

State: Pennsylvania **Filing Company:** Insurance Services Office, Inc.
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: PP-2015-BRLA1
Project Name/Number: Personal Auto Loss Costs Revised/PP-2015-BRLA1

Filing at a Glance

Company: Insurance Services Office, Inc.
Product Name: PP-2015-BRLA1
State: Pennsylvania
TOI: 19.0 Personal Auto
Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Filing Type: Rate
Date Submitted: 12/08/2015
SERFF Tr Num: ISOF-130348932
SERFF Status: Assigned
State Tr Num:
State Status: Received Review in Progress
Co Tr Num: PP-2015-BRLA1

Effective Date: 05/01/2016
Requested (New):
Effective Date: 05/01/2016
Requested (Renewal):
Author(s): Sheila Lemley, Arlene Byrd, Laura Panesso, Kandy Taccki, Peter Quirk, Beth Flynn, Victor Armooh, Lynn Knauf, Allison Roselle, Natanella Har-Sinay, Ernest Lindain
Reviewer(s): Xiaofeng Lu (primary), Michael McKenney
Disposition Date:
Disposition Status:
Effective Date (New):
Effective Date (Renewal):

State Filing Description:

State: Pennsylvania
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: PP-2015-BRLA1
Filing Company: Insurance Services Office, Inc.
Project Name/Number: Personal Auto Loss Costs Revised/PP-2015-BRLA1

General Information

Project Name: Personal Auto Loss Costs Revised
 Project Number: PP-2015-BRLA1
 Reference Organization:
 Reference Title:
 Filing Status Changed: 12/09/2015
 State Status Changed: 12/09/2015
 Created By: Kandy Taccki
 Corresponding Filing Tracking Number: PP-2015-IRLA1
 Status of Filing in Domicile: Not Filed
 Domicile Status Comments:
 Reference Number:
 Advisory Org. Circular:
 Deemer Date:
 Submitted By: Kandy Taccki

Filing Description:

This filing revises advisory prospective loss costs and provides the analyses used to derive these advisory loss costs.

Company and Contact

Filing Contact Information

Peter Quirk, Regional Manager
 101 Burr Ridge Parkway
 Suite 300
 Burr Ridge, IL 60527
 pquirk@iso.com
 630-288-2025 [Phone]

Filing Company Information

Insurance Services Office, Inc.	CoCode:	State of Domicile: New Jersey
545 Washington Boulevard	Group Code:	Company Type:
Jersey City, NJ 07310-1686	Group Name:	Advisory/Rating Organization
(201) 469-2207 ext. [Phone]	FEIN Number: 13-3131412	State ID Number:

Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

State Specific

*Filing Fee Amount: N/A
 *Date Filing Fee Mailed: N/A
 *Filing Fee Check Number: N/A
 *Filing Fee Check Date: N/A
 *NAIC Number: N/A

SERFF Tracking #:

ISOF-130348932

State Tracking #:

Company Tracking #:

PP-2015-BRLA1

State: Pennsylvania

Filing Company:

Insurance Services Office, Inc.

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: PP-2015-BRLA1

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Correspondence Summary

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Excel Exhibits	Note To Reviewer	Kandy Taccki	12/01/2015	12/08/2015

State: Pennsylvania **Filing Company:** Insurance Services Office, Inc.
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: PP-2015-BRLA1
Project Name/Number: Personal Auto Loss Costs Revised/PP-2015-BRLA1

Note To Reviewer

Created By:

Kandy Taccki on 12/01/2015 01:59 PM

Last Edited By:

Kandy Taccki

Submitted On:

12/08/2015 11:04 AM

Subject:

Excel Exhibits

Comments:

Please find attached Exhibits in Excel format.

State: Pennsylvania **Filing Company:** Insurance Services Office, Inc.

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: PP-2015-BRLA1

Project Name/Number: Personal Auto Loss Costs Revised/PP-2015-BRLA1

Attachment Pennsylvania PP-2015-BRLA1 Excel Files.xls is not a PDF document and cannot be reproduced here.

SERFF Tracking #:

ISOF-130348932

State Tracking #:

Company Tracking #:

PP-2015-BRLA1

State: Pennsylvania

Filing Company: Insurance Services Office, Inc.

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: PP-2015-BRLA1

Project Name/Number: Personal Auto Loss Costs Revised/PP-2015-BRLA1

Rate Information

Rate data applies to filing.

Filing Method:

Rate Change Type: Decrease

Overall Percentage of Last Rate Revision: 4.500%

Effective Date of Last Rate Revision: 05/01/2015

Filing Method of Last Filing:

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Insurance Services Office, Inc.	-0.100%	-0.200%				%	%

SERFF Tracking #:

ISOF-130348932

State Tracking #:

Company Tracking #:

PP-2015-BRLA1

State: Pennsylvania

Filing Company: Insurance Services Office, Inc.

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: PP-2015-BRLA1

Project Name/Number: Personal Auto Loss Costs Revised/PP-2015-BRLA1

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Revised Loss Costs	See Attached	Replacement		PP-2015-BRLA1-PA-Sect A-SCOPE OF REVISION.pdf



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PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE A4-1

PRESENT AND FILED SEMI-ANNUAL BASE CLASS LOSS COSTS BY TERRITORY
FULL TORT

LIABILITY										
TERRITORY CODE	PRESENT					FILED				
	\$35,000 SINGLE	15/30 BI	\$5,000 PD	BASIC MEDICAL	ADDED MEDICAL	\$35,000 SINGLE	15/30 BI	\$5,000 PD	BASIC MEDICAL	ADDED MEDICAL
	LIMIT			\$5,000 FPB	\$10,000 FPB	LIMIT			\$5,000 FPB	\$10,000 FPB
	LIAB.	LIAB. (A)								
01	\$ 261	\$ 127	\$ 64	\$ 85	\$ 106	\$ 257	\$ 117	\$ 67	\$ 78	\$98
03	132	32	66	30	38	139	31	68	29	36
05	130	41	56	37	46	137	41	58	36	45
06	123	35	57	39	49	131	35	59	37	46
07	121	34	56	30	38	124	31	58	27	34
08	120	41	49	37	46	122	39	49	36	45
09	138	36	67	36	45	143	34	68	36	45
10	106	29	50	25	31	110	28	51	24	30
12	112	29	54	29	36	117	30	54	29	36
14	278	127	78	108	135	281	122	80	105	131
21	102	31	45	33	41	104	31	44	32	40
22	101	29	46	33	41	102	27	46	33	41
23	97	26	46	28	35	102	26	47	27	34
24	84	27	36	27	34	89	27	37	27	34
25	102	26	50	22	28	109	26	52	22	28
27	94	22	48	19	24	97	21	48	18	23
34	110	30	52	32	40	113	29	52	31	39
38	106	29	50	31	39	106	27	49	30	38
39	104	34	44	34	43	105	32	44	32	40
40	93	23	46	26	33	95	22	46	25	31
41	176	61	71	45	56	182	60	72	44	55
42	165	62	62	50	63	168	59	63	48	60
43	140	45	60	40	50	147	45	61	39	49
45	132	41	58	31	39	139	40	60	31	39
46	111	25	57	29	36	115	23	59	28	35
47	108	27	53	31	39	111	25	54	31	39
48	90	24	43	27	34	95	24	44	26	33
49	96	23	48	29	36	101	23	49	30	38
51	104	34	44	31	39	107	32	45	31	39
52	86	22	42	28	35	88	21	42	27	34
53	78	18	40	24	30	80	17	40	24	30
54	85	22	41	25	31	90	21	43	25	31
55	120	43	47	42	53	121	42	46	40	50
56	97	25	47	27	34	102	25	48	26	33
57	102	24	52	29	36	105	23	52	28	35
58	135	40	61	40	50	140	39	62	38	48
59	114	33	52	33	41	116	31	52	33	41
61	93	24	45	25	31	98	24	46	26	33
70	130	34	63	37	46	138	34	65	37	46
71	83	21	41	27	34	88	20	43	26	33

(A) Basic limits Single Limit Liability loss cost level changes assume the implementation of the filed increased limit factors in ISO Filing PP-2015-IRLA1.

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE A4-2

PRESENT AND FILED SEMI-ANNUAL BASE CLASS LOSS COSTS BY TERRITORY
LIMITED TORT

TERRITORY CODE	LIABILITY									
	PRESENT					FILED				
	\$35,000 SINGLE LIMIT	15/30	\$5,000	BASIC MEDICAL \$5,000	ADDED MEDICAL \$10,000	\$35,000 SINGLE LIMIT	15/30	\$5,000	BASIC MEDICAL \$5,000	ADDED MEDICAL \$10,000
	LIAB.	BI	PD	FPB	FPB	LIAB. (A)	BI	PD	FPB	FPB
01	\$ 188	\$ 76	\$ 64	\$ 51	\$ 64	\$ 188	\$ 70	\$ 67	\$ 46	\$ 58
03	115	19	66	18	23	122	18	68	17	21
05	108	24	56	22	28	115	24	58	21	26
06	106	21	57	23	29	113	21	59	22	28
07	103	20	56	18	23	107	18	58	16	20
08	98	24	49	22	28	101	23	49	21	26
09	119	21	67	21	26	125	20	68	21	26
10	91	17	50	15	19	95	16	51	14	18
12	96	17	54	17	21	102	18	54	17	21
14	205	76	78	64	80	211	73	80	62	78
21	85	18	45	19	24	87	18	44	19	24
22	85	17	46	19	24	87	16	46	19	24
23	83	15	46	16	20	88	15	47	16	20
24	70	16	36	16	20	74	16	37	16	20
25	88	15	50	13	16	95	15	52	13	16
27	83	13	48	11	14	85	12	48	10	13
34	95	18	52	19	24	97	17	52	18	23
38	91	17	50	18	23	92	16	49	18	23
39	86	20	44	20	25	88	19	44	19	24
40	80	13	46	15	19	84	13	46	15	19
41	144	36	71	27	34	151	36	72	26	33
42	133	37	62	30	38	137	35	63	28	35
43	117	27	60	24	30	123	27	61	23	29
45	111	24	58	18	23	118	24	60	18	23
46	98	15	57	17	21	102	13	59	16	20
47	94	16	53	18	23	98	15	54	18	23
48	77	14	43	16	20	82	14	44	15	19
49	83	13	48	17	21	88	13	49	18	23
51	86	20	44	18	23	90	19	45	18	23
52	75	13	42	16	20	76	12	42	16	20
53	68	10	40	14	18	71	10	40	14	18
54	73	13	41	15	19	78	12	43	15	19
55	97	25	47	25	31	99	25	46	24	30
56	84	15	47	16	20	89	15	48	15	19
57	90	14	52	17	21	92	13	52	16	20
58	115	24	61	24	30	120	23	62	22	28
59	96	19	52	19	24	99	18	52	19	24
61	80	14	45	15	19	85	14	46	15	19
70	113	20	63	22	28	120	20	65	22	28
71	72	12	41	16	20	78	12	43	15	19

(A) Basic limits Single Limit Liability loss cost level changes assume the implementation of the filed increased limit factors in ISO Filing PP-2015-IRLA1.

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE A4-3

PRESENT AND FILED SEMI-ANNUAL BASE CLASS LOSS COSTS BY TERRITORY

PHYSICAL DAMAGE (A)				
TERRITORY CODE	PRESENT		FILED	
	\$500 DED. COMPREHENSIVE	\$500 DED. COLLISION	\$500 DED. COMPREHENSIVE	\$500 DED. COLLISION
01	\$ 39	\$ 218	\$ 37	\$ 211
03	24	156	23	149
05	26	152	28	142
06	28	156	28	149
07	24	144	24	136
08	24	139	24	129
09	28	160	28	149
10	35	133	34	125
12	22	135	24	126
14	34	238	31	230
21	45	141	46	136
22	34	133	35	128
23	32	128	33	119
24	81	150	82	142
25	25	132	25	127
27	26	125	26	115
34	38	144	36	130
38	39	135	37	129
39	49	138	49	132
40	29	130	29	120
41	25	174	24	166
42	23	155	22	151
43	29	146	30	139
45	36	155	36	148
46	26	135	25	131
47	35	141	37	136
48	64	127	63	123
49	60	143	59	139
51	51	128	50	126
52	57	147	58	135
53	50	128	51	120
54	69	138	72	132
55	63	173	61	160
56	57	148	55	140
57	36	148	36	144
58	27	156	25	149
59	32	144	32	139
61	32	141	33	136
70	26	166	27	162
71	43	125	45	121

(A) Model Year 2017, Symbol 11

PENNSYLVANIA
PERSONAL AUTO INSURANCE

PRESENT UNINSURED MOTORISTS SEMI-ANNUAL LOSS COSTS
STACKED COVERAGE

PVM Rule 14.A. Uninsured Motorists Coverage

SPLIT LIMITS STACKED UM COVERAGE BASIC LIMITS - Charge the loss costs per registered auto displayed below depending on (1) whether the risk is a Single Car or a Multi-Car risk, and (2) the tort option selected by the insured. For Multi-Car risks, apply the loss cost to each car including the first car.

Coverage	Territory	STACKED COVERAGE							
		Full Tort				Tort Option			
		Single Car		Multi-Car Per Car		Single Car		Multi-Car Per Car	
		Present	Filed	Present	Filed	Present	Filed	Present	Filed
\$15,000/30,000 Bodily Injury UM	01, 14	\$ 22.17	\$ 26.13	\$ 27.61	\$ 32.53	\$ 13.18	\$ 15.54	\$ 16.42	\$ 19.34
	41, 42	5.86	6.63	7.30	8.26	3.48	3.94	4.34	4.91
	All Others	2.27	2.59	2.82	3.23	1.35	1.54	1.68	1.92

PENNSYLVANIA
PERSONAL AUTO INSURANCE

PRESENT UNINSURED MOTORISTS SEMI-ANNUAL LOSS COSTS
STACKED COVERAGE

PVM Rule 14.A. Uninsured Motorists Coverage
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SPLIT LIMITS STACKED UM COVERAGE INCREASED LIMITS - Add the following additional loss cost to the \$15,000/30,000 stacked coverage loss cost depending on (1) whether the risk is a Single Car or a Multi-Car risk, and (2) the tort option selected by the insured. For Multi-Car risks, apply the loss cost to each car including the first car.

Total Limits (per car)	STACKED COVERAGE							
	Full Tort				Tort Option			
	<u>Single Car</u>		<u>Multi-Car Per Car</u>		<u>Single Car</u>		<u>Multi-Car Per Car</u>	
Territories 01, 14	<u>Present</u>	<u>Filed</u>	<u>Present</u>	<u>Filed</u>	<u>Present</u>	<u>Filed</u>	<u>Present</u>	<u>Filed</u>
\$ 20/40	\$ 4.21	\$ 4.96	\$ 4.03	\$ 4.75	\$ 2.50	\$ 2.95	\$ 2.40	\$ 2.82
25/50	7.76	9.14	7.39	8.71	4.61	5.43	4.39	5.18
35/35	11.31	13.32	11.15	13.15	6.72	7.92	6.63	7.82
50/100	20.17	23.78	18.26	21.53	11.99	14.14	10.86	12.80
100/200	34.37	40.50	27.81	32.79	20.44	24.08	16.54	19.50
100/300	34.58	40.75	27.98	32.99	20.56	24.23	16.64	19.62
250/500	51.44	60.62	37.22	43.87	30.59	36.04	22.13	26.09
300/300	53.21	62.71	38.81	45.74	31.64	37.29	23.08	27.20
500/500	60.09	70.80	44.38	52.31	35.73	42.10	26.39	31.10
500/1,000	60.53	71.33	44.55	52.51	35.99	42.41	26.49	31.22
1,000/1,000	69.83	82.29	50.63	59.68	41.52	48.93	30.10	35.49
Territories 41, 42	<u>Present</u>	<u>Filed</u>	<u>Present</u>	<u>Filed</u>	<u>Present</u>	<u>Filed</u>	<u>Present</u>	<u>Filed</u>
\$ 20/40	\$ 1.12	\$ 1.26	\$ 1.07	\$ 1.21	\$ 0.67	\$ 0.75	\$ 0.64	\$ 0.72
25/50	2.05	2.32	1.96	2.21	1.22	1.38	1.17	1.31
35/35	3.00	3.38	2.95	3.33	1.78	2.01	1.75	1.98
50/100	5.34	6.04	4.83	5.46	3.18	3.59	2.87	3.25
100/200	9.09	10.28	7.35	8.32	5.40	6.11	4.37	4.95
100/300	9.15	10.34	7.40	8.37	5.44	6.15	4.40	4.98
250/500	13.60	15.39	9.85	11.13	8.09	9.15	5.86	6.62
300/300	14.08	15.92	10.27	11.61	8.37	9.47	6.11	6.90
500/500	15.89	17.97	11.74	13.28	9.45	10.68	6.98	7.90
500/1,000	16.01	18.10	11.78	13.33	9.52	10.76	7.00	7.93
1,000/1,000	18.47	20.89	13.39	15.14	10.98	12.42	7.96	9.00
All Other Territories	<u>Present</u>	<u>Filed</u>	<u>Present</u>	<u>Filed</u>	<u>Present</u>	<u>Filed</u>	<u>Present</u>	<u>Filed</u>
\$ 20/40	\$ 0.43	\$ 0.50	\$ 0.41	\$ 0.47	\$ 0.26	\$ 0.30	\$ 0.24	\$ 0.28
25/50	0.78	0.92	0.76	0.86	0.46	0.55	0.45	0.51
35/35	1.15	1.33	1.14	1.30	0.68	0.79	0.68	0.77
50/100	2.06	2.36	1.87	2.13	1.22	1.40	1.11	1.27
100/200	3.51	4.02	2.85	3.25	2.09	2.39	1.69	1.93
100/300	3.53	4.05	2.86	3.28	2.10	2.41	1.70	1.95
250/500	5.25	6.02	3.80	4.36	3.12	3.58	2.26	2.59
300/300	5.43	6.23	3.97	4.54	3.23	3.70	2.36	2.70
500/500	6.14	7.03	4.54	5.19	3.65	4.18	2.70	3.09
500/1,000	6.18	7.09	4.55	5.21	3.67	4.22	2.71	3.10
1,000/1,000	7.13	8.17	5.17	5.93	4.24	4.86	3.07	3.53

PENNSYLVANIA
PERSONAL AUTO INSURANCE

PRESENT UNINSURED MOTORISTS SEMI-ANNUAL LOSS COSTS
NON-STACKED COVERAGE

PVM Rule 14.A. Uninsured Motorists Coverage

SPLIT LIMITS NON-STACKED UM COVERAGE BASIC LIMITS - Charge the loss costs per registered auto displayed below depending on (1) whether the risk is a Single Car or a Multi-Car risk, and (2) the tort option selected by the insured. For Multi-Car risks, apply the loss cost to each car including the first car.

Coverage	Territory	NON-STACKED COVERAGE							
		Full Tort				Limited Tort			
		<u>Single Car</u>		<u>Multi-Car Per Car</u>		<u>Single Car</u>		<u>Multi-Car Per Car</u>	
		<u>Present</u>	<u>Filed</u>	<u>Present</u>	<u>Filed</u>	<u>Present</u>	<u>Filed</u>	<u>Present</u>	<u>Filed</u>
\$15,000/30,000 Bodily Injury UM	01, 14	\$ 21.63	\$ 25.49	\$ 17.30	\$ 20.39	\$ 12.86	\$ 15.16	\$ 10.29	\$ 12.12
	41, 42	5.72	6.47	4.58	5.18	3.40	3.85	2.72	3.08
	All Others	2.21	2.53	1.77	2.02	1.31	1.50	1.05	1.20

PENNSYLVANIA
PERSONAL AUTO INSURANCE

PRESENT UNINSURED MOTORISTS SEMI-ANNUAL LOSS COSTS
NON-STACKED COVERAGE

PVM Rule 14.A. Uninsured Motorists Coverage

SPLIT LIMITS NON-STACKED UM COVERAGE INCREASED LIMITS - Add the following additional loss cost to the \$15,000/30,000 non-stacked coverage loss cost depending on (1) whether the risk is a Single Car or a Multi-Car risk, and (2) the tort option selected by the insured. For Multi-Car risks, apply the loss cost to each car including the first car.

Total Limits (per car)	NON-STACKED COVERAGE							
	Full Tort				Tort Option			
	Single Car		Multi-Car Per Car		Single Car		Multi-Car Per Car	
	<u>Present</u>	<u>Filed</u>	<u>Present</u>	<u>Filed</u>	<u>Present</u>	<u>Filed</u>	<u>Present</u>	<u>Filed</u>
Territories 01, 14								
\$ 20/40	\$ 4.11	\$ 4.84	\$ 3.29	\$ 3.87	\$ 2.44	\$ 2.88	\$ 1.96	\$ 2.30
25/50	7.57	8.92	6.06	7.14	4.50	5.30	3.60	4.25
35/35	11.03	13.00	8.83	10.40	6.56	7.73	5.25	6.18
50/100	19.68	23.20	15.75	18.56	11.70	13.79	9.36	11.04
100/200	33.53	39.51	26.83	31.61	19.94	23.49	15.95	18.80
100/300	33.74	39.76	27.00	31.81	20.06	23.64	16.05	18.91
250/500	50.18	59.14	40.15	47.31	29.84	35.16	23.87	28.13
300/300	51.91	61.18	41.53	48.95	30.87	36.38	24.69	29.11
500/500	58.62	69.08	46.90	55.27	34.86	41.07	27.89	32.86
500/1,000	59.05	69.59	47.24	55.67	35.11	41.38	28.09	33.10
1,000/1,000	68.13	80.29	54.51	64.23	40.51	47.74	32.41	38.19
Territories 41, 42	<u>Present</u>	<u>Filed</u>	<u>Present</u>	<u>Filed</u>	<u>Present</u>	<u>Filed</u>	<u>Present</u>	<u>Filed</u>
\$ 20/40	\$ 1.09	\$ 1.23	\$ 0.87	\$ 0.98	\$ 0.65	\$ 0.73	\$ 0.52	\$ 0.58
25/50	2.00	2.26	1.60	1.80	1.19	1.34	0.95	1.07
35/35	2.92	3.30	2.33	2.64	1.74	1.96	1.39	1.57
50/100	5.21	5.89	4.16	4.71	3.10	3.50	2.47	2.80
100/200	8.87	10.03	7.09	8.02	5.27	5.96	4.22	4.77
100/300	8.92	10.09	7.13	8.07	5.30	6.00	4.24	4.80
250/500	13.27	15.01	10.61	12.00	7.89	8.92	6.31	7.14
300/300	13.73	15.53	10.98	12.42	8.16	9.23	6.53	7.38
500/500	15.50	17.53	12.40	14.02	9.22	10.42	7.37	8.34
500/1,000	15.62	17.66	12.49	14.12	9.29	10.50	7.43	8.40
1,000/1,000	18.02	20.38	14.41	16.30	10.71	12.12	8.57	9.69
All Other Territories	<u>Present</u>	<u>Filed</u>	<u>Present</u>	<u>Filed</u>	<u>Present</u>	<u>Filed</u>	<u>Present</u>	<u>Filed</u>
\$ 20/40	\$ 0.42	\$ 0.48	\$ 0.33	\$ 0.39	\$ 0.25	\$ 0.29	\$ 0.20	\$ 0.23
25/50	0.77	0.89	0.61	0.72	0.46	0.53	0.36	0.43
35/35	1.13	1.29	0.90	1.04	0.67	0.77	0.54	0.62
50/100	2.01	2.30	1.61	1.84	1.20	1.37	0.96	1.09
100/200	3.43	3.92	2.74	3.14	2.04	2.33	1.63	1.87
100/300	3.45	3.95	2.76	3.16	2.05	2.35	1.64	1.88
250/500	5.13	5.87	4.10	4.70	3.05	3.49	2.44	2.79
300/300	5.30	6.07	4.24	4.86	3.15	3.61	2.52	2.89
500/500	5.99	6.86	4.79	5.49	3.56	4.08	2.85	3.26
500/1,000	6.03	6.91	4.82	5.53	3.59	4.11	2.87	3.29
1,000/1,000	6.96	7.97	5.57	6.38	4.14	4.74	3.31	3.79

PENNSYLVANIA
PERSONAL AUTO INSURANCE

PRESENT UNINSURED MOTORISTS SEMI-ANNUAL LOSS COSTS
STACKED COVERAGE

PVM Rule 14.A. Uninsured Motorists Coverage

SINGLE LIMIT STACKED UM COVERAGE BASIC LIMITS - Charge the loss costs per registered auto displayed below depending on (1) whether the risk is a Single Car or a Multi-Car risk, and (2) the tort option selected by the insured. For Multi-Car risks, apply the loss cost to each car including the first car.

Coverage	Territory	STACKED COVERAGE							
		Full Tort				Tort Option			
		Single Car		Multi-Car Per Car		Single Car		Limited Tort	
		Present	Filed	Present	Filed	Present	Filed	Present	Filed
\$35,000 Single Limit Bodily Injury UM	01, 14	\$ 33.48	\$ 39.45	\$ 38.76	\$ 45.68	\$ 19.91	\$ 23.46	\$ 23.05	\$ 27.16
	41, 42	8.86	10.01	10.25	11.59	5.27	5.95	6.09	6.89
	All Others	3.42	3.92	3.96	4.53	2.03	2.33	2.35	2.69

PENNSYLVANIA
PERSONAL AUTO INSURANCE

PRESENT UNINSURED MOTORISTS SEMI-ANNUAL LOSS COSTS
STACKED COVERAGE

PVM Rule 14.A. Uninsured Motorists Coverage

SINGLE LIMIT STACKED UM COVERAGE INCREASED LIMITS - Add the following additional loss cost to the \$35,000 stacked coverage loss cost depending on (1) whether the risk is a Single Car or a Multi-Car risk, and (2) the tort option selected by the insured. For Multi-Car risks, apply the loss cost to each car including the first car.

Total Limits (per car)	STACKED COVERAGE							
	Full Tort				Tort Option			
	Single Car		Multi-Car Per Car		Single Car		Multi-Car Per Car	
	<u>Present</u>	<u>Filed</u>	<u>Present</u>	<u>Filed</u>	<u>Present</u>	<u>Filed</u>	<u>Present</u>	<u>Filed</u>
Territories 01, 14								
\$ 50,000	\$ 6.65	\$ 7.84	\$ 5.84	\$ 6.87	\$ 3.95	\$ 4.66	\$ 3.47	\$ 4.08
75,000	15.07	17.77	12.05	14.19	8.96	10.57	7.16	8.44
100,000	21.29	25.08	15.90	18.73	12.66	14.91	9.45	11.14
200,000	35.47	41.80	23.46	27.64	21.09	24.85	13.95	16.43
300,000	41.90	49.39	27.66	32.59	24.91	29.37	16.45	19.38
500,000	48.78	57.48	33.23	39.16	29.00	34.18	19.76	23.28
1,000,000	58.52	68.97	39.48	46.53	34.80	41.01	23.47	27.67
Territories 41, 42								
\$ 50,000	\$ 1.75	\$ 1.99	\$ 1.54	\$ 1.75	\$ 1.04	\$ 1.18	\$ 0.92	\$ 1.04
75,000	3.98	4.51	3.19	3.61	2.37	2.68	1.90	2.15
100,000	5.62	6.37	4.21	4.76	3.34	3.79	2.50	2.83
200,000	9.37	10.61	6.21	7.02	5.57	6.31	3.69	4.17
300,000	11.08	12.54	7.32	8.28	6.59	7.46	4.35	4.92
500,000	12.89	14.59	8.79	9.95	7.66	8.68	5.23	5.92
1,000,000	15.47	17.51	10.44	11.81	9.20	10.41	6.21	7.02
All Other Territories								
\$ 50,000	\$ 0.68	\$ 0.77	\$ 0.60	\$ 0.69	\$ 0.40	\$ 0.46	\$ 0.36	\$ 0.41
75,000	1.54	1.76	1.24	1.41	0.92	1.05	0.74	0.84
100,000	2.18	2.49	1.63	1.86	1.30	1.48	0.97	1.11
200,000	3.62	4.15	2.40	2.75	2.15	2.47	1.43	1.64
300,000	4.28	4.90	2.83	3.24	2.54	2.91	1.68	1.93
500,000	4.99	5.70	3.40	3.89	2.97	3.39	2.02	2.31
1,000,000	5.98	6.84	4.03	4.63	3.56	4.07	2.40	2.75

PENNSYLVANIA
PERSONAL AUTO INSURANCE

PRESENT UNINSURED MOTORISTS SEMI-ANNUAL LOSS COSTS
NON-STACKED COVERAGE

PVM Rule 14.A. Uninsured Motorists Coverage

SINGLE LIMIT NON-STACKED UM COVERAGE BASIC LIMITS - Charge the loss costs per registered auto displayed below depending on (1) whether the risk is a Single Car or a Multi-Car risk, and (2) the tort option selected by the insured. For Multi-Car risks, apply the loss cost to each car including the first car.

Coverage	Territory	NON-STACKED COVERAGE							
		Full Tort				Tort Option			
		Single Car		Multi-Car Per Car		Single Car		Multi-Car Per Car	
		<u>Present</u>	<u>Filed</u>	<u>Present</u>	<u>Filed</u>	<u>Present</u>	<u>Filed</u>	<u>Present</u>	<u>Filed</u>
\$35,000 Single Limit Bodily Injury UM	01, 14	\$ 32.66	\$ 38.49	\$ 26.13	\$ 30.79	\$ 19.42	\$ 22.89	\$ 15.54	\$ 18.31
	41, 42	8.64	9.77	6.91	7.82	5.14	5.81	4.11	4.65
	All Others	3.34	3.82	2.67	3.06	1.99	2.27	1.59	1.82

PENNSYLVANIA
PERSONAL AUTO INSURANCE

PRESENT UNINSURED MOTORISTS SEMI-ANNUAL LOSS COSTS
NON-STACKED COVERAGE

PVM Rule 14.A. Uninsured Motorists Coverage

SINGLE LIMIT NON-STACKED UM COVERAGE INCREASED LIMITS - Add the following additional loss cost to the \$35,000 non-stacked coverage loss cost depending on (1) whether the risk is a Single Car or a Multi-Car risk, and (2) the tort option selected by the insured. For Multi-Car risks, apply the loss cost to each car including the first car.

	NON-STACKED COVERAGE							
	Full Tort				Limited Tort			
	Single Car		Multi-Car Per Car		Single Car		Multi-Car Per Car	
Total Limits (per car)	<u>Present</u>	<u>Filed</u>	<u>Present</u>	<u>Filed</u>	<u>Present</u>	<u>Filed</u>	<u>Present</u>	<u>Filed</u>
Territories 01, 14								
\$ 50,000	\$ 6.49	\$ 7.65	\$ 5.19	\$ 6.12	\$ 3.86	\$ 4.55	\$ 3.09	\$ 3.64
75,000	14.71	17.33	11.77	13.87	8.75	10.30	7.00	8.25
100,000	20.77	24.47	16.61	19.58	12.35	14.55	9.88	11.64
200,000	34.61	40.78	27.69	32.63	20.58	24.25	16.46	19.40
300,000	40.88	48.18	32.70	38.55	24.31	28.65	19.44	22.92
500,000	47.59	56.08	38.07	44.87	28.30	33.35	22.64	26.68
1,000,000	57.10	67.29	45.68	53.83	33.95	40.01	27.16	32.01
Territories 41, 42	<u>Present</u>	<u>Filed</u>	<u>Present</u>	<u>Filed</u>	<u>Present</u>	<u>Filed</u>	<u>Present</u>	<u>Filed</u>
\$ 50,000	\$ 1.71	\$ 1.94	\$ 1.37	\$ 1.55	\$ 1.02	\$ 1.15	\$ 0.81	\$ 0.92
75,000	3.89	4.40	3.11	3.52	2.31	2.62	1.85	2.09
100,000	5.49	6.21	4.39	4.96	3.26	3.69	2.61	2.95
200,000	9.15	10.35	7.32	8.28	5.44	6.15	4.35	4.92
300,000	10.81	12.23	8.65	9.78	6.43	7.27	5.14	5.82
500,000	12.58	14.23	10.07	11.38	7.48	8.46	5.99	6.77
1,000,000	15.10	17.08	12.08	13.66	8.98	10.16	7.18	8.12
All Other Territories	<u>Present</u>	<u>Filed</u>	<u>Present</u>	<u>Filed</u>	<u>Present</u>	<u>Filed</u>	<u>Present</u>	<u>Filed</u>
\$ 50,000	\$ 0.66	\$ 0.76	\$ 0.53	\$ 0.60	\$ 0.39	\$ 0.45	\$ 0.32	\$ 0.36
75,000	1.50	1.72	1.20	1.37	0.89	1.02	0.71	0.81
100,000	2.12	2.43	1.70	1.94	1.26	1.44	1.01	1.15
200,000	3.53	4.05	2.83	3.24	2.10	2.41	1.68	1.93
300,000	4.17	4.78	3.34	3.82	2.48	2.84	1.99	2.27
500,000	4.86	5.57	3.89	4.45	2.89	3.31	2.31	2.65
1,000,000	5.83	6.68	4.67	5.34	3.47	3.97	2.78	3.18

PENNSYLVANIA
PERSONAL AUTO INSURANCE

PRESENT UNDERINSURED MOTORISTS SEMI-ANNUAL LOSS COSTS
STACKED COVERAGE

PVM Rule 14.B. Underinsured Motorists Coverage

SPLIT LIMITS STACKED UIM COVERAGE - For basic and increased limits of Underinsured Motorists coverage, charge the following loss costs for each auto depending on (1) whether the risk is a Single Car or a Multi-Car risk, and (2) the tort option selected by the insured. For Multi-Car risks, apply the loss cost to each car including the first car.

Total Limits (per car)	STACKED COVERAGE							
	Full Tort				Tort Option			
	Single Car		Multi-Car Per Car		Single Car		Multi-Car Per Car	
Territories 01, 14	<u>Present</u>	<u>Filed</u>	<u>Present</u>	<u>Filed</u>	<u>Present</u>	<u>Filed</u>	<u>Present</u>	<u>Filed</u>
\$ 15/30	\$ 23.12	\$ 22.19	\$ 31.20	\$ 29.98	\$ 13.75	\$ 13.19	\$ 18.55	\$ 17.83
20/40	29.39	28.21	38.64	37.14	17.48	16.77	22.98	22.08
25/50	35.53	34.10	44.95	43.22	21.13	20.28	26.73	25.70
35/35	44.48	42.74	54.35	52.29	26.45	25.41	32.32	31.09
50/100	59.77	57.44	67.96	65.43	35.54	34.15	40.41	38.90
100/200	93.40	89.88	91.98	88.75	55.54	53.44	54.69	52.77
100/300	93.73	90.17	91.99	88.77	55.73	53.62	54.70	52.78
250/500	141.27	136.33	124.76	120.93	84.00	81.06	74.18	71.90
300/300	148.94	143.87	131.66	127.71	88.56	85.55	78.29	75.94
500/500	177.13	171.52	153.52	149.22	105.32	101.99	91.28	88.73
500/1,000	177.74	172.10	154.01	149.72	105.68	102.33	91.57	89.02
1,000/1,000	220.64	214.33	178.81	174.15	131.19	127.44	106.32	103.55
Territories 41, 42	<u>Present</u>	<u>Filed</u>	<u>Present</u>	<u>Filed</u>	<u>Present</u>	<u>Filed</u>	<u>Present</u>	<u>Filed</u>
\$ 15/30	\$ 12.81	\$ 13.23	\$ 17.30	\$ 17.86	\$ 7.62	\$ 7.87	\$ 10.29	\$ 10.62
20/40	16.27	16.82	21.41	22.12	9.67	10.00	12.73	13.15
25/50	19.70	20.32	24.91	25.75	11.71	12.08	14.81	15.31
35/35	24.64	25.46	30.12	31.15	14.65	15.14	17.91	18.52
50/100	33.12	34.22	37.66	38.98	19.69	20.35	22.39	23.18
100/200	51.76	53.54	50.97	52.88	30.78	31.83	30.31	31.44
100/300	51.95	53.71	50.97	52.89	30.89	31.94	30.31	31.45
250/500	78.30	81.23	69.14	72.04	46.56	48.30	41.11	42.83
300/300	82.53	85.70	72.96	76.08	49.07	50.96	43.38	45.24
500/500	98.17	102.18	85.07	88.90	58.37	60.76	50.58	52.86
500/1,000	98.49	102.52	85.35	89.20	58.56	60.96	50.75	53.04
1,000/1,000	122.27	127.69	99.10	103.76	72.70	75.92	58.92	61.70
All Other Territories	<u>Present</u>	<u>Filed</u>	<u>Present</u>	<u>Filed</u>	<u>Present</u>	<u>Filed</u>	<u>Present</u>	<u>Filed</u>
\$ 15/30	\$ 6.56	\$ 6.96	\$ 8.86	\$ 9.40	\$ 3.90	\$ 4.14	\$ 5.27	\$ 5.59
20/40	8.35	8.85	10.97	11.65	4.96	5.26	6.52	6.93
25/50	10.09	10.70	12.76	13.55	6.00	6.36	7.59	8.06
35/35	12.62	13.41	15.43	16.40	7.50	7.97	9.17	9.75
50/100	16.96	18.00	19.30	20.52	10.08	10.70	11.48	12.20
100/200	26.52	28.18	26.10	27.84	15.77	16.76	15.52	16.55
100/300	26.61	28.28	26.11	27.85	15.82	16.82	15.53	16.56
250/500	40.11	42.75	35.41	37.92	23.85	25.42	21.05	22.55
300/300	42.28	45.11	37.37	40.06	25.14	26.82	22.22	23.82
500/500	50.28	53.78	43.58	46.79	29.90	31.98	25.91	27.82
500/1,000	50.44	53.97	43.71	46.95	29.99	32.09	25.99	27.92
1,000/1,000	62.64	67.20	50.76	54.62	37.25	39.96	30.18	32.48

PENNSYLVANIA
PERSONAL AUTO INSURANCE

PRESENT UNDERINSURED MOTORISTS SEMI-ANNUAL LOSS COSTS
NON-STACKED COVERAGE

PVM Rule 14.B. Underinsured Motorists Coverage

SPLIT LIMIT NON-STACKED UIM COVERAGE - For basic and increased limits of Underinsured Motorists coverage, charge the following loss costs for each auto depending on (1) whether the risk is a Single Car or a Multi-Car risk, and (2) the tort option selected by the insured. For Multi-Car risks, apply the loss cost to each car including the first car.

NON-STACKED COVERAGE

Tort Option

Total Limits (per car)	Full Tort				Limited Tort			
	<u>Single Car</u>		<u>Multi-Car Per Car</u>		<u>Single Car</u>		<u>Multi-Car Per Car</u>	
	<u>Present</u>	<u>Filed</u>	<u>Present</u>	<u>Filed</u>	<u>Present</u>	<u>Filed</u>	<u>Present</u>	<u>Filed</u>
Territories 01, 14								
\$ 15/30	\$ 21.02	\$ 20.17	\$ 16.82	\$ 16.14	\$ 12.50	\$ 11.99	\$ 10.00	\$ 9.60
20/40	26.72	25.64	21.38	20.51	15.89	15.25	12.71	12.20
25/50	32.30	31.00	25.84	24.80	19.21	18.43	15.36	14.75
35/35	40.44	38.85	32.35	31.08	24.05	23.10	19.24	18.48
50/100	54.34	52.22	43.47	41.78	32.31	31.05	25.85	24.84
100/200	84.91	81.71	67.93	65.37	50.49	48.58	40.39	38.87
100/300	85.21	81.97	68.17	65.58	50.67	48.74	40.53	38.99
250/500	128.43	123.94	102.74	99.15	76.36	73.69	61.09	58.95
300/300	135.40	130.79	108.32	104.63	80.51	77.77	64.41	62.21
500/500	161.03	155.93	128.82	124.74	95.75	92.72	76.60	74.17
500/1,000	161.58	156.45	129.26	125.16	96.08	93.03	76.86	74.42
1,000/1,000	200.59	194.84	160.47	155.87	119.27	115.85	95.42	92.68
Territories 41, 42								
\$ 15/30	\$ 11.65	\$ 12.02	\$ 9.32	\$ 9.62	\$ 6.93	\$ 7.15	\$ 5.54	\$ 5.72
20/40	14.80	15.29	11.84	12.23	8.80	9.09	7.04	7.27
25/50	17.91	18.47	14.33	14.78	10.65	10.98	8.52	8.79
35/35	22.40	23.14	17.92	18.51	13.32	13.76	10.66	11.01
50/100	30.11	31.11	24.09	24.89	17.90	18.50	14.32	14.80
100/200	47.06	48.68	37.65	38.94	27.98	28.95	22.39	23.15
100/300	47.22	48.83	37.78	39.06	28.08	29.03	22.46	23.23
250/500	71.18	73.84	56.94	59.07	42.32	43.91	33.86	35.12
300/300	75.03	77.91	60.02	62.33	44.61	46.33	35.69	37.06
500/500	89.24	92.90	71.39	74.32	53.06	55.24	42.45	44.19
500/1,000	89.54	93.20	71.63	74.56	53.24	55.42	42.59	44.33
1,000/1,000	111.16	116.08	88.93	92.86	66.10	69.02	52.88	55.21
All Other Territories								
\$ 15/30	\$ 5.96	\$ 6.33	\$ 4.77	\$ 5.06	\$ 3.54	\$ 3.76	\$ 2.84	\$ 3.01
20/40	7.59	8.04	6.07	6.43	4.51	4.78	3.61	3.82
25/50	9.17	9.72	7.34	7.78	5.45	5.78	4.36	4.63
35/35	11.47	12.19	9.18	9.75	6.82	7.25	5.46	5.80
50/100	15.42	16.37	12.34	13.10	9.17	9.73	7.34	7.79
100/200	24.11	25.62	19.29	20.50	14.34	15.23	11.47	12.19
100/300	24.19	25.71	19.35	20.57	14.38	15.29	11.51	12.23
250/500	36.47	38.86	29.18	31.09	21.69	23.11	17.35	18.49
300/300	38.43	41.01	30.74	32.81	22.85	24.38	18.28	19.51
500/500	45.71	48.90	36.57	39.12	27.18	29.08	21.74	23.26
500/1,000	45.86	49.06	36.69	39.25	27.27	29.17	21.82	23.34
1,000/1,000	56.95	61.09	45.56	48.87	33.86	36.32	27.09	29.06

PENNSYLVANIA
PERSONAL AUTO INSURANCE

PRESENT UNDERINSURED MOTORISTS SEMI-ANNUAL LOSS COSTS
STACKED COVERAGE

PVM Rule 14.B. Underinsured Motorists Coverage

SINGLE LIMIT STACKED UIM COVERAGE - For basic and increased limits of Underinsured Motorists coverage, charge the following loss costs for each auto depending on (1) whether the risk is a Single Car or a Multi-Car risk, and (2) the tort option selected by the insured. For Multi-Car risks, apply the loss cost to each car including the first car.

