK

OHIO
 COMMERCIAL AUTOMOBILE INSURANCE
 REVISED PROSPECTIVE LOSS COSTS AND PERCENTAGE CHANGES
 TERRITORY LOSS COST LEVEL CHANGES

FOR PRIVATE PASSENGER TYPES POLICY COVERAGES

Territory Code	\$100,000 CSL Liability ^(a)	\$5,000 Med Pay ^(a)
102		
103		
104		
105		
106		
107		
108		
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111		
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142		
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151		
152		
153		
154		

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

VERISK

OHIO
COMMERCIAL AUTOMOBILE INSURANCE
REVISED PROSPECTIVE LOSS COSTS AND PERCENTAGE CHANGES
TERRITORY LOSS COST LEVEL CHANGES

FOR PRIVATE PASSENGER TYPES POLICY COVERAGES

Territory Code	Physical Damage		Specified Causes of Loss ^(a)
	Comprehensive ^(a)	Collision	
102		8.6%	
103		13.0%	
104		7.7%	
105		9.4%	
106		8.8%	
107		5.0%	
108		6.3%	
109		5.6%	
111		9.3%	
112		9.3%	
115		6.0%	
117		6.1%	
118		7.8%	
119		9.1%	
120		6.3%	
122		7.2%	
125		10.4%	
126		8.6%	
127		7.4%	
128		8.3%	
129		8.3%	
131		3.7%	
132		7.1%	
135		5.6%	
136		13.2%	
137		6.2%	
138		7.2%	
139		6.7%	
142		5.9%	
143		6.3%	
144		8.5%	
146		11.8%	
147		4.4%	
148		7.8%	
149		5.6%	
151		7.9%	
152		0.4%	
153		7.6%	
154		9.1%	

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

VERISK

OHIO
COMMERCIAL AUTOMOBILE INSURANCE
REVISED PROSPECTIVE LOSS COSTS AND PERCENTAGE CHANGES
REVISED BASE LOSS COSTS BY TERRITORY

FOR PRIVATE PASSENGER TYPES POLICY COVERAGES

Territory Code	Liability \$100,000 CSL	\$5,000 Med Pay ^(a)	Physical Damage		Specified Causes of Loss ^(d)
			Comprehensive ^(b)	Collision ^(c)	
102	291	9	88	317	70
103	321	10	96	399	76
104	322	10	91	362	72
105	276	9	78	361	62
106	278	9	72	320	57
107	272	9	89	318	70
108	343	11	90	323	71
109	255	8	88	264	70
111	334	11	178	352	141
112	345	11	212	386	168
115	312	10	76	317	60
117	264	8	84	297	67
118	272	9	96	332	76
119	296	9	90	361	71
120	270	9	90	322	71
122	251	8	89	312	70
125	255	8	82	287	65
126	321	10	74	291	59
127	337	11	78	407	62
128	219	7	101	273	80
129	188	6	83	313	66
131	221	7	87	364	69
132	202	6	111	270	88
135	282	9	123	282	97
136	242	8	145	300	115
137	228	7	106	293	84
138	278	9	110	344	87
139	224	7	110	271	87
142	301	10	106	321	84
143	325	10	95	288	75
144	372	12	105	282	83
146	281	9	89	313	70
147	246	8	77	286	61
148	259	8	114	345	90
149	277	9	89	302	70
151	149	5	119	302	94
152	204	6	124	260	98
153	307	10	75	324	59
154	302	10	136	252	108

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

(b) Comprehensive base loss cost is the \$25,000-29,999 OCN, age 1, \$500 deductible loss cost.

(c) Collision base loss cost is the \$25,000-29,999 OCN, age 1, \$500 deductible loss cost.

(d) The loss costs for Specified Causes of Loss have been calculated by a relativity of 0.792 to the Private Passenger Types Comprehensive base loss costs.

VERISK

OHIO
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	\$5,000 Med Pay
102	-9.9%	-8.3%
103	-7.0%	-7.7%
104	-8.5%	-7.1%
105	-9.8%	-9.1%
106	-2.7%	0.0%
107	-2.5%	0.0%
108	-5.6%	-10.0%
109	-3.2%	0.0%
111	-4.4%	0.0%
112	-2.5%	0.0%
115	-5.5%	-10.0%
117	-2.8%	0.0%
118	-1.3%	0.0%
119	-5.1%	-12.5%
120	-4.0%	-9.1%
122	-3.7%	-11.1%
125	-4.3%	-10.0%
126	-2.5%	0.0%
127	-5.0%	0.0%
128	-5.2%	-14.3%
129	-0.5%	0.0%
131	-6.5%	-11.1%
132	-6.3%	-12.5%
135	-4.8%	0.0%
136	-3.8%	-12.5%
137	-1.4%	0.0%
138	-4.7%	0.0%
139	0.0%	0.0%
142	-4.8%	0.0%
143	-5.5%	-10.0%
144	-3.6%	0.0%
146	-6.8%	0.0%
147	-1.2%	0.0%
148	-4.0%	-9.1%
149	-0.4%	0.0%
151	-3.8%	0.0%
152	-1.9%	0.0%
153	-3.3%	-8.3%
154	-3.2%	0.0%

VERISK

OHIO
COMMERCIAL AUTOMOBILE INSURANCE
REVISED PROSPECTIVE LOSS COSTS AND PERCENTAGE CHANGES
TERRITORY LOSS COST LEVEL CHANGES
FOR VAN POOLS POLICY COVERAGES

Territory Code	Physical Damage		Specified Causes
	Comprehensive	Collision	of Loss
102	22.7%	17.0%	23.7%
103	19.3%	22.2%	18.9%
104	17.6%	23.7%	18.2%
105	17.2%	16.8%	15.2%
106	20.0%	19.2%	18.5%
107	19.0%	18.9%	17.2%
108	27.4%	18.5%	28.0%
109	16.4%	20.4%	16.5%
111	18.9%	16.8%	21.2%
112	18.9%	22.0%	17.6%
115	17.0%	21.6%	17.7%
117	23.6%	23.3%	23.7%
118	24.1%	21.9%	24.3%
119	17.1%	18.8%	15.5%
120	16.7%	15.8%	17.0%
122	21.6%	16.3%	23.1%
125	22.5%	18.1%	21.9%
126	19.4%	23.1%	18.3%
127	18.9%	21.0%	19.3%
128	27.7%	20.5%	24.4%
129	17.5%	34.4%	16.5%
131	20.0%	18.7%	21.5%
132	13.8%	24.5%	12.9%
135	20.0%	19.4%	21.3%
136	15.7%	16.8%	16.0%
137	20.5%	32.3%	20.4%
138	21.9%	18.8%	21.4%
139	19.4%	22.1%	20.0%
142	20.0%	18.3%	19.0%
143	19.0%	14.5%	19.0%
144	21.4%	19.5%	23.9%
146	25.0%	21.2%	26.3%
147	16.0%	21.3%	17.6%
148	23.6%	17.6%	25.0%
149	19.0%	24.2%	17.9%
151	17.8%	20.7%	16.4%
152	16.7%	20.5%	18.1%
153	22.3%	26.0%	22.7%
154	16.1%	26.9%	15.1%

VERISK

OHIO
COMMERCIAL AUTOMOBILE INSURANCE
REVISED PROSPECTIVE LOSS COSTS AND PERCENTAGE CHANGES
REVISED BASE LOSS COSTS BY TERRITORY

FOR VAN POOLS POLICY COVERAGES

Territory Code	Liability	\$5,000	Physical Damage		Specified Causes
	\$100,000 CSL ^(a)	Med Pay ^(b)	Comprehensive ^(c)	Collision ^(d)	of Loss ^(e)
102	336	11	119	680	94
103	374	12	167	776	132
104	409	13	147	704	117
105	305	10	116	639	91
106	257	8	120	547	96
107	275	9	138	554	109
108	289	9	149	614	119
109	242	8	135	585	106
111	369	12	201	673	160
112	398	13	195	621	154
115	294	9	117	860	93
117	312	10	152	646	120
118	235	8	175	639	138
119	224	7	123	524	97
120	316	10	147	675	117
122	258	8	141	641	112
125	286	9	147	542	117
126	276	9	123	527	97
127	245	8	132	605	105
128	199	6	143	594	112
129	203	7	134	644	106
131	258	8	120	596	96
132	222	7	132	585	105
135	218	7	144	567	114
136	229	7	192	662	152
137	211	7	141	860	112
138	162	5	128	511	102
139	211	7	129	635	102
142	300	10	126	673	100
143	291	9	119	639	94
144	401	13	170	686	135
146	274	9	120	668	96
147	250	8	152	581	120
148	315	10	152	680	120
149	250	8	125	646	99
151	177	6	172	630	135
152	211	7	140	646	111
153	354	11	137	655	108
154	390	13	173	623	137

- (a) The loss costs for Van Pools were calculated by a relativity of 0.95 to the Trucks, Tractors, and Trailers CSL Liability loss costs.
- (b) The loss costs for medical payments have been calculated by multiplying a relativity by the Van Pools CSL liability loss costs. The relativities differ by territory and are listed in [EXHIBIT C19](#).
- (c) Comprehensive base loss cost is the \$25,000-29,999 OCN, age 1, \$500 deductible loss cost and was calculated by a relativity of 1.52 to the Trucks, Tractors, and Trailers loss cost.
- (d) Collision base loss cost is the \$25,000-29,999 OCN, age 1, \$500 deductible loss cost, and has been calculated by a relativity of 2.25 to the Trucks, Tractors, and Trailers loss cost.
- (e) The loss costs for Specified Causes of Loss were calculated by a relativity of 1.52 to the Trucks, Tractors, and Trailers Specified Causes of Loss loss costs.

VERISK

OHIO
 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	\$5,000 Med Pay
102	-9.9%	-10.6%
103	-6.8%	-7.0%
104	-8.3%	-8.9%
105	-9.9%	-10.0%
106	-3.0%	-4.3%
107	-2.7%	-4.0%
108	-5.6%	-5.6%
109	-3.0%	-2.3%
111	-4.4%	-4.4%
112	-2.4%	-2.8%
115	-5.6%	-5.5%
117	-2.9%	-3.5%
118	-1.2%	-2.4%
119	-4.8%	-4.9%
120	-3.7%	-3.4%
122	-3.6%	-4.3%
125	-4.4%	-5.7%
126	-2.7%	-2.0%
127	-5.1%	-4.4%
128	-5.4%	-5.4%
129	-0.5%	0.0%
131	-6.3%	-8.2%
132	-6.0%	-7.1%
135	-5.0%	-5.0%
136	-4.0%	-4.8%
137	-1.4%	-2.6%
138	-5.1%	-6.7%
139	0.0%	0.0%
142	-4.9%	-5.4%
143	-5.5%	-5.6%
144	-3.7%	-2.7%
146	-6.8%	-7.7%
147	-1.1%	0.0%
148	-3.7%	-3.4%
149	-0.4%	0.0%
151	-4.1%	-3.1%
152	-1.9%	-2.6%
153	-3.2%	-3.1%
154	-3.3%	-2.8%

VERISK

OHIO
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
	Comprehensive	Collision	of Loss
102	22.7%	17.0%	23.7%
103	19.3%	22.2%	18.9%
104	17.6%	23.7%	18.2%
105	17.2%	16.8%	15.2%
106	20.0%	19.2%	18.5%
107	19.0%	18.9%	17.2%
108	27.4%	18.5%	28.0%
109	16.4%	20.4%	16.5%
111	18.9%	16.8%	21.2%
112	18.9%	22.0%	17.6%
115	17.0%	21.6%	17.7%
117	23.6%	23.3%	23.7%
118	24.1%	21.9%	24.3%
119	17.1%	18.8%	15.5%
120	16.7%	15.8%	17.0%
122	21.6%	16.3%	23.1%
125	22.5%	18.1%	21.9%
126	19.4%	23.1%	18.3%
127	18.9%	21.0%	19.3%
128	27.7%	20.5%	24.4%
129	17.5%	34.4%	16.5%
131	20.0%	18.7%	21.5%
132	13.8%	24.5%	12.9%
135	20.0%	19.4%	21.3%
136	15.7%	16.8%	16.0%
137	20.5%	32.3%	20.4%
138	21.9%	18.8%	21.4%
139	19.4%	22.1%	20.0%
142	20.0%	18.3%	19.0%
143	19.0%	14.5%	19.0%
144	21.4%	19.5%	23.9%
146	25.0%	21.2%	26.3%
147	16.0%	21.3%	17.6%
148	23.6%	17.6%	25.0%
149	19.0%	24.2%	17.9%
151	17.8%	20.7%	16.4%
152	16.7%	20.5%	18.1%
153	22.3%	26.0%	22.7%
154	16.1%	26.9%	15.1%

VERISK

OHIO
COMMERCIAL AUTOMOBILE INSURANCE
REVISED PROSPECTIVE LOSS COSTS AND PERCENTAGE CHANGES
REVISED BASE LOSS COSTS BY TERRITORY

FOR TAXIS AND LIMOUSINES POLICY COVERAGES

Territory Code	Liability	\$5,000	Physical Damage		Specified Causes of Loss ^(e)
	\$100,000 CSL ^(a)	Med Pay ^(b)	Comprehensive ^(c)	Collision ^(d)	
102	1423	59	119	680	94
103	1584	66	167	776	132
104	1733	72	147	704	117
105	1290	54	116	639	91
106	1085	45	120	547	96
107	1162	48	138	554	109
108	1222	51	149	614	119
109	1025	43	135	585	106
111	1560	65	201	673	160
112	1684	70	195	621	154
115	1242	52	117	860	93
117	1319	55	152	646	120
118	993	41	175	639	138
119	949	39	123	524	97
120	1339	56	147	675	117
122	1093	45	141	641	112
125	1210	50	147	542	117
126	1166	49	123	527	97
127	1037	43	132	605	105
128	840	35	143	594	112
129	860	36	134	644	106
131	1093	45	120	596	96
132	941	39	132	585	105
135	921	38	144	567	114
136	969	40	192	662	152
137	892	37	141	860	112
138	683	28	128	511	102
139	892	37	129	635	102
142	1270	53	126	673	100
143	1230	51	119	639	94
144	1696	71	170	686	135
146	1158	48	120	668	96
147	1057	44	152	581	120
148	1335	56	152	680	120
149	1057	44	125	646	99
151	748	31	172	630	135
152	892	37	140	646	111
153	1499	62	137	655	108
154	1648	69	173	623	137

- (a) The loss costs for Taxis and Limousines were calculated by a relativity of 4.02 to the Trucks, Tractors, and Trailers CSL Liability loss costs.
- (b) The loss costs for medical payments have been calculated by multiplying a relativity by the Taxis and Limousines CSL liability loss costs. The relativities differ by territory and are listed in [EXHIBIT C19](#).
- (c) Comprehensive base loss cost is the \$25,000-29,999 OCN, age 1, \$500 deductible loss cost and was calculated by a relativity of 1.52 to the Trucks, Tractors, and Trailers loss cost.
- (d) Collision base loss cost is the \$25,000-29,999 OCN, age 1, \$500 deductible loss cost, and has been calculated by a relativity of 2.25 to the Trucks, Tractors, and Trailers loss cost.
- (e) The loss costs for Specified Causes of Loss were calculated by a relativity of 1.52 to the Trucks, Tractors, and Trailers Specified Causes of Loss loss costs.

VERISK

OHIO
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	\$5,000 Med Pay
102	-9.4%	0.0%
103	-6.8%	-11.1%
104	-8.4%	-11.1%
105	-9.6%	-12.5%
106	-2.8%	0.0%
107	-2.7%	0.0%
108	-4.9%	-12.5%
109	-3.0%	0.0%
111	-4.5%	0.0%
112	-2.5%	0.0%
115	-5.6%	0.0%
117	-2.3%	0.0%
118	-1.1%	-12.5%
119	-4.3%	0.0%
120	-3.1%	0.0%
122	-3.7%	0.0%
125	-5.0%	-12.5%
126	-2.7%	-12.5%
127	-4.9%	0.0%
128	-6.0%	-14.3%
129	-1.2%	0.0%
131	-6.4%	-12.5%
132	-6.3%	0.0%
135	-5.4%	0.0%
136	-3.2%	0.0%
137	-2.3%	0.0%
138	-4.4%	-20.0%
139	0.0%	0.0%
142	-4.8%	-12.5%
143	-5.7%	-12.5%
144	-3.6%	-11.1%
146	-6.8%	0.0%
147	-1.0%	0.0%
148	-3.8%	0.0%
149	0.0%	0.0%
151	-4.1%	-14.3%
152	-2.3%	0.0%
153	-2.7%	0.0%
154	-3.1%	-11.1%

VERISK

OHIO
COMMERCIAL AUTOMOBILE INSURANCE
REVISED PROSPECTIVE LOSS COSTS AND PERCENTAGE CHANGES
TERRITORY LOSS COST LEVEL CHANGES

FOR SCHOOL AND CHURCH BUSES POLICY COVERAGES

Territory Code	Physical Damage		Specified Causes of Loss
	Comprehensive	Collision	
102	20.5%	16.6%	23.5%
103	19.0%	21.9%	18.0%
104	17.9%	23.9%	18.2%
105	18.2%	17.0%	17.1%
106	20.0%	18.6%	19.4%
107	19.2%	19.2%	19.5%
108	28.8%	18.6%	29.3%
109	17.3%	20.6%	17.1%
111	20.0%	16.8%	20.3%
112	19.2%	22.5%	19.0%
115	15.6%	21.7%	17.1%
117	23.6%	23.1%	22.7%
118	23.8%	21.8%	24.0%
119	17.0%	19.5%	18.9%
120	17.9%	16.0%	15.6%
122	21.2%	16.9%	22.0%
125	22.2%	17.8%	20.9%
126	19.6%	22.5%	18.9%
127	18.0%	20.7%	20.5%
128	28.0%	20.3%	25.0%
129	17.6%	34.3%	17.1%
131	20.0%	19.3%	22.9%
132	13.5%	24.2%	14.6%
135	20.4%	19.5%	21.4%
136	16.2%	16.4%	17.2%
137	21.2%	32.4%	22.0%
138	21.3%	19.2%	24.3%
139	20.8%	21.9%	21.1%
142	19.1%	18.2%	21.6%
143	17.8%	14.7%	20.0%
144	20.6%	19.3%	24.5%
146	25.6%	21.4%	26.5%
147	17.2%	21.6%	17.4%
148	23.6%	17.3%	25.6%
149	19.1%	24.0%	18.9%
151	18.5%	20.5%	17.3%
152	16.7%	20.7%	19.0%
153	22.0%	25.3%	23.1%
154	16.4%	27.7%	15.1%

VERISK

OHIO
COMMERCIAL AUTOMOBILE INSURANCE
REVISED PROSPECTIVE LOSS COSTS AND PERCENTAGE CHANGES
REVISED BASE LOSS COSTS BY TERRITORY

FOR SCHOOL AND CHURCH BUSES POLICY COVERAGES

Territory Code	Liability	\$5,000	Physical Damage		Specified Causes of Loss ^(e)
	\$100,000 CSL ^(a)	Med Pay ^(b)	Comprehensive ^(c)	Collision ^(d)	
102	135	8	53	190	42
103	150	8	75	217	59
104	164	8	66	197	52
105	122	7	52	179	41
106	103	7	54	153	43
107	110	8	62	155	49
108	116	7	67	172	53
109	97	7	61	164	48
111	147	8	90	188	71
112	159	11	87	174	69
115	117	8	52	241	41
117	125	8	68	181	54
118	94	7	78	179	62
119	90	6	55	147	44
120	127	8	66	189	52
122	103	8	63	180	50
125	114	7	66	152	52
126	110	7	55	147	44
127	98	7	59	169	47
128	79	6	64	166	50
129	81	7	60	180	48
131	103	7	54	167	43
132	89	7	59	164	47
135	87	7	65	159	51
136	92	7	86	185	68
137	84	7	63	241	50
138	65	4	57	143	46
139	84	7	58	178	46
142	120	7	56	188	45
143	116	7	53	179	42
144	160	8	76	192	61
146	109	7	54	187	43
147	100	8	68	163	54
148	126	8	68	190	54
149	100	7	56	181	44
151	71	6	77	176	61
152	84	7	63	181	50
153	142	8	61	183	48
154	156	8	78	175	61

- (a) The loss costs for School and Church Buses were calculated by a relativity of 0.38 to the Trucks, Tractors, and Trailers CSL Liability loss costs.
- (b) The loss costs for medical payments have been calculated by multiplying a relativity by the School and Church Buses CSL liability loss costs. The relativities differ by territory and are listed in [EXHIBIT C19](#).
- (c) Comprehensive base loss cost is the \$25,000-29,999 OCN, age 1, \$500 deductible loss cost and was calculated by a relativity of 0.68 to the Trucks, Tractors, and Trailers loss cost.
- (d) Collision base loss cost is the \$25,000-29,999 OCN, age 1, \$500 deductible loss cost, and has been calculated by a relativity of 0.63 to the Trucks, Tractors, and Trailers loss cost.
- (e) The loss costs for Specified Causes of Loss were calculated by a relativity of 0.68 to the Trucks, Tractors, and Trailers Specified Causes of Loss loss costs.

VERISK

OHIO
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	\$5,000 Med Pay
102	-9.9%	-9.6%
103	-6.9%	-5.6%
104	-8.3%	-7.5%
105	-9.9%	-10.6%
106	-2.8%	-2.2%
107	-2.8%	-2.1%
108	-5.6%	-6.4%
109	-3.0%	-4.5%
111	-4.4%	-3.8%
112	-2.4%	-3.5%
115	-5.5%	-6.1%
117	-3.0%	-4.0%
118	-1.1%	0.0%
119	-4.8%	-5.4%
120	-3.8%	-4.1%
122	-3.5%	-2.0%
125	-4.4%	-4.3%
126	-2.8%	-4.2%
127	-5.2%	-4.9%
128	-5.4%	-4.8%
129	-0.4%	0.0%
131	-6.1%	-6.4%
132	-6.1%	-4.9%
135	-5.0%	-5.6%
136	-3.9%	-4.5%
137	-1.3%	-2.9%
138	-5.1%	-7.4%
139	0.0%	0.0%
142	-4.8%	-4.7%
143	-5.6%	-4.2%
144	-3.6%	-3.7%
146	-6.8%	-6.8%
147	-1.2%	-2.1%
148	-3.8%	-3.8%
149	-0.4%	0.0%
151	-4.1%	-3.0%
152	-1.7%	-2.3%
153	-3.1%	-4.2%
154	-3.3%	-3.2%

VERISK

OHIO
COMMERCIAL AUTOMOBILE INSURANCE
REVISED PROSPECTIVE LOSS COSTS AND PERCENTAGE CHANGES
TERRITORY LOSS COST LEVEL CHANGES

FOR ALL OTHER BUSES POLICY COVERAGES

Territory Code	Physical Damage		Specified Causes of Loss
	Comprehensive	Collision	
102	20.5%	16.6%	23.5%
103	19.0%	21.9%	18.0%
104	17.9%	23.9%	18.2%
105	18.2%	17.0%	17.1%
106	20.0%	18.6%	19.4%
107	19.2%	19.2%	19.5%
108	28.8%	18.6%	29.3%
109	17.3%	20.6%	17.1%
111	20.0%	16.8%	20.3%
112	19.2%	22.5%	19.0%
115	15.6%	21.7%	17.1%
117	23.6%	23.1%	22.7%
118	23.8%	21.8%	24.0%
119	17.0%	19.5%	18.9%
120	17.9%	16.0%	15.6%
122	21.2%	16.9%	22.0%
125	22.2%	17.8%	20.9%
126	19.6%	22.5%	18.9%
127	18.0%	20.7%	20.5%
128	28.0%	20.3%	25.0%
129	17.6%	34.3%	17.1%
131	20.0%	19.3%	22.9%
132	13.5%	24.2%	14.6%
135	20.4%	19.5%	21.4%
136	16.2%	16.4%	17.2%
137	21.2%	32.4%	22.0%
138	21.3%	19.2%	24.3%
139	20.8%	21.9%	21.1%
142	19.1%	18.2%	21.6%
143	17.8%	14.7%	20.0%
144	20.6%	19.3%	24.5%
146	25.6%	21.4%	26.5%
147	17.2%	21.6%	17.4%
148	23.6%	17.3%	25.6%
149	19.1%	24.0%	18.9%
151	18.5%	20.5%	17.3%
152	16.7%	20.7%	19.0%
153	22.0%	25.3%	23.1%
154	16.4%	27.7%	15.1%

VERISK

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

Territory Code	Liability	\$5,000	Physical Damage		Specified Causes of Loss ^(e)
	\$100,000 CSL ^(a)	Med Pay ^(b)	Comprehensive ^(c)	Collision ^(d)	
102	1119	47	53	190	42
103	1245	51	75	217	59
104	1362	49	66	197	52
105	1014	42	52	179	41
106	853	44	54	153	43
107	913	47	62	155	49
108	961	44	67	172	53
109	806	42	61	164	48
111	1226	50	90	188	71
112	1324	55	87	174	69
115	976	46	52	241	41
117	1036	48	68	181	54
118	781	46	78	179	62
119	746	35	55	147	44
120	1052	47	66	189	52
122	860	48	63	180	50
125	951	45	66	152	52
126	916	46	55	147	44
127	815	39	59	169	47
128	660	40	64	166	50
129	676	32	60	180	48
131	860	44	54	167	43
132	739	39	59	164	47
135	724	34	65	159	51
136	762	42	86	185	68
137	702	33	63	241	50
138	537	25	57	143	46
139	702	45	58	178	46
142	999	41	56	188	45
143	967	46	53	179	42
144	1334	52	76	192	61
146	910	41	54	187	43
147	831	46	68	163	54
148	1049	50	68	190	54
149	831	46	56	181	44
151	588	32	77	176	61
152	702	43	63	181	50
153	1179	46	61	183	48
154	1296	61	78	175	61

- (a) The loss costs for All Other Buses were calculated by a relativity of 3.16 to the Trucks, Tractors, and Trailers CSL Liability loss costs.
- (b) The loss costs for medical payments have been calculated by multiplying a relativity by the All Other Buses CSL liability loss costs. The relativities differ by territory and are listed in [EXHIBIT C19](#).
- (c) Comprehensive base loss cost is the \$25,000-29,999 OCN, age 1, \$500 deductible loss cost and was calculated by a relativity of 0.68 to the Trucks, Tractors, and Trailers loss cost.
- (d) Collision base loss cost is the \$25,000-29,999 OCN, age 1, \$500 deductible loss cost, and has been calculated by a relativity of 0.63 to the Trucks, Tractors, and Trailers loss cost.
- (e) The loss costs for Specified Causes of Loss were calculated by a relativity of 0.68 to the Trucks, Tractors, and Trailers Specified Causes of Loss loss costs.

