

**TC (MPI) 2-7**

<b>Part and Chapter:</b>	<b>Part II VFH</b>	<b>Page No.:</b>	<b>PDF Page 90, 91</b>
<b>PUB Approved Issue No:</b>	<b>12) VFH class, including rates 3) Compliance with PUB orders</b>		
<b>Topic:</b>	<b>Serious Losses and major classes</b>		
<b>Sub Topic:</b>			

**Preamble to IR:**

At PDF page 90, MPI states:

**g. Analyze and report on whether it continues to be appropriate to have Passenger VFH and Private Delivery services in different major classes**

Grouping Passenger VFH and Private Delivery services 1 vehicles into a Major Class would not significantly impact their rates because MPI prices every classification to break-even over time. However, grouping these vehicles together for the purpose of comparing relative experience does make sense. MPI intends to analyze the impact of splitting out all VFH vehicles into one group and will perform this analysis in the summer of 2021.

**h. Analyze and report on the relative probability, as between the Passenger VFH and the other VFH classifications, as to whether there will be a serious loss claims experience in the future.**

MPI will conduct an analysis of the serious losses by classification to determine if rate stability can be improved by incorporating a different model for allocation of serious losses. Specifically, the new model would address the significant volatility of serious losses for low credibility rating classifications. This analysis will occur in the summer of 2021.

**Question:**

- a) Please advise when MPI expects to file reports in response to directives g & h above.
- b) Please advise when MPI expects to file VFH Appendix 1.

**Rationale for Question:**

To understand the timing of filings in this rate hearing.

**RESPONSE:**

~~a) MPI will review directives g and h, and will provide the results of its review prior to the beginning of the GRA oral hearing on October 12, 2021.~~

- a) Please see Appendix 1 for the response of MPI to directive g. MPI has yet to complete its "*analysis of the serious losses*" in response to directive h. Notwithstanding this, please refer to TC (MPI) 2-9 showing the impact of adding an assumed Serious Loss load on the required rate changes by territory for the Passenger VFH insurance use.
- b) The PUB will file a finalized version of the VFH Technical Conference report (VFH Appendix 1) following its review and approval by every conference participant.

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## Appendix 1: Order 1/21, Order #8(g): Vehicle-for-Hire Major Class

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### 1. Introduction

1 In Order 1/21, directive 10.8(g) the Public Utilities Board of Manitoba (PUB) ordered  
2 MPI to “*Analyze and report on whether it continues to be appropriate to have*  
3 *Passenger VFH and Private Delivery services in a different major classes.*”

4 In response to this directive, per Vehicle for Hire Chapter, page 10, MPI stated:

5       *“Grouping Passenger VFH and Private Delivery services vehicles into a*  
6       *Major Class would not significantly impact their rates because MPI prices*  
7       *every classification to break-even over time. However, grouping these*  
8       *vehicles together for the purpose of comparing relative experience does*  
9       *make sense. MPI intends to analyze the impact of splitting out all VFH*  
10       *vehicles into one group and will perform this analysis in the summer of*  
11       *2021.”*

12 The following details the effects of grouping of all vehicle-for-hire (VFH) insurance  
13 uses into a separate major class for the purpose of ratemaking. Apart from differences  
14 highlighted below, MPI used the same ratemaking methodology presented in the  
15 Ratemaking Chapter of the 2022 GRA.

### 2. Background

16 In March 2018, MPI introduced four new VFH insurance uses in response to the  
17 establishment of Bill 30, *The Local Vehicles for Hire Act*. Three of these new VFH  
18 insurance uses represented a renaming of previously established insurance uses. The  
19 four new VFH insurance uses are as follows:

- 20       • Passenger VFH
- 21       • Accessible VFH – previously Wheelchair Livery Passenger Vehicle
- 22       • Limousine VFH – previously Limousine All Uses Passenger Vehicle
- 23       • Taxicab VFH – previously Taxi/Livery Passenger Vehicle

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1 For the purpose of ratemaking, MPI grouped Accessible VFH, Limousine VFH and  
2 Taxicab VFH together with other insurance uses in the Public major class (i.e. the  
3 same major class in which these three VFH insurance uses were grouped prior to the  
4 renaming). MPI grouped Passenger VFH together with other insurance uses in the  
5 Private Passenger major class.

### 3. Methodology

6 MPI used the same ratemaking methodology presented in *Ratemaking Chapter* apart  
7 from the following changes:

- 8 • Passenger VFH units and losses were removed from the Private Passenger  
9 major class.
- 10 • Accessible VFH, Limousine VFH, and Taxicab VFH units and losses were  
11 removed from the Public major class.
- 12 • Passenger VFH, Accessible VFH, Limousine VFH, and Taxicab VFH units and  
13 losses were grouped together in a new VFH major class.
- 14 • For the determination of pure premiums for the VFH major class (*Ratemaking*  
15 *Chapter RM.4.3*), for Collision and Property Damage, MPI assigned equal  
16 weights to 2018/19 and 2019/20 rather than to the 5 most recent years (as it  
17 does for all other major classes). This was because the pure premiums prior to  
18 2018/19 did not include the impact from the introduction of the Passenger VFH  
19 insurance use.

20 MPI recalculated the relativities (*Ratemaking Chapter RM.4.4*) for the Private  
21 Passenger and Public major classes to recognize the removal of the VFH insurance  
22 uses from them. MPI also calculated the relativities for the new VFH major class. MPI  
23 left unchanged the relativities for all other major classes.

24 The calculation of the indicated pure premiums by coverage for the Private Passenger,  
25 Public and VFH major classes is presented in *TC (MPI) 2-7 Appendix 2, Table 7*. The

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- 1 calculation of the relativities for the Private Passenger, Public and VFH major classes is  
2 presented in *TC (MPI) 2-7 Appendix 2, Table 13*.

## 4. Results

- 3 *Figure 1* below presents the required rates and required rate changes on an overall  
4 basis, and for the major classes:

**Figure 1 Rating Year 2022/23 Major Classification Required Rate Changes - Breakeven Rates Adjusted for DSR Discount Changes**

Line No.	Coverage	Overall	Private Pass	Comm	Public	Motor-Cycle	Trailer	ORV	VFH
1	22/23 Units	1,232,900	845,640	47,600	11,100	19,000	226,700	80,500	2,360
2	Claims	697.86	918.33	684.59	1,532.30	699.75	46.58	5.18	4,217.18
3	Claims Expense	123.60	162.65	121.25	271.39	123.94	8.25	0.92	746.92
4	Road Safety	10.55	14.05	14.05	14.05	14.05	0.00	0.00	14.05
5	Operating Expense	63.06	83.99	83.99	83.99	83.99	0.00	0.00	83.99
6	Regulatory/Appeal	3.74	4.98	4.98	4.98	4.98	0.00	0.00	4.98
7	Commission: Vehicle	34.53	45.36	34.24	74.36	33.63	2.72	0.25	201.46
8	Prem Tax: Vehicle	27.62	36.29	27.39	59.49	26.90	2.18	0.20	161.17
9	Comm & Prem Tax: Driver	3.18	4.24	4.24	4.24	4.24	0.00	0.00	4.24
10	Commission Flat Fee	5.09	6.78	6.78	6.78	6.78	0.00	0.00	6.78
11	Reins: Casualty	1.24	1.65	1.65	1.65	1.65	0.00	0.00	1.65
12	Reins: Catastrophe	11.82	12.86	12.86	12.86	0.00	12.86	0.00	12.86
13	Fleet Rebates	14.75	20.05	20.05	20.05	0.00	0.00	0.00	20.05
14	Anti-Theft Discount	1.09	1.59	0.00	0.00	0.00	0.00	0.00	0.00
15	Driver Prem	52.36	69.73	69.73	69.73	69.73	0.00	0.00	69.73
16	Service Fees	25.05	33.36	33.36	33.36	33.36	0.00	0.00	33.36
17	Req Rate (Raw)	920.72	1,209.72	912.97	1,983.05	896.81	72.59	6.54	5,372.23
18	Req Rate (Bal)	909.58	1,195.09	901.92	1,959.05	885.96	71.71	6.46	5,307.22
19	21/22 Average Rate	888.58	1,163.73	867.45	1,769.52	905.87	73.36	7.02	4,384.43
20	Major Class Drift	5.3%	6.3%	5.4%	1.1%	0.2%	5.0%	0.0%	-6.3%
21	22/23 Average Rate	935.98	1,236.55	914.13	1,788.79	907.41	77.00	7.02	4,109.03
22	Without Rate Change								
23	Full Cred Req Change	-2.8%	-3.4%	-1.3%	9.5%	-2.4%	-6.9%	-7.9%	29.2%
24	Applied for Change	-0.2%	-0.5%	-1.2%	8.9%	1.0%	-6.9%	-7.9%	30.8%
25	Credibility		99.3%	88.8%	64.9%	76.0%	97.4%	93.1%	28.2%
26	Cred Wtd Change		-0.5%	-1.1%	5.7%	0.7%	-6.7%	-7.4%	8.6%
27	Cred Wtd Req Rate		1,230.27	904.04	1,890.95	913.80	71.84	6.50	4,460.61
28	Cred Wtd Req Rate (Bal)	934.21	1,233.16	906.16	1,895.40	915.95	72.01	6.52	4,471.08
29	Cred Wtd Change (Bal)		-0.3%	-0.9%	6.0%	0.9%	-6.5%	-7.2%	8.8%

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- 1 TC (MPI) 2-7 Appendix 2, Table 14 presents the indicated rate changes for all distinct
- 2 vehicle groups.

**Table 13**  
**New Relativity Calculation**  
**Major Class 1 - Private Passenger**

Territory	Historical Earned Units	Raw Relativity	Balanced Raw Relativity [a]	Current Units	Current Relativity	Balanced Current Relativity	Credibility	Credibility Weighted Relativity	New Relativity
1	2,150,576	1.0575	1.0557	432,912	1.0616	1.0594	0.9729	1.0558	1.0557
2	1,612,192	0.9250	0.9235	329,246	0.9187	0.9168	0.9641	0.9232	0.9231
3	51,520	0.9703	0.9688	9,882	0.9804	0.9783	0.4620	0.9739	0.9738
4	80,236	0.9554	0.9538	15,876	0.9426	0.9406	0.5722	0.9482	0.9481
5	195,063	1.0609	1.0592	35,494	1.0824	1.0801	0.7648	1.0641	1.0640
<b>Use</b>									
All Purpose Motorhome	542	0.8163	0.8294	121	0.7772	0.7814	0.1000	0.7862	0.7867
All Purpose Passenger Vehicle	1,835,214	1.1507	1.1692	347,837	1.1555	1.1618	0.9683	1.1689	1.1697
All Purpose Truck 4540 kg or less	612,909	1.0425	1.0593	120,636	1.0326	1.0382	0.9108	1.0574	1.0581
Antique Vehicle	767	0.0010	0.0010	156	0.0184	0.0185	0.1000	0.0167	0.0168
Collector Passenger Vehicle	17,596	0.1171	0.1190	4,433	0.1003	0.1008	0.2268	0.1050	0.1050
Collector Truck 4540 kg or less	3,003	0.0628	0.0639	850	0.0397	0.0399	0.1000	0.0423	0.0423
Disabled Persons/Private/Business Bus	5,144	0.8115	0.8246	1,044	0.7890	0.7932	0.1000	0.7964	0.7969
Farm Passenger Vehicle	31,013	0.8094	0.8224	5,521	0.8285	0.8330	0.3408	0.8294	0.8299
Farming All Purpose Truck 4540 kg or less	152,374	0.7753	0.7878	30,116	0.7576	0.7617	0.7175	0.7804	0.7809
Fishing All Purpose Truck 4540 kg or less	1,595	0.8221	0.8353	286	0.9485	0.9536	0.1000	0.9418	0.9423
Pleasure Motorhome	14,402	0.7611	0.7733	4,211	0.6384	0.6418	0.1936	0.6673	0.6677
Pleasure Passenger Vehicle	1,105,716	0.8491	0.8628	241,739	0.8785	0.8833	0.9485	0.8638	0.8644
Pleasure Truck	309,312	0.6971	0.7083	66,460	0.7276	0.7315	0.8375	0.7121	0.7126

[a] Balanced based on Current Units

**Table 13**  
**New Relativity Calculation**  
**Major Class 3 - Public**

Territory	Historical Earned Units	Raw Relativity	Balanced Raw Relativity [a]	Current Units	Current Relativity	Balanced Current Relativity	Credibility	Credibility Weighted Relativity	New Relativity
<b>Territory</b>									
1	38,970	1.1046	1.1223	6,456	1.1751	1.1907	0.3938	1.1638	1.1723
2	16,248	0.8023	0.8151	3,145	0.6496	0.6582	0.2131	0.6917	0.6967
3	1,268	0.7670	0.7793	242	0.7034	0.7127	0.1000	0.7194	0.7247
4	1,662	0.5015	0.5096	316	0.7165	0.7260	0.1000	0.7043	0.7095
5	0	1.0000	1.0160	0	1.0000	1.0132	0.1000	1.0135	1.0209
<b>Use</b>									
Charter Bus Local	312	0.2108	0.2192	43	0.6363	0.6500	0.1000	0.6069	0.6065
Common Carrier Bus Within Manitoba	565	0.6750	0.7021	111	1.1463	1.1710	0.1000	1.1241	1.1234
Common Carrier Bus > 161 km Outside Manitoba	459	0.0471	0.0490	37	0.4719	0.4820	0.1000	0.4387	0.4384
Funeral Passenger Vehicle	675	0.2514	0.2615	128	0.4338	0.4432	0.1000	0.4250	0.4247
Police/Emergency Passenger Vehicle	3,483	2.0648	2.1476	658	1.7717	1.8098	0.1000	1.8436	1.8424
Police/Emergency Truck	587	0.8357	0.8693	122	0.6381	0.6519	0.1000	0.6736	0.6732
School Bus Local	12,563	0.3515	0.3656	2,636	0.3869	0.3952	0.1731	0.3900	0.3898
Transit Bus Local	3,516	1.4626	1.5213	699	1.4569	1.4882	0.1000	1.4915	1.4906
U-Drive Bus	161	0.8614	0.8960	29	1.0689	1.0919	0.1000	1.0723	1.0716
U-Drive Moped	2	21.4901	22.3522	0	1.0000	1.0215	0.1000	3.1546	3.1526
U-Drive Motorhome	115	1.4148	1.4716	37	0.9466	0.9670	0.1000	1.0175	1.0168
U-Drive Passenger Vehicle	28,235	1.1295	1.1748	4,333	1.1358	1.1602	0.3200	1.1649	1.1642
U-Drive Truck	7,477	0.9565	0.9949	1,326	1.0922	1.1157	0.1108	1.1023	1.1016
<b>Gross Vehicle Weight</b>									
<= 4540	6,078	0.9891	0.9940	1,025	1.2145	1.2221	0.1000	1.1993	1.1923
4541 to 16330	1,683	0.9630	0.9677	370	0.7540	0.7587	0.1000	0.7796	0.7751
> 16330	303	0.0440	0.0442	53	0.2535	0.2551	0.1000	0.2340	0.2326
Not Applicable	50,084	1.0030	1.0079	8,711	0.9825	0.9886	0.4550	0.9974	0.9916

[a] Balanced based on Current Units

**Table 13**  
**New Relativity Calculation**  
**Major Class X - Vehicle-for-Hire (VFH)**

	Historical Earned Units	Raw Relativity	Balanced Raw Relativity [a]	Current Units	Current Relativity	Balanced Current Relativity	Credibility	Credibility Weighted Relativity	New Relativity
<b>Territory</b>									
1	5,276	1.1402	1.0852	1,600	1.0786	1.0613	0.1000	1.0637	1.0637
2	1,001	0.5381	0.5121	209	0.6618	0.6512	0.1000	0.6373	0.6373
3	278	0.5152	0.4904	56	0.6804	0.6695	0.1000	0.6516	0.6516
4	144	0.1844	0.1755	31	0.7772	0.7648	0.1000	0.7058	0.7058
5	86	1.5564	1.4814	41	1.0321	1.0155	0.1000	1.0621	1.0621
<b>Use</b>									
Passenger Vehicle-for-Hire (Passenger Vehicle)	2,173	0.5143	0.6142	1,087	0.5811	0.5807	1.0000	0.6142	0.6040
Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	45	0.2570	0.3070	15	0.5420	0.5417	0.1000	0.5182	0.5096
Limousine All Uses Passenger Vehicle	460	0.3565	0.4258	36	0.6031	0.6027	0.1000	0.5850	0.5753
Taxi/Livery Passenger Vehicle	3,345	1.5525	1.8543	609	1.9436	1.9424	0.1000	1.9336	1.9013
Wheelchair/Livery Bus (Terr 1 only)	763	0.5293	0.6322	190	0.4901	0.4898	0.1000	0.5040	0.4956

[a] Balanced based on Current Units

**Table 14**  
**Indicated Rate Calculation**

Major Class	Description	Eng Disp Code	Territory	Rate Model No. of Vehicles	Rate Model Annual Premium	21/22 Average Rate	Expected Drift	Major Class Average	Major Class Op. Exp.	Combined Relativity	Indicated Rate	Balanced Indicated Rate	Balanced Indicated Change
				[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]
1	Pleasure Passenger Vehicle	N/A	1	136,769	148,927,522	1,088.90	6.26%	1,233.16	103.02	0.9125	1,134.29	1,127.98	-2.51%
1	Pleasure Passenger Vehicle	N/A	2	100,176	95,772,975	956.05	6.26%	1,233.16	103.02	0.7979	1,004.77	999.19	-1.64%
1	Pleasure Passenger Vehicle	N/A	3	1,329	1,352,725	1,017.85	6.26%	1,233.16	103.02	0.8417	1,054.25	1,048.39	-3.07%
1	Pleasure Passenger Vehicle	N/A	4	3,465	3,370,220	972.65	6.26%	1,233.16	103.02	0.8195	1,029.12	1,023.40	-0.98%
1	All Purpose Passenger Vehicle	N/A	1	222,699	311,560,624	1,399.02	6.26%	1,233.16	103.02	1.2348	1,498.55	1,490.22	0.25%
1	All Purpose Passenger Vehicle	N/A	2	93,968	115,222,334	1,226.19	6.26%	1,233.16	103.02	1.0798	1,323.29	1,315.93	1.00%
1	All Purpose Passenger Vehicle	N/A	3	3,496	4,575,287	1,308.72	6.26%	1,233.16	103.02	1.1390	1,390.24	1,382.52	-0.58%
1	All Purpose Passenger Vehicle	N/A	4	4,413	5,570,171	1,262.22	6.26%	1,233.16	103.02	1.1089	1,356.24	1,348.70	0.56%
1	All Purpose Passenger Vehicle	N/A	5	23,261	33,078,062	1,422.04	6.26%	1,233.16	103.02	1.2445	1,509.46	1,501.07	-0.66%
1	Collector Passenger Vehicle	N/A	1	1,802	389,901	216.37	6.26%	1,233.16	103.02	0.1109	228.33	227.06	-1.24%
1	Collector Passenger Vehicle	N/A	2	2,600	520,626	200.24	6.26%	1,233.16	103.02	0.0970	212.59	211.41	-0.64%
1	Collector Passenger Vehicle	N/A	3	13	2,658	204.49	6.26%	1,233.16	103.02	0.1023	218.61	217.39	0.05%
1	Collector Passenger Vehicle	N/A	4	18	3,618	200.98	6.26%	1,233.16	103.02	0.0996	215.55	214.35	0.37%
1	Farm Passenger Vehicle	N/A	1	23	26,995	1,173.69	6.26%	1,233.16	103.02	0.8761	1,093.18	1,087.10	-12.83%
1	Farm Passenger Vehicle	N/A	2	5,489	4,978,528	907.00	6.26%	1,233.16	103.02	0.7661	968.82	963.44	-0.03%
1	Farm Passenger Vehicle	N/A	3	0	0	0.00	6.26%	1,233.16	103.02	0.8081	0.00	0.00	0.00%
1	Farm Passenger Vehicle	N/A	4	9	8,148	905.29	6.26%	1,233.16	103.02	0.7868	992.20	986.69	2.57%
1	Farming All Purpose Truck	N/A	1	260	232,550	894.42	6.26%	1,233.16	103.02	0.8244	1,034.70	1,028.95	8.27%
1	Farming All Purpose Truck	N/A	2	29,333	24,623,682	839.45	6.26%	1,233.16	103.02	0.7209	917.69	912.59	2.31%
1	Farming All Purpose Truck	N/A	3	6	5,644	940.65	6.26%	1,233.16	103.02	0.7604	962.39	957.05	-4.25%
1	Farming All Purpose Truck	N/A	4	138	109,768	795.42	6.26%	1,233.16	103.02	0.7403	939.69	934.47	10.56%
1	Farming All Purpose Truck	N/A	5	379	369,971	976.18	6.26%	1,233.16	103.02	0.8308	1,041.99	1,036.20	-0.10%
1	Fishing All Purpose Truck	N/A	1	3	3,630	1,210.01	6.26%	1,233.16	103.02	0.9949	1,227.34	1,220.52	-5.07%
1	Fishing All Purpose Truck	N/A	2	242	247,407	1,022.34	6.26%	1,233.16	103.02	0.8699	1,086.14	1,080.10	-0.57%
1	Fishing All Purpose Truck	N/A	3	3	3,665	1,221.80	6.26%	1,233.16	103.02	0.9176	1,140.08	1,133.75	-12.67%
1	Fishing All Purpose Truck	N/A	4	33	34,702	1,051.59	6.26%	1,233.16	103.02	0.8934	1,112.68	1,106.50	-0.98%
1	Fishing All Purpose Truck	N/A	5	5	5,679	1,135.84	6.26%	1,233.16	103.02	1.0026	1,236.13	1,229.26	1.85%
1	Disabled Persons/Private/Business Bus	N/A	1	316	308,096	974.99	6.26%	1,233.16	103.02	0.8413	1,053.76	1,047.90	1.15%
1	Disabled Persons/Private/Business Bus	N/A	2	582	509,128	874.79	6.26%	1,233.16	103.02	0.7356	934.35	929.16	-0.04%
1	Disabled Persons/Private/Business Bus	N/A	3	95	89,375	940.79	6.26%	1,233.16	103.02	0.7760	979.97	974.52	-2.51%
1	Disabled Persons/Private/Business Bus	N/A	4	51	44,348	869.58	6.26%	1,233.16	103.02	0.7555	956.80	951.48	2.98%
1	Pleasure Motorhome	N/A	1	1,367	1,119,793	819.16	6.26%	1,233.16	103.02	0.7049	899.67	894.67	2.79%
1	Pleasure Motorhome	N/A	2	2,733	1,978,491	723.93	6.26%	1,233.16	103.02	0.6164	799.61	795.17	3.37%
1	Pleasure Motorhome	N/A	3	37	28,069	758.61	6.26%	1,233.16	103.02	0.6502	837.84	833.18	3.36%
1	Pleasure Motorhome	N/A	4	74	52,636	711.30	6.26%	1,233.16	103.02	0.6330	818.42	813.87	7.68%
1	All Purpose Motorhome	N/A	1	52	53,715	1,032.98	6.26%	1,233.16	103.02	0.8305	1,041.60	1,035.81	-5.63%
1	All Purpose Motorhome	N/A	2	65	53,779	827.38	6.26%	1,233.16	103.02	0.7262	923.72	918.59	4.49%
1	All Purpose Motorhome	N/A	3	2	832	416.24	6.26%	1,233.16	103.02	0.7660	968.75	963.37	117.82%
1	All Purpose Motorhome	N/A	4	1	1,143	1,142.76	6.26%	1,233.16	103.02	0.7458	945.88	940.63	-22.54%
1	All Purpose Motorhome	N/A	5	1	672	671.90	6.26%	1,233.16	103.02	0.8370	1,048.94	1,043.11	46.10%

Major Class	Description	Eng Disp Code	Territory	Rate Model No. of Vehicles	Rate Model Annual Premium	21/22 Average Rate	Expected Drift	Major Class Average	Major Class Op. Exp.	Combined Relativity	Indicated Rate	Balanced Indicated Rate	Balanced Indicated Change
				[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]
1	All Purpose Truck	N/A	1	49,838	62,801,698	1,260.12	6.26%	1,233.16	103.02	1.1170	1,365.42	1,357.83	1.41%
1	All Purpose Truck	N/A	2	50,512	55,856,288	1,105.80	6.26%	1,233.16	103.02	0.9767	1,206.87	1,200.16	2.14%
1	All Purpose Truck	N/A	3	3,627	4,238,631	1,168.63	6.26%	1,233.16	103.02	1.0303	1,267.44	1,260.39	1.50%
1	All Purpose Truck	N/A	4	4,811	5,465,099	1,135.96	6.26%	1,233.16	103.02	1.0031	1,236.68	1,229.80	1.89%
1	All Purpose Truck	N/A	5	11,848	15,280,698	1,289.73	6.26%	1,233.16	103.02	1.1258	1,375.28	1,367.64	-0.20%
1	Antique Vehicle	N/A	1	87	10,788	124.00	0.00%	1,233.16	103.02	0.0177	123.01	122.33	-1.35%
1	Antique Vehicle	N/A	2	69	8,349	121.00	0.00%	1,233.16	103.02	0.0155	120.50	119.83	-0.96%
1	Antique Vehicle	N/A	3	0	0	0.00	0.00%	1,233.16	103.02	0.0163	0.00	0.00	0.00%
1	Antique Vehicle	N/A	4	0	0	0.00	0.00%	1,233.16	103.02	0.0159	0.00	0.00	0.00%
1	Collector Truck	N/A	1	185	27,420	148.21	6.26%	1,233.16	103.02	0.0447	153.52	152.67	-3.06%
1	Collector Truck	N/A	2	657	93,076	141.67	6.26%	1,233.16	103.02	0.0391	147.18	146.36	-2.77%
1	Collector Truck	N/A	3	3	447	149.15	6.26%	1,233.16	103.02	0.0412	149.60	148.77	-6.13%
1	Collector Truck	N/A	4	5	703	140.65	6.26%	1,233.16	103.02	0.0401	148.37	147.55	-1.27%
1	Pleasure Truck	N/A	1	19,511	18,118,641	928.64	6.26%	1,233.16	103.02	0.7523	953.17	947.88	-3.94%
1	Pleasure Truck	N/A	2	42,820	34,530,527	806.41	6.26%	1,233.16	103.02	0.6578	846.40	841.70	-1.77%
1	Pleasure Truck	N/A	3	1,271	1,068,110	840.37	6.26%	1,233.16	103.02	0.6939	887.19	882.26	-1.20%
1	Pleasure Truck	N/A	4	2,858	2,341,425	819.25	6.26%	1,233.16	103.02	0.6755	866.47	861.66	-1.02%
2	Farming All Purpose Truck	2	1	42	31,960	760.96	9.01%	906.16	103.02	0.9193	841.38	807.15	-2.70%
2	Farming All Purpose Truck	2	2	3,494	1,882,208	538.70	9.01%	906.16	103.02	0.6174	598.86	574.50	-2.17%
2	Farming All Purpose Truck	2	3	1	235	234.71	9.01%	906.16	103.02	0.5874	574.82	551.43	115.52%
2	Farming All Purpose Truck	2	4	11	5,545	504.12	9.01%	906.16	103.02	0.5615	553.97	531.43	-3.30%
2	Farming All Purpose Truck	3	1	47	30,283	644.32	9.01%	906.16	103.02	0.8221	763.28	732.23	4.25%
2	Farming All Purpose Truck	3	2	11,697	5,665,829	484.38	9.01%	906.16	103.02	0.5521	546.42	524.18	-0.73%
2	Farming All Purpose Truck	3	3	0	0	0.00	9.01%	906.16	103.02	0.5253	0.00	0.00	0.00%
2	Farming All Purpose Truck	3	4	47	21,777	463.34	9.01%	906.16	103.02	0.5021	506.27	485.67	-3.85%
2	Fishing All Purpose Truck	2	1	0	0	0.00	9.01%	906.16	103.02	0.6080	0.00	0.00	0.00%
2	Fishing All Purpose Truck	2	2	2	870	435.16	9.01%	906.16	103.02	0.4083	430.92	413.39	-12.86%
2	Fishing All Purpose Truck	2	3	0	0	0.00	9.01%	906.16	103.02	0.3885	0.00	0.00	0.00%
2	Fishing All Purpose Truck	2	4	0	0	0.00	9.01%	906.16	103.02	0.3713	0.00	0.00	0.00%
2	Fishing All Purpose Truck	3	1	0	0	0.00	9.01%	906.16	103.02	0.5437	0.00	0.00	0.00%
2	Fishing All Purpose Truck	3	2	0	0	0.00	9.01%	906.16	103.02	0.3651	0.00	0.00	0.00%
2	Fishing All Purpose Truck	3	3	0	0	0.00	9.01%	906.16	103.02	0.3474	0.00	0.00	0.00%
2	Fishing All Purpose Truck	3	4	0	0	0.00	9.01%	906.16	103.02	0.3320	0.00	0.00	0.00%
2	Artisan Truck	1	1	6	5,408	901.33	9.01%	906.16	103.02	1.1416	1,019.92	978.42	-0.42%
2	Artisan Truck	1	2	7	3,753	536.08	9.01%	906.16	103.02	0.7667	718.76	689.52	17.99%
2	Artisan Truck	1	3	0	0	0.00	9.01%	906.16	103.02	0.7295	0.00	0.00	0.00%
2	Artisan Truck	1	4	0	0	0.00	9.01%	906.16	103.02	0.6973	0.00	0.00	0.00%
2	Artisan Truck	1	5	0	0	0.00	9.01%	906.16	103.02	1.2702	0.00	0.00	0.00%
2	Artisan Truck	2	1	69	71,016	1,029.22	9.01%	906.16	103.02	1.2721	1,124.66	1,078.90	-3.84%
2	Artisan Truck	2	2	46	31,050	675.00	9.01%	906.16	103.02	0.8542	789.10	756.99	2.88%
2	Artisan Truck	2	3	0	0	0.00	9.01%	906.16	103.02	0.8128	0.00	0.00	0.00%
2	Artisan Truck	2	4	1	523	522.60	9.01%	906.16	103.02	0.7769	726.98	697.41	22.42%
2	Artisan Truck	2	5	27	29,496	1,092.44	9.01%	906.16	103.02	1.4153	1,239.68	1,189.25	-0.14%
2	Artisan Truck	3	1	7	6,230	890.00	0.00%	906.16	103.02	1.1375	1,016.60	975.24	9.58%
2	Artisan Truck	3	2	5	3,165	633.00	0.00%	906.16	103.02	0.7639	716.53	687.38	8.59%
2	Artisan Truck	3	3	1	491	491.00	0.00%	906.16	103.02	0.7269	686.79	658.84	34.18%
2	Artisan Truck	3	4	0	0	0.00	0.00%	906.16	103.02	0.6947	0.00	0.00	0.00%