Total Limits (per car)	STACKED COVERAGE							
	Full Tort				Tort Option			
	Single Car		Multi-Car Per Car		Single Car		Multi-Car Per Car	
	<u>Present</u>	<u>Filed</u>	<u>Present</u>	<u>Filed</u>	<u>Present</u>	<u>Filed</u>	<u>Present</u>	<u>Filed</u>
Territories 01, 14								
\$ 35,000	\$ 44.48	\$ 42.74	\$ 54.35	\$ 52.29	\$ 26.45	\$ 25.41	\$ 32.32	\$ 31.09
50,000	57.93	55.70	66.42	63.95	34.45	33.12	39.49	38.02
75,000	76.42	73.48	80.73	77.81	45.44	43.69	48.00	46.27
100,000	90.83	87.42	90.84	87.66	54.01	51.98	54.01	52.12
200,000	128.33	123.72	115.41	111.74	76.31	73.56	68.62	66.44
300,000	148.94	143.87	131.66	127.71	88.56	85.55	78.29	75.94
500,000	177.13	171.52	153.52	149.22	105.32	101.99	91.28	88.73
1,000,000	220.64	214.33	178.81	174.15	131.19	127.44	106.32	103.55
Territories 41, 42								
\$ 35,000	\$ 24.64	\$ 25.46	\$ 30.12	\$ 31.15	\$ 14.65	\$ 15.14	\$ 17.91	\$ 18.52
50,000	32.10	33.18	36.80	38.11	19.09	19.73	21.88	22.66
75,000	42.35	43.78	44.74	46.36	25.18	26.03	26.60	27.57
100,000	50.32	52.09	50.34	52.22	29.92	30.97	29.93	31.05
200,000	71.11	73.71	63.96	66.57	42.28	43.83	38.03	39.58
300,000	82.53	85.70	72.96	76.08	49.07	50.96	43.38	45.24
500,000	98.17	102.18	85.07	88.90	58.37	60.76	50.58	52.86
1,000,000	122.27	127.69	99.10	103.76	72.70	75.92	58.92	61.70
All Other Territories								
\$ 35,000	\$ 12.62	\$ 13.41	\$ 15.43	\$ 16.40	\$ 7.50	\$ 7.97	\$ 9.17	\$ 9.75
50,000	16.44	17.46	18.86	20.05	9.78	10.38	11.21	11.92
75,000	21.70	23.05	22.92	24.40	12.90	13.71	13.63	14.51
100,000	25.79	27.41	25.78	27.49	15.33	16.30	15.33	16.35
200,000	36.42	38.80	32.77	35.05	21.66	23.07	19.49	20.84
300,000	42.28	45.11	37.37	40.06	25.14	26.82	22.22	23.82
500,000	50.28	53.78	43.58	46.79	29.90	31.98	25.91	27.82
1,000,000	62.64	67.20	50.76	54.62	37.25	39.96	30.18	32.48

PENNSYLVANIA
PERSONAL AUTO INSURANCE

PRESENT UNDERINSURED MOTORISTS SEMI-ANNUAL LOSS COSTS
NON-STACKED COVERAGE

PVM Rule 14.B. Underinsured Motorists Coverage

SINGLE LIMIT NON-STACKED UIM COVERAGE - For basic and increased limits of Underinsured Motorists coverage, charge the following loss costs for each auto depending on (1) whether the risk is a Single Car or a Multi-Car risk, and (2) the tort option selected by the insured. For Multi-Car risks, apply the loss cost to each car including the first car

NON-STACKED COVERAGE

Tort Option

Total Limits (per car)	Full Tort				Limited Tort			
	Single Car		Multi-Car Per Car		Single Car		Multi-Car Per Car	
Territories 01, 14	Present	Filed	Present	Filed	Present	Filed	Present	Filed
\$ 35,000	\$ 40.44	\$ 38.85	\$ 32.35	\$ 31.08	\$ 24.05	\$ 23.10	\$ 19.24	\$ 18.48
50,000	52.67	50.63	42.14	40.50	31.32	30.10	25.06	24.08
75,000	69.48	66.80	55.58	53.44	41.31	39.72	33.05	31.78
100,000	82.58	79.48	66.06	63.58	49.10	47.26	39.28	37.80
200,000	116.67	112.48	93.34	89.98	69.37	66.88	55.50	53.50
300,000	135.40	130.79	108.32	104.63	80.51	77.77	64.41	62.21
500,000	161.03	155.93	128.82	124.74	95.75	92.72	76.60	74.17
1,000,000	200.59	194.84	160.47	155.87	119.27	115.85	95.42	92.68
Territories 41, 42	Present	Filed	Present	Filed	Present	Filed	Present	Filed
\$ 35,000	\$ 22.40	\$ 23.14	\$ 17.92	\$ 18.51	\$ 13.32	\$ 13.76	\$ 10.66	\$ 11.01
50,000	29.18	30.16	23.34	24.13	17.35	17.93	13.88	14.35
75,000	38.50	39.80	30.80	31.84	22.89	23.67	18.31	18.93
100,000	45.75	47.36	36.60	37.89	27.20	28.16	21.76	22.53
200,000	64.65	67.01	51.72	53.61	38.44	39.84	30.75	31.88
300,000	75.03	77.91	60.02	62.33	44.61	46.33	35.69	37.06
500,000	89.24	92.90	71.39	74.32	53.06	55.24	42.45	44.19
1,000,000	111.16	116.08	88.93	92.86	66.10	69.02	52.88	55.21
All Other Territories	Present	Filed	Present	Filed	Present	Filed	Present	Filed
\$ 35,000	\$ 11.47	\$ 12.19	\$ 9.18	\$ 9.75	\$ 6.82	\$ 7.25	\$ 5.46	\$ 5.80
50,000	14.95	15.87	11.96	12.70	8.89	9.44	7.11	7.55
75,000	19.72	20.96	15.78	16.77	11.73	12.46	9.38	9.97
100,000	23.44	24.92	18.75	19.94	13.94	14.82	11.15	11.86
200,000	33.11	35.28	26.49	28.22	19.69	20.98	15.75	16.78
300,000	38.43	41.01	30.74	32.81	22.85	24.38	18.28	19.51
500,000	45.71	48.90	36.57	39.12	27.18	29.08	21.74	23.26
1,000,000	56.95	61.09	45.56	48.87	33.86	36.32	27.09	29.06

PERSONAL VEHICLE MANUAL
PENNSYLVANIA SEMI-ANNUAL LOSS COSTS

14. MISCELLANEOUS COVERAGES

L. Added First Party Benefits Coverage

Additional Semi-Annual Loss Cost (Per Car)

1. Medical Expense Benefit

Aggregate Limit	Full Tort				Limited Tort			
	Single Car		Multi-Car		Single Car		Multi-Car	
\$ 25,000	\$8.29	<u>\$12.63</u>	\$7.05	<u>\$10.74</u>	\$4.93	<u>\$7.51</u>	\$4.19	<u>\$6.38</u>
50,000	11.63	<u>17.72</u>	9.89	<u>15.06</u>	6.92	<u>10.54</u>	5.88	<u>8.96</u>
100,000	13.29	<u>20.25</u>	11.30	<u>17.21</u>	7.90	<u>12.04</u>	6.72	<u>10.23</u>

2. Work Loss Benefit

Monthly/Total	Full Tort				Limited Tort			
	Single Car		Multi-Car		Single Car		Multi-Car	
\$ 1,000/5,000	\$10.06	<u>\$15.33</u>	\$8.55	<u>\$13.03</u>	\$5.98	<u>\$9.12</u>	\$5.08	<u>\$7.75</u>
1,000/15,000	15.08	<u>22.98</u>	12.82	<u>19.53</u>	8.97	<u>13.66</u>	7.62	<u>11.61</u>
1,500/25,000	19.25	<u>29.34</u>	16.36	<u>24.94</u>	11.45	<u>17.45</u>	9.73	<u>14.83</u>
2,500/50,000	30.15	<u>45.95</u>	25.63	<u>39.06</u>	17.93	<u>27.32</u>	15.24	<u>23.22</u>

3. Funeral Expense Benefit

Limit	Full Tort				Limited Tort			
	Single Car		Multi-Car		Single Car		Multi-Car	
\$ 1,500	\$2.52	<u>\$3.84</u>	\$2.14	<u>\$3.26</u>	\$1.50	<u>\$2.28</u>	\$1.28	<u>\$1.94</u>
2,500	3.36	<u>5.12</u>	2.86	<u>4.35</u>	2.00	<u>3.04</u>	1.70	<u>2.58</u>

4. Accidental Death Benefit

Limit	Full Tort				Limited Tort			
	Single Car		Multi-Car		Single Car		Multi-Car	
\$ 5,000	\$1.67	<u>\$2.55</u>	\$1.42	<u>\$2.17</u>	\$0.99	<u>\$1.52</u>	\$0.84	<u>\$1.29</u>
10,000	2.52	<u>3.84</u>	2.14	<u>3.26</u>	1.50	<u>2.28</u>	1.28	<u>1.94</u>
25,000	6.72	<u>10.24</u>	5.71	<u>8.70</u>	4.00	<u>6.09</u>	3.40	<u>5.18</u>

PERSONAL VEHICLE MANUAL
PENNSYLVANIA SEMI-ANNUAL LOSS COSTS

14. MISCELLANEOUS COVERAGES

M. Combination First Party Benefits Coverage

Additional Semi-Annual Loss Cost (Per Car)

Total Benefit Limit	Funeral Expense Benefit	Accidental Death Benefit	Full Tort				Limited Tort			
			Single Car		Multi-Car		Single Car		Multi-Car	
\$ 50,000	\$ 2,500	\$ 10,000	\$34.04	<u>\$51.88</u>	\$28.93	<u>\$44.10</u>	\$20.24	<u>\$30.85</u>	\$17.20	<u>\$26.22</u>
100,000	2,500	10,000	40.70	<u>62.03</u>	34.60	<u>52.73</u>	24.20	<u>36.88</u>	20.57	<u>31.35</u>
177,500	2,500	25,000	52.32	<u>79.74</u>	44.47	<u>67.78</u>	31.11	<u>47.41</u>	26.44	<u>40.30</u>

N. Extraordinary Medical Benefits Coverage

Semi-Annual Loss Cost (Per Car)

Limit	Full Tort				Limited Tort			
	Single Car		Multi-Car		Single Car		Multi-Car	
\$ 100,000	\$4.98	<u>\$7.59</u>	\$4.23	<u>\$6.45</u>	\$2.96	<u>\$4.51</u>	\$2.52	<u>\$3.83</u>
300,000	8.29	<u>12.63</u>	7.05	<u>10.74</u>	4.93	<u>7.51</u>	4.19	<u>6.38</u>
500,000	10.80	<u>16.46</u>	9.18	<u>13.99</u>	6.42	<u>9.79</u>	5.46	<u>8.32</u>
1,000,000	15.77	<u>24.03</u>	13.40	<u>20.43</u>	9.38	<u>14.29</u>	7.97	<u>12.15</u>

SERFF Tracking #:

ISOF-130348932

State Tracking #:

Company Tracking #:

PP-2015-BRLA1

State: Pennsylvania

Filing Company:

Insurance Services Office, Inc.

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: PP-2015-BRLA1

Project Name/Number: Personal Auto Loss Costs Revised/PP-2015-BRLA1

Supporting Document Schedules

Bypassed - Item:	Authorization to File (PC)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Explanatory Memorandum & Supporting Exhibits (PC)
Comments:	
Attachment(s):	PP-2015-BRLA1-PA-EXECUTIVE SUMMARY.pdf PP-2015-BRLA1-PA-TABLE OF CONTENTS.pdf PP-2015-BRLA1-PA-Sect A.pdf PP-2015-BRLA1-PA-Sect B-CALCULATION OF CHANGES.pdf PP-2015-BRLA1-PA-Sect C-SUPPORTING MATERIAL.pdf PP-2015-BRLA1-PA-Sect D-UM UIM.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	PP-2015-BRLA1-PA-Cover Letter.pdf
Item Status:	
Status Date:	



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PENNSYLVANIA
PERSONAL AUTO INSURANCE

LOSS COST LEVEL REVISION

EXECUTIVE SUMMARY

PURPOSE

This document:

- revises advisory prospective loss costs. These loss costs represent a -0.2% statewide change from the present loss cost provisions.
- provides the analyses used to derive these advisory loss costs.

DEFINITION OF
ISO ADVISORY
PROSPECTIVE
LOSS COSTS

Advisory prospective loss costs in this document are that portion of a rate that does not include provisions for expenses (other than loss adjustment expenses) or profit, and are based on historical aggregate losses and loss adjustment expenses adjusted through development to their ultimate value and projected through trending to a future point in time.

HISTORICAL
SOURCE DATA

The data used in this review is based on voluntary market experience through 12/31/2014 of ISO reporting companies. For the liability coverages, losses are evaluated as of 3/31/2015.

LOSS COST
LEVEL CHANGES

The statewide advisory loss cost level changes are:

	<u>Indicated</u>	<u>Filed</u>
Single Limit Liability*	+ 3.8%	+ 3.8%
Bodily Injury	- 3.1%	- 3.1%
Property Damage	+ 1.4%	+ 1.4%
First Party Benefits	+ 11.8%	+ 11.6%
Uninsured Motorists (Bodily Injury)	+ 21.3%	+ 15.0%
Underinsured Motorists (Bodily Injury)	+ 5.0%	+ 5.0%
Liability Sub-Total	+ 4.2%	+ 3.9%
Comprehensive	+ 0.3%	+ 0.3%
Collision	- 5.7%	- 5.7%
Physical Damage Sub-Total	- 4.1%	- 4.1%
Total	- 0.1%	- 0.2%

Indicated and filed loss cost level changes are changes from the present loss cost provisions. Present loss cost provisions are based on staff developed loss costs contained in Pennsylvania Personal Auto Filing, PP-2014-BRLA1 (Amendment).

Loss cost level changes are calculated on a basic limits basis for Liability, on a total limits basis for First Party Benefits and Uninsured and Underinsured Motorists coverages, and on an all deductibles combined basis for Comprehensive and Collision coverages.

PENNSYLVANIA
PERSONAL AUTO INSURANCE

LOSS COST LEVEL REVISION

EXECUTIVE SUMMARY

LOSS COST LEVEL CHANGES (Cont'd)	* The Single Limit Liability loss cost level change is based on the Bodily Injury and Property Damage changes and assumes the implementation of filed increased limits factors in ISO Filing PP-2015-IRLA1.
----------------------------------	---

EXPLANATION OF INDICATED CHANGES	<p>The +11.8% indication for First Party Benefits is the result of the total limits First Party Benefits pricing which is shown in Table B3 of this filing.</p> <p>The +21.3% indication for Uninsured Motorists Bodily Injury is mainly due to the worsening of experience of +5.4% and an increase in trend from +1.3% to +3.4% which led to a cumulative effect of about +8%.</p>
----------------------------------	--

INDICATED VS. FILED	<p>Indicated changes are based on standard ISO methodology.</p> <p>For First Party Benefits, the filed total limits loss cost level change is based on the indicated change of -3.2% for \$5,000 Basic Medical, no change in the relativity for \$5,000 Basic Medical to \$10,000 Medical, and the +52.4% change to the loss costs for excess Medical over \$10,000 and all non-medical coverages.</p> <p>A basic limits Uninsured Motorists Bodily Injury loss cost level change of +15.0% was selected to temper the indicated change.</p>
---------------------	--

REVISION OF INCREASED LIMITS FACTORS	<p>Increased limits factors for Bodily Injury, Property Damage and Single Limit Liability are being revised concurrent with the implementation of this revision. The effects of the increased limits revision for Bodily Injury, Property Damage and Single Limit Liability are determined in ISO Filing PP-2015-IRLA1. These effects are not shown in this filing. However, the Single Limit Liability basic limit change in this filing reflects the effect of revised Bodily Injury and Property Damage increased limits factors up to the Single Limit base.</p>
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RELATED FILINGS	ISO Filing PP-2015-IRLA1, 2015 Personal Auto Liability Increased Limits Factor Revision.
-----------------	--

DETERMINATION OF UNINSURED AND UNDERINSURED MOTORISTS LOSS COSTS	<p>Loss costs for basic and higher limits for Uninsured Motorists (UM) and Underinsured Motorists (UIM) Coverages are developed using the current full pricing procedures as utilized in Pennsylvania Personal Auto Filing, PP-2013-BRLA1. The full pricing procedures and calculations are detailed in Section D of this filing, and reflect the revised Bodily Injury increased limits factors (see PP-2015-IRLA1).</p>
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PENNSYLVANIA
PERSONAL AUTO INSURANCE

LOSS COST LEVEL REVISION

EXECUTIVE SUMMARY

TREND AND OTHER
ADJUSTMENTS

Loss Trend

The loss costs developed in this document will be used in a future period. For the historical loss costs to be valid for use in a future period, they must be multiplied by trend factors. A trend factor is a number based on the changes in claim cost and claim frequency that are expected to occur between Date X (the historical data period) and Date Y (the future period for which the loss costs will be in effect).

The historical trend factors are determined from:

- Claim cost trend is determined from the fitted claim cost curve for the latest 12 quarterly year-ended experience periods (12-point trend) through the first quarter of 2015.
- Claim frequency trend is selected based on an analysis of the claim frequency data for the latest 24 quarterly year-ended experience periods, taking into consideration the frequency fits for the latest 6, 12 and 24 points.
- Regional claim cost trends are used as the complement of credibility to the statewide claim cost trends where appropriate.
- The trend procedure for the Physical Damage coverages uses Collision claim cost data for \$100, \$200, \$250 and \$500 deductibles adjusted to a \$500 deductible level for claim cost trend for both Comprehensive and Collision.
- ISO has also imposed judgment in some cases based upon discussions of external influences to support final loss trend selections. The trend factors that were evaluated are discussed in Section C.

PENNSYLVANIA
PERSONAL AUTO INSURANCE

LOSS COST LEVEL REVISION

EXECUTIVE SUMMARY

TREND AND OTHER
ADJUSTMENTS (Cont'd)

The annual loss trends by coverage are:

<u>Coverage</u>	<u>Trend Factor</u>
Bodily Injury	+ 3.4%
Property Damage	+ 3.7%
\$5,000 Basic Medical First Party Benefits	- 0.4%
Uninsured Motorists Bodily Injury	+ 3.4%
Comprehensive	+ 3.1%
Collision	+ 3.1%

Premium Trend

A variety of economic factors affect the cost of physical damage automobile insurance. As time goes by, the average price of new cars purchased and the cost of repairing/replacing all cars driven both tend to rise. The ISO physical damage rating structure is designed to reflect these dynamics.

As a result, premium revenue increases as newer model year cars are purchased and as the average price of new cars increases. In order to reflect the increase in revenue, ISO uses a premium trend procedure, the effect of which is to reduce the indicated loss costs for physical damage coverages.

Premium trend is applied in two ways:

Model Year Trend

The costs of repair, replacement, etc. are rising from year to year, even for vehicles whose cost new does not change with a newer model year. As a result of this phenomenon, the ISO model year rating program applies higher relativities to newer model year cars. The higher relativities increase revenue, which should be reflected in the ratemaking process. Our procedures incorporate this reflection through the application of model year premium trend factors of 1.028 and 1.041 for Comprehensive and Collision coverages, respectively, which on an annual basis are:

Comprehensive	+4.8%
Collision	+7.1%

PENNSYLVANIA
PERSONAL AUTO INSURANCE

LOSS COST LEVEL REVISION

EXECUTIVE SUMMARY

TREND AND OTHER
ADJUSTMENTS (Cont'd)

Symbol Trend

Overall, the average price of new cars purchased is rising each year. Under the ISO rating structure, higher relativities apply for higher valued cars. The higher relativities also increase revenue, which should be reflected in the ratemaking process. Our procedures incorporate this reflection through the application of symbol trend factors of 1.083 and 1.055 for Comprehensive and Collision, respectively, for year ended 12/31/2013; and 1.061 and 1.040 for Comprehensive and Collision, respectively, for year ended 12/31/2014. These symbol trends on an annual basis are:

Comprehensive	+ 2.1%
Collision	+ 1.4%

Other Adjustments

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

SIZE OF ISO DATABASE

The market share of all insurers included in the ISO database in Pennsylvania as measured by Annual Statement Statutory Page 14 written premium for the year ending 12/31/2014 is:

Liability (ASLOB 19.2)	Physical Damage (ASLOB 21.1)
18.2%	18.9%

TEN LARGEST
COMPANIES IN
ISO DATABASE

LIABILITY

1. Nationwide Group
2. Travelers Group
3. GEICO
4. USAA Group
5. Hartford Insurance Group
6. Westfield Group
7. 21st Century Insurance Group
8. Goodville & German
9. Liberty Mutual Agency Markets
10. Mutual Benefit Group

PHYSICAL DAMAGE

1. Travelers Group
2. Nationwide Group
3. GEICO
4. USAA Group
5. Hartford Insurance Group
6. Westfield Group
7. 21st Century Insurance Group
8. Mutual Benefit Group
9. Liberty Mutual Agency Markets
10. Goodville & German

Insurers are listed in descending order based on the percent of statewide earned exposures in the ISO database for the year ending 12/31/2014.

PENNSYLVANIA
PERSONAL AUTO INSURANCE

LOSS COST LEVEL REVISION

EXECUTIVE SUMMARY

SYSTEMS IMPACT

This document also contains other revisions that may affect company policy writing systems. These include:

- Shift in base model year from 2016 to 2017.

PRIOR ISO REVISIONS

The latest loss cost revisions in Pennsylvania are:

<u>Filing Designation</u>	PP-2014-BRLA1 (Amendment)	PP-2013-BRLA1	PP-2012-BRLA1
<u>Dates</u>			
Effective	05/01/2015	05/01/2014	05/01/2013
<u>Implemented Changes</u>			
S/L Liability	+ 2.5%	- 4.1%	+ 2.9%
Bodily Injury	+ 4.2%	+13.6%	+ 1.0%
Property Damage	+ 1.7%	+ 1.8%	+ 4.1%
First Party Benefits	+ 4.5%	- 12.8%	- 6.3%
UM BI	0.0%	- 9.5%	+ 5.1%
UIM BI	0.0%	- 15.4%	- 0.5%
Sub-Total	+ 3.0%	- 8.0%	+ 0.8%
Comprehensive	+ 4.0%	- 3.5%	+12.5%
Collision	+ 7.2%	- 7.7%	+ 5.8%
Sub-Total	+ 6.3%	- 6.6%	+ 7.5%
Total	+ 4.5%	- 7.5%	+ 3.2%

PENNSYLVANIA
PERSONAL AUTO INSURANCE

LOSS COST LEVEL REVISION

EXECUTIVE SUMMARY

INSURER
DECISION

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

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

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

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PENNSYLVANIA
PERSONAL AUTO INSURANCE

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PENNSYLVANIA
PERSONAL AUTO INSURANCE

SECTION A – SCOPE OF REVISION

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PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE A1

STATEWIDE LOSS COST LEVEL CHANGES (A)

Coverages	Aggregate Loss Costs at Current Level (B)	Loss Cost Level Changes (C)
<u>PERSONAL AUTO POLICY</u>		
<u>Liability:</u>		
Single Limit Liability	\$ 43,948,639	+ 3.8%
Bodily Injury	77,020,628	- 3.1%
Property Damage	139,911,424	+ 1.4%
First Party Benefits	76,640,506	+11.6%
Uninsured Motorists (Bodily Injury)	19,128,760	+15.0%
Underinsured Motorists (Bodily Injury)	69,996,987	+ 5.0%
Sub-Total	\$426,646,944	+ 3.9%
<u>Physical Damage:</u>		
Comprehensive	\$117,589,557	+ 0.3%
Collision	334,200,975	- 5.7%
Sub-Total	\$451,790,532	- 4.1%
GRAND TOTAL	\$878,437,476	- 0.2%

(A) The trend effective date is 5/1/2016.

(B) Year ended 12/31/2014 Aggregate Loss Costs at ISO staff developed loss costs contained in Pennsylvania Personal Auto Filing, PP-2014-BRLA1 (Amendment).

(C) Loss cost level changes are calculated on a basic limits basis for Liability, on a total limits basis for First Party Benefits and Uninsured Motorists and Underinsured Bodily Injury coverages and on an all deductibles combined basis for Comprehensive and Collision coverages.

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TABLE A2-1
TERRITORY LOSS COST LEVEL CHANGES

CODE	TERRITORY DESCRIPTION	LIABILITY							PHYSICAL DAMAGE	
		FULL TORT			LIMITED TORT				COMPRE- HENSIVE	COLL- ISION
		SINGLE LIMIT (A)	BODILY INJURY	\$5,000 MEDICAL F.P.B.	SINGLE LIMIT (A)	BODILY INJURY	\$5,000 MEDICAL F.P.B.	P.D.		
1	PHILADELPHIA TERR.	-1.5%	-7.9%	-8.2%	0.0%	-7.9%	-9.8%	+4.7%	-4.7%	-4.1%
3	PITTSBURGH TERR.	+5.3%	-3.1%	-3.3%	+6.1%	-5.3%	-5.6%	+3.0%	-3.7%	-5.3%
5	SCRANTON-CARBONDALE TERR.	+5.4%	0.0%	-2.7%	+6.5%	0.0%	-4.5%	+3.6%	+8.2%	-7.4%
6	READING TERR.	+6.5%	0.0%	-5.1%	+6.6%	0.0%	-4.3%	+3.5%	+0.5%	-5.3%
7	HARRISBURG TERR.	+2.5%	-8.8%	-10.0%	+3.9%	-10.0%	-11.1%	+3.6%	+0.5%	-6.4%
8	WILKES-BARRE, PITTSSTON	+1.7%	-4.9%	-2.7%	+3.1%	-4.2%	-4.5%	0.0%	+0.5%	-8.0%
9	ERIE CITY TERR.	+3.6%	-5.6%	0.0%	+5.0%	-4.8%	0.0%	+1.5%	+0.5%	-7.7%
10	WILLIAMSPORT TERR.	+3.8%	-3.4%	-4.0%	+4.4%	-5.9%	-6.7%	+2.0%	-2.4%	-6.9%
12	LANCASTER, LEBANON, YORK	+4.5%	+3.4%	0.0%	+6.3%	+5.9%	0.0%	0.0%	+9.6%	-7.5%
14	PHILADELPHIA SEMI-SUBURBAN	+1.1%	-3.9%	-2.8%	+2.9%	-3.9%	-3.1%	+2.6%	-8.4%	-4.2%
21	EAST-CENTRAL COS.	+2.0%	0.0%	-3.0%	+2.4%	0.0%	0.0%	-2.2%	+2.7%	-4.4%
22	BERKS CO. BAL.	+1.0%	-6.9%	0.0%	+2.4%	-5.9%	0.0%	0.0%	+3.5%	-4.6%
23	AS PER MANUAL	+5.2%	0.0%	-3.6%	+6.0%	0.0%	0.0%	+2.2%	+3.6%	-7.9%
24	BEDFORD AND FULTON COS.	+6.0%	0.0%	0.0%	+5.7%	0.0%	0.0%	+2.8%	+1.7%	-6.2%
25	SOUTHERN DAUPHIN CO.	+6.9%	0.0%	0.0%	+8.0%	0.0%	0.0%	+4.0%	+0.5%	-4.6%
27	CUMBERLAND CO. BAL.	+3.2%	-4.5%	-5.3%	+2.4%	-7.7%	-9.1%	0.0%	+0.5%	-8.8%
34	WASHINGTON CO.	+2.7%	-3.3%	-3.1%	+2.1%	-5.6%	-5.3%	0.0%	-4.8%	-10.5%
38	WESTMORELAND CO.	0.0%	-6.9%	-3.2%	+1.1%	-5.9%	0.0%	-2.0%	-4.7%	-5.3%
39	FAYETTE CO.	+1.0%	-5.9%	-5.9%	+2.3%	-5.0%	-5.0%	0.0%	+0.5%	-5.2%
40	JOHNSTOWN TERR.	+2.2%	-4.3%	-3.8%	+5.0%	0.0%	0.0%	0.0%	+0.5%	-8.5%
41	SO. PHILADELPHIA SUB.	+3.4%	-1.6%	-2.2%	+4.9%	0.0%	-3.7%	+1.4%	-3.5%	-5.4%
42	NO. PHILADELPHIA SUBURBAN	+1.8%	-4.8%	-4.0%	+3.0%	-5.4%	-6.7%	+1.6%	-3.9%	-3.4%
43	BUCKS, MONTGOMERY COS. BALANCE	+5.0%	0.0%	-2.5%	+5.1%	0.0%	-4.2%	+1.7%	+4.0%	-5.6%
45	CHESTER, DELAWARE COS. BALANCE	+5.3%	-2.4%	0.0%	+6.3%	0.0%	0.0%	+3.4%	+0.5%	-5.4%
46	PITTSBURGH SUBURBAN	+3.6%	-8.0%	-3.4%	+4.1%	-13.3%	-5.9%	+3.5%	-3.4%	-3.8%
47	BEAVER FALLS- NEWCASTLE	+2.8%	-7.4%	0.0%	+4.3%	-6.3%	0.0%	+1.9%	+6.2%	-4.4%
48	OIL CITY	+5.6%	0.0%	-3.7%	+6.5%	0.0%	-6.3%	+2.3%	-1.1%	-4.0%
49	WEST CENTRAL COS.	+5.2%	0.0%	+3.4%	+6.0%	0.0%	+5.9%	+2.1%	-1.2%	-3.7%
51	BEAVER BALANCE, ETC.	+2.9%	-5.9%	0.0%	+4.7%	-5.0%	0.0%	+2.3%	-1.5%	-2.4%
52	CAMBRIDGE, ETC. COS.	+2.3%	-4.5%	-3.6%	+1.3%	-7.7%	0.0%	0.0%	+2.3%	-9.0%
53	CENTRAL COS.	+2.6%	-5.6%	0.0%	+4.4%	0.0%	0.0%	0.0%	+2.5%	-7.1%
54	NORTHWESTERN COS.	+5.9%	-4.5%	0.0%	+6.8%	-7.7%	0.0%	+4.9%	+4.9%	-5.2%
55	NORTHEASTERN COS.	+0.8%	-2.3%	-4.8%	+2.1%	0.0%	-4.0%	-2.1%	-2.7%	-8.3%
56	ERIE CO. BALANCE	+5.2%	0.0%	-3.7%	+6.0%	0.0%	-6.3%	+2.1%	-3.0%	-6.2%
57	BLAIR CO.	+2.9%	-4.2%	-3.4%	+2.2%	-7.1%	-5.9%	0.0%	+0.5%	-3.6%
58	ALLENTOWN-BETHLEHEM	+3.7%	-2.5%	-5.0%	+4.3%	-4.2%	-8.3%	+1.6%	-6.9%	-5.3%
59	LEHIGH, NORTHAMPTON COS. BALANCE	+1.8%	-6.1%	0.0%	+3.1%	-5.3%	0.0%	0.0%	+0.5%	-4.3%
61	POTTSVILLE TERR.	+5.4%	0.0%	+4.0%	+6.3%	0.0%	0.0%	+2.2%	+3.6%	-4.4%
70	MCKEESPORT TERR.	+6.2%	0.0%	0.0%	+6.2%	0.0%	0.0%	+3.2%	+4.4%	-3.3%
71	MONTOUR, ETC. COS.	+6.0%	-4.8%	-3.7%	+8.3%	0.0%	-6.3%	+4.9%	+5.2%	-4.1%
	STATEWIDE	+3.8%	-3.1%	-3.2%	+3.8%	-3.1%	-3.2%	+1.4%	+0.3%	-5.7%

NOTE: Loss cost level changes are calculated on a basic limits basis for Liability and for First Party Benefits, and on an all deductibles combined basis for Physical Damage.

(A) Basic limits Single Limit Liability loss cost level changes assume the implementation of the filed increased limit factors in ISO Filing PP-2015-IRLA1.

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TABLE A2-2

TERRITORY LOSS COST LEVEL CHANGES

<u>Tier</u>	<u>Territory</u>	<u>Uninsured Motorists</u>	<u>Underinsured Motorists</u>
		<u>Bodily Injury</u>	<u>Bodily Injury</u>
1	1, 14	+ 17.9%	- 3.6%
2	41, 42	+ 13.1%	+ 3.9%
3	All Remaining Territories	+ 14.4%	+ 6.6%
Statewide		+ 15.0%	+ 5.0%

NOTE: Loss cost level changes are calculated on a total limits basis for Uninsured and Underinsured Motorists Bodily Injury, and reflect full and limited tort and stacked and non-stacked options combined.

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TABLE A3

STATEWIDE LOSS COST LEVEL CHANGES BY DEDUCTIBLE

<u>Coverage</u>	(1) <u>Aggregate Loss Costs at Current Level for Weighing</u>	(2) <u>Present Relativity</u>	(3) <u>Loss Cost Level Change</u>
Full Cov. Comprehensive	\$ 11,449,264	1.47	+ 0.3%
\$50 Ded. Comprehensive	10,873,491	1.40	+ 0.3%
\$100 Ded. Comprehensive	40,114,413	1.33	+ 0.3%
\$200 Ded. Comprehensive	1,668,498	1.21	+ 0.3%
\$250 Ded. Comprehensive	18,540,460	1.16	+ 0.3%
\$500 Ded. Comprehensive	30,813,542	1.00	+ 0.3%
\$1,000 Ded. Comprehensive	4,129,889	0.79	+ 0.3%
Sub-total	\$ 117,589,557		+ 0.3%
\$100 Ded. Collision	\$ 5,838,687	1.21	- 5.7%
\$200 Ded. Collision	4,842,811	1.14	- 5.7%
\$250 Ded. Collision	32,102,832	1.11	- 5.7%
\$500 Ded. Collision	257,483,063	1.00	- 5.7%
\$1,000 Ded. Collision	33,933,582	0.85	- 5.7%
Sub-total	\$ 334,200,975		- 5.7%
Physical Damage Total	\$ 451,790,532		- 4.1%

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TABLE A4-4

SAMPLE DISPLAY OF MODEL YEAR LOSS COSTS FOR TERRITORY 1

<u>Model Year</u>	<u>\$500 Deductible Comprehensive (A)</u>	<u>\$500 Deductible Collision (A)</u>
2019	\$ 41	\$232
2018	39	222
2017	37	211
2016	35	198
2015	33	186
2014	32	175
2013	30	160
2012	28	148
2011	27	139
2010	26	131
2009	24	122
2008	23	116
2007	22	108
1990 - 2006	21	101

(A) Loss costs are for base Symbol 8 for model years 1990-2010 and base symbol 11 for model years 2011 and later. (See Tables C14-1 and C14-2 for model year and symbol relativities to determine loss costs for 1989 and prior.) The above loss costs reflect a shift in the base model year from 2016 to 2017. Tables C14-1 and C14-2 display the model year and symbol relativity factors for a model year 2017, Symbol 11 base loss cost.



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SECTION B – CALCULATION OF CHANGES

Overview of ISO Actuarial Procedures	B-2
Calculation of Statewide Loss Cost Level Changes	B-3-13
Calculation of Filed Loss Costs by Territory	B-14-35

PENNSYLVANIA
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OVERVIEW OF ISO ACTUARIAL PROCEDURES FOR LIABILITY AND
PHYSICAL DAMAGE COVERAGES

INTRODUCTION

Personal Auto filed loss costs are determined by evaluating the adequacy of the present loss cost provisions to pay for our best estimate of losses and all loss adjustment expenses that will be incurred in the prospective (or future) period. This evaluation is done separately by coverage.

STEP 1:
DETERMINATION
OF STATEWIDE
LOSS COST
INDICATION

The first step in this process is the determination of the statewide loss cost indication. In other words, what percentage changes on average must be made to the present ISO loss costs in order to achieve adequacy for the prospective conditions? The percentage changes are presented on the exhibits labeled "Calculation of Statewide Loss Cost Level Changes."

STEP 2:
DISTRIBUTION TO
TERRITORIES

ISO then distributes the statewide loss cost indication to the individual territorial loss costs by comparing the relative loss experience by territory to the statewide average.

STEP 3:
APPLICATION OF
PERCENTAGE
CHANGES

The last step is the calculation of the ISO filed loss costs. This is achieved by applying the territory indicated changes to the present ISO loss costs. For liability, the percentage change is applied at the basic limit; for physical damage, it is applied at the base model year and symbol and base deductible. The resulting base class loss costs are displayed in Section A.

Loss costs for higher policy limits for liability are then generated using the applicable increased limits factors, which are the result of a separate actuarial analysis. Similarly, loss costs for physical damage by model year, symbol and deductible are generated by the applicable factors contained in Section C.

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OVERVIEW OF CALCULATION OF STATEWIDE LOSS COST LEVEL
CHANGES FOR LIABILITY AND PHYSICAL DAMAGE COVERAGES

OBJECTIVE

The objective of this procedure is to determine the indicated statewide loss cost level changes for Liability and Physical Damage coverages. This procedure answers the question: what percentage changes must be made on average to the present loss costs in order for them to be adequate to cover our best estimate of indemnity losses and all loss adjustment expenses that will be incurred in the prospective period in which the filed loss costs will be used?

DESCRIPTION

This procedure compares the weighted projected loss cost to the present loss cost provision. For Liability, the projected loss cost is the developed and trended incurred losses and loss adjustment expenses per earned exposure. For Physical Damage, the projected loss cost is the trended incurred losses and loss adjustment expenses per earned exposure. The weighted projected loss cost is the weighted average of the projected loss costs of the two years of experience. It is the trended incurred losses and loss adjustment expense per earned exposure after credibility weighting each year's projected loss cost with the trended present loss cost provision. Credibility is applied to minimize the impact of random variation in the observed losses. The weights applied to the two years of experience are determined as a function of the volume of claim experience. For Physical Damage, the present loss cost provision used in this procedure reflects both model year and symbol trend.

EXPERIENCE
BASE

The experience used in this review is the latest available as reported under the ISO Personal Automobile Statistical Plan. The data is aggregated on an accident year basis for Liability and on a calendar year basis for Physical Damage.

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TABLE B1

CALCULATION OF STATEWIDE LOSS COST LEVEL CHANGES
FOR LIABILITY COVERAGES

Coverage	Accident Years Ended	(1)	(2)	(3)	(4)
		Earned Exposures	Incurred Losses & Loss Adjustment Expenses (A)	Average Annual Change In Losses (Trend)	Credibility
Bodily Injury	12/31/2013	1,776,183	\$95,893,451	+ 3.4%	1.00
	12/31/2014	1,660,903	78,791,604	+ 3.4%	1.00
Property Damage	12/31/2013	1,776,183	\$162,848,119	+ 3.7%	1.00
	12/31/2014	1,660,903	148,735,014	+ 3.7%	1.00
First Party Benefits	12/31/2013	1,776,183	\$56,046,617	- 0.4%	1.00
	12/31/2014	1,660,903	48,532,570	- 0.4%	1.00

Coverage	(5)	(6)	(7)	(8)	(9)	(10)
	Projected Loss Cost	Year Weights	Weighted Projected Loss Cost	Present Loss Cost Provision	Indicated Change	Filed Change
Bodily Injury	\$60.85	0%				
	51.71	100%	\$51.71	\$53.36	- 3.1%	- 3.1%
Property Damage	\$104.43	0%				
	98.33	100%	\$98.33	\$96.94	+ 1.4%	+ 1.4%
First Party Benefits	\$31.11	0%				
	28.93	100%	\$28.93	\$29.89	- 3.2%	- 3.2%

Coverage	(11)	(12)
	Single Limit <u>Indicated</u>	Loss Cost <u>Change</u> <u>Filed</u>
Single Limit Liability	+ 3.8%	+ 3.8%

(A) Losses are capped at 15/30 for Bodily Injury, \$5,000 for Property Damage, and Basic Limits for First Party Benefits.

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TABLE B2

CALCULATION OF STATEWIDE LOSS COST LEVEL CHANGES
FOR PHYSICAL DAMAGE COVERAGES

Coverage	(1)		(2)		(3)	(4)
	Calendar Years Ended	Earned Exposures	Incurred Losses & Loss Adjustment Expenses (A)		Average Annual Change In Losses (Trend)	Credi- bility
Comprehensive	12/31/2013	1,550,773	\$94,668,215		+ 3.1%	1.00
	12/31/2014	1,453,683	91,871,126		+ 3.1%	1.00
Collision	12/31/2013	1,437,282	\$307,357,965		+ 3.1%	1.00
	12/31/2014	1,350,826	292,302,762		+ 3.1%	1.00

Coverage	(5)	(6)	(7)	(8)	(9)	(10)
	Projected Loss Cost	Year Weights	Weighted Projected Loss Cost	Present Loss Cost Provision	Indicated Change	Filed Change
Comprehensive	\$68.07	0%	\$68.38	\$68.19	+ 0.3%	+ 0.3%
	68.38	100%				
Collision	\$238.44	0%	\$234.13	\$248.29	- 5.7%	- 5.7%
	234.13	100%				

(A) Experience includes Full Coverage, \$50 Deductible, \$100 Deductible, \$200 Deductible, \$250 Deductible, \$500 Deductible, and \$1,000 Deductible Comprehensive adjusted to a \$500 Deductible level, and \$100 Deductible, \$200 Deductible, \$250 Deductible, \$500 Deductible, and \$1,000 Deductible Collision adjusted to a \$500 Deductible level.

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EXPLANATORY NOTES TO TABLES B1 AND B2

COLUMN (1)

EARNED EXPOSURES

The exposures for liability and physical damage coverages are those exposures which have been earned during the latest two available accident years ending 12/31/2013 and 12/31/2014.

COLUMN (2)

INCURRED LOSSES AND LOSS ADJUSTMENT EXPENSES

LIABILITY
COVERAGES
(TABLE B1)

For Liability, the losses displayed are basic limit incurred losses including all loss adjustment expenses and developed to an ultimate settlement basis.

Allocated Loss Adjustment Expenses

Incurred indemnity losses are combined with allocated loss adjustment expenses, which are the expenses incurred by a carrier in connection with claim settlements that can be directly allocated to a particular claim.

Unallocated Loss Adjustment Expense Factors

Unallocated loss adjustment expenses, those expenses which cannot be allocated to any one claim, are included by applying appropriate factors to the incurred losses and allocated loss adjustment expenses. The factors used in this review are based on three years of countrywide experience as shown in Tables C1-1 and C1-2.

Loss Development Factors

The incurred losses and loss adjustment expenses are developed to an ultimate settlement basis by applying loss development factors. The use of a loss development factor is necessitated by the fact that all of the losses for a particular accident year have not been fully determined at the time the experience is compiled.

Application of Loss Development Factors

The loss development factors used in this review are based on statewide experience for Bodily Injury and Property Damage Liability and First Party Benefits as shown in Tables C2-1 to C2-3.

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EXPLANATORY NOTES TO TABLES B1 AND B2 (Cont'd)

COLUMN (2) (Cont'd)

For Physical Damage, the reported paid losses are adjusted to an incurred basis and to include all loss adjustment expenses. The factor used in this review is based on three years of countrywide experience as shown in Table C1-3.

PHYSICAL DAMAGE
COVERAGES
(TABLE B2)

All Physical Damage loss and claim experience is adjusted to a common deductible basis.

The data for Comprehensive coverage includes Full Coverage, \$50 Deductible, \$100 Deductible, \$200 Deductible, \$250 Deductible, \$500 Deductible and \$1000 Deductible Comprehensive paid losses adjusted to a \$500 level. Comprehensive paid losses for each deductible are adjusted to a \$500 deductible level separately for each Comprehensive type of loss category using factors determined separately for each Comprehensive type of loss. Since the state-specific type of loss distribution determines the overall adjustment factors, overall factors to adjust losses to a common level vary by state and year for Comprehensive coverages.

The data for Collision coverage includes \$100 Deductible, \$200 Deductible, \$250 Deductible, \$500 Deductible and \$1000 Deductible Collision paid losses adjusted to a \$500 Deductible level.

Wind and Water Procedure (Comprehensive only)

To ensure stability of indicated loss costs while maintaining adequacy in the event of large, unexpected losses, a wind and water adjustment procedure is used in the development of Personal Auto loss costs. This procedure adjusts the wind and water losses from each year of the experience period in a manner such that the resulting wind and water losses comprise a consistent percentage of the total Comprehensive losses. Hence, violent shifts in loss costs (both upward and downward), which might result from reflecting highly variable wind and water losses only in the year in which they occur, will be avoided.

This procedure involves determining the long term average ratio of wind and water losses to non-wind losses, and then replacing the actual wind and water losses for each year of the experience period with an amount corresponding to the long term average ratio. The derivation of the adjusted Comprehensive losses is shown in Tables C6-1 and C6-2.

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EXPLANATORY NOTES TO TABLES B1 AND B2 (Cont'd)

COLUMN (3)

AVERAGE ANNUAL CHANGE IN LOSSES (LOSS TREND)

LIABILITY
COVERAGES
(TABLE B1)

The historic average annual change (trend) in liability losses is calculated by coverage. For Bodily Injury, Property Damage, and First Party Benefits coverages, the selected average annual changes in losses are based upon the latest available average paid claim cost and paid claim frequency data. The claim cost data represents the inflationary trend in the cost of claims. The claim frequency data is used as a measure of the trend in claim occurrence. The statewide claim cost data is credibility weighted with comparable regional data utilizing the credibility standards shown in Table C10. Credibility is based on the number of claims underlying the latest year's experience appearing in the trend exhibit shown in Table C4-1. For all coverages, frequencies were selected based on more recent trend patterns. Overall average annual change in losses (trend) is then determined by coverage.

PHYSICAL
DAMAGE
COVERAGES
(TABLE B2)

The average annual change (trend) in physical damage losses is selected by coverage. For Collision, the selected average annual change in losses is based upon the latest available average paid claim cost data and paid claim frequency data for Collision. For Collision, frequencies were selected based on more recent trend patterns. For Comprehensive, the average annual change in losses is based upon the latest available average paid claim cost data for Collision. For Comprehensive, frequency trend is unpredictable over time due to catastrophes; a Comprehensive claim frequency trend of 0.0% is selected in the absence of any other information. The claim cost data represents the inflationary trend in the cost of claims. The claim frequency selection is used as a measure of the trend in claim occurrence. The statewide claim cost data is credibility weighted with comparable regional data utilizing the credibility standards shown in Table C10. Credibility is based on the number of claims underlying the latest year's experience appearing in the trend exhibit shown in Table C5-1. Overall average annual changes in losses (trend) are then determined by coverage.

COLUMN (4)

CREDIBILITY

Coverage credibility is based on each coverage's latest two-year number of claims (see Table C10).

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EXPLANATORY NOTES TO TABLES B1 AND B2 (Cont'd)

COLUMN (5) PROJECTED LOSS COSTS

The projected loss cost is calculated as follows:

$$[\{(2) \times (1.0 + (3))^n\} \div (1) \times (4)] + [(8) \times (1.0 + (3))^N \times (1.0 - (4))]$$

where (3) is calculated in the last line of the trend summary exhibit (Table C3) and

n = the number of years of projection from the average date of accident to one year past the assumed effective date of this review. For the earlier year, n is equal to 3.58 and the average date of accident is 7/1/2013. For the later year, n is equal to 2.58 and the average date of accident is 7/1/2014. For both years, the assumed effective date of this review is 5/1/2016.

N = the number of years from nine months past the assumed effective date of the latest revision to nine months past the assumed effective date of this review. For both years, N is equal to 1.00, the assumed effective date of the latest revision is 5/1/2015, and the assumed effective date of this review is 5/1/2016.

$$\text{Bodily Injury: } [(\$78,791,604 \times (1.034)^{2.58} \div 1,660,903) \times 1.00] + (12/31/2014) \quad [\$53.36 \times (1.034)^{1.00} \times (1.0 - 1.00)] = \$51.71$$

Note that trend factors raised to exponential factors are rounded to three decimal places in the above calculations.

COLUMN (6) YEAR WEIGHTS

Year weights are based on each coverage's average number of claims for the latest two years (see Table C10). Note that in the case of 0-100% weights, experience for the earlier year is displayed for informational purposes only.

COLUMN (7) WEIGHTED PROJECTED LOSS COST

The projected loss costs are combined using the year weights displayed.

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EXPLANATORY NOTES TO TABLES B1 AND B2 (Cont'd)

COLUMN (8)

PRESENT LOSS COST PROVISION

The present loss cost provision is based on the loss costs set forth in Pennsylvania Personal Auto Filing, PP-2014-BRLA1 (Amendment).

For Physical Damage only, the present loss cost provision also reflects the following:

Effect of Model Year Rating

Due to Model Year Rating, the loss costs used to develop the statewide indicated changes are adjusted to reflect the increased revenue which will be generated by the introduction of the newer model year vehicles during the period in which the revised loss costs will be effective. This adjustment factor is called Model Year Trend. The calculation of Model Year Trend is shown in Table C8-1.

Effect of Symbol Rating

Due to reasonably anticipated changes in the average symbols, the loss costs used to develop the indicated changes are adjusted to reflect the increased revenue which will be generated by the higher average symbol relativity resulting from the introduction of higher valued, newer model year cars during the period in which loss costs will be effective. This adjustment factor is called Symbol Trend. The calculation of Symbol Trend is shown in Tables C7-1 to C7-4.

COLUMN (9)

INDICATED CHANGE

The indicated change is the weighted projected loss cost in Column (7) divided by the present loss cost provision in Column (8).

COLUMN (10)

FILED CHANGE

The filed changes equal the indicated changes.

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EXPLANATORY NOTES TO TABLES B1 AND B2 (Cont'd)

COLUMNS (11), (12)

SINGLE LIMIT LOSS COST LEVEL CHANGE

LIABILITY
COVERAGES
ONLY
(TABLE B1)

The Single Limit Liability change is calculated by increasing the Bodily Injury and Property Damage basic limit average loss cost provisions to the single limit level and discounting the lower of the two.

The present single limit average loss cost provision is calculated by increasing the 15/30 Bodily Injury and \$5,000 Property Damage basic limit average loss cost provisions for year ended 12/31/2014 to the \$35,000 single limit level and discounting the lower of the two average loss costs. The discount factor (.894) is necessary because a \$35,000 Single Limit policy affords less coverage than a combined \$35,000/\$35,000 Bodily Injury and \$35,000 Property Damage policy. Such a combined policy affords up to \$70,000 total coverage.

The filed single limit average loss cost provision is calculated by first multiplying the 15/30 BI and \$5,000 PD basic limit average loss cost provisions by the filed changes for BI and PD, respectively. Then, these filed loss cost provisions are increased to the \$35,000 single limit level by multiplying by the revised increased limits factors, as filed in PP-2015-IRLA1, and the lower of the two average loss costs is discounted. The Single Limit filed change is the filed Single Limit average loss cost provision divided by the present Single Limit average loss cost provision.