VERISK

OHIO
 AUTOMOBILE LIABILITY INSURANCE - TRUCKS, TRACTORS, AND TRAILERS (A)
 DETERMINATION OF STATEWIDE ADVISORY LOSS COST LEVEL CHANGES
 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) ACCIDENT YEAR WEIGHTS	(5) NUMBER OF INCURRED CLAIMS
09/30/19	\$55,679,706	\$67,843,911	1.218	20%	5,752
09/30/20	\$56,119,709	\$49,488,349	0.882	30%	4,234
09/30/21	\$55,403,359	\$49,571,344	0.895	50%	4,206

(6) AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)). 0.957

(7) EXPECTED EXPERIENCE RATIO (D). 1.092

(8) CREDIBILITY (E). 1.00

(9) CREDIBILITY WEIGHTED EXPERIENCE RATIO:
 ((6) * (8)) + ((7) * (1.000- (8))). 0.957

(10) INDICATED PERCENTAGE CHANGE IN ADVISORY
 LOSS COST LEVEL ((9) - 1.000). -4.3%

(11) FILED CHANGE. -4.3%

(A) TRUCK, TRACTOR, AND TRAILER EXPERIENCE IS FOR VEHICLES WRITTEN IN
 ACCORDANCE WITH RULE 222 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, DIVIDED BY THE PREMIUM 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 04/01/23 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 1.083 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).

VERISK

OHIO
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	09/30/19	\$20,201,183	\$21,919,918	
	09/30/20	\$14,771,172	\$16,751,166	
	09/30/21	\$12,874,412	\$18,928,441	
(2) DEVELOPED LOSSES AND ALL LOSS ADJUSTMENT EXPENSES (A)	09/30/19	\$23,236,411	\$24,256,581	
	09/30/20	\$18,507,835	\$18,721,103	
	09/30/21	\$18,459,332	\$21,508,388	
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)		6.3%	8.4%	7.4%
(4) TRENDED LOSSES AND ALL LOSS ADJUSTMENT EXPENSES (B)	09/30/19	\$31,531,810	\$36,312,102	\$67,843,911
	09/30/20	\$23,634,505	\$25,853,843	\$49,488,349
	09/30/21	\$22,169,658	\$27,401,686	\$49,571,344

(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.
09/30/19	1.075	1.006
09/30/20	1.171	1.016
09/30/21	1.340	1.033

(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 04/01/23 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING.

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD
09/30/19	4/1/19	5.000
09/30/20	4/1/20	4.000
09/30/21	4/1/21	3.000

VERISK

OHIO
TRUCKS, TRACTORS, AND TRAILERS
AUTOMOBILE LIABILITY INSURANCE
DETERMINATION OF LIABILITY TRENDED AGGREGATE LOSS COSTS

	ACC. YEAR ENDING	AGGREGATE LOSS COSTS
(1) AGGREGATE LOSS COSTS AT CURRENT LEVEL		
	09/30/19	\$58,548,587
	09/30/20	\$58,397,200
	09/30/21	\$57,116,865
(2) SELECTED ANNUAL PREMIUM TREND (SEE TREND EXHIBIT IN SECTION C)		
		-1.0%
(3) TRENDED AGGREGATE LOSS COSTS AT CURRENT LEVEL (A)		
	09/30/19	\$55,679,706
	09/30/20	\$56,119,709
	09/30/21	\$55,403,359

(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
04/01/23 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDED.

YEAR ENDING	AVERAGE DATE OF WRITING	PROJECTION PERIOD
09/30/19	10/1/18	5.000
09/30/20	10/1/19	4.000
09/30/21	10/1/20	3.000

VERISK

OHIO
 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.	09/30/19	\$9,924,798	\$10,130,618	1.021	20%	1,916
	09/30/20	\$9,586,013	\$10,238,234	1.068	30%	1,843
	09/30/21	\$9,474,623	\$13,949,837	1.472	50%	2,198
COLL.	09/30/19	\$23,976,710	\$32,696,575	1.364	20%	2,516
	09/30/20	\$23,387,531	\$26,327,082	1.126	30%	2,065
	09/30/21	\$23,388,774	\$27,818,142	1.189	50%	2,159
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				O.T.C.	COLLISION
					1.260	1.206
(7)	EXPECTED EXPERIENCE RATIO (D).				1.031	1.048
(8)	CREDIBILITY (E).				0.70	1.00
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000 - (8))).				1.191	1.206
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).				19.1%	20.6%
(11)	FILED CHANGE.				19.1%	20.6%
(A)	TRUCK, TRACTOR AND TRAILER EXPERIENCE IS FOR VEHICLES WRITTEN IN ACCORDANCE WITH RULE 222 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 VVF LEVEL BY THE APPLICATION OF VVF 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 VVF 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 04/01/23 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 1.083 YEAR(S).					
(E)	CREDIBILITY IS BASED ON A 3 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).					

VERISK

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

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) PAID LOSSES			
	09/30/19	\$7,018,960	\$20,665,010
	09/30/20	\$7,436,101	\$17,914,716
	09/30/21	\$10,330,050	\$20,803,502
(2) DEVELOPED LOSSES AND ALL LOSS ADJUSTMENT EXPENSES (A)	09/30/19	\$7,939,356	\$23,304,758
	09/30/20	\$8,419,600	\$20,081,680
	09/30/21	\$12,046,491	\$22,708,687
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)		5.0%	7.0%
(4) TRENDED LOSSES AND ALL LOSS ADJUSTMENT EXPENSES (B)	09/30/19	\$10,130,618	\$32,696,575
	09/30/20	\$10,238,234	\$26,327,082
	09/30/21	\$13,949,837	\$27,818,142

(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.
09/30/19	1.001	0.998
09/30/20	1.002	0.992
09/30/21	1.032	0.966

(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 04/01/23 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING BOTH OTC AND COLLISION.

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD OTC	PROJECTION PERIOD COLL
09/30/19	4/1/19	5.000	5.000
09/30/20	4/1/20	4.000	4.000
09/30/21	4/1/21	3.000	3.000

VERISK

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

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) AGGREGATE LOSS COSTS AT CURRENT LEVEL			
	09/30/19	\$8,989,853	\$21,199,567
	09/30/20	\$8,859,531	\$21,184,358
	09/30/21	\$8,929,899	\$21,716,596
(2) SELECTED ANNUAL VVF TREND (SEE TREND EXHIBIT IN SECTION C)		2.0%	2.5%
(3) TRENDED AGGREGATE LOSS COSTS AT CURRENT LEVEL (A)			
	09/30/19	\$9,924,798	\$23,976,710
	09/30/20	\$9,586,013	\$23,387,531
	09/30/21	\$9,474,623	\$23,388,774

(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 04/01/23 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING BOTH OTC AND COLLISION.

YEAR ENDING	AVERAGE DATE OF WRITING	PROJECTION PERIOD OTC	PROJECTION PERIOD COLL
09/30/19	10/1/18	5.000	5.000
09/30/20	10/1/19	4.000	4.000
09/30/21	10/1/20	3.000	3.000

VERISK

OHIO
 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
09/30/17	\$11,123,801	\$15,180,550	1.365	10%	1,335
09/30/18	\$11,124,733	\$14,077,517	1.265	15%	1,384
09/30/19	\$10,950,018	\$11,828,336	1.080	20%	1,189
09/30/20	\$10,606,726	\$8,571,739	0.808	25%	817
09/30/21	\$10,031,034	\$8,263,670	0.824	30%	768
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				0.992
(7)	EXPECTED EXPERIENCE RATIO (D).				1.078
(8)	CREDIBILITY (E).				0.65
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000- (8))) .				1.022
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000) .				2.2%
(11)	FILED CHANGE.				N.C.
(A)	PRIVATE PASSENGER TYPE EXPERIENCE IS FOR VEHICLES WRITTEN IN ACCORDANCE WITH RULE 232 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, DIVIDED BY THE PREMIUM 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 04/01/23 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 1.083 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).				

VERISK

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

	ACC. YEAR ENDING	BODILY INJURY	PROPERTY DAMAGE	COMBINED
(1) INCURRED LOSSES AND	09/30/17	\$5,301,101	\$3,300,445	
ALLOCATED LOSS	09/30/18	\$4,587,181	\$3,809,618	
ADJUSTMENT EXPENSES	09/30/19	\$3,542,184	\$3,791,550	
	09/30/20	\$2,961,027	\$2,417,351	
	09/30/21	\$2,658,646	\$2,586,552	
(2) DEVELOPED LOSSES AND	09/30/17	\$5,728,900	\$3,634,120	
ALL LOSS ADJUSTMENT	09/30/18	\$5,035,899	\$4,198,961	
EXPENSES (A)	09/30/19	\$4,097,138	\$4,187,388	
	09/30/20	\$3,805,127	\$2,688,336	
	09/30/21	\$3,774,985	\$2,927,718	
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)		6.3%	8.4%	7.2%
(4) TRENDED LOSSES AND	09/30/17	\$8,788,133	\$6,392,417	\$15,180,550
ALL LOSS ADJUSTMENT	09/30/18	\$7,266,802	\$6,810,715	\$14,077,517
EXPENSES (B)	09/30/19	\$5,559,816	\$6,268,520	\$11,828,336
	09/30/20	\$4,859,147	\$3,712,592	\$8,571,739
	09/30/21	\$4,533,757	\$3,729,913	\$8,263,670

(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.
09/30/17	1.010	1.001
09/30/18	1.026	1.002
09/30/19	1.081	1.004
09/30/20	1.201	1.011
09/30/21	1.327	1.029

(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 04/01/23 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING.

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD
09/30/17	4/1/17	7.000
09/30/18	4/1/18	6.000
09/30/19	4/1/19	5.000
09/30/20	4/1/20	4.000
09/30/21	4/1/21	3.000

VERISK

OHIO
PRIVATE PASSENGER TYPES
AUTOMOBILE LIABILITY INSURANCE
DETERMINATION OF LIABILITY TRENDED AGGREGATE LOSS COSTS

	ACC. YEAR ENDING	AGGREGATE LOSS COSTS
(1) AGGREGATE LOSS COSTS	09/30/17	\$11,123,801
AT CURRENT LEVEL	09/30/18	\$11,124,733
	09/30/19	\$10,950,018
	09/30/20	\$10,606,726
	09/30/21	\$10,031,034
(2) SELECTED ANNUAL PREMIUM TREND (SEE TREND EXHIBIT IN SECTION C)		0.0%
(3) TRENDED AGGREGATE LOSS COSTS AT CURRENT LEVEL (A)	09/30/17	\$11,123,801
	09/30/18	\$11,124,733
	09/30/19	\$10,950,018
	09/30/20	\$10,606,726
	09/30/21	\$10,031,034

(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
04/01/23 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING.

YEAR ENDING	AVERAGE DATE OF WRITING	PROJECTION PERIOD
09/30/17	10/1/16	7.000
09/30/18	10/1/17	6.000
09/30/19	10/1/18	5.000
09/30/20	10/1/19	4.000
09/30/21	10/1/20	3.000

VERISK

OHIO
 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
	09/30/17	\$3,715,856	\$3,237,205	0.871	10%	907
	09/30/18	\$3,568,228	\$3,633,369	1.018	15%	1,015
	09/30/19	\$3,334,621	\$3,668,132	1.100	20%	1,061
	09/30/20	\$3,106,824	\$2,815,432	0.906	25%	821
	09/30/21	\$2,893,297	\$2,911,797	1.006	30%	810
COLL.						
	09/30/19	\$7,462,680	\$8,660,991	1.161	20%	1,120
	09/30/20	\$6,981,119	\$6,110,836	0.875	30%	831
	09/30/21	\$6,614,976	\$7,675,976	1.160	50%	948
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				O.T.C. 0.989	COLLISION 1.075
(7)	EXPECTED EXPERIENCE RATIO (D).				1.037	1.064
(8)	CREDIBILITY (E).				0.70	0.90
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000- (8))).				1.003	1.074
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).				0.3%	7.4%
(11)	FILED CHANGE.				N.C.	7.4%
(A)	PRIVATE PASSENGER TYPE EXPERIENCE IS FOR VEHICLES WRITTEN IN ACCORDANCE WITH RULE 232 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 VVF LEVEL BY THE APPLICATION OF VVF 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 VVF 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 04/01/23 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 1.083 YEAR(S).					
(E)	CREDIBILITY IS BASED ON A 5 YEAR TOTAL OF CLAIMS FOR O.T.C. AND A 3 YEAR TOTAL OF CLAIMS FOR COLLISION SHOWN IN COLUMN (5). THE STANDARDS FOR FULL CREDIBILITY ARE 8,500 CLAIMS FOR O.T.C. AND 3,500 CLAIMS FOR COLLISION (SEE CREDIBILITY TABLES IN SECTION C).					

VERISK

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

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) PAID LOSSES	09/30/17	\$1,904,776	----
	09/30/18	\$2,265,942	----
	09/30/19	\$2,426,110	\$5,468,472
	09/30/20	\$1,976,250	\$4,158,223
	09/30/21	\$2,127,404	\$5,867,962
(2) DEVELOPED LOSSES AND	09/30/17	\$2,152,397	----
ALL LOSS ADJUSTMENT	09/30/18	\$2,560,514	----
EXPENSES (A)	09/30/19	\$2,741,504	\$6,173,194
	09/30/20	\$2,230,929	\$4,661,202
	09/30/21	\$2,444,834	\$6,266,103
(3) SELECTED ANNUAL LOSS			
TREND (SEE TREND		6.0%	7.0%
EXHIBIT IN SECTION C)			
(4) TRENDED LOSSES AND	09/30/17	\$3,237,205	----
ALL LOSS ADJUSTMENT	09/30/18	\$3,633,369	----
EXPENSES (B)	09/30/19	\$3,668,132	\$8,660,991
	09/30/20	\$2,815,432	\$6,110,836
	09/30/21	\$2,911,797	\$7,675,976

(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.
09/30/17	1.000	-----
09/30/18	1.000	-----
09/30/19	1.000	0.999
09/30/20	0.999	0.992
09/30/21	1.017	0.945

(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 04/01/23 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING BOTH OTC AND COLLISION.

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD OTC	PROJECTION PERIOD COLL
09/30/17	4/1/17	7.000	-----
09/30/18	4/1/18	6.000	-----
09/30/19	4/1/19	5.000	5.000
09/30/20	4/1/20	4.000	4.000
09/30/21	4/1/21	3.000	3.000

VERISK

OHIO
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	09/30/17	\$3,125,194	----
AT CURRENT LEVEL	09/30/18	\$3,076,059	----
	09/30/19	\$2,948,383	\$7,100,552
	09/30/20	\$2,814,152	\$6,706,166
	09/30/21	\$2,686,441	\$6,422,307
(2) SELECTED ANNUAL VVF TRENDED (SEE TRENDED EXHIBIT IN SECTION C)		2.5%	1.0%
(3) TRENDED AGGREGATE LOSS COSTS AT CURRENT LEVEL (A)	09/30/17	\$3,715,856	----
	09/30/18	\$3,568,228	----
	09/30/19	\$3,334,621	\$7,462,680
	09/30/20	\$3,106,824	\$6,981,119
	09/30/21	\$2,893,297	\$6,614,976

(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 04/01/23 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDED BOTH OTC AND COLLISION.

YEAR ENDING	AVERAGE DATE OF WRITING	PROJECTION PERIOD OTC	PROJECTION PERIOD COLL
09/30/17	10/1/16	7.000	-----
09/30/18	10/1/17	6.000	-----
09/30/19	10/1/18	5.000	5.000
09/30/20	10/1/19	4.000	4.000
09/30/21	10/1/20	3.000	3.000

VERISK

OHIO
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)
T	EARNED CAR	\$100000	EXPER LOSS					BASE	BASE	BASE	
E	YRS YR	UND	COST 5 YRS				INDEX	CLASS	CLASS	CLASS	ADV
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	LOSS	LOSS	LOSS	LOSS
R	09/30/2021	COST	09/30/2021	RATIO	CRED	RATIO	STATE	COST	COST	COST	COST
								PRES	IND*	REV	CHG**
102	14970	390.47	382.49	0.980	0.45	1.058	0.943	393	354	354	-9.9%
103	12278	428.54	451.90	1.055	0.45	1.092	0.973	423	394	394	-6.9%
104	1874	454.45	368.68	0.811	0.15	1.075	0.958	470	431	431	-8.3%
105	6352	323.23	278.42	0.861	0.25	1.057	0.942	356	321	321	-9.8%
106	8941	251.09	297.01	1.183	0.30	1.140	1.016	278	270	270	-2.9%
107	5275	274.04	333.65	1.218	0.20	1.141	1.017	297	289	289	-2.7%
108	1367	309.14	300.61	0.972	0.10	1.107	0.987	322	304	304	-5.6%
109	3603	224.12	273.94	1.222	0.15	1.137	1.013	263	255	255	-3.0%
111	1155	413.57	460.45	1.113	0.10	1.121	0.999	406	388	388	-4.4%
112	1268	466.69	597.65	1.281	0.15	1.146	1.021	429	419	419	-2.3%
115	1483	277.85	268.56	0.967	0.10	1.107	0.987	327	309	309	-5.5%
117	5919	306.79	365.29	1.191	0.25	1.139	1.015	338	328	328	-3.0%
118	574	242.04	450.23	1.860	0.05	1.159	1.033	250	247	247	-1.2%
119	739	238.63	228.07	0.956	0.05	1.114	0.993	248	236	236	-4.8%
120	5824	330.49	379.11	1.147	0.25	1.128	1.005	346	333	333	-3.8%
122	1883	252.57	303.06	1.200	0.10	1.130	1.007	282	272	272	-3.5%
125	4882	288.67	319.70	1.107	0.20	1.119	0.997	315	301	301	-4.4%
126	2699	275.56	344.82	1.251	0.15	1.141	1.017	298	290	290	-2.7%
127	554	326.83	305.37	0.934	0.05	1.113	0.992	272	258	258	-5.1%
128	1821	196.2	195.64	0.997	0.10	1.110	0.989	221	209	209	-5.4%
129	1788	228.08	359.17	1.575	0.10	1.167	1.040	215	214	214	-0.5%
131	1490	257.33	226.53	0.880	0.10	1.098	0.979	290	272	272	-6.2%
132	2380	207.42	184.01	0.887	0.10	1.099	0.980	249	234	234	-6.0%
135	1383	202.31	213.91	1.057	0.10	1.116	0.995	241	229	229	-5.0%
136	4788	223	254.63	1.142	0.20	1.126	1.004	251	241	241	-4.0%
137	904	229.03	333.39	1.456	0.10	1.155	1.029	225	222	222	-1.3%
138	927	163.12	156.51	0.959	0.05	1.114	0.993	179	170	170	-5.0%
139	14703	177.09	229.36	1.295	0.30	1.174	1.046	222	222	222	0.0%
142	1250	319.29	345.23	1.081	0.10	1.118	0.996	332	316	316	-4.8%
143	1140	280.41	268.08	0.956	0.10	1.105	0.985	324	306	306	-5.6%

VERISK

OHIO
COMMERCIAL AUTOMOBILE INSURANCE
SINGLE LIMIT LIABILITY

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
								BASE	BASE	BASE	
T	EARNED CAR	\$100000	EXPER LOSS					CLASS	CLASS	CLASS	ADV
E	YRS YR	UND	COST 5 YRS				INDEX	LOSS	LOSS	LOSS	LOSS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	COST	COST	COST	COST
R	09/30/2021	COST	09/30/2021	RATIO	CRED	RATIO	STATE	PRES	IND*	REV	CHG**
144	2337	452.8	522.94	1.155	0.20	1.129	1.006	438	422	422	-3.7%
146	5783	271.71	266.17	0.980	0.20	1.094	0.975	309	288	288	-6.8%
147	6617	227.86	289.85	1.272	0.25	1.160	1.034	266	263	263	-1.1%
148	6083	277.47	319.16	1.150	0.25	1.129	1.006	345	332	332	-3.8%
149	9502	225.1	287.88	1.279	0.30	1.169	1.042	264	263	263	-0.4%
151	7071	150.55	169.65	1.127	0.20	1.123	1.001	194	186	186	-4.1%
152	54213	174.82	204.14	1.168	0.60	1.150	1.025	226	222	222	-1.8%
153	7021	380.06	441.92	1.163	0.35	1.136	1.012	385	373	373	-3.1%
154	669	416.55	524.13	1.258	0.10	1.136	1.012	424	410	410	-3.3%
SW	213510	259.49	291.25	1.122		1.122					

* KEYED TO A STATEWIDE LOSS COST CHANGE OF -4.3 PERCENT.