Major Class	Description	Eng Disp Code	Territory	Rate Model No. of Vehicles	Rate Model Annual Premium	21/22 Average Rate	Expected Drift	Major Class Average	Major Class Op. Exp.	Combined Relativity	Indicated Rate	Balanced Indicated Rate	Balanced Indicated Change
				[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]
2	Sand/Gravel Truck	2	1	99	112,756	1,138.95	9.01%	906.16	103.02	1.4677	1,281.78	1,229.63	-0.96%
2	Sand/Gravel Truck	2	2	138	110,767	802.66	9.01%	906.16	103.02	0.9856	894.61	858.21	-1.92%
2	Sand/Gravel Truck	2	3	2	1,467	733.52	9.01%	906.16	103.02	0.9378	856.23	821.39	2.72%
2	Sand/Gravel Truck	2	4	5	3,348	669.54	9.01%	906.16	103.02	0.8964	822.94	789.46	8.16%
2	Sand/Gravel Truck	3	1	414	428,490	1,035.00	0.00%	906.16	103.02	1.3124	1,157.10	1,110.02	7.25%
2	Sand/Gravel Truck	3	2	1,871	1,367,701	731.00	0.00%	906.16	103.02	0.8814	810.88	777.89	6.41%
2	Sand/Gravel Truck	3	3	27	18,927	701.00	0.00%	906.16	103.02	0.8386	776.56	744.97	6.27%
2	Sand/Gravel Truck	3	4	64	43,968	687.00	0.00%	906.16	103.02	0.8016	746.79	716.41	4.28%
2	Petroleum/Chemical Truck	1	1	4	2,549	637.28	9.01%	906.16	103.02	0.7651	717.54	688.35	-0.92%
2	Petroleum/Chemical Truck	1	2	177	80,617	455.46	9.01%	906.16	103.02	0.5138	515.70	494.72	-0.36%
2	Petroleum/Chemical Truck	1	3	0	0	0.00	9.01%	906.16	103.02	0.4889	0.00	0.00	0.00%
2	Petroleum/Chemical Truck	1	4	0	0	0.00	9.01%	906.16	103.02	0.4673	0.00	0.00	0.00%
2	Petroleum/Chemical Truck	2	1	27	19,548	723.99	9.01%	906.16	103.02	0.8526	787.74	755.69	-4.25%
2	Petroleum/Chemical Truck	2	2	112	55,638	496.77	9.01%	906.16	103.02	0.5725	562.84	539.94	-0.29%
2	Petroleum/Chemical Truck	2	3	9	4,018	446.46	9.01%	906.16	103.02	0.5448	540.55	518.55	6.55%
2	Petroleum/Chemical Truck	2	4	3	1,378	459.47	9.01%	906.16	103.02	0.5207	521.21	500.00	-0.17%
2	Petroleum/Chemical Truck	3	1	84	55,608	662.00	0.00%	906.16	103.02	0.7624	715.31	686.21	3.66%
2	Petroleum/Chemical Truck	3	2	422	202,138	479.00	0.00%	906.16	103.02	0.5120	514.20	493.28	2.98%
2	Petroleum/Chemical Truck	3	3	13	5,993	461.00	0.00%	906.16	103.02	0.4871	494.27	474.16	2.85%
2	Petroleum/Chemical Truck	3	4	18	8,154	453.00	0.00%	906.16	103.02	0.4656	476.98	457.57	1.01%
2	Logging Truck	1	1	0	0	0.00	9.01%	906.16	103.02	1.5742	0.00	0.00	0.00%
2	Logging Truck	1	2	1	833	832.99	9.01%	906.16	103.02	1.0572	952.07	913.34	0.58%
2	Logging Truck	1	3	0	0	0.00	9.01%	906.16	103.02	1.0059	0.00	0.00	0.00%
2	Logging Truck	1	4	0	0	0.00	9.01%	906.16	103.02	0.9615	0.00	0.00	0.00%
2	Logging Truck	2	1	0	0	0.00	9.01%	906.16	103.02	1.7541	0.00	0.00	0.00%
2	Logging Truck	2	2	6	5,112	852.03	9.01%	906.16	103.02	1.1779	1,049.06	1,006.38	8.35%
2	Logging Truck	2	3	0	0	0.00	9.01%	906.16	103.02	1.1208	0.00	0.00	0.00%
2	Logging Truck	2	4	1	877	877.48	9.01%	906.16	103.02	1.0713	963.41	924.22	-3.38%
2	Logging Truck	3	1	0	0	0.00	0.00%	906.16	103.02	1.5685	0.00	0.00	0.00%
2	Logging Truck	3	2	142	123,114	867.00	0.00%	906.16	103.02	1.0533	949.00	910.39	5.00%
2	Logging Truck	3	3	0	0	0.00	0.00%	906.16	103.02	1.0023	0.00	0.00	0.00%
2	Logging Truck	3	4	18	14,652	814.00	0.00%	906.16	103.02	0.9580	872.41	836.91	2.81%
2	Cement/Brick/Exploration Truck	2	1	1	652	651.97	9.01%	906.16	103.02	0.7537	708.39	679.57	-4.38%
2	Cement/Brick/Exploration Truck	2	2	2	942	470.96	9.01%	906.16	103.02	0.5062	509.55	488.82	-4.79%
2	Cement/Brick/Exploration Truck	2	3	0	0	0.00	9.01%	906.16	103.02	0.4816	0.00	0.00	0.00%
2	Cement/Brick/Exploration Truck	2	4	0	0	0.00	9.01%	906.16	103.02	0.4604	0.00	0.00	0.00%
2	Cement/Brick/Exploration Truck	3	1	170	103,360	608.00	0.00%	906.16	103.02	0.6740	644.36	618.14	1.67%
2	Cement/Brick/Exploration Truck	3	2	326	144,418	443.00	0.00%	906.16	103.02	0.4526	466.55	447.57	1.03%
2	Cement/Brick/Exploration Truck	3	3	15	6,405	427.00	0.00%	906.16	103.02	0.4307	448.93	430.66	0.86%
2	Cement/Brick/Exploration Truck	3	4	14	5,866	419.00	0.00%	906.16	103.02	0.4117	433.64	416.00	-0.72%
2	Tow Truck	1	1	7	9,970	1,424.28	9.01%	906.16	103.02	2.1354	1,818.07	1,744.09	12.33%
2	Tow Truck	1	2	20	20,940	1,047.00	9.01%	906.16	103.02	1.4340	1,254.75	1,203.70	5.46%
2	Tow Truck	1	3	1	1,054	1,054.19	9.01%	906.16	103.02	1.3645	1,198.91	1,150.13	0.08%
2	Tow Truck	1	4	0	0	0.00	9.01%	906.16	103.02	1.3042	0.00	0.00	0.00%
2	Tow Truck	2	1	182	320,461	1,760.78	9.01%	906.16	103.02	2.3794	2,013.98	1,932.04	0.66%
2	Tow Truck	2	2	251	308,492	1,229.05	9.01%	906.16	103.02	1.5978	1,386.32	1,329.91	-0.74%
2	Tow Truck	2	3	9	12,877	1,430.81	9.01%	906.16	103.02	1.5204	1,324.10	1,270.23	-18.56%

Major Class	Description	Eng Disp Code	Territory	Rate Model No. of Vehicles	Rate Model Annual Premium	21/22 Average Rate	Expected Drift	Major Class Average	Major Class Op. Exp.	Combined Relativity	Indicated Rate	Balanced Indicated Rate	Balanced Indicated Change
				[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]
2	Tow Truck	2	4	13	14,837	1,141.28	9.01%	906.16	103.02	1.4532	1,270.14	1,218.46	-2.06%
2	Tow Truck	3	1	35	57,575	1,645.00	0.00%	906.16	103.02	2.1277	1,811.85	1,738.14	5.66%
2	Tow Truck	3	2	24	27,120	1,130.00	0.00%	906.16	103.02	1.4288	1,250.58	1,199.70	6.17%
2	Tow Truck	3	3	2	2,186	1,093.00	0.00%	906.16	103.02	1.3596	1,194.94	1,146.32	4.88%
2	Tow Truck	3	4	1	1,012	1,012.00	0.00%	906.16	103.02	1.2995	1,146.69	1,100.03	8.70%
2	Common Carrier Local Passenger Vehicle	N/A	1	1,071	2,277,915	2,126.90	9.01%	906.16	103.02	2.8349	2,379.85	2,283.02	-1.53%
2	Common Carrier Local Passenger Vehicle	N/A	2	506	743,595	1,469.56	9.01%	906.16	103.02	1.9038	1,632.01	1,565.61	-2.27%
2	Common Carrier Local Passenger Vehicle	N/A	3	24	31,189	1,299.54	9.01%	906.16	103.02	1.8115	1,557.88	1,494.50	5.50%
2	Common Carrier Local Passenger Vehicle	N/A	4	20	29,409	1,470.47	9.01%	906.16	103.02	1.7314	1,493.59	1,432.82	-10.62%
2	Common Carrier Truck Local Within City or Mun.	1	1	163	241,594	1,482.17	9.01%	906.16	103.02	1.9464	1,666.28	1,598.48	-1.07%
2	Common Carrier Truck Local Within City or Mun.	1	2	51	55,790	1,093.92	9.01%	906.16	103.02	1.3071	1,152.82	1,105.91	-7.26%
2	Common Carrier Truck Local Within City or Mun.	1	3	3	2,940	979.93	9.01%	906.16	103.02	1.2437	1,101.92	1,057.09	-1.04%
2	Common Carrier Truck Local Within City or Mun.	1	4	6	5,451	908.44	9.01%	906.16	103.02	1.1888	1,057.78	1,014.74	2.47%
2	Common Carrier Truck Local Within City or Mun.	2	1	282	458,523	1,625.97	9.01%	906.16	103.02	2.1688	1,844.86	1,769.80	-0.15%
2	Common Carrier Truck Local Within City or Mun.	2	2	29	35,673	1,230.09	9.01%	906.16	103.02	1.4564	1,272.74	1,220.96	-8.95%
2	Common Carrier Truck Local Within City or Mun.	2	3	1	1,035	1,034.97	9.01%	906.16	103.02	1.3858	1,216.03	1,166.56	3.40%
2	Common Carrier Truck Local Within City or Mun.	2	4	1	457	457.27	9.01%	906.16	103.02	1.3246	1,166.84	1,119.37	124.56%
2	Common Carrier Truck Local Within City or Mun.	3	1	193	293,617	1,521.33	0.00%	906.16	103.02	1.9394	1,660.62	1,593.05	4.71%
2	Common Carrier Truck Local Within City or Mun.	3	2	59	62,101	1,052.56	0.00%	906.16	103.02	1.3024	1,149.02	1,102.27	4.72%
2	Common Carrier Truck Local Within City or Mun.	3	3	1	791	791.00	0.00%	906.16	103.02	1.2392	1,098.31	1,053.62	33.20%
2	Common Carrier Truck Local Within City or Mun.	3	4	3	2,970	990.00	0.00%	906.16	103.02	1.1845	1,054.32	1,011.42	2.16%
2	Common Carrier Passenger Vehicle Within 161K in MB	N/A	1	63	108,183	1,717.19	9.01%	906.16	103.02	2.4225	2,048.60	1,965.25	4.98%
2	Common Carrier Passenger Vehicle Within 161K in MB	N/A	2	36	48,544	1,348.46	9.01%	906.16	103.02	1.6268	1,409.57	1,352.22	-8.01%
2	Common Carrier Passenger Vehicle Within 161K in MB	N/A	3	0	0	0.00	9.01%	906.16	103.02	1.5479	0.00	0.00	0.00%
2	Common Carrier Passenger Vehicle Within 161K in MB	N/A	4	0	0	0.00	9.01%	906.16	103.02	1.4795	0.00	0.00	0.00%
2	Common Carrier Truck Within 161K in MB	1	1	116	147,621	1,272.60	9.01%	906.16	103.02	1.7211	1,485.31	1,424.88	2.71%
2	Common Carrier Truck Within 161K in MB	1	2	121	106,376	879.14	9.01%	906.16	103.02	1.1558	1,031.29	989.33	3.23%
2	Common Carrier Truck Within 161K in MB	1	3	0	0	0.00	9.01%	906.16	103.02	1.0998	0.00	0.00	0.00%
2	Common Carrier Truck Within 161K in MB	1	4	1	1,013	1,012.89	9.01%	906.16	103.02	1.0512	947.25	908.71	-17.70%
2	Common Carrier Truck Within 161K in MB	2	1	414	616,575	1,489.31	9.01%	906.16	103.02	1.9177	1,643.22	1,576.36	-2.90%
2	Common Carrier Truck Within 161K in MB	2	2	148	152,141	1,027.98	9.01%	906.16	103.02	1.2878	1,137.33	1,091.06	-2.64%
2	Common Carrier Truck Within 161K in MB	2	3	0	0	0.00	9.01%	906.16	103.02	1.2254	0.00	0.00	0.00%
2	Common Carrier Truck Within 161K in MB	2	4	1	932	931.83	9.01%	906.16	103.02	1.1712	1,043.69	1,001.23	-1.43%
2	Common Carrier Truck Within 161K in MB	3	1	205	268,454	1,309.53	0.00%	906.16	103.02	1.7149	1,480.31	1,420.08	8.44%
2	Common Carrier Truck Within 161K in MB	3	2	219	200,131	913.84	0.00%	906.16	103.02	1.1516	1,027.93	986.11	7.91%
2	Common Carrier Truck Within 161K in MB	3	3	0	0	0.00	0.00%	906.16	103.02	1.0958	0.00	0.00	0.00%
2	Common Carrier Truck Within 161K in MB	3	4	3	2,565	855.00	0.00%	906.16	103.02	1.0474	944.19	905.78	5.94%
2	Common Carrier Passenger Vehicle Over 161K in MB	N/A	1	3	10,329	3,442.91	9.01%	906.16	103.02	4.1011	3,396.79	3,258.59	-13.18%
2	Common Carrier Passenger Vehicle Over 161K in MB	N/A	2	14	28,776	2,055.40	9.01%	906.16	103.02	2.7541	2,314.94	2,220.75	-0.89%
2	Common Carrier Passenger Vehicle Over 161K in MB	N/A	3	3	8,031	2,677.04	9.01%	906.16	103.02	2.6206	2,207.70	2,117.87	-27.43%
2	Common Carrier Passenger Vehicle Over 161K in MB	N/A	4	1	3,179	3,178.77	9.01%	906.16	103.02	2.5047	2,114.68	2,028.64	-41.46%
2	Common Carrier Truck Over 161K in MB	1	1	49	121,463	2,478.83	9.01%	906.16	103.02	3.2047	2,676.84	2,567.93	-4.97%
2	Common Carrier Truck Over 161K in MB	1	2	49	84,911	1,732.87	9.01%	906.16	103.02	2.1521	1,831.46	1,756.94	-6.99%
2	Common Carrier Truck Over 161K in MB	1	3	0	0	0.00	9.01%	906.16	103.02	2.0478	0.00	0.00	0.00%
2	Common Carrier Truck Over 161K in MB	1	4	3	5,611	1,870.32	9.01%	906.16	103.02	1.9573	1,674.98	1,606.83	-21.19%
2	Common Carrier Truck Over 161K in MB	2	1	160	440,665	2,754.15	9.01%	906.16	103.02	3.5708	2,970.87	2,849.99	-5.07%
2	Common Carrier Truck Over 161K in MB	2	2	87	169,131	1,944.04	9.01%	906.16	103.02	2.3979	2,028.91	1,946.36	-8.16%

Major Class	Description	Eng Disp Code	Territory	Rate Model No. of Vehicles	Rate Model Annual Premium	21/22 Average Rate	Expected Drift	Major Class Average	Major Class Op. Exp.	Combined Relativity	Indicated Rate	Balanced Indicated Rate	Balanced Indicated Change
				[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]
2	Common Carrier Truck Over 161K in MB	2	3	0	0	0.00	9.01%	906.16	103.02	2.2817	0.00	0.00	0.00%
2	Common Carrier Truck Over 161K in MB	2	4	5	10,714	2,142.75	9.01%	906.16	103.02	2.1808	1,854.55	1,779.09	-23.84%
2	Common Carrier Truck Over 161K in MB with GVW > 16330kg	3	1	277	566,188	2,044.00	0.00%	906.16	103.02	3.1931	2,667.52	2,558.99	25.20%
2	Common Carrier Truck Over 161K in MB with GVW > 16330kg	3	2	305	623,420	2,044.00	0.00%	906.16	103.02	2.1443	1,825.20	1,750.94	-14.34%
2	Common Carrier Truck Over 161K in MB with GVW > 16330kg	3	3	6	12,264	2,044.00	0.00%	906.16	103.02	2.0403	1,741.71	1,670.84	-18.26%
2	Common Carrier Truck Over 161K in MB with GVW > 16330kg	3	4	12	24,528	2,044.00	0.00%	906.16	103.02	1.9502	1,669.28	1,601.36	-21.66%
2	Driveaway Within MB	N/A	1	0	0	0.00	0.00%	906.16	103.02	0.4243	0.00	0.00	0.00%
2	Driveaway Within MB	N/A	2	5	1,680	336.00	0.00%	906.16	103.02	0.2849	331.86	318.36	-5.25%
2	Driveaway Within MB	N/A	3	0	0	0.00	0.00%	906.16	103.02	0.2711	0.00	0.00	0.00%
2	Driveaway Within MB	N/A	4	0	0	0.00	0.00%	906.16	103.02	0.2591	0.00	0.00	0.00%
2	Driveaway >161K outside MB	N/A	1	11	2,046	186.00	0.00%	906.16	103.02	0.1011	184.24	176.74	-4.98%
2	Driveaway >161K outside MB	N/A	2	22	3,476	158.00	0.00%	906.16	103.02	0.0679	157.56	151.15	-4.33%
2	Driveaway >161K outside MB	N/A	3	0	0	0.00	0.00%	906.16	103.02	0.0646	0.00	0.00	0.00%
2	Driveaway >161K outside MB	N/A	4	0	0	0.00	0.00%	906.16	103.02	0.0618	0.00	0.00	0.00%
2	Dealer Trailer	N/A	1	67	64,253	959.00	0.00%	906.16	103.02	1.1272	1,008.35	967.32	0.87%
2	Dealer Trailer	N/A	2	130	88,270	679.00	0.00%	906.16	103.02	0.7570	710.99	682.06	0.45%
2	Dealer Trailer	N/A	3	4	2,608	652.00	0.00%	906.16	103.02	0.7203	681.51	653.79	0.27%
2	Dealer Trailer	N/A	4	4	2,556	639.00	0.00%	906.16	103.02	0.6885	655.95	629.26	-1.52%
2	Dealer Moped	N/A	1	1	564	564.00	0.00%	906.16	103.02	0.5733	563.47	540.54	-4.16%
2	Dealer Moped	N/A	2	0	0	0.00	0.00%	906.16	103.02	0.3850	0.00	0.00	0.00%
2	Dealer Moped	N/A	3	0	0	0.00	0.00%	906.16	103.02	0.3663	0.00	0.00	0.00%
2	Dealer Moped	N/A	4	0	0	0.00	0.00%	906.16	103.02	0.3501	0.00	0.00	0.00%
2	Dealer All Uses except Motorcycles	N/A	1	2,284	4,074,656	1,784.00	0.00%	906.16	103.02	2.1989	1,869.08	1,793.03	0.51%
2	Dealer All Uses except Motorcycles	N/A	2	2,033	2,512,788	1,236.00	0.00%	906.16	103.02	1.4767	1,289.01	1,236.56	0.05%
2	Dealer All Uses except Motorcycles	N/A	3	28	33,124	1,183.00	0.00%	906.16	103.02	1.4051	1,231.51	1,181.40	-0.14%
2	Dealer All Uses except Motorcycles	N/A	4	59	68,322	1,158.00	0.00%	906.16	103.02	1.3430	1,181.63	1,133.56	-2.11%
2	Repairer	N/A	1	672	228,480	340.00	0.00%	906.16	103.02	0.3276	366.10	351.20	3.29%
2	Repairer	N/A	2	688	180,256	262.00	0.00%	906.16	103.02	0.2200	279.69	268.31	2.41%
2	Repairer	N/A	3	18	4,572	254.00	0.00%	906.16	103.02	0.2093	271.12	260.09	2.40%
2	Repairer	N/A	4	20	5,020	251.00	0.00%	906.16	103.02	0.2001	263.69	252.96	0.78%
2	Dealer Motorcycle	N/A	1	140	179,340	1,281.00	0.00%	906.16	103.02	1.5967	1,385.43	1,329.06	3.75%
2	Dealer Motorcycle	N/A	2	175	156,975	897.00	0.00%	906.16	103.02	1.0723	964.22	924.99	3.12%
2	Dealer Motorcycle	N/A	3	0	0	0.00	0.00%	906.16	103.02	1.0203	0.00	0.00	0.00%
2	Dealer Motorcycle	N/A	4	2	1,684	842.00	0.00%	906.16	103.02	0.9752	886.25	850.19	0.97%
2	Other Truck	1	1	34	32,726	962.54	9.01%	906.16	103.02	1.1583	1,033.32	991.28	-5.53%
2	Other Truck	1	2	104	68,650	660.10	9.01%	906.16	103.02	0.7779	727.76	698.15	-2.98%
2	Other Truck	1	3	1	591	590.63	9.01%	906.16	103.02	0.7402	697.47	669.09	3.92%
2	Other Truck	1	4	0	0	0.00	9.01%	906.16	103.02	0.7074	0.00	0.00	0.00%
2	Other Truck	1	5	15	16,195	1,079.64	9.01%	906.16	103.02	1.2887	1,138.06	1,091.76	-7.24%
2	Other Truck	2	1	3,976	4,223,525	1,062.25	9.01%	906.16	103.02	1.2906	1,139.59	1,093.23	-5.59%
2	Other Truck	2	2	4,473	3,284,798	734.36	9.01%	906.16	103.02	0.8667	799.13	766.61	-4.24%
2	Other Truck	2	3	284	206,786	728.12	9.01%	906.16	103.02	0.8247	765.38	734.24	-7.50%
2	Other Truck	2	4	340	234,585	689.96	9.01%	906.16	103.02	0.7883	736.10	706.15	-6.11%
2	Other Truck	2	5	1,181	1,370,718	1,160.64	9.01%	906.16	103.02	1.4360	1,256.30	1,205.18	-4.75%
2	Other Truck	3	1	1,829	1,761,327	963.00	0.00%	906.16	103.02	1.1541	1,029.95	988.05	2.60%
2	Other Truck	3	2	3,077	2,098,514	682.00	0.00%	906.16	103.02	0.7751	725.50	695.98	2.05%
2	Other Truck	3	3	157	102,835	655.00	0.00%	906.16	103.02	0.7375	695.32	667.03	1.84%

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				[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]
2	Other Truck	3	4	162	104,004	642.00	0.00%	906.16	103.02	0.7049	669.14	641.92	-0.01%
3	U Drive Bus	N/A	1	15	32,700	2,180.00	0.00%	1,895.40	103.02	1.2456	2,335.68	2,249.18	3.17%
3	U Drive Bus	N/A	2	14	17,486	1,249.00	0.00%	1,895.40	103.02	0.7403	1,429.97	1,377.02	10.25%
3	U Drive Bus	N/A	3	0	0	0.00	0.00%	1,895.40	103.02	0.7700	0.00	0.00	0.00%
3	U Drive Bus	N/A	4	0	0	0.00	0.00%	1,895.40	103.02	0.7539	0.00	0.00	0.00%
3	U Drive Motorhome	N/A	1	12	23,328	1,944.00	0.00%	1,895.40	103.02	1.1820	2,221.54	2,139.26	10.04%
3	U Drive Motorhome	N/A	2	25	27,950	1,118.00	0.00%	1,895.40	103.02	0.7025	1,362.13	1,311.69	17.32%
3	U Drive Motorhome	N/A	3	0	0	0.00	0.00%	1,895.40	103.02	0.7306	0.00	0.00	0.00%
3	U Drive Motorhome	N/A	4	0	0	0.00	0.00%	1,895.40	103.02	0.7153	0.00	0.00	0.00%
3	U Drive Passenger Vehicle	N/A	1	3,447	7,955,608	2,307.98	1.26%	1,895.40	103.02	1.3533	2,528.57	2,434.92	4.19%
3	U Drive Passenger Vehicle	N/A	2	770	1,019,153	1,323.58	1.26%	1,895.40	103.02	0.8043	1,544.61	1,487.41	10.98%
3	U Drive Passenger Vehicle	N/A	3	76	109,842	1,445.29	1.26%	1,895.40	103.02	0.8365	1,602.40	1,543.06	5.44%
3	U Drive Passenger Vehicle	N/A	4	40	57,230	1,430.75	1.26%	1,895.40	103.02	0.8190	1,570.99	1,512.81	4.42%
3	U Drive Moped	N/A	1	0	0	0.00	1.26%	1,895.40	103.02	3.6646	0.00	0.00	0.00%
3	U Drive Moped	N/A	2	0	0	0.00	1.26%	1,895.40	103.02	2.1780	0.00	0.00	0.00%
3	U Drive Moped	N/A	3	0	0	0.00	1.26%	1,895.40	103.02	2.2653	0.00	0.00	0.00%
3	U Drive Moped	N/A	4	0	0	0.00	1.26%	1,895.40	103.02	2.2179	0.00	0.00	0.00%
3	Transit Bus	N/A	1	656	1,923,392	2,932.00	0.00%	1,895.40	103.02	1.7327	3,208.62	3,089.79	5.38%
3	Transit Bus	N/A	2	38	63,479	1,670.50	1.26%	1,895.40	103.02	1.0298	1,948.79	1,876.62	10.94%
3	Transit Bus	N/A	3	3	5,375	1,791.73	1.26%	1,895.40	103.02	1.0711	2,022.78	1,947.87	7.36%
3	Transit Bus	N/A	4	2	3,468	1,733.75	1.26%	1,895.40	103.02	1.0486	1,982.56	1,909.14	8.75%
3	School Bus	N/A	1	736	634,289	861.81	1.26%	1,895.40	103.02	0.4531	915.17	881.27	0.99%
3	School Bus	N/A	2	1,654	852,956	515.69	1.26%	1,895.40	103.02	0.2693	585.71	564.02	8.01%
3	School Bus	N/A	3	62	35,033	565.05	1.26%	1,895.40	103.02	0.2801	605.06	582.65	1.83%
3	School Bus	N/A	4	184	101,648	552.43	1.26%	1,895.40	103.02	0.2742	594.54	572.52	2.35%
3	Charter Bus Local	N/A	1	31	41,786	1,347.94	1.26%	1,895.40	103.02	0.7050	1,366.69	1,316.07	-3.58%
3	Charter Bus Local	N/A	2	5	3,676	735.26	1.26%	1,895.40	103.02	0.4190	854.06	822.43	10.47%
3	Charter Bus Local	N/A	3	1	818	818.05	1.26%	1,895.40	103.02	0.4358	884.17	851.43	2.79%
3	Charter Bus Local	N/A	4	6	5,131	855.17	1.26%	1,895.40	103.02	0.4267	867.80	835.67	-3.50%
3	Police/Emergency Passenger Vehicle	N/A	1	396	1,415,964	3,575.67	1.26%	1,895.40	103.02	2.1417	3,941.74	3,795.76	4.83%
3	Police/Emergency Passenger Vehicle	N/A	2	227	444,032	1,956.09	1.26%	1,895.40	103.02	1.2729	2,384.51	2,296.21	15.93%
3	Police/Emergency Passenger Vehicle	N/A	3	16	33,505	2,094.09	1.26%	1,895.40	103.02	1.3239	2,475.97	2,384.28	12.44%
3	Police/Emergency Passenger Vehicle	N/A	4	19	41,143	2,165.40	1.26%	1,895.40	103.02	1.2962	2,426.25	2,336.40	6.55%
3	Police/Emergency Truck	1	1	37	60,680	1,640.00	0.00%	1,895.40	103.02	0.9409	1,789.45	1,723.18	5.07%
3	Police/Emergency Truck	1	2	51	48,501	951.00	0.00%	1,895.40	103.02	0.5592	1,105.33	1,064.39	11.92%
3	Police/Emergency Truck	1	3	9	9,171	1,019.00	0.00%	1,895.40	103.02	0.5816	1,145.51	1,103.08	8.25%
3	Police/Emergency Truck	1	4	11	11,077	1,007.00	0.00%	1,895.40	103.02	0.5694	1,123.67	1,082.05	7.45%
3	Police/Emergency Truck	2	1	5	5,085	1,017.00	0.00%	1,895.40	103.02	0.6116	1,199.29	1,154.88	13.56%
3	Police/Emergency Truck	2	2	3	1,821	607.00	0.00%	1,895.40	103.02	0.3635	754.58	726.63	19.71%
3	Police/Emergency Truck	2	3	2	1,294	647.00	0.00%	1,895.40	103.02	0.3781	780.70	751.78	16.20%
3	Police/Emergency Truck	2	4	1	777	777.00	0.00%	1,895.40	103.02	0.3702	766.50	738.11	-5.01%
3	Police/Emergency Truck	3	1	0	0	0.00	0.00%	1,895.40	103.02	0.1836	0.00	0.00	0.00%
3	Police/Emergency Truck	3	2	2	728	364.00	0.00%	1,895.40	103.02	0.1091	298.58	287.52	-21.01%
3	Police/Emergency Truck	3	3	1	428	428.00	0.00%	1,895.40	103.02	0.1135	306.42	295.07	-31.06%
3	Police/Emergency Truck	3	4	0	0	0.00	0.00%	1,895.40	103.02	0.1111	0.00	0.00	0.00%
3	Funeral Passenger Vehicle	N/A	1	39	36,052	924.41	1.26%	1,895.40	103.02	0.4937	987.97	951.39	1.64%
3	Funeral Passenger Vehicle	N/A	2	82	47,606	580.56	1.26%	1,895.40	103.02	0.2934	628.98	605.69	3.03%

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				[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]
3	Funeral Passenger Vehicle	N/A	3	1	581	580.56	1.26%	1,895.40	103.02	0.3052	650.07	625.99	6.48%
3	Funeral Passenger Vehicle	N/A	4	6	3,601	600.22	1.26%	1,895.40	103.02	0.2988	638.60	614.95	1.18%
3	Common Carrier Bus Within MB	N/A	1	58	108,750	1,875.00	0.00%	1,895.40	103.02	1.3059	2,443.61	2,353.11	25.50%
3	Common Carrier Bus Within MB	N/A	2	33	61,875	1,875.00	0.00%	1,895.40	103.02	0.7761	1,494.12	1,438.79	-23.26%
3	Common Carrier Bus Within MB	N/A	3	7	13,125	1,875.00	0.00%	1,895.40	103.02	0.8072	1,549.89	1,492.49	-20.40%
3	Common Carrier Bus Within MB	N/A	4	13	24,375	1,875.00	0.00%	1,895.40	103.02	0.7903	1,519.57	1,463.30	-21.96%
3	U Drive Truck	1	1	648	1,781,362	2,749.02	1.26%	1,895.40	103.02	1.5397	2,862.79	2,756.77	-0.97%
3	U Drive Truck	1	2	179	269,385	1,504.94	1.26%	1,895.40	103.02	0.9151	1,743.26	1,678.70	10.16%
3	U Drive Truck	1	3	64	102,622	1,603.47	1.26%	1,895.40	103.02	0.9518	1,809.01	1,742.01	7.29%
3	U Drive Truck	1	4	26	41,436	1,593.68	1.26%	1,895.40	103.02	0.9319	1,773.27	1,707.59	5.81%
3	U Drive Truck	2	1	323	557,151	1,724.92	1.26%	1,895.40	103.02	1.0009	1,897.03	1,826.77	4.59%
3	U Drive Truck	2	2	36	38,164	1,060.12	1.26%	1,895.40	103.02	0.5949	1,169.27	1,125.96	4.89%
3	U Drive Truck	2	3	0	0	0.00	1.26%	1,895.40	103.02	0.6187	0.00	0.00	0.00%
3	U Drive Truck	2	4	0	0	0.00	1.26%	1,895.40	103.02	0.6058	0.00	0.00	0.00%
3	U Drive Truck	3	1	39	25,116	644.00	0.00%	1,895.40	103.02	0.3004	641.47	617.71	-4.08%
3	U Drive Truck	3	2	11	4,411	401.00	0.00%	1,895.40	103.02	0.1785	423.04	407.37	1.59%
3	U Drive Truck	3	3	0	0	0.00	0.00%	1,895.40	103.02	0.1857	0.00	0.00	0.00%
3	U Drive Truck	3	4	0	0	0.00	0.00%	1,895.40	103.02	0.1818	0.00	0.00	0.00%
3	Common Carrier Bus Over 161K outside MB	N/A	1	14	10,864	776.00	0.00%	1,895.40	103.02	0.5096	1,016.46	978.81	26.14%
3	Common Carrier Bus Over 161K outside MB	N/A	2	15	11,640	776.00	0.00%	1,895.40	103.02	0.3029	645.91	621.99	-19.85%
3	Common Carrier Bus Over 161K outside MB	N/A	3	0	0	0.00	0.00%	1,895.40	103.02	0.3150	0.00	0.00	0.00%
3	Common Carrier Bus Over 161K outside MB	N/A	4	8	6,208	776.00	0.00%	1,895.40	103.02	0.3084	655.84	631.55	-18.61%
4	All Purpose Motorcycle (Motorscooter Body Style)	1	1	93	46,287	497.71	0.17%	915.95	103.02	0.4804	493.57	492.58	-1.20%
4	All Purpose Motorcycle (Motorscooter Body Style)	1	2	25	10,625	424.99	0.17%	915.95	103.02	0.4156	440.84	439.96	3.35%
4	All Purpose Motorcycle (Motorscooter Body Style)	1	3	1	263	263.46	0.17%	915.95	103.02	0.2208	282.55	281.98	6.85%
4	All Purpose Motorcycle (Motorscooter Body Style)	1	4	3	941	313.71	0.17%	915.95	103.02	0.2952	342.96	342.27	8.92%
4	All Purpose Motorcycle (Motorscooter Body Style)	1	5	4	1,537	384.21	0.17%	915.95	103.02	0.3483	386.16	385.39	0.14%
4	All Purpose Motorcycle (Motorscooter Body Style)	2	1	9	6,812	756.88	0.17%	915.95	103.02	0.8376	783.95	782.38	3.19%
4	All Purpose Motorcycle (Motorscooter Body Style)	2	2	1	690	690.42	0.17%	915.95	103.02	0.7245	692.02	690.63	-0.14%
4	All Purpose Motorcycle (Motorscooter Body Style)	2	3	0	0	0.00	0.17%	915.95	103.02	0.3850	0.00	0.00	0.00%
4	All Purpose Motorcycle (Motorscooter Body Style)	2	4	1	599	599.11	0.17%	915.95	103.02	0.5146	521.36	520.32	-13.30%
4	All Purpose Motorcycle (Motorscooter Body Style)	2	5	0	0	0.00	0.17%	915.95	103.02	0.6073	0.00	0.00	0.00%
4	All Purpose Motorcycle (Motorscooter Body Style)	3	1	0	0	0.00	0.17%	915.95	103.02	1.0763	0.00	0.00	0.00%
4	All Purpose Motorcycle (Motorscooter Body Style)	3	2	0	0	0.00	0.17%	915.95	103.02	0.9310	0.00	0.00	0.00%
4	All Purpose Motorcycle (Motorscooter Body Style)	3	3	0	0	0.00	0.17%	915.95	103.02	0.4948	0.00	0.00	0.00%
4	All Purpose Motorcycle (Motorscooter Body Style)	3	4	0	0	0.00	0.17%	915.95	103.02	0.6613	0.00	0.00	0.00%
4	All Purpose Motorcycle (Motorscooter Body Style)	3	5	0	0	0.00	0.17%	915.95	103.02	0.7803	0.00	0.00	0.00%
4	All Purpose Motorcycle (Other Body Style)	1	1	132	102,605	777.31	0.17%	915.95	103.02	0.8101	761.55	760.03	-2.39%
4	All Purpose Motorcycle (Other Body Style)	1	2	71	49,455	696.55	0.17%	915.95	103.02	0.7007	672.65	671.30	-3.79%
4	All Purpose Motorcycle (Other Body Style)	1	3	7	3,163	451.82	0.17%	915.95	103.02	0.3724	405.74	404.93	-10.53%
4	All Purpose Motorcycle (Other Body Style)	1	4	2	1,157	578.53	0.17%	915.95	103.02	0.4977	507.60	506.58	-12.58%
4	All Purpose Motorcycle (Other Body Style)	1	5	11	6,429	584.45	0.17%	915.95	103.02	0.5873	580.45	579.29	-1.05%
4	All Purpose Motorcycle (Other Body Style)	2	1	97	131,116	1,351.72	0.17%	915.95	103.02	1.4124	1,251.20	1,248.69	-7.78%
4	All Purpose Motorcycle (Other Body Style)	2	2	53	63,127	1,191.08	0.17%	915.95	103.02	1.2217	1,096.19	1,093.99	-8.31%
4	All Purpose Motorcycle (Other Body Style)	2	3	8	5,613	701.68	0.17%	915.95	103.02	0.6493	630.83	629.56	-10.43%
4	All Purpose Motorcycle (Other Body Style)	2	4	2	1,499	749.73	0.17%	915.95	103.02	0.8677	808.42	806.80	7.43%
4	All Purpose Motorcycle (Other Body Style)	2	5	19	19,388	1,020.42	0.17%	915.95	103.02	1.0240	935.44	933.56	-8.67%

