

LOSS COSTS – IMPLEMENTATION

DECEMBER 22, 2023

COMMERCIAL AUTOMOBILE

LI-CA-2023-394

OHIO REVISED COMMERCIAL AUTO ADVISORY PROSPECTIVE LOSS COSTS TO BE IMPLEMENTED

KEY MESSAGE

Loss costs representing a 19.6% statewide change to be implemented.

BACKGROUND

In circular [LI-CA-2023-334](#), 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 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.

See the filing material for further details.

ISO ACTION

We are implementing [CA-2023-BRLA1](#), which presents a review of Commercial Auto loss cost experience. Refer to the attached explanatory material for complete details about the filing.

For more information on the status of filings in a particular state, including filed and approved documents, associated circulars and links to Print Ready Manuals and Commercial Lines Manual, please feel free to access our [Filings](#) feature within the ISOnet Circulars product.

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, 2024.

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, 2024, 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, 2024. 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-2023-BRLA1 and SERFF Tracking Number ISOF-133928762, 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-2023-005](#) 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 4-24 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

REFERENCE(S)

- [LI-CA-2023-334](#) (10/25/2023) Commercial Auto Experience Level Indications Reviewed By Staff
 - [LI-CL-2023-005](#) (02/21/2023) Commercial Lines Revised Lead Time Requirements Listing
-

ATTACHMENT(S)

- Filing [CA-2023-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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CONTACT INFORMATION

If you have any questions concerning:

- The actuarial content of this circular, please contact:
Anthony Driscoll
Actuarial Operations
201-469-2546
Anthony.Driscoll@verisk.com
autoactuarial@verisk.com
- The non-actuarial content of this circular, please contact:
Evan Dattolo
Production Operations, Compliance and Product Services
201-469-2895
prodops@verisk.com

- Other issues for this circular, please contact Customer Support:

E-mail: info@verisk.com

Phone: 800-888-4476

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

OHIO

BASIC LIMITS PROSPECTIVE LOSS COST LEVEL – COMMERCIAL AUTOMOBILE

FILING CA-2023-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 19.6% 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>
AUTO ACCIDENT FREQUENCY	<p>During the recent pandemic, economic activity was artificially constrained, resulting in an unprecedented drop in auto accident frequency. Following that period, ISO has observed that accident frequency has not risen as quickly as expected and remains below pre-pandemic levels. Today this means we have loss experience being reviewed from time periods with both significantly higher frequency than today, and significantly lower frequency than today, and the future is marked by greater-than-usual uncertainty. We continue to carefully assess each experience indication for appropriateness, using actuarial judgment to intervene where necessary.</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-4, the exhibits are labeled EXHIBIT A1 through EXHIBIT D9, and the revised prospective loss cost pages are numbered E-1 through E-79.</p>
HIRED AUTOS LOSS COSTS	<p>The loss costs for hired autos physical damage have been revised in this filing. Details of the analysis are in Section D.</p>
AUTO DEALERS AND GARAGEKEEPERS	<p>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>
Liability		
Single Limit Liability	12.8%	12.8%
Physical Damage		
Other than Collision	35.9%	35.9%
Collision	40.2%	40.2%
Total Trucks, Tractors & Trailers	20.9%	20.9%
 <u>Private Passenger Types</u>		
Liability		
Single Limit Liability	12.4%	12.4%
Physical Damage		
Other than Collision	15.3%	15.3%
Collision	17.4%	17.4%
Total Private Passenger Types	14.1%	14.1%
 <u>Auto Dealers</u>		
Liability		
Single Limit Liability	24.3%	-10.0%
Total Auto Dealers	24.3%	-10.0%
 <u>Hired Autos</u>		
Physical Damage		
Other Than Collision	38.1%	38.1%
Collision	167.5%	167.5%
Total Hired Autos	122.7%	122.7%
 <u>Grand Total</u>	20.0%	19.6%

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

INDICATED VS.
FILED

Indicated changes are based on standard ISO methodology, utilizing a 4/1/2024 trend effective date. The filed loss cost level changes are the same as the indicated with the following exceptions: For Auto Dealers liability, -10.0% was selected to reflect the favorable state experience.

PRIOR ISO
REVISIONS

The latest selected revisions in this state are:

<u>Filing</u>	CA-2022-BRLA1	CA-2020-BRLA1	CA-2019-BRLA1
Rate Level/ Loss Costs	Loss Costs	Loss Costs	Loss Costs
Effective Date	4/1/2023	3/1/2021	3/1/2020
<u>Changes</u>			
Indicated	2.4%	4.5%	1.9%
Filed	2.2%	4.2%	1.9%
Approved	2.2%	4.2%	1.9%

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 9/30/2022 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 2022 and claim frequency trend data through second quarter 2022 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	+8.4%
Property Damage	+11.3%
Private Passenger Types Liability:	
Bodily Injury	+8.4%
Property Damage	+11.3%

ADJUSTMENTS TO REPORTED EXPERIENCE (CONT'D)		+8.0%
	Trucks, Tractors & Trailers OTC	+11.0%
	Trucks, Tractors & Trailers Collision	+7.5%
	Private Passenger Types OTC	+10.5%
	Private Passenger Types Collision	

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 +0.0% 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 +1.0% and +0.5% for OTC and Collision respectively. For Private Passenger Types, the VVF trend factors are +2.5% and +1.2% 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. Travelers Indemnity Co.
4. Insurance Co. of North America
5. Zurich American Insurance Co.
6. Nationwide Mutual Insurance Co.
7. Liberty Mutual Insurance Co.
8. Selective Insurance Co. of America
9. Sentry Insurance A Mutual Co.
10. National Specialty Insurance Co.

PHYSICAL DAMAGE (ASLOB 21.2)

1. Cincinnati Insurance Co.
2. Westfield Insurance Co.
3. Travelers Indemnity Co.
4. Zurich American Insurance Co.
5. Great American Insurance Co.
6. Liberty Mutual Insurance Co.
7. Continental Casualty Co.
8. Canal Insurance Co.
9. Frankenmuth Mutual Insurance Co.
10. Nationwide 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 12/31/2022 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 12/31/2022 is:

Liability (ASLOB 19.3 & 19.4)

35.6%

Physical Damage (ASLOB 21.2)

31.3%

COMPANY
DECISION

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

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

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

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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-B5 .
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 B6-B12 .
STEP 3: APPLICATION OF PERCENT CHANGES	The last step is the calculation of the ISO advisory prospective loss costs. This is achieved by applying either the filed statewide or territorial changes to the current ISO loss costs. For liability, the percentage change is applied at the basic limit; for physical damage, it is applied at the base OCN, age and deductible. The resulting Loss Costs are displayed in Section E.

OVERVIEW OF ISO ACTUARIAL PROCEDURES – COMMERCIAL AUTOMOBILE

STEP 1 – DETERMINATION OF STATEWIDE ADVISORY LOSS COST LEVEL CHANGE

OBJECTIVE 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-B5**.

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?
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TRUCKS, TRACTORS & TRAILERS AND PRIVATE PASSENGER TYPES LIABILITY AND PHYSICAL DAMAGE	For Trucks, Tractors & Trailers and Private Passenger Types, this procedure compares the individual territory experience ratios to the statewide average experience ratio. The territory experience ratio is calculated for the latest 5 years and a statewide weighted-average experience ratio for the same period is calculated using the aggregate loss costs (product of earned car years (col 1) and underlying loss cost (col 2)) as weights. The territory experience ratio is then credibility weighted with the statewide average experience ratio to produce a formula experience ratio. The territory formula experience ratio is then compared to the statewide weighted average formula experience ratio to determine the territory index to state. The territory index is then multiplied by the filed loss cost level change in order to produce the indicated change to the individual territories. This change is then applied to the current territory base loss cost. See the calculations in Exhibits B6-B12 .
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AUTO DEALERS LIABILITY	Because Auto Dealers Statistics by territory lack sufficient credibility to be used meaningfully in developing revised loss costs, it is appropriate to utilize a body of statistics which can be expected to reflect the Auto Dealers hazard differences by territory. Consequently, the development of indicated Auto Dealers base loss costs is based upon a relationship to the corresponding Trucks, Tractors & Trailers \$100,000 revised base loss costs by territory. The revised Trucks, Tractors & Trailers base loss costs are compared to the revised statewide average Trucks, Tractors & Trailers base loss cost to produce the indicated territorial indices to the statewide average base loss costs for Auto Dealers. The relationship between these Trucks, Tractors & Trailers indicated territorial indices and the current Auto Dealers territorial indices yields the change in the Auto Dealers index.
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EXPLANATORY MEMORANDUM FOR TRUCKS, TRACTORS & TRAILERS AND PRIVATE
PASSENGER TYPES LIABILITY TERRITORY DEVELOPMENT

COLUMN (1) EARNED CAR YEARS	Number of car-years, or exposures, earned in the latest year. These exposures are used to calculate the weighted averages through the analysis. (For calculating the weighted average of the Experience Ratio in Col (4) and the Formula Experience Ratio in Col (6) the product of [Col(1) x Col(2)] are used as weights).
COLUMN (2) \$100,000 LOSS COST	Average \$100,000 loss cost at current level (earned aggregate loss cost at current level divided by exposures) is based on the latest accident year experience available and reflects the \$100,000 basic limit at the present ISO manual level 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	<p>The formula experience ratio is a credibility weighted average of the territory group experience ratio and statewide experience ratio. The formula is as follows:</p> $\frac{[\text{Terr. Group Col. (4)} \times \text{Terr. Group Col. (5)}] + [\text{SW Total Col. (4)} \times (1.0 - \text{Terr. Group Col. (5)})]}{[\text{Terr. Group Col. (5)} + (1.0 - \text{Terr. Group Col. (5)})]}$

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 AUTO DEALERS LIABILITY

COLUMN (1) EARNED CAR YEARS	Number of car-years, or exposures (Trucks, Tractors and Trailers), earned in the latest year. These exposures are used to calculate the weighted averages for column (3) and column (4).
COLUMN (2) AUTO DEALERS AGGREGATE LOSS COST AT CURRENT LEVEL	The Auto Dealers aggregate loss cost at current level. This column is used to calculate the weighted average for column (7).
COLUMN (3) REVISED TRUCKS, TRACTORS & TRAILERS \$100,000 LOSS COST	These are the revised Trucks, Tractors & Trailers \$100,000 base loss costs.
COLUMN (4) AUTO DEALERS PRESENT \$100,000 LOSS COST	Current Auto Dealers \$100,000 base loss cost.
COLUMN (5) & (6) RATIOS TO STATEWIDE AVERAGE	Are derived by dividing each base loss cost by the statewide average loss cost for Trucks, Tractors & Trailers and Auto Dealers, respectively.
COLUMN (7) TERRITORY RELATIVITY	Is derived by dividing the Trucks, Tractors & Trailers indices (column (5)) by the Auto Dealers indices (column (6)).
COLUMN (8) ADJUSTED TERRITORY RELATIVITY	Is derived by multiplying the territory relativity (column (7)) by the adjustment, which is one divided by the statewide average territory relativity (SW column (7)). This yields the required change in the Auto Dealers index in column (7).
COLUMN (9) INDICATED BASE LOSS COST	Indicated base loss cost for a particular territory. It is calculated by applying the product of the adjusted territory relativity (column (8)) and the statewide Auto Dealers loss cost level indication to the present Auto Dealers base loss cost.

COLUMN (10)
REVISED
BASE LOSS COST

Revised \$100,000 base loss cost.

COLUMN (11)
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	<p>The formula experience ratio is a credibility weighted average of the territory group experience ratio and statewide experience ratio. The formula is as follows:</p> $\begin{aligned} &[\text{Terr. Group Col. (4) x Terr. Group Col. (5)}] \\ &+ [\text{SW Total Col.(4) x (1.0 - Terr. Group Col. (5))}] \end{aligned}$

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

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

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

COLUMN (8)
BASE CLASS
LOSS COST

Present ISO base class loss cost.

COLUMN (9)
INDICATED BASE
LOSS COST

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

COLUMN (10)
REVISED BASE
LOSS COST

Revised base loss cost.

COLUMN (11)
ADVISORY
LOSS COST
CHANGE

Percentage change:
 $[\text{Col. (10)} / \text{Col. (8)}]$

LOSS ADJUSTMENT EXPENSE FACTORS

OBJECTIVE	The reported indemnity losses must be loaded for any loss adjustment expenses (LAE) that are not reported in statistical detail to ISO. See the calculations in Exhibit C1 .
LIABILITY COVERAGES	For the liability coverages, allocated loss adjustment expenses are reported in detail to ISO under the Commercial Statistical Plan. Unallocated loss adjustment expenses must be loaded into the losses. A factor representing the ratio of the sum of the incurred indemnity losses plus all LAE to the sum of the incurred indemnity losses plus allocated LAE was selected based on multistate financial data from a Special Call Submission for available writers.
PHYSICAL DAMAGE COVERAGES	For the physical damage coverages, accident year paid indemnity losses are reported. All loss adjustment expenses must be loaded into the reported losses. A factor representing the ratio of incurred losses plus all LAE to incurred losses was selected based on multistate financial data from the Insurance Expense Exhibits for agency and direct writers.

AVERAGE ANNUAL CHANGE IN LOSSES (LOSS TREND)

OBJECTIVE	<p>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.</p>
DETERMINATION OF HISTORICAL AVERAGE CLAIM COST TREND	<p>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.</p>
LIABILITY LOSS TREND	<p>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.</p>
TREND CREDIBILITY FOR LIABILITY CLAIM SEVERITY	<p>Trend credibility is based on a full credibility standard of 975,000 claims for BI and 390,000 claims for PD. These standards were developed using a Bayesian analysis. Partial credibility is determined by the following formula:</p> $A = C/(C+K)$ <p>where C equals the number of claims for the latest year ended point and K equals 25,000 for bodily injury and 10,000 for property damage. The resulting table of partial credibilities is shown in this section.</p>

LIABILITY:
FREQUENCY
TREND

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

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

PHYSICAL
DAMAGE:
LOSS TREND

Data Selections

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

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

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

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

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

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

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

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

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

	Year 1		Year 2	
	Glass	Fire	Glass	Fire
Type of Loss				
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:

	Year 1		Year 2	
Type of Loss	Glass	Fire	Glass	Fire
	76% x 13 =	24 % x 13 =	76% x 20 =	24% x 20 =
Claims	9.88	3.12	15.2	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	Private Passenger Types
	<u>Pure Premium</u>	<u>Pure Premium</u>
OTC:	+8.0%	+7.5%
COLL:	+11.0%	+10.5%

COMMERCIAL AUTOMOBILE PHYSICAL DAMAGE
SUPPLEMENTARY EXHIBIT

Quarterly Values Ending	Consumer Price Index for Bodywork	
	<u>Actual</u>	<u>Exponential Fit</u>
12/31/2019	3.189	3.083
03/31/2020	3.194	3.146
06/30/2020	3.248	3.210
09/30/2020	3.263	3.275
12/31/2020	3.283	3.342
03/31/2021	3.315	3.410
06/30/2021	3.384	3.480
09/30/2021	3.458	3.551
12/31/2021	3.561	3.623
03/31/2022	3.703	3.697
06/30/2022	3.848	3.772
09/30/2022	3.903	3.849
12/31/2022	3.984	3.928
03/31/2023	4.050	4.008
06/30/2023	4.122	4.089
09/30/2023	4.142	4.173
	<u>R-Squared</u>	<u>Average Annual Change</u>
16 Point Fit	0.9622	8.4%
12 Point Fit	0.9782	10.0%

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:

Earned Year Ending	Trucks, Tractors and Trailers	Private Passenger Types
9/30/2018	0.7%	0.8%
9/30/2019	0.9%	4.3%
9/30/2020	1.5%	4.6%
9/30/2021	35.2%	23.1%
9/30/2022	55.6%	45.0%

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 four years ending 9/30/2022 for Private Passenger Types, and the three 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 0.0% 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:

Earned Year Ending	Trucks, Tractors and Trailers	Private Passenger Types
9/30/2018	0.6%	0.7%
9/30/2019	0.8%	4.4%
9/30/2020	1.4%	4.7%
9/30/2021	34.2%	23.6%
9/30/2022	54.6%	45.8%

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 four years ending 9/30/2022 for Private Passenger Types, and the three 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 1.0% and 0.5% for Trucks, Tractors & Trailers OTC and Collision coverages respectively. For Private Passenger Types, VVF trends of 2.5% and 1.2% were selected for the OTC and Collision coverages respectively.

LOSS DEVELOPMENT FOR LIABILITY

OBJECTIVE	<p>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.</p>
DESCRIPTION OF EXPERIENCE PERIOD DATA	<p>For Trucks, Tractors & Trailers, Private Passenger Types and Auto Dealers 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, 2022. In other words, accident year ended September 30, 2022 includes all losses and allocated loss adjustment expenses paid through December 31, 2022 on accidents occurring from October 1, 2021 to September 30, 2022 and all losses and allocated loss adjustment expenses outstanding on these accidents as of December 31, 2022, 15 months after the inception of the accident year. Similarly, the incurred losses and allocated loss adjustment expenses for accident year ended September 30, 2021 include all loss and loss adjustment expenses paid through December 31, 2022 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, 2022, 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-C16.</p>
DESCRIPTION OF LOSS DEVELOPMENT METHODOLOGY	<p>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, Private Passenger Types and Auto Dealers 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.</p> <p>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, Private Passenger Types and Auto Dealers 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.</p>

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.

AUTO DEALERS

For the Auto Dealers Bodily Injury coverage, development is based upon \$100,000 CSL multistate tort or no-fault data. For the Auto Dealers Property Damage coverage, basic limits multistate experience is used.

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, 2022. In other words, accident year ended September 30, 2022 includes all losses paid through December 31, 2022 on accidents occurring from October 1, 2021 to September 30, 2022. Similarly, the paid losses for accident year ended September 30, 2021 include all losses paid through December 31, 2022 on accidents occurring from October 1, 2020 to September 30, 2021. 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 C17-C18 .
DESCRIPTION OF LOSS DEVELOPMENT METHODOLOGY	For Collision and Other Than Collision coverages, one multistate group is used. Losses are developed to an ultimate settlement basis. Three-year averages are calculated for each age-to-age link ratio. These link ratios are accumulated to develop losses to 123 months. Development beyond 123 months is assumed to be 1.000.

CREDIBILITY PROCEDURE FOR EXPERIENCE LOSS RATIO

OBJECTIVE	<p>The extent to which the state experience is reflected in the development of the prospective loss costs is determined by the credibility of the data for that state. Specifically, ISO credibility procedures are based upon the volume of claims for each coverage separately.</p>
METHODOLOGY	<p>The standards for full credibility were determined from a credibility study using various size of loss distributions for liability, other than collision and collision respectively. Separate standards by coverage/major class for full credibility were calculated using the Mayerson, Jones and Bowers expansion formula.</p>
CREDIBILITY FOR EXPERIENCE LOSS RATIO	<p>The assignment of credibility to the experience loss ratio is based on the total number of claims for the years used. For liability, the claims are based on BI and PD claims combined. For physical damage, credibility is determined separately for OTC and Collision. Partial credibility (Z), as used for the experience loss ratio, is determined using the square root rule as follows:</p> $Z = \sqrt{\frac{\text{Claims}}{X}}$ <p>Where X equals the full credibility standard, by line and coverage, as shown on the following pages of this section.</p>
YEAR WEIGHTS	<p>The weights assigned to the loss ratio by year are based on the credibility of the average number of claims for the years of experience used. A maximum of five years of experience may be used. This procedure is described in detail in the flow chart on the following page. The claim standard used to determine the year weights is based on the credibility standard for each coverage. The schedules of the number of claims required for the year weight assignments are shown on the following pages.</p>

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

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

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

Step 2: Determine the Experience Period Credibility

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

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

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

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

Step 2: Determine the Experience Period Credibility

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

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

Tables For Use With Trend Data

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

K = 25,000

K = 10,000

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

ALL LIABILITY COVERAGES
CREDIBILITY TABLE
NUMBER OF CLAIMS

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

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

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

PHYSICAL DAMAGE
CREDIBILITY TABLES
NUMBER OF CLAIMS

OTHER THAN COLLISION

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

COLLISION

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

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

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

OHIO
CLAIMS PER TERRITORY
LIABILITY

Territory	Trucks, Tractors & Trailers	Private Passenger Types
	Incurred Claims 5 Years Ending 09/30/2022 Combined BI and PD	Incurred Claims 5 Years Ending 09/30/2022 Combined BI and PD
102	2,360	599
103	2,639	468
104	325	95
105	786	229
106	1,104	227
107	658	161
108	141	49
109	382	53
111	256	66
112	308	62
115	160	53
117	884	162
118	64	32
119	79	15
120	923	159
122	182	70
125	631	123
126	377	52
127	70	8
128	198	43
129	220	23
131	149	27
132	213	46
135	121	19
136	455	90
137	113	11
138	55	9
139	1,354	239
142	240	48
143	111	29
144	483	114
146	624	133
147	764	130
148	802	108
149	1,034	194
151	504	112
152	4,055	592
153	1,324	313
154	145	35
SW Total	25,293	4,998

Claims for Trend

BI	PD
<u>1,094</u>	<u>4,018</u>

OHIO
CLAIMS PER TERRITORY
PHYSICAL DAMAGE

Territory	Trucks, Tractors & Trailers Paid Claims 5 Years Ending 09/30/2022		Private Passenger Types Paid Claims 5 Years Ending 09/30/2022	
	OTC	Coll	OTC	Coll
102	761	974	440	606
103	886	1,074	435	541
104	124	147	64	71
105	344	370	127	230
106	452	554	194	236
107	393	324	157	136
108	44	39	23	28
109	198	196	52	48
111	64	94	20	58
112	99	130	30	52
115	47	89	63	41
117	382	402	193	210
118	31	32	14	23
119	38	23	15	17
120	287	349	128	144
122	76	110	36	57
125	245	321	82	125
126	112	138	46	55
127	19	34	7	7
128	103	118	40	47
129	65	96	25	31
131	62	85	45	35
132	107	130	67	36
135	75	66	16	28
136	221	219	117	81
137	43	65	16	12
138	50	41	14	10
139	585	736	218	238
142	107	85	50	50
143	46	49	16	20
144	131	208	56	124
146	275	370	119	176
147	277	345	129	118
148	294	364	118	93
149	426	478	187	179
151	333	283	140	86
152	2,264	2,332	796	606
153	366	577	186	331
154	31	60	259	29
SW Total	10,463	12,107	4,740	5,015

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	0.085	282,980	3,667,940
1988	123,519	3,694,591	3,571,072	0.035	0.067	239,262	3,933,853
1989	172,111	4,012,498	3,840,387	0.045	0.057	218,902	4,231,400
1990	269,726	4,349,040	4,079,314	0.066	0.036	146,855	4,495,895
1991	187,187	5,417,119	5,229,932	0.036	0.066	345,176	5,762,295
1992	120,687	4,939,191	4,818,504	0.025	0.077	371,025	5,310,216
1993	257,133	5,263,889	5,006,756	0.051	0.051	255,345	5,519,234
1994	207,247	5,865,649	5,658,402	0.037	0.065	367,796	6,233,445
1995	342,556	6,252,560	5,910,004	0.058	0.044	260,040	6,512,600
1996	385,420	7,857,941	7,472,521	0.052	0.050	373,626	8,231,567
1997	639,447	7,761,529	7,122,082	0.090	0.012	85,465	7,846,994
1998	758,583	8,691,505	7,932,922	0.096	0.006	47,598	8,739,103
1999	353,566	8,963,545	8,609,979	0.041	0.061	525,209	9,488,754
2000	929,963	8,893,812	7,963,849	0.117	-0.015	-119,458	8,774,354
2001	1,004,386	9,205,525	8,201,139	0.122	-0.020	-164,023	9,041,502
2002	751,225	6,556,264	5,805,039	0.129	-0.027	-156,736	6,399,528
2003	877,624	6,103,011	5,225,387	0.168	-0.066	-344,876	5,758,135
2004	934,543	5,500,264	4,565,721	0.205	-0.103	-470,269	5,029,995
2005	249,234	3,347,224	3,097,990	0.080	0.022	68,156	3,415,380
2006	208,675	2,923,887	2,715,212	0.077	0.025	67,880	2,991,767
2007	774,774	3,749,403	2,974,629	0.260	-0.158	-469,991	3,279,412
2008	473,397	3,867,281	3,393,884	0.139	-0.037	-125,574	3,741,707
2009	163,339	2,903,108	2,739,769	0.060	0.042	115,070	3,018,178
2010	326,056	5,166,863	4,840,807	0.067	0.035	169,428	5,336,291
2011	1,517,020	5,510,995	3,993,975	0.380	-0.278	-1,110,325	4,400,670
2012	916,416	4,991,908	4,075,492	0.225	-0.123	-501,286	4,490,622
2013	522,421	4,929,056	4,406,635	0.119	-0.017	-74,913	4,854,143
2014	315,074	5,152,415	4,837,341	0.065	0.037	178,982	5,331,397
2015	275,989	5,853,072	5,577,083	0.049	0.053	295,585	6,148,657
2016	374,298	5,786,490	5,412,192	0.069	0.033	178,602	5,965,092
2017	492,599	6,524,099	6,031,500	0.082	0.020	120,630	6,644,729
2018	681,911	6,781,040	6,099,129	0.112	-0.010	-60,991	6,720,049
2019	1,222,429	7,570,368	6,347,939	0.193	-0.091	-577,662	6,992,706
2020	713,217	7,389,498	6,676,281	0.107	-0.005	-33,381	7,356,117
2021	480,142	10,699,733	10,219,591	0.047	0.055	562,078	11,261,811
2022	1,583,883	13,424,136	11,840,253	0.134	-0.032	-378,888	13,045,248

(8) NORMAL WIND TO NON W&W RATIO= AVG. (4) 0.102

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	0.142	367,166	3,019,384
1988	34,497	2,701,055	2,666,558	0.013	0.155	413,316	3,114,371
1989	189,256	2,757,025	2,567,769	0.074	0.094	241,370	2,998,395
1990	131,223	2,928,880	2,797,657	0.047	0.121	338,516	3,267,396
1991	80,788	3,026,184	2,945,396	0.027	0.141	415,301	3,441,485
1992	119,831	3,027,080	2,907,249	0.041	0.127	369,221	3,396,301
1993	294,053	2,980,946	2,686,893	0.109	0.059	158,527	3,139,473
1994	368,962	3,122,342	2,753,380	0.134	0.034	93,615	3,215,957
1995	251,013	2,859,307	2,608,294	0.096	0.072	187,797	3,047,104
1996	162,466	3,485,858	3,323,392	0.049	0.119	395,484	3,881,342
1997	482,027	3,409,411	2,927,384	0.165	0.003	8,782	3,418,193
1998	439,102	3,452,817	3,013,715	0.146	0.022	66,302	3,519,119
1999	277,082	3,278,875	3,001,793	0.092	0.076	228,136	3,507,011
2000	358,390	3,607,702	3,249,312	0.110	0.058	188,460	3,796,162
2001	656,969	3,533,282	2,876,313	0.228	-0.060	-172,579	3,360,703
2002	325,190	2,414,675	2,089,485	0.156	0.012	25,074	2,439,749
2003	585,097	2,168,416	1,583,319	0.370	-0.202	-319,830	1,848,586
2004	343,912	1,738,633	1,394,721	0.247	-0.079	-110,183	1,628,450
2005	22,278	1,083,479	1,061,201	0.021	0.147	155,997	1,239,476
2006	218,646	1,250,939	1,032,293	0.212	-0.044	-45,421	1,205,518
2007	644,044	1,635,604	991,560	0.650	-0.482	-477,932	1,157,672
2008	287,185	1,363,104	1,075,919	0.267	-0.099	-106,516	1,256,588
2009	79,703	1,143,940	1,064,237	0.075	0.093	98,974	1,242,914
2010	274,272	1,648,098	1,373,826	0.200	-0.032	-43,962	1,604,136
2011	999,835	2,717,009	1,717,174	0.582	-0.414	-710,910	2,006,099
2012	409,581	2,063,735	1,654,154	0.248	-0.080	-132,332	1,931,403
2013	305,984	1,731,226	1,425,242	0.215	-0.047	-66,986	1,664,240
2014	310,626	1,985,735	1,675,109	0.185	-0.017	-28,477	1,957,258
2015	224,003	1,905,614	1,681,611	0.133	0.035	58,856	1,964,470
2016	154,194	1,952,313	1,798,119	0.086	0.082	147,446	2,099,759
2017	140,225	1,786,261	1,646,036	0.085	0.083	136,621	1,922,882
2018	126,643	2,092,527	1,965,884	0.064	0.104	204,452	2,296,979
2019	348,261	2,429,099	2,080,838	0.167	0.001	2,081	2,431,180
2020	193,706	1,924,669	1,730,963	0.112	0.056	96,934	2,021,603
2021	158,024	2,332,297	2,174,273	0.073	0.095	206,556	2,538,853
2022	1,378,717	3,887,570	2,508,853	0.550	-0.382	-958,382	2,929,188

(8) NORMAL WIND TO NON W&W RATIO= AVG. (4) 0.168

EXPLANATORY MEMORANDUM FOR WIND AND WATER PROCEDURE

COLUMN (1) OTC WIND AND WATER LOSSES	Dollar amount of Other Than Collision losses resulting from the perils of Wind and Water (Type of Loss Codes 06 & 07).
COLUMN (2) OTC TOTAL LOSSES	Dollar amount of Other Than Collision losses resulting from all perils.
COLUMN (3) OTC LOSSES OTHER THAN WIND AND WATER	Dollar amount of Other Than Collision losses resulting from all perils other than Wind and Water. $\text{Column (2)} - \text{Column (1)}$.
COLUMN (4) WIND AND WATER TO NON-WIND AND WATER RATIO	Ratio of Wind and Water losses to Non-Wind and Water losses. $\text{Column (1)} \div \text{Column (3)}$
COLUMN (5) VARIATION FROM AVERAGE WIND RATIO	Variation from the long term average Wind and Water to non-Wind and Water ratio. $\text{Avg (4)} - \text{Column (4)}$.
COLUMN (6) WIND AND WATER ADJUSTMENT	Wind and Water loss adjustment to bring experience to average Wind and Water level. $\text{Column (3)} * \text{Column (5)}$.
COLUMN (7) ADJUSTED OTC TOTAL LOSSES	$\text{Column (2)} + \text{Column (6)}$.

TERRITORIAL WIND AND WATER PROCEDURE OTHER THAN COLLISION

OBJECTIVE	<p>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.</p>
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DESCRIPTION OF TERRITORIAL WIND AND WATER PROCEDURE	<p>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.</p> <p>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.)</p> <p>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.</p> <p>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.</p> <p>$\text{Territorial adjusted total losses} = \text{territorial Wind and Water provision} + \text{territorial non-Wind and Water losses}$</p> <p>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.</p> <p>A sample of the territory Wind and Water procedure is shown on the following page.</p>
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METHODOLOGY FOR CALCULATING 'WIND & WATER PROVISIONS' BY TERRITORY

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

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

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

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

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

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

OVERVIEW OF ISO ACTUARIAL PROCEDURES – COMMERCIAL AUTOMOBILE

PHYSICAL DAMAGE LOSS COSTS FOR RULE 290. - HIRED AUTOS

OBJECTIVE	The objective of this procedure is to determine the indicated advisory prospective physical damage loss costs for Rule 290. - Hired Autos. Advisory prospective physical damage loss costs for additional deductible amounts are also being introduced.
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STEP 1: DETERMINATION OF MULTISTATE LOSS COST INDICATION	The first step in this process is the determination of the multistate loss cost indications for Hired Autos OTC and Collision. 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 exhibit labeled "Determination of Statewide Advisory Loss Cost Level Change." See the calculations in Exhibit D1 .
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STEP 2: CALCULATION OF DEDUCTIBLE DISCOUNT FACTORS	In order to examine the relationship between the loss costs by deductible, we calculated deductible discount factors. This analysis also allows us to introduce loss costs for additional deductibles of \$250, \$500, \$1000, \$2000, \$3000, and \$5000 for OTC and \$2000, \$3000, and \$5000 for Collision.
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STEP 3: REVISED MULTISTATE BASE LOSS COSTS	The multistate OTC and Collision loss costs appearing in this section are calculated by multiplying the current multistate base loss cost by the filed change (from Exhibit D1) and by an off-balance factor. The Deductible Discount Factor changes in this filing will be introduced on a "revenue neutral" basis. That is, an off-balance factor (OBF) will be applied to the base loss costs so that, on average, there is no change to the aggregate loss costs. The off-balance factors are calculated on Exhibit D7 . See the calculation of the revised multistate base loss costs in Exhibit D8 .
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STEP 4:
REVISED
LOSS COSTS BY
DEDUCTIBLE

The revised indicated OTC and Collision loss costs by deductible are determined by multiplying the revised multistate base loss cost (**Exhibit D8**) by one minus the appropriate deductible discount factor (**Exhibit D6**).

For specified perils, the revised loss cost was determined by multiplying the current loss cost by the OTC filed change from **Exhibit D1**.