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

VERISK

OHIO
COMMERCIAL AUTOMOBILE INSURANCE
SINGLE LIMIT LIABILITY

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
T	EARNED CAR	\$100000	EXPER LOSS					BASE	BASE
E	YRS YR	UND	COST 5 YRS				INDEX	LOSS	LOSS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	COST	COST
R	09/30/2021	COST	09/30/2021	RATIO	CRED	RATIO	STATE	PRES	IND*
102	3825	280.3	347.42	1.239	0.20	1.109	1.030	291	306
103	3133	311.21	277.21	0.891	0.20	1.040	0.966	321	317
104	473	312.48	336.22	1.076	0.05	1.077	1.000	322	329
105	1648	262.96	282.90	1.076	0.15	1.077	1.000	276	282
106	1866	267.19	290.87	1.089	0.15	1.079	1.002	278	285
107	960	256.07	327.21	1.278	0.10	1.097	1.019	272	283
108	280	326.55	588.65	1.803	0.05	1.113	1.033	343	362
109	446	249.03	278.33	1.118	0.05	1.079	1.002	255	261
111	391	321.41	543.67	1.692	0.05	1.108	1.029	334	351
112	313	328.16	379.04	1.155	0.05	1.081	1.004	345	354
115	366	293.64	395.00	1.345	0.05	1.090	1.012	312	323
117	1279	257.51	251.46	0.977	0.10	1.067	0.991	264	267
118	260	248.18	284.18	1.145	0.00	1.077	1.000	272	278
119	108	292.72	320.82	1.096	0.00	1.077	1.000	296	303
120	1166	257.89	283.37	1.099	0.10	1.079	1.002	270	276
122	361	237.26	322.68	1.360	0.05	1.091	1.013	251	260
125	975	246.1	257.03	1.044	0.10	1.074	0.997	255	260
126	578	310.94	142.47	0.458	0.05	1.046	0.971	321	318
127	68	325.5	83.43	0.256	0.00	1.077	1.000	337	344
128	406	213.09	182.74	0.858	0.05	1.066	0.990	219	222
129	268	175.56	146.98	0.837	0.00	1.077	1.000	188	192
131	373	209.01	139.79	0.669	0.05	1.057	0.981	221	222
132	393	194.37	250.91	1.291	0.05	1.088	1.010	202	208
135	183	270.54	119.91	0.443	0.00	1.077	1.000	282	288
136	710	233.51	214.29	0.918	0.05	1.069	0.993	242	246
137	110	225.75	157.18	0.696	0.00	1.077	1.000	228	233
138	104	254.29	132.27	0.520	0.00	1.077	1.000	278	284
139	1984	216.11	250.37	1.159	0.10	1.085	1.007	224	230
142	309	296.14	266.74	0.901	0.05	1.068	0.992	301	305
143	235	311.86	149.24	0.479	0.05	1.047	0.972	325	323

VERISK

OHIO
 COMMERCIAL AUTOMOBILE INSURANCE
 SINGLE LIMIT LIABILITY

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	EARNED CAR	\$100000	EXPER LOSS					BASE	BASE
T	YRS YR	UND	COST 5 YRS				INDEX	CLASS	CLASS
E	ENDED	LOSS	END	EXPER		FORM	(6) TO	LOSS	LOSS
R	09/30/2021	COST	09/30/2021	RATIO	CRED	RATIO	STATE	COST	COST
R								PRES	IND*
144	719	370.45	362.89	0.980	0.10	1.067	0.991	372	377
146	1110	267.25	298.84	1.118	0.10	1.081	1.004	281	288
147	1137	236.57	237.78	1.005	0.10	1.070	0.994	246	250
148	859	246.96	287.66	1.165	0.05	1.081	1.004	259	266
149	1571	265.79	444.09	1.671	0.10	1.136	1.055	277	299
151	1411	139.44	131.88	0.946	0.05	1.070	0.994	149	151
152	6959	193.6	196.23	1.014	0.20	1.064	0.988	204	206
153	2219	298.05	297.45	0.998	0.15	1.065	0.989	307	310
154	175	292.18	256.82	0.879	0.05	1.067	0.991	302	306
SW	39731	252.47	272.03	1.077		1.077			

* KEYED TO A STATEWIDE LOSS COST CHANGE OF 2.2 PERCENT.

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

VERISK

OHIO
 COMMERCIAL AUTOMOBILE INSURANCE
 PHYSICAL DAMAGE - COMPREHENSIVE

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
T	EARNED CAR		EXPER LOSS					BASE	BASE	BASE	ADV
E	YRS YR	UND	COST 5 YRS				INDEX	CLASS	CLASS	CLASS	LOSS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	COST	COST	COST	COST
R	09/30/2021	COST	09/30/2021	RATIO	CRED	RATIO	STATE	PRES	IND*	REV	CHG**
102	11587	48.48	61.88	1.276	0.20	1.161	1.029	64	78	78	21.9%
103	11207	70.73	80.19	1.134	0.25	1.133	1.004	92	110	110	19.6%
104	1820	58.38	56.34	0.965	0.10	1.115	0.988	82	97	97	18.3%
105	5496	47.44	46.64	0.983	0.15	1.110	0.984	65	76	76	16.9%
106	8072	47.09	53.76	1.142	0.15	1.134	1.005	66	79	79	19.7%
107	4770	51.48	57.17	1.111	0.15	1.129	1.001	76	91	91	19.7%
108	1076	51.78	140.02	2.704	0.05	1.211	1.074	77	98	98	27.3%
109	2807	60.93	56.83	0.933	0.10	1.112	0.986	76	89	89	17.1%
111	1107	83.82	78.95	0.942	0.05	1.123	0.996	111	132	132	18.9%
112	1114	87.95	87.35	0.993	0.05	1.125	0.997	108	128	128	18.5%
115	1157	47.24	28.04	0.594	0.05	1.105	0.980	66	77	77	16.7%
117	5291	58.95	80.05	1.358	0.15	1.166	1.034	81	100	100	23.5%
118	391	64.12	120.12	1.873	0.05	1.169	1.036	93	115	115	23.7%
119	566	53.97	39.52	0.732	0.05	1.112	0.986	69	81	81	17.4%
120	4751	62.69	60.48	0.965	0.15	1.107	0.981	83	97	97	16.9%
122	1266	57.22	90.18	1.576	0.05	1.154	1.023	76	93	93	22.4%
125	4606	59.5	86.17	1.448	0.10	1.164	1.032	79	97	97	22.8%
126	2262	50.6	52.84	1.044	0.05	1.128	1.000	68	81	81	19.1%
127	437	73.57	40.02	0.544	0.00	1.132	1.004	73	87	87	19.2%
128	1471	55.03	134.48	2.444	0.05	1.198	1.062	74	94	94	27.0%
129	1212	54.84	35.08	0.640	0.05	1.107	0.981	75	88	88	17.3%
131	1271	46.9	49.94	1.065	0.05	1.129	1.001	66	79	79	19.7%
132	1857	58.75	37.63	0.641	0.10	1.083	0.960	76	87	87	14.5%
135	1449	55.52	67.13	1.209	0.05	1.136	1.007	79	95	95	20.3%
136	3401	80.21	62.68	0.781	0.10	1.097	0.973	109	126	126	15.6%
137	565	64.46	87.93	1.364	0.05	1.144	1.014	77	93	93	20.8%
138	534	60.04	99.69	1.660	0.05	1.158	1.027	69	84	84	21.7%
139	9836	52.08	60.02	1.152	0.20	1.136	1.007	71	85	85	19.7%
142	920	59.04	82.90	1.404	0.05	1.146	1.016	69	83	83	20.3%
143	910	49.08	49.43	1.007	0.05	1.126	0.998	66	78	78	18.2%

VERISK

OHIO
 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	09/30/2021	COST	09/30/2021	RATIO	CRED	RATIO	STATE	PRES	IND*	REV	CHG**
144	1951	73.6	97.29	1.322	0.10	1.151	1.020	92	112	112	21.7%
146	4872	48.19	74.06	1.537	0.15	1.193	1.058	63	79	79	25.4%
147	5373	64.35	53.08	0.825	0.10	1.101	0.976	86	100	100	16.3%
148	4456	59.41	79.99	1.346	0.15	1.164	1.032	81	100	100	23.5%
149	7620	49.04	55.05	1.123	0.15	1.131	1.003	69	82	82	18.8%
151	4289	70.33	73.43	1.044	0.15	1.119	0.992	96	113	113	17.7%
152	36107	57.43	60.32	1.050	0.40	1.099	0.974	79	92	92	16.5%
153	6776	53.92	68.74	1.275	0.15	1.153	1.022	74	90	90	21.6%
154	611	73.29	31.76	0.433	0.05	1.097	0.973	98	114	114	16.3%
SW	165264	57.33	64.90	1.132		1.128					

* KEYED TO A STATEWIDE LOSS COST CHANGE OF 19.1 PERCENT.

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

VERISK

OHIO
 COMMERCIAL AUTOMOBILE INSURANCE
 PHYSICAL DAMAGE - COLLISION

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
T	EARNED CAR		EXPER LOSS					BASE	BASE	BASE	ADV
E	YRS YR	UND	COST 5 YRS				INDEX	CLASS	CLASS	CLASS	LOSS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	LOSS	LOSS	LOSS	COST
R	09/30/2021	COST	09/30/2021	RATIO	CRED	RATIO	STATE	COST	COST	COST	CHG**
								PRES	IND*	REV	
102	10827	163.67	199.90	1.221	0.45	1.267	0.971	258	302	302	17.1%
103	10807	186.77	251.26	1.345	0.45	1.323	1.014	282	345	345	22.3%
104	1700	166.76	253.68	1.521	0.15	1.337	1.025	253	313	313	23.7%
105	4975	148.73	168.77	1.135	0.25	1.263	0.968	243	284	284	16.9%
106	7399	122.37	153.73	1.256	0.30	1.290	0.989	204	243	243	19.1%
107	4408	123.71	152.58	1.233	0.25	1.287	0.986	207	246	246	18.8%
108	982	131.12	113.51	0.866	0.05	1.283	0.983	230	273	273	18.7%
109	2586	142.45	182.23	1.279	0.15	1.301	0.997	216	260	260	20.4%
111	1001	175.23	181.56	1.036	0.15	1.265	0.969	256	299	299	16.8%
112	1077	155.49	220.10	1.416	0.15	1.322	1.013	226	276	276	22.1%
115	1080	174.04	248.52	1.428	0.10	1.317	1.009	314	382	382	21.7%
117	5034	143.69	203.81	1.418	0.25	1.333	1.021	233	287	287	23.2%
118	378	135.02	217.25	1.609	0.05	1.320	1.011	233	284	284	21.9%
119	490	131.16	121.68	0.928	0.05	1.286	0.985	196	233	233	18.9%
120	4598	168.29	186.10	1.106	0.25	1.255	0.962	259	300	300	15.8%
122	1203	151.78	152.18	1.003	0.15	1.260	0.966	245	285	285	16.3%
125	4387	124.78	149.21	1.196	0.25	1.278	0.979	204	241	241	18.1%
126	2184	113.23	170.16	1.503	0.15	1.335	1.023	190	234	234	23.2%
127	364	196.48	288.69	1.469	0.05	1.313	1.006	222	269	269	21.2%
128	1297	135.29	176.30	1.303	0.15	1.305	1.000	219	264	264	20.5%
129	1126	148.54	339.50	2.286	0.15	1.452	1.113	213	286	286	34.3%
131	1107	138.61	152.60	1.101	0.10	1.285	0.985	223	265	265	18.8%
132	1858	132.30	208.34	1.575	0.15	1.346	1.031	209	260	260	24.4%
135	1371	128.15	151.79	1.184	0.10	1.293	0.991	211	252	252	19.4%
136	3114	154.75	169.12	1.093	0.20	1.263	0.968	252	294	294	16.7%
137	578	224.66	575.41	2.561	0.10	1.431	1.097	289	382	382	32.2%
138	499	145.76	130.68	0.897	0.05	1.285	0.985	191	227	227	18.8%
139	9252	144.26	194.62	1.349	0.35	1.320	1.011	231	282	282	22.1%
142	861	177.80	185.97	1.046	0.10	1.279	0.980	253	299	299	18.2%
143	844	143.53	91.81	0.640	0.10	1.239	0.949	248	284	284	14.5%

VERISK

OHIO
 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	09/30/2021	COST	09/30/2021	RATIO	CRED	RATIO	STATE	PRES	IND*	REV	CHG**
144	1930	168.10	209.76	1.248	0.20	1.294	0.992	255	305	305	19.6%
146	4648	155.82	207.29	1.330	0.25	1.311	1.005	245	297	297	21.2%
147	5095	131.71	174.92	1.328	0.25	1.311	1.005	213	258	258	21.1%
148	4162	157.18	183.87	1.170	0.25	1.271	0.974	257	302	302	17.5%
149	7244	134.37	193.40	1.439	0.30	1.345	1.031	231	287	287	24.2%
151	4105	146.35	189.99	1.298	0.20	1.304	0.999	232	280	280	20.7%
152	35362	147.26	192.23	1.305	0.70	1.305	1.000	238	287	287	20.6%
153	6410	152.64	224.52	1.471	0.35	1.363	1.044	231	291	291	26.0%
154	576	156.13	314.20	2.012	0.10	1.376	1.054	218	277	277	27.1%
SW	156919	149.05	194.56	1.305		1.305					

* KEYED TO A STATEWIDE LOSS COST CHANGE OF 20.6 PERCENT.

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

VERISK

OHIO
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)
T	EARNED CAR		EXPER LOSS					BASE	BASE
E	YRS YR	UND	COST 5 YRS				INDEX	CLASS	CLASS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	COST	COST
R	09/30/2021	COST	09/30/2021	RATIO	CRED	RATIO	STATE	PRES	IND*
102	3053	92.72	76.25	0.822	0.20	0.980	0.962	88	85
103	2636	95.72	94.56	0.988	0.20	1.013	0.994	96	96
104	415	88.45	57.83	0.654	0.05	1.001	0.982	91	90
105	1274	74.96	63.33	0.845	0.10	1.002	0.983	78	77
106	1627	68.78	67.08	0.975	0.10	1.015	0.996	72	72
107	850	82.12	101.67	1.238	0.10	1.041	1.022	89	91
108	177	94.95	66.60	0.701	0.00	1.019	1.000	90	90
109	326	92.59	110.18	1.190	0.05	1.028	1.009	88	89
111	337	153.94	40.52	0.263	0.05	0.981	0.963	178	172
112	220	238.22	146.09	0.613	0.05	0.999	0.980	212	208
115	249	73.28	144.20	1.968	0.05	1.066	1.046	76	80
117	1120	94.7	94.90	1.002	0.15	1.016	0.997	84	84
118	124	77.45	129.85	1.677	0.00	1.019	1.000	96	96
119	85	84.85	199.40	2.350	0.00	1.019	1.000	90	90
120	1004	85.21	88.17	1.035	0.10	1.021	1.002	90	90
122	265	85.06	139.58	1.641	0.05	1.050	1.030	89	92
125	763	84.77	88.43	1.043	0.05	1.020	1.001	82	82
126	436	77.36	66.04	0.854	0.05	1.011	0.992	74	74
127	43	83.55	120.59	1.443	0.00	1.019	1.000	78	78
128	293	97.69	127.55	1.306	0.05	1.033	1.014	101	103
129	211	63.27	76.61	1.211	0.05	1.029	1.010	83	84
131	247	87.28	101.72	1.165	0.05	1.026	1.007	87	88
132	232	112.91	160.06	1.418	0.05	1.039	1.020	111	114
135	128	124.91	117.21	0.938	0.00	1.019	1.000	123	123
136	352	138.6	206.26	1.488	0.10	1.066	1.046	145	152
137	89	99.89	131.92	1.321	0.00	1.019	1.000	106	106
138	59	94.72	91.98	0.971	0.00	1.019	1.000	110	110
139	1463	109.34	100.51	0.919	0.15	1.004	0.985	110	109
142	234	110.81	137.23	1.238	0.05	1.030	1.011	106	107
143	156	109.67	72.85	0.664	0.05	1.001	0.982	95	94

VERISK

OHIO
 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)
								BASE	BASE
T	EARNED CAR		EXPER LOSS					CLASS	CLASS
E	YRS YR	UND	COST 5 YRS				INDEX	LOSS	LOSS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	COST	COST
R	09/30/2021	COST	09/30/2021	RATIO	CRED	RATIO	STATE	PRES	IND*
144	571	101.35	85.16	0.840	0.05	1.010	0.991	105	104
146	890	95.12	91.52	0.962	0.10	1.013	0.994	89	89
147	936	79.57	95.34	1.198	0.10	1.037	1.018	77	79
148	652	108.21	119.95	1.108	0.10	1.028	1.009	114	115
149	1218	90.63	77.51	0.855	0.10	1.003	0.984	89	88
151	478	104.54	198.60	1.900	0.10	1.107	1.086	119	130
152	4774	113.76	126.10	1.108	0.25	1.041	1.022	124	127
153	1849	82.41	78.28	0.950	0.10	1.012	0.993	75	75
154	169	154.54	156.95	1.016	0.15	1.019	1.000	136	136
SW	30005	96.43	98.29	1.019		1.019			

* KEYED TO A STATEWIDE LOSS COST CHANGE OF 0.3 PERCENT.

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

VERISK

OHIO
 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)
T	EARNED CAR		EXPER LOSS					BASE	BASE	BASE	ADV
E	YRS YR	UND	COST 5 YRS				INDEX	CLASS	CLASS	CLASS	LOSS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	LOSS	LOSS	LOSS	COST
R	09/30/2021	COST	09/30/2021	RATIO	CRED	RATIO	STATE	COST	COST	COST	CHG**
								PRES	IND*	REV	
102	3031	240.98	288.03	1.195	0.40	1.174	1.011	292	317	317	8.6%
103	2499	284.13	368.49	1.297	0.45	1.222	1.053	353	399	399	13.0%
104	419	244.93	291.02	1.188	0.10	1.163	1.002	336	362	362	7.7%
105	1223	247.48	308.29	1.246	0.25	1.182	1.018	330	361	361	9.4%
106	1555	220.27	270.60	1.228	0.25	1.177	1.014	294	320	320	8.8%
107	786	227.14	235.70	1.038	0.20	1.136	0.978	303	318	318	5.0%
108	168	245.53	226.49	0.922	0.05	1.148	0.989	304	323	323	6.3%
109	316	203.46	201.77	0.992	0.10	1.143	0.984	250	264	264	5.6%
111	327	234.69	321.52	1.370	0.10	1.181	1.017	322	352	352	9.3%
112	218	318.73	440.19	1.381	0.10	1.182	1.018	353	386	386	9.3%
115	237	233.78	241.47	1.033	0.10	1.147	0.988	299	317	317	6.0%
117	1083	243.64	265.72	1.091	0.20	1.146	0.987	280	297	297	6.1%
118	119	211.41	270.11	1.278	0.05	1.166	1.004	308	332	332	7.8%
119	74	276.59	425.86	1.540	0.05	1.179	1.016	331	361	361	9.1%
120	932	237.32	264.31	1.114	0.20	1.151	0.991	303	322	322	6.3%
122	234	220.36	253.04	1.148	0.10	1.159	0.998	291	312	312	7.2%
125	747	211.48	291.77	1.380	0.15	1.193	1.028	260	287	287	10.4%
126	434	225.37	291.16	1.292	0.10	1.173	1.010	268	291	291	8.6%
127	42	322.19	123.58	0.384	0.00	1.160	0.999	379	407	407	7.4%
128	279	189.03	239.31	1.266	0.10	1.171	1.009	252	273	273	8.3%
129	196	164.67	223.03	1.354	0.05	1.170	1.008	289	313	313	8.3%
131	227	292.04	226.40	0.775	0.10	1.122	0.966	351	364	364	3.7%
132	228	198.40	230.21	1.160	0.10	1.160	0.999	252	270	270	7.1%
135	124	207.19	173.81	0.839	0.05	1.144	0.985	267	282	282	5.6%
136	343	186.48	295.18	1.583	0.15	1.223	1.053	265	300	300	13.2%
137	87	189.70	175.99	0.928	0.05	1.148	0.989	276	293	293	6.2%
138	58	219.42	147.44	0.672	0.00	1.160	0.999	321	344	344	7.2%
139	1388	192.89	219.31	1.137	0.25	1.154	0.994	254	271	271	6.7%
142	208	263.00	266.02	1.011	0.10	1.145	0.986	303	321	321	5.9%
143	152	231.30	209.02	0.904	0.05	1.147	0.988	271	288	288	6.3%

VERISK

OHIO
 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	09/30/2021	COST	09/30/2021	RATIO	CRED	RATIO	STATE	PRES	IND*	REV	CHG**
144	533	211.85	261.06	1.232	0.15	1.171	1.009	260	282	282	8.5%
146	875	237.22	334.35	1.409	0.20	1.210	1.042	280	313	313	11.8%
147	927	259.63	246.40	0.949	0.15	1.128	0.972	274	286	286	4.4%
148	640	246.31	295.34	1.199	0.15	1.166	1.004	320	345	345	7.8%
149	1179	221.10	234.53	1.061	0.20	1.140	0.982	286	302	302	5.6%
151	456	188.29	225.18	1.196	0.10	1.164	1.003	280	302	302	7.9%
152	4566	182.56	178.25	0.976	0.40	1.086	0.935	259	260	260	0.4%
153	1783	270.56	315.29	1.165	0.30	1.162	1.001	301	324	324	7.6%
154	160	219.76	333.49	1.518	0.05	1.178	1.015	231	252	252	9.1%
SW	28853	229.27	266.03	1.160		1.161					

* KEYED TO A STATEWIDE LOSS COST CHANGE OF 7.4 PERCENT.

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

VERISK

COMMERCIAL AUTOMOBILE LIABILITY INSURANCE
MULTISTATE LOSS ADJUSTMENT EXPENSE EXPERIENCE

Calendar Year

Development of Unallocated Loss Adjustment Expense Factor

		<u>Bodily Injury</u> (000's)					3 YR. <u>AVG</u>	5 YR. <u>AVG</u>
ITEM		<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>Property Damage</u> (000's)					3 YR. <u>AVG</u>	5 YR. <u>AVG</u>
ITEM		<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.

VERISK

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.

VERISK

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

AVERAGE PAID CLAIM COST DATA

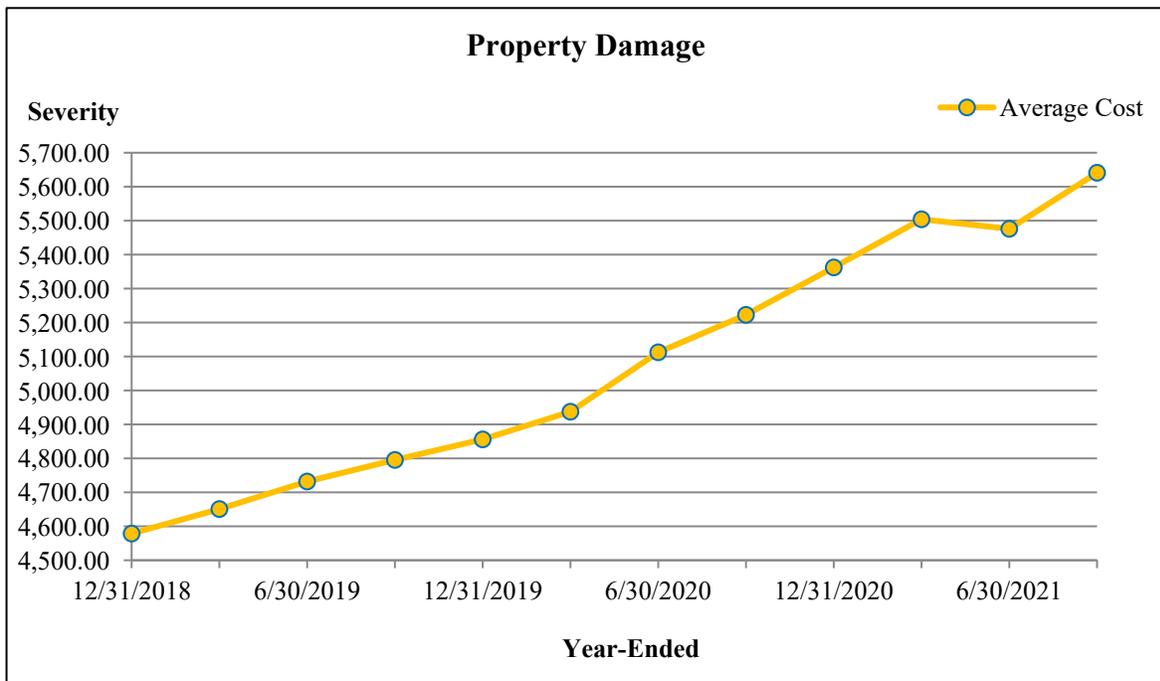
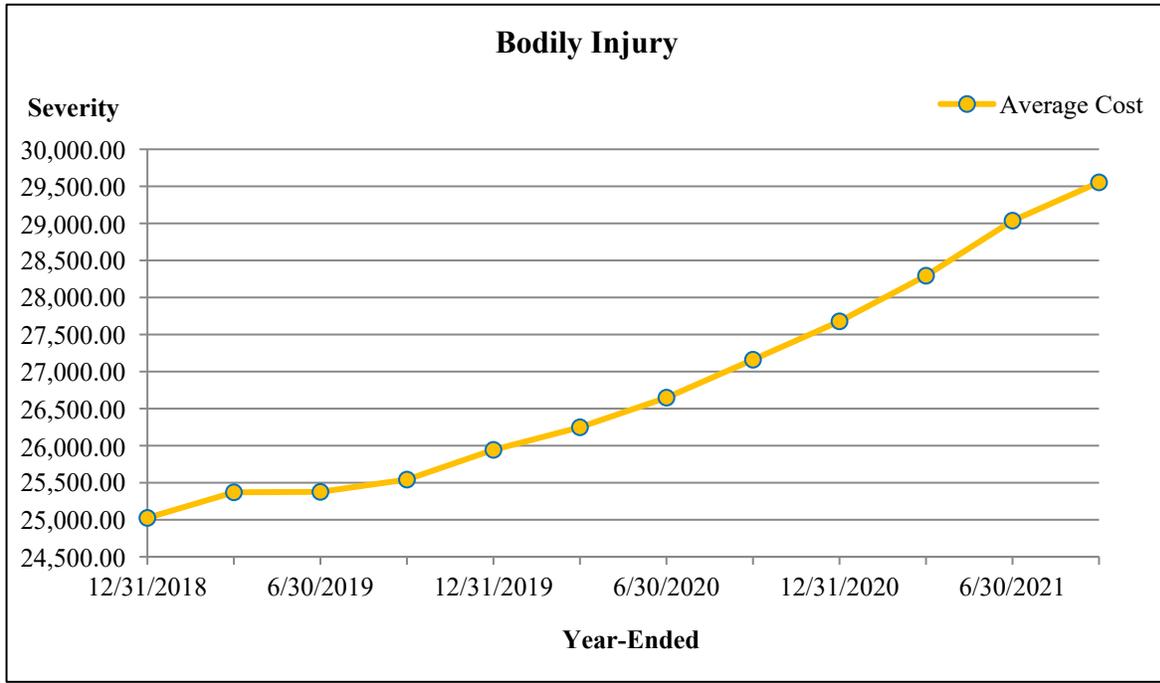
YEAR ENDED	OHIO				MULTISTATE*			
	BODILY INJURY (\$100000 LIMITS)		PROPERTY DAMAGE (\$100000 LIMITS)		BODILY INJURY (\$100000 LIMITS)		PROPERTY DAMAGE (\$100000 LIMITS)	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	ACTUAL	EXPONENTIAL FIT	ACTUAL	EXPONENTIAL FIT	ACTUAL	EXPONENTIAL FIT	ACTUAL	EXPONENTIAL FIT
12/31/2018	16806.35	16414.48	4288.28	4212.15	25025.15	24629.81	4578.58	4540.69
3/31/2019	16823.61	16701.01	4236.44	4304.91	25370.54	25008.17	4650.77	4631.05
6/30/2019	16730.48	16992.53	4378.98	4399.71	25376.83	25392.34	4731.92	4723.20
9/30/2019	17623.39	17289.15	4506.04	4496.59	25542.14	25782.41	4795.45	4817.18
12/31/2019	17363.25	17590.94	4511.48	4595.61	25943.51	26178.48	4855.84	4913.04
3/31/2020	18002.21	17898.00	4715.94	4696.81	26248.16	26580.63	4937.43	5010.80
6/30/2020	17990.37	18210.42	4803.71	4800.24	26647.97	26988.95	5112.34	5110.51
9/30/2020	17256.11	18528.29	4935.67	4905.95	27160.10	27403.55	5222.60	5212.20
12/31/2020	19101.51	18851.72	5125.26	5013.98	27678.06	27824.52	5362.26	5315.92
3/31/2021	18977.98	19180.78	5159.47	5124.39	28293.90	28251.95	5503.96	5421.70
6/30/2021	20260.93	19515.60	5167.94	5237.24	29036.50	28685.95	5475.89	5529.59
9/30/2021	20176.21	19856.25	5314.91	5352.57	29553.60	29126.62	5641.03	5639.62