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				[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]
4	All Purpose Motorcycle (Other Body Style)	3	1	124	201,328	1,623.62	0.17%	915.95	103.02	1.8149	1,578.43	1,575.26	-3.14%
4	All Purpose Motorcycle (Other Body Style)	3	2	94	129,733	1,380.13	0.17%	915.95	103.02	1.5699	1,379.24	1,376.47	-0.44%
4	All Purpose Motorcycle (Other Body Style)	3	3	20	17,183	859.16	0.17%	915.95	103.02	0.8343	781.25	779.68	-9.40%
4	All Purpose Motorcycle (Other Body Style)	3	4	12	12,033	1,002.76	0.17%	915.95	103.02	1.1150	1,009.46	1,007.43	0.30%
4	All Purpose Motorcycle (Other Body Style)	3	5	32	39,980	1,249.38	0.17%	915.95	103.02	1.3158	1,172.68	1,170.32	-6.49%
4	All Purpose Motorcycle (Sport Body Style)	1	1	44	59,160	1,344.54	0.17%	915.95	103.02	1.5512	1,364.04	1,361.30	1.07%
4	All Purpose Motorcycle (Sport Body Style)	1	2	20	23,867	1,193.34	0.17%	915.95	103.02	1.3418	1,193.79	1,191.40	-0.33%
4	All Purpose Motorcycle (Sport Body Style)	1	3	1	696	695.59	0.17%	915.95	103.02	0.7131	682.70	681.33	-2.22%
4	All Purpose Motorcycle (Sport Body Style)	1	4	0	0	0.00	0.17%	915.95	103.02	0.9530	0.00	0.00	0.00%
4	All Purpose Motorcycle (Sport Body Style)	1	5	3	3,002	1,000.82	0.17%	915.95	103.02	1.1246	1,017.24	1,015.20	1.26%
4	All Purpose Motorcycle (Sport Body Style)	2	1	23	51,202	2,226.19	0.17%	915.95	103.02	2.7046	2,301.65	2,297.03	3.01%
4	All Purpose Motorcycle (Sport Body Style)	2	2	12	21,977	1,831.46	0.17%	915.95	103.02	2.3394	2,004.82	2,000.80	9.06%
4	All Purpose Motorcycle (Sport Body Style)	2	3	3	3,557	1,185.50	0.17%	915.95	103.02	1.2433	1,113.71	1,111.47	-6.40%
4	All Purpose Motorcycle (Sport Body Style)	2	4	0	0	0.00	0.17%	915.95	103.02	1.6616	0.00	0.00	0.00%
4	All Purpose Motorcycle (Sport Body Style)	2	5	3	5,972	1,990.77	0.17%	915.95	103.02	1.9608	1,697.00	1,693.60	-15.07%
4	All Purpose Motorcycle (Sport Body Style)	3	1	1	3,656	3,655.52	0.17%	915.95	103.02	3.4754	2,928.25	2,922.38	-20.19%
4	All Purpose Motorcycle (Sport Body Style)	3	2	0	0	0.00	0.17%	915.95	103.02	3.0062	0.00	0.00	0.00%
4	All Purpose Motorcycle (Sport Body Style)	3	3	0	0	0.00	0.17%	915.95	103.02	1.5976	0.00	0.00	0.00%
4	All Purpose Motorcycle (Sport Body Style)	3	4	0	0	0.00	0.17%	915.95	103.02	2.1351	0.00	0.00	0.00%
4	All Purpose Motorcycle (Sport Body Style)	3	5	0	0	0.00	0.17%	915.95	103.02	2.5196	0.00	0.00	0.00%
4	All Purpose Motorcycle (Sport-Touring Body Style)	1	1	7	5,979	854.09	0.17%	915.95	103.02	0.9737	894.53	892.74	4.35%
4	All Purpose Motorcycle (Sport-Touring Body Style)	1	2	12	9,007	750.55	0.17%	915.95	103.02	0.8422	787.67	786.09	4.56%
4	All Purpose Motorcycle (Sport-Touring Body Style)	1	3	0	0	0.00	0.17%	915.95	103.02	0.4476	0.00	0.00	0.00%
4	All Purpose Motorcycle (Sport-Touring Body Style)	1	4	0	0	0.00	0.17%	915.95	103.02	0.5982	0.00	0.00	0.00%
4	All Purpose Motorcycle (Sport-Touring Body Style)	1	5	3	1,828	609.22	0.17%	915.95	103.02	0.7059	676.86	675.50	10.69%
4	All Purpose Motorcycle (Sport-Touring Body Style)	2	1	30	45,094	1,503.14	0.17%	915.95	103.02	1.6976	1,483.06	1,480.08	-1.70%
4	All Purpose Motorcycle (Sport-Touring Body Style)	2	2	20	26,816	1,340.78	0.17%	915.95	103.02	1.4684	1,296.74	1,294.14	-3.64%
4	All Purpose Motorcycle (Sport-Touring Body Style)	2	3	1	881	880.87	0.17%	915.95	103.02	0.7804	737.41	735.93	-16.60%
4	All Purpose Motorcycle (Sport-Touring Body Style)	2	4	1	970	970.06	0.17%	915.95	103.02	1.0429	950.86	948.96	-2.34%
4	All Purpose Motorcycle (Sport-Touring Body Style)	2	5	6	6,538	1,089.69	0.17%	915.95	103.02	1.2307	1,103.53	1,101.32	0.90%
4	All Purpose Motorcycle (Sport-Touring Body Style)	3	1	10	18,262	1,826.17	0.17%	915.95	103.02	2.1814	1,876.36	1,872.60	2.37%
4	All Purpose Motorcycle (Sport-Touring Body Style)	3	2	9	15,623	1,735.89	0.17%	915.95	103.02	1.8869	1,636.95	1,633.66	-6.05%
4	All Purpose Motorcycle (Sport-Touring Body Style)	3	3	0	0	0.00	0.17%	915.95	103.02	1.0028	0.00	0.00	0.00%
4	All Purpose Motorcycle (Sport-Touring Body Style)	3	4	0	0	0.00	0.17%	915.95	103.02	1.3402	0.00	0.00	0.00%
4	All Purpose Motorcycle (Sport-Touring Body Style)	3	5	3	4,234	1,411.31	0.17%	915.95	103.02	1.5815	1,388.68	1,388.89	-1.97%
4	All Purpose Motorcycle (Touring Body Style)	1	1	8	6,733	841.63	0.17%	915.95	103.02	0.9354	863.47	861.74	2.22%
4	All Purpose Motorcycle (Touring Body Style)	1	2	2	1,321	660.41	0.17%	915.95	103.02	0.8092	760.81	759.28	14.78%
4	All Purpose Motorcycle (Touring Body Style)	1	3	0	0	0.00	0.17%	915.95	103.02	0.4300	0.00	0.00	0.00%
4	All Purpose Motorcycle (Touring Body Style)	1	4	0	0	0.00	0.17%	915.95	103.02	0.5747	0.00	0.00	0.00%
4	All Purpose Motorcycle (Touring Body Style)	1	5	0	0	0.00	0.17%	915.95	103.02	0.6782	0.00	0.00	0.00%
4	All Purpose Motorcycle (Touring Body Style)	2	1	20	27,260	1,363.01	0.17%	915.95	103.02	1.6310	1,428.90	1,426.03	4.45%
4	All Purpose Motorcycle (Touring Body Style)	2	2	18	21,963	1,220.14	0.17%	915.95	103.02	1.4108	1,249.89	1,247.39	2.06%
4	All Purpose Motorcycle (Touring Body Style)	2	3	2	1,398	699.04	0.17%	915.95	103.02	0.7497	712.51	711.08	1.55%
4	All Purpose Motorcycle (Touring Body Style)	2	4	1	906	906.26	0.17%	915.95	103.02	1.0020	917.59	915.75	0.88%
4	All Purpose Motorcycle (Touring Body Style)	2	5	0	0	0.00	0.17%	915.95	103.02	1.1824	0.00	0.00	0.00%
4	All Purpose Motorcycle (Touring Body Style)	3	1	168	296,261	1,763.46	0.17%	915.95	103.02	2.0958	1,806.77	1,803.15	2.08%
4	All Purpose Motorcycle (Touring Body Style)	3	2	107	156,557	1,463.15	0.17%	915.95	103.02	1.8129	1,576.75	1,573.59	7.37%

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				[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]
4	All Purpose Motorcycle (Touring Body Style)	3	3	11	9,820	892.75	0.17%	915.95	103.02	0.9634	886.22	884.44	-1.10%
4	All Purpose Motorcycle (Touring Body Style)	3	4	13	14,306	1,100.46	0.17%	915.95	103.02	1.2876	1,149.74	1,147.44	4.09%
4	All Purpose Motorcycle (Touring Body Style)	3	5	40	51,137	1,278.42	0.17%	915.95	103.02	1.5194	1,338.22	1,335.54	4.29%
4	Pleasure Motorcycle (Motorscooter Body Style)	1	1	186	64,192	345.12	0.17%	915.95	103.02	0.3057	351.53	350.83	1.48%
4	Pleasure Motorcycle (Motorscooter Body Style)	1	2	120	37,177	309.81	0.17%	915.95	103.02	0.2644	317.98	317.34	2.26%
4	Pleasure Motorcycle (Motorscooter Body Style)	1	3	1	209	208.96	0.17%	915.95	103.02	0.1405	217.26	216.82	3.59%
4	Pleasure Motorcycle (Motorscooter Body Style)	1	4	7	1,781	254.46	0.17%	915.95	103.02	0.1878	255.70	255.19	0.11%
4	Pleasure Motorcycle (Motorscooter Body Style)	2	1	34	18,421	541.80	0.17%	915.95	103.02	0.5330	536.31	535.24	-1.38%
4	Pleasure Motorcycle (Motorscooter Body Style)	2	2	25	11,871	474.86	0.17%	915.95	103.02	0.4610	477.82	476.86	0.25%
4	Pleasure Motorcycle (Motorscooter Body Style)	2	3	0	0	0.00	0.17%	915.95	103.02	0.2450	0.00	0.00	0.00%
4	Pleasure Motorcycle (Motorscooter Body Style)	2	4	2	736	368.22	0.17%	915.95	103.02	0.3275	369.22	368.48	-0.10%
4	Pleasure Motorcycle (Motorscooter Body Style)	3	1	0	0	0.00	0.17%	915.95	103.02	0.6849	0.00	0.00	0.00%
4	Pleasure Motorcycle (Motorscooter Body Style)	3	2	0	0	0.00	0.17%	915.95	103.02	0.5924	0.00	0.00	0.00%
4	Pleasure Motorcycle (Motorscooter Body Style)	3	3	0	0	0.00	0.17%	915.95	103.02	0.3148	0.00	0.00	0.00%
4	Pleasure Motorcycle (Motorscooter Body Style)	3	4	0	0	0.00	0.17%	915.95	103.02	0.4208	0.00	0.00	0.00%
4	Pleasure Motorcycle (Other Body Style)	1	1	478	257,417	538.53	0.17%	915.95	103.02	0.5155	522.06	521.01	-3.42%
4	Pleasure Motorcycle (Other Body Style)	1	2	493	234,385	475.43	0.17%	915.95	103.02	0.4459	465.49	464.55	-2.45%
4	Pleasure Motorcycle (Other Body Style)	1	3	16	5,106	319.14	0.17%	915.95	103.02	0.2370	295.65	295.06	-7.70%
4	Pleasure Motorcycle (Other Body Style)	1	4	21	7,307	347.93	0.17%	915.95	103.02	0.3167	360.46	359.74	3.22%
4	Pleasure Motorcycle (Other Body Style)	2	1	956	848,077	887.11	0.17%	915.95	103.02	0.8987	833.63	831.96	-6.38%
4	Pleasure Motorcycle (Other Body Style)	2	2	1,020	782,060	766.73	0.17%	915.95	103.02	0.7774	735.00	733.52	-4.49%
4	Pleasure Motorcycle (Other Body Style)	2	3	20	9,498	474.90	0.17%	915.95	103.02	0.4131	438.87	438.00	-7.93%
4	Pleasure Motorcycle (Other Body Style)	2	4	33	18,954	574.36	0.17%	915.95	103.02	0.5522	551.88	550.78	-4.27%
4	Pleasure Motorcycle (Other Body Style)	3	1	1,649	1,764,422	1,070.00	0.17%	915.95	103.02	1.1549	1,041.86	1,039.77	-2.99%
4	Pleasure Motorcycle (Other Body Style)	3	2	2,495	2,285,601	916.07	0.17%	915.95	103.02	0.9990	915.11	913.27	-0.48%
4	Pleasure Motorcycle (Other Body Style)	3	3	65	37,725	580.38	0.17%	915.95	103.02	0.5309	534.59	533.52	-8.23%
4	Pleasure Motorcycle (Other Body Style)	3	4	98	66,347	677.01	0.17%	915.95	103.02	0.7095	679.81	678.44	0.04%
4	Pleasure Motorcycle (Sport Body Style)	1	1	255	223,880	877.96	0.17%	915.95	103.02	0.9871	905.43	903.62	2.75%
4	Pleasure Motorcycle (Sport Body Style)	1	2	120	92,383	769.86	0.17%	915.95	103.02	0.8538	797.10	795.50	3.16%
4	Pleasure Motorcycle (Sport Body Style)	1	3	3	1,481	493.80	0.17%	915.95	103.02	0.4537	471.88	470.94	-4.79%
4	Pleasure Motorcycle (Sport Body Style)	1	4	5	2,592	518.33	0.17%	915.95	103.02	0.6064	595.99	594.80	14.56%
4	Pleasure Motorcycle (Sport Body Style)	2	1	375	564,004	1,504.01	0.17%	915.95	103.02	1.7210	1,502.06	1,499.05	-0.50%
4	Pleasure Motorcycle (Sport Body Style)	2	2	323	424,672	1,314.77	0.17%	915.95	103.02	1.4886	1,313.18	1,310.55	-0.49%
4	Pleasure Motorcycle (Sport Body Style)	2	3	12	9,075	756.22	0.17%	915.95	103.02	0.7911	746.14	744.65	-1.70%
4	Pleasure Motorcycle (Sport Body Style)	2	4	9	9,241	1,026.79	0.17%	915.95	103.02	1.0573	962.54	960.61	-6.60%
4	Pleasure Motorcycle (Sport Body Style)	3	1	57	105,773	1,855.67	0.17%	915.95	103.02	2.2115	1,900.78	1,896.97	2.05%
4	Pleasure Motorcycle (Sport Body Style)	3	2	48	76,665	1,597.19	0.17%	915.95	103.02	1.9129	1,658.07	1,654.75	3.43%
4	Pleasure Motorcycle (Sport Body Style)	3	3	2	2,566	1,283.12	0.17%	915.95	103.02	1.0166	929.43	927.57	-27.83%
4	Pleasure Motorcycle (Sport Body Style)	3	4	2	3,001	1,500.59	0.17%	915.95	103.02	1.3586	1,207.50	1,205.08	-19.83%
4	Pleasure Motorcycle (Sport-Touring Body Style)	1	1	45	27,676	615.02	0.17%	915.95	103.02	0.6196	606.68	605.46	-1.72%
4	Pleasure Motorcycle (Sport-Touring Body Style)	1	2	32	16,486	515.19	0.17%	915.95	103.02	0.5359	538.68	537.60	4.17%
4	Pleasure Motorcycle (Sport-Touring Body Style)	1	3	0	0	0.00	0.17%	915.95	103.02	0.2848	0.00	0.00	0.00%
4	Pleasure Motorcycle (Sport-Touring Body Style)	1	4	1	328	327.84	0.17%	915.95	103.02	0.3806	412.45	411.62	25.34%
4	Pleasure Motorcycle (Sport-Touring Body Style)	2	1	175	174,980	999.89	0.17%	915.95	103.02	1.0802	981.17	979.20	-2.24%
4	Pleasure Motorcycle (Sport-Touring Body Style)	2	2	205	178,815	872.27	0.17%	915.95	103.02	0.9344	862.61	860.88	-1.47%
4	Pleasure Motorcycle (Sport-Touring Body Style)	2	3	3	1,589	529.60	0.17%	915.95	103.02	0.4966	506.70	505.68	-4.68%
4	Pleasure Motorcycle (Sport-Touring Body Style)	2	4	7	4,515	645.03	0.17%	915.95	103.02	0.6637	642.52	641.24	-0.76%

Major Class	Description	Eng Disp Code	Territory	Rate Model No. of Vehicles	Rate Model Annual Premium	21/22 Average Rate	Expected Drift	Major Class Average	Major Class Op. Exp.	Combined Relativity	Indicated Rate	Balanced Indicated Rate	Balanced Indicated Change
				[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]
4	Pleasure Motorcycle (Sport-Touring Body Style)	3	1	152	186,784	1,228.84	0.17%	915.95	103.02	1.3881	1,231.44	1,228.97	-0.16%
4	Pleasure Motorcycle (Sport-Touring Body Style)	3	2	146	151,692	1,038.99	0.17%	915.95	103.02	1.2007	1,079.09	1,076.93	3.48%
4	Pleasure Motorcycle (Sport-Touring Body Style)	3	3	4	2,659	664.77	0.17%	915.95	103.02	0.6381	621.74	620.50	-6.82%
4	Pleasure Motorcycle (Sport-Touring Body Style)	3	4	1	860	859.61	0.17%	915.95	103.02	0.8528	796.28	794.68	-7.71%
4	Pleasure Motorcycle (Touring Body Style)	1	1	29	16,100	555.16	0.17%	915.95	103.02	0.5952	586.91	585.74	5.33%
4	Pleasure Motorcycle (Touring Body Style)	1	2	40	19,900	497.51	0.17%	915.95	103.02	0.5149	521.58	520.54	4.45%
4	Pleasure Motorcycle (Touring Body Style)	1	3	0	0	0.00	0.17%	915.95	103.02	0.2736	0.00	0.00	0.00%
4	Pleasure Motorcycle (Touring Body Style)	1	4	3	1,181	393.70	0.17%	915.95	103.02	0.3657	400.31	399.50	1.30%
4	Pleasure Motorcycle (Touring Body Style)	2	1	168	158,436	943.07	0.17%	915.95	103.02	1.0378	946.71	944.81	0.01%
4	Pleasure Motorcycle (Touring Body Style)	2	2	281	230,869	821.60	0.17%	915.95	103.02	0.8977	832.80	831.13	0.99%
4	Pleasure Motorcycle (Touring Body Style)	2	3	11	5,006	455.05	0.17%	915.95	103.02	0.4771	490.85	489.87	7.47%
4	Pleasure Motorcycle (Touring Body Style)	2	4	8	4,987	623.41	0.17%	915.95	103.02	0.6376	621.35	620.11	-0.70%
4	Pleasure Motorcycle (Touring Body Style)	3	1	1,546	1,728,306	1,117.92	0.17%	915.95	103.02	1.3336	1,187.16	1,184.78	5.80%
4	Pleasure Motorcycle (Touring Body Style)	3	2	3,099	2,992,634	965.68	0.17%	915.95	103.02	1.1536	1,040.79	1,038.70	7.38%
4	Pleasure Motorcycle (Touring Body Style)	3	3	64	38,461	600.95	0.17%	915.95	103.02	0.6130	601.39	600.18	-0.30%
4	Pleasure Motorcycle (Touring Body Style)	3	4	103	74,236	720.74	0.17%	915.95	103.02	0.8193	769.08	767.53	6.31%
4	All Purpose Moped	N/A	1	320	153,813	480.67	0.17%	915.95	103.02	0.4804	493.57	492.58	2.30%
4	All Purpose Moped	N/A	2	112	48,392	432.07	0.17%	915.95	103.02	0.4156	440.84	439.96	1.65%
4	All Purpose Moped	N/A	3	5	1,445	289.03	0.17%	915.95	103.02	0.2208	282.55	281.98	-2.60%
4	All Purpose Moped	N/A	4	4	1,230	307.59	0.17%	915.95	103.02	0.2952	342.96	342.27	11.09%
4	Pleasure Moped	N/A	1	721	254,420	352.87	0.17%	915.95	103.02	0.3057	351.53	350.83	-0.75%
4	Pleasure Moped	N/A	2	431	133,039	308.68	0.17%	915.95	103.02	0.2644	317.98	317.34	2.63%
4	Pleasure Moped	N/A	3	6	1,348	224.70	0.17%	915.95	103.02	0.1405	216.26	216.82	-3.67%
4	Pleasure Moped	N/A	4	5	1,212	242.39	0.17%	915.95	103.02	0.1878	255.70	255.19	5.10%
5	All Purpose Trailer	N/A	1	62,105	4,551,597	73.29	4.96%	72.01	0.00	1.0350	74.53	74.32	-3.38%
5	All Purpose Trailer	N/A	2	142,201	10,650,931	74.90	4.96%	72.01	0.00	1.0076	72.56	72.36	-7.96%
5	All Purpose Trailer	N/A	3	3,452	195,892	56.75	4.96%	72.01	0.00	0.7789	56.09	55.93	-6.09%
5	All Purpose Trailer	N/A	4	6,613	279,862	42.32	4.96%	72.01	0.00	0.6223	44.81	44.69	0.60%
6	Off Road Vehicle - ATV	N/A	1	7,813	54,691	7.00	0.00%	6.52	0.00	1.0000	6.52	6.50	-7.16%
6	Off Road Vehicle - ATV	N/A	2	30,456	213,192	7.00	0.00%	6.52	0.00	1.0000	6.52	6.50	-7.16%
6	Off Road Vehicle - ATV	N/A	3	787	5,509	7.00	0.00%	6.52	0.00	1.0000	6.52	6.50	-7.16%
6	Off Road Vehicle - ATV	N/A	4	1,359	9,513	7.00	0.00%	6.52	0.00	1.0000	6.52	6.50	-7.16%
6	Off Road Vehicle - Motorcycle	N/A	1	443	3,101	7.00	0.00%	6.52	0.00	1.0000	6.52	6.50	-7.16%
6	Off Road Vehicle - Motorcycle	N/A	2	814	5,698	7.00	0.00%	6.52	0.00	1.0000	6.52	6.50	-7.16%
6	Off Road Vehicle - Motorcycle	N/A	3	22	154	7.00	0.00%	6.52	0.00	1.0000	6.52	6.50	-7.16%
6	Off Road Vehicle - Motorcycle	N/A	4	9	63	7.00	0.00%	6.52	0.00	1.0000	6.52	6.50	-7.16%
6	Off Road Vehicle - Snowmobile	N/A	1	8,246	57,722	7.00	0.00%	6.52	0.00	1.0000	6.52	6.50	-7.16%
6	Off Road Vehicle - Snowmobile	N/A	2	23,005	161,035	7.00	0.00%	6.52	0.00	1.0000	6.52	6.50	-7.16%
6	Off Road Vehicle - Snowmobile	N/A	3	1,071	7,497	7.00	0.00%	6.52	0.00	1.0000	6.52	6.50	-7.16%
6	Off Road Vehicle - Snowmobile	N/A	4	1,603	11,221	7.00	0.00%	6.52	0.00	1.0000	6.52	6.50	-7.16%
6	Off Road Vehicle - Snow Vehicle	N/A	1	24	168	7.00	0.00%	6.52	0.00	1.0000	6.52	6.50	-7.16%
6	Off Road Vehicle - Snow Vehicle	N/A	2	96	672	7.00	0.00%	6.52	0.00	1.0000	6.52	6.50	-7.16%
6	Off Road Vehicle - Snow Vehicle	N/A	3	5	35	7.00	0.00%	6.52	0.00	1.0000	6.52	6.50	-7.16%
6	Off Road Vehicle - Snow Vehicle	N/A	4	21	147	7.00	0.00%	6.52	0.00	1.0000	6.52	6.50	-7.16%
X	Passenger Vehicle-for-Hire (Passenger Vehicle)	N/A	1	933	2,566,906	2,751.24	-6.28%	4,471.08	103.02	0.6425	2,909.41	2,949.65	14.40%
X	Passenger Vehicle-for-Hire (Passenger Vehicle)	N/A	2	79	185,815	2,352.09	-6.28%	4,471.08	103.02	0.3849	1,784.36	1,809.03	-17.93%
X	Passenger Vehicle-for-Hire (Passenger Vehicle)	N/A	3	12	27,307	2,275.58	-6.28%	4,471.08	103.02	0.3936	1,822.12	1,847.31	-13.38%

Major Class	Description	Eng Disp Code	Territory	Rate Model No. of Vehicles	Rate Model Annual Premium	21/22 Average Rate	Expected Drift	Major Class Average	Major Class Op. Exp.	Combined Relativity	Indicated Rate	Balanced Indicated Rate	Balanced Indicated Change
				[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]
X	Passenger Vehicle-for-Hire (Passenger Vehicle)	N/A	4	23	51,323	2,231.43	-6.28%	4,471.08	103.02	0.4263	1,965.29	1,992.47	-4.72%
X	Passenger Vehicle-for-Hire (Passenger Vehicle)	N/A	5	40	108,077	2,701.92	-6.28%	4,471.08	103.02	0.6415	2,905.22	2,945.39	16.32%
X	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	N/A	1	7	16,592	2,370.30	-6.28%	4,471.08	103.02	0.5420	2,470.58	2,504.74	12.75%
X	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	N/A	2	4	7,973	1,993.29	-6.28%	4,471.08	103.02	0.3247	1,521.45	1,542.49	-17.43%
X	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	N/A	3	2	4,287	2,143.58	-6.28%	4,471.08	103.02	0.3320	1,553.30	1,574.78	-21.61%
X	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	N/A	4	1	1,773	1,772.56	-6.28%	4,471.08	103.02	0.3597	1,674.09	1,697.24	2.17%
X	Passenger Vehicle-for-Hire (Truck 4,499 kg or less GVW)	N/A	5	1	2,233	2,233.06	-6.28%	4,471.08	103.02	0.5412	2,467.04	2,501.15	19.51%
X	Taxicab Vehicle-for-Hire	N/A	1	458	4,248,080	9,275.28	-6.28%	4,471.08	103.02	2.0224	8,937.09	9,060.67	4.23%
X	Taxicab Vehicle-for-Hire	N/A	2	105	551,673	5,254.03	-6.28%	4,471.08	103.02	1.2117	5,395.59	5,470.20	11.09%
X	Taxicab Vehicle-for-Hire	N/A	3	41	232,835	5,678.90	-6.28%	4,471.08	103.02	1.2389	5,514.46	5,590.71	5.05%
X	Taxicab Vehicle-for-Hire	N/A	4	5	29,849	5,969.80	-6.28%	4,471.08	103.02	1.3420	5,965.15	6,047.64	8.09%

Major Class	Description	Eng Disp Code	Territory	Rate Model No. of Vehicles	Rate Model Annual Premium	21/22 Average Rate	Expected Drift	Major Class Average	Major Class Op. Exp.	Combined Relativity	Indicated Rate	Balanced Indicated Rate	Balanced Indicated Change
				[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]
X	Limousine Vehicle-for-Hire	N/A	1	25	74,324	2,972.96	-6.28%	4,471.08	103.02	0.6119	2,775.87	2,814.26	1.01%
X	Limousine Vehicle-for-Hire	N/A	2	11	18,639	1,694.45	-6.28%	4,471.08	103.02	0.3666	1,704.35	1,727.92	8.81%
X	Limousine Vehicle-for-Hire	N/A	3	0	0	0.00	-6.28%	4,471.08	103.02	0.3748	0.00	0.00	0.00%
X	Limousine Vehicle-for-Hire	N/A	4	0	0	0.00	-6.28%	4,471.08	103.02	0.4061	0.00	0.00	0.00%
X	Accessible Vehicle-for-Hire	N/A	1	177	427,458	2,415.02	-6.28%	4,471.08	103.02	0.5272	2,405.85	2,439.12	7.77%
X	Accessible Vehicle-for-Hire	N/A	2	10	11,557	1,155.73	-6.28%	4,471.08	103.02	0.3158	1,482.67	1,503.17	38.78%
X	Accessible Vehicle-for-Hire	N/A	3	1	782	781.96	-6.28%	4,471.08	103.02	0.3229	1,513.65	1,534.58	109.40%
X	Accessible Vehicle-for-Hire	N/A	4	2	2,895	1,447.64	-6.28%	4,471.08	103.02	0.3498	1,631.14	1,653.69	21.89%

Notes:

- [1] & [2]: Data per the Rate Model; refer to Part V, Ratemaking, RM.2
- [3] = [2] / [1]
- [4] to [6] Refer to Part V, Ratemaking, RM.4
- [7] Refer to Part V, Ratemaking, Table 13

- [8] Details of the calculation of the Indicated Rate per Part V, Ratemaking, RM.4
- [9] Balanced to the revenue requirement by major class
- [10] =  $([9] / ([3] * (1 + [4]))) - 1$

**Table 7**  
**Basic Bodily Injury**  
**Major Class 01 - Private Passenger**

**HISTORICAL INCURRED LOSS DEVELOPMENT ('000)**

	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180
06/07	2,221	2,311	2,547	2,576	2,986	2,947	2,968	2,994	3,203	3,084	3,102	3,103	3,086	3,086	3,086
07/08	1,900	2,383	2,698	2,976	2,971	3,064	3,213	3,209	3,218	3,208	3,222	3,243	3,243	3,243	
08/09	1,821	2,464	2,691	2,726	2,527	2,678	2,951	2,909	2,920	2,923	2,923	2,924	2,926		
09/10	3,116	2,112	2,460	2,496	2,552	2,787	2,912	2,599	2,604	2,605	2,605	2,609			
10/11	2,361	1,894	2,012	2,476	2,958	3,012	3,135	3,307	3,384	3,425	3,441				
11/12	1,416	1,257	1,399	1,358	1,640	1,707	1,751	1,738	1,744	1,734					
12/13	1,485	2,363	3,484	3,555	3,843	3,824	3,828	3,835	3,850						
13/14	2,454	1,983	2,789	3,105	3,152	3,113	3,129	3,119							
14/15	2,297	3,492	3,757	4,164	4,361	4,367	4,395								
15/16	2,415	3,369	3,967	4,272	4,178	4,233									
16/17	2,685	2,925	3,542	4,033	3,983										
17/18	3,084	3,215	4,010	4,288											
18/19	2,206	3,218	4,134												
19/20	2,220	2,494													
20/21	1,544														

**LOSS DEVELOPMENT FACTORS**

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180
06/07	1.0404	1.1022	1.0116	1.1590	0.9868	1.0073	1.0085	1.0699	0.9631	1.0058	1.0001	0.9948	1.0000	1.0000
07/08	1.2540	1.1320	1.1032	0.9984	1.0311	1.0485	0.9990	1.0026	0.9969	1.0044	1.0065	1.0001	1.0001	
08/09	1.3532	1.0921	1.0133	0.9269	1.0596	1.1020	0.9859	1.0036	1.0012	1.0001	1.0003	1.0007		
09/10	0.6778	1.1648	1.0144	1.0223	1.0924	1.0448	0.8926	1.0019	1.0002	1.0002	1.0012			
10/11	0.8021	1.0627	1.2302	1.1949	1.0181	1.0408	1.0550	1.0233	1.0121	1.0046				
11/12	0.8876	1.1132	0.9708	1.2076	1.0410	1.0258	0.9924	1.0033	0.9943					
12/13	1.5914	1.4744	1.0204	1.0809	0.9951	1.0011	1.0019	1.0037						
13/14	0.8082	1.4062	1.1136	1.0152	0.9874	1.0052	0.9967							
14/15	1.5204	1.0758	1.1083	1.0473	1.0014	1.0065								
15/16	1.3949	1.1776	1.0768	0.9780	1.0133									
16/17	1.0895	1.2109	1.1385	0.9876										
17/18	1.0425	1.2470	1.0694											
18/19	1.4587	1.2845												
19/20	1.1235													
<b>Average Last 9</b>	1.2130	1.2280	1.0825	1.0512	1.0266	1.0313	0.9915	1.0155	0.9946	1.0030	1.0020	0.9985	1.0001	1.0000
<b>Average Last 5</b>	1.2218	1.1992	1.1013	1.0218	1.0076	1.0159	0.9877	1.0072	1.0009	1.0030	1.0020	0.9985	1.0001	1.0000
<b>Average Last 3</b>	1.2082	1.2475	1.0949	1.0043	1.0007	1.0043	0.9970	1.0101	1.0022	1.0016	1.0027	0.9985	1.0001	1.0000
<b>Wtd. Ave. Last 9</b>	1.2001	1.2267	1.0848	1.0358	1.0214	1.0285	0.9926	1.0160	0.9945	1.0032	1.0021	0.9985	1.0001	1.0000
<b>Wtd. Ave. Last 5</b>	1.2071	1.1967	1.0995	1.0203	1.0041	1.0135	0.9894	1.0078	1.0018	1.0032	1.0021	0.9985	1.0001	1.0000
<b>Wtd. Ave. Last 3</b>	1.1887	1.2486	1.0932	1.0042	1.0019	1.0043	0.9981	1.0109	1.0041	1.0018	1.0029	0.9985	1.0001	1.0000
<b>Overall</b>	1.3000	1.2091	1.1070	1.0470	1.0260	1.0160	1.0060	1.0010	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Selected</b>	1.3000	1.2091	1.1070	1.0470	1.0260	1.0160	1.0060	1.0010	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Selected to Ultimate</b>	1.9133	1.4718	1.2173	1.0996	1.0502	1.0236	1.0075	1.0015	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000