The OTC full coverage loss cost was selected to be higher than the OTC \$50 deductible loss cost. For all other deductibles, the selected loss cost is the same as the indicated loss cost.

The OTC loss costs are appropriate for deductibles applicable to All Perils. Loss costs for deductibles applicable to Theft, Mischief and Vandalism Only are refer to company.

See **Exhibit D9** for the revised loss costs.

EXPERIENCE
PERIOD DATA

The review is being conducted on a multistate basis and the data is aggregated on an accident year basis.

The incurred losses and allocated loss adjustment expenses are on an accident year basis and were evaluated as of June 30, 2021. In other words, accident year ended March 31, 2021 includes all losses and allocated loss adjustment expenses paid through June 30, 2021 on accidents occurring from April 1, 2020 to March 31, 2021 and all losses and allocated loss adjustment expenses outstanding on these accidents as of June 30, 2021, 15 months after the inception of the accident year. Similarly, the incurred losses and allocated loss adjustment expenses for accident year ended March 31, 2020 include all loss and loss adjustment expenses paid through June 30, 2021 on accidents occurring from April 1, 2019 to March 31, 2020 and all losses and allocated loss adjustment expenses outstanding on these accidents as of June 30, 2021, 27 months after the inception of the accident year.

OVERVIEW OF ISO ACTUARIAL PROCEDURES – COMMERCIAL AUTOMOBILE

STEP 1 - DETERMINATION OF MULTISTATE ADVISORY LOSS COST LEVEL CHANGE

OBJECTIVE	<p>The objective of this procedure is to determine the indicated multistate advisory loss cost level change for Hired Autos OTC and Collision. 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 exhibit labeled "Determination of Statewide Advisory Loss Cost Level Change." See the calculations in Exhibit D1.</p>
DESCRIPTION	<p>This procedure compares the developed incurred losses and allocated loss adjustment expenses with the aggregate loss costs.</p>
AGGREGATE LOSS COSTS (Item 1)	<p>The aggregate loss costs at current ISO loss cost level are the loss-related revenue that would have been collected if the current ISO loss costs were used during the experience period. It is calculated by dividing the annual cost of hire by one hundred and multiplying the result by the current loss cost for the coverage and deductible.</p>
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 using the claim frequency and severity levels ISO expects to occur during the prospective period for which the revised loss costs will be used.</p> <p>For the physical damage coverages, the reported paid (accident year) losses are subject to the following adjustments:</p> <ul style="list-style-type: none">• Developed to an ultimate settlement basis by the application of loss development factors (see Exhibit D2);• Loaded for all loss adjustment expenses (see Section C);• Placed on the prospective cost/frequency levels by the application of trend factors (see Exhibits D3 and D4).
EXPERIENCE RATIO (Item 3)	<p>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.</p>

OVERVIEW OF ISO ACTUARIAL PROCEDURES – COMMERCIAL AUTOMOBILE

STEP 2 - CALCULATION OF DEDUCTIBLE DISCOUNTS FACTORS

In order to examine the relationship between the loss costs by deductible, we calculated deductible discount factors. This analysis also allows us to introduce loss costs for additional deductibles of \$250, \$500, \$1000, \$2000, \$3000, and \$5000 for OTC and \$2000, \$3000, and \$5000 for Collision.

We begin developing Deductible Discount Factors by restating each claim in our database at higher deductible amounts and summarizing the results in a traditional deductible triangle. The rows contain loss data originally written at a given deductible amount, and the columns indicate to what deductible amount the data has been adjusted.

Following each deductible triangle is a Relative Loss Ratio triangle comparing adjacent deductible amounts. A weighted average of these values is developed, and they are accumulated to produce a Relative Loss Level curve showing the impact of deductible amount. The deductible and Relative Loss Ratio triangles are shown in **Exhibit D5**.

To derive the indicated percentage discounts, we divide the relative loss level for each deductible by the relative loss level for the base deductible and subtract the result from one. The base deductibles are \$100 for OTC and \$500 for Collision. The indicated percentage discounts are shown in **Exhibit D6**.

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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	\$ 91,037,218	12.8%
Physical Damage		
Other Than Collision	11,944,583	35.9%
Collision	29,202,724	40.2%
Combined	41,147,307	39.0%
Total Trucks, Tractors & Trailers	132,184,525	20.9%
PRIVATE PASSENGER TYPES		
Liability		
Single Limit Liability	14,947,848	12.4%
Physical Damage		
Other Than Collision	3,041,942	15.3%
Collision	6,951,557	17.4%
Combined	9,993,499	16.8%
Total Private Passenger Types	24,941,347	14.1%
AUTO DEALERS		
Liability		
Single Limit Liability	1,795,001	-10.0%
Total Auto Dealers	1,795,001	-10.0%
HIRED AUTOS		
Physical Damage		
Other Than Collision	36,810	38.1%
Collision	69,431	167.5%
Combined	106,241	122.7%
Total Hired Autos	106,241	122.7%
GRAND TOTAL ALL COVERAGES	159,027,114	19.6%
TOTAL LIABILITY	107,780,067	12.4%
TOTAL PHYSICAL DAMAGE	51,247,047	34.8%

(A) An implementation date of 04/01/2024 is assumed for purposes of trending.

(B) Accident Year ending 09/30/2022 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.

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

FOR TRUCKS, TRACTORS, AND TRAILERS POLICY COVERAGES

Territory	\$100,000 CSL	\$5,000
Code	Liability	Med Pay
102	7.1%	16.7%
103	10.4%	16.7%
104	9.5%	0.0%
105	12.1%	0.0%
106	15.6%	16.7%
107	14.2%	25.0%
108	11.2%	0.0%
109	15.3%	16.7%
111	17.0%	14.3%
112	13.6%	11.1%
115	10.0%	20.0%
117	14.6%	16.7%
118	13.8%	16.7%
119	12.7%	0.0%
120	11.7%	14.3%
122	14.0%	14.3%
125	11.6%	16.7%
126	13.1%	0.0%
127	12.8%	20.0%
128	12.0%	20.0%
129	18.2%	20.0%
131	11.8%	0.0%
132	11.5%	0.0%
135	12.7%	20.0%
136	11.6%	0.0%
137	16.7%	20.0%
138	10.6%	0.0%
139	18.0%	16.7%
142	13.6%	0.0%
143	11.8%	0.0%
144	13.0%	12.5%
146	10.4%	16.7%
147	15.6%	16.7%
148	15.1%	16.7%
149	13.3%	16.7%
151	12.4%	20.0%
152	13.5%	20.0%
153	15.5%	16.7%
154	16.3%	28.6%

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	Physical Damage		Specified Causes
Code	Comprehensive	Collision	of Loss
102	39.7%	33.4%	38.7%
103	39.1%	44.6%	39.1%
104	34.0%	40.3%	33.8%
105	32.9%	37.7%	33.3%
106	35.4%	46.9%	34.9%
107	38.5%	40.2%	38.9%
108	42.9%	36.6%	42.3%
109	33.7%	43.5%	34.3%
111	37.1%	38.1%	36.2%
112	35.9%	44.6%	36.6%
115	33.8%	35.3%	34.4%
117	37.0%	42.9%	38.0%
118	39.1%	40.1%	39.6%
119	37.0%	37.8%	37.5%
120	35.1%	37.7%	35.1%
122	35.5%	37.9%	35.1%
125	38.1%	36.9%	37.7%
126	35.8%	40.6%	35.9%
127	36.8%	43.1%	36.2%
128	43.6%	43.6%	44.6%
129	33.0%	49.0%	32.9%
131	36.7%	39.6%	36.5%
132	35.6%	45.8%	34.8%
135	37.9%	36.1%	38.7%
136	31.7%	35.0%	31.0%
137	35.5%	51.0%	35.1%
138	41.7%	39.6%	40.3%
139	37.6%	43.3%	38.8%
142	39.8%	36.5%	39.4%
143	34.6%	33.8%	33.9%
144	38.4%	40.3%	38.2%
146	41.8%	42.4%	41.3%
147	29.0%	39.5%	29.1%
148	40.0%	41.4%	40.5%
149	37.8%	39.0%	36.9%
151	34.5%	42.1%	34.8%
152	33.7%	39.4%	32.9%
153	33.3%	37.5%	33.8%
154	33.3%	49.1%	33.3%

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	Liability	\$5,000	Physical Damage		Specified Causes
Code	\$100,000 CSL	Med Pay ^(a)	Comprehensive ^(b)	Collision ^(c)	of Loss ^(d)
102	379	7	109	403	86
103	435	7	153	499	121
104	472	7	130	439	103
105	360	5	101	391	80
106	312	7	107	357	85
107	330	5	126	345	100
108	338	5	140	373	111
109	294	7	119	373	94
111	454	8	181	413	143
112	476	10	174	399	138
115	340	6	103	517	82
117	376	7	137	410	109
118	281	7	160	398	127
119	266	5	111	321	88
120	372	8	131	413	104
122	310	8	126	393	100
125	336	7	134	330	106
126	328	6	110	329	87
127	291	6	119	385	94
128	234	6	135	379	107
129	253	6	117	426	93
131	304	5	108	370	86
132	261	6	118	379	93
135	258	6	131	343	104
136	269	5	166	397	131
137	259	6	126	577	100
138	188	6	119	317	94
139	262	7	117	404	93
142	359	6	116	408	92
143	342	7	105	380	83
144	477	9	155	428	123
146	318	7	112	423	89
147	304	7	129	360	102
148	382	7	140	427	111
149	298	7	113	399	89
151	209	6	152	398	120
152	252	6	123	400	97
153	431	7	120	400	95
154	477	9	152	413	120

(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 C20](#).

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

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COMMERCIAL AUTOMOBILE INSURANCE

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

FOR PRIVATE PASSENGER TYPES POLICY COVERAGES

Territory	\$100,000 CSL	\$5,000
Code	Liability	Med Pay
102	16.8%	22.2%
103	11.5%	10.0%
104	16.1%	20.0%
105	13.0%	11.1%
106	12.6%	11.1%
107	13.2%	11.1%
108	16.0%	18.2%
109	13.7%	12.5%
111	13.5%	9.1%
112	11.0%	9.1%
115	12.2%	10.0%
117	12.9%	12.5%
118	15.8%	11.1%
119	12.5%	22.2%
120	14.4%	11.1%
122	15.1%	12.5%
125	11.0%	12.5%
126	8.7%	10.0%
127	12.5%	9.1%
128	12.8%	14.3%
129	12.2%	16.7%
131	12.2%	14.3%
132	10.9%	16.7%
135	12.4%	11.1%
136	10.7%	12.5%
137	12.3%	14.3%
138	12.2%	11.1%
139	14.3%	14.3%
142	11.6%	10.0%
143	10.8%	10.0%
144	12.1%	8.3%
146	11.7%	11.1%
147	12.6%	12.5%
148	12.7%	12.5%
149	16.2%	11.1%
151	12.1%	0.0%
152	7.8%	16.7%
153	11.1%	10.0%
154	11.3%	10.0%

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
	Comprehensive	Collision	
102	10.2%	21.1%	10.0%
103	18.8%	15.3%	18.4%
104	14.3%	16.6%	13.9%
105	11.5%	16.3%	11.3%
106	13.9%	21.3%	14.0%
107	18.0%	17.0%	18.6%
108	13.3%	17.6%	14.1%
109	17.0%	18.6%	17.1%
111	15.2%	19.0%	14.9%
112	12.3%	19.7%	11.9%
115	21.1%	17.0%	21.7%
117	13.1%	19.2%	11.9%
118	14.6%	20.8%	14.5%
119	15.6%	18.8%	15.5%
120	14.4%	18.0%	15.5%
122	18.0%	20.8%	18.6%
125	13.4%	22.0%	13.8%
126	14.9%	18.2%	13.6%
127	15.4%	17.7%	14.5%
128	15.8%	20.1%	16.3%
129	15.7%	18.8%	15.2%
131	16.1%	12.9%	15.9%
132	13.5%	17.4%	13.6%
135	14.6%	18.8%	15.5%
136	20.0%	19.7%	20.0%
137	15.1%	15.4%	15.5%
138	15.5%	15.4%	16.1%
139	12.7%	17.3%	12.6%
142	15.1%	16.8%	15.5%
143	14.7%	16.7%	14.7%
144	13.3%	20.9%	13.3%
146	14.6%	20.1%	15.7%
147	15.6%	14.7%	14.8%
148	15.8%	13.6%	16.7%
149	14.6%	15.2%	15.7%
151	25.2%	17.5%	25.5%
152	16.9%	15.8%	17.3%
153	13.3%	13.9%	13.6%
154	19.9%	19.8%	19.4%

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	Liability	\$5,000	Physical Damage		Specified Causes
Code	\$100,000 CSL	Med Pay ^(a)	Comprehensive ^(b)	Collision ^(c)	of Loss ^(d)
102	340	11	97	384	77
103	358	11	114	460	90
104	374	12	104	422	82
105	312	10	87	420	69
106	313	10	82	388	65
107	308	10	105	372	83
108	398	13	102	380	81
109	290	9	103	313	82
111	379	12	205	419	162
112	383	12	238	462	188
115	350	11	92	371	73
117	298	9	95	354	75
118	315	10	110	401	87
119	333	11	104	429	82
120	309	10	103	380	82
122	289	9	105	377	83
125	283	9	93	350	74
126	349	11	85	344	67
127	379	12	90	479	71
128	247	8	117	328	93
129	211	7	96	372	76
131	248	8	101	411	80
132	224	7	126	317	100
135	317	10	141	335	112
136	268	9	174	359	138
137	256	8	122	338	97
138	312	10	127	397	101
139	256	8	124	318	98
142	336	11	122	375	97
143	360	11	109	336	86
144	417	13	119	341	94
146	314	10	102	376	81
147	277	9	89	328	70
148	292	9	132	392	105
149	322	10	102	348	81
151	167	5	149	355	118
152	220	7	145	301	115
153	341	11	85	369	67
154	336	11	163	302	129

(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 C20](#).

(b) Comprehensive base loss cost is the \$25,000-29,999 OCN, age 1 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 AUTO DEALERS POLICY COVERAGES

Territory	\$100,000 CSL
Code	Liability ^(a)
102	-17.4%
103	-8.6%
104	-13.6%
105	-16.8%
106	-5.6%
107	-1.7%
108	-9.0%
109	-7.6%
111	-4.3%
112	3.2%
115	-8.0%
117	-3.3%
118	1.3%
119	-7.1%
120	-7.4%
122	2.5%
125	-10.4%
126	-5.4%
127	-7.7%
128	-12.5%
129	3.0%
131	-8.9%
132	-11.4%
135	-8.0%
136	-8.2%
137	0.7%
138	-11.4%
139	9.3%
142	-12.7%
143	-11.1%
144	-6.9%
146	-17.8%
147	3.2%
148	1.0%
149	-2.4%
151	-11.1%
152	-0.7%
153	-13.8%
154	-3.0%

(a) For Auto Dealers Liability, -10.0% was selected to reflect the favorable state experience.

VERISK

OHIO
 COMMERCIAL AUTOMOBILE INSURANCE
 REVISED PROSPECTIVE LOSS COSTS AND PERCENTAGE CHANGES
 REVISED BASE LOSS COSTS BY TERRITORY
 FOR AUTO DEALERS POLICY COVERAGES

Territory	Liability
Code	\$100,000 CSL
102	204
103	234
104	254
105	193
106	168
107	177
108	182
109	158
111	244
112	256
115	183
117	202
118	151
119	143
120	200
122	167
125	181
126	176
127	156
128	126
129	136
131	164
132	140
135	138
136	145
137	139
138	101
139	141
142	193
143	184
144	256
146	171
147	163
148	205
149	160
151	112
152	135
153	232
154	256

VERISK

OHIO
COMMERCIAL AUTOMOBILE INSURANCE

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

FOR VAN POOLS POLICY COVERAGES

Territory	\$100,000 CSL	\$5,000
Code	Liability	Med Pay
102	7.1%	9.1%
103	10.4%	8.3%
104	9.5%	7.7%
105	12.1%	10.0%
106	15.2%	25.0%
107	14.2%	11.1%
108	11.1%	11.1%
109	15.3%	12.5%
111	16.8%	16.7%
112	13.6%	15.4%
115	9.9%	11.1%
117	14.4%	10.0%
118	13.6%	12.5%
119	12.9%	14.3%
120	11.7%	10.0%
122	14.3%	12.5%
125	11.5%	11.1%
126	13.0%	11.1%
127	12.7%	12.5%
128	11.6%	16.7%
129	18.2%	14.3%
131	12.0%	12.5%
132	11.7%	14.3%
135	12.4%	14.3%
136	11.8%	14.3%
137	16.6%	14.3%
138	10.5%	20.0%
139	18.0%	14.3%
142	13.7%	10.0%
143	11.7%	11.1%
144	13.0%	15.4%
146	10.2%	11.1%
147	15.6%	12.5%
148	15.2%	20.0%
149	13.2%	12.5%
151	12.4%	0.0%
152	13.3%	14.3%
153	15.5%	18.2%
154	16.2%	15.4%

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	39.5%	33.4%	39.4%
103	39.5%	44.7%	39.4%
104	34.7%	40.3%	34.2%
105	32.8%	37.7%	34.1%
106	35.8%	46.8%	34.4%
107	39.1%	40.1%	39.4%
108	43.0%	36.6%	42.0%
109	34.1%	43.4%	34.9%
111	36.8%	38.0%	35.6%
112	35.4%	44.6%	36.4%
115	34.2%	35.2%	34.4%
117	36.8%	42.9%	38.3%
118	38.9%	40.2%	39.9%
119	37.4%	37.8%	38.1%
120	35.4%	37.6%	35.0%
122	36.2%	37.9%	35.7%
125	38.8%	37.1%	37.6%
126	35.8%	40.4%	36.1%
127	37.1%	43.1%	36.2%
128	43.4%	43.6%	45.5%
129	32.8%	48.9%	33.0%
131	36.7%	39.8%	36.5%
132	35.6%	45.8%	34.3%
135	38.2%	36.2%	38.6%
136	31.3%	34.9%	30.9%
137	36.2%	50.9%	35.7%
138	41.4%	39.5%	40.2%
139	38.0%	43.1%	38.2%
142	39.7%	36.4%	40.0%
143	34.5%	33.8%	34.0%
144	38.8%	40.4%	38.5%
146	41.7%	42.5%	40.6%
147	28.9%	39.4%	29.2%
148	40.1%	41.3%	40.8%
149	37.6%	39.0%	36.4%
151	34.3%	42.2%	34.8%
152	33.6%	39.3%	32.4%
153	32.8%	37.4%	33.3%
154	33.5%	49.1%	32.8%

VERISK

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

Territory	Liability	\$5,000	Physical Damage		Specified Causes
Code	\$100,000 CSL ^(a)	Med Pay ^(b)	Comprehensive ^(c)	Collision ^(d)	of Loss ^(e)
102	360	12	166	907	131
103	413	13	233	1123	184
104	448	14	198	988	157
105	342	11	154	880	122
106	296	10	163	803	129
107	314	10	192	776	152
108	321	10	213	839	169
109	279	9	181	839	143
111	431	14	275	929	217
112	452	15	264	898	210
115	323	10	157	1163	125
117	357	11	208	923	166
118	267	9	243	896	193
119	253	8	169	722	134
120	353	11	199	929	158
122	295	9	192	884	152
125	319	10	204	743	161
126	312	10	167	740	132
127	276	9	181	866	143
128	222	7	205	853	163
129	240	8	178	959	141
131	289	9	164	833	131
132	248	8	179	853	141
135	245	8	199	772	158
136	256	8	252	893	199
137	246	8	192	1298	152
138	179	6	181	713	143
139	249	8	178	909	141
142	341	11	176	918	140
143	325	10	160	855	126
144	453	15	236	963	187
146	302	10	170	952	135
147	289	9	196	810	155
148	363	12	213	961	169
149	283	9	172	898	135
151	199	6	231	896	182
152	239	8	187	900	147
153	409	13	182	900	144
154	453	15	231	929	182

- (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 C20](#).
- (c) Comprehensive base loss cost is the \$25,000-29,999 OCN, age 1 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	\$100,000 CSL	\$5,000
Code	Liability	Med Pay
102	7.1%	6.8%
103	10.4%	10.6%
104	9.5%	9.7%
105	12.2%	11.1%
106	15.6%	15.6%
107	14.2%	14.6%
108	11.2%	11.8%
109	15.3%	14.0%
111	17.0%	16.9%
112	13.7%	14.3%
115	10.1%	9.6%
117	14.6%	14.5%
118	13.8%	14.6%
119	12.6%	12.8%
120	11.7%	10.7%
122	14.0%	15.6%
125	11.7%	12.0%
126	13.1%	12.2%
127	12.8%	14.0%
128	12.0%	11.4%
129	18.3%	16.7%
131	11.8%	13.3%
132	11.5%	12.8%
135	12.6%	13.2%
136	11.6%	12.5%
137	16.7%	16.2%
138	10.7%	10.7%
139	18.0%	18.9%
142	13.6%	13.2%
143	11.8%	11.8%
144	13.1%	12.7%
146	10.4%	10.4%
147	15.6%	15.9%
148	15.1%	14.3%
149	13.3%	13.6%
151	12.3%	12.9%
152	13.6%	13.5%
153	15.6%	16.1%
154	16.4%	15.9%

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 of Loss
	Comprehensive	Collision	
102	39.5%	33.4%	39.4%
103	39.5%	44.7%	39.4%
104	34.7%	40.3%	34.2%
105	32.8%	37.7%	34.1%
106	35.8%	46.8%	34.4%
107	39.1%	40.1%	39.4%
108	43.0%	36.6%	42.0%
109	34.1%	43.4%	34.9%
111	36.8%	38.0%	35.6%
112	35.4%	44.6%	36.4%
115	34.2%	35.2%	34.4%
117	36.8%	42.9%	38.3%
118	38.9%	40.2%	39.9%
119	37.4%	37.8%	38.1%
120	35.4%	37.6%	35.0%
122	36.2%	37.9%	35.7%
125	38.8%	37.1%	37.6%
126	35.8%	40.4%	36.1%
127	37.1%	43.1%	36.2%
128	43.4%	43.6%	45.5%
129	32.8%	48.9%	33.0%
131	36.7%	39.8%	36.5%
132	35.6%	45.8%	34.3%
135	38.2%	36.2%	38.6%
136	31.3%	34.9%	30.9%
137	36.2%	50.9%	35.7%
138	41.4%	39.5%	40.2%
139	38.0%	43.1%	38.2%
142	39.7%	36.4%	40.0%
143	34.5%	33.8%	34.0%
144	38.8%	40.4%	38.5%
146	41.7%	42.5%	40.6%
147	28.9%	39.4%	29.2%
148	40.1%	41.3%	40.8%
149	37.6%	39.0%	36.4%
151	34.3%	42.2%	34.8%
152	33.6%	39.3%	32.4%
153	32.8%	37.4%	33.3%
154	33.5%	49.1%	32.8%

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	Liability	\$5,000	Physical Damage		Specified Causes
Code	\$100,000 CSL ^(a)	Med Pay ^(b)	Comprehensive ^(c)	Collision ^(d)	of Loss ^(e)
102	1524	63	166	907	131
103	1749	73	233	1123	184
104	1897	79	198	988	157
105	1447	60	154	880	122
106	1254	52	163	803	129
107	1327	55	192	776	152
108	1359	57	213	839	169
109	1182	49	181	839	143
111	1825	76	275	929	217
112	1914	80	264	898	210
115	1367	57	157	1163	125
117	1512	63	208	923	166
118	1130	47	243	896	193
119	1069	44	169	722	134
120	1495	62	199	929	158
122	1246	52	192	884	152
125	1351	56	204	743	161
126	1319	55	167	740	132
127	1170	49	181	866	143
128	941	39	205	853	163
129	1017	42	178	959	141
131	1222	51	164	833	131
132	1049	44	179	853	141
135	1037	43	199	772	158
136	1081	45	252	893	199
137	1041	43	192	1298	152
138	756	31	181	713	143
139	1053	44	178	909	141
142	1443	60	176	918	140
143	1375	57	160	855	126
144	1918	80	236	963	187
146	1278	53	170	952	135
147	1222	51	196	810	155
148	1536	64	213	961	169
149	1198	50	172	898	135
151	840	35	231	896	182
152	1013	42	187	900	147
153	1733	72	182	900	144
154	1918	80	231	929	182

- (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 C20](#).
- (c) Comprehensive base loss cost is the \$25,000-29,999 OCN, age 1 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	\$100,000 CSL	\$5,000
Code	Liability	Med Pay
102	6.7%	0.0%
103	10.0%	12.5%
104	9.1%	12.5%
105	12.3%	14.3%
106	15.5%	14.3%
107	13.6%	12.5%
108	10.3%	14.3%
109	15.5%	14.3%
111	17.7%	12.5%
112	13.8%	9.1%
115	10.3%	0.0%
117	14.4%	12.5%
118	13.8%	14.3%
119	12.2%	16.7%
120	11.0%	12.5%
122	14.6%	12.5%
125	12.3%	14.3%
126	13.6%	28.6%
127	13.3%	0.0%
128	12.7%	16.7%
129	18.5%	14.3%
131	12.6%	14.3%
132	11.2%	0.0%
135	12.6%	14.3%
136	10.9%	14.3%
137	16.7%	14.3%
138	9.2%	25.0%
139	19.0%	28.6%
142	13.3%	14.3%
143	12.1%	14.3%
144	13.1%	12.5%
146	11.0%	14.3%
147	16.0%	12.5%
148	15.1%	12.5%
149	13.0%	14.3%
151	11.3%	16.7%
152	14.3%	14.3%
153	15.5%	12.5%
154	16.0%	25.0%

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	39.6%	33.7%	38.1%
103	38.7%	44.7%	39.0%
104	33.3%	40.6%	34.6%
105	32.7%	37.4%	31.7%
106	35.2%	47.1%	34.9%
107	38.7%	40.0%	38.8%
108	41.8%	36.6%	41.5%
109	32.8%	43.3%	33.3%
111	36.7%	38.3%	36.6%
112	35.6%	44.3%	36.2%
115	34.6%	35.3%	36.6%
117	36.8%	42.5%	37.0%
118	39.7%	40.2%	38.7%
119	36.4%	37.4%	36.4%
120	34.8%	37.6%	36.5%
122	36.5%	37.8%	36.0%
125	37.9%	36.8%	38.5%
126	36.4%	40.8%	34.1%
127	37.3%	43.8%	36.2%
128	43.8%	44.0%	46.0%
129	33.3%	48.9%	31.3%
131	35.2%	39.5%	34.9%
132	35.6%	45.7%	34.0%
135	36.9%	35.8%	39.2%
136	31.4%	35.1%	30.9%
137	36.5%	51.0%	36.0%
138	42.1%	39.9%	39.1%
139	37.9%	43.3%	37.0%
142	41.1%	36.7%	40.0%
143	34.0%	33.5%	33.3%
144	38.2%	40.6%	37.7%
146	40.7%	42.2%	41.9%
147	29.4%	39.3%	27.8%
148	39.7%	41.6%	38.9%
149	37.5%	38.7%	38.6%
151	33.8%	42.6%	34.4%
152	33.3%	39.2%	32.0%
153	34.4%	37.7%	35.4%
154	32.1%	48.6%	34.4%

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	Liability	\$5,000	Physical Damage		Specified Causes
Code	\$100,000 CSL ^(a)	Med Pay ^(b)	Comprehensive ^(c)	Collision ^(d)	of Loss ^(e)
102	144	8	74	254	58
103	165	9	104	314	82
104	179	9	88	277	70
105	137	8	69	246	54
106	119	8	73	225	58
107	125	9	86	217	68
108	128	8	95	235	75
109	112	8	81	235	64
111	173	9	123	260	97
112	181	12	118	251	94
115	129	8	70	326	56
117	143	9	93	258	74
118	107	8	109	251	86
119	101	7	75	202	60
120	141	9	89	260	71
122	118	9	86	248	68
125	128	8	91	208	72
126	125	9	75	207	59
127	111	7	81	243	64
128	89	7	92	239	73
129	96	8	80	268	63
131	116	8	73	233	58
132	99	7	80	239	63
135	98	8	89	216	71
136	102	8	113	250	89
137	98	8	86	364	68
138	71	5	81	200	64
139	100	9	80	255	63
142	136	8	79	257	63
143	130	8	71	239	56
144	181	9	105	270	84
146	121	8	76	266	61
147	116	9	88	227	69
148	145	9	95	269	75
149	113	8	77	251	61
151	79	7	103	251	82
152	96	8	84	252	66
153	164	9	82	252	65
154	181	10	103	260	82

(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 C20](#).