Present Single Limit Average Loss Cost Provision:

BI	\$ 53.36 x 1.43 = \$ 76.30;	\$ 76.30 x 0.894 =	\$ 68.21
PD	\$ 96.94 x 1.38 = \$133.78;	\$133.78 x 1.000 =	<u>\$133.78</u>
			\$201.99

Filed Single Limit Average Loss Cost Provision:

BI	\$ 53.36 x 0.969 = \$ 51.71;	\$ 51.71 x 1.45 = \$ 74.98;	\$ 74.98 x 0.894 =	\$ 67.03
PD	\$ 96.94 x 1.014 = \$ 98.30;	\$ 98.30 x 1.45 = \$142.54;	\$142.54 x 1.000 =	<u>\$142.54</u>
				\$209.57

Single Limit Loss Cost Level Change:

$\$209.57 \div \$201.99 = 1.038$ or +3.8%

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TABLE B3

FIRST PARTY BENEFITS
CALENDAR YEAR ENDED 12/31/2014

	(A)	(B)	(B) / (A)
	Earned Exposures	Projected Incurred Losses	Projected Loss Cost
(1) \$10,000 Medical losses for all Limits \$10,000 and greater	869,124	\$ 27,720,945	\$ 31.90
(2) \$5,000 Medical losses for all limits \$10,000 and greater	869,124	21,857,550	25.15
(3) \$10,000 Medical losses for all limits	1,660,903	54,807,053	33.00
(4) All losses for all limits	1,660,903	85,709,018	51.60
(5) Remaining excess Medical losses over \$10,000 and all non-medical losses [(4) - (3)]	1,660,903	30,901,965	18.61
<hr/>			
(6) Present increased limits factor to go from \$5,000 Medical to \$10,000			1.25
(7) Indicated increased limits factor to go from \$5,000 Medical to \$10,000 Medical: [(1) / (2)]			1.268
(8) Selected increased limits factor to go from \$5,000 Medical to \$10,000 Medical			1.25
<hr/>			
(9) Present loss cost provision for remaining excess Medical over \$10,000 and all non-medical coverages			\$ 12.21
(10) Indicated change for remaining excess Medical over \$10,000 and all non-medical coverages: [(5) / (9) - 1]			+52.4%
(11) Selected change for remaining excess Medical over \$10,000 and all non-medical coverages			+52.4%
<hr/>			
(12) Present loss cost provision for all limits			\$ 46.14
(13) Indicated total change for all limits: [(4) / (12) - 1]			+11.8%
(14) Final effects total change for all limits based on the following selections: (a) Full indicated change of -3.2% for \$5,000 Basic Medical; (b) No change in the relativity for \$5,000 Basic Medical to \$10,000 Medical of 1.25; (c) A +52.4% change to the loss costs for excess Medical over \$10,000 and all non-medical coverages.			+11.6%

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ADDITIONAL NOTES TO TABLE B3

- ROWS (1), (2), AND (3) These losses include all loss adjustment expenses and are developed to an ultimate settlement basis as well as being trended. See the explanatory notes to Columns (2), (3) and (5) of Table B1.
- ROWS (4) AND (5) The loss development factor used here is based on Pennsylvania experience as shown in Table C2-4. The trend factor used is the total limits First Party Benefits trend factor as shown in Table C4-3. See the explanatory notes to Columns (2), (3) and (5) of Table B1.
- ROW (6) This factor is from Pennsylvania Personal Auto Filing, PP-2014-BRLA1.
- ROWS (9) AND (12) The present loss cost provision is based on the loss costs set forth in Pennsylvania Personal Auto Filing, PP-2014-BRLA1 (Amendment).
- ROW (13) The indicated total limits loss cost level change is the average projected loss cost in Line (4) divided by the average present loss cost in Line (12).
- ROW (14) The filed total limits loss cost level change is based on the indicated change of -3.2% for \$5,000 Basic Medical, no change in the relativity of 1.25 for \$5,000 Basic Medical to \$10,000 Added Medical, and the +52.4% change to the loss costs for excess Medical over \$10,000 and all non-medical coverages.

PENNSYLVANIA
PERSONAL AUTO INSURANCE

OVERVIEW OF CALCULATION OF FILED LOSS COSTS BY TERRITORY FOR
LIABILITY AND PHYSICAL DAMAGE COVERAGES

OBJECTIVE

The objective of this procedure is to distribute the statewide loss cost indication by territory. In other words, what percentage changes by territory should be made in order to equitably achieve an adequate statewide prospective loss cost level? The percentage changes by territory are then applied to present base class loss costs to produce filed base class loss costs.

OVERVIEW OF
PROCEDURE

This procedure compares the individual territory experience ratios to the statewide average experience ratio. The territory experience ratio is calculated for the latest 3 years and a statewide weighted average experience ratio for the same period is calculated based on the earned car years. The territory experience ratio is then credibility weighted with the statewide average experience ratio to produce a credibility-weighted ratio. To determine the territory index to state, the credibility-weighted ratio is compared to the statewide credibility weighted average experience ratio. This index multiplied by the statewide filed change produces the filed percentage change for the individual territories and is applied to the present territory base class loss cost to produce the filed base class loss cost by territory. Filed base class loss costs by territory have been offset to reflect the change in base model year. The offsets for the change in base model year are shown in Tables C12-1 and C12-2.

PENNSYLVANIA
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TABLE B4-1

CALCULATION OF FILED SEMI-ANNUAL LOSS COSTS BY TERRITORY

BODILY INJURY

Terr.	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	Earned Car Years Yr. Ended 12/31/2014	Pres. Avg. Loss Cost Prov.	15/30 Loss Cost 3 Yrs. Ended 12/31/2014	Exper- ience Ratio	Cred	Cred. Wtd. Ratio	Index (6) To State	Full Tort 15/30 Base Class Loss Cost Pres.	Tort Filed	Limited Tort 15/30 Base Class Loss Cost Pres.	Filed
1	34,041	\$ 166.11	\$ 147.42	0.887	0.6	0.919	0.947	\$ 127	\$ 117	\$ 76	\$ 70
3	84,781	45.76	44.12	0.964	0.6	0.965	0.995	32	31	19	18
5	25,419	57.68	59.54	1.032	0.4	0.992	1.023	41	41	24	24
6	31,707	44.92	46.74	1.041	0.4	0.996	1.027	35	35	21	21
7	34,629	46.12	37.39	0.811	0.4	0.904	0.932	34	31	20	18
8	28,068	57.75	50.60	0.876	0.3	0.939	0.968	41	39	24	23
9	14,818	48.54	42.70	0.880	0.3	0.940	0.969	36	34	21	20
10	4,748	37.40	37.47	1.002	0.1	0.970	1.000	29	28	17	16
12	61,331	38.65	41.39	1.071	0.5	1.019	1.051	29	30	17	18
14	52,151	158.67	151.78	0.957	0.8	0.959	0.989	127	122	76	73
21	49,582	40.80	42.40	1.039	0.4	0.995	1.026	31	31	18	18
22	24,740	36.19	31.06	0.858	0.2	0.944	0.973	29	27	17	16
23	153,428	33.39	33.72	1.010	0.7	0.997	1.028	26	26	15	15
24	11,042	32.08	35.74	1.114	0.2	0.996	1.027	27	27	16	16

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TABLE B4-1 (Cont'd)

CALCULATION OF FILED SEMI-ANNUAL LOSS COSTS BY TERRITORY

BODILY INJURY

Terr.	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	Earned Car Years Yr. Ended 12/31/2014	Pres. Avg. Loss Cost Prov.	15/30 Loss Cost 3 Yrs. Ended 12/31/2014	Exper- ience Ratio	Cred	Cred. Wtd. Ratio	Index (6) To State	Full Tort 15/30 Base Class Loss Cost Pres.	Tort 15/30 Base Class Loss Cost Filed	Limited Tort 15/30 Base Class Loss Cost Pres.	Tort 15/30 Base Class Loss Cost Filed
25	6,800	\$ 36.43	\$ 45.48	1.248	0.1	0.994	1.025	\$ 26	\$ 26	\$ 15	\$ 15
27	25,083	30.46	25.00	0.821	0.2	0.937	0.966	22	21	13	12
34	27,915	41.21	37.21	0.903	0.3	0.947	0.976	30	29	18	17
38	55,209	39.60	36.45	0.920	0.4	0.948	0.977	29	27	17	16
39	18,431	45.70	35.77	0.783	0.2	0.929	0.958	34	32	20	19
40	7,481	30.55	32.89	1.077	0.1	0.977	1.007	23	22	13	13
41	155,522	82.82	82.12	0.992	1.0	0.992	1.023	61	60	36	36
42	48,170	80.11	75.99	0.949	0.5	0.958	0.988	62	59	37	35
43	125,804	60.15	60.46	1.005	0.8	0.997	1.028	45	45	27	27
45	96,123	55.23	54.00	0.978	0.7	0.974	1.004	41	40	24	24
46	35,584	35.70	31.26	0.876	0.4	0.930	0.959	25	23	15	13
47	23,288	36.67	31.93	0.871	0.3	0.938	0.967	27	25	16	15
48	5,247	27.91	31.90	1.143	0.1	0.984	1.014	24	24	14	14
49	58,533	30.78	32.32	1.050	0.4	1.000	1.031	23	23	13	13

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE B4-1 (Cont'd)

CALCULATION OF FILED SEMI-ANNUAL LOSS COSTS BY TERRITORY

BODILY INJURY

Terr.	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	Earned Car Years Yr. Ended 12/31/2014	Pres. Avg. Loss Cost Prov.	15/30 Loss Cost 3 Yrs. Ended 12/31/2014	Exper- ience Ratio	Cred	Cred. Wtd. Ratio	Index (6) To State	Full Tort 15/30 Base Class Loss Cost Pres.	Tort 15/30 Base Class Loss Cost Filed	Limited Tort 15/30 Base Class Loss Cost Pres.	Limited Tort 15/30 Base Class Loss Cost Filed
51	15,666	\$ 44.08	\$ 37.82	0.858	0.2	0.944	0.973	\$ 34	\$ 32	\$ 20	\$ 19
52	34,641	28.36	24.98	0.881	0.3	0.941	0.970	22	21	13	12
53	64,609	22.23	21.47	0.966	0.4	0.966	0.996	18	17	10	10
54	23,146	26.88	27.03	1.006	0.2	0.974	1.004	22	21	13	12
55	69,900	54.24	52.34	0.965	0.5	0.966	0.996	43	42	25	25
56	8,435	32.84	40.13	1.222	0.1	0.992	1.023	25	25	15	15
57	16,994	30.35	29.83	0.983	0.2	0.969	0.999	24	23	14	13
58	39,734	54.51	53.77	0.986	0.4	0.974	1.004	40	39	24	23
59	43,926	44.55	41.21	0.925	0.4	0.950	0.979	33	31	19	18
61	17,915	31.94	32.27	1.010	0.2	0.975	1.005	24	24	14	14
70	9,894	46.38	50.14	1.081	0.2	0.989	1.020	34	34	20	20
71	16,368	26.75	23.56	0.881	0.2	0.949	0.978	21	20	12	12
State- Wide	1,660,903	53.34	51.53	0.966		0.970					

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TABLE B4-2

CALCULATION OF FILED SEMI-ANNUAL LOSS COSTS BY TERRITORY

PROPERTY DAMAGE

Terr.	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Earned Car Years Yr. Ended 12/31/2014	Pres. Avg. Loss Cost Prov.	\$5,000 Loss Cost 3 Yrs. Ended 12/31/2014	Exper- ience Ratio	Cred	Cred. Wtd. Ratio	Index (6) To State	\$5,000 Base Class Loss Cost Pres.	Filed
1	34,041	\$ 118.41	\$ 112.64	0.951	1.0	0.951	1.026	\$ 64	\$ 67
3	84,781	118.76	111.48	0.939	1.0	0.939	1.013	66	68
5	25,419	99.47	93.91	0.944	1.0	0.944	1.018	56	58
6	31,707	100.14	95.49	0.954	1.0	0.954	1.029	57	59
7	34,629	99.50	94.19	0.947	1.0	0.947	1.022	56	58
8	28,068	86.62	78.39	0.905	0.9	0.907	0.978	49	49
9	14,818	119.94	112.04	0.934	0.8	0.933	1.006	67	68
10	4,748	88.15	81.73	0.927	0.4	0.928	1.001	50	51
12	61,331	95.40	86.80	0.910	1.0	0.910	0.982	54	54
14	52,151	137.51	129.64	0.943	1.0	0.943	1.017	78	80
21	49,582	77.60	69.42	0.895	1.0	0.895	0.965	45	44
22	24,740	78.21	70.56	0.902	0.8	0.907	0.978	46	46
23	153,428	80.18	74.24	0.926	1.0	0.926	0.999	46	47
24	11,042	60.76	59.32	0.976	0.5	0.952	1.027	36	37

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TABLE B4-2 (Cont'd)

CALCULATION OF FILED SEMI-ANNUAL LOSS COSTS BY TERRITORY

PROPERTY DAMAGE

Terr.	(1) Earned Car Years Yr. Ended 12/31/2014	(2) Pres. Avg. Loss Cost Prov.	(3) \$5,000 Loss Cost 3 Yrs. Ended 12/31/2014	(4) Exper- ience Ratio	(5) Cred	(6) Cred. Wtd. Ratio	(7) Index (6) To State	(8) \$5,000 Base Class Loss Cost Pres.	(9) Filed
25	6,800	\$ 90.34	\$ 88.01	0.974	0.5	0.951	1.026	\$ 50	\$ 52
27	25,083	84.88	77.06	0.908	0.9	0.910	0.982	48	48
34	27,915	91.23	83.25	0.913	1.0	0.913	0.985	52	52
38	55,209	87.27	78.92	0.904	1.0	0.904	0.975	50	49
39	18,431	75.44	68.88	0.913	0.7	0.918	0.990	44	44
40	7,481	82.38	74.39	0.903	0.5	0.916	0.988	46	46
41	155,522	126.78	117.83	0.929	1.0	0.929	1.002	71	72
42	48,170	109.60	101.10	0.922	1.0	0.922	0.995	62	63
43	125,804	107.52	99.28	0.923	1.0	0.923	0.996	60	61
45	96,123	102.87	96.68	0.940	1.0	0.940	1.014	58	60
46	35,584	101.57	95.94	0.945	1.0	0.945	1.019	57	59
47	23,288	93.03	86.52	0.930	0.9	0.930	1.003	53	54
48	5,247	73.50	68.91	0.938	0.4	0.932	1.005	43	44
49	58,533	84.47	78.92	0.934	1.0	0.934	1.008	48	49

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TABLE B4-2 (Cont'd)

CALCULATION OF FILED SEMI-ANNUAL LOSS COSTS BY TERRITORY

PROPERTY DAMAGE

Terr.	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Earned Car Years Yr. Ended 12/31/2014	Pres. Avg. Loss Cost Prov.	\$5,000 Loss Cost 3 Yrs. Ended 12/31/2014	Exper- ience Ratio	Cred	Cred. Wtd. Ratio	Index (6) To State	\$5,000 Base Class Loss Cost Pres.	Filed
51	15,666	\$ 77.00	\$ 71.21	0.925	0.7	0.926	0.999	\$ 44	\$ 45
52	34,641	72.50	66.14	0.912	1.0	0.912	0.984	42	42
53	64,609	69.25	63.16	0.912	1.0	0.912	0.984	40	40
54	23,146	70.75	68.49	0.968	0.8	0.960	1.036	41	43
55	69,900	80.71	72.06	0.893	1.0	0.893	0.963	47	46
56	8,435	82.97	79.23	0.955	0.5	0.942	1.016	47	48
57	16,994	90.36	81.78	0.905	0.7	0.912	0.984	52	52
58	39,734	108.38	101.30	0.935	1.0	0.935	1.009	61	62
59	43,926	91.31	83.96	0.920	1.0	0.920	0.992	52	52
61	17,915	77.58	73.27	0.944	0.7	0.939	1.013	45	46
70	9,894	110.42	106.44	0.964	0.6	0.950	1.025	63	65
71	16,368	71.54	68.36	0.956	0.7	0.948	1.023	41	43
State- Wide	1,660,903	96.92	89.90	0.928		0.927			

PENNSYLVANIA
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TABLE B4-3

CALCULATION OF FILED SEMI-ANNUAL LOSS COSTS BY TERRITORY

FIRST PARTY BENEFITS

Terr.	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	Earned Car Years Yr. Ended 12/31/2014	Pres. Avg. Loss Cost Prov.	Basic Loss Cost 3 Yrs. Ended 12/31/2014	Exper- ience Ratio	Cred	Cred. Wtd. Ratio	Index (6) To State	Full Tort Basic Base Class Loss Cost Pres.	Tort Basic Base Class Loss Cost Filed	Limited Tort Basic Base Class Loss Cost Pres.	Tort Basic Base Class Loss Cost Filed
1	34,041	\$ 73.36	\$ 71.15	0.970	0.8	0.984	0.947	\$ 85	\$ 78	\$ 51	\$ 46
3	84,781	26.62	27.88	1.047	1.0	1.047	1.008	30	29	18	17
5	25,419	31.80	33.60	1.057	0.6	1.050	1.011	37	36	22	21
6	31,707	30.51	31.24	1.024	0.6	1.030	0.991	39	37	23	22
7	34,629	25.01	23.42	0.936	0.6	0.978	0.941	30	27	18	16
8	28,068	31.99	34.01	1.063	0.6	1.054	1.014	37	36	22	21
9	14,818	29.88	32.85	1.099	0.5	1.070	1.030	36	36	21	21
10	4,748	19.80	21.31	1.076	0.2	1.047	1.008	25	24	15	14
12	61,331	23.42	24.74	1.056	0.9	1.054	1.014	29	29	17	17
14	52,151	85.61	89.36	1.044	1.0	1.044	1.005	108	105	64	62
21	49,582	26.57	27.59	1.038	0.8	1.038	0.999	33	32	19	19
22	24,740	24.77	26.99	1.090	0.5	1.065	1.025	33	33	19	19
23	153,428	21.66	22.17	1.024	1.0	1.024	0.986	28	27	16	16
24	11,042	19.76	22.48	1.138	0.3	1.069	1.029	27	27	16	16

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PERSONAL AUTO INSURANCE

TABLE B4-3 (Cont'd)

CALCULATION OF FILED SEMI-ANNUAL LOSS COSTS BY TERRITORY

FIRST PARTY BENEFITS

Terr.	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	Earned Car Years Yr. Ended 12/31/2014	Pres. Avg. Loss Cost Prov.	Basic Loss Cost 3 Yrs. Ended 12/31/2014	Exper- ience Ratio	Cred	Cred. Wtd. Ratio	Index (6) To State	Full Tort Basic Base Class Loss Cost Pres.	Tort Basic Base Class Loss Cost Filed	Limited Tort Basic Base Class Loss Cost Pres.	Tort Basic Base Class Loss Cost Filed
25	6,800	\$ 18.47	\$ 22.67	1.227	0.3	1.096	1.055	\$ 22	\$ 22	\$ 13	\$ 13
27	25,083	15.69	15.55	0.991	0.5	1.016	0.978	19	18	11	10
34	27,915	26.67	27.09	1.016	0.5	1.028	0.989	32	31	19	18
38	55,209	25.64	26.77	1.044	0.8	1.043	1.004	31	30	18	18
39	18,431	27.97	26.60	0.951	0.4	1.004	0.966	34	32	20	19
40	7,481	20.87	19.41	0.930	0.2	1.018	0.980	26	25	15	15
41	155,522	36.96	38.19	1.033	1.0	1.033	0.994	45	44	27	26
42	48,170	39.21	40.75	1.039	0.9	1.039	1.000	50	48	30	28
43	125,804	31.79	33.50	1.054	1.0	1.054	1.014	40	39	24	23
45	96,123	24.90	26.35	1.058	1.0	1.058	1.018	31	31	18	18
46	35,584	24.90	25.14	1.010	0.6	1.022	0.984	29	28	17	16
47	23,288	25.61	27.91	1.090	0.5	1.065	1.025	31	31	18	18
48	5,247	19.18	19.17	0.999	0.2	1.032	0.993	27	26	16	15
49	58,533	23.34	25.95	1.112	0.8	1.098	1.057	29	30	17	18

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PERSONAL AUTO INSURANCE

TABLE B4-3 (Cont'd)

CALCULATION OF FILED SEMI-ANNUAL LOSS COSTS BY TERRITORY

FIRST PARTY BENEFITS

Terr.	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	Earned Car Years Yr. Ended 12/31/2014	Pres. Avg. Loss Cost Prov.	Basic Loss Cost 3 Yrs. Ended 12/31/2014	Exper- ience Ratio	Cred	Cred. Wtd. Ratio	Index (6) To State	Full Tort Basic Base Class Loss Cost Pres.	Tort Filed	Limited Tort Basic Base Class Loss Cost Pres.	Tort Filed
51	15,666	\$ 24.22	\$ 26.34	1.088	0.4	1.059	1.019	\$ 31	\$ 31	\$ 18	\$ 18
52	34,641	21.80	22.34	1.025	0.6	1.031	0.992	28	27	16	16
53	64,609	17.84	18.94	1.062	0.8	1.058	1.018	24	24	14	14
54	23,146	18.79	20.84	1.109	0.5	1.075	1.035	25	25	15	15
55	69,900	32.24	32.59	1.011	1.0	1.011	0.973	42	40	25	24
56	8,435	21.41	21.18	0.989	0.3	1.025	0.987	27	26	16	15
57	16,994	22.27	22.78	1.023	0.4	1.033	0.994	29	28	17	16
58	39,734	33.40	33.89	1.015	0.8	1.020	0.982	40	38	24	22
59	43,926	26.88	28.81	1.072	0.7	1.062	1.022	33	33	19	19
61	17,915	20.55	24.47	1.191	0.4	1.100	1.059	25	26	15	15
70	9,894	31.42	35.36	1.125	0.4	1.074	1.034	37	37	22	22
71	16,368	20.73	20.64	0.996	0.4	1.022	0.984	27	26	16	15
State- Wide	1,660,903	29.86	31.04	1.040		1.039					

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE B4-4

CALCULATION OF FILED SEMI-ANNUAL LOSS COSTS BY TERRITORY

\$500 DEDUCTIBLE COMPREHENSIVE

Terr.	(1) Earned Car Years Yr. Ended 12/31/2014	(2) Pres. Avg. Loss Cost Prov.	(3) \$500 Ded. Loss Cost 3 Yrs. Ended 12/31/2014	(4) Exper- ience Ratio	(5) Cred	(6) Cred. Wtd. Ratio	(7) Index (6) To State	(8) \$500 Ded. 2017 Symbol 11 Base Class Loss Cost Pres.	(9) 11 Filed
1	27,808	\$ 90.15	\$ 77.28	0.857	1.0	0.857	0.963	\$ 39	\$ 37
3	77,188	49.42	42.61	0.862	1.0	0.862	0.969	24	23
5	22,213	50.62	48.98	0.968	0.9	0.960	1.079	26	28
6	27,961	53.74	48.15	0.896	1.0	0.896	1.007	28	28
7	30,866	46.77	41.55	0.888	1.0	0.888	0.998	24	24
8	23,975	46.69	41.71	0.893	1.0	0.893	1.003	24	24
9	13,365	53.85	48.03	0.892	0.8	0.892	1.002	28	28
10	4,063	62.37	53.09	0.851	0.4	0.874	0.982	35	34
12	53,632	40.90	39.37	0.963	1.0	0.963	1.082	22	24
14	42,995	66.30	54.31	0.819	1.0	0.819	0.920	34	31
21	41,289	82.78	75.87	0.917	1.0	0.917	1.030	45	46
22	21,721	59.86	55.72	0.931	1.0	0.931	1.046	34	35
23	129,734	55.89	51.29	0.918	1.0	0.918	1.031	32	33
24	9,012	132.42	120.59	0.911	0.8	0.907	1.019	81	82

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE B4-4 (Cont'd)

CALCULATION OF FILED SEMI-ANNUAL LOSS COSTS BY TERRITORY

\$500 DEDUCTIBLE COMPREHENSIVE

Terr.	(1) Earned Car Years Yr. Ended 12/31/2014	(2) Pres. Avg. Loss Cost Prov.	(3) \$500 Ded. Loss Cost 3 Yrs. Ended 12/31/2014	(4) Exper- ience Ratio	(5) Cred	(6) Cred. Wtd. Ratio	(7) Index (6) To State	(8) \$500 Ded. 2017 Symbol 11 Base Class Loss Cost Pres.	(9) 11 Filed
25	6,190	\$ 50.76	\$ 45.94	0.905	0.5	0.898	1.009	\$ 25	\$ 25
27	22,572	50.36	44.44	0.882	1.0	0.882	0.991	26	26
34	24,545	76.28	64.95	0.851	1.0	0.851	0.956	38	36
38	48,776	73.59	61.88	0.841	1.0	0.841	0.945	39	37
39	14,556	93.32	82.52	0.884	0.8	0.885	0.994	49	49
40	6,602	54.40	48.12	0.885	0.5	0.888	0.998	29	29
41	140,632	55.26	47.62	0.862	1.0	0.862	0.969	25	24
42	42,250	46.90	40.90	0.872	1.0	0.872	0.980	23	22
43	115,481	61.56	57.65	0.936	1.0	0.936	1.052	29	30
45	87,108	75.47	67.51	0.895	1.0	0.895	1.006	36	36
46	33,092	53.65	45.96	0.857	1.0	0.857	0.963	26	25
47	20,320	63.73	59.97	0.941	1.0	0.941	1.057	35	37
48	4,722	112.42	98.77	0.879	0.6	0.883	0.992	64	63
49	51,905	114.60	100.35	0.876	1.0	0.876	0.984	60	59

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE B4-4 (Cont'd)

CALCULATION OF FILED SEMI-ANNUAL LOSS COSTS BY TERRITORY

\$500 DEDUCTIBLE COMPREHENSIVE

Terr.	(1) Earned Car Years Yr. Ended 12/31/2014	(2) Pres. Avg. Loss Cost Prov.	(3) \$500 Ded. Loss Cost 3 Yrs. Ended 12/31/2014	(4) Exper- ience Ratio	(5) Cred	(6) Cred. Wtd. Ratio	(7) Index (6) To State	(8) \$500 Ded. 2017 Symbol 11 Base Class Loss Cost Pres.	(9) 11 Filed
51	13,814	\$ 92.07	\$ 79.49	0.863	0.9	0.866	0.973	\$ 51	\$ 50
52	29,417	102.74	94.02	0.915	1.0	0.915	1.028	57	58
53	55,543	89.74	81.05	0.903	1.0	0.903	1.015	50	51
54	20,068	121.53	112.92	0.929	1.0	0.929	1.044	69	72
55	57,649	117.83	101.60	0.862	1.0	0.862	0.969	63	61
56	7,505	102.77	88.16	0.858	0.7	0.868	0.975	57	55
57	14,693	65.97	59.76	0.906	0.7	0.901	1.012	36	36
58	34,383	53.39	44.29	0.830	1.0	0.830	0.933	27	25
59	38,808	62.26	55.70	0.895	1.0	0.895	1.006	32	32
61	14,520	55.59	51.18	0.921	0.9	0.918	1.031	32	33
70	8,587	48.85	47.14	0.965	0.6	0.935	1.051	26	27
71	14,123	76.27	71.14	0.933	0.8	0.924	1.038	43	45
State- Wide	1,453,683	68.18	60.68	0.890		0.890			

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE B4-5

CALCULATION OF FILED SEMI-ANNUAL LOSS COSTS BY TERRITORY

\$500 DEDUCTIBLE COLLISION

Terr.	(1) Earned Car Years Yr. Ended 12/31/2014	(2) Pres. Avg. Loss Cost Prov.	(3) \$500 Ded. Loss Cost 3 Yrs. Ended 12/31/2014	(4) Exper- ience Ratio	(5) Cred	(6) Cred. Wtd. Ratio	(7) Index (6) To State	(8) \$500 Ded. 2017 Symbol 11 Base Class Loss Cost Pres.	(9) 11 Filed
1	26,670	\$ 425.11	\$ 360.43	0.848	1.0	0.848	1.018	\$ 218	\$ 211
3	73,902	272.48	227.32	0.834	1.0	0.834	1.001	156	149
5	20,467	257.45	210.89	0.819	1.0	0.819	0.983	152	142
6	25,383	249.35	208.55	0.836	1.0	0.836	1.004	156	149
7	28,853	231.32	190.87	0.825	1.0	0.825	0.990	144	136
8	22,368	230.12	187.23	0.814	1.0	0.814	0.977	139	129
9	12,600	258.26	210.61	0.815	0.9	0.817	0.981	160	149
10	3,713	202.91	162.37	0.800	0.4	0.820	0.984	133	125
12	49,873	210.40	172.21	0.818	1.0	0.818	0.982	135	126
14	41,109	397.44	336.17	0.846	1.0	0.846	1.016	238	230
21	37,501	218.48	183.94	0.842	1.0	0.842	1.011	141	136
22	19,278	197.53	167.15	0.846	0.9	0.845	1.014	133	128
23	117,837	188.87	154.24	0.817	1.0	0.817	0.981	128	119
24	7,269	206.78	171.28	0.828	0.5	0.831	0.998	150	142

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE B4-5 (Cont'd)

CALCULATION OF FILED SEMI-ANNUAL LOSS COSTS BY TERRITORY

\$500 DEDUCTIBLE COLLISION

Terr.	(1) Earned Car Years Yr. Ended 12/31/2014	(2) Pres. Avg. Loss Cost Prov.	(3) \$500 Ded. Loss Cost 3 Yrs. Ended 12/31/2014	(4) Exper- ience Ratio	(5) Cred	(6) Cred. Wtd. Ratio	(7) Index (6) To State	(8) \$500 Ded. 2017 Symbol 11 Base Class Loss Cost Pres.	(9) 11 Filed
25	5,725	\$ 220.77	\$ 186.39	0.844	0.6	0.840	1.008	\$ 132	\$ 127
27	21,100	199.19	160.52	0.806	1.0	0.806	0.968	125	115
34	23,054	239.54	189.69	0.792	1.0	0.792	0.951	144	130
38	45,336	218.93	183.82	0.840	1.0	0.840	1.008	135	129
39	13,463	217.11	182.64	0.841	0.8	0.839	1.007	138	132
40	6,077	207.20	161.83	0.781	0.5	0.807	0.969	130	120
41	135,103	309.54	258.73	0.836	1.0	0.836	1.004	174	166
42	40,270	257.56	219.42	0.852	1.0	0.852	1.023	155	151
43	109,225	249.85	208.72	0.835	1.0	0.835	1.002	146	139
45	82,898	265.79	222.86	0.838	1.0	0.838	1.006	155	148
46	31,535	234.89	198.67	0.846	1.0	0.846	1.016	135	131
47	18,827	223.90	188.55	0.842	1.0	0.842	1.011	141	136
48	4,294	189.47	163.52	0.863	0.4	0.845	1.014	127	123
49	47,509	230.12	195.38	0.849	1.0	0.849	1.019	143	139

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE B4-5 (Cont'd)

CALCULATION OF FILED SEMI-ANNUAL LOSS COSTS BY TERRITORY

\$500 DEDUCTIBLE COLLISION

Terr.	(1) Earned Car Years Yr. Ended 12/31/2014	(2) Pres. Avg. Loss Cost Prov.	(3) \$500 Ded. Loss Cost 3 Yrs. Ended 12/31/2014	(4) Exper- ience Ratio	(5) Cred	(6) Cred. Wtd. Ratio	(7) Index (6) To State	(8) \$500 Ded. 2017 Symbol 11 Base Class Loss Cost Pres.	(9) 11 Filed
51	12,632	\$ 198.84	\$ 173.18	0.871	0.8	0.863	1.036	\$ 128	\$ 126
52	26,222	226.24	181.37	0.802	1.0	0.802	0.963	147	135
53	49,403	191.40	157.56	0.823	1.0	0.823	0.988	128	120
54	18,165	206.17	172.84	0.838	0.9	0.838	1.006	138	132
55	51,667	271.26	219.49	0.809	1.0	0.809	0.971	173	160
56	6,901	228.24	188.92	0.828	0.6	0.830	0.996	148	140
57	13,230	226.10	193.44	0.856	0.8	0.851	1.022	148	144
58	31,832	256.91	214.33	0.834	1.0	0.834	1.001	156	149
59	35,535	234.15	197.31	0.843	1.0	0.843	1.012	144	139
61	13,235	212.75	179.62	0.844	0.8	0.842	1.011	141	136
70	8,061	269.54	232.20	0.861	0.7	0.853	1.024	166	162
71	12,704	187.62	160.48	0.855	0.7	0.848	1.018	125	121
State- Wide	1,350,826	248.42	206.97	0.833		0.833			

PENNSYLVANIA
PERSONAL AUTO INSURANCE

EXPLANATORY NOTES TO TABLES B4-1 TO B4-5

COLUMN (1)

EARNED CAR YEARS

The exposures for liability and physical damage coverages are those exposures which have been earned during the latest available accident year ending 12/31/2014.

COLUMN (2)

PRESENT AVERAGE LOSS COST PROVISION

For liability and physical damage, the average loss cost is based on the accident year ending 12/31/2014 exposure distribution and reflects the base class loss costs as set forth in Pennsylvania Personal Auto Filing, PP-2014-BRLA1 (Amendment).

COLUMN (3)

LOSS COST 3 YEARS ENDED 12/31/2014

The experience loss cost (losses ÷ exposures) is based on three years of experience for purposes of stability.

LIABILITY
COVERAGES
(TABLES B4-1 TO B4-3)

For Bodily Injury, Property Damage and First Party Benefits this is based on the three accident years ended 12/31/2014, which have been developed to an ultimate settlement basis and include all loss adjustment expenses.

PHYSICAL DAMAGE
COVERAGES
(TABLES B4-4 AND B4-5)

If a territory's wind and water loss percentage for a given year measurably exceeds its historical normal wind and water percentage, an adjustment to the wind and water losses is necessary. The loss costs for Comprehensive are adjusted by territory by replacing actual wind and water losses incurred in the latest three years with a long-term territory wind and water provision. For Comprehensive and Collision, the loss costs are based on the three calendar years ended 12/31/2014 and include all loss adjustment expenses.

COLUMN (4)

EXPERIENCE RATIO

For each coverage, a ratio by territory is derived by dividing the three-year experience loss cost, Column (3), by the present average loss cost provision, Column (2).

COLUMN (5)

CREDIBILITY

The ratio thus calculated is assigned a credibility value on the basis of the number of claims underlying the three-year loss cost. The complement of the credibility is assigned to the statewide ratio appearing in Column (4). The number of claims for each territory is displayed in Table C9.

PENNSYLVANIA
PERSONAL AUTO INSURANCE

EXPLANATORY NOTES TO TABLES B4-1 TO B4-5 (Cont'd)

COLUMN (6)

CREDIBILITY-WEIGHTED RATIO

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

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

COLUMN (7)

INDEX TO STATE

Territory indices to state are calculated by dividing the territory's credibility-weighted ratio (Column (6)) by the statewide ratio. To avoid extreme fluctuations in territory loss costs, the territory loss costs are limited by bounding the territory index to state above by 1.250 and below by .800, if applicable, such that no additional overall change in loss cost level results.

$$[\text{Territory Column (6)} \div \text{SW Column (6)}]$$

COLUMN (8)

PRESENT BASE CLASS LOSS COST

For Liability, the present base class loss costs are the loss costs set forth in Pennsylvania Personal Auto Filing, PP-2014-BRLA1 (Amendment).

For Physical Damage, the present loss costs are based on the loss costs set forth in Pennsylvania Personal Auto Filing, PP-2014-BRLA1 for Model Year 2017, Symbol 11 vehicles.

COLUMN (9)

FILED BASE CLASS LOSS COST

LIABILITY
COVERAGES
(TABLES B4-1 TO B4-3)

For each Liability coverage, the filed base class loss cost for a particular territory was calculated by multiplying the present base class loss cost by the statewide filed change from Table B1, and the territory index to state. Filed base class loss costs are calculated at the state's financial responsibility limit.

$$\text{Bodily Injury Territory 1: } \$127 \times 0.969 \times 0.947 = \$117$$

As a result of previous correspondence with the Pennsylvania Insurance Department, filed loss costs for certain territories were adjusted to maintain the minimum limited tort differential on a territory-by-territory basis and to maintain revenue neutrality.

For Bodily Injury, Territories 8, 34 and 61 were adjusted.

For First Party Benefits, Territories 12 and 41 were adjusted.

PENNSYLVANIA
PERSONAL AUTO INSURANCE

EXPLANATORY NOTES TO TABLES B4-1 TO B4-5 (Cont'd)

COLUMN (9) (Cont'd) For Physical Damage, the filed loss costs in Column (9) are Model Year 2017, Symbol 11.

PHYSICAL DAMAGE
COVERAGES
(TABLES B4-4 AND B4-5)

They have been offset to reflect the change in base model year from 2016 to 2017. The offset factors applied are 0.995 and 1.009 for Comprehensive and Collision, respectively. (See Tables C12-1 and C12-2.)

For each Physical Damage coverage, the filed base class loss cost for a particular territory was calculated by multiplying the present base class loss cost by the statewide filed change from Table B2, the territory index to state, and the offset necessary to introduce the change in base model year on a revenue neutral basis. The resulting filed base class loss costs appear in Column (9).

Comprehensive Territory 1: $\$39 \times 1.003 \times 0.963 \times 0.995 = \37

Collision Territory 1: $\$218 \times 0.943 \times 1.018 \times 1.009 = \211

COLUMN (10)

PRESENT LIMITED TORT BASE CLASS LOSS COST

LIABILITY
COVERAGES
(TABLES B4-1 AND B4-3)

Present Limited Tort Bodily Injury and First Party Benefits base class loss costs are contained in Pennsylvania Personal Auto Filing, PP-2014-BRLA1 (Amendment).

COLUMN (11)

FILED LIMITED TORT BASE CLASS LOSS COST

LIABILITY
COVERAGES
(TABLES B4-1 AND B4-3)

For Bodily Injury and Basic Medical First Party Benefits, the filed Limited Tort base class loss cost for a particular territory was calculated by applying to the filed Full Tort base class loss cost the filed differential between Full Tort and Limited Tort loss costs. This differential is 0.5946.

Bodily Injury, Limited Tort, Territory 1: $\$117 \times 0.5946 = \70

As a result of previous correspondence with the Pennsylvania Insurance Department, filed loss costs for certain territories were adjusted to maintain the minimum limited tort differential on a territory-by-territory basis and to maintain revenue neutrality.

For Bodily Injury, Territories 10, 46, 49 and 57 were adjusted.

For First Party Benefits, Territories 22, 27, 42, 46, 57, 58 and 59 were adjusted.

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE B5-1

CALCULATION OF FILED FULL TORT SEMI-ANNUAL LOSS COSTS BY TERRITORY

SINGLE LIMIT LIABILITY

Terr.	(1) Filed 15/30 BI Loss Cost	(2) Filed 35/35 BI Loss Cost	(3) Filed \$5,000 PD Loss Cost	(4) Filed \$35,000 PD Loss Cost	(5) Present \$35,000 S/L Loss Cost	(6) Filed \$35,000 S/L Loss Cost
1	\$117	\$169.65	\$67	\$97.15	\$261	\$257
3	31	44.95	68	98.60	132	139
5	41	59.45	58	84.10	130	137
6	35	50.75	59	85.55	123	131
7	31	44.95	58	84.10	121	124
8	39	56.55	49	71.05	120	122
9	34	49.30	68	98.60	138	143
10	28	40.60	51	73.95	106	110
12	30	43.50	54	78.30	112	117
14	122	176.90	80	116.00	278	281
21	31	44.95	44	63.80	102	104
22	27	39.15	46	66.70	101	102
23	26	37.70	47	68.15	97	102
24	27	39.15	37	53.65	84	89
25	26	37.70	52	75.40	102	109
27	21	30.45	48	69.60	94	97
34	29	42.05	52	75.40	110	113
38	27	39.15	49	71.05	106	106
39	32	46.40	44	63.80	104	105
40	22	31.90	46	66.70	93	95
41	60	87.00	72	104.40	176	182
42	59	85.55	63	91.35	165	168
43	45	65.25	61	88.45	140	147
45	40	58.00	60	87.00	132	139
46	23	33.35	59	85.55	111	115
47	25	36.25	54	78.30	108	111
48	24	34.80	44	63.80	90	95
49	23	33.35	49	71.05	96	101
51	32	46.40	45	65.25	104	107
52	21	30.45	42	60.90	86	88
53	17	24.65	40	58.00	78	80
54	21	30.45	43	62.35	85	90
55	42	60.90	46	66.70	120	121
56	25	36.25	48	69.60	97	102
57	23	33.35	52	75.40	102	105
58	39	56.55	62	89.90	135	140
59	31	44.95	52	75.40	114	116
61	24	34.80	46	66.70	93	98
70	34	49.30	65	94.25	130	138
71	20	29.00	43	62.35	83	88

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE B5-2

CALCULATION OF FILED LIMITED TORT SEMI-ANNUAL LOSS COSTS BY TERRITORY

SINGLE LIMIT LIABILITY

Terr.	(1) Filed 15/30 BI Loss Cost	(2) Filed 35/35 BI Loss Cost	(3) Filed \$5,000 PD Loss Cost	(4) Filed \$35,000 PD Loss Cost	(5) Present \$35,000 S/L Loss Cost	(6) Filed \$35,000 S/L Loss Cost
1	\$70	\$101.50	\$67	\$97.15	\$188	\$188
3	18	26.10	68	98.60	115	122
5	24	34.80	58	84.10	108	115
6	21	30.45	59	85.55	106	113
7	18	26.10	58	84.10	103	107
8	23	33.35	49	71.05	98	101
9	20	29.00	68	98.60	119	125
10	16	23.20	51	73.95	91	95
12	18	26.10	54	78.30	96	102
14	73	105.85	80	116.00	205	211
21	18	26.10	44	63.80	85	87
22	16	23.20	46	66.70	85	87
23	15	21.75	47	68.15	83	88
24	16	23.20	37	53.65	70	74
25	15	21.75	52	75.40	88	95
27	12	17.40	48	69.60	83	85
34	17	24.65	52	75.40	95	97
38	16	23.20	49	71.05	91	92
39	19	27.55	44	63.80	86	88
40	13	18.85	46	66.70	80	84
41	36	52.20	72	104.40	144	151
42	35	50.75	63	91.35	133	137
43	27	39.15	61	88.45	117	123
45	24	34.80	60	87.00	111	118
46	13	18.85	59	85.55	98	102
47	15	21.75	54	78.30	94	98
48	14	20.30	44	63.80	77	82
49	13	18.85	49	71.05	83	88
51	19	27.55	45	65.25	86	90
52	12	17.40	42	60.90	75	76
53	10	14.50	40	58.00	68	71
54	12	17.40	43	62.35	73	78
55	25	36.25	46	66.70	97	99
56	15	21.75	48	69.60	84	89
57	13	18.85	52	75.40	90	92
58	23	33.35	62	89.90	115	120
59	18	26.10	52	75.40	86	99
61	14	20.30	46	66.70	80	85
70	20	29.00	65	94.25	113	120
71	12	17.40	43	62.35	72	78

PENNSYLVANIA
PERSONAL AUTO INSURANCE

EXPLANATORY NOTES TO TABLE B5

- COLUMN (1) Filed Bodily Injury loss costs as derived in Table B4-1, Column (9) for Table B5-1 and Column (11) for Table B5-2.
- COLUMN (2) The filed 35/35 Bodily Injury loss costs are calculated by multiplying the loss costs in Column (1) by the revised 35/35 BI increased limit factor as filed in PP-2015-IRLA1.

Territory 1: $\$117 \times 1.45 = \169.65
- COLUMN (3) Filed Property Damage loss costs as derived in Table B4-2, Column (9).
- COLUMN (4) The filed \$35,000 Property Damage loss costs are calculated by multiplying the loss costs in Column (3) by the revised \$35,000 PD increased limit factor as filed in PP-2015-IRLA1.

Territory 1: $\$67 \times 1.45 = \97.15
- COLUMN (5) Present loss costs shown for Single Limit are contained in Pennsylvania Personal Auto Filing, PP-2014-BRLA1 (Amendment).
- COLUMN (6) The filed Single Limit loss costs are calculated by applying a discount of 10.6% to the lower of the 35/35 BI and \$35,000 PD loss costs in Columns (2) and (4), in accordance with the single limit rule to reflect the lesser coverage provided by the single limit package.

Territory 1: $(\$169.65 \times 1.000) + (\$97.15 \times 0.894) = \$257$



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PENNSYLVANIA
PERSONAL AUTO INSURANCE

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LOSS ADJUSTMENT EXPENSE FACTORS AND PAID TO INCURRED LOSS FACTORS

OBJECTIVE	The reported indemnity losses must be loaded for any loss adjustment expenses (LAE) that are not reported in statistical detail to ISO and, for the physical damage coverages, must be adjusted to an incurred basis.
LIABILITY COVERAGES	For the liability coverages, allocated loss adjustment expenses are reported in detail to ISO under the Personal Automobile Statistical Plan. Unallocated loss adjustment expenses must be loaded into the losses. A factor representing the ratio of the sum of the incurred indemnity losses plus all LAE to the sum of the incurred indemnity losses plus allocated LAE was selected based on countrywide financial data for ISO members and subscribers (see Tables C1-1 and C1-2).
PHYSICAL DAMAGE COVERAGES	<p>For the physical damage coverages, only the paid indemnity losses are reported. All loss adjustment expenses must be loaded in and the paid losses must be adjusted to an incurred basis.</p> <p>A factor representing the ratio of incurred losses plus all LAE to paid losses was selected based on countrywide financial data for industrywide agency and direct writers combined and on countrywide loss data for all Best's reporting companies (see Table C1-3).</p>

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE C1-1

LIABILITY

COUNTRYWIDE EXPERIENCE FOR UNALLOCATED LOSS ADJUSTMENT EXPENSE FACTORS

	<u>Bodily Injury Liability</u>		
	<u>2011</u>	<u>2012</u>	<u>2013</u>
(1) Losses Incurred (A)	\$16,217,528,945	\$16,545,316,240	\$18,151,907,626
(2) Loss Adjustment Expense Incurred (A)	3,242,615,884	3,268,588,269	3,511,471,691
(3) Allocated Loss Adjustment Expense Incurred (A)	1,278,665,858	1,279,525,945	1,349,847,983
(4) Unallocated Loss Adjustment Expense Incurred (A)	1,963,950,026	1,989,062,324	2,161,623,708
(5) Losses + Allocated Expense (1) + (3)	17,496,194,803	17,824,842,185	19,501,755,609
(6) Unallocated Percentage (4) ÷ (5) x 100%	11.23%	11.16%	11.08%
(7) Three Year Average	11.2%		
(8) Selected Provision	11.0%		

(A) Based on the Insurance Expense Exhibits and supplements to the Insurance Expense Exhibits for companies that are members or subscribers of ISO for Personal Auto.