**Table 7**  
**Basic Collision**  
**Major Class 01 - Private Passenger**

**HISTORICAL INCURRED LOSS DEVELOPMENT ('000)**

	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180
06/07	208,585	209,166	210,080	210,021	209,859	209,828	209,800	209,824	209,810	209,807	209,822	209,803	209,789	209,784	209,773
07/08	211,725	214,942	216,125	216,024	215,995	216,069	216,018	216,004	215,992	215,980	215,971	215,964	215,947	215,931	
08/09	221,993	224,325	225,694	225,754	225,702	225,615	225,614	225,615	225,620	225,605	225,591	225,586	225,577		
09/10	219,247	220,572	222,267	222,219	222,202	222,238	222,267	222,250	222,246	222,228	222,219	222,206			
10/11	253,718	258,337	260,366	260,658	260,862	260,940	260,967	260,967	260,985	260,968	260,954				
11/12	247,230	250,387	252,274	252,670	252,796	252,883	252,923	252,931	252,926	252,930					
12/13	278,757	291,515	294,257	294,793	294,989	295,045	295,096	295,112	295,120						
13/14	307,225	323,672	326,906	327,679	327,959	328,076	328,127	328,149							
14/15	285,696	289,120	292,101	292,754	292,964	293,096	293,159								
15/16	322,705	329,331	331,994	332,507	332,693	332,777									
16/17	348,765	357,652	360,703	361,568	361,867										
17/18	369,360	375,672	378,846	379,806											
18/19	364,671	375,145	378,846												
19/20	363,590	372,943													
20/21	283,704														

**LOSS DEVELOPMENT FACTORS**

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180
06/07	1.0028	1.0044	0.9997	0.9992	0.9999	0.9999	1.0001	0.9999	1.0000	1.0001	0.9999	0.9999	1.0000	0.9999
07/08	1.0152	1.0055	0.9995	0.9999	1.0003	0.9998	0.9999	0.9999	0.9999	1.0000	1.0000	0.9999	0.9999	
08/09	1.0105	1.0061	1.0003	0.9998	0.9996	1.0000	1.0000	1.0000	0.9999	0.9999	1.0000	1.0000		
09/10	1.0060	1.0077	0.9998	0.9999	1.0002	1.0001	0.9999	1.0000	0.9999	1.0000	0.9999			
10/11	1.0182	1.0079	1.0011	1.0008	1.0003	1.0001	1.0000	1.0001	0.9999	0.9999				
11/12	1.0128	1.0075	1.0016	1.0005	1.0003	1.0002	1.0000	1.0000	1.0000					
12/13	1.0458	1.0094	1.0018	1.0007	1.0002	1.0002	1.0001	1.0000						
13/14	1.0535	1.0100	1.0024	1.0009	1.0004	1.0002	1.0001							
14/15	1.0120	1.0103	1.0022	1.0007	1.0004	1.0002								
15/16	1.0205	1.0081	1.0015	1.0006	1.0003									
16/17	1.0255	1.0085	1.0024	1.0008										
17/18	1.0171	1.0084	1.0025											
18/19	1.0287	1.0099												
19/20	1.0257													
<b>Average Last 9</b>	1.0268	1.0089	1.0017	1.0005	1.0002	1.0001	1.0000	1.0000	1.0000	1.0000	0.9999	0.9999	1.0000	0.9999
<b>Average Last 5</b>	1.0235	1.0090	1.0022	1.0007	1.0003	1.0002	1.0000	1.0000	0.9999	1.0000	0.9999	0.9999	1.0000	0.9999
<b>Average Last 3</b>	1.0238	1.0089	1.0022	1.0007	1.0004	1.0002	1.0000	1.0000	1.0000	0.9999	1.0000	0.9999	1.0000	0.9999
<b>Wtd. Ave. Last 9</b>	1.0268	1.0089	1.0018	1.0006	1.0002	1.0001	1.0000	1.0000	1.0000	1.0000	0.9999	0.9999	1.0000	0.9999
<b>Wtd. Ave. Last 5</b>	1.0235	1.0090	1.0022	1.0007	1.0003	1.0002	1.0000	1.0000	1.0000	1.0000	0.9999	0.9999	1.0000	0.9999
<b>Wtd. Ave. Last 3</b>	1.0238	1.0090	1.0022	1.0007	1.0003	1.0002	1.0001	1.0000	1.0000	0.9999	1.0000	0.9999	1.0000	0.9999
<b>Overall</b>	1.0266	1.0095	1.0025	1.0010	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Selected</b>	1.0246	1.0095	1.0025	1.0010	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Selected to Ultimate</b>	1.0380	1.0130	1.0035	1.0010	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

**Table 7**  
**Basic Comprehensive**  
**Major Class 01 - Private Passenger**

(Net of Hail Storm)

**HISTORICAL INCURRED LOSS DEVELOPMENT ('000)**

	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180
06/07	62,707	66,456	67,635	67,830	67,870	67,900	67,938	67,924	67,933	67,924	67,889	67,886	67,881	67,881	67,872
07/08	55,004	58,955	60,477	60,596	60,626	60,588	60,581	60,581	60,581	60,567	60,563	60,564	60,559	60,560	
08/09	41,005	43,354	44,127	44,188	44,202	44,194	44,208	44,177	44,064	44,068	44,071	44,068	44,045		
09/10	40,374	42,463	42,965	42,956	42,952	42,936	43,003	43,008	43,010	43,010	43,005	43,001			
10/11	61,804	64,275	65,876	65,938	66,031	66,121	66,138	66,162	66,173	66,143	66,134				
11/12	60,226	64,331	65,045	65,112	64,752	64,823	64,846	64,807	64,470	64,475					
12/13	57,808	62,652	63,554	63,195	63,283	63,236	63,252	62,509	62,511						
13/14	58,936	63,470	64,375	64,314	63,374	63,420	63,389	63,407							
14/15	56,815	60,864	61,362	60,966	61,068	61,131	61,145								
15/16	98,753	105,846	106,443	104,688	104,807	104,962									
16/17	97,405	101,718	102,756	102,686	101,506										
17/18	58,019	62,682	63,250	63,026											
18/19	69,078	74,097	74,842												
19/20	69,321	74,978													
20/21	67,774														

**LOSS DEVELOPMENT FACTORS**

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180
06/07	1.0598	1.0177	1.0029	1.0006	1.0004	1.0006	0.9998	1.0001	0.9999	0.9995	1.0000	0.9999	1.0000	0.9999
07/08	1.0718	1.0258	1.0020	1.0005	0.9994	0.9999	1.0000	1.0000	0.9998	0.9999	1.0000	0.9999	1.0000	
08/09	1.0573	1.0178	1.0014	1.0003	0.9998	1.0003	0.9993	0.9974	1.0001	1.0001	0.9999	0.9995		
09/10	1.0517	1.0118	0.9998	0.9999	0.9996	1.0016	1.0001	1.0000	1.0000	0.9999	0.9999			
10/11	1.0400	1.0249	1.0009	1.0014	1.0014	1.0003	1.0004	1.0002	0.9996	0.9999				
11/12	1.0682	1.0111	1.0010	0.9945	1.0011	1.0004	0.9994	0.9948	1.0001					
12/13	1.0838	1.0144	0.9944	1.0014	0.9993	1.0003	0.9883	1.0000						
13/14	1.0769	1.0143	0.9991	0.9854	1.0007	0.9995	1.0003							
14/15	1.0713	1.0082	0.9935	1.0017	1.0010	1.0002								
15/16	1.0718	1.0056	0.9835	1.0011	1.0015									
16/17	1.0443	1.0102	0.9993	0.9885										
17/18	1.0804	1.0091	0.9965											
18/19	1.0727	1.0101												
19/20	1.0816													
<b>Average Last 9</b>	1.0723	1.0120	0.9964	0.9971	1.0004	1.0003	0.9984	0.9989	0.9999	0.9999	1.0000	0.9998	1.0000	0.9999
<b>Average Last 5</b>	1.0701	1.0086	0.9944	0.9956	1.0007	1.0001	0.9977	0.9985	0.9999	0.9999	1.0000	0.9998	1.0000	0.9999
<b>Average Last 3</b>	1.0782	1.0098	0.9931	0.9971	1.0011	1.0000	0.9960	0.9983	0.9999	0.9999	1.0000	0.9998	1.0000	0.9999
<b>Wtd. Ave. Last 9</b>	1.0707	1.0115	0.9957	0.9966	1.0006	1.0003	0.9984	0.9990	0.9999	0.9998	1.0000	0.9998	1.0000	0.9999
<b>Wtd. Ave. Last 5</b>	1.0681	1.0085	0.9937	0.9954	1.0008	1.0001	0.9976	0.9984	0.9999	0.9998	1.0000	0.9998	1.0000	0.9999
<b>Wtd. Ave. Last 3</b>	1.0781	1.0099	0.9925	0.9964	1.0011	1.0000	0.9960	0.9983	0.9999	0.9999	1.0000	0.9998	1.0000	0.9999
<b>Overall</b>	1.0764	1.0120	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Selected</b>	1.0690	1.0110	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Selected to Ultimate</b>	1.0808	1.0110	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

**Table 7**  
**Basic Property Damage**  
**Major Class 01 - Private Passenger**

**HISTORICAL INCURRED LOSS DEVELOPMENT ('000)**

	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180
06/07	27,025	28,747	29,457	29,422	29,391	29,389	29,374	29,373	29,371	29,369	29,363	29,357	29,350	29,345	29,337
07/08	27,307	29,518	30,134	30,126	29,995	29,940	29,936	29,936	29,932	29,928	29,925	29,916	29,913	29,908	
08/09	28,146	31,211	31,891	31,834	31,751	31,749	31,757	31,668	31,665	31,671	31,627	31,623	31,622		
09/10	28,115	30,066	30,463	30,541	30,554	30,556	30,516	30,512	30,511	30,504	30,497	30,491			
10/11	29,670	33,071	33,667	33,740	33,769	33,756	33,796	33,792	33,783	33,776	33,768				
11/12	28,502	31,880	32,698	32,772	32,781	32,886	32,864	32,856	32,797	32,794					
12/13	31,045	35,538	36,463	36,656	36,878	36,943	37,032	36,952	36,990						
13/14	32,606	38,222	39,394	39,782	39,804	39,800	39,807	39,821							
14/15	29,858	33,965	34,958	35,040	35,068	35,080	35,081								
15/16	31,022	35,270	36,113	36,187	36,192	36,207									
16/17	31,744	37,159	37,883	38,092	38,121										
17/18	34,604	39,279	40,511	40,568											
18/19	31,150	35,892	36,927												
19/20	28,327	32,749													
20/21	20,768														

**LOSS DEVELOPMENT FACTORS**

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180
06/07	1.0637	1.0247	0.9988	0.9989	0.9999	0.9995	1.0000	0.9999	0.9999	0.9998	0.9998	0.9998	0.9998	0.9997
07/08	1.0810	1.0209	0.9997	0.9957	0.9981	0.9999	1.0000	0.9999	0.9999	0.9999	0.9997	0.9999	0.9998	
08/09	1.1089	1.0218	0.9982	0.9974	0.9999	1.0003	0.9972	0.9999	1.0002	0.9986	0.9999	1.0000		
09/10	1.0694	1.0132	1.0026	1.0004	1.0001	0.9987	0.9999	1.0000	0.9998	0.9998	0.9998			
10/11	1.1146	1.0180	1.0022	1.0009	0.9996	1.0012	0.9999	0.9997	0.9998	0.9998				
11/12	1.1185	1.0257	1.0023	1.0003	1.0032	0.9993	0.9998	0.9982	0.9999					
12/13	1.1448	1.0260	1.0053	1.0060	1.0018	1.0024	0.9978	1.0010						
13/14	1.1723	1.0307	1.0098	1.0006	0.9999	1.0002	1.0003							
14/15	1.1375	1.0292	1.0024	1.0008	1.0003	1.0000								
15/16	1.1369	1.0239	1.0021	1.0001	1.0004									
16/17	1.1706	1.0195	1.0055	1.0008										
17/18	1.1351	1.0314	1.0014											
18/19	1.1523	1.0288												
19/20	1.1561													
<b>Average Last 9</b>	1.1471	1.0259	1.0037	1.0008	1.0004	1.0002	0.9994	0.9998	0.9999	0.9996	0.9998	0.9999	0.9998	0.9997
<b>Average Last 5</b>	1.1502	1.0266	1.0042	1.0017	1.0011	1.0006	0.9995	0.9998	0.9999	0.9996	0.9998	0.9999	0.9998	0.9997
<b>Average Last 3</b>	1.1478	1.0266	1.0030	1.0006	1.0002	1.0009	0.9993	0.9997	0.9998	0.9994	0.9998	0.9999	0.9998	0.9997
<b>Wtd. Ave. Last 9</b>	1.1474	1.0260	1.0038	1.0009	1.0004	1.0002	0.9993	0.9998	0.9999	0.9996	0.9998	0.9999	0.9998	0.9997
<b>Wtd. Ave. Last 5</b>	1.1498	1.0266	1.0043	1.0016	1.0011	1.0007	0.9995	0.9998	0.9999	0.9996	0.9998	0.9999	0.9998	0.9997
<b>Wtd. Ave. Last 3</b>	1.1471	1.0266	1.0030	1.0006	1.0002	1.0009	0.9993	0.9997	0.9998	0.9994	0.9998	0.9999	0.9998	0.9997
<b>Overall</b>	1.1639	1.0271	1.0040	1.0020	1.0010	1.0000	0.9995	0.9995	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Selected</b>	1.1498	1.0266	1.0034	1.0020	1.0010	1.0000	0.9995	0.9995	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Selected to Ultimate</b>	1.1862	1.0316	1.0049	1.0015	0.9995	0.9985	0.9985	0.9990	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000

**Table 7**  
**Accident Benefits - Other (Indexed)**  
**Major Class 01 - Private Passenger**

Accident Year	Number of Units	Incurred Claims	Serious Incurred Claims	Other Incurred Claims	Serious Loss Devt Factor	Other Loss Devt Factor	Selected Trend	Trend Factor	Serious Losses Weight*	Other Losses Weight*	Adjusted Pure Premium			Pure Premium No Trend
											Serious Losses	Other Losses	Total	
07/08	675,109	54,649,726	36,085,571	18,564,155	1.0474	1.0474	0.00%	1.0000	0.00%	0.00%	55.99	28.80	84.79	84.79
08/09	690,044	35,816,220	16,471,110	19,345,109	1.0518	1.0518	0.00%	1.0000	0.00%	0.00%	25.10	29.49	54.59	54.59
09/10	701,545	34,814,654	14,594,355	20,220,299	1.0540	1.0540	0.00%	1.0000	0.00%	0.00%	21.93	30.38	52.30	52.30
10/11	712,637	40,027,905	19,577,566	20,450,339	1.0412	1.0412	0.00%	1.0000	0.00%	0.00%	28.60	29.88	58.48	58.48
11/12	728,761	37,456,033	15,867,821	21,588,212	1.0573	1.0573	0.00%	1.0000	11.11%	0.00%	23.02	31.32	54.34	54.34
12/13	744,838	38,585,957	15,612,169	22,973,788	1.0565	1.0565	0.00%	1.0000	11.11%	0.00%	22.15	32.59	54.73	54.73
13/14	754,759	30,485,153	6,372,229	24,112,925	1.0573	1.0573	0.00%	1.0000	11.11%	0.00%	8.93	33.78	42.70	42.70
14/15	764,746	33,577,103	12,591,314	20,985,789	1.0532	1.0532	0.00%	1.0000	11.11%	0.00%	17.34	28.90	46.24	46.24
15/16	776,733	39,840,965	15,011,121	24,829,844	1.0526	1.0526	0.00%	1.0000	11.11%	0.00%	20.34	33.65	53.99	53.99
16/17	788,802	53,682,029	28,901,678	24,780,351	1.0422	1.0422	0.00%	1.0000	11.11%	25.00%	38.18	32.74	70.92	70.92
17/18	799,521	48,544,290	22,620,011	25,924,279	1.0374	1.0374	0.00%	1.0000	11.11%	25.00%	29.35	33.64	62.98	62.98
18/19	806,410	40,475,779	16,626,452	23,849,327	1.1472	1.1472	0.00%	1.0000	11.11%	25.00%	23.65	33.93	57.58	57.58
19/20	810,579	33,570,814	12,295,671	21,275,143	1.2189	1.2189	0.00%	1.0000	11.11%	25.00%	18.49	31.99	50.48	50.48
20/21	819,598	22,760,185	3,349,941	19,410,244	1.5507	1.5507	0.00%	1.0000	0.00%	0.00%	6.34	36.72	43.06	43.06

Average Adjusted Pure Premium	\$ 55.46
Predicted Pure Premium :	
2022/2023 Insurance Year	\$ 55.46
2021/2022 Insurance Year	\$ 55.46

\*Accident Year 20/21 excluded to remove the effect of COVID-19 on claims costs

**Table 7**  
**Accident Benefits - IRI**  
**Major Class 01 - Private Passenger**

Accident Year	Number of Units	Incurred Claims	Serious Incurred Claims	Other Incurred Claims	Serious Loss Devt Factor	Other Loss Devt Factor	Selected Trend	Trend Factor	Serious Losses Weight*	Other Losses Weight*	Adjusted Pure Premium			Pure Premium No Trend
											Serious Losses	Other Losses	Total	
07/08	675,109	54,673,765	37,272,609	17,401,156	1.0278	1.0278	0.25%	1.0397	0.00%	0.00%	59.00	27.54	86.54	83.24
08/09	690,044	50,377,027	33,222,670	17,154,357	1.0329	1.0329	0.25%	1.0371	0.00%	0.00%	51.58	26.63	78.21	75.41
09/10	701,545	47,963,135	30,875,787	17,087,348	1.0385	1.0385	0.25%	1.0345	0.00%	0.00%	47.28	26.17	73.45	71.00
10/11	712,637	64,502,273	46,268,166	18,234,107	1.0328	1.0328	0.25%	1.0319	0.00%	0.00%	69.20	27.27	96.47	93.48
11/12	728,761	63,061,619	44,086,399	18,975,219	1.0583	1.0583	0.25%	1.0293	11.11%	0.00%	65.90	28.37	94.27	91.58
12/13	744,838	54,785,933	35,343,432	19,442,501	1.0580	1.0580	0.25%	1.0268	11.11%	0.00%	51.55	28.36	79.91	77.82
13/14	754,759	41,249,611	22,948,984	18,300,627	1.0576	1.0576	0.25%	1.0242	11.11%	0.00%	32.94	26.27	59.20	57.80
14/15	764,746	53,002,706	37,842,533	15,160,173	1.0568	1.0568	0.25%	1.0217	11.11%	0.00%	53.43	21.40	74.83	73.24
15/16	776,733	56,856,920	39,925,518	16,931,402	1.0563	1.0563	0.25%	1.0191	11.11%	0.00%	55.34	23.47	78.80	77.32
16/17	788,802	62,381,117	43,045,500	19,335,617	1.0661	1.0661	0.25%	1.0166	11.11%	25.00%	59.14	26.57	85.71	84.31
17/18	799,521	59,845,541	41,040,256	18,805,285	1.1052	1.1052	0.25%	1.0140	11.11%	25.00%	57.53	26.36	83.89	82.73
18/19	806,410	46,892,613	25,793,707	21,098,905	1.2931	1.2931	0.25%	1.0115	11.11%	25.00%	41.84	34.22	76.06	75.20
19/20	810,579	21,723,170	8,332,621	13,390,549	2.8893	2.8893	0.25%	1.0090	11.11%	25.00%	29.97	48.16	78.13	77.43
20/21	819,598	9,364,014	1,384,807	7,979,206	5.3402	5.3402	0.25%	1.0065	0.00%	0.00%	9.08	52.33	61.41	61.01

Average Adjusted Pure Premium	\$ 83.56
Predicted Pure Premium :	
2022/2023 Insurance Year	\$ 83.56
2021/2022 Insurance Year	\$ 83.36

\*Accident Year 20/21 excluded to remove the effect of COVID-19 on claims costs

**Table 7**  
**Accident Benefits - Other (Non-Indexed)**  
**Major Class 01 - Private Passenger**

Accident Year	Number of Units	Incurred Claims	Loss Devt Factor	Selected Trend	Trend Factor	Weight	Adjusted Pure Premium	Pure Premium No Trend	
07/08	675,109	18,367,259	1.0030	0.00%	1.0000	0.00%	27.29	27.29	
08/09	690,044	18,477,712	1.0050	0.00%	1.0000	0.00%	26.91	26.91	
09/10	701,545	18,306,365	1.0070	0.00%	1.0000	0.00%	26.28	26.28	
10/11	712,637	19,405,767	1.0090	0.00%	1.0000	0.00%	27.48	27.48	
11/12	728,761	17,983,807	1.0111	0.00%	1.0000	0.00%	24.95	24.95	
12/13	744,838	17,431,020	1.0141	0.00%	1.0000	0.00%	23.73	23.73	
13/14	754,759	16,802,793	1.0176	0.00%	1.0000	0.00%	22.65	22.65	
14/15	764,746	17,694,119	1.0212	0.00%	1.0000	0.00%	23.63	23.63	
15/16	776,733	18,361,055	1.0248	0.00%	1.0000	0.00%	24.22	24.22	
16/17	788,802	18,982,103	1.0276	0.00%	1.0000	20.00%	24.73	24.73	
17/18	799,521	17,742,576	1.0000	0.00%	1.0000	20.00%	22.19	22.19	
18/19	806,410	17,700,179	1.0518	0.00%	1.0000	20.00%	23.09	23.09	
19/20	810,579	15,164,787	1.0943	0.00%	1.0000	20.00%	20.47	20.47	
20/21	819,598	14,327,271	1.3683	0.00%	1.0000	20.00%	23.92	23.92	
Average Adjusted Pure Premium							\$	22.88	
Predicted Pure Premium :									
2022/2023 Insurance Year							\$	22.88	
2021/2022 Insurance Year							\$	22.88	

**Table 7**  
**Basic Bodily Injury**  
**Major Class 01 - Private Passenger**

Accident Year	Number of Units	Incurred Claims	Loss Devt Factor	Selected Trend	Trend Factor	Weight	Adjusted Pure Premium	Pure Premium No Trend
07/08	675,109	3,243,496	1.0000	2.50%	1.4693	0.00%	7.06	4.80
08/09	690,044	2,926,272	1.0000	2.50%	1.4335	0.00%	6.08	4.24
09/10	701,545	2,608,603	1.0000	2.50%	1.3985	0.00%	5.20	3.72
10/11	712,637	3,440,849	1.0000	2.50%	1.3644	0.00%	6.59	4.83
11/12	728,761	1,733,585	1.0000	2.50%	1.3311	0.00%	3.17	2.38
12/13	744,838	3,849,831	1.0005	2.50%	1.2987	0.00%	6.72	5.17
13/14	754,759	3,118,554	1.0015	2.50%	1.2670	0.00%	5.24	4.14
14/15	764,746	4,395,477	1.0075	2.50%	1.2361	0.00%	7.16	5.79
15/16	776,733	4,233,130	1.0236	2.50%	1.2059	0.00%	6.73	5.58
16/17	788,802	3,983,140	1.0502	2.50%	1.1765	20.00%	6.24	5.30
17/18	799,521	4,288,044	1.0996	2.50%	1.1478	20.00%	6.77	5.90
18/19	806,410	4,134,269	1.2173	2.50%	1.1198	20.00%	6.99	6.24
19/20	810,579	2,494,197	1.4718	2.50%	1.0925	20.00%	4.95	4.53
20/21	819,598	1,544,359	1.9133	2.50%	1.0659	20.00%	3.84	3.61
Average Adjusted Pure Premium							\$	5.76
Predicted Pure Premium :								
2022/2023 Insurance Year							\$	5.76
2021/2022 Insurance Year							\$	5.62

**Table 7**  
**Basic Collision**  
**Major Class 01 - Private Passenger**

Accident Year	Number of Units	Incurred Claims	Loss Devt Factor	Selected Trend	Trend Factor	Weight*	Adjusted Pure Premium	Pure Premium No Trend
07/08	675,109	215,930,972	1.0000	3.75%	1.7748	0.00%	567.66	319.85
08/09	690,044	225,577,078	1.0000	3.75%	1.7106	0.00%	559.21	326.90
09/10	701,545	222,205,618	1.0000	3.75%	1.6488	0.00%	522.24	316.74
10/11	712,637	260,953,814	1.0000	3.75%	1.5892	0.00%	581.94	366.18
11/12	728,761	252,930,263	1.0000	3.75%	1.5318	0.00%	531.63	347.07
12/13	744,838	295,120,046	1.0000	3.75%	1.4764	0.00%	584.98	396.22
13/14	754,759	328,148,528	1.0000	3.75%	1.4230	0.00%	618.70	434.77
14/15	764,746	293,158,646	1.0000	3.75%	1.3716	0.00%	525.80	383.34
15/16	776,733	332,776,578	1.0000	3.75%	1.3220	0.00%	566.40	428.43
16/17	788,802	361,866,611	1.0000	3.75%	1.2743	25.00%	584.57	458.75
17/18	799,521	379,806,438	1.0010	3.75%	1.2282	25.00%	584.03	475.52
18/19	806,410	378,845,802	1.0035	3.75%	1.1838	25.00%	558.09	471.44
19/20	810,579	372,943,078	1.0130	3.75%	1.1410	25.00%	531.82	466.09
20/21	819,598	283,703,718	1.0380	3.75%	1.0998	0.00%	395.14	359.29

Pure Premium Trend	Trend	RSQ
All Years Exponential Trend*	3.80%	0.8899
10-Years Exponential Trend*	3.49%	0.7464
All Major Classes Trend (per Exhibit V)	3.75%	
Selected Trend	3.75%	

Average Adjusted Pure Premium	\$	564.63
Predicted Pure Premium :		
2022/2023 Insurance Year	\$	564.63
2021/2022 Insurance Year	\$	544.22

\*Accident Year 20/21 excluded to remove the effect of COVID-19 on claims costs

**Table 7**  
**Basic Comprehensive**  
**Major Class 01 - Private Passenger**

Accident Year	Number of Units	Incurred Claims	Loss Devt Factor	Selected Trend	Trend Factor	Weight	Adjusted Pure Premium	Pure Premium No Trend
07/08	675,109	60,559,997	1.0000	2.00%	1.3615	0.00%	122.13	89.70
08/09	690,044	44,044,549	1.0000	2.00%	1.3348	0.00%	85.20	63.83
09/10	701,545	43,001,093	1.0000	2.00%	1.3086	0.00%	80.21	61.29
10/11	712,637	66,133,740	1.0000	2.00%	1.2830	0.00%	119.06	92.80
11/12	728,761	51,293,671	1.0000	2.00%	1.2578	0.00%	88.53	70.38
12/13	744,838	62,511,090	1.0000	2.00%	1.2332	0.00%	103.49	83.93
13/14	754,759	63,406,635	1.0000	2.00%	1.2090	0.00%	101.57	84.01
14/15	764,746	61,145,158	1.0000	2.00%	1.1853	0.00%	94.77	79.95
15/16	776,733	104,961,854	1.0000	2.00%	1.1620	0.00%	157.03	135.13
16/17	788,802	101,506,330	1.0000	2.00%	1.1392	20.00%	146.60	128.68
17/18	799,521	63,026,020	1.0000	2.00%	1.1169	20.00%	88.05	78.83
18/19	806,410	74,842,289	1.0000	2.00%	1.0950	20.00%	101.63	92.81
19/20	810,579	74,978,478	1.0110	2.00%	1.0735	20.00%	100.39	93.52
20/21	819,598	67,773,705	1.0808	2.00%	1.0525	20.00%	94.06	89.37

Pure Premium Trend	Trend	RSQ
All Years Exponential Trend	2.48%	0.2114
10-Years Exponential Trend	2.03%	0.0845
All Major Classes Trend (per Exhibit V)	2.00%	
Selected Trend	2.00%	

Average Adjusted Pure Premium	\$	106.15
Predicted Pure Premium :		
2022/2023 Insurance Year	\$	106.15
2021/2022 Insurance Year	\$	104.06

**Table 7**  
**Basic Property Damage**  
**Major Class 01 - Private Passenger**

Accident Year	Number of Units	Incurred Claims	Loss Devt Factor	Selected Trend	Trend Factor	Weight*	Adjusted Pure Premium	Pure Premium No Trend
07/08	675,109	29,907,896	1.0000	0.50%	1.0808	0.00%	47.88	44.30
08/09	690,044	31,621,648	1.0000	0.50%	1.0754	0.00%	49.28	45.83
09/10	701,545	30,491,455	1.0000	0.50%	1.0701	0.00%	46.51	43.46
10/11	712,637	33,768,135	1.0000	0.50%	1.0648	0.00%	50.45	47.38
11/12	728,761	32,794,481	1.0000	0.50%	1.0595	0.00%	47.68	45.00
12/13	744,838	36,989,598	0.9995	0.50%	1.0542	0.00%	52.33	49.64
13/14	754,759	39,821,131	0.9990	0.50%	1.0490	0.00%	55.29	52.71
14/15	764,746	35,081,268	0.9985	0.50%	1.0437	0.00%	47.81	45.80
15/16	776,733	36,206,855	0.9985	0.50%	1.0385	0.00%	48.34	46.54
16/17	788,802	38,120,582	0.9995	0.50%	1.0334	25.00%	49.92	48.30
17/18	799,521	40,567,995	1.0015	0.50%	1.0282	25.00%	52.25	50.82
18/19	806,410	36,926,641	1.0049	0.50%	1.0231	25.00%	47.08	46.02
19/20	810,579	32,748,847	1.0316	0.50%	1.0180	25.00%	42.43	41.68
20/21	819,598	20,767,712	1.1862	0.50%	1.0130	0.00%	30.45	30.06

Pure Premium Trend	Trend	RSQ
All Years Exponential Trend*	0.18%	0.0116
10-Years Exponential Trend*	-0.92%	0.1273
All Major Classes Trend (per Exhibit V)	0.50%	
Selected Trend	0.50%	

Average Adjusted Pure Premium	\$	47.92
Predicted Pure Premium :		
2022/2023 Insurance Year	\$	47.92
2021/2022 Insurance Year	\$	47.68

\*Accident Year 20/21 excluded to remove the effect of COVID-19 on claims costs

**Table 7**  
**Basic Bodily Injury**  
**Major Class 02 - Commercial**

**HISTORICAL INCURRED LOSS DEVELOPMENT ('000)**

	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180
06/07	15	15	62	76	76	76	76	76	76	76	76	76	76	76	76
07/08	91	51	74	75	75	79	79	79	79	79	79	79	79	79	
08/09	29	104	60	71	72	75	64	64	64	64	64	64	64		
09/10	25	0	0	0	0	10	3	3	3	3	3	3			
10/11	140	74	41	41	41	58	58	58	58	58	58				
11/12	-	-	25	111	125	187	187	187	187	187					
12/13	-	25	29	29	29	29	29	29	29						
13/14	-	42	35	55	55	40	40	40							
14/15	-	34	34	34	34	34	34								
15/16	2	2	2	2	2	2									
16/17	20	40	74	147	139										
17/18	16	56	167	192											
18/19	45	65	40												
19/20	25	50													
20/21	120														

**LOSS DEVELOPMENT FACTORS**

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180
06/07	1.0000	4.1081	1.2370	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
07/08	0.5589	1.4612	1.0067	1.0000	1.0662	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
08/09	3.6179	0.5834	1.1712	1.0142	1.0427	0.8611	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
09/10	0.0139	1.0000	1.0000	1.0000	29.8809	0.2619	1.0000	1.0000	1.0000	1.0000	1.0000			
10/11	0.5250	0.5512	1.0000	1.0000	1.4244	1.0000	1.0000	1.0000	1.0000	1.0000				
11/12	1.0000	1.0000	4.4227	1.1266	1.5029	1.0000	1.0000	1.0000	1.0000					
12/13	1.0000	1.1624	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
13/14	1.0000	0.8438	1.5663	1.0000	0.7319	1.0000	1.0000							
14/15	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
15/16	1.0000	1.0000	1.0000	1.0000	1.0000									
16/17	2.0000	1.8471	1.9948	0.9442										
17/18	3.5360	2.9877	1.1546											
18/19	1.4444	0.6154												
19/20	2.0000													
<b>Average Last 9</b>	1.5534	1.2231	1.5709	1.0094	4.2943	0.9025	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Average Last 5</b>	1.9961	1.4900	1.3431	0.9888	1.0470	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Average Last 3</b>	2.3268	1.8167	1.3831	0.9814	0.9106	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Wtd. Ave. Last 9</b>	2.9123	1.3239	1.5033	1.0138	1.1920	0.9694	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Wtd. Ave. Last 5</b>	1.9743	1.6078	1.3821	0.9693	1.1950	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Wtd. Ave. Last 3</b>	1.9910	1.7448	1.4093	0.9552	0.8380	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Overall</b>	1.3000	1.2091	1.1070	1.0470	1.0260	1.0160	1.0060	1.0010	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Selected</b>	1.3000	1.2091	1.1070	1.0470	1.0260	1.0160	1.0060	1.0010	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Selected to Ultimate</b>	1.9133	1.4718	1.2173	1.0996	1.0502	1.0236	1.0075	1.0015	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000