(c) Comprehensive base loss cost is the \$25,000-29,999 OCN, age 1 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	\$100,000 CSL	\$5,000
Code	Liability	Med Pay
102	7.1%	6.4%
103	10.4%	9.8%
104	9.5%	8.2%
105	12.2%	11.9%
106	15.6%	13.6%
107	14.2%	14.9%
108	11.1%	11.4%
109	15.3%	16.7%
111	17.0%	16.0%
112	13.6%	14.5%
115	10.0%	10.9%
117	14.7%	16.7%
118	13.7%	13.0%
119	12.7%	14.3%
120	11.8%	12.8%
122	14.0%	12.5%
125	11.7%	11.1%
126	13.1%	13.0%
127	12.9%	12.8%
128	12.0%	12.5%
129	18.2%	18.8%
131	11.7%	11.4%
132	11.6%	10.3%
135	12.6%	14.7%
136	11.5%	11.9%
137	16.5%	18.2%
138	10.6%	12.0%
139	17.9%	17.8%
142	13.5%	12.2%
143	11.8%	10.9%
144	13.0%	11.5%
146	10.4%	9.8%
147	15.6%	15.2%
148	15.1%	16.0%
149	13.4%	13.0%
151	12.2%	12.5%
152	13.4%	14.0%
153	15.5%	15.2%
154	16.3%	16.4%

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
	Comprehensive	Collision	of Loss
102	39.6%	33.7%	38.1%
103	38.7%	44.7%	39.0%
104	33.3%	40.6%	34.6%
105	32.7%	37.4%	31.7%
106	35.2%	47.1%	34.9%
107	38.7%	40.0%	38.8%
108	41.8%	36.6%	41.5%
109	32.8%	43.3%	33.3%
111	36.7%	38.3%	36.6%
112	35.6%	44.3%	36.2%
115	34.6%	35.3%	36.6%
117	36.8%	42.5%	37.0%
118	39.7%	40.2%	38.7%
119	36.4%	37.4%	36.4%
120	34.8%	37.6%	36.5%
122	36.5%	37.8%	36.0%
125	37.9%	36.8%	38.5%
126	36.4%	40.8%	34.1%
127	37.3%	43.8%	36.2%
128	43.8%	44.0%	46.0%
129	33.3%	48.9%	31.3%
131	35.2%	39.5%	34.9%
132	35.6%	45.7%	34.0%
135	36.9%	35.8%	39.2%
136	31.4%	35.1%	30.9%
137	36.5%	51.0%	36.0%
138	42.1%	39.9%	39.1%
139	37.9%	43.3%	37.0%
142	41.1%	36.7%	40.0%
143	34.0%	33.5%	33.3%
144	38.2%	40.6%	37.7%
146	40.7%	42.2%	41.9%
147	29.4%	39.3%	27.8%
148	39.7%	41.6%	38.9%
149	37.5%	38.7%	38.6%
151	33.8%	42.6%	34.4%
152	33.3%	39.2%	32.0%
153	34.4%	37.7%	35.4%
154	32.1%	48.6%	34.4%

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	Liability	\$5,000	Physical Damage		Specified Causes
Code	\$100,000 CSL ^(a)	Med Pay ^(b)	Comprehensive ^(c)	Collision ^(d)	of Loss ^(e)
102	1198	50	74	254	58
103	1375	56	104	314	82
104	1492	53	88	277	70
105	1138	47	69	246	54
106	986	50	73	225	58
107	1043	54	86	217	68
108	1068	49	95	235	75
109	929	49	81	235	64
111	1435	58	123	260	97
112	1504	63	118	251	94
115	1074	51	70	326	56
117	1188	56	93	258	74
118	888	52	109	251	86
119	841	40	75	202	60
120	1176	53	89	260	71
122	980	54	86	248	68
125	1062	50	91	208	72
126	1036	52	75	207	59
127	920	44	81	243	64
128	739	45	92	239	73
129	799	38	80	268	63
131	961	49	73	233	58
132	825	43	80	239	63
135	815	39	89	216	71
136	850	47	113	250	89
137	818	39	86	364	68
138	594	28	81	200	64
139	828	53	80	255	63
142	1134	46	79	257	63
143	1081	51	71	239	56
144	1507	58	105	270	84
146	1005	45	76	266	61
147	961	53	88	227	69
148	1207	58	95	269	75
149	942	52	77	251	61
151	660	36	103	251	82
152	796	49	84	252	66
153	1362	53	82	252	65
154	1507	71	103	260	82

- (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 C20](#).
- (c) Comprehensive base loss cost is the \$25,000-29,999 OCN, age 1 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
09/30/20	\$58,170,327	\$63,529,596	1.092	20%	4,406
09/30/21	\$57,035,062	\$64,493,821	1.131	30%	4,455
09/30/22	\$55,851,054	\$63,787,768	1.142	50%	4,294
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				1.128
(7)	EXPECTED EXPERIENCE RATIO (D).				1.100
(8)	CREDIBILITY (E).				1.00
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000- (8))).				1.128
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).				12.8%
(11)	FILED CHANGE.				12.8%
(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 04/01/24 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 1.000 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				
	09/30/20	\$17,783,297	\$17,328,359	
	09/30/21	\$16,467,393	\$20,673,256	
	09/30/22	\$14,715,819	\$22,914,493	
(2) DEVELOPED LOSSES AND ALL LOSS ADJUSTMENT EXPENSES (A)				
	09/30/20	\$20,416,470	\$19,301,019	
	09/30/21	\$20,852,413	\$23,255,139	
	09/30/22	\$21,674,856	\$26,232,053	
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)				
		8.4%	11.3%	10.0%
(4) TRENDED LOSSES AND ALL LOSS ADJUSTMENT EXPENSES (B)				
	09/30/20	\$30,563,456	\$32,966,140	\$63,529,596
	09/30/21	\$28,797,182	\$35,696,638	\$64,493,821
	09/30/22	\$27,613,767	\$36,174,001	\$63,787,768
(A) INCURRED LOSSES AND ALLOCATED LOSS ADJUSTMENT EXPENSES ARE ADJUSTED BY THE FOLLOWING FACTORS:				
1 - UNALLOCATED LOSS ADJUSTMENT FACTORS: B.I. 1.065 P.D. 1.105				
2 - LOSS DEVELOPMENT FACTORS:				
	YEAR ENDING	B.I.	P.D.	
	09/30/20	1.078	1.008	
	09/30/21	1.189	1.018	
	09/30/22	1.383	1.036	
(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 04/01/24 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING.				
	YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD	
	09/30/20	4/1/20	5.000	
	09/30/21	4/1/21	4.000	
	09/30/22	4/1/22	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		
	09/30/20	\$58,170,327
	09/30/21	\$57,035,062
	09/30/22	\$55,851,054
(2) SELECTED ANNUAL PREMIUM TREND (SEE TREND EXHIBIT IN SECTION C)		
		0.0%
(3) TRENDED AGGREGATE LOSS COSTS AT CURRENT LEVEL (A)		
	09/30/20	\$58,170,327
	09/30/21	\$57,035,062
	09/30/22	\$55,851,054
(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 04/01/24 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING.		
YEAR ENDING	AVERAGE DATE OF WRITING	PROJECTION PERIOD
09/30/20	10/1/19	5.000
09/30/21	10/1/20	4.000
09/30/22	10/1/21	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) AGGREGATE LOSS COST AT CURRENT LEVEL (B)	(2) INCURRED LOSSES (C)	(3) EXPERIENCE RATIO (2) / (1)	(4) ACCIDENT YEAR WEIGHTS	(5) NUMBER OF PAID CLAIMS
O.T.C	09/30/20	\$11,255,962	\$12,169,059	1.081	20%	1,819
	09/30/21	\$11,827,778	\$17,282,263	1.461	30%	2,382
	09/30/22	\$11,944,583	\$19,138,847	1.602	50%	2,501
COLL.	09/30/20	\$26,675,385	\$34,362,503	1.288	20%	2,090
	09/30/21	\$28,656,853	\$38,328,870	1.338	30%	2,470
	09/30/22	\$29,202,724	\$43,368,161	1.485	50%	2,389
					O.T.C.	COLLISION
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				1.455	1.402
(7)	EXPECTED EXPERIENCE RATIO (D).				1.069	1.104
(8)	CREDIBILITY (E).				0.75	1.00
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000- (8))).				1.359	1.402
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).				35.9%	40.2%
(11)	FILED CHANGE.				35.9%	40.2%
(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 04/01/24 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 1.000 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			
	09/30/20	\$7,356,117	\$18,145,414
	09/30/21	\$11,261,811	\$22,625,076
	09/30/22	\$13,045,248	\$29,201,494
(2) DEVELOPED LOSSES AND ALL LOSS ADJUSTMENT EXPENSES (A)	09/30/20	\$8,283,907	\$20,393,177
	09/30/21	\$12,707,546	\$25,249,585
	09/30/22	\$15,189,561	\$31,701,872
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)		8.0%	11.0%
(4) TRENDED LOSSES AND ALL LOSS ADJUSTMENT EXPENSES (B)	09/30/20	\$12,169,059	\$34,362,503
	09/30/21	\$17,282,263	\$38,328,870
	09/30/22	\$19,138,847	\$43,368,161
(A) PAID LOSSES ARE ADJUSTED BY THE FOLLOWING:			
1 - LOSS ADJUSTMENT EXPENSE FACTORS:		O.T.C	COLL.
		1.125	1.125
2 - LOSS DEVELOPMENT FACTORS:			
	YEAR ENDING	O.T.C.	COLL.
	09/30/20	1.001	0.999
	09/30/21	1.003	0.992
	09/30/22	1.035	0.965
(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 04/01/24 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING BOTH OTC AND COLLISION.			
	AVERAGE DATE	PROJECTION	PROJECTION
YEAR ENDING	OF ACCIDENT	PERIOD OTC	PERIOD COLL
09/30/20	4/1/20	5.000	5.000
09/30/21	4/1/21	4.000	4.000
09/30/22	4/1/22	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			
	09/30/20	\$10,709,764	\$26,024,766
	09/30/21	\$11,361,939	\$28,094,954
	09/30/22	\$11,596,683	\$28,771,157
(2) SELECTED ANNUAL VVF TREND (SEE TREND EXHIBIT IN SECTION C)		1.0%	0.5%
(3) TRENDED AGGREGATE LOSS COSTS AT CURRENT LEVEL (A)			
	09/30/20	\$11,255,962	\$26,675,385
	09/30/21	\$11,827,778	\$28,656,853
	09/30/22	\$11,944,583	\$29,202,724
(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 04/01/24 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING BOTH OTC AND COLLISION.			
YEAR ENDING	AVERAGE DATE OF WRITING	PROJECTION PERIOD OTC	PROJECTION PERIOD COLL
09/30/20	10/1/19	5.000	5.000
09/30/21	10/1/20	4.000	4.000
09/30/22	10/1/21	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) 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
ACCIDENT YEAR ENDING					
09/30/18	\$11,353,100	\$17,650,690	1.555	10%	1,389
09/30/19	\$11,147,296	\$14,732,817	1.322	15%	1,200
09/30/20	\$10,748,973	\$10,121,364	0.942	20%	833
09/30/21	\$10,125,448	\$11,337,733	1.120	25%	797
09/30/22	\$9,886,143	\$10,377,388	1.050	30%	779
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3) * (4)).				1.137
(7)	EXPECTED EXPERIENCE RATIO (D).				1.099
(8)	CREDIBILITY (E).				0.65
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000 - (8))).				1.124
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).				12.4%
(11)	FILED CHANGE.				12.4%
(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 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 04/01/24 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 1.000 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	09/30/18	\$4,580,384	\$3,831,258	
ALLOCATED LOSS	09/30/19	\$3,762,463	\$3,822,177	
ADJUSTMENT EXPENSES	09/30/20	\$3,141,934	\$2,486,387	
	09/30/21	\$3,676,914	\$2,798,879	
	09/30/22	\$2,632,766	\$3,516,544	
(2) DEVELOPED LOSSES AND	09/30/18	\$4,936,646	\$4,237,774	
ALL LOSS ADJUSTMENT	09/30/19	\$4,123,227	\$4,231,953	
EXPENSES (A)	09/30/20	\$3,613,852	\$2,758,447	
	09/30/21	\$4,734,339	\$3,126,782	
	09/30/22	\$3,821,710	\$3,994,583	
(3) SELECTED ANNUAL LOSS				
TREND (SEE TREND		8.4%	11.3%	9.9%
EXHIBIT IN SECTION C)				
(4) TRENDED LOSSES AND	09/30/18	\$8,683,560	\$8,967,130	\$17,650,690
ALL LOSS ADJUSTMENT	09/30/19	\$6,687,874	\$8,044,943	\$14,732,817
EXPENSES (B)	09/30/20	\$5,409,936	\$4,711,427	\$10,121,364
	09/30/21	\$6,538,122	\$4,799,610	\$11,337,733
	09/30/22	\$4,868,859	\$5,508,530	\$10,377,388

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

- 1 - UNALLOCATED LOSS ADJUSTMENT FACTORS: B.I. 1.065 P.D. 1.105
2 - LOSS DEVELOPMENT FACTORS:

YEAR ENDING	B.I.	P.D.
09/30/18	1.012	1.001
09/30/19	1.029	1.002
09/30/20	1.080	1.004
09/30/21	1.209	1.011
09/30/22	1.363	1.028

(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 04/01/24
WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING.

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD
09/30/18	4/1/18	7.000
09/30/19	4/1/19	6.000
09/30/20	4/1/20	5.000
09/30/21	4/1/21	4.000
09/30/22	4/1/22	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	09/30/18	\$11,353,100
AT CURRENT LEVEL	09/30/19	\$11,147,296
	09/30/20	\$10,748,973
	09/30/21	\$10,125,448
	09/30/22	\$9,886,143
(2) SELECTED ANNUAL PREMIUM		
TREND (SEE TREND		0.0%
EXHIBIT IN SECTION C)		
(3) TRENDED AGGREGATE	09/30/18	\$11,353,100
LOSS COSTS AT	09/30/19	\$11,147,296
CURRENT LEVEL (A)	09/30/20	\$10,748,973
	09/30/21	\$10,125,448
	09/30/22	\$9,886,143

(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
04/01/24 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING.

YEAR ENDING	AVERAGE DATE OF WRITING	PROJECTION PERIOD
09/30/18	10/1/17	7.000
09/30/19	10/1/18	6.000
09/30/20	10/1/19	5.000
09/30/21	10/1/20	4.000
09/30/22	10/1/21	3.000

VERISK

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

COVERAGE	ACCIDENT YEAR ENDING	(1) AGGREGATE LOSS COST AT CURRENT LEVEL (B)	(2) INCURRED LOSSES (C)	(3) EXPERIENCE RATIO (2) / (1)	(4) ACCIDENT YEAR WEIGHTS	(5) NUMBER OF PAID CLAIMS
O.T.C.	09/30/18	\$3,710,436	\$4,287,024	1.155	10%	976
	09/30/19	\$3,446,043	\$4,220,225	1.225	15%	1,018
	09/30/20	\$3,278,028	\$3,265,899	0.996	20%	804
	09/30/21	\$3,320,133	\$3,809,226	1.147	25%	937
	09/30/22	\$3,041,942	\$4,174,664	1.372	30%	1,005
COLL.	09/30/20	\$7,707,159	\$7,571,837	0.982	20%	828
	09/30/21	\$7,521,375	\$8,576,524	1.140	30%	877
	09/30/22	\$6,951,557	\$9,034,368	1.300	50%	846

					O.T.C.	COLLISION
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				1.198	1.188
(7)	EXPECTED EXPERIENCE RATIO (D).				1.049	1.092
(8)	CREDIBILITY (E).				0.70	0.85
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000- (8))) .				1.153	1.174
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000) .				15.3%	17.4%
(11)	FILED CHANGE.				15.3%	17.4%
(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 04/01/24 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 1.000 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	09/30/18	\$2,296,979	----
	09/30/19	\$2,431,180	----
	09/30/20	\$2,021,603	\$4,090,625
	09/30/21	\$2,538,853	\$5,149,107
	09/30/22	\$2,929,188	\$6,279,498
(2) DEVELOPED LOSSES AND	09/30/18	\$2,584,101	----
ALL LOSS ADJUSTMENT	09/30/19	\$2,735,078	----
EXPENSES (A)	09/30/20	\$2,274,303	\$4,597,351
	09/30/21	\$2,853,353	\$5,752,196
	09/30/22	\$3,361,243	\$6,697,085
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)		7.5%	10.5%
(4) TRENDED LOSSES AND	09/30/18	\$4,287,024	----
ALL LOSS ADJUSTMENT	09/30/19	\$4,220,225	----
EXPENSES (B)	09/30/20	\$3,265,899	\$7,571,837
	09/30/21	\$3,809,226	\$8,576,524
	09/30/22	\$4,174,664	\$9,034,368

(A) PAID LOSSES ARE ADJUSTED BY THE FOLLOWING:

1 - LOSS ADJUSTMENT EXPENSE FACTORS:

O.T.C	COLL.
1.125	1.125

2 - LOSS DEVELOPMENT FACTORS:

YEAR ENDING	O.T.C.	COLL.
09/30/18	1.000	-----
09/30/19	1.000	-----
09/30/20	1.000	0.999
09/30/21	0.999	0.993
09/30/22	1.020	0.948

(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 04/01/24 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING BOTH OTC AND COLLISION.

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD OTC	PROJECTION PERIOD COLL
09/30/18	4/1/18	7.000	-----
09/30/19	4/1/19	6.000	-----
09/30/20	4/1/20	5.000	5.000
09/30/21	4/1/21	4.000	4.000
09/30/22	4/1/22	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	09/30/18	\$3,120,636	----
AT CURRENT LEVEL	09/30/19	\$2,970,727	----
	09/30/20	\$2,898,345	\$7,264,052
	09/30/21	\$3,007,367	\$7,170,043
	09/30/22	\$2,824,459	\$6,709,997
(2) SELECTED ANNUAL VVF			
TREND (SEE TREND		2.5%	1.2%
EXHIBIT IN SECTION C)			
(3) TRENDED AGGREGATE	09/30/18	\$3,710,436	----
LOSS COSTS AT	09/30/19	\$3,446,043	----
CURRENT LEVEL (A)	09/30/20	\$3,278,028	\$7,707,159
	09/30/21	\$3,320,133	\$7,521,375
	09/30/22	\$3,041,942	\$6,951,557

(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
04/01/24 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING BOTH OTC
AND COLLISION.

YEAR ENDING	AVERAGE DATE OF WRITING	PROJECTION PERIOD OTC	PROJECTION PERIOD COLL
09/30/18	10/1/17	7.000	-----
09/30/19	10/1/18	6.000	-----
09/30/20	10/1/19	5.000	5.000
09/30/21	10/1/20	4.000	4.000
09/30/22	10/1/21	3.000	3.000

VERISK

OHIO
 AUTOMOBILE LIABILITY INSURANCE - AUTO DEALERS (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
09/30/18	\$740,091	\$407,573	0.551	10%	20
09/30/19	\$862,276	\$1,057,172	1.226	15%	39
09/30/20	\$935,620	\$169,711	0.181	20%	14
09/30/21	\$1,083,533	\$234,403	0.216	25%	11
09/30/22	\$1,187,170	\$885,538	0.746	30%	32
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3) * (4)).				0.553
(7)	EXPECTED EXPERIENCE RATIO (D).				1.320
(8)	CREDIBILITY (E).				0.10
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ((6) * (8)) + ((7) * (1.000 - (8))).				1.243
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((9) - 1.000).				24.3%
(11)	FILED CHANGE.				-10.0%
(A)	AUTO DEALERS EXPERIENCE IS FOR ALL AUTO DEALERS RISKS WRITTEN IN ACCORDANCE WITH RULE 248 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE.				
(B)	THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY EXTENDING EXPOSURES BY THE CURRENT LOSS COSTS FROM THE LAST REVISION.				
(C)	LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSES FOR BODILY INJURY AND PROPERTY DAMAGE LIABILITY. SEE FOLLOWING PAGE.				
(D)	EXPECTED EXPERIENCE RATIO IS EQUAL TO THE COMBINED TREND FACTOR SHOWN ON THE FOLLOWING PAGE, PROJECTED FOR M YEARS. THE PERIOD M IS EQUAL TO THE NUMBER OF YEARS FROM ONE YEAR BEYOND THE IMPLEMENTATION DATE OF THE LAST REVISION TO ONE YEAR BEYOND THE ANTICIPATED IMPLEMENTATION DATE OF 04/01/24 WHICH IS ASSUMED FOR THE PURPOSES OF TRENDING, SUBJECT TO A MAXIMUM OF THE N-VALUE CORRESPONDING TO THE LATEST YEAR SHOWN ON THE FOLLOWING PAGE, FOOTNOTE B. IN THIS REVISION, THE PERIOD M IS 3.000 YEAR(S).				
(E)	CREDIBILITY IS BASED ON A 5 YEAR TOTAL OF CLAIMS FOR 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
 AUTO DEALERS
 AUTOMOBILE LIABILITY INSURANCE
 DETERMINATION OF SINGLE LIMIT LOSSES

	ACC. YEAR ENDING	BODILY INJURY	PROPERTY DAMAGE	COMBINED
(1) INCURRED LOSSES AND	09/30/18	\$103,708	\$90,452	
ALLOCATED LOSS	09/30/19	\$322,238	\$225,696	
ADJUSTMENT EXPENSES	09/30/20	\$20,500	\$68,674	
	09/30/21	\$86,148	\$39,139	
	09/30/22	\$195,718	\$231,146	
(2) DEVELOPED LOSSES AND	09/30/18	\$111,112	\$100,249	
ALL LOSS ADJUSTMENT	09/30/19	\$354,509	\$253,634	
EXPENSES (A)	09/30/20	\$24,016	\$78,313	
	09/30/21	\$118,538	\$46,060	
	09/30/22	\$379,360	\$291,685	
(3) SELECTED ANNUAL LOSS				
TREND (SEE TREND		8.4%	11.3%	9.7%
EXHIBIT IN SECTION C)				
(4) TRENDED LOSSES AND	09/30/18	\$195,446	\$212,127	\$407,573
ALL LOSS ADJUSTMENT	09/30/19	\$575,014	\$482,158	\$1,057,172
EXPENSES (B)	09/30/20	\$35,952	\$133,759	\$169,711
	09/30/21	\$163,701	\$70,702	\$234,403
	09/30/22	\$483,305	\$402,234	\$885,538

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

- 1 - UNALLOCATED LOSS ADJUSTMENT FACTORS: B.I. 1.065 P.D. 1.105
 2 - LOSS DEVELOPMENT FACTORS:

YEAR ENDING	B.I.	P.D.
09/30/18	1.006	1.003
09/30/19	1.033	1.017
09/30/20	1.100	1.032
09/30/21	1.292	1.065
09/30/22	1.820	1.142

(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 04/01/24
 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING.

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD
09/30/18	4/1/18	7.000
09/30/19	4/1/19	6.000
09/30/20	4/1/20	5.000
09/30/21	4/1/21	4.000
09/30/22	4/1/22	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	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	09/30/2022	COST	09/30/2022	RATIO	CRED	RATIO	STATE	COST	COST	COST	CHG**
								PRES	IND*	REV	
102	14272	351.06	412.69	1.176	0.45	1.262	0.949	354	379	379	7.1%
103	13587	408.46	515.87	1.263	0.45	1.302	0.979	394	435	435	10.4%
104	1902	417.71	441.16	1.056	0.15	1.291	0.971	431	472	472	9.5%
105	6763	294.58	381.34	1.295	0.25	1.324	0.995	321	360	360	12.1%
106	8486	257.58	369.06	1.433	0.30	1.363	1.025	270	312	312	15.6%
107	5060	273.71	383.79	1.402	0.20	1.347	1.013	289	330	330	14.2%
108	1422	295.90	334.69	1.131	0.10	1.313	0.987	304	338	338	11.2%
109	3753	225.26	341.08	1.514	0.15	1.360	1.023	255	294	294	15.3%
111	1487	312.07	558.36	1.789	0.10	1.379	1.037	388	454	454	17.0%
112	1422	459.00	629.57	1.372	0.15	1.339	1.007	419	476	476	13.6%
115	1493	268.70	263.98	0.982	0.10	1.298	0.976	309	340	340	10.0%
117	6060	303.18	426.01	1.405	0.25	1.351	1.016	328	376	376	14.6%
118	545	243.83	365.52	1.499	0.05	1.341	1.008	247	281	281	13.8%
119	694	235.93	291.08	1.234	0.05	1.328	0.998	236	266	266	12.7%
120	6356	333.30	422.80	1.269	0.25	1.317	0.990	333	372	372	11.7%
122	2030	248.33	356.05	1.434	0.10	1.343	1.010	272	310	310	14.0%
125	5178	278.66	346.14	1.242	0.20	1.315	0.989	301	336	336	11.6%
126	2856	275.28	365.97	1.329	0.15	1.332	1.002	290	328	328	13.1%
127	573	306.74	383.97	1.252	0.05	1.329	0.999	258	291	291	12.8%
128	1915	189.23	230.09	1.216	0.10	1.321	0.993	209	234	234	12.0%
129	1804	223.30	434.04	1.944	0.10	1.394	1.048	214	253	253	18.2%
131	1477	248.14	298.38	1.202	0.10	1.320	0.992	272	304	304	11.8%
132	2521	191.75	220.84	1.152	0.10	1.315	0.989	234	261	261	11.5%
135	1496	196.34	253.01	1.289	0.10	1.329	0.999	229	258	258	12.7%
136	4852	223.53	274.55	1.228	0.15	1.317	0.990	241	269	269	11.6%
137	844	216.61	479.78	2.215	0.05	1.377	1.035	222	259	259	16.7%
138	907	155.98	107.87	0.692	0.05	1.301	0.978	170	188	188	10.6%
139	15194	180.92	276.75	1.530	0.30	1.392	1.047	222	262	262	18.0%
142	1488	318.25	450.39	1.415	0.10	1.341	1.008	316	359	359	13.6%
143	1257	261.83	283.31	1.082	0.05	1.320	0.992	306	342	342	11.8%

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	09/30/2022	COST	09/30/2022	RATIO	CRED	RATIO	STATE	PRES	IND*	REV	CHG**
144	2311	450.94	598.85	1.328	0.20	1.332	1.002	422	477	477	13.0%
146	6177	256.17	304.08	1.187	0.20	1.304	0.980	288	318	318	10.4%
147	7141	233.55	340.04	1.456	0.25	1.364	1.026	263	304	304	15.6%
148	6505	271.23	387.39	1.428	0.25	1.357	1.020	332	382	382	15.1%
149	9896	231.07	310.64	1.344	0.25	1.336	1.005	263	298	298	13.3%
151	6861	147.97	189.34	1.280	0.20	1.322	0.994	186	209	209	12.4%
152	55549	174.98	234.61	1.341	0.55	1.337	1.005	222	252	252	13.5%
153	7400	374.75	536.53	1.432	0.30	1.363	1.025	373	431	431	15.5%
154	631	423.41	725.80	1.714	0.10	1.371	1.031	410	477	477	16.3%
SW	220165	253.68	338.05	1.333		1.330					

* KEYED TO A STATEWIDE LOSS COST CHANGE OF 12.8 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)	(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	09/30/2022	COST	09/30/2022	RATIO	CRED	RATIO	STATE	COST	COST	COST	COST
								PRES	IND*	REV	CHG**
102	3698	284.26	409.08	1.439	0.20	1.248	1.040	291	340	340	16.8%
103	2971	317.74	364.45	1.147	0.20	1.189	0.991	321	358	358	11.5%
104	441	311.82	620.58	1.990	0.05	1.240	1.033	322	374	374	16.1%
105	1636	267.28	335.64	1.256	0.10	1.206	1.005	276	312	312	13.0%
106	1806	269.28	324.89	1.207	0.10	1.201	1.001	278	313	313	12.6%
107	857	262.28	333.74	1.272	0.10	1.207	1.006	272	308	308	13.2%
108	270	323.22	646.50	2.000	0.05	1.240	1.033	343	398	398	16.0%
109	425	250.43	372.00	1.485	0.05	1.214	1.012	255	290	290	13.7%
111	393	321.94	464.41	1.443	0.05	1.212	1.010	334	379	379	13.5%
112	696	300.35	276.23	0.920	0.05	1.186	0.988	345	383	383	11.0%
115	346	302.66	347.65	1.149	0.05	1.197	0.998	312	350	350	12.2%
117	1245	259.13	319.59	1.233	0.10	1.203	1.003	264	298	298	12.9%
118	155	260.51	501.33	1.924	0.05	1.236	1.030	272	315	315	15.8%
119	102	285.04	322.55	1.132	0.00	1.200	1.000	296	333	333	12.5%
120	1151	261.33	367.77	1.407	0.10	1.221	1.018	270	309	309	14.4%
122	348	233.10	408.47	1.752	0.05	1.228	1.023	251	289	289	15.1%
125	1020	252.37	260.82	1.033	0.10	1.183	0.986	255	283	283	11.0%
126	602	313.22	137.21	0.438	0.05	1.162	0.968	321	349	349	8.7%
127	75	327.83	125.62	0.383	0.00	1.200	1.000	337	379	379	12.5%
128	347	211.74	270.12	1.276	0.05	1.204	1.003	219	247	247	12.8%
129	231	178.16	167.98	0.943	0.00	1.200	1.000	188	211	211	12.2%
131	343	215.42	170.41	0.791	0.00	1.200	1.000	221	248	248	12.2%
132	353	195.77	162.94	0.832	0.05	1.182	0.985	202	224	224	10.9%
135	167	269.76	197.22	0.731	0.00	1.200	1.000	282	317	317	12.4%
136	640	231.88	192.72	0.831	0.05	1.182	0.985	242	268	268	10.7%
137	88	227.67	176.69	0.776	0.00	1.200	1.000	228	256	256	12.3%
138	94	267.04	112.31	0.421	0.00	1.200	1.000	278	312	312	12.2%
139	1953	220.11	310.13	1.409	0.10	1.221	1.018	224	256	256	14.3%
142	316	298.52	295.80	0.991	0.05	1.190	0.992	301	336	336	11.6%
143	229	318.00	272.66	0.857	0.05	1.183	0.986	325	360	360	10.8%

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)	(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	09/30/2022	COST	09/30/2022	RATIO	CRED	RATIO	STATE	PRES	IND*	REV	CHG**
144	719	366.98	419.92	1.144	0.05	1.197	0.998	372	417	417	12.1%
146	984	273.43	306.45	1.121	0.10	1.192	0.993	281	314	314	11.7%
147	1143	238.69	295.15	1.237	0.10	1.204	1.003	246	277	277	12.6%
148	905	251.72	310.72	1.234	0.05	1.202	1.002	259	292	292	12.7%
149	1524	268.55	435.35	1.621	0.10	1.242	1.035	277	322	322	16.2%
151	1268	139.32	155.31	1.115	0.05	1.196	0.997	149	167	167	12.1%
152	6689	195.98	189.31	0.966	0.20	1.153	0.961	204	220	220	7.8%
153	2132	304.00	337.99	1.112	0.15	1.187	0.989	307	341	341	11.1%
154	185	296.03	264.76	0.894	0.05	1.185	0.988	302	336	336	11.3%
SW	38547	256.47	307.72	1.200		1.200					

* KEYED TO A STATEWIDE LOSS COST CHANGE OF 12.4 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
AUTO DEALERS

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
			REV	PRES						BASE	
T	TTT ACC-YR		TTT	AUTO			CHANGES IN		BASE	CLASS	
E	09/30/2022	AGG LCCL	BASE	BASE	RATIO TO		TERRITORY		CLASS	LOSS	ADV
R	EARNED	YR ENDED	LOSS	LOSS	STATEWIDE		RELATIVITY		LOSS	COST	LOSS
R	EXPOS	09/30/2022	COST	COST	AVERAGE COLUMNS	REQ	ADJ		COST	REV**	COST
					(3)	(4)	(5) / (6)	1.043	IND*		CHG***
102	14272	331847	379	247	1.199	1.365	0.878	0.916	281	204	-17.4%
103	13587	172079	435	256	1.377	1.414	0.974	1.016	323	234	-8.6%
104	1902	34489	472	294	1.494	1.624	0.920	0.960	351	254	-13.6%
105	6763	27557	360	232	1.139	1.282	0.888	0.926	267	193	-16.8%
106	8486	55306	312	178	0.987	0.983	1.004	1.047	232	168	-5.6%
107	5060	22823	330	180	1.044	0.994	1.050	1.095	245	177	-1.7%
108	1422	514	338	200	1.070	1.105	0.968	1.010	251	182	-9.0%
109	3753	0	294	171	0.930	0.945	0.984	1.026	218	158	-7.6%
111	1487	18390	454	255	1.437	1.409	1.020	1.064	337	244	-4.3%
112	1422	33034	476	248	1.506	1.370	1.099	1.146	353	256	3.2%
115	1493	8487	340	199	1.076	1.099	0.979	1.021	253	183	-8.0%
117	6060	38053	376	209	1.190	1.155	1.030	1.074	279	202	-3.3%
118	545	1072	281	149	0.889	0.823	1.080	1.126	209	151	1.3%
119	694	317	266	154	0.842	0.851	0.989	1.032	198	143	-7.1%
120	6356	81032	372	216	1.177	1.193	0.987	1.029	276	200	-7.4%
122	2030	1696	310	163	0.981	0.901	1.089	1.136	230	167	2.5%
125	5178	7059	336	202	1.063	1.116	0.953	0.994	250	181	-10.4%
126	2856	16688	328	186	1.038	1.028	1.010	1.053	243	176	-5.4%
127	573	0	291	169	0.921	0.934	0.986	1.028	216	156	-7.7%
128	1915	10011	234	144	0.741	0.796	0.931	0.971	174	126	-12.5%
129	1804	5314	253	132	0.801	0.729	1.099	1.146	188	136	3.0%
131	1477	21241	304	180	0.962	0.994	0.968	1.010	226	164	-8.9%
132	2521	84	261	158	0.826	0.873	0.946	0.987	194	140	-11.4%
135	1496	34428	258	150	0.816	0.829	0.984	1.026	191	138	-8.0%
136	4852	3474	269	158	0.851	0.873	0.975	1.017	200	145	-8.2%
137	844	355	259	138	0.820	0.762	1.076	1.122	193	139	0.7%
138	907	0	188	114	0.595	0.630	0.944	0.985	140	101	-11.4%
139	15194	16392	262	129	0.829	0.713	1.163	1.213	195	141	9.3%
142	1488	16855	359	221	1.136	1.221	0.930	0.970	267	193	-12.7%
143	1257	1773	342	207	1.082	1.144	0.946	0.987	254	184	-11.1%

VERISK

OHIO
COMMERCIAL AUTOMOBILE INSURANCE
SINGLE LIMIT LIABILITY

DETERMINATION OF LOSS COST LEVEL CHANGES BY TERRITORY
AUTO DEALERS

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
			REV	PRES						BASE	
T	TTT ACC-YR		TTT	AUTO			CHANGES IN		BASE	CLASS	ADV
E	09/30/2022	AGG LCCL	BASE	BASE			TERRITORY		CLASS	LOSS	LOSS
R	EARNED	YR ENDED	LOSS	LOSS	AVERAGE	COLUMNS	RELATIVITY		LOSS	COST	LOSS
R	EXPOS	09/30/2022	COST	COST	(3)	(4)	REQ	ADJ	COST	REV**	COST
							(5) / (6)	1.043	IND*		CHG***
144	2311	1202	477	275	1.509	1.519	0.993	1.036	354	256	-6.9%
146	6177	5790	318	208	1.006	1.149	0.876	0.914	236	171	-17.8%
147	7141	790	304	158	0.962	0.873	1.102	1.149	226	163	3.2%
148	6505	15764	382	203	1.209	1.122	1.078	1.124	284	205	1.0%
149	9896	9290	298	164	0.943	0.906	1.041	1.086	221	160	-2.4%
151	6861	2067	209	126	0.661	0.696	0.950	0.991	155	112	-11.1%
152	55549	84986	252	136	0.797	0.751	1.061	1.107	187	135	-0.7%
153	7400	105739	431	269	1.364	1.486	0.918	0.957	320	232	-13.8%
154	631	1172	477	264	1.509	1.459	1.034	1.078	354	256	-3.0%
SW	220165	1187170	316	181			0.959				

* KEYED TO A STATEWIDE LOSS COST CHANGE OF 24.3 PERCENT.