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE C1-2

LIABILITY

COUNTRYWIDE EXPERIENCE FOR UNALLOCATED LOSS ADJUSTMENT EXPENSE FACTORS

	<u>Property Damage Liability</u>		
	<u>2011</u>	<u>2012</u>	<u>2013</u>
(1) Losses Incurred (A)	\$7,127,935,177	\$7,562,280,218	\$7,984,922,040
(2) Loss Adjustment Expense Incurred (A)	1,203,124,996	1,240,933,597	1,276,047,488
(3) Allocated Loss Adjustment Expense Incurred (A)	148,559,895	180,379,618	169,886,473
(4) Unallocated Loss Adjustment Expense Incurred (A)	1,054,565,101	1,060,553,979	1,106,161,015
(5) Losses + Allocated Expense (1) + (3)	7,276,495,072	7,742,659,836	8,154,808,513
(6) Unallocated Percentage (4) ÷ (5) x 100%	14.49%	13.70%	13.56%
(7) Three Year Average	13.9%		
(8) Selected Provision	14.0%		

(A) Based on the Insurance Expense Exhibits and supplements to the Insurance Expense Exhibits for companies that are members or subscribers of ISO for Personal Auto.

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE C1-3

PHYSICAL DAMAGE

COUNTRYWIDE EXPERIENCE FOR FACTORS TO ADJUST PAID LOSSES

	2011	2012	2013
(1) Losses Incurred (A)	\$41,671,551,000	\$42,647,953,000	\$43,134,323,000
(2) Loss Adjustment Expense Incurred (A)	6,253,788,000	6,637,912,000	6,833,128,000
(3) Losses Incurred + Loss Adjustment Expense Incurred (1) + (2)	47,925,339,000	49,285,865,000	49,967,451,000
(4) Losses and Loss Adjustment Expense Incurred as Ratio to Losses Incurred (3) ÷ (1)	1.1501	1.1556	1.1584
(5) Losses Incurred (B)	41,511,566,941	42,439,858,475	42,955,505,484
(6) Losses Paid (B)	41,458,985,206	42,504,492,381	42,822,783,735
(7) Ratio of Losses Incurred to Losses Paid (5) ÷ (6)	1.0013	0.9985	1.0031
(8) Factor to Adjust Paid Losses to Incurred Basis (Including Loss Adjustment Expenses)(4) x (7)	1.1515	1.1539	1.1620
(9) Three Year Average ([Average (8) - 1.0] x 100%)	15.6%		
(10) Selected Provision	15.5%		

(A) Based on the industrywide Insurance Expense Exhibits for agency and direct writers combined.

(B) Based on Page 14 reports of all Best's reporting companies for Personal Automobile.

PENNSYLVANIA
PERSONAL AUTO INSURANCE

LOSS DEVELOPMENT

IMPORTANCE OF
APPLICATION

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

APPLICATION OF
LOSS DEVELOPMENT
FACTORS

The incurred losses and loss adjustment expenses underlying the statewide loss cost level indications are for accident years ended December 31, 2013 and December 31, 2014 and were evaluated as of March 31, 2015.

Accident year ended December 31, 2014 includes all losses and loss adjustment expenses paid on accidents occurring from January 1, 2014 to December 31, 2014 and all losses and loss adjustment expenses outstanding on those accidents as of March 31, 2015, 15 months after the inception of the accident year.

Similarly, accident year ended December 31, 2013 includes all losses paid and outstanding as of 27 months after the inception of the accident year.

Thus, the immature experience reported as of 15 or 27 months must be adjusted to an ultimate settlement basis. This adjustment is accomplished through the use of a loss development factor.

ISO's latest analysis has determined that 87 months subsequent to the beginning of the accident year for Bodily Injury Liability and 39 months subsequent to the beginning of the accident year for Property Damage Liability and 63 months subsequent to the beginning of the accident year for First Party Benefits are sufficiently close to an ultimate settlement basis. The ultimate settlement basis is 87 months subsequent to the beginning of the accident year for Uninsured Motorists Bodily Injury.

The loss development factors used in this revision are based on statewide experience for Bodily Injury Liability, Property Damage Liability, First Party Benefits, and Uninsured Motorists Bodily Injury.

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE C2-1

LOSS DEVELOPMENT
BODILY INJURY

Basic Limit Amount: 15,000/30,000
All Companies Reporting

Voluntary Only
Non-Miscellaneous Classes

BASIC INCURRED WITH ALAE

ACCIDENT YEAR ENDED	15 MONTHS	27 MONTHS	39 MONTHS	51 MONTHS	63 MONTHS	75 MONTHS	87 MONTHS
200412	114,313,153	123,948,007	130,551,735	133,468,143	133,959,185	134,168,658	134,478,329
200512	106,029,355	110,379,464	116,293,552	118,532,277	118,911,027	119,018,216	118,989,312
200612	101,327,633	105,681,289	110,771,567	112,824,105	113,175,716	113,303,301	113,382,988
200712	102,713,309	106,460,793	114,547,329	116,577,334	116,655,172	116,756,009	116,763,850
200812	94,435,053	103,214,888	109,938,201	112,070,784	112,411,118	112,752,357	113,035,624
200912	99,440,996	105,133,571	111,108,993	112,417,138	112,406,247	112,717,665	
201012	96,270,754	99,336,845	104,534,467	106,146,556	106,591,482		
201112	92,133,134	94,443,727	99,758,132	102,308,425			
201212	79,420,232	82,606,319	87,938,247				
201312	74,462,674	77,454,526					
201412	60,533,108						

LINK RATIOS

ACCIDENT YEAR ENDED	27:15	39:27	51:39	63:51	75:63	87:75
200412	1.084	1.053	1.022	1.004	1.002	1.002
200512	1.041	1.054	1.019	1.003	1.001	1.000
200612	1.043	1.048	1.019	1.003	1.001	1.001
200712	1.036	1.076	1.018	1.001	1.001	1.000
200812	1.093	1.065	1.019	1.003	1.003	1.003
200912	1.057	1.057	1.012	1.000	1.003	
201012	1.032	1.052	1.015	1.004		
201112	1.025	1.056	1.026			
201212	1.040	1.065				
201312	1.040					
3 YEAR AVERAGE	27:15 1.035	39:27 1.058	51:39 1.018	63:51 1.002	75:63 1.002	87:75 1.001
LOSS DEV FACTOR	15: 87 1.120	27: 87 1.082	39: 87 1.023	51: 87 1.005	63: 87 1.003	75: 87 1.001

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE C2-2

LOSS DEVELOPMENT
PROPERTY DAMAGE

Basic Limit Amount: 5,000
All Companies Reporting

Voluntary Only
Non-Miscellaneous Classes

BASIC INCURRED WITH ALAE

ACCIDENT YEAR ENDED	15 MONTHS	27 MONTHS	39 MONTHS
200412	165,232,113	171,933,731	172,763,711
200512	155,797,865	162,950,366	163,544,103
200612	149,565,422	155,144,251	156,005,518
200712	157,748,824	163,597,233	164,463,878
200812	156,812,049	161,159,772	161,581,613
200912	155,119,456	158,792,830	159,276,393
201012	155,662,755	159,449,612	159,776,699
201112	155,076,574	158,764,519	159,329,825
201212	141,912,485	146,665,466	146,879,987
201312	137,626,231	142,602,911	
201412	126,335,648		

LINK RATIOS

ACCIDENT YEAR ENDED	27:15	39:27
200412	1.041	1.005
200512	1.046	1.004
200612	1.037	1.006
200712	1.037	1.005
200812	1.028	1.003
200912	1.024	1.003
201012	1.024	1.002
201112	1.024	1.004
201212	1.033	1.001
201312	1.036	
3 YEAR AVERAGE	27:15 1.031	39:27 1.002
LOSS DEV FACTOR	15: 39 1.033	27: 39 1.002

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE C2-3

LOSS DEVELOPMENT
FIRST PARTY BENEFITS

All Companies Reporting

Voluntary Only
Non-Miscellaneous Classes

\$5,000 BASIC MEDICAL

ACCIDENT YEAR ENDED	15 MONTHS	27 MONTHS	39 MONTHS	51 MONTHS	63 MONTHS
200412	94,844,101	88,085,004	88,141,995	88,185,692	88,166,459
200512	84,543,433	80,913,681	80,992,912	81,005,417	81,008,179
200612	80,903,758	77,805,787	77,941,110	77,977,295	78,015,861
200712	79,959,175	76,543,874	76,679,502	76,729,984	76,739,975
200812	74,565,795	71,855,217	72,099,726	72,211,362	72,215,097
200912	72,706,502	70,462,359	70,825,455	70,964,726	70,994,954
201012	67,841,200	66,463,291	66,582,093	66,626,464	66,638,702
201112	65,055,466	63,396,630	63,615,602	63,699,705	
201212	57,565,271	56,418,900	56,620,803		
201312	53,861,567	52,439,890			
201412	45,053,496				

LINK RATIOS

ACCIDENT YEAR ENDED	27:15	39:27	51:39	63:51
200412	0.929	1.001	1.000	1.000
200512	0.957	1.001	1.000	1.000
200612	0.962	1.002	1.000	1.000
200712	0.957	1.002	1.001	1.000
200812	0.964	1.003	1.002	1.000
200912	0.969	1.005	1.002	1.000
201012	0.980	1.002	1.001	1.000
201112	0.975	1.003	1.001	
201212	0.980	1.004		
201312	0.974			
5 YEAR AVERAGE	27:15 0.976	39:27 1.003	51:39 1.001	63:51 1.000
LOSS DEV FACTOR	15:63 0.980	27:63 1.004	39:63 1.001	51:63 1.000

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE C2-4

LOSS DEVELOPMENT
FIRST PARTY BENEFITS

All Companies Reporting					Voluntary Only Non-Miscellaneous Classes	
TOTAL LIMITS						
ACCIDENT YEAR ENDED	15 MONTHS	27 MONTHS	39 MONTHS	51 MONTHS	63 MONTHS	
200412	142,609,062	134,570,393	155,173,102	143,608,215	142,841,320	
200512	133,269,546	149,460,230	156,727,578	153,544,353	153,485,556	
200612	123,158,945	121,122,269	121,957,140	122,742,088	122,439,028	
200712	121,152,914	119,867,844	120,201,817	120,365,440	120,663,808	
200812	113,792,462	114,649,571	115,583,824	115,937,976	115,781,770	
200912	111,709,890	110,853,532	112,360,796	112,656,759	112,843,566	
201012	104,706,028	106,158,309	106,457,793	106,483,458	106,393,754	
201112	98,057,708	99,246,968	101,196,106	101,071,390		
201212	88,431,587	90,080,803	90,679,126			
201312	85,089,147	86,110,529				
201412	75,535,117					
LINK RATIOS						
ACCIDENT YEAR ENDED	27:15	39:27	51:39	63:51		
200412	0.944	1.153	0.925	0.995		
200512	1.121	1.049	0.980	1.000		
200612	0.983	1.007	1.006	0.998		
200712	0.989	1.003	1.001	1.002		
200812	1.008	1.008	1.003	0.999		
200912	0.992	1.014	1.003	1.002		
201012	1.014	1.003	1.000	0.999		
201112	1.012	1.020	0.999			
201212	1.019	1.007				
201312	1.012					
5 YEAR AVERAGE	27:15 1.010	39:27 1.010	51:39 1.001	63:51 1.000		
LOSS DEV FACTOR	15:63 1.021	27:63 1.011	39:63 1.001	51:63 1.000		

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE C2-5

LOSS DEVELOPMENT
UNINSURED MOTORISTS BODILY INJURY

Basic Limit Amount: 15,000/30,000
All Companies Reporting

Voluntary Only
Non-Miscellaneous Classes

BASIC INCURRED WITH ALAE

ACCIDENT YEAR ENDED	15 MONTHS	27 MONTHS	39 MONTHS	51 MONTHS	63 MONTHS	75 MONTHS	87 MONTHS
200412	10,046,772	12,296,587	12,792,670	12,953,140	13,055,076	13,224,330	13,223,661
200512	10,303,772	12,067,880	12,611,486	12,642,156	12,710,597	12,800,371	12,781,672
200612	10,333,473	11,776,741	12,094,798	12,317,347	12,356,892	12,436,782	12,687,062
200712	9,110,574	9,846,516	10,627,824	10,596,694	11,138,129	11,219,544	11,285,143
200812	6,874,618	8,145,624	8,514,686	8,809,503	8,873,198	9,015,530	9,069,792
200912	7,548,912	8,410,281	8,716,344	9,137,640	9,244,054	9,357,566	
201012	6,895,451	7,403,657	7,933,197	8,138,567	8,496,742		
201112	6,698,677	7,542,282	8,243,074	8,807,936			
201212	6,005,618	7,123,459	8,117,505				
201312	5,266,478	6,539,933					
201412	4,816,335						

LINK RATIOS

ACCIDENT YEAR ENDED	27:15	39:27	51:39	63:51	75:63	87:75
200412	1.224	1.040	1.013	1.008	1.013	1.000
200512	1.171	1.045	1.002	1.005	1.007	0.999
200612	1.140	1.027	1.018	1.003	1.006	1.020
200712	1.081	1.079	0.997	1.051	1.007	1.006
200812	1.185	1.045	1.035	1.007	1.016	1.006
200912	1.114	1.036	1.048	1.012	1.012	
201012	1.074	1.072	1.026	1.044		
201112	1.126	1.093	1.069			
201212	1.186	1.140				
201312	1.242					
3 YEAR AVERAGE	27:15 1.185	39:27 1.102	51:39 1.048	63:51 1.021	75:63 1.012	87:75 1.011
LOSS DEV FACTOR	15: 87 1.430	27: 87 1.206	39: 87 1.095	51: 87 1.045	63: 87 1.023	75: 87 1.011

PENNSYLVANIA
PERSONAL AUTO INSURANCE

AVERAGE ANNUAL CHANGE IN LOSSES (LOSS TREND)

IMPORTANCE OF
APPLICATION

The application of average annual change in losses to historical data recognizes two important ratemaking concepts. First, loss costs are being made for use in a future period based on historical experience. Second, due to economic and social factors, cost and frequency levels continue to change from those underlying the historical data.

LOSS TREND
ANALYSIS

Trend Determination. The method of trend determination utilized by ISO in this revision makes use of the Least Squares Method fitted to the reported time series data; specifically, an exponential curve represented by the equation $Y = Ae^{Bx}$ is fitted to the claim cost and claim frequency data. The parameters A and B are calculated constants; x is the unit of time; e is the natural logarithm base with a numerical value of 2.7182818...; and Y is the fitted value on the curve.

ISO uses the latest twelve-point claim cost fit in coming up with the claim cost trend factor used in the overall pure premium trend factor. However, exceptions to this procedure have been applied in some cases where the short-term experience deviates drastically from the longer-term experience. In such cases, ISO has imposed actuarial judgment to make selections on the final claim cost or pure premium trend factor used. The fitted claim frequency curves are determined from the latest 6, 12, and 24 quarterly year-ended experience periods (6, 12, and 24-point trends).

The trend projection period is the number of years from the average date of loss of the experience period to the average date of loss underlying the prospective loss costs.

Average Dates of Loss. The average date of loss of the experience period is the midpoint of each year of data. This is 7/1/2013 for accident year ending 12/31/2013 and 7/1/2014 for accident year ending 12/31/2014.

The average date of loss underlying the projected loss costs is the midpoint of the eighteen-month period (5/1/2016 to 11/1/2017) during which a loss could occur on a policy written during the year following the assumed effective date (5/1/2016). This assumes that there will be annual revisions, that policies are written for a period of one year, and that the writing of policies is evenly distributed throughout the year. The average date of loss is thus nine months past the assumed effective date, or 2/1/2017.

PENNSYLVANIA
PERSONAL AUTO INSURANCE

AVERAGE ANNUAL CHANGE IN LOSSES (LOSS TREND) (Cont'd)

LOSS TREND
ANALYSIS (Cont'd)

Historical Data. The historical data is shown in Tables C4-1 to C4-3 for Liability and Tables C5-1 and C5-2 for Physical Damage. The statewide claim cost trend is weighted with the comparable regional data, utilizing credibility standards based on the number of claims underlying the latest year's experience. The credibility standards are shown in Table C10. The result of weighting the data is the average annual change in claim costs for each coverage. Regional data is used because analysis has shown significant variation in claim cost and frequency trends in different areas of the country. The regional data is shown in Table C4-2 for Liability coverages and Table C5-2 for Physical Damage.

Paid Claim Frequency Data. The paid claim frequency data over the latest 24 quarterly year-ended points often does not adequately capture the most recent changes in claims activity. The 24-point period reflects factors such as the growth of vehicles equipped with air bags, increase in seat belt usage, heightened awareness of the dangers of drinking and driving, increases in speed limits, the introduction of anti-fraud initiatives, unusual weather influences, and changes in economic conditions, which have all affected the general personal automobile insurance environment. Therefore, to better account for the recent changes in claims activity, we are relying more heavily on the fits covering more recent periods in determining the claim frequency selections.

The average annual changes in paid claim frequency are selected based on an analysis of the latest 6, 12, and 24-point fits of statewide and regional data, as appropriate, so as to reflect the trend of the claims activity more accurately. Other relevant information such as changes in the nature of a coverage or specific state requirements are also considered.

PENNSYLVANIA
PERSONAL AUTO INSURANCE

AVERAGE ANNUAL CHANGE IN LOSSES (LOSS TREND) (Cont'd)

LOSS TREND
ANALYSIS (Cont'd)

The average annual changes in claim costs, as determined by the procedure described above, are consolidated with the selected average annual changes in claim frequency to obtain the average annual changes in losses as calculated in Table C3.

Physical Damage. The ISO procedure for Physical Damage trend is to use Collision claim cost data for \$100, \$200, \$250, and \$500 deductibles adjusted to a \$500 deductible level for claim cost trend for both Comprehensive and Collision. Collision claim cost trend is used for Comprehensive claim cost trend because Collision trend data is unaffected by catastrophes and, like Comprehensive coverage, Collision coverage compensates insureds for damages to their vehicles.

Paid claim frequency trend for Collision is selected based on Collision claim frequency data using the procedure outlined above. A 0% trend continues to be selected for Comprehensive claim frequency.

Frequency and Pure Premium Selections. ISO continues to analyze the calculated annual pure premium trends in order to determine if they are appropriate to apply to the trend projection period. In situations where ISO determines that the historical trend data may not be fully indicative of future trends, ISO uses judgment and relies on analyses of external influences to support any final pure premium trend selections for individual states. The supplemental trend information section provides a detailed analysis.

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE C3
TREND SUMMARY

	15/30 <u>B.I.</u>	\$5,000 <u>P.D.</u>	<u>F.P.B.</u>	<u>Comp.</u>	<u>Coll.</u>
<u>CLAIM COSTS</u>					
Average Annual Change in Paid Claim Costs					
1) State (12 point fit)	+5.6%	+4.7%	-0.4%	+3.1%	+3.1%
2) Selected	+5.6%	+4.7%	-0.4%	+3.1%	+3.1%
3) Regional (12 point fit)	+4.2%	+4.0%		+2.5%	+2.5%
4) Multistate (12 point fit)			+2.5%		
5) Credibility (State)	0.90	1.00	1.00	1.00	1.00
6) Credibility (Region)	1.00	1.00		1.00	1.00
7) Weighted Average	+5.5%	+4.7%	-0.4%	+3.1%	+3.1%
8) Selected	+5.0%	+4.7%	-0.4%	+3.1%	+3.1%
<u>CLAIM FREQUENCIES</u>					
Average Annual Change in Paid Claim Frequencies					
9) Selected	-1.5%	-1.0%		0.0%	0.0%
<u>LOSSES</u>					
Average Annual Change in Losses					
10) Average Annual Change	+3.4%	+3.7%	-0.4%	+3.1%	+3.1%
11) Final Selected	+3.4%	+3.7%	-0.4%	+3.1%	+3.1%

PENNSYLVANIA
PERSONAL AUTO INSURANCE

EXPLANATORY NOTES TO TABLE C3

- ROW (1) The statewide average annual change in paid claim costs is based on an exponential curve of best fit for trend data through first quarter 2015. The Collision average annual change in paid claim costs is used for Comprehensive. For FPB, pure premium trends are used.
- ROW (2) No selections were made for the statewide annual change in paid claim costs.
- ROW (3) The regional average annual change in paid claim costs is based on an exponential curve of best fit for trend data through first quarter 2015. States included in the regional data are listed in Tables C4-2 and C5-2.
- ROW (4) For its Personal Automobile reviews (data ending December 30, 2014), ISO has selected a multistate FPB pure premium trend of +2.5%. This is due to recent increases in FPB claim costs and medical care CPI indices, which are partially offset by recent decreases in FPB claim frequencies.
- ROWS (5), (6) Credibility is based on the latest year number of claims (see Table C10).
- ROW (7) The weighted average annual change in paid claim costs is calculated as follows:

[(2) x (5) + (3) x ((6) - (5)) + (4) x (1.00 - (6))]

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PERSONAL AUTO INSURANCE

EXPLANATORY NOTES TO TABLE C3 (Cont'd)

ROW (8) A claim cost selection of 5.0% was made for Bodily Injury in order to reflect the lower regional trend.

ROW (9) CLAIM FREQUENCIES

Bodily Injury. Pennsylvania Bodily Injury claim frequency data, which is 90% credible, is decreasing over the last twelve points. Due to this, a -1.5% claim frequency trend is selected.

Property Damage. Pennsylvania Property Damage claim frequency data is fairly flat over the long term, with recent decreases. Based on this, a -1.0% claim frequency trend is selected.

Comprehensive. Comprehensive claim frequency trend is unpredictable over time, due to catastrophes. A Comprehensive claim frequency trend of 0.0% is selected in the absence of any other information.

Collision. Pennsylvania Collision claim frequency data fluctuates over the latest twelve points. Due to this, a 0.0% claim frequency trend is selected.

ROW (10) The average annual change is the product of the selected average annual change in paid claim costs and the selected average annual change in paid claim frequencies:

$$[(1.0 + (8)) \times (1.0 + (9))] - 1.0$$

ROW (11) No selections were made for the average annual change in losses.

PENNSYLVANIA
PERSONAL AUTOMOBILE LIABILITY TREND DATA

TABLE C4-1

AVERAGE PAID CLAIM COST

Year Ended	\$ 15,000 Bodily Injury	Total Limits Bodily Injury	\$ 5,000 Property Damage	All Basic FPB	
06/30/2012	7,557	16,793	2,258	2,690	
09/30/2012	7,507	16,704	2,277	2,716	
12/31/2012	7,618	17,321	2,293	2,714	
03/31/2013	7,699	17,399	2,308	2,681	
06/30/2013	7,776	17,562	2,324	2,682	
09/30/2013	7,928	18,228	2,334	2,665	
12/31/2013	8,032	18,605	2,356	2,680	
03/31/2014	8,182	19,162	2,362	2,668	
06/30/2014	8,311	19,633	2,404	2,691	
09/30/2014	8,440	19,690	2,459	2,735	
12/31/2014	8,558	20,409	2,526	2,737	
03/31/2015	8,629	20,980	2,611	2,763	
03/31/2015 Claims	9,493	9,493	60,406	11,249	
Average Annual Change	6 PT: 12 PT:	+6.0% +5.6%	+9.5% +8.8%	+8.8% +4.7%	+2.8% +0.6%

AVERAGE PAID CLAIM FREQUENCY
(Claim Frequency Per 100 Cars)

Year Ended	Bodily Injury	Property Damage	Basic Medical FPB	
06/30/2009	0.6333	3.6767	1.2793	
09/30/2009	0.6369	3.7112	1.2959	
12/31/2009	0.6420	3.6999	1.3120	
03/31/2010	0.6370	3.6826	1.2858	
06/30/2010	0.6323	3.6769	1.2685	
09/30/2010	0.6361	3.7032	1.2497	
12/31/2010	0.6328	3.7368	1.2550	
03/31/2011	0.6344	3.7350	1.2735	
06/30/2011	0.6474	3.7295	1.2621	
09/30/2011	0.6539	3.7007	1.2573	
12/31/2011	0.6491	3.6993	1.2425	
03/31/2012	0.6591	3.6931	1.2189	
06/30/2012	0.6498	3.6922	1.2144	
09/30/2012	0.6399	3.6802	1.1982	
12/31/2012	0.6364	3.6053	1.1733	
03/31/2013	0.6291	3.5719	1.1581	
06/30/2013	0.6269	3.5771	1.1478	
09/30/2013	0.6157	3.5778	1.1577	
12/31/2013	0.6081	3.6159	1.1630	
03/31/2014	0.5815	3.6138	1.1745	
06/30/2014	0.5559	3.5713	1.1827	
09/30/2014	0.5417	3.4834	1.1643	
12/31/2014	0.5204	3.3756	1.1698	
03/31/2015	0.5158	3.2820	1.1481	
03/31/2015 Claims	9,493	60,406	11,249	
Average Annual Change	6 PT: 12 PT: 24 PT:	-12.6% -8.5% -2.9%	-7.8% -3.1% -1.4%	-1.0% -1.0% -2.3%

Minimum basic first party benefits coverage consists of \$5,000 Medical Benefits.

Threshold: Full Tort or Limited Verbal Tort.

The Personal Automobile liability share of all insurers included in the ISO trend database in Pennsylvania is 22.5%.

PENNSYLVANIA
PERSONAL AUTO INSURANCE LIABILITY TREND DATA
EAST REGION

TABLE C4-2

AVERAGE PAID CLAIM COST

Year Ended		\$15,000 Bodily Injury	\$5,000 Property Damage
06/30/2012		6,979	2,260
09/30/2012		7,028	2,273
12/31/2012		7,009	2,284
03/31/2013		6,984	2,297
06/30/2013		7,035	2,310
09/30/2013		7,054	2,324
12/31/2013		7,175	2,348
03/31/2014		7,313	2,361
06/30/2014		7,470	2,397
09/30/2014		7,547	2,443
12/31/2014		7,700	2,486
03/31/2015		7,724	2,531
03/31/2015 Claims		40,183	338,301
Average Annual Change	6 PT: 12 PT:	+6.3% +4.2%	+6.5% +4.0%

Year Ended		Total Limits Bodily Injury	Total Limits Property Damage
06/30/2012		13,152	2,840
09/30/2012		13,277	2,871
12/31/2012		13,190	2,893
03/31/2013		13,132	2,919
06/30/2013		13,354	2,946
09/30/2013		13,469	2,970
12/31/2013		13,781	3,017
03/31/2014		14,098	3,037
06/30/2014		14,387	3,081
09/30/2014		14,404	3,144
12/31/2014		14,819	3,200
03/31/2015		15,022	3,263
03/31/2015 Claims		40,183	338,301
Average Annual Change	6 PT: 12 PT:	+6.9% +5.3%	+6.7% +5.0%

Bodily Injury includes Connecticut, Maine, Maryland, New Hampshire, Rhode Island, Vermont, and Virginia.

Property Damage includes Connecticut, Delaware, District of Columbia, Maine, Maryland, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, and Virginia.

PENNSYLVANIA
PERSONAL AUTOMOBILE LIABILITY TREND DATA
EAST REGION

TABLE C4-2 (Cont'd)

AVERAGE PAID CLAIM FREQUENCY
(Claim Frequency Per 100 Cars)

Year Ended	Bodily Injury	Property Damage
06/30/2009	1.1339	3.7922
09/30/2009	1.1495	3.8344
12/31/2009	1.1607	3.8701
03/31/2010	1.1658	3.8698
06/30/2010	1.1707	3.8823
09/30/2010	1.1736	3.9068
12/31/2010	1.1713	3.9301
03/31/2011	1.1772	3.9422
06/30/2011	1.1684	3.9305
09/30/2011	1.1611	3.8946
12/31/2011	1.1467	3.8925
03/31/2012	1.1371	3.8556
06/30/2012	1.1335	3.8466
09/30/2012	1.1248	3.8375
12/31/2012	1.1272	3.7630
03/31/2013	1.1184	3.7490
06/30/2013	1.1097	3.7595
09/30/2013	1.1148	3.7804
12/31/2013	1.1072	3.8022
03/31/2014	1.0812	3.7748
06/30/2014	1.0644	3.7373
09/30/2014	1.0446	3.6697
12/31/2014	1.0266	3.6183
03/31/2015	1.0268	3.5747
03/31/2015 Claims	40,183	338,301
Average Annual Change	6 PT: -6.1%	-5.1%
	12 PT: -3.8%	-2.1%
	24 PT: -2.0%	-1.1%

Bodily Injury includes Connecticut, Maine, Maryland, New Hampshire, Rhode Island, Vermont, and Virginia.

Property Damage includes Connecticut, Delaware, District of Columbia, Maine, Maryland, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, and Virginia.

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE C4-3

FIRST PARTY BENEFITS
PURE PREMIUM TREND

<u>Year Ended</u>	(1) \$5,000 Basic Medical Claim Cost	(2) Total Limits Claim Cost	(3) Claim Frequency*	(4) \$5,000 Basic Medical Pure Premium [(1)X(3)]/100	(5) Total Limits Pure Premium [(2)x(3)]/100
6/30/2012	2,690	3,622	1.2144	32.67	43.99
9/30/2012	2,716	3,639	1.1982	32.54	43.60
12/31/2012	2,714	3,668	1.1733	31.84	43.04
3/31/2013	2,681	3,762	1.1581	31.05	43.57
6/30/2013	2,682	3,873	1.1478	30.78	44.45
9/30/2013	2,665	3,820	1.1577	30.85	44.42
12/31/2013	2,680	3,927	1.1630	31.17	45.67
3/31/2014	2,668	3,886	1.1745	31.34	45.64
6/30/2014	2,691	3,831	1.1827	31.83	45.31
9/30/2014	2,735	3,936	1.1643	31.84	45.83
12/31/2014	2,737	3,911	1.1698	32.02	45.75
3/31/2015	2,763	3,967	1.1481	31.72	45.55
ANNUAL RATE OF CHANGE (12-POINT)				- 0.4%	+ 2.2%

*PER 100 CARS

PENNSYLVANIA
PERSONAL AUTOMOBILE PHYSICAL DAMAGE TREND DATA

TABLE C5-1

AVERAGE PAID CLAIM COST

Year Ended	\$500 Deductible Collision
06/30/2012	2,724
09/30/2012	2,737
12/31/2012	2,749
03/31/2013	2,849
06/30/2013	2,905
09/30/2013	2,915
12/31/2013	2,918
03/31/2014	2,895
06/30/2014	2,858
09/30/2014	2,893
12/31/2014	2,953
03/31/2015	3,029
03/31/2015 Claims	83,227
Average Annual Change	6 PT: 12 PT: +3.0% +3.1%

AVERAGE PAID CLAIM FREQUENCY
(Claim Frequency per 100 Cars)

Year Ended	\$500 Deductible Collision
06/30/2009	6.1686
09/30/2009	6.2341
12/31/2009	6.2367
03/31/2010	6.2741
06/30/2010	6.3167
09/30/2010	6.3860
12/31/2010	6.4449
03/31/2011	6.4693
06/30/2011	6.4705
09/30/2011	6.4676
12/31/2011	6.4862
03/31/2012	6.3164
06/30/2012	6.3318
09/30/2012	6.3063
12/31/2012	6.2194
03/31/2013	6.2935
06/30/2013	6.2864
09/30/2013	6.3068
12/31/2013	6.3813
03/31/2014	6.5277
06/30/2014	6.5764
09/30/2014	6.5174
12/31/2014	6.4356
03/31/2015	6.2907
03/31/2015 Claims	83,227
Average Annual Change	6 PT: 12 PT: 24 PT: -1.4% +1.1% +0.4%

The trend experience reflects a mix of coverages adjusted to a common deductible level.

The market share of all insurers included in the ISO physical damage trend database in Pennsylvania is 25.0%.

PENNSYLVANIA
PERSONAL AUTOMOBILE PHYSICAL DAMAGE TREND DATA
EAST REGION

TABLE C5-2

AVERAGE PAID CLAIM COST

Year Ended	\$500 Deductible Collision
06/30/2012	2,723
09/30/2012	2,744
12/31/2012	2,733
03/31/2013	2,811
06/30/2013	2,857
09/30/2013	2,872
12/31/2013	2,890
03/31/2014	2,868
06/30/2014	2,847
09/30/2014	2,865
12/31/2014	2,893
03/31/2015	2,949
03/31/2015 Claims	405,239
Average Annual Change	6 PT: 12 PT: +1.5% +2.5%

AVERAGE PAID CLAIM FREQUENCY
(Claim Frequency per 100 Cars)

Year Ended	\$500 Deductible Collision
06/30/2009	5.8693
09/30/2009	5.9413
12/31/2009	5.9987
03/31/2010	6.0556
06/30/2010	6.1081
09/30/2010	6.1456
12/31/2010	6.1919
03/31/2011	6.2476
06/30/2011	6.2624
09/30/2011	6.2742
12/31/2011	6.2659
03/31/2012	6.0716
06/30/2012	6.0491
09/30/2012	6.0480
12/31/2012	5.9899
03/31/2013	6.0631
06/30/2013	6.0771
09/30/2013	6.1147
12/31/2013	6.1682
03/31/2014	6.3024
06/30/2014	6.3511
09/30/2014	6.3141
12/31/2014	6.2991
03/31/2015	6.2736
03/31/2015 Claims	405,239
Average Annual Change	6 PT: 12 PT: 24 PT: +0.9% +2.1% +0.7%

The trend experience reflects a mix of coverages adjusted to a common deductible level.

East Region includes Connecticut, Delaware, District of Columbia, Maine, Maryland, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, and Virginia.

PENNSYLVANIA
PERSONAL AUTO INSURANCE

SUPPLEMENTAL TREND INFORMATION

OVERVIEW

As shown in Table C3, ISO selects trend factors to project losses to a prospective level corresponding to the future rating period. In addition to the evaluation of historical claim cost and claim frequency data, ISO uses judgment and relies on analyses of external influences to support any final pure premium trend selections for individual states.

PERSONAL AUTO
TREND ANALYSIS

Multistate ISO Claim Cost and Frequency Annual Percent Changes, 1st Quarter 2015

	12 pt. Claim Cost	12 pt. Frequency
Bodily Injury (25/50)	+4.4%	-3.7%
Property Damage (T/L)	+5.1%	-1.5%
Medical Payments (T/L)	+0.2%	-3.6%
\$500 Deductible Collision	+2.8%	+2.2%

Observed Trends in Claim Cost and Frequency

In the past few years, several changes in the automobile insurance claims environment have affected claim cost and frequency trends.

The following factors have served to *reduce* the frequency and/or severity of claims:

- Enhancements to laws requiring that passenger cars be equipped with airbags and the implementation of newer airbag technology
- Increased use of passenger restraints
- Heightened awareness of the dangers of drinking and driving and the enactment of stricter laws against drunk driving
- Introduction of more comprehensive graduated licensing programs
- Continuing growth of vehicles equipped with electronic stability control (ESC) systems as well as other new safety features designed to actively help drivers avoid accidents
- Increased use of electronic traffic surveillance

Growth of Vehicles Equipped with Side Airbags

Federal standards require all new private passenger vehicles sold in the US to be equipped with driver-side and passenger-side frontal airbags. Four major types of curtain and/or side air bags have been available in the United States since 1996. By model year 2011, 85% of new cars, light trucks and vans were equipped with curtains plus torso bags for drivers and right-front passengers. Curtains that deploy in rollover crashes began to appear in 2002, and by 2011 about 45% of new cars, light trucks and vans had them equipped. In frontal crashes, airbags reduce driver fatalities by 29% and reduce the fatalities of right-front passengers aged 13 and older by 32%. The estimated fatality reduction from the deployment of curtains in rollover crashes is 41.3%.

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PERSONAL AUTO INSURANCE

SUPPLEMENTAL TREND INFORMATION

PERSONAL AUTO
TREND ANALYSIS
(Cont'd)

Figure 1. Percent, National Seat Belt Usage

2005	82%	2010	85%
2006	81%	2011	84%
2007	82%	2012	86%
2008	83%	2013	87%
2009	84%	2014	87%

Figure 2. Alcohol Related Fatalities

Year	Total Fatalities	Alcohol Related Fatalities*	% of Total Fatalities	Fatalities Annual % Change	Alcohol Related Annual % Change
2008	37,261	11,773	31.6%	-9.69%	-9.72%
2009	33,883	10,839	32.0%	-9.07%	-7.93%
2010	32,885	10,228	31.1%	-2.95%	-5.64%
2011	32,367	9,878	30.5%	-1.58%	-3.42%
2012	33,561	10,322	30.8%	3.69%	4.49%
2013	32,719	10,076	30.8%	-2.51%	-2.38%

* BAC .08+

Introduction of Graduated Licensing Programs

Having realized the dangers of teenage driving, all states have enacted some form of graduated driver licensing (GDL) law. The *Nationwide Review of Graduated Driver Licensing* found the overall impact to be an 11% decrease for fatal crashes and a 19% decrease for injury crashes for states with some form of GDL during the period reviewed. The states with the most limiting GDL programs showed decreases of 38% and 40% for fatal crashes and injury crashes, respectively.

Growth of Electronic Stability Control (ESC) Systems

IIHS studies have found that ESC reduces fatal single-vehicle crash risk by 51% and fatal multiple-vehicle crash risk by 19% for cars and SUVs. Even more dramatically, for crashes involving rollovers, ESC reduces the risk of single-vehicle fatalities by 75% for SUVs and 72% for cars. In light of these findings, the Department of Transportation enacted a law requiring all manufacturers to begin equipping passenger vehicles under 10,000 pounds with ESC starting with the 2009 model year and to have the feature available as standard equipment on all such vehicles by the 2012 model year.

PENNSYLVANIA
PERSONAL AUTO INSURANCE

SUPPLEMENTAL TREND INFORMATION

PERSONAL AUTO
TREND ANALYSIS
(Cont'd)

Increased Use of Red Light and Speeding Cameras

Running red lights and excessive speeding are two of the most frequent causes of accidents. In the past few years, many U.S. communities have installed red light cameras at busy intersections and streets where drivers are known to exceed the speed limit. Red light cameras are now used in 506 communities, and speed cameras are used in 132 jurisdictions, including work zones in Illinois, Maryland and Washington. In general, studies have shown that red light violations are reduced by 40% -50% and injury crashes by 25% -30% at intersections with red light cameras.

The following factors have served to *increase* the frequency and/or severity of claims:

- The rise in medical costs
- Increased use of cell phones and other distractions while driving
- Increased presence of sport utility vehicles (SUVs), minivans, and pickup trucks on the road
- Increased performance capabilities (greater horsepower) of newer cars
- Increased deer population and deforestation, resulting in more collisions involving animals
- The increased effect of severe storms hitting the U.S.
- The increase in fraud committed by car owners in an effort to escape unaffordable car payments

Figure 3. Trends in Medical Care Costs and Auto Bodywork

	CPI – Medical Care Annual Rate of Change	CPI – Hospital & Other Related Services Annual Rate of Change	CPI - Auto Bodywork Annual Rate of Change	CPI - Auto Maintenance & Repair Annual Rate of Change
Sep-13	2.4%	5.4%	2.7%	1.9%
Dec-13	2.0%	3.9%	2.1%	1.6%
Mar-14	2.2%	4.7%	3.2%	1.5%
Jun-14	2.6%	5.4%	3.3%	1.6%
Sep-14	2.0%	3.5%	1.8%	1.6%
Dec-14	3.0%	4.5%	2.1%	2.1%
Mar-15	2.5%	3.1%	0.5%	1.8%
Jun-15	2.5%	3.5%	0.5%	2.0%

PENNSYLVANIA
PERSONAL AUTO INSURANCE

SUPPLEMENTAL TREND INFORMATION

PERSONAL AUTO
TREND ANALYSIS
(Cont'd)

Cell Phone Use and Other Driver Distractions

Of all people injured in motor vehicle traffic crashes in 2010, an estimated 19% were injured in distraction-affected crashes. Six percent of them were injured in crashes involving cell phone usage. Over the past five years, the number of people injured in distraction-affected crashes has fallen 17%. However, the percentage of injured people in distraction-affected crashes as a portion of all injured people has remained relatively constant (20% in 2006 and 19% in 2010).

Increased Number of Light Trucks

The widespread presence of SUVs, minivans, and pickup trucks on the road can have serious consequences. The difference in size, weight, and shape between lightweight cars and these light trucks leads to crash incompatibility. Of the crashes involving two vehicles during 2009, 40% of the vehicles involved were passenger cars and 37% were light trucks. Looking at the number of people killed by vehicle type during this same year shows that 45% of these deaths occurred in passenger cars, while only 36% occurred in light trucks.

Increased Performance Capabilities of Newer Cars

The performance capabilities of new cars have been increasing for over 30 years. Between 1987 and 2010, average horsepower climbed 86% from 118 to 220 horsepower. The addition of 1 horsepower per 100 pounds of vehicle weight resulted in an estimated increase of 5% in Collision losses, 1% in Property Damage losses, 5% in Personal Injury Protection losses, and 4% in Bodily Injury losses per insured vehicle year for drivers aged 25 to 64.

Increased Animal Collisions

Federal data shows that crash deaths related to collisions with animals increased by 18% between 2005 and 2011. In 2000, 150 people died in crashes involving animals. By 2005, the number was 180, and in 2011 it was 199.

Factors that ISO believes may impact the frequency and/or severity of claims in the future include:

- State of the U.S. economy and the change in the annual number of miles driven
- Price of gasoline and the demand for more fuel-efficient vehicles
- Increased presence of red light and speed cameras on the roads
- Increased use of newly developed safety features that provide greater protection to drivers and other vehicle occupants

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PERSONAL AUTO INSURANCE

SUPPLEMENTAL TREND INFORMATION

PERSONAL AUTO
TREND ANALYSIS
(Cont'd)

State of the U.S. Economy

The state of the economy and fuel costs have an effect on the claims environment because number of miles driven correlate positively to accident frequency.

Figure 4. Average Annual Growth, Miles Driven

	Countrywide
Dec-13	+1.12%
Mar-14	+1.01%
Jun-14	+1.05%
Sep-14	+0.84%
Dec-14	+1.05%
Mar-15	+2.39%
Jun-15	+3.30%

Final Trend Selections

For its Personal Automobile reviews (data ending December 31st, 2014), ISO has selected a multistate FBP pure premium trend of +2.5%. This is due to recent increases in FBP claim costs and medical care CPI indices, which are partially offset by recent decreases in FBP claim frequencies.

PENNSYLVANIA
PERSONAL AUTO INSURANCE

SUPPLEMENTAL TREND INFORMATION

CONCLUSIONS

Newer airbag and traffic surveillance technology, continued efforts geared towards increasing seat belt use, stricter drunk driving and driver licensing laws, and the decline in annual miles driven have all had a downward effect on Bodily Injury claim costs and frequencies in recent years. ISO believes that the benefit of some of these factors may level off in the near future. Furthermore, other variables have had the opposite effect. Greater cell phone use while driving and the increased presence of DVD players and navigational aids increase driver distraction. ISO believes that recent increased growth in medical and hospital costs, as evidenced by the CPI data, will continue to exert upward pressure on Bodily Injury and First Party Benefits claim costs. This is already being observed in the more recent First Party Benefits trend experience. ISO believes that present First Party Benefits trends are indicative, for the most part, of continuing trends for these coverages.

While certain factors such as increased awareness of the impact of drinking and driving, safer vehicles, safer roads, and a decline in the number of miles driven can serve to lower Property Damage and Collision claim costs and frequencies, other factors bring upward pressure to bear. These factors include rising automobile bodywork costs (including the cost to replace deployed airbags) plus increases in cell phone use and other driver distractions. ISO expects Property Damage claim costs to increase, but, partially due to the reduction in vehicle miles driven, the growth is not expected to be at rates observed earlier in the experience period in this circular. However, if the miles driven begin to return to their previously high levels, ISO expects Property Damage claim costs may once again begin to increase at a higher rate. Collision claim costs are expected to reverse direction and start to rise because of such factors as greater damageability of lighter cars, advanced in-vehicle technologies that are expensive to repair, and built-in crumple zones that are designed to absorb vehicular damage and protect occupants. Also, as the recessionary effects on new vehicle sales ease, higher repair costs corresponding to those new vehicles can be expected. Additionally, the annual growth rates of the CPI for automobile bodywork continue to outpace the overall CPI indication and are expected to exert upward pressure on Collision claim costs.

PENNSYLVANIA
PERSONAL AUTO INSURANCE

WIND AND WATER PROCEDURE

OBJECTIVE

Because wind and water can cause large and unexpected losses, but also exhibit significant variation from year to year, a wind and water adjustment procedure is incorporated in the development of Personal Auto loss costs. The purpose of this procedure is to avoid shifts in loss costs (both upward and downward) that will result from reflecting large, unexpected, and variable wind and water losses only in the year in which they occur.

DESCRIPTION OF
WIND AND
WATER ADJUSTMENT
METHODOLOGY
(TABLE C6-1)

The wind and water procedure adjusts reported losses by removing the wind and water losses that actually occurred in a given year. Then, it replaces these losses with an expected wind and water loss provision, based on the state's long-term history of wind and water losses. The resulting losses are not subject to the type of yearly variation inherent in actual wind and water losses. The methodology for calculating the adjusted wind and water losses is described below.

The long term "normal" wind and water to total minus wind and water ratio (the "wind to non-wind" ratio) in Line (7) of Table C6-1 is determined by calculating the average wind and water to total minus wind and water ratios for the 25 years shown in Column (4).

The variation from the long term average or normal wind to non-wind ratio is then determined by comparing the wind to non-wind ratio for each year to the normal ratio. Column (5) of Table C6-1 displays this variation by calculating the difference between the normal ratio and the wind to non-wind ratio for each year of experience.

The loss adjustment required in order to bring each year of experience to a normal wind and water level is then determined by applying the variation factor from Column (5) of Table C6-1 to the reported non-wind losses as shown in Column (3).

For a description of the treatment of wind and water losses by territory, see Table C6-3.