**Table 7**  
**Basic Collision**  
**Major Class 02 - Commercial**

**HISTORICAL INCURRED LOSS DEVELOPMENT ('000)**

	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180
06/07	6,578	6,647	6,716	6,726	6,721	6,746	6,745	6,745	6,742	6,742	6,742	6,742	6,742	6,741	6,741
07/08	6,596	6,831	6,864	6,841	6,841	6,841	6,841	6,830	6,830	6,829	6,829	6,829	6,829	6,829	
08/09	6,516	6,621	6,690	6,718	6,718	6,722	6,756	6,756	6,756	6,756	6,756	6,756	6,756		
09/10	6,018	6,225	6,289	6,271	6,271	6,272	6,271	6,271	6,271	6,271	6,271	6,271			
10/11	6,657	7,057	7,084	7,094	7,111	7,141	7,146	7,154	7,163	7,163	7,162				
11/12	6,390	6,695	6,720	6,721	6,722	6,722	6,727	6,729	6,729	6,727					
12/13	7,373	8,120	8,159	8,155	8,174	8,172	8,176	8,175	8,175						
13/14	7,884	8,684	8,823	8,860	8,870	8,881	8,885	8,885							
14/15	7,591	8,352	8,501	8,529	8,518	8,521	8,521								
15/16	8,557	8,962	9,010	9,032	9,051	9,051									
16/17	8,744	9,333	9,584	9,686	9,663										
17/18	10,193	11,053	11,272	11,295											
18/19	10,066	10,989	11,133												
19/20	10,162	10,732													
20/21	9,554														

**LOSS DEVELOPMENT FACTORS**

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180
06/07	1.0104	1.0105	1.0015	0.9992	1.0037	0.9999	1.0000	0.9995	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000
07/08	1.0357	1.0047	0.9968	1.0000	1.0000	1.0000	0.9984	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
08/09	1.0161	1.0104	1.0042	0.9999	1.0007	1.0050	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
09/10	1.0344	1.0103	0.9970	1.0001	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000			
10/11	1.0600	1.0039	1.0015	1.0023	1.0043	1.0006	1.0012	1.0012	1.0000	0.9999				
11/12	1.0477	1.0037	1.0001	1.0002	1.0000	1.0008	1.0002	1.0000	0.9998					
12/13	1.1014	1.0048	0.9994	1.0024	0.9997	1.0005	1.0000	1.0000						
13/14	1.1014	1.0160	1.0043	1.0012	1.0012	1.0005	1.0000							
14/15	1.1004	1.0178	1.0032	0.9987	1.0004	1.0000								
15/16	1.0474	1.0053	1.0025	1.0021	1.0000									
16/17	1.0674	1.0269	1.0107	0.9975										
17/18	1.0844	1.0198	1.0020											
18/19	1.0917	1.0132												
19/20	1.0561													
<b>Average Last 9</b>	1.0775	1.0124	1.0023	1.0005	1.0007	1.0008	1.0000	1.0001	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Average Last 5</b>	1.0694	1.0166	1.0046	1.0004	1.0003	1.0005	1.0003	1.0002	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Average Last 3</b>	1.0774	1.0199	1.0051	0.9994	1.0005	1.0003	1.0000	1.0004	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Wtd. Ave. Last 9</b>	1.0775	1.0131	1.0027	1.0004	1.0007	1.0008	1.0000	1.0001	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Wtd. Ave. Last 5</b>	1.0701	1.0167	1.0045	1.0003	1.0003	1.0004	1.0003	1.0002	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Wtd. Ave. Last 3</b>	1.0774	1.0196	1.0050	0.9994	1.0005	1.0003	1.0000	1.0004	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Overall</b>	1.0266	1.0095	1.0025	1.0010	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Selected</b>	1.0694	1.0169	1.0033	1.0005	1.0005	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Selected to Ultimate</b>	1.0927	1.0218	1.0048	1.0015	1.0010	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

**Table 7**  
**Basic Comprehensive**  
**Major Class 02 - Commercial**

**(Net of Hail Storm)**

**HISTORICAL INCURRED LOSS DEVELOPMENT ('000)**

	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180
06/07	1,394	1,497	1,505	1,520	1,522	1,522	1,521	1,521	1,521	1,522	1,522	1,522	1,522	1,522	1,522
07/08	1,898	2,068	2,089	2,086	2,083	2,083	2,083	2,083	2,083	2,083	2,083	2,083	2,083	2,083	
08/09	1,576	1,838	1,870	1,853	1,835	1,835	1,802	1,802	1,804	1,804	1,804	1,804	1,804		
09/10	1,310	1,455	1,454	1,448	1,448	1,448	1,451	1,451	1,450	1,450	1,450	1,450			
10/11	1,964	2,248	2,264	2,260	2,259	2,260	2,260	2,260	2,260	2,260	2,260				
11/12	1,851	2,146	2,162	2,161	2,146	2,149	2,152	2,152	2,147	2,147					
12/13	2,015	2,269	2,280	2,287	2,285	2,284	2,285	2,276	2,276						
13/14	2,103	2,567	2,574	2,571	2,563	2,563	2,563	2,563							
14/15	2,021	2,204	2,242	2,223	2,220	2,223	2,223								
15/16	3,149	3,499	3,532	3,482	3,496	3,496									
16/17	3,172	3,608	3,648	3,690	3,650										
17/18	2,937	3,280	3,336	3,342											
18/19	2,626	3,007	2,981												
19/20	2,864	3,179													
20/21	3,248														

**LOSS DEVELOPMENT FACTORS**

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180
06/07	1.0736	1.0051	1.0100	1.0014	1.0000	0.9993	1.0000	1.0000	1.0006	1.0000	1.0000	1.0000	1.0000	1.0000
07/08	1.0893	1.0100	0.9985	0.9987	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
08/09	1.1661	1.0176	0.9906	0.9904	1.0000	0.9821	1.0000	1.0008	1.0000	1.0000	1.0000	1.0000		
09/10	1.1112	0.9989	0.9961	1.0000	1.0000	1.0019	0.9999	0.9991	1.0000	1.0000	1.0000			
10/11	1.1446	1.0071	0.9982	0.9997	1.0002	1.0001	1.0000	1.0000	1.0000	1.0000				
11/12	1.1591	1.0074	0.9995	0.9934	1.0012	1.0012	1.0000	0.9979	1.0000					
12/13	1.1259	1.0050	1.0028	0.9994	0.9996	1.0001	0.9964	1.0000						
13/14	1.2206	1.0028	0.9988	0.9967	1.0000	1.0000	1.0000							
14/15	1.0905	1.0175	0.9915	0.9983	1.0016	1.0000								
15/16	1.1112	1.0095	0.9856	1.0043	0.9997									
16/17	1.1372	1.0111	1.0116	0.9893										
17/18	1.1166	1.0170	1.0018											
18/19	1.1450	0.9914												
19/20	1.1101													
<b>Average Last 9</b>	1.1351	1.0077	0.9984	0.9968	1.0003	0.9983	0.9995	0.9997	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Average Last 5</b>	1.1240	1.0093	0.9979	0.9976	1.0004	1.0003	0.9993	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Average Last 3</b>	1.1239	1.0065	0.9997	0.9973	1.0005	1.0000	0.9988	0.9993	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Wtd. Ave. Last 9</b>	1.1328	1.0078	0.9988	0.9968	1.0002	0.9985	0.9995	0.9997	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Wtd. Ave. Last 5</b>	1.1237	1.0091	0.9984	0.9973	1.0003	1.0003	0.9992	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Wtd. Ave. Last 3</b>	1.1233	1.0071	0.9998	0.9970	1.0003	1.0000	0.9988	0.9993	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Overall</b>	1.0764	1.0120	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Selected</b>	1.1219	1.0097	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Selected to Ultimate</b>	1.1328	1.0097	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

**Table 7**  
**Basic Property Damage**  
**Major Class 02 - Commercial**

**HISTORICAL INCURRED LOSS DEVELOPMENT ('000)**

	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180
06/07	2,679	2,865	2,872	2,893	2,893	2,893	2,894	2,894	2,894	2,894	2,894	2,894	2,894	2,894	2,894
07/08	2,578	2,976	3,123	3,043	3,015	3,014	3,014	3,013	3,013	3,013	3,015	3,015	3,095	3,095	
08/09	2,320	2,794	2,796	2,806	2,806	2,807	2,803	2,803	2,803	2,821	2,820	2,820	2,820		
09/10	2,312	2,592	2,711	2,620	2,618	2,609	2,409	2,411	2,410	2,409	2,409	2,418			
10/11	2,178	2,810	3,032	3,033	3,030	3,030	3,030	3,040	3,039	3,039	2,839				
11/12	2,454	2,632	2,648	2,631	2,623	2,628	2,628	2,628	2,627	2,626					
12/13	2,450	3,023	3,059	3,071	3,080	3,074	3,073	3,073	3,072						
13/14	2,282	2,859	2,891	2,950	3,119	3,129	3,127	3,127							
14/15	3,066	3,887	3,835	3,853	3,846	3,868	3,846								
15/16	2,234	2,788	2,860	2,866	2,805	2,804									
16/17	2,480	3,157	3,341	3,429	3,428										
17/18	2,450	3,245	3,328	3,381											
18/19	2,393	3,330	3,584												
19/20	2,555	2,900													
20/21	2,553														

**LOSS DEVELOPMENT FACTORS**

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180
06/07	1.0693	1.0024	1.0076	0.9999	1.0000	1.0002	1.0000	1.0000	1.0000	1.0002	1.0000	1.0000	1.0000	0.9998
07/08	1.1543	1.0495	0.9743	0.9907	0.9999	1.0001	0.9994	1.0000	1.0000	1.0006	1.0000	1.0266	1.0000	
08/09	1.2043	1.0006	1.0036	1.0000	1.0001	0.9989	1.0000	1.0000	1.0063	0.9998	1.0000	1.0000		
09/10	1.1210	1.0460	0.9666	0.9992	0.9965	0.9235	1.0008	0.9995	0.9995	1.0000	1.0037			
10/11	1.2902	1.0787	1.0005	0.9991	1.0000	1.0000	1.0031	0.9998	1.0000	0.9342				
11/12	1.0727	1.0059	0.9937	0.9970	1.0017	1.0002	1.0000	0.9998	0.9996					
12/13	1.2342	1.0120	1.0037	1.0030	0.9980	0.9998	0.9998	0.9998						
13/14	1.2532	1.0110	1.0204	1.0574	1.0032	0.9994	1.0000							
14/15	1.2679	0.9867	1.0046	0.9981	1.0058	0.9942								
15/16	1.2477	1.0258	1.0023	0.9785	0.9998									
16/17	1.2730	1.0585	1.0262	0.9999										
17/18	1.3244	1.0257	1.0157											
18/19	1.3916	1.0763												
19/20	1.1351													
<b>Average Last 9</b>	1.2444	1.0312	1.0037	1.0036	1.0006	0.9907	1.0004	0.9999	1.0009	0.9870	1.0009	1.0089	1.0000	0.9998
<b>Average Last 5</b>	1.2744	1.0346	1.0138	1.0074	1.0017	0.9987	1.0007	0.9998	1.0011	0.9870	1.0009	1.0089	1.0000	0.9998
<b>Average Last 3</b>	1.2837	1.0535	1.0147	0.9922	1.0029	0.9978	0.9999	0.9998	0.9997	0.9780	1.0013	1.0089	1.0000	0.9998
<b>Wtd. Ave. Last 9</b>	1.2441	1.0305	1.0046	1.0035	1.0008	0.9916	1.0004	0.9999	1.0009	0.9860	1.0008	1.0092	1.0000	0.9998
<b>Wtd. Ave. Last 5</b>	1.2731	1.0331	1.0137	1.0068	1.0019	0.9985	1.0008	0.9998	1.0011	0.9860	1.0008	1.0092	1.0000	0.9998
<b>Wtd. Ave. Last 3</b>	1.2807	1.0537	1.0154	0.9932	1.0033	0.9976	0.9999	0.9998	0.9997	0.9757	1.0011	1.0092	1.0000	0.9998
<b>Overall</b>	1.1639	1.0271	1.0040	1.0020	1.0010	1.0000	0.9995	0.9995	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Selected</b>	1.2827	1.0305	1.0128	1.0020	1.0010	1.0000	0.9995	0.9995	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Selected to Ultimate</b>	1.3407	1.0453	1.0143	1.0015	0.9995	0.9985	0.9985	0.9990	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000

**Table 7**  
**Accident Benefits - Other (Indexed)**  
**Major Class 02 - Commercial**

Accident Year	Number of Units	Incurred Claims	Serious Incurred Claims	Other Incurred Claims	Serious Loss Devt Factor	Other Loss Devt Factor	Selected Trend	Trend Factor	Serious Losses Weight	Other Losses Weight	Adjusted Pure Premium			Pure Premium No Trend
											Serious Losses	Other Losses	Total	
07/08	39,887	1,994,839	1,268,293	726,546	1.0474	1.0474	0.00%	1.0000	0.00%	0.00%	33.31	19.08	52.38	52.38
08/09	40,348	3,836,542	3,114,756	721,786	1.0518	1.0518	0.00%	1.0000	0.00%	0.00%	81.19	18.81	100.01	100.01
09/10	40,440	1,592,326	788,720	803,606	1.0540	1.0540	0.00%	1.0000	0.00%	0.00%	20.56	20.94	41.50	41.50
10/11	40,696	1,903,779	1,213,104	690,675	1.0412	1.0412	0.00%	1.0000	0.00%	0.00%	31.04	17.67	48.71	48.71
11/12	41,422	1,230,755	395,809	834,946	1.0573	1.0573	0.00%	1.0000	10.00%	0.00%	10.10	21.31	31.42	31.42
12/13	42,631	1,632,751	557,780	1,074,971	1.0565	1.0565	0.00%	1.0000	10.00%	0.00%	13.82	26.64	40.47	40.47
13/14	43,110	3,688,757	2,780,704	908,053	1.0573	1.0573	0.00%	1.0000	10.00%	0.00%	68.20	22.27	90.47	90.47
14/15	43,864	3,792,840	3,025,449	767,391	1.0532	1.0532	0.00%	1.0000	10.00%	0.00%	72.64	18.43	91.07	91.07
15/16	44,401	1,074,179	445,367	628,812	1.0526	1.0526	0.00%	1.0000	10.00%	0.00%	10.56	14.91	25.47	25.47
16/17	44,679	1,580,990	785,766	795,224	1.0422	1.0422	0.00%	1.0000	10.00%	20.00%	18.33	18.55	36.88	36.88
17/18	45,115	1,266,473	462,597	803,876	1.0374	1.0374	0.00%	1.0000	10.00%	20.00%	10.64	18.48	29.12	29.12
18/19	45,258	1,612,497	616,449	996,048	1.1472	1.1472	0.00%	1.0000	10.00%	20.00%	15.63	25.25	40.87	40.87
19/20	45,321	923,151	53,545	869,606	1.2189	1.2189	0.00%	1.0000	10.00%	20.00%	1.44	23.39	24.83	24.83
20/21	45,878	992,985	389,225	603,761	1.5507	1.5507	0.00%	1.0000	10.00%	20.00%	13.16	20.41	33.56	33.56

Average Adjusted Pure Premium	\$ 44.67
Predicted Pure Premium :	
2022/2023 Insurance Year	\$ 44.67
2021/2022 Insurance Year	\$ 44.67

Note: Common/Private/Contract Carrier (COPCC) units and incurred removed

**Table 7**  
**Accident Benefits - IRI**  
**Major Class 02 - Commercial**

Accident Year	Number of Units	Incurred Claims	Serious Incurred Claims	Other Incurred Claims	Serious Loss Devt Factor	Other Loss Devt Factor	Selected Trend	Trend Factor	Serious Losses Weight	Other Losses Weight	Adjusted Pure Premium			Pure Premium No Trend
											Serious Losses	Other Losses	Total	
07/08	39,887	4,775,724	3,555,559	1,220,165	1.0278	1.0278	0.25%	1.0397	0.00%	0.00%	95.25	32.69	127.94	123.06
08/09	40,348	4,018,595	2,049,467	1,969,129	1.0329	1.0329	0.25%	1.0371	0.00%	0.00%	54.41	52.28	106.69	102.88
09/10	40,440	2,819,961	2,022,918	797,043	1.0385	1.0385	0.25%	1.0345	0.00%	0.00%	53.74	21.17	74.91	72.42
10/11	40,696	2,551,636	1,611,701	939,935	1.0328	1.0328	0.25%	1.0319	0.00%	0.00%	42.21	24.62	66.83	64.76
11/12	41,422	3,656,072	2,676,896	979,176	1.0583	1.0583	0.25%	1.0293	10.00%	0.00%	70.40	25.75	96.15	93.41
12/13	42,631	4,164,375	1,962,547	2,201,828	1.0580	1.0580	0.25%	1.0268	10.00%	0.00%	50.01	56.11	106.12	103.35
13/14	43,110	3,974,381	2,750,380	1,224,001	1.0576	1.0576	0.25%	1.0242	10.00%	0.00%	69.11	30.76	99.86	97.50
14/15	43,864	4,265,102	3,258,585	1,006,517	1.0568	1.0568	0.25%	1.0217	10.00%	0.00%	80.21	24.77	104.98	102.75
15/16	44,401	1,570,449	871,154	699,294	1.0563	1.0563	0.25%	1.0191	10.00%	0.00%	21.12	16.95	38.08	37.36
16/17	44,679	1,949,061	847,213	1,101,848	1.0661	1.0661	0.25%	1.0166	10.00%	20.00%	20.55	26.73	47.28	46.51
17/18	45,115	3,612,833	2,060,975	1,551,858	1.1052	1.1052	0.25%	1.0140	10.00%	20.00%	51.20	38.55	89.75	88.51
18/19	45,258	2,904,680	1,819,606	1,085,074	1.2931	1.2931	0.25%	1.0115	10.00%	20.00%	52.59	31.36	83.95	83.00
19/20	45,321	1,133,344	217,092	916,251	2.8893	2.8893	0.25%	1.0090	10.00%	20.00%	13.96	58.94	72.90	72.25
20/21	45,878	580,882	203,048	377,834	5.3402	5.3402	0.25%	1.0065	10.00%	20.00%	23.79	44.26	68.05	67.62

Average Adjusted Pure Premium	\$ 85.26
Predicted Pure Premium :	
2022/2023 Insurance Year	\$ 85.26
2021/2022 Insurance Year	\$ 85.05

Note: Common/Private/Contract Carrier (COPCC) units and incurred removed

**Table 7**  
**Accident Benefits - Other (Non-Indexed)**  
**Major Class 02 - Commercial**

Accident Year	Number of Units	Incurred Claims	Loss Devt Factor	Selected Trend	Trend Factor	Weight	Adjusted Pure Premium	Pure Premium No Trend
07/08	39,887	1,005,378	1.0030	0.00%	1.0000	0.00%	25.28	25.28
08/09	40,348	1,153,896	1.0050	0.00%	1.0000	0.00%	28.74	28.74
09/10	40,440	1,520,965	1.0070	0.00%	1.0000	0.00%	37.87	37.87
10/11	40,696	1,052,358	1.0090	0.00%	1.0000	0.00%	26.09	26.09
11/12	41,422	1,539,880	1.0111	0.00%	1.0000	0.00%	37.59	37.59
12/13	42,631	1,610,663	1.0141	0.00%	1.0000	0.00%	38.31	38.31
13/14	43,110	1,292,461	1.0176	0.00%	1.0000	0.00%	30.51	30.51
14/15	43,864	1,623,148	1.0212	0.00%	1.0000	0.00%	37.79	37.79
15/16	44,401	1,002,822	1.0248	0.00%	1.0000	0.00%	23.14	23.14
16/17	44,679	1,830,748	1.0276	0.00%	1.0000	20.00%	42.11	42.11
17/18	45,115	997,202	1.0000	0.00%	1.0000	20.00%	22.10	22.10
18/19	45,258	841,553	1.0518	0.00%	1.0000	20.00%	19.56	19.56
19/20	45,321	521,945	1.0943	0.00%	1.0000	20.00%	12.60	12.60
20/21	45,878	751,714	1.3683	0.00%	1.0000	20.00%	22.42	22.42
Average Adjusted Pure Premium							\$	23.76
Predicted Pure Premium :								
2022/2023 Insurance Year							\$	23.76
2021/2022 Insurance Year							\$	23.76

Note: Common/Private/Contract Carrier (COPCC) units and incurred removed

**Table 7**  
**Basic Bodily Injury**  
**Major Class 02 - Commercial**

Accident Year	Number of Units	Incurred Claims	Loss Devt Factor	Selected Trend	Trend Factor	Weight	Adjusted Pure Premium	Pure Premium No Trend
07/08	39,887	79,474	1.0000	2.50%	1.4693	0.00%	2.93	1.99
08/09	40,348	64,495	1.0000	2.50%	1.4335	0.00%	2.29	1.60
09/10	40,440	2,709	1.0000	2.50%	1.3985	0.00%	0.09	0.07
10/11	40,696	57,709	1.0000	2.50%	1.3644	0.00%	1.93	1.42
11/12	41,422	187,218	1.0000	2.50%	1.3311	0.00%	6.02	4.52
12/13	42,631	29,059	1.0005	2.50%	1.2987	0.00%	0.89	0.68
13/14	43,110	40,484	1.0015	2.50%	1.2670	0.00%	1.19	0.94
14/15	43,864	34,239	1.0075	2.50%	1.2361	0.00%	0.97	0.79
15/16	44,401	2,000	1.0236	2.50%	1.2059	0.00%	0.06	0.05
16/17	44,679	139,156	1.0502	2.50%	1.1765	20.00%	3.85	3.27
17/18	45,115	192,392	1.0996	2.50%	1.1478	20.00%	5.38	4.69
18/19	45,258	40,000	1.2173	2.50%	1.1198	20.00%	1.20	1.08
19/20	45,321	50,000	1.4718	2.50%	1.0925	20.00%	1.77	1.62
20/21	45,878	120,000	1.9133	2.50%	1.0659	20.00%	5.33	5.00

Average Adjusted Pure Premium \$ 3.51

Predicted Pure Premium :

2022/2023 Insurance Year \$ 3.51

2021/2022 Insurance Year \$ 3.42

Note: Common/Private/Contract Carrier (COPCC) units and incurred removed

**Table 7**  
**Basic Collision**  
**Major Class 02 - Commercial**

Accident Year	Number of Units	Incurred Claims	Loss Devt Factor	Selected Trend	Trend Factor	Weight*	Adjusted Pure Premium	Pure Premium No Trend
07/08	39,887	6,829,159	1.0000	5.00%	2.1389	0.00%	366.21	171.21
08/09	40,348	6,755,983	1.0000	5.00%	2.0371	0.00%	341.10	167.44
09/10	40,440	6,271,081	1.0000	5.00%	1.9401	0.00%	300.85	155.07
10/11	40,696	7,161,899	1.0000	5.00%	1.8477	0.00%	325.17	175.99
11/12	41,422	6,726,951	1.0000	5.00%	1.7597	0.00%	285.78	162.40
12/13	42,631	8,175,446	1.0000	5.00%	1.6759	0.00%	321.40	191.77
13/14	43,110	8,885,383	1.0000	5.00%	1.5961	0.00%	328.97	206.11
14/15	43,864	8,521,267	1.0000	5.00%	1.5201	0.00%	295.30	194.26
15/16	44,401	9,050,903	1.0005	5.00%	1.4477	0.00%	295.26	203.95
16/17	44,679	9,662,660	1.0010	5.00%	1.3788	25.00%	298.49	216.48
17/18	45,115	11,295,025	1.0015	5.00%	1.3131	25.00%	329.25	250.74
18/19	45,258	11,133,217	1.0048	5.00%	1.2506	25.00%	309.12	247.18
19/20	45,321	10,732,086	1.0218	5.00%	1.1910	25.00%	288.19	241.96
20/21	45,878	9,554,421	1.0927	5.00%	1.1343	0.00%	258.13	227.56

Pure Premium Trend	Trend	RSQ
All Years Exponential Trend*	3.94%	0.8543
10-Years Exponential Trend*	4.88%	0.8478
All Major Classes Trend (per Exhibit V)	3.75%	
Selected Trend	5.00%	

Average Adjusted Pure Premium	\$	306.26
Predicted Pure Premium :		
2022/2023 Insurance Year	\$	306.26
2021/2022 Insurance Year	\$	291.68

\*Accident Year 20/21 excluded to remove the effect of COVID-19 on claims costs  
 Note: Common/Private/Contract Carrier (COPCC) units and incurred removed

**Table 7**  
**Basic Comprehensive**  
**Major Class 02 - Commercial**

Accident Year	Number of Units	Incurred Claims	Loss Devt Factor	Selected Trend	Trend Factor	Weight	Adjusted Pure Premium	Pure Premium No Trend
07/08	39,887	2,082,806	1.0000	2.00%	1.3615	0.00%	71.09	52.22
08/09	40,348	1,803,811	1.0000	2.00%	1.3348	0.00%	59.67	44.71
09/10	40,440	1,449,540	1.0000	2.00%	1.3086	0.00%	46.91	35.84
10/11	40,696	2,260,026	1.0000	2.00%	1.2830	0.00%	71.25	55.53
11/12	41,422	2,005,056	1.0000	2.00%	1.2578	0.00%	60.89	48.41
12/13	42,631	2,276,419	1.0000	2.00%	1.2332	0.00%	65.85	53.40
13/14	43,110	2,562,509	1.0000	2.00%	1.2090	0.00%	71.86	59.44
14/15	43,864	2,223,094	1.0000	2.00%	1.1853	0.00%	60.07	50.68
15/16	44,401	3,495,541	1.0000	2.00%	1.1620	0.00%	91.48	78.73
16/17	44,679	3,650,426	1.0000	2.00%	1.1392	20.00%	93.08	81.70
17/18	45,115	3,341,552	1.0000	2.00%	1.1169	20.00%	82.73	74.07
18/19	45,258	2,980,919	1.0000	2.00%	1.0950	20.00%	72.12	65.87
19/20	45,321	3,178,788	1.0097	2.00%	1.0735	20.00%	76.03	70.82
20/21	45,878	3,248,145	1.1328	2.00%	1.0525	20.00%	84.41	80.20

Pure Premium Trend	Trend	RSQ
All Years Exponential Trend	4.90%	0.6527
10-Years Exponential Trend	5.10%	0.5783
All Major Classes Trend (per Exhibit V)	2.00%	
Selected Trend	2.00%	

Average Adjusted Pure Premium	\$	81.67
Predicted Pure Premium :		
2022/2023 Insurance Year	\$	81.67
2021/2022 Insurance Year	\$	80.07

Note: Common/Private/Contract Carrier (COPCC) units and incurred removed

**Table 7**  
**Basic Property Damage**  
**Major Class 02 - Commercial**

Accident Year	Number of Units	Incurred Claims	Loss Devt Factor	Selected Trend	Trend Factor	Weight	Adjusted Pure Premium	Pure Premium No Trend
07/08	39,887	3,094,755	1.0000	0.50%	1.0808	0.00%	83.86	77.59
08/09	40,348	2,820,479	1.0000	0.50%	1.0754	0.00%	75.18	69.90
09/10	40,440	2,417,880	1.0000	0.50%	1.0701	0.00%	63.98	59.79
10/11	40,696	2,839,197	1.0000	0.50%	1.0648	0.00%	74.29	69.77
11/12	41,422	2,626,377	1.0000	0.50%	1.0595	0.00%	67.18	63.41
12/13	42,631	3,072,345	0.9995	0.50%	1.0542	0.00%	75.94	72.03
13/14	43,110	3,127,234	0.9990	0.50%	1.0490	0.00%	76.02	72.47
14/15	43,864	3,845,614	0.9985	0.50%	1.0437	0.00%	91.37	87.54
15/16	44,401	2,804,048	0.9985	0.50%	1.0385	0.00%	65.49	63.06
16/17	44,679	3,428,491	0.9995	0.50%	1.0334	20.00%	79.26	76.70
17/18	45,115	3,380,656	1.0015	0.50%	1.0282	20.00%	77.17	75.05
18/19	45,258	3,583,972	1.0143	0.50%	1.0231	20.00%	82.18	80.32
19/20	45,321	2,899,983	1.0453	0.50%	1.0180	20.00%	68.09	66.88
20/21	45,878	2,553,363	1.3407	0.50%	1.0130	20.00%	75.59	74.62

Pure Premium Trend	Trend	RSQ
All Years Exponential Trend	0.64%	0.0677
10-Years Exponential Trend	0.73%	0.0456
All Major Classes Trend (per Exhibit V)	0.50%	
Selected Trend	0.50%	

Average Adjusted Pure Premium	\$	76.46
Predicted Pure Premium :		
2022/2023 Insurance Year	\$	76.46
2021/2022 Insurance Year	\$	76.08

Note: Common/Private/Contract Carrier (COPCC) units and incurred removed

**Table 7**  
**Basic Bodily Injury**  
**Major Class 03 - Public**

HISTORICAL INCURRED LOSS DEVELOPMENT ('000)

	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180
06/07	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
07/08	195	215	394	410	477	404	352	352	352	352	352	352	352	352	
08/09	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
09/10	21	27	268	318	189	191	191	191	191	191	191	191			
10/11	34	10	10	10	10	10	10	10	10	10	10				
11/12	26	1	1	1	1	1	1	1	1	1					
12/13	51	28	48	194	240	241	241	244	245						
13/14	54	54	74	102	102	102	102	102							
14/15	27	125	274	281	283	240	240								
15/16	35	15	15	15	15	15									
16/17	95	78	73	273	277										
17/18	20	220	220	200											
18/19	201	91	127												
19/20	62	12													
20/21	61														

LOSS DEVELOPMENT FACTORS

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180
06/07	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
07/08	1.1026	1.8343	1.0398	1.1621	0.8489	0.8702	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
08/09	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
09/10	1.2811	9.8161	1.1847	0.5938	1.0115	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
10/11	0.2971	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
11/12	0.0440	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
12/13	0.5471	1.7239	4.0632	1.2399	1.0047	1.0000	1.0132	1.0045						
13/14	1.0073	1.3697	1.3759	1.0000	1.0000	1.0000	1.0000							
14/15	4.7170	2.1929	1.0249	1.0085	0.8460	1.0000								
15/16	0.4286	1.0081	1.0000	1.0000	1.0000									
16/17	0.8176	0.9356	3.7520	1.0156										
17/18	11.0000	1.0000	0.9091											
18/19	0.4512	1.4022												
19/20	0.1935													
<b>Average Last 9</b>	2.1340	1.2925	1.7011	0.9842	0.9679	0.9856	1.0016	1.0006	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Average Last 5</b>	2.5782	1.3078	1.6124	1.0528	0.9701	1.0000	1.0026	1.0009	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Average Last 3</b>	3.8816	1.1126	1.8870	1.0080	0.9487	1.0000	1.0044	1.0015	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Wtd. Ave. Last 9</b>	1.0939	1.3552	1.4171	0.9363	0.9147	0.9559	1.0035	1.0014	1.0000	1.0000	1.0000	1.0000	1.0000	#DIV/0!
<b>Wtd. Ave. Last 5</b>	1.0060	1.3420	1.3272	1.0614	0.9337	1.0000	1.0058	1.0024	1.0000	1.0000	1.0000	1.0000	1.0000	#DIV/0!
<b>Wtd. Ave. Last 3</b>	1.1407	1.0810	1.5848	1.0117	0.8910	1.0000	1.0092	1.0043	1.0000	1.0000	1.0000	1.0000	1.0000	#DIV/0!
<b>Overall</b>	1.3000	1.2091	1.1070	1.0470	1.0260	1.0160	1.0060	1.0010	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Selected</b>	1.3000	1.2091	1.1070	1.0470	1.0260	1.0160	1.0060	1.0010	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Selected to Ultimate</b>	1.9133	1.4718	1.2173	1.0996	1.0502	1.0236	1.0075	1.0015	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000

**Table 7**  
**Basic Collision**  
**Major Class 03 - Public**

**HISTORICAL INCURRED LOSS DEVELOPMENT ('000)**

	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180
06/07	5,053	5,066	5,050	5,027	5,018	5,009	5,001	4,996	4,994	4,989	4,986	4,986	4,986	4,986	4,982
07/08	5,211	5,223	5,188	5,162	5,152	5,144	5,141	5,140	5,133	5,134	5,134	5,126	5,126	5,126	
08/09	5,120	5,197	5,165	5,141	5,145	5,140	5,138	5,132	5,131	5,128	5,128	5,128	5,128		
09/10	4,176	4,174	4,136	4,116	4,109	4,108	4,107	4,107	4,107	4,107	4,107	4,107			
10/11	4,731	4,812	4,792	4,777	4,777	4,766	4,767	4,766	4,766	4,762	4,762				
11/12	5,573	5,443	5,454	5,455	5,454	5,448	5,447	5,447	5,446	5,444					
12/13	5,876	5,998	5,997	5,998	6,010	5,984	5,984	5,984	5,984						
13/14	6,397	6,433	6,441	6,442	6,459	6,457	6,456	6,455							
14/15	5,860	5,918	5,952	5,963	5,960	5,960	5,959								
15/16	6,631	6,697	6,695	6,692	6,692	6,685									
16/17	7,888	8,011	8,055	8,061	8,059										
17/18	9,069	9,393	9,432	9,436											
18/19	9,047	9,314	9,361												
19/20	8,747	8,946													
20/21	7,040														

