

LOSS COSTS – IMPLEMENTATION

AUGUST 14, 2024

COMMERCIAL AUTOMOBILE

LI-CA-2024-233

## MISSOURI REVISED COMMERCIAL AUTO ADVISORY PROSPECTIVE LOSS COSTS TO BE IMPLEMENTED

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### KEY MESSAGE

Loss costs representing a 22.4% statewide change to be implemented.

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### BACKGROUND

In circular [LI-CA-2024-162](#), we provided you with information about the Commercial Auto loss cost level experience review.

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### ISO ACTION

We are implementing [CA-2024-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.*

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### SUPPLEMENTARY INFORMATION

We are including supplementary information for Missouri, 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.

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### EFFECTIVE DATE

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

These changes are applicable to all policies written on or after January 1, 2025.

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.

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### IMPACT ON THE STATISTICAL REPORTING OF LOSS COST MULTIPLIER

For the purpose of reporting your company Loss Cost Multiplier under the CSP, as of January 1, 2025, the multiplier must be based on the relationship between your gross rates and the ISO advisory prospective loss costs contained in this circular.

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## 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 DECEMBER 12, 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-2024-BRLA1 and SERFF Tracking Number ISOF-G134204951, 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.

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## RATING SOFTWARE IMPACT

No new attributes are being introduced with this revision.

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## 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-2024-016](#) 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.

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## 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](http://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.

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## REVISION DISTRIBUTION

We will issue a Notice to Manualholders with an edition date of 1-25 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

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## REFERENCE(S)

- [LI-CA-2024-162](#) (06/05/2024) Commercial Auto Experience Level Indications Reviewed By Staff
- [LI-CL-2024-016](#) (03/12/2024) Commercial Lines Revised Lead Time Requirements Listing

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**ATTACHMENT(S)**

- Filing CA-2024-BRLA1
- Supplementary Information

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**FILES AVAILABLE FOR DOWNLOAD**

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

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

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**DATA QUALITY**

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

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**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.

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**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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MISSOURI  
BASIC LIMITS PROSPECTIVE LOSS COST LEVEL – COMMERCIAL AUTOMOBILE  
FILING CA-2024-BRLA1  
EXECUTIVE SUMMARY

PURPOSE	<p>This document:</p> <ul style="list-style-type: none"><li>• revises the advisory prospective loss costs for the major Commercial Automobile classes. These loss costs represent a 22.4% statewide change from the loss costs currently in effect.</li><li>• provides the analyses used to derive these advisory loss costs.</li></ul>
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 C-28, the exhibits are labeled EXHIBIT A1 through EXHIBIT C19, and the revised prospective loss cost pages are numbered D-1 through D-47.</p>
AUTO DEALERS AND GARAGEKEEPERS	<p>The Auto Dealers Liability coverage and the Auto Dealers and Garagekeepers Physical Damage coverages are not being reviewed this year.</p>

REVISED LOSS  
COST CHANGES

The statewide advisory loss cost level changes are:

<u>Trucks, Tractors &amp; Trailers</u>	<u>Indicated</u>	<u>Filed</u>
Liability		
Single Limit Liability	16.6%	16.6%
Physical Damage		
Other than Collision	26.1%	26.1%
Collision	48.9%	48.9%
Total Trucks, Tractors & Trailers	23.1%	23.1%
<u>Private Passenger Types</u>		
Liability		
Single Limit Liability	13.1%	13.1%
Physical Damage		
Other than Collision	26.5%	26.5%
Collision	22.9%	22.9%
Total Private Passenger Types	17.4%	17.4%
<u>Grand Total</u>	22.4%	22.4%

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

INDICATED VS.  
FILED

Indicated changes are based on standard ISO methodology, utilizing a 1/1/2025 trend effective date. The filed loss cost level changes are the same as the indicated.

PRIOR ISO  
REVISIONS

The latest selected revisions in this state are:

<u>Filing</u>	CA-2023-BRLA1	CA-2021-BRLA1	CA-2020-BRLA1
Rate Level/ Loss Costs	Loss Costs	Loss Costs	Loss Costs
Effective Date	3/1/2024	10/1/2021	11/1/2020
<u>Changes</u>			
Indicated	13.3%	6.0%	4.6%
Filed	13.1%	5.8%	2.7%
Approved	13.1%	5.8%	2.7%

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 03/31/2023 for all coverages.

ADJUSTMENTS TO  
REPORTED  
EXPERIENCE

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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 second quarter 2023 and claim frequency trend data through first quarter 2023 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	+8.2%
Property Damage	+13.5%
Private Passenger Types Liability:	
Bodily Injury	+8.2%
Property Damage	+13.5%
Trucks, Tractors & Trailers OTC	+9.0%
Trucks, Tractors & Trailers Collision	+12.5%
Private Passenger Types OTC	+9.0%
Private Passenger Types Collision	+11.5%

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 -0.2% 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 +0.8% and +0.2% for OTC and Collision respectively. For Private Passenger Types, the VVF trend factors are +2.3% 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

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LIABILITY (ASLOB 19.3 & 19.4)

1. Travelers Indemnity Co.
2. Zurich American Insurance Co.
3. Cincinatti Insurance Co.
4. Insurance Co. of North America
5. Nationwide Mutual Insurance Co.
6. Federated Mutual Insurance Co.
7. Sentry Insurance a Mutual Co.
8. Tokio Marine Cos
9. Old Republic Insurance Co.
10. United Fire and Casualty Co.

PHYSICAL DAMAGE (ASLOB 21.2)

1. Travelers Indemnity Co.
2. Motors Insurance Corporation
3. Cincinatti Insurance Co.
4. Zurich American Insurance Co.
5. Federated Mutual Insurance Co.
6. United Fire and Casualty Co.
7. Liberty Mutual Insurance Co.
8. Nationwide Mut Insurance Co.
9. Canal Insurance Co.
10. Employers Mutual Casualty 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)  
38.3%

Physical Damage (ASLOB 21.2)  
31.5%

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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MISSOURI  
COMMERCIAL AUTOMOBILE  
Table of Contents

	<u>Explanatory Pages</u>	<u>Corresponding Exhibits</u>
<b>SECTION A – SCOPE OF REVISION</b>		
Summary of Prospective Loss Cost Level Changes		Exhibit A1
Revised Prospective Loss Costs and Percentage Changes		Exhibit A2
<b>SECTION B – CALCULATION OF CHANGES</b>		
Overview of ISO Actuarial Procedures	B-1	
Step 1:		
Determination of Statewide Loss Cost Level Changes	B-2-4	
Trucks, Tractors & Trailers Liability Statewide Changes		Exhibit B1
Trucks, Tractors & Trailers Physical Damage Statewide Changes		Exhibit B2
Private Passenger Types Liability Statewide Changes		Exhibit B3
Private Passenger Types Physical Damage Statewide Changes		Exhibit B4
Step 2:		
Determination of Territory Relativities	B-5	
Trucks, Tractors & Trailers Liability Territory Development		Exhibits B5
Private Passenger Liability Territory Development		Exhibits B6
Explanatory Memorandum for Trucks, Tractors & Trailers and Private Passenger Types Liability Territory Development	B-6-7	
Trucks, Tractors & Trailers Physical Damage Territory Development		Exhibits B7-B8
Private Passenger Types Physical Damage Territory Development		Exhibits B9-B10
Explanatory Memorandum for Trucks, Tractors & Trailers and Private Passenger Types Physical Damage Territory Development	B-8-9	
<b>SECTION C – SUPPORTING MATERIAL</b>		
Loss Adjustment Expense	C-1	Exhibit C1
Loss Trend	C-2-7	Exhibits C2-C5 and Exhibits C8-C11
Liability Premium Trend	C-8-9	Exhibits C6-C7
Physical Damage VVF Trend	C-10-11	Exhibits C12-C13
Loss Development for Liability	C-12-13	Exhibits C14-C15
Loss Development for Physical Damage	C-14	Exhibits C16-C17
Credibility Procedures and Tables	C-15-20	
Claims for Credibility	C-21-22	
Relativities for Developing Minor Class & Coverage Loss Costs		Exhibit C18-C19
Excess Wind and Water Procedure	C-23-28	
<b>SECTION D – REVISED PROSPECTIVE LOSS COSTS</b>		
Liability and Medical Payments	D-1-23	
Physical Damage - All Coverages Except Garages	D-24-46	
Hired Autos (Rule 290)	D-47	

## OVERVIEW OF ISO ACTUARIAL PROCEDURES – COMMERCIAL AUTOMOBILE

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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 <b>Exhibits B1-B4</b> .
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 <b>Exhibits B5-B10</b> .
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 D.

## OVERVIEW OF ISO ACTUARIAL PROCEDURES – COMMERCIAL AUTOMOBILE

### STEP 1 – DETERMINATION OF STATEWIDE ADVISORY LOSS COST LEVEL CHANGE

OBJECTIVE	<p>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?</p>
DESCRIPTION	<p>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 <b>Exhibits B1-B4</b>.</p>
EXPERIENCE BASE	<p>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.</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 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.</p> <p>Trucks, Tractors &amp; 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.</p>

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.

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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.

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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.

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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.

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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.

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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.

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## OVERVIEW OF ISO ACTUARIAL PROCEDURES – COMMERCIAL AUTOMOBILE

### STEP 2 – DETERMINATION OF TERRITORY RELATIVITIES

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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 <b>Exhibits B5-B10</b> .
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EXPLANATORY MEMORANDUM FOR TRUCKS, TRACTORS & TRAILERS AND PRIVATE  
PASSENGER TYPES LIABILITY TERRITORY DEVELOPMENT

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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> $\frac{[\text{Terr. Group Col. (4)} \times \text{Terr. Group Col. (5)}] + [\text{SW Total Col. (4)} \times (1.0 - \text{Terr. Group Col. (5)})]}{[\text{Terr. Group Col. (4)} + (\text{SW Total Col. (4)} \times (1.0 - \text{Terr. Group Col. (5)})]}$

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.)

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COLUMN (8)  
BASE CLASS  
LOSS COST

Present ISO \$100,000 base class loss cost.

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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.

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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.

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

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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.)

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COLUMN (8)  
BASE CLASS  
LOSS COST

Present ISO base class loss cost.

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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.

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COLUMN (10)  
REVISED BASE  
LOSS COST

Revised base loss cost.

---

COLUMN (11)  
ADVISORY  
LOSS COST  
CHANGE

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

---

## LOSS ADJUSTMENT EXPENSE FACTORS

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### 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**.

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### 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.

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### 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.

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## 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 <math>Y=A(B^X)</math> 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 <b>Exhibits C2-C3</b>.</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.

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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:	+9.0%	+9.0%
COLL:	+12.5%	+11.5%

---

COMMERCIAL AUTOMOBILE PHYSICAL DAMAGE  
SUPPLEMENTARY EXHIBIT

Quarterly Values <u>Ending</u>	Consumer Price Index for Bodywork	
	<u>Actual</u>	<u>Exponential Fit</u>
6/30/2020	3.248	3.189
9/30/2020	3.263	3.253
12/31/2020	3.283	3.319
3/31/2021	3.315	3.387
6/30/2021	3.384	3.455
9/30/2021	3.458	3.526
12/31/2021	3.561	3.597
3/31/2022	3.703	3.670
6/30/2022	3.848	3.745
9/30/2022	3.903	3.821
12/31/2022	3.984	3.898
3/31/2023	4.050	3.977
6/30/2023	4.122	4.058
9/30/2023	4.142	4.140
12/31/2023	4.131	4.224
3/31/2024	4.183	4.310
	<u>R-Squared</u>	<u>Average Annual Change</u>
16 Point Fit	0.9610	8.4%
12 Point Fit	0.9248	8.3%

## 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
03/31/2019	0.6%	4.5%
03/31/2020	1.2%	4.8%
03/31/2021	10.7%	7.2%
03/31/2022	49.1%	35.2%
03/31/2023	66.5%	56.7%

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 and a half years ending 03/31/2023 for Private Passenger Types, and the three and a half 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.

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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 -0.2% for Trucks, Tractors & Trailers and Private Passenger Types respectively.

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## PHYSICAL DAMAGE VVF TREND

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### 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
03/31/2019	0.6%	4.6%
03/31/2020	1.1%	4.9%
03/31/2021	10.8%	7.3%
03/31/2022	48.3%	36.2%
03/31/2023	65.5%	58.0%

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 and a half years ending 03/31/2023 for Private Passenger Types, and the three and a half 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 0.8% and 0.2% for Trucks, Tractors & Trailers OTC and Collision coverages respectively. For Private Passenger Types, VVF trends of 2.3% and 1.2% were selected for the OTC and Collision coverages respectively.

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## LOSS DEVELOPMENT FOR LIABILITY

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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.
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DESCRIPTION OF EXPERIENCE PERIOD DATA	For Trucks, Tractors & Trailers, and Private Passenger Types Liability, the incurred losses and allocated loss adjustment expenses underlying the statewide loss cost level indications are on an accident year basis and were evaluated as of June 30, 2023. In other words, accident year ended March 31, 2023 includes all losses and allocated loss adjustment expenses paid through June 30, 2023 on accidents occurring from April 1, 2022 to March 31, 2023 and all losses and allocated loss adjustment expenses outstanding on these accidents as of June 30, 2023, 15 months after the inception of the accident year. Similarly, the incurred losses and allocated loss adjustment expenses for accident year ended March 31, 2022 include all loss and loss adjustment expenses paid through June 30, 2023 on accidents occurring from April 1, 2021 to March 31, 2022 and all losses and allocated loss adjustment expenses outstanding on these accidents as of June 30, 2023, 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 <b>Exhibits C14-C15</b> .
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DESCRIPTION OF LOSS DEVELOPMENT METHODOLOGY	For Bodily Injury Coverage, states are divided into two multistate groups. One group (No-Fault) consists of states with a no-fault law that has a tort threshold. The other group (Tort) contains the remaining states. The applicable multistate group for this state is used in this document. Losses are developed up to 123 months and are based on \$100,000 CSL data. Three-year averages for Trucks, Tractors & Trailers, and Private Passenger Types are calculated for each link ratio based on a "best three of five" approach. Specifically, for the latest five years, the highest and lowest ratios were removed from the calculation and the three year average was calculated using the three remaining factors. Beyond 123 months the loss development is assumed to be unity.
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For Property Damage Coverage, one multistate group is used. Losses are developed up to 111 months and \$100,000 CSL data is used. Three-year averages for Trucks, Tractors & Trailers, and Private Passenger Types are calculated for each link ratio based on a "best three of five" years approach. Specifically, for the latest five years, the highest and lowest ratios were removed from the calculation and the three year average was calculated using the three remaining factors. Development beyond 111 months is assumed to be unity.

---

STATE  
CREDIBILITY  
WEIGHTED  
FACTORS

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

Trucks, Tractors & Trailers

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

Private Passenger Types

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

TRUCKS,  
TRACTORS &  
TRAILERS AND  
PRIVATE  
PASSENGER  
TYPES

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

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

## LOSS DEVELOPMENT FOR PHYSICAL DAMAGE

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OBJECTIVE	The application of loss development recognizes the important concept that some of the losses for a particular accident year have not been finally determined at the time the experience is compiled.
DESCRIPTION OF EXPERIENCE PERIOD DATA	For Physical Damage, paid losses underlying the statewide loss cost level indications are on an accident year basis and were evaluated as of June 30, 2023. In other words, accident year ended March 31, 2023 includes all losses paid through June 30, 2023 on accidents occurring from April 1, 2022 to March 31, 2023. Similarly, the paid losses for accident year ended March 31, 2022 include all losses paid through June 30, 2023 on accidents occurring from April 1, 2021 to March 31, 2022. 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 <b>Exhibits C16-C17</b> .
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.

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## 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 &amp; 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 &amp; 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.

MISSOURI  
CLAIMS PER TERRITORY  
LIABILITY

Territory	Trucks, Tractors & Trailers	Private Passenger Types
	Incurred Claims 5 Years Ending 03/31/2023 Combined BI and PD	Incurred Claims 5 Years Ending 03/31/2023 Combined BI and PD
102	405	69
104	743	66
105	98	14
106	587	98
108	328	46
109	263	28
110	22	0
112	509	98
116	482	42
117	329	91
125	307	36
126	216	16
127	1,576	276
128	671	90
129	1,813	260
131	26	0
132	108	39
133	1,972	450
134	113	25
135	253	33
136	248	25
137	207	30
138	143	43
SW Total	11,419	1,875

Claims for Trend

BI	PD
<u>507</u>	<u>1,677</u>

MISSOURI  
CLAIMS PER TERRITORY  
PHYSICAL DAMAGE

Territory	Trucks, Tractors & Trailers Paid Claims 5 Years Ending 03/31/2023		Private Passenger Types Paid Claims 5 Years Ending 03/31/2023	
	OTC	Coll	OTC	Coll
102	227	226	79	98
104	215	328	127	103
105	65	55	47	22
106	472	313	180	126
108	153	161	60	54
109	172	150	40	32
110	3	9	0	1
112	243	254	97	142
116	276	286	85	86
117	189	244	63	66
125	137	158	21	41
126	114	106	8	29
127	978	929	383	257
128	497	423	133	122
129	1,405	1,088	486	308
131	4	11	6	6
132	55	52	40	60
133	991	923	564	553
134	40	50	17	25
135	82	114	29	53
136	86	118	47	25
137	153	121	56	29
138	160	99	94	58
SW Total	6,717	6,218	2,662	2,296

## 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.

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### 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.

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WIND AND WATER PROCEDURE  
OTHER THAN COLLISION  
MISSOURI

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	191,879	1,297,137	1,105,258	0.174	0.125	138,157	1,435,294
1988	136,530	1,559,437	1,422,907	0.096	0.203	288,850	1,848,287
1989	113,818	1,620,192	1,506,374	0.076	0.223	335,921	1,956,113
1990	193,119	1,891,986	1,698,867	0.114	0.185	314,290	2,206,276
1991	425,926	2,377,431	1,951,505	0.218	0.081	158,072	2,535,503
1992	269,982	2,440,738	2,170,756	0.124	0.175	379,882	2,820,620
1993	272,724	1,756,541	1,483,817	0.184	0.115	170,639	1,927,180
1994	818,283	2,601,188	1,782,905	0.459	-0.160	-285,265	2,315,923
1995	378,856	2,554,660	2,175,804	0.174	0.125	271,976	2,826,636
1996	510,473	2,894,283	2,383,810	0.214	0.085	202,624	3,096,907
1997	391,859	2,902,352	2,510,493	0.156	0.143	359,000	3,261,352
1998	282,149	3,005,643	2,723,494	0.104	0.195	531,081	3,536,724
1999	1,274,202	4,549,510	3,275,308	0.389	-0.090	-294,778	4,254,732
2000	174,144	3,862,111	3,687,967	0.047	0.252	929,368	4,791,479
2001	545,768	4,400,885	3,855,117	0.142	0.157	605,253	5,006,138
2002	2,758,658	5,730,404	2,971,746	0.928	-0.629	-1,869,228	3,861,176
2003	214,374	2,464,352	2,249,978	0.095	0.204	458,996	2,923,348
2004	655,351	2,289,586	1,634,235	0.401	-0.102	-166,692	2,122,894
2005	477,565	1,783,507	1,305,942	0.366	-0.067	-87,498	1,696,009
2006	1,087,490	2,453,790	1,366,300	0.796	-0.497	-679,051	1,774,739
2007	245,572	1,834,145	1,588,573	0.155	0.144	228,755	2,062,900
2008	78,706	1,277,023	1,198,317	0.066	0.233	279,208	1,556,231
2009	684,163	1,821,366	1,137,203	0.602	-0.303	-344,573	1,476,793
2010	276,018	1,943,855	1,667,837	0.165	0.134	223,490	2,167,345
2011	330,807	2,097,038	1,766,231	0.187	0.112	197,818	2,294,856
2012	1,246,161	3,196,065	1,949,904	0.639	-0.340	-662,967	2,533,098
2013	2,267,679	4,022,398	1,754,719	1.292	-0.993	-1,742,436	2,279,962
2014	576,100	2,881,151	2,305,051	0.25	0.049	112,947	2,994,098
2015	465,473	3,581,075	3,115,602	0.149	0.15	467,340	4,048,415
2016	1,172,590	4,425,323	3,252,733	0.36	-0.061	-198,417	4,226,906
2017	1,698,183	5,054,372	3,356,189	0.506	-0.207	-694,731	4,359,641
2018	1,172,977	5,883,160	4,710,183	0.249	0.05	235,509	6,118,669
2019	397,920	5,077,752	4,679,832	0.085	0.214	1,001,484	6,079,236
2020	2,158,110	6,892,257	4,734,147	0.456	-0.157	-743,261	6,148,996
2021	1,143,176	6,838,139	5,694,963	0.201	0.098	558,106	7,396,245
2022	721,007	8,175,761	7,454,754	0.097	0.202	1,505,860	9,681,621
2023	2,358,507	8,957,550	6,599,043	0.357	-0.058	-382,744	8,574,806

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

0.299

WIND AND WATER PROCEDURE  
OTHER THAN COLLISION  
MISSOURI

PRIVATE PASSENGER TYPES

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
			(2) - (1)	(1) / (3)	AVG (4) - (4)	(3) x (5)	(2) + (6)
					VARIATION FROM AVG.		
YEAR	OTC WIND	OTC TOTAL	TOTAL -	WIND &	WIND	WIND & WATER	ADJ OTC
ENDING	LOSSES	LOSSES	WIND&WATER LOSSES	WATER / NON (W&W)	RATIO	ADJUSTMENT	TOTAL LOSSES
1987	166,239	1,211,105	1,044,866	0.159	0.346	361,524	1,572,629
1988	55,969	858,497	802,528	0.070	0.435	349,100	1,207,597
1989	44,161	893,425	849,264	0.052	0.453	384,717	1,278,142
1990	135,150	1,205,097	1,069,947	0.126	0.379	405,510	1,610,607
1991	323,467	1,258,599	935,132	0.346	0.159	148,686	1,407,285
1992	105,439	1,003,651	898,212	0.117	0.388	348,506	1,352,157
1993	369,054	1,287,990	918,936	0.402	0.103	94,650	1,382,640
1994	478,667	1,407,927	929,260	0.515	-0.010	-9,293	1,398,634
1995	317,483	1,282,490	965,007	0.329	0.176	169,841	1,452,331
1996	322,154	1,222,041	899,887	0.358	0.147	132,283	1,354,324
1997	331,920	1,421,420	1,089,500	0.305	0.200	217,900	1,639,320
1998	148,967	1,198,189	1,049,222	0.142	0.363	380,868	1,579,057
1999	917,380	2,288,749	1,371,369	0.669	-0.164	-224,905	2,063,844
2000	78,650	1,269,861	1,191,211	0.066	0.439	522,942	1,792,803
2001	213,523	1,370,449	1,156,926	0.185	0.320	370,216	1,740,665
2002	1,734,491	2,837,601	1,103,110	1.572	-1.067	-1,177,018	1,660,583
2003	129,278	985,455	856,177	0.151	0.354	303,087	1,288,542
2004	371,601	1,218,155	846,554	0.439	0.066	55,873	1,274,028
2005	761,050	1,262,842	501,792	1.517	-1.012	-507,814	755,028
2006	683,779	1,056,718	372,939	1.833	-1.328	-495,263	561,455
2007	176,948	590,832	413,884	0.428	0.077	31,869	622,701
2008	77,262	603,303	526,041	0.147	0.358	188,323	791,626
2009	174,603	591,680	417,077	0.419	0.086	35,869	627,549
2010	172,857	886,819	713,962	0.242	0.263	187,772	1,074,591
2011	152,390	755,304	602,914	0.253	0.252	151,934	907,238
2012	595,667	1,443,656	847,989	0.702	-0.197	-167,054	1,276,602
2013	1,432,172	1,984,645	552,473	2.592	-2.087	-1,153,011	831,634
2014	224,406	844,099	619,693	0.362	0.143	88,616	932,715
2015	388,744	1,144,116	755,372	0.515	-0.01	-7,554	1,136,562
2016	727,386	1,721,484	994,098	0.732	-0.227	-225,660	1,495,824
2017	613,802	1,570,841	957,039	0.641	-0.136	-130,157	1,440,684
2018	509,690	1,398,348	888,658	0.574	-0.069	-61,317	1,337,031
2019	149,122	1,191,297	1,042,175	0.143	0.362	377,267	1,568,564
2020	826,243	2,015,778	1,189,535	0.695	-0.19	-226,012	1,789,766
2021	378,778	1,466,896	1,088,118	0.348	0.157	170,835	1,637,731
2022	175,138	1,494,619	1,319,481	0.133	0.372	490,847	1,985,466
2023	612,262	2,149,982	1,537,720	0.398	0.107	164,536	2,314,518

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

0.505

## EXPLANATORY MEMORANDUM FOR WIND AND WATER PROCEDURE

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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	$\text{Column (2)} + \text{Column (6)}$ .