		BODILY INJURY	PROPERTY DAMAGE
(9)	AVERAGE ANNUAL PERCENT CHANGE IN PAID CLAIM COST (12TH POINT / 8TH POINT)		
	(A) OHIO	7.2%	9.1%
	(B) MULTISTATE	6.3%	8.2%
(10)	CREDIBILITY	0.05	0.25
(11)	WEIGHTED AVERAGE ANNUAL PERCENT CHANGE IN PAID CLAIM COSTS {(10) * (9A)} + {(1.0 - (10)) * (9B)}	6.3%	8.4%
(12)	SELECTED ANNUAL PERCENT CHANGE IN CLAIM FREQUENCY	0.0%	0.0%
(13)	AVERAGE ANNUAL PERCENT CHANGE IN LIABILITY LOSS RATIO (11) * (12)	6.3%	8.4%

* EXCLUDES MASSACHUSETTS

VERISK

Commercial Automobile Liability
Average Paid Claim Cost Experience
Multistate*



*Excludes Massachusetts

VERISK

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>
9/30/2015	0.7600		2.8338	
12/31/2015	0.7728		2.8414	
3/31/2016	0.7854		2.8121	
6/30/2016	0.7949		2.8122	
9/30/2016	0.8021	5.5% &	2.8080	-0.9% &
12/31/2016	0.8023		2.7983	
3/31/2017	0.8037		2.7755	
6/30/2017	0.8114	2.1%	2.7665	-1.6%
9/30/2017	0.8067		2.7358	
12/31/2017	0.8067		2.7291	
3/31/2018	0.8066		2.7408	
6/30/2018	0.8016	-1.2%	2.7474	-0.7%
9/30/2018	0.8000		2.7494	
12/31/2018	0.7967		2.7538	
3/31/2019	0.7918		2.7448	
6/30/2019	0.7855	-2.0%	2.7072	-1.5%
9/30/2019	0.7864		2.6961	
12/31/2019	0.7830		2.6638	
3/31/2020	0.7550		2.5422	
6/30/2020	0.6759	-14.0%	2.2913	-15.4%
9/30/2020	0.6273		2.1275	
12/31/2020	0.5840		1.9959	
3/31/2021	0.5667		1.9591	
6/30/2021	0.6117	-9.5%	2.0717	-9.6%

* EXCLUDES MASSACHUSETTS

@ CHANGE BASED ON YEARS ENDING 6/30/XXXX

& CHANGE BASED ON YEAR ENDING 9/30/2016 divided by 9/30/2015

VERISK

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>
9/30/2015	0.7987		3.0362	
12/31/2015	0.7974		3.0421	
3/31/2016	0.8051		3.0237	
6/30/2016	0.8091		3.0361	
9/30/2016	0.8232	3.1% &	3.0248	-0.4% &
12/31/2016	0.8073		3.0029	
3/31/2017	0.8027		2.9409	
6/30/2017	0.8047	-0.5%	2.9037	-4.4%
9/30/2017	0.7846		2.8209	
12/31/2017	0.7858		2.7925	
3/31/2018	0.7949		2.8111	
6/30/2018	0.7972	-0.9%	2.7630	-4.8%
9/30/2018	0.7867		2.7441	
12/31/2018	0.7851		2.7073	
3/31/2019	0.7637		2.6573	
6/30/2019	0.7460	-6.4%	2.6216	-5.1%
9/30/2019	0.7310		2.5690	
12/31/2019	0.7227		2.5086	
3/31/2020	0.6886		2.3869	
6/30/2020	0.5904	-20.9%	2.0630	-21.3%
9/30/2020	0.5473		1.8621	
12/31/2020	0.4806		1.6410	
3/31/2021	0.4632		1.5277	
6/30/2021	0.5203	-11.9%	1.6896	-18.1%

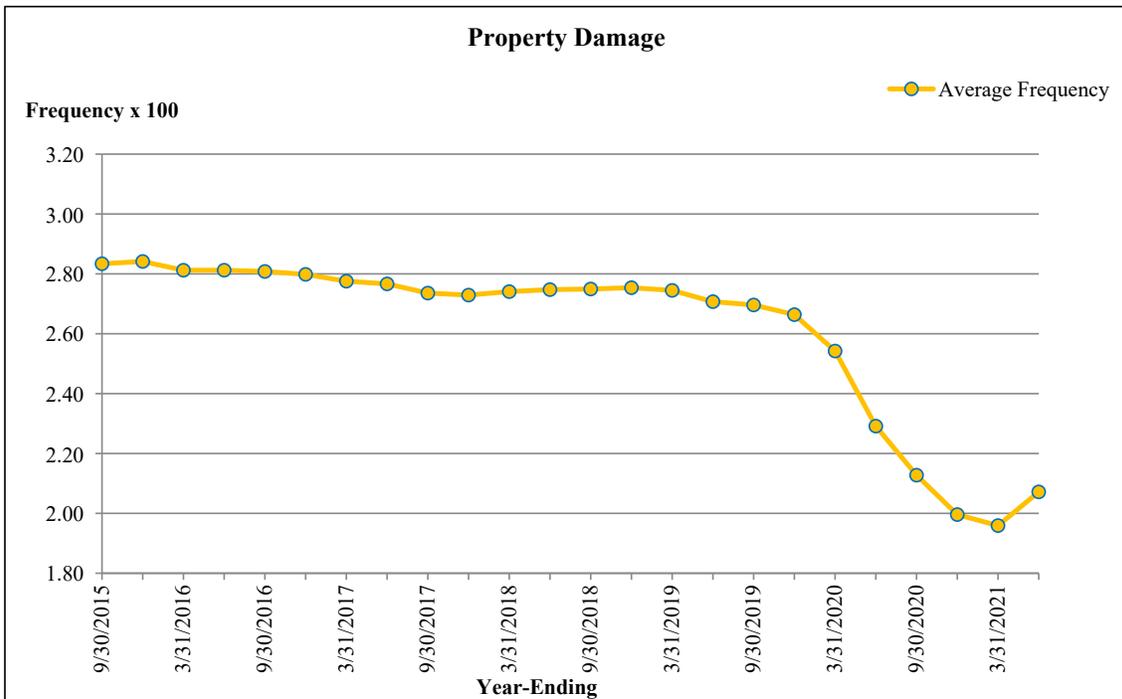
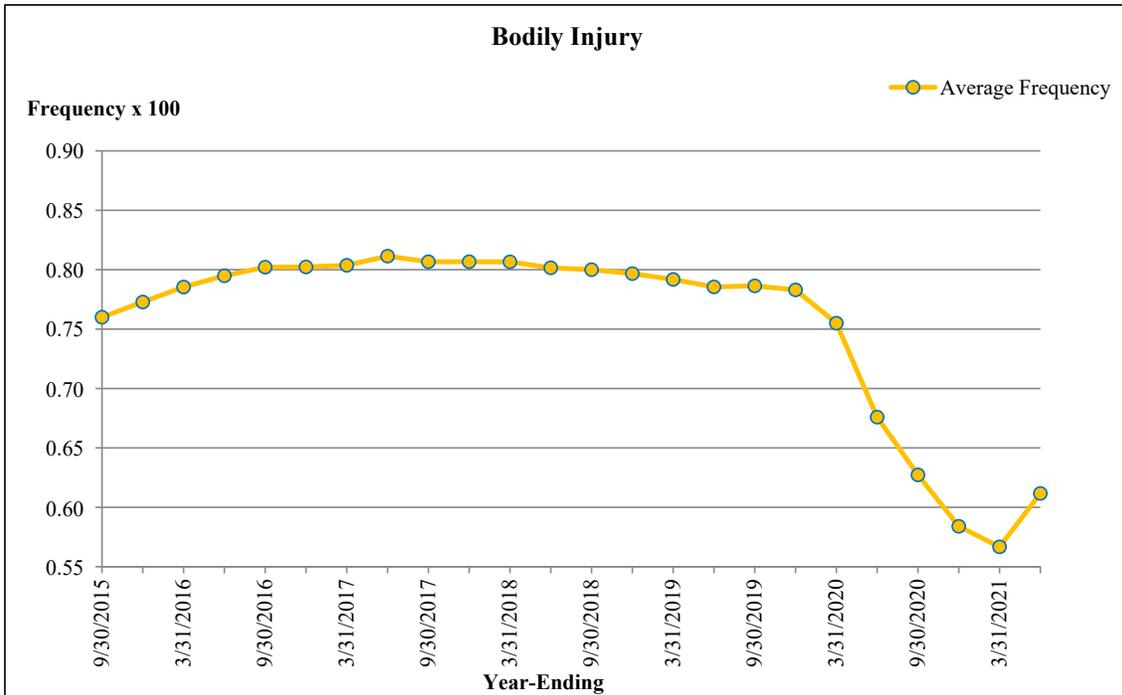
* EXCLUDES MASSACHUSETTS

@ CHANGE BASED ON YEARS ENDING 6/30/XXXX

& CHANGE BASED ON YEAR ENDING 9/30/2016 divided by 9/30/2015

VERISK

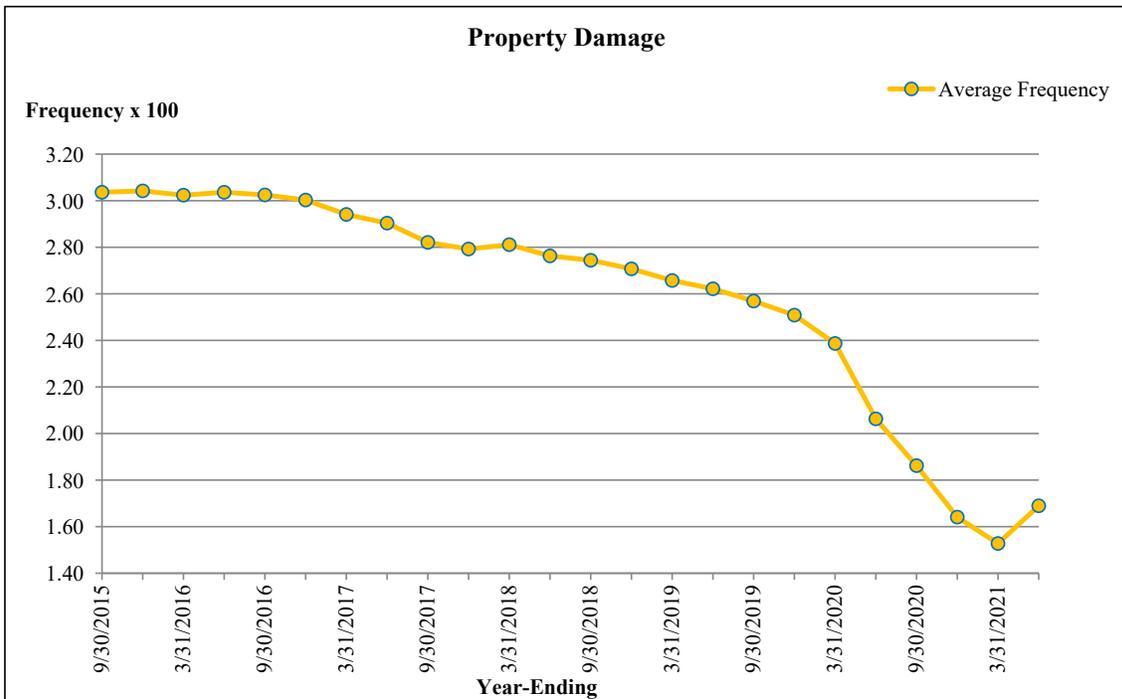
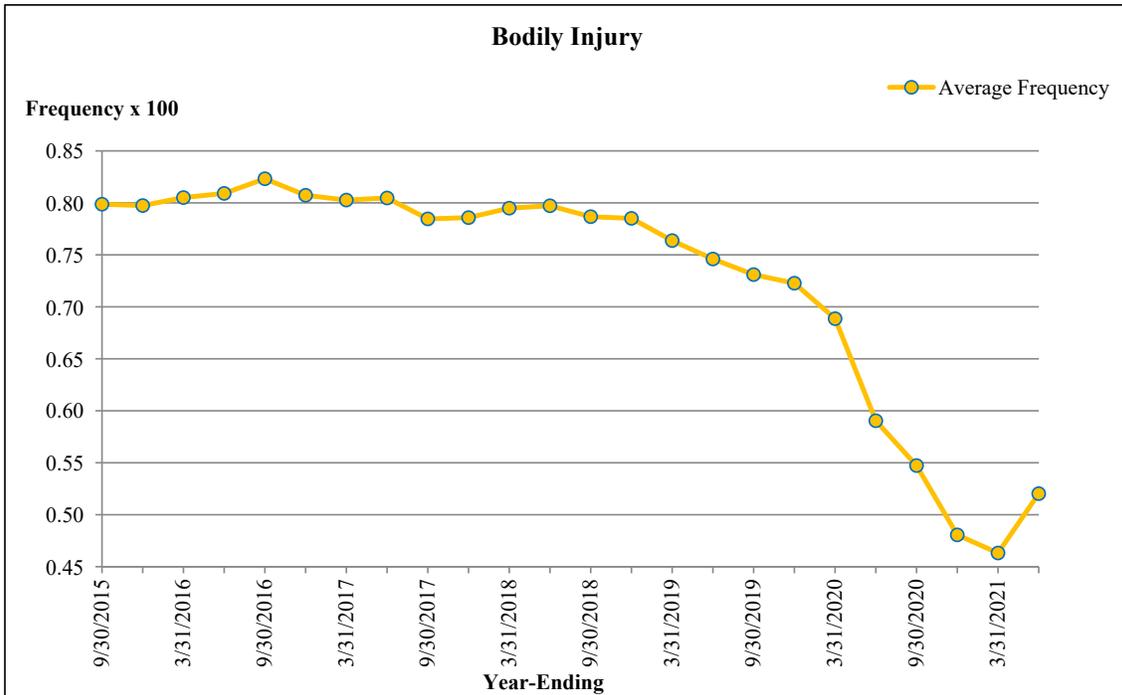
Commercial Automobile Liability
 Incurred Claim Frequency Experience
 Trucks, Tractors, and Trailers
 Multistate*



*Excludes Massachusetts

VERISK

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



*Excludes Massachusetts

VERISK

State Group Data*
Trucks, Tractors, & Trailers
Liability
Premium Trend Calculation

Companies Not Reporting Age Code X Data

Year Ending:	Average Rating Factor
--------------	-----------------------

3/31/2020	1.034
9/30/2020	0.999
3/31/2021	0.981
9/30/2021	0.979

Exponential Trend (Average Annual Change)

4 Points	-3.6%
3 Points	-2.0%

* Includes California, Delaware, Florida, Georgia, Indiana, Kansas, Ohio, Pennsylvania, Puerto Rico, South Carolina, Texas, and Virginia

VERISK

State Group Data*
Trucks, Tractors, & Trailers
Liability
Premium Trend Calculation

All Companies
Excluding 11th Preceding Model Year and Older Data

Year Ending:	Average Rating Factor
3/31/2017	1.084
9/30/2017	1.091
3/31/2018	1.099
9/30/2018	1.107
3/31/2019	1.114
9/30/2019	1.119
3/31/2020	1.123
9/30/2020	1.126
3/31/2021	1.128
9/30/2021	1.129

Exponential Trend (Average Annual Change)

9 Points	0.9%
7 Points	0.6%
5 Points	0.4%

Selected Annual Premium Trend: -1.0%

* Includes California, Delaware, Florida, Georgia, Indiana, Kansas, Ohio, Pennsylvania, Puerto Rico, South Carolina, Texas, and Virginia

VERISK

State Group Data*
 Private Passenger Types
 Liability
 Premium Trend Calculation

Companies Not Reporting Age Code X Data

Year Ending:	Average Rating Factor
3/31/2019	0.985
9/30/2019	0.982
3/31/2020	0.980
9/30/2020	0.979
3/31/2021	0.975
9/30/2021	0.975

Exponential Trend (Average Annual Change)

6 Points	-0.4%
5 Points	-0.4%
4 Points	-0.4%

* Includes California, Delaware, Florida, Georgia, Indiana, Kansas, Ohio, Pennsylvania, Puerto Rico, South Carolina, Texas, and Virginia

VERISK

State Group Data*
Private Passenger Types
Liability
Premium Trend Calculation

All Companies
Excluding 11th Preceding Model Year and Older Data

Year Ending:	Average Rating Factor
3/31/2017	0.998
9/30/2017	0.999
3/31/2018	1.000
9/30/2018	1.000
3/31/2019	1.001
9/30/2019	1.002
3/31/2020	1.003
9/30/2020	1.004
3/31/2021	1.003
9/30/2021	1.001

Exponential Trend (Average Annual Change)

9 Points	0.1%
7 Points	0.0%
5 Points	-0.1%

Selected Annual Premium Trend: 0.0%

* Includes California, Delaware, Florida, Georgia, Indiana, Kansas, Ohio, Pennsylvania, Puerto Rico, South Carolina, Texas, and Virginia

VERISK

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	
	Value	Change**	Value	Change**	Value	Change**
12/31/2016	1.15		0.73		0.54	
3/31/2017	1.14		0.72		0.54	
6/30/2017	1.15		0.72		0.54	
9/30/2017	1.17		0.72		0.54	
12/31/2017	1.20		0.75		0.57	
3/31/2018	1.24	8.8%	0.78	8.3%	0.58	7.4%
6/30/2018	1.28		0.79		0.59	
9/30/2018	1.31	12.0%	0.81	12.5%	0.60	11.1%
12/31/2018	1.35		0.83		0.61	
3/31/2019	1.38	11.3%	0.85	9.0%	0.62	6.9%
6/30/2019	1.41		0.86		0.63	
9/30/2019	1.43	9.2%	0.87	7.4%	0.64	6.7%
12/31/2019	1.44		0.87		0.63	
3/31/2020	1.42	2.9%	0.86	1.2%	0.62	0.0%
6/30/2020	1.38		0.84		0.61	
9/30/2020	1.38	-3.5%	0.83	-4.6%	0.60	-6.3%
12/31/2020	1.38		0.84		0.60	
3/31/2021	1.43	0.7%	0.86	0.0%	0.60	-3.2%
6/30/2021	1.49		0.88		0.61	
9/30/2021	1.48	7.2%	0.87	4.8%	0.61	1.7%

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

Deductible:	Percent of Losses
Full	0.7%
\$50	0.3%
\$100	2.0%
\$200	0.3%
\$250	7.6%
\$500	30.0%
\$1,000	48.1%
\$2,000	5.9%
\$3,000	1.9%
\$5,000	3.1%

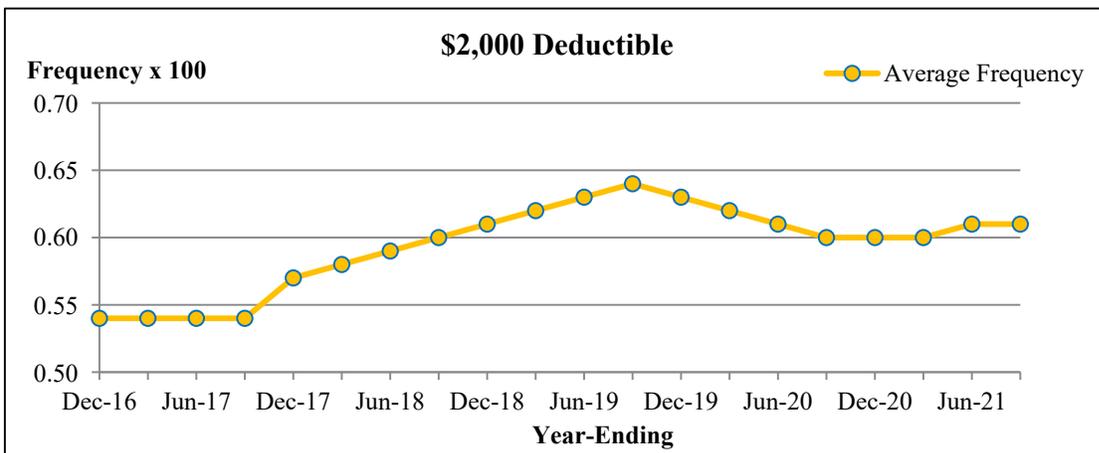
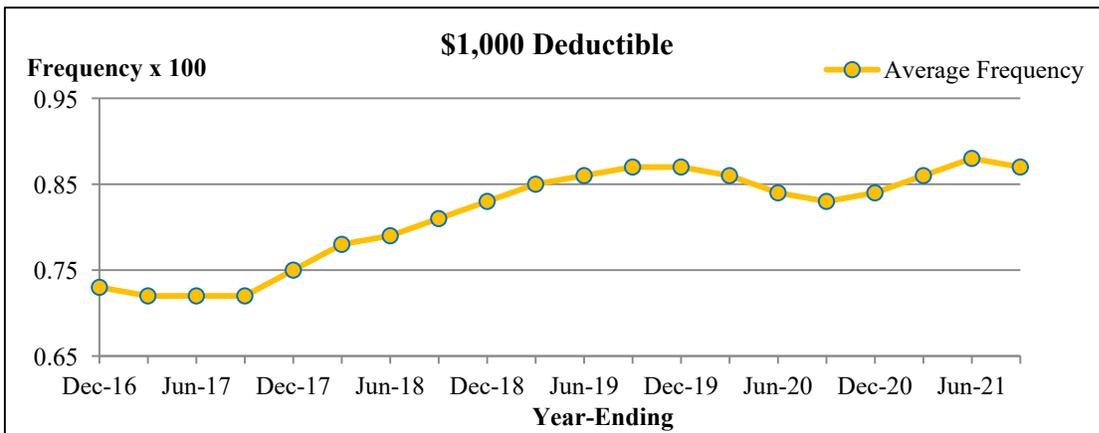
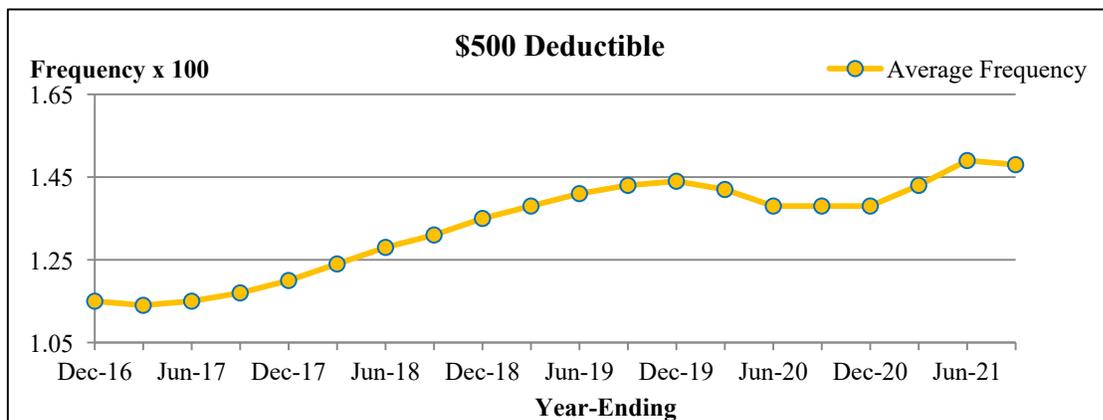
* Multistate data excludes Massachusetts