**LOSS DEVELOPMENT FACTORS**

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180
06/07	1.0025	0.9969	0.9953	0.9984	0.9982	0.9984	0.9989	0.9996	0.9990	0.9995	1.0000	1.0000	1.0000	0.9992
07/08	1.0023	0.9932	0.9950	0.9980	0.9984	0.9994	0.9998	0.9988	1.0001	0.9999	0.9984	1.0000	1.0000	
08/09	1.0151	0.9938	0.9954	1.0008	0.9991	0.9997	0.9988	0.9999	0.9994	1.0000	1.0000	1.0000		
09/10	0.9996	0.9908	0.9951	0.9985	0.9998	0.9996	1.0000	1.0000	0.9999	1.0000	1.0000			
10/11	1.0170	0.9960	0.9969	1.0000	0.9976	1.0002	0.9997	1.0000	0.9993	1.0000				
11/12	0.9767	1.0019	1.0003	0.9999	0.9989	0.9997	1.0000	0.9997	0.9998					
12/13	1.0208	0.9997	1.0002	1.0020	0.9956	1.0000	1.0000	1.0000						
13/14	1.0056	1.0013	1.0001	1.0026	0.9998	0.9998	0.9999							
14/15	1.0099	1.0057	1.0018	0.9996	1.0000	0.9997								
15/16	1.0099	0.9998	0.9996	0.9999	0.9989									
16/17	1.0156	1.0055	1.0007	0.9998										
17/18	1.0357	1.0041	1.0004											
18/19	1.0295	1.0051												
19/20	1.0228													
<b>Average Last 9</b>	1.0141	1.0021	0.9995	1.0003	0.9987	0.9996	0.9996	0.9997	0.9996	0.9999	0.9996	1.0000	1.0000	0.9992
<b>Average Last 5</b>	1.0227	1.0040	1.0005	1.0008	0.9987	0.9999	0.9999	0.9999	0.9997	0.9999	0.9996	1.0000	1.0000	0.9992
<b>Average Last 3</b>	1.0293	1.0049	1.0002	0.9998	0.9996	0.9998	1.0000	0.9999	0.9997	1.0000	0.9995	1.0000	1.0000	0.9992
<b>Wtd. Ave. Last 9</b>	1.0164	1.0026	0.9998	1.0004	0.9987	0.9996	0.9996	0.9997	0.9996	0.9999	0.9996	1.0000	1.0000	0.9992
<b>Wtd. Ave. Last 5</b>	1.0237	1.0041	1.0005	1.0007	0.9987	0.9999	0.9999	0.9999	0.9997	0.9999	0.9996	1.0000	1.0000	0.9992
<b>Wtd. Ave. Last 3</b>	1.0294	1.0049	1.0003	0.9998	0.9996	0.9998	1.0000	0.9999	0.9997	1.0000	0.9994	1.0000	1.0000	0.9992
<b>Overall</b>	1.0266	1.0095	1.0025	1.0010	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Selected</b>	1.0230	1.0049	1.0005	1.0005	0.9990	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Selected to Ultimate</b>	1.0280	1.0049	1.0000	0.9995	0.9990	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

**Table 7**  
**Basic Comprehensive**  
**Major Class 03 - Public**

(Net of Hail Storm)

**HISTORICAL INCURRED LOSS DEVELOPMENT ('000)**

	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180
06/07	847	899	879	881	884	883	881	881	881	881	881	881	881	881	881
07/08	442	485	488	488	491	493	492	492	492	492	492	492	492	492	
08/09	451	503	514	514	514	514	514	514	514	514	514	514	514		
09/10	573	557	546	534	535	536	536	536	536	536	536	536			
10/11	801	811	810	805	805	806	806	806	806	806	806				
11/12	813	895	895	896	893	893	893	891	890	890					
12/13	641	685	686	678	678	678	678	670	670						
13/14	982	988	993	989	977	977	977	977							
14/15	810	911	915	914	914	912	912								
15/16	1,046	1,142	1,143	1,137	1,137	1,137									
16/17	1,263	1,256	1,261	1,256	1,253										
17/18	834	892	898	882											
18/19	1,073	1,231	1,224												
19/20	1,330	1,377													
20/21	845														

**LOSS DEVELOPMENT FACTORS**

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180
06/07	1.0620	0.9777	1.0017	1.0032	0.9998	0.9976	1.0000	1.0000	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000
07/08	1.0971	1.0062	1.0006	1.0051	1.0037	0.9991	1.0000	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	
08/09	1.1136	1.0233	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
09/10	0.9715	0.9810	0.9780	1.0009	1.0015	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
10/11	1.0124	0.9987	0.9940	1.0000	1.0009	0.9999	1.0000	1.0000	1.0000	1.0000				
11/12	1.0998	1.0005	1.0014	0.9960	1.0000	1.0000	0.9984	0.9990	1.0000					
12/13	1.0690	1.0013	0.9880	1.0002	1.0000	1.0000	0.9892	1.0000						
13/14	1.0061	1.0050	0.9964	0.9880	1.0000	1.0000	1.0000							
14/15	1.1254	1.0040	0.9991	1.0000	0.9982	1.0000								
15/16	1.0916	1.0006	0.9948	1.0005	0.9998									
16/17	0.9942	1.0044	0.9963	0.9972										
17/18	1.0690	1.0074	0.9816											
18/19	1.1472	0.9940												
19/20	1.0347													
<b>Average Last 9</b>	1.0708	1.0018	0.9922	0.9981	1.0004	0.9996	0.9984	0.9998	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Average Last 5</b>	1.0674	1.0021	0.9936	0.9972	0.9996	1.0000	0.9975	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Average Last 3</b>	1.0837	1.0019	0.9909	0.9992	0.9993	1.0000	0.9959	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Wtd. Ave. Last 9</b>	1.0663	1.0016	0.9932	0.9977	1.0002	0.9996	0.9985	0.9998	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Wtd. Ave. Last 5</b>	1.0632	1.0017	0.9939	0.9971	0.9996	1.0000	0.9977	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Wtd. Ave. Last 3</b>	1.0809	1.0014	0.9918	0.9991	0.9993	1.0000	0.9966	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Overall</b>	1.0764	1.0120	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Selected</b>	1.0622	1.0030	0.9970	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Selected to Ultimate</b>	1.0622	1.0000	0.9970	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

**Table 7**  
**Basic Property Damage**  
**Major Class 03 - Public**

**HISTORICAL INCURRED LOSS DEVELOPMENT ('000)**

	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180
06/07	473	580	598	588	586	586	586	586	586	586	586	586	586	586	586
07/08	525	605	626	624	625	624	624	624	624	623	623	623	623	623	
08/09	459	541	554	559	559	558	559	558	558	558	558	558	558		
09/10	444	462	471	472	468	468	468	468	468	468	468	468			
10/11	564	691	701	702	701	701	701	701	701	701	700				
11/12	512	624	639	654	654	654	654	654	654	654					
12/13	908	1,074	1,091	1,095	1,104	1,104	1,104	1,103	1,103						
13/14	606	771	795	826	826	826	826	826							
14/15	649	770	763	766	781	766	764								
15/16	693	825	911	883	883	880									
16/17	634	713	748	749	750										
17/18	660	759	797	808											
18/19	659	855	865												
19/20	747	786													
20/21	402														

**LOSS DEVELOPMENT FACTORS**

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180
06/07	1.2260	1.0315	0.9828	0.9978	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	0.9997	1.0000	1.0000	1.0000
07/08	1.1532	1.0345	0.9964	1.0006	0.9994	0.9995	1.0000	1.0005	0.9987	1.0000	1.0000	0.9992	1.0000	
08/09	1.1786	1.0249	1.0086	1.0005	0.9988	1.0011	0.9990	1.0000	1.0000	1.0000	1.0000	1.0000		
09/10	1.0405	1.0205	1.0020	0.9909	1.0000	1.0000	1.0000	1.0000	1.0003	1.0000	1.0000			
10/11	1.2256	1.0149	1.0009	0.9991	1.0005	1.0000	1.0000	1.0000	1.0000	0.9979				
11/12	1.2182	1.0233	1.0234	1.0000	1.0008	0.9991	1.0011	1.0000	1.0000					
12/13	1.1831	1.0165	1.0033	1.0078	1.0000	1.0000	0.9991	1.0000						
13/14	1.2723	1.0317	1.0386	1.0006	1.0000	0.9995	0.9994							
14/15	1.1864	0.9909	1.0044	1.0188	0.9817	0.9968								
15/16	1.1911	1.1043	0.9684	1.0000	0.9974									
16/17	1.1247	1.0487	1.0010	1.0014										
17/18	1.1502	1.0494	1.0137											
18/19	1.2969	1.0117												
19/20	1.0522													
<b>Average Last 9</b>	1.1861	1.0324	1.0062	1.0021	0.9976	0.9995	0.9998	1.0001	0.9998	0.9996	0.9999	0.9997	1.0000	1.0000
<b>Average Last 5</b>	1.1630	1.0410	1.0052	1.0057	0.9960	0.9991	0.9999	1.0000	0.9998	0.9996	0.9999	0.9997	1.0000	1.0000
<b>Average Last 3</b>	1.1664	1.0366	0.9944	1.0067	0.9930	0.9988	0.9999	1.0000	1.0001	0.9993	1.0000	0.9997	1.0000	1.0000
<b>Wtd. Ave. Last 9</b>	1.1828	1.0322	1.0053	1.0030	0.9974	0.9995	0.9998	1.0001	0.9998	0.9995	0.9999	0.9997	1.0000	1.0000
<b>Wtd. Ave. Last 5</b>	1.1607	1.0411	1.0042	1.0057	0.9962	0.9991	0.9998	1.0000	0.9998	0.9995	0.9999	0.9997	1.0000	1.0000
<b>Wtd. Ave. Last 3</b>	1.1616	1.0353	0.9930	1.0064	0.9933	0.9989	0.9997	1.0000	1.0001	0.9992	1.0000	0.9997	1.0000	1.0000
<b>Overall</b>	1.1639	1.0271	1.0040	1.0020	1.0010	1.0000	0.9995	0.9995	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Selected</b>	1.1563	1.0353	1.0065	1.0020	1.0010	1.0000	0.9995	0.9995	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Selected to Ultimate</b>	1.2067	1.0436	1.0080	1.0015	0.9995	0.9985	0.9985	0.9990	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000

**Table 7**  
**Accident Benefits - Other (Indexed)**  
**Major Class 03 - Public**

Accident Year	Number of Units	Incurred Claims	Serious Incurred Claims	Other Incurred Claims	Serious Loss Devt Factor	Other Loss Devt Factor	Selected Trend	Trend Factor	Serious Losses Weight	Other Losses Weight	Adjusted Pure Premium			Pure Premium No Trend
											Serious Losses	Other Losses	Total	
07/08	10,118	644,181	301,140	343,041	1.0474	1.0474	0.00%	1.0000	0.00%	0.00%	31.18	35.51	66.69	66.69
08/09	9,978	475,032	12,906	462,126	1.0518	1.0518	0.00%	1.0000	0.00%	0.00%	1.36	48.71	50.07	50.07
09/10	9,576	861,810	231,241	630,569	1.0540	1.0540	0.00%	1.0000	0.00%	0.00%	25.45	69.40	94.85	94.85
10/11	9,418	441,212	0	441,212	1.0412	1.0412	0.00%	1.0000	0.00%	0.00%	0.00	48.77	48.77	48.77
11/12	9,987	1,501,528	371,656	1,129,871	1.0573	1.0573	0.00%	1.0000	10.00%	0.00%	39.35	119.62	158.97	158.97
12/13	10,147	1,519,183	631,669	887,514	1.0565	1.0565	0.00%	1.0000	10.00%	0.00%	65.77	92.41	158.18	158.18
13/14	10,725	975,391	392,104	583,287	1.0573	1.0573	0.00%	1.0000	10.00%	0.00%	38.65	57.50	96.16	96.16
14/15	11,281	654,777	57,627	597,150	1.0532	1.0532	0.00%	1.0000	10.00%	0.00%	5.38	55.75	61.13	61.13
15/16	11,329	1,945,005	1,396,196	548,809	1.0526	1.0526	0.00%	1.0000	10.00%	0.00%	129.73	50.99	180.72	180.72
16/17	11,352	1,686,641	1,074,575	612,065	1.0422	1.0422	0.00%	1.0000	10.00%	20.00%	98.65	56.19	154.84	154.84
17/18	11,951	2,364,717	1,785,732	578,985	1.0374	1.0374	0.00%	1.0000	10.00%	20.00%	155.00	50.26	205.26	205.26
18/19	11,945	1,087,769	48,596	1,039,173	1.1472	1.1472	0.00%	1.0000	10.00%	20.00%	4.67	99.81	104.47	104.47
19/20	12,020	813,570	0	813,570	1.2189	1.2189	0.00%	1.0000	10.00%	20.00%	0.00	82.50	82.50	82.50
20/21	9,953	436,862	0	436,862	1.5507	1.5507	0.00%	1.0000	10.00%	20.00%	0.00	68.06	68.06	68.06

Average Adjusted Pure Premium \$ 125.08

Predicted Pure Premium :

2022/2023 Insurance Year \$ 125.08

2021/2022 Insurance Year \$ 125.08

**Table 7**  
**Accident Benefits - IRI**  
**Major Class 03 - Public**

Accident Year	Number of Units	Incurred Claims	Serious Incurred Claims	Other Incurred Claims	Serious Loss Devt Factor	Other Loss Devt Factor	Selected Trend	Trend Factor	Serious Losses Weight	Other Losses Weight	Adjusted Pure Premium			Pure Premium No Trend
											Serious Losses	Other Losses	Total	
07/08	10,118	1,160,503	854,799	305,704	1.0278	1.0278	0.25%	1.0397	0.00%	0.00%	90.28	32.29	122.57	117.89
08/09	9,978	967,407	397,298	570,109	1.0329	1.0329	0.25%	1.0371	0.00%	0.00%	42.65	61.21	103.86	100.15
09/10	9,576	1,543,975	829,319	714,656	1.0385	1.0385	0.25%	1.0345	0.00%	0.00%	93.04	80.17	173.21	167.43
10/11	9,418	382,806	0	382,806	1.0328	1.0328	0.25%	1.0319	0.00%	0.00%	0.00	43.32	43.32	41.98
11/12	9,987	1,554,561	1,057,517	497,045	1.0583	1.0583	0.25%	1.0293	10.00%	0.00%	115.35	54.22	169.57	164.74
12/13	10,147	1,694,531	870,482	824,048	1.0580	1.0580	0.25%	1.0268	10.00%	0.00%	93.19	88.22	181.42	176.68
13/14	10,725	1,537,094	951,871	585,223	1.0576	1.0576	0.25%	1.0242	10.00%	0.00%	96.14	59.11	155.25	151.58
14/15	11,281	723,503	489,668	233,835	1.0568	1.0568	0.25%	1.0217	10.00%	0.00%	46.87	22.38	69.24	67.78
15/16	11,329	2,598,323	2,239,315	359,008	1.0563	1.0563	0.25%	1.0191	10.00%	0.00%	212.79	34.11	246.91	242.27
16/17	11,352	1,978,691	1,295,903	682,788	1.0661	1.0661	0.25%	1.0166	10.00%	20.00%	123.72	65.19	188.90	185.82
17/18	11,951	1,502,954	1,191,570	311,384	1.1052	1.1052	0.25%	1.0140	10.00%	20.00%	111.75	29.20	140.95	139.00
18/19	11,945	1,619,564	805,843	813,722	1.2931	1.2931	0.25%	1.0115	10.00%	20.00%	88.24	89.11	177.35	175.33
19/20	12,020	450,568	0	450,568	2.8893	2.8893	0.25%	1.0090	10.00%	20.00%	0.00	109.28	109.28	108.31
20/21	9,953	172,363	0	172,363	5.3402	5.3402	0.25%	1.0065	10.00%	20.00%	0.00	93.08	93.08	92.48

Average Adjusted Pure Premium \$ 165.98

Predicted Pure Premium :

2022/2023 Insurance Year \$ 165.98

2021/2022 Insurance Year \$ 165.56

**Table 7**  
**Accident Benefits - Other (Non-Indexed)**  
**Major Class 03 - Public**

Accident Year	Number of Units	Incurred Claims	Loss Devt Factor	Selected Trend	Trend Factor	Weight	Adjusted Pure Premium	Pure Premium No Trend
07/08	10,118	252,394	1.0030	0.00%	1.0000	0.00%	25.02	25.02
08/09	9,978	279,176	1.0050	0.00%	1.0000	0.00%	28.12	28.12
09/10	9,576	535,826	1.0070	0.00%	1.0000	0.00%	56.35	56.35
10/11	9,418	252,816	1.0090	0.00%	1.0000	0.00%	27.09	27.09
11/12	9,987	1,294,131	1.0111	0.00%	1.0000	0.00%	131.01	131.01
12/13	10,147	549,170	1.0141	0.00%	1.0000	0.00%	54.88	54.88
13/14	10,725	502,106	1.0176	0.00%	1.0000	0.00%	47.64	47.64
14/15	11,281	361,851	1.0212	0.00%	1.0000	0.00%	32.76	32.76
15/16	11,329	421,764	1.0248	0.00%	1.0000	0.00%	38.15	38.15
16/17	11,352	337,763	1.0276	0.00%	1.0000	20.00%	30.58	30.58
17/18	11,951	512,299	1.0000	0.00%	1.0000	20.00%	42.87	42.87
18/19	11,945	589,390	1.0518	0.00%	1.0000	20.00%	51.90	51.90
19/20	12,020	525,909	1.0943	0.00%	1.0000	20.00%	47.88	47.88
20/21	9,953	244,225	1.3683	0.00%	1.0000	20.00%	33.58	33.58

Average Adjusted Pure Premium \$ 41.36

Predicted Pure Premium :

2022/2023 Insurance Year \$ 41.36

2021/2022 Insurance Year \$ 41.36

**Table 7**  
**Basic Bodily Injury**  
**Major Class 03 - Public**

Accident Year	Number of Units	Incurred Claims	Loss Devt Factor	Selected Trend	Trend Factor	Weight	Adjusted Pure Premium	Pure Premium No Trend
07/08	10,118	351,996	1.0000	2.50%	1.4693	0.00%	51.12	34.79
08/09	9,978	0	1.0000	2.50%	1.4335	0.00%	0.00	0.00
09/10	9,576	190,801	1.0000	2.50%	1.3985	0.00%	27.86	19.92
10/11	9,418	10,176	1.0000	2.50%	1.3644	0.00%	1.47	1.08
11/12	9,987	1,151	1.0000	2.50%	1.3311	0.00%	0.15	0.12
12/13	10,147	245,333	1.0005	2.50%	1.2987	0.00%	31.41	24.19
13/14	10,725	101,940	1.0015	2.50%	1.2670	0.00%	12.06	9.52
14/15	11,281	239,678	1.0075	2.50%	1.2361	0.00%	26.46	21.41
15/16	11,329	15,121	1.0236	2.50%	1.2059	0.00%	1.65	1.37
16/17	11,352	276,941	1.0502	2.50%	1.1765	20.00%	30.14	25.62
17/18	11,951	200,000	1.0996	2.50%	1.1478	20.00%	21.12	18.40
18/19	11,945	127,058	1.2173	2.50%	1.1198	20.00%	14.50	12.95
19/20	12,020	12,000	1.4718	2.50%	1.0925	20.00%	1.61	1.47
20/21	9,953	60,913	1.9133	2.50%	1.0659	20.00%	12.48	11.71
Average Adjusted Pure Premium							\$	15.97
Predicted Pure Premium :								
2022/2023 Insurance Year							\$	15.97
2021/2022 Insurance Year							\$	15.58

**Table 7**  
**Basic Collision**  
**Major Class 03 - Public**

Accident Year	Number of Units	Incurred Claims	Loss Devt Factor	Selected Trend	Trend Factor	Weight*	Adjusted Pure Premium	Pure Premium No Trend
07/08	10,118	5,125,932	1.0000	4.50%	1.9856	0.00%	1,005.99	506.64
08/09	9,978	5,128,037	1.0000	4.50%	1.9001	0.00%	976.51	513.92
09/10	9,576	4,106,679	1.0000	4.50%	1.8183	0.00%	779.74	428.83
10/11	9,418	4,762,425	1.0000	4.50%	1.7400	0.00%	879.83	505.65
11/12	9,987	5,444,390	1.0000	4.50%	1.6651	0.00%	907.69	545.14
12/13	10,147	5,983,643	1.0000	4.50%	1.5934	0.00%	939.56	589.67
13/14	10,725	6,454,980	1.0000	4.50%	1.5247	0.00%	917.71	601.88
14/15	11,281	5,958,572	1.0000	4.50%	1.4591	0.00%	770.69	528.20
15/16	11,329	6,684,860	1.0000	4.50%	1.3963	0.00%	823.89	590.07
16/17	11,352	8,059,343	0.9990	4.50%	1.3361	25.00%	947.63	709.24
17/18	11,951	9,435,610	0.9995	4.50%	1.2786	25.00%	1,008.98	789.14
18/19	11,945	9,361,231	1.0000	4.50%	1.2235	25.00%	958.89	783.71
19/20	12,020	8,946,439	1.0049	4.50%	1.1708	25.00%	875.74	747.95
20/21	9,953	7,040,095	1.0280	4.50%	1.1204	0.00%	814.71	727.14

Pure Premium Trend	Trend	RSQ
All Years Exponential Trend*	4.46%	0.7860
10-Years Exponential Trend*	5.05%	0.7334
All Major Classes Trend (per Exhibit V)	3.75%	
Selected Trend	4.50%	

Average Adjusted Pure Premium	\$	947.81
Predicted Pure Premium :		
2022/2023 Insurance Year	\$	947.81
2021/2022 Insurance Year	\$	907.00

\*Accident Year 20/21 excluded to remove the effect of COVID-19 on claims costs

**Table 7**  
**Basic Comprehensive**  
**Major Class 03 - Public**

Accident Year	Number of Units	Incurred Claims	Loss Devt Factor	Selected Trend	Trend Factor	Weight	Adjusted Pure Premium	Pure Premium No Trend
07/08	10,118	492,109	1.0000	2.00%	1.3615	0.00%	66.22	48.64
08/09	9,978	514,498	1.0000	2.00%	1.3348	0.00%	68.83	51.56
09/10	9,576	535,571	1.0000	2.00%	1.3086	0.00%	73.19	55.93
10/11	9,418	805,835	1.0000	2.00%	1.2830	0.00%	109.77	85.56
11/12	9,987	763,350	1.0000	2.00%	1.2578	0.00%	96.14	76.43
12/13	10,147	670,415	1.0000	2.00%	1.2332	0.00%	81.47	66.07
13/14	10,725	977,212	1.0000	2.00%	1.2090	0.00%	110.16	91.12
14/15	11,281	912,281	1.0000	2.00%	1.1853	0.00%	95.85	80.87
15/16	11,329	1,136,972	1.0000	2.00%	1.1620	0.00%	116.62	100.36
16/17	11,352	1,252,956	1.0000	2.00%	1.1392	20.00%	125.74	110.37
17/18	11,951	881,945	1.0000	2.00%	1.1169	20.00%	82.42	73.80
18/19	11,945	1,223,667	0.9970	2.00%	1.0950	20.00%	111.84	102.14
19/20	12,020	1,376,712	1.0000	2.00%	1.0735	20.00%	122.96	114.54
20/21	9,953	844,635	1.0622	2.00%	1.0525	20.00%	94.87	90.14

Pure Premium Trend	Trend	RSQ
All Years Exponential Trend	5.45%	0.6465
10-Years Exponential Trend	3.53%	0.3311
All Major Classes Trend (per Exhibit V)	2.00%	
Selected Trend	2.00%	

Average Adjusted Pure Premium	\$	107.57
Predicted Pure Premium :		
2022/2023 Insurance Year	\$	107.57
2021/2022 Insurance Year	\$	105.46

**Table 7**  
**Basic Property Damage**  
**Major Class 03 - Public**

Accident Year	Number of Units	Incurred Claims	Loss Devt Factor	Selected Trend	Trend Factor	Weight*	Adjusted Pure Premium	Pure Premium No Trend
07/08	10,118	622,781	1.0000	0.50%	1.0808	0.00%	66.53	61.55
08/09	9,978	558,351	1.0000	0.50%	1.0754	0.00%	60.18	55.96
09/10	9,576	468,021	1.0000	0.50%	1.0701	0.00%	52.30	48.87
10/11	9,418	699,895	1.0000	0.50%	1.0648	0.00%	79.12	74.31
11/12	9,987	654,364	1.0000	0.50%	1.0595	0.00%	69.42	65.52
12/13	10,147	1,102,616	0.9995	0.50%	1.0542	0.00%	114.49	108.61
13/14	10,725	825,530	0.9990	0.50%	1.0490	0.00%	80.66	76.90
14/15	11,281	763,867	0.9985	0.50%	1.0437	0.00%	70.57	67.61
15/16	11,329	880,204	0.9985	0.50%	1.0385	0.00%	80.57	77.58
16/17	11,352	750,001	0.9995	0.50%	1.0334	25.00%	68.24	66.03
17/18	11,951	807,868	1.0015	0.50%	1.0282	25.00%	69.61	67.70
18/19	11,945	865,198	1.0080	0.50%	1.0231	25.00%	74.70	73.01
19/20	12,020	786,138	1.0436	0.50%	1.0180	25.00%	69.49	68.25
20/21	9,953	401,747	1.2067	0.50%	1.0130	0.00%	49.34	48.71

Pure Premium Trend	Trend	RSQ
All Years Exponential Trend*	1.53%	0.0996
10-Years Exponential Trend*	-2.15%	0.1413
All Major Classes Trend (per Exhibit V)	0.50%	
Selected Trend	0.50%	

Average Adjusted Pure Premium	\$	70.51
Predicted Pure Premium :		
2022/2023 Insurance Year	\$	70.51
2021/2022 Insurance Year	\$	70.16

\*Accident Year 20/21 excluded to remove the effect of COVID-19 on claims costs

**Table 7**  
**Basic Bodily Injury**  
**Major Class 04 - Motorcycles**

**HISTORICAL INCURRED LOSS DEVELOPMENT ('000)**

	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180
06/07	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0
07/08	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
08/09	21	9	9	9	9	9	9	9	9	9	9	9	9		
09/10	103	3	153	121	121	121	121	121	121	121	121	121			
10/11	-	-	55	55	55	55	55	55	55	55	55				
11/12	-	10	11	21	76	76	76	76	76	76					
12/13	-	-	-	-	-	-	-	-	-						
13/14	-	-	-	-	-	-	-	-							
14/15	-	-	-	-	-	-	-								
15/16	-	-	-	-	-	-									
16/17	25	1	1	1	1										
17/18	5	-	-	-											
18/19	-	-	-												
19/20	-	1													
20/21	-														

**LOSS DEVELOPMENT FACTORS**

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180
06/07	0.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
07/08	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
08/09	0.4107	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
09/10	0.0338	43.8856	0.7894	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
10/11	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
11/12	1.0000	1.0735	1.9895	3.5547	1.0005	1.0000	1.0000	1.0000	1.0000					
12/13	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
13/14	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
14/15	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
15/16	1.0000	1.0000	1.0000	1.0000	1.0000									
16/17	0.0234	1.0000	1.0000	1.0000										
17/18	-	1.0000	1.0000											
18/19	1.0000	1.0000												
19/20	1.0000													
<b>Average Last 9</b>	0.7804	1.0082	1.0865	1.2839	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Average Last 5</b>	0.6047	1.0000	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Average Last 3</b>	0.6667	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Wtd. Ave. Last 9</b>	0.3750	6.2645	0.9013	1.2639	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Wtd. Ave. Last 5</b>	0.0432	1.0000	1.0000	1.0000	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Wtd. Ave. Last 3</b>	0.1429	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Overall</b>	1.3000	1.2091	1.1070	1.0470	1.0260	1.0160	1.0060	1.0010	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Selected</b>	1.3000	1.2091	1.1070	1.0470	1.0260	1.0160	1.0060	1.0010	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Selected to Ultimate</b>	1.9133	1.4718	1.2173	1.0996	1.0502	1.0236	1.0075	1.0015	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000

**Table 7**  
**Basic Collision**  
**Major Class 04 - Motorcycles**

**HISTORICAL INCURRED LOSS DEVELOPMENT ('000)**

	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180
06/07	1,125	1,200	1,211	1,228	1,242	1,228	1,232	1,232	1,232	1,232	1,232	1,232	1,232	1,232	1,232
07/08	1,028	1,153	1,173	1,194	1,191	1,191	1,190	1,190	1,190	1,190	1,190	1,190	1,190	1,190	
08/09	1,228	1,329	1,339	1,337	1,337	1,337	1,337	1,337	1,337	1,337	1,337	1,337	1,337		
09/10	1,175	1,258	1,262	1,264	1,264	1,267	1,267	1,267	1,267	1,267	1,267	1,267			
10/11	1,165	1,346	1,353	1,354	1,357	1,358	1,340	1,340	1,358	1,358	1,358				
11/12	965	1,179	1,204	1,207	1,206	1,209	1,208	1,213	1,213	1,213					
12/13	923	1,022	1,023	1,027	1,029	1,029	1,029	1,029	1,029						
13/14	1,025	1,157	1,177	1,179	1,179	1,179	1,179	1,180							
14/15	1,008	1,165	1,178	1,184	1,186	1,185	1,185								
15/16	1,245	1,370	1,378	1,380	1,380	1,380									
16/17	1,493	1,576	1,620	1,625	1,625										
17/18	1,427	1,498	1,526	1,526											
18/19	1,325	1,473	1,482												
19/20	1,192	1,400													
20/21	1,246														

**LOSS DEVELOPMENT FACTORS**

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180
06/07	1.0672	1.0090	1.0135	1.0120	0.9888	1.0026	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
07/08	1.1221	1.0170	1.0183	0.9975	0.9995	0.9995	1.0000	1.0000	1.0002	1.0000	1.0000	1.0000	1.0000	
08/09	1.0821	1.0075	0.9986	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
09/10	1.0707	1.0035	1.0016	1.0000	1.0019	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000			
10/11	1.1558	1.0047	1.0012	1.0022	1.0004	0.9865	1.0000	1.0139	1.0000	1.0000				
11/12	1.2226	1.0206	1.0032	0.9987	1.0024	0.9996	1.0040	1.0000	1.0000					
12/13	1.1075	1.0009	1.0040	1.0017	1.0003	1.0000	1.0000	1.0000						
13/14	1.1283	1.0173	1.0018	1.0000	1.0000	1.0000	1.0007							
14/15	1.1554	1.0117	1.0043	1.0023	0.9989	1.0000								
15/16	1.1004	1.0057	1.0016	1.0000	1.0000									
16/17	1.0559	1.0277	1.0033	1.0000										
17/18	1.0495	1.0186	1.0000											
18/19	1.1121	1.0058												
19/20	1.1752													
<b>Average Last 9</b>	1.1230	1.0125	1.0023	1.0006	1.0004	0.9987	1.0006	1.0020	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Average Last 5</b>	1.0986	1.0139	1.0022	1.0008	1.0003	0.9972	1.0010	1.0028	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Average Last 3</b>	1.1123	1.0174	1.0017	1.0008	0.9996	1.0000	1.0016	1.0046	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Wtd. Ave. Last 9</b>	1.1168	1.0130	1.0023	1.0005	1.0004	0.9985	1.0006	1.0022	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Wtd. Ave. Last 5</b>	1.0953	1.0143	1.0022	1.0007	1.0003	0.9969	1.0010	1.0030	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Wtd. Ave. Last 3</b>	1.1085	1.0176	1.0017	1.0007	0.9996	1.0000	1.0017	1.0052	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Overall</b>	1.0266	1.0095	1.0025	1.0010	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Selected</b>	1.1058	1.0121	1.0024	1.0010	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Selected to Ultimate</b>	1.1230	1.0155	1.0034	1.0010	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

**Table 7**  
**Basic Property Damage**  
**Major Class 04 - Motorcycles**

HISTORICAL INCURRED LOSS DEVELOPMENT ('000)

	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180
06/07	24	28	30	29	29	29	29	29	29	29	29	29	29	29	29
07/08	24	34	34	34	34	34	34	34	34	34	34	34	34	34	
08/09	41	38	40	40	40	40	40	40	40	40	40	40	40		
09/10	40	37	37	37	37	37	37	37	37	37	37	37			
10/11	27	28	28	28	28	28	28	28	28	28	28				
11/12	19	33	33	34	34	34	34	34	34	34					
12/13	30	29	30	30	30	30	30	30	30						
13/14	53	54	57	57	57	57	57	57							
14/15	26	33	33	33	33	33	33								
15/16	70	81	82	82	82	82									
16/17	62	56	56	56	56										
17/18	47	58	58	58											
18/19	35	44	45												
19/20	60	72													
20/21	28														

LOSS DEVELOPMENT FACTORS

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180
06/07	1.1315	1.0773	0.9916	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
07/08	1.3927	1.0046	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
08/09	0.9254	1.0498	1.0032	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
09/10	0.9276	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
10/11	1.0394	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
11/12	1.6966	1.0152	1.0075	1.0000	1.0000	1.0000	1.0000	1.0000	1.0149					
12/13	0.9750	1.0334	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
13/14	1.0251	1.0496	1.0083	1.0000	1.0000	1.0000	1.0000							
14/15	1.2886	0.9954	1.0000	1.0000	1.0000	1.0000								
15/16	1.1590	1.0122	1.0000	1.0000	1.0000									
16/17	0.9045	1.0000	1.0000	1.0000										
17/18	1.2333	1.0000	1.0000											
18/19	1.2629	1.0228												
19/20	1.1996													
<b>Average Last 9</b>	1.1938	1.0143	1.0018	1.0000	1.0000	1.0000	1.0000	1.0000	1.0025	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Average Last 5</b>	1.1518	1.0061	1.0017	1.0000	1.0000	1.0000	1.0000	1.0000	1.0030	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Average Last 3</b>	1.2319	1.0076	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0050	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Wtd. Ave. Last 9</b>	1.1466	1.0144	1.0017	1.0000	1.0000	1.0000	1.0000	1.0000	1.0025	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Wtd. Ave. Last 5</b>	1.1366	1.0067	1.0017	1.0000	1.0000	1.0000	1.0000	1.0000	1.0029	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Wtd. Ave. Last 3</b>	1.2263	1.0064	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0051	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Overall</b>	1.1639	1.0271	1.0040	1.0020	1.0010	1.0000	0.9995	0.9995	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Selected</b>	1.1639	1.0271	1.0040	1.0020	1.0010	1.0000	0.9995	0.9995	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Selected to Ultimate</b>	1.2020	1.0328	1.0055	1.0015	0.9995	0.9985	0.9985	0.9990	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000