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## TERRITORIAL WIND AND WATER PROCEDURE OTHER THAN COLLISION

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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>
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><math>\text{Territorial adjusted total losses} = \text{territorial Wind and Water provision} + \text{territorial non-Wind and Water losses}</math></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 &amp; 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

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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	\$ 65,704,558	16.6%
Physical Damage		
Other Than Collision	9,306,983	26.1%
Collision	15,395,356	48.9%
Combined	24,702,339	40.3%
Total Trucks, Tractors & Trailers	90,406,897	23.1%
PRIVATE PASSENGER TYPES		
Liability		
Single Limit Liability	8,011,876	13.1%
Physical Damage		
Other Than Collision	1,927,127	26.5%
Collision	3,159,530	22.9%
Combined	5,086,657	24.3%
Total Private Passenger Types	13,098,533	17.4%
GRAND TOTAL ALL COVERAGES	103,505,430	22.4%
TOTAL LIABILITY	73,716,434	16.2%
TOTAL PHYSICAL DAMAGE	29,788,996	37.6%

- (A) An implementation date of 01/01/2025 is assumed for purposes of trending.
- (B) Accident Year ending 03/31/2023 Aggregate Loss Cost at Current Level for all coverages. The Liability loss costs are on a Total Limits basis.
- (C) Loss Cost changes are calculated on a \$100,000 CSL Basic Limits basis for Liability and on an all deductibles combined basis for Physical Damage.
- (D) For Liability and Physical Damage, classes related to Trucks, Tractors & Trailers, such as the Public Automobile classes, are impacted by the Trucks, Tractors & Trailers loss cost level changes.

VERISK

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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	15.8%	25.0%
104	17.3%	18.2%
105	14.7%	16.7%
106	16.2%	12.5%
108	18.8%	16.7%
109	18.6%	11.1%
110	16.4%	22.2%
112	17.7%	22.2%
116	13.9%	11.1%
117	16.0%	16.7%
125	11.9%	11.1%
126	19.4%	11.1%
127	18.0%	14.3%
128	17.2%	20.0%
129	17.1%	14.3%
131	16.4%	18.8%
132	17.2%	25.0%
133	15.8%	20.0%
134	15.9%	11.1%
135	15.4%	9.1%
136	17.9%	28.6%
137	14.5%	14.3%
138	14.6%	20.0%

VERISK

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

Territory Code	Physical Damage		Specified Causes
	Comprehensive	Collision	of Loss
102	27.2%	52.5%	27.1%
104	26.8%	52.3%	26.5%
105	22.7%	48.4%	22.7%
106	27.7%	51.7%	27.9%
108	26.3%	49.9%	26.4%
109	28.6%	51.6%	28.9%
110	26.6%	49.4%	26.8%
112	26.5%	50.0%	26.9%
116	22.1%	47.2%	21.9%
117	30.4%	50.6%	30.4%
125	27.6%	46.5%	27.2%
126	24.6%	50.8%	24.4%
127	27.2%	48.1%	27.0%
128	22.1%	49.6%	22.1%
129	21.0%	45.9%	20.9%
131	26.3%	49.2%	26.1%
132	31.0%	59.7%	30.9%
133	36.6%	50.4%	36.4%
134	25.3%	51.7%	25.6%
135	24.6%	54.1%	25.1%
136	25.2%	51.2%	25.4%
137	27.4%	44.6%	27.2%
138	29.5%	45.1%	29.3%

VERISK

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

Territory	Liability	\$5,000	Physical Damage		Specified Causes
Code	\$100,000 CSL	Med Pay <sup>(a)</sup>	Comprehensive <sup>(b)</sup>	Collision <sup>(c)</sup>	of Loss <sup>(d)</sup>
102	659	10	299	671	258
104	650	13	199	696	172
105	305	7	281	475	243
106	451	9	281	575	243
108	614	14	288	577	249
109	530	10	279	558	241
110	560	11	219	696	189
112	704	11	229	624	198
116	548	10	309	602	267
117	341	7	253	497	219
125	677	10	342	646	295
126	567	10	284	576	245
127	374	8	234	610	202
128	334	6	276	525	238
129	376	8	288	563	249
131	980	19	235	782	203
132	612	10	245	610	212
133	639	12	239	579	206
134	716	10	238	651	206
135	804	12	253	567	219
136	592	9	263	620	227
137	411	8	265	480	229
138	329	6	250	441	216

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

(b) Comprehensive base loss cost is the \$25,000-29,999 OCN, age 1 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 0.864 to the Trucks, Tractors, and Trailers Comprehensive base loss costs.

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

FOR PRIVATE PASSENGER TYPES POLICY COVERAGES

Territory	\$100,000 CSL	\$5,000
Code	Liability	Med Pay
102	12.1%	8.3%
104	12.8%	10.0%
105	12.8%	9.1%
106	12.3%	10.0%
108	15.5%	14.3%
109	12.6%	11.1%
110	12.8%	11.8%
112	11.2%	15.4%
116	10.3%	9.1%
117	16.3%	20.0%
125	13.4%	16.7%
126	12.7%	8.3%
127	13.4%	11.1%
128	11.2%	11.1%
129	13.6%	11.1%
131	12.9%	9.1%
132	11.6%	16.7%
133	13.9%	8.3%
134	12.9%	15.4%
135	11.7%	14.3%
136	12.8%	16.7%
137	13.0%	18.2%
138	15.5%	16.7%

VERISK

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

FOR PRIVATE PASSENGER TYPES POLICY COVERAGES

Territory Code	Physical Damage		Specified Causes
	Comprehensive	Collision	of Loss
102	25.6%	23.9%	25.3%
104	26.3%	25.5%	26.1%
105	30.8%	20.3%	30.2%
106	28.7%	25.5%	29.3%
108	28.7%	24.9%	28.8%
109	25.1%	20.6%	24.8%
110	25.7%	22.9%	25.7%
112	23.8%	21.9%	23.8%
116	22.8%	22.2%	22.8%
117	23.7%	20.8%	23.9%
125	26.0%	21.5%	25.9%
126	25.8%	28.7%	25.6%
127	28.0%	24.8%	28.4%
128	24.7%	24.8%	25.0%
129	24.6%	22.7%	24.4%
131	25.8%	22.9%	25.6%
132	24.7%	23.6%	24.8%
133	28.6%	21.6%	28.8%
134	26.1%	26.0%	26.2%
135	25.5%	20.4%	25.9%
136	28.8%	19.4%	28.8%
137	28.8%	22.1%	28.8%
138	34.2%	23.3%	34.3%

VERISK

MISSOURI  
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 <sup>(a)</sup>	Comprehensive <sup>(b)</sup>	Collision <sup>(c)</sup>	of Loss <sup>(d)</sup>
102	409	13	270	571	233
104	343	11	235	502	203
105	380	12	225	355	194
106	346	11	224	413	194
108	492	16	233	487	201
109	321	10	239	428	206
110	600	19	215	548	186
112	466	15	265	551	229
116	365	12	237	484	205
117	372	12	282	406	244
125	431	14	281	497	243
126	409	13	244	525	211
127	321	10	288	383	249
128	317	10	283	398	245
129	310	10	284	400	245
131	385	12	244	451	211
132	433	14	227	513	196
133	419	13	207	513	179
134	474	15	251	542	217
135	506	16	202	631	175
136	442	14	264	449	228
137	400	13	264	370	228
138	231	7	267	333	231

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

(b) Comprehensive base loss cost is the \$25,000-29,999 OCN, age 1 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 0.864 to the Private Passenger Types Comprehensive base loss costs.

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 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	15.7%	17.6%
104	17.5%	17.6%
105	14.6%	12.5%
106	16.0%	16.7%
108	18.7%	18.8%
109	18.6%	14.3%
110	16.4%	13.3%
112	17.8%	16.7%
116	14.0%	13.3%
117	16.1%	11.1%
125	11.8%	16.7%
126	19.5%	21.4%
127	17.9%	10.0%
128	17.0%	11.1%
129	17.0%	10.0%
131	16.4%	15.4%
132	17.1%	18.8%
133	15.8%	11.8%
134	15.8%	15.8%
135	15.4%	19.0%
136	17.8%	20.0%
137	14.4%	18.2%
138	14.7%	11.1%

VERISK

MISSOURI  
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	27.2%	52.5%	26.9%
104	26.4%	52.3%	26.1%
105	22.7%	48.5%	22.6%
106	27.8%	51.7%	27.7%
108	26.2%	49.9%	26.4%
109	28.5%	51.7%	28.9%
110	26.6%	49.3%	27.0%
112	26.5%	50.0%	27.0%
116	22.1%	47.3%	21.9%
117	30.5%	50.5%	30.6%
125	27.8%	46.6%	26.9%
126	24.5%	50.7%	24.4%
127	27.1%	48.1%	26.9%
128	22.1%	49.5%	22.3%
129	21.0%	45.8%	20.8%
131	26.1%	49.3%	26.1%
132	31.0%	59.7%	30.9%
133	36.5%	50.5%	36.1%
134	25.3%	51.8%	25.7%
135	24.6%	54.1%	25.2%
136	25.4%	51.1%	25.5%
137	27.5%	44.6%	27.0%
138	29.7%	45.0%	29.1%

VERISK

MISSOURI  
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 <sup>(a)</sup>	Med Pay <sup>(b)</sup>	Comprehensive <sup>(c)</sup>	Collision <sup>(d)</sup>	of Loss <sup>(e)</sup>
102	626	20	454	1510	392
104	618	20	302	1566	261
105	290	9	427	1069	369
106	428	14	427	1294	369
108	583	19	438	1298	378
109	504	16	424	1256	366
110	532	17	333	1566	287
112	669	21	348	1404	301
116	521	17	470	1355	406
117	324	10	385	1118	333
125	643	21	520	1454	448
126	539	17	432	1296	372
127	355	11	356	1373	307
128	317	10	420	1181	362
129	357	11	438	1267	378
131	931	30	357	1760	309
132	581	19	372	1373	322
133	607	19	363	1303	313
134	680	22	362	1465	313
135	764	25	385	1276	333
136	562	18	400	1395	345
137	390	13	403	1080	348
138	313	10	380	992	328

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

MISSOURI  
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	15.8%	15.8%
104	17.3%	17.2%
105	14.7%	15.9%
106	16.2%	15.4%
108	18.8%	19.8%
109	18.6%	18.7%
110	16.4%	17.5%
112	17.7%	18.0%
116	13.9%	15.0%
117	16.0%	16.3%
125	11.9%	11.9%
126	19.3%	20.3%
127	18.0%	18.9%
128	17.2%	16.7%
129	17.2%	16.7%
131	16.4%	16.3%
132	17.3%	17.2%
133	15.8%	16.3%
134	15.9%	16.5%
135	15.3%	14.5%
136	17.9%	17.9%
137	14.5%	15.0%
138	14.6%	14.6%

VERISK

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

FOR TAXIS AND LIMOUSINES POLICY COVERAGES

Territory Code	Physical Damage		Specified Causes
	Comprehensive	Collision	of Loss
102	27.2%	52.5%	26.9%
104	26.4%	52.3%	26.1%
105	22.7%	48.5%	22.6%
106	27.8%	51.7%	27.7%
108	26.2%	49.9%	26.4%
109	28.5%	51.7%	28.9%
110	26.6%	49.3%	27.0%
112	26.5%	50.0%	27.0%
116	22.1%	47.3%	21.9%
117	30.5%	50.5%	30.6%
125	27.8%	46.6%	26.9%
126	24.5%	50.7%	24.4%
127	27.1%	48.1%	26.9%
128	22.1%	49.5%	22.3%
129	21.0%	45.8%	20.8%
131	26.1%	49.3%	26.1%
132	31.0%	59.7%	30.9%
133	36.5%	50.5%	36.1%
134	25.3%	51.8%	25.7%
135	24.6%	54.1%	25.2%
136	25.4%	51.1%	25.5%
137	27.5%	44.6%	27.0%
138	29.7%	45.0%	29.1%

VERISK

MISSOURI  
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 <sup>(a)</sup>	Med Pay <sup>(b)</sup>	Comprehensive <sup>(c)</sup>	Collision <sup>(d)</sup>	of Loss <sup>(e)</sup>
102	2649	110	454	1510	392
104	2613	109	302	1566	261
105	1226	51	427	1069	369
106	1813	75	427	1294	369
108	2468	103	438	1298	378
109	2131	89	424	1256	366
110	2251	94	333	1566	287
112	2830	118	348	1404	301
116	2203	92	470	1355	406
117	1371	57	385	1118	333
125	2722	113	520	1454	448
126	2279	95	432	1296	372
127	1503	63	356	1373	307
128	1343	56	420	1181	362
129	1512	63	438	1267	378
131	3940	164	357	1760	309
132	2460	102	372	1373	322
133	2569	107	363	1303	313
134	2878	120	362	1465	313
135	3232	134	385	1276	333
136	2380	99	400	1395	345
137	1652	69	403	1080	348
138	1323	55	380	992	328

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

MISSOURI  
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	15.7%	15.4%
104	17.1%	23.1%
105	14.9%	11.1%
106	16.3%	9.1%
108	18.9%	16.7%
109	18.2%	18.2%
110	16.4%	15.4%
112	18.1%	25.0%
116	13.7%	18.2%
117	16.1%	20.0%
125	11.7%	9.1%
126	18.8%	20.0%
127	18.3%	22.2%
128	17.6%	10.0%
129	17.2%	9.1%
131	16.3%	18.2%
132	17.7%	14.3%
133	15.7%	16.7%
134	15.7%	18.2%
135	15.5%	14.3%
136	17.8%	23.1%
137	14.7%	10.0%
138	14.7%	22.2%

VERISK

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

FOR SCHOOL AND CHURCH BUSES POLICY COVERAGES

Territory Code	Physical Damage		Specified Causes
	Comprehensive	Collision	of Loss
102	26.9%	52.7%	26.8%
104	26.2%	52.1%	27.2%
105	22.4%	48.0%	22.2%
106	27.3%	51.5%	27.9%
108	26.5%	49.8%	26.1%
109	28.4%	51.7%	29.1%
110	26.3%	49.0%	27.7%
112	26.8%	50.0%	27.4%
116	22.1%	46.9%	22.1%
117	30.3%	50.5%	30.7%
125	28.0%	46.4%	27.2%
126	24.5%	50.6%	24.6%
127	27.2%	47.7%	26.9%
128	22.1%	49.8%	21.8%
129	21.0%	46.1%	20.7%
131	27.0%	49.4%	26.6%
132	31.5%	59.3%	30.9%
133	37.0%	50.2%	35.9%
134	25.6%	51.9%	25.0%
135	24.6%	53.9%	25.2%
136	25.2%	51.6%	25.2%
137	27.7%	44.5%	27.9%
138	29.8%	44.8%	28.9%

VERISK

MISSOURI  
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 <sup>(a)</sup>	Med Pay <sup>(b)</sup>	Comprehensive <sup>(c)</sup>	Collision <sup>(d)</sup>	of Loss <sup>(e)</sup>
102	250	15	203	423	175
104	247	16	135	438	117
105	116	10	191	299	165
106	171	12	191	362	165
108	233	14	196	364	169
109	201	13	190	352	164
110	213	15	149	438	129
112	268	15	156	393	135
116	208	13	210	379	182
117	130	12	172	313	149
125	257	12	233	407	201
126	215	12	193	363	167
127	142	11	159	384	137
128	127	11	188	331	162
129	143	12	196	355	169
131	372	26	160	493	138
132	233	16	167	384	144
133	243	14	163	365	140
134	272	13	162	410	140
135	306	16	172	357	149
136	225	16	179	391	154
137	156	11	180	302	156
138	125	11	170	278	147

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

MISSOURI  
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	15.8%	15.4%
104	17.3%	17.3%
105	14.6%	15.8%
106	16.2%	16.9%
108	18.7%	19.4%
109	18.5%	19.1%
110	16.4%	16.9%
112	17.7%	16.9%
116	13.9%	15.2%
117	16.0%	15.6%
125	11.9%	11.3%
126	19.4%	20.0%
127	18.0%	18.6%
128	17.1%	16.9%
129	17.2%	17.5%
131	16.4%	16.3%
132	17.2%	16.3%
133	15.8%	16.2%
134	15.9%	16.2%
135	15.3%	15.3%
136	18.0%	17.4%
137	14.6%	15.8%
138	14.7%	13.6%

VERISK

MISSOURI  
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	26.9%	52.7%	26.8%
104	26.2%	52.1%	27.2%
105	22.4%	48.0%	22.2%
106	27.3%	51.5%	27.9%
108	26.5%	49.8%	26.1%
109	28.4%	51.7%	29.1%
110	26.3%	49.0%	27.7%
112	26.8%	50.0%	27.4%
116	22.1%	46.9%	22.1%
117	30.3%	50.5%	30.7%
125	28.0%	46.4%	27.2%
126	24.5%	50.6%	24.6%
127	27.2%	47.7%	26.9%
128	22.1%	49.8%	21.8%
129	21.0%	46.1%	20.7%
131	27.0%	49.4%	26.6%
132	31.5%	59.3%	30.9%
133	37.0%	50.2%	35.9%
134	25.6%	51.9%	25.0%
135	24.6%	53.9%	25.2%
136	25.2%	51.6%	25.2%
137	27.7%	44.5%	27.9%
138	29.8%	44.8%	28.9%

VERISK

MISSOURI  
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 <sup>(a)</sup>	Med Pay <sup>(b)</sup>	Comprehensive <sup>(c)</sup>	Collision <sup>(d)</sup>	of Loss <sup>(e)</sup>
102	2082	90	203	423	175
104	2054	95	135	438	117
105	964	66	191	299	165
106	1425	76	191	362	165
108	1940	80	196	364	169
109	1675	81	190	352	164
110	1770	90	149	438	129
112	2225	90	156	393	135
116	1732	76	210	379	182
117	1078	74	172	313	149
125	2139	108	233	407	201
126	1792	78	193	363	167
127	1182	70	159	384	137
128	1055	69	188	331	162
129	1188	74	196	355	169
131	3097	157	160	493	138
132	1934	57	167	384	144
133	2019	86	163	365	140
134	2263	115	162	410	140
135	2541	98	172	357	149
136	1871	81	179	391	154
137	1299	66	180	302	156
138	1040	67	170	278	147

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

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

	(1)	(2)	(3)	(4)	(5)
ACCIDENT YEAR ENDING	AGGREGATE LOSS COST AT CURRENT LEVEL (B)	\$100,000 INCURRED LOSSES (C)	EXPERIENCE RATIO (2) / (1)	ACCIDENT YEAR WEIGHTS	NUMBER OF INCURRED CLAIMS
03/31/21	\$34,425,809	\$40,338,066	1.172	20%	2,019
03/31/22	\$33,930,762	\$43,906,698	1.294	30%	2,139
03/31/23	\$33,539,846	\$38,784,490	1.156	50%	2,029
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3) * (4)).				1.200
(7)	EXPECTED EXPERIENCE RATIO (D).				1.088
(8)	CREDIBILITY (E).				0.70
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ( (6) * (8) ) + ( (7) * (1.000 - (8)) ).				1.166
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ( (9) - 1.000 ).				16.6%
(11)	FILED CHANGE.				16.6%
(A)	TRUCK, TRACTOR, AND TRAILER EXPERIENCE IS FOR VEHICLES WRITTEN IN ACCORDANCE WITH RULE 222 OF THE COMMERCIAL LINES MANUAL, DIVISION 1, AUTOMOBILE.				
(B)	THE AGGREGATE LOSS COST AT CURRENT LEVEL IS CALCULATED BY EXTENDING EXPOSURES BY THE CURRENT LOSS COSTS 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 01/01/25 WHICH IS ASSUMED FOR THE PURPOSES OF TRENDING, SUBJECT TO A MAXIMUM OF THE N-VALUE CORRESPONDING TO THE LATEST YEAR SHOWN ON THE FOLLOWING PAGE, FOOTNOTE B. IN THIS REVISION, THE PERIOD M IS 0.833 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

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

	ACC. YEAR ENDING	BODILY INJURY	PROPERTY DAMAGE	COMBINED
(1) INCURRED LOSSES AND ALLOCATED LOSS ADJUSTMENT EXPENSES				
	03/31/21	\$12,546,578	\$8,598,070	
	03/31/22	\$13,466,798	\$10,388,805	
	03/31/23	\$10,202,271	\$11,219,346	
(2) DEVELOPED LOSSES AND ALL LOSS ADJUSTMENT EXPENSES (A)				
	03/31/21	\$14,389,921	\$9,557,873	
	03/31/22	\$17,115,492	\$11,663,304	
	03/31/23	\$14,902,253	\$12,942,862	
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)				
		8.2%	13.5%	10.7%
(4) TRENDED LOSSES AND ALL LOSS ADJUSTMENT EXPENSES (B)				
	03/31/21	\$21,757,561	\$18,580,505	\$40,338,066
	03/31/22	\$23,927,458	\$19,979,240	\$43,906,698
	03/31/23	\$19,253,711	\$19,530,779	\$38,784,490
(A) INCURRED LOSSES AND ALLOCATED LOSS ADJUSTMENT EXPENSES ARE ADJUSTED BY THE FOLLOWING FACTORS:				
1 - UNALLOCATED LOSS ADJUSTMENT FACTORS:				
		B.I. 1.060	P.D. 1.105	
2 - LOSS DEVELOPMENT FACTORS:				
	YEAR ENDING	B.I.	P.D.	
	03/31/21	1.082	1.006	
	03/31/22	1.199	1.016	
	03/31/23	1.378	1.044	
(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 01/01/25 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING.				

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD
03/31/21	10/1/20	5.250
03/31/22	10/1/21	4.250
03/31/23	10/1/22	3.250

VERISK

MISSOURI  
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		
	03/31/21	\$34,425,809
	03/31/22	\$33,930,762
	03/31/23	\$33,539,846
(2) SELECTED ANNUAL PREMIUM TREND (SEE TREND EXHIBIT IN SECTION C)		
		0.0%
(3) TRENDED AGGREGATE LOSS COSTS AT CURRENT LEVEL (A)		
	03/31/21	\$34,425,809
	03/31/22	\$33,930,762
	03/31/23	\$33,539,846

(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  
01/01/25 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING.

YEAR ENDING	AVERAGE DATE OF WRITING	PROJECTION PERIOD
03/31/21	4/1/20	5.250
03/31/22	4/1/21	4.250
03/31/23	4/1/22	3.250

## VERISK

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

COVERAGE	ACCIDENT YEAR	(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	03/31/21	\$10,828,743	\$13,035,147	1.204	20%	1,506
	03/31/22	\$10,496,325	\$15,651,841	1.491	30%	1,464
	03/31/23	\$9,306,983	\$13,074,272	1.405	50%	1,323
COLL.	03/31/21	\$16,736,930	\$23,724,749	1.418	20%	1,208
	03/31/22	\$16,909,410	\$25,339,750	1.499	30%	1,280
	03/31/23	\$15,395,356	\$24,563,350	1.596	50%	1,170
					O.T.C.	COLLISION
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				1.391	1.532
(7)	EXPECTED EXPERIENCE RATIO (D).				1.067	1.101
(8)	CREDIBILITY (E).				0.60	0.90
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ( (6) * (8) ) + ( (7) * (1.000- (8)) ).				1.261	1.489
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ( (9) - 1.000 ).				26.1%	48.9%
(11)	FILED CHANGE.				26.1%	48.9%
(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 01/01/25 WHICH IS ASSUMED FOR THE PURPOSES OF TRENDING, SUBJECT TO A MAXIMUM OF THE N-VALUE CORRESPONDING TO THE LATEST YEAR SHOWN ON THE FOLLOWING PAGE, FOOTNOTE B. IN THIS REVISION, THE PERIOD M IS 0.833 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

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

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) PAID LOSSES			
	03/31/21	\$7,396,245	\$11,424,577
	03/31/22	\$9,681,621	\$13,822,566
	03/31/23	\$8,574,806	\$15,534,931
(2) DEVELOPED LOSSES AND ALL LOSS ADJUSTMENT EXPENSES (A)	03/31/21	\$8,292,078	\$12,782,731
	03/31/22	\$10,854,259	\$15,357,424
	03/31/23	\$9,882,292	\$16,755,355
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)		9.0%	12.5%
(4) TRENDED LOSSES AND ALL LOSS ADJUSTMENT EXPENSES (B)	03/31/21	\$13,035,147	\$23,724,749
	03/31/22	\$15,651,841	\$25,339,750
	03/31/23	\$13,074,272	\$24,563,350
(A) PAID LOSSES ARE ADJUSTED BY THE FOLLOWING:			
1 - LOSS ADJUSTMENT EXPENSE FACTORS:		O.T.C	COLL.
		1.120	1.120
2 - LOSS DEVELOPMENT FACTORS:			
	YEAR ENDING	O.T.C.	COLL.
	03/31/21	1.001	0.999
	03/31/22	1.001	0.992
	03/31/23	1.029	0.963
(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 01/01/25 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING BOTH OTC AND COLLISION.			