** Change based on years ending 03/31/xxx and 09/30/xxxx

*** Deductibles above \$2,000, totaling 5.0% of losses, are excluded from the trend calculations.

VERISK

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



*Excludes Massachusetts

Selected Other Than Collision Frequency Trend Factor: 0.0%

VERISK

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

Severity Trend

Year Ending:	\$500 Deductible	\$1,000 Deductible	\$2,000 Deductible
	Value	Value	Value
12/31/2016	2,407.96	3,697.64	4,358.58
3/31/2017	2,426.40	3,733.69	4,397.24
6/30/2017	2,496.31	3,780.88	4,414.56
9/30/2017	2,581.90	3,901.89	4,548.01
12/31/2017	2,649.02	3,945.35	4,569.61
3/31/2018	2,684.16	4,016.94	4,663.83
6/30/2018	2,687.71	4,098.08	4,834.47
9/30/2018	2,653.89	4,094.26	4,890.57
12/31/2018	2,720.36	4,243.06	5,093.46
3/31/2019	2,725.72	4,271.30	5,192.71
6/30/2019	2,772.59	4,352.07	5,262.55
9/30/2019	2,803.41	4,433.36	5,324.06
12/31/2019	2,809.02	4,513.50	5,470.86
3/31/2020	2,834.52	4,475.47	5,359.21
6/30/2020	2,858.72	4,473.70	5,390.50
9/30/2020	2,896.92	4,485.36	5,413.19
12/31/2020	2,973.10	4,535.02	5,471.43
3/31/2021	3,033.73	4,617.14	5,642.63
6/30/2021	3,103.25	4,715.95	5,746.86
9/30/2021	3,312.19	4,936.04	6,047.62

Average Annual Change Using Exponential Fits:

20 point fit:	5.3%	5.6%	6.7%
16 point fit:	5.0%	5.1%	6.3%
12 point fit:	6.3%	4.4%	4.9%

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

* Multistate data excludes Massachusetts

VERISK

Multistate*
Trucks, Tractors & Trailers Physical Damage
Collision

Frequency (expressed as claims per 100 exposures)

Year Ending:	\$500 Deductible		\$1,000 Deductible		\$2,000 Deductible	
	Value	Change**	Value	Change**	Value	Change**
12/31/2016	2.22		1.96		1.60	
3/31/2017	2.22		1.96		1.60	
6/30/2017	2.23		1.95		1.60	
9/30/2017	2.21		1.94		1.59	
12/31/2017	2.21		1.94		1.60	
3/31/2018	2.24	0.9%	1.97	0.5%	1.63	1.9%
6/30/2018	2.25		2.01		1.66	
9/30/2018	2.27	2.7%	2.04	5.2%	1.68	5.7%
12/31/2018	2.27		2.03		1.68	
3/31/2019	2.27	1.3%	2.04	3.6%	1.68	3.1%
6/30/2019	2.28		2.04		1.68	
9/30/2019	2.29	0.9%	2.04	0.0%	1.68	0.0%
12/31/2019	2.29		2.05		1.69	
3/31/2020	2.19	-3.5%	1.95	-4.4%	1.61	-4.2%
6/30/2020	2.04		1.80		1.50	
9/30/2020	1.96	-14.4%	1.72	-15.7%	1.44	-14.3%
12/31/2020	1.90		1.65		1.39	
3/31/2021	1.93	-11.9%	1.67	-14.4%	1.41	-12.4%
6/30/2021	2.04		1.77		1.50	
9/30/2021	2.04	4.1%	1.79	4.1%	1.53	6.3%

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

Deductible:	Percent of Losses
\$100	0.1%
\$200	0.0%
\$250	0.8%
\$500	28.0%
\$1,000	56.5%
\$2,000	7.1%
\$3,000	2.1%
\$5,000	5.4%

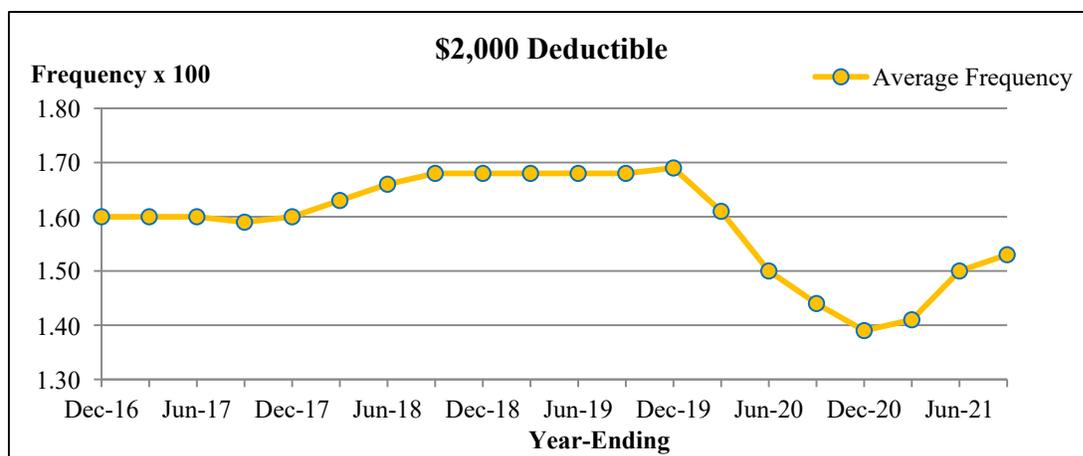
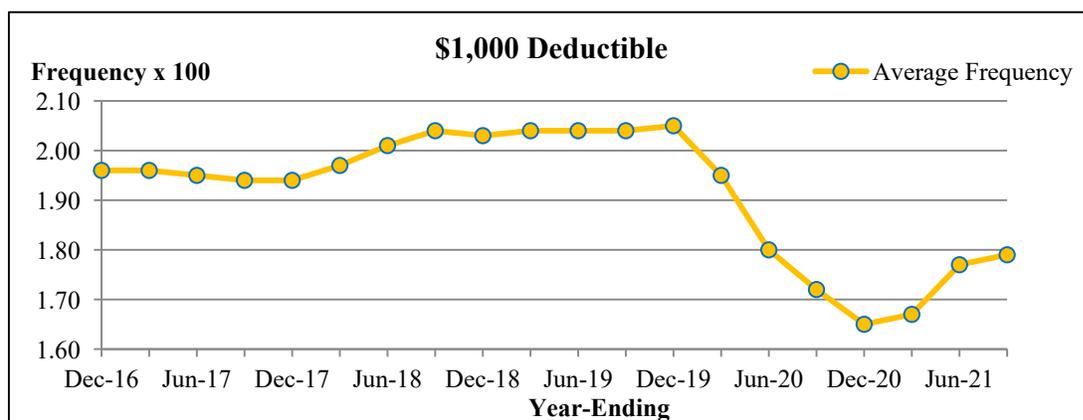
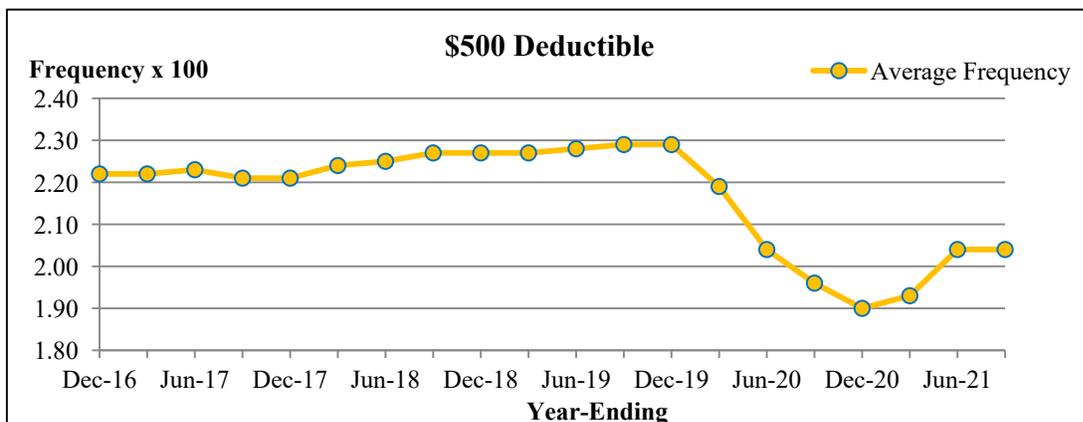
* Multistate data excludes Massachusetts

** Change based on years ending 03/31/xxx and 09/30/xxxx

*** Deductibles above \$2,000, totaling 7.5% of losses, are excluded from trend calculations.

VERISK

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



*Excludes Massachusetts

Selected Collision Frequency Trend Factor: 0.0%

VERISK

Multistate*
Trucks, Tractors & Trailers Physical Damage
Collision

Severity Trend

	\$500 Deductible	\$1,000 Deductible	\$2,000 Deductible
Year Ending:	Value	Value	Value
12/31/2016	5,153.64	5,844.07	6,191.09
3/31/2017	5,185.97	5,888.99	6,226.24
6/30/2017	5,177.73	5,935.66	6,297.74
9/30/2017	5,264.23	5,985.44	6,370.87
12/31/2017	5,330.07	6,038.03	6,414.89
3/31/2018	5,383.82	6,136.04	6,511.92
6/30/2018	5,433.68	6,178.60	6,570.50
9/30/2018	5,517.02	6,268.33	6,655.62
12/31/2018	5,549.18	6,359.22	6,775.32
3/31/2019	5,653.77	6,441.90	6,896.50
6/30/2019	5,744.98	6,588.17	7,059.55
9/30/2019	5,762.21	6,622.79	7,108.17
12/31/2019	5,826.04	6,671.86	7,152.25
3/31/2020	5,882.46	6,770.37	7,254.35
6/30/2020	5,987.52	6,836.18	7,301.46
9/30/2020	6,126.43	7,039.51	7,509.61
12/31/2020	6,379.19	7,282.54	7,778.86
3/31/2021	6,644.27	7,495.36	7,975.67
6/30/2021	6,941.88	7,792.22	8,287.38
9/30/2021	7,264.51	8,114.51	8,583.28

Average Annual Change Using Exponential Fits:

20 point fit:	6.6%	6.5%	6.6%
16 point fit:	7.6%	7.4%	7.4%
12 point fit:	9.5%	8.7%	8.3%

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

* Multistate data excludes Massachusetts

VERISK

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	
	Value	Change**	Value	Change**	Value	Change**
12/31/2016	2.95		1.80		1.18	
3/31/2017	2.88		1.77		1.16	
6/30/2017	2.84		1.76		1.15	
9/30/2017	2.85		1.78		1.17	
12/31/2017	2.91		1.83		1.20	
3/31/2018	2.97	3.1%	1.85	4.5%	1.21	4.3%
6/30/2018	3.06		1.90		1.24	
9/30/2018	3.15	10.5%	1.94	9.0%	1.25	6.8%
12/31/2018	3.23		1.98		1.27	
3/31/2019	3.34	12.5%	2.04	10.3%	1.31	8.3%
6/30/2019	3.43		2.11		1.34	
9/30/2019	3.50	11.1%	2.16	11.3%	1.36	8.8%
12/31/2019	3.52		2.17		1.35	
3/31/2020	3.40	1.8%	2.11	3.4%	1.32	0.8%
6/30/2020	3.13		1.96		1.24	
9/30/2020	3.05	-12.9%	1.93	-10.6%	1.23	-9.6%
12/31/2020	2.97		1.89		1.21	
3/31/2021	3.08	-9.4%	1.95	-7.6%	1.22	-7.6%
6/30/2021	3.38		2.11		1.30	
9/30/2021	3.43	12.5%	2.13	10.4%	1.31	6.5%

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

Deductible:	Percent of Losses
Full	0.5%
\$50	0.4%
\$100	2.8%
\$200	0.5%
\$250	10.8%
\$500	36.9%
\$1,000	43.2%
\$2,000	3.2%
\$3,000	0.7%
\$5,000	1.0%

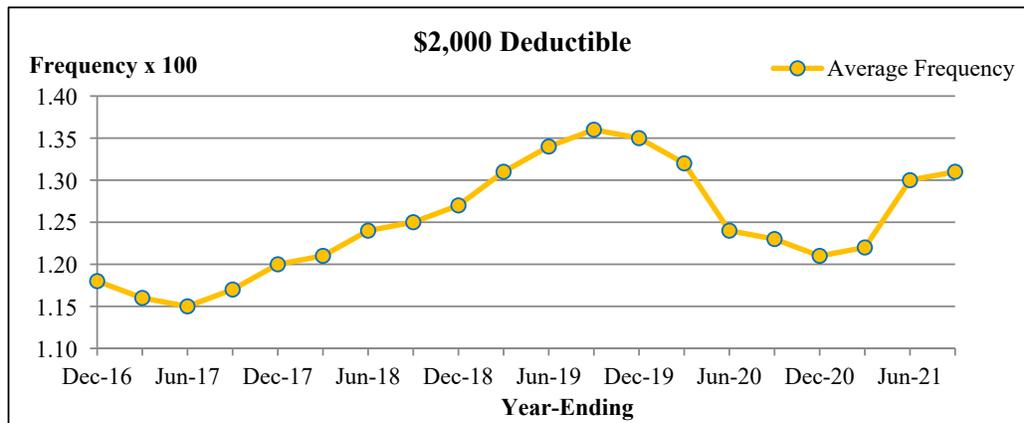
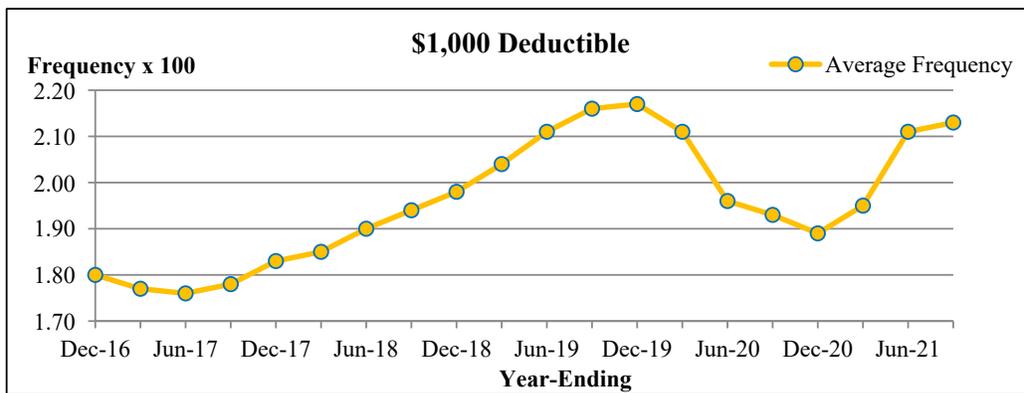
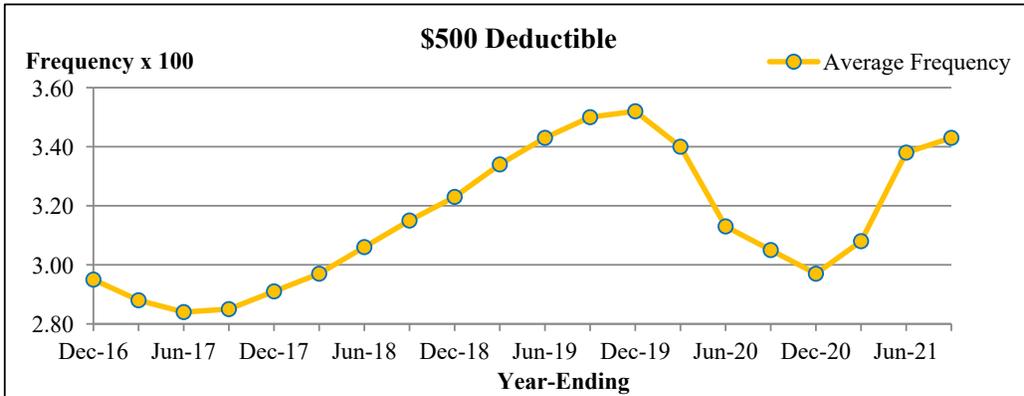
* Multistate data excludes Massachusetts

** Change based on years ending 03/31/xxx and 09/30/xxxx

*** Deductibles above \$2,000, totaling 1.7% of losses, are excluded from trend calculations.

VERISK

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



*Excludes Massachusetts
Selected Other Than Collision Frequency Trend Factor: 0.0%

VERISK

Multistate*
Private Passenger Types Physical Damage
Other Than Collision

Severity Trend

Year Ending:	\$500 Deductible	\$1,000 Deductible	\$2,000 Deductible
	Value	Value	Value
12/31/2016	1,705.64	2,229.58	2,694.06
3/31/2017	1,766.16	2,272.10	2,731.37
6/30/2017	1,769.47	2,293.84	2,772.56
9/30/2017	1,810.05	2,388.28	2,883.10
12/31/2017	1,833.70	2,447.17	2,954.46
3/31/2018	1,825.89	2,434.55	2,945.05
6/30/2018	1,860.03	2,488.53	3,007.29
9/30/2018	1,858.08	2,452.07	2,967.29
12/31/2018	1,897.60	2,524.36	3,084.64
3/31/2019	1,920.48	2,571.18	3,150.16
6/30/2019	1,925.55	2,597.97	3,181.63
9/30/2019	1,927.25	2,639.38	3,237.76
12/31/2019	1,933.90	2,673.60	3,286.20
3/31/2020	1,995.64	2,761.81	3,386.22
6/30/2020	2,074.52	2,795.88	3,442.94
9/30/2020	2,171.52	2,876.00	3,547.46
12/31/2020	2,244.79	2,889.41	3,559.01
3/31/2021	2,213.33	2,842.87	3,534.53
6/30/2021	2,218.46	2,886.21	3,613.62
9/30/2021	2,260.16	2,937.33	3,667.42

Average Annual Change Using Exponential Fits:

20 point fit:	5.9%	6.0%	6.8%
16 point fit:	6.5%	5.7%	6.6%
12 point fit:	7.8%	5.8%	6.6%

Selected severity trend:	6.0%
Selected frequency trend:	0.0%
Selected pure premium trend:	6.0%

* Multistate data excludes Massachusetts

VERISK

Multistate*
Private Passenger Types Physical Damage
Collision

Frequency (expressed as claims per 100 exposures)

Year Ending:	\$500 Deductible		\$1,000 Deductible		\$2,000 Deductible	
	Value	Change**	Value	Change**	Value	Change**
12/31/2016	4.94		4.21		3.15	
3/31/2017	4.91		4.20		3.14	
6/30/2017	4.97		4.21		3.16	
9/30/2017	4.94		4.16		3.13	
12/31/2017	4.94		4.18		3.15	
3/31/2018	5.02	2.2%	4.25	1.2%	3.22	2.5%
6/30/2018	4.96		4.26		3.23	
9/30/2018	4.97	0.6%	4.31	3.6%	3.27	4.5%
12/31/2018	4.94		4.30		3.27	
3/31/2019	4.89	-2.6%	4.30	1.2%	3.28	1.9%
6/30/2019	4.90		4.32		3.32	
9/30/2019	4.91	-1.2%	4.33	0.5%	3.33	1.8%
12/31/2019	4.84		4.35		3.33	
3/31/2020	4.60	-5.9%	4.13	-4.0%	3.18	-3.0%
6/30/2020	4.07		3.63		2.80	
9/30/2020	3.76	-23.4%	3.33	-23.1%	2.62	-21.3%
12/31/2020	3.45		3.01		2.41	
3/31/2021	3.36	-27.0%	2.93	-29.1%	2.36	-25.8%
6/30/2021	3.71		3.23		2.62	
9/30/2021	3.75	-0.3%	3.30	-0.9%	2.69	2.7%

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

Deductible:	Percent of Losses
\$100	0.3%
\$200	0.0%
\$250	1.3%
\$500	34.9%
\$1,000	57.8%
\$2,000	3.6%
\$3,000	0.8%
\$5,000	1.3%

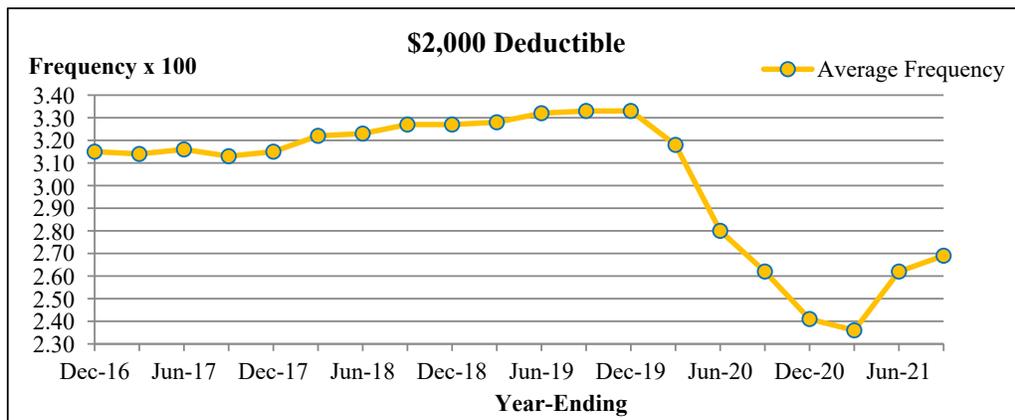
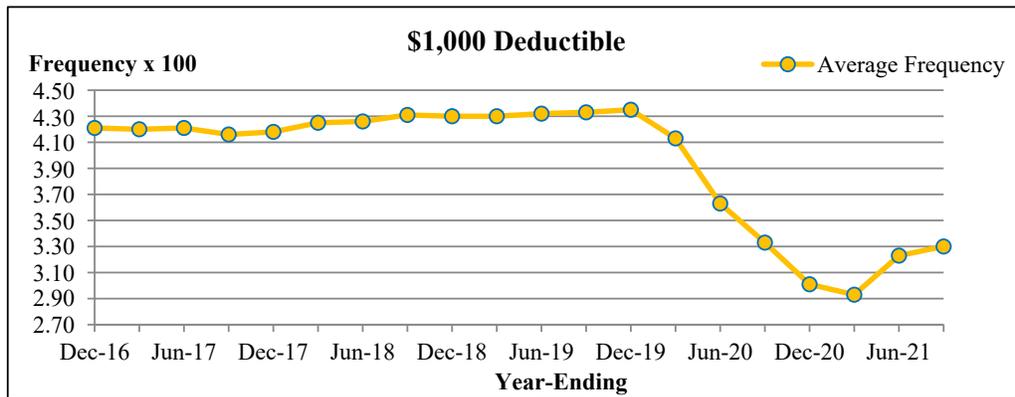
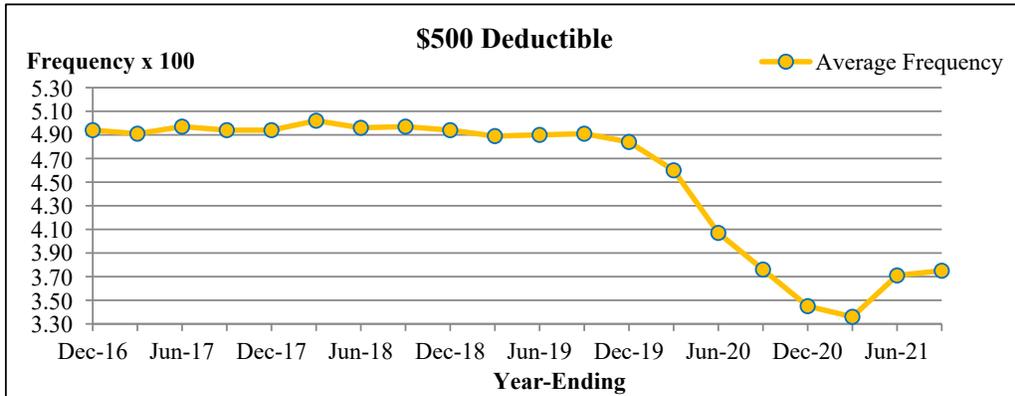
* Multistate data excludes Massachusetts