**Table 7**  
**Accident Benefits - Other (Indexed)**  
**Major Class 04 - Motorcycles**

Accident Year	Number of Units	Incurred Claims	Serious Incurred Claims	Other Incurred Claims	Serious Loss Devt Factor	Other Loss Devt Factor	Selected Trend	Trend Factor	Serious Losses Weight	Other Losses Weight	Adjusted Pure Premium			Pure Premium No Trend
											Serious Losses	Other Losses	Total	
07/08	10,742	2,011,708	1,484,383	527,325	1.0474	1.0474	0.00%	1.0000	0.00%	0.00%	144.74	51.42	196.15	196.15
08/09	11,688	1,166,252	540,619	625,633	1.0518	1.0518	0.00%	1.0000	0.00%	0.00%	48.65	56.30	104.95	104.95
09/10	11,758	1,198,466	290,525	907,941	1.0540	1.0540	0.00%	1.0000	0.00%	0.00%	26.04	81.39	107.43	107.43
10/11	11,860	4,363,144	3,273,318	1,089,825	1.0412	1.0412	0.00%	1.0000	0.00%	0.00%	287.35	95.67	383.01	383.01
11/12	12,542	1,620,621	1,006,327	614,294	1.0573	1.0573	0.00%	1.0000	10.00%	10.00%	84.84	51.79	136.63	136.63
12/13	13,559	1,342,073	737,426	604,646	1.0565	1.0565	0.00%	1.0000	10.00%	10.00%	57.46	47.12	104.58	104.58
13/14	13,927	1,889,049	820,447	1,068,602	1.0573	1.0573	0.00%	1.0000	10.00%	10.00%	62.29	81.12	143.41	143.41
14/15	14,285	1,177,786	65,062	1,112,723	1.0532	1.0532	0.00%	1.0000	10.00%	10.00%	4.80	82.04	86.83	86.83
15/16	15,088	1,744,545	472,053	1,272,491	1.0526	1.0526	0.00%	1.0000	10.00%	10.00%	32.93	88.77	121.71	121.71
16/17	16,103	2,485,130	1,201,247	1,283,883	1.0422	1.0422	0.00%	1.0000	10.00%	10.00%	77.74	83.09	160.84	160.84
17/18	16,758	2,472,290	988,828	1,483,462	1.0374	1.0374	0.00%	1.0000	10.00%	10.00%	61.21	91.83	153.04	153.04
18/19	17,315	1,481,970	399,272	1,082,697	1.1472	1.1472	0.00%	1.0000	10.00%	10.00%	26.45	71.73	98.19	98.19
19/20	17,246	2,733,286	1,036,277	1,697,009	1.2189	1.2189	0.00%	1.0000	10.00%	10.00%	73.24	119.94	193.17	193.17
20/21	17,556	1,431,538	444,129	987,409	1.5507	1.5507	0.00%	1.0000	10.00%	10.00%	39.23	87.22	126.45	126.45

Average Adjusted Pure Premium \$ 132.48

Predicted Pure Premium :

2022/2023 Insurance Year \$ 132.48

2021/2022 Insurance Year \$ 132.48

Note: The Number of Units were adjusted to reflect seasonal rating

**Table 7**  
**Accident Benefits - IRI**  
**Major Class 04 - Motorcycles**

Accident Year	Number of Units	Incurred Claims	Serious	Other	Serious	Other	Selected Trend	Trend Factor	Serious Losses Weight	Other Losses Weight	Adjusted Pure Premium			Pure Premium No Trend
			Incurred Claims	Incurred Claims	Loss Devt Factor	Loss Devt Factor					Serious Losses	Other Losses	Total	
07/08	10,742	4,156,473	3,146,032	1,010,441	1.0278	1.0278	0.25%	1.0397	0.00%	0.00%	312.95	100.51	413.47	397.69
08/09	11,688	5,658,402	4,354,332	1,304,070	1.0329	1.0329	0.25%	1.0371	0.00%	0.00%	399.09	119.52	518.61	500.07
09/10	11,758	1,998,915	379,306	1,619,609	1.0385	1.0385	0.25%	1.0345	0.00%	0.00%	34.66	147.99	182.65	176.56
10/11	11,860	5,687,092	4,246,176	1,440,916	1.0328	1.0328	0.25%	1.0319	0.00%	0.00%	381.57	129.48	511.05	495.24
11/12	12,542	1,867,671	956,743	910,928	1.0583	1.0583	0.25%	1.0293	10.00%	10.00%	83.11	79.13	162.23	157.61
12/13	13,559	2,044,083	1,267,426	776,656	1.0580	1.0580	0.25%	1.0268	10.00%	10.00%	101.55	62.23	163.78	159.51
13/14	13,927	5,549,634	4,033,763	1,515,871	1.0576	1.0576	0.25%	1.0242	10.00%	10.00%	313.75	117.91	431.66	421.45
14/15	14,285	2,145,174	993,885	1,151,289	1.0568	1.0568	0.25%	1.0217	10.00%	10.00%	75.12	87.01	162.13	158.69
15/16	15,088	5,280,871	3,594,338	1,686,533	1.0563	1.0563	0.25%	1.0191	10.00%	10.00%	256.45	120.33	376.78	369.72
16/17	16,103	4,984,430	3,767,958	1,216,472	1.0661	1.0661	0.25%	1.0166	10.00%	10.00%	253.60	81.87	335.47	330.00
17/18	16,758	4,408,381	2,882,824	1,525,556	1.1052	1.1052	0.25%	1.0140	10.00%	10.00%	192.80	102.03	294.83	290.75
18/19	17,315	4,075,611	2,777,447	1,298,164	1.2931	1.2931	0.25%	1.0115	10.00%	10.00%	209.81	98.07	307.88	304.37
19/20	17,246	1,921,047	418,818	1,502,229	2.8893	2.8893	0.25%	1.0090	10.00%	10.00%	70.80	253.93	324.72	321.83
20/21	17,556	920,366	181,667	738,699	5.3402	5.3402	0.25%	1.0065	10.00%	10.00%	55.62	226.16	281.78	279.97

Average Adjusted Pure Premium \$ 284.13

Predicted Pure Premium :

2022/2023 Insurance Year \$ 284.13

2021/2022 Insurance Year \$ 283.42

Note: The Number of Units were adjusted to reflect seasonal rating

**Table 7**  
**Accident Benefits - Other (Non-Indexed)**  
**Major Class 04 - Motorcycles**

Accident Year	Number of Units	Incurred Claims	Loss Devt Factor	Selected Trend	Trend Factor	Weight	Adjusted Pure Premium	Pure Premium No Trend
07/08	10,742	1,902,941	1.0030	0.00%	1.0000	0.00%	177.68	177.68
08/09	11,688	1,456,385	1.0050	0.00%	1.0000	0.00%	125.23	125.23
09/10	11,758	1,883,880	1.0070	0.00%	1.0000	0.00%	161.35	161.35
10/11	11,860	2,473,841	1.0090	0.00%	1.0000	0.00%	210.46	210.46
11/12	12,542	1,624,217	1.0111	0.00%	1.0000	10.00%	130.94	130.94
12/13	13,559	1,492,800	1.0141	0.00%	1.0000	10.00%	111.65	111.65
13/14	13,927	2,208,019	1.0176	0.00%	1.0000	10.00%	161.34	161.34
14/15	14,285	1,457,372	1.0212	0.00%	1.0000	10.00%	104.18	104.18
15/16	15,088	1,795,617	1.0248	0.00%	1.0000	10.00%	121.96	121.96
16/17	16,103	2,380,536	1.0276	0.00%	1.0000	10.00%	151.92	151.92
17/18	16,758	2,287,239	1.0000	0.00%	1.0000	10.00%	136.49	136.49
18/19	17,315	1,971,404	1.0518	0.00%	1.0000	10.00%	119.75	119.75
19/20	17,246	1,813,315	1.0943	0.00%	1.0000	10.00%	115.05	115.05
20/21	17,556	2,061,354	1.3683	0.00%	1.0000	10.00%	160.67	160.67

Average Adjusted Pure Premium \$ 131.39

Predicted Pure Premium :

2022/2023 Insurance Year \$ 131.39

2021/2022 Insurance Year \$ 131.39

Note: The Number of Units were adjusted to reflect seasonal rating

**Table 7**  
**Basic Bodily Injury**  
**Major Class 04 - Motorcycles**

Accident Year	Number of Units	Incurred Claims	Loss Devt Factor	Selected Trend	Trend Factor	Weight	Adjusted Pure Premium	Pure Premium No Trend
07/08	10,742	0	1.0000	2.50%	1.4693	0.00%	0.00	0.00
08/09	11,688	8,628	1.0000	2.50%	1.4335	0.00%	1.06	0.74
09/10	11,758	121,173	1.0000	2.50%	1.3985	0.00%	14.41	10.31
10/11	11,860	55,000	1.0000	2.50%	1.3644	0.00%	6.33	4.64
11/12	12,542	75,961	1.0000	2.50%	1.3311	0.00%	8.06	6.06
12/13	13,559	0	1.0005	2.50%	1.2987	0.00%	0.00	0.00
13/14	13,927	0	1.0015	2.50%	1.2670	0.00%	0.00	0.00
14/15	14,285	0	1.0075	2.50%	1.2361	0.00%	0.00	0.00
15/16	15,088	0	1.0236	2.50%	1.2059	0.00%	0.00	0.00
16/17	16,103	587	1.0502	2.50%	1.1765	20.00%	0.05	0.04
17/18	16,758	0	1.0996	2.50%	1.1478	20.00%	0.00	0.00
18/19	17,315	0	1.2173	2.50%	1.1198	20.00%	0.00	0.00
19/20	17,246	714	1.4718	2.50%	1.0925	20.00%	0.07	0.06
20/21	17,556	0	1.9133	2.50%	1.0659	20.00%	0.00	0.00

Average Adjusted Pure Premium \$ 0.02

Predicted Pure Premium :

2022/2023 Insurance Year \$ 0.02

2021/2022 Insurance Year \$ 0.02

Note: The Number of Units were adjusted to reflect seasonal rating

**Table 7**  
**Basic Collision**  
**Major Class 04 - Motorcycles**

Accident Year	Number of Units	Incurred Claims	Loss Devt Factor	Selected Trend	Trend Factor	Weight	Adjusted Pure Premium	Pure Premium No Trend
07/08	10,742	1,190,061	1.0000	0.00%	1.0000	0.00%	110.78	110.78
08/09	11,688	1,337,169	1.0000	0.00%	1.0000	0.00%	114.40	114.40
09/10	11,758	1,266,569	1.0000	0.00%	1.0000	0.00%	107.72	107.72
10/11	11,860	1,358,244	1.0000	0.00%	1.0000	0.00%	114.52	114.52
11/12	12,542	1,213,199	1.0000	0.00%	1.0000	0.00%	96.73	96.73
12/13	13,559	1,029,379	1.0000	0.00%	1.0000	0.00%	75.92	75.92
13/14	13,927	1,179,722	1.0000	0.00%	1.0000	0.00%	84.71	84.71
14/15	14,285	1,184,956	1.0000	0.00%	1.0000	0.00%	82.95	82.95
15/16	15,088	1,380,204	1.0000	0.00%	1.0000	0.00%	91.48	91.48
16/17	16,103	1,625,038	1.0000	0.00%	1.0000	20.00%	100.92	100.92
17/18	16,758	1,525,809	1.0010	0.00%	1.0000	20.00%	91.14	91.14
18/19	17,315	1,481,863	1.0034	0.00%	1.0000	20.00%	85.87	85.87
19/20	17,246	1,400,322	1.0155	0.00%	1.0000	20.00%	82.46	82.46
20/21	17,556	1,246,313	1.1230	0.00%	1.0000	20.00%	79.72	79.72

Pure Premium Trend	Trend	RSQ
All Years Exponential Trend	-2.34%	0.5003
10-Years Exponential Trend	-0.43%	0.0220
All Major Classes Trend (per Exhibit V)	3.75%	
Selected Trend	0.00%	

Average Adjusted Pure Premium	\$	88.02
Predicted Pure Premium :		
2022/2023 Insurance Year	\$	88.02
2021/2022 Insurance Year	\$	88.02

Notes: The Number of Units were adjusted to reflect seasonal rating

**Table 7**  
**Basic Property Damage**  
**Major Class 04 - Motorcycles**

Accident Year	Number of Units	Incurred Claims	Loss Devt Factor	Selected Trend	Trend Factor	Weight	Adjusted Pure Premium	Pure Premium No Trend
07/08	10,742	33,737	1.0000	0.50%	1.0808	0.00%	3.39	3.14
08/09	11,688	39,776	1.0000	0.50%	1.0754	0.00%	3.66	3.40
09/10	11,758	37,131	1.0000	0.50%	1.0701	0.00%	3.38	3.16
10/11	11,860	27,572	1.0000	0.50%	1.0648	0.00%	2.48	2.32
11/12	12,542	34,169	1.0000	0.50%	1.0595	0.00%	2.89	2.72
12/13	13,559	30,267	0.9995	0.50%	1.0542	0.00%	2.35	2.23
13/14	13,927	57,465	0.9990	0.50%	1.0490	0.00%	4.32	4.12
14/15	14,285	33,066	0.9985	0.50%	1.0437	0.00%	2.41	2.31
15/16	15,088	81,556	0.9985	0.50%	1.0385	0.00%	5.61	5.40
16/17	16,103	55,826	0.9995	0.50%	1.0334	20.00%	3.58	3.47
17/18	16,758	58,019	1.0015	0.50%	1.0282	20.00%	3.57	3.47
18/19	17,315	45,210	1.0055	0.50%	1.0231	20.00%	2.69	2.63
19/20	17,246	72,301	1.0328	0.50%	1.0180	20.00%	4.41	4.33
20/21	17,556	28,049	1.2020	0.50%	1.0130	20.00%	1.95	1.92

Pure Premium Trend	Trend	RSQ
All Years Exponential Trend	0.15%	0.0004
10-Years Exponential Trend	0.01%	0.0000
All Major Classes Trend (per Exhibit V)	0.50%	
Selected Trend	0.50%	

Average Adjusted Pure Premium	\$	3.24
Predicted Pure Premium :		
2022/2023 Insurance Year	\$	3.24
2021/2022 Insurance Year	\$	3.22

Note: The Number of Units were adjusted to reflect seasonal rating

**Table 7**  
**Basic Bodily Injury**  
**Major Class 05 - Trailers**

HISTORICAL INCURRED LOSS DEVELOPMENT ('000)

	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180
06/07	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
07/08	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
08/09	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
09/10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10/11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11/12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12/13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13/14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14/15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15/16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16/17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17/18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18/19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19/20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20/21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

LOSS DEVELOPMENT FACTORS

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180
06/07	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
07/08	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
08/09	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
09/10	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
10/11	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
11/12	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
12/13	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
13/14	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
14/15	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
15/16	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
16/17	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
17/18	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
18/19	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
19/20	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Average Last 9</b>	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Average Last 5</b>	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Average Last 3</b>	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Wtd. Ave. Last 9</b>	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Wtd. Ave. Last 5</b>	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Wtd. Ave. Last 3</b>	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Overall</b>	1.3000	1.2091	1.1070	1.0470	1.0260	1.0160	1.0060	1.0010	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Selected</b>	1.3000	1.2091	1.1070	1.0470	1.0260	1.0160	1.0060	1.0010	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Selected to Ultimate</b>	1.9133	1.4718	1.2173	1.0996	1.0502	1.0236	1.0075	1.0015	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000

**Table 7**  
**Basic Collision**  
**Major Class 05 - Trailers**

**HISTORICAL INCURRED LOSS DEVELOPMENT ('000)**

	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180
06/07	644	703	715	714	714	715	715	715	715	715	715	715	715	715	714
07/08	744	815	831	834	835	835	835	835	835	835	835	835	835	835	
08/09	652	758	764	771	771	771	771	771	771	771	771	771	771		
09/10	904	946	956	961	963	963	963	963	963	963	963	963			
10/11	770	872	900	906	908	908	908	908	908	908	908				
11/12	920	1,004	1,030	1,032	1,032	1,032	1,032	1,032	1,032	1,032					
12/13	1,013	1,052	1,070	1,069	1,071	1,071	1,073	1,073	1,073						
13/14	866	1,049	1,104	1,114	1,133	1,133	1,133	1,133							
14/15	951	1,081	1,093	1,101	1,111	1,111	1,111								
15/16	1,265	1,476	1,513	1,526	1,526	1,526									
16/17	1,007	1,161	1,238	1,245	1,243										
17/18	994	1,220	1,244	1,251											
18/19	1,022	1,291	1,353												
19/20	1,166	1,455													
20/21	1,151														

**LOSS DEVELOPMENT FACTORS**

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180
06/07	1.0920	1.0163	0.9991	1.0000	1.0015	1.0000	1.0000	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	0.9986
07/08	1.0954	1.0207	1.0027	1.0020	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
08/09	1.1617	1.0086	1.0084	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
09/10	1.0467	1.0109	1.0057	1.0013	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
10/11	1.1322	1.0320	1.0068	1.0022	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
11/12	1.0909	1.0260	1.0020	1.0000	0.9996	1.0000	1.0000	1.0000	1.0000					
12/13	1.0390	1.0169	0.9987	1.0017	1.0007	1.0011	1.0000	1.0000						
13/14	1.2117	1.0521	1.0092	1.0172	1.0000	1.0003	1.0000							
14/15	1.1377	1.0107	1.0076	1.0083	1.0005	1.0000								
15/16	1.1671	1.0252	1.0085	1.0000	1.0000									
16/17	1.1534	1.0658	1.0060	0.9984										
17/18	1.2281	1.0195	1.0055											
18/19	1.2625	1.0484												
19/20	1.2478													
<b>Average Last 9</b>	1.1709	1.0330	1.0056	1.0032	1.0001	1.0002	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	0.9986
<b>Average Last 5</b>	1.2118	1.0339	1.0074	1.0051	1.0002	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9986
<b>Average Last 3</b>	1.2461	1.0446	1.0067	1.0022	1.0002	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9986
<b>Wtd. Ave. Last 9</b>	1.1724	1.0331	1.0057	1.0032	1.0001	1.0002	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	0.9986
<b>Wtd. Ave. Last 5</b>	1.2108	1.0339	1.0074	1.0046	1.0002	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9986
<b>Wtd. Ave. Last 3</b>	1.2464	1.0443	1.0068	1.0019	1.0001	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9986
<b>Overall</b>	1.0266	1.0095	1.0025	1.0010	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Selected</b>	1.2464	1.0310	1.0075	1.0030	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Selected to Ultimate</b>	1.2986	1.0418	1.0105	1.0030	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

**Table 7**  
**Basic Comprehensive**  
**Major Class 05 - Trailers**

(Net of Hail Storm)

**HISTORICAL INCURRED LOSS DEVELOPMENT ('000)**

	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180
06/07	2,181	2,813	2,940	2,960	2,958	2,970	2,963	2,963	2,963	2,963	2,965	2,966	2,966	2,966	2,966
07/08	3,035	3,656	3,848	3,866	3,871	3,878	3,877	3,879	3,879	3,879	3,879	3,879	3,884	3,884	
08/09	2,548	2,933	3,053	3,089	3,093	3,091	3,091	3,090	3,091	3,091	3,091	3,091	3,091		
09/10	2,458	3,067	3,169	3,171	3,145	3,168	3,182	3,182	3,181	3,181	3,181	3,181			
10/11	3,974	4,845	4,966	4,940	4,939	4,951	4,959	4,972	4,969	4,969	4,969				
11/12	6,203	7,179	7,282	7,249	7,220	7,240	7,229	7,230	7,227	7,227					
12/13	5,236	6,225	6,294	6,223	6,255	6,225	6,222	6,233	6,227						
13/14	6,398	7,683	7,851	7,839	7,733	7,744	7,759	7,759							
14/15	5,751	6,661	6,752	6,737	6,762	6,778	6,779								
15/16	9,448	10,794	10,893	10,817	10,863	10,884									
16/17	10,298	11,334	11,576	11,631	11,578										
17/18	4,062	4,688	4,869	4,831											
18/19	5,429	6,276	6,527												
19/20	3,998	4,974													
20/21	4,676														

**LOSS DEVELOPMENT FACTORS**

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180
06/07	1.2898	1.0452	1.0067	0.9995	1.0040	0.9978	0.9999	1.0000	1.0000	1.0007	1.0004	1.0000	1.0000	1.0000
07/08	1.2047	1.0527	1.0045	1.0013	1.0018	0.9999	1.0004	1.0000	1.0000	1.0000	1.0000	1.0013	0.9999	
08/09	1.1510	1.0410	1.0115	1.0014	0.9994	1.0000	0.9995	1.0005	1.0000	1.0000	1.0000	1.0000		
09/10	1.2477	1.0331	1.0006	0.9918	1.0073	1.0044	1.0000	0.9999	1.0000	1.0000	1.0000			
10/11	1.2192	1.0250	0.9947	0.9998	1.0023	1.0017	1.0026	0.9994	1.0000	1.0000				
11/12	1.1574	1.0144	0.9954	0.9961	1.0027	0.9985	1.0001	0.9995	1.0000					
12/13	1.1889	1.0112	0.9887	1.0050	0.9952	0.9996	1.0018	0.9991						
13/14	1.2009	1.0218	0.9985	0.9865	1.0014	1.0020	1.0000							
14/15	1.1582	1.0137	0.9978	1.0037	1.0024	1.0001								
15/16	1.1425	1.0092	0.9930	1.0042	1.0019									
16/17	1.1006	1.0213	1.0047	0.9955										
17/18	1.1541	1.0387	0.9921											
18/19	1.1559	1.0399												
19/20	1.2442													
<b>Average Last 9</b>	1.1670	1.0217	0.9962	0.9982	1.0016	1.0004	1.0005	0.9998	1.0000	1.0001	1.0001	1.0004	1.0000	1.0000
<b>Average Last 5</b>	1.1595	1.0246	0.9972	0.9990	1.0007	1.0004	1.0009	0.9997	1.0000	1.0001	1.0001	1.0004	1.0000	1.0000
<b>Average Last 3</b>	1.1847	1.0333	0.9966	1.0011	1.0019	1.0006	1.0006	0.9993	1.0000	1.0000	1.0000	1.0004	1.0000	1.0000
<b>Wtd. Ave. Last 9</b>	1.1582	1.0202	0.9966	0.9983	1.0014	1.0004	1.0006	0.9997	1.0000	1.0001	1.0001	1.0005	0.9999	1.0000
<b>Wtd. Ave. Last 5</b>	1.1454	1.0217	0.9979	0.9987	1.0010	1.0004	1.0008	0.9996	1.0000	1.0001	1.0001	1.0005	0.9999	1.0000
<b>Wtd. Ave. Last 3</b>	1.1815	1.0302	0.9978	1.0006	1.0019	1.0007	1.0006	0.9993	1.0000	1.0000	1.0000	1.0005	0.9999	1.0000
<b>Overall</b>	1.0764	1.0120	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Selected</b>	1.1488	1.0227	1.0010	1.0010	1.0010	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Selected to Ultimate</b>	1.1784	1.0258	1.0030	1.0020	1.0010	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

**Table 7**  
**Basic Property Damage**  
**Major Class 05 - Trailers**

HISTORICAL INCURRED LOSS DEVELOPMENT ('000)

	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180
06/07	19	15	15	16	16	16	16	16	16	16	16	16	16	16	16
07/08	18	18	19	19	19	19	19	19	19	19	19	19	19	19	
08/09	39	27	27	27	27	27	27	27	27	27	27	27	27		
09/10	18	18	18	18	19	19	19	19	19	19	19	19			
10/11	30	41	39	39	40	40	40	40	40	40	40				
11/12	23	38	38	38	38	38	38	38	38	38	38				
12/13	35	42	43	43	43	43	43	43	43	43					
13/14	25	22	23	23	23	23	23	23							
14/15	46	70	68	69	75	75	75								
15/16	51	58	58	58	58	58									
16/17	43	41	42	42	42										
17/18	15	13	13	13											
18/19	14	19	19												
19/20	13	12													
20/21	12														

LOSS DEVELOPMENT FACTORS

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180
06/07	0.8217	0.9869	1.0331	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
07/08	0.9944	1.0275	1.0267	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
08/09	0.7043	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9909	1.0000	1.0000		
09/10	1.0157	0.9866	1.0000	1.0332	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
10/11	1.3366	0.9692	1.0000	1.0127	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
11/12	1.6371	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
12/13	1.2068	1.0250	0.9884	1.0000	1.0000	1.0000	1.0000	1.0000						
13/14	0.8706	1.0226	1.0000	1.0000	1.0000	1.0000	1.0000							
14/15	1.5000	0.9745	1.0088	1.0999	1.0000	1.0000								
15/16	1.1446	0.9914	1.0000	1.0000	1.0000									
16/17	0.9698	1.0121	1.0000	1.0000										
17/18	0.8718	0.9921	1.0000											
18/19	1.3952	1.0000												
19/20	0.8927													
<b>Average Last 9</b>	1.1654	0.9985	0.9997	1.0162	1.0000	1.0000	1.0000	1.0000	1.0000	0.9982	1.0000	1.0000	1.0000	1.0000
<b>Average Last 5</b>	1.0548	0.9940	1.0018	1.0200	1.0000	1.0000	1.0000	1.0000	1.0000	0.9982	1.0000	1.0000	1.0000	1.0000
<b>Average Last 3</b>	1.0532	1.0014	1.0000	1.0333	1.0000	1.0000	1.0000	1.0000	1.0000	0.9970	1.0000	1.0000	1.0000	1.0000
<b>Wtd. Ave. Last 9</b>	1.1889	0.9954	1.0003	1.0223	1.0000	1.0000	1.0000	1.0000	1.0000	0.9979	1.0000	1.0000	1.0000	1.0000
<b>Wtd. Ave. Last 5</b>	1.0608	0.9906	1.0030	1.0293	1.0000	1.0000	1.0000	1.0000	1.0000	0.9979	1.0000	1.0000	1.0000	1.0000
<b>Wtd. Ave. Last 3</b>	1.0515	1.0055	1.0000	1.0407	1.0000	1.0000	1.0000	1.0000	1.0000	0.9971	1.0000	1.0000	1.0000	1.0000
<b>Overall</b>	1.1639	1.0271	1.0040	1.0020	1.0010	1.0000	0.9995	0.9995	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Selected</b>	1.1639	1.0271	1.0040	1.0020	1.0010	1.0000	0.9995	0.9995	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Selected to Ultimate</b>	1.2020	1.0328	1.0055	1.0015	0.9995	0.9985	0.9985	0.9990	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000

**Table 7**  
**Basic Bodily Injury**  
**Major Class 05 - Trailers**

Accident Year	Number of Units	Incurred Claims	Loss Devt Factor	Selected Trend	Trend Factor	Weight	Adjusted Pure Premium	Pure Premium No Trend
07/08	122,551	0	1.0000	2.50%	1.4693	0.00%	0.00	0.00
08/09	132,206	0	1.0000	2.50%	1.4335	0.00%	0.00	0.00
09/10	138,771	0	1.0000	2.50%	1.3985	0.00%	0.00	0.00
10/11	147,471	0	1.0000	2.50%	1.3644	0.00%	0.00	0.00
11/12	159,400	0	1.0000	2.50%	1.3311	0.00%	0.00	0.00
12/13	170,811	0	1.0005	2.50%	1.2987	0.00%	0.00	0.00
13/14	177,048	0	1.0015	2.50%	1.2670	0.00%	0.00	0.00
14/15	182,629	0	1.0075	2.50%	1.2361	0.00%	0.00	0.00
15/16	188,492	0	1.0236	2.50%	1.2059	0.00%	0.00	0.00
16/17	193,964	0	1.0502	2.50%	1.1765	20.00%	0.00	0.00
17/18	198,941	0	1.0996	2.50%	1.1478	20.00%	0.00	0.00
18/19	203,027	0	1.2173	2.50%	1.1198	20.00%	0.00	0.00
19/20	206,545	0	1.4718	2.50%	1.0925	20.00%	0.00	0.00
20/21	213,978	0	1.9133	2.50%	1.0659	20.00%	0.00	0.00

Average Adjusted Pure Premium \$ -

Predicted Pure Premium :

2022/2023 Insurance Year \$ -

2021/2022 Insurance Year \$ -

**Table 7**  
**Basic Collision**  
**Major Class 05 - Trailers**

Accident Year	Number of Units	Incurred Claims	Loss Devt Factor	Selected Trend	Trend Factor	Weight	Adjusted Pure Premium	Pure Premium No Trend
07/08	122,551	835,282	1.0000	3.75%	1.7748	0.00%	12.10	6.82
08/09	132,206	770,723	1.0000	3.75%	1.7106	0.00%	9.97	5.83
09/10	138,771	962,713	1.0000	3.75%	1.6488	0.00%	11.44	6.94
10/11	147,471	907,820	1.0000	3.75%	1.5892	0.00%	9.78	6.16
11/12	159,400	1,031,881	1.0000	3.75%	1.5318	0.00%	9.92	6.47
12/13	170,811	1,072,657	1.0000	3.75%	1.4764	0.00%	9.27	6.28
13/14	177,048	1,133,491	1.0000	3.75%	1.4230	0.00%	9.11	6.40
14/15	182,629	1,111,078	1.0000	3.75%	1.3716	0.00%	8.34	6.08
15/16	188,492	1,525,869	1.0000	3.75%	1.3220	0.00%	10.70	8.10
16/17	193,964	1,243,402	1.0000	3.75%	1.2743	20.00%	8.17	6.41
17/18	198,941	1,250,960	1.0030	3.75%	1.2282	20.00%	7.75	6.31
18/19	203,027	1,353,024	1.0105	3.75%	1.1838	20.00%	7.97	6.73
19/20	206,545	1,455,189	1.0418	3.75%	1.1410	20.00%	8.38	7.34
20/21	213,978	1,150,810	1.2986	3.75%	1.0998	20.00%	7.68	6.98

Pure Premium Trend	Trend	RSQ
All Years Exponential Trend	0.75%	0.1369
10-Years Exponential Trend	1.16%	0.1609
All Major Classes Trend (per Exhibit V)	3.75%	
Selected Trend	3.75%	

Average Adjusted Pure Premium	\$	7.99
Predicted Pure Premium :		
2022/2023 Insurance Year	\$	7.99
2021/2022 Insurance Year	\$	7.70

**Table 7**  
**Basic Comprehensive**  
**Major Class 05 - Trailers**

Accident Year	Number of Units	Incurred Claims	Loss Devt Factor	Selected Trend	Trend Factor	Weight	Adjusted Pure Premium	Pure Premium No Trend
07/08	122,551	3,883,738	1.0000	2.00%	1.3615	0.00%	43.15	31.69
08/09	132,206	3,091,069	1.0000	2.00%	1.3348	0.00%	31.21	23.38
09/10	138,771	3,181,384	1.0000	2.00%	1.3086	0.00%	30.00	22.93
10/11	147,471	4,968,947	1.0000	2.00%	1.2830	0.00%	43.23	33.69
11/12	159,400	6,324,273	1.0000	2.00%	1.2578	0.00%	49.90	39.68
12/13	170,811	6,227,305	1.0000	2.00%	1.2332	0.00%	44.96	36.46
13/14	177,048	7,759,372	1.0000	2.00%	1.2090	0.00%	52.99	43.83
14/15	182,629	6,779,001	1.0000	2.00%	1.1853	0.00%	44.00	37.12
15/16	188,492	10,883,687	1.0000	2.00%	1.1620	0.00%	67.10	57.74
16/17	193,964	11,577,830	1.0010	2.00%	1.1392	20.00%	68.07	59.75
17/18	198,941	4,830,873	1.0020	2.00%	1.1169	20.00%	27.18	24.33
18/19	203,027	6,526,744	1.0030	2.00%	1.0950	20.00%	35.31	32.24
19/20	206,545	4,974,251	1.0258	2.00%	1.0735	20.00%	26.52	24.70
20/21	213,978	4,675,619	1.1784	2.00%	1.0525	20.00%	27.10	25.75

Pure Premium Trend	Trend	RSQ
All Years Exponential Trend	0.43%	0.0033
10-Years Exponential Trend	-5.53%	0.2815
All Major Classes Trend (per Exhibit V)	2.00%	
Selected Trend	2.00%	

Average Adjusted Pure Premium	\$	36.83
Predicted Pure Premium :		
2022/2023 Insurance Year	\$	36.83
2021/2022 Insurance Year	\$	36.11