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD OTC	PROJECTION PERIOD COLL
03/31/21	10/1/20	5.250	5.250
03/31/22	10/1/21	4.250	4.250
03/31/23	10/1/22	3.250	3.250

VERISK

MISSOURI  
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			
	03/31/21	\$10,382,304	\$16,554,827
	03/31/22	\$10,151,185	\$16,758,583
	03/31/23	\$9,071,134	\$15,288,338
(2) SELECTED ANNUAL VVF TREND (SEE TREND EXHIBIT IN SECTION C)		0.8%	0.2%
(3) TRENDED AGGREGATE LOSS COSTS AT CURRENT LEVEL (A)			
	03/31/21	\$10,828,743	\$16,736,930
	03/31/22	\$10,496,325	\$16,909,410
	03/31/23	\$9,306,983	\$15,395,356
(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 01/01/25 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING BOTH OTC AND COLLISION.			

YEAR ENDING	AVERAGE DATE OF WRITING	PROJECTION PERIOD OTC	PROJECTION PERIOD COLL
03/31/21	4/1/20	5.250	5.250
03/31/22	4/1/21	4.250	4.250
03/31/23	4/1/22	3.250	3.250

## VERISK

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

	(1)	(2)	(3)	(4)	(5)
ACCIDENT YEAR	AGGREGATE LOSS COST AT CURRENT LEVEL (B)	\$100,000 INCURRED LOSSES (C)	EXPERIENCE RATIO (2) / (1)	ACCIDENT YEAR WEIGHTS	NUMBER OF INCURRED CLAIMS
03/31/19	\$5,259,930	\$8,449,988	1.606	10%	529
03/31/20	\$4,963,448	\$6,697,296	1.349	15%	417
03/31/21	\$4,589,654	\$4,318,310	0.941	20%	270
03/31/22	\$4,398,553	\$5,316,033	1.209	25%	340
03/31/23	\$4,300,524	\$4,844,455	1.126	30%	319
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3) * (4)).				1.191
(7)	EXPECTED EXPERIENCE RATIO (D).				1.091
(8)	CREDIBILITY (E).				0.40
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ( (6) * (8) ) + ( (7) * (1.000 - (8)) ).				1.131
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ( (9) - 1.000 ).				13.1%
(11)	FILED CHANGE.				13.1%
(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 01/01/25 WHICH IS ASSUMED FOR THE PURPOSES OF TRENDING, SUBJECT TO A MAXIMUM OF THE N-VALUE CORRESPONDING TO THE LATEST YEAR SHOWN ON THE FOLLOWING PAGE, FOOTNOTE B. IN THIS REVISION, THE PERIOD M IS 0.833 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

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

	ACC. YEAR ENDING	BODILY INJURY	PROPERTY DAMAGE	COMBINED
(1) INCURRED LOSSES AND	03/31/19	\$2,006,375	\$1,673,619	
ALLOCATED LOSS	03/31/20	\$2,084,097	\$1,210,220	
ADJUSTMENT EXPENSES	03/31/21	\$1,369,106	\$901,292	
	03/31/22	\$1,564,583	\$1,320,315	
	03/31/23	\$1,192,056	\$1,482,697	
(2) DEVELOPED LOSSES AND	03/31/19	\$2,156,532	\$1,849,349	
ALL LOSS ADJUSTMENT	03/31/20	\$2,286,463	\$1,338,630	
EXPENSES (A)	03/31/21	\$1,571,706	\$998,915	
	03/31/22	\$1,993,466	\$1,476,455	
	03/31/23	\$1,765,220	\$1,699,000	
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)		8.2%	13.5%	10.8%
(4) TRENDED LOSSES AND	03/31/19	\$3,819,218	\$4,630,770	\$8,449,988
ALL LOSS ADJUSTMENT	03/31/20	\$3,742,940	\$2,954,356	\$6,697,296
EXPENSES (B)	03/31/21	\$2,376,419	\$1,941,891	\$4,318,310
	03/31/22	\$2,786,865	\$2,529,167	\$5,316,033
	03/31/23	\$2,280,664	\$2,563,791	\$4,844,455
(A) INCURRED LOSSES AND ALLOCATED LOSS ADJUSTMENT EXPENSES ARE ADJUSTED BY THE FOLLOWING FACTORS:				
1 - UNALLOCATED LOSS ADJUSTMENT FACTORS:		B.I. 1.060	P.D. 1.105	
2 - LOSS DEVELOPMENT FACTORS:				
	YEAR ENDING	B.I.	P.D.	
	03/31/19	1.014	1.000	
	03/31/20	1.035	1.001	
	03/31/21	1.083	1.003	
	03/31/22	1.202	1.012	
	03/31/23	1.397	1.037	

(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 01/01/25  
WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING.

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD
03/31/19	10/1/18	7.250
03/31/20	10/1/19	6.250
03/31/21	10/1/20	5.250
03/31/22	10/1/21	4.250
03/31/23	10/1/22	3.250

VERISK

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

	ACC. YEAR ENDING	AGGREGATE LOSS COSTS
(1) AGGREGATE LOSS COSTS	03/31/19	\$5,334,615
AT CURRENT LEVEL	03/31/20	\$5,023,733
	03/31/21	\$4,636,014
	03/31/22	\$4,434,025
	03/31/23	\$4,326,483
(2) SELECTED ANNUAL PREMIUM		
TREND (SEE TREND		-0.2%
EXHIBIT IN SECTION C)		
(3) TRENDED AGGREGATE	03/31/19	\$5,259,930
LOSS COSTS AT	03/31/20	\$4,963,448
CURRENT LEVEL (A)	03/31/21	\$4,589,654
	03/31/22	\$4,398,553
	03/31/23	\$4,300,524

(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  
01/01/25 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING.

YEAR ENDING	AVERAGE DATE OF WRITING	PROJECTION PERIOD
03/31/19	4/1/18	7.250
03/31/20	4/1/19	6.250
03/31/21	4/1/20	5.250
03/31/22	4/1/21	4.250
03/31/23	4/1/22	3.250

## VERISK

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

COVERAGE O.T.C	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
	03/31/19	\$2,642,974	\$3,281,687	1.242	10%	554
	03/31/20	\$2,578,799	\$3,435,778	1.332	15%	540
	03/31/21	\$2,607,446	\$2,880,571	1.105	20%	497
	03/31/22	\$2,281,140	\$3,203,400	1.404	25%	543
	03/31/23	\$1,927,127	\$3,477,574	1.805	30%	528
COLL.	03/31/19	\$4,171,391	\$6,626,025	1.588	10%	580
	03/31/20	\$4,046,519	\$4,866,272	1.203	15%	521
	03/31/21	\$4,012,449	\$4,016,245	1.001	20%	382
	03/31/22	\$3,658,725	\$4,758,755	1.301	25%	429
	03/31/23	\$3,159,530	\$4,227,224	1.338	30%	384
					O.T.C.	COLLISION
(6)	AVERAGE EXPERIENCE RATIO (SUM OF (3)*(4)).				1.438	1.265
(7)	EXPECTED EXPERIENCE RATIO (D).				1.054	1.084
(8)	CREDIBILITY (E).				0.55	0.80
(9)	CREDIBILITY WEIGHTED EXPERIENCE RATIO: ( (6) * (8) ) + ( (7) * (1.000 - (8)) ).				1.265	1.229
(10)	INDICATED PERCENTAGE CHANGE IN ADVISORY LOSS COST LEVEL ( (9) - 1.000 ).				26.5%	22.9%
(11)	FILED CHANGE.				26.5%	22.9%
(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 01/01/25 WHICH IS ASSUMED FOR THE PURPOSES OF TRENDING, SUBJECT TO A MAXIMUM OF THE N-VALUE CORRESPONDING TO THE LATEST YEAR SHOWN ON THE FOLLOWING PAGE, FOOTNOTE B. IN THIS REVISION, THE PERIOD M IS 0.833 YEAR(S).					
(E)	CREDIBILITY IS BASED ON A 5 YEAR TOTAL OF CLAIMS FOR O.T.C. AND A 5 YEAR TOTAL OF CLAIMS FOR COLLISION SHOWN IN COLUMN (5). THE STANDARDS FOR FULL CREDIBILITY ARE 8,500 CLAIMS FOR O.T.C. AND 3,500 CLAIMS FOR COLLISION (SEE CREDIBILITY TABLES IN SECTION C).					

VERISK

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

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) PAID LOSSES	03/31/19	\$1,568,564	\$2,686,691
	03/31/20	\$1,789,766	\$2,199,942
	03/31/21	\$1,637,731	\$2,026,834
	03/31/22	\$1,985,466	\$2,697,200
	03/31/23	\$2,314,518	\$2,810,707
(2) DEVELOPED LOSSES AND	03/31/19	\$1,756,792	\$3,009,094
ALL LOSS ADJUSTMENT	03/31/20	\$2,004,538	\$2,463,935
EXPENSES (A)	03/31/21	\$1,832,424	\$2,267,784
	03/31/22	\$2,221,498	\$2,996,697
	03/31/23	\$2,628,552	\$2,968,556
(3) SELECTED ANNUAL LOSS TREND (SEE TREND EXHIBIT IN SECTION C)		9.0%	11.5%
(4) TRENDED LOSSES AND	03/31/19	\$3,281,687	\$6,626,025
ALL LOSS ADJUSTMENT	03/31/20	\$3,435,778	\$4,866,272
EXPENSES (B)	03/31/21	\$2,880,571	\$4,016,245
	03/31/22	\$3,203,400	\$4,758,755
	03/31/23	\$3,477,574	\$4,227,224

(A) PAID LOSSES ARE ADJUSTED BY THE FOLLOWING:

1 - LOSS ADJUSTMENT EXPENSE FACTORS:

O.T.C	COLL.
1.120	1.120

2 - LOSS DEVELOPMENT FACTORS:

YEAR ENDING	O.T.C.	COLL.
03/31/19	1.000	1.000
03/31/20	1.000	1.000
03/31/21	0.999	0.999
03/31/22	0.999	0.992
03/31/23	1.014	0.943

(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 01/01/25 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING BOTH OTC AND COLLISION.

YEAR ENDING	AVERAGE DATE OF ACCIDENT	PROJECTION PERIOD OTC	PROJECTION PERIOD COLL
03/31/19	10/1/18	7.250	7.250
03/31/20	10/1/19	6.250	6.250
03/31/21	10/1/20	5.250	5.250
03/31/22	10/1/21	4.250	4.250
03/31/23	10/1/22	3.250	3.250

VERISK

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

	ACC. YEAR ENDING	O.T.C	COLLISION
(1) AGGREGATE LOSS COSTS	03/31/19	\$2,241,708	\$3,826,964
AT CURRENT LEVEL	03/31/20	\$2,236,599	\$3,757,214
	03/31/21	\$2,313,617	\$3,767,558
	03/31/22	\$2,071,880	\$3,477,875
	03/31/23	\$1,789,347	\$3,038,010
(2) SELECTED ANNUAL VVF			
TREND (SEE TREND		2.3%	1.2%
EXHIBIT IN SECTION C)			
(3) TRENDED AGGREGATE	03/31/19	\$2,642,974	\$4,171,391
LOSS COSTS AT	03/31/20	\$2,578,799	\$4,046,519
CURRENT LEVEL (A)	03/31/21	\$2,607,446	\$4,012,449
	03/31/22	\$2,281,140	\$3,658,725
	03/31/23	\$1,927,127	\$3,159,530
(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 01/01/25 WHICH IS ASSUMED FOR THE PURPOSE OF TRENDING BOTH OTC AND COLLISION.			

YEAR ENDING	AVERAGE DATE OF WRITING	PROJECTION PERIOD OTC	PROJECTION PERIOD COLL
03/31/19	4/1/18	7.250	7.250
03/31/20	4/1/19	6.250	6.250
03/31/21	4/1/20	5.250	5.250
03/31/22	4/1/21	4.250	4.250
03/31/23	4/1/22	3.250	3.250

VERISK

MISSOURI  
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	LOSS
R	03/31/2023	COST	03/31/2023	RATIO	CRED	RATIO	STATE	COST	COST	COST	COST
								PRES	IND*	REV	CHG**
102	2074	586.40	777.33	1.326	0.15	1.358	0.993	569	659	659	15.8%
104	3983	479.56	676.81	1.411	0.25	1.376	1.007	554	650	650	17.3%
105	1148	248.39	231.00	0.930	0.05	1.342	0.982	266	305	305	14.7%
106	4380	356.64	485.51	1.361	0.20	1.363	0.997	388	451	451	16.2%
108	2100	472.58	734.18	1.554	0.15	1.393	1.019	517	614	614	18.8%
109	1646	458.04	700.92	1.530	0.15	1.389	1.016	447	530	530	18.6%
110	320	371.79	447.09	1.203	0.00	1.364	0.998	481	560	560	16.4%
112	2862	513.79	745.21	1.450	0.20	1.381	1.010	598	704	704	17.7%
116	3326	449.00	550.80	1.227	0.20	1.337	0.978	481	548	548	13.9%
117	5210	215.85	287.17	1.330	0.15	1.359	0.994	294	341	341	16.0%
125	1868	554.99	563.11	1.015	0.15	1.312	0.960	605	677	677	11.9%
126	971	535.95	912.22	1.702	0.10	1.398	1.023	475	567	567	19.4%
127	18042	255.95	363.15	1.419	0.35	1.383	1.012	317	374	374	18.0%
128	9107	228.02	323.68	1.420	0.20	1.375	1.006	285	334	334	17.2%
129	20185	268.23	371.79	1.386	0.35	1.372	1.004	321	376	376	17.1%
131	97	755.69	612.90	0.811	0.00	1.364	0.998	842	980	980	16.4%
132	514	554.05	864.35	1.560	0.05	1.374	1.005	522	612	612	17.2%
133	10301	534.50	717.89	1.343	0.40	1.356	0.992	552	639	639	15.8%
134	567	559.21	706.66	1.264	0.05	1.359	0.994	618	716	716	15.9%
135	1223	771.24	967.91	1.255	0.10	1.353	0.990	697	804	804	15.4%
136	1280	475.33	737.78	1.552	0.10	1.383	1.012	502	592	592	17.9%
137	2267	311.90	356.12	1.142	0.10	1.342	0.982	359	411	411	14.5%
138	2370	213.92	246.20	1.151	0.10	1.343	0.982	287	329	329	14.6%
SW	95841	349.95	477.45	1.364		1.367					

\* KEYED TO A STATEWIDE LOSS COST CHANGE OF 16.6 PERCENT.

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

VERISK

MISSOURI  
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	03/31/2023	COST	03/31/2023	RATIO	CRED	RATIO	STATE	COST	COST	COST	COST
								PRES	IND*	REV	CHG**
102	436	347.68	387.41	1.114	0.05	1.264	0.991	365	409	409	12.1%
104	555	291.27	372.09	1.277	0.05	1.272	0.997	304	343	343	12.8%
105	186	322.23	139.47	0.433	0.00	1.272	0.997	337	380	380	12.8%
106	962	284.80	330.32	1.160	0.05	1.266	0.992	308	346	346	12.3%
108	282	397.94	735.96	1.849	0.05	1.301	1.020	426	492	492	15.5%
109	269	271.76	189.51	0.697	0.00	1.272	0.997	285	321	321	12.6%
110	10	504.65	0.00	0.000	0.00	1.272	0.997	532	600	600	12.8%
112	645	394.59	357.93	0.907	0.05	1.254	0.983	419	466	466	11.2%
116	454	314.76	232.63	0.739	0.05	1.245	0.976	331	365	365	10.3%
117	736	291.32	601.27	2.064	0.05	1.312	1.028	320	372	372	16.3%
125	267	354.33	502.71	1.419	0.05	1.279	1.002	380	431	431	13.4%
126	84	326.22	593.12	1.818	0.00	1.272	0.997	363	409	409	12.7%
127	2206	259.29	345.77	1.334	0.15	1.281	1.004	283	321	321	13.4%
128	863	255.92	227.64	0.889	0.05	1.253	0.982	285	317	317	11.2%
129	2317	255.37	342.25	1.340	0.15	1.282	1.005	273	310	310	13.6%
131	12	326.03	0.00	0.000	0.00	1.272	0.997	341	385	385	12.9%
132	204	384.18	380.52	0.990	0.05	1.258	0.986	388	433	433	11.6%
133	2592	353.38	478.63	1.354	0.15	1.284	1.006	368	419	419	13.9%
134	92	404.29	677.23	1.675	0.00	1.272	0.997	420	474	474	12.9%
135	224	430.10	431.62	1.004	0.05	1.259	0.987	453	506	506	11.7%
136	166	372.36	387.20	1.040	0.00	1.272	0.997	392	442	442	12.8%
137	267	324.20	424.06	1.308	0.05	1.274	0.998	354	400	400	13.0%
138	328	196.48	373.59	1.901	0.05	1.303	1.021	200	231	231	15.5%
SW	14157	303.77	386.39	1.272		1.276					

\* KEYED TO A STATEWIDE LOSS COST CHANGE OF 13.1 PERCENT.

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

VERISK

MISSOURI  
COMMERCIAL AUTOMOBILE INSURANCE  
PHYSICAL DAMAGE - COMPREHENSIVE

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
T	EARNED CAR		EXPER LOSS					BASE	BASE	BASE	ADV
E	YRS YR	UND	COST 5 YRS				INDEX	CLASS	CLASS	CLASS	LOSS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	LOSS	LOSS	LOSS	COST
R	03/31/2023	COST	03/31/2023	RATIO	CRED	RATIO	STATE	PRES	IND*	REV	CHG**
102	1613	166.51	235.55	1.415	0.10	1.328	1.009	235	299	299	27.2%
104	3171	100.96	136.74	1.354	0.10	1.322	1.005	157	199	199	26.8%
105	777	164.67	103.32	0.627	0.05	1.283	0.975	229	281	281	22.7%
106	3313	150.53	209.52	1.392	0.20	1.333	1.013	220	281	281	27.7%
108	1574	164.68	220.08	1.336	0.10	1.320	1.003	228	288	288	26.3%
109	1296	161.53	255.60	1.582	0.10	1.344	1.021	217	279	279	28.6%
110	133	109.72	102.95	0.938	0.00	1.318	1.002	173	219	219	26.6%
112	2301	115.53	156.29	1.353	0.10	1.322	1.005	181	229	229	26.5%
116	2469	188.06	195.85	1.041	0.15	1.276	0.970	253	309	309	22.1%
117	3362	115.79	203.26	1.755	0.10	1.362	1.035	194	253	253	30.4%
125	1542	167.62	243.31	1.452	0.10	1.331	1.011	268	342	342	27.6%
126	792	174.88	200.46	1.146	0.10	1.301	0.989	228	284	284	24.6%
127	11301	118.86	159.70	1.344	0.25	1.325	1.007	184	234	234	27.2%
128	5775	150.69	165.82	1.100	0.20	1.274	0.968	226	276	276	22.1%
129	13528	156.93	181.24	1.155	0.35	1.261	0.958	238	288	288	21.0%
131	95	109.78	38.40	0.350	0.00	1.318	1.002	186	235	235	26.3%
132	349	148.29	337.14	2.274	0.05	1.366	1.038	187	245	245	31.0%
133	7927	128.71	215.96	1.678	0.30	1.426	1.084	175	239	239	36.6%
134	358	128.47	146.27	1.139	0.05	1.309	0.995	190	238	238	25.3%
135	820	153.49	149.55	0.974	0.05	1.301	0.989	203	253	253	24.6%
136	1000	147.72	165.07	1.117	0.05	1.308	0.994	210	263	263	25.2%
137	1491	139.01	201.56	1.450	0.10	1.331	1.011	208	265	265	27.4%
138	1292	113.21	183.77	1.623	0.10	1.349	1.025	193	250	250	29.5%
SW	66279	140.42	185.05	1.318		1.316					

\* KEYED TO A STATEWIDE LOSS COST CHANGE OF 26.1 PERCENT.

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

VERISK

MISSOURI  
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	03/31/2023	COST	03/31/2023	RATIO	CRED	RATIO	STATE	PRES	IND*	REV	CHG**
102	1701	262.99	455.40	1.732	0.20	1.599	1.024	440	671	671	52.5%
104	3379	233.83	394.43	1.687	0.25	1.596	1.022	457	696	696	52.3%
105	848	205.50	298.92	1.455	0.10	1.555	0.996	320	475	475	48.4%
106	3625	220.97	368.21	1.666	0.25	1.591	1.019	379	575	575	51.7%
108	1699	204.85	329.96	1.611	0.15	1.573	1.007	385	577	577	49.9%
109	1458	242.61	418.20	1.724	0.15	1.590	1.018	368	558	558	51.6%
110	193	227.77	465.28	2.043	0.00	1.566	1.003	466	696	696	49.4%
112	2074	222.79	357.94	1.607	0.20	1.574	1.008	416	624	624	50.0%
116	2909	253.65	373.81	1.474	0.25	1.543	0.988	409	602	602	47.2%
117	3850	171.52	281.36	1.640	0.20	1.581	1.012	330	497	497	50.6%
125	1610	242.90	333.88	1.375	0.15	1.537	0.984	441	646	646	46.5%
126	852	234.39	390.43	1.666	0.15	1.581	1.012	382	576	576	50.8%
127	12293	215.22	330.08	1.534	0.45	1.552	0.994	412	610	610	48.1%
128	6626	190.03	299.05	1.574	0.30	1.568	1.004	351	525	525	49.6%
129	14702	203.41	301.94	1.484	0.45	1.529	0.979	386	563	563	45.9%
131	92	206.26	96.34	0.467	0.00	1.566	1.003	524	782	782	49.2%
132	332	236.75	626.15	2.645	0.10	1.674	1.072	382	610	610	59.7%
133	8096	227.68	362.29	1.591	0.45	1.577	1.010	385	579	579	50.4%
134	359	223.18	406.50	1.821	0.10	1.592	1.019	429	651	651	51.7%
135	948	257.27	489.15	1.901	0.15	1.616	1.035	368	567	567	54.1%
136	1081	252.64	429.49	1.700	0.15	1.586	1.015	410	620	620	51.2%
137	1716	196.38	244.39	1.244	0.15	1.518	0.972	332	480	480	44.6%
138	1444	149.24	166.91	1.118	0.10	1.521	0.974	304	441	441	45.1%
SW	71887	214.16	335.27	1.566		1.562					

\* KEYED TO A STATEWIDE LOSS COST CHANGE OF 48.9 PERCENT.

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

VERISK

MISSOURI  
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	
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	03/31/2023	COST	03/31/2023	RATIO	CRED	RATIO	STATE	COST	COST	COST	COST
								PRES	IND*	REV	CHG**
102	343	218.36	282.84	1.295	0.05	1.426	0.991	215	270	270	25.6%
104	477	176.88	263.39	1.489	0.10	1.439	1.000	186	235	235	26.3%
105	164	142.54	354.13	2.484	0.05	1.486	1.033	172	225	225	30.8%
106	974	123.37	211.93	1.718	0.10	1.462	1.016	174	224	224	28.7%
108	274	139.83	298.99	2.138	0.05	1.468	1.020	181	233	233	28.7%
109	232	158.34	184.82	1.167	0.05	1.420	0.987	191	239	239	25.1%
110	4	218.90	0.00	0.000	0.00	1.433	0.996	171	215	215	25.7%
112	511	190.45	221.09	1.161	0.10	1.406	0.977	214	265	265	23.8%
116	407	188.83	206.09	1.091	0.10	1.399	0.972	193	237	237	22.8%
117	516	162.48	148.49	0.914	0.05	1.407	0.978	228	282	282	23.7%
125	223	193.75	58.83	0.304	0.00	1.433	0.996	223	281	281	26.0%
126	78	157.18	107.67	0.685	0.00	1.433	0.996	194	244	244	25.8%
127	1465	170.67	262.55	1.538	0.20	1.454	1.010	225	288	288	28.0%
128	526	203.94	262.13	1.285	0.10	1.418	0.985	227	283	283	24.7%
129	1735	189.07	255.94	1.354	0.20	1.417	0.985	228	284	284	24.6%
131	10	155.09	98.89	0.638	0.00	1.433	0.996	194	244	244	25.8%
132	189	196.64	221.07	1.124	0.05	1.418	0.985	182	227	227	24.7%
133	2287	162.96	250.16	1.535	0.25	1.459	1.014	161	207	207	28.6%
134	54	168.57	294.05	1.744	0.00	1.433	0.996	199	251	251	26.1%
135	180	165.02	207.41	1.257	0.05	1.424	0.990	161	202	202	25.5%
136	156	195.69	401.78	2.053	0.05	1.464	1.017	205	264	264	28.8%
137	139	163.67	343.29	2.097	0.05	1.466	1.019	205	264	264	28.8%
138	254	181.37	430.43	2.373	0.10	1.527	1.061	199	267	267	34.2%
SW	11198	172.09	246.59	1.433		1.439					

\* KEYED TO A STATEWIDE LOSS COST CHANGE OF 26.5 PERCENT.