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PERSONAL AUTO INSURANCE

WIND AND WATER PROCEDURE

DEVELOPMENT
OF ADJUSTED
COMPREHENSIVE
LOSSES AND LOSS
ADJUSTMENT
EXPENSES
(TABLE C6-2)

Table B2 ("Calculation of Statewide Loss Cost Level Changes for Physical Damage Coverages") uses incurred Comprehensive losses including all loss adjustment expenses adjusted to a common deductible level for the latest two years. Table C6-2 calculates the losses used in Table B2. The paid wind and water loss adjustment for the latest two years, as shown in Column (1), are multiplied by the appropriate factor which puts them on an incurred basis and includes all loss adjustment expenses, and the results are shown in Column (2). This same factor is applied to the total paid Comprehensive losses for the latest two years, as shown in Column (3), and the results are shown in Column (4), the total incurred Comprehensive losses including all loss adjustment expenses on a common deductible level. Column (5) is the sum of Columns (4) and (2) (the total incurred wind and water Comprehensive losses, including the wind and water loss adjustment, and all loss adjustment expenses on a common deductible level). This calculation serves to replace the actual wind and water losses that occur in a given year with an amount corresponding to the statewide expected wind and water provision. The result is the adjusted Comprehensive losses including all loss adjustment expenses on a common deductible level, used in Table B2.

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TABLE C6-1

DERIVATION OF WIND & WATER ADJUSTMENT

Year Ending	(1) Wind & Water Paid Losses (A)	(2) Total Paid Losses (A)	(3) Reported Non-Wind Losses (2) - (1)	(4) Wind to Non-Wind Ratio (1) / (3)	(5) Variation From Ave. Wind Ratio Ave (4) - (4)	(6) Wind and Water Adjustment (3) x (5)
12/1990	\$ 995,032	\$ 35,157,698	\$ 34,162,666	0.029	0.124	\$ 4,236,171
12/1991	1,443,088	35,343,217	33,900,129	0.043	0.110	3,729,014
12/1992	2,234,576	52,236,136	50,001,560	0.045	0.108	5,400,168
12/1993	2,570,903	56,071,646	53,500,743	0.048	0.105	5,617,578
12/1994	3,008,587	67,365,793	64,357,206	0.047	0.106	6,821,864
12/1995	8,278,690	75,125,155	66,846,465	0.124	0.029	1,938,547
12/1996	10,639,397	85,612,034	74,972,637	0.142	0.011	824,699
12/1997	3,230,667	72,719,450	69,488,783	0.046	0.107	7,435,300
12/1998	7,069,165	75,906,217	68,837,052	0.103	0.050	3,441,853
12/1999	11,033,031	86,524,465	75,491,434	0.146	0.007	528,440
12/2000	6,895,104	85,849,241	78,954,137	0.087	0.066	5,210,973
12/2001	5,910,305	72,486,098	66,575,793	0.089	0.064	4,260,851
12/2002	3,917,220	69,194,563	65,277,343	0.060	0.093	6,070,793
12/2003	6,769,910	77,882,598	71,112,688	0.095	0.058	4,124,536
12/2004	17,105,906	86,816,962	69,711,056	0.245	-0.092	-6,413,417
12/2005	5,636,579	76,384,240	70,747,661	0.080	0.073	5,164,579
12/2006	8,124,186	77,691,156	69,566,970	0.117	0.036	2,504,411
12/2007	11,374,907	87,353,475	75,978,568	0.150	0.003	227,936
12/2008	8,173,231	86,850,834	78,677,603	0.104	0.049	3,855,203
12/2009	9,208,889	89,157,117	79,948,228	0.115	0.038	3,038,033
12/2010	19,703,107	102,716,018	83,012,911	0.237	-0.084	-6,973,085
12/2011	34,078,625	110,127,981	76,049,356	0.448	-0.295	-22,434,560
12/2012	20,342,436	91,561,700	71,219,264	0.286	-0.133	-9,472,162
12/2013	6,168,805	77,271,073	71,102,268	0.087	0.066	4,692,750
12/2014	59,255,900	128,256,579	69,000,679	0.859	-0.706	-48,714,479

(7) Normal Wind To Non-Wind Ratio = Ave. of Col.(4) = 0.153

(A) Full Coverage, \$50, \$100, \$200, and \$250 Deductible for 1990.
 Full Coverage, \$50, \$100, \$200, \$250, and \$500 Deductible for 1991.
 Full Coverage, \$50, \$100, \$200, \$250, \$500, and \$1,000 Deductible for 1992 to 2014.
 All Losses are Comprehensive losses adjusted to a \$500 Deductible level.

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE C6-2

DEVELOPMENT OF ADJUSTED COMPREHENSIVE LOSSES

<u>Year Ended</u>	(1) <u>Paid Wind & Water Loss Adjustment (A)</u>	(2) <u>Incurring Wind & Water Adjustment and Loss Adjustment Expenses (B)</u>	(3) <u>Total Paid Comprehensive Losses (C)</u>	(4) <u>Total Incurred Comprehensive Losses & Loss Adjustment Expenses (D)</u>	(5) <u>Adjusted Comprehensive Losses & Loss Adjustment Expenses (E)</u>
12/31/2013	\$ 4,692,750	\$ 5,420,126	\$ 77,271,073	\$ 89,248,089	\$ 94,668,215
12/31/2014	-48,714,479	-56,265,223	128,256,579	148,136,349	91,871,126

(A) Losses from Table C6-1, Column (6).

(B) Column (1) multiplied by 1.155 to reflect incurred losses and all loss adjustment expenses.

(C) Losses from Table C6-1, Column (2).

(D) Column (3) multiplied by 1.155 to reflect incurred losses and all loss adjustment expenses.

(E) Sum of Column (4) and Column (2).

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TERRITORY WIND AND WATER PROCEDURE

BACKGROUND

Overall loss cost level adequacy and stability have already been assured by the statewide catastrophe procedure. Territories within a state have their own wind and water histories that may differ from the statewide wind and water history. Wind and water losses in the current three-year experience period may reflect wind and water loss levels either higher or lower than the territory's historical normal level of wind and water losses. A territory wind and water procedure which normalizes the territory wind and water losses is necessary to make sure that the statewide indicated change is distributed to the territories based on the long-term wind and water potential for that territory and not by a random high or low wind and water year that occurs in a given territory in the latest three years.

The territory wind and water procedure for high wind states removes the territory's wind and water losses that actually occurred in a given year. It then distributes the statewide expected wind and water loss provision to the individual territories in proportion to the individual territory's long-term expected wind and water loss experience.

METHODOLOGY
FOR TERRITORY
WIND AND WATER
PROCEDURE

Each territory's wind and water history is reviewed. The expected wind and water loss is calculated by first determining an average wind and water to non-wind and water ratio for the available territory history which represents the territory's long-term average wind and water losses.

The normal wind and water to non-wind and water ratio is determined by capping the wind and water to non-wind and water ratio for extreme wind and water years at five times the statewide median wind and water to non-wind and water ratio. The available territory wind and water experience is limited at this time. Therefore, the statewide cap has been applied to each year's ratio by territory to temper the impact of very high wind and water years, as the available data may not be sufficient to allow for an appropriate long-term mix of low and high wind and water years for a territory.

The total losses for each of the latest three years are multiplied by their respective non-wind and water to total loss ratio to produce the three-year total non-wind and water losses. Multiplying the three-year non-wind and water losses by the normal wind and water to non-wind and water ratio yields the territorial capped expected wind and water losses.

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TERRITORY WIND AND WATER PROCEDURE

METHODOLOGY
FOR TERRITORY
WIND AND WATER
PROCEDURE
(Cont'd)

The capped expected wind and water losses are totaled for all territories, and each territory's proportion of the total is its capped expected wind and water distribution. The product of the territory's capped expected wind and water distribution and the statewide wind provision is the capped territory wind provision. The sum of the capped territory wind and water provision and the territory's three-year non-wind and water losses divided by the three-year territorial exposures yields the adjusted three-year pure premium for the territory.

Because the three-year pure premium for the territory includes the capped territory wind and water provision in place of the actual wind and water losses that occurred in the latest three years, the number of wind and water claims must be adjusted. The capped territory wind and water provision is divided by the territory's wind and water claim cost to produce the adjusted number of wind and water claims. The adjusted number of wind and water claims is added to the number of non-wind and water claims, resulting in the adjusted total number of claims. The three-year adjusted number of total claims is used to determine territorial credibility.

A sample calculation for the territory wind and water procedure is given in Table C6-3.

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PERSONAL AUTO INSURANCE

TABLE C6-3

METHODOLOGY FOR CALCULATING "WIND & WATER PROVISIONS" BY TERRITORY

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

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

Territory	(5) Three-Year Statewide Wind Provision	(6) Territory Wind Provision <u>(4) x (5)</u>	(7) Three-Year Adjusted Total Losses <u>(2) + (6)</u>	(8) Three-Year Earned Exposures	(9) Three-Year Adjusted Pure Premium <u>(7) ÷ (8)</u>
A		\$200,000	\$700,000	14,000	\$50.00
B		120,000	220,000	5,000	44.00
C		80,000	330,000	10,000	33.00
	\$400,000				

Territory	(10) Three-Year Non-Wind & Water Claims	(11) Three-Year Wind & Water Claim Cost	(12) Three-Year Adjusted Wind & Water Claims <u>(6) ÷ (11)</u>	(13) Three-Year Adjusted Total Claims <u>(10) + (12)</u>
A	1,500	\$500	400	1,900
B	800	400	300	1,100
C	1,000	400	200	1,200

* When Loss Cost Changes By Territory are calculated, actual wind losses by territory are taken out of the Adjusted Incurred Losses and replaced with the losses arrived at using this procedure.

** Average of yearly capped ratios of wind & water to non-wind & water losses, based on territory experience capped at 5 times the statewide median wind & water to non-wind & water ratio. The statewide median ratio is subject to a minimum value of 0.050.

PENNSYLVANIA
PERSONAL AUTO INSURANCE

SYMBOL PREMIUM TREND

IMPORTANCE OF
APPLICATION

As newer, higher-valued cars are introduced, there is an increase in overall premium revenue due to the physical damage symbol rating procedure. In order to reflect the revenue impact of the higher average value of cars during the prospective period, the ISO standard methodology includes a symbol trend procedure. The effect of this procedure is to reduce the indicated loss costs for the physical damage coverages.

The change in average symbol relativities is due to two factors: increases in the average price of insured automobiles with the introduction of each new model year of automobiles, and changes in average symbol relativities due to changes in the age distribution from the experience period to the prospective period. Thus, symbol trend is necessary to reflect the additional loss cost volume generated by the shift in the exposure distribution as new, higher-priced models are introduced.

SYMBOL RATING
PROGRAM

Under ISO's symbol rating program, with each new model year, each model that car manufacturers produce is assigned a symbol that is initially based on the manufacturers' suggested retail price of the vehicle and popular options. ISO's vehicle series rating program then adjusts these initial symbols on a balanced basis to reflect the loss experience associated with vehicles of the same model (or a comparable model) for earlier years. Each symbol is assigned a symbol rating relativity. The present "base" symbol, with a relativity of 1.00, is defined as vehicles with a price between \$14,001 and \$15,000.

SYMBOL TREND
METHODOLOGY

Table B2, the "Calculation of Statewide Loss Cost Level Changes for Physical Damage Coverages", tests the adequacy of the current loss cost provisions by projecting both experience loss costs and average loss cost provisions, and comparing the two. In determining symbol trend we project the average loss cost provision that will result in the prospective rating period if the current symbol relativity structure remains in effect. To make this projection, we first determine the average loss cost provision at current level (ALCPCL), and then project this provision to the prospective period based on anticipated changes in the vehicle symbol distribution.

Symbol trend factors are calculated separately for Comprehensive and Collision. This factor is reflected in the present loss cost provision for each coverage, thereby reducing the indicated loss cost level.

PENNSYLVANIA
PERSONAL AUTO INSURANCE

SYMBOL PREMIUM TREND

SYMBOL TREND
METHODOLOGY
(Cont'd)

The symbol trend factor is calculated as the ratio of two multistate average symbol relativities:

$$G \div A, \text{ where}$$

G = The multistate average relativity for the period during which policies will be written at the prospective loss cost level, and

A = The multistate average relativity underlying the ALCPCL.

In this filing, separate symbol trend factors are determined for each year of experience used in the Statewide Indicated Loss Cost Level Change exhibit for Comprehensive and Collision coverages (Table B2). The calculation of separate factors for each year is needed to reflect the improvement in calculation of the average symbol factor included in the average loss cost provision at current level (ALCPCL). The average symbol factor for each year is determined using the earned exposure distribution for that year.

SYMBOL TREND
CALCULATIONS

Line A of Table C7-1 shows the multistate average symbol relativities for year-ended 7/1/2013 and 7/1/2014, the experience period underlying the present loss cost provisions used in Table B2. These relativities are based on written exposure distributions, which approximate the average symbol relativities based on earned distributions for year-ended 12/31/2013 and 12/31/2014, respectively, which were used to generate average loss costs at current level for year-ended 12/31/2013 and 12/31/2014, respectively.

The multistate average symbol relativities by year-ended quarter from 10/1/2016 to 1/1/2019 are shown on Line B, for use in projection to the proposed effective date. For further explanation of the calculation of these average relativities, see the Explanatory Notes following Table C7-4.

The calculation of the average symbol relativities based on the proposed effective date is shown on Lines C through G. Lines E and F show the average relativities, drawn from the average relativities shown on Line B, for the year-ending quarters immediately before and after the prospective rating period. Line G interpolates between these values to estimate the average relativity for the prospective period.

PENNSYLVANIA
PERSONAL AUTO INSURANCE

SYMBOL PREMIUM TREND

SYMBOL TREND
CALCULATIONS
(Cont'd)

The symbol trend factor is calculated on Line H. The symbol trend factor is determined by dividing Line G (the average symbol relativity for the 12-month period for policies that will be written using the prospective loss costs, which is year-ended 5/1/2017 in this review) by Line A (the average symbol relativity underlying the age and symbol factors used to develop the present average loss cost provision in this review, for years ended 12/31/2013 and 12/31/2014, respectively).

For example, for year-ended 12/31/2014, the projection period for symbol trend is the number of years from year-ended 7/1/2014 (the distribution used to calculate the average symbol factor included in the present loss cost provision for year-ended 12/31/2014) to year-ended 5/1/2017 (the period when policies will be written using the prospective loss costs), which is 2.83 years (7/1/2014 to 5/1/2017) or 34 months.

Line I calculates the annualized symbol trends for year-ended 12/31/2014. The annualized trend is the symbol trend factor raised to a power equal to the reciprocal of the number of years projection, which is $(1 \div 2.83)$ years or $(12 \div 34)$ months.

AGE
DISTRIBUTION

Age distributions for any given year are impacted by the auto sales for current and prior model years. As auto sales vary from year to year due to changes in the economy, the age distribution will also vary from year to year. Each model year has an average symbol relativity associated with it, with the average symbol relativity increasing over time as the model years become more current. Thus, in order to determine the appropriate symbol trend, ISO reflects the effects on average symbol relativities due to changes in the age distribution from the experience period to the prospective period.

PENNSYLVANIA
PERSONAL AUTO INSURANCE
TABLE C7-1
CALCULATION OF SYMBOL TREND FACTORS

A. Average Symbol Relativity of Experience Period:

Year ended	Comp	Coll
07/01/2013	1.917	1.471
07/01/2014	1.957	1.492

B. Summary of Average Symbol Relativities by year-ended quarter for determining symbol trend for the prospective effective date.

Year ended	Comp	Coll
10/01/2016	2.049	1.539
01/01/2017	2.061	1.545
04/01/2017	2.072	1.550
07/01/2017	2.083	1.556
10/01/2017	2.095	1.561
01/01/2018	2.107	1.567
04/01/2018	2.118	1.572
07/01/2018	2.131	1.579
10/01/2018	2.144	1.584
01/01/2019	2.157	1.591

C. Proposed Projection Date: 05/01/2017

D. Number of months to next year-ended quarter (in B above): 2

E. Average Symbol Relativity as of prior year-ended quarter:

Year ended	Comp	Coll
04/01/2017	2.072	1.550

F. Average Symbol Relativity as of next year-ended quarter:

Year ended	Comp	Coll
07/01/2017	2.083	1.556

G. Average Symbol Relativity as of Projection Date (Date in C above):

(D/3)(E) + ((3-D)/3)(F) = Av. Sym. Rel.

COMP: (2 / 3) 2.072 + (1 / 3) 2.083 = 2.076

COMP: (2 / 3) 1.550 + (1 / 3) 1.556 = 1.552

H. Symbol	Year-Ended	Comp:	2.076 / 1.917	=	1.083
Trend	12/31/2013	Coll:	1.552 / 1.471	=	1.055
Factors:					
(G)/(A)	Year-Ended	Comp:	2.076 / 1.957	=	1.061
	12/31/2014	Coll:	1.552 / 1.492	=	1.040

I. Annualized

Trends:	(H)^(1 / 2.83)	Year-Ended	12/31/2014	Comp:	2.1%
				Coll:	1.4%

PENNSYLVANIA
PERSONAL AUTO INSURANCE
TABLE C7-2

SUMMARY OF AVERAGE PRICE NEW AND CORRESPONDING SYMBOL RELATIVITIES

(1)	(2)	(3)	(4)	(1)	(2)	(3)	(4)
DATE	YR ENDED AVG PRICE NEW CAR	COMP REL.	COLL. REL.	DATE	YR ENDED AVG PRICE NEW CAR	COMP REL.	COLL. REL.
07/01/1994	16980	1.209	1.104	01/01/2007	25987	1.944	1.480
10/01/1994	17260	1.234	1.115	04/01/2007	26126	1.954	1.485
01/01/1995	17512	1.256	1.126	07/01/2007	26295	1.967	1.492
04/01/1995	17662	1.269	1.132	10/01/2007	26493	1.982	1.500
07/01/1995	17804	1.282	1.137	01/01/2008	26624	1.992	1.505
10/01/1995	17863	1.287	1.140	04/01/2008	26638	1.993	1.506
01/01/1996	17954	1.295	1.143	07/01/2008	26391	1.974	1.496
04/01/1996	18141	1.312	1.151	10/01/2008	26122	1.954	1.485
07/01/1996	18345	1.331	1.161	01/01/2009	25729	1.925	1.469
10/01/1996	18707	1.366	1.178	04/01/2009	25481	1.906	1.459
01/01/1997	19116	1.405	1.198	07/01/2009	25598	1.915	1.464
04/01/1997	19500	1.440	1.215	10/01/2009	25472	1.905	1.459
07/01/1997	19909	1.473	1.233	01/01/2010	25989	1.944	1.480
10/01/1997	20248	1.500	1.248	04/01/2010	26648	1.994	1.506
01/01/1998	20515	1.521	1.259	07/01/2010	27238	2.037	1.530
04/01/1998	20828	1.546	1.273	10/01/2010	28104	2.097	1.564
07/01/1998	21104	1.568	1.285	01/01/2011	28524	2.127	1.581
10/01/1998	21342	1.587	1.295	04/01/2011	28691	2.120	1.578
01/01/1999	21610	1.609	1.307	07/01/2011	28923	2.139	1.586
04/01/1999	21809	1.625	1.316	10/01/2011	29256	2.162	1.596
07/01/1999	21979	1.638	1.324	01/01/2012	29461	2.175	1.603
10/01/1999	22180	1.654	1.333	04/01/2012	29553	2.181	1.606
01/01/2000	22288	1.663	1.338	07/01/2012	29602	2.184	1.607
04/01/2000	22321	1.666	1.339	10/01/2012	29528	2.180	1.605
07/01/2000	22355	1.668	1.341	01/01/2013	29576	2.183	1.606
10/01/2000	22345	1.668	1.341	04/01/2013	29764	2.196	1.613
01/01/2001	22346	1.668	1.341	07/01/2013	29844	2.202	1.616
04/01/2001	22460	1.677	1.346	10/01/2013	29892	2.205	1.618
07/01/2001	22639	1.691	1.354	01/01/2014	29971	2.211	1.620
10/01/2001	22871	1.710	1.364	04/01/2014	30102	2.221	1.625
01/01/2002	23122	1.729	1.374	07/01/2014	30272	2.233	1.632
04/01/2002	23468	1.755	1.386	10/01/2014	30456	2.247	1.638
07/01/2002	23655	1.769	1.393	01/01/2015	30562	2.254	1.642
10/01/2002	23881	1.786	1.401	04/01/2015	30754	2.268	1.648
01/01/2003	24045	1.798	1.407	07/01/2015	30895	2.278	1.652
04/01/2003	24039	1.798	1.406	10/01/2015	31048	2.288	1.656
07/01/2003	24204	1.810	1.412	01/01/2016	31226	2.301	1.662
10/01/2003	24221	1.812	1.413	04/01/2016	31451	2.317	1.669
01/01/2004	24333	1.820	1.417	07/01/2016	31700	2.334	1.676
04/01/2004	24504	1.833	1.423	10/01/2016	31991	2.354	1.685
07/01/2004	24565	1.837	1.425	01/01/2017	32299	2.376	1.694
10/01/2004	24682	1.846	1.429	04/01/2017	32635	2.398	1.703
01/01/2005	24815	1.856	1.434	07/01/2017	32970	2.418	1.709
04/01/2005	24915	1.864	1.437	10/01/2017	33302	2.438	1.716
07/01/2005	25119	1.879	1.445	01/01/2018	33637	2.460	1.724
10/01/2005	25294	1.892	1.452	04/01/2018	33974	2.483	1.734
01/01/2006	25427	1.902	1.457	07/01/2018	34299	2.506	1.744
04/01/2006	25612	1.916	1.464	10/01/2018	34621	2.527	1.752
07/01/2006	25717	1.924	1.469	01/01/2019	34934	2.546	1.759
10/01/2006	25846	1.933	1.474				

PENNSYLVANIA
PERSONAL AUTO INSURANCE
TABLE C7-3
EXPOSURE DISTRIBUTION BY AGE

Comprehensive

AGE	6/2014	12/2014	6/2015	12/2015	6/2016	12/2016	6/2017	12/2017	6/2018	12/2018
1	5.9%	6.0%	5.9%	5.9%	5.8%	5.7%	5.6%	5.5%	5.5%	5.5%
2	9.1%	9.3%	9.2%	9.4%	9.3%	9.2%	9.2%	9.0%	8.8%	8.7%
3	8.1%	8.5%	8.9%	9.2%	9.1%	9.3%	9.2%	9.2%	9.2%	9.0%
4	7.1%	7.3%	7.6%	7.9%	8.3%	8.6%	8.6%	8.7%	8.7%	8.7%
5	6.3%	6.5%	6.4%	6.6%	6.9%	7.2%	7.6%	7.9%	7.9%	8.0%
6	5.9%	5.5%	6.0%	6.3%	6.2%	6.4%	6.7%	7.0%	7.4%	7.7%
7	7.6%	6.7%	5.5%	5.1%	5.6%	5.9%	5.8%	6.0%	6.3%	6.6%
8	7.6%	7.4%	7.3%	6.5%	5.3%	4.9%	5.4%	5.7%	5.6%	5.8%
9	7.2%	7.0%	7.0%	6.7%	6.7%	6.0%	4.9%	4.5%	5.0%	5.3%
10	6.8%	6.7%	6.5%	6.4%	6.3%	6.1%	6.1%	5.5%	4.4%	4.2%
11	6.1%	6.1%	6.1%	5.9%	5.8%	5.7%	5.7%	5.5%	5.5%	4.9%
12	5.3%	5.4%	5.4%	5.4%	5.3%	5.2%	5.1%	5.0%	5.0%	4.9%
13	4.5%	4.6%	4.6%	4.6%	4.7%	4.7%	4.6%	4.6%	4.5%	4.4%
14	3.6%	3.6%	3.8%	3.9%	4.0%	4.0%	4.0%	4.1%	4.0%	4.0%
15	3.0%	3.1%	3.0%	3.1%	3.3%	3.4%	3.4%	3.4%	3.5%	3.5%
16	2.2%	2.4%	2.5%	2.6%	2.6%	2.6%	2.8%	2.9%	2.9%	2.9%
17	1.6%	1.7%	1.9%	2.0%	2.1%	2.2%	2.2%	2.2%	2.4%	2.4%
18	1.2%	1.3%	1.3%	1.4%	1.6%	1.7%	1.8%	1.9%	1.9%	1.9%
19	0.9%	0.9%	1.1%	1.1%	1.1%	1.2%	1.3%	1.4%	1.5%	1.6%

Collision

AGE	6/2014	12/2014	6/2015	12/2015	6/2016	12/2016	6/2017	12/2017	6/2018	12/2018
1	5.8%	5.8%	5.8%	5.7%	5.7%	5.6%	5.4%	5.4%	5.4%	5.4%
2	8.9%	9.1%	9.1%	9.2%	9.2%	9.1%	9.1%	8.8%	8.6%	8.6%
3	8.2%	8.6%	9.0%	9.2%	9.2%	9.4%	9.3%	9.2%	9.2%	9.0%
4	7.3%	7.5%	7.9%	8.2%	8.6%	8.8%	8.9%	9.0%	9.0%	8.9%
5	6.5%	6.8%	6.7%	7.0%	7.3%	7.6%	8.0%	8.2%	8.3%	8.4%
6	6.2%	5.8%	6.3%	6.6%	6.5%	6.8%	7.1%	7.4%	7.9%	8.1%
7	7.9%	7.1%	5.7%	5.3%	5.9%	6.2%	6.1%	6.4%	6.7%	7.0%
8	8.0%	7.8%	7.7%	6.9%	5.6%	5.2%	5.8%	6.1%	6.0%	6.3%
9	7.5%	7.4%	7.3%	7.1%	7.0%	6.3%	5.1%	4.8%	5.3%	5.6%
10	7.1%	6.9%	6.7%	6.6%	6.6%	6.4%	6.3%	5.7%	4.6%	4.3%
11	6.2%	6.3%	6.2%	6.1%	5.9%	5.8%	5.8%	5.6%	5.6%	5.0%
12	5.3%	5.3%	5.3%	5.4%	5.3%	5.2%	5.1%	5.0%	5.0%	4.9%
13	4.3%	4.4%	4.4%	4.5%	4.5%	4.5%	4.5%	4.5%	4.3%	4.3%
14	3.3%	3.4%	3.6%	3.7%	3.7%	3.8%	3.8%	3.8%	3.8%	3.7%
15	2.7%	2.7%	2.7%	2.8%	2.9%	3.0%	3.1%	3.1%	3.1%	3.2%
16	1.9%	2.0%	2.2%	2.2%	2.2%	2.3%	2.4%	2.5%	2.5%	2.6%
17	1.3%	1.4%	1.5%	1.6%	1.8%	1.8%	1.8%	1.9%	2.0%	2.0%
18	1.0%	1.0%	1.1%	1.1%	1.2%	1.3%	1.4%	1.5%	1.5%	1.5%
19	0.6%	0.7%	0.8%	0.8%	0.9%	0.9%	1.0%	1.1%	1.2%	1.2%

Note: The distributions for 6/2014 and 12/2014 are historical distributions.
The distributions for 6/2015 through 12/2018 are estimated.

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TABLE C7-4

Average Price and Selected Relativities for Symbol Definitions

1989 & Prior Model Years				1990 - 2010 Model Years			
<u>Symbol</u>	<u>Average Price</u>	<u>Present Relativity</u>		<u>Symbol</u>	<u>Average Price</u>	<u>Present Relativity</u>	
		<u>Comp</u>	<u>Coll</u>			<u>Comp</u>	<u>Coll</u>
4	3,225	0.21	0.42	1	5,750	0.38	0.62
5	4,350	0.25	0.52	2	7,250	0.49	0.70
6	5,750	0.38	0.62	3	8,500	0.59	0.77
7	7,250	0.49	0.70	4	9,500	0.67	0.82
8	9,000	0.64	0.80	5	10,625	0.75	0.86
10	11,250	0.80	0.88	6	11,875	0.84	0.90
11	13,750	0.96	0.97	7	13,125	0.92	0.95
12	16,250	1.14	1.07	8	14,375	1.00	1.00
13	18,750	1.37	1.18	10	15,625	1.09	1.05
14	22,000	1.64	1.32	11	16,875	1.20	1.10
15	26,000	1.95	1.48	12	18,125	1.31	1.15
16	30,500	2.27	1.65	13	19,375	1.43	1.21
17	36,000	2.64	1.80	14	21,000	1.56	1.28
18	42,500	3.06	1.94	15	23,000	1.72	1.37
19	50,500	3.55	2.11	16	25,000	1.87	1.44
20	60,000	4.14	2.32	17	27,000	2.02	1.52
21	above 65K	5.17	2.71	18	29,000	2.16	1.60
				19	31,500	2.34	1.68
				20	34,500	2.54	1.76
				21	38,000	2.77	1.84
				22	42,500	3.06	1.94
				23	47,500	3.37	2.05
				24	55,000	3.83	2.21
				25	65,000	4.49	2.46
				26	75,000	5.17	2.71
				27	above 80K	(a)	(b)

(a) Add 0.74 to symbol 26 relativity for each \$10,000 or fraction of \$10,000 above \$80,000.

(b) Add 0.35 to symbol 26 relativity for each \$10,000 or fraction of \$10,000 above \$80,000.

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TABLE C7-4 (Cont'd)

Average Price and Selected Relativities for Symbol Definitions

2011 & Later Model Years							
<u>Present Relativity</u>				<u>Present Relativity</u>			
<u>Symbol</u>	<u>Average Price</u>	<u>Comp</u>	<u>Coll</u>	<u>Symbol</u>	<u>Average Price</u>	<u>Comp</u>	<u>Coll</u>
01	1,500	0.31	0.44	40	34,500	2.52	1.75
02	4,250	0.38	0.55	41	35,500	2.58	1.77
03	6,750	0.47	0.67	42	36,500	2.65	1.80
04	8,500	0.58	0.77	43	37,500	2.71	1.82
05	9,500	0.66	0.82	44	38,500	2.78	1.84
06	10,500	0.73	0.85	45	39,500	2.84	1.86
07	11,500	0.81	0.88	46	40,625	2.91	1.89
08	12,500	0.87	0.92	47	41,875	2.99	1.92
10	13,500	0.94	0.96	48	43,125	3.07	1.94
11	14,500	1.00	1.00	49	44,375	3.15	1.97
12	15,313	1.06	1.03	50	45,625	3.22	2.00
13	15,938	1.11	1.06	51	46,875	3.30	2.03
14	16,563	1.16	1.08	52	48,125	3.38	2.05
15	17,188	1.22	1.11	53	49,375	3.45	2.08
16	17,813	1.27	1.13	54	51,250	3.57	2.12
17	18,438	1.33	1.16	55	53,750	3.72	2.17
18	19,063	1.39	1.19	56	56,250	3.88	2.23
19	19,688	1.44	1.22	57	58,750	4.04	2.29
20	20,313	1.49	1.24	58	62,500	4.29	2.39
21	20,938	1.54	1.27	59	67,500	4.62	2.51
22	21,563	1.59	1.30	60	72,500	4.96	2.63
23	22,188	1.64	1.33	61	77,500	5.31	2.78
24	22,813	1.69	1.35	62	82,500	5.67	2.96
25	23,438	1.74	1.38	63	87,500	6.04	3.13
26	24,063	1.78	1.40	64	92,500	6.41	3.31
27	24,688	1.83	1.42	65	97,500	6.77	3.48
28	25,313	1.88	1.45	66	105,000	7.32	3.74
29	25,938	1.92	1.47	67	115,000	8.06	4.09
30	26,563	1.97	1.50	68	125,000	8.79	4.44
31	27,188	2.02	1.52	69	135,000	9.52	4.79
32	27,813	2.06	1.54	70	145,000	10.26	5.13
33	28,438	2.10	1.57	71	(a)	11.00	5.48
34	29,063	2.15	1.59	72	(a)	11.74	5.83
35	29,688	2.19	1.61	73	(a)	12.48	6.18
36	30,500	2.25	1.64	74	(a)	13.22	6.53
37	31,500	2.32	1.67	75	(a)	13.96	6.88
38	32,500	2.39	1.70	98	above 150k	(b)	(c)
39	33,500	2.45	1.72				

- (a) These are Rating Symbols only. They have no corresponding price ranges. Vehicles can only be assigned these Rating Symbols via experience-based modification.
- (b) Add 0.74 to symbol 70 relativity for each \$10,000 or fraction of \$10,000 above \$150,000.
- (c) Add 0.35 to symbol 70 relativity for each \$10,000 or fraction of \$10,000 above \$150,000.

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SYMBOL PREMIUM TREND – EXPLANATORY NOTES TO TABLES C7-1 TO C7-4

Table C7-1 sets forth the calculation of the symbol trend factor. Table C7-2 displays the year-ended symbol relativities for Comprehensive (Column (3)) and Collision (Column (4)) for the average price new (Column (2)) for that year. Average price new is based on actual quarterly data obtained from Moody's Analytics for points through year-ended 6/30/2015, and projections compiled by ISO based on forecasts for economic variables as obtained from Moody's Analytics in August, 2015. Table C7-3 displays the exposure distributions by age for Comprehensive and Collision utilized to calculate the average symbol relativities shown in Table C7-1, Lines A and B. Table C7-4 displays the current ISO symbol relativities and the associated average price by symbol group. The relativities for average price new by year-ended quarter shown in Columns (3) and (4) of Table C7-2 are based on the symbol relativities shown in Table C7-4.

The average symbol relativities for the experience period (Line A of Table C7-1) and the average symbol relativities by year-ended quarter from 10/1/2016 to 1/1/2019 (Line B of Table C7-1) were calculated by weighting the symbol relativities in Table C7-2 on the exposure distribution by age shown in Table C7-3, with Age 1 weight applied to the year-ended quarter, n; Age 2 weight applied to year-ended quarter, n-1; Age 3 weight applied to year-ended quarter, n-2; etc., where, n = the year-ended quarter for which the average symbol relativity is being calculated. For example, the Comprehensive average symbol relativity for year-ended 1/1/2018 of 2.107 was calculated as follows:

$$2.460 (4^{\text{th}} \text{ Q, 2017}) \times .054 + 2.376 (4^{\text{th}} \text{ Q, 2016}) \times .091 + 2.301 (4^{\text{th}} \text{ Q, 2015}) \times .092 + \dots$$

Average symbol relativities calculated by the above procedure for a given year-ended period utilize the age distribution for that year. Age distributions for years ended 12/31 are used to determine average symbol relativities for years ended 1/1 and 4/1; age distributions for years ended 6/30 are used to determine average symbol relativities for years ended 7/1 and 10/1.

Projected age distributions (6/2015 through 12/2018) in Table C7-3 were determined by applying auto sales indices obtained from Moody's Analytics to determine estimated age percentages for new model years (Ages 1 and 2). Estimates for Age 3 and over were determined by applying age retention factors for prior model year distributions to estimate the reduced percentage contribution to the total as the model year ages.

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MODEL YEAR PREMIUM TREND

IMPORTANCE OF
APPLICATION

Due to model year rating, the present loss cost provision used to develop the indicated change in Table B2 reflects the increased revenue that will be generated by the introduction of newer model year cars during the period in which the loss costs will be effective. Therefore, this reflection of model year loss cost volume trend reduces loss cost level indications.

The change in average relativities is due to two factors: the shift in the distribution to more recent model years as new models are introduced, and changes in the age distribution from the experience period to the prospective period.

MODEL YEAR
RATING
PROGRAM

Under ISO's model year rating program, the base model year is assigned a "model year relativity" of 1.00. Older model years are assigned lower relativities. Model years that are newer than the base are assigned relativities that increase 5% for each prospective year. The loss cost for a given model year is the loss cost for the current base model year times the appropriate relativity.

MODEL YEAR
TREND
METHODOLOGY

Table B2, the "Calculation of Statewide Loss Cost Level Changes for Physical Damage Coverages", tests the adequacy of the current loss cost provisions by projecting both experience loss costs and average loss cost provisions, and comparing the two. In determining model year trend we project the average loss cost provision that will result in the prospective rating period if the current base model year, base loss cost, and relativity structure remain in effect. To make this projection, we first determine the average loss cost provision at current level (ALCPCL), and then project this provision to the prospective period based on anticipated changes in the model year vehicle distribution. Anticipated changes in the model year vehicle distribution are important because the model year rating program provides for a 5% increase in the relativity for each prospective model year.

ISO's calculation of the ALCPCL incorporates average age relativities that vary by territory. These average relativities are a weighted average of the age relativities on each territory's latest vehicle age distribution. The base model year relativity of 1.00 is applied to the Age 1 distribution, and relativities for older model years are applied to the corresponding age distributions for older cars.

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MODEL YEAR PREMIUM TREND

MODEL YEAR
TREND
METHODOLOGY
(Cont'd)

Model year trend factors are calculated separately for Comprehensive and Collision. This factor is reflected in the present loss cost provision for each coverage, thereby reducing the indicated loss cost level.

The model year trend factor is calculated as the ratio of two average multistate model year relativities:

$$A \div B, \text{ where}$$

A = The multistate average relativity for the period during which policies will be written at the prospective loss cost level, and

B = The multistate average relativity underlying the ALCPCL.

MODEL YEAR
TREND
CALCULATIONS

The calculation of the average relativity underlying the ALCPCL is shown on Line (1) of Table C8-1. This calculation parallels that of the territory average relativities discussed above, using a multistate age distribution. That is, the base model year relativity of 1.00 is applied to the Age 1 distribution and relativities for older model years are applied to the corresponding age distributions for older cars.

Lines (2) and (3) show projected multistate average model year relativities for the two model year periods which straddle the prospective period. (ISO uses October 1 as the beginning of each new model year.)

Line (4) shows the number of months from the effective date to the beginning of the next model year period.

Line (5) shows the calculation of the average model year relativity for the prospective period. This is accomplished by interpolating between Lines (2) and (3), with Line (2) weighted on the number of months from the effective date to the following October 1, and Line (3) weighted on the remaining months to one year past the effective date:

$$[(2) \times (4) + (3) \times (12 - (4))] \div 12$$

Line (6) is the model year trend factor, which is determined by dividing Line (5), the average model year relativity for the period during which policies will be written at prospective loss costs, by Line (1), the average model year relativity underlying the ALCPCL).

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MODEL YEAR PREMIUM TREND

MODEL YEAR
TREND
CALCULATIONS
(Cont'd)

For this review, 2016 was the current base model year, which we assume began on 10/1/2015. Therefore 2016 model year cars are Age 1 during the period 10/1/2015 to 10/1/2016. Since the effective date for this review is 5/1/2016, the period during which policies will be written using the prospective loss costs is from 5/1/2016 to 5/1/2017.

The projection period for model year trend is the number of years from year ended 10/1/2016 (the period when the base model year cars are Age 1) to year ended 5/1/2017 (the period during which policies will be written using the prospective loss costs), which is 0.58 years (10/1/2016 to 5/1/2017) or 7 months.

Line (7) calculates the annualized model year trends. The annualized trend is the model year trend factor raised to a power equal to the reciprocal of the number of years in the projection period, which is $(1 \div 0.58)$ years or $(12 \div 7)$ months.

AGE
DISTRIBUTION

Age distributions for any given year are impacted by the auto sales for current and prior model years. As auto sales vary from year to year due to changes in the economy, the age distribution will also vary from year to year. Thus, in order to determine the appropriate model year trend, ISO reflects the effects on average model year relativities due to anticipated changes in the age distribution from the experience period to the prospective period.

The average model year relativity for the base model year (the period when 2016 was the most recent model year) is based on the year-ended 12/31/2014 age distribution which approximates the underlying present loss cost provision used in Table B2 (year-ended 12/31/2014). The average model year relativities for the period in which the revised loss costs will be in use are based on the projected age distributions for that period (the year-ended 6/30/2016 distribution is used for the average model year relativity after the introduction of 2016 models, and the year-ended 6/30/2017 distribution is used for the average model year relativity after the introduction of 2017 models).

PENNSYLVANIA
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MODEL YEAR TREND
TABLE C8-1

<u>Model Year Relativity Underlying Loss Cost Provisions At Current ISO Level</u>					
Model <u>Year</u>	Vehicle <u>Age Group</u>	<u>Comprehensive</u>		<u>Collision</u>	
		Year-ended 12/31/2014 <u>Age Distribution^a</u>	Model Year <u>Relativity</u>	Year-ended 12/31/2014 <u>Age Distribution^a</u>	Model Year <u>Relativity</u>
2016	1	0.060	1.00	0.058	1.00
2015	2	0.092	0.95	0.090	0.94
2014	3	0.083	0.90	0.084	0.88
2013	4	0.071	0.86	0.074	0.83
2012	5	0.064	0.81	0.067	0.76
2011	6	0.057	0.77	0.059	0.70
2010	7	0.073	0.74	0.077	0.66
2009	8	0.076	0.70	0.080	0.62
2008	9	0.071	0.66	0.075	0.58
2007	10	0.068	0.63	0.070	0.55
2006	11	0.061	0.60	0.062	0.51
2005	12	0.053	0.57	0.053	0.48
2004	13	0.045	0.57	0.043	0.48
2003 & prior	14 & Older	0.126	0.57	0.108	0.48
	(1) Average		0.740		0.682

<u>Average Relativity For the Year Starting October 1, 2015 (Introduction of 2016 Model Year)</u>					
Model <u>Year</u>		<u>Comprehensive</u>		<u>Collision</u>	
		Year-ended 6/30/2016 <u>Age Distribution^b</u>	Model Year <u>Relativity</u>	Year-ended 6/30/2016 <u>Age Distribution^b</u>	Model Year <u>Relativity</u>
2016		0.058	1.00	0.057	1.00
2015		0.093	0.95	0.092	0.94
2014		0.091	0.90	0.092	0.88
2013		0.083	0.86	0.086	0.83
2012		0.069	0.81	0.073	0.76
2011		0.062	0.77	0.065	0.70
2010		0.056	0.74	0.059	0.66
2009		0.053	0.70	0.056	0.62
2008		0.067	0.66	0.070	0.58
2007		0.063	0.63	0.066	0.55
2006		0.058	0.60	0.059	0.51
2005		0.053	0.57	0.053	0.48
2004		0.047	0.57	0.045	0.48
2003 & prior		0.147	0.57	0.127	0.48
	(2) Average		0.741		0.685

^a Based on ISO statistical data for policies earned during the year ended 12/31/2014. See Table C8-2.

^b Projected Age Distribution. See Table C7-3.

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MODEL YEAR TREND
TABLE C8-1(Cont'd)

Average Relativity For the Year Starting October 1, 2016 (Introduction of 2017 Model Year)				
Model Year	Comprehensive		Collision	
	Year-ended 6/30/2017 Age Distribution ^a	Model Year Relativity	Year-ended 6/30/2017 Age Distribution ^a	Model Year Relativity
2017	0.056	1.05	0.054	1.05
2016	0.092	1.00	0.091	1.00
2015	0.092	0.95	0.093	0.94
2014	0.086	0.90	0.089	0.88
2013	0.076	0.86	0.080	0.83
2012	0.067	0.81	0.071	0.76
2011	0.058	0.77	0.061	0.70
2010	0.054	0.74	0.058	0.66
2009	0.049	0.70	0.051	0.62
2008	0.061	0.66	0.063	0.58
2007	0.057	0.63	0.058	0.55
2006	0.051	0.60	0.051	0.51
2005	0.046	0.57	0.045	0.48
2004 & prior	0.155	0.57	0.135	0.48
(3) Average		0.775		0.727

	Comprehensive	Collision
(4) Months from 5/1/2016 effective date to 10/1/2016(b)	5	5
(5) Projected avg. relativity: [(2) x (4) + (3) x (12 - (4))] ÷ 12	0.761	0.710
(6) Model year trend factor: (5) ÷ (1)	1.028	1.041
(7) Annualized trend : (6) ^ (12/7)	4.8%	7.1%

^a Projected Age Distribution. See Table C7-3.

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TABLE C8-2

PHYSICAL DAMAGE -- AGE DISTRIBUTIONS

BASED ON YEAR-ENDED 12/31/2014
EARNED EXPOSURES

Comprehensive		Collision	
Age	Age Distribution	Age	Age Distribution
1	6.0%	1	5.8%
2	9.2%	2	9.0%
3	8.3%	3	8.4%
4	7.1%	4	7.4%
5	6.4%	5	6.7%
6	5.7%	6	5.9%
7	7.3%	7	7.7%
8	7.6%	8	8.0%
9	7.1%	9	7.5%
10	6.8%	10	7.0%
11	6.1%	11	6.2%
12	5.3%	12	5.3%
13	4.5%	13	4.3%
14	3.6%	14	3.3%
15	3.0%	15	2.7%
16	2.2%	16	1.9%
17	1.6%	17	1.3%
18	1.3%	18	1.0%
19	0.9%	19	0.6%
TOTAL	100.0%	TOTAL	100.0%
SUM(14+)	12.6%	SUM(14+)	10.8%

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TABLE C9

THREE YEAR CLAIMS BY TERRITORY

Territory	Bodily Injury Incurred Claims	Property Damage Incurred Claims	First Party Benefits Incurred Claims	Comprehensive Claims (A)	Collision Claims (B)
1	1,383	5,208	2,429	3,787	9,133
3	1,459	13,736	3,826	11,094	17,699
5	490	3,240	1,326	2,673	4,251
6	498	3,897	1,421	4,576	5,032
7	503	4,650	1,446	4,844	5,962
8	423	2,907	1,387	3,002	4,211
9	281	2,324	764	1,946	2,810
10	67	542	179	628	698
12	848	7,247	2,531	7,007	8,720
14	2,313	9,057	5,042	4,400	13,711
21	592	4,558	2,044	7,695	6,359
22	246	2,152	942	3,744	2,751
23	1,795	14,722	5,535	18,364	16,779
24	127	841	413	1,981	1,030
25	99	805	277	945	1,081
27	235	2,636	774	3,503	3,403
34	380	3,055	1,073	4,985	4,053
38	748	5,871	2,232	8,427	7,829
39	240	1,671	677	2,302	2,003
40	93	810	248	1,000	1,060
41	3,741	23,683	7,807	16,054	31,524
42	1,024	6,007	2,502	4,457	7,900
43	2,187	15,495	5,955	15,059	20,285
45	1,590	11,436	3,659	13,822	15,205
46	500	4,793	1,406	5,307	6,026
47	298	2,685	995	3,935	3,481
48	52	566	161	1,402	707
49	684	6,144	2,382	13,019	8,175
51	221	1,559	616	2,972	2,066
52	316	3,051	1,284	6,638	4,163
53	501	5,677	1,947	9,889	7,272
54	224	2,265	836	6,089	2,990
55	1,014	6,412	3,189	10,691	9,465
56	108	900	307	1,738	1,238
57	173	1,751	649	1,881	2,109
58	694	5,248	1,990	4,475	7,100
59	579	4,645	1,890	5,770	6,324
61	183	1,763	665	2,627	2,252
70	212	1,449	552	1,286	1,811
71	158	1,508	528	2,247	1,903
Total	27,279	196,966	73,886	226,261	260,571

(A) Includes Full, \$50, \$100, \$200, \$250, \$500, and \$1,000 deductible Comprehensive claims adjusted to normalize catastrophic losses.

(B) Includes \$100, \$200, \$250, \$500, and \$1,000 deductible Collision claims.