** Change based on years ending 03/31/xxx and 09/30/xxxx

*** Deductibles above \$2,000, totaling 2.1% of losses, are excluded from trend calculations.

VERISK

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



*Excludes Massachusetts

Selected Collision Frequency Trend Factor: 0.0%

VERISK

Multistate*
Private Passenger Types Physical Damage
Collision

Severity Trend

	\$500 Deductible	\$1,000 Deductible	\$2,000 Deductible
Year Ending:	Value	Value	Value
12/31/2016	4,232.27	4,727.37	5,185.52
3/31/2017	4,209.67	4,696.62	5,145.69
6/30/2017	4,217.09	4,721.69	5,169.44
9/30/2017	4,235.37	4,771.66	5,221.75
12/31/2017	4,296.82	4,836.85	5,299.60
3/31/2018	4,387.83	4,884.64	5,330.40
6/30/2018	4,539.11	4,973.77	5,430.42
9/30/2018	4,590.84	5,024.42	5,496.64
12/31/2018	4,540.79	5,002.09	5,447.53
3/31/2019	4,614.70	5,095.77	5,558.11
6/30/2019	4,588.90	5,113.44	5,544.39
9/30/2019	4,691.78	5,124.96	5,562.36
12/31/2019	4,841.39	5,248.50	5,721.84
3/31/2020	4,919.55	5,312.98	5,785.04
6/30/2020	5,040.82	5,396.19	5,868.16
9/30/2020	5,035.48	5,489.92	5,885.37
12/31/2020	5,142.42	5,655.91	5,982.13
3/31/2021	5,181.83	5,773.28	6,105.88
6/30/2021	5,364.19	6,008.92	6,390.19
9/30/2021	5,703.06	6,329.20	6,764.15

Average Annual Change Using Exponential Fits:

20 point fit:	6.0%	5.6%	4.8%
16 point fit:	6.5%	6.4%	5.5%
12 point fit:	7.7%	8.1%	6.9%

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

* Multistate data excludes Massachusetts

VERISK

State Group Data*
Trucks, Tractors, & Trailers
Physical Damage
Vehicle Value Factor Trend Calculation

Companies Not Reporting Age Code X Data

Average Vehicle Value Factor

Year Ending:	Other Than Collision	Collision
3/31/2020	1.052	0.769
9/30/2020	1.100	0.785
3/31/2021	1.080	0.822
9/30/2021	1.060	0.867

Exponential Trend (Average Annual Change)

4 Points	0.1%	8.5%
3 Points	-3.7%	10.4%

* Includes California, Delaware, Florida, Georgia, Indiana, Kansas, Ohio, Pennsylvania, Puerto Rico, South Carolina, Texas, and Virginia

VERISK

State Group Data*
Trucks, Tractors, & Trailers
Physical Damage
Vehicle Value Factor Trend Calculation

All Companies
Excluding 11th Preceding Model Year and Older Data

Average Vehicle Value Factor

Year Ending:	Other Than Collision	Collision
3/31/2017	0.972	0.812
9/30/2017	0.987	0.830
3/31/2018	1.004	0.851
9/30/2018	1.021	0.871
3/31/2019	1.036	0.886
9/30/2019	1.046	0.893
3/31/2020	1.054	0.897
9/30/2020	1.060	0.899
3/31/2021	1.065	0.897
9/30/2021	1.072	0.896

Exponential Trend (Average Annual Change)

9 Points	2.0%	1.8%
7 Points	1.6%	0.8%
5 Points	1.2%	0.1%

Selected Annual VVF Trend:	2.0%	2.5%
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* Includes California, Delaware, Florida, Georgia, Indiana, Kansas, Ohio, Pennsylvania, Puerto Rico, South Carolina, Texas, and Virginia

VERISK

State Group Data*
 Private Passenger Types
 Physical Damage
 Vehicle Value Factor Trend Calculation

Companies Not Reporting Age Code X Data

Average Vehicle Value Factor

Year Ending:	Other Than Collision	Collision
3/31/2019	0.941	0.825
9/30/2019	0.963	0.824
3/31/2020	0.965	0.817
9/30/2020	0.971	0.809
3/31/2021	0.989	0.800
9/30/2021	1.013	0.833

Exponential Trend (Average Annual Change)

6 Points	2.6%	-0.3%
5 Points	2.6%	0.0%
4 Points	3.3%	0.9%

* Includes California, Delaware, Florida, Georgia, Indiana, Kansas, Ohio, Pennsylvania, Puerto Rico, South Carolina, Texas, and Virginia

VERISK

State Group Data*
Private Passenger Types
Physical Damage
Vehicle Value Factor Trend Calculation

All Companies
Excluding 11th Preceding Model Year and Older Data

Average Vehicle Value Factor

Year Ending:	Other Than Collision	Collision
3/31/2017	1.034	0.934
9/30/2017	1.039	0.937
3/31/2018	1.049	0.942
9/30/2018	1.068	0.954
3/31/2019	1.083	0.959
9/30/2019	1.088	0.958
3/31/2020	1.099	0.962
9/30/2020	1.116	0.968
3/31/2021	1.133	0.973
9/30/2021	1.152	0.982

Exponential Trend (Average Annual Change)

9 Points	2.5%	1.1%
7 Points	2.5%	0.9%
5 Points	3.0%	1.2%
Selected Annual VVF Trend:	2.5%	1.0%

* Includes California, Delaware, Florida, Georgia, Indiana, Kansas, Ohio, Pennsylvania, Puerto Rico, South Carolina, Texas, and Virginia

VERISK

OHIO
 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	
06/30/2010	9,809,329	10,937,935	11,869,389	1.115	1.085	
06/30/2011	10,139,085	11,020,179	12,360,492	1.087	1.122	
06/30/2012	12,925,909	14,059,038	14,641,044	1.088	1.041	
06/30/2013	10,805,026	12,932,743	14,689,919	1.197	1.136	
06/30/2014	13,523,555	15,694,397	17,630,758	1.161	1.123	
06/30/2015	13,339,195	15,108,525	16,200,615	1.133	1.072	
06/30/2016	15,489,161	16,818,005	17,532,663	1.086	1.042	
06/30/2017	17,094,674	19,593,711	21,204,889	1.146	1.082	
06/30/2018	16,130,349	17,906,803	20,056,910	1.110	1.120	
06/30/2019	15,534,728	17,971,897	19,662,624	1.157	1.094	
06/30/2020	12,846,600	15,410,234		1.200		
06/30/2021	13,442,919					
(1) Average Factor (Best 3 of 5) :				(A) State	1.138	1.083
				(B) Multistate	1.265	1.119
(2) Credibility					0.950	0.830
(3) Credibility Weighted Factors					1.144	1.089

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	
06/30/2010	10,156,320	10,377,396	10,414,383	1.022	1.004	
06/30/2011	11,711,343	11,807,681	11,710,645	1.008	0.992	
06/30/2012	12,121,150	12,277,080	12,417,114	1.013	1.011	
06/30/2013	12,769,168	12,882,984	12,815,610	1.009	0.995	
06/30/2014	13,872,617	13,817,428	13,759,297	0.996	0.996	
06/30/2015	13,937,475	14,131,767	14,016,366	1.014	0.992	
06/30/2016	14,381,796	14,553,541	14,576,861	1.012	1.002	
06/30/2017	15,612,454	15,832,220	16,178,725	1.014	1.022	
06/30/2018	16,254,899	16,622,657	16,744,171	1.023	1.007	
06/30/2019	19,681,705	19,944,051	19,868,858	1.013	0.996	
06/30/2020	16,363,201	16,711,474		1.021		
06/30/2021	16,902,954					
(1) Average Factor (Best 3 of 5) :				(A) State	1.016	1.002
				(B) Multistate	1.046	1.010
(2) Credibility					0.970	0.000
(3) Credibility Weighted Factors					1.017	1.010

Summary of Factors

	Bodily Injury	Property Damage
39 to Ultimate **	1.075	1.006
27 to Ultimate	1.171	1.016
15 to Ultimate	1.340	1.033

** Multistate factors

VERISK

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
06/30/2010	281,325,189	355,763,859	391,164,471	409,596,893	414,237,468
06/30/2011	303,254,767	372,329,790	414,190,073	432,527,623	438,857,578
06/30/2012	325,865,244	405,123,744	448,547,641	466,643,623	476,438,172
06/30/2013	334,015,926	412,503,643	458,949,915	485,996,310	493,841,803
06/30/2014	354,733,769	440,159,193	492,717,745	521,747,421	531,879,179
06/30/2015	383,350,940	480,656,815	541,343,289	566,997,955	578,197,005
06/30/2016	436,390,816	550,412,412	614,172,224	646,764,196	659,142,430
06/30/2017	472,427,939	592,359,889	661,174,046	692,057,440	706,788,051
06/30/2018	474,175,779	599,514,278	668,670,043	704,065,297	
06/30/2019	477,151,940	606,199,910	687,122,327		
06/30/2020	425,464,482	558,625,585			
06/30/2021	420,919,967				

Ratios

Accident Year Ending	27:15	39:27	51:39	63:51
06/30/2010	1.265	1.100	1.047	1.011
06/30/2011	1.228	1.112	1.044	1.015
06/30/2012	1.243	1.107	1.040	1.021
06/30/2013	1.235	1.113	1.059	1.016
06/30/2014	1.241	1.119	1.059	1.019
06/30/2015	1.254	1.126	1.047	1.020
06/30/2016	1.261	1.116	1.053	1.019
06/30/2017	1.254	1.116	1.047	1.021
06/30/2018	1.264	1.115	1.053	
06/30/2019	1.270	1.133		
06/30/2020	1.313			
Average Factor: (Best 3 of 5)	1.265	1.119	1.051	1.019

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.004
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.023
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.075
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.203
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.522

VERISK

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>
06/30/2010	416,591,618	416,515,018	416,468,772	416,621,728	416,745,388
06/30/2011	441,792,530	442,612,545	442,513,159	442,576,703	442,465,361
06/30/2012	476,644,856	476,847,047	476,258,041	476,312,149	476,414,189
06/30/2013	493,218,442	494,048,926	494,348,791	494,092,060	
06/30/2014	535,764,235	534,441,542	534,724,059		
06/30/2015	579,870,433	581,275,031			
06/30/2016	662,822,063				

Ratios

Accident Year Ending	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
06/30/2010	1.006	1.000	1.000	1.000	1.000
06/30/2011	1.007	1.002	1.000	1.000	1.000
06/30/2012	1.000	1.000	0.999	1.000	1.000
06/30/2013	0.999	1.002	1.001	0.999	
06/30/2014	1.007	0.998	1.001		
06/30/2015	1.003	1.002			
06/30/2016	1.006				
Average Factor: (Best 3 of 5)	1.003	1.001	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)	=	1.001

VERISK

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
06/30/2010	359,112,322	369,565,305	371,523,382	373,242,731	373,277,915
06/30/2011	383,255,402	395,367,556	397,502,901	397,536,831	399,129,325
06/30/2012	402,883,045	416,151,795	420,246,733	418,828,456	419,321,422
06/30/2013	421,359,121	435,109,583	438,012,269	440,402,482	441,257,997
06/30/2014	450,323,712	466,435,968	469,889,921	471,219,619	471,673,185
06/30/2015	474,658,191	496,550,192	501,555,180	503,524,800	504,228,140
06/30/2016	508,588,200	532,864,355	538,558,401	540,486,715	540,130,129
06/30/2017	536,947,116	558,810,945	564,466,019	566,242,893	567,087,720
06/30/2018	560,508,484	588,671,119	594,345,262	595,332,247	
06/30/2019	598,861,286	628,701,863	633,375,956		
06/30/2020	517,157,191	537,197,299			
06/30/2021	500,518,842				

Ratios

Accident Year Ending	27:15	39:27	51:39	63:51
06/30/2010	1.029	1.005	1.005	1.000
06/30/2011	1.032	1.005	1.000	1.004
06/30/2012	1.033	1.010	0.997	1.001
06/30/2013	1.033	1.007	1.005	1.002
06/30/2014	1.036	1.007	1.003	1.001
06/30/2015	1.046	1.010	1.004	1.001
06/30/2016	1.048	1.011	1.004	0.999
06/30/2017	1.041	1.010	1.003	1.001
06/30/2018	1.050	1.010	1.002	
06/30/2019	1.050	1.007		
06/30/2020	1.039			
Average Factor: (Best 3 of 5)	1.046	1.010	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) =	1.016
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.063

VERISK

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>
06/30/2010	373,255,832	373,582,751	373,501,602	373,767,316
06/30/2011	400,337,524	400,576,484	400,794,436	400,863,934
06/30/2012	419,574,461	420,221,012	420,521,753	420,499,847
06/30/2013	441,734,027	442,072,330	442,171,708	442,069,585
06/30/2014	472,230,045	472,109,266	472,055,209	
06/30/2015	504,306,010	504,995,380		
06/30/2016	540,409,068			

Ratios

Accident Year Ending	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>
06/30/2010	1.000	1.001	1.000	1.001
06/30/2011	1.003	1.001	1.001	1.000
06/30/2012	1.001	1.002	1.001	1.000
06/30/2013	1.001	1.001	1.000	1.000
06/30/2014	1.001	1.000	1.000	
06/30/2015	1.000	1.001		
06/30/2016	1.001			
Average Factor: (Best 3 of 5)	1.001	1.001	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)	=	1.001

VERISK

OHIO
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	
06/30/2010	3,752,821	4,096,539	4,298,287	1.092	1.049	
06/30/2011	3,821,098	4,603,608	4,697,676	1.205	1.020	
06/30/2012	4,412,300	4,795,361	5,167,142	1.087	1.078	
06/30/2013	3,948,572	4,265,467	4,468,665	1.080	1.048	
06/30/2014	3,712,942	3,855,175	4,415,784	1.038	1.145	
06/30/2015	3,401,680	3,836,608	4,213,295	1.128	1.098	
06/30/2016	3,332,646	3,616,250	4,083,423	1.085	1.129	
06/30/2017	4,277,901	4,950,390	5,502,547	1.157	1.112	
06/30/2018	3,927,579	4,141,229	4,608,618	1.054	1.113	
06/30/2019	3,823,337	4,174,612	4,307,162	1.092	1.032	
06/30/2020	2,620,239	2,815,034		1.074		
06/30/2021	2,886,146					
(1) Average Factor (Best 3 of 5) :				(A) State	1.084	1.108
				(B) Multistate	1.246	1.121
(2) Credibility					0.870	0.770
(3) Credibility Weighted Factors					1.105	1.111

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	
06/30/2010	3,348,933	3,337,775	3,337,610	0.997	1.000	
06/30/2011	3,698,081	3,702,953	3,706,291	1.001	1.001	
06/30/2012	3,702,320	3,757,261	3,760,417	1.015	1.001	
06/30/2013	3,700,365	3,781,094	3,799,795	1.022	1.005	
06/30/2014	3,744,121	3,818,950	3,859,400	1.020	1.011	
06/30/2015	3,544,613	3,632,796	3,568,212	1.025	0.982	
06/30/2016	3,292,209	3,347,847	3,370,796	1.017	1.007	
06/30/2017	3,326,868	3,420,052	3,407,900	1.028	0.996	
06/30/2018	3,770,910	3,816,255	3,812,945	1.012	0.999	
06/30/2019	3,787,320	3,860,134	3,848,218	1.019	0.997	
06/30/2020	2,820,952	2,830,282		1.003		
06/30/2021	2,504,338					
(1) Average Factor (Best 3 of 5) :				(A) State	1.016	0.997
				(B) Multistate	1.048	1.007
(2) Credibility					0.950	0.000
(3) Credibility Weighted Factors					1.018	1.007

Summary of Factors

	Bodily Injury	Property Damage
39 to Ultimate **	1.081	1.004
27 to Ultimate	1.201	1.011
15 to Ultimate	1.327	1.029

** Multistate factors

VERISK

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
06/30/2010	67,558,264	80,119,252	86,098,811	89,860,159	91,480,440
06/30/2011	75,216,941	92,096,281	100,274,088	105,456,181	106,399,203
06/30/2012	79,575,234	96,558,732	104,711,898	110,336,041	112,430,424
06/30/2013	75,192,346	89,848,489	97,247,986	102,079,057	104,205,251
06/30/2014	76,805,143	92,962,223	102,929,676	109,061,897	110,121,466
06/30/2015	73,682,753	91,255,817	104,655,129	109,902,250	111,702,015
06/30/2016	76,988,888	94,359,388	106,929,464	112,294,361	114,166,192
06/30/2017	75,689,098	95,141,542	105,083,227	109,597,169	111,187,528
06/30/2018	78,944,143	96,141,910	108,070,408	115,076,650	
06/30/2019	80,154,161	100,611,997	111,247,304		
06/30/2020	63,493,372	81,050,884			
06/30/2021	54,884,132				

Ratios

Accident Year Ending	27:15	39:27	51:39	63:51
06/30/2010	1.186	1.075	1.044	1.018
06/30/2011	1.224	1.089	1.052	1.009
06/30/2012	1.213	1.084	1.054	1.019
06/30/2013	1.195	1.082	1.050	1.021
06/30/2014	1.210	1.107	1.060	1.010
06/30/2015	1.238	1.147	1.050	1.016
06/30/2016	1.226	1.133	1.050	1.017
06/30/2017	1.257	1.104	1.043	1.015
06/30/2018	1.218	1.124	1.065	
06/30/2019	1.255	1.106		
06/30/2020	1.277			
Average Factor: (Best 3 of 5)	1.246	1.121	1.053	1.016

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.010
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.026
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.081
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.211
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.509

VERISK

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>
06/30/2010	91,480,043	91,332,658	91,448,673	91,501,781	91,501,515
06/30/2011	106,827,122	106,981,879	107,325,520	107,345,680	107,374,046
06/30/2012	113,388,196	113,515,165	113,696,312	113,787,541	113,742,493
06/30/2013	104,883,262	105,308,009	105,349,949	105,320,240	
06/30/2014	110,541,675	110,737,676	111,097,454		
06/30/2015	112,215,821	112,249,195			
06/30/2016	115,534,654				

Ratios

Accident Year Ending	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
06/30/2010	1.000	0.998	1.001	1.001	1.000
06/30/2011	1.004	1.001	1.003	1.000	1.000
06/30/2012	1.009	1.001	1.002	1.001	1.000
06/30/2013	1.007	1.004	1.000	1.000	
06/30/2014	1.004	1.002	1.003		
06/30/2015	1.005	1.000			
06/30/2016	1.012				
Average Factor: (Best 3 of 5)	1.007	1.001	1.002	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)	=	1.002
75 to Ult:	(87:75) (99:87) (111:99) (123:111) (123:Ult)	=	1.003

VERISK

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

Accident Year Ending	\$100,000 Basic Limit				
	15 Months	27 Months	39 Months	51 Months	63 Months
06/30/2010	82,532,579	85,157,012	85,577,804	85,711,761	85,669,019
06/30/2011	88,695,659	91,732,924	92,386,595	92,537,949	92,842,628
06/30/2012	93,790,726	96,424,086	97,076,916	97,575,042	97,756,688
06/30/2013	94,031,157	97,754,023	98,211,172	98,414,798	98,433,163
06/30/2014	96,999,858	100,844,604	101,693,893	101,824,678	102,322,833
06/30/2015	95,050,928	98,748,596	99,478,732	99,830,871	99,738,828
06/30/2016	99,236,056	104,136,999	104,658,337	104,861,500	104,963,387
06/30/2017	98,184,536	102,554,221	103,240,218	103,444,104	103,650,151
06/30/2018	98,725,580	103,610,091	104,496,198	104,652,247	
06/30/2019	99,157,650	104,328,391	105,112,761		
06/30/2020	78,563,480	80,805,086			
06/30/2021	61,026,811				

Ratios

Accident Year Ending	27:15	39:27	51:39	63:51
06/30/2010	1.032	1.005	1.002	1.000
06/30/2011	1.034	1.007	1.002	1.003
06/30/2012	1.028	1.007	1.005	1.002
06/30/2013	1.040	1.005	1.002	1.000
06/30/2014	1.040	1.008	1.001	1.005
06/30/2015	1.039	1.007	1.004	0.999
06/30/2016	1.049	1.005	1.002	1.001
06/30/2017	1.045	1.007	1.002	1.002
06/30/2018	1.049	1.009	1.001	
06/30/2019	1.052	1.008		
06/30/2020	1.029			
Average Factor: (Best 3 of 5)	1.048	1.007	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) =	1.011
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.060

VERISK

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>
06/30/2010	85,749,832	85,766,181	85,758,608	85,760,608
06/30/2011	92,919,565	92,919,023	92,848,827	92,847,073
06/30/2012	97,933,769	97,960,760	97,919,983	97,920,024
06/30/2013	98,483,547	98,497,232	98,520,355	98,532,713
06/30/2014	102,145,561	102,239,010	102,276,158	
06/30/2015	99,838,423	99,833,914		
06/30/2016	104,973,518			

Ratios

Accident Year Ending	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>
06/30/2010	1.001	1.000	1.000	1.000
06/30/2011	1.001	1.000	0.999	1.000
06/30/2012	1.002	1.000	1.000	1.000
06/30/2013	1.001	1.000	1.000	1.000
06/30/2014	0.998	1.001	1.000	
06/30/2015	1.001	1.000		
06/30/2016	1.000			
Average Factor: (Best 3 of 5)	1.001	1.000	1.000	1.000

Summary of Factors

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

VERISK

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>
06/30/2010	158,376,763	162,813,737	163,175,571	163,227,460	163,111,245
06/30/2011	174,456,428	179,856,133	179,871,190	179,889,485	179,986,563
06/30/2012	183,751,102	189,259,302	189,132,082	189,266,798	189,350,522
06/30/2013	212,676,859	217,632,942	217,866,166	218,093,744	218,294,442
06/30/2014	181,221,108	186,842,537	187,529,923	187,495,986	187,581,715
06/30/2015	178,115,075	183,430,916	183,307,286	183,622,378	183,563,413
06/30/2016	197,738,405	203,388,585	203,886,925	204,088,442	204,053,457
06/30/2017	238,242,659	245,651,877	246,108,558	246,236,890	246,244,773
06/30/2018	234,484,862	242,364,618	242,274,345	242,047,261	
06/30/2019	238,587,080	245,595,362	246,092,825		
06/30/2020	246,455,902	253,424,146			
06/30/2021	266,155,823				

Ratios

Accident Year <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
06/30/2010	1.028	1.002	1.000	0.999
06/30/2011	1.031	1.000	1.000	1.001
06/30/2012	1.030	0.999	1.001	1.000
06/30/2013	1.023	1.001	1.001	1.001
06/30/2014	1.031	1.004	1.000	1.000
06/30/2015	1.030	0.999	1.002	1.000
06/30/2016	1.029	1.002	1.001	1.000
06/30/2017	1.031	1.002	1.001	1.000
06/30/2018	1.034	1.000	0.999	
06/30/2019	1.029	1.002		
06/30/2020	1.028			
Average Factor: (Best 3 of 5)	1.030	1.001	1.001	1.000