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

VERISK

MISSOURI  
COMMERCIAL AUTOMOBILE INSURANCE  
PHYSICAL DAMAGE - COLLISION

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
T	EARNED CAR		EXPER LOSS					BASE	BASE	BASE	ADV
E	YRS YR	UND	COST 5 YRS				INDEX	CLASS	CLASS	CLASS	LOSS
R	ENDED	LOSS	END	EXPER		FORM	(6) TO	LOSS	LOSS	LOSS	COST
R	03/31/2023	COST	03/31/2023	RATIO	CRED	RATIO	STATE	COST	COST	COST	CHG**
								PRES	IND*	REV	
102	346	384.68	543.70	1.413	0.15	1.352	1.007	461	571	571	23.9%
104	496	310.33	473.92	1.527	0.15	1.369	1.020	400	502	502	25.5%
105	169	217.61	176.60	0.812	0.05	1.315	0.980	295	355	355	20.3%
106	1002	196.98	302.89	1.538	0.15	1.371	1.022	329	413	413	25.5%
108	277	277.78	437.45	1.575	0.10	1.364	1.016	390	487	487	24.9%
109	235	249.96	215.52	0.862	0.05	1.317	0.981	355	428	428	20.6%
110	10	360.15	43.92	0.122	0.00	1.341	0.999	446	548	548	22.9%
112	493	354.46	458.26	1.293	0.20	1.331	0.992	452	551	551	21.9%
116	454	308.46	399.41	1.295	0.15	1.334	0.994	396	484	484	22.2%
117	552	199.37	227.99	1.144	0.10	1.321	0.984	336	406	406	20.8%
125	231	288.36	342.60	1.188	0.10	1.326	0.988	409	497	497	21.5%
126	77	311.02	814.83	2.620	0.05	1.405	1.047	408	525	525	28.7%
127	1663	191.92	272.39	1.419	0.25	1.361	1.014	307	383	383	24.8%
128	630	233.52	346.64	1.484	0.15	1.362	1.015	319	398	398	24.8%
129	1904	217.24	291.11	1.340	0.25	1.341	0.999	326	400	400	22.7%
131	10	224.12	257.70	1.150	0.00	1.341	0.999	367	451	451	22.9%
132	180	379.78	543.89	1.432	0.10	1.350	1.006	415	513	513	23.6%
133	2303	349.14	454.56	1.302	0.35	1.327	0.989	422	513	513	21.6%
134	61	280.13	569.76	2.034	0.05	1.376	1.025	430	542	542	26.0%
135	198	435.53	472.51	1.085	0.10	1.315	0.980	524	631	631	20.4%
136	161	298.06	186.99	0.627	0.05	1.305	0.972	376	449	449	19.4%
137	166	194.53	227.66	1.170	0.05	1.332	0.993	303	370	370	22.1%
138	229	198.63	275.67	1.388	0.10	1.346	1.003	270	333	333	23.3%
SW	11847	266.69	357.57	1.341		1.342					

\* KEYED TO A STATEWIDE LOSS COST CHANGE OF 22.9 PERCENT.

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

VERISK

COMMERCIAL AUTOMOBILE LIABILITY INSURANCE  
MULTISTATE LOSS ADJUSTMENT EXPENSE EXPERIENCE

Calendar Year

Development of Unallocated Loss Adjustment Expense Factor

		<u>Bodily Injury</u> (000's)					3 YR.	5 YR.
		<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>AVG</u>	<u>AVG</u>
(1)	ITEM Direct Losses Incurred	8,320,652	9,035,311	9,595,965	9,310,024	9,229,632		
(2)	Allocated Loss Adjustment Expenses Incurred	817,565	931,597	1,024,716	1,155,067	816,917		
(3)	Unallocated Loss Adjustment Expense Incurred	635,032	651,984	644,310	494,093	648,469		
(4)	Unallocated LAE as a Ratio to Losses + Allocated LAE (3)/[(1)+(2)]	6.9%	6.5%	6.1%	4.7%	6.5%	5.7%	6.1%
(5)	Selected Factor							6.0%

		<u>Property Damage</u> (000's)					3 YR.	5 YR.
		<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>AVG</u>	<u>AVG</u>
(1)	ITEM Direct Losses Incurred	1,574,513	1,541,286	1,035,696	1,393,223	1,530,041		
(2)	Allocated Loss Adjustment Expenses Incurred	93,271	84,944	42,405	67,250	60,159		
(3)	Unallocated Loss Adjustment Expense Incurred	179,980	159,014	151,025	139,662	135,393		
(4)	Unallocated LAE as a Ratio to Losses + Allocated LAE (3)/[(1)+(2)]	10.8%	9.8%	14.0%	9.6%	8.5%	10.7%	10.5%
(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.
	<u>ITEM</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>AVG</u>	<u>AVG</u>
(1)	Direct Losses Incurred	5,512,801	5,741,885	5,199,307	6,427,285	8,305,416		
(2)	Loss Adjustment Expenses Incurred	713,364	735,418	662,147	754,184	888,227		
(3)	Losses + LAE Incurred as Ratio to Losses Incurred [(1)+(2)]/(1)	1.129	1.128	1.127	1.117	1.107	1.117	1.122
(4)	Selected							1.120

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

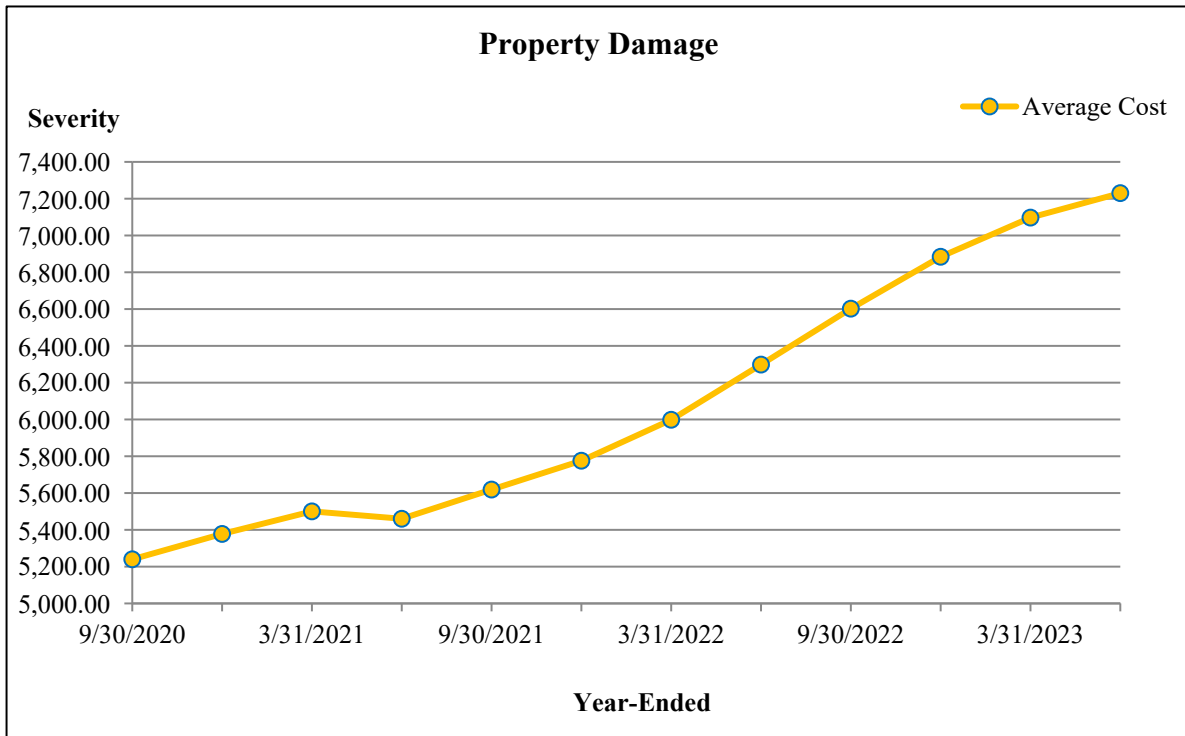
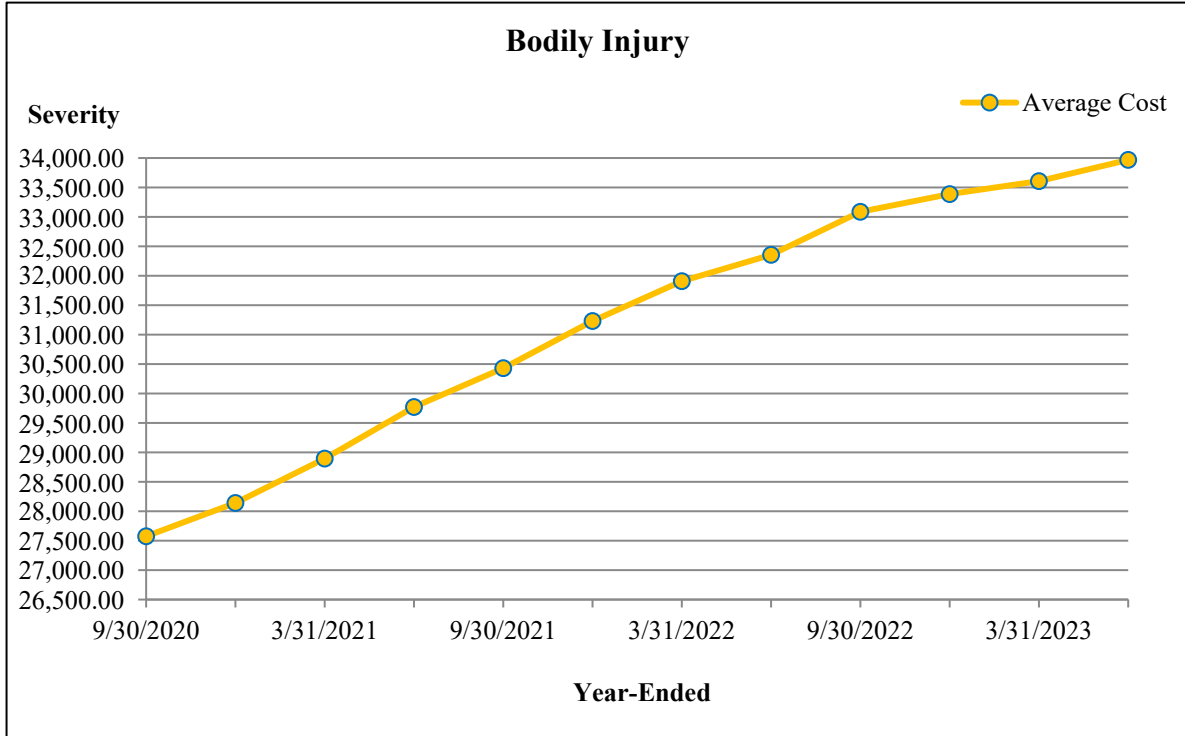
AVERAGE PAID CLAIM COST DATA

YEAR ENDED	MISSOURI				MULTISTATE*			
	BODILY INJURY (\$100000 LIMITS)		PROPERTY DAMAGE (\$100000 LIMITS)		BODILY INJURY (\$100000 LIMITS)		PROPERTY DAMAGE (\$100000 LIMITS)	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	ACTUAL	EXPONENTIAL FIT	ACTUAL	EXPONENTIAL FIT	ACTUAL	EXPONENTIAL FIT	ACTUAL	EXPONENTIAL FIT
9/30/2020	26076.01	26215.31	4939.02	4744.48	27574.82	27925.61	5239.86	5097.15
12/31/2020	25245.53	26484.87	5127.78	4908.11	28140.79	28481.45	5377.79	5258.98
3/31/2021	25541.81	26757.20	5141.15	5077.38	28894.63	29048.35	5500.40	5425.95
6/30/2021	26571.42	27032.34	4918.28	5252.49	29770.69	29626.53	5460.24	5598.23
9/30/2021	28665.46	27310.30	5116.75	5433.65	30430.53	30216.23	5618.98	5775.97
12/31/2021	30838.56	27591.12	5357.58	5621.04	31231.36	30817.66	5775.75	5959.36
3/31/2022	29518.07	27874.83	5673.65	5814.91	31908.22	31431.06	5998.34	6148.57
6/30/2022	28257.91	28161.46	6137.22	6015.45	32355.59	32056.67	6298.24	6343.78
9/30/2022	27470.45	28451.03	6677.53	6222.92	33086.58	32694.74	6602.27	6545.20
12/31/2022	27293.02	28743.58	6716.44	6437.54	33387.23	33345.50	6884.33	6753.01
3/31/2023	28920.36	29039.14	6585.76	6659.56	33607.48	34009.22	7097.21	6967.42
6/30/2023	28973.13	29337.74	6753.93	6889.24	33968.52	34686.15	7230.23	7188.63
					BODILY INJURY		PROPERTY DAMAGE	
(9)	AVERAGE ANNUAL PERCENT CHANGE IN PAID CLAIM COST (12TH POINT / 8TH POINT)							
	(A) MISSOURI				4.2%		14.5%	
	(B) MULTISTATE				8.2%		13.3%	
(10)	CREDIBILITY				0.00		0.15	
(11)	WEIGHTED AVERAGE ANNUAL PERCENT CHANGE IN PAID CLAIM COSTS { (10) * (9A) } + { (1.0 - (10)) * (9B) }				8.2%		13.5%	
(12)	SELECTED ANNUAL PERCENT CHANGE IN CLAIM FREQUENCY				0.0%		0.0%	
(13)	AVERAGE ANNUAL PERCENT CHANGE IN LIABILITY LOSS RATIO (11) * (12)				8.2%		13.5%	

\* 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>
6/30/2017	0.8055		2.7527	
9/30/2017	0.8040		2.7262	
12/31/2017	0.8031		2.7242	
3/31/2018	0.8043		2.7397	
6/30/2018	0.8027	-0.3% &	2.7534	0.0% &
9/30/2018	0.8014		2.7640	
12/31/2018	0.8018		2.7674	
3/31/2019	0.8001	-0.5%	2.7646	0.9%
6/30/2019	0.7976		2.7349	
9/30/2019	0.8016		2.7320	
12/31/2019	0.7958		2.7088	
3/31/2020	0.7688	-3.9%	2.5908	-6.3%
6/30/2020	0.6871		2.3399	
9/30/2020	0.6334		2.1728	
12/31/2020	0.5855		2.0363	
3/31/2021	0.5643	-26.6%	2.0023	-22.7%
6/30/2021	0.6092		2.1318	
9/30/2021	0.6164		2.1520	
12/31/2021	0.6224		2.1519	
3/31/2022	0.6345	12.4%	2.1677	8.3%
6/30/2022	0.6260		2.1471	
9/30/2022	0.6243		2.1218	
12/31/2022	0.6294		2.1141	
3/31/2023	0.6346	0.0%	2.0783	-4.1%

\* EXCLUDES MASSACHUSETTS

@ CHANGE BASED ON YEARS ENDING 3/31/XXXX

&amp; CHANGE BASED ON YEAR ENDING 6/30/2018 divided by 6/30/2017

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>
6/30/2017	0.7764		2.8080	
9/30/2017	0.7648		2.7296	
12/31/2017	0.7686		2.7162	
3/31/2018	0.7854		2.7375	
6/30/2018	0.7890	1.6% &	2.6882	-4.3% &
9/30/2018	0.7804		2.6814	
12/31/2018	0.7775		2.6430	
3/31/2019	0.7537	-4.0%	2.5993	-5.0%
6/30/2019	0.7335		2.5729	
9/30/2019	0.7165		2.5426	
12/31/2019	0.7109		2.4967	
3/31/2020	0.6809	-9.7%	2.3918	-8.0%
6/30/2020	0.5896		2.1024	
9/30/2020	0.5496		1.9094	
12/31/2020	0.4778		1.6943	
3/31/2021	0.4533	-33.4%	1.5952	-33.3%
6/30/2021	0.5134		1.7700	
9/30/2021	0.5288		1.8042	
12/31/2021	0.5430		1.8645	
3/31/2022	0.5519	21.8%	1.9205	20.4%
6/30/2022	0.5530		1.9298	
9/30/2022	0.5480		1.9632	
12/31/2022	0.5704		2.0097	
3/31/2023	0.5659	2.5%	1.9894	3.6%

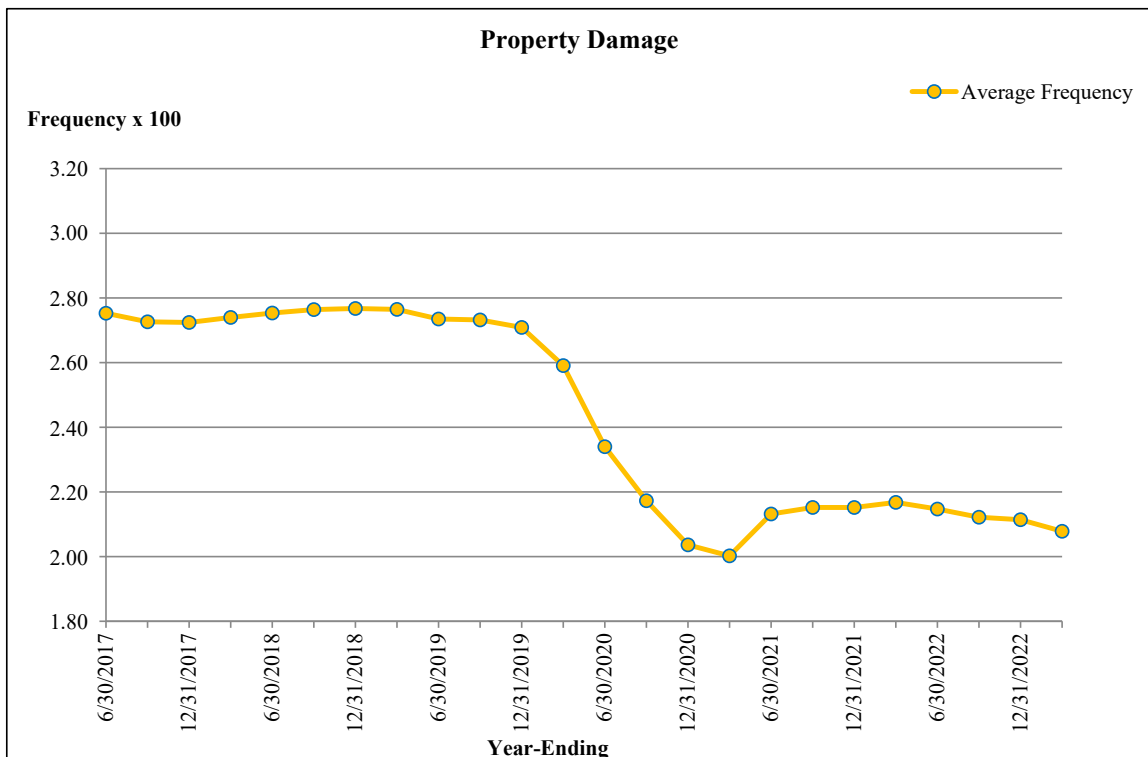
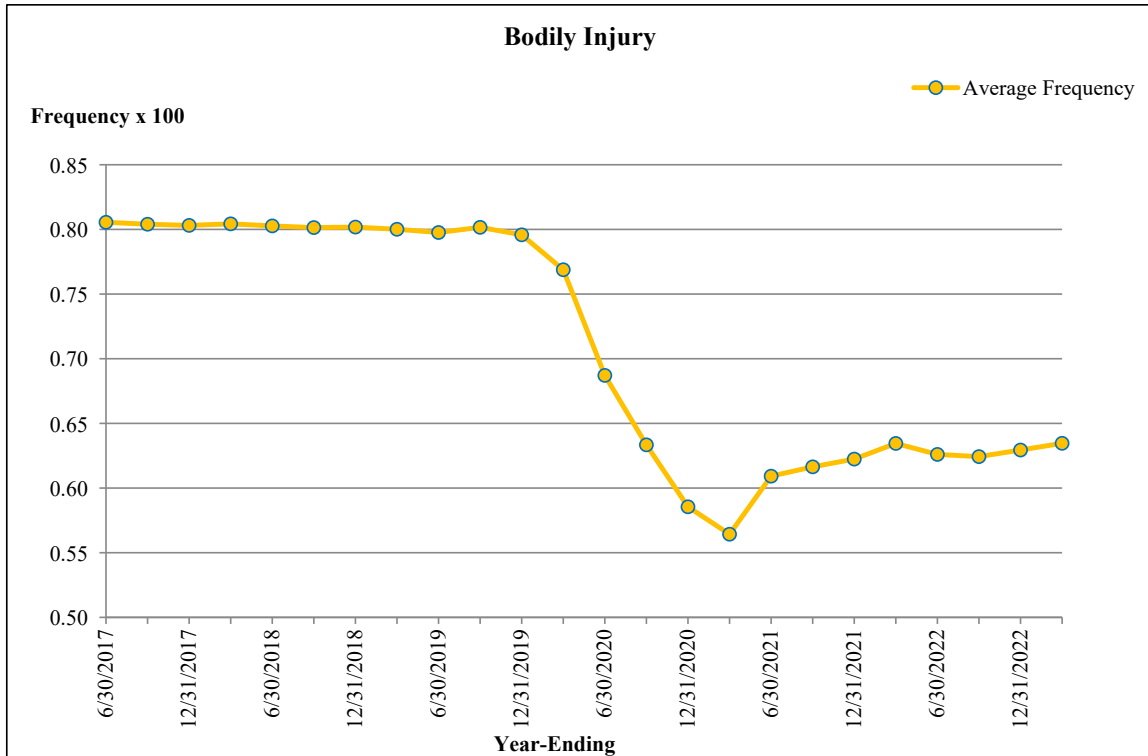
\* EXCLUDES MASSACHUSETTS

@ CHANGE BASED ON YEARS ENDING 3/31/XXXX

&amp; CHANGE BASED ON YEAR ENDING 6/30/2018 divided by 6/30/2017

VERISK

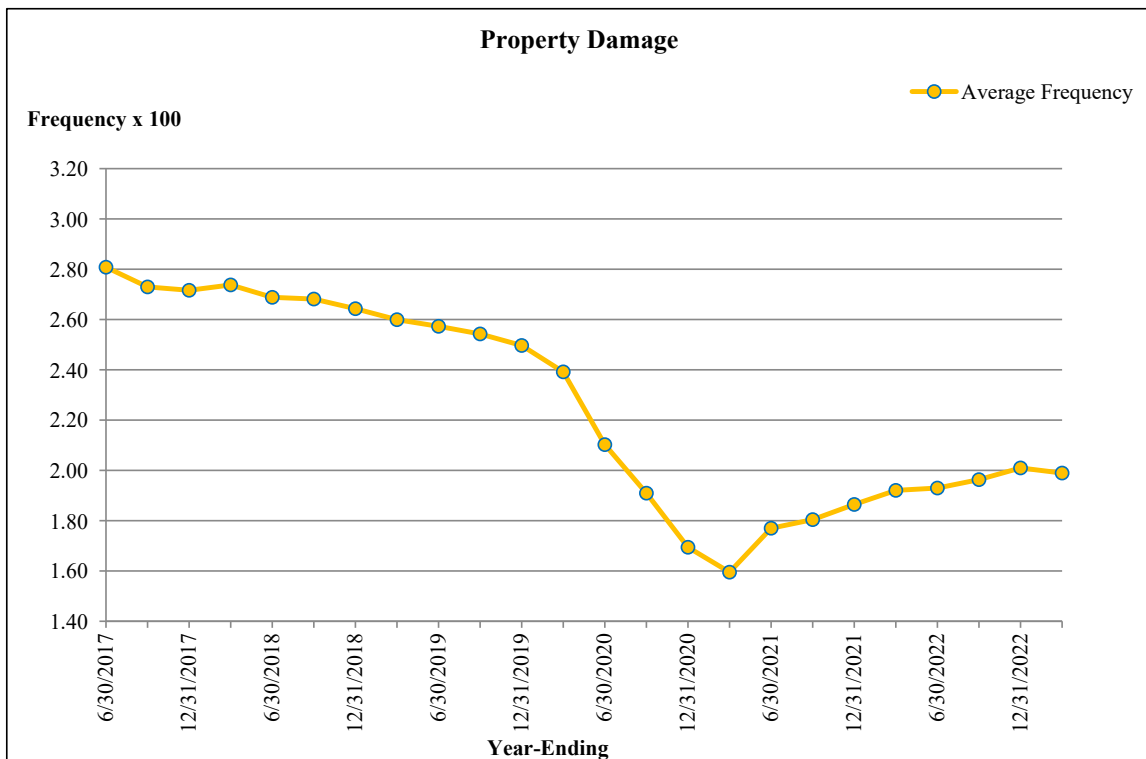
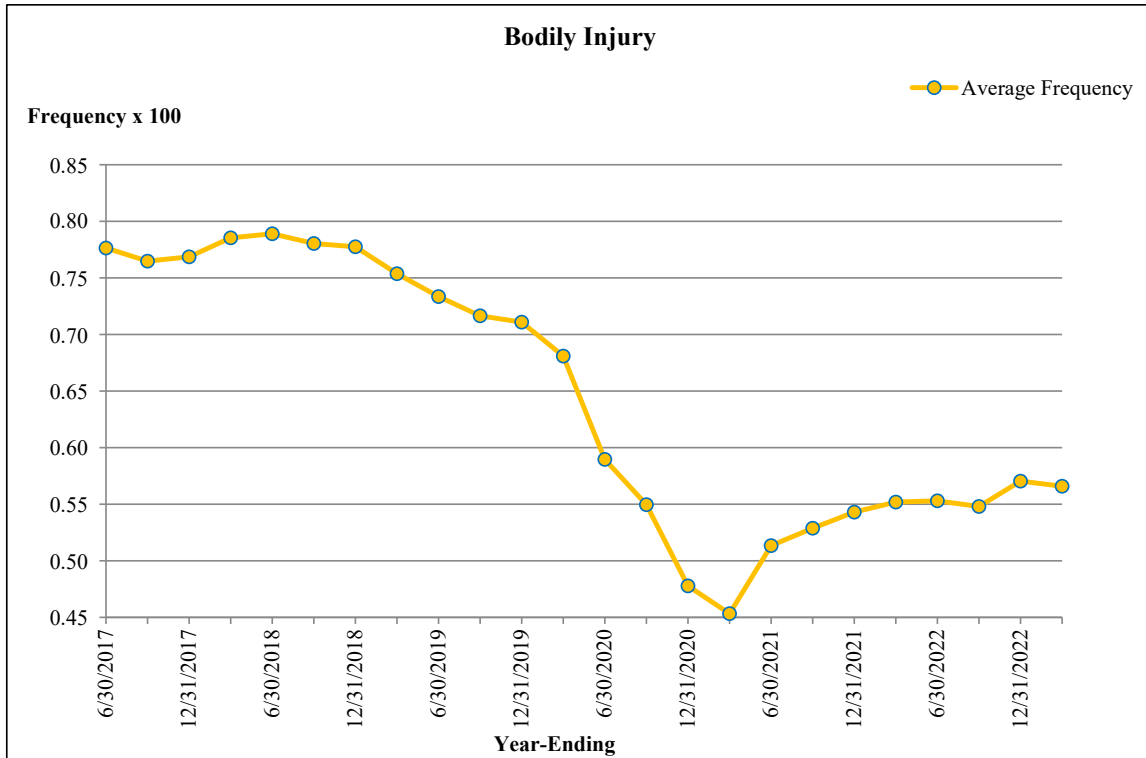
Commercial Automobile Liability  
Incurred Claim Frequency Experience  
Trucks, Tractors, and Trailers  
Multistate\*