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE C10

CREDIBILITY TABLES BASED UPON NUMBER OF CLAIMS

The projected loss costs are weighted in accordance with the following:

<u>Average Number of Claims for the Latest Two Years (A)</u>	<u>Weight to Earlier Year</u>	<u>Weight to Later Year</u>
4,000 and over	0%	100%
3,600 - 3,999	10	90
3,200 - 3,599	20	80
2,800 - 3,199	30	70
2,400 - 2,799	40	60
under 2,400	50	50

<u>Credibility</u>	<u>Determination of Coverage & Territory Credibility (B)(C)</u>	<u>Credibility</u>	<u>Determination of Trend Factor Credibility (D)</u>
0	0 - 29	0	0 - 26
.10	30 - 119	.05	27 - 105
.20	120 - 269	.10	106 - 238
.30	270 - 479	.15	239 - 424
.40	480 - 749	.20	425 - 663
.50	750 - 1,079	.25	664 - 955
.60	1,080 - 1,469	.30	956 - 1,300
.70	1,470 - 1,919	.35	1,301 - 1,699
.80	1,920 - 2,429	.40	1,700 - 2,150
.90	2,430 - 2,999	.45	2,151 - 2,655
1.00	3,000 or more	.50	2,656 - 3,212
		.55	3,213 - 3,823
		.60	3,824 - 4,487
		.65	4,488 - 5,204
		.70	5,205 - 5,974
		.75	5,975 - 6,798
		.80	6,799 - 7,674
		.85	7,675 - 8,604
		.90	8,605 - 9,586
		.95	9,587 - 10,622
		1.00	10,623 or more

(A) Applied separately by coverage.

(B) Coverage credibility is based on each coverage's latest two-year number of claims. A minimum credibility of 50% applies.

(C) Territory credibility is based on the number of claims underlying the three-year pure premium.

(D) Trend factor credibility is based on the number of claims underlying the latest year's experience appearing in the trend exhibits.

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PERSONAL AUTO INSURANCE

TABLE C11

CALCULATION OF AVERAGE DEDUCTIBLE RELATIVITIES

Coverage	Aggregate Loss Costs at Current Level (A)	Present Deductible Relativity
Full Coverage Comprehensive	\$ 7,788,615	1.47
\$50 Deductible Comprehensive	7,766,779	1.40
\$100 Deductible Comprehensive	30,161,213	1.33
\$200 Deductible Comprehensive	1,378,924	1.21
\$250 Deductible Comprehensive	15,983,155	1.16
\$500 Deductible Comprehensive	30,813,542	1.00
\$1,000 Deductible Comprehensive	5,227,707	0.79
	Average Deductible Relativity:	1.186
\$100 Deductible Collision	\$ 4,825,361	1.21
\$200 Deductible Collision	4,248,080	1.14
\$250 Deductible Collision	28,921,470	1.11
\$500 Deductible Collision	257,483,063	1.00
\$1,000 Deductible Collision	39,921,861	0.85
	Average Deductible Relativity:	0.996

(A) For each deductible at the base deductible level.

PENNSYLVANIA
PERSONAL AUTO INSURANCE

EFFECT OF CHANGE IN MODEL YEAR BASE

IMPORTANCE OF
APPLICATION

Underlying the present loss costs for physical damage coverages are standard relativities that relate loss cost to the model year and symbol of an automobile. In order to implement the change from 2016 base model year relativities to 2017 base model year relativities without changing the overall loss cost level, a statewide offset must be applied when calculating the territory base class loss costs.

METHODOLOGY

The offsets used in this review are 0.995 for Comprehensive and 1.009 for Collision. They were determined by calculating the weighted average of the ratios of the revised model year relativities with a 2017 base model year to the present model year relativities with a 2016 base model year converted to a 2017 base, based on multistate written premium across all model year and symbol groups.

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE C12-1

ONE YEAR CHANGE IN MODEL YEAR BASE
PHYSICAL DAMAGE COVERAGES
Effects of Model Year & Symbol Relativity Revision
Comprehensive

(1)	(2)	(3) Relativities		(4)	(5)	(6)	(7)
Model Year	Age	Adjusted Present	Current Shifted	Ratio (4)/(3)	Written Premium (A)	Net Change (5) X 0.995 (B)	
2017	1	1.000	1.000	1.000	342,073,055	0.995	
2016	2	0.952	0.950	0.998	506,125,859	0.993	
2015	3	0.905	0.900	0.994	446,257,538	0.989	
2014	4	0.857	0.860	1.004	396,240,679	0.999	
2013	5	0.819	0.810	0.989	342,251,987	0.984	
2012	6	0.771	0.770	0.999	309,660,892	0.994	
2011	7	0.733	0.740	1.010	388,576,428	1.005	
2010	8	0.705	0.700	0.993	375,643,798	0.988	
2009	9	0.667	0.660	0.990	342,211,625	0.985	
2008	10	0.629	0.630	1.002	307,186,480	0.997	
2007	11	0.600	0.600	1.000	267,074,941	0.995	
2006	12	0.571	0.570	0.998	218,860,245	0.993	
2005	13	0.543	0.570	1.050	175,900,537	1.045	
2004 & Prior	14 & Over	0.543	0.570	1.050	518,496,976	1.045	
Totals				1.005	\$ 4,936,561,040	1.000	

Note: The written premium distribution utilized is based on year ended 6/30/2014 data. The model year relativities shown are for the base symbol for each model year.

(A) Multistate Full Coverage, \$50, \$100, \$200, \$250, \$500 and \$1000 Deductible. Comprehensive written premiums combined for year ended 6/30/2014. Multistate excludes North Carolina, Puerto Rico and Texas.

(B) Reciprocal of the average ratio (column 5) for all age groups (1.000/1.005).

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE C12-2

ONE YEAR CHANGE IN MODEL YEAR BASE
PHYSICAL DAMAGE COVERAGES
Effects of Model Year & Symbol Relativity Revision
Collision

(1)	(2)	(3) Relativities		(4)	(5)	(6)	(7)
Model Year	Age	Adjusted Present	Current Shifted	Ratio (4)/(3)	Written Premium (A)	Net Change (5) X 1.009 (B)	
2017	1	1.000	1.000	1.000	900,587,297	1.009	
2016	2	0.952	0.940	0.987	1,343,696,398	0.996	
2015	3	0.895	0.880	0.983	1,184,051,084	0.992	
2014	4	0.838	0.830	0.990	1,033,304,674	0.999	
2013	5	0.790	0.760	0.962	898,216,972	0.971	
2012	6	0.724	0.700	0.967	805,644,791	0.976	
2011	7	0.667	0.660	0.990	983,660,709	0.999	
2010	8	0.629	0.620	0.986	943,755,691	0.995	
2009	9	0.590	0.580	0.983	844,517,028	0.992	
2008	10	0.552	0.550	0.996	735,826,451	1.005	
2007	11	0.524	0.510	0.973	614,708,566	0.982	
2006	12	0.486	0.480	0.988	484,581,325	0.997	
2005	13	0.457	0.480	1.050	369,349,441	1.059	
2004 & Prior	14 & Over	0.457	0.480	1.050	871,452,011	1.059	
Totals				0.991	\$ 12,013,352,438	1.000	

Note: The written premium distribution utilized is based on year ended 6/30/2014 data. The model year relativities shown are for the base symbol for each model year.

(A) Multistate \$100, \$200, \$250, \$500 and \$1000 Deductible. Collision written premiums combined for year ended 6/30/2014. Multistate excludes North Carolina, Puerto Rico, and Texas.

(B) Reciprocal of the average ratio (column 5) for all age groups (1.000/0.991).

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE C13

MACHINE PROCESSING INFORMATION

The following information is provided for assistance in machine processing.

1. Increased limit factors can be found in ISO Filing PP-2015-IRLA1.
2. Liability increased limit factors utilized to create the base Single Limit Liability loss costs are as follows:

<u>Coverage</u>	<u>Limit</u>	<u>Present Factor</u>	<u>Revised Factor</u>
Bodily Injury	15/30 to 35/35	1.43	1.45
Property Damage	\$5,000 to \$35,000	1.38	1.45

3. The percentages for splitting the Single Limit Liability loss cost into its components are:

<u>Component</u>	<u>Percentage</u>
Bodily Injury	34%
Property Damage	66%

4. Due to the change in base from 2016 to 2017, multiplicative offset factors of 0.995 for Comprehensive and 1.009 for Collision have been applied to the indicated base class loss costs in order to produce no change to loss cost volume.

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE C14-1

MODEL YEAR AND SYMBOL RELATIVITIES
Comprehensive -- Model Year 2017 Base

Symbol (a)	2019 (c)	2018 (c)	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	1990- 2006	1981- 1989	1980 & Prior (e)	(f)
1	0.34	0.33	0.31	0.29	0.28	0.27	0.25	0.24	0.23	1	0.27	0.25	0.24	0.23	0.22	0.12	0.12	
2	0.42	0.40	0.38	0.36	0.34	0.33	0.31	0.29	0.28	2	0.34	0.32	0.31	0.29	0.28	0.12	0.12	
3	0.52	0.49	0.47	0.45	0.42	0.40	0.38	0.36	0.35	3	0.41	0.39	0.37	0.35	0.34	0.12	0.12	
4	0.64	0.61	0.58	0.55	0.52	0.50	0.47	0.45	0.43	4	0.47	0.44	0.42	0.40	0.38	0.12	0.12	
5	0.73	0.69	0.66	0.63	0.59	0.57	0.53	0.51	0.49	5	0.53	0.50	0.47	0.45	0.43	0.14	0.14	
6	0.80	0.77	0.73	0.69	0.66	0.63	0.59	0.56	0.54	6	0.59	0.55	0.53	0.50	0.48	0.22	0.22	
7	0.89	0.85	0.81	0.77	0.73	0.70	0.66	0.62	0.60	7	0.64	0.61	0.58	0.55	0.52	0.28	0.28	
8	0.96	0.91	0.87	0.83	0.78	0.75	0.70	0.67	0.64	8	0.70	0.66	0.63	0.60	0.57	0.36	0.36	
10	1.03	0.99	0.94	0.89	0.85	0.81	0.76	0.72	0.70	10	0.76	0.72	0.69	0.65	0.62	0.46	0.46	
11	1.10	1.05	1.00	0.95	0.90	0.86	0.81	0.77	0.74	11	0.84	0.79	0.76	0.72	0.68	0.55	0.55	
12	1.17	1.11	1.06	1.01	0.95	0.91	0.86	0.82	0.78	12	0.92	0.86	0.83	0.79	0.75	0.65	0.65	
13	1.22	1.17	1.11	1.05	1.00	0.95	0.90	0.85	0.82	13	1.00	0.94	0.90	0.86	0.82	0.78	0.78	
14	1.28	1.22	1.16	1.10	1.04	1.00	0.94	0.89	0.86	14	1.09	1.03	0.98	0.94	0.89	0.93	0.99	
15	1.34	1.28	1.22	1.16	1.10	1.05	0.99	0.94	0.90	15	1.20	1.14	1.08	1.03	0.98	1.11		
16	1.40	1.33	1.27	1.21	1.14	1.09	1.03	0.98	0.94	16	1.31	1.23	1.18	1.12	1.07	1.29		
17	1.46	1.40	1.33	1.26	1.20	1.14	1.08	1.02	0.98	17	1.41	1.33	1.27	1.21	1.15	1.50		
18	1.53	1.46	1.39	1.32	1.25	1.20	1.13	1.07	1.03	18	1.51	1.43	1.36	1.30	1.23	1.74		
19	1.58	1.51	1.44	1.37	1.30	1.24	1.17	1.11	1.07	19	1.64	1.54	1.47	1.40	1.33	2.02		
20	1.64	1.56	1.49	1.42	1.34	1.28	1.21	1.15	1.10	20	1.78	1.68	1.60	1.52	1.45	2.36		
21	1.69	1.62	1.54	1.46	1.39	1.32	1.25	1.19	1.14	21	1.94	1.83	1.75	1.66	1.58	2.95		
22	1.75	1.67	1.59	1.51	1.43	1.37	1.29	1.22	1.18	22	2.14	2.02	1.93	1.84	1.74			
23	1.80	1.72	1.64	1.56	1.48	1.41	1.33	1.26	1.21	23	2.36	2.22	2.12	2.02	1.92			
24	1.86	1.77	1.69	1.61	1.52	1.45	1.37	1.30	1.25	24	2.68	2.53	2.41	2.30	2.18			
25	1.91	1.83	1.74	1.65	1.57	1.50	1.41	1.34	1.29	25	3.14	2.96	2.83	2.69	2.56			
26	1.96	1.87	1.78	1.69	1.60	1.53	1.44	1.37	1.32	26	3.62	3.41	3.26	3.10	2.95			
27	2.01	1.92	1.83	1.74	1.65	1.57	1.48	1.41	1.35									
28	2.07	1.97	1.88	1.79	1.69	1.62	1.52	1.45	1.39									
29	2.11	2.02	1.92	1.82	1.73	1.65	1.56	1.48	1.42									
30	2.17	2.07	1.97	1.87	1.77	1.69	1.60	1.52	1.46									
31	2.22	2.12	2.02	1.92	1.82	1.74	1.64	1.56	1.49									
32	2.27	2.16	2.06	1.96	1.85	1.77	1.67	1.59	1.52									
33	2.31	2.21	2.10	2.00	1.89	1.81	1.70	1.62	1.55									
34	2.37	2.26	2.15	2.04	1.94	1.85	1.74	1.66	1.59									
35	2.41	2.30	2.19	2.08	1.97	1.88	1.77	1.69	1.62									
36	2.48	2.36	2.25	2.14	2.03	1.94	1.82	1.73	1.67									
37	2.55	2.44	2.32	2.20	2.09	2.00	1.88	1.79	1.72									
38	2.63	2.51	2.39	2.27	2.15	2.06	1.94	1.84	1.77									
39	2.70	2.57	2.45	2.33	2.21	2.11	1.98	1.89	1.81									
40	2.77	2.65	2.52	2.39	2.27	2.17	2.04	1.94	1.86									
41	2.84	2.71	2.58	2.45	2.32	2.22	2.09	1.99	1.91									
42	2.92	2.78	2.65	2.52	2.39	2.28	2.15	2.04	1.96									
43	2.98	2.85	2.71	2.57	2.44	2.33	2.20	2.09	2.01									

Refer to the following page for footnotes.

PENNSYLVANIA
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TABLE C14-1 (Cont'd)

MODEL YEAR AND SYMBOL RELATIVITIES
Comprehensive -- Model Year 2017 Base

Symbol	2019	2018	2017	2016	2015	2014	2013	2012	2011
(a)	(c)	(c)							
44	3.06	2.92	2.78	2.64	2.50	2.39	2.25	2.14	2.06
45	3.12	2.98	2.84	2.70	2.56	2.44	2.30	2.19	2.10
46	3.20	3.06	2.91	2.76	2.62	2.50	2.36	2.24	2.15
47	3.29	3.14	2.99	2.84	2.69	2.57	2.42	2.30	2.21
48	3.38	3.22	3.07	2.92	2.76	2.64	2.49	2.36	2.27
49	3.47	3.31	3.15	2.99	2.84	2.71	2.55	2.43	2.33
50	3.54	3.38	3.22	3.06	2.90	2.77	2.61	2.48	2.38
51	3.63	3.47	3.30	3.14	2.97	2.84	2.67	2.54	2.44
52	3.72	3.55	3.38	3.21	3.04	2.91	2.74	2.60	2.50
53	3.80	3.62	3.45	3.28	3.11	2.97	2.79	2.66	2.55
54	3.93	3.75	3.57	3.39	3.21	3.07	2.89	2.75	2.64
55	4.09	3.91	3.72	3.53	3.35	3.20	3.01	2.86	2.75
56	4.27	4.07	3.88	3.69	3.49	3.34	3.14	2.99	2.87
57	4.44	4.24	4.04	3.84	3.64	3.47	3.27	3.11	2.99
58	4.72	4.50	4.29	4.08	3.86	3.69	3.47	3.30	3.17
59	5.08	4.85	4.62	4.39	4.16	3.97	3.74	3.56	3.42
60	5.46	5.21	4.96	4.71	4.46	4.27	4.02	3.82	3.67
61	5.84	5.58	5.31	5.04	4.78	4.57	4.30	4.09	3.93
62	6.24	5.95	5.67	5.39	5.10	4.88	4.59	4.37	4.20
63	6.64	6.34	6.04	5.74	5.44	5.19	4.89	4.65	4.47
64	7.05	6.73	6.41	6.09	5.77	5.51	5.19	4.94	4.74
65	7.45	7.11	6.77	6.43	6.09	5.82	5.48	5.21	5.01
66	8.05	7.69	7.32	6.95	6.59	6.30	5.93	5.64	5.42
67	8.87	8.46	8.06	7.66	7.25	6.93	6.53	6.21	5.96
68	9.67	9.23	8.79	8.35	7.91	7.56	7.12	6.77	6.50
69	10.47	10.00	9.52	9.04	8.57	8.19	7.71	7.33	7.04
70	11.29	10.77	10.26	9.75	9.23	8.82	8.31	7.90	7.59
71	12.10	11.55	11.00	10.45	9.90	9.46	8.91	8.47	8.14
72	12.91	12.33	11.74	11.15	10.57	10.10	9.51	9.04	8.69
73	13.73	13.10	12.48	11.86	11.23	10.73	10.11	9.61	9.24
74	14.54	13.88	13.22	12.56	11.90	11.37	10.71	10.18	9.78
75	15.36	14.66	13.96	13.26	12.56	12.01	11.31	10.75	10.33

- (a) 75 Symbol Table applies to 2011 and later model years. Refer to Personal Vehicle Manual Rule 12. for rating Symbol 98 vehicles.
- (b) 27 Symbol Table applies to 1990 - 2010 model years. Refer to Personal Vehicle Manual Rule 12. for rating Symbol 27 vehicles.
- (c) 2018 relativities are 1.05 times the 2017 relativities. 2019 relativities are 1.10 times the 2017 relativities, where $1.10 = 1.05 \times 1.05$ rounded to two decimal places.
- (d) 21 Symbol Table applies to 1981 - 1989 model years.
- (e) 14 Symbol Table applies to 1976 - 1980 model years.
- (f) 7 Symbol Table applies to 1975 and earlier model years. Refer to Personal Vehicle Manual Rule 12. for rating Symbol 7 vehicles.

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TABLE C14-2

MODEL YEAR AND SYMBOL RELATIVITIES
Collision -- Model Year 2017 Base

Symbol (a)	2019 (c)	2018 (c)	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	1990- 2006	1981- 1989	1980& Prior (e)	(f)
1	0.48	0.46	0.44	0.41	0.39	0.37	0.33	0.31	0.29	1	0.38	0.36	0.34	0.32	0.30	0.20	0.20	
2	0.61	0.58	0.55	0.52	0.48	0.46	0.42	0.39	0.36	2	0.43	0.41	0.39	0.36	0.34	0.20	0.20	
3	0.74	0.70	0.67	0.63	0.59	0.56	0.51	0.47	0.44	3	0.48	0.45	0.42	0.39	0.37	0.20	0.20	
4	0.85	0.81	0.77	0.72	0.68	0.64	0.59	0.54	0.51	4	0.51	0.48	0.45	0.42	0.39	0.20	0.20	
5	0.90	0.86	0.82	0.77	0.72	0.68	0.62	0.57	0.54	5	0.53	0.50	0.47	0.44	0.41	0.25	0.25	
6	0.94	0.89	0.85	0.80	0.75	0.71	0.65	0.60	0.56	6	0.56	0.52	0.50	0.46	0.43	0.30	0.30	
7	0.97	0.92	0.88	0.83	0.77	0.73	0.67	0.62	0.58	7	0.59	0.55	0.52	0.48	0.46	0.34	0.34	
8	1.01	0.97	0.92	0.86	0.81	0.76	0.70	0.64	0.61	8	0.62	0.58	0.55	0.51	0.48	0.38	0.38	
10	1.06	1.01	0.96	0.90	0.84	0.80	0.73	0.67	0.63	10	0.65	0.61	0.58	0.54	0.50	0.42	0.42	
11	1.10	1.05	1.00	0.94	0.88	0.83	0.76	0.70	0.66	11	0.68	0.64	0.61	0.56	0.53	0.47	0.47	
12	1.13	1.08	1.03	0.97	0.91	0.85	0.78	0.72	0.68	12	0.71	0.67	0.63	0.59	0.55	0.51	0.51	
13	1.17	1.11	1.06	1.00	0.93	0.88	0.81	0.74	0.70	13	0.75	0.70	0.67	0.62	0.58	0.57	0.57	
14	1.19	1.13	1.08	1.02	0.95	0.90	0.82	0.76	0.71	14	0.79	0.74	0.70	0.65	0.61	0.63	0.66	
15	1.22	1.17	1.11	1.04	0.98	0.92	0.84	0.78	0.73	15	0.85	0.79	0.75	0.70	0.66	0.71		
16	1.24	1.19	1.13	1.06	0.99	0.94	0.86	0.79	0.75	16	0.89	0.84	0.79	0.73	0.69	0.79		
17	1.28	1.22	1.16	1.09	1.02	0.96	0.88	0.81	0.77	17	0.94	0.88	0.84	0.78	0.73	0.86		
18	1.31	1.25	1.19	1.12	1.05	0.99	0.90	0.83	0.79	18	0.99	0.93	0.88	0.82	0.77	0.93		
19	1.34	1.28	1.22	1.15	1.07	1.01	0.93	0.85	0.81	19	1.04	0.97	0.92	0.86	0.81	1.01		
20	1.36	1.30	1.24	1.17	1.09	1.03	0.94	0.87	0.82	20	1.09	1.02	0.97	0.90	0.84	1.11		
21	1.40	1.33	1.27	1.19	1.12	1.05	0.97	0.89	0.84	21	1.14	1.07	1.01	0.94	0.88	1.30		
22	1.43	1.37	1.30	1.22	1.14	1.08	0.99	0.91	0.86	22	1.20	1.13	1.07	0.99	0.93			
23	1.46	1.40	1.33	1.25	1.17	1.10	1.01	0.93	0.88	23	1.27	1.19	1.13	1.05	0.98			
24	1.49	1.42	1.35	1.27	1.19	1.12	1.03	0.95	0.89	24	1.37	1.28	1.22	1.13	1.06			
25	1.52	1.45	1.38	1.30	1.21	1.15	1.05	0.97	0.91	25	1.53	1.43	1.35	1.25	1.18			
26	1.54	1.47	1.40	1.32	1.23	1.16	1.06	0.98	0.92	26	1.68	1.57	1.49	1.38	1.30			
27	1.56	1.49	1.42	1.33	1.25	1.18	1.08	0.99	0.94									
28	1.60	1.52	1.45	1.36	1.28	1.20	1.10	1.02	0.96									
29	1.62	1.54	1.47	1.38	1.29	1.22	1.12	1.03	0.97									
30	1.65	1.58	1.50	1.41	1.32	1.25	1.14	1.05	0.99									
31	1.67	1.60	1.52	1.43	1.34	1.26	1.16	1.06	1.00									
32	1.69	1.62	1.54	1.45	1.36	1.28	1.17	1.08	1.02									
33	1.73	1.65	1.57	1.48	1.38	1.30	1.19	1.10	1.04									
34	1.75	1.67	1.59	1.49	1.40	1.32	1.21	1.11	1.05									
35	1.77	1.69	1.61	1.51	1.42	1.34	1.22	1.13	1.06									
36	1.80	1.72	1.64	1.54	1.44	1.36	1.25	1.15	1.08									
37	1.84	1.75	1.67	1.57	1.47	1.39	1.27	1.17	1.10									
R38	1.87	1.79	1.70	1.60	1.50	1.41	1.29	1.19	1.12									
39	1.89	1.81	1.72	1.62	1.51	1.43	1.31	1.20	1.14									
40	1.93	1.84	1.75	1.65	1.54	1.45	1.33	1.23	1.16									
41	1.95	1.86	1.77	1.66	1.56	1.47	1.35	1.24	1.17									
42	1.98	1.89	1.80	1.69	1.58	1.49	1.37	1.26	1.19									
43	2.00	1.91	1.82	1.71	1.60	1.51	1.38	1.27	1.20									

Refer to the following page for footnotes.

PENNSYLVANIA
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TABLE C14-2 (Cont'd)

MODEL YEAR AND SYMBOL RELATIVITIES
Collision -- Model Year 2017 Base

Symbol (a)	2019 (c)	2018 (c)	2017	2016	2015	2014	2013	2012	2011
44	2.02	1.93	1.84	1.73	1.62	1.53	1.40	1.29	1.21
45	2.05	1.95	1.86	1.75	1.64	1.54	1.41	1.30	1.23
46	2.08	1.98	1.89	1.78	1.66	1.57	1.44	1.32	1.25
47	2.11	2.02	1.92	1.80	1.69	1.59	1.46	1.34	1.27
48	2.13	2.04	1.94	1.82	1.71	1.61	1.47	1.36	1.28
49	2.17	2.07	1.97	1.85	1.73	1.64	1.50	1.38	1.30
50	2.20	2.10	2.00	1.88	1.76	1.66	1.52	1.40	1.32
51	2.23	2.13	2.03	1.91	1.79	1.68	1.54	1.42	1.34
52	2.26	2.15	2.05	1.93	1.80	1.70	1.56	1.44	1.35
53	2.29	2.18	2.08	1.96	1.83	1.73	1.58	1.46	1.37
54	2.33	2.23	2.12	1.99	1.87	1.76	1.61	1.48	1.40
55	2.39	2.28	2.17	2.04	1.91	1.80	1.65	1.52	1.43
56	2.45	2.34	2.23	2.10	1.96	1.85	1.69	1.56	1.47
57	2.52	2.40	2.29	2.15	2.02	1.90	1.74	1.60	1.51
58	2.63	2.51	2.39	2.25	2.10	1.98	1.82	1.67	1.58
59	2.76	2.64	2.51	2.36	2.21	2.08	1.91	1.76	1.66
60	2.89	2.76	2.63	2.47	2.31	2.18	2.00	1.84	1.74
61	3.06	2.92	2.78	2.61	2.45	2.31	2.11	1.95	1.83
62	3.26	3.11	2.96	2.78	2.60	2.46	2.25	2.07	1.95
63	3.44	3.29	3.13	2.94	2.75	2.60	2.38	2.19	2.07
64	3.64	3.48	3.31	3.11	2.91	2.75	2.52	2.32	2.18
65	3.83	3.65	3.48	3.27	3.06	2.89	2.64	2.44	2.30
66	4.11	3.93	3.74	3.52	3.29	3.10	2.84	2.62	2.47
67	4.50	4.29	4.09	3.84	3.60	3.39	3.11	2.86	2.70
68	4.88	4.66	4.44	4.17	3.91	3.69	3.37	3.11	2.93
69	5.27	5.03	4.79	4.50	4.22	3.98	3.64	3.35	3.16
70	5.64	5.39	5.13	4.82	4.51	4.26	3.90	3.59	3.39
71	6.03	5.75	5.48	5.15	4.82	4.55	4.16	3.84	3.62
72	6.41	6.12	5.83	5.48	5.13	4.84	4.43	4.08	3.85
73	6.80	6.49	6.18	5.81	5.44	5.13	4.70	4.33	4.08
74	7.18	6.86	6.53	6.14	5.75	5.42	4.96	4.57	4.31
75	7.57	7.22	6.88	6.47	6.05	5.71	5.23	4.82	4.54

- (a) 75 Symbol Table applies to 2011 and later model years. Refer to Personal Vehicle Manual Rule 12. for rating Symbol 98 vehicles.
- (b) 27 Symbol Table applies to 1990 - 2010 model years. Refer to Personal Vehicle Manual Rule 12. for rating Symbol 27 vehicles.
- (c) 2018 relativities are 1.05 times the 2017 relativities. 2019 relativities are 1.10 times the 2017 relativities, where $1.10 = 1.05 \times 1.05$ rounded to two decimal places.
- (d) 21 Symbol Table applies to 1981 - 1989 model years.
- (e) 14 Symbol Table applies to 1976 - 1980 model years.
- (f) 7 Symbol Table applies to 1975 and earlier model years. Refer to Personal Vehicle Manual Rule 12. for rating Symbol 7 vehicles.



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PENNSYLVANIA
PERSONAL AUTO INSURANCE

SECTION D – CALCULATION OF UNINSURED MOTORISTS INDICATIONS AND DETERMINATION OF UNINSURED
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PENNSYLVANIA
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OVERVIEW OF CALCULATION OF FILED BASIC LIMITS LOSS COSTS
FOR UNINSURED MOTORISTS COVERAGE

OBJECTIVE

The objective of the statewide procedure is to determine the indicated advisory loss cost level changes for Uninsured Motorists coverage. This procedure answers the question: what percentage changes must be made on average to the present loss costs in order for them to be adequate to cover our best estimate of indemnity losses and all loss adjustment expenses that will be incurred in the prospective period in which the filed loss costs will be used?

The objective of the territory procedure is to distribute the statewide UMBI loss costs by territory. In other words, what basic limits UMBI loss costs should be charged by territory in order to equitably achieve an adequate statewide prospective loss cost level?

OVERVIEW OF
PROCEDURE

The statewide procedure compares the latest three-year projected loss cost to the present loss cost provision. The projected loss cost is the developed and trended incurred losses and loss adjustment expenses per earned exposure.

The territory procedure distributes the statewide filed basic limit loss cost to the UM tiers using a UM tier development approach. This procedure compares the individual UM tier combined UMBI average single car loss costs to the statewide average single car loss cost. The tier UMBI basic limit loss cost is calculated for the latest three years and a statewide weighted average UMBI basic limit loss cost for the same period is calculated based on the earned car years. These loss costs are then adjusted to a single car level by dividing by the average discount. The tier average single car loss costs are credibility weighted with the product of the statewide average single car loss cost and the index to state of the current UMBI loss cost provisions.

The tier indices to state are then determined by comparing the credibility weighted average single car loss costs by tier to the statewide credibility weighted average single car loss cost. This index to state multiplied by the filed statewide basic limit UMBI average loss cost, adjusted to a single car loss cost basis, produces the filed basic limit single car UMBI loss cost by tier.

EXPERIENCE
BASE

The experience used in this review is the latest available as reported under the ISO Personal Automobile Statistical Plan. The data is aggregated on an accident year basis.

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TABLE D1A

UNINSURED MOTORISTS EXPERIENCE
15/30 UNINSURED MOTORISTS BODILY INJURY

STATEWIDE

(1)	(2)	(3)	(4)	(5)	
Accident Year Ended	Earned Exposures	15/30 Losses Including All Loss Adjustment	Number of Claims	Average Annual Change in Losses (Trend)	15/30 Projected Loss Cost
12/31/2012	1,791,063	\$9,866,421	770	+3.4%	\$6.42
12/31/2013	1,688,348	8,754,752	644	+3.4%	5.84
12/31/2014	1,577,103	7,644,017	522	+3.4%	5.28
Total	5,056,514	\$26,265,190	1,936		\$5.87
	(6)	(7)	(8)		
	Present Loss Cost Provision	Indicated Change	Filed Change		
	\$4.84	+ 21.3%	+ 15.0%		

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EXPLANATORY NOTES TO TABLE D1A

COLUMN (1)

EARNED EXPOSURES

The exposures for Uninsured Motorists coverage are those exposures which have been earned during the latest three accident years ending 12/31/2012, 12/31/2013, and 12/31/2014.

COLUMN (2)

INCURRED LOSSES AND LOSS ADJUSTMENT EXPENSES

The losses displayed are basic limit incurred losses including all loss adjustment expenses and developed to an ultimate settlement basis.

Allocated Loss Adjustment Expenses

Incurred losses are combined with allocated loss adjustment expenses, which are the expenses incurred by a carrier in connection with claim settlements that can be directly allocated to a particular claim.

Unallocated Loss Adjustment Expense Factors

Unallocated loss adjustment expenses, those expenses which cannot be allocated to any one claim, are included by applying appropriate factors to the incurred losses and allocated loss adjustment expenses. The factor used for Uninsured Motorists Bodily Injury in this revision is the Bodily Injury Liability factor. This factor is based on three years of countrywide experience as shown in Table C1-1.

Loss Development Factors

The incurred losses and loss adjustment expenses are developed to an ultimate settlement basis by applying loss development factors. The use of a loss development factor is necessitated by the fact that all of the losses for a particular accident year have not been fully determined at the time the experience is compiled.

Application of Loss Development Factors

The loss development factors used in this review are based on statewide experience for Uninsured Motorists Bodily Injury as shown in Table C2-5.

COLUMN (3)

NUMBER OF CLAIMS

The three year claims for Uninsured Motorists Bodily Injury are displayed for informational purposes.

COLUMN (4)

AVERAGE ANNUAL CHANGE IN LOSSES (TREND)

The Bodily Injury average annual change in losses of +3.4% is used for UMBI.

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EXPLANATORY NOTES TO TABLE D1A (Cont'd)

COLUMN (5) PROJECTED LOSS COST

The projected loss cost for UMBI is calculated as follows:

$$[(2) \times (1.0 + (4))^n] \div (1);$$

n = the number of years of projection from the average date of accident to nine months past the assumed effective date of this review. For the earliest year, n is equal to 4.58 and the average date of accident is 7/1/2012. For the middle year, n is equal to 3.58 and the average date of accident is 7/1/2013. For the latest year, n is equal to 2.58 and the average date of accident is 7/1/2014. For all three years, the assumed effective date of this review is 5/1/2016.

$$\text{UMBI (2014): } [\$7,644,017 \times (1.034)^{2.58}] \div 1,577,103 = \$5.28$$

Note that trend factors raised to exponential factors are rounded to three decimal places in the above calculations.

The total projected loss cost for all years combined is equal to the sum of the trended losses over all years divided by the sum of the earned exposures shown in Column (1).

COLUMN (6) PRESENT LOSS COST PROVISION

The present loss cost provision is based on the loss costs set forth in Pennsylvania Personal Auto Filing, PP-2013-BRLA1.

COLUMN (7) INDICATED CHANGE

The indicated change is the total projected loss cost in Column (5) divided by the present loss cost provision in Column (6).

COLUMN (8) FILED CHANGE

The filed change was selected to temper the indicated change.

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TABLE D1B

UNINSURED MOTORISTS BODILY INJURY INSURANCE LOSS COSTS
CALCULATION OF FILED LOSS COSTS BY TIER

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Tier	U.M.B.I. Earned Car Years Year Ended 12/31/2014	15/30 U.M.B.I. Loss Cost 3 Years Ended 12/31/2014	Average Multi- Car Discount	15/30 U.M.B.I. Single Car Loss Cost (2)/(3)	U.M.B.I. Index To State	Credi- bility (A)	U.M.B.I. Present Index To State	Credi- bility Weighted U.M.B.I. Loss Cost	Index To State	15/30 U.M.B.I. Single Car Loss Cost Present	Filed 15/30 U.M.B.I. Change Filed(B)	
1	74,475	\$33.10	0.902	\$36.70	6.178	0.4	5.841	\$35.50	5.976	\$32.30	\$38.07	17.86%
2	194,156	7.76	0.853	9.10	1.532	0.3	1.629	9.50	1.599	9.01	10.19	13.10%
3	1,308,472	3.16	0.850	3.72	0.626	0.5	0.631	3.73	0.628	3.49	4.00	14.61%
Statewide	1,577,103	\$5.14	0.865	\$5.94				\$5.94				

(A) U.M.B.I. Claims 3 years ended 12/31/2014: Tier 1: 571
 Tier 2: 334
 Tier 3: 1,031
 Statewide: 1,936

(B) Keyed to a filed statewide U.M.B.I. Basic Limit single car loss cost of: \$6.37

Tier 1 consists of Territories 1 and 14.
 Tier 2 consists of Territories 41 and 42.
 Tier 3 consists of All Remaining Territories.

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EXPLANATORY NOTES TO TABLE D1B (Cont'd)

COLUMN (1)

EARNED EXPOSURES

The exposures for Uninsured Motorists coverage are those exposures which have been earned during the latest accident year ending 12/31/2014.

COLUMN (2)

BASIC LIMIT UMBI LOSS COST 3 YEARS ENDED 12/31/2014

The basic limit loss cost (losses ÷ exposures) is based on three years of experience for purposes of stability. For Uninsured Motorists Bodily Injury, this is based on the three accident years ended 12/31/2014, and has been developed to an ultimate settlement basis.

COLUMN (3)

AVERAGE DISCOUNT

This factor adjusts the loss costs shown in Column (2) to single car loss costs. The average discount is the product of the average discount and the statewide average defensive driver discount. For each tier, the average multi-car discount is determined by doing the following steps: (a) weight the present non-stacked single car and multi-car loss costs for each tort option on their respective exposures; (b) weight the present non-stacked single car loss costs on the total exposures for each tort option. The statewide average defensive driver discount of 0.999 is then applied. The calculation is as follows:

$$\begin{aligned} &[(\text{Full Tort single car exposures} \times \text{Full Tort single car loss cost}) + \\ &(\text{Full Tort multi-car exposures} \times \text{Full Tort multi-car loss cost}) + \\ &(\text{Limited Tort single car exposures} \times \text{Limited Tort single car loss cost}) + \\ &(\text{Limited Tort multi-car exposures} \times \text{Limited Tort multi-car loss cost})] \div \\ &[(\text{Full Tort total exposures} \times \text{Full Tort single car loss cost}) + \\ &(\text{Limited Tort total exposures} \times \text{Limited Tort single car loss cost})] \times \\ &(\text{statewide average defensive driver discount}). \end{aligned}$$

For Tier 1:
$$\begin{aligned} &[(13,884 \times \$21.63) + (13,610 \times \$17.30) + \\ &(24,430 \times \$12.86) + (22,551 \times \$10.29)] \div \\ &[(27,494 \times \$21.63) + (46,981 \times \$12.86)] \times 0.999 = 0.902 \end{aligned}$$

The statewide average multi-car discount is determined by dividing the statewide basic limit loss cost from Column (2) by the statewide basic limit single car loss cost from Column (4).

PENNSYLVANIA
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EXPLANATORY NOTES TO TABLE D1B (Cont'd)

COLUMN (4)

BASIC LIMIT UMBI SINGLE CAR LOSS COST

For Uninsured Motorists Bodily Injury, the basic limit single car loss cost is derived by dividing the three year loss cost in Column (2) by the average discount in Column (3). The statewide average single car loss cost is determined by weighting the basic limit single car loss costs in Column (4) by tier on the earned car years in Column (1).

COLUMN (5)

UNINSURED MOTORISTS INDEX TO STATE

UM indices to state by tier are calculated by dividing the tier's basic limit UMBI single car loss cost (Column (4)) by the statewide basic limit UMBI single car loss cost.

COLUMN (6)

CREDIBILITY

The UM single car loss cost calculated in Column (4) is assigned a credibility value on the basis of the number of claims underlying the three year UMBI loss cost. The complement of the credibility assigned to the tier average single car loss cost is assigned to the product of the statewide average single car loss cost and the index to state of the current UM loss cost provisions.

COLUMN (7)

UM PRESENT INDEX TO STATE

UM present indices to state are calculated for the tiers by dividing the tier's present UM single car loss cost provision in Column (10) by the statewide present average UM single car loss cost provision.

COLUMN (8)

CREDIBILITY WEIGHTED UM LOSS COST

The credibility weighted UM loss cost is calculated for the tiers. It is the tier's single car loss cost in Column (4) credibility weighted with the product of the statewide average single car loss cost in Column (4) and the UM present index to state in Column (7). The formula is as follows:

$$[\text{Tier Col. (4)} \times \text{Tier Col. (6)}] + [\text{SW Col. (4)} \times \text{Tier Col. (7)} \times (1.0 - \text{Tier Col. (6)})]$$

COLUMN (9)

INDEX TO STATE

The index to state is determined by dividing the credibility weighted UM loss cost in Column (8) by the statewide credibility weighted UM loss cost in Column (8).

COLUMN (10)

PRESENT BASIC LIMIT UMBI SINGLE CAR LOSS COST

The present basic limit UMBI single car loss costs are the loss costs set forth in Pennsylvania Personal Auto Filing, PP-2013-BRLA1.

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EXPLANATORY NOTES TO TABLE D1B (Cont'd)

COLUMN (11)

FILED BASIC LIMIT UMBI SINGLE CAR LOSS COST

The statewide basic limit UMBI filed loss cost is the statewide present loss cost for year ended 12/31/2014, multiplied by the statewide filed change (Table D1A, Column (8)), and divided by the statewide average discount (Table D1B, Column (3)).

15/30 Uninsured Motorists Bodily Injury: $(\$4.79 \times 1.150) \div 0.865 = \6.37

For each tier, the filed basic limit UMBI single car loss cost is calculated by multiplying the statewide filed basic limit UMBI single car loss cost by the tier's index to state in Column (9).

Tier 1: $\$6.37 \times 5.976 = \38.07

COLUMN (12)

FILED BASIC LIMIT UMBI CHANGE

The filed basic limit UMBI change is the filed loss cost in Column (11) divided by the present loss cost in Column (10), expressed as a percent.

PENNSYLVANIA
PERSONAL AUTO INSURANCE

DETERMINATION OF UNINSURED AND UNDERINSURED MOTORISTS LOSS COSTS AND SUPPORTING MATERIAL FOR THE REPRICING OF UNDERINSURED MOTORISTS LOSS COSTS

INTRODUCTION

Loss costs for basic and higher limits for Uninsured Motorists (UM) and Underinsured Motorists (UIM) Coverages are developed using the current full pricing procedures as utilized in Pennsylvania Personal Auto Filing, PP-2013-BRLA1. These procedures will also reflect the revised BI increased limits factors (see PP-2015-IRLA1). The following summarizes the full pricing procedures:

- A multi-car discount of 20% applies to all cars on the policy.
- Loss costs for higher limits of UM BI coverage are calculated using UM BI increased limits factors.
- The pricing model for UIM coverage uses a combination of the UM BI increased limits factors and the revised BI increased limits factors in determining the cost of the UIM BI coverage.
- The pricing model for UIM coverage includes tortfeasors' claims (both voluntary and assigned risk) in the policy limit distributions in determining the average cost of UIM BI coverage.
- The pricing model for UIM coverage includes voluntary and assigned risk experience to estimate the percentage of uninsured motorists.
- Higher limits of UM and UIM loss costs use the same territory variations as used by basic limits UM.
- The present differentials of 2.5% for UM and 10.0% for UIM are applied to the indicated non-stacked single car loss costs to obtain the stacked single car loss costs.
- A factor of 0.976 is applied to the UM stacked multi-car loss costs to reflect the fact that stacking coverage was not affected by the decision in Generette v. Donegal Mutual Insurance Company, 957 A.2d 1180 (2008).

DETERMINATION
OF UNINSURED
MOTORISTS
LOSS COSTS

The filed Full Tort single car 15/30 UM BI loss costs are determined by first applying the 15/30 UM BI filed change by tier from Table D1B to the present 15/30 UM BI single car loss costs. The filed Limited Tort loss costs are determined by applying the -40.54% differential to the filed Full Tort loss costs. The filed multi-car loss costs are then determined by applying the multi-car discount to the filed single car loss costs.

The filed single car higher limits UM BI loss costs are determined by applying the UM BI increased limit factors to the filed 15/30 UM BI single car loss cost. The filed multi-car higher limits UM BI loss costs are then determined by applying the multi-car discount to the filed single car loss costs.

OVERVIEW OF
REPRICING OF
UNDERINSURED
MOTORISTS LOSS COSTS

The filed UIM BI loss costs are determined from the ISO UIM pricing model. This model uses the filed BI average loss cost, the revised BI increased limit factors, and the UM BI increased limit factors in calculating the average loss costs for higher policy limits.