** KEYED TO A STATEWIDE LOSS COST CHANGE OF -10.0 PERCENT.

*** PERCENTAGE CHANGE IN LOSS COST IS (COL 10/COL 4)

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	LOSS	LOSS	LOSS	LOSS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	COST	COST	COST	COST
R	09/30/2022	COST	09/30/2022	RATIO	CRED	RATIO	STATE	PRES	IND*	REV	CHG**
102	11317	60.66	85.17	1.404	0.25	1.310	1.028	78	109	109	39.7%
103	11057	84.14	115.08	1.368	0.25	1.301	1.021	110	153	153	39.1%
104	1689	73.26	77.92	1.064	0.10	1.257	0.987	97	130	130	34.0%
105	5615	54.97	59.50	1.082	0.15	1.249	0.980	76	101	101	32.9%
106	7611	57.47	70.66	1.230	0.20	1.268	0.995	79	107	107	35.4%
107	4757	62.84	90.60	1.442	0.15	1.303	1.023	91	126	126	38.5%
108	1052	68.22	168.14	2.465	0.05	1.337	1.049	98	140	140	42.9%
109	3040	68.42	72.26	1.056	0.10	1.256	0.986	89	119	119	33.7%
111	1463	85.83	118.57	1.381	0.05	1.283	1.007	132	181	181	37.1%
112	1143	101.22	121.58	1.201	0.05	1.274	1.000	128	174	174	35.9%
115	1108	54.39	42.24	0.777	0.05	1.253	0.984	77	103	103	33.8%
117	5215	76.15	102.28	1.343	0.15	1.288	1.011	100	137	137	37.0%
118	415	79.75	147.33	1.847	0.05	1.306	1.025	115	160	160	39.1%
119	544	65.81	97.32	1.479	0.05	1.288	1.011	81	111	111	37.0%
120	4908	68.52	80.55	1.176	0.15	1.263	0.991	97	131	131	35.1%
122	1504	65.99	74.89	1.135	0.05	1.271	0.998	93	126	126	35.5%
125	4549	75.20	107.36	1.428	0.10	1.293	1.015	97	134	134	38.1%
126	2323	59.75	73.46	1.229	0.10	1.273	0.999	81	110	110	35.8%
127	404	91.94	87.59	0.953	0.00	1.278	1.003	87	119	119	36.8%
128	1610	66.49	176.75	2.658	0.05	1.347	1.057	94	135	135	43.6%
129	1325	60.75	45.29	0.746	0.05	1.251	0.982	88	117	117	33.0%
131	1227	54.15	71.43	1.319	0.05	1.280	1.005	79	108	108	36.7%
132	1991	63.95	80.02	1.251	0.05	1.277	1.002	87	118	118	35.6%
135	1456	61.98	100.56	1.622	0.05	1.295	1.016	95	131	131	37.9%
136	3783	88.05	76.67	0.871	0.10	1.237	0.971	126	166	166	31.7%
137	643	76.91	83.87	1.090	0.05	1.269	0.996	93	126	126	35.5%
138	568	70.50	162.80	2.309	0.05	1.330	1.044	84	119	119	41.7%
139	12251	59.16	80.10	1.354	0.20	1.293	1.015	85	117	117	37.6%
142	1048	67.62	123.49	1.826	0.05	1.305	1.024	83	116	116	39.8%
143	974	64.53	62.35	0.966	0.05	1.262	0.991	78	105	105	34.6%

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	LOSS	LOSS	LOSS	LOSS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	COST	COST	COST	COST
R	09/30/2022	COST	09/30/2022	RATIO	CRED	RATIO	STATE	PRES	IND*	REV	CHG**
144	1888	83.71	122.74	1.466	0.10	1.297	1.018	112	155	155	38.4%
146	5176	59.65	97.53	1.635	0.15	1.332	1.046	79	112	112	41.8%
147	5806	75.77	63.81	0.842	0.15	1.213	0.952	100	129	129	29.0%
148	4730	67.78	100.72	1.486	0.15	1.309	1.027	100	140	140	40.0%
149	7480	61.41	82.42	1.342	0.15	1.288	1.011	82	113	113	37.8%
151	5219	75.91	90.37	1.190	0.15	1.265	0.993	113	152	152	34.5%
152	44681	63.01	76.71	1.217	0.45	1.251	0.982	92	123	123	33.7%
153	6652	68.47	75.96	1.109	0.15	1.253	0.984	90	120	120	33.3%
154	642	81.07	52.28	0.645	0.05	1.246	0.978	114	152	152	33.3%
SW	178864	66.78	85.32	1.278		1.274					

* KEYED TO A STATEWIDE LOSS COST CHANGE OF 35.9 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	LOSS	LOSS	LOSS	LOSS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	COST	COST	COST	COST
R	09/30/2022	COST	09/30/2022	RATIO	CRED	RATIO	STATE	PRES	IND*	REV	CHG**
102	11127	185.10	243.75	1.317	0.45	1.408	0.951	302	403	403	33.4%
103	11163	220.66	348.88	1.581	0.45	1.527	1.031	345	499	499	44.6%
104	1653	201.75	297.80	1.476	0.15	1.481	1.000	313	439	439	40.3%
105	5355	163.23	224.84	1.377	0.25	1.456	0.983	284	391	391	37.7%
106	7415	140.75	237.78	1.689	0.35	1.554	1.049	243	357	357	46.9%
107	4642	142.40	209.67	1.472	0.25	1.480	0.999	246	345	345	40.2%
108	970	157.71	120.94	0.767	0.05	1.446	0.976	273	373	373	36.6%
109	2985	151.13	248.82	1.646	0.20	1.515	1.023	260	373	373	43.5%
111	1219	158.44	201.61	1.272	0.10	1.461	0.986	299	413	413	38.1%
112	1084	175.34	313.82	1.790	0.15	1.528	1.032	276	399	399	44.6%
115	1085	195.45	189.28	0.968	0.10	1.431	0.966	382	517	517	35.3%
117	5156	174.13	276.37	1.587	0.25	1.508	1.018	287	410	410	42.9%
118	403	153.46	226.53	1.476	0.05	1.482	1.001	284	398	398	40.1%
119	490	148.35	135.31	0.912	0.05	1.454	0.982	233	321	321	37.8%
120	4848	173.42	237.46	1.369	0.25	1.454	0.982	300	413	413	37.7%
122	1494	175.10	229.01	1.308	0.15	1.456	0.983	285	393	393	37.9%
125	4494	144.11	192.94	1.339	0.25	1.446	0.976	241	330	330	36.9%
126	2334	126.99	189.43	1.492	0.15	1.484	1.002	234	329	329	40.6%
127	389	221.16	462.61	2.092	0.05	1.513	1.022	269	385	385	43.1%
128	1496	146.63	250.07	1.705	0.15	1.515	1.023	264	379	379	43.6%
129	1306	176.94	420.57	2.377	0.10	1.572	1.061	286	426	426	49.0%
131	1118	144.56	203.96	1.411	0.10	1.475	0.996	265	370	370	39.6%
132	1906	146.06	274.96	1.883	0.15	1.542	1.041	260	379	379	45.8%
135	1441	151.48	157.90	1.042	0.10	1.438	0.971	252	343	343	36.1%
136	3618	161.34	192.69	1.194	0.20	1.424	0.962	294	397	397	35.0%
137	674	251.50	656.61	2.611	0.10	1.595	1.077	382	577	577	51.0%
138	559	152.23	207.02	1.360	0.05	1.476	0.997	227	317	317	39.6%
139	11775	157.31	245.48	1.560	0.40	1.513	1.022	282	404	404	43.3%
142	994	198.64	216.66	1.091	0.10	1.443	0.974	299	408	408	36.5%
143	918	170.79	137.07	0.803	0.10	1.414	0.955	284	380	380	33.8%

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	LOSS	LOSS	LOSS	LOSS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	COST	COST	COST	COST
R	09/30/2022	COST	09/30/2022	RATIO	CRED	RATIO	STATE	PRES	IND*	REV	CHG**
144	1994	185.89	275.68	1.483	0.20	1.482	1.001	305	428	428	40.3%
146	5054	174.60	273.50	1.566	0.25	1.503	1.015	297	423	423	42.4%
147	5663	156.90	227.87	1.452	0.25	1.475	0.996	258	360	360	39.5%
148	5082	165.43	253.25	1.531	0.25	1.494	1.009	302	427	427	41.4%
149	7444	159.58	228.39	1.431	0.30	1.467	0.991	287	399	399	39.0%
151	5260	150.12	233.99	1.559	0.25	1.501	1.014	280	398	398	42.1%
152	43866	157.53	231.22	1.468	0.70	1.472	0.994	287	400	400	39.4%
153	6659	190.41	266.21	1.398	0.35	1.453	0.981	291	400	400	37.5%
154	636	175.54	424.82	2.420	0.10	1.576	1.064	277	413	413	49.1%
SW	175769	166.14	246.19	1.482		1.481					

* KEYED TO A STATEWIDE LOSS COST CHANGE OF 40.2 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)	(10)	(11)
T	EARNED CAR		EXPER LOSS					BASE	BASE	BASE	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	09/30/2022	COST	09/30/2022	RATIO	CRED	RATIO	STATE	PRES	IND*	REV	CHG**
102	2864	93.34	92.78	0.994	0.20	1.192	0.957	88	97	97	10.2%
103	2398	98.37	140.00	1.423	0.20	1.277	1.026	96	114	114	18.8%
104	395	91.51	94.18	1.029	0.05	1.230	0.988	91	104	104	14.3%
105	1478	73.09	63.27	0.866	0.10	1.204	0.967	78	87	87	11.5%
106	1541	67.97	77.30	1.137	0.15	1.225	0.984	72	82	82	13.9%
107	784	81.14	132.45	1.632	0.10	1.280	1.028	89	105	105	18.0%
108	158	93.67	85.94	0.917	0.05	1.225	0.984	90	102	102	13.3%
109	368	86.99	153.78	1.768	0.05	1.267	1.018	88	103	103	17.0%
111	377	141.67	43.37	0.306	0.00	1.241	0.997	178	205	205	15.2%
112	241	207.14	135.64	0.655	0.05	1.212	0.973	212	238	238	12.3%
115	236	68.72	171.46	2.495	0.05	1.304	1.047	76	92	92	21.1%
117	1143	93.48	103.28	1.105	0.15	1.221	0.981	84	95	95	13.1%
118	123	79.44	147.45	1.856	0.00	1.241	0.997	96	110	110	14.6%
119	82	92.85	259.05	2.790	0.00	1.241	0.997	90	104	104	15.6%
120	912	87.22	104.33	1.196	0.10	1.237	0.994	90	103	103	14.4%
122	262	79.30	158.95	2.004	0.05	1.279	1.027	89	105	105	18.0%
125	746	87.61	91.78	1.048	0.05	1.231	0.989	82	93	93	13.4%
126	451	74.83	83.13	1.111	0.05	1.235	0.992	74	85	85	14.9%
127	49	79.21	135.68	1.713	0.00	1.241	0.997	78	90	90	15.4%
128	303	97.21	148.93	1.532	0.05	1.256	1.009	101	117	117	15.8%
129	200	62.28	82.63	1.327	0.05	1.245	1.000	83	96	96	15.7%
131	298	75.73	113.91	1.504	0.05	1.254	1.007	87	101	101	16.1%
132	252	116.19	102.68	0.884	0.05	1.223	0.982	111	126	126	13.5%
135	139	126.33	128.94	1.021	0.00	1.241	0.997	123	141	141	14.6%
136	495	135.89	246.91	1.817	0.10	1.299	1.043	145	174	174	20.0%
137	73	102.30	111.91	1.094	0.00	1.241	0.997	106	122	122	15.1%
138	67	97.23	104.80	1.078	0.00	1.241	0.997	110	127	127	15.5%
139	1696	106.69	113.80	1.067	0.15	1.215	0.976	110	124	124	12.7%
142	265	104.78	127.99	1.222	0.05	1.240	0.996	106	122	122	15.1%
143	172	99.15	50.26	0.507	0.00	1.241	0.997	95	109	109	14.7%

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)	(10)	(11)
T	EARNED CAR		EXPER LOSS					BASE	BASE	BASE	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	09/30/2022	COST	09/30/2022	RATIO	CRED	RATIO	STATE	PRES	IND*	REV	CHG**
144	557	100.74	97.11	0.964	0.05	1.227	0.986	105	119	119	13.3%
146	820	99.49	119.65	1.203	0.10	1.237	0.994	89	102	102	14.6%
147	992	80.96	105.10	1.298	0.10	1.247	1.002	77	89	89	15.6%
148	699	114.28	149.02	1.304	0.10	1.247	1.002	114	132	132	15.8%
149	1198	93.56	110.50	1.181	0.10	1.235	0.992	89	102	102	14.6%
151	902	105.55	245.68	2.328	0.10	1.350	1.084	119	149	149	25.2%
152	5505	116.11	152.81	1.316	0.30	1.264	1.015	124	145	145	16.9%
153	1675	86.26	87.73	1.017	0.10	1.219	0.979	75	85	85	13.3%
154	238	105.44	165.08	1.566	0.15	1.290	1.036	136	163	163	19.9%
SW	31154	97.64	121.21	1.241		1.245					

* KEYED TO A STATEWIDE LOSS COST CHANGE OF 15.3 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
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	LOSS	LOSS	LOSS	LOSS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	COST	COST	COST	COST
R	09/30/2022	COST	09/30/2022	RATIO	CRED	RATIO	STATE	PRES	IND*	REV	CHG**
102	2674	265.17	377.74	1.425	0.40	1.366	1.032	317	384	384	21.1%
103	2174	332.12	417.29	1.256	0.35	1.302	0.983	399	460	460	15.3%
104	370	287.16	348.33	1.213	0.10	1.315	0.993	362	422	422	16.6%
105	1141	281.40	357.44	1.270	0.25	1.312	0.991	361	420	420	16.3%
106	1348	249.37	371.25	1.489	0.25	1.367	1.032	320	388	388	21.3%
107	719	233.09	299.50	1.285	0.15	1.320	0.997	318	372	372	17.0%
108	137	270.77	356.04	1.315	0.05	1.325	1.001	323	380	380	17.6%
109	345	204.15	292.45	1.433	0.10	1.337	1.010	264	313	313	18.6%
111	339	247.52	365.71	1.477	0.10	1.341	1.013	352	419	419	19.0%
112	215	316.81	493.17	1.557	0.10	1.349	1.019	386	462	462	19.7%
115	199	244.22	306.86	1.256	0.10	1.319	0.996	317	371	371	17.0%
117	1021	266.18	378.50	1.422	0.20	1.345	1.016	297	354	354	19.2%
118	116	243.21	506.33	2.082	0.05	1.364	1.030	332	401	401	20.8%
119	72	320.91	518.26	1.615	0.05	1.340	1.012	361	429	429	18.8%
120	808	259.91	350.49	1.349	0.20	1.331	1.005	322	380	380	18.0%
122	223	225.16	380.65	1.691	0.10	1.363	1.029	312	377	377	20.8%
125	692	243.42	403.33	1.657	0.15	1.376	1.039	287	350	350	22.0%
126	437	234.89	328.00	1.396	0.10	1.333	1.007	291	344	344	18.2%
127	47	327.53	161.25	0.492	0.00	1.326	1.002	407	479	479	17.7%
128	263	215.17	343.37	1.596	0.10	1.353	1.022	273	328	328	20.1%
129	175	186.83	301.53	1.614	0.05	1.340	1.012	313	372	372	18.8%
131	219	295.31	235.20	0.796	0.10	1.273	0.961	364	411	411	12.9%
132	245	209.74	271.57	1.295	0.10	1.323	0.999	270	317	317	17.4%
135	130	221.27	344.95	1.559	0.05	1.338	1.011	282	335	335	18.8%
136	453	203.86	303.01	1.486	0.15	1.350	1.020	300	359	359	19.7%
137	68	205.17	166.56	0.812	0.05	1.300	0.982	293	338	338	15.4%
138	65	221.05	192.47	0.871	0.05	1.303	0.984	344	397	397	15.4%
139	1569	204.11	269.54	1.321	0.25	1.325	1.001	271	318	318	17.3%
142	230	259.20	322.15	1.243	0.10	1.318	0.995	321	375	375	16.8%
143	138	239.23	278.11	1.163	0.05	1.318	0.995	288	336	336	16.7%

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	LOSS	LOSS	LOSS	LOSS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	COST	COST	COST	COST
R	09/30/2022	COST	09/30/2022	RATIO	CRED	RATIO	STATE	PRES	IND*	REV	CHG**
144	517	223.80	350.15	1.565	0.15	1.362	1.029	282	341	341	20.9%
146	773	279.03	412.00	1.477	0.20	1.356	1.024	313	376	376	20.1%
147	956	232.51	258.00	1.110	0.15	1.294	0.977	286	328	328	14.7%
148	667	280.06	289.49	1.034	0.15	1.282	0.968	345	392	392	13.6%
149	1131	238.86	282.80	1.184	0.20	1.298	0.980	302	348	348	15.2%
151	835	192.49	253.97	1.319	0.15	1.325	1.001	302	355	355	17.5%
152	5223	183.12	232.87	1.272	0.40	1.304	0.985	260	301	301	15.8%
153	1567	306.71	363.72	1.186	0.30	1.284	0.970	324	369	369	13.9%
154	147	240.74	437.20	1.816	0.05	1.351	1.020	252	302	302	19.8%
SW	28448	244.36	323.93	1.326		1.324					

* KEYED TO A STATEWIDE LOSS COST CHANGE OF 17.4 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)					<u>3 YR.</u> <u>AVG</u>	<u>5 YR.</u> <u>AVG</u>
		<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>		
(1)	<u>ITEM</u> Direct Losses Incurred	7,654,798	8,320,652	9,035,311	9,595,965	9,310,024		
(2)	Allocated Loss Adjustment Expenses Incurred	815,413	817,565	931,597	1,024,716	1,155,067		
(3)	Unallocated Loss Adjustment Expense Incurred	610,792	635,032	651,984	644,310	494,093		
(4)	Unallocated LAE as a Ratio to Losses + Allocated LAE (3)/[(1)+(2)]	7.2%	6.9%	6.5%	6.1%	4.7%	5.8%	6.3%
(5)	Selected Factor							6.5%
		<u>Property Damage</u> (000's)					<u>3 YR.</u> <u>AVG</u>	<u>5 YR.</u> <u>AVG</u>
		<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>		
(1)	<u>ITEM</u> Direct Losses Incurred	1,375,898	1,573,076	1,541,286	1,035,696	1,393,223		
(2)	Allocated Loss Adjustment Expenses Incurred	72,662	93,266	84,944	42,405	67,250		
(3)	Unallocated Loss Adjustment Expense Incurred	176,501	179,938	159,014	151,025	139,662		
(4)	Unallocated LAE as a Ratio to Losses + Allocated LAE (3)/[(1)+(2)]	12.2%	10.8%	9.8%	14.0%	9.6%	11.1%	11.3%
(5)	Selected Factor							10.5%

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.
		2017	2018	2019	2020	2021	<u>AVG</u>	<u>AVG</u>
(1)	ITEM Direct Losses Incurred	5,440,605	5,512,801	5,741,885	5,199,307	6,427,285		
(2)	Loss Adjustment Expenses Incurred	701,565	713,364	735,418	662,147	754,274		
(3)	Losses + LAE Incurred as Ratio to Losses Incurred [(1)+(2)]/(1)	1.129	1.129	1.128	1.127	1.117	1.124	1.126
(4)	Selected							1.125

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

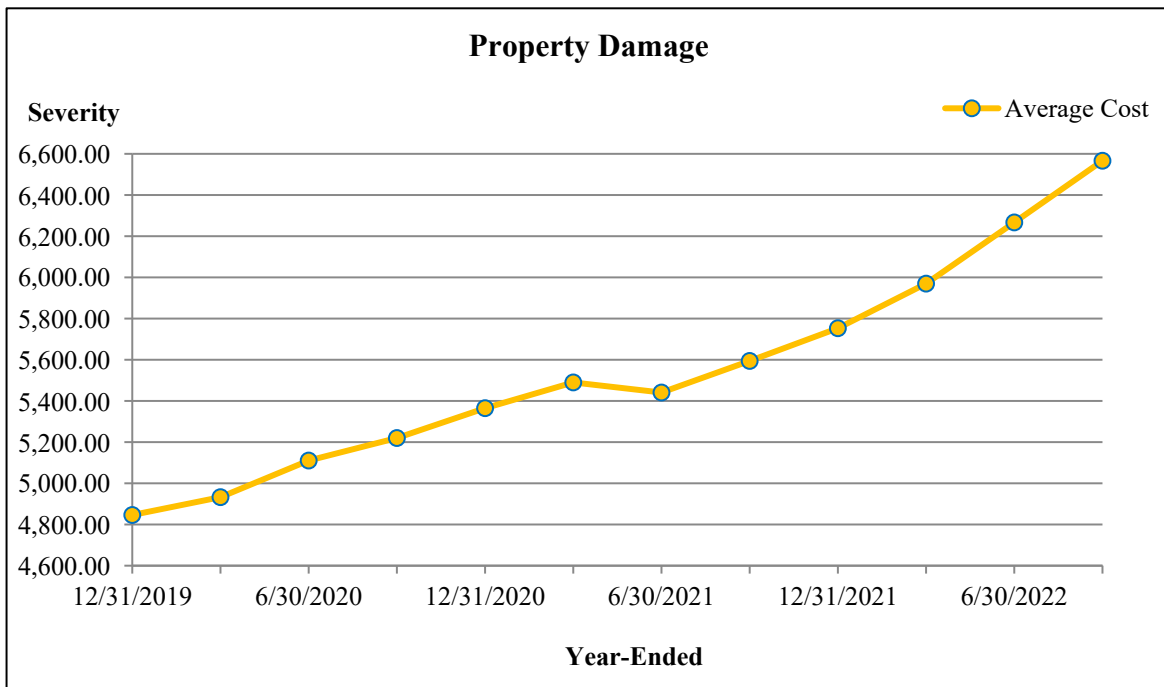
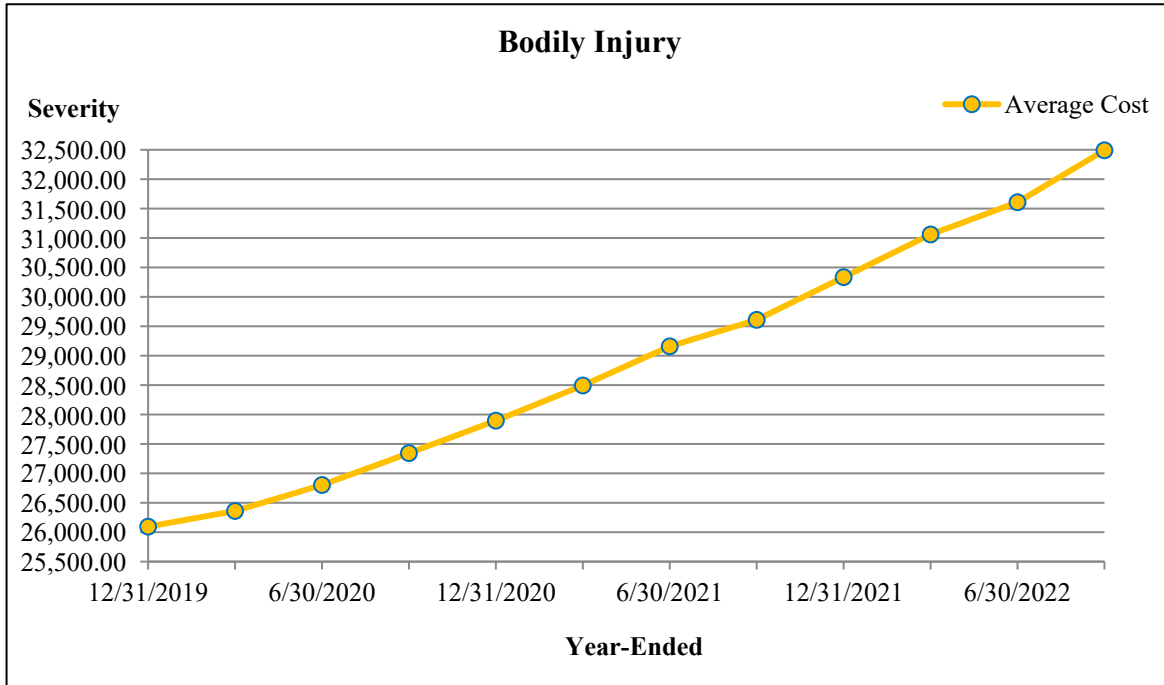
AVERAGE PAID CLAIM COST DATA

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)
	EXPONENTIAL		EXPONENTIAL		EXPONENTIAL		EXPONENTIAL	
	ACTUAL	FIT	ACTUAL	FIT	ACTUAL	FIT	ACTUAL	FIT
12/31/2019	17414.06	17254.41	4491.54	4480.66	26094.12	25820.56	4846.09	4811.23
3/31/2020	17987.02	17589.84	4721.23	4618.98	26360.86	26349.41	4932.70	4933.67
6/30/2020	17782.02	17931.79	4791.56	4761.57	26802.22	26889.09	5110.52	5059.22
9/30/2020	17043.24	18280.39	4936.54	4908.56	27343.92	27439.83	5219.91	5187.97
12/31/2020	18900.79	18635.76	5133.67	5060.09	27895.79	28001.84	5364.85	5320.00
3/31/2021	18870.81	18998.04	5184.54	5216.30	28493.62	28575.36	5489.91	5455.38
6/30/2021	20232.43	19367.37	5207.72	5377.33	29159.23	29160.64	5440.93	5594.21
9/30/2021	20029.31	19743.88	5369.12	5543.33	29609.21	29757.89	5594.30	5736.57
12/31/2021	20076.20	20127.70	5505.04	5714.46	30335.02	30367.39	5753.08	5882.56
3/31/2022	20642.66	20518.99	5772.77	5890.87	31060.59	30989.36	5969.66	6032.26
6/30/2022	20354.98	20917.88	6248.20	6072.72	31608.19	31624.07	6266.94	6185.77
9/30/2022	21437.91	21324.53	6571.11	6260.19	32490.47	32271.79	6566.45	6343.18
					BODILY INJURY		PROPERTY DAMAGE	
(9)	AVERAGE ANNUAL PERCENT CHANGE IN PAID CLAIM COST (12TH POINT / 8TH POINT)							
	(A) OHIO				8.0%		12.9%	
	(B) MULTISTATE				8.4%		10.6%	
(10)	CREDIBILITY				0.05		0.30	
(11)	WEIGHTED AVERAGE ANNUAL PERCENT CHANGE IN PAID CLAIM COSTS { (10) * (9A) } + { (1.0 - (10)) * (9B) }				8.4%		11.3%	
(12)	SELECTED ANNUAL PERCENT CHANGE IN CLAIM FREQUENCY				0.0%		0.0%	
(13)	AVERAGE ANNUAL PERCENT CHANGE IN LIABILITY LOSS RATIO (11) * (12)				8.4%		11.3%	

* 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>
9/30/2016	0.7739		2.7372	
12/31/2016	0.7753		2.7241	
3/31/2017	0.7769		2.7043	
6/30/2017	0.7869		2.7003	
9/30/2017	0.7863	1.6% &	2.6751	-2.3% &
12/31/2017	0.7877		2.6787	
3/31/2018	0.7904		2.6965	
6/30/2018	0.7883	0.2%	2.7093	0.3%
9/30/2018	0.7875		2.7132	
12/31/2018	0.7855		2.7183	
3/31/2019	0.7835		2.7135	
6/30/2019	0.7790	-1.2%	2.6797	-1.1%
9/30/2019	0.7817		2.6767	
12/31/2019	0.7772		2.6514	
3/31/2020	0.7495		2.5345	
6/30/2020	0.6690	-14.1%	2.2892	-14.6%
9/30/2020	0.6224		2.1294	
12/31/2020	0.5773		1.9941	
3/31/2021	0.5585		1.9502	
6/30/2021	0.5989	-10.5%	2.0615	-9.9%
9/30/2021	0.5956		2.0633	
12/31/2021	0.5946		2.0486	
3/31/2022	0.6021		2.0560	
6/30/2022	0.5991	0.0%	2.0250	-1.8%

* EXCLUDES MASSACHUSETTS

@ CHANGE BASED ON YEARS ENDING 6/30/XXXX

& CHANGE BASED ON YEAR ENDING 9/30/2017 divided by 9/30/2016

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>
9/30/2016	0.7834		2.9304	
12/31/2016	0.7768		2.9210	
3/31/2017	0.7663		2.8528	
6/30/2017	0.7689		2.8283	
9/30/2017	0.7524	-4.0% &	2.7518	-6.1% &
12/31/2017	0.7563		2.7431	
3/31/2018	0.7793		2.7734	
6/30/2018	0.7854	2.1%	2.7206	-3.8%
9/30/2018	0.7784		2.7068	
12/31/2018	0.7727		2.6608	
3/31/2019	0.7489		2.6129	
6/30/2019	0.7291	-7.2%	2.5861	-4.9%
9/30/2019	0.7131		2.5383	
12/31/2019	0.7085		2.4864	
3/31/2020	0.6748		2.3722	
6/30/2020	0.5836	-20.0%	2.0657	-20.1%
9/30/2020	0.5458		1.8739	
12/31/2020	0.4828		1.6498	
3/31/2021	0.4685		1.5367	
6/30/2021	0.5285	-9.4%	1.6906	-18.2%
9/30/2021	0.5460		1.7173	
12/31/2021	0.5473		1.7705	
3/31/2022	0.5479		1.8141	
6/30/2022	0.5427	2.7%	1.8033	6.7%

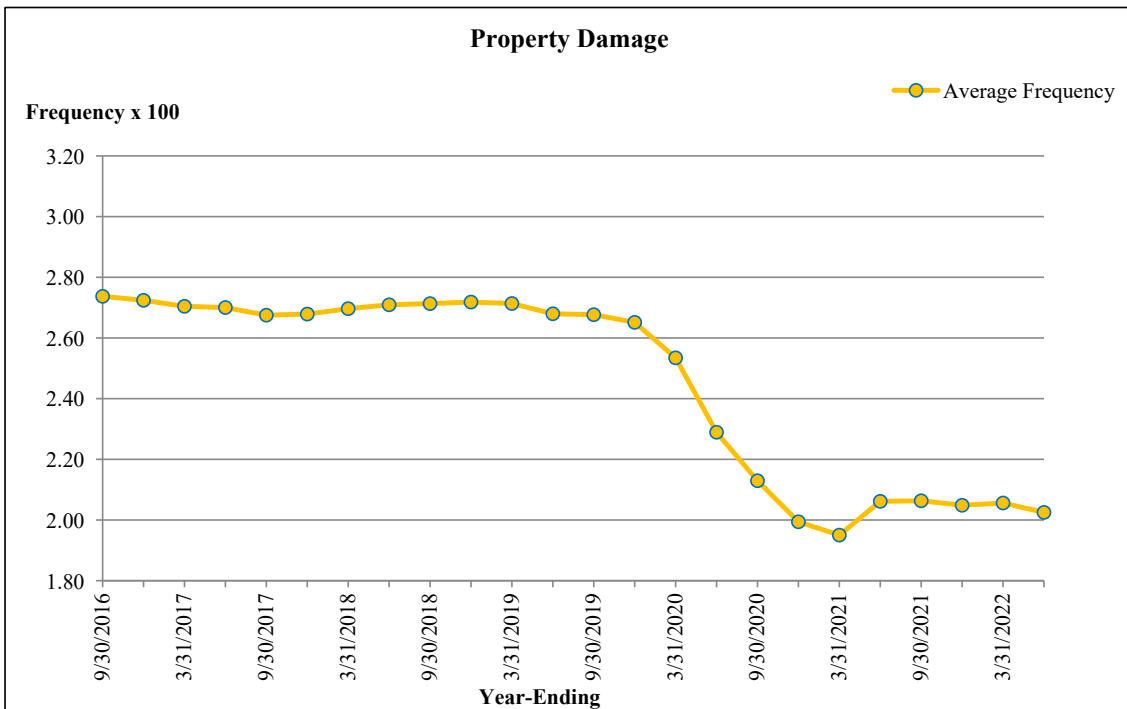
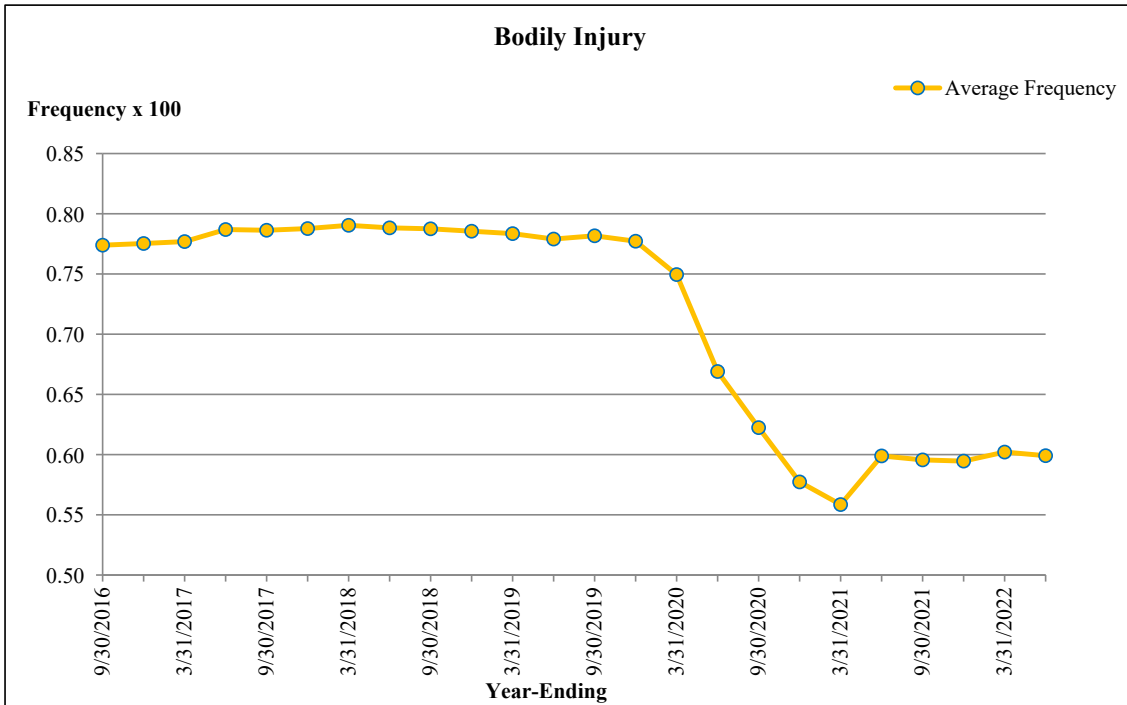
* EXCLUDES MASSACHUSETTS