\*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	1.072
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
3/31/2023	1.047

Exponential Trend (Average Annual Change)

7 Points	-0.8%
6 Points	-0.9%
5 Points	-1.0%

\* 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
--------------	-----------------------

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	1.124
9/30/2022	1.125
3/31/2023	1.127

Exponential Trend (Average Annual Change)

9 Points	0.4%
7 Points	0.3%
5 Points	0.2%

Selected Annual Premium Trend:	<b>0.0%</b>
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\* 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	0.992
9/30/2019	0.991
3/31/2020	0.991
9/30/2020	0.991
3/31/2021	0.990
9/30/2021	0.989
3/31/2022	0.989
9/30/2022	0.987
3/31/2023	0.981

Exponential Trend (Average Annual Change)

9 Points	-0.2%
7 Points	-0.3%
5 Points	-0.4%

\* 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
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
3/31/2023	0.998

Exponential Trend (Average Annual Change)

9 Points	-0.1%
7 Points	-0.2%
5 Points	-0.2%

Selected Annual Premium Trend: **-0.2%**

\* 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**
6/30/2018	1.28		0.79		0.59	
9/30/2018	1.31		0.81		0.60	
12/31/2018	1.35		0.83		0.62	
3/31/2019	1.39		0.85		0.63	
6/30/2019	1.41		0.86		0.63	
9/30/2019	1.43	9.2%	0.87	7.4%	0.64	6.7%
12/31/2019	1.44		0.87		0.63	
3/31/2020	1.41	1.4%	0.86	1.2%	0.63	0.0%
6/30/2020	1.38		0.84		0.62	
9/30/2020	1.38	-3.5%	0.84	-3.4%	0.61	-4.7%
12/31/2020	1.38		0.85		0.61	
3/31/2021	1.43	1.4%	0.87	1.2%	0.62	-1.6%
6/30/2021	1.50		0.89		0.63	
9/30/2021	1.51	9.4%	0.90	7.1%	0.63	3.3%
12/31/2021	1.52		0.90		0.63	
3/31/2022	1.54	7.7%	0.90	3.4%	0.64	3.2%
6/30/2022	1.53		0.91		0.65	
9/30/2022	1.55	2.6%	0.92	2.2%	0.66	4.8%
12/31/2022	1.54		0.92		0.66	
3/31/2023	1.50	-2.6%	0.91	1.1%	0.66	3.1%

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

Deductible:	Percent of Losses
Full	0.2%
\$50	0.4%
\$100	2.4%
\$200	0.1%
\$250	6.0%
\$500	26.0%
\$1,000	51.9%
\$2,000	7.6%
\$3,000	2.1%
\$5,000	3.3%

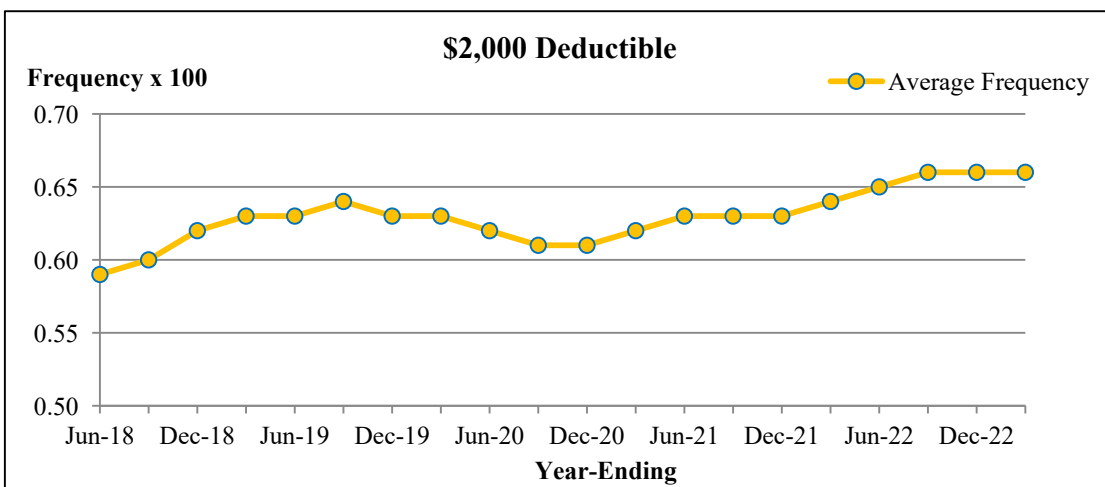
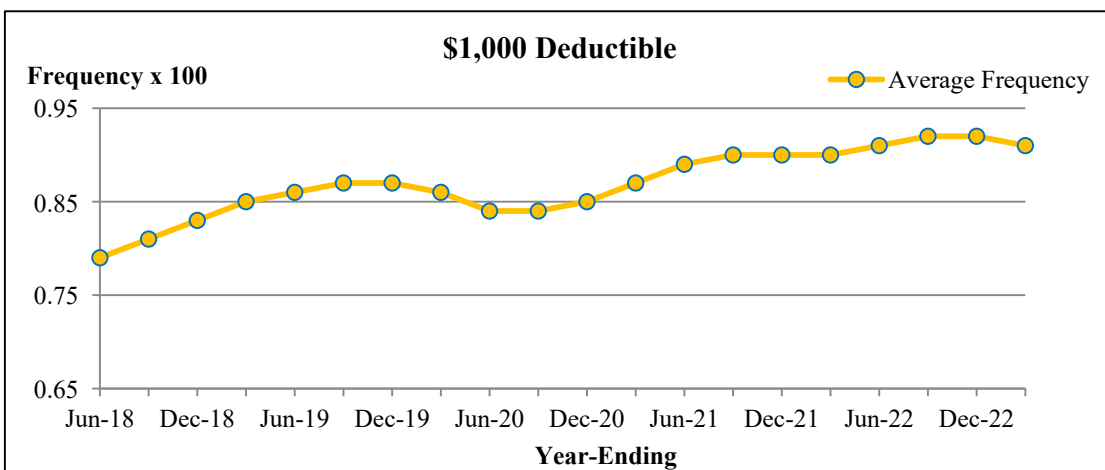
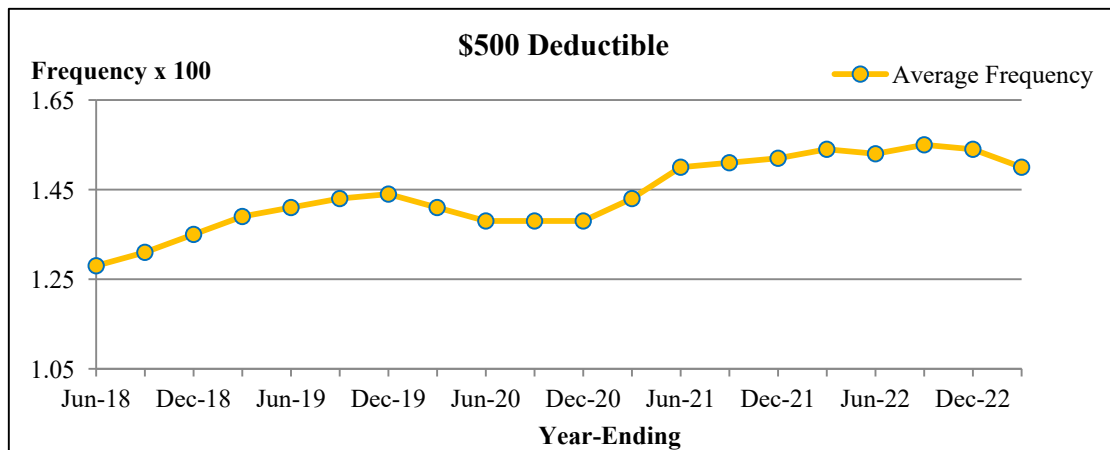
\* Multistate data excludes Massachusetts

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

\*\*\* Deductibles above \$2,000, totaling 5.4% 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
6/30/2018	2,628.81	4,075.95	4,858.05
9/30/2018	2,601.84	4,042.57	4,864.86
12/31/2018	2,684.16	4,224.58	5,110.04
3/31/2019	2,697.51	4,257.66	5,189.63
6/30/2019	2,727.88	4,300.31	5,213.49
9/30/2019	2,755.12	4,385.01	5,278.87
12/31/2019	2,736.95	4,438.86	5,389.51
3/31/2020	2,769.76	4,414.78	5,299.66
6/30/2020	2,802.21	4,444.33	5,362.34
9/30/2020	2,788.20	4,433.41	5,349.50
12/31/2020	2,885.46	4,491.06	5,406.34
3/31/2021	2,935.63	4,573.15	5,578.89
6/30/2021	3,006.87	4,631.59	5,637.92
9/30/2021	3,224.02	4,843.25	5,942.64
12/31/2021	3,325.53	5,026.31	6,158.69
3/31/2022	3,450.29	5,250.32	6,375.27
6/30/2022	3,518.07	5,385.97	6,541.80
9/30/2022	3,494.12	5,451.74	6,616.97
12/31/2022	3,626.61	5,534.96	6,754.00
3/31/2023	3,688.53	5,592.44	6,849.63

Average Annual Change Using Exponential Fits:

20 point fit:	8.0%	7.0%	7.4%
16 point fit:	9.6%	8.0%	8.4%
12 point fit:	12.0%	10.5%	10.9%

Selected severity trend:	9.0%
Selected frequency trend:	0.0%
Selected pure premium trend:	9.0%

\* 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**
6/30/2018	2.23		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	2.27		2.03		1.67	
6/30/2019	2.28		2.03		1.67	
9/30/2019	2.28	1.3%	2.03	0.5%	1.67	0.0%
12/31/2019	2.27		2.04		1.68	
3/31/2020	2.17	-4.4%	1.94	-4.4%	1.60	-4.2%
6/30/2020	2.03		1.79		1.49	
9/30/2020	1.96	-14.0%	1.71	-15.8%	1.43	-14.4%
12/31/2020	1.88		1.65		1.38	
3/31/2021	1.92	-11.5%	1.67	-13.9%	1.41	-11.9%
6/30/2021	2.02		1.77		1.49	
9/30/2021	2.05	4.6%	1.82	6.4%	1.54	7.7%
12/31/2021	2.08		1.86		1.57	
3/31/2022	2.09	8.9%	1.89	13.2%	1.61	14.2%
6/30/2022	2.10		1.91		1.63	
9/30/2022	2.10	2.4%	1.91	4.9%	1.64	6.5%
12/31/2022	2.11		1.92		1.67	
3/31/2023	2.08	-0.5%	1.88	-0.5%	1.64	1.9%

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

Deductible:	Percent of Losses
\$100	0.0%
\$200	0.0%
\$250	0.8%
\$500	24.4%
\$1,000	58.2%
\$2,000	8.5%
\$3,000	2.5%
\$5,000	5.6%

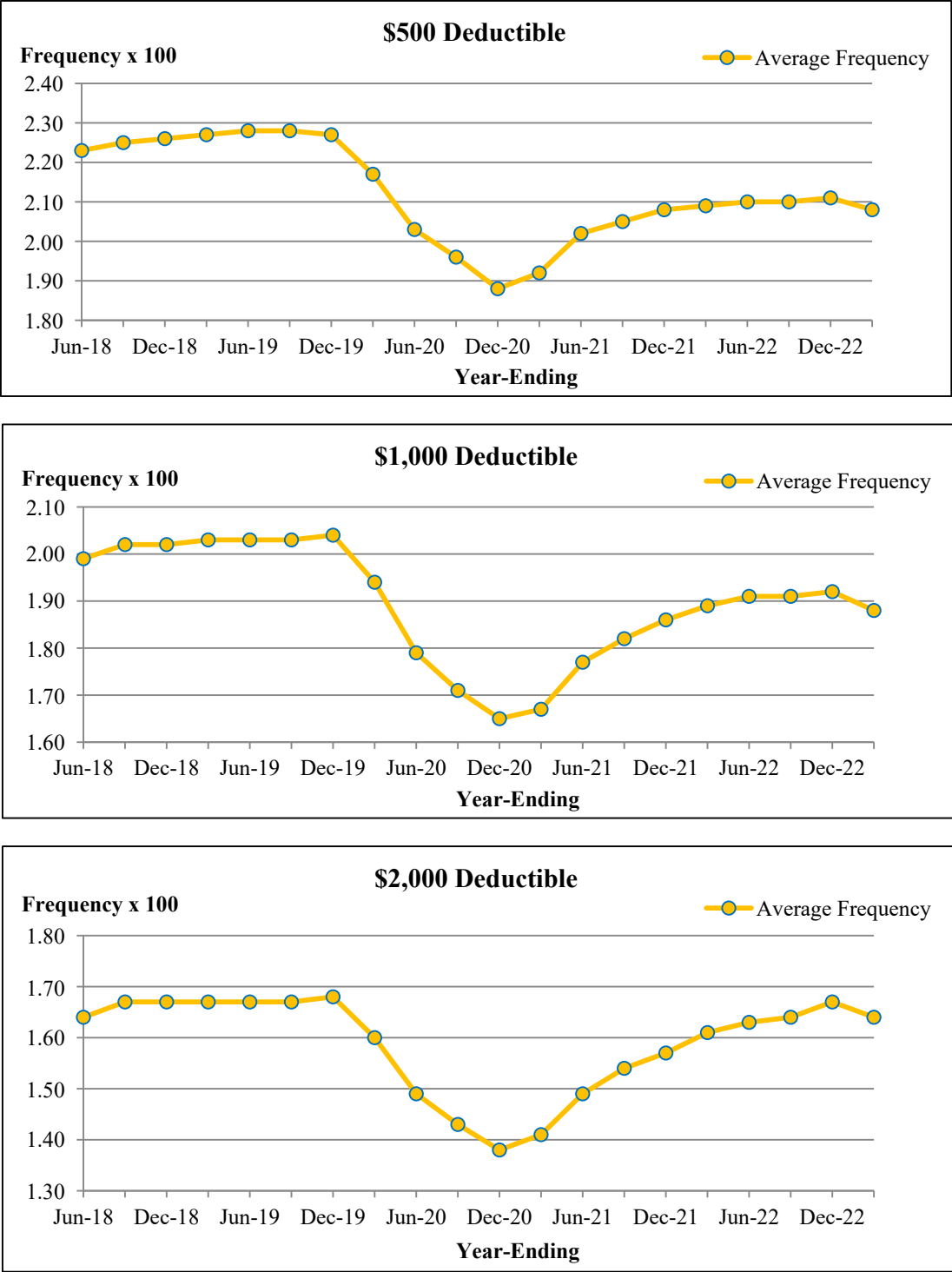
\* Multistate data excludes Massachusetts

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

\*\*\* Deductibles above \$2,000, totaling 8.1% 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
6/30/2018	5,458.32	6,212.88	6,612.20
9/30/2018	5,545.93	6,306.99	6,699.09
12/31/2018	5,565.10	6,378.45	6,787.79
3/31/2019	5,646.91	6,460.13	6,912.20
6/30/2019	5,725.39	6,595.28	7,061.74
9/30/2019	5,731.06	6,608.74	7,091.58
12/31/2019	5,791.63	6,666.67	7,156.70
3/31/2020	5,821.40	6,751.95	7,245.65
6/30/2020	5,838.38	6,781.42	7,258.85
9/30/2020	5,867.28	6,927.63	7,406.50
12/31/2020	5,964.21	7,080.22	7,577.27
3/31/2021	6,088.67	7,200.10	7,671.50
6/30/2021	6,309.40	7,421.16	7,918.73
9/30/2021	6,638.40	7,716.79	8,260.64
12/31/2021	7,028.16	8,132.38	8,701.74
3/31/2022	7,406.92	8,545.07	9,167.34
6/30/2022	7,813.83	8,887.55	9,549.34
9/30/2022	8,192.00	9,280.88	9,938.11
12/31/2022	8,503.05	9,609.99	10,216.58
3/31/2023	8,739.50	9,820.21	10,406.15

Average Annual Change Using Exponential Fits:

20 point fit:	10.2%	10.1%	10.1%
16 point fit:	13.1%	12.3%	12.1%
12 point fit:	17.9%	15.7%	15.6%

Selected severity trend: **12.5%**

Selected frequency trend: **0.0%**

Selected pure premium trend: **12.5%**

\* 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**
6/30/2018	3.10		1.92		1.25	
9/30/2018	3.12		1.93		1.24	
12/31/2018	3.20		1.96		1.26	
3/31/2019	3.31		2.03		1.31	
6/30/2019	3.38		2.09		1.35	
9/30/2019	3.44	10.3%	2.13	10.4%	1.37	10.5%
12/31/2019	3.45		2.13		1.36	
3/31/2020	3.32	0.3%	2.07	2.0%	1.33	1.5%
6/30/2020	3.05		1.91		1.23	
9/30/2020	2.99	-13.1%	1.89	-11.3%	1.24	-9.5%
12/31/2020	2.90		1.85		1.21	
3/31/2021	3.00	-9.6%	1.90	-8.2%	1.21	-9.0%
6/30/2021	3.33		2.07		1.30	
9/30/2021	3.44	15.1%	2.14	13.2%	1.34	8.1%
12/31/2021	3.55		2.20		1.37	
3/31/2022	3.64	21.3%	2.25	18.4%	1.41	16.5%
6/30/2022	3.62		2.28		1.43	
9/30/2022	3.65	6.1%	2.29	7.0%	1.44	7.5%
12/31/2022	3.63		2.29		1.45	
3/31/2023	3.59	-1.4%	2.27	0.9%	1.46	3.5%

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

Deductible:	Percent of Losses
Full	0.2%
\$50	0.2%
\$100	2.2%
\$200	0.2%
\$250	9.1%
\$500	38.8%
\$1,000	46.2%
\$2,000	2.5%
\$3,000	0.2%
\$5,000	0.3%

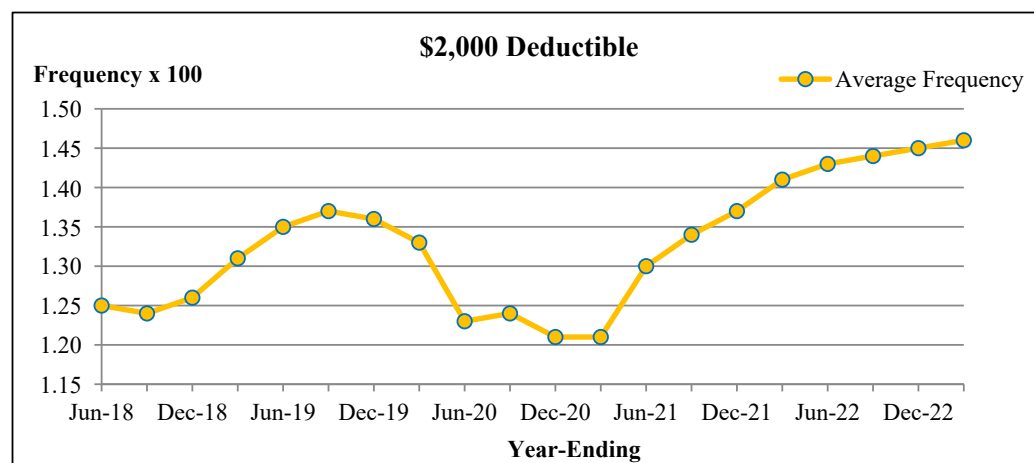
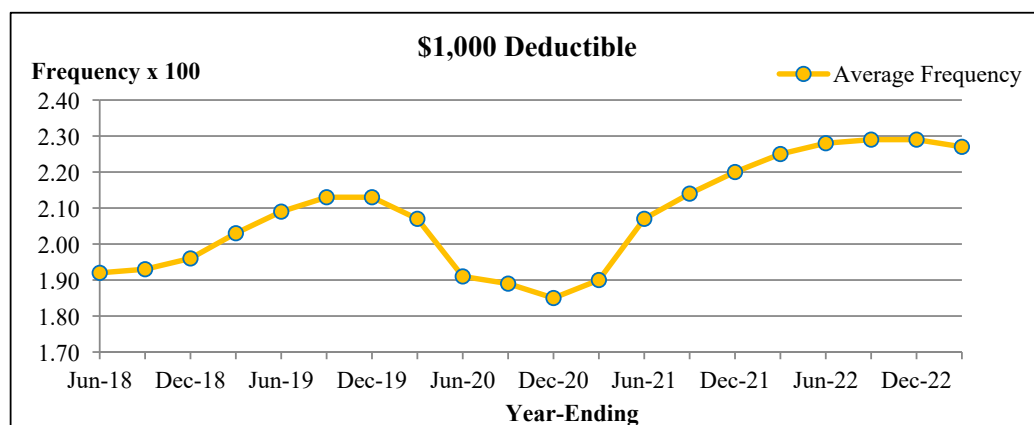
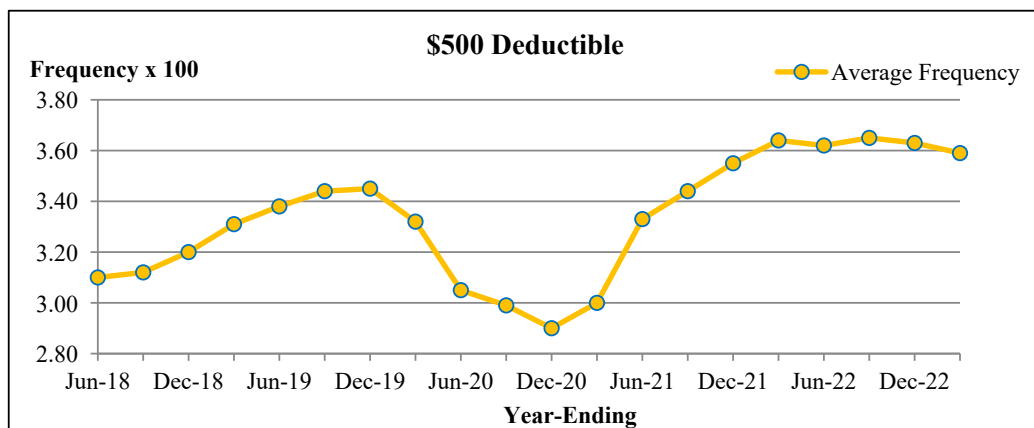
\* Multistate data excludes Massachusetts