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.000
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.000
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.001
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.002
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.032

VERISK

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>
06/30/2010	163,198,955	163,172,079	163,173,190	163,233,434	163,222,915
06/30/2011	180,049,850	180,050,469	180,041,213	180,037,816	180,023,797
06/30/2012	189,176,515	189,198,307	189,193,053	189,197,640	189,156,902
06/30/2013	218,359,673	218,360,502	218,402,461	218,383,037	
06/30/2014	187,557,942	187,581,311	187,579,065		
06/30/2015	183,593,529	183,598,460			
06/30/2016	204,057,989				

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>
06/30/2010	1.001	1.000	1.000	1.000	1.000
06/30/2011	1.000	1.000	1.000	1.000	1.000
06/30/2012	0.999	1.000	1.000	1.000	1.000
06/30/2013	1.000	1.000	1.000	1.000	
06/30/2014	1.000	1.000	1.000		
06/30/2015	1.000	1.000			
06/30/2016	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

VERISK

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>
06/30/2010	358,878,808	354,356,002	353,477,385	353,282,770	353,091,853
06/30/2011	399,147,727	394,045,909	392,290,611	391,793,070	392,021,216
06/30/2012	411,650,054	405,578,556	404,174,817	403,851,393	403,832,752
06/30/2013	426,270,734	417,637,807	416,762,945	416,025,571	416,570,073
06/30/2014	469,036,576	460,147,117	458,318,159	457,031,193	456,831,856
06/30/2015	501,287,753	488,790,031	485,863,483	485,315,784	485,288,560
06/30/2016	532,122,464	520,319,857	516,952,400	515,816,501	515,799,739
06/30/2017	563,942,043	548,933,884	544,269,809	543,600,113	543,455,735
06/30/2018	598,624,332	581,211,500	577,216,580	575,945,290	
06/30/2019	634,014,837	616,120,803	612,674,660		
06/30/2020	577,049,010	563,325,942			
06/30/2021	622,122,543				

Ratios

Accident Year <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
06/30/2010	0.987	0.998	0.999	0.999
06/30/2011	0.987	0.996	0.999	1.001
06/30/2012	0.985	0.997	0.999	1.000
06/30/2013	0.980	0.998	0.998	1.001
06/30/2014	0.981	0.996	0.997	1.000
06/30/2015	0.975	0.994	0.999	1.000
06/30/2016	0.978	0.994	0.998	1.000
06/30/2017	0.973	0.992	0.999	1.000
06/30/2018	0.971	0.993	0.998	
06/30/2019	0.972	0.994		
06/30/2020	0.976			
Average Factor: (Best 3 of 5)	0.974	0.994	0.998	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) =	0.998
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) =	0.966

VERISK

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>
06/30/2010	353,107,207	353,074,673	353,064,739	353,078,299	353,048,092
06/30/2011	392,007,865	391,890,530	391,835,336	391,813,804	391,875,263
06/30/2012	403,766,651	403,783,749	403,762,000	403,748,799	403,728,837
06/30/2013	416,406,256	416,359,847	416,088,259	416,062,168	
06/30/2014	456,518,257	456,683,847	456,678,354		
06/30/2015	485,520,563	486,072,227			
06/30/2016	515,798,601				

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>
06/30/2010	1.000	1.000	1.000	1.000	1.000
06/30/2011	1.000	1.000	1.000	1.000	1.000
06/30/2012	1.000	1.000	1.000	1.000	1.000
06/30/2013	1.000	1.000	0.999	1.000	
06/30/2014	0.999	1.000	1.000		
06/30/2015	1.000	1.001			
06/30/2016	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

VERISK

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

Accident Year <u>Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
06/30/2010	55,858,076	56,916,880	56,881,274	56,886,789	56,884,857
06/30/2011	67,355,978	69,004,800	68,996,483	68,980,903	68,952,268
06/30/2012	71,175,409	71,848,106	71,869,974	71,863,232	71,863,242
06/30/2013	81,005,061	81,578,497	81,633,890	81,705,319	81,717,968
06/30/2014	62,765,527	64,653,830	64,876,256	64,895,139	64,901,591
06/30/2015	55,895,095	56,981,654	57,049,272	57,049,839	57,057,709
06/30/2016	61,282,276	62,389,199	62,373,552	62,310,976	62,282,113
06/30/2017	66,916,570	68,739,904	68,685,224	68,703,114	68,745,678
06/30/2018	69,660,570	70,635,623	70,259,760	70,235,522	
06/30/2019	64,566,391	65,808,682	65,707,289		
06/30/2020	62,935,224	64,003,129			
06/30/2021	60,757,251				

Ratios

Accident Year <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
06/30/2010	1.019	0.999	1.000	1.000
06/30/2011	1.024	1.000	1.000	1.000
06/30/2012	1.009	1.000	1.000	1.000
06/30/2013	1.007	1.001	1.001	1.000
06/30/2014	1.030	1.003	1.000	1.000
06/30/2015	1.019	1.001	1.000	1.000
06/30/2016	1.018	1.000	0.999	1.000
06/30/2017	1.027	0.999	1.000	1.001
06/30/2018	1.014	0.995	1.000	
06/30/2019	1.019	0.998		
06/30/2020	1.017			
Average Factor: (Best 3 of 5)	1.018	0.999	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) =	0.999
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.017

VERISK

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>
06/30/2010	56,867,315	56,867,610	56,903,029	56,907,441	56,901,297
06/30/2011	68,958,673	68,952,471	68,957,280	68,952,713	68,960,824
06/30/2012	71,882,182	71,918,813	71,890,254	71,889,722	71,875,688
06/30/2013	81,721,045	81,716,262	81,726,136	81,721,547	
06/30/2014	64,905,883	64,907,088	64,905,579		
06/30/2015	57,064,016	57,065,736			
06/30/2016	62,335,563				

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>
06/30/2010	1.000	1.000	1.001	1.000	1.000
06/30/2011	1.000	1.000	1.000	1.000	1.000
06/30/2012	1.000	1.001	1.000	1.000	1.000
06/30/2013	1.000	1.000	1.000	1.000	
06/30/2014	1.000	1.000	1.000		
06/30/2015	1.000	1.000			
06/30/2016	1.001				
Average Factor: (Best 3 of 5)	1.000	1.000	1.000	1.000	1.000

Summary of Factors

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

VERISK

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

Accident Year <u>Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
06/30/2010	145,204,417	140,573,155	140,265,711	140,098,571	140,015,791
06/30/2011	153,556,249	148,004,854	147,602,588	147,399,993	147,400,227
06/30/2012	165,176,320	159,602,563	158,859,953	158,803,681	158,739,651
06/30/2013	165,637,315	158,624,605	157,643,244	157,526,809	157,542,432
06/30/2014	172,332,086	164,490,069	163,756,341	163,556,343	163,560,482
06/30/2015	179,282,897	170,430,756	168,934,686	168,697,332	168,831,612
06/30/2016	187,339,205	178,423,943	176,862,482	176,565,664	176,426,049
06/30/2017	178,101,876	170,485,336	169,453,968	169,049,496	169,056,976
06/30/2018	182,895,214	172,813,390	171,740,729	171,718,126	
06/30/2019	191,218,185	181,727,771	181,027,431		
06/30/2020	171,680,592	165,048,437			
06/30/2021	161,119,360				

Ratios

Accident Year <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
06/30/2010	0.968	0.998	0.999	0.999
06/30/2011	0.964	0.997	0.999	1.000
06/30/2012	0.966	0.995	1.000	1.000
06/30/2013	0.958	0.994	0.999	1.000
06/30/2014	0.954	0.996	0.999	1.000
06/30/2015	0.951	0.991	0.999	1.001
06/30/2016	0.952	0.991	0.998	0.999
06/30/2017	0.957	0.994	0.998	1.000
06/30/2018	0.945	0.994	1.000	
06/30/2019	0.950	0.996		
06/30/2020	0.961			
Average Factor: (Best 3 of 5)	0.953	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) =	0.945

VERISK

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>
06/30/2010	139,985,310	139,975,290	139,968,450	139,950,691	139,941,500
06/30/2011	147,341,083	147,337,242	147,329,720	147,321,366	147,309,862
06/30/2012	158,706,321	158,678,125	158,657,468	158,626,633	158,621,503
06/30/2013	157,508,084	157,482,443	157,412,617	157,409,519	
06/30/2014	163,509,385	163,493,316	163,480,267		
06/30/2015	168,870,700	168,646,576			
06/30/2016	176,395,362				

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>
06/30/2010	1.000	1.000	1.000	1.000	1.000
06/30/2011	1.000	1.000	1.000	1.000	1.000
06/30/2012	1.000	1.000	1.000	1.000	1.000
06/30/2013	1.000	1.000	1.000	1.000	
06/30/2014	1.000	1.000	1.000		
06/30/2015	1.000	0.999			
06/30/2016	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

VERISK

(1)	Public Automobiles Liability	Differentials to Base Loss Cost CSL Liab
	Taxis & Limos	4.02
	School and Church Buses	0.38
	Other Buses	3.16
	Van Pools	0.95
(2)	Public Automobiles Physical Damage	
	Taxis, Limos and Van Pools	
	Other Than Collision:	1.52
	Collision	2.25
	School, Church, and Other Buses	
	Other Than Collision:	0.68
	Collision	0.63
(3)	Medical Payments Relativities	<u>EXHIBIT C19</u>
(4)	Specified Cause of Loss Relativity	0.792
	This factor is used for Trucks, Tractors, & Trailers and Private Passenger Types.	
(5)	The loss cost for hired autos is set forth in Section E. 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.	

VERISK

(3) Medical Payments Relativities

Class of Business

	Trucks, Tractors, & Trailers	Private Passenger Types	Other Buses	School and Church Buses	Taxicabs and Limousines	Van Pools
Territory	<u>5000</u>	<u>5000</u>	<u>5000</u>	<u>5000</u>	<u>5000</u>	<u>5000</u>
102	0.0174	0.0318	0.0417	0.0558	0.0416	0.0321
103	0.0157	0.0318	0.0406	0.0551	0.0416	0.0321
104	0.0154	0.0318	0.0357	0.0499	0.0416	0.0321
105	0.0144	0.0318	0.0415	0.0590	0.0416	0.0321
106	0.0222	0.0318	0.0510	0.0705	0.0416	0.0321
107	0.0154	0.0318	0.0514	0.0702	0.0416	0.0321
108	0.0158	0.0318	0.0463	0.0646	0.0416	0.0321
109	0.0229	0.0318	0.0527	0.0724	0.0416	0.0321
111	0.0170	0.0318	0.0407	0.0548	0.0416	0.0321
112	0.0215	0.0318	0.0417	0.0674	0.0416	0.0321
115	0.0169	0.0318	0.0473	0.0656	0.0416	0.0321
117	0.0190	0.0318	0.0468	0.0623	0.0416	0.0321
118	0.0263	0.0318	0.0588	0.0791	0.0416	0.0321
119	0.0205	0.0318	0.0473	0.0674	0.0416	0.0321
120	0.0203	0.0318	0.0450	0.0617	0.0416	0.0321
122	0.0242	0.0318	0.0555	0.0753	0.0416	0.0321
125	0.0202	0.0318	0.0473	0.0650	0.0416	0.0321
126	0.0198	0.0318	0.0506	0.0680	0.0416	0.0321
127	0.0205	0.0318	0.0473	0.0674	0.0416	0.0321
128	0.0237	0.0318	0.0603	0.0813	0.0416	0.0321
129	0.0236	0.0318	0.0473	0.0854	0.0416	0.0321
131	0.0167	0.0318	0.0510	0.0702	0.0416	0.0321
132	0.0241	0.0318	0.0521	0.0753	0.0416	0.0321
135	0.0238	0.0318	0.0473	0.0794	0.0416	0.0321
136	0.0203	0.0318	0.0556	0.0761	0.0416	0.0321
137	0.0238	0.0318	0.0473	0.0837	0.0416	0.0321
138	0.0337	0.0318	0.0473	0.0674	0.0416	0.0321
139	0.0270	0.0318	0.0637	0.0882	0.0416	0.0321
142	0.0177	0.0318	0.0407	0.0611	0.0416	0.0321
143	0.0217	0.0318	0.0473	0.0639	0.0416	0.0321
144	0.0186	0.0318	0.0387	0.0524	0.0416	0.0321
146	0.0212	0.0318	0.0449	0.0636	0.0416	0.0321
147	0.0241	0.0318	0.0554	0.0766	0.0416	0.0321
148	0.0183	0.0318	0.0477	0.0645	0.0416	0.0321
149	0.0230	0.0318	0.0549	0.0743	0.0416	0.0321
151	0.0285	0.0318	0.0545	0.0894	0.0416	0.0321
152	0.0240	0.0318	0.0610	0.0843	0.0416	0.0321
153	0.0168	0.0318	0.0391	0.0531	0.0416	0.0321
154	0.0179	0.0318	0.0473	0.0542	0.0416	0.0321

VERISK

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.

VERISK

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

VERISK

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

VERISK

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

VERISK

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

VERISK

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

VERISK

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) AGGREGATE	(2)	(3)	(4)	(5)
ACCIDENT YEAR ENDING	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.

VERISK

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

VERISK

Basic Limits Loss Development
 Class 6625 - Hired Autos - Non-Truckers Excess Liability
 (No Hold Harmless Agreement)
 Bodily Injury
 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	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 Ending	<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

VERISK

Basic Limits Loss Development
 Class 6625 - Hired Autos - Non-Truckers Excess Liability
 (No Hold Harmless Agreement)
 Bodily Injury
 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	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 Ending	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
12/31/2008	0.994	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

VERISK

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	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
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	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
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

VERISK

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

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**OHIO (34)
TERRITORY 102**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 354	\$ 6	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 291	\$ 9	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1423	\$ 59	N/A
– SCHOOL AND CHURCH BUSES		
\$ 135	\$ 8	N/A
– OTHER BUSES		
\$ 1119	\$ 47	N/A
– VAN POOLS		
\$ 336	\$ 11	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 247	Refer to Rule 249.	N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • 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 249. 		

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LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 394	\$ 6	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 321	\$ 10	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1584	\$ 66	N/A
– SCHOOL AND CHURCH BUSES		
\$ 150	\$ 8	N/A
– OTHER BUSES		
\$ 1245	\$ 51	N/A
– VAN POOLS		
\$ 374	\$ 12	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 256	Refer to Rule 249.	N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • 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 249. 		

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**OHIO (34)
TERRITORY 104**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 431	\$ 7	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 322	\$ 10	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1733	\$ 72	N/A
– SCHOOL AND CHURCH BUSES		
\$ 164	\$ 8	N/A
– OTHER BUSES		
\$ 1362	\$ 49	N/A
– VAN POOLS		
\$ 409	\$ 13	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 294	Refer to Rule 249.	N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • 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 249. 		

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LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 321	\$ 5	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 276	\$ 9	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1290	\$ 54	N/A
– SCHOOL AND CHURCH BUSES		
\$ 122	\$ 7	N/A
– OTHER BUSES		
\$ 1014	\$ 42	N/A
– VAN POOLS		
\$ 305	\$ 10	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 232	Refer to Rule 249.	N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • 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 249. 		

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**OHIO (34)
TERRITORY 106**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 270	\$ 6	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 278	\$ 9	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1085	\$ 45	N/A
– SCHOOL AND CHURCH BUSES		
\$ 103	\$ 7	N/A
– OTHER BUSES		
\$ 853	\$ 44	N/A
– VAN POOLS		
\$ 257	\$ 8	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 178	Refer to Rule 249.	N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • 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 249. 		

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LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 289	\$ 4	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 272	\$ 9	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1162	\$ 48	N/A
– SCHOOL AND CHURCH BUSES		
\$ 110	\$ 8	N/A
– OTHER BUSES		
\$ 913	\$ 47	N/A
– VAN POOLS		
\$ 275	\$ 9	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 180	Refer to Rule 249.	N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • 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 249. 		

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**OHIO (34)
TERRITORY 108**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 304	\$ 5	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 343	\$ 11	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1222	\$ 51	N/A
– SCHOOL AND CHURCH BUSES		
\$ 116	\$ 7	N/A
– OTHER BUSES		
\$ 961	\$ 44	N/A
– VAN POOLS		
\$ 289	\$ 9	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 200	Refer to Rule 249.	N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • 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 249. 		

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LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 255	\$ 6	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 255	\$ 8	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1025	\$ 43	N/A
– SCHOOL AND CHURCH BUSES		
\$ 97	\$ 7	N/A
– OTHER BUSES		
\$ 806	\$ 42	N/A
– VAN POOLS		
\$ 242	\$ 8	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 171	Refer to Rule 249.	N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • 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 249. 		

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**OHIO (34)
TERRITORY 111**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 388	\$ 7	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 334	\$ 11	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1560	\$ 65	N/A
– SCHOOL AND CHURCH BUSES		
\$ 147	\$ 8	N/A
– OTHER BUSES		
\$ 1226	\$ 50	N/A
– VAN POOLS		
\$ 369	\$ 12	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 255	Refer to Rule 249.	N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • 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 249. 		

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LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 419	\$ 9	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 345	\$ 11	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1684	\$ 70	N/A
– SCHOOL AND CHURCH BUSES		
\$ 159	\$ 11	N/A
– OTHER BUSES		
\$ 1324	\$ 55	N/A
– VAN POOLS		
\$ 398	\$ 13	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 248	Refer to Rule 249.	N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • 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 249. 		

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LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 309	\$ 5	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 312	\$ 10	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1242	\$ 52	N/A
– SCHOOL AND CHURCH BUSES		
\$ 117	\$ 8	N/A
– OTHER BUSES		
\$ 976	\$ 46	N/A
– VAN POOLS		
\$ 294	\$ 9	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 199	Refer to Rule 249.	N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • 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 249. 		

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LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 328	\$ 6	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 264	\$ 8	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1319	\$ 55	N/A
– SCHOOL AND CHURCH BUSES		
\$ 125	\$ 8	N/A
– OTHER BUSES		
\$ 1036	\$ 48	N/A
– VAN POOLS		
\$ 312	\$ 10	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 209	Refer to Rule 249.	N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • 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 249. 		

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**OHIO (34)
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LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 247	\$ 6	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 272	\$ 9	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 993	\$ 41	N/A
– SCHOOL AND CHURCH BUSES		
\$ 94	\$ 7	N/A
– OTHER BUSES		
\$ 781	\$ 46	N/A
– VAN POOLS		
\$ 235	\$ 8	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 149	Refer to Rule 249.	N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • 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 249. 		

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LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 236	\$ 5	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 296	\$ 9	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 949	\$ 39	N/A
– SCHOOL AND CHURCH BUSES		
\$ 90	\$ 6	N/A
– OTHER BUSES		
\$ 746	\$ 35	N/A
– VAN POOLS		
\$ 224	\$ 7	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 154	Refer to Rule 249.	N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • 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 249. 		

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LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 333	\$ 7	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 270	\$ 9	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1339	\$ 56	N/A
– SCHOOL AND CHURCH BUSES		
\$ 127	\$ 8	N/A
– OTHER BUSES		
\$ 1052	\$ 47	N/A
– VAN POOLS		
\$ 316	\$ 10	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 216	Refer to Rule 249.	N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • 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 249. 		

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LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 272	\$ 7	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 251	\$ 8	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1093	\$ 45	N/A
– SCHOOL AND CHURCH BUSES		
\$ 103	\$ 8	N/A
– OTHER BUSES		
\$ 860	\$ 48	N/A
– VAN POOLS		
\$ 258	\$ 8	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 163	Refer to Rule 249.	N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • 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 249. 		

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LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 301	\$ 6	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 255	\$ 8	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1210	\$ 50	N/A
– SCHOOL AND CHURCH BUSES		
\$ 114	\$ 7	N/A
– OTHER BUSES		
\$ 951	\$ 45	N/A
– VAN POOLS		
\$ 286	\$ 9	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 202	Refer to Rule 249.	N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • 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 249. 		

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LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 290	\$ 6	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 321	\$ 10	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1166	\$ 49	N/A
– SCHOOL AND CHURCH BUSES		
\$ 110	\$ 7	N/A
– OTHER BUSES		
\$ 916	\$ 46	N/A
– VAN POOLS		
\$ 276	\$ 9	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 186	Refer to Rule 249.	N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • 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 249. 		

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LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 258	\$ 5	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 337	\$ 11	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1037	\$ 43	N/A
– SCHOOL AND CHURCH BUSES		
\$ 98	\$ 7	N/A
– OTHER BUSES		
\$ 815	\$ 39	N/A
– VAN POOLS		
\$ 245	\$ 8	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 169	Refer to Rule 249.	N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • 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 249. 		

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LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 209	\$ 5	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 219	\$ 7	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 840	\$ 35	N/A
– SCHOOL AND CHURCH BUSES		
\$ 79	\$ 6	N/A
– OTHER BUSES		
\$ 660	\$ 40	N/A
– VAN POOLS		
\$ 199	\$ 6	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 144	Refer to Rule 249.	N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • 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 249. 		

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LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 214	\$ 5	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 188	\$ 6	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 860	\$ 36	N/A
– SCHOOL AND CHURCH BUSES		
\$ 81	\$ 7	N/A
– OTHER BUSES		
\$ 676	\$ 32	N/A
– VAN POOLS		
\$ 203	\$ 7	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 132	Refer to Rule 249.	N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • 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 249. 		

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LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 272	\$ 5	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 221	\$ 7	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1093	\$ 45	N/A
– SCHOOL AND CHURCH BUSES		
\$ 103	\$ 7	N/A
– OTHER BUSES		
\$ 860	\$ 44	N/A
– VAN POOLS		
\$ 258	\$ 8	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 180	Refer to Rule 249.	N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • 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 249. 		

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LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 234	\$ 6	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 202	\$ 6	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 941	\$ 39	N/A
– SCHOOL AND CHURCH BUSES		
\$ 89	\$ 7	N/A
– OTHER BUSES		
\$ 739	\$ 39	N/A
– VAN POOLS		
\$ 222	\$ 7	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 158	Refer to Rule 249.	N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • 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 249. 		

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LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 229	\$ 5	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 282	\$ 9	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 921	\$ 38	N/A
– SCHOOL AND CHURCH BUSES		
\$ 87	\$ 7	N/A
– OTHER BUSES		
\$ 724	\$ 34	N/A
– VAN POOLS		
\$ 218	\$ 7	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 150	Refer to Rule 249.	N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • 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 249. 		

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LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 241	\$ 5	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 242	\$ 8	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 969	\$ 40	N/A
– SCHOOL AND CHURCH BUSES		
\$ 92	\$ 7	N/A
– OTHER BUSES		
\$ 762	\$ 42	N/A
– VAN POOLS		
\$ 229	\$ 7	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 158	Refer to Rule 249.	N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • 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 249. 		

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LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 222	\$ 5	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 228	\$ 7	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 892	\$ 37	N/A
– SCHOOL AND CHURCH BUSES		
\$ 84	\$ 7	N/A
– OTHER BUSES		
\$ 702	\$ 33	N/A
– VAN POOLS		
\$ 211	\$ 7	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 138	Refer to Rule 249.	N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • 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 249. 		

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LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 170	\$ 6	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 278	\$ 9	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 683	\$ 28	N/A
– SCHOOL AND CHURCH BUSES		
\$ 65	\$ 4	N/A
– OTHER BUSES		
\$ 537	\$ 25	N/A
– VAN POOLS		
\$ 162	\$ 5	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 114	Refer to Rule 249.	N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • 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 249. 		

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LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 222	\$ 6	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 224	\$ 7	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 892	\$ 37	N/A
– SCHOOL AND CHURCH BUSES		
\$ 84	\$ 7	N/A
– OTHER BUSES		
\$ 702	\$ 45	N/A
– VAN POOLS		
\$ 211	\$ 7	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 129	Refer to Rule 249.	N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • 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 249. 		

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LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 316	\$ 6	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 301	\$ 10	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1270	\$ 53	N/A
– SCHOOL AND CHURCH BUSES		
\$ 120	\$ 7	N/A
– OTHER BUSES		
\$ 999	\$ 41	N/A
– VAN POOLS		
\$ 300	\$ 10	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 221	Refer to Rule 249.	N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • 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 249. 		