@ CHANGE BASED ON YEARS ENDING 6/30/XXXX

& CHANGE BASED ON YEAR ENDING 9/30/2017 divided by 9/30/2016

VERISK

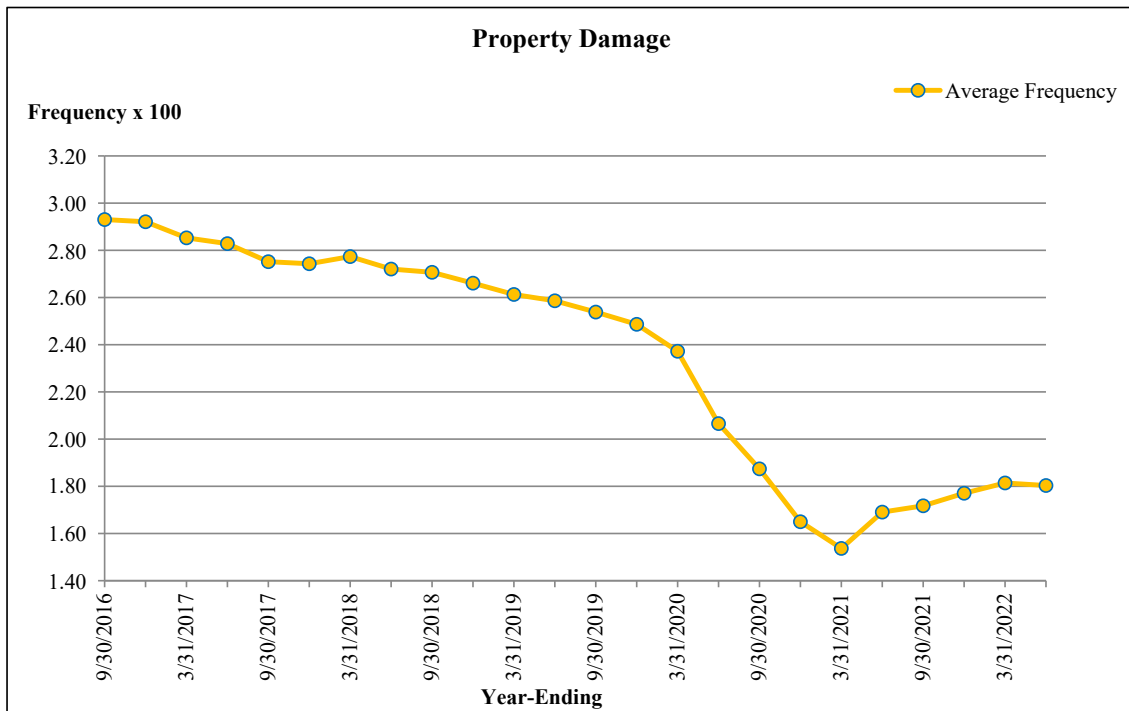
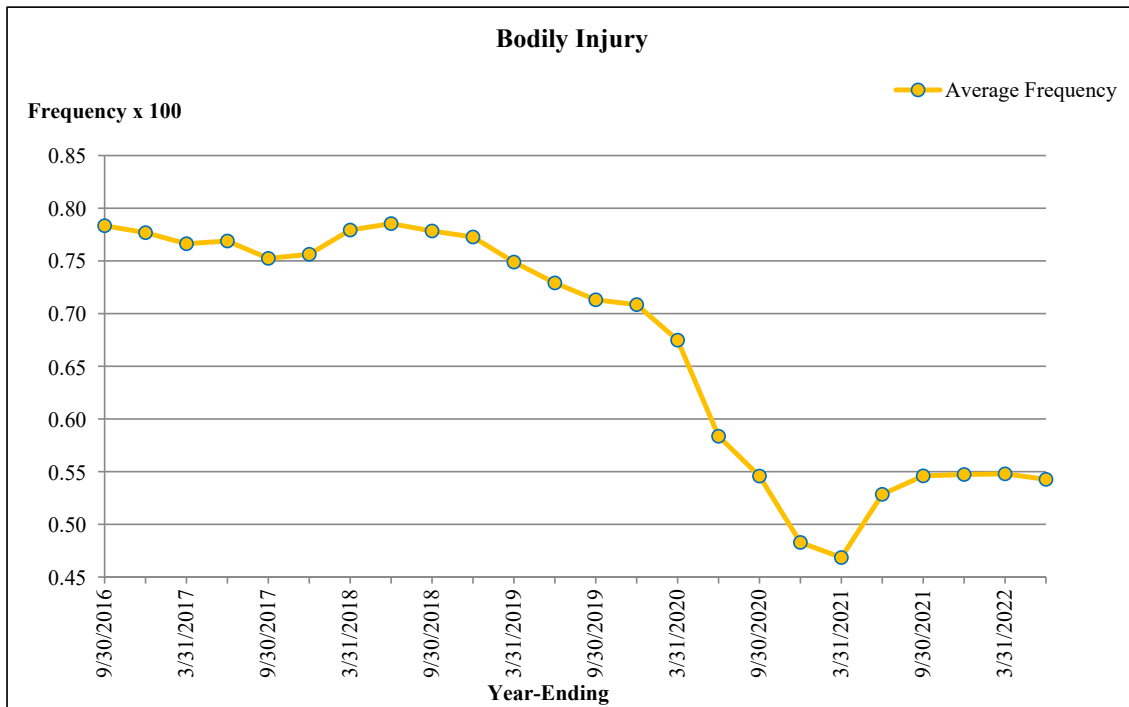
Commercial Automobile Liability
Incurred Claim Frequency Experience
Trucks, Tractors, and Trailers
Multistate*



*Excludes Massachusetts

VERISK

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



*Excludes Massachusetts

VERISK

Multistate*
Trucks, Tractors & Trailers
Liability
Premium Trend Calculation

Companies Not Reporting Age Code X Data

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

3/31/2020	1.071
9/30/2020	1.070
3/31/2021	1.070
9/30/2021	1.065
3/31/2022	1.061
9/30/2022	1.055

Exponential Trend (Average Annual Change)

6 Points	-0.6%
5 Points	-0.7%
4 Points	-0.9%

* Excludes Massachusetts

VERISK

Multistate*
Trucks, Tractors & Trailers
Liability
Premium Trend Calculation

All Companies
Excluding 11th Preceding Model Year and Older Data

Year Ending:	Average Rating Factor
3/31/2018	1.094
9/30/2018	1.100
3/31/2019	1.106
9/30/2019	1.112
3/31/2020	1.117
9/30/2020	1.120
3/31/2021	1.122
9/30/2021	1.123
3/31/2022	1.123
9/30/2022	1.125

Exponential Trend (Average Annual Change)

9 Points	0.5%
7 Points	0.3%
5 Points	0.2%

Selected Annual Premium Trend:	0.0%
--------------------------------	------

* Excludes Massachusetts

VERISK

Multistate*
 Private Passenger Types
 Liability
 Premium Trend Calculation

Companies Not Reporting Age Code X Data

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

3/31/2019	0.994
9/30/2019	0.993
3/31/2020	0.993
9/30/2020	0.993
3/31/2021	0.991
9/30/2021	0.990
3/31/2022	0.990
9/30/2022	0.987

Exponential Trend (Average Annual Change)

8 Points	-0.2%
6 Points	-0.2%
4 Points	-0.3%

* Excludes Massachusetts

VERISK

Multistate*
Private Passenger Types
Liability
Premium Trend Calculation

All Companies
Excluding 11th Preceding Model Year and Older Data

Year Ending:	Average Rating Factor
3/31/2018	0.999
9/30/2018	1.000
3/31/2019	1.001
9/30/2019	1.002
3/31/2020	1.003
9/30/2020	1.003
3/31/2021	1.003
9/30/2021	1.001
3/31/2022	0.999
9/30/2022	0.999

Exponential Trend (Average Annual Change)

9 Points	0.0%
7 Points	-0.1%
5 Points	-0.3%

Selected Annual Premium Trend: 0.0%

* Excludes Massachusetts

VERISK

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

Frequency (expressed as claims per 100 exposures)

	\$500 Deductible		\$1,000 Deductible		\$2,000 Deductible	
Year Ending:	Value	Change**	Value	Change**	Value	Change**
12/31/2017	1.16		0.74		0.57	
3/31/2018	1.20		0.76		0.58	
6/30/2018	1.24		0.78		0.59	
9/30/2018	1.27		0.80		0.60	
12/31/2018	1.31		0.82		0.61	
3/31/2019	1.34	11.7%	0.84	10.5%	0.62	6.9%
6/30/2019	1.37		0.85		0.63	
9/30/2019	1.39	9.4%	0.85	6.3%	0.63	5.0%
12/31/2019	1.39		0.85		0.63	
3/31/2020	1.37	2.2%	0.84	0.0%	0.62	0.0%
6/30/2020	1.33		0.82		0.61	
9/30/2020	1.33	-4.3%	0.82	-3.5%	0.60	-4.8%
12/31/2020	1.33		0.82		0.60	
3/31/2021	1.37	0.0%	0.84	0.0%	0.60	-3.2%
6/30/2021	1.44		0.87		0.62	
9/30/2021	1.45	9.0%	0.87	6.1%	0.62	3.3%
12/31/2021	1.46		0.87		0.62	
3/31/2022	1.47	7.3%	0.87	3.6%	0.62	3.3%
6/30/2022	1.45		0.86		0.63	
9/30/2022	1.45	0.0%	0.86	-1.1%	0.63	1.6%

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

Deductible:	Percent of Losses
Full	0.3%
\$50	0.3%
\$100	1.6%
\$200	0.1%
\$250	6.2%
\$500	28.4%
\$1,000	50.3%
\$2,000	6.5%
\$3,000	2.2%
\$5,000	4.0%

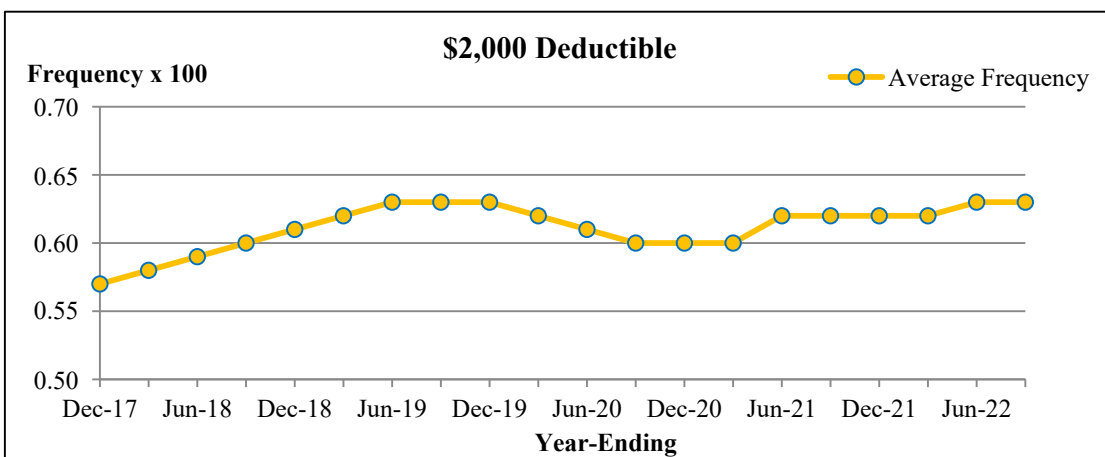
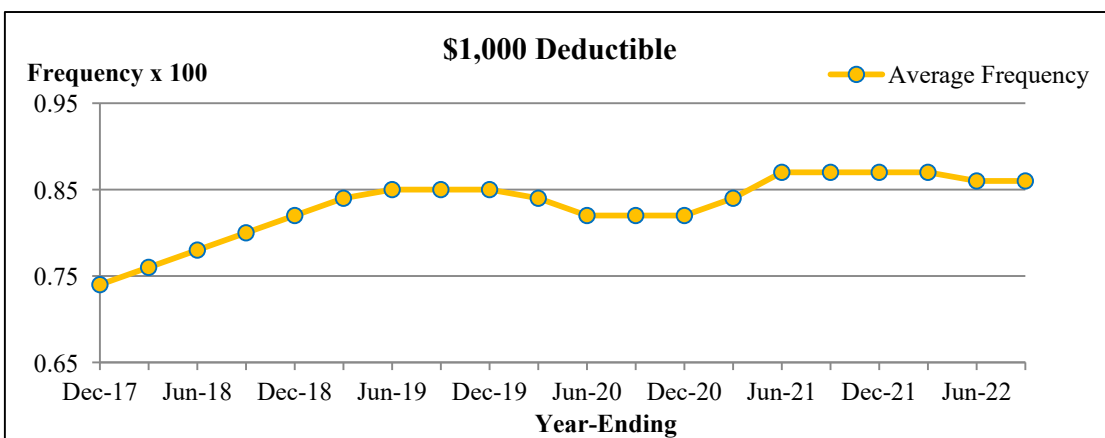
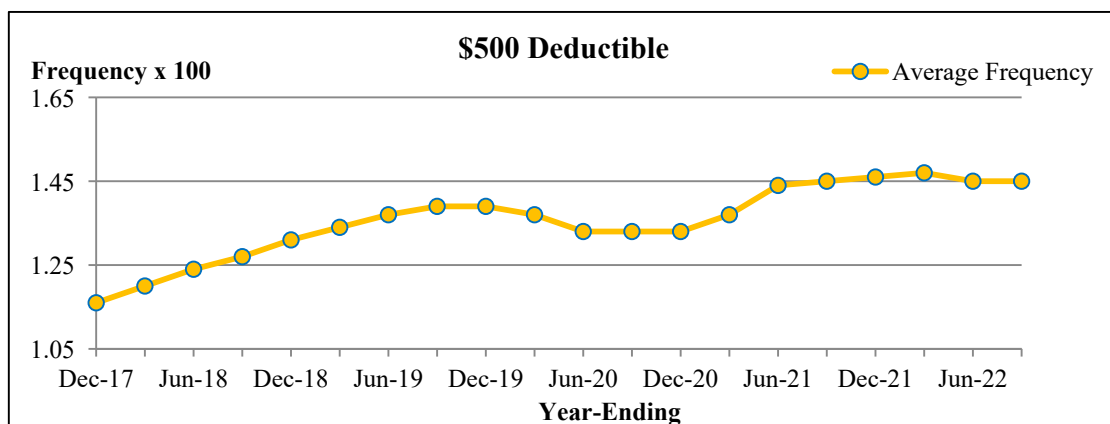
* Multistate data excludes Massachusetts

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

*** Deductibles above \$2,000, totaling 6.2% 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

	\$500 Deductible	\$1,000 Deductible	\$2,000 Deductible
Year Ending:	Value	Value	Value
12/31/2017	2,684.90	4,005.88	4,616.65
3/31/2018	2,698.92	4,051.45	4,685.96
6/30/2018	2,721.24	4,160.17	4,890.61
9/30/2018	2,694.10	4,150.74	4,937.28
12/31/2018	2,768.16	4,308.17	5,150.11
3/31/2019	2,780.11	4,348.48	5,237.93
6/30/2019	2,813.59	4,389.33	5,261.56
9/30/2019	2,845.93	4,470.14	5,326.56
12/31/2019	2,833.27	4,545.20	5,464.53
3/31/2020	2,869.29	4,507.36	5,370.66
6/30/2020	2,902.97	4,546.35	5,453.82
9/30/2020	2,917.00	4,552.10	5,462.50
12/31/2020	3,011.44	4,589.84	5,497.14
3/31/2021	3,062.49	4,680.11	5,675.82
6/30/2021	3,124.46	4,730.17	5,713.97
9/30/2021	3,321.66	4,922.11	5,980.95
12/31/2021	3,434.42	5,107.23	6,203.33
3/31/2022	3,558.76	5,338.14	6,424.52
6/30/2022	3,648.51	5,489.18	6,612.32
9/30/2022	3,613.22	5,510.38	6,626.06

Average Annual Change Using Exponential Fits:

20 point fit:	6.8%	6.4%	7.1%
16 point fit:	8.3%	6.7%	7.0%
12 point fit:	10.9%	8.5%	8.8%

Selected severity trend:	8.0%
Selected frequency trend:	0.0%
Selected pure premium trend:	8.0%

* Multistate data excludes Massachusetts

VERISK

Multistate*
Trucks, Tractors & Trailers Physical Damage
Collision

Frequency (expressed as claims per 100 exposures)

	\$500 Deductible		\$1,000 Deductible		\$2,000 Deductible	
Year Ending:	Value	Change**	Value	Change**	Value	Change**
12/31/2017	2.19		1.93		1.59	
3/31/2018	2.21		1.96		1.62	
6/30/2018	2.22		1.99		1.64	
9/30/2018	2.25		2.02		1.67	
12/31/2018	2.26		2.02		1.67	
3/31/2019	2.26	2.3%	2.03	3.6%	1.67	3.1%
6/30/2019	2.27		2.03		1.67	
9/30/2019	2.27	0.9%	2.03	0.5%	1.67	0.0%
12/31/2019	2.27		2.03		1.67	
3/31/2020	2.17	-4.0%	1.94	-4.4%	1.60	-4.2%
6/30/2020	2.02		1.79		1.49	
9/30/2020	1.94	-14.5%	1.71	-15.8%	1.43	-14.4%
12/31/2020	1.87		1.64		1.38	
3/31/2021	1.90	-12.4%	1.66	-14.4%	1.40	-12.5%
6/30/2021	2.00		1.76		1.48	
9/30/2021	2.03	4.6%	1.81	5.8%	1.53	7.0%
12/31/2021	2.06		1.85		1.56	
3/31/2022	2.06	8.4%	1.87	12.7%	1.59	13.6%
6/30/2022	2.06		1.88		1.61	
9/30/2022	2.03	0.0%	1.85	2.2%	1.60	4.6%

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

Deductible:	Percent of Losses
\$100	0.1%
\$200	0.0%
\$250	0.8%
\$500	24.6%
\$1,000	57.4%
\$2,000	8.5%
\$3,000	2.5%
\$5,000	6.1%

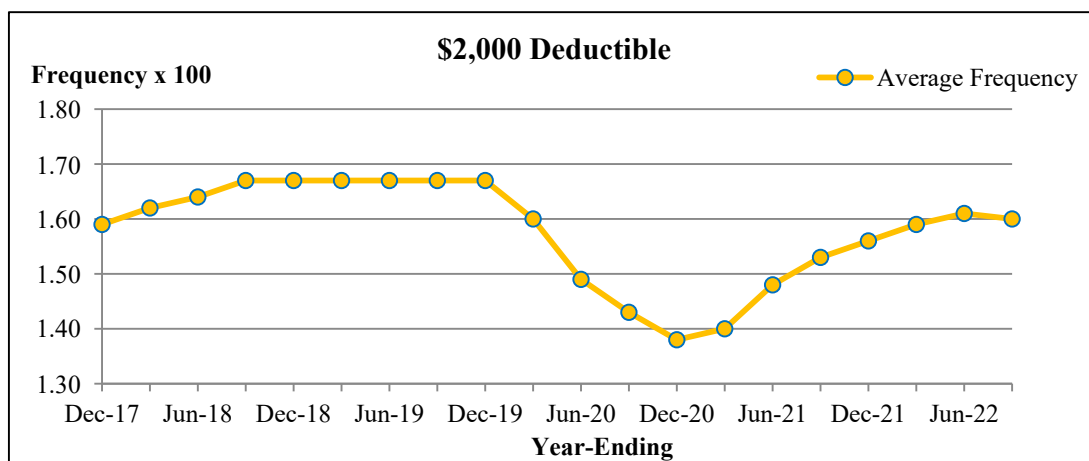
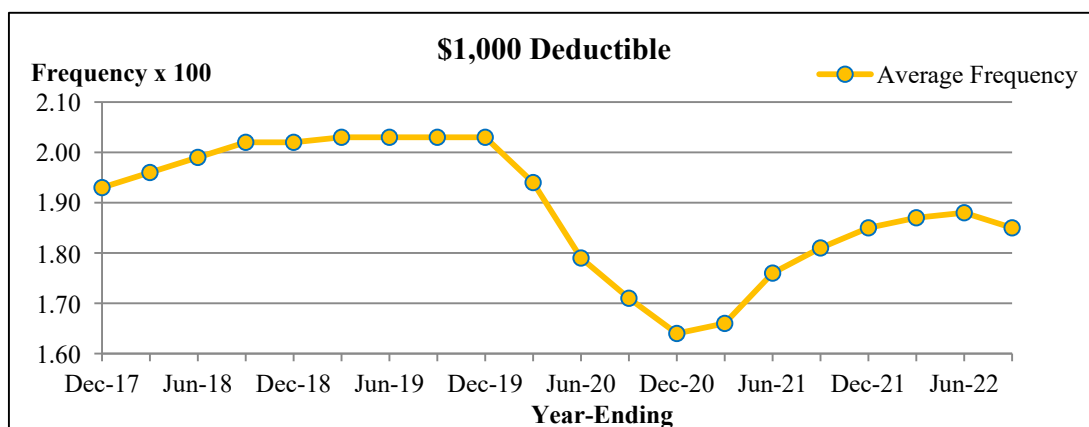
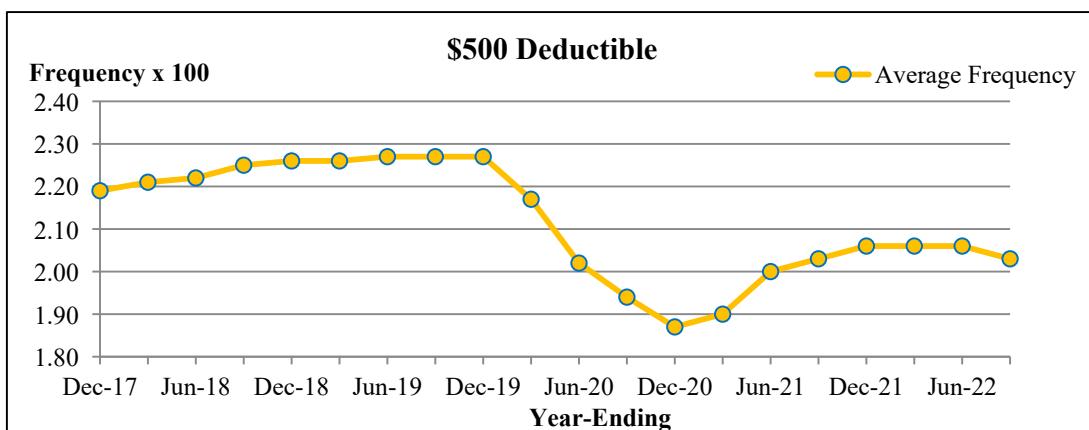
* Multistate data excludes Massachusetts

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

*** Deductibles above \$2,000, totaling 8.6% 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
12/31/2017	5,331.47	6,071.91	6,453.79
3/31/2018	5,403.45	6,167.43	6,548.93
6/30/2018	5,455.12	6,206.29	6,601.82
9/30/2018	5,546.01	6,303.56	6,694.29
12/31/2018	5,562.77	6,378.32	6,785.85
3/31/2019	5,651.66	6,461.24	6,908.66
6/30/2019	5,728.27	6,598.26	7,063.50
9/30/2019	5,733.16	6,614.55	7,094.50
12/31/2019	5,786.16	6,668.77	7,156.74
3/31/2020	5,809.00	6,746.69	7,239.01
6/30/2020	5,833.23	6,775.71	7,247.60
9/30/2020	5,856.26	6,921.84	7,395.05
12/31/2020	5,969.86	7,087.07	7,583.71
3/31/2021	6,100.13	7,217.75	7,689.05
6/30/2021	6,312.09	7,449.21	7,946.68
9/30/2021	6,678.47	7,781.52	8,328.32
12/31/2021	7,083.35	8,204.58	8,773.09
3/31/2022	7,461.85	8,642.79	9,258.29
6/30/2022	7,897.96	9,008.13	9,655.04
9/30/2022	8,260.83	9,398.47	9,988.92

Average Annual Change Using Exponential Fits:

20 point fit:	8.2%	8.7%	8.8%
16 point fit:	10.3%	10.4%	10.4%
12 point fit:	14.6%	13.8%	13.6%

Selected severity trend:	11.0%
Selected frequency trend:	0.0%
Selected pure premium trend:	11.0%

* Multistate data excludes Massachusetts

VERISK

Multistate*
Private Passenger Types Physical Damage
Other Than Collision

Frequency (expressed as claims per 100 exposures)

	\$500 Deductible		\$1,000 Deductible		\$2,000 Deductible	
Year Ending:	Value	Change**	Value	Change**	Value	Change**
12/31/2017	2.86		1.80		1.18	
3/31/2018	2.92		1.82		1.20	
6/30/2018	3.02		1.88		1.23	
9/30/2018	3.11		1.92		1.24	
12/31/2018	3.20		1.96		1.26	
3/31/2019	3.32	13.7%	2.03	11.5%	1.30	8.3%
6/30/2019	3.39		2.08		1.34	
9/30/2019	3.43	10.3%	2.12	10.4%	1.37	10.5%
12/31/2019	3.43		2.12		1.36	
3/31/2020	3.30	-0.6%	2.05	1.0%	1.32	1.5%
6/30/2020	3.04		1.90		1.23	
9/30/2020	2.97	-13.4%	1.87	-11.8%	1.23	-10.2%
12/31/2020	2.88		1.82		1.20	
3/31/2021	2.97	-10.0%	1.87	-8.8%	1.20	-9.1%
6/30/2021	3.30		2.04		1.29	
9/30/2021	3.41	14.8%	2.10	12.3%	1.32	7.3%
12/31/2021	3.52		2.14		1.35	
3/31/2022	3.59	20.9%	2.18	16.6%	1.37	14.2%
6/30/2022	3.55		2.19		1.39	
9/30/2022	3.52	3.2%	2.17	3.3%	1.38	4.5%

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

Deductible:	Percent of Losses
Full	0.3%
\$50	0.2%
\$100	2.4%
\$200	0.4%
\$250	8.1%
\$500	37.2%
\$1,000	45.2%
\$2,000	3.8%
\$3,000	1.0%
\$5,000	1.4%

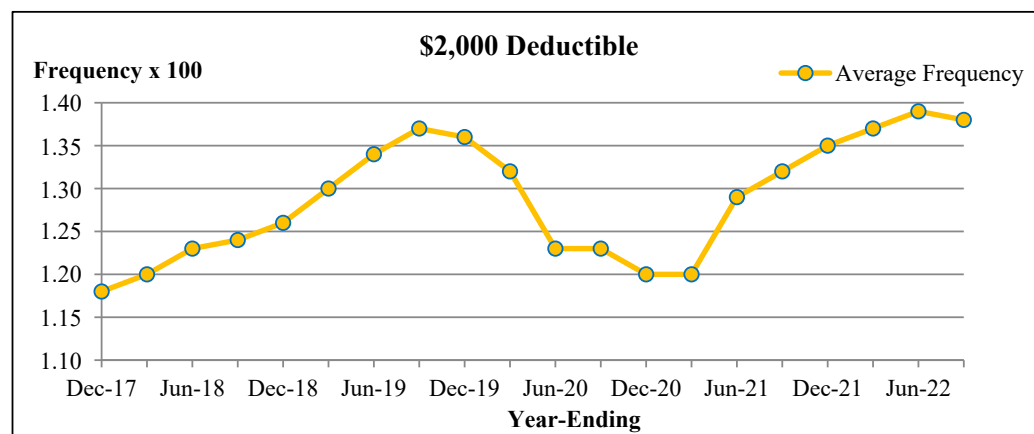
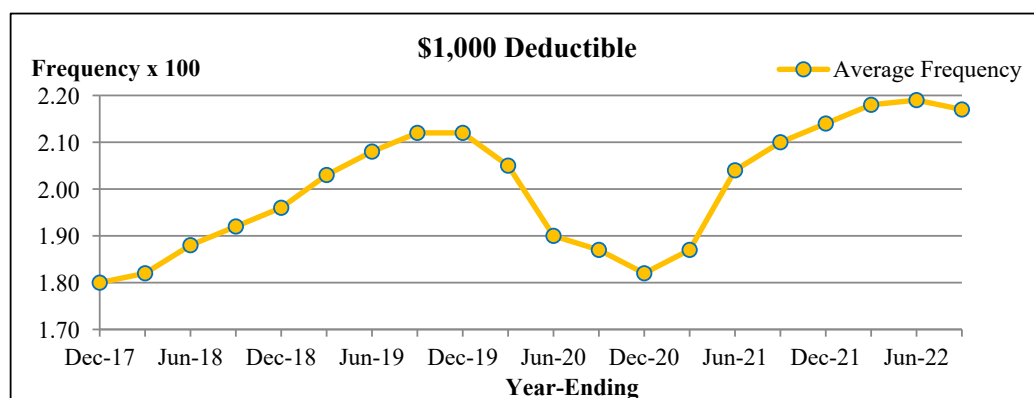
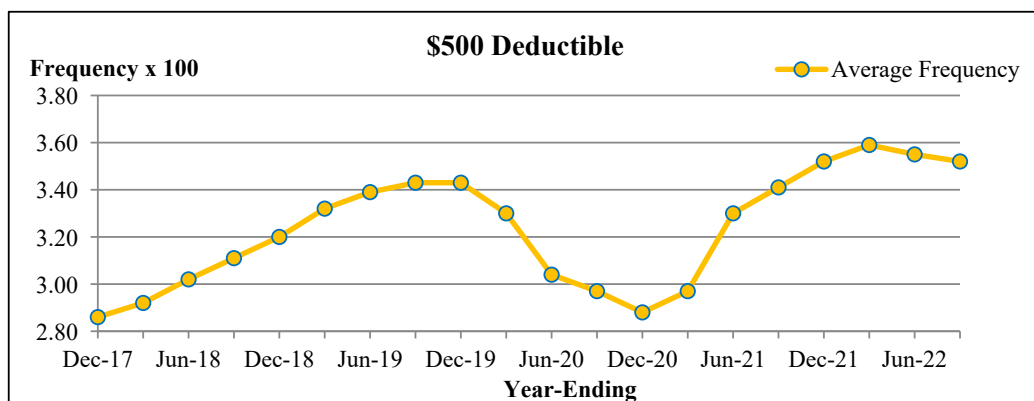
* Multistate data excludes Massachusetts

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

*** Deductibles above \$2,000, totaling 2.4% 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

	\$500 Deductible	\$1,000 Deductible	\$2,000 Deductible
Year Ending:	Value	Value	Value
12/31/2017	1,802.06	2,396.61	2,907.86
3/31/2018	1,789.61	2,382.84	2,893.42
6/30/2018	1,812.30	2,413.63	2,935.78
9/30/2018	1,812.94	2,383.03	2,914.87
12/31/2018	1,853.69	2,452.32	3,026.88
3/31/2019	1,873.67	2,489.90	3,073.52
6/30/2019	1,889.66	2,534.79	3,106.84
9/30/2019	1,892.69	2,580.93	3,154.05
12/31/2019	1,897.06	2,610.81	3,183.29
3/31/2020	1,949.56	2,698.76	3,280.61
6/30/2020	2,024.33	2,736.29	3,341.73
9/30/2020	2,115.64	2,774.85	3,369.73
12/31/2020	2,198.58	2,791.72	3,379.35
3/31/2021	2,195.68	2,756.30	3,365.60
6/30/2021	2,204.46	2,812.95	3,454.60
9/30/2021	2,239.10	2,877.15	3,535.46
12/31/2021	2,302.55	2,999.12	3,740.02
3/31/2022	2,381.37	3,090.45	3,829.43
6/30/2022	2,411.47	3,104.92	3,846.81
9/30/2022	2,416.25	3,190.31	4,007.24

Average Annual Change Using Exponential Fits:

20 point fit:	7.3%	6.4%	6.8%
16 point fit:	8.3%	6.8%	7.3%
12 point fit:	9.0%	7.0%	8.1%

Selected severity trend:	7.5%
Selected frequency trend:	0.0%
Selected pure premium trend:	7.5%

* Multistate data excludes Massachusetts

VERISK

Multistate*
Private Passenger Types Physical Damage
Collision

Frequency (expressed as claims per 100 exposures)