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

\*\*\* Deductibles above \$2,000, totaling 0.5% 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
6/30/2018	1,902.85	2,467.73	3,061.98
9/30/2018	1,816.44	2,358.16	2,888.61
12/31/2018	1,860.65	2,430.23	3,005.18
3/31/2019	1,891.00	2,471.65	3,056.56
6/30/2019	1,912.09	2,512.18	3,083.08
9/30/2019	1,911.82	2,552.16	3,129.05
12/31/2019	1,907.47	2,605.71	3,192.52
3/31/2020	1,956.31	2,691.37	3,282.36
6/30/2020	2,027.94	2,729.29	3,342.96
9/30/2020	2,116.92	2,771.09	3,372.12
12/31/2020	2,204.65	2,761.41	3,346.48
3/31/2021	2,201.16	2,722.85	3,331.01
6/30/2021	2,205.93	2,779.59	3,423.11
9/30/2021	2,244.95	2,853.48	3,520.99
12/31/2021	2,302.82	2,957.83	3,703.92
3/31/2022	2,384.31	3,048.32	3,793.46
6/30/2022	2,425.29	3,069.78	3,826.85
9/30/2022	2,451.28	3,185.65	4,034.68
12/31/2022	2,557.11	3,365.89	4,248.30
3/31/2023	2,626.31	3,494.32	4,410.94

Average Annual Change Using Exponential Fits:

20 point fit:	8.0%	7.4%	8.0%
16 point fit:	9.1%	8.0%	9.1%
12 point fit:	8.8%	9.3%	11.0%

Selected severity trend:	9.0%
Selected frequency trend:	0.0%
Selected pure premium trend:	9.0%

\* 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**
6/30/2018	4.87		4.16		3.18	
9/30/2018	4.90		4.21		3.22	
12/31/2018	4.86		4.19		3.22	
3/31/2019	4.81		4.18		3.21	
6/30/2019	4.83		4.19		3.24	
9/30/2019	4.81	-1.8%	4.18	-0.7%	3.23	0.3%
12/31/2019	4.74		4.17		3.22	
3/31/2020	4.51	-6.2%	3.94	-5.7%	3.05	-5.0%
6/30/2020	3.99		3.45		2.68	
9/30/2020	3.70	-23.1%	3.17	-24.2%	2.49	-22.9%
12/31/2020	3.39		2.86		2.29	
3/31/2021	3.29	-27.1%	2.78	-29.4%	2.25	-26.2%
6/30/2021	3.63		3.09		2.50	
9/30/2021	3.72	0.5%	3.21	1.3%	2.60	4.4%
12/31/2021	3.80		3.36		2.72	
3/31/2022	3.95	20.1%	3.50	25.9%	2.84	26.2%
6/30/2022	4.02		3.59		2.93	
9/30/2022	4.09	9.9%	3.71	15.6%	3.06	17.7%
12/31/2022	4.20		3.78		3.15	
3/31/2023	4.15	5.1%	3.73	6.6%	3.14	10.6%

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

Deductible:	Percent of Losses
\$100	0.0%
\$200	0.0%
\$250	1.1%
\$500	34.3%
\$1,000	59.6%
\$2,000	3.3%
\$3,000	0.5%
\$5,000	1.2%

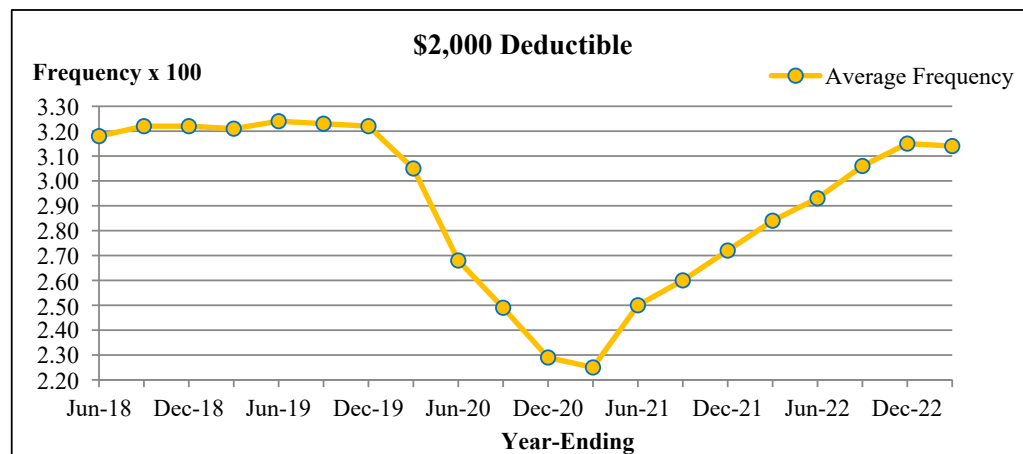
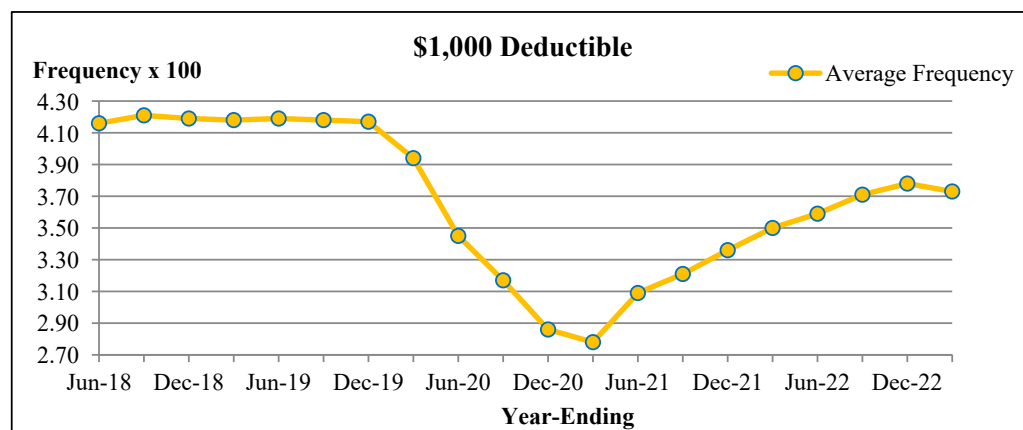
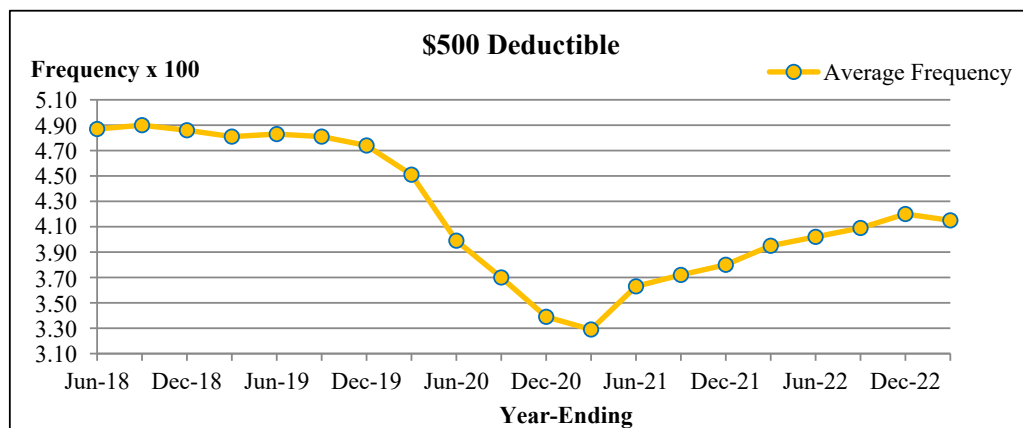
\* Multistate data excludes Massachusetts

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

\*\*\* Deductibles above \$2,000, totaling 1.7% 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
6/30/2018	4,550.74	5,035.42	5,441.81
9/30/2018	4,578.55	5,062.54	5,489.08
12/31/2018	4,535.80	5,050.46	5,459.01
3/31/2019	4,630.70	5,127.99	5,562.41
6/30/2019	4,597.17	5,131.54	5,529.01
9/30/2019	4,717.28	5,171.70	5,576.02
12/31/2019	4,884.70	5,314.13	5,761.25
3/31/2020	4,951.69	5,380.22	5,832.45
6/30/2020	5,090.42	5,468.94	5,927.36
9/30/2020	5,034.94	5,529.85	5,917.78
12/31/2020	5,063.82	5,594.37	5,900.84
3/31/2021	5,082.89	5,706.75	6,011.87
6/30/2021	5,218.35	5,906.68	6,272.38
9/30/2021	5,443.98	6,119.66	6,548.81
12/31/2021	5,797.13	6,443.08	6,934.08
3/31/2022	5,983.80	6,672.19	7,215.66
6/30/2022	6,099.03	6,880.60	7,386.72
9/30/2022	6,388.31	7,243.39	7,756.86
12/31/2022	6,547.63	7,460.83	7,966.11
3/31/2023	6,832.71	7,725.26	8,158.35

Average Annual Change Using Exponential Fits:

20 point fit:	8.9%	9.6%	9.2%
16 point fit:	10.6%	11.8%	11.4%
12 point fit:	12.8%	14.5%	14.4%

Selected severity trend:	<b>11.5%</b>
Selected frequency trend:	<b>0.0%</b>
Selected pure premium trend:	<b>11.5%</b>

\* 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	0.928	0.790
9/30/2020	0.937	0.797
3/31/2021	0.944	0.798
9/30/2021	0.936	0.795
3/31/2022	0.933	0.799
9/30/2022	0.944	0.801
3/31/2023	0.959	0.799

Exponential Trend (Average Annual Change)

7 Points	0.7%	0.3%
6 Points	0.6%	0.2%
5 Points	0.8%	0.2%

\* 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
9/30/2018	1.010	0.859
3/31/2019	1.022	0.873
9/30/2019	1.034	0.884
3/31/2020	1.047	0.894
9/30/2020	1.056	0.898
3/31/2021	1.061	0.897
9/30/2021	1.065	0.896
3/31/2022	1.070	0.895
9/30/2022	1.075	0.896
3/31/2023	1.081	0.901

Exponential Trend (Average Annual Change)

9 Points	1.3%	0.6%
7 Points	1.0%	0.1%
5 Points	0.9%	0.2%

Selected Annual VVF Trend:	<b>0.8%</b>	<b>0.2%</b>
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\* 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	0.940	0.845
9/30/2019	0.970	0.857
3/31/2020	0.977	0.858
9/30/2020	0.978	0.856
3/31/2021	0.977	0.854
9/30/2021	0.985	0.865
3/31/2022	1.004	0.883
9/30/2022	1.015	0.884
3/31/2023	1.016	0.874

Exponential Trend (Average Annual Change)

9 Points	1.7%	1.0%
7 Points	1.6%	1.1%
5 Points	2.2%	1.4%

\* 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
9/30/2018	1.040	0.934
3/31/2019	1.052	0.937
9/30/2019	1.063	0.941
3/31/2020	1.077	0.949
9/30/2020	1.091	0.956
3/31/2021	1.105	0.961
9/30/2021	1.120	0.967
3/31/2022	1.133	0.973
9/30/2022	1.145	0.978
3/31/2023	1.157	0.985

Exponential Trend (Average Annual Change)

9 Points	2.5%	1.3%
7 Points	2.4%	1.2%
5 Points	2.3%	1.2%

Selected Annual VVF Trend:	<b>2.3%</b>	<b>1.2%</b>
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\* Excludes Massachusetts

## VERISK

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

Accident	\$100,000 Basic Limit			Loss Development Factors	
Year				15 to 27	27 to 39
<u>Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>Months</u>	<u>Months</u>
12/31/2011	8,618,648	10,805,420	12,213,007	1.254	1.130
12/31/2012	7,229,323	8,340,693	8,984,282	1.154	1.077
12/31/2013	7,546,618	8,744,794	8,960,395	1.159	1.025
12/31/2014	7,454,383	8,019,760	8,426,404	1.076	1.051
12/31/2015	8,250,639	9,601,807	9,796,781	1.164	1.020
12/31/2016	9,106,674	10,700,452	11,646,587	1.175	1.088
12/31/2017	9,712,237	10,481,325	11,439,693	1.079	1.091
12/31/2018	8,418,180	9,682,134	10,992,151	1.150	1.135
12/31/2019	8,560,003	10,857,196	11,694,665	1.268	1.077
12/31/2020	7,836,466	8,584,119	9,615,229	1.095	1.120
12/31/2021	8,486,546	9,872,690		1.163	
12/31/2022	10,844,382				
(1) Average Factor (Best 3 of 5) :			(A) State	1.136	1.100
			(B) Multistate	1.285	1.130
(2) Credibility				0.910	0.730
(3) Credibility Weighted Factors				1.149	1.108

## Property Damage

Accident	\$100,000 Basic Limit			Loss Development Factors	
Year				15 to 27	27 to 39
Ending	15 Months	27 Months	39 Months	Months	Months
12/31/2011	8,237,532	8,082,048	8,149,542	0.981	1.008
12/31/2012	6,758,581	6,896,264	6,873,578	1.020	0.997
12/31/2013	7,267,591	7,405,839	7,564,311	1.019	1.021
12/31/2014	7,153,442	7,505,870	7,532,031	1.049	1.003
12/31/2015	6,883,048	7,262,598	7,323,453	1.055	1.008
12/31/2016	8,182,438	8,415,651	8,338,316	1.029	0.991
12/31/2017	7,630,235	7,764,574	7,787,428	1.018	1.003
12/31/2018	8,034,796	8,380,578	8,622,839	1.043	1.029
12/31/2019	8,192,516	8,323,502	8,271,913	1.016	0.994
12/31/2020	6,785,772	6,911,968	6,978,321	1.019	1.010
12/31/2021	8,125,045	8,626,872		1.062	
12/31/2022	10,635,206				
(1) Average Factor (Best 3 of 5) :			(A) State	1.027	1.002
			(B) Multistate	1.051	1.010
(2) Credibility				0.940	0.000
(3) Credibility Weighted Factors				1.028	1.010

## Summary of Factors

	Bodily Injury	Property Damage
39 to Ultimate **	1.082	1.006
27 to Ultimate	1.199	1.016
15 to Ultimate	1.378	1.044

\*\* 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				
	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
12/31/2011	332,931,269	409,290,992	462,597,037	480,530,812	490,034,445
12/31/2012	340,430,346	425,157,428	471,323,124	495,956,628	504,570,401
12/31/2013	352,135,729	441,518,891	491,132,101	519,822,575	526,947,708
12/31/2014	374,378,868	467,527,756	531,706,192	560,647,998	570,770,664
12/31/2015	383,164,412	496,790,556	552,624,465	578,722,633	589,703,912
12/31/2016	426,160,213	542,415,475	613,828,759	645,236,054	654,611,434
12/31/2017	442,616,108	561,986,009	633,843,592	668,138,627	682,035,409
12/31/2018	446,526,233	569,377,084	637,681,040	673,605,199	685,330,840
12/31/2019	453,205,266	590,865,440	667,258,990	714,724,504	
12/31/2020	367,812,226	471,505,818	537,759,414		
12/31/2021	416,481,282	541,212,418			
12/31/2022	464,517,986				

## Ratios

Accident Year Ending		<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
12/31/2011		1.229	1.130	1.039	1.020
12/31/2012		1.249	1.109	1.052	1.017
12/31/2013		1.254	1.112	1.058	1.014
12/31/2014		1.249	1.137	1.054	1.018
12/31/2015		1.297	1.112	1.047	1.019
12/31/2016		1.273	1.132	1.051	1.015
12/31/2017		1.270	1.128	1.054	1.021
12/31/2018		1.275	1.120	1.056	1.017
12/31/2019		1.304	1.129	1.071	
12/31/2020		1.282	1.141		
12/31/2021		1.299			
Average Factor: ( Best 3 of 5 )		1.285	1.130	1.054	1.018

## Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.008
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.026
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.082
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.222
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.570

## 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>
12/31/2011	493,999,275	494,601,857	493,726,467	493,682,097	493,728,432
12/31/2012	505,911,541	506,747,606	507,228,112	507,156,451	507,045,416
12/31/2013	530,476,122	530,959,848	530,348,859	530,320,968	530,117,658
12/31/2014	571,994,134	571,904,952	572,058,659	572,280,556	
12/31/2015	592,704,961	595,134,651	596,249,050		
12/31/2016	658,132,545	660,010,933			
12/31/2017	688,852,827				

## Ratios

Accident Year Ending	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
12/31/2011	1.008	1.001	0.998	1.000	1.000
12/31/2012	1.003	1.002	1.001	1.000	1.000
12/31/2013	1.007	1.001	0.999	1.000	1.000
12/31/2014	1.002	1.000	1.000	1.000	
12/31/2015	1.005	1.004	1.002		
12/31/2016	1.005	1.003			
12/31/2017	1.010				
Average Factor: ( Best 3 of 5 )	1.006	1.002	1.000	1.000	1.000

## Summary of Factors

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

## VERISK

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

Accident Year Ending	\$100,000 Basic Limit				
	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
12/31/2011	426,724,714	441,170,199	444,166,444	445,358,337	445,203,171
12/31/2012	429,235,406	445,467,908	448,680,598	448,978,249	449,633,040
12/31/2013	448,997,291	465,630,925	470,820,411	471,891,448	473,024,370
12/31/2014	470,406,423	490,770,037	494,843,743	496,442,181	497,204,264
12/31/2015	492,360,397	514,525,331	520,350,084	521,169,240	522,470,058
12/31/2016	516,253,642	540,148,017	545,404,419	547,721,374	548,115,609
12/31/2017	524,772,053	550,971,540	556,143,525	557,434,805	557,750,195
12/31/2018	565,583,092	598,238,295	604,832,466	606,315,778	607,184,628
12/31/2019	584,196,974	609,349,611	612,890,442	618,620,629	
12/31/2020	431,846,076	451,425,730	461,129,416		
12/31/2021	514,925,361	568,007,345			
12/31/2022	611,912,906				

## Ratios

Accident Year Ending		<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
12/31/2011		1.034	1.007	1.003	1.000
12/31/2012		1.038	1.007	1.001	1.001
12/31/2013		1.037	1.011	1.002	1.002
12/31/2014		1.043	1.008	1.003	1.002
12/31/2015		1.045	1.011	1.002	1.002
12/31/2016		1.046	1.010	1.004	1.001
12/31/2017		1.050	1.009	1.002	1.001
12/31/2018		1.058	1.011	1.002	1.001
12/31/2019		1.043	1.006	1.009	
12/31/2020		1.045	1.021		
12/31/2021		1.103			
Average Factor:		1.051	1.010	1.003	1.001
( Best 3 of 5 )					

## Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.002
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.003
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.006
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.016
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.068

## 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>
12/31/2011	445,382,832	445,610,409	445,740,912	445,839,897
12/31/2012	450,497,221	450,869,975	450,937,103	451,043,984
12/31/2013	473,190,928	473,669,689	473,748,612	473,581,606
12/31/2014	497,586,427	497,378,411	497,703,382	498,366,097
12/31/2015	523,045,917	523,620,854	524,184,239	
12/31/2016	548,701,587	549,250,827		
12/31/2017	559,234,136			

## Ratios

Accident Year Ending	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>
12/31/2011	1.000	1.001	1.000	1.000
12/31/2012	1.002	1.001	1.000	1.000
12/31/2013	1.000	1.001	1.000	1.000
12/31/2014	1.001	1.000	1.001	1.001
12/31/2015	1.001	1.001	1.001	
12/31/2016	1.001	1.001		
12/31/2017	1.003			
Average Factor: ( Best 3 of 5 )	1.001	1.001	1.000	1.000

## Summary of Factors

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

## VERISK

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

Accident	\$100,000 Basic Limit			Loss Development Factors	
Year				15 to 27	27 to 39
<u>Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>Months</u>	<u>Months</u>
12/31/2011	2,101,448	2,492,543	2,505,664	1.186	1.005
12/31/2012	1,896,580	2,283,760	2,381,074	1.204	1.043
12/31/2013	2,059,543	2,475,836	2,883,963	1.202	1.165
12/31/2014	1,640,018	1,988,645	1,989,836	1.213	1.001
12/31/2015	2,131,926	2,126,001	2,083,640	0.997	0.980
12/31/2016	1,664,885	1,853,498	1,999,151	1.113	1.079
12/31/2017	1,445,791	1,847,156	1,869,901	1.278	1.012
12/31/2018	1,419,442	1,649,675	1,900,191	1.162	1.152
12/31/2019	1,442,156	1,432,638	1,521,771	0.993	1.062
12/31/2020	1,115,427	1,120,978	1,343,740	1.005	1.199
12/31/2021	1,659,006	2,023,605		1.220	
12/31/2022	1,268,126				
(1) Average Factor (Best 3 of 5) :			(A) State	1.129	1.098
			(B) Multistate	1.256	1.122
(2) Credibility				0.740	0.510
(3) Credibility Weighted Factors				1.162	1.110

## Property Damage

Accident	\$100,000 Basic Limit			Loss Development Factors	
Year				15 to 27	27 to 39
Ending	15 Months	27 Months	39 Months	Months	Months
12/31/2011	1,418,724	1,459,424	1,455,835	1.029	0.998
12/31/2012	1,418,672	1,379,381	1,364,181	0.972	0.989
12/31/2013	1,263,698	1,297,034	1,271,389	1.026	0.980
12/31/2014	1,145,055	1,183,001	1,186,906	1.033	1.003
12/31/2015	1,360,403	1,334,672	1,337,494	0.981	1.002
12/31/2016	1,308,904	1,357,913	1,369,054	1.037	1.008
12/31/2017	1,128,381	1,160,360	1,160,298	1.028	1.000
12/31/2018	1,489,826	1,500,615	1,487,095	1.007	0.991
12/31/2019	1,125,759	1,148,967	1,139,876	1.021	0.992
12/31/2020	970,300	984,639	971,755	1.015	0.987
12/31/2021	1,214,669	1,275,014		1.050	
12/31/2022	1,344,531				
(1) Average Factor (Best 3 of 5) :			(A) State	1.021	0.994
			(B) Multistate	1.046	1.009
(2) Credibility				0.850	0.000
(3) Credibility Weighted Factors				1.025	1.009

## Summary of Factors

	Bodily Injury	Property Damage
39 to Ultimate **	1.083	1.003
27 to Ultimate	1.202	1.012
15 to Ultimate	1.397	1.037

\*\* Multistate factors

VERISK

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

Accident	\$100,000 Basic Limit				
Year					
<u>Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
12/31/2011	70,208,710	85,448,372	94,194,976	98,375,619	100,114,710
12/31/2012	67,419,988	82,606,456	88,754,262	92,140,342	93,912,234
12/31/2013	66,353,118	78,342,436	87,514,333	92,810,290	93,852,638
12/31/2014	63,030,896	75,624,140	85,458,172	89,919,658	91,920,120
12/31/2015	65,438,771	80,574,182	89,529,443	93,781,861	95,680,250
12/31/2016	67,177,612	82,301,118	92,361,351	95,701,017	97,794,912
12/31/2017	64,717,585	80,158,594	88,846,605	94,563,431	96,150,543
12/31/2018	68,139,708	83,488,666	93,837,701	97,128,443	99,453,873
12/31/2019	66,100,101	82,478,644	92,758,039	97,861,919	
12/31/2020	46,172,598	59,083,725	66,178,540		
12/31/2021	54,575,779	71,753,097			
12/31/2022	59,813,298				

## Ratios

Accident Year				
<u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
12/31/2011	1.217	1.102	1.044	1.018
12/31/2012	1.225	1.074	1.038	1.019
12/31/2013	1.181	1.117	1.061	1.011
12/31/2014	1.200	1.130	1.052	1.022
12/31/2015	1.231	1.111	1.047	1.020
12/31/2016	1.225	1.122	1.036	1.022
12/31/2017	1.239	1.108	1.064	1.017
12/31/2018	1.225	1.124	1.035	1.024
12/31/2019	1.248	1.125	1.055	
12/31/2020	1.280	1.120		
12/31/2021	1.315			
Average Factor: ( Best 3 of 5 )	1.256	1.122	1.046	1.021

## Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.014
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.035
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.083
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.215
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.526

## VERISK

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

Accident Year Ending	\$100,000 Basic Limit				
	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
12/31/2011	101,025,046	101,339,489	101,852,209	101,895,742	101,917,138
12/31/2012	94,331,160	94,380,078	94,550,327	94,557,998	94,560,272
12/31/2013	94,220,152	94,315,347	94,171,701	94,271,070	94,252,369
12/31/2014	92,856,168	92,979,941	93,257,166	93,458,360	
12/31/2015	95,765,151	96,157,841	96,561,159		
12/31/2016	99,160,812	99,339,567			
12/31/2017	97,538,521				

Ratios

Accident Year Ending	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
12/31/2011	1.009	1.003	1.005	1.000	1.000
12/31/2012	1.004	1.001	1.002	1.000	1.000
12/31/2013	1.004	1.001	0.998	1.001	1.000
12/31/2014	1.010	1.001	1.003	1.002	
12/31/2015	1.001	1.004	1.004		
12/31/2016	1.014	1.002			
12/31/2017	1.014				
Average Factor: ( Best 3 of 5 )	1.009	1.001	1.003	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)	=	1.004
75 to Ult:	(87:75) (99:87) (111:99) (123:111) (123:Ult)	=	1.005