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE D2A-1

FULL TORT - STACKED
TERRITORIES 01 AND 14

CALCULATION OF FILED UNINSURED MOTORISTS FULL TORT SEMI-ANNUAL LOSS COSTS

(1) Present Full Tort Basic Limit UM BI Single Car Loss Cost: \$21.63
 (2) UM BI Loss Cost Level Change: +17.86%
 (3) Filed Basic Limit UM BI Single Car Loss Cost: \$25.49

(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
<u>1 Car Policy</u>		<u>2 Car Policy</u>		<u>3 Car Policy</u>			<u>Per Car Loss Costs prior</u>		
	UM BI		UM BI		UM BI		<u>To Multi-Car Discount</u>		
Stacked	Increased	Stacked	Increased	Stacked	Increased	Split	1 Car	2 Car	3 Car
Split	Limit	Split	Limit	Split	Limit	Limit	Policy	Policy	Policy
Limit	Factor	Limit	Factor	Limit	Factor	Purchased			
15/30	1.000	30/60	1.490	45/90	1.820	15/30	\$ 26.13	\$ 37.05	\$ 45.26
20/40	1.190	40/80	1.720	60/120	2.070	20/40	31.09	42.77	51.48
25/50	1.350	50/100	1.910	75/150	2.280	25/50	35.27	47.50	56.70
35/35	1.510	70/70	2.120	105/105	2.520	35/35	39.45	52.72	62.67
50/100	1.910	100/200	2.550	150/300	2.930	50/100	49.91	63.41	72.86
100/200	2.550	200/400	3.160	300/600	3.440	100/200	66.63	78.58	85.55
100/300	2.560	200/600	3.170	300/900	3.450	100/300	66.88	78.83	85.80
250/500	3.320	500/1000	3.730	750/1500	3.980	250/500	86.75	92.76	98.98
300/300	3.400	600/600	3.820	900/900	4.080	300/300	88.84	95.00	101.46
500/500	3.710	1000/1000	4.150	1500/1500	4.410	500/500	96.93	103.20	109.67
500/1000	3.730	1000/2000	4.160	1500/3000	4.420	500/1000	97.46	103.45	109.92
1000/1000	4.150	2000/2000	4.560	3000/3000	4.730	1000/1000	108.42	113.40	117.63

<u>1 Car Policy</u>		<u>2 Car Policy</u>		<u>3 Car Policy</u>			<u>Per Car Loss Costs prior</u>		
	UM BI		UM BI		UM BI		<u>To Multi-Car Discount</u>		
Stacked	Increased	Stacked	Increased	Stacked	Increased	Single	1 Car	2 Car	3 Car
Single	Limit	Single	Limit	Single	Limit	Limit	Policy	Policy	Policy
Limit	Factor	Limit	Factor	Limit	Factor	Purchased			
\$ 35,000	1.510	\$ 70,000	2.120	\$ 105,000	2.520	\$ 35,000	\$ 39.45	\$ 52.72	\$ 62.67
50,000	1.810	100,000	2.470	150,000	2.860	50,000	47.29	61.42	71.12
75,000	2.190	150,000	2.860	225,000	3.200	75,000	57.22	71.12	79.58
100,000	2.470	200,000	3.110	300,000	3.400	100,000	64.53	77.34	84.55
200,000	3.110	400,000	3.580	600,000	3.820	200,000	81.25	89.03	95.00
300,000	3.400	600,000	3.820	900,000	4.080	300,000	88.84	95.00	101.46
500,000	3.710	1,000,000	4.150	1,500,000	4.410	500,000	96.93	103.20	109.67
1,000,000	4.150	2,000,000	4.560	3,000,000	4.730	1,000,000	108.42	113.40	117.63

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE D2A-1 (CONTINUED)

FULL TORT - STACKED
TERRITORIES 01 AND 14

CALCULATION OF FILED UNINSURED MOTORISTS FULL TORT SEMI-ANNUAL LOSS COSTS

(14) Split Limit <u>Purchased</u>	(15) 2 Car <u>Policy</u>	(16) 3-Car <u>Policy</u>	(17) Per Car Multi-Car <u>Loss Cost</u>	(18) Filed Single-Car <u>Increment</u>	(19) Filed Multi-Car <u>Increment</u>
15/30	\$ 29.64	\$ 36.21	\$ 32.53		
20/40	34.22	41.18	37.28	\$ 4.96	\$ 4.75
25/50	38.00	45.36	41.24	9.14	8.71
35/35	42.18	50.14	45.68	13.32	13.15
50/100	50.73	58.29	54.06	23.78	21.53
100/200	62.86	68.44	65.32	40.50	32.79
100/300	63.06	68.64	65.52	40.75	32.99
250/500	74.21	79.18	76.40	60.62	43.87
300/300	76.00	81.17	78.27	62.71	45.74
500/500	82.56	87.74	84.84	70.80	52.31
500/1000	82.76	87.94	85.04	71.33	52.51
1000/1000	90.72	94.10	92.21	82.29	59.68
Single Limit <u>Purchased</u>	2 Car <u>Policy</u>	3-Car <u>Policy</u>	Per Car Multi-Car <u>Loss Cost</u>	Filed Single-Car <u>Increment</u>	Filed Multi-Car <u>Increment</u>
\$ 35,000	\$ 42.18	\$ 50.14	\$ 45.68		
50,000	49.14	56.90	52.55	\$ 7.84	\$ 6.87
75,000	56.90	63.66	59.87	17.77	14.19
100,000	61.87	67.64	64.41	25.08	18.73
200,000	71.22	76.00	73.32	41.80	27.64
300,000	76.00	81.17	78.27	49.39	32.59
500,000	82.56	87.74	84.84	57.48	39.16
1,000,000	90.72	94.10	92.21	68.97	46.53

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE D2A-2

FULL TORT - STACKED
TERRITORIES 41 AND 42

CALCULATION OF FILED UNINSURED MOTORISTS FULL TORT SEMI-ANNUAL LOSS COSTS

(1) Present Full Tort Basic Limit UM BI Single Car Loss Cost: \$5.72
 (2) UM BI Loss Cost Level Change: +13.10%
 (3) Filed Basic Limit UM BI Single Car Loss Cost: \$6.47

(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
<u>1 Car Policy</u>		<u>2 Car Policy</u>		<u>3 Car Policy</u>			<u>Per Car Loss Costs prior</u>		
Stacked	UM BI	Stacked	UM BI	Stacked	UM BI	Split	<u>To Multi-Car Discount</u>		
Split	Limit	Split	Limit	Split	Limit	Limit	1 Car	2 Car	3 Car
<u>Limit</u>	<u>Factor</u>	<u>Limit</u>	<u>Factor</u>	<u>Limit</u>	<u>Factor</u>	<u>Purchased</u>	<u>Policy</u>	<u>Policy</u>	<u>Policy</u>
15/30	1.000	30/60	1.490	45/90	1.820	15/30	\$ 6.63	\$ 9.41	\$ 11.49
20/40	1.190	40/80	1.720	60/120	2.070	20/40	7.89	10.86	13.07
25/50	1.350	50/100	1.910	75/150	2.280	25/50	8.95	12.06	14.39
35/35	1.510	70/70	2.120	105/105	2.520	35/35	10.01	13.38	15.91
50/100	1.910	100/200	2.550	150/300	2.930	50/100	12.67	16.10	18.49
100/200	2.550	200/400	3.160	300/600	3.440	100/200	16.91	19.95	21.71
100/300	2.560	200/600	3.170	300/900	3.450	100/300	16.97	20.01	21.78
250/500	3.320	500/1000	3.730	750/1500	3.980	250/500	22.02	23.54	25.12
300/300	3.400	600/600	3.820	900/900	4.080	300/300	22.55	24.11	25.75
500/500	3.710	1000/1000	4.150	1500/1500	4.410	500/500	24.60	26.20	27.84
500/1000	3.730	1000/2000	4.160	1500/3000	4.420	500/1000	24.73	26.26	27.90
1000/1000	4.150	2000/2000	4.560	3000/3000	4.730	1000/1000	27.52	28.78	29.86

<u>1 Car Policy</u>		<u>2 Car Policy</u>		<u>3 Car Policy</u>			<u>Per Car Loss Costs prior</u>		
Stacked	UM BI	Stacked	UM BI	Stacked	UM BI	Single	<u>To Multi-Car Discount</u>		
Single	Limit	Single	Limit	Single	Limit	Limit	1 Car	2 Car	3 Car
<u>Limit</u>	<u>Factor</u>	<u>Limit</u>	<u>Factor</u>	<u>Limit</u>	<u>Factor</u>	<u>Purchased</u>	<u>Policy</u>	<u>Policy</u>	<u>Policy</u>
\$ 35,000	1.510	\$ 70,000	2.120	\$ 105,000	2.520	\$ 35,000	\$ 10.01	\$ 13.38	\$ 15.91
50,000	1.810	100,000	2.470	150,000	2.860	50,000	12.00	15.59	18.05
75,000	2.190	150,000	2.860	225,000	3.200	75,000	14.52	18.05	20.20
100,000	2.470	200,000	3.110	300,000	3.400	100,000	16.38	19.63	21.46
200,000	3.110	400,000	3.580	600,000	3.820	200,000	20.62	22.60	24.11
300,000	3.400	600,000	3.820	900,000	4.080	300,000	22.55	24.11	25.75
500,000	3.710	1,000,000	4.150	1,500,000	4.410	500,000	24.60	26.20	27.84
1,000,000	4.150	2,000,000	4.560	3,000,000	4.730	1,000,000	27.52	28.78	29.86

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE D2A-2 (CONTINUED)

FULL TORT - STACKED
TERRITORIES 41 AND 42

CALCULATION OF FILED UNINSURED MOTORISTS FULL TORT SEMI-ANNUAL LOSS COSTS

(14) Split Limit <u>Purchased</u>	(15) 2 Car <u>Policy</u>	(16) 3-Car <u>Policy</u>	(17) Per Car Multi-Car <u>Loss Cost</u>	(18) Filed Single-Car <u>Increment</u>	(19) Filed Multi-Car <u>Increment</u>
15/30	\$ 7.53	\$ 9.19	\$ 8.26		
20/40	8.69	10.46	9.47	\$ 1.26	\$ 1.21
25/50	9.65	11.51	10.47	2.32	2.21
35/35	10.70	12.73	11.59	3.38	3.33
50/100	12.88	14.79	13.72	6.04	5.46
100/200	15.96	17.37	16.58	10.28	8.32
100/300	16.01	17.42	16.63	10.34	8.37
250/500	18.83	20.10	19.39	15.39	11.13
300/300	19.29	20.60	19.87	15.92	11.61
500/500	20.96	22.27	21.54	17.97	13.28
500/1000	21.01	22.32	21.59	18.10	13.33
1000/1000	23.02	23.89	23.40	20.89	15.14
Single Limit <u>Purchased</u>	2 Car <u>Policy</u>	3-Car <u>Policy</u>	Per Car Multi-Car <u>Loss Cost</u>	Filed Single-Car <u>Increment</u>	Filed Multi-Car <u>Increment</u>
\$ 35,000	\$ 10.70	\$ 12.73	\$ 11.59		
50,000	12.47	14.44	13.34	\$ 1.99	\$ 1.75
75,000	14.44	16.16	15.20	4.51	3.61
100,000	15.70	17.17	16.35	6.37	4.76
200,000	18.08	19.29	18.61	10.61	7.02
300,000	19.29	20.60	19.87	12.54	8.28
500,000	20.96	22.27	21.54	14.59	9.95
1,000,000	23.02	23.89	23.40	17.51	11.81

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE D2A-3

FULL TORT - STACKED
REMAINDER OF STATE

CALCULATION OF FILED UNINSURED MOTORISTS FULL TORT SEMI-ANNUAL LOSS COSTS

(1) Present Full Tort Basic Limit UM BI Single Car Loss Cost: \$2.21
 (2) UM BI Loss Cost Level Change: +14.61%
 (3) Filed Basic Limit UM BI Single Car Loss Cost: \$2.53

(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
<u>1 Car Policy</u>		<u>2 Car Policy</u>		<u>3 Car Policy</u>			<u>Per Car Loss Costs prior</u>		
	UM BI		UM BI		UM BI		<u>To Multi-Car Discount</u>		
Stacked	Increased	Stacked	Increased	Stacked	Increased	Split	1 Car	2 Car	3 Car
Split	Limit	Split	Limit	Split	Limit	Limit	Policy	Policy	Policy
Limit	Factor	Limit	Factor	Limit	Factor	Purchased			
15/30	1.000	30/60	1.490	45/90	1.820	15/30	\$ 2.59	\$ 3.68	\$ 4.49
20/40	1.190	40/80	1.720	60/120	2.070	20/40	3.09	4.25	5.11
25/50	1.350	50/100	1.910	75/150	2.280	25/50	3.51	4.71	5.63
35/35	1.510	70/70	2.120	105/105	2.520	35/35	3.92	5.23	6.22
50/100	1.910	100/200	2.550	150/300	2.930	50/100	4.95	6.29	7.23
100/200	2.550	200/400	3.160	300/600	3.440	100/200	6.61	7.80	8.49
100/300	2.560	200/600	3.170	300/900	3.450	100/300	6.64	7.82	8.52
250/500	3.320	500/1000	3.730	750/1500	3.980	250/500	8.61	9.21	9.82
300/300	3.400	600/600	3.820	900/900	4.080	300/300	8.82	9.43	10.07
500/500	3.710	1000/1000	4.150	1500/1500	4.410	500/500	9.62	10.24	10.89
500/1000	3.730	1000/2000	4.160	1500/3000	4.420	500/1000	9.68	10.27	10.91
1000/1000	4.150	2000/2000	4.560	3000/3000	4.730	1000/1000	10.76	11.26	11.68

<u>1 Car Policy</u>		<u>2 Car Policy</u>		<u>3 Car Policy</u>			<u>Per Car Loss Costs prior</u>		
	UM BI		UM BI		UM BI		<u>To Multi-Car Discount</u>		
Stacked	Increased	Stacked	Increased	Stacked	Increased	Single	1 Car	2 Car	3 Car
Single	Limit	Single	Limit	Single	Limit	Limit	Policy	Policy	Policy
Limit	Factor	Limit	Factor	Limit	Factor	Purchased			
\$ 35,000	1.510	\$ 70,000	2.120	\$ 105,000	2.520	\$ 35,000	\$ 3.92	\$ 5.23	\$ 6.22
50,000	1.810	100,000	2.470	150,000	2.860	50,000	4.69	6.10	7.06
75,000	2.190	150,000	2.860	225,000	3.200	75,000	5.68	7.06	7.90
100,000	2.470	200,000	3.110	300,000	3.400	100,000	6.41	7.68	8.39
200,000	3.110	400,000	3.580	600,000	3.820	200,000	8.07	8.84	9.43
300,000	3.400	600,000	3.820	900,000	4.080	300,000	8.82	9.43	10.07
500,000	3.710	1,000,000	4.150	1,500,000	4.410	500,000	9.62	10.24	10.89
1,000,000	4.150	2,000,000	4.560	3,000,000	4.730	1,000,000	10.76	11.26	11.68

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE D2A-3 (CONTINUED)

FULL TORT - STACKED
REMAINDER OF STATE

CALCULATION OF FILED UNINSURED MOTORISTS FULL TORT SEMI-ANNUAL LOSS COSTS

(14) Split Limit <u>Purchased</u>	(15) 2 Car <u>Policy</u>	(16) 3-Car <u>Policy</u>	(17) Per Car Multi-Car <u>Loss Cost</u>	(18) Filed Single-Car <u>Increment</u>	(19) Filed Multi-Car <u>Increment</u>
15/30	\$ 2.94	\$ 3.59	\$ 3.23		
20/40	3.40	4.09	3.70	\$ 0.50	\$ 0.47
25/50	3.77	4.50	4.09	0.92	0.86
35/35	4.18	4.98	4.53	1.33	1.30
50/100	5.03	5.78	5.36	2.36	2.13
100/200	6.24	6.79	6.48	4.02	3.25
100/300	6.26	6.82	6.51	4.05	3.28
250/500	7.37	7.86	7.59	6.02	4.36
300/300	7.54	8.06	7.77	6.23	4.54
500/500	8.19	8.71	8.42	7.03	5.19
500/1000	8.22	8.73	8.44	7.09	5.21
1000/1000	9.01	9.34	9.16	8.17	5.93
Single Limit <u>Purchased</u>	2 Car <u>Policy</u>	3-Car <u>Policy</u>	Per Car Multi-Car <u>Loss Cost</u>	Filed Single-Car <u>Increment</u>	Filed Multi-Car <u>Increment</u>
\$ 35,000	\$ 4.18	\$ 4.98	\$ 4.53		
50,000	4.88	5.65	5.22	\$ 0.77	\$ 0.69
75,000	5.65	6.32	5.94	1.76	1.41
100,000	6.14	6.71	6.39	2.49	1.86
200,000	7.07	7.54	7.28	4.15	2.75
300,000	7.54	8.06	7.77	4.90	3.24
500,000	8.19	8.71	8.42	5.70	3.89
1,000,000	9.01	9.34	9.16	6.84	4.63

PENNSYLVANIA
PERSONAL AUTO INSURANCE

EXPLANATORY NOTES TO TABLE D2A

LINE (1)	Present 15/30 Full Tort basic limit Uninsured Motorists Bodily Injury single car loss cost contained in Pennsylvania Personal Auto Filing, PP-2013-BRLA1.
LINE (2)	Filed Uninsured Motorists Bodily Injury base loss cost level change as determined in Table D1B, Column (12).
LINE (3)	The filed basic limit Uninsured Motorists Bodily Injury 15/30 single car loss cost was calculated by applying the Uninsured Motorists Bodily Injury loss cost level change (Line (2)) to the present basic limit Uninsured Motorists Bodily Injury single car loss cost (Line (1)).
COLUMN (4)	Stacked policy limit available to the insured, for a 1 car policy. These are equal to the policy limits purchased shown in Column (10).
COLUMN (5)	Uninsured Motorists Bodily Injury increased limits factor for the policy limits in Column (4).
COLUMN (6)	Stacked policy limits available to the insured, for a 2 car policy. These are equal to 2 times the policy limits purchased shown in Column (10).
COLUMN (7)	Uninsured Motorists Bodily Injury increased limits factor for the policy limits in Column (6).
COLUMN (8)	Stacked policy limits available to the insured, for a 3 car policy. These are equal to 3 times the policy limits purchased shown in Column (10).
COLUMN (9)	Uninsured Motorists Bodily Injury increased limits factor for the policy limits in Column (8).
COLUMN (10)	Uninsured Motorists Bodily Injury policy limits purchased by the insured.
COLUMN (11)	Per car loss costs prior to multi-car discount, for a 1 car policy, are calculated by multiplying the filed Uninsured Motorists Bodily Injury basic limit loss cost (Line (3)) by the increased limits factors in Column (5) and the present UM single car stacked vs. non-stacked differential of 1.025. These are the filed loss costs for single car policies.

PENNSYLVANIA
PERSONAL AUTO INSURANCE

EXPLANATORY NOTES TO TABLE D2A (Cont'd)

- COLUMN (12) Per car loss costs prior to multi-car discount, for a 2 car policy, are calculated by multiplying the filed Uninsured Motorists Bodily Injury basic limit loss cost (Line (3)) by the increased limits factors in Column (7) and a factor of 0.976 (1/1.025) to reflect the fact that stacking coverage was not affected by the decision in Generette v. Donegal Mutual Insurance Company, 957 A.2d 1180 (2008).
- COLUMN (13) Per car loss costs prior to multi-car discount, for a 3 car policy, are calculated by multiplying the filed Uninsured Motorists Bodily Injury basic limit loss cost (Line (3)) by the increased limits factors in Column (9).
- COLUMN (14) Uninsured Motorists Bodily Injury limits purchased by the insured.
- COLUMN (15) Per car loss costs reflecting the multi-car discount, for a 2 car policy, are calculated by multiplying the loss costs in Column (12) by the multi-car discount factor of 0.80.
- COLUMN (16) Per car loss costs reflecting the multi-car discount, for a 3 car policy, are calculated by multiplying the loss costs in Column (13) by the multi-car discount factor of 0.80.
- COLUMN (17) Filed per car multi-car loss costs reflecting the multi-car discount are calculated as follows:
- $(\text{Column (15)} \times 0.56) + (\text{Column (16)} \times 0.44)$
- where 0.56 is the percentage of multi-car exposures in 2 car policies and 0.44 is the percentage of multi-car exposures in 3 car policies. This multi-car exposure split is based on an average of 2.34 cars per multi-car policy (based on 2010 United States Census data for households with 2 or more cars). 2.34 cars per multi-car policy implies that 56% of the exposures (1.32/2.34) are in 2 car policies and 44% of the exposures (1.02/2.34) are in 3 car policies.
- COLUMN (18) The filed single car increments are calculated as follows:
- The filed loss costs for single car policies (shown in Column (11)) minus the filed basic limit loss cost shown in Column (11) (15/30 for split limit policies and \$35,000 for single limit policies).
- COLUMN (19) The filed per car multi-car increments are calculated as follows:
- The filed per car loss costs for multi-car policies (shown in Column (17)) minus the filed basic limit per car loss cost shown in Column (17) (15/30 for split limit policies and 35,000 for single limit policies).

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TABLE D2B-1

FULL TORT - NON-STACKED
TERRITORIES 01 AND 14

CALCULATION OF FILED UNINSURED MOTORISTS FULL TORT SEMI-ANNUAL LOSS COSTS

(1) Present Basic Limit Full Tort UM BI Single Car Loss Cost:	\$21.63
(2) UM BI Loss Cost Level Change:	+17.86%
(3) Filed Basic Limit UM BI Single Car Loss Cost:	\$25.49

	(4)	(5)	(6)	(7)	(8)
UM BI Split Limit	UM BI Increased Limits Factor	Filed Single Car UM BI Loss Cost	Filed Single Car UM BI Increment	Filed Per Car Multi-Car UM BI Loss Cost	Filed Per Car Multi-Car UM BI Increment
15/30	1.000	\$ 25.49		\$ 20.39	
20/40	1.190	30.33	\$ 4.84	24.26	\$ 3.87
25/50	1.350	34.41	8.92	27.53	7.14
35/35	1.510	38.49	13.00	30.79	10.40
50/100	1.910	48.69	23.20	38.95	18.56
100/200	2.550	65.00	39.51	52.00	31.61
100/300	2.560	65.25	39.76	52.20	31.81
250/500	3.320	84.63	59.14	67.70	47.31
300/300	3.400	86.67	61.18	69.34	48.95
500/500	3.710	94.57	69.08	75.66	55.27
500/1000	3.730	95.08	69.59	76.06	55.67
1000/1000	4.150	105.78	80.29	84.62	64.23

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PERSONAL AUTO INSURANCE

TABLE D2B-2

FULL TORT - NON-STACKED
TERRITORIES 41 AND 42

CALCULATION OF FILED UNINSURED MOTORISTS FULL TORT SEMI-ANNUAL LOSS COSTS

(1) Present Basic Limit Full Tort UM BI Single Car Loss Cost:	\$5.72
(2) UM BI Loss Cost Level Change:	+13.10%
(3) Filed Basic Limit UM BI Single Car Loss Cost:	\$6.47

	(4)	(5)	(6)	(7)	(8)
UM BI Split Limit	UM BI Increased Limits Factor	Filed Single Car UM BI Loss Cost	Filed Single Car UM BI Increment	Filed Per Car Multi-Car UM BI Loss Cost	Filed Per Car Multi-Car UM BI Increment
15/30	1.000	\$ 6.47		\$ 5.18	
20/40	1.190	7.70	\$ 1.23	6.16	\$ 0.98
25/50	1.350	8.73	2.26	6.98	1.80
35/35	1.510	9.77	3.30	7.82	2.64
50/100	1.910	12.36	5.89	9.89	4.71
100/200	2.550	16.50	10.03	13.20	8.02
100/300	2.560	16.56	10.09	13.25	8.07
250/500	3.320	21.48	15.01	17.18	12.00
300/300	3.400	22.00	15.53	17.60	12.42
500/500	3.710	24.00	17.53	19.20	14.02
500/1000	3.730	24.13	17.66	19.30	14.12
1000/1000	4.150	26.85	20.38	21.48	16.30

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE D2B-3

FULL TORT - NON-STACKED
REMAINDER OF STATE

CALCULATION OF FILED UNINSURED MOTORISTS FULL TORT SEMI-ANNUAL LOSS COSTS

(1) Present Basic Limit Full Tort UM BI Single Car Loss Cost:	\$2.21
(2) UM BI Loss Cost Level Change:	+14.61%
(3) Filed Basic Limit UM BI Single Car Loss Cost:	\$2.53

	(4)	(5)	(6)	(7)	(8)
UM BI Split Limit	UM BI Increased Limits Factor	Filed Single Car UM BI Loss Cost	Filed Single Car UM BI Increment	Filed Per Car Multi-Car UM BI Loss Cost	Filed Per Car Multi-Car UM BI Increment
15/30	1.000	\$ 2.53		\$ 2.02	
20/40	1.190	3.01	\$ 0.48	2.41	\$ 0.39
25/50	1.350	3.42	0.89	2.74	0.72
35/35	1.510	3.82	1.29	3.06	1.04
50/100	1.910	4.83	2.30	3.86	1.84
100/200	2.550	6.45	3.92	5.16	3.14
100/300	2.560	6.48	3.95	5.18	3.16
250/500	3.320	8.40	5.87	6.72	4.70
300/300	3.400	8.60	6.07	6.88	4.86
500/500	3.710	9.39	6.86	7.51	5.49
500/1000	3.730	9.44	6.91	7.55	5.53
1000/1000	4.150	10.50	7.97	8.40	6.38

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PERSONAL AUTO INSURANCE

EXPLANATORY NOTES TO TABLE D2B

LINE (1)	Present 15/30 Full Tort basic limit Uninsured Motorists Bodily Injury single car loss cost contained in Pennsylvania Personal Auto Filing, PP-2013-BRLA1.
LINE (2)	Filed Uninsured Motorists Bodily Injury base loss cost level change, as determined in Table D1B, Column (12).
LINE (3)	The filed basic limit Uninsured Motorists Bodily Injury 15/30 single car loss cost is calculated by applying the Uninsured Motorists Bodily Injury loss cost level change (Line (2)) to the present basic limit Uninsured Motorists Bodily Injury single car loss cost (Line (1)).
COLUMN (4)	Uninsured Motorists Bodily Injury increased limits factor for the policy limit shown.
COLUMN (5)	The filed single car Uninsured Motorists Bodily Injury loss cost is calculated by multiplying the filed basic limit Uninsured Motorists Bodily Injury loss cost (Line (3)) by the increased limits factors in Column (4).
COLUMN (6)	The filed single car increment is calculated as follows: The filed loss cost for single car policies (shown in Column (5)) minus the filed 15/30 basic limit loss cost shown in Column (5).
COLUMN (7)	The filed per car multi-car Uninsured Motorists Bodily Injury loss cost is calculated by multiplying the filed single car loss costs in Column (5) by the multi-car discount factor of 0.80.
COLUMN (8)	The filed per car multi-car increment is calculated as follows: The filed per car loss cost for multi-car policies (shown in Column (7)) minus the filed 15/30 basic limit per car loss cost shown in Column (7).

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PERSONAL AUTO INSURANCE

TABLE D2C-1

FULL TORT - NON-STACKED
TERRITORIES 01 AND 14

CALCULATION OF FILED UNINSURED MOTORISTS FULL TORT SEMI-ANNUAL LOSS COSTS

	(1)	(2)	(3)	(4)	(5)
UM BI Single <u>Limit</u>	UM BI Increased Limits <u>Factor</u>	Filed Single Car UM BI <u>Loss Cost</u>	Filed Single Car UM BI <u>Increment</u>	Filed Per Car Multi-Car UM BI <u>Loss Cost</u>	Filed Per Car Multi-Car UM BI <u>Increment</u>
\$35,000	1.510	\$ 38.49		\$ 30.79	
50,000	1.810	46.14	\$ 7.65	36.91	\$ 6.12
75,000	2.190	55.82	17.33	44.66	13.87
100,000	2.470	62.96	24.47	50.37	19.58
200,000	3.110	79.27	40.78	63.42	32.63
300,000	3.400	86.67	48.18	69.34	38.55
500,000	3.710	94.57	56.08	75.66	44.87
1,000,000	4.150	105.78	67.29	84.62	53.83

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PERSONAL AUTO INSURANCE

TABLE D2C-2

FULL TORT - NON-STACKED
TERRITORIES 41 AND 42

CALCULATION OF FILED UNINSURED MOTORISTS FULL TORT SEMI-ANNUAL LOSS COSTS

	(1)	(2)	(3)	(4)	(5)
UM BI Single <u>Limit</u>	UM BI Increased Limits <u>Factor</u>	Filed Single Car UM BI <u>Loss Cost</u>	Filed Single Car UM BI <u>Increment</u>	Filed Per Car Multi-Car UM BI <u>Loss Cost</u>	Filed Per Car Multi-Car UM BI <u>Increment</u>
\$35,000	1.510	\$ 9.77		\$ 7.82	
50,000	1.810	11.71	\$ 1.94	9.37	\$ 1.55
75,000	2.190	14.17	4.40	11.34	3.52
100,000	2.470	15.98	6.21	12.78	4.96
200,000	3.110	20.12	10.35	16.10	8.28
300,000	3.400	22.00	12.23	17.60	9.78
500,000	3.710	24.00	14.23	19.20	11.38
1,000,000	4.150	26.85	17.08	21.48	13.66

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PERSONAL AUTO INSURANCE

TABLE D2C-3

FULL TORT - NON-STACKED
REMAINDER OF STATE

CALCULATION OF FILED UNINSURED MOTORISTS FULL TORT SEMI-ANNUAL LOSS COSTS

	(1)	(2)	(3)	(4)	(5)
UM BI Single <u>Limit</u>	UM BI Increased Limits <u>Factor</u>	Filed Single Car UM BI <u>Loss Cost</u>	Filed Single Car UM BI <u>Increment</u>	Filed Per Car Multi-Car UM BI <u>Loss Cost</u>	Filed Per Car Multi-Car UM BI <u>Increment</u>
\$35,000	1.510	\$ 3.82		\$ 3.06	
50,000	1.810	4.58	\$ 0.76	3.66	\$ 0.60
75,000	2.190	5.54	1.72	4.43	1.37
100,000	2.470	6.25	2.43	5.00	1.94
200,000	3.110	7.87	4.05	6.30	3.24
300,000	3.400	8.60	4.78	6.88	3.82
500,000	3.710	9.39	5.57	7.51	4.45
1,000,000	4.150	10.50	6.68	8.40	5.34

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EXPLANATORY NOTES TO TABLE D2C

- COLUMN (1) Uninsured Motorists Bodily Injury increased limits factor for the policy limit shown.
- COLUMN (2) The filed single car Uninsured Motorists Bodily Injury loss costs are calculated by multiplying the filed 15/30 basic limit Uninsured Motorists Bodily Injury loss cost (Table D2B, Line (3)) by the increased limits factors in Column (1).
- COLUMN (3) The filed single car increments are calculated as follows:

The filed loss costs for single car policies (shown in Column (2)) minus the filed \$35,000 basic limit loss cost shown in Column (2).
- COLUMN (4) The filed per car multi-car Uninsured Motorists Bodily Injury loss cost is calculated by multiplying the filed single car loss costs in Column (2) by the multi-car discount factor of 0.80.
- COLUMN (5) The filed per car multi-car increment is calculated as follows:

The filed per car loss cost for multi-car policies (shown in Column (4)) minus the filed \$35,000 basic limit per car loss cost shown in Column (4).

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PERSONAL AUTO INSURANCE

TABLE D3-1

FULL TORT - STACKING
TIER 1

DETERMINATION OF INDICATED DAMAGES REDUCTION
UNDERINSURED MOTORISTS SEMI-ANNUAL LOSS COSTS

\$100,000/\$300,000 UIM

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
BI Limits of Party at Fault	Distri- bution of Policy Limits	Total Combined Limit of Coverage	BI ILF of (1)	UMBI ILF for Layer from (1) to (3)	Average Loss Cost for Combined Coverage	Average Loss Cost for BI Limits of Party at Fault	Indicated Loss Cost for Additional Coverage
15/30	0.131	115/330	1.00	2.690	\$ 290.55	\$ 108.01	\$ 182.54
20/40	0.009	120/340	1.17	2.294	289.90	126.37	163.53
25/50	0.088	125/350	1.31	2.052	290.34	141.49	148.85
35/35	0.001	135/335	1.45	1.881	294.59	156.61	137.98
50/50	0.001	150/350	1.72	1.619	300.77	185.78	114.99
50/100	0.130	150/400	1.81	1.534	299.89	195.50	104.39
75/75	0.000	175/375	2.07	1.397	312.34	223.58	88.76
100/100	0.012	200/400	2.33	1.279	321.88	251.66	70.22
100/200	0.008	200/500	2.41	1.243	323.56	260.30	63.26
100/300	0.372	200/600	2.42	1.238	323.59	261.38	62.21
200/200	0.000	300/500	2.97	1.106	354.79	320.79	34.00
250/500	0.113	350/800	3.20	1.063	367.41	345.63	21.78
300/300	0.075	400/600	3.29	1.059	376.32	355.35	20.97
500/500	0.047	600/800	3.64	1.035	406.92	393.16	13.76
500/1000	0.007	600/1300	3.66	1.029	406.78	395.32	11.46
1000/1000	0.006	1100/1300	4.02	1.017	441.58	434.20	7.38

(9) Cost of all BI limits of at-fault party {sum of (8) x (2)}:	\$ 81.60
(10) Portion of at-fault parties insured:	0.825
(11) Cost of coverage for at-fault parties insured (\$ 81.60 x 0.825):	\$ 67.32
(12) 15/30 BI average loss cost:	\$108.01

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE D3-2

FULL TORT - STACKING
TIER 2

DETERMINATION OF INDICATED DAMAGES REDUCTION
UNDERINSURED MOTORISTS SEMI-ANNUAL LOSS COSTS

\$100,000/\$300,000 UIM

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
BI Limits of Party at Fault	Distri- bution of Policy Limits	Total Combined Limit of Coverage	BI ILF of (1)	UMBI ILF for Layer from (1) to (3)	Average Loss Cost for Combined Coverage	Average Loss Cost for BI Limits of Party at Fault	Indicated Loss Cost for Additional Coverage
15/30	0.131	115/330	1.00	2.690	\$ 145.64	\$ 54.14	\$ 91.50
20/40	0.009	120/340	1.17	2.294	145.31	63.34	81.97
25/50	0.088	125/350	1.31	2.052	145.53	70.92	74.61
35/35	0.001	135/335	1.45	1.881	147.66	78.50	69.16
50/50	0.001	150/350	1.72	1.619	150.76	93.12	57.64
50/100	0.130	150/400	1.81	1.534	150.32	97.99	52.33
75/75	0.000	175/375	2.07	1.397	156.56	112.07	44.49
100/100	0.012	200/400	2.33	1.279	161.34	126.15	35.19
100/200	0.008	200/500	2.41	1.243	162.18	130.48	31.70
100/300	0.372	200/600	2.42	1.238	162.20	131.02	31.18
200/200	0.000	300/500	2.97	1.106	177.84	160.80	17.04
250/500	0.113	350/800	3.20	1.063	184.16	173.25	10.91
300/300	0.075	400/600	3.29	1.059	188.63	178.12	10.51
500/500	0.047	600/800	3.64	1.035	203.97	197.07	6.90
500/1000	0.007	600/1300	3.66	1.029	203.90	198.15	5.75
1000/1000	0.006	1100/1300	4.02	1.017	221.34	217.64	3.70

(9) Cost of all BI limits of at-fault party {sum of (8) x (2)}:	\$ 40.90
(10) Portion of at-fault parties insured:	0.927
(11) Cost of coverage for at-fault parties insured (\$ 40.90 x 0.927):	\$ 37.91
(12) 15/30 BI average loss cost:	\$ 54.14

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TABLE D3-3

FULL TORT - STACKING
TIER 3

DETERMINATION OF INDICATED DAMAGES REDUCTION
UNDERINSURED MOTORISTS SEMI-ANNUAL LOSS COSTS

\$100,000/\$300,000 UIM

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
BI Limits of Party at Fault	Distri- bution of Policy Limits	Total Combined Limit of Coverage	BI ILF of (1)	UMBI ILF for Layer from (1) to (3)	Average Loss Cost for Combined Coverage	Average Loss Cost for BI Limits of Party at Fault	Indicated Loss Cost for Additional Coverage
15/30	0.131	115/330	1.00	2.690	\$ 75.10	\$ 27.92	\$ 47.18
20/40	0.009	120/340	1.17	2.294	74.94	32.67	42.27
25/50	0.088	125/350	1.31	2.052	75.05	36.58	38.47
35/35	0.001	135/335	1.45	1.881	76.15	40.48	35.67
50/50	0.001	150/350	1.72	1.619	77.75	48.02	29.73
50/100	0.130	150/400	1.81	1.534	77.52	50.54	26.98
75/75	0.000	175/375	2.07	1.397	80.74	57.79	22.95
100/100	0.012	200/400	2.33	1.279	83.20	65.05	18.15
100/200	0.008	200/500	2.41	1.243	83.64	67.29	16.35
100/300	0.372	200/600	2.42	1.238	83.65	67.57	16.08
200/200	0.000	300/500	2.97	1.106	91.71	82.92	8.79
250/500	0.113	350/800	3.20	1.063	94.97	89.34	5.63
300/300	0.075	400/600	3.29	1.059	97.28	91.86	5.42
500/500	0.047	600/800	3.64	1.035	105.19	101.63	3.56
500/1000	0.007	600/1300	3.66	1.029	105.15	102.19	2.96
1000/1000	0.006	1100/1300	4.02	1.017	114.15	112.24	1.91

(9) Cost of all BI limits of at-fault party {sum of (8) x (2)}:	\$ 21.09
(10) Portion of at-fault parties insured:	0.943
(11) Cost of coverage for at-fault parties insured (\$ 21.09 x 0.943):	\$ 19.89
(12) 15/30 BI average loss cost:	\$ 27.92

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EXPLANATORY NOTES TO TABLE D3

INTRODUCTION

The explanations that follow clarify Table D3, Determination of Indicated Damages Reduction (with a damages trigger) Underinsured Motorists Loss Costs. Table D3 shows the calculation of the average loss cost for a 100/300 UIM policy purchased, where the tortfeasors have purchased either split limit policies or single limit policies.

Pennsylvania Underinsured Motorists Coverage has a Damages Trigger and a Damages Reduction.

Under a damages trigger, Underinsured Motorists Coverage becomes available only if the insured's damages exceed the at-fault party's (tortfeasor's) Bodily Injury Liability limit.

Under a damages reduction, the amount paid by the tortfeasor reduces the amount of actual damages sustained by the insured that the Underinsured Motorists coverage pays for. With this type of reduction, Underinsured Motorists acts as "excess" coverage, in that the full Underinsured Motorists Bodily Injury limit is available in addition to any amounts received from the tortfeasor. As a result, the insured's total recovery from all sources (i.e. the tortfeasor's payment plus any Underinsured Motorists coverage) may well exceed the maximum limit for Underinsured Motorists Bodily Injury under the policy.

The Damages Reduction (with a damages trigger) Underinsured Motorists loss costs are calculated using the Damages Reduction (with a damages trigger) Underinsured Motorists Pricing Model. This model assumes that the Underinsured Motorists coverage provides a layer of Bodily Injury coverage between the tortfeasor's Bodily Injury Liability limit and the sum of the insured's Underinsured Motorists Bodily Injury limit and the tortfeasor's Bodily Injury Liability limit. This calculation is shown for the 100/300 UIM limit in Table D3.

COLUMN (1)

The limits displayed are the most commonly purchased Bodily Injury limits purchased by the tortfeasor. The Underinsured Motorists Bodily Injury coverage is triggered when these limits are exhausted.

COLUMN (2)

For each Bodily Injury Liability policy limit, this is the distribution of policies based on the tortfeasors' claims by policy limit for Bodily Injury Liability for year ending 12/31/2014. This distribution is based on voluntary and assigned risk exposures combined.

COLUMN (3)

The total combined limit of coverage is the sum of the insured's Underinsured Motorists policy limits and the tortfeasor's Bodily Injury Liability coverage limits.

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EXPLANATORY NOTES TO TABLE D3 (Cont'd)

- COLUMN (4) Revised Bodily Injury increased limits factors as contained in PP-2015-IRLA1 for the policy limits in Column (1) to be applied to the 15/30 average Bodily Injury loss cost.
- COLUMN (5) The Uninsured Motorists Bodily Injury increased limits factors in Column (5) are calculated by reindexing the UMBI increased limits factors, as follows:
- The UMBI increased limits factor for the combined limit (Column (3)) is divided by the UMBI increased limits factor for the party at-fault's limit (Column (1)).
- Table D3-1, 50/100: $2.930 \div 1.910 = 1.534$
- COLUMN (6) The average loss cost for the total coverage available to the insured is calculated by applying the increased limit factors in Column (4) and Column (5) to the average 15/30 Bodily Injury loss cost of Line (12).
- COLUMN (7) The average Bodily Injury loss cost of the tortfeasor is calculated by multiplying the average 15/30 Bodily Injury loss cost in Line (12) by the increased limit factor for the tortfeasor's Bodily Injury limit (Column (4)).
- COLUMN (8) The indicated loss cost for the additional coverage provided by Underinsured Motorists is the difference between the total combined coverage average loss cost (Column (6)) and the tortfeasor's average loss cost (Column (7)). This amount will cover the insured's losses above the tortfeasor's Bodily Injury Liability limits up to the amounts specified by the limits in Column (3).
- LINE (9) Using the results from Column (8), the indicated overall loss cost of the coverage provided by Underinsured Motorists can be determined. This is accomplished by weighting the indicated loss costs for each limit in Column (8) by the policy limit distribution in Column (2).

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EXPLANATORY NOTES TO TABLE D3 (Cont'd)

LINES (10) AND (11) Because Underinsured Motorists applies only when the tortfeasor is insured, the indicated Underinsured Motorists charge is adjusted by an estimate of the percentage of drivers in the state that are insured. The percentage is given by:

$$1 - \left[\frac{\text{(Current Uninsured Motorists claim frequency)}}{\text{(Current Bodily Injury claim frequency)}} \right],$$

where the claim frequencies are based on voluntary and assigned risks combined. The result is the average loss cost for a given limit of Underinsured Motorists coverage.

The result for each Underinsured Motorist non-stacked limit is shown in Table D4B, Column (1).

Because Underinsured Motorists coverage is also available on a stacked basis, the Underinsured Motorists Pricing Model calculates the per car loss cost for a given limit of Underinsured Motorists coverage separately for insureds with a one car policy, a two car policy and a three car policy. Underinsured Motorists loss costs for a two car policy are determined by doubling the UIM limits purchased. Underinsured Motorists loss costs for a three car policy are determined by tripling the UIM limits purchased. The results for each Underinsured Motorists limit for insureds with a one car policy, a two car policy and a three car policy are shown in Table D4B in Columns (2), (4) and (6), respectively.

LINE (12) The 15/30 average loss cost is based on the latest year of data, year ending 12/31/2014.

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TABLE D4A

TERRITORIES 01 AND 14

CALCULATION OF OFFSET FOR THE MULTI-CAR DISCOUNT

	(1) Percent Of <u>Exposures</u>	(2) Present <u>Discount</u>
Single Car Policies	51.5%	1.00
Multi-Car Policies	48.5%	<u>0.80</u>
		0.903

(3) Offset = 1.000 / 0.903 = 1.107

TERRITORIES 41 AND 42

CALCULATION OF OFFSET FOR THE MULTI-CAR DISCOUNT

	(1) Percent Of <u>Exposures</u>	(2) Present <u>Discount</u>
Single Car Policies	27.0%	1.00
Multi-Car Policies	73.0%	<u>0.80</u>
		0.854

(3) Offset = 1.000 / 0.854 = 1.171

REMAINDER OF STATE

CALCULATION OF OFFSET FOR THE MULTI-CAR DISCOUNT

	(1) Percent Of <u>Exposures</u>	(2) Present <u>Discount</u>
Single Car Policies	25.5%	1.00
Multi-Car Policies	74.5%	<u>0.80</u>
		0.851

(3) Offset = 1.000 / 0.851 = 1.175

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EXPLANATORY NOTES TO TABLE D4A

INTRODUCTION	Our pricing model for Underinsured Motorists produces average single and multi-car loss costs for this coverage. The calculated offset for the multi-car discount is applied to the results of the model to produce the filed single car loss cost. It is not applied to the present Underinsured Motorists single car loss costs.
COLUMN (1)	The percentage of exposures for single car policies is the percentage of single car exposures. The percentage of exposures for multi-car policies is the percentage of multi-car exposures.
COLUMN (2)	The present multi-car discount factor is 1.00 for single cars and 0.80 for each car in a multi-car policy. The present average discount for all policies is the discount in Column (2) weighted on the percentage of exposures in Column (1).
LINE (3)	The offset is determined by taking the reciprocal of the present average discount for all policies ($1.000 \div$ Column (2) total).