	\$500 Deductible		\$1,000 Deductible		\$2,000 Deductible	
Year Ending:	Value	Change**	Value	Change**	Value	Change**
12/31/2017	4.66		4.07		3.08	
3/31/2018	4.77		4.14		3.16	
6/30/2018	4.75		4.16		3.17	
9/30/2018	4.80		4.21		3.21	
12/31/2018	4.78		4.19		3.21	
3/31/2019	4.73	-0.8%	4.19	1.2%	3.21	1.6%
6/30/2019	4.72		4.20		3.24	
9/30/2019	4.70	-2.1%	4.18	-0.7%	3.23	0.6%
12/31/2019	4.64		4.19		3.22	
3/31/2020	4.40	-7.0%	3.96	-5.5%	3.05	-5.0%
6/30/2020	3.89		3.46		2.68	
9/30/2020	3.61	-23.2%	3.18	-23.9%	2.50	-22.6%
12/31/2020	3.31		2.86		2.30	
3/31/2021	3.20	-27.3%	2.77	-30.1%	2.25	-26.2%
6/30/2021	3.52		3.06		2.49	
9/30/2021	3.57	-1.1%	3.15	-0.9%	2.57	2.8%
12/31/2021	3.62		3.25		2.66	
3/31/2022	3.74	16.9%	3.35	20.9%	2.74	21.8%
6/30/2022	3.77		3.40		2.81	
9/30/2022	3.79	6.2%	3.47	10.2%	2.90	12.8%

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

Deductible:	Percent of Losses
\$100	0.2%
\$200	0.0%
\$250	1.2%
\$500	34.5%
\$1,000	58.0%
\$2,000	3.8%
\$3,000	0.7%
\$5,000	1.6%

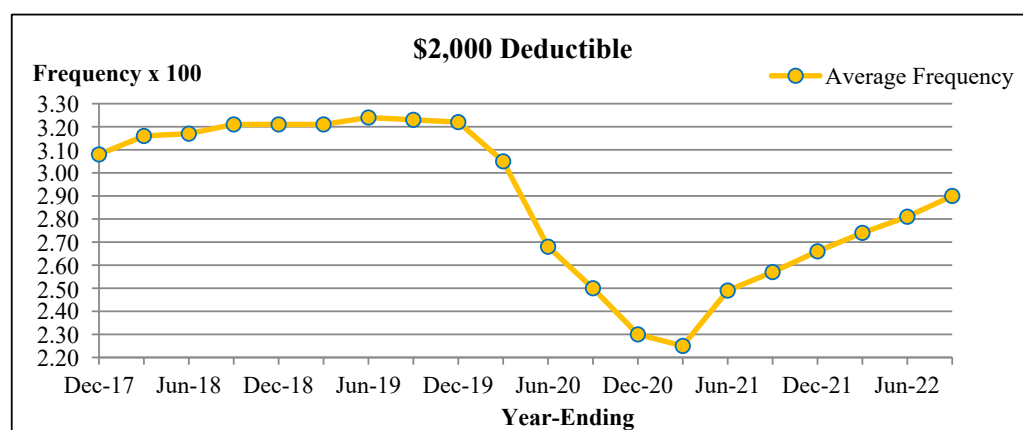
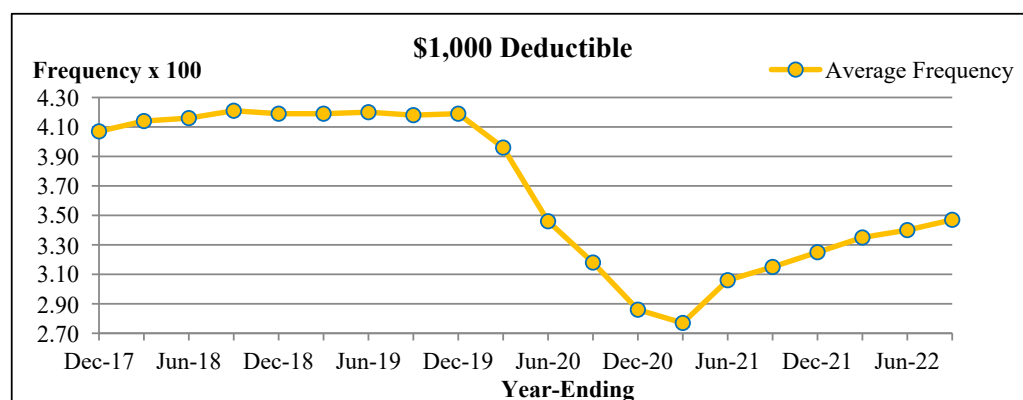
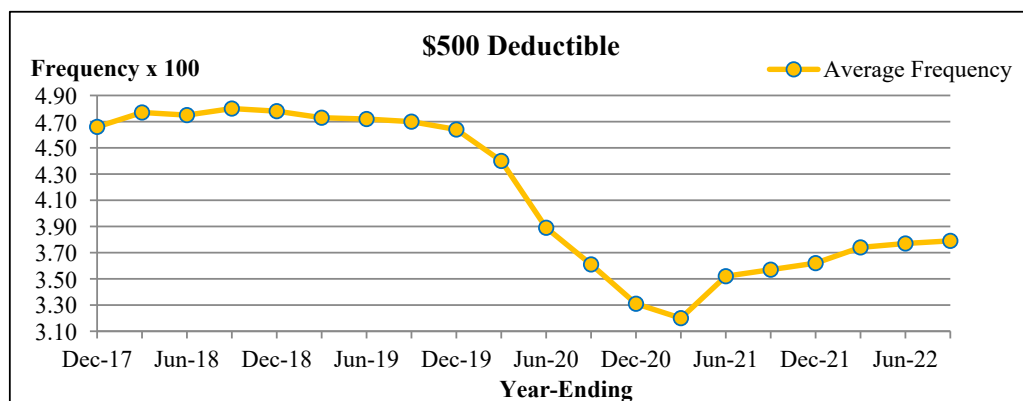
* Multistate data excludes Massachusetts

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

*** Deductibles above \$2,000, totaling 2.3% 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
12/31/2017	4,435.65	4,880.02	5,325.87
3/31/2018	4,502.72	4,933.64	5,353.39
6/30/2018	4,631.50	5,018.72	5,440.75
9/30/2018	4,644.27	5,047.70	5,489.56
12/31/2018	4,575.99	5,024.72	5,446.18
3/31/2019	4,666.05	5,105.56	5,549.30
6/30/2019	4,609.54	5,111.78	5,524.65
9/30/2019	4,749.69	5,152.84	5,574.12
12/31/2019	4,914.33	5,286.45	5,749.31
3/31/2020	4,984.47	5,353.46	5,826.50
6/30/2020	5,144.15	5,454.69	5,926.65
9/30/2020	5,084.32	5,527.57	5,918.10
12/31/2020	5,137.72	5,647.59	5,954.10
3/31/2021	5,174.90	5,769.96	6,055.16
6/30/2021	5,335.27	5,960.32	6,302.65
9/30/2021	5,598.13	6,192.07	6,592.72
12/31/2021	5,953.96	6,512.49	6,961.36
3/31/2022	6,170.71	6,780.55	7,290.05
6/30/2022	6,312.55	7,034.94	7,501.62
9/30/2022	6,644.17	7,445.47	7,893.06

Average Annual Change Using Exponential Fits:

20 point fit:	8.0%	8.5%	7.8%
16 point fit:	9.9%	10.6%	9.8%
12 point fit:	11.5%	13.2%	12.4%

Selected severity trend:	10.5%
Selected frequency trend:	0.0%
Selected pure premium trend:	10.5%

* Multistate data excludes Massachusetts

VERISK

Multistate*
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	0.930	0.795
9/30/2020	0.942	0.803
3/31/2021	0.949	0.805
9/30/2021	0.944	0.807
3/31/2022	0.941	0.809
9/30/2022	0.950	0.811

Exponential Trend (Average Annual Change)

6 Points	0.6%	0.7%
5 Points	0.2%	0.5%
4 Points	0.0%	0.5%

* Excludes Massachusetts

VERISK

Multistate*
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
3/31/2018	0.996	0.841
9/30/2018	1.009	0.855
3/31/2019	1.021	0.868
9/30/2019	1.033	0.880
3/31/2020	1.043	0.888
9/30/2020	1.052	0.892
3/31/2021	1.057	0.891
9/30/2021	1.061	0.890
3/31/2022	1.066	0.889
9/30/2022	1.070	0.890

Exponential Trend (Average Annual Change)

9 Points	1.4%	0.9%
7 Points	1.1%	0.3%
5 Points	0.8%	-0.1%
Selected Annual VVF Trend:	1.0%	0.5%

* Excludes Massachusetts

VERISK

Multistate*
 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	0.934	0.845
9/30/2019	0.964	0.855
3/31/2020	0.969	0.854
9/30/2020	0.971	0.852
3/31/2021	0.972	0.850
9/30/2021	0.982	0.862
3/31/2022	1.003	0.882
9/30/2022	1.015	0.884

Exponential Trend (Average Annual Change)

8 Points	2.0%	1.2%
6 Points	2.0%	1.7%
4 Points	3.1%	2.9%

* Excludes Massachusetts

VERISK

Multistate*
 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
3/31/2018	1.027	0.929
9/30/2018	1.039	0.935
3/31/2019	1.051	0.939
9/30/2019	1.060	0.942
3/31/2020	1.072	0.950
9/30/2020	1.086	0.957
3/31/2021	1.101	0.961
9/30/2021	1.118	0.967
3/31/2022	1.132	0.973
9/30/2022	1.142	0.975

Exponential Trend (Average Annual Change)

9 Points	2.5%	1.1%
7 Points	2.6%	1.2%
5 Points	2.6%	1.0%
Selected Annual VVF Trend:	2.5%	1.2%

* Excludes Massachusetts

VERISK

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

Accident Year	\$100,000 Basic Limit			Loss Development Factors	
<u>Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>15 to 27 Months</u>	<u>27 to 39 Months</u>
06/30/2011	10,366,130	11,250,895	12,593,076	1.085	1.119
06/30/2012	13,091,280	14,226,249	14,808,255	1.087	1.041
06/30/2013	10,827,219	12,973,737	14,797,191	1.198	1.141
06/30/2014	13,726,272	15,905,566	17,844,479	1.159	1.122
06/30/2015	13,430,278	15,204,251	16,303,816	1.132	1.072
06/30/2016	15,726,607	17,117,049	17,903,999	1.088	1.046
06/30/2017	17,155,557	19,737,407	21,335,773	1.150	1.081
06/30/2018	16,171,599	18,018,253	20,168,358	1.114	1.119
06/30/2019	15,852,398	18,389,155	20,165,024	1.160	1.097
06/30/2020	12,882,700	15,440,954	17,497,479	1.199	1.133
06/30/2021	13,766,357	15,931,252		1.157	
06/30/2022	13,948,133				
(1) Average Factor (Best 3 of 5) :				(A) State	1.156
				(B) Multistate	1.269
(2) Credibility					0.940
(3) Credibility Weighted Factors					1.163

Property Damage

Accident Year	\$100,000 Basic Limit			Loss Development Factors	
<u>Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>15 to 27 Months</u>	<u>27 to 39 Months</u>
06/30/2011	11,893,225	11,993,950	11,896,066	1.008	0.992
06/30/2012	12,218,836	12,368,298	12,508,332	1.012	1.011
06/30/2013	12,903,417	13,017,377	12,950,003	1.009	0.995
06/30/2014	14,030,992	13,982,284	13,925,284	0.997	0.996
06/30/2015	14,078,722	14,277,190	14,161,789	1.014	0.992
06/30/2016	14,601,430	14,773,191	14,797,063	1.012	1.002
06/30/2017	15,700,046	15,933,686	16,280,191	1.015	1.022
06/30/2018	16,369,925	16,740,961	16,863,606	1.023	1.007
06/30/2019	19,860,984	20,127,620	20,053,064	1.013	0.996
06/30/2020	16,469,841	16,820,251	17,010,751	1.021	1.011
06/30/2021	17,029,886	17,277,702		1.015	
06/30/2022	20,642,376				
(1) Average Factor (Best 3 of 5) :				(A) State	1.017
				(B) Multistate	1.047
(2) Credibility					0.970
(3) Credibility Weighted Factors					1.018

Summary of Factors

	Bodily <u>Injury</u>	Property <u>Damage</u>
39 to Ultimate **	1.078	1.008
27 to Ultimate	1.189	1.018
15 to Ultimate	1.383	1.036

** 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
06/30/2011	309,171,800	379,522,658	423,573,127	442,727,243	449,214,348
06/30/2012	329,872,812	411,774,656	457,443,441	476,493,208	486,637,926
06/30/2013	341,690,043	423,777,863	471,918,465	499,465,791	507,790,332
06/30/2014	360,718,538	448,845,987	502,399,795	531,396,265	541,833,683
06/30/2015	387,810,536	486,136,845	548,103,046	573,679,922	584,482,390
06/30/2016	440,034,788	555,447,371	619,922,430	652,677,646	665,088,104
06/30/2017	472,075,290	593,420,678	663,078,088	694,541,220	709,382,975
06/30/2018	473,176,532	599,135,722	668,748,338	703,975,471	719,490,446
06/30/2019	470,680,351	598,292,849	677,600,914	714,626,419	
06/30/2020	419,388,209	549,441,073	622,850,750		
06/30/2021	406,983,183	517,208,651			
06/30/2022	453,546,821				

Ratios

Accident Year Ending	27:15	39:27	51:39	63:51
06/30/2011	1.228	1.116	1.045	1.015
06/30/2012	1.248	1.111	1.042	1.021
06/30/2013	1.240	1.114	1.058	1.017
06/30/2014	1.244	1.119	1.058	1.020
06/30/2015	1.254	1.127	1.047	1.019
06/30/2016	1.262	1.116	1.053	1.019
06/30/2017	1.257	1.117	1.047	1.021
06/30/2018	1.266	1.116	1.053	1.022
06/30/2019	1.271	1.133	1.055	
06/30/2020	1.310	1.134		
06/30/2021	1.271			
Average Factor: (Best 3 of 5)	1.269	1.122	1.051	1.020

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.006
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.026
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.078
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.210
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.536

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>
06/30/2011	452,382,641	454,659,419	454,554,924	454,618,468	454,507,126
06/30/2012	486,822,287	487,079,930	486,506,304	486,559,702	486,660,902
06/30/2013	507,171,913	508,064,671	508,374,282	508,117,531	507,247,423
06/30/2014	545,708,255	544,316,744	544,548,135	544,557,372	
06/30/2015	586,222,403	587,544,769	589,106,962		
06/30/2016	668,579,098	669,794,970			
06/30/2017	713,998,544				

Ratios

Accident Year Ending	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
06/30/2011	1.007	1.005	1.000	1.000	1.000
06/30/2012	1.000	1.001	0.999	1.000	1.000
06/30/2013	0.999	1.002	1.001	0.999	0.998
06/30/2014	1.007	0.997	1.000	1.000	
06/30/2015	1.003	1.002	1.003		
06/30/2016	1.005	1.002			
06/30/2017	1.007				
Average Factor: (Best 3 of 5)	1.005	1.002	1.000	1.000	0.999

Summary of Factors

123 to Ult:	(1.000)	=	1.000
111 to Ult:	(123:111) (123:Ult)	=	0.999
99 to Ult:	(111:99) (123:111) (123:Ult)	=	0.999
87 to Ult:	(99:87) (111:99) (123:111) (123:Ult)	=	0.999
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
06/30/2011	383,462,569	396,330,945	398,347,093	398,369,938	399,962,099
06/30/2012	403,850,095	417,311,779	421,539,584	420,251,005	420,848,411
06/30/2013	421,490,074	435,370,647	438,121,465	440,613,426	441,475,909
06/30/2014	446,493,737	462,675,365	465,960,288	467,199,230	467,642,839
06/30/2015	469,350,081	491,328,434	496,239,755	498,241,066	498,945,745
06/30/2016	504,070,622	528,060,672	533,666,337	535,541,574	535,175,132
06/30/2017	532,364,986	554,303,721	559,962,114	561,756,186	562,716,748
06/30/2018	552,951,630	580,724,270	586,473,353	587,338,989	590,772,187
06/30/2019	581,948,361	611,214,164	615,550,073	620,563,773	
06/30/2020	501,911,315	520,304,875	527,803,186		
06/30/2021	478,825,385	513,206,727			
06/30/2022	588,711,226				

Ratios

Accident Year Ending	27:15	39:27	51:39	63:51
06/30/2011	1.034	1.005	1.000	1.004
06/30/2012	1.033	1.010	0.997	1.001
06/30/2013	1.033	1.006	1.006	1.002
06/30/2014	1.036	1.007	1.003	1.001
06/30/2015	1.047	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	1.002
06/30/2018	1.050	1.010	1.001	1.006
06/30/2019	1.050	1.007	1.008	
06/30/2020	1.037	1.014		
06/30/2021	1.072			
Average Factor: (Best 3 of 5)	1.047	1.010	1.004	1.001

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.003
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.004
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.008
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.018
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.066

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>
06/30/2011	401,170,298	401,408,749	401,626,701	401,696,199
06/30/2012	421,045,402	421,691,953	421,992,694	421,970,788
06/30/2013	441,952,903	442,289,706	442,389,112	442,287,214
06/30/2014	468,213,748	468,092,969	468,038,912	468,554,796
06/30/2015	499,026,164	499,714,380	501,192,837	
06/30/2016	535,456,261	536,689,840		
06/30/2017	564,343,425			

Ratios

Accident Year Ending	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>
06/30/2011	1.003	1.001	1.001	1.000
06/30/2012	1.000	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	1.001
06/30/2015	1.000	1.001	1.003	
06/30/2016	1.001	1.002		
06/30/2017	1.003			
Average Factor: (Best 3 of 5)	1.001	1.001	1.001	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)	=	1.001
75 to Ult:	(87:75) (99:87) (111:99) (111:Ult)	=	1.002

VERISK

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

Accident Year	\$100,000 Basic Limit			Loss Development Factors	
<u>Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>15 to 27 Months</u>	<u>27 to 39 Months</u>
06/30/2011	3,804,429	4,595,287	4,689,355	1.208	1.020
06/30/2012	4,392,371	4,758,262	5,130,043	1.083	1.078
06/30/2013	3,942,194	4,239,089	4,423,787	1.075	1.044
06/30/2014	3,698,494	3,842,675	4,403,284	1.039	1.146
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	4,276,377	4,946,886	5,499,043	1.157	1.112
06/30/2018	3,917,493	4,132,064	4,599,453	1.055	1.113
06/30/2019	3,822,737	4,174,012	4,306,562	1.092	1.032
06/30/2020	2,545,998	2,709,958	3,064,389	1.064	1.131
06/30/2021	2,897,847	3,689,983		1.273	
06/30/2022	2,793,010				
(1) Average Factor (Best 3 of 5) :				(A) State	1.104
				(B) Multistate	1.118
(2) Credibility					1.268
(3) Credibility Weighted Factors					0.860
					0.730
					1.127
					1.119

Property Damage

Accident Year	\$100,000 Basic Limit			Loss Development Factors	
<u>Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>15 to 27 Months</u>	<u>27 to 39 Months</u>
06/30/2011	3,679,047	3,680,811	3,684,149	1.000	1.001
06/30/2012	3,691,327	3,746,268	3,749,424	1.015	1.001
06/30/2013	3,667,673	3,748,402	3,767,103	1.022	1.005
06/30/2014	3,722,272	3,796,698	3,837,148	1.020	1.011
06/30/2015	3,537,351	3,625,534	3,560,950	1.025	0.982
06/30/2016	3,302,399	3,359,116	3,382,065	1.017	1.007
06/30/2017	3,324,675	3,417,859	3,405,707	1.028	0.996
06/30/2018	3,755,497	3,800,191	3,796,881	1.012	0.999
06/30/2019	3,769,096	3,841,910	3,829,994	1.019	0.997
06/30/2020	2,766,730	2,774,817	2,807,952	1.003	1.012
06/30/2021	2,497,417	2,529,731		1.013	
06/30/2022	3,246,236				
(1) Average Factor (Best 3 of 5) :				(A) State	1.015
				(B) Multistate	1.001
(2) Credibility					1.049
(3) Credibility Weighted Factors					0.940
					0.000
					1.017
					1.007

Summary of Factors

	Bodily <u>Injury</u>	Property <u>Damage</u>
39 to Ultimate **	1.080	1.004
27 to Ultimate	1.209	1.011
15 to Ultimate	1.363	1.028

** 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
06/30/2011	73,100,423	89,286,285	97,153,244	102,370,656	103,300,151
06/30/2012	77,780,691	94,031,636	101,817,802	107,443,277	109,568,763
06/30/2013	73,429,659	87,914,892	94,674,611	99,448,255	101,332,685
06/30/2014	74,894,320	89,993,499	99,967,393	105,934,389	107,023,624
06/30/2015	71,585,106	88,457,713	100,651,747	105,754,628	107,784,108
06/30/2016	76,040,397	93,229,888	105,718,325	110,859,776	112,696,084
06/30/2017	74,839,266	94,221,702	104,031,979	108,485,934	110,070,295
06/30/2018	78,215,109	95,308,545	107,023,433	113,913,165	116,361,778
06/30/2019	79,351,224	99,923,117	110,332,497	115,633,634	
06/30/2020	63,255,099	81,380,805	92,382,552		
06/30/2021	55,660,031	71,614,386			
06/30/2022	66,570,735				

Ratios

Accident Year Ending	27:15	39:27	51:39	63:51
06/30/2011	1.221	1.088	1.054	1.009
06/30/2012	1.209	1.083	1.055	1.020
06/30/2013	1.197	1.077	1.050	1.019
06/30/2014	1.202	1.111	1.060	1.010
06/30/2015	1.236	1.138	1.051	1.019
06/30/2016	1.226	1.134	1.049	1.017
06/30/2017	1.259	1.104	1.043	1.015
06/30/2018	1.219	1.123	1.064	1.021
06/30/2019	1.259	1.104	1.048	
06/30/2020	1.287	1.135		
06/30/2021	1.287			
Average Factor: (Best 3 of 5)	1.268	1.120	1.049	1.017

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.012
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.029
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.080
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.209
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.533

VERISK

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

Accident Year Ending	\$100,000 Basic Limit 75 Months	87 Months	99 Months	111 Months	123 Months
06/30/2011	103,674,609	103,829,314	104,173,692	104,193,852	104,222,218
06/30/2012	110,525,691	110,642,991	110,827,398	110,918,627	110,873,579
06/30/2013	102,013,424	102,438,061	102,478,580	102,448,874	102,247,603
06/30/2014	107,451,572	107,610,242	107,970,020	108,309,008	
06/30/2015	108,304,631	108,320,210	108,200,536		
06/30/2016	114,053,634	114,723,899			
06/30/2017	111,234,318				

Ratios

Accident Year Ending	75:63	87:75	99:87	111:99	123:111
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	0.998
06/30/2014	1.004	1.001	1.003	1.003	
06/30/2015	1.005	1.000	0.999		
06/30/2016	1.012	1.006			
06/30/2017	1.011				
Average Factor: (Best 3 of 5)	1.008	1.002	1.002	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)	=	1.002
75 to Ult:	(87:75) (99:87) (111:99) (123:111) (123:Ult)	=	1.004

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
06/30/2011	85,234,954	88,153,518	88,773,992	88,920,054	89,229,004
06/30/2012	90,389,104	92,849,765	93,502,683	93,897,727	94,079,373
06/30/2013	90,658,510	94,251,765	94,704,500	94,886,305	94,900,584
06/30/2014	92,912,261	96,427,372	97,239,863	97,366,625	97,864,780
06/30/2015	91,504,132	94,942,585	95,633,103	95,985,863	95,897,256
06/30/2016	96,782,197	101,633,332	102,140,859	102,340,238	102,440,783
06/30/2017	95,889,744	100,128,699	100,767,729	100,969,338	101,175,395
06/30/2018	96,797,756	101,528,634	102,402,534	102,558,588	102,709,383
06/30/2019	96,821,705	101,919,047	102,608,269	102,909,985	
06/30/2020	77,132,643	79,324,660	80,266,992		
06/30/2021	59,950,476	63,429,992			
06/30/2022	75,425,827				

Ratios

Accident Year Ending	27:15	39:27	51:39	63:51
06/30/2011	1.034	1.007	1.002	1.003
06/30/2012	1.027	1.007	1.004	1.002
06/30/2013	1.040	1.005	1.002	1.000
06/30/2014	1.038	1.008	1.001	1.005
06/30/2015	1.038	1.007	1.004	0.999
06/30/2016	1.050	1.005	1.002	1.001
06/30/2017	1.044	1.006	1.002	1.002
06/30/2018	1.049	1.009	1.002	1.001
06/30/2019	1.053	1.007	1.003	
06/30/2020	1.028	1.012		
06/30/2021	1.058			
Average Factor: (Best 3 of 5)	1.049	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) =	1.061

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>
06/30/2011	89,305,941	89,305,399	89,234,595	89,232,841
06/30/2012	94,256,454	94,283,445	94,242,668	94,242,709
06/30/2013	94,949,556	94,965,053	94,988,176	95,000,534
06/30/2014	97,687,508	97,780,957	97,818,105	97,912,080
06/30/2015	95,996,960	95,992,899	96,277,054	
06/30/2016	102,450,914	102,458,590		
06/30/2017	101,472,984			

Ratios

Accident Year Ending	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>
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	1.001
06/30/2015	1.001	1.000	1.003	
06/30/2016	1.000	1.000		
06/30/2017	1.003			
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

Basic Limits Loss Development
Auto Dealers - 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
06/30/2011	11,254,602	15,959,247	20,989,850	20,906,542	21,706,117
06/30/2012	12,612,459	18,249,230	22,795,643	24,551,579	24,512,898
06/30/2013	10,344,378	14,988,003	17,741,538	19,021,818	19,320,321
06/30/2014	11,285,320	14,811,065	17,238,866	19,334,273	20,098,639
06/30/2015	14,608,538	18,066,546	20,546,390	21,921,253	22,471,571
06/30/2016	10,650,853	14,230,736	16,433,005	17,303,865	17,783,988
06/30/2017	12,297,828	16,914,976	19,958,950	22,288,509	22,811,143
06/30/2018	11,552,978	15,881,026	18,831,090	20,268,898	20,858,710
06/30/2019	12,148,343	14,919,029	18,727,741	18,529,469	
06/30/2020	7,530,206	11,947,327	12,656,508		
06/30/2021	7,904,442	11,676,095			
06/30/2022	7,539,196				

Ratios

Accident Year Ending	27:15	39:27	51:39	63:51
06/30/2011	1.418	1.315	0.996	1.038
06/30/2012	1.447	1.249	1.077	0.998
06/30/2013	1.449	1.184	1.072	1.016
06/30/2014	1.312	1.164	1.122	1.040
06/30/2015	1.237	1.137	1.067	1.025
06/30/2016	1.336	1.155	1.053	1.028
06/30/2017	1.375	1.180	1.117	1.023
06/30/2018	1.375	1.186	1.076	1.029
06/30/2019	1.228	1.255	0.989	
06/30/2020	1.587	1.059		
06/30/2021	1.477			
Average Factor: (Best 3 of 5)	1.409	1.174	1.065	1.027

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.006
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.033
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.100
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.292
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.820

VERISK

Basic Limits Loss Development
Auto Dealers - 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>
06/30/2011	22,259,543	22,480,675	22,396,899	22,394,298	22,393,926
06/30/2012	24,301,519	24,186,116	24,224,534	24,203,535	24,195,586
06/30/2013	19,357,730	19,103,118	19,107,461	19,105,286	19,105,247
06/30/2014	20,552,332	20,976,673	21,021,820	21,093,219	
06/30/2015	22,413,428	22,206,980	22,125,500		
06/30/2016	18,080,300	17,906,424			
06/30/2017	23,561,955				

Ratios

Accident Year Ending	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
06/30/2011	1.025	1.010	0.996	1.000	1.000
06/30/2012	0.991	0.995	1.002	0.999	1.000
06/30/2013	1.002	0.987	1.000	1.000	1.000
06/30/2014	1.023	1.021	1.002	1.003	
06/30/2015	0.997	0.991	0.996		
06/30/2016	1.017	0.990			
06/30/2017	1.033				
Average Factor: (Best 3 of 5)	1.014	0.992	0.999	1.001	1.000

Summary of Factors

123 to Ult:	(1.000)	=	1.000
111 to Ult:	(123:111) (123:Ult)	=	1.000
99 to Ult:	(111:99) (123:111) (123:Ult)	=	1.001
87 to Ult:	(99:87) (111:99) (123:111) (123:Ult)	=	1.000
75 to Ult:	(87:75) (99:87) (111:99) (123:111) (123:Ult)	=	0.992

VERISK

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

Accident Year Ending	\$100,000 Basic Limit				
	15 Months	27 Months	39 Months	51 Months	63 Months
06/30/2011	11,838,822	12,758,999	13,208,328	13,313,012	13,511,365
06/30/2012	12,742,600	13,873,512	14,439,582	14,630,596	14,905,114
06/30/2013	11,991,276	12,628,014	13,096,164	13,372,363	13,168,995
06/30/2014	11,197,931	12,051,384	12,685,734	13,073,985	13,505,097
06/30/2015	11,100,350	12,160,079	12,608,537	12,646,705	12,866,705
06/30/2016	12,069,435	13,175,049	13,016,889	13,304,786	13,421,036
06/30/2017	12,041,951	12,213,642	13,065,699	13,401,348	13,433,134
06/30/2018	9,703,093	10,970,484	11,745,969	11,951,766	12,141,317
06/30/2019	6,809,149	7,328,972	7,347,288	7,394,098	
06/30/2020	5,018,688	5,438,920	5,563,591		
06/30/2021	5,351,667	5,650,792			
06/30/2022	5,527,989				

Ratios

Accident Year Ending	27:15	39:27	51:39	63:51
06/30/2011	1.078	1.035	1.008	1.015
06/30/2012	1.089	1.041	1.013	1.019
06/30/2013	1.053	1.037	1.021	0.985
06/30/2014	1.076	1.053	1.031	1.033
06/30/2015	1.095	1.037	1.003	1.017
06/30/2016	1.092	0.988	1.022	1.009
06/30/2017	1.014	1.070	1.026	1.002
06/30/2018	1.131	1.071	1.018	1.016
06/30/2019	1.076	1.002	1.006	
06/30/2020	1.084	1.023		
06/30/2021	1.056			
Average Factor: (Best 3 of 5)	1.072	1.032	1.015	1.014

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.003
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.017
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.032
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.065
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.142

VERISK

Basic Limits Loss Development
Auto Dealers - 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>
06/30/2011	13,714,573	13,689,460	13,710,627	13,704,487
06/30/2012	15,057,806	15,044,262	15,095,535	15,095,845
06/30/2013	13,186,802	13,235,816	13,263,992	13,213,324
06/30/2014	13,662,405	13,689,765	13,509,921	13,512,781
06/30/2015	12,900,016	12,869,873	12,902,046	
06/30/2016	13,431,937	13,400,911		
06/30/2017	13,435,709			

Ratios

Accident Year Ending	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>
06/30/2011	1.015	0.998	1.002	1.000
06/30/2012	1.010	0.999	1.003	1.000
06/30/2013	1.001	1.004	1.002	0.996
06/30/2014	1.012	1.002	0.987	1.000
06/30/2015	1.003	0.998	1.002	
06/30/2016	1.001	0.998		
06/30/2017	1.000			
Average Factor: (Best 3 of 5)	1.002	1.000	1.002	0.999

Summary of Factors

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

VERISK

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

Accident Year Ending	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
06/30/2011	173,278,459	178,663,203	178,678,509	178,702,847	178,796,975
06/30/2012	184,249,606	189,779,428	189,661,466	189,798,272	189,883,440
06/30/2013	211,876,143	216,977,680	217,207,307	217,434,142	217,822,106
06/30/2014	180,039,870	185,746,928	186,545,090	186,511,153	186,597,197
06/30/2015	176,604,217	182,059,910	181,934,372	182,246,973	182,182,054
06/30/2016	195,485,868	201,475,025	202,004,913	202,208,417	202,173,898
06/30/2017	233,889,049	241,065,409	241,504,992	241,636,568	241,645,503
06/30/2018	227,492,955	235,690,311	235,617,616	235,385,052	235,412,822
06/30/2019	235,628,788	242,679,650	243,215,976	243,692,840	
06/30/2020	243,838,268	250,892,996	251,440,999		
06/30/2021	264,896,083	274,656,427			
06/30/2022	332,176,306				

Ratios

Accident Year Ending	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
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	1.024	1.001	1.001	1.002
06/30/2014	1.032	1.004	1.000	1.000
06/30/2015	1.031	0.999	1.002	1.000
06/30/2016	1.031	1.003	1.001	1.000
06/30/2017	1.031	1.002	1.001	1.000
06/30/2018	1.036	1.000	0.999	1.000
06/30/2019	1.030	1.002	1.002	
06/30/2020	1.029	1.002		
06/30/2021	1.037			
Average Factor: (Best 3 of 5)	1.032	1.002	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) =	1.003
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.035

VERISK

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

Accident Year Ending	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
06/30/2011	178,859,814	178,860,433	178,851,177	178,847,780	178,833,761
06/30/2012	189,709,525	189,731,409	189,726,682	189,731,269	189,690,531
06/30/2013	217,887,362	217,888,209	217,930,434	217,911,272	217,892,206
06/30/2014	186,575,424	186,598,793	186,596,547	186,593,380	
06/30/2015	182,212,170	182,217,101	182,224,436		
06/30/2016	202,178,430	202,173,905			
06/30/2017	241,634,867				