**Table 7**  
**Basic Property Damage**  
**Major Class 05 - Trailers**

Accident Year	Number of Units	Incurred Claims	Loss Devt Factor	Selected Trend	Trend Factor	Weight	Adjusted Pure Premium	Pure Premium No Trend
07/08	122,551	19,215	1.0000	0.50%	1.0808	0.00%	0.17	0.16
08/09	132,206	27,167	1.0000	0.50%	1.0754	0.00%	0.22	0.21
09/10	138,771	18,822	1.0000	0.50%	1.0701	0.00%	0.15	0.14
10/11	147,471	39,897	1.0000	0.50%	1.0648	0.00%	0.29	0.27
11/12	159,400	37,561	1.0000	0.50%	1.0595	0.00%	0.25	0.24
12/13	170,811	42,591	0.9995	0.50%	1.0542	0.00%	0.26	0.25
13/14	177,048	22,648	0.9990	0.50%	1.0490	0.00%	0.13	0.13
14/15	182,629	75,402	0.9985	0.50%	1.0437	0.00%	0.43	0.41
15/16	188,492	57,781	0.9985	0.50%	1.0385	0.00%	0.32	0.31
16/17	193,964	41,892	0.9995	0.50%	1.0334	20.00%	0.22	0.22
17/18	198,941	12,561	1.0015	0.50%	1.0282	20.00%	0.07	0.06
18/19	203,027	19,047	1.0055	0.50%	1.0231	20.00%	0.10	0.09
19/20	206,545	11,695	1.0328	0.50%	1.0180	20.00%	0.06	0.06
20/21	213,978	12,026	1.2020	0.50%	1.0130	20.00%	0.07	0.07

Pure Premium Trend	Trend	RSQ
All Years Exponential Trend	-7.78%	0.2950
10-Years Exponential Trend	-16.06%	0.5457
All Major Classes Trend (per Exhibit V)	0.50%	
Selected Trend	0.50%	

Average Adjusted Pure Premium	\$	0.10
Predicted Pure Premium :		
2022/2023 Insurance Year	\$	0.10
2021/2022 Insurance Year	\$	0.10

**Table 7**  
**Basic Bodily Injury**  
**Major Class 06 - ORV**

Accident Year	Number of Units	Incurred Claims	Loss Devt Factor	Selected Trend	Trend Factor	Weight	Adjusted Pure Premium	Pure Premium No Trend
07/08	42,037	8,238	1.0000	2.50%	1.4693	0.00%	0.29	0.20
08/09	46,978	157,186	1.0000	2.50%	1.4335	0.00%	4.80	3.35
09/10	50,366	41,902	1.0000	2.50%	1.3985	0.00%	1.16	0.83
10/11	53,572	849,732	1.0000	2.50%	1.3644	0.00%	21.64	15.86
11/12	57,383	256,211	1.0000	2.50%	1.3311	10.00%	5.94	4.46
12/13	60,591	0	1.0005	2.50%	1.2987	10.00%	0.00	0.00
13/14	65,122	210,086	1.0015	2.50%	1.2670	10.00%	4.09	3.23
14/15	67,021	596,040	1.0075	2.50%	1.2361	10.00%	11.08	8.96
15/16	68,070	225,483	1.0236	2.50%	1.2059	10.00%	4.09	3.39
16/17	70,790	194,258	1.0502	2.50%	1.1765	10.00%	3.39	2.88
17/18	73,015	90,695	1.0996	2.50%	1.1478	10.00%	1.57	1.37
18/19	74,011	505,655	1.2173	2.50%	1.1198	10.00%	9.31	8.32
19/20	75,084	262,899	1.4718	2.50%	1.0925	10.00%	5.63	5.15
20/21	78,205	35,000	1.9133	2.50%	1.0659	10.00%	0.91	0.86

Average Adjusted Pure Premium \$ 4.60

Predicted Pure Premium :

2022/2023 Insurance Year \$ 4.60

2021/2022 Insurance Year \$ 4.49

**Table 7**  
**Basic Property Damage**  
**Major Class 06 - ORV**

Accident Year	Number of Units	Incurred Claims	Loss Devt Factor	Selected Trend	Trend Factor	Weight	Adjusted Pure Premium	Pure Premium No Trend
07/08	42,037	58,104	1.0000	0.00%	1.0000	0.00%	1.38	1.38
08/09	46,978	63,003	1.0000	0.00%	1.0000	0.00%	1.34	1.34
09/10	50,366	55,312	1.0000	0.00%	1.0000	0.00%	1.10	1.10
10/11	53,572	61,535	1.0000	0.00%	1.0000	0.00%	1.15	1.15
11/12	57,383	48,425	1.0000	0.00%	1.0000	10.00%	0.84	0.84
12/13	60,591	80,807	0.9995	0.00%	1.0000	10.00%	1.33	1.33
13/14	65,122	58,128	0.9990	0.00%	1.0000	10.00%	0.89	0.89
14/15	67,021	27,904	0.9985	0.00%	1.0000	10.00%	0.42	0.42
15/16	68,070	20,101	0.9985	0.00%	1.0000	10.00%	0.29	0.29
16/17	70,790	75,220	0.9995	0.00%	1.0000	10.00%	1.06	1.06
17/18	73,015	42,956	1.0015	0.00%	1.0000	10.00%	0.59	0.59
18/19	74,011	26,975	1.0055	0.00%	1.0000	10.00%	0.37	0.37
19/20	75,084	32,624	1.0328	0.00%	1.0000	10.00%	0.45	0.45
20/21	78,205	59,990	0.9536	0.00%	1.0000	10.00%	0.73	0.73

Pure Premium Trend	Trend	RSQ
All Years Exponential Trend	-8.22%	0.4661
10-Years Exponential Trend	-6.46%	0.1656
All Major Classes Trend (per Exhibit V)	0.50%	
Selected Trend	0.00%	

Average Adjusted Pure Premium \$ 0.70

Predicted Pure Premium :

2022/2023 Insurance Year \$ 0.70

2021/2022 Insurance Year \$ 0.70

**Table 7**  
**Basic Bodily Injury**  
**Major Class X - Vehicle-For-Hire**

HISTORICAL INCURRED LOSS DEVELOPMENT ('000)

	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180
06/07	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
07/08	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
08/09	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
09/10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10/11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11/12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12/13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13/14	-	1	1	1	1	1	1	1							
14/15	4	2	2	2	2	2	2								
15/16	-	-	-	-	-	-	-								
16/17	-	-	-	-	-	-	-								
17/18	-	-	-	-	-	-	-								
18/19	-	-	-	-	-	-	-								
19/20	10	-	-	-	-	-	-								
20/21	-	-	-	-	-	-	-								

LOSS DEVELOPMENT FACTORS

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180
06/07	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
07/08	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
08/09	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
09/10	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
10/11	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
11/12	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
12/13	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
13/14	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
14/15	0.5717	1.0000	1.0000	1.0000	1.0000	1.0000								
15/16	1.0000	1.0000	1.0000	1.0000	1.0000									
16/17	1.0000	1.0000	1.0000	1.0000										
17/18	1.0000	1.0000	1.0000											
18/19	1.0000	1.0000												
19/20	-													
<b>Average Last 9</b>	0.8413	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Average Last 5</b>	0.8000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Average Last 3</b>	0.6667	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Wtd. Ave. Last 9</b>	0.2298	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Wtd. Ave. Last 5</b>	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Wtd. Ave. Last 3</b>	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Overall</b>	1.3000	1.2091	1.1070	1.0470	1.0260	1.0160	1.0060	1.0010	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Selected</b>	1.3000	1.2091	1.1070	1.0470	1.0260	1.0160	1.0060	1.0010	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Selected to Ultimate</b>	1.9133	1.4718	1.2173	1.0996	1.0502	1.0236	1.0075	1.0015	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000

**Table 7**  
**Basic Collision**  
**Major Class X - Vehicle-For-Hire**

**HISTORICAL INCURRED LOSS DEVELOPMENT ('000)**

	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180
06/07	1,679	1,728	1,731	1,732	1,735	1,738	1,740	1,740	1,740	1,740	1,740	1,740	1,740	1,740	1,740
07/08	2,047	2,003	1,998	2,005	2,006	2,006	2,009	2,009	2,009	2,009	2,007	2,007	2,006	2,006	
08/09	2,722	2,715	2,714	2,716	2,710	2,709	2,709	2,709	2,709	2,709	2,709	2,709	2,708		
09/10	2,683	2,659	2,659	2,645	2,644	2,645	2,645	2,644	2,641	2,641	2,641	2,641			
10/11	3,270	3,204	3,190	3,190	3,196	3,195	3,195	3,194	3,194	3,194	3,194				
11/12	2,794	2,784	2,797	2,801	2,801	2,801	2,802	2,802	2,800	2,800					
12/13	3,269	3,298	3,323	3,328	3,330	3,331	3,329	3,324	3,324						
13/14	3,406	3,412	3,455	3,463	3,464	3,464	3,466	3,466							
14/15	2,864	2,841	2,891	2,909	2,907	2,904	2,904								
15/16	2,809	2,848	2,850	2,850	2,849	2,845									
16/17	3,116	3,012	3,024	3,029	3,031										
17/18	3,197	3,053	3,047	3,047											
18/19	4,077	3,910	3,930												
19/20	4,657	4,397													
20/21	2,769														

**LOSS DEVELOPMENT FACTORS**

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180
06/07	1.0295	1.0014	1.0007	1.0018	1.0016	1.0010	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
07/08	0.9785	0.9978	1.0035	1.0002	1.0002	1.0016	1.0000	1.0000	1.0000	0.9988	1.0000	0.9994	1.0000	
08/09	0.9974	0.9997	1.0007	0.9978	0.9995	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	0.9997		
09/10	0.9911	1.0001	0.9948	0.9993	1.0004	1.0000	0.9996	0.9990	1.0000	1.0000	1.0000			
10/11	0.9799	0.9956	1.0000	1.0017	0.9999	0.9998	0.9997	1.0000	1.0000	1.0000				
11/12	0.9964	1.0044	1.0017	1.0000	1.0000	1.0004	0.9998	0.9994	1.0000					
12/13	1.0088	1.0077	1.0015	1.0004	1.0003	0.9995	0.9983	1.0000						
13/14	1.0020	1.0126	1.0022	1.0004	1.0000	1.0006	1.0000							
14/15	0.9920	1.0173	1.0064	0.9992	0.9990	1.0000								
15/16	1.0139	1.0006	1.0000	0.9996	0.9986									
16/17	0.9665	1.0042	1.0014	1.0008										
17/18	0.9551	0.9980	1.0000											
18/19	0.9592	1.0049												
19/20	0.9442													
<b>Average Last 9</b>	0.9820	1.0050	1.0009	0.9999	0.9998	1.0003	0.9997	0.9997	1.0000	0.9998	1.0000	0.9997	1.0000	1.0000
<b>Average Last 5</b>	0.9678	1.0050	1.0020	1.0001	0.9996	1.0001	0.9995	0.9997	1.0000	0.9998	1.0000	0.9997	1.0000	1.0000
<b>Average Last 3</b>	0.9529	1.0024	1.0005	0.9999	0.9992	1.0001	0.9994	0.9998	1.0000	1.0000	1.0000	0.9997	1.0000	1.0000
<b>Wtd. Ave. Last 9</b>	0.9790	1.0050	1.0010	1.0000	0.9998	1.0003	0.9996	0.9997	1.0000	0.9998	1.0000	0.9997	1.0000	1.0000
<b>Wtd. Ave. Last 5</b>	0.9644	1.0049	1.0020	1.0001	0.9996	1.0001	0.9995	0.9997	1.0000	0.9998	1.0000	0.9997	1.0000	1.0000
<b>Wtd. Ave. Last 3</b>	0.9523	1.0026	1.0005	0.9999	0.9993	1.0001	0.9994	0.9998	1.0000	1.0000	1.0000	0.9997	1.0000	1.0000
<b>Overall</b>	1.0266	1.0095	1.0025	1.0010	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Selected</b>	0.9601	1.0034	1.0013	1.0000	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Selected to Ultimate</b>	0.9641	1.0042	1.0008	0.9995	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

**Table 7**  
**Basic Comprehensive**  
**Major Class X - Vehicle-For-Hire**

**(Net of Hail Storm)**

**HISTORICAL INCURRED LOSS DEVELOPMENT ('000)**

	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180
06/07	146	149	140	140	130	130	130	130	130	130	130	130	130	130	130
07/08	260	261	235	237	234	235	235	235	235	235	235	235	235	235	
08/09	133	142	158	158	158	158	160	160	160	160	160	160	160		
09/10	161	160	147	147	147	147	147	147	147	147	147	147			
10/11	201	181	181	180	180	180	180	180	180	180	180				
11/12	89	96	97	99	98	98	98	98	98	98					
12/13	100	78	78	81	81	81	81	78	78						
13/14	179	190	203	203	196	196	196	195							
14/15	208	210	216	217	217	217	217								
15/16	193	202	201	200	201	195									
16/17	177	165	163	163	163										
17/18	133	150	146	146											
18/19	372	340	347												
19/20	486	554													
20/21	572														

**LOSS DEVELOPMENT FACTORS**

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180
06/07	1.0196	0.9353	1.0034	0.9316	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
07/08	1.0044	0.9009	1.0058	0.9893	1.0031	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
08/09	1.0684	1.1116	1.0000	1.0025	1.0007	1.0107	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
09/10	0.9899	0.9222	1.0009	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
10/11	0.9045	0.9958	0.9977	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
11/12	1.0712	1.0097	1.0269	0.9891	1.0000	1.0000	1.0000	1.0000	1.0000					
12/13	0.7791	1.0091	1.0321	1.0000	1.0000	1.0000	0.9668	1.0000						
13/14	1.0583	1.0700	1.0007	0.9642	1.0000	1.0000	0.9962							
14/15	1.0116	1.0287	1.0009	1.0000	1.0000	1.0000								
15/16	1.0426	0.9971	0.9972	1.0030	0.9695									
16/17	0.9312	0.9889	1.0011	0.9988										
17/18	1.1344	0.9735	1.0000											
18/19	0.9141	1.0202												
19/20	1.1401													
<b>Average Last 9</b>	1.0092	1.0103	1.0064	0.9953	0.9970	1.0012	0.9954	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Average Last 5</b>	1.0325	1.0017	1.0000	0.9932	0.9939	1.0000	0.9926	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Average Last 3</b>	1.0629	0.9942	0.9995	1.0006	0.9898	1.0000	0.9877	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Wtd. Ave. Last 9</b>	1.0243	1.0128	1.0034	0.9948	0.9965	1.0012	0.9972	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Wtd. Ave. Last 5</b>	1.0367	1.0061	1.0000	0.9920	0.9923	1.0000	0.9951	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Wtd. Ave. Last 3</b>	1.0544	1.0016	0.9993	1.0007	0.9900	1.0000	0.9909	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Overall</b>	1.0764	1.0120	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Selected</b>	1.0276	1.0063	1.0050	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Selected to Ultimate</b>	1.0392	1.0113	1.0050	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

**Table 7**  
**Basic Property Damage**  
**Major Class X - Vehicle-For-Hire**

**HISTORICAL INCURRED LOSS DEVELOPMENT ('000)**

	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180
06/07	204	227	235	235	235	235	235	235	235	235	235	235	235	235	235
07/08	215	245	251	251	252	252	252	252	252	252	252	252	252	252	
08/09	230	271	274	275	275	276	276	276	276	276	276	276	275		
09/10	210	237	244	245	245	244	243	242	242	242	242	242			
10/11	262	302	314	314	313	313	312	311	311	311	311				
11/12	301	259	280	279	278	278	277	275	275	275					
12/13	245	291	299	299	301	300	300	300	299						
13/14	215	302	305	308	307	307	306	306							
14/15	230	254	257	257	257	256	256								
15/16	218	283	283	282	280	280									
16/17	212	277	280	278	279										
17/18	182	227	236	236											
18/19	259	330	330												
19/20	299	318													
20/21	152														

**LOSS DEVELOPMENT FACTORS**

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180
06/07	1.1145	1.0366	1.0013	1.0000	1.0000	1.0000	1.0000	0.9979	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
07/08	1.1383	1.0241	1.0024	1.0020	1.0000	1.0000	1.0000	1.0000	1.0020	1.0000	1.0000	1.0000	1.0000	
08/09	1.1799	1.0120	1.0024	1.0000	1.0034	1.0000	0.9988	1.0000	1.0000	1.0000	1.0000	0.9959		
09/10	1.1285	1.0334	1.0010	1.0000	0.9980	0.9959	0.9964	1.0000	1.0000	1.0000	0.9979			
10/11	1.1552	1.0374	0.9998	0.9987	1.0000	0.9970	0.9960	0.9989	1.0000	1.0000				
11/12	0.8583	1.0819	0.9952	0.9995	0.9977	0.9981	0.9909	1.0000	1.0018					
12/13	1.1883	1.0276	0.9990	1.0075	0.9971	0.9983	1.0000	0.9969						
13/14	1.4074	1.0077	1.0095	0.9981	1.0000	0.9974	1.0000							
14/15	1.1052	1.0124	0.9997	0.9997	0.9963	0.9996								
15/16	1.2963	0.9994	0.9980	0.9932	0.9982									
16/17	1.3089	1.0093	0.9942	1.0032										
17/18	1.2487	1.0381	1.0004											
18/19	1.2739	0.9997												
19/20	1.0647													
<b>Average Last 9</b>	1.1946	1.0237	0.9996	1.0000	0.9990	0.9985	0.9978	0.9991	1.0006	1.0000	0.9995	0.9986	1.0000	1.0000
<b>Average Last 5</b>	1.2385	1.0118	1.0003	1.0003	0.9979	0.9981	0.9967	0.9992	1.0008	1.0000	0.9995	0.9986	1.0000	1.0000
<b>Average Last 3</b>	1.1957	1.0157	0.9975	0.9987	0.9982	0.9985	0.9970	0.9986	1.0006	1.0000	0.9993	0.9986	1.0000	1.0000
<b>Wtd. Ave. Last 9</b>	1.1761	1.0226	0.9997	1.0000	0.9990	0.9984	0.9977	0.9991	1.0006	1.0000	0.9995	0.9985	1.0000	1.0000
<b>Wtd. Ave. Last 5</b>	1.2270	1.0103	1.0005	1.0004	0.9979	0.9980	0.9968	0.9991	1.0007	1.0000	0.9995	0.9985	1.0000	1.0000
<b>Wtd. Ave. Last 3</b>	1.1831	1.0134	0.9974	0.9986	0.9983	0.9984	0.9972	0.9986	1.0006	1.0000	0.9994	0.9985	1.0000	1.0000
<b>Overall</b>	1.1639	1.0271	1.0040	1.0020	1.0010	1.0000	0.9995	0.9995	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Selected</b>	1.2743	1.0065	0.9993	1.0000	1.0000	1.0000	0.9995	0.9995	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Selected to Ultimate</b>	1.2798	1.0043	0.9978	0.9985	0.9985	0.9985	0.9985	0.9990	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000

**Table 7**  
**Accident Benefits - Other (Indexed)**  
**Major Class X - Vehicle-For-Hire**

Accident Year	Number of Units	Incurred Claims	Serious Incurred Claims	Other Incurred Claims	Serious Loss Devt Factor	Other Loss Devt Factor	Selected Trend	Trend Factor	Serious Losses Weight	Other Losses Weight	Adjusted Pure Premium			Pure Premium No Trend
											Serious Losses	Other Losses	Total	
07/08	843	356,458	147,825	208,633	1.0474	1.0474	0.00%	1.0000	0.00%	0.00%	183.67	259.23	442.90	442.90
08/09	871	184,261	19,937	164,324	1.0518	1.0518	0.00%	1.0000	0.00%	0.00%	24.07	198.36	222.43	222.43
09/10	931	1,410,347	1,210,933	199,414	1.0540	1.0540	0.00%	1.0000	0.00%	0.00%	1,371.29	225.82	1,597.11	1,597.11
10/11	924	461,941	203,978	257,962	1.0412	1.0412	0.00%	1.0000	0.00%	0.00%	229.94	290.80	520.75	520.75
11/12	942	255,814	0	255,814	1.0573	1.0573	0.00%	1.0000	10.00%	0.00%	0.00	287.24	287.24	287.24
12/13	950	562,334	268,908	293,426	1.0565	1.0565	0.00%	1.0000	10.00%	0.00%	298.97	326.22	625.19	625.19
13/14	953	819,624	646,137	173,486	1.0573	1.0573	0.00%	1.0000	10.00%	0.00%	716.58	192.40	908.98	908.98
14/15	976	278,023	0	278,023	1.0532	1.0532	0.00%	1.0000	10.00%	0.00%	0.00	300.00	300.00	300.00
15/16	975	422,120	0	422,120	1.0526	1.0526	0.00%	1.0000	10.00%	0.00%	0.00	455.95	455.95	455.95
16/17	950	297,538	14,987	282,551	1.0422	1.0422	0.00%	1.0000	10.00%	20.00%	16.44	309.99	326.43	326.43
17/18	957	416,094	178,732	237,362	1.0374	1.0374	0.00%	1.0000	10.00%	20.00%	193.83	257.41	451.23	451.23
18/19	1,400	443,332	184,146	259,185	1.1472	1.1472	0.00%	1.0000	10.00%	20.00%	150.87	212.35	363.22	363.22
19/20	1,685	299,841	0	299,841	1.2189	1.2189	0.00%	1.0000	10.00%	20.00%	0.00	216.85	216.85	216.85
20/21	1,708	243,306	0	243,306	1.5507	1.5507	0.00%	1.0000	10.00%	20.00%	0.00	220.92	220.92	220.92

Average Adjusted Pure Premium \$ 381.17  
 Predicted Pure Premium :  
 2022/2023 Insurance Year \$ 381.17  
 2021/2022 Insurance Year \$ 381.17

**Table 7**  
**Accident Benefits - IRI**  
**Major Class X - Vehicle-For-Hire**

Accident Year	Number of Units	Incurred Claims	Serious Incurred Claims	Other Incurred Claims	Serious Loss Devt Factor	Other Loss Devt Factor	Selected Trend	Trend Factor	Serious Losses Weight	Other Losses Weight	Adjusted Pure Premium			Pure Premium No Trend
											Serious Losses	Other Losses	Total	
07/08	843	752,020	541,908	210,113	1.0278	1.0278	0.25%	1.0397	0.00%	0.00%	686.91	266.34	953.25	916.87
08/09	871	422,821	285,168	137,653	1.0329	1.0329	0.25%	1.0371	0.00%	0.00%	350.62	169.25	519.87	501.28
09/10	931	588,874	358,430	230,444	1.0385	1.0385	0.25%	1.0345	0.00%	0.00%	413.73	265.99	679.72	657.05
10/11	924	637,575	248,766	388,809	1.0328	1.0328	0.25%	1.0319	0.00%	0.00%	287.07	448.68	735.75	712.99
11/12	942	101,728	0	101,728	1.0583	1.0583	0.25%	1.0293	10.00%	0.00%	0.00	117.69	117.69	114.33
12/13	950	602,052	363,587	238,464	1.0580	1.0580	0.25%	1.0268	10.00%	0.00%	415.64	272.60	688.25	670.30
13/14	953	388,878	191,124	197,754	1.0576	1.0576	0.25%	1.0242	10.00%	0.00%	217.17	224.70	441.87	431.42
14/15	976	133,882	0	133,882	1.0568	1.0568	0.25%	1.0217	10.00%	0.00%	0.00	148.10	148.10	144.96
15/16	975	91,304	0	91,304	1.0563	1.0563	0.25%	1.0191	10.00%	0.00%	0.00	100.86	100.86	98.97
16/17	950	488,892	278,029	210,863	1.0661	1.0661	0.25%	1.0166	10.00%	20.00%	317.21	240.58	557.79	548.69
17/18	957	443,178	223,241	219,938	1.1052	1.1052	0.25%	1.0140	10.00%	20.00%	261.56	257.69	519.25	512.06
18/19	1,400	643,910	299,692	344,218	1.2931	1.2931	0.25%	1.0115	10.00%	20.00%	279.95	321.54	601.49	594.65
19/20	1,685	219,873	0	219,873	2.8893	2.8893	0.25%	1.0090	10.00%	20.00%	0.00	380.32	380.32	376.93
20/21	1,708	72,383	0	72,383	5.3402	5.3402	0.25%	1.0065	10.00%	20.00%	0.00	227.81	227.81	226.35

Average Adjusted Pure Premium \$ 434.74  
 Predicted Pure Premium :  
 2022/2023 Insurance Year \$ 434.74  
 2021/2022 Insurance Year \$ 433.66

**Table 7**  
**Accident Benefits - Other (Non-Indexed)**  
**Major Class X - Vehicle-For-Hire**

Accident Year	Number of Units	Incurred Claims	Loss Devt Factor	Selected Trend	Trend Factor	Weight	Adjusted Pure Premium	Pure Premium No Trend
07/08	843	452,314	1.0030	0.00%	1.0000	0.00%	538.15	538.15
08/09	871	74,148	1.0050	0.00%	1.0000	0.00%	85.53	85.53
09/10	931	218,040	1.0070	0.00%	1.0000	0.00%	235.91	235.91
10/11	924	208,941	1.0090	0.00%	1.0000	0.00%	228.27	228.27
11/12	942	232,807	1.0111	0.00%	1.0000	0.00%	249.96	249.96
12/13	950	269,812	1.0141	0.00%	1.0000	0.00%	287.92	287.92
13/14	953	123,081	1.0176	0.00%	1.0000	0.00%	131.38	131.38
14/15	976	115,044	1.0212	0.00%	1.0000	0.00%	120.37	120.37
15/16	975	49,334	1.0248	0.00%	1.0000	0.00%	51.88	51.88
16/17	950	126,334	1.0276	0.00%	1.0000	20.00%	136.67	136.67
17/18	957	157,298	1.0000	0.00%	1.0000	20.00%	164.44	164.44
18/19	1,400	145,323	1.0518	0.00%	1.0000	20.00%	109.16	109.16
19/20	1,685	106,338	1.0943	0.00%	1.0000	20.00%	69.04	69.04
20/21	1,708	127,852	1.3683	0.00%	1.0000	20.00%	102.44	102.44

Average Adjusted Pure Premium \$ 116.35

Predicted Pure Premium :

2022/2023 Insurance Year \$ 116.35

2021/2022 Insurance Year \$ 116.35

**Table 7**  
**Basic Bodily Injury**  
**Major Class X - Vehicle-For-Hire**

Accident Year	Number of Units	Incurred Claims	Loss Devt Factor	Selected Trend	Trend Factor	Weight	Adjusted Pure Premium	Pure Premium No Trend
07/08	843	0	1.0000	2.50%	1.4693	0.00%	0.00	0.00
08/09	871	0	1.0000	2.50%	1.4335	0.00%	0.00	0.00
09/10	931	0	1.0000	2.50%	1.3985	0.00%	0.00	0.00
10/11	924	0	1.0000	2.50%	1.3644	0.00%	0.00	0.00
11/12	942	0	1.0000	2.50%	1.3311	0.00%	0.00	0.00
12/13	950	0	1.0005	2.50%	1.2987	0.00%	0.00	0.00
13/14	953	815	1.0015	2.50%	1.2670	0.00%	1.08	0.86
14/15	976	2,480	1.0075	2.50%	1.2361	0.00%	3.16	2.56
15/16	975	0	1.0236	2.50%	1.2059	0.00%	0.00	0.00
16/17	950	0	1.0502	2.50%	1.1765	20.00%	0.00	0.00
17/18	957	0	1.0996	2.50%	1.1478	20.00%	0.00	0.00
18/19	1,400	0	1.2173	2.50%	1.1198	20.00%	0.00	0.00
19/20	1,685	0	1.4718	2.50%	1.0925	20.00%	0.00	0.00
20/21	1,708	0	1.9133	2.50%	1.0659	20.00%	0.00	0.00

Average Adjusted Pure Premium \$ -

Predicted Pure Premium :

2022/2023 Insurance Year \$ -

2021/2022 Insurance Year \$ -

**Table 7**  
**Basic Collision**  
**Major Class X - Vehicle-For-Hire**

Accident Year	Number of Units	Incurred Claims	Loss Devt Factor	Selected Trend	Trend Factor	Weight*	Adjusted Pure Premium	Pure Premium No Trend
07/08	843	2,005,673	1.0000	0.00%	1.0000	0.00%	2,379.16	2,379.16
08/09	871	2,708,037	1.0000	0.00%	1.0000	0.00%	3,108.14	3,108.14
09/10	931	2,640,822	1.0000	0.00%	1.0000	0.00%	2,837.37	2,837.37
10/11	924	3,193,509	1.0000	0.00%	1.0000	0.00%	3,457.74	3,457.74
11/12	942	2,800,058	1.0000	0.00%	1.0000	0.00%	2,973.57	2,973.57
12/13	950	3,323,850	1.0000	0.00%	1.0000	0.00%	3,497.62	3,497.62
13/14	953	3,466,382	1.0000	0.00%	1.0000	0.00%	3,636.08	3,636.08
14/15	976	2,903,740	1.0000	0.00%	1.0000	0.00%	2,975.08	2,975.08
15/16	975	2,844,883	1.0000	0.00%	1.0000	0.00%	2,919.30	2,919.30
16/17	950	3,031,066	0.9995	0.00%	1.0000	0.00%	3,189.30	3,189.30
17/18	957	3,047,160	0.9995	0.00%	1.0000	0.00%	3,183.90	3,183.90
18/19	1,400	3,929,623	1.0008	0.00%	1.0000	50.00%	2,808.59	2,808.59
19/20	1,685	4,397,143	1.0042	0.00%	1.0000	50.00%	2,619.96	2,619.96
20/21	1,708	2,769,309	0.9641	0.00%	1.0000	0.00%	1,563.46	1,563.46

Pure Premium Trend	Trend	RSQ
All Years Exponential Trend*	0.05%	0.0003
10-Years Exponential Trend*	-2.24%	0.3588
All Major Classes Trend (per Exhibit V)	3.75%	
Selected Trend	0.00%	

Average Adjusted Pure Premium \$ 2,714.27

Predicted Pure Premium :

2022/2023 Insurance Year \$ 2,714.27

2021/2022 Insurance Year \$ 2,714.27

\*Accident Year 20/21 excluded to remove the effect of COVID-19 on claims costs

**Table 7**  
**Basic Comprehensive**  
**Major Class X - Vehicle-For-Hire**

Accident Year	Number of Units	Incurred Claims	Loss Devt Factor	Selected Trend	Trend Factor	Weight	Adjusted Pure Premium	Pure Premium No Trend
07/08	843	234,991	1.0000	2.00%	1.3615	0.00%	379.52	278.75
08/09	871	160,006	1.0000	2.00%	1.3348	0.00%	245.13	183.65
09/10	931	147,367	1.0000	2.00%	1.3086	0.00%	207.20	158.33
10/11	924	180,160	1.0000	2.00%	1.2830	0.00%	250.27	195.07
11/12	942	98,245	1.0000	2.00%	1.2578	0.00%	131.23	104.33
12/13	950	78,298	1.0000	2.00%	1.2332	0.00%	101.60	82.39
13/14	953	195,307	1.0000	2.00%	1.2090	0.00%	247.68	204.87
14/15	976	216,625	1.0000	2.00%	1.1853	0.00%	263.07	221.95
15/16	975	194,886	1.0000	2.00%	1.1620	0.00%	232.39	199.98
16/17	950	162,961	1.0000	2.00%	1.1392	20.00%	195.44	171.55
17/18	957	146,409	1.0000	2.00%	1.1169	20.00%	170.95	153.06
18/19	1,400	347,194	1.0050	2.00%	1.0950	20.00%	272.86	249.19
19/20	1,685	553,576	1.0113	2.00%	1.0735	20.00%	356.61	332.18
20/21	1,708	572,027	1.0392	2.00%	1.0525	20.00%	366.38	348.11

Pure Premium Trend	Trend	RSQ
All Years Exponential Trend	3.81%	0.1530
10-Years Exponential Trend	13.10%	0.6585
All Major Classes Trend (per Exhibit V)	2.00%	
Selected Trend	2.00%	

Average Adjusted Pure Premium	\$	272.45
Predicted Pure Premium :		
2022/2023 Insurance Year	\$	272.45
2021/2022 Insurance Year	\$	267.11

**Table 7**  
**Basic Property Damage**  
**Major Class X - Vehicle-For-Hire**

Accident Year	Number of Units	Incurred Claims	Loss Devt Factor	Selected Trend	Trend Factor	Weight	Adjusted Pure Premium	Pure Premium No Trend
07/08	843	252,131	1.0000	0.00%	1.0000	0.00%	299.08	299.08
08/09	871	274,585	1.0000	0.00%	1.0000	0.00%	315.15	315.15
09/10	931	241,793	1.0000	0.00%	1.0000	0.00%	259.79	259.79
10/11	924	310,626	1.0000	0.00%	1.0000	0.00%	336.33	336.33
11/12	942	275,260	1.0000	0.00%	1.0000	0.00%	292.32	292.32
12/13	950	298,907	0.9995	0.00%	1.0000	0.00%	314.38	314.38
13/14	953	306,176	0.9990	0.00%	1.0000	0.00%	320.84	320.84
14/15	976	255,651	0.9985	0.00%	1.0000	0.00%	261.54	261.54
15/16	975	279,531	0.9985	0.00%	1.0000	0.00%	286.41	286.41
16/17	950	278,824	0.9985	0.00%	1.0000	0.00%	293.09	293.09
17/18	957	235,876	0.9985	0.00%	1.0000	0.00%	246.22	246.22
18/19	1,400	329,733	0.9978	0.00%	1.0000	50.00%	234.96	234.96
19/20	1,685	318,317	1.0043	0.00%	1.0000	50.00%	189.68	189.68
20/21	1,708	151,851	1.2798	0.00%	1.0000	0.00%	113.80	113.80

Pure Premium Trend	Trend	RSQ
All Years Exponential Trend	-2.74%	0.4728
10-Years Exponential Trend	-4.91%	0.6831
All Major Classes Trend (per Exhibit V)	0.50%	
Selected Trend	0.00%	

Average Adjusted Pure Premium	\$	212.32
Predicted Pure Premium :		
2022/2023 Insurance Year	\$	212.32
2021/2022 Insurance Year	\$	212.32

Note: Common/Private/Contract Carrier (COPCC) units and incurred removed