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LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 306	\$ 7	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 325	\$ 10	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1230	\$ 51	N/A
– SCHOOL AND CHURCH BUSES		
\$ 116	\$ 7	N/A
– OTHER BUSES		
\$ 967	\$ 46	N/A
– VAN POOLS		
\$ 291	\$ 9	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 207	Refer to Rule 249.	N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • 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 249. 		

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LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 422	\$ 8	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 372	\$ 12	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1696	\$ 71	N/A
– SCHOOL AND CHURCH BUSES		
\$ 160	\$ 8	N/A
– OTHER BUSES		
\$ 1334	\$ 52	N/A
– VAN POOLS		
\$ 401	\$ 13	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 275	Refer to Rule 249.	N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • 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 249. 		

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LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 288	\$ 6	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 281	\$ 9	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1158	\$ 48	N/A
– SCHOOL AND CHURCH BUSES		
\$ 109	\$ 7	N/A
– OTHER BUSES		
\$ 910	\$ 41	N/A
– VAN POOLS		
\$ 274	\$ 9	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 208	Refer to Rule 249.	N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • 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 249. 		

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**OHIO (34)
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LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 263	\$ 6	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 246	\$ 8	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1057	\$ 44	N/A
– SCHOOL AND CHURCH BUSES		
\$ 100	\$ 8	N/A
– OTHER BUSES		
\$ 831	\$ 46	N/A
– VAN POOLS		
\$ 250	\$ 8	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 158	Refer to Rule 249.	N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • 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 249. 		

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LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 332	\$ 6	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 259	\$ 8	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1335	\$ 56	N/A
– SCHOOL AND CHURCH BUSES		
\$ 126	\$ 8	N/A
– OTHER BUSES		
\$ 1049	\$ 50	N/A
– VAN POOLS		
\$ 315	\$ 10	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 203	Refer to Rule 249.	N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • 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 249. 		

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LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 263	\$ 6	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 277	\$ 9	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1057	\$ 44	N/A
– SCHOOL AND CHURCH BUSES		
\$ 100	\$ 7	N/A
– OTHER BUSES		
\$ 831	\$ 46	N/A
– VAN POOLS		
\$ 250	\$ 8	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 164	Refer to Rule 249.	N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • 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 249. 		

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LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 186	\$ 5	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 149	\$ 5	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 748	\$ 31	N/A
– SCHOOL AND CHURCH BUSES		
\$ 71	\$ 6	N/A
– OTHER BUSES		
\$ 588	\$ 32	N/A
– VAN POOLS		
\$ 177	\$ 6	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 126	Refer to Rule 249.	N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • 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 249. 		

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LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 222	\$ 5	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 204	\$ 6	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 892	\$ 37	N/A
– SCHOOL AND CHURCH BUSES		
\$ 84	\$ 7	N/A
– OTHER BUSES		
\$ 702	\$ 43	N/A
– VAN POOLS		
\$ 211	\$ 7	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 136	Refer to Rule 249.	N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • 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 249. 		

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LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 373	\$ 6	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 307	\$ 10	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1499	\$ 62	N/A
– SCHOOL AND CHURCH BUSES		
\$ 142	\$ 8	N/A
– OTHER BUSES		
\$ 1179	\$ 46	N/A
– VAN POOLS		
\$ 354	\$ 11	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 269	Refer to Rule 249.	N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • 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 249. 		

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LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 410	\$ 7	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 302	\$ 10	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1648	\$ 69	N/A
– SCHOOL AND CHURCH BUSES		
\$ 156	\$ 8	N/A
– OTHER BUSES		
\$ 1296	\$ 61	N/A
– VAN POOLS		
\$ 390	\$ 13	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 264	Refer to Rule 249.	N/A
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Public Autos, refer to Rule 239. for premium development. • For liability increased limits factors, refer to Rule 300. • 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 249. 		

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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 62	\$ 78	\$ 302
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 70	\$ 88	\$ 317
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 94	\$ 119	\$ 680
– SCHOOL AND CHURCH BUSES			
	\$ 42	\$ 53	\$ 190
– OTHER BUSES			
	\$ 42	\$ 53	\$ 190
– VAN POOLS			
	\$ 94	\$ 119	\$ 680
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 87	\$ 110	\$ 345
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 76	\$ 96	\$ 399
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 132	\$ 167	\$ 776
– SCHOOL AND CHURCH BUSES			
	\$ 59	\$ 75	\$ 217
– OTHER BUSES			
	\$ 59	\$ 75	\$ 217
– VAN POOLS			
	\$ 132	\$ 167	\$ 776
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 77	\$ 97	\$ 313
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 72	\$ 91	\$ 362
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 117	\$ 147	\$ 704
– SCHOOL AND CHURCH BUSES			
	\$ 52	\$ 66	\$ 197
– OTHER BUSES			
	\$ 52	\$ 66	\$ 197
– VAN POOLS			
	\$ 117	\$ 147	\$ 704
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 60	\$ 76	\$ 284
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 62	\$ 78	\$ 361
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 91	\$ 116	\$ 639
– SCHOOL AND CHURCH BUSES			
	\$ 41	\$ 52	\$ 179
– OTHER BUSES			
	\$ 41	\$ 52	\$ 179
– VAN POOLS			
	\$ 91	\$ 116	\$ 639
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 63	\$ 79	\$ 243
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 57	\$ 72	\$ 320
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 96	\$ 120	\$ 547
– SCHOOL AND CHURCH BUSES			
	\$ 43	\$ 54	\$ 153
– OTHER BUSES			
	\$ 43	\$ 54	\$ 153
– VAN POOLS			
	\$ 96	\$ 120	\$ 547
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 72	\$ 91	\$ 246
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 70	\$ 89	\$ 318
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 109	\$ 138	\$ 554
– SCHOOL AND CHURCH BUSES			
	\$ 49	\$ 62	\$ 155
– OTHER BUSES			
	\$ 49	\$ 62	\$ 155
– VAN POOLS			
	\$ 109	\$ 138	\$ 554
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 78	\$ 98	\$ 273
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 71	\$ 90	\$ 323
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 119	\$ 149	\$ 614
– SCHOOL AND CHURCH BUSES			
	\$ 53	\$ 67	\$ 172
– OTHER BUSES			
	\$ 53	\$ 67	\$ 172
– VAN POOLS			
	\$ 119	\$ 149	\$ 614
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 70	\$ 89	\$ 260
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 70	\$ 88	\$ 264
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 106	\$ 135	\$ 585
– SCHOOL AND CHURCH BUSES			
	\$ 48	\$ 61	\$ 164
– OTHER BUSES			
	\$ 48	\$ 61	\$ 164
– VAN POOLS			
	\$ 106	\$ 135	\$ 585
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 105	\$ 132	\$ 299
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 141	\$ 178	\$ 352
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 160	\$ 201	\$ 673
– SCHOOL AND CHURCH BUSES			
	\$ 71	\$ 90	\$ 188
– OTHER BUSES			
	\$ 71	\$ 90	\$ 188
– VAN POOLS			
	\$ 160	\$ 201	\$ 673
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 101	\$ 128	\$ 276
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 168	\$ 212	\$ 386
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 154	\$ 195	\$ 621
– SCHOOL AND CHURCH BUSES			
	\$ 69	\$ 87	\$ 174
– OTHER BUSES			
	\$ 69	\$ 87	\$ 174
– VAN POOLS			
	\$ 154	\$ 195	\$ 621
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 61	\$ 77	\$ 382
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 60	\$ 76	\$ 317
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 93	\$ 117	\$ 860
– SCHOOL AND CHURCH BUSES			
	\$ 41	\$ 52	\$ 241
– OTHER BUSES			
	\$ 41	\$ 52	\$ 241
– VAN POOLS			
	\$ 93	\$ 117	\$ 860
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 79	\$ 100	\$ 287
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 67	\$ 84	\$ 297
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 120	\$ 152	\$ 646
– SCHOOL AND CHURCH BUSES			
	\$ 54	\$ 68	\$ 181
– OTHER BUSES			
	\$ 54	\$ 68	\$ 181
– VAN POOLS			
	\$ 120	\$ 152	\$ 646
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 91	\$ 115	\$ 284
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 76	\$ 96	\$ 332
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 138	\$ 175	\$ 639
– SCHOOL AND CHURCH BUSES			
	\$ 62	\$ 78	\$ 179
– OTHER BUSES			
	\$ 62	\$ 78	\$ 179
– VAN POOLS			
	\$ 138	\$ 175	\$ 639
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

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**OHIO (34)
TERRITORY 119**

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 64	\$ 81	\$ 233
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 71	\$ 90	\$ 361
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 97	\$ 123	\$ 524
– SCHOOL AND CHURCH BUSES			
	\$ 44	\$ 55	\$ 147
– OTHER BUSES			
	\$ 44	\$ 55	\$ 147
– VAN POOLS			
	\$ 97	\$ 123	\$ 524
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 77	\$ 97	\$ 300
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 71	\$ 90	\$ 322
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 117	\$ 147	\$ 675
– SCHOOL AND CHURCH BUSES			
	\$ 52	\$ 66	\$ 189
– OTHER BUSES			
	\$ 52	\$ 66	\$ 189
– VAN POOLS			
	\$ 117	\$ 147	\$ 675
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

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**OHIO (34)
TERRITORY 122**

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 74	\$ 93	\$ 285
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 70	\$ 89	\$ 312
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 112	\$ 141	\$ 641
– SCHOOL AND CHURCH BUSES			
	\$ 50	\$ 63	\$ 180
– OTHER BUSES			
	\$ 50	\$ 63	\$ 180
– VAN POOLS			
	\$ 112	\$ 141	\$ 641
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 77	\$ 97	\$ 241
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 65	\$ 82	\$ 287
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 117	\$ 147	\$ 542
– SCHOOL AND CHURCH BUSES			
	\$ 52	\$ 66	\$ 152
– OTHER BUSES			
	\$ 52	\$ 66	\$ 152
– VAN POOLS			
	\$ 117	\$ 147	\$ 542
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

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**OHIO (34)
TERRITORY 126**

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 64	\$ 81	\$ 234
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 59	\$ 74	\$ 291
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 97	\$ 123	\$ 527
– SCHOOL AND CHURCH BUSES			
	\$ 44	\$ 55	\$ 147
– OTHER BUSES			
	\$ 44	\$ 55	\$ 147
– VAN POOLS			
	\$ 97	\$ 123	\$ 527
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 69	\$ 87	\$ 269
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 62	\$ 78	\$ 407
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 105	\$ 132	\$ 605
– SCHOOL AND CHURCH BUSES			
	\$ 47	\$ 59	\$ 169
– OTHER BUSES			
	\$ 47	\$ 59	\$ 169
– VAN POOLS			
	\$ 105	\$ 132	\$ 605
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

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**OHIO (34)
TERRITORY 128**

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 74	\$ 94	\$ 264
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 80	\$ 101	\$ 273
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 112	\$ 143	\$ 594
– SCHOOL AND CHURCH BUSES			
	\$ 50	\$ 64	\$ 166
– OTHER BUSES			
	\$ 50	\$ 64	\$ 166
– VAN POOLS			
	\$ 112	\$ 143	\$ 594
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 70	\$ 88	\$ 286
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 66	\$ 83	\$ 313
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 106	\$ 134	\$ 644
– SCHOOL AND CHURCH BUSES			
	\$ 48	\$ 60	\$ 180
– OTHER BUSES			
	\$ 48	\$ 60	\$ 180
– VAN POOLS			
	\$ 106	\$ 134	\$ 644
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

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**OHIO (34)
TERRITORY 131**

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 63	\$ 79	\$ 265
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 69	\$ 87	\$ 364
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 96	\$ 120	\$ 596
– SCHOOL AND CHURCH BUSES			
	\$ 43	\$ 54	\$ 167
– OTHER BUSES			
	\$ 43	\$ 54	\$ 167
– VAN POOLS			
	\$ 96	\$ 120	\$ 596
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 69	\$ 87	\$ 260
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 88	\$ 111	\$ 270
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 105	\$ 132	\$ 585
– SCHOOL AND CHURCH BUSES			
	\$ 47	\$ 59	\$ 164
– OTHER BUSES			
	\$ 47	\$ 59	\$ 164
– VAN POOLS			
	\$ 105	\$ 132	\$ 585
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

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**OHIO (34)
TERRITORY 135**

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 75	\$ 95	\$ 252
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 97	\$ 123	\$ 282
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 114	\$ 144	\$ 567
– SCHOOL AND CHURCH BUSES			
	\$ 51	\$ 65	\$ 159
– OTHER BUSES			
	\$ 51	\$ 65	\$ 159
– VAN POOLS			
	\$ 114	\$ 144	\$ 567
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 100	\$ 126	\$ 294
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 115	\$ 145	\$ 300
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 152	\$ 192	\$ 662
– SCHOOL AND CHURCH BUSES			
	\$ 68	\$ 86	\$ 185
– OTHER BUSES			
	\$ 68	\$ 86	\$ 185
– VAN POOLS			
	\$ 152	\$ 192	\$ 662
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

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**OHIO (34)
TERRITORY 137**

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 74	\$ 93	\$ 382
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 84	\$ 106	\$ 293
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 112	\$ 141	\$ 860
– SCHOOL AND CHURCH BUSES			
	\$ 50	\$ 63	\$ 241
– OTHER BUSES			
	\$ 50	\$ 63	\$ 241
– VAN POOLS			
	\$ 112	\$ 141	\$ 860
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 67	\$ 84	\$ 227
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 87	\$ 110	\$ 344
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 102	\$ 128	\$ 511
– SCHOOL AND CHURCH BUSES			
	\$ 46	\$ 57	\$ 143
– OTHER BUSES			
	\$ 46	\$ 57	\$ 143
– VAN POOLS			
	\$ 102	\$ 128	\$ 511
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

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**OHIO (34)
TERRITORY 139**

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 67	\$ 85	\$ 282
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 87	\$ 110	\$ 271
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 102	\$ 129	\$ 635
– SCHOOL AND CHURCH BUSES			
	\$ 46	\$ 58	\$ 178
– OTHER BUSES			
	\$ 46	\$ 58	\$ 178
– VAN POOLS			
	\$ 102	\$ 129	\$ 635
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 66	\$ 83	\$ 299
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 84	\$ 106	\$ 321
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 100	\$ 126	\$ 673
– SCHOOL AND CHURCH BUSES			
	\$ 45	\$ 56	\$ 188
– OTHER BUSES			
	\$ 45	\$ 56	\$ 188
– VAN POOLS			
	\$ 100	\$ 126	\$ 673
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

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**OHIO (34)
TERRITORY 143**

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 62	\$ 78	\$ 284
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 75	\$ 95	\$ 288
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 94	\$ 119	\$ 639
– SCHOOL AND CHURCH BUSES			
	\$ 42	\$ 53	\$ 179
– OTHER BUSES			
	\$ 42	\$ 53	\$ 179
– VAN POOLS			
	\$ 94	\$ 119	\$ 639
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 89	\$ 112	\$ 305
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 83	\$ 105	\$ 282
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 135	\$ 170	\$ 686
– SCHOOL AND CHURCH BUSES			
	\$ 61	\$ 76	\$ 192
– OTHER BUSES			
	\$ 61	\$ 76	\$ 192
– VAN POOLS			
	\$ 135	\$ 170	\$ 686
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

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**OHIO (34)
TERRITORY 146**

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 63	\$ 79	\$ 297
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 70	\$ 89	\$ 313
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 96	\$ 120	\$ 668
– SCHOOL AND CHURCH BUSES			
	\$ 43	\$ 54	\$ 187
– OTHER BUSES			
	\$ 43	\$ 54	\$ 187
– VAN POOLS			
	\$ 96	\$ 120	\$ 668
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 79	\$ 100	\$ 258
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 61	\$ 77	\$ 286
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 120	\$ 152	\$ 581
– SCHOOL AND CHURCH BUSES			
	\$ 54	\$ 68	\$ 163
– OTHER BUSES			
	\$ 54	\$ 68	\$ 163
– VAN POOLS			
	\$ 120	\$ 152	\$ 581
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

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**OHIO (34)
TERRITORY 148**

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 79	\$ 100	\$ 302
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 90	\$ 114	\$ 345
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 120	\$ 152	\$ 680
– SCHOOL AND CHURCH BUSES			
	\$ 54	\$ 68	\$ 190
– OTHER BUSES			
	\$ 54	\$ 68	\$ 190
– VAN POOLS			
	\$ 120	\$ 152	\$ 680
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

COMMERCIAL LINES MANUAL
DIVISION ONE
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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 65	\$ 82	\$ 287
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 70	\$ 89	\$ 302
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 99	\$ 125	\$ 646
– SCHOOL AND CHURCH BUSES			
	\$ 44	\$ 56	\$ 181
– OTHER BUSES			
	\$ 44	\$ 56	\$ 181
– VAN POOLS			
	\$ 99	\$ 125	\$ 646
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

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**OHIO (34)
TERRITORY 151**

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 89	\$ 113	\$ 280
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 94	\$ 119	\$ 302
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 135	\$ 172	\$ 630
– SCHOOL AND CHURCH BUSES			
	\$ 61	\$ 77	\$ 176
– OTHER BUSES			
	\$ 61	\$ 77	\$ 176
– VAN POOLS			
	\$ 135	\$ 172	\$ 630
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 73	\$ 92	\$ 287
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 98	\$ 124	\$ 260
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 111	\$ 140	\$ 646
– SCHOOL AND CHURCH BUSES			
	\$ 50	\$ 63	\$ 181
– OTHER BUSES			
	\$ 50	\$ 63	\$ 181
– VAN POOLS			
	\$ 111	\$ 140	\$ 646
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

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**OHIO (34)
TERRITORY 153**

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 71	\$ 90	\$ 291
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 59	\$ 75	\$ 324
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 108	\$ 137	\$ 655
– SCHOOL AND CHURCH BUSES			
	\$ 48	\$ 61	\$ 183
– OTHER BUSES			
	\$ 48	\$ 61	\$ 183
– VAN POOLS			
	\$ 108	\$ 137	\$ 655
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

COMMERCIAL LINES MANUAL
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PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 90	\$ 114	\$ 277
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 108	\$ 136	\$ 252
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 137	\$ 173	\$ 623
– SCHOOL AND CHURCH BUSES			
	\$ 61	\$ 78	\$ 175
– OTHER BUSES			
	\$ 61	\$ 78	\$ 175
– VAN POOLS			
	\$ 137	\$ 173	\$ 623
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 222. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For Other Than Zone-rated Publics Autos, refer to Rule 239. for premium development. • For Deductible factors, refer to Rule 298. • For Vehicle Value factors, refer to Rule 301. 			

290. HIRED AUTOS

Cost Of Hire Basis – All Territories Liability Base Loss Cost
\$ 0.62

Table 290.B.3.a.(1)(LC) Cost Of Hire Basis Liability Loss Cost

Supplementary Information – Ohio

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 Ohio

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>
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%
06/30/2021	+5.7%	+8.0%
09/30/2021	+6.3%	+8.2%

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 – Ohio

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 – Ohio**Ohio Trends****Liability Loss Trend**

	<u>Current Trends</u> <u>Data through</u> <u>9/30/2021</u>	<u>Previous Trends</u> <u>Data through</u> <u>9/30/2020</u>	<u>Previous Trends</u> <u>Data through</u> <u>3/31/2020</u>
Ohio Claim Cost Trends			
Bodily Injury (\$100,000 Limit)	+7.2%	+6.0%	+7.5%
Property Damage (\$100,000 Limit)	+9.1%	+8.2%	+7.3%
Credibility-Weighted Claim Cost Trends			
Bodily Injury (\$100,000 Limit)	+6.3%	+5.7%	+5.9%
Property Damage (\$100,000 Limit)	+8.4%	+7.6%	+6.7%
Selected Claim Frequency Trends			
Trucks, Tractors & Trailers			
Bodily Injury	0.0%	0.0%	0.0%
Property Damage	0.0%	0.0%	0.0%
Private Passenger Types			
Bodily Injury	0.0%	0.0%	0.0%
Property Damage	0.0%	0.0%	0.0%
Selected Pure Premium Trends			
Trucks, Tractors & Trailers			
Bodily Injury (\$100,000 Limit)	+6.3%	+5.7%	+5.9%
Property Damage (\$100,000 Limit)	+8.4%	+7.6%	+6.7%
Private Passenger Types			
Bodily Injury (\$100,000 Limit)	+6.3%	+5.7%	+5.9%
Property Damage (\$100,000 Limit)	+8.4%	+7.6%	+6.7%

Liability Premium Trend

	<u>Current Trends</u> <u>Data through 9/30/2021</u>
Trucks, Tractors & Trailers	-1.0%
Private Passenger Types	0.0%

Ohio bodily injury severity trend receives 5% weight when combined with multistate trend in the filing, property damage trend receives 25% weight.

Liability premium trends are being introduced to correspond with the new class plan.

If the prior trends were used to calculate the indicated changes in this document, the Truck, Tractors & Trailers Liability indication would have been -11.1% rather than -4.3%. For the Private Passenger Types coverage, the indication would have been -0.7% instead of 2.2%.

Supplementary Information – Ohio

Physical Damage Loss Trend

	<u>Coverage</u>	<u>Current Trends Data through 9/30/2021</u>	<u>Previous Trends Data through 6/30/2020</u>
Trucks, Tractors & Trailers	OTC	5.0%	6.0%
	Collision	7.0%	4.0%
Private Passenger Types	OTC	6.0%	6.0%
	Collision	7.0%	4.0%

Physical Damage Premium Trend

	<u>Coverage</u>	<u>Current VVF Trends Data through 9/30/2021</u>	<u>Previous OCN Trends Data through 6/30/2020</u>
Trucks, Tractors & Trailers	OTC	2.0%	0.9%
	Collision	2.5%	1.4%
Private Passenger Types	OTC	2.5%	0.9%
	Collision	1.0%	0.5%

Physical Damage premium trends are now based on trends in Vehicle Value Factor (VVF), rather than the previous Original Cost New (OCN) trends, to correspond with the new class plan.

The loss trend has decreased by 1 point for Trucks, Tractors & Trailers OTC and has remained the same for Private Passenger Types OTC. The premium trend has increased by 1.1 points for Trucks, Tractors & Trailers OTC and has increased by 1.6 points for Private Passenger Types OTC. If the prior loss and premium trends were used, the Trucks, Tractors and Trailers and Private Passenger Types OTC indications in this document would have 26.5%, instead of 19.1%, and 6.0%, instead of 0.3%, respectively.

The loss trend has increased by 3 points for Trucks, Tractors & Trailers Collision and for Private Passenger Types Collision. The premium trend has increased by 1.1 points for Trucks, Tractors, & Trailers Collision and has increased by 0.5 points for Private Passenger Types Collision. If the prior loss and premium trends were used, the Trucks, Tractors & Trailers and Private Passenger Types Collision indications in this document would have been 12.9%, instead of 20.6%, and -0.9%, instead of 7.4%, respectively.

Supplementary Information – Ohio

Loss Development

Methodology

For the Trucks, Tractors & Trailers and Private Passenger Types Liability coverages, we continue to employ a credibility-weighted combination of Ohio 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	1.075	1.078
27 to Ultimate	1.171	1.173
15 to Ultimate	1.340	1.333
Trucks, Tractors and Trailers PD		
39 to Ultimate	1.006	1.006
27 to Ultimate	1.016	1.016
15 to Ultimate	1.033	1.034
Private Passenger Types BI		
39 to Ultimate	1.081	1.069
27 to Ultimate	1.201	1.179
15 to Ultimate	1.327	1.341
Private Passenger Types PD		
39 to Ultimate	1.004	1.004
27 to Ultimate	1.011	1.011
15 to Ultimate	1.029	1.030

Supplementary Information – Ohio

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 2.4% is indicated when each of the coverage indications is weighted by its respective loss cost volume. Staff will file the indications, which reflect a 04/01/2023 proposed effective date, with the following exceptions:

<u>Coverage</u>	<u>Indicated Change</u>	<u>Filed Change</u>
Private Passenger Types liability	2.2%	No Change (N.C.)
Private Passenger Types OTC	0.3%	No Change (N.C.)

The overall filed change is 2.2%.

Notes

- The Trucks, Tractors & Trailers OTC indication (+19.1%) is driven by poor experience in the three accident years included in the review.
- The Trucks, Tractors & Trailers collision indication (+20.6%) is driven by unfavorable experience in the three accident years included in the review.
- The Auto Dealers Liability coverage and the Auto Dealers and Garagekeepers Physical Damage coverages are not being reviewed this year.