Ratios

Accident Year Ending	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
06/30/2011	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	1.000
06/30/2014	1.000	1.000	1.000	1.000	
06/30/2015	1.000	1.000	1.000		
06/30/2016	1.000	1.000			
06/30/2017	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>
06/30/2011	396,981,553	392,160,941	390,850,133	390,345,970	390,579,655
06/30/2012	409,933,261	403,950,751	402,534,185	402,169,745	402,160,437
06/30/2013	424,964,131	416,456,403	415,671,245	414,946,747	415,490,991
06/30/2014	464,798,429	456,154,045	454,515,324	453,240,210	453,040,363
06/30/2015	494,633,943	482,498,561	479,597,749	479,050,159	479,011,636
06/30/2016	523,624,845	512,356,186	509,002,432	507,901,413	507,885,729
06/30/2017	549,940,508	535,156,172	530,795,963	530,170,479	530,024,344
06/30/2018	579,577,916	562,618,888	558,752,012	557,472,925	557,134,566
06/30/2019	623,067,362	605,830,521	602,452,353	601,710,302	
06/30/2020	566,927,276	552,033,640	550,769,560		
06/30/2021	603,068,149	590,964,005			
06/30/2022	736,955,573				

Ratios

Accident Year <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
06/30/2011	0.988	0.997	0.999	1.001
06/30/2012	0.985	0.996	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	0.993	0.998	1.000
06/30/2017	0.973	0.992	0.999	1.000
06/30/2018	0.971	0.993	0.998	0.999
06/30/2019	0.972	0.994	0.999	
06/30/2020	0.974	0.998		
06/30/2021	0.980			
Average Factor: (Best 3 of 5)	0.973	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) =	0.965

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>
06/30/2011	390,575,287	390,556,068	390,501,098	390,479,806	390,541,481
06/30/2012	402,093,707	402,111,764	402,089,307	402,078,276	402,060,604
06/30/2013	415,328,185	415,282,334	415,011,326	414,985,727	414,957,509
06/30/2014	452,736,635	452,904,318	452,901,469	452,900,657	
06/30/2015	479,242,600	479,792,035	479,767,632		
06/30/2016	507,839,981	507,634,552			
06/30/2017	530,057,319				

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>
06/30/2011	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	1.000
06/30/2014	0.999	1.000	1.000	1.000	
06/30/2015	1.000	1.001	1.000		
06/30/2016	1.000	1.000			
06/30/2017	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 Ending	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
06/30/2011	68,790,318	70,385,128	70,349,093	70,333,513	70,304,878
06/30/2012	72,116,513	72,781,253	72,802,621	72,796,365	72,796,454
06/30/2013	81,517,107	82,103,069	82,158,588	82,230,860	82,243,509
06/30/2014	62,128,286	64,098,986	64,422,602	64,439,936	64,447,018
06/30/2015	55,688,723	56,767,568	56,842,305	56,845,982	56,851,910
06/30/2016	60,455,521	61,530,352	61,487,579	61,454,997	61,425,925
06/30/2017	65,462,479	67,287,047	67,228,314	67,243,525	67,286,056
06/30/2018	68,396,145	69,393,460	69,017,738	68,989,150	69,022,485
06/30/2019	64,214,463	65,493,085	65,390,974	65,268,654	
06/30/2020	62,688,872	63,764,260	63,809,213		
06/30/2021	61,313,480	62,998,341			
06/30/2022	73,898,207				

Ratios

Accident Year Ending	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
06/30/2011	1.023	0.999	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	1.032	1.005	1.000	1.000
06/30/2015	1.019	1.001	1.000	1.000
06/30/2016	1.018	0.999	0.999	1.000
06/30/2017	1.028	0.999	1.000	1.001
06/30/2018	1.015	0.995	1.000	1.000
06/30/2019	1.020	0.998	0.998	
06/30/2020	1.017	1.001		
06/30/2021	1.027			
Average Factor: (Best 3 of 5)	1.021	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) =	1.020

VERISK

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

Accident Year Ending	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
06/30/2011	70,311,283	70,305,081	70,309,890	70,305,323	70,313,434
06/30/2012	72,816,535	72,853,166	72,824,627	72,824,095	72,810,061
06/30/2013	82,250,027	82,245,248	82,255,122	82,250,533	82,248,884
06/30/2014	64,451,310	64,451,856	64,450,347	64,448,404	
06/30/2015	56,858,217	56,859,937	56,859,038		
06/30/2016	61,479,375	61,478,886			
06/30/2017	67,279,429				

Ratios

Accident Year Ending	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
06/30/2011	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	1.000
06/30/2014	1.000	1.000	1.000	1.000	
06/30/2015	1.000	1.000	1.000		
06/30/2016	1.001	1.000			
06/30/2017	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 - 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>
06/30/2011	154,402,706	148,780,915	148,367,148	148,159,052	148,161,524
06/30/2012	165,674,098	159,822,357	159,056,458	159,002,774	158,937,243
06/30/2013	165,568,869	158,414,054	157,446,061	157,330,900	157,349,437
06/30/2014	170,783,131	162,935,937	162,207,953	162,001,008	162,009,021
06/30/2015	176,485,267	167,731,154	166,262,095	166,021,760	166,157,346
06/30/2016	183,614,032	174,758,886	173,200,245	172,924,546	172,785,047
06/30/2017	172,798,263	165,307,651	164,317,723	163,913,321	163,916,696
06/30/2018	175,849,959	166,414,590	165,414,463	165,391,366	165,393,489
06/30/2019	191,189,251	181,567,329	180,850,416	180,881,577	
06/30/2020	172,144,112	165,443,895	164,579,380		
06/30/2021	161,180,241	154,399,052			
06/30/2022	192,615,887				

Ratios

Accident Year <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
06/30/2011	0.964	0.997	0.999	1.000
06/30/2012	0.965	0.995	1.000	1.000
06/30/2013	0.957	0.994	0.999	1.000
06/30/2014	0.954	0.996	0.999	1.000
06/30/2015	0.950	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	0.946	0.994	1.000	1.000
06/30/2019	0.950	0.996	1.000	
06/30/2020	0.961	0.995		
06/30/2021	0.958			
Average Factor: (Best 3 of 5)	0.955	0.994	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) =	0.993
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	0.948

VERISK

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

Accident Year Ending	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
06/30/2011	148,102,370	148,098,319	148,090,797	148,080,254	148,068,750
06/30/2012	158,906,913	158,878,717	158,858,060	158,827,225	158,822,097
06/30/2013	157,315,089	157,289,448	157,219,622	157,216,524	157,209,062
06/30/2014	161,958,804	161,946,089	161,934,354	161,929,633	
06/30/2015	166,207,470	165,984,879	165,961,143		
06/30/2016	172,755,093	172,703,309			
06/30/2017	163,828,093				

Ratios

Accident Year Ending	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
06/30/2011	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	1.000
06/30/2014	1.000	1.000	1.000	1.000	
06/30/2015	1.000	0.999	1.000		
06/30/2016	1.000	1.000			
06/30/2017	0.999				
Average Factor: (Best 3 of 5)	1.000	1.000	1.000	1.000	1.000

Summary of Factors

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

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 C20</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
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

COMMERCIAL AUTOMOBILE PHYSICAL DAMAGE
CLASS 6614 - HIRED AUTOS
DETERMINATION OF MULTISTATE* ADVISORY LOSS COST LEVEL CHANGE

	(1)	(2)	(3)	(4)	(5)
		AGGREGATE			
COVERAGE	ACCIDENT YEAR	LOSS COST AT		EXPERIENCE	NUMBER OF
	ENDING	CURRENT	INCURRED	RATIO (2) /	PAID
		LEVEL (A)	LOSSES (B)	(1)	CLAIMS
O.T.C.	03/31/17	\$1,870,852	\$2,358,018	1.260	445
	03/31/18	\$1,424,334	\$2,460,064	1.727	430
	03/31/19	\$1,233,541	\$2,271,727	1.842	521
	03/31/20	\$1,377,505	\$1,726,074	1.253	439
	03/31/21	\$1,394,846	\$1,172,207	0.840	182
5 YEAR TOTAL		\$7,301,078	\$9,988,090	1.368	2,017
COLL.	03/31/17	\$4,104,187	\$12,707,342	3.096	1,629
	03/31/18	\$3,549,939	\$11,007,592	3.101	1,441
	03/31/19	\$3,356,121	\$10,003,508	2.981	1,423
	03/31/20	\$3,524,435	\$8,509,084	2.414	1,253
	03/31/21	\$2,768,330	\$3,411,356	1.232	401
5 YEAR TOTAL		\$17,303,012	\$45,638,882	2.638	6,147

		O.T.C.	COLLISION
(6)	MULTISTATE EXPERIENCE RATIO.	1.368	2.638
(7)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ((6) - 1.000).	36.8%	163.8%
(8)	FILED CHANGE.	36.8%	163.8%

* EXCLUDES MASSACHUSETTS

(A) THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY DIVIDING THE ANNUAL COST OF HIRE BY ONE HUNDRED AND MULTIPLYING THE RESULT BY THE LOSS COST FOR THE COVERAGE AND DEDUCTIBLE.

(B) LOSSES INCLUDE ALL LOSS ADJUSTMENT EXPENSES FOR O.T.C. AND COLL.
SEE FOLLOWING PAGE.

VERISK

COMMERCIAL AUTOMOBILE PHYSICAL DAMAGE
CLASS 6614 - HIRED AUTOS
DETERMINATION OF PHYSICAL DAMAGE LOSSES

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) PAID LOSSES	03/31/17	\$1,434,187	\$8,545,164
	03/31/18	\$1,578,715	\$7,700,579
	03/31/19	\$1,538,162	\$7,274,167
	03/31/20	\$1,234,083	\$6,514,207
	03/31/21	\$836,747	\$2,667,461
(2) DEVELOPED LOSSES AND	03/31/17	\$1,620,631	\$9,656,035
ALL LOSS ADJUSTMENT	03/31/18	\$1,783,948	\$8,701,654
EXPENSES (A)	03/31/19	\$1,738,123	\$8,219,809
	03/31/20	\$1,393,119	\$7,272,721
	03/31/21	\$998,473	\$3,032,316
(3) SELECTED ANNUAL LOSS TREND		5.5%	4.0%
(4) TRENDED LOSSES AND	03/31/17	\$2,358,018	\$12,707,342
ALL LOSS ADJUSTMENT	03/31/18	\$2,460,064	\$11,007,592
EXPENSES (B)	03/31/19	\$2,271,727	\$10,003,508
	03/31/20	\$1,726,074	\$8,509,084
	03/31/21	\$1,172,207	\$3,411,356

(A) PAID LOSSES ARE ADJUSTED BY THE FOLLOWING:

1 - LOSS ADJUSTMENT EXPENSE FACTORS:

O.T.C	COLL.
1.130	1.130

2 - LOSS DEVELOPMENT FACTORS:

YEAR ENDING	O.T.C.	COLL.
03/31/17	1.000	1.000
03/31/18	1.000	1.000
03/31/19	1.000	1.000
03/31/20	0.999	0.988
03/31/21	1.056	1.006

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

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

VERISK

Physical Damage Loss Development
 Class 6614 - Hired Autos Other than Collision
 Multistate
 Paid Losses

Accident Year Ending	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
03/31/2010	1,285,108	1,371,867	1,334,046	1,333,044	1,332,928
03/31/2011	2,119,490	2,072,364	2,104,344	1,981,844	1,981,844
03/31/2012	1,973,654	2,127,182	2,163,929	2,161,130	2,163,377
03/31/2013	2,431,661	2,394,546	2,443,704	2,502,330	2,526,387
03/31/2014	1,357,094	1,291,442	1,291,599	1,292,818	1,292,900
03/31/2015	1,367,205	1,348,485	1,348,248	1,348,248	1,347,493
03/31/2016	1,309,499	1,414,147	1,414,251	1,414,251	1,414,251
03/31/2017	1,393,080	1,446,320	1,442,339	1,434,237	1,434,237
03/31/2018	1,492,485	1,590,431	1,578,687	1,578,715	
03/31/2019	1,468,800	1,537,494	1,538,162		
03/31/2020	1,165,313	1,234,083			
03/31/2021	836,747				

Ratios

Accident Year Ending	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
03/31/2010	1.068	0.972	0.999	1.000
03/31/2011	0.978	1.015	0.942	1.000
03/31/2012	1.078	1.017	0.999	1.001
03/31/2013	0.985	1.021	1.024	1.010
03/31/2014	0.952	1.000	1.001	1.000
03/31/2015	0.986	1.000	1.000	0.999
03/31/2016	1.080	1.000	1.000	1.000
03/31/2017	1.038	0.997	0.994	1.000
03/31/2018	1.066	0.993	1.000	
03/31/2019	1.047	1.000		
03/31/2020	1.059			
Average Factor: (Best 3 of 5)	1.057	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) =	1.056

VERISK

Physical Damage Loss Development
 Class 6614 - Hired Autos 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>
03/31/2010	1,331,375	1,330,773	1,330,773	1,330,773	1,330,773
03/31/2011	2,030,463	2,037,742	2,037,742	2,037,742	2,037,742
03/31/2012	2,165,790	2,165,790	2,165,790	2,165,790	2,165,790
03/31/2013	2,526,387	2,526,387	2,526,387	2,524,748	
03/31/2014	1,292,900	1,292,900	1,292,900		
03/31/2015	1,349,904	1,349,904			
03/31/2016	1,414,251				

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>
03/31/2010	0.999	1.000	1.000	1.000	1.000
03/31/2011	1.025	1.004	1.000	1.000	1.000
03/31/2012	1.001	1.000	1.000	1.000	1.000
03/31/2013	1.000	1.000	1.000	0.999	
03/31/2014	1.000	1.000	1.000		
03/31/2015	1.002	1.000			
03/31/2016	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
 Class 6614 - Hired Autos Collision
 Multistate
 Paid Losses

Accident Year Ending	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
03/31/2010	5,541,442	5,476,586	5,436,736	5,442,327	5,421,531
03/31/2011	7,395,246	7,124,216	7,052,187	7,022,712	7,021,049
03/31/2012	7,847,913	8,066,066	8,016,194	8,002,310	7,411,632
03/31/2013	7,237,599	7,208,141	7,633,465	7,613,941	7,581,420
03/31/2014	8,304,911	8,502,984	8,476,725	8,494,370	8,499,196
03/31/2015	8,018,911	8,373,250	8,167,327	8,255,027	8,279,449
03/31/2016	7,463,495	7,696,050	7,480,718	7,449,159	7,435,649
03/31/2017	8,748,475	8,684,832	8,603,979	8,529,132	8,545,164
03/31/2018	7,046,439	7,709,671	7,686,166	7,700,579	
03/31/2019	7,057,480	7,259,632	7,274,167		
03/31/2020	6,694,733	6,514,207			
03/31/2021	2,667,461				

Ratios

Accident Year Ending	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
03/31/2010	0.988	0.993	1.001	0.996
03/31/2011	0.963	0.990	0.996	1.000
03/31/2012	1.028	0.994	0.998	0.926
03/31/2013	0.996	1.059	0.997	0.996
03/31/2014	1.024	0.997	1.002	1.001
03/31/2015	1.044	0.975	1.011	1.003
03/31/2016	1.031	0.972	0.996	0.998
03/31/2017	0.993	0.991	0.991	1.002
03/31/2018	1.094	0.997	1.002	
03/31/2019	1.029	1.002		
03/31/2020	0.973			
Average Factor: (Best 3 of 5)	1.018	0.988	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) =	0.988
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.006

VERISK

Physical Damage Loss Development
 Class 6614 - Hired Autos 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>
03/31/2010	5,421,422	5,421,286	5,421,286	5,419,786	5,419,786
03/31/2011	7,025,718	7,026,860	7,026,711	7,026,711	7,026,711
03/31/2012	7,400,763	7,399,965	7,399,965	7,399,965	7,399,965
03/31/2013	7,590,229	7,556,370	7,553,406	7,554,231	
03/31/2014	8,485,967	8,481,989	8,480,107		
03/31/2015	8,277,625	8,275,058			
03/31/2016	7,434,356				

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>
03/31/2010	1.000	1.000	1.000	1.000	1.000
03/31/2011	1.001	1.000	1.000	1.000	1.000
03/31/2012	0.999	1.000	1.000	1.000	1.000
03/31/2013	1.001	0.996	1.000	1.000	
03/31/2014	0.998	1.000	1.000		
03/31/2015	1.000	1.000			
03/31/2016	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

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

Frequency (expressed as claims per 100 exposures)

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

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

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

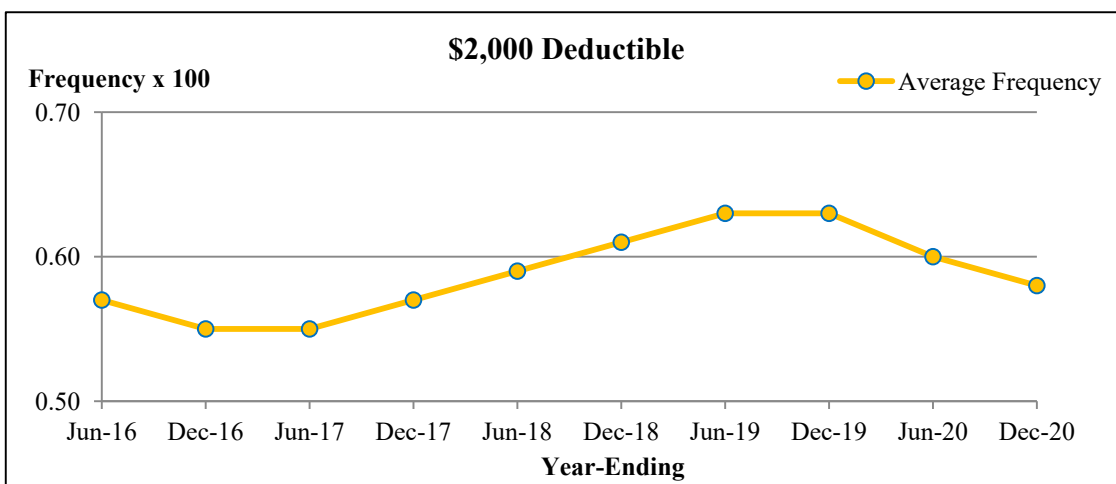
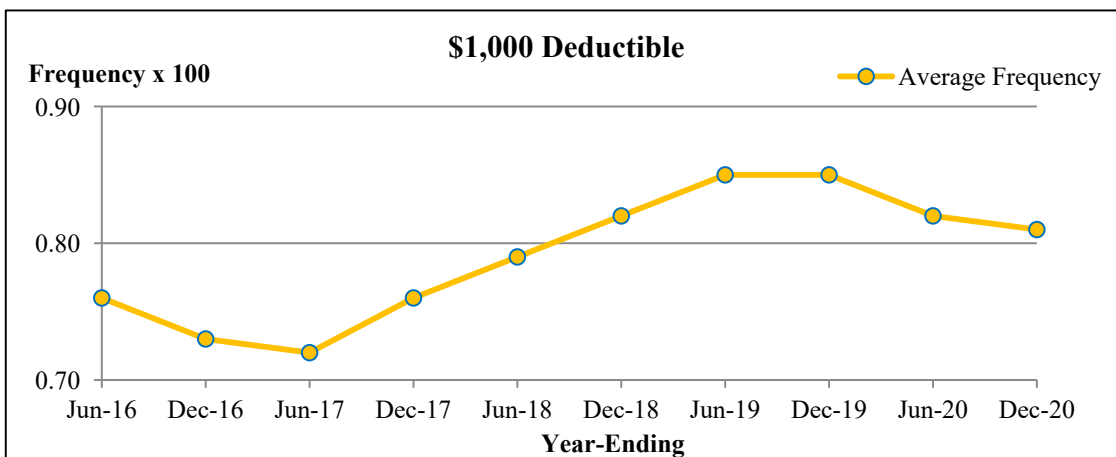
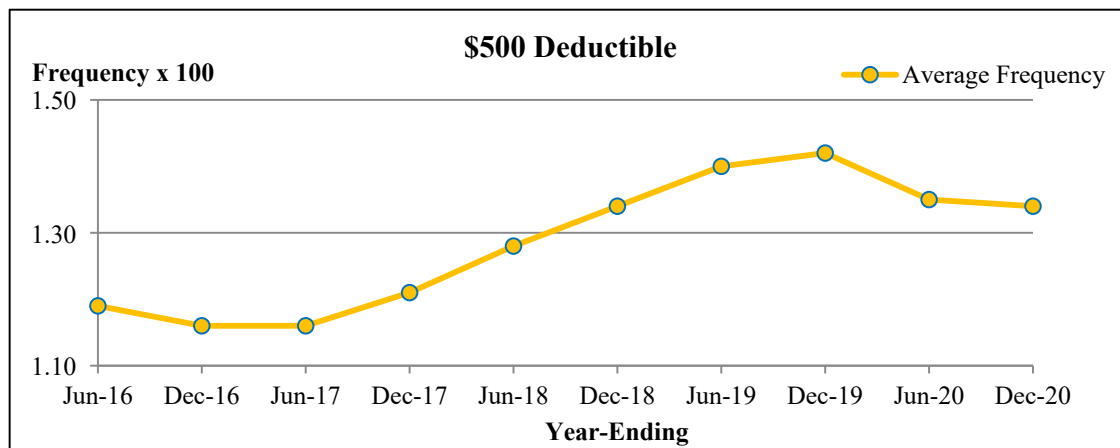
* Multistate data excludes Massachusetts

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

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

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

Average Annual Change Using Exponential Fits:

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

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

* Multistate data excludes Massachusetts

VERISK

Multistate*
Trucks, Tractors & Trailers Physical Damage
Collision

Frequency (expressed as claims per 100 exposures)

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

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

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

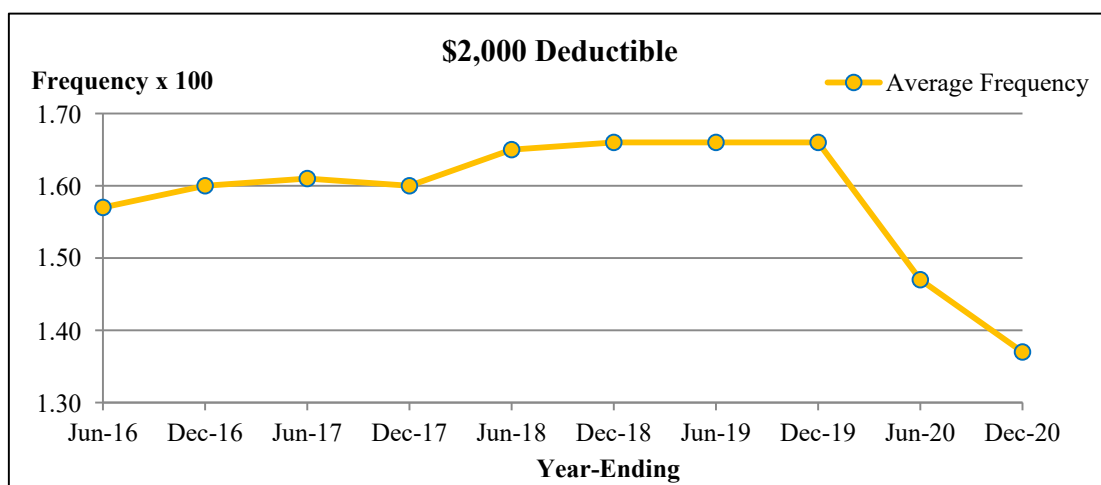
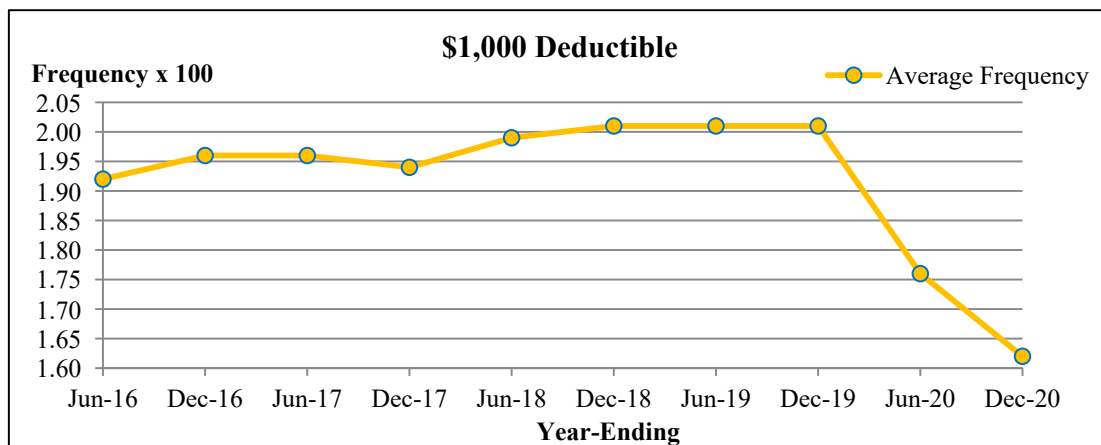
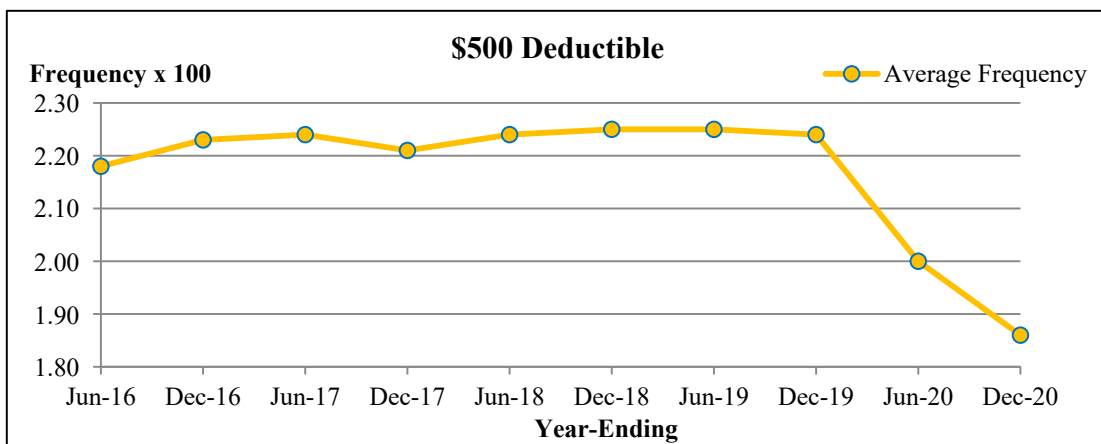
* Multistate data excludes Massachusetts

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

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

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

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

Average Annual Change Using Exponential Fits:

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

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

* Multistate data excludes Massachusetts

VERISK

Hired Autos OTC

All Perils (excluding specified causes of loss coverage codes)

Triangle of Shifted Losses

	Shifted to Deductible Amount								
Original Deductible Amount	0	50	100	250	500	1000	2000	3000	5000
0	670,430	664,830	659,367	645,204	626,628	598,514	551,449	511,985	450,264
50	-	80,586	74,136	57,262	38,824	28,152	17,989	13,394	7,910
100	-	-	5,988,943	5,734,102	5,405,626	4,940,276	4,228,035	3,671,705	2,927,337

Triangle of Relative Loss Ratios

Original Deductible Amount	Deductible Amounts								
	50:0	100:50	250:100	500:250	1000:500	2000:1000	3000:2000	5000:3000	
	0	0.992	0.992	0.979	0.971	0.955	0.921	0.928	0.879
	50	-	0.920	0.772	0.678	0.725	0.639	0.745	0.591
	100	-	-	0.957	0.943	0.914	0.856	0.868	0.797

Weighted Aves:

Cumulative: 1.000 0.992 0.984 0.957 0.943 0.917 0.862 0.875 0.807

Hired Autos Collision

All Perils

Triangle of Shifted Losses

Original Deductible Amount	Shifted to Deductible Amount						
	100	250	500	1000	2000	3000	5000
100	782,997	755,379	711,913	640,710	544,485	477,852	390,789
250	-	631,012	596,037	539,003	467,334	420,596	359,068
500	-	-	6,143,504	5,376,364	4,345,678	3,668,339	2,763,772
1000	-	-	-	25,869,421	22,305,578	19,665,125	15,900,026

Triangle of Relative Loss Ratios

	Deductible Amounts					
Original Deductible Amount	250:100	500:250	1000:500	2000:1000	3000:2000	5000:3000
100	0.965	0.942	0.900	0.850	0.878	0.818
250	-	0.945	0.904	0.867	0.900	0.854
500	-	-	0.875	0.808	0.844	0.753
1000	-	-	-	0.862	0.882	0.809

Weighted Aves:

Cumulative: 1.000 0.965 0.943 0.880 0.853 0.876 0.801

VERISK

Indicated Percentage Discounts

Hired Autos Deductible Amount	OTC	Collision
0	-0.025	---
50	-0.016	---
100	0.000	-0.099
250	0.043	-0.060
500	0.097	0.000
1000	0.172	0.120
2000	0.287	0.249
3000	0.376	0.343
5000	0.497	0.474

VERISK

CALCULATION OF OFF-BALANCE FACTORS

HIRED AUTOS PHYSICAL DAMAGE

OTHER THAN COLLISION

The base loss cost for Other Than Collision is the \$100 deductible.

The off-balance factor to be applied to the current Hired Autos OTC base loss cost is 1.003.

$$1.003 \frac{\$ 1,394,846}{\$ 1,390,110}$$

$$\begin{aligned} \text{where } \$ 1,394,846 &= \text{Aggregate Loss Cost at Current} \\ &\quad \text{Level under the current class plan.} \\ \$ 1,390,110 &= \text{Aggregate Loss Cost at Current} \\ &\quad \text{Level under the revised class plan.} \end{aligned}$$

COLLISION

The base loss cost for Collision is the \$500 deductible.

The off-balance factor to be applied to the current Hired Autos Collision base loss cost is 1.056.

$$1.056 \frac{\$ 2,768,330}{\$ 2,621,629}$$

$$\begin{aligned} \text{where } \$ 2,768,330 &= \text{Aggregate Loss Cost at Current} \\ &\quad \text{Level under the current class plan.} \\ \$ 2,621,629 &= \text{Aggregate Loss Cost at Current} \\ &\quad \text{Level under the revised class plan.} \end{aligned}$$

VERISK

DETERMINATION OF REVISED BASE LOSS COSTS

HIRED AUTOS PHYSICAL DAMAGE

OTHER THAN COLLISION

Current Multi-State Base Loss Cost	X	Experience Review Loss Cost Level Change	X	Off-Balance Factor	=	Revised Multi-State Base Loss Cost
\$0.31	X	1.368	X	1.003	=	\$0.43

COLLISION

Current Multi-State Base Loss Cost	X	Experience Review Loss Cost Level Change	X	Off-Balance Factor	=	Revised Multi-State Base Loss Cost
\$0.46	X	2.638	X	1.056	=	\$1.28

* The base loss cost for Other Than Collision is the \$100 deductible.
The base loss cost for Collision is the \$500 deductible.

VERISK

HIRED AUTOS REVISED LOSS COSTS

Hired Autos

Deductible Amount	OTC			Collision		
	Current	Indicated	Selected	Current	Indicated	Selected
0	0.34	0.44	0.45	---	---	---
50	0.32	0.44	0.44	---	---	---
100	0.31	0.43	0.43	0.51	1.41	1.41
250	---	0.41	0.41	0.49	1.36	1.36
500	---	0.39	0.39	0.46	1.28	1.28
1000	---	0.36	0.36	0.43	1.13	1.13
2000	---	0.31	0.31	---	0.96	0.96
3000	---	0.27	0.27	---	0.84	0.84
5000	---	0.22	0.22	---	0.67	0.67

Specified Perils

Current	Indicated	Selected
0.16	0.22	0.22

* The base loss cost for Other Than Collision is the \$100 deductible.
The base loss cost for Collision is the \$500 deductible.