## VERISK

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

Accident Year Ending	\$100,000 Basic Limit				
	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
12/31/2011	81,311,086	83,742,169	84,149,788	84,552,438	84,858,982
12/31/2012	81,629,522	84,571,191	85,221,660	85,417,902	85,385,517
12/31/2013	80,235,862	83,394,801	84,019,542	84,185,470	84,212,768
12/31/2014	78,543,546	82,069,473	82,370,491	82,781,457	82,788,125
12/31/2015	82,083,580	85,017,193	85,435,004	85,681,138	85,821,604
12/31/2016	86,964,596	90,309,749	90,953,867	90,885,026	91,038,338
12/31/2017	83,275,613	87,144,277	88,023,559	88,243,376	88,224,636
12/31/2018	87,578,009	91,159,285	91,975,587	92,393,129	92,694,212
12/31/2019	83,192,036	87,246,748	87,681,456	87,848,939	
12/31/2020	49,849,309	52,032,305	52,786,728		
12/31/2021	58,844,953	64,496,317			
12/31/2022	72,166,271				

## Ratios

Accident Year Ending		<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
12/31/2011		1.030	1.005	1.005	1.004
12/31/2012		1.036	1.008	1.002	1.000
12/31/2013		1.039	1.007	1.002	1.000
12/31/2014		1.045	1.004	1.005	1.000
12/31/2015		1.036	1.005	1.003	1.002
12/31/2016		1.038	1.007	0.999	1.002
12/31/2017		1.046	1.010	1.002	1.000
12/31/2018		1.041	1.009	1.005	1.003
12/31/2019		1.049	1.005	1.002	
12/31/2020		1.044	1.014		
12/31/2021		1.096			
Average Factor: ( Best 3 of 5 )		1.046	1.009	1.002	1.001

## Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.000
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.001
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.003
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.012
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.059

## 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>
12/31/2011	84,943,133	85,007,864	85,007,881	85,007,881
12/31/2012	85,471,584	85,429,540	85,432,773	85,431,505
12/31/2013	84,213,702	84,223,811	84,271,520	84,267,920
12/31/2014	82,807,965	82,840,601	82,876,367	82,924,390
12/31/2015	85,820,574	85,836,793	85,947,505	
12/31/2016	91,156,654	91,336,835		
12/31/2017	88,278,523			

## Ratios

Accident Year Ending	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>
12/31/2011	1.001	1.001	1.000	1.000
12/31/2012	1.001	1.000	1.000	1.000
12/31/2013	1.000	1.000	1.001	1.000
12/31/2014	1.000	1.000	1.000	1.001
12/31/2015	1.000	1.000	1.001	
12/31/2016	1.001	1.002		
12/31/2017	1.001			
Average Factor: ( Best 3 of 5 )	1.000	1.000	1.000	1.000

## Summary of Factors

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

## VERISK

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

Accident Year <u>Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
12/31/2011	191,963,738	195,490,345	195,640,413	195,749,611	195,718,867
12/31/2012	222,699,468	227,835,586	227,875,753	227,966,614	228,240,157
12/31/2013	182,487,950	186,860,641	187,139,071	187,520,616	187,493,990
12/31/2014	193,729,670	198,378,502	198,593,279	198,519,252	198,490,327
12/31/2015	190,621,163	194,897,117	194,943,394	195,209,707	195,291,696
12/31/2016	244,128,558	249,077,965	249,248,339	249,440,349	249,421,164
12/31/2017	247,809,084	254,545,856	254,761,380	255,168,768	255,094,796
12/31/2018	235,272,944	241,778,337	241,632,942	241,965,060	242,718,787
12/31/2019	247,078,818	254,078,578	254,163,869	254,483,245	
12/31/2020	247,146,834	254,143,533	254,263,108		
12/31/2021	318,376,079	330,933,050			
12/31/2022	349,304,748				

## Ratios

Accident Year <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
12/31/2011	1.018	1.001	1.001	1.000
12/31/2012	1.023	1.000	1.000	1.001
12/31/2013	1.024	1.001	1.002	1.000
12/31/2014	1.024	1.001	1.000	1.000
12/31/2015	1.022	1.000	1.001	1.000
12/31/2016	1.020	1.001	1.001	1.000
12/31/2017	1.027	1.001	1.002	1.000
12/31/2018	1.028	0.999	1.001	1.003
12/31/2019	1.028	1.000	1.001	
12/31/2020	1.028	1.000		
12/31/2021	1.039			
Average Factor: ( Best 3 of 5 )	1.028	1.000	1.001	1.000

## Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.000
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.000
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	1.001
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.001
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.029

## VERISK

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

Accident Year <u>Ending</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
12/31/2011	195,695,383	195,570,044	195,556,271	195,564,861	195,538,896
12/31/2012	228,214,288	228,277,531	228,278,213	228,287,103	228,271,473
12/31/2013	187,546,684	187,577,577	187,565,564	187,543,441	187,538,265
12/31/2014	198,473,454	198,464,070	198,462,294	198,463,042	
12/31/2015	195,208,539	195,227,766	195,226,463		
12/31/2016	249,413,907	249,382,761			
12/31/2017	255,148,981				

Ratios

Accident Year <u>Ending</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
12/31/2011	1.000	0.999	1.000	1.000	1.000
12/31/2012	1.000	1.000	1.000	1.000	1.000
12/31/2013	1.000	1.000	1.000	1.000	1.000
12/31/2014	1.000	1.000	1.000	1.000	
12/31/2015	1.000	1.000	1.000		
12/31/2016	1.000	1.000			
12/31/2017	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>
12/31/2011	431,040,312	422,425,159	420,594,094	420,479,718	420,571,549
12/31/2012	433,994,982	427,083,000	425,983,359	425,470,779	425,501,053
12/31/2013	467,229,828	458,217,797	456,409,852	457,270,457	456,042,416
12/31/2014	523,470,287	514,349,427	511,199,873	510,768,086	510,448,846
12/31/2015	567,808,301	553,185,875	549,639,462	548,573,840	548,601,109
12/31/2016	606,497,021	591,425,999	586,392,497	585,828,417	585,751,468
12/31/2017	613,390,334	593,445,576	588,727,173	587,556,283	587,381,371
12/31/2018	627,331,255	611,466,271	606,686,482	605,891,000	605,879,468
12/31/2019	651,170,961	630,509,117	627,696,333	627,553,061	
12/31/2020	557,958,830	541,941,293	539,222,164		
12/31/2021	739,661,251	735,838,836			
12/31/2022	871,018,172				

## Ratios

Accident Year <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
12/31/2011	0.980	0.996	1.000	1.000
12/31/2012	0.984	0.997	0.999	1.000
12/31/2013	0.981	0.996	1.002	0.997
12/31/2014	0.983	0.994	0.999	0.999
12/31/2015	0.974	0.994	0.998	1.000
12/31/2016	0.975	0.991	0.999	1.000
12/31/2017	0.967	0.992	0.998	1.000
12/31/2018	0.975	0.992	0.999	1.000
12/31/2019	0.968	0.996	1.000	
12/31/2020	0.971	0.995		
12/31/2021	0.995			
Average Factor:	0.971	0.993	0.999	1.000
( Best 3 of 5 )				

## 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) =	0.963

## 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>
12/31/2011	420,543,721	420,545,147	420,518,120	420,510,743	420,486,105
12/31/2012	425,465,569	425,391,934	425,122,018	425,094,483	425,073,874
12/31/2013	455,944,239	455,900,535	455,901,219	455,896,594	455,877,276
12/31/2014	510,442,457	510,445,404	510,963,823	510,942,917	
12/31/2015	548,627,941	548,488,959	548,436,197		
12/31/2016	585,706,655	585,655,909			
12/31/2017	587,285,300				

Ratios

Accident Year <u>Ending</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
12/31/2011	1.000	1.000	1.000	1.000	1.000
12/31/2012	1.000	1.000	0.999	1.000	1.000
12/31/2013	1.000	1.000	1.000	1.000	1.000
12/31/2014	1.000	1.000	1.001	1.000	
12/31/2015	1.000	1.000	1.000		
12/31/2016	1.000	1.000			
12/31/2017	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 <u>Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
12/31/2011	76,549,750	76,589,145	76,433,301	76,475,897	76,475,099
12/31/2012	86,957,450	85,807,560	85,812,956	85,847,774	85,874,453
12/31/2013	63,266,877	63,757,874	63,970,476	64,007,206	63,996,120
12/31/2014	66,795,716	67,742,635	67,873,745	67,840,065	67,878,299
12/31/2015	58,790,911	59,491,078	59,386,508	59,368,234	59,372,820
12/31/2016	72,264,496	73,035,406	73,012,493	72,968,582	72,964,141
12/31/2017	82,320,503	82,881,385	83,065,532	82,706,899	82,805,254
12/31/2018	64,583,617	65,528,498	65,418,519	65,364,406	65,261,006
12/31/2019	66,293,028	67,714,356	67,603,481	67,585,304	
12/31/2020	61,522,688	62,066,999	62,142,172		
12/31/2021	78,212,030	80,306,732			
12/31/2022	86,459,902				

Ratios

Accident Year <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
12/31/2011	1.001	0.998	1.001	1.000
12/31/2012	0.987	1.000	1.000	1.000
12/31/2013	1.008	1.003	1.001	1.000
12/31/2014	1.014	1.002	1.000	1.001
12/31/2015	1.012	0.998	1.000	1.000
12/31/2016	1.011	1.000	0.999	1.000
12/31/2017	1.007	1.002	0.996	1.001
12/31/2018	1.015	0.998	0.999	0.998
12/31/2019	1.021	0.998	1.000	
12/31/2020	1.009	1.001		
12/31/2021	1.027			
Average Factor:	1.015	1.000	0.999	1.000
( Best 3 of 5 )				

Summary of Factors

63 to Ult:	(75:63) (75:Ult) =	1.000
51 to Ult:	(63:51) (75:63) (75:Ult) =	1.000
39 to Ult:	(51:39) (63:51) (75:63) (75:Ult) =	0.999
27 to Ult:	(39:27) (51:39) (63:51) (75:63) (75:Ult) =	0.999
15 to Ult:	(27:15) (39:27) (51:39) (63:51) (75:63) (75:Ult) =	1.014

## VERISK

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

Accident Year <u>Ending</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
12/31/2011	76,487,766	76,487,470	76,476,975	76,481,992	76,481,992
12/31/2012	85,918,669	85,917,183	85,889,409	85,890,636	85,875,023
12/31/2013	64,004,930	64,016,013	64,014,467	64,008,708	64,007,808
12/31/2014	67,883,071	67,884,762	67,883,413	67,882,658	
12/31/2015	59,375,368	59,435,971	59,435,427		
12/31/2016	72,964,115	72,963,731			
12/31/2017	82,813,854				

Ratios

Accident Year <u>Ending</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
12/31/2011	1.000	1.000	1.000	1.000	1.000
12/31/2012	1.001	1.000	1.000	1.000	1.000
12/31/2013	1.000	1.000	1.000	1.000	1.000
12/31/2014	1.000	1.000	1.000	1.000	
12/31/2015	1.000	1.001	1.000		
12/31/2016	1.000	1.000			
12/31/2017	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>
12/31/2011	170,834,124	163,321,673	162,755,781	162,556,308	162,527,556
12/31/2012	173,506,561	166,662,563	166,001,001	165,842,810	165,780,527
12/31/2013	178,131,016	170,344,335	169,201,124	169,396,425	169,362,944
12/31/2014	187,008,327	178,933,706	178,877,800	178,663,238	178,604,955
12/31/2015	198,862,515	188,775,199	187,250,790	186,822,839	186,718,743
12/31/2016	203,614,578	194,141,708	192,549,814	192,222,790	192,152,505
12/31/2017	192,415,486	183,262,354	181,770,397	181,524,943	181,453,332
12/31/2018	197,366,298	187,117,935	186,094,984	185,934,090	185,815,623
12/31/2019	207,430,315	196,801,291	196,089,925	196,001,281	
12/31/2020	150,475,850	143,090,739	142,049,364		
12/31/2021	196,216,919	189,374,469			
12/31/2022	218,619,427				

Ratios

Accident Year <u>Ending</u>	<u>27:15</u>	<u>39:27</u>	<u>51:39</u>	<u>63:51</u>
12/31/2011	0.956	0.997	0.999	1.000
12/31/2012	0.961	0.996	0.999	1.000
12/31/2013	0.956	0.993	1.001	1.000
12/31/2014	0.957	1.000	0.999	1.000
12/31/2015	0.949	0.992	0.998	0.999
12/31/2016	0.953	0.992	0.998	1.000
12/31/2017	0.952	0.992	0.999	1.000
12/31/2018	0.948	0.995	0.999	0.999
12/31/2019	0.949	0.996	1.000	
12/31/2020	0.951	0.993		
12/31/2021	0.965			
Average Factor:	0.951	0.993	0.999	1.000
( Best 3 of 5 )				

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) =	0.943

## VERISK

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

Accident Year <u>Ending</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
12/31/2011	162,443,284	162,427,165	162,412,639	162,397,504	162,378,834
12/31/2012	165,729,771	165,701,356	165,676,167	165,657,999	165,645,331
12/31/2013	169,315,995	169,292,243	169,225,698	169,211,474	169,195,390
12/31/2014	178,761,841	178,777,764	178,568,653	178,559,607	
12/31/2015	186,756,064	186,689,759	186,656,948		
12/31/2016	192,091,379	192,112,161			
12/31/2017	181,403,380				

Ratios

Accident Year <u>Ending</u>	<u>75:63</u>	<u>87:75</u>	<u>99:87</u>	<u>111:99</u>	<u>123:111</u>
12/31/2011	0.999	1.000	1.000	1.000	1.000
12/31/2012	1.000	1.000	1.000	1.000	1.000
12/31/2013	1.000	1.000	1.000	1.000	1.000
12/31/2014	1.001	1.000	0.999	1.000	
12/31/2015	1.000	1.000	1.000		
12/31/2016	1.000	1.000			
12/31/2017	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

(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	<a href="#">EXHIBIT C19</a>
(4)	Specified Cause of Loss Relativity	0.864
	This factor is used for Trucks, Tractors, & Trailers and Private Passenger Types.	
(5)	The loss cost for hired autos is set forth in Section D. 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

Medical Payments Relativities	Class of Business					
	Trucks, Tractors, & Trailers	Private Passenger Types	Other Buses	School and Church Buses	Taxicabs and Limousines	Van Pools
Territory	<u>5000</u>	<u>5000</u>	<u>5000</u>	<u>5000</u>	<u>5000</u>	<u>5000</u>
102	0.0149	0.0318	0.0432	0.0585	0.0416	0.0321
104	0.0196	0.0318	0.0462	0.0639	0.0416	0.0321
105	0.0234	0.0318	0.0681	0.0899	0.0416	0.0321
106	0.0207	0.0318	0.0534	0.0720	0.0416	0.0321
108	0.0226	0.0318	0.0413	0.0614	0.0416	0.0321
109	0.0192	0.0318	0.0483	0.0643	0.0416	0.0321
110	0.0189	0.0318	0.0507	0.0698	0.0416	0.0321
112	0.0152	0.0318	0.0405	0.0543	0.0416	0.0321
116	0.0182	0.0318	0.0437	0.0611	0.0416	0.0321
117	0.0197	0.0318	0.0686	0.0905	0.0416	0.0321
125	0.0141	0.0318	0.0507	0.0464	0.0416	0.0321
126	0.0181	0.0318	0.0435	0.0544	0.0416	0.0321
127	0.0207	0.0318	0.0590	0.0787	0.0416	0.0321
128	0.0188	0.0318	0.0650	0.0880	0.0416	0.0321
129	0.0219	0.0318	0.0623	0.0862	0.0416	0.0321
131	0.0189	0.0318	0.0507	0.0698	0.0416	0.0321
132	0.0162	0.0318	0.0295	0.0698	0.0416	0.0321
133	0.0180	0.0318	0.0427	0.0579	0.0416	0.0321
134	0.0145	0.0318	0.0507	0.0481	0.0416	0.0321
135	0.0155	0.0318	0.0387	0.0522	0.0416	0.0321
136	0.0147	0.0318	0.0433	0.0698	0.0416	0.0321
137	0.0206	0.0318	0.0507	0.0727	0.0416	0.0321
138	0.0175	0.0318	0.0647	0.0868	0.0416	0.0321

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

**MISSOURI (24)  
TERRITORY 102**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 659	\$ 10	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 409	\$ 13	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 2649	\$ 110	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 250	\$ 15	N/A
<b>– OTHER BUSES</b>		
\$ 2082	\$ 90	N/A
<b>– VAN POOLS</b>		
\$ 626	\$ 20	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 569	Refer to Rule <b>249.</b>	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For liability increased limits factors, refer to Rule <b>300.</b></li> <li>• 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 <b>249.</b></li> </ul>		

COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 650	\$ 13	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 343	\$ 11	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 2613	\$ 109	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 247	\$ 16	N/A
<b>– OTHER BUSES</b>		
\$ 2054	\$ 95	N/A
<b>– VAN POOLS</b>		
\$ 618	\$ 20	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 497	Refer to Rule <b>249.</b>	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239. for premium development.</b></li> <li>• For liability increased limits factors, refer to Rule <b>300.</b></li> <li>• 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 <b>249.</b></li> </ul>		

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

**MISSOURI (24)  
TERRITORY 105**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 305	\$ 7	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 380	\$ 12	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 1226	\$ 51	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 116	\$ 10	N/A
<b>– OTHER BUSES</b>		
\$ 964	\$ 66	N/A
<b>– VAN POOLS</b>		
\$ 290	\$ 9	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 292	Refer to Rule <b>249.</b>	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For liability increased limits factors, refer to Rule <b>300.</b></li> <li>• 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 <b>249.</b></li> </ul>		

COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 451	\$ 9	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 346	\$ 11	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 1813	\$ 75	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 171	\$ 12	N/A
<b>– OTHER BUSES</b>		
\$ 1425	\$ 76	N/A
<b>– VAN POOLS</b>		
\$ 428	\$ 14	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 408	Refer to Rule <b>249.</b>	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239. for premium development.</b></li> <li>• For liability increased limits factors, refer to Rule <b>300.</b></li> <li>• 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 <b>249.</b></li> </ul>		

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

**MISSOURI (24)  
TERRITORY 108**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 614	\$ 14	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 492	\$ 16	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 2468	\$ 103	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 233	\$ 14	N/A
<b>– OTHER BUSES</b>		
\$ 1940	\$ 80	N/A
<b>– VAN POOLS</b>		
\$ 583	\$ 19	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 515	Refer to Rule <b>249.</b>	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For liability increased limits factors, refer to Rule <b>300.</b></li> <li>• 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 <b>249.</b></li> </ul>		

COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 530	\$ 10	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 321	\$ 10	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 2131	\$ 89	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 201	\$ 13	N/A
<b>– OTHER BUSES</b>		
\$ 1675	\$ 81	N/A
<b>– VAN POOLS</b>		
\$ 504	\$ 16	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 485	Refer to Rule <b>249.</b>	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For liability increased limits factors, refer to Rule <b>300.</b></li> <li>• 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 <b>249.</b></li> </ul>		

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

**MISSOURI (24)  
TERRITORY 110**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 560	\$ 11	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 600	\$ 19	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 2251	\$ 94	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 213	\$ 15	N/A
<b>– OTHER BUSES</b>		
\$ 1770	\$ 90	N/A
<b>– VAN POOLS</b>		
\$ 532	\$ 17	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 503	Refer to Rule <b>249.</b>	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239. for premium development.</b></li> <li>• For liability increased limits factors, refer to Rule <b>300.</b></li> <li>• 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 <b>249.</b></li> </ul>		

COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 704	\$ 11	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 466	\$ 15	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 2830	\$ 118	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 268	\$ 15	N/A
<b>– OTHER BUSES</b>		
\$ 2225	\$ 90	N/A
<b>– VAN POOLS</b>		
\$ 669	\$ 21	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 622	Refer to Rule <b>249.</b>	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For liability increased limits factors, refer to Rule <b>300.</b></li> <li>• 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 <b>249.</b></li> </ul>		

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

**MISSOURI (24)  
TERRITORY 116**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 548	\$ 10	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 365	\$ 12	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 2203	\$ 92	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 208	\$ 13	N/A
<b>– OTHER BUSES</b>		
\$ 1732	\$ 76	N/A
<b>– VAN POOLS</b>		
\$ 521	\$ 17	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 532	Refer to Rule <b>249.</b>	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For liability increased limits factors, refer to Rule <b>300.</b></li> <li>• 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 <b>249.</b></li> </ul>		

COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 341	\$ 7	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 372	\$ 12	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 1371	\$ 57	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 130	\$ 12	N/A
<b>– OTHER BUSES</b>		
\$ 1078	\$ 74	N/A
<b>– VAN POOLS</b>		
\$ 324	\$ 10	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 284	Refer to Rule <b>249.</b>	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For liability increased limits factors, refer to Rule <b>300.</b></li> <li>• 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 <b>249.</b></li> </ul>		

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

**MISSOURI (24)  
TERRITORY 125**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 677	\$ 10	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 431	\$ 14	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 2722	\$ 113	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 257	\$ 12	N/A
<b>– OTHER BUSES</b>		
\$ 2139	\$ 108	N/A
<b>– VAN POOLS</b>		
\$ 643	\$ 21	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 720	Refer to Rule <b>249.</b>	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239. for premium development.</b></li> <li>• For liability increased limits factors, refer to Rule <b>300.</b></li> <li>• 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 <b>249.</b></li> </ul>		

COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 567	\$ 10	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 409	\$ 13	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 2279	\$ 95	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 215	\$ 12	N/A
<b>– OTHER BUSES</b>		
\$ 1792	\$ 78	N/A
<b>– VAN POOLS</b>		
\$ 539	\$ 17	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 564	Refer to Rule <b>249.</b>	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For liability increased limits factors, refer to Rule <b>300.</b></li> <li>• 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 <b>249.</b></li> </ul>		

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

**MISSOURI (24)  
TERRITORY 127**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 374	\$ 8	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 321	\$ 10	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 1503	\$ 63	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 142	\$ 11	N/A
<b>– OTHER BUSES</b>		
\$ 1182	\$ 70	N/A
<b>– VAN POOLS</b>		
\$ 355	\$ 11	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 359	Refer to Rule <b>249.</b>	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239. for premium development.</b></li> <li>• For liability increased limits factors, refer to Rule <b>300.</b></li> <li>• 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 <b>249.</b></li> </ul>		

COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 334	\$ 6	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 317	\$ 10	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 1343	\$ 56	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 127	\$ 11	N/A
<b>– OTHER BUSES</b>		
\$ 1055	\$ 69	N/A
<b>– VAN POOLS</b>		
\$ 317	\$ 10	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 304	Refer to Rule <b>249.</b>	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239. for premium development.</b></li> <li>• For liability increased limits factors, refer to Rule <b>300.</b></li> <li>• 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 <b>249.</b></li> </ul>		

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

**MISSOURI (24)  
TERRITORY 129**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 376	\$ 8	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 310	\$ 10	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 1512	\$ 63	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 143	\$ 12	N/A
<b>– OTHER BUSES</b>		
\$ 1188	\$ 74	N/A
<b>– VAN POOLS</b>		
\$ 357	\$ 11	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 313	Refer to Rule <b>249.</b>	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For liability increased limits factors, refer to Rule <b>300.</b></li> <li>• 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 <b>249.</b></li> </ul>		

COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 980	\$ 19	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 385	\$ 12	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 3940	\$ 164	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 372	\$ 26	N/A
<b>– OTHER BUSES</b>		
\$ 3097	\$ 157	N/A
<b>– VAN POOLS</b>		
\$ 931	\$ 30	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 797	Refer to Rule <b>249.</b>	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For liability increased limits factors, refer to Rule <b>300.</b></li> <li>• 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 <b>249.</b></li> </ul>		

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

**MISSOURI (24)  
TERRITORY 132**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 612	\$ 10	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 433	\$ 14	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 2460	\$ 102	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 233	\$ 16	N/A
<b>– OTHER BUSES</b>		
\$ 1934	\$ 57	N/A
<b>– VAN POOLS</b>		
\$ 581	\$ 19	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 613	Refer to Rule <b>249.</b>	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239. for premium development.</b></li> <li>• For liability increased limits factors, refer to Rule <b>300.</b></li> <li>• 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 <b>249.</b></li> </ul>		

COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 639	\$ 12	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 419	\$ 13	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 2569	\$ 107	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 243	\$ 14	N/A
<b>– OTHER BUSES</b>		
\$ 2019	\$ 86	N/A
<b>– VAN POOLS</b>		
\$ 607	\$ 19	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 576	Refer to Rule <b>249.</b>	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For liability increased limits factors, refer to Rule <b>300.</b></li> <li>• 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 <b>249.</b></li> </ul>		

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

**MISSOURI (24)  
TERRITORY 134**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 716	\$ 10	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 474	\$ 15	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 2878	\$ 120	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 272	\$ 13	N/A
<b>– OTHER BUSES</b>		
\$ 2263	\$ 115	N/A
<b>– VAN POOLS</b>		
\$ 680	\$ 22	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 734	Refer to Rule <b>249.</b>	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For liability increased limits factors, refer to Rule <b>300.</b></li> <li>• 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 <b>249.</b></li> </ul>		

COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 804	\$ 12	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 506	\$ 16	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 3232	\$ 134	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 306	\$ 16	N/A
<b>– OTHER BUSES</b>		
\$ 2541	\$ 98	N/A
<b>– VAN POOLS</b>		
\$ 764	\$ 25	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 663	Refer to Rule <b>249.</b>	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239. for premium development.</b></li> <li>• For liability increased limits factors, refer to Rule <b>300.</b></li> <li>• 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 <b>249.</b></li> </ul>		

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

**MISSOURI (24)  
TERRITORY 136**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 592	\$ 9	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 442	\$ 14	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
– TAXICABS AND LIMOUSINES		
\$ 2380	\$ 99	N/A
– SCHOOL AND CHURCH BUSES		
\$ 225	\$ 16	N/A
– OTHER BUSES		
\$ 1871	\$ 81	N/A
– VAN POOLS		
\$ 562	\$ 18	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 567	Refer to Rule <b>249.</b>	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For liability increased limits factors, refer to Rule <b>300.</b></li> <li>• 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 <b>249.</b></li> </ul>		

COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 411	\$ 8	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 400	\$ 13	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 1652	\$ 69	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 156	\$ 11	N/A
<b>– OTHER BUSES</b>		
\$ 1299	\$ 66	N/A
<b>– VAN POOLS</b>		
\$ 390	\$ 13	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 409	Refer to Rule <b>249.</b>	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239.</b> for premium development.</li> <li>• For liability increased limits factors, refer to Rule <b>300.</b></li> <li>• 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 <b>249.</b></li> </ul>		

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

**MISSOURI (24)  
TERRITORY 138**

LIABILITY	MEDICAL PAYMENTS	PERSONAL INJURY PROTECTION
Limit Of Liab. \$100,000	Limit Per Person \$5000	Basic Limits
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>		
\$ 329	\$ 6	N/A
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>		
\$ 231	\$ 7	N/A
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS –</b>		
<b>– TAXICABS AND LIMOUSINES</b>		
\$ 1323	\$ 55	N/A
<b>– SCHOOL AND CHURCH BUSES</b>		
\$ 125	\$ 11	N/A
<b>– OTHER BUSES</b>		
\$ 1040	\$ 67	N/A
<b>– VAN POOLS</b>		
\$ 313	\$ 10	N/A
<b>RULE 249. AUTO DEALERS – PREMIUM DEVELOPMENT</b>		
\$ 312	Refer to Rule <b>249.</b>	N/A
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222.</b> for premium development.</li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232.</b> for premium development.</li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239. for premium development.</b></li> <li>• For liability increased limits factors, refer to Rule <b>300.</b></li> <li>• 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 <b>249.</b></li> </ul>		

COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 258	\$ 299	\$ 671
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 233	\$ 270	\$ 571
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 392	\$ 454	\$ 1510
– SCHOOL AND CHURCH BUSES			
	\$ 175	\$ 203	\$ 423
– OTHER BUSES			
	\$ 175	\$ 203	\$ 423
– VAN POOLS			
	\$ 392	\$ 454	\$ 1510
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222. for premium development.</b></li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232. for premium development.</b></li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239. for premium development.</b></li> <li>• For Deductible factors, refer to Rule <b>298.</b></li> <li>• For Vehicle Value factors, refer to Rule <b>301.</b></li> </ul>			

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

**MISSOURI (24)  
TERRITORY 104**

<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$25,000 – 29,999</b>			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 172	\$ 199	\$ 696
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 203	\$ 235	\$ 502
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 261	\$ 302	\$ 1566
– SCHOOL AND CHURCH BUSES			
	\$ 117	\$ 135	\$ 438
– OTHER BUSES			
	\$ 117	\$ 135	\$ 438
– VAN POOLS			
	\$ 261	\$ 302	\$ 1566
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222. for premium development.</b></li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232. for premium development.</b></li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239. for premium development.</b></li> <li>• For Deductible factors, refer to Rule <b>298.</b></li> <li>• For Vehicle Value factors, refer to Rule <b>301.</b></li> </ul>			

COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 243	\$ 281	\$ 475
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 194	\$ 225	\$ 355
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 369	\$ 427	\$ 1069
– SCHOOL AND CHURCH BUSES			
	\$ 165	\$ 191	\$ 299
– OTHER BUSES			
	\$ 165	\$ 191	\$ 299
– VAN POOLS			
	\$ 369	\$ 427	\$ 1069
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222. for premium development.</b></li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232. for premium development.</b></li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239. for premium development.</b></li> <li>• For Deductible factors, refer to Rule <b>298.</b></li> <li>• For Vehicle Value factors, refer to Rule <b>301.</b></li> </ul>			

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

**MISSOURI (24)  
TERRITORY 106**

<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$25,000 – 29,999</b>			
	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>\$500 Ded. Coll.</b>
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 243	\$ 281	\$ 575
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 194	\$ 224	\$ 413
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 369	\$ 427	\$ 1294
– SCHOOL AND CHURCH BUSES			
	\$ 165	\$ 191	\$ 362
– OTHER BUSES			
	\$ 165	\$ 191	\$ 362
– VAN POOLS			
	\$ 369	\$ 427	\$ 1294
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222. for premium development.</b></li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232. for premium development.</b></li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239. for premium development.</b></li> <li>• For Deductible factors, refer to Rule <b>298.</b></li> <li>• For Vehicle Value factors, refer to Rule <b>301.</b></li> </ul>			

COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 249	\$ 288	\$ 577
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 201	\$ 233	\$ 487
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 378	\$ 438	\$ 1298
– SCHOOL AND CHURCH BUSES			
	\$ 169	\$ 196	\$ 364
– OTHER BUSES			
	\$ 169	\$ 196	\$ 364
– VAN POOLS			
	\$ 378	\$ 438	\$ 1298
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222. for premium development.</b></li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232. for premium development.</b></li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239. for premium development.</b></li> <li>• For Deductible factors, refer to Rule <b>298.</b></li> <li>• For Vehicle Value factors, refer to Rule <b>301.</b></li> </ul>			

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

**MISSOURI (24)  
TERRITORY 109**

<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$25,000 – 29,999</b>			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 241	\$ 279	\$ 558
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 206	\$ 239	\$ 428
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 366	\$ 424	\$ 1256
– SCHOOL AND CHURCH BUSES			
	\$ 164	\$ 190	\$ 352
– OTHER BUSES			
	\$ 164	\$ 190	\$ 352
– VAN POOLS			
	\$ 366	\$ 424	\$ 1256
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222. for premium development.</b></li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232. for premium development.</b></li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239. for premium development.</b></li> <li>• For Deductible factors, refer to Rule <b>298.</b></li> <li>• For Vehicle Value factors, refer to Rule <b>301.</b></li> </ul>			

COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$25,000 – 29,999</b>			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 189	\$ 219	\$ 696
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 186	\$ 215	\$ 548
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 287	\$ 333	\$ 1566
– SCHOOL AND CHURCH BUSES			
	\$ 129	\$ 149	\$ 438
– OTHER BUSES			
	\$ 129	\$ 149	\$ 438
– VAN POOLS			
	\$ 287	\$ 333	\$ 1566
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222. for premium development.</b></li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232. for premium development.</b></li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239. for premium development.</b></li> <li>• For Deductible factors, refer to Rule <b>298.</b></li> <li>• For Vehicle Value factors, refer to Rule <b>301.</b></li> </ul>			

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

**MISSOURI (24)  
TERRITORY 112**

<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$25,000 – 29,999</b>			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 198	\$ 229	\$ 624
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 229	\$ 265	\$ 551
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 301	\$ 348	\$ 1404
– SCHOOL AND CHURCH BUSES			
	\$ 135	\$ 156	\$ 393
– OTHER BUSES			
	\$ 135	\$ 156	\$ 393
– VAN POOLS			
	\$ 301	\$ 348	\$ 1404
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222. for premium development.</b></li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232. for premium development.</b></li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239. for premium development.</b></li> <li>• For Deductible factors, refer to Rule <b>298.</b></li> <li>• For Vehicle Value factors, refer to Rule <b>301.</b></li> </ul>			

COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$25,000 – 29,999</b>			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 267	\$ 309	\$ 602
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 205	\$ 237	\$ 484
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 406	\$ 470	\$ 1355
– SCHOOL AND CHURCH BUSES			
	\$ 182	\$ 210	\$ 379
– OTHER BUSES			
	\$ 182	\$ 210	\$ 379
– VAN POOLS			
	\$ 406	\$ 470	\$ 1355
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222. for premium development.</b></li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232. for premium development.</b></li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239. for premium development.</b></li> <li>• For Deductible factors, refer to Rule <b>298.</b></li> <li>• For Vehicle Value factors, refer to Rule <b>301.</b></li> </ul>			

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

**MISSOURI (24)  
TERRITORY 117**

<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$25,000 – 29,999</b>			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 219	\$ 253	\$ 497
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 244	\$ 282	\$ 406
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 333	\$ 385	\$ 1118
– SCHOOL AND CHURCH BUSES			
	\$ 149	\$ 172	\$ 313
– OTHER BUSES			
	\$ 149	\$ 172	\$ 313
– VAN POOLS			
	\$ 333	\$ 385	\$ 1118
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222. for premium development.</b></li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232. for premium development.</b></li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239. for premium development.</b></li> <li>• For Deductible factors, refer to Rule <b>298.</b></li> <li>• For Vehicle Value factors, refer to Rule <b>301.</b></li> </ul>			

COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 295	\$ 342	\$ 646
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 243	\$ 281	\$ 497
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 448	\$ 520	\$ 1454
– SCHOOL AND CHURCH BUSES			
	\$ 201	\$ 233	\$ 407
– OTHER BUSES			
	\$ 201	\$ 233	\$ 407
– VAN POOLS			
	\$ 448	\$ 520	\$ 1454
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222. for premium development.</b></li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232. for premium development.</b></li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239. for premium development.</b></li> <li>• For Deductible factors, refer to Rule <b>298.</b></li> <li>• For Vehicle Value factors, refer to Rule <b>301.</b></li> </ul>			

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

**MISSOURI (24)  
TERRITORY 126**

<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$25,000 – 29,999</b>			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 245	\$ 284	\$ 576
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 211	\$ 244	\$ 525
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 372	\$ 432	\$ 1296
– SCHOOL AND CHURCH BUSES			
	\$ 167	\$ 193	\$ 363
– OTHER BUSES			
	\$ 167	\$ 193	\$ 363
– VAN POOLS			
	\$ 372	\$ 432	\$ 1296
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222. for premium development.</b></li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232. for premium development.</b></li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239. for premium development.</b></li> <li>• For Deductible factors, refer to Rule <b>298.</b></li> <li>• For Vehicle Value factors, refer to Rule <b>301.</b></li> </ul>			

COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 202	\$ 234	\$ 610
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 249	\$ 288	\$ 383
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 307	\$ 356	\$ 1373
– SCHOOL AND CHURCH BUSES			
	\$ 137	\$ 159	\$ 384
– OTHER BUSES			
	\$ 137	\$ 159	\$ 384
– VAN POOLS			
	\$ 307	\$ 356	\$ 1373
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222. for premium development.</b></li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232. for premium development.</b></li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239. for premium development.</b></li> <li>• For Deductible factors, refer to Rule <b>298.</b></li> <li>• For Vehicle Value factors, refer to Rule <b>301.</b></li> </ul>			

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

**MISSOURI (24)  
TERRITORY 128**

<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$25,000 – 29,999</b>			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 238	\$ 276	\$ 525
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 245	\$ 283	\$ 398
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 362	\$ 420	\$ 1181
– SCHOOL AND CHURCH BUSES			
	\$ 162	\$ 188	\$ 331
– OTHER BUSES			
	\$ 162	\$ 188	\$ 331
– VAN POOLS			
	\$ 362	\$ 420	\$ 1181
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222. for premium development.</b></li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232. for premium development.</b></li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239. for premium development.</b></li> <li>• For Deductible factors, refer to Rule <b>298.</b></li> <li>• For Vehicle Value factors, refer to Rule <b>301.</b></li> </ul>			

COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$25,000 – 29,999</b>			
	<b>Specified Causes Of Loss</b>	<b>Comp.</b>	<b>\$500 Ded. Coll.</b>
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 249	\$ 288	\$ 563
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 245	\$ 284	\$ 400
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 378	\$ 438	\$ 1267
– SCHOOL AND CHURCH BUSES			
	\$ 169	\$ 196	\$ 355
– OTHER BUSES			
	\$ 169	\$ 196	\$ 355
– VAN POOLS			
	\$ 378	\$ 438	\$ 1267
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222. for premium development.</b></li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232. for premium development.</b></li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239. for premium development.</b></li> <li>• For Deductible factors, refer to Rule <b>298.</b></li> <li>• For Vehicle Value factors, refer to Rule <b>301.</b></li> </ul>			

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

**MISSOURI (24)  
TERRITORY 131**

<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$25,000 – 29,999</b>			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 203	\$ 235	\$ 782
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 211	\$ 244	\$ 451
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 309	\$ 357	\$ 1760
– SCHOOL AND CHURCH BUSES			
	\$ 138	\$ 160	\$ 493
– OTHER BUSES			
	\$ 138	\$ 160	\$ 493
– VAN POOLS			
	\$ 309	\$ 357	\$ 1760
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222. for premium development.</b></li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232. for premium development.</b></li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239. for premium development.</b></li> <li>• For Deductible factors, refer to Rule <b>298.</b></li> <li>• For Vehicle Value factors, refer to Rule <b>301.</b></li> </ul>			

COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 212	\$ 245	\$ 610
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 196	\$ 227	\$ 513
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 322	\$ 372	\$ 1373
– SCHOOL AND CHURCH BUSES			
	\$ 144	\$ 167	\$ 384
– OTHER BUSES			
	\$ 144	\$ 167	\$ 384
– VAN POOLS			
	\$ 322	\$ 372	\$ 1373
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222. for premium development.</b></li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232. for premium development.</b></li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239. for premium development.</b></li> <li>• For Deductible factors, refer to Rule <b>298.</b></li> <li>• For Vehicle Value factors, refer to Rule <b>301.</b></li> </ul>			

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

**MISSOURI (24)  
TERRITORY 133**

<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$25,000 – 29,999</b>			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 206	\$ 239	\$ 579
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 179	\$ 207	\$ 513
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 313	\$ 363	\$ 1303
– SCHOOL AND CHURCH BUSES			
	\$ 140	\$ 163	\$ 365
– OTHER BUSES			
	\$ 140	\$ 163	\$ 365
– VAN POOLS			
	\$ 313	\$ 363	\$ 1303
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222. for premium development.</b></li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232. for premium development.</b></li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239. for premium development.</b></li> <li>• For Deductible factors, refer to Rule <b>298.</b></li> <li>• For Vehicle Value factors, refer to Rule <b>301.</b></li> </ul>			

COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 206	\$ 238	\$ 651
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 217	\$ 251	\$ 542
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 313	\$ 362	\$ 1465
– SCHOOL AND CHURCH BUSES			
	\$ 140	\$ 162	\$ 410
– OTHER BUSES			
	\$ 140	\$ 162	\$ 410
– VAN POOLS			
	\$ 313	\$ 362	\$ 1465
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222. for premium development.</b></li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232. for premium development.</b></li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239. for premium development.</b></li> <li>• For Deductible factors, refer to Rule <b>298.</b></li> <li>• For Vehicle Value factors, refer to Rule <b>301.</b></li> </ul>			

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

**MISSOURI (24)  
TERRITORY 135**

<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$25,000 – 29,999</b>			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 219	\$ 253	\$ 567
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 175	\$ 202	\$ 631
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 333	\$ 385	\$ 1276
– SCHOOL AND CHURCH BUSES			
	\$ 149	\$ 172	\$ 357
– OTHER BUSES			
	\$ 149	\$ 172	\$ 357
– VAN POOLS			
	\$ 333	\$ 385	\$ 1276
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222. for premium development.</b></li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232. for premium development.</b></li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239. for premium development.</b></li> <li>• For Deductible factors, refer to Rule <b>298.</b></li> <li>• For Vehicle Value factors, refer to Rule <b>301.</b></li> </ul>			

COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$25,000 – 29,999</b>			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 227	\$ 263	\$ 620
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 228	\$ 264	\$ 449
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 345	\$ 400	\$ 1395
– SCHOOL AND CHURCH BUSES			
	\$ 154	\$ 179	\$ 391
– OTHER BUSES			
	\$ 154	\$ 179	\$ 391
– VAN POOLS			
	\$ 345	\$ 400	\$ 1395
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222. for premium development.</b></li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232. for premium development.</b></li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239. for premium development.</b></li> <li>• For Deductible factors, refer to Rule <b>298.</b></li> <li>• For Vehicle Value factors, refer to Rule <b>301.</b></li> </ul>			

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

**MISSOURI (24)  
TERRITORY 137**

<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$25,000 – 29,999</b>			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 229	\$ 265	\$ 480
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 228	\$ 264	\$ 370
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 348	\$ 403	\$ 1080
– SCHOOL AND CHURCH BUSES			
	\$ 156	\$ 180	\$ 302
– OTHER BUSES			
	\$ 156	\$ 180	\$ 302
– VAN POOLS			
	\$ 348	\$ 403	\$ 1080
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222. for premium development.</b></li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232. for premium development.</b></li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239. for premium development.</b></li> <li>• For Deductible factors, refer to Rule <b>298.</b></li> <li>• For Vehicle Value factors, refer to Rule <b>301.</b></li> </ul>			

COMMERCIAL LINES MANUAL  
DIVISION ONE  
AUTOMOBILE  
LOSS COST PAGES

<b>PHYSICAL DAMAGE</b> <b>Original Cost New Range</b> <b>\$25,000 – 29,999</b>			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
<b>RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS</b>			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 216	\$ 250	\$ 441
<b>RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS</b>			
	\$ 231	\$ 267	\$ 333
<b>RULE 240. PUBLIC AUTO CLASSIFICATIONS</b>			
– TAXICABS AND LIMOUSINES			
	\$ 328	\$ 380	\$ 992
– SCHOOL AND CHURCH BUSES			
	\$ 147	\$ 170	\$ 278
– OTHER BUSES			
	\$ 147	\$ 170	\$ 278
– VAN POOLS			
	\$ 328	\$ 380	\$ 992
<ul style="list-style-type: none"> <li>• For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule <b>222. for premium development.</b></li> <li>• For Private Passenger Types Classifications, refer to Rule <b>232. for premium development.</b></li> <li>• For Other Than Zone-rated Public Autos, refer to Rule <b>239. for premium development.</b></li> <li>• For Deductible factors, refer to Rule <b>298.</b></li> <li>• For Vehicle Value factors, refer to Rule <b>301.</b></li> </ul>			

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**290. HIRED AUTOS**


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<b>Cost Of Hire Basis – All Territories Liability Base Loss Cost</b>
\$ 1.02

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

<b>Coverage</b>	<b>All Perils Deductible</b>	<b>Loss Cost Per Each \$100 Annual Cost Of Hire</b>
<b>Comprehensive</b>	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
<b>Collision</b>	\$ 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
<b>Specified Causes Of Loss</b>	No Deductible	0.22

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

## Supplementary Information – Missouri

### 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 Missouri

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>
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%
12/31/2022	+8.6%	+11.7%
03/31/2023	+8.9%	+12.5%
06/30/2023	+8.2%	+13.3%

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 – Missouri

### 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 Change<sup>1</sup></u>	<u>CPI – Hospital &amp; Other Related Services Annual Rate of Change</u>
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%
October 2022 - September 2023	-2.6%	+4.7%

### 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.

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<sup>1</sup> 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 – Missouri

### Missouri Trends

#### Liability Loss Trend

	Current Trends <u>Data through</u> <u>06/30/2023</u>	Previous Trends <u>Data through</u> <u>03/31/2022</u>
Missouri Claim Cost Trends		
Bodily Injury (\$100,000 Limit)	+4.2%	+8.0%
Property Damage (\$100,000 Limit)	+14.5%	+5.7%
Credibility-Weighted Claim Cost Trends		
Bodily Injury (\$100,000 Limit)	+8.2%	+7.8%
Property Damage (\$100,000 Limit)	+13.5%	+8.1%
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)	+8.2%	+7.8%
Property Damage (\$100,000 Limit)	+13.5%	+8.1%
Private Passenger Types*		
Bodily Injury (\$100,000 Limit)	+8.2%	+7.8%
Property Damage (\$100,000 Limit)	+13.5%	+8.1%

#### Liability Premium Trend

	<u>Current Trends</u> <u>Data through 03/31/2023</u>	<u>Previous Trends</u> <u>Data through 03/31/2022</u>
Trucks, Tractors & Trailers	0.0%	0.4%
Private Passenger Types	-0.2%	0.0%

Missouri bodily injury severity trend receives 0% weight when combined with multistate trend in the filing, property damage trend receives 15% weight.

If the prior trends were used to calculate the indicated changes in this document, the Truck, Tractors & Trailers Liability indication would have been 7.0% instead of 16.6%. For the Private Passenger Types coverage, the indication would have been 5.9% instead of 13.1%.

## Supplementary Information – Missouri

### Physical Damage Loss Trend

	<u>Coverage</u>	<u>Current Trends</u>	<u>Previous Trends</u>
		<u>Data through 03/31/2023</u>	<u>Data through 03/31/2022</u>
Trucks, Tractors & Trailers	OTC	+9.0%	+6.5%
	Collision	+12.5%	+8.5%
Private Passenger Types	OTC	+9.0%	+6.5%
	Collision	+11.5%	+8.0%

### Physical Damage Premium Trend

	<u>Coverage</u>	<u>Current VVF Trends</u>	<u>Previous VVF Trends</u>
		<u>Data through 03/31/2023</u>	<u>Data through 03/31/2022</u>
Trucks, Tractors & Trailers	OTC	+0.8%	+2.0%
	Collision	+0.2%	+2.5%
Private Passenger Types	OTC	+2.3%	+2.4%
	Collision	+1.2%	+1.0%

The loss trend has increased by 2.5 points for Trucks, Tractors & Trailers OTC and for Private Passenger Types OTC. The premium trend has decreased by 1.2 points for Trucks, Tractors & Trailers OTC and has decreased by 0.1 points for Private Passenger Types OTC. If the prior loss and premium trends were used, the Trucks, Tractors and Trailers and Private Passenger Types OTC indications in this document would have 14.2%, instead of 26.1%, and 17.4%, instead of 26.5%, 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 2.3 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 20.0%, instead of 48.9%, and 9.2%, instead of 22.9%, respectively.

## Supplementary Information – Missouri

### Loss Development

#### Methodology

For the Trucks, Tractors & Trailers and Private Passenger Types Liability coverages, we continue to employ a credibility-weighted combination of Missouri and multistate factors for the 15 to 27 month link ratios for BI and PD, and the 27 to 39 month link ratios for BI only. For all coverages, the "best three of five" link ratios have been used. Specifically, the highest and lowest link ratios from the latest five years of the experience have been removed from the calculation and the remaining three ratios are used to calculate the three-year average.

#### Factors

	<u>Current (100K)</u>	<u>Previous (100K)</u>
Trucks, Tractors and Trailers BI		
39 to Ultimate	1.082	1.080
27 to Ultimate	1.199	1.180
15 to Ultimate	1.378	1.368
Trucks, Tractors and Trailers PD		
39 to Ultimate	1.006	1.005
27 to Ultimate	1.016	1.015
15 to Ultimate	1.044	1.040
Private Passenger Types BI		
39 to Ultimate	1.083	1.079
27 to Ultimate	1.202	1.178
15 to Ultimate	1.397	1.371
Private Passenger Types PD		
39 to Ultimate	1.003	1.004
27 to Ultimate	1.012	1.012
15 to Ultimate	1.037	1.038

## Supplementary Information – Missouri

### **Other Factors**

Unallocated Loss Adjustment Expense factors:

	<u>Data through 12/31/2022</u>	<u>Data through 12/31/2021</u>
Bodily Injury	1.060	1.065
Property Damage	1.105	1.105
Physical Damage	1.120	1.125

### **Indicated vs. Filed Changes**

An overall change of 22.4% is indicated when each of the coverage indications is weighted by its respective loss cost volume. Staff will file the indications, which reflect a 01/01/2025 proposed effective date.

The overall filed change is 22.4%.

### **Notes**

- The Trucks, Tractors and Trailers Liability indication (16.6%) is due to unfavorable experience in the three accident years included in the review.
- The Trucks, Tractors and Trailers OTC indication (26.1%) is due to unfavorable experience in the three accident years included in the review.
- The Trucks, Tractors and Trailers Collision indication (48.9%) is due to very unfavorable experience in the three accident years included in the review.
- The Private Passenger Types Liability indication (13.1%) is due to unfavorable experience in four of the five accident years included in the review.
- The Private Passenger Types OTC indication (26.5%) is due to unfavorable experience in the five accident years included in the review.
- The Private Passenger Types Collision indication (22.9%) is due to unfavorable experience in four of the five accident years included in the review.
- The Auto Dealers Liability coverage and the Auto Dealers and Garagekeepers Physical Damage coverages are not being reviewed this year.