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DIVISION ONE
AUTOMOBILE
LOSS COST PAGES**

**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		
\$ 379	\$ 7	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 340	\$ 11	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1524	\$ 63	N/A
– SCHOOL AND CHURCH BUSES		
\$ 144	\$ 8	N/A
– OTHER BUSES		
\$ 1198	\$ 50	N/A
– VAN POOLS		
\$ 360	\$ 12	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 204	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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DIVISION ONE
AUTOMOBILE
LOSS COST PAGES

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 435	\$ 7	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 358	\$ 11	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1749	\$ 73	N/A
– SCHOOL AND CHURCH BUSES		
\$ 165	\$ 9	N/A
– OTHER BUSES		
\$ 1375	\$ 56	N/A
– VAN POOLS		
\$ 413	\$ 13	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 234	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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DIVISION ONE
AUTOMOBILE
LOSS COST PAGES**

**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		
\$ 472	\$ 7	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 374	\$ 12	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1897	\$ 79	N/A
– SCHOOL AND CHURCH BUSES		
\$ 179	\$ 9	N/A
– OTHER BUSES		
\$ 1492	\$ 53	N/A
– VAN POOLS		
\$ 448	\$ 14	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 254	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		
\$ 360	\$ 5	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 312	\$ 10	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1447	\$ 60	N/A
– SCHOOL AND CHURCH BUSES		
\$ 137	\$ 8	N/A
– OTHER BUSES		
\$ 1138	\$ 47	N/A
– VAN POOLS		
\$ 342	\$ 11	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 193	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		
\$ 312	\$ 7	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 313	\$ 10	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1254	\$ 52	N/A
– SCHOOL AND CHURCH BUSES		
\$ 119	\$ 8	N/A
– OTHER BUSES		
\$ 986	\$ 50	N/A
– VAN POOLS		
\$ 296	\$ 10	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 168	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		
\$ 330	\$ 5	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 308	\$ 10	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1327	\$ 55	N/A
– SCHOOL AND CHURCH BUSES		
\$ 125	\$ 9	N/A
– OTHER BUSES		
\$ 1043	\$ 54	N/A
– VAN POOLS		
\$ 314	\$ 10	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 177	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. 		

**COMMERCIAL LINES MANUAL
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LOSS COST PAGES**

**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		
\$ 338	\$ 5	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 398	\$ 13	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1359	\$ 57	N/A
– SCHOOL AND CHURCH BUSES		
\$ 128	\$ 8	N/A
– OTHER BUSES		
\$ 1068	\$ 49	N/A
– VAN POOLS		
\$ 321	\$ 10	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 182	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		
\$ 294	\$ 7	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 290	\$ 9	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1182	\$ 49	N/A
– SCHOOL AND CHURCH BUSES		
\$ 112	\$ 8	N/A
– OTHER BUSES		
\$ 929	\$ 49	N/A
– VAN POOLS		
\$ 279	\$ 9	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		
\$ 454	\$ 8	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 379	\$ 12	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1825	\$ 76	N/A
– SCHOOL AND CHURCH BUSES		
\$ 173	\$ 9	N/A
– OTHER BUSES		
\$ 1435	\$ 58	N/A
– VAN POOLS		
\$ 431	\$ 14	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 244	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		
\$ 476	\$ 10	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 383	\$ 12	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1914	\$ 80	N/A
– SCHOOL AND CHURCH BUSES		
\$ 181	\$ 12	N/A
– OTHER BUSES		
\$ 1504	\$ 63	N/A
– VAN POOLS		
\$ 452	\$ 15	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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LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 340	\$ 6	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 350	\$ 11	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1367	\$ 57	N/A
– SCHOOL AND CHURCH BUSES		
\$ 129	\$ 8	N/A
– OTHER BUSES		
\$ 1074	\$ 51	N/A
– VAN POOLS		
\$ 323	\$ 10	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 183	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		
\$ 376	\$ 7	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 298	\$ 9	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1512	\$ 63	N/A
– SCHOOL AND CHURCH BUSES		
\$ 143	\$ 9	N/A
– OTHER BUSES		
\$ 1188	\$ 56	N/A
– VAN POOLS		
\$ 357	\$ 11	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		
\$ 281	\$ 7	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 315	\$ 10	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1130	\$ 47	N/A
– SCHOOL AND CHURCH BUSES		
\$ 107	\$ 8	N/A
– OTHER BUSES		
\$ 888	\$ 52	N/A
– VAN POOLS		
\$ 267	\$ 9	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 151	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		
\$ 266	\$ 5	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 333	\$ 11	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1069	\$ 44	N/A
– SCHOOL AND CHURCH BUSES		
\$ 101	\$ 7	N/A
– OTHER BUSES		
\$ 841	\$ 40	N/A
– VAN POOLS		
\$ 253	\$ 8	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 143	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		
\$ 372	\$ 8	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 309	\$ 10	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1495	\$ 62	N/A
– SCHOOL AND CHURCH BUSES		
\$ 141	\$ 9	N/A
– OTHER BUSES		
\$ 1176	\$ 53	N/A
– VAN POOLS		
\$ 353	\$ 11	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		
\$ 310	\$ 8	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 289	\$ 9	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1246	\$ 52	N/A
– SCHOOL AND CHURCH BUSES		
\$ 118	\$ 9	N/A
– OTHER BUSES		
\$ 980	\$ 54	N/A
– VAN POOLS		
\$ 295	\$ 9	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 167	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		
\$ 336	\$ 7	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 283	\$ 9	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1351	\$ 56	N/A
– SCHOOL AND CHURCH BUSES		
\$ 128	\$ 8	N/A
– OTHER BUSES		
\$ 1062	\$ 50	N/A
– VAN POOLS		
\$ 319	\$ 10	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 181	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		
\$ 349	\$ 11	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1319	\$ 55	N/A
– SCHOOL AND CHURCH BUSES		
\$ 125	\$ 9	N/A
– OTHER BUSES		
\$ 1036	\$ 52	N/A
– VAN POOLS		
\$ 312	\$ 10	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 176	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		
\$ 291	\$ 6	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 379	\$ 12	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1170	\$ 49	N/A
– SCHOOL AND CHURCH BUSES		
\$ 111	\$ 7	N/A
– OTHER BUSES		
\$ 920	\$ 44	N/A
– VAN POOLS		
\$ 276	\$ 9	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 156	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		
\$ 247	\$ 8	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	\$ 45	N/A
– VAN POOLS		
\$ 222	\$ 7	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		
\$ 253	\$ 6	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 211	\$ 7	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1017	\$ 42	N/A
– SCHOOL AND CHURCH BUSES		
\$ 96	\$ 8	N/A
– OTHER BUSES		
\$ 799	\$ 38	N/A
– VAN POOLS		
\$ 240	\$ 8	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		
\$ 304	\$ 5	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 248	\$ 8	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1222	\$ 51	N/A
– SCHOOL AND CHURCH BUSES		
\$ 116	\$ 8	N/A
– OTHER BUSES		
\$ 961	\$ 49	N/A
– VAN POOLS		
\$ 289	\$ 9	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		
\$ 261	\$ 6	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 224	\$ 7	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1049	\$ 44	N/A
– SCHOOL AND CHURCH BUSES		
\$ 99	\$ 7	N/A
– OTHER BUSES		
\$ 825	\$ 43	N/A
– VAN POOLS		
\$ 248	\$ 8	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 140	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	\$ 6	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 317	\$ 10	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1037	\$ 43	N/A
– SCHOOL AND CHURCH BUSES		
\$ 98	\$ 8	N/A
– OTHER BUSES		
\$ 815	\$ 39	N/A
– VAN POOLS		
\$ 245	\$ 8	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		
\$ 269	\$ 5	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 268	\$ 9	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1081	\$ 45	N/A
– SCHOOL AND CHURCH BUSES		
\$ 102	\$ 8	N/A
– OTHER BUSES		
\$ 850	\$ 47	N/A
– VAN POOLS		
\$ 256	\$ 8	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 145	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		
\$ 259	\$ 6	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 256	\$ 8	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1041	\$ 43	N/A
– SCHOOL AND CHURCH BUSES		
\$ 98	\$ 8	N/A
– OTHER BUSES		
\$ 818	\$ 39	N/A
– VAN POOLS		
\$ 246	\$ 8	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 139	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		
\$ 188	\$ 6	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 312	\$ 10	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 756	\$ 31	N/A
– SCHOOL AND CHURCH BUSES		
\$ 71	\$ 5	N/A
– OTHER BUSES		
\$ 594	\$ 28	N/A
– VAN POOLS		
\$ 179	\$ 6	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 101	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		
\$ 262	\$ 7	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 256	\$ 8	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1053	\$ 44	N/A
– SCHOOL AND CHURCH BUSES		
\$ 100	\$ 9	N/A
– OTHER BUSES		
\$ 828	\$ 53	N/A
– VAN POOLS		
\$ 249	\$ 8	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 141	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		
\$ 359	\$ 6	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 336	\$ 11	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1443	\$ 60	N/A
– SCHOOL AND CHURCH BUSES		
\$ 136	\$ 8	N/A
– OTHER BUSES		
\$ 1134	\$ 46	N/A
– VAN POOLS		
\$ 341	\$ 11	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 193	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		
\$ 342	\$ 7	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 360	\$ 11	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1375	\$ 57	N/A
– SCHOOL AND CHURCH BUSES		
\$ 130	\$ 8	N/A
– OTHER BUSES		
\$ 1081	\$ 51	N/A
– VAN POOLS		
\$ 325	\$ 10	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 184	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		
\$ 477	\$ 9	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 417	\$ 13	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1918	\$ 80	N/A
– SCHOOL AND CHURCH BUSES		
\$ 181	\$ 9	N/A
– OTHER BUSES		
\$ 1507	\$ 58	N/A
– VAN POOLS		
\$ 453	\$ 15	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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LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 318	\$ 7	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 314	\$ 10	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1278	\$ 53	N/A
– SCHOOL AND CHURCH BUSES		
\$ 121	\$ 8	N/A
– OTHER BUSES		
\$ 1005	\$ 45	N/A
– VAN POOLS		
\$ 302	\$ 10	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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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	\$ 7	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 277	\$ 9	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1222	\$ 51	N/A
– SCHOOL AND CHURCH BUSES		
\$ 116	\$ 9	N/A
– OTHER BUSES		
\$ 961	\$ 53	N/A
– VAN POOLS		
\$ 289	\$ 9	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		
\$ 382	\$ 7	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 292	\$ 9	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1536	\$ 64	N/A
– SCHOOL AND CHURCH BUSES		
\$ 145	\$ 9	N/A
– OTHER BUSES		
\$ 1207	\$ 58	N/A
– VAN POOLS		
\$ 363	\$ 12	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 205	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		
\$ 298	\$ 7	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 322	\$ 10	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1198	\$ 50	N/A
– SCHOOL AND CHURCH BUSES		
\$ 113	\$ 8	N/A
– OTHER BUSES		
\$ 942	\$ 52	N/A
– VAN POOLS		
\$ 283	\$ 9	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 160	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	\$ 6	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 167	\$ 5	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 840	\$ 35	N/A
– SCHOOL AND CHURCH BUSES		
\$ 79	\$ 7	N/A
– OTHER BUSES		
\$ 660	\$ 36	N/A
– VAN POOLS		
\$ 199	\$ 6	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 112	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		
\$ 252	\$ 6	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 220	\$ 7	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1013	\$ 42	N/A
– SCHOOL AND CHURCH BUSES		
\$ 96	\$ 8	N/A
– OTHER BUSES		
\$ 796	\$ 49	N/A
– VAN POOLS		
\$ 239	\$ 8	N/A
RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT		
\$ 135	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		
\$ 431	\$ 7	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 341	\$ 11	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1733	\$ 72	N/A
– SCHOOL AND CHURCH BUSES		
\$ 164	\$ 9	N/A
– OTHER BUSES		
\$ 1362	\$ 53	N/A
– VAN POOLS		
\$ 409	\$ 13	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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LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS		
\$ 477	\$ 9	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS		
\$ 336	\$ 11	N/A
RULE 240. PUBLIC AUTO CLASSIFICATIONS –		
– TAXICABS AND LIMOUSINES		
\$ 1918	\$ 80	N/A
– SCHOOL AND CHURCH BUSES		
\$ 181	\$ 10	N/A
– OTHER BUSES		
\$ 1507	\$ 71	N/A
– VAN POOLS		
\$ 453	\$ 15	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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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			
	\$ 86	\$ 109	\$ 403
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 77	\$ 97	\$ 384
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 131	\$ 166	\$ 907
– SCHOOL AND CHURCH BUSES			
	\$ 58	\$ 74	\$ 254
– OTHER BUSES			
	\$ 58	\$ 74	\$ 254
– VAN POOLS			
	\$ 131	\$ 166	\$ 907
<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			
	\$ 121	\$ 153	\$ 499
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 90	\$ 114	\$ 460
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 184	\$ 233	\$ 1123
– SCHOOL AND CHURCH BUSES			
	\$ 82	\$ 104	\$ 314
– OTHER BUSES			
	\$ 82	\$ 104	\$ 314
– VAN POOLS			
	\$ 184	\$ 233	\$ 1123
<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			
	\$ 103	\$ 130	\$ 439
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 82	\$ 104	\$ 422
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 157	\$ 198	\$ 988
– SCHOOL AND CHURCH BUSES			
	\$ 70	\$ 88	\$ 277
– OTHER BUSES			
	\$ 70	\$ 88	\$ 277
– VAN POOLS			
	\$ 157	\$ 198	\$ 988
<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			
	\$ 80	\$ 101	\$ 391
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 69	\$ 87	\$ 420
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 122	\$ 154	\$ 880
– SCHOOL AND CHURCH BUSES			
	\$ 54	\$ 69	\$ 246
– OTHER BUSES			
	\$ 54	\$ 69	\$ 246
– VAN POOLS			
	\$ 122	\$ 154	\$ 880
<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			
	\$ 85	\$ 107	\$ 357
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 65	\$ 82	\$ 388
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 129	\$ 163	\$ 803
– SCHOOL AND CHURCH BUSES			
	\$ 58	\$ 73	\$ 225
– OTHER BUSES			
	\$ 58	\$ 73	\$ 225
– VAN POOLS			
	\$ 129	\$ 163	\$ 803
<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	\$ 345
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 83	\$ 105	\$ 372
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 152	\$ 192	\$ 776
– SCHOOL AND CHURCH BUSES			
	\$ 68	\$ 86	\$ 217
– OTHER BUSES			
	\$ 68	\$ 86	\$ 217
– VAN POOLS			
	\$ 152	\$ 192	\$ 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			
	\$ 111	\$ 140	\$ 373
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 81	\$ 102	\$ 380
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 169	\$ 213	\$ 839
– SCHOOL AND CHURCH BUSES			
	\$ 75	\$ 95	\$ 235
– OTHER BUSES			
	\$ 75	\$ 95	\$ 235
– VAN POOLS			
	\$ 169	\$ 213	\$ 839
<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			
	\$ 94	\$ 119	\$ 373
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 82	\$ 103	\$ 313
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 143	\$ 181	\$ 839
– SCHOOL AND CHURCH BUSES			
	\$ 64	\$ 81	\$ 235
– OTHER BUSES			
	\$ 64	\$ 81	\$ 235
– VAN POOLS			
	\$ 143	\$ 181	\$ 839
<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			
	\$ 143	\$ 181	\$ 413
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 162	\$ 205	\$ 419
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 217	\$ 275	\$ 929
– SCHOOL AND CHURCH BUSES			
	\$ 97	\$ 123	\$ 260
– OTHER BUSES			
	\$ 97	\$ 123	\$ 260
– VAN POOLS			
	\$ 217	\$ 275	\$ 929
<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			
	\$ 138	\$ 174	\$ 399
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 188	\$ 238	\$ 462
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 210	\$ 264	\$ 898
– SCHOOL AND CHURCH BUSES			
	\$ 94	\$ 118	\$ 251
– OTHER BUSES			
	\$ 94	\$ 118	\$ 251
– VAN POOLS			
	\$ 210	\$ 264	\$ 898
<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			
	\$ 82	\$ 103	\$ 517
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 73	\$ 92	\$ 371
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 125	\$ 157	\$ 1163
– SCHOOL AND CHURCH BUSES			
	\$ 56	\$ 70	\$ 326
– OTHER BUSES			
	\$ 56	\$ 70	\$ 326
– VAN POOLS			
	\$ 125	\$ 157	\$ 1163
<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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TERRITORY 117**

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			
	\$ 109	\$ 137	\$ 410
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 75	\$ 95	\$ 354
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 166	\$ 208	\$ 923
– SCHOOL AND CHURCH BUSES			
	\$ 74	\$ 93	\$ 258
– OTHER BUSES			
	\$ 74	\$ 93	\$ 258
– VAN POOLS			
	\$ 166	\$ 208	\$ 923
<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			
	\$ 127	\$ 160	\$ 398
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 87	\$ 110	\$ 401
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 193	\$ 243	\$ 896
– SCHOOL AND CHURCH BUSES			
	\$ 86	\$ 109	\$ 251
– OTHER BUSES			
	\$ 86	\$ 109	\$ 251
– VAN POOLS			
	\$ 193	\$ 243	\$ 896
<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			
	\$ 88	\$ 111	\$ 321
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 82	\$ 104	\$ 429
RULE 240. PUBLIC AUTO CLASSIFICATIONS – TAXICABS AND LIMOUSINES			
	\$ 134	\$ 169	\$ 722
– SCHOOL AND CHURCH BUSES	\$ 60	\$ 75	\$ 202
– OTHER BUSES	\$ 60	\$ 75	\$ 202
– VAN POOLS	\$ 134	\$ 169	\$ 722
<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			
	\$ 104	\$ 131	\$ 413
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 82	\$ 103	\$ 380
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 158	\$ 199	\$ 929
– SCHOOL AND CHURCH BUSES			
	\$ 71	\$ 89	\$ 260
– OTHER BUSES			
	\$ 71	\$ 89	\$ 260
– VAN POOLS			
	\$ 158	\$ 199	\$ 929
<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)
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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	\$ 393
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 83	\$ 105	\$ 377
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 152	\$ 192	\$ 884
– SCHOOL AND CHURCH BUSES			
	\$ 68	\$ 86	\$ 248
– OTHER BUSES			
	\$ 68	\$ 86	\$ 248
– VAN POOLS			
	\$ 152	\$ 192	\$ 884
<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			
	\$ 106	\$ 134	\$ 330
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 74	\$ 93	\$ 350
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 161	\$ 204	\$ 743
– SCHOOL AND CHURCH BUSES			
	\$ 72	\$ 91	\$ 208
– OTHER BUSES			
	\$ 72	\$ 91	\$ 208
– VAN POOLS			
	\$ 161	\$ 204	\$ 743
<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			
	\$ 87	\$ 110	\$ 329
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 67	\$ 85	\$ 344
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 132	\$ 167	\$ 740
– SCHOOL AND CHURCH BUSES			
	\$ 59	\$ 75	\$ 207
– OTHER BUSES			
	\$ 59	\$ 75	\$ 207
– VAN POOLS			
	\$ 132	\$ 167	\$ 740
<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			
	\$ 94	\$ 119	\$ 385
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 71	\$ 90	\$ 479
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 143	\$ 181	\$ 866
– SCHOOL AND CHURCH BUSES			
	\$ 64	\$ 81	\$ 243
– OTHER BUSES			
	\$ 64	\$ 81	\$ 243
– VAN POOLS			
	\$ 143	\$ 181	\$ 866
<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			
	\$ 107	\$ 135	\$ 379
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 93	\$ 117	\$ 328
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 163	\$ 205	\$ 853
– SCHOOL AND CHURCH BUSES			
	\$ 73	\$ 92	\$ 239
– OTHER BUSES			
	\$ 73	\$ 92	\$ 239
– VAN POOLS			
	\$ 163	\$ 205	\$ 853
<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			
	\$ 93	\$ 117	\$ 426
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 76	\$ 96	\$ 372
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 141	\$ 178	\$ 959
– SCHOOL AND CHURCH BUSES			
	\$ 63	\$ 80	\$ 268
– OTHER BUSES			
	\$ 63	\$ 80	\$ 268
– VAN POOLS			
	\$ 141	\$ 178	\$ 959
<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			
	\$ 86	\$ 108	\$ 370
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 80	\$ 101	\$ 411
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 131	\$ 164	\$ 833
– SCHOOL AND CHURCH BUSES			
	\$ 58	\$ 73	\$ 233
– OTHER BUSES			
	\$ 58	\$ 73	\$ 233
– VAN POOLS			
	\$ 131	\$ 164	\$ 833
<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			
	\$ 93	\$ 118	\$ 379
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 100	\$ 126	\$ 317
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 141	\$ 179	\$ 853
– SCHOOL AND CHURCH BUSES			
	\$ 63	\$ 80	\$ 239
– OTHER BUSES			
	\$ 63	\$ 80	\$ 239
– VAN POOLS			
	\$ 141	\$ 179	\$ 853
<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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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			
	\$ 104	\$ 131	\$ 343
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 112	\$ 141	\$ 335
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 158	\$ 199	\$ 772
– SCHOOL AND CHURCH BUSES			
	\$ 71	\$ 89	\$ 216
– OTHER BUSES			
	\$ 71	\$ 89	\$ 216
– VAN POOLS			
	\$ 158	\$ 199	\$ 772
<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			
	\$ 131	\$ 166	\$ 397
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 138	\$ 174	\$ 359
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 199	\$ 252	\$ 893
– SCHOOL AND CHURCH BUSES			
	\$ 89	\$ 113	\$ 250
– OTHER BUSES			
	\$ 89	\$ 113	\$ 250
– VAN POOLS			
	\$ 199	\$ 252	\$ 893
<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			
	\$ 100	\$ 126	\$ 577
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 97	\$ 122	\$ 338
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 152	\$ 192	\$ 1298
– SCHOOL AND CHURCH BUSES			
	\$ 68	\$ 86	\$ 364
– OTHER BUSES			
	\$ 68	\$ 86	\$ 364
– VAN POOLS			
	\$ 152	\$ 192	\$ 1298
<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			
	\$ 94	\$ 119	\$ 317
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 101	\$ 127	\$ 397
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 143	\$ 181	\$ 713
– SCHOOL AND CHURCH BUSES			
	\$ 64	\$ 81	\$ 200
– OTHER BUSES			
	\$ 64	\$ 81	\$ 200
– VAN POOLS			
	\$ 143	\$ 181	\$ 713
<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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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			
	\$ 93	\$ 117	\$ 404
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 98	\$ 124	\$ 318
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 141	\$ 178	\$ 909
– SCHOOL AND CHURCH BUSES			
	\$ 63	\$ 80	\$ 255
– OTHER BUSES			
	\$ 63	\$ 80	\$ 255
– VAN POOLS			
	\$ 141	\$ 178	\$ 909
<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			
	\$ 92	\$ 116	\$ 408
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 97	\$ 122	\$ 375
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 140	\$ 176	\$ 918
– SCHOOL AND CHURCH BUSES			
	\$ 63	\$ 79	\$ 257
– OTHER BUSES			
	\$ 63	\$ 79	\$ 257
– VAN POOLS			
	\$ 140	\$ 176	\$ 918
<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			
	\$ 83	\$ 105	\$ 380
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 86	\$ 109	\$ 336
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 126	\$ 160	\$ 855
– SCHOOL AND CHURCH BUSES			
	\$ 56	\$ 71	\$ 239
– OTHER BUSES			
	\$ 56	\$ 71	\$ 239
– VAN POOLS			
	\$ 126	\$ 160	\$ 855
<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			
	\$ 123	\$ 155	\$ 428
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 94	\$ 119	\$ 341
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 187	\$ 236	\$ 963
– SCHOOL AND CHURCH BUSES			
	\$ 84	\$ 105	\$ 270
– OTHER BUSES			
	\$ 84	\$ 105	\$ 270
– VAN POOLS			
	\$ 187	\$ 236	\$ 963
<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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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			
	\$ 89	\$ 112	\$ 423
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 81	\$ 102	\$ 376
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 135	\$ 170	\$ 952
– SCHOOL AND CHURCH BUSES			
	\$ 61	\$ 76	\$ 266
– OTHER BUSES			
	\$ 61	\$ 76	\$ 266
– VAN POOLS			
	\$ 135	\$ 170	\$ 952
<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			
	\$ 102	\$ 129	\$ 360
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 70	\$ 89	\$ 328
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 155	\$ 196	\$ 810
– SCHOOL AND CHURCH BUSES			
	\$ 69	\$ 88	\$ 227
– OTHER BUSES			
	\$ 69	\$ 88	\$ 227
– VAN POOLS			
	\$ 155	\$ 196	\$ 810
<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			
	\$ 111	\$ 140	\$ 427
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 105	\$ 132	\$ 392
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 169	\$ 213	\$ 961
– SCHOOL AND CHURCH BUSES			
	\$ 75	\$ 95	\$ 269
– OTHER BUSES			
	\$ 75	\$ 95	\$ 269
– VAN POOLS			
	\$ 169	\$ 213	\$ 961
<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	\$ 113	\$ 399
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 81	\$ 102	\$ 348
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 135	\$ 172	\$ 898
– SCHOOL AND CHURCH BUSES			
	\$ 61	\$ 77	\$ 251
– OTHER BUSES			
	\$ 61	\$ 77	\$ 251
– VAN POOLS			
	\$ 135	\$ 172	\$ 898
<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			
	\$ 120	\$ 152	\$ 398
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 118	\$ 149	\$ 355
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 182	\$ 231	\$ 896
– SCHOOL AND CHURCH BUSES			
	\$ 82	\$ 103	\$ 251
– OTHER BUSES			
	\$ 82	\$ 103	\$ 251
– VAN POOLS			
	\$ 182	\$ 231	\$ 896
<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			
	\$ 97	\$ 123	\$ 400
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 115	\$ 145	\$ 301
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 147	\$ 187	\$ 900
– SCHOOL AND CHURCH BUSES			
	\$ 66	\$ 84	\$ 252
– OTHER BUSES			
	\$ 66	\$ 84	\$ 252
– VAN POOLS			
	\$ 147	\$ 187	\$ 900
<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			
	\$ 95	\$ 120	\$ 400
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 67	\$ 85	\$ 369
RULE 240. PUBLIC AUTO CLASSIFICATIONS – TAXICABS AND LIMOUSINES			
	\$ 144	\$ 182	\$ 900
– SCHOOL AND CHURCH BUSES	\$ 65	\$ 82	\$ 252
– OTHER BUSES	\$ 65	\$ 82	\$ 252
– VAN POOLS	\$ 144	\$ 182	\$ 900
<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			
	\$ 120	\$ 152	\$ 413
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 129	\$ 163	\$ 302
RULE 240. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 182	\$ 231	\$ 929
– SCHOOL AND CHURCH BUSES			
	\$ 82	\$ 103	\$ 260
– OTHER BUSES			
	\$ 82	\$ 103	\$ 260
– VAN POOLS			
	\$ 182	\$ 231	\$ 929
<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
\$ 0.72

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

Coverage	All Perils Deductible	Loss Cost Per Each \$100 Annual Cost Of Hire
Comprehensive	No Deductible	\$ 0.45
	\$ 50 Deductible	0.44
	100 Deductible	0.43
	250 Deductible	0.41
	500 Deductible	0.39
	1,000 Deductible	0.36
	2,000 Deductible	0.31
	3,000 Deductible	0.27
	5,000 Deductible	0.22
Collision	\$ 100 Deductible	1.41
	250 Deductible	1.36
	500 Deductible	1.28
	1,000 Deductible	1.13
	2,000 Deductible	0.96
	3,000 Deductible	0.84
	5,000 Deductible	0.67
Specified Causes Of Loss	No Deductible	0.22

Table 290.C.3.a.(1)(LC) Hired Autos Physical Damage Loss Costs

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>
12/31/2018	+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%
12/31/2021	+7.1%	+8.2%
03/31/2022	+7.8%	+8.5%
06/30/2022	+8.1%	+9.5%
09/30/2022	+8.4%	+10.6%

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 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	+4.2%	+4.5%
October 2020 - September 2021	+0.4%	+3.3%
October 2021 - September 2022	+6.0%	+3.9%

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

	Current Trends <u>Data through</u> <u>9/30/2022</u>	Previous Trends <u>Data through</u> <u>9/30/2021</u>
Ohio Claim Cost Trends		
Bodily Injury (\$100,000 Limit)	+8.0%	+7.2%
Property Damage (\$100,000 Limit)	+12.9%	+9.1%
Credibility-Weighted Claim Cost Trends		
Bodily Injury (\$100,000 Limit)	+8.4%	+6.3%
Property Damage (\$100,000 Limit)	+11.3%	+8.4%
Selected Claim Frequency Trends		
Trucks, Tractors & Trailers		
Bodily Injury	0.0%	0.0%
Property Damage	0.0%	0.0%
Private Passenger Types		
Bodily Injury	0.0%	0.0%
Property Damage	0.0%	0.0%
Selected Pure Premium Trends		
Trucks, Tractors & Trailers		
Bodily Injury (\$100,000 Limit)	+8.4%	+6.3%
Property Damage (\$100,000 Limit)	+11.3%	+8.4%
Private Passenger Types*		
Bodily Injury (\$100,000 Limit)	+8.4%	+6.3%
Property Damage (\$100,000 Limit)	+11.3%	+8.4%

*The Private Passenger Types trend is also used for the Auto Dealers coverage.

Liability Premium Trend

	Current Trends <u>Data through 9/30/2022</u>	Previous Trends <u>Data through 9/30/2021</u>
Trucks, Tractors & Trailers	0.0%	-1.0%
Private Passenger Types	0.0%	0.0%

Ohio bodily injury severity trend receives 5% weight when combined with multistate trend in the filing, property damage trend receives 30% weight.

If the prior trends were used to calculate the indicated changes in this document, the Truck, Tractors & Trailers Liability indication would have been 7.6% instead of 12.8%. For the Private Passenger Types coverage, the indication would have been 4.1% instead of 12.4%. For the Auto Dealers coverage, the indication would have been 15.9% instead of 24.3%.

Supplementary Information – Ohio

Physical Damage Loss Trend

		Current Trends <u>Data through 9/30/2022</u>	Previous Trends <u>Data through 9/30/2021</u>
Trucks, Tractors & Trailers	<u>Coverage</u>		
	OTC	+8.0%	+5.0%
	Collision	+11.0%	+7.0%
Private Passenger Types	OTC	+7.5%	+6.0%
	Collision	+10.5%	+7.0%

Physical Damage Premium Trend

		Current VVF Trends <u>Data through 9/30/2022</u>	Previous VVF Trends <u>Data through 9/30/2021</u>
Trucks, Tractors & Trailers	<u>Coverage</u>		
	OTC	+1.0%	+2.0%
	Collision	+0.5%	+2.5%
Private Passenger Types	OTC	+2.5%	+2.5%
	Collision	+1.2%	+1.0%

The loss trend has increased by 3.0 points for Trucks, Tractors & Trailers OTC and has increased by 1.5 points for Private Passenger Types OTC. The premium trend has decreased by 1.0 points for Trucks, Tractors & Trailers OTC and has remained the same 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 been 21.1%, instead of 35.9%, and 9.8%, instead of 15.3%, respectively.

The loss trend has increased by 4.0 points for Trucks, Tractors & Trailers Collision and has increased by 3.5 points for Private Passenger Types Collision. The premium trend has decreased by 2.0 points for Trucks, Tractors, & Trailers Collision and has increased by 0.2 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 14.1%, instead of 40.2%, and 6.5%, instead of 17.4%, 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. Auto Dealers Liability losses are developed using multistate data. 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	1.078	1.075
27 to Ultimate	1.189	1.171
15 to Ultimate	1.383	1.340
Trucks, Tractors and Trailers PD		
39 to Ultimate	1.008	1.006
27 to Ultimate	1.018	1.016
15 to Ultimate	1.036	1.033
Private Passenger Types BI		
39 to Ultimate	1.080	1.081
27 to Ultimate	1.209	1.201
15 to Ultimate	1.363	1.327
Private Passenger Types PD		
39 to Ultimate	1.004	1.004
27 to Ultimate	1.011	1.011
15 to Ultimate	1.028	1.029
Auto Dealers BI		
39 to Ultimate	1.100	N/A
27 to Ultimate	1.292	N/A
15 to Ultimate	1.820	N/A
Auto Dealers PD		
39 to Ultimate	1.032	N/A
27 to Ultimate	1.065	N/A
15 to Ultimate	1.142	N/A

Supplementary Information – Ohio

Other Factors

Unallocated Loss Adjustment Expense factors:

	<u>Data through 12/31/2021</u>	<u>Data through 12/31/2020</u>
Bodily Injury	1.065	1.070
Property Damage	1.105	1.100
Physical Damage	1.125	1.130

Indicated vs. Filed Changes

An overall change of 20.0% is indicated when each of the coverage indications is weighted by its respective loss cost volume. Staff will file the indications, which reflect a 4/1/2024 proposed effective date, with the following exceptions: For Auto Dealers liability, -10.0% was selected to reflect the favorable state experience.

<u>Coverage</u>	<u>Indicated Change</u>	<u>Filed Change</u>
Auto Dealers Liability	24.3%	-10.0%

The overall filed change is 19.6%.

Notes

- The Trucks, Tractors and Trailers Liability indication (12.8%) is due to unfavorable experience in the three accident years included in the review.
- The Trucks, Tractors and Trailers OTC indication (35.9%) is due to very unfavorable experience in the three accident years included in the review.
- The Trucks, Tractors and Trailers Collision indication (40.2%) is due to very unfavorable experience in the three accident years included in the review.
- The Private Passenger Types Liability indication (12.4%) is due to unfavorable experience in four of the five accident years included in the review.
- The Private Passenger Types OTC indication (15.3%) is due to unfavorable experience in four of the five accident years included in the review.
- The Private Passenger Types Collision indication (17.4%) is due to unfavorable experience in two of the three accident years included in the review.
- The Auto Dealers Liability indication (24.3%) is due to a higher expected experience ratio caused by a longer period of time since this coverage was last reviewed.
- The Auto Dealers and Garagekeepers Physical Damage coverages are not being reviewed this year.