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PERSONAL AUTO INSURANCE

TABLE D4B-1

FULL TORT - STACKED
TERRITORIES 01 AND 14

CALCULATION OF FILED UNDERINSURED MOTORISTS FULL TORT SEMI-ANNUAL LOSS COSTS

(1) <u>1 Car Policy</u>	(2)	(3) <u>2 Car Policy</u>	(4)	(5) <u>3 Car Policy</u>	(6)	(7)	(8)	(9)	(10)
Stacked Split Limit	UIM BI Ave. Loss Cost	Stacked Split Limit	UIM BI Per Car Loss Cost	Stacked Split Limit	UIM BI Per Car Loss Cost	Split Limit Purchased	Per Car Loss Costs Prior To Multi-Car Discount		
							1 Car Policy	2 Car Policy	3 Car Policy
15/30	\$ 16.57	30/60	\$ 29.26	45/90	\$ 39.69	15/30	\$ 22.19	\$ 32.39	\$ 43.94
20/40	21.06	40/80	36.50	60/120	48.86	20/40	28.21	40.41	54.09
25/50	25.46	50/100	42.88	75/150	56.33	25/50	34.10	47.47	62.36
35/35	31.91	70/70	52.58	105/105	67.28	35/35	42.74	58.21	74.48
50/100	42.88	100/200	67.10	150/300	82.53	50/100	57.44	74.28	91.36
100/200	67.10	200/400	93.51	300/600	108.74	100/200	89.88	103.52	120.38
100/300	67.32	200/600	93.57	300/900	108.74	100/300	90.17	103.58	120.38
250/500	101.78	500/1000	128.48	750/1500	146.81	250/500	136.33	142.23	162.52
300/300	107.41	600/600	135.70	900/900	155.03	300/300	143.87	150.22	171.62
500/500	128.05	1000/1000	160.01	1500/1500	179.31	500/500	171.52	177.13	198.50
500/1000	128.48	1000/2000	160.86	1500/3000	179.50	500/1000	172.10	178.07	198.71
1000/1000	160.01	2000/2000	191.14	3000/3000	203.67	1000/1000	214.33	211.59	225.46
Stacked Single Limit	UIM BI Ave. Loss Cost	Stacked Single Limit	UIM BI Per Car Loss Cost	Stacked Single Limit	UIM BI Per Car Loss Cost	Single Limit Purchased	Per Car Loss Costs Prior To Multi-Car Discount		
							1 Car Policy	2 Car Policy	3 Car Policy
\$ 35,000	\$ 31.91	\$ 70,000	\$ 52.58	\$ 105,000	\$ 67.28	\$ 35,000	\$ 42.74	\$ 58.21	\$ 74.48
50,000	41.58	100,000	65.27	150,000	81.04	50,000	55.70	72.25	89.71
75,000	54.86	150,000	81.04	225,000	96.53	75,000	73.48	89.71	106.86
100,000	65.27	200,000	92.37	300,000	107.41	100,000	87.42	102.25	118.90
200,000	92.37	400,000	118.68	600,000	135.70	200,000	123.72	131.38	150.22
300,000	107.41	600,000	135.70	900,000	155.03	300,000	143.87	150.22	171.62
500,000	128.05	1,000,000	160.01	1,500,000	179.31	500,000	171.52	177.13	198.50
1,000,000	160.01	2,000,000	191.14	3,000,000	203.67	1,000,000	214.33	211.59	225.46

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE D4B-1 (CONTINUED)

TERRITORIES 01 AND 14

CALCULATION OF FILED UNDERINSURED MOTORISTS FULL TORT SEMI-ANNUAL LOSS COSTS

(11) Split Limit <u>Purchased</u>	(12) 2 Car <u>Policy</u>	(13) 3-Car <u>Policy</u>	(14) Per Car Multi-Car <u>Loss Cost</u>
15/30	\$ 25.91	\$ 35.15	\$ 29.98
20/40	32.33	43.27	37.14
25/50	37.98	49.89	43.22
35/35	46.57	59.58	52.29
50/100	59.42	73.09	65.43
100/200	82.82	96.30	88.75
100/300	82.86	96.30	88.77
250/500	113.78	130.02	120.93
300/300	120.18	137.30	127.71
500/500	141.70	158.80	149.22
500/1000	142.46	158.97	149.72
1000/1000	169.27	180.37	174.15
Single Limit <u>Purchased</u>	2 Car <u>Policy</u>	3-Car <u>Policy</u>	Per Car Multi-Car <u>Loss Cost</u>
\$ 35,000	\$ 46.57	\$ 59.58	\$ 52.29
50,000	57.80	71.77	63.95
75,000	71.77	85.49	77.81
100,000	81.80	95.12	87.66
200,000	105.10	120.18	111.74
300,000	120.18	137.30	127.71
500,000	141.70	158.80	149.22
1,000,000	169.27	180.37	174.15

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE D4B-2

FULL TORT - STACKED
TERRITORIES 41 AND 42

CALCULATION OF FILED UNDERINSURED MOTORISTS FULL TORT SEMI-ANNUAL LOSS COSTS

(1) <u>1 Car Policy</u>	(2)	(3) <u>2 Car Policy</u>	(4)	(5) <u>3 Car Policy</u>	(6)	(7)	(8)	(9)	(10)
Stacked Split Limit	UIM BI Ave. Loss Cost	Stacked Split Limit	UIM BI Per Car Loss Cost	Stacked Split Limit	UIM BI Per Car Loss Cost	Split Limit Purchased	Per Car Loss Costs Prior To Multi-Car Discount		
							1 Car Policy	2 Car Policy	3 Car Policy
15/30	\$ 9.33	30/60	\$ 16.48	45/90	\$ 22.35	15/30	\$ 13.23	\$ 19.30	\$ 26.17
20/40	11.87	40/80	20.56	60/120	27.51	20/40	16.82	24.08	32.21
25/50	14.34	50/100	24.15	75/150	31.73	25/50	20.32	28.28	37.16
35/35	17.97	70/70	29.61	105/105	37.90	35/35	25.46	34.67	44.38
50/100	24.15	100/200	37.79	150/300	46.48	50/100	34.22	44.25	54.43
100/200	37.79	200/400	52.67	300/600	61.25	100/200	53.54	61.68	71.72
100/300	37.91	200/600	52.70	300/900	61.25	100/300	53.71	61.71	71.72
250/500	57.33	500/1000	72.36	750/1500	82.69	250/500	81.23	84.73	96.83
300/300	60.49	600/600	76.43	900/900	87.31	300/300	85.70	89.50	102.24
500/500	72.12	1000/1000	90.12	1500/1500	100.99	500/500	102.18	105.53	118.26
500/1000	72.36	1000/2000	90.60	1500/3000	101.10	500/1000	102.52	106.09	118.39
1000/1000	90.12	2000/2000	107.65	3000/3000	114.71	1000/1000	127.69	126.06	134.33
Stacked Single Limit	UIM BI Ave. Loss Cost	Stacked Single Limit	UIM BI Per Car Loss Cost	Stacked Single Limit	UIM BI Per Car Loss Cost	Single Limit Purchased	Per Car Loss Costs Prior To Multi-Car Discount		
							1 Car Policy	2 Car Policy	3 Car Policy
\$ 35,000	\$ 17.97	\$ 70,000	\$ 29.61	\$ 105,000	\$ 37.90	\$ 35,000	\$ 25.46	\$ 34.67	\$ 44.38
50,000	23.42	100,000	36.76	150,000	45.65	50,000	33.18	43.05	53.46
75,000	30.90	150,000	45.65	225,000	54.37	75,000	43.78	53.46	63.67
100,000	36.76	200,000	52.02	300,000	60.49	100,000	52.09	60.92	70.83
200,000	52.02	400,000	66.84	600,000	76.43	200,000	73.71	78.27	89.50
300,000	60.49	600,000	76.43	900,000	87.31	300,000	85.70	89.50	102.24
500,000	72.12	1,000,000	90.12	1,500,000	100.99	500,000	102.18	105.53	118.26
1,000,000	90.12	2,000,000	107.65	3,000,000	114.71	1,000,000	127.69	126.06	134.33

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE D4B-2 (CONTINUED)

TERRITORIES 41 AND 42

CALCULATION OF FILED UNDERINSURED MOTORISTS FULL TORT SEMI-ANNUAL LOSS COSTS

(11) Split Limit <u>Purchased</u>	(12) 2 Car <u>Policy</u>	(13) 3-Car <u>Policy</u>	(14) Per Car Multi-Car <u>Loss Cost</u>
15/30	\$ 15.44	\$ 20.94	\$ 17.86
20/40	19.26	25.77	22.12
25/50	22.62	29.73	25.75
35/35	27.74	35.50	31.15
50/100	35.40	43.54	38.98
100/200	49.34	57.38	52.88
100/300	49.37	57.38	52.89
250/500	67.78	77.46	72.04
300/300	71.60	81.79	76.08
500/500	84.42	94.61	88.90
500/1000	84.87	94.71	89.20
1000/1000	100.85	107.46	103.76
<u>Single Limit Purchased</u>	<u>2 Car Policy</u>	<u>3-Car Policy</u>	<u>Per Car Multi-Car Loss Cost</u>
\$ 35,000	\$ 27.74	\$ 35.50	\$ 31.15
50,000	34.44	42.77	38.11
75,000	42.77	50.94	46.36
100,000	48.74	56.66	52.22
200,000	62.62	71.60	66.57
300,000	71.60	81.79	76.08
500,000	84.42	94.61	88.90
1,000,000	100.85	107.46	103.76

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE D4B-3

FULL TORT - STACKED
REMAINDER OF STATE

CALCULATION OF FILED UNDERINSURED MOTORISTS FULL TORT SEMI-ANNUAL LOSS COSTS

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
<u>1 Car Policy</u>		<u>2 Car Policy</u>		<u>3 Car Policy</u>			<u>Per Car Loss Costs Prior To Multi-Car Discount</u>		
Stacked Split Limit	UIM BI Ave. Loss Cost	Stacked Split Limit	UIM BI Per Car Loss Cost	Stacked Split Limit	UIM BI Per Car Loss Cost	Split Limit Purchased	1 Car Policy	2 Car Policy	3 Car Policy
15/30	\$ 4.89	30/60	\$ 8.65	45/90	\$ 11.72	15/30	\$ 6.96	\$ 10.16	\$ 13.77
20/40	6.22	40/80	10.78	60/120	14.44	20/40	8.85	12.67	16.97
25/50	7.52	50/100	12.66	75/150	16.64	25/50	10.70	14.88	19.55
35/35	9.43	70/70	15.53	105/105	19.88	35/35	13.41	18.25	23.36
50/100	12.66	100/200	19.82	150/300	24.39	50/100	18.00	23.29	28.66
100/200	19.82	200/400	27.63	300/600	32.13	100/200	28.18	32.47	37.75
100/300	19.89	200/600	27.65	300/900	32.13	100/300	28.28	32.49	37.75
250/500	30.07	500/1000	37.96	750/1500	43.38	250/500	42.75	44.60	50.97
300/300	31.73	600/600	40.10	900/900	45.80	300/300	45.11	47.12	53.82
500/500	37.83	1000/1000	47.27	1500/1500	52.98	500/500	53.78	55.54	62.25
500/1000	37.96	1000/2000	47.53	1500/3000	53.03	500/1000	53.97	55.85	62.31
1000/1000	47.27	2000/2000	56.48	3000/3000	60.17	1000/1000	67.20	66.36	70.70
Stacked Single Limit	UIM BI Ave. Loss Cost	Stacked Single Limit	UIM BI Per Car Loss Cost	Stacked Single Limit	UIM BI Per Car Loss Cost	Single Limit Purchased	<u>Per Car Loss Costs Prior To Multi-Car Discount</u>		
							1 Car Policy	2 Car Policy	3 Car Policy
\$ 35,000	\$ 9.43	\$ 70,000	\$ 15.53	\$ 105,000	\$ 19.88	\$ 35,000	\$ 13.41	\$ 18.25	\$ 23.36
50,000	12.28	100,000	19.28	150,000	23.94	50,000	17.46	22.65	28.13
75,000	16.21	150,000	23.94	225,000	28.52	75,000	23.05	28.13	33.51
100,000	19.28	200,000	27.29	300,000	31.73	100,000	27.41	32.07	37.28
200,000	27.29	400,000	35.06	600,000	40.10	200,000	38.80	41.20	47.12
300,000	31.73	600,000	40.10	900,000	45.80	300,000	45.11	47.12	53.82
500,000	37.83	1,000,000	47.27	1,500,000	52.98	500,000	53.78	55.54	62.25
1,000,000	47.27	2,000,000	56.48	3,000,000	60.17	1,000,000	67.20	66.36	70.70

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE D4B-3 (CONTINUED)

REMAINDER OF STATE

CALCULATION OF FILED UNDERINSURED MOTORISTS FULL TORT SEMI-ANNUAL LOSS COSTS

(11) Split Limit <u>Purchased</u>	(12) 2 Car <u>Policy</u>	(13) 3-Car <u>Policy</u>	(14) Per Car Multi-Car <u>Loss Cost</u>
15/30	\$ 8.13	\$ 11.02	\$ 9.40
20/40	10.14	13.58	11.65
25/50	11.90	15.64	13.55
35/35	14.60	18.69	16.40
50/100	18.63	22.93	20.52
100/200	25.98	30.20	27.84
100/300	25.99	30.20	27.84
250/500	35.68	40.78	37.92
300/300	37.70	43.06	40.06
500/500	44.43	49.80	46.79
500/1000	44.68	49.85	46.95
1000/1000	53.09	56.56	54.62
<u>Single Limit Purchased</u>	<u>2 Car Policy</u>	<u>3-Car Policy</u>	<u>Per Car Multi-Car Loss Cost</u>
\$ 35,000	\$ 14.60	\$ 18.69	\$ 16.40
50,000	18.12	22.50	20.05
75,000	22.50	26.81	24.40
100,000	25.66	29.82	27.49
200,000	32.96	37.70	35.05
300,000	37.70	43.06	40.06
500,000	44.43	49.80	46.79
1,000,000	53.09	56.56	54.62

PENNSYLVANIA
PERSONAL AUTO INSURANCE

EXPLANATORY NOTES TO TABLE D4B

COLUMN (1)	Stacked policy limits available to the insured, for a 1 car policy. These are equal to the policy limits purchased shown in Column (7).
COLUMN (2)	Underinsured Motorists Bodily Injury indicated average per car loss cost for the policy limits in Column (1). These are the Underinsured Motorists average loss costs for each UIM limit which result from the Underinsured Motorists Pricing Model described in Table D3.
COLUMN (3)	Stacked policy limits available to the insured, for a 2 car policy. These are equal to 2 times the policy limits purchased shown in Column (7).
COLUMN (4)	Underinsured Motorists Bodily Injury indicated average per car loss cost for the policy limits in Column (3). These are the Underinsured Motorists average loss costs for each UIM limit which result from the Underinsured Motorists Pricing Model described in Table D3.
COLUMN (5)	Stacked policy limits available to the insured, for a 3 car policy. These are equal to 3 times the policy limits purchased shown in Column (7).
COLUMN (6)	Underinsured Motorists Bodily Injury indicated average per car loss cost for the policy limits in Column (5). These are the Underinsured Motorists average loss costs for each UIM limit which result from the Underinsured Motorists Pricing Model described in Table D3.
COLUMN (7)	Underinsured Motorists Bodily Injury policy limits purchased by the insured.
COLUMN (8)	Per car loss costs prior to multi-car discount, for a 1 car policy, are calculated by multiplying the Underinsured Motorists Bodily Injury average loss cost in Column (2) by the offset factor shown in Table D4A, a factor of 1.10 to reflect additional non-stacked coverage afforded under <u>Generette v. Donegal Mutual Insurance Company</u> , 957 A.2d 1180 (2008), and the present UIM single car stacked vs. non-stacked differential of 1.10. These are the filed loss costs for single car policies.
COLUMN (9)	Per car loss costs prior to multi-car discount, for a 2 car policy, are calculated by multiplying the Underinsured Motorists Bodily Injury average per car loss cost in Column (4) by the offset factor shown in Table D4A.
COLUMN (10)	Per car loss costs prior to multi-car discount, for a 3 car policy, are calculated by multiplying the Underinsured Motorists Bodily Injury average per car loss cost in Column (6) by the offset factor shown in Table D4A.
COLUMN (11)	Uninsured Motorists Bodily Injury limits purchased by the insured.
COLUMN (12)	Per car loss costs reflecting the multi-car discount, for a 2 car policy, are calculated by multiplying the per car loss costs in Column (9) by the multi-car discount factor of 0.80.

PENNSYLVANIA
PERSONAL AUTO INSURANCE

EXPLANATORY NOTES TO TABLE D4B (Cont'd)

COLUMN (13) Per car loss costs reflecting the multi-car discount, for a 3 car policy, are calculated by multiplying the per car loss costs in Column (10) by the multi-car discount factor of 0.80.

COLUMN (14) Filed per car multi-car loss costs reflecting the multi-car discount are calculated as follows:

$$(\text{Column (12)} \times 0.56) + (\text{Column (13)} \times 0.44)$$

where 0.56 is the percentage of multi-car exposures in 2 car policies and 0.44 is the percentage of multi-car exposures in 3 car policies. This multi-car exposure split is based on an average of 2.34 cars per multi-car policy (based on 2010 United States Census data for households with 2 or more cars). 2.34 cars per multi-car policy implies that 56% of the exposures (1.32/2.34) are in 2 car policies and 44% of the exposures (1.02/2.34) are in 3 car policies.

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE D4C-1

FULL TORT - NON-STACKED
TERRITORIES 01 AND 14

CALCULATION OF FILED UNDERINSURED MOTORISTS FULL TORT SEMI-ANNUAL LOSS COSTS

<u>Split Limits</u>	(1) <u>Single/Multi Combined (A)</u>	(2) <u>Single Car Loss Cost (B)</u>	(3) <u>Per Car Multi-Car Loss Cost (C)</u>
15/30	\$ 16.57	\$ 20.17	\$ 16.14
20/40	21.06	25.64	20.51
25/50	25.46	31.00	24.80
35/35	31.91	38.85	31.08
50/100	42.88	52.22	41.78
100/200	67.10	81.71	65.37
100/300	67.32	81.97	65.58
250/500	101.78	123.94	99.15
300/300	107.41	130.79	104.63
500/500	128.05	155.93	124.74
500/1000	128.48	156.45	125.16
1000/1000	160.01	194.84	155.87

<u>Single Limits</u>	<u>Single/Multi Combined (A)</u>	<u>Single Car Loss Cost (B)</u>	<u>Per Car Multi-Car Loss Cost (C)</u>
\$35,000	\$ 31.91	\$ 38.85	\$ 31.08
50,000	41.58	50.63	40.50
75,000	54.86	66.80	53.44
100,000	65.27	79.48	63.58
200,000	92.37	112.48	89.98
300,000	107.41	130.79	104.63
500,000	128.05	155.93	124.74
1,000,000	160.01	194.84	155.87

(A) Column (1) shows the average loss costs by UIM limit which result from Table D3-1.

(B) Column (1) x the UIM offset calculated in Table D4A x 1.10 (to reflect additional coverage afforded under Generette v. Donegal Mutual Insurance Company, 957 A.2d 1180 (2008)).

(C) Column (2) x the UIM Multi-Car discount shown in Table D4A.

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE D4C-2

FULL TORT - NON-STACKED
TERRITORIES 41 AND 42

CALCULATION OF FILED UNDERINSURED MOTORISTS FULL TORT SEMI-ANNUAL LOSS COSTS

<u>Split Limits</u>	(1) <u>Single/Multi Combined (A)</u>	(2) <u>Single Car Loss Cost (B)</u>	(3) <u>Per Car Multi-Car Loss Cost (C)</u>
15/30	\$ 9.33	\$ 12.02	\$ 9.62
20/40	11.87	15.29	12.23
25/50	14.34	18.47	14.78
35/35	17.97	23.14	18.51
50/100	24.15	31.11	24.89
100/200	37.79	48.68	38.94
100/300	37.91	48.83	39.06
250/500	57.33	73.84	59.07
300/300	60.49	77.91	62.33
500/500	72.12	92.90	74.32
500/1000	72.36	93.20	74.56
1000/1000	90.12	116.08	92.86

<u>Single Limits</u>	<u>Single/Multi Combined (A)</u>	<u>Single Car Loss Cost (B)</u>	<u>Per Car Multi-Car Loss Cost (C)</u>
\$35,000	\$ 17.97	\$ 23.14	\$ 18.51
50,000	23.42	30.16	24.13
75,000	30.90	39.80	31.84
100,000	36.76	47.36	37.89
200,000	52.02	67.01	53.61
300,000	60.49	77.91	62.33
500,000	72.12	92.90	74.32
1,000,000	90.12	116.08	92.86

(A) Column (1) shows the average loss costs by UIM limit which result from Table D3-2.

(B) Column (1) x the UIM offset calculated in Table D4A x 1.10 (to reflect additional coverage afforded under Generette v. Donegal Mutual Insurance Company, 957 A.2d 1180 (2008)).

(C) Column (2) x the UIM Multi-Car discount shown in Table D4A.

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE D4C-3

FULL TORT - NON-STACKED
REMAINDER OF STATE

CALCULATION OF FILED UNDERINSURED MOTORISTS FULL TORT SEMI-ANNUAL LOSS COSTS

<u>Split Limits</u>	(1) <u>Single/Multi Combined (A)</u>	(2) <u>Single Car Loss Cost (B)</u>	(3) <u>Per Car Multi-Car Loss Cost (C)</u>
15/30	\$ 4.89	\$ 6.33	\$ 5.06
20/40	6.22	8.04	6.43
25/50	7.52	9.72	7.78
35/35	9.43	12.19	9.75
50/100	12.66	16.37	13.10
100/200	19.82	25.62	20.50
100/300	19.89	25.71	20.57
250/500	30.07	38.86	31.09
300/300	31.73	41.01	32.81
500/500	37.83	48.90	39.12
500/1000	37.96	49.06	39.25
1000/1000	47.27	61.09	48.87

<u>Single Limits</u>	<u>Single/Multi Combined (A)</u>	<u>Single Car Loss Cost (B)</u>	<u>Per Car Multi-Car Loss Cost (C)</u>
\$35,000	\$ 9.43	\$ 12.19	\$ 9.75
50,000	12.28	15.87	12.70
75,000	16.21	20.96	16.77
100,000	19.28	24.92	19.94
200,000	27.29	35.28	28.22
300,000	31.73	41.01	32.81
500,000	37.83	48.90	39.12
1,000,000	47.27	61.09	48.87

(A) Column (1) shows the average loss costs by UIM limit which result from Table D3-3.

(B) Column (1) x the UIM offset calculated in Table D4A x 1.10 (to reflect additional coverage afforded under Generette v. Donegal Mutual Insurance Company, 957 A.2d 1180 (2008)).

(C) Column (2) x the UIM Multi-Car discount shown in Table D4A.

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE D5A-1

FULL TORT - STACKED
TERRITORIES 01 AND 14

PRESENT AND FILED FULL TORT SEMI-ANNUAL LOSS COSTS
UNINSURED MOTORISTS BODILY INJURY

<u>Basic Limits</u>	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	<u>Present Loss Costs</u>		<u>Filed Loss Costs</u>		<u>Average Loss</u>		<u>Percent</u>
	<u>Single</u>	<u>Per Car</u>	<u>Single</u>	<u>Per Car</u>	<u>Costs Per Car</u>	<u>Change</u>	
	<u>Car</u>	<u>Multi-Car</u>	<u>Car</u>	<u>Multi-Car</u>	<u>Present</u>	<u>Filed</u>	
15/30	\$ 22.17	\$ 27.61	\$ 26.13	\$ 32.53	\$ 24.81	\$ 29.23	+ 17.8%
\$35,000 S/L	\$ 33.48	\$ 38.76	\$ 39.45	\$ 45.68	\$ 36.04	\$ 42.47	+ 17.8%

Higher Limits Increments

<u>Split Limits</u>	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	<u>Present Loss Costs</u>		<u>Filed Loss Costs</u>		<u>Average Loss</u>		<u>Percent</u>
	<u>Single</u>	<u>Per Car</u>	<u>Single</u>	<u>Per Car</u>	<u>Costs Per Car</u>	<u>Change</u>	
	<u>Car</u>	<u>Multi-Car</u>	<u>Car</u>	<u>Multi-Car</u>	<u>Present</u>	<u>Filed</u>	
20/40	\$ 4.21	\$ 4.03	\$ 4.96	\$ 4.75	\$ 4.12	\$ 4.86	+ 17.8%
25/50	7.76	7.39	9.14	8.71	7.58	8.93	+ 17.8%
35/35	11.31	11.15	13.32	13.15	11.23	13.24	+ 17.8%
50/100	20.17	18.26	23.78	21.53	19.24	22.69	+ 17.9%
100/200	34.37	27.81	40.50	32.79	31.19	36.76	+ 17.8%
100/300	34.58	27.98	40.75	32.99	31.38	36.99	+ 17.9%
250/500	51.44	37.22	60.62	43.87	44.54	52.50	+ 17.9%
300/300	53.21	38.81	62.71	45.74	46.23	54.48	+ 17.8%
500/500	60.09	44.38	70.80	52.31	52.47	61.83	+ 17.8%
500/1000	60.53	44.55	71.33	52.51	52.78	62.20	+ 17.8%
1000/1000	69.83	50.63	82.29	59.68	60.52	71.32	+ 17.8%

<u>Single Limits</u>	(15)	(16)	(17)	(18)	(19)	(20)	(21)
	<u>Present Loss Costs</u>		<u>Filed Loss Costs</u>		<u>Average Loss</u>		<u>Percent</u>
	<u>Single</u>	<u>Per Car</u>	<u>Single</u>	<u>Per Car</u>	<u>Costs Per Car</u>	<u>Change</u>	
	<u>Car</u>	<u>Multi-Car</u>	<u>Car</u>	<u>Multi-Car</u>	<u>Present</u>	<u>Filed</u>	
\$50,000	\$ 6.65	\$ 5.84	\$ 7.84	\$ 6.87	\$ 6.26	\$ 7.37	+ 17.8%
75,000	15.07	12.05	17.77	14.19	13.61	16.03	+ 17.8%
100,000	21.29	15.90	25.08	18.73	18.68	22.00	+ 17.8%
200,000	35.47	23.46	41.80	27.64	29.65	34.93	+ 17.8%
300,000	41.90	27.66	49.39	32.59	34.99	41.24	+ 17.9%
500,000	48.78	33.23	57.48	39.16	41.24	48.59	+ 17.8%
1,000,000	58.52	39.48	68.97	46.53	49.29	58.09	+ 17.8%

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TABLE D5A-2

FULL TORT - STACKED
TERRITORIES 41 AND 42PRESENT AND FILED FULL TORT SEMI-ANNUAL LOSS COSTS
UNINSURED MOTORISTS BODILY INJURY

<u>Basic Limits</u>	(1) <u>Present Loss Costs</u>		(2) <u>Filed Loss Costs</u>		(3) <u>Average Loss</u>		(7) <u>Percent</u> <u>Change</u>
	<u>Single</u> <u>Car</u>	<u>Per Car</u> <u>Multi-Car</u>	<u>Single</u> <u>Car</u>	<u>Per Car</u> <u>Multi-Car</u>	<u>Costs Per Car</u>		
					<u>Present</u>	<u>Filed</u>	
15/30	\$ 5.86	\$ 7.30	\$ 6.63	\$ 8.26	\$ 6.91	\$ 7.82	+ 13.2%
\$35,000 S/L	\$ 8.86	\$ 10.25	\$ 10.01	\$ 11.59	\$ 9.87	\$ 11.16	+ 13.1%

Higher Limits Increments

<u>Split Limits</u>	(8) <u>Present Loss Costs</u>		(9) <u>Filed Loss Costs</u>		(10) <u>Average Loss</u>		(14) <u>Percent</u> <u>Change</u>
	<u>Single</u> <u>Car</u>	<u>Per Car</u> <u>Multi-Car</u>	<u>Single</u> <u>Car</u>	<u>Per Car</u> <u>Multi-Car</u>	<u>Costs Per Car</u>		
					<u>Present</u>	<u>Filed</u>	
20/40	\$ 1.12	\$ 1.07	\$ 1.26	\$ 1.21	\$ 1.08	\$ 1.22	+ 13.1%
25/50	2.05	1.96	2.32	2.21	1.98	2.24	+ 13.2%
35/35	3.00	2.95	3.38	3.33	2.96	3.34	+ 13.1%
50/100	5.34	4.83	6.04	5.46	4.97	5.62	+ 13.1%
100/200	9.09	7.35	10.28	8.32	7.82	8.85	+ 13.2%
100/300	9.15	7.40	10.34	8.37	7.87	8.90	+ 13.1%
250/500	13.60	9.85	15.39	11.13	10.86	12.28	+ 13.1%
300/300	14.08	10.27	15.92	11.61	11.30	12.77	+ 13.1%
500/500	15.89	11.74	17.97	13.28	12.86	14.55	+ 13.2%
500/1000	16.01	11.78	18.10	13.33	12.92	14.62	+ 13.2%
1000/1000	18.47	13.39	20.89	15.14	14.76	16.69	+ 13.1%

<u>Single Limits</u>	(15) <u>Present Loss Costs</u>		(16) <u>Filed Loss Costs</u>		(17) <u>Average Loss</u>		(21) <u>Percent</u> <u>Change</u>
	<u>Single</u> <u>Car</u>	<u>Per Car</u> <u>Multi-Car</u>	<u>Single</u> <u>Car</u>	<u>Per Car</u> <u>Multi-Car</u>	<u>Costs Per Car</u>		
					<u>Present</u>	<u>Filed</u>	
\$50,000	\$ 1.75	\$ 1.54	\$ 1.99	\$ 1.75	\$ 1.60	\$ 1.81	+ 13.1%
75,000	3.98	3.19	4.51	3.61	3.40	3.85	+ 13.1%
100,000	5.62	4.21	6.37	4.76	4.59	5.19	+ 13.1%
200,000	9.37	6.21	10.61	7.02	7.06	7.99	+ 13.1%
300,000	11.08	7.32	12.54	8.28	8.34	9.43	+ 13.1%
500,000	12.89	8.79	14.59	9.95	9.90	11.20	+ 13.1%
1,000,000	15.47	10.44	17.51	11.81	11.80	13.35	+ 13.1%

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TABLE D5A-3

FULL TORT - STACKED
REMAINDER OF STATE

PRESENT AND FILED FULL TORT SEMI-ANNUAL LOSS COSTS
UNINSURED MOTORISTS BODILY INJURY

	(1)		(2)		(3)		(4)		(5)		(6)		(7)
	Present Loss Costs		Filed Loss Costs		Average Loss		Percent		Change		Change		
	Single Car	Per Car Multi-Car	Single Car	Per Car Multi-Car	Costs Per Car Present	Costs Per Car Filed	Present	Filed					
<u>Basic Limits</u>													
15/30	\$ 2.27	\$ 2.82	\$ 2.59	\$ 3.23	\$ 2.68	\$ 3.07							+ 14.6%
\$35,000 S/L	\$ 3.42	\$ 3.96	\$ 3.92	\$ 4.53	\$ 3.82	\$ 4.37							+ 14.4%

Higher Limits Increments

	(8)		(9)		(10)		(11)		(12)		(13)		(14)
	Present Loss Costs		Filed Loss Costs		Average Loss		Percent		Change		Change		
	Single Car	Per Car Multi-Car	Single Car	Per Car Multi-Car	Costs Per Car Present	Costs Per Car Filed	Present	Filed					
<u>Split Limits</u>													
20/40	\$ 0.43	\$ 0.41	\$ 0.50	\$ 0.47	\$ 0.42	\$ 0.48							+ 14.5%
25/50	0.78	0.76	0.92	0.86	0.77	0.88							+ 14.5%
35/35	1.15	1.14	1.33	1.30	1.14	1.31							+ 14.7%
50/100	2.06	1.87	2.36	2.13	1.92	2.19							+ 14.3%
100/200	3.51	2.85	4.02	3.25	3.02	3.45							+ 14.4%
100/300	3.53	2.86	4.05	3.28	3.03	3.48							+ 14.7%
250/500	5.25	3.80	6.02	4.36	4.17	4.78							+ 14.6%
300/300	5.43	3.97	6.23	4.54	4.34	4.97							+ 14.5%
500/500	6.14	4.54	7.03	5.19	4.95	5.66							+ 14.4%
500/1000	6.18	4.55	7.09	5.21	4.97	5.69							+ 14.5%
1000/1000	7.13	5.17	8.17	5.93	5.67	6.50							+ 14.6%

	(15)		(16)		(17)		(18)		(19)		(20)		(21)
	Present Loss Costs		Filed Loss Costs		Average Loss		Percent		Change		Change		
	Single Car	Per Car Multi-Car	Single Car	Per Car Multi-Car	Costs Per Car Present	Costs Per Car Filed	Present	Filed					
<u>Single Limits</u>													
\$50,000	\$ 0.68	\$ 0.60	\$ 0.77	\$ 0.69	\$ 0.62	\$ 0.71							+ 14.4%
75,000	1.54	1.24	1.76	1.41	1.32	1.50							+ 14.2%
100,000	2.18	1.63	2.49	1.86	1.77	2.02							+ 14.3%
200,000	3.62	2.40	4.15	2.75	2.71	3.11							+ 14.5%
300,000	4.28	2.83	4.90	3.24	3.20	3.66							+ 14.4%
500,000	4.99	3.40	5.70	3.89	3.81	4.35							+ 14.3%
1,000,000	5.98	4.03	6.84	4.63	4.53	5.19							+ 14.5%

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE D5B-1

FULL TORT - NON-STACKED
TERRITORIES 01 AND 14

PRESENT AND FILED FULL TORT SEMI-ANNUAL LOSS COSTS
UNINSURED MOTORISTS BODILY INJURY

	(1)		(2)		(3)		(4)		(5)		(6)		(7)
	Present Loss Costs		Filed Loss Costs		Average Loss		Percent		Change		Change		
	Single Car	Per Car Multi-Car	Single Car	Per Car Multi-Car	Costs Per Car Present	Costs Per Car Filed	Present	Filed					
<u>Basic Limits</u>													
15/30	\$ 21.63	\$ 17.30	\$ 25.49	\$ 20.39	\$ 19.53	\$ 23.02							+ 17.9%
\$35,000 S/L	\$ 32.66	\$ 26.13	\$ 38.49	\$ 30.79	\$ 29.49	\$ 34.76							+ 17.9%

Higher Limits Increments

	(8)		(9)		(10)		(11)		(12)		(13)		(14)
	Present Loss Costs		Filed Loss Costs		Average Loss		Percent		Change		Change		
	Single Car	Per Car Multi-Car	Single Car	Per Car Multi-Car	Costs Per Car Present	Costs Per Car Filed	Present	Filed					
<u>Split Limits</u>													
20/40	\$ 4.11	\$ 3.29	\$ 4.84	\$ 3.87	\$ 3.71	\$ 4.37							+ 17.9%
25/50	7.57	6.06	8.92	7.14	6.84	8.06							+ 17.9%
35/35	11.03	8.83	13.00	10.40	9.96	11.74							+ 17.9%
50/100	19.68	15.75	23.20	18.56	17.77	20.95							+ 17.9%
100/200	33.53	26.83	39.51	31.61	30.28	35.68							+ 17.8%
100/300	33.74	27.00	39.76	31.81	30.47	35.90							+ 17.8%
250/500	50.18	40.15	59.14	47.31	45.32	53.40							+ 17.8%
300/300	51.91	41.53	61.18	48.95	46.88	55.25							+ 17.9%
500/500	58.62	46.90	69.08	55.27	52.94	62.38							+ 17.8%
500/1000	59.05	47.24	69.59	55.67	53.32	62.84							+ 17.9%
1000/1000	68.13	54.51	80.29	64.23	61.52	72.50							+ 17.9%

	(15)		(16)		(17)		(18)		(19)		(20)		(21)
	Present Loss Costs		Filed Loss Costs		Average Loss		Percent		Change		Change		
	Single Car	Per Car Multi-Car	Single Car	Per Car Multi-Car	Costs Per Car Present	Costs Per Car Filed	Present	Filed					
<u>Single Limits</u>													
\$50,000	\$ 6.49	\$ 5.19	\$ 7.65	\$ 6.12	\$ 5.86	\$ 6.91							+ 17.9%
75,000	14.71	11.77	17.33	13.87	13.28	15.65							+ 17.9%
100,000	20.77	16.61	24.47	19.58	18.75	22.10							+ 17.9%
200,000	34.61	27.69	40.78	32.63	31.25	36.83							+ 17.9%
300,000	40.88	32.70	48.18	38.55	36.91	43.51							+ 17.9%
500,000	47.59	38.07	56.08	44.87	42.97	50.64							+ 17.9%
1,000,000	57.10	45.68	67.29	53.83	51.56	60.76							+ 17.9%

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE D5B-2

FULL TORT - NON-STACKED
TERRITORIES 41 AND 42

PRESENT AND FILED FULL TORT SEMI-ANNUAL LOSS COSTS
UNINSURED MOTORISTS BODILY INJURY

	(1)		(2)		(3)		(4)		(5)		(6)		(7)
	Present Loss Costs		Filed Loss Costs		Average Loss		Percent		Change		Change		
	Single Car	Per Car Multi-Car	Single Car	Per Car Multi-Car	Costs Per Car Present	Costs Per Car Filed	Present	Filed					
<u>Basic Limits</u>													
15/30	\$ 5.72	\$ 4.58	\$ 6.47	\$ 5.18	\$ 4.89	\$ 5.53							+ 13.1%
\$35,000 S/L	\$ 8.64	\$ 6.91	\$ 9.77	\$ 7.82	\$ 7.38	\$ 8.35							+ 13.1%

Higher Limits Increments

	(8)		(9)		(10)		(11)		(12)		(13)		(14)
	Present Loss Costs		Filed Loss Costs		Average Loss		Percent		Change		Change		
	Single Car	Per Car Multi-Car	Single Car	Per Car Multi-Car	Costs Per Car Present	Costs Per Car Filed	Present	Filed					
<u>Split Limits</u>													
20/40	\$ 1.09	\$ 0.87	\$ 1.23	\$ 0.98	\$ 0.93	\$ 1.05							+ 13.1%
25/50	2.00	1.60	2.26	1.80	1.71	1.92							+ 12.9%
35/35	2.92	2.33	3.30	2.64	2.49	2.82							+ 13.1%
50/100	5.21	4.16	5.89	4.71	4.44	5.03							+ 13.2%
100/200	8.87	7.09	10.03	8.02	7.57	8.56							+ 13.1%
100/300	8.92	7.13	10.09	8.07	7.61	8.62							+ 13.2%
250/500	13.27	10.61	15.01	12.00	11.33	12.81							+ 13.1%
300/300	13.73	10.98	15.53	12.42	11.72	13.26							+ 13.1%
500/500	15.50	12.40	17.53	14.02	13.24	14.97							+ 13.1%
500/1000	15.62	12.49	17.66	14.12	13.34	15.08							+ 13.1%
1000/1000	18.02	14.41	20.38	16.30	15.38	17.40							+ 13.1%

	(15)		(16)		(17)		(18)		(19)		(20)		(21)
	Present Loss Costs		Filed Loss Costs		Average Loss		Percent		Change		Change		
	Single Car	Per Car Multi-Car	Single Car	Per Car Multi-Car	Costs Per Car Present	Costs Per Car Filed	Present	Filed					
<u>Single Limits</u>													
\$50,000	\$ 1.71	\$ 1.37	\$ 1.94	\$ 1.55	\$ 1.46	\$ 1.66							+ 13.2%
75,000	3.89	3.11	4.40	3.52	3.32	3.76							+ 13.2%
100,000	5.49	4.39	6.21	4.96	4.69	5.30							+ 13.1%
200,000	9.15	7.32	10.35	8.28	7.81	8.84							+ 13.2%
300,000	10.81	8.65	12.23	9.78	9.23	10.44							+ 13.1%
500,000	12.58	10.07	14.23	11.38	10.75	12.15							+ 13.1%
1,000,000	15.10	12.08	17.08	13.66	12.90	14.58							+ 13.1%

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TABLE D5B-3

FULL TORT - NON-STACKED
REMAINDER OF STATEPRESENT AND FILED FULL TORT SEMI-ANNUAL LOSS COSTS
UNINSURED MOTORISTS BODILY INJURY

<u>Basic Limits</u>	(1) <u>Present Loss Costs</u>		(2) <u>Filed Loss Costs</u>		(3) <u>Average Loss</u>		(4) <u>Percent</u> <u>Change</u>
	<u>Single</u> <u>Car</u>	<u>Per Car</u> <u>Multi-Car</u>	<u>Single</u> <u>Car</u>	<u>Per Car</u> <u>Multi-Car</u>	<u>Costs Per Car</u>		
					<u>Present</u>	<u>Filed</u>	
15/30	\$ 2.21	\$ 1.77	\$ 2.53	\$ 2.02	\$ 1.88	\$ 2.15	+ 14.4%
\$35,000 S/L	\$ 3.34	\$ 2.67	\$ 3.82	\$ 3.06	\$ 2.84	\$ 3.25	+ 14.4%

Higher Limits Increments

<u>Split Limits</u>	(8) <u>Present Loss Costs</u>		(9) <u>Filed Loss Costs</u>		(10) <u>Average Loss</u>		(11) <u>Percent</u> <u>Change</u>
	<u>Single</u> <u>Car</u>	<u>Per Car</u> <u>Multi-Car</u>	<u>Single</u> <u>Car</u>	<u>Per Car</u> <u>Multi-Car</u>	<u>Costs Per Car</u>		
					<u>Present</u>	<u>Filed</u>	
20/40	\$ 0.42	\$ 0.33	\$ 0.48	\$ 0.39	\$ 0.35	\$ 0.41	+ 14.8%
25/50	0.77	0.61	0.89	0.72	0.65	0.76	+ 15.0%
35/35	1.13	0.90	1.29	1.04	0.96	1.10	+ 14.4%
50/100	2.01	1.61	2.30	1.84	1.71	1.96	+ 14.5%
100/200	3.43	2.74	3.92	3.14	2.92	3.34	+ 14.4%
100/300	3.45	2.76	3.95	3.16	2.94	3.36	+ 14.3%
250/500	5.13	4.10	5.87	4.70	4.36	5.00	+ 14.6%
300/300	5.30	4.24	6.07	4.86	4.51	5.17	+ 14.6%
500/500	5.99	4.79	6.86	5.49	5.10	5.84	+ 14.5%
500/1000	6.03	4.82	6.91	5.53	5.13	5.88	+ 14.6%
1000/1000	6.96	5.57	7.97	6.38	5.92	6.79	+ 14.6%

<u>Single Limits</u>	(15) <u>Present Loss Costs</u>		(16) <u>Filed Loss Costs</u>		(17) <u>Average Loss</u>		(18) <u>Percent</u> <u>Change</u>
	<u>Single</u> <u>Car</u>	<u>Per Car</u> <u>Multi-Car</u>	<u>Single</u> <u>Car</u>	<u>Per Car</u> <u>Multi-Car</u>	<u>Costs Per Car</u>		
					<u>Present</u>	<u>Filed</u>	
\$50,000	\$ 0.66	\$ 0.53	\$ 0.76	\$ 0.60	\$ 0.56	\$ 0.64	+ 14.4%
75,000	1.50	1.20	1.72	1.37	1.28	1.46	+ 14.3%
100,000	2.12	1.70	2.43	1.94	1.81	2.06	+ 14.2%
200,000	3.53	2.83	4.05	3.24	3.01	3.45	+ 14.5%
300,000	4.17	3.34	4.78	3.82	3.55	4.06	+ 14.4%
500,000	4.86	3.89	5.57	4.45	4.14	4.74	+ 14.5%
1,000,000	5.83	4.67	6.68	5.34	4.97	5.68	+ 14.3%

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EXPLANATORY NOTES TO TABLES D5A AND D5B

- COLUMN (1) Present Full Tort loss costs shown for single car are contained in Pennsylvania Personal Auto Filing, PP-2013-BRLA1.
- COLUMN (2) Present Full Tort loss costs shown for per car multi-car are contained in Pennsylvania Personal Auto Filing, PP-2013-BRLA1.
- COLUMN (3) The filed Full Tort single car loss cost for the 15/30 basic limit and \$35,000 basic limit are from Table D2A, Column (11) for Stacked Coverage, Table D2B, Line (3) for the 15/30 basic limit Non-Stacked Coverage, and Table D2C, Column (2) for the \$35,000 basic limit Non-Stacked Coverage.
- COLUMN (4) The filed Full Tort per car multi-car loss cost for the 15/30 basic limit and \$35,000 basic limit are from Table D2A, Column (17) for Stacked Coverage, Table D2B, Column (7) for the 15/30 basic limit Non-Stacked Coverage, and Table D2C, Column (4) for the \$35,000 basic limit Non-Stacked Coverage.
- COLUMN (5) These are the present average per car loss costs, calculated by weighting the present single and per car multi-car loss costs from Columns (1) and (2) on the present exposure distribution found in Table D4A, Column (1).
- COLUMN (6) These are the filed average per car loss costs, calculated by weighting the filed single and per car multi-car loss costs from Columns (3) and (4) on the present exposure distribution found in Table D4A, Column (1).
- COLUMN (7) The percent change is the filed average loss cost per car in Column (6), divided by the present average loss cost per car in Column (5).
- COLUMN (8) The present Full Tort single car loss costs shown are the higher split limit increments contained in Pennsylvania Personal Auto Filing, PP-2013-BRLA1.
- COLUMN (9) The present Full Tort per car multi-car loss costs shown are the higher split limit increments contained in Pennsylvania Personal Auto Filing, PP-2013-BRLA1.
- COLUMN (10) The filed Full Tort single car loss cost increments shown are from Table D2A, Column (18) for Stacked Coverage and Table D2B, Column (6) for Non-Stacked Coverage.
- COLUMN (11) The filed Full Tort per car multi-car loss cost increments shown are from Table D2A, Column (19) for Stacked Coverage and Table D2B, Column (8) for Non-Stacked Coverage.
- COLUMN (12) These are the present average per car higher limit loss cost increments, calculated by weighting the present single and per car multi car loss cost increments from Columns (8) and (9) on the present exposure distribution found in Table D4A, Column (1).

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EXPLANATORY NOTES TO TABLES D5A AND D5B (Cont'd)

COLUMN (13) These are the filed average per car loss cost increments, calculated by weighting the filed single and per car multi-car loss cost increments from Columns (10) and (11) on the exposure distribution found in Table D4A, Column (1).

COLUMN (14) The percent change is the filed Total Limits Loss Cost change (Basic Limits plus the UM BI Higher Limits increments). The average filed per car loss cost for the 15/30 basic limit from Column (6) is added to the applicable higher limit loss cost increment in Column (13), and divided by the corresponding present loss cost derived similarly from Columns (5) and (12).

Table D5A-1:

50/100:	Present Loss Cost	=	\$24.81	+	\$19.24	=	\$44.05
	Filed Loss Cost	=	\$29.23	+	\$22.69	=	\$51.92
	Percent Change	=	\$51.92	/	\$44.05	=	+17.9%

COLUMN (15) The present Full Tort single car loss costs shown are the higher single limit increments contained in Pennsylvania Personal Auto Filing, PP-2013-BRLA1.

COLUMN (16) The present Full Tort per car multi-car loss costs shown are the higher single limit increments contained in Pennsylvania Personal Auto Filing, PP-2013-BRLA1.

COLUMN (17) The filed Full Tort single car loss cost increments shown are from Table D2A, Column (18) for Stacked Coverage and Table D2C, Column (3) for Non-Stacked Coverage.

COLUMN (18) The filed Full Tort per car multi-car car loss cost increments shown are from Table D2A, Column (19) for Stacked Coverage and Table D2C, Column (5) for Non-Stacked Coverage.

COLUMN (19) These are the present average per car loss cost increments, calculated by weighting the present single and per car multi-car loss cost from Columns (15) and (16) on the present exposure distribution found in Table D4A, Column (1).

COLUMN (20) These are the filed average per car loss cost increments, calculated by weighting the filed single and per car multi-car loss costs from Columns (17) and (18) on the present exposure distribution found in Table D4A, Column (1).

COLUMN (21) The percent change is the filed Total Limits Loss Cost change (Basic Limits plus Higher Limits increments). The average filed per car loss cost for the \$35,000 limit from Column (6) is added to the applicable higher limit loss cost increment in Column (20), and divided by the corresponding present loss cost derived similarly from Columns (5) and (19).

Table D5A-1:

\$100,000:	Present Loss Cost	=	\$36.04	+	\$18.68	=	\$54.72
	Filed Loss Cost	=	\$42.47	+	\$22.00	=	\$64.47
	Percent Change	=	\$64.47	/	\$54.72	=	+17.8%

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TABLE D5C-1

FULL TORT - STACKED
TERRITORIES 01 AND 14

PRESENT AND FILED FULL TORT SEMI-ANNUAL LOSS COSTS

UNDERINSURED MOTORISTS BODILY INJURY

<u>Split Limits</u>	(1) <u>Present Loss Costs</u>		(2) <u>Loss Costs</u>		(3) <u>Filed Loss Costs</u>		(4) <u>Loss Costs</u>		(5) <u>Average Loss</u>		(6) <u>Costs Per Car</u>		(7) <u>Percent Change</u>
	<u>Single Car</u>	<u>Per Car</u>	<u>Multi-Car</u>	<u>Single Car</u>	<u>Per Car</u>	<u>Multi-Car</u>	<u>Single Car</u>	<u>Per Car</u>	<u>Present</u>	<u>Filed</u>	<u>Present</u>	<u>Filed</u>	
15/30	\$ 23.12	\$ 31.20	\$ 22.19	\$ 29.98	\$ 27.04	\$ 25.97	-	4.0%					
20/40	29.39	38.64	28.21	37.14	33.88	32.54	-	4.0%					
25/50	35.53	44.95	34.10	43.22	40.10	38.52	-	3.9%					
35/35	44.48	54.35	42.74	52.29	49.27	47.37	-	3.9%					
50/100	59.77	67.96	57.44	65.43	63.74	61.32	-	3.8%					
100/200	93.40	91.98	89.88	88.75	92.71	89.33	-	3.6%					
100/300	93.73	91.99	90.17	88.77	92.89	89.49	-	3.7%					
250/500	141.27	124.76	136.33	120.93	133.26	128.86	-	3.3%					
300/300	148.94	131.66	143.87	127.71	140.56	136.03	-	3.2%					
500/500	177.13	153.52	171.52	149.22	165.68	160.70	-	3.0%					
500/1000	177.74	154.01	172.10	149.72	166.23	161.25	-	3.0%					
1000/1000	220.64	178.81	214.33	174.15	200.35	194.84	-	2.8%					

<u>Single Limits</u>	(8) <u>Present Loss Costs</u>		(9) <u>Loss Costs</u>		(10) <u>Filed Loss Costs</u>		(11) <u>Loss Costs</u>		(12) <u>Average Loss</u>		(13) <u>Costs Per Car</u>		(14) <u>Percent Change</u>
	<u>Single Car</u>	<u>Per Car</u>	<u>Multi-Car</u>	<u>Single Car</u>	<u>Per Car</u>	<u>Multi-Car</u>	<u>Single Car</u>	<u>Per Car</u>	<u>Present</u>	<u>Filed</u>	<u>Present</u>	<u>Filed</u>	
\$35,000	\$ 44.48	\$ 54.35	\$ 42.74	\$ 52.29	\$ 49.27	\$ 47.37	-	3.9%					
50,000	57.93	66.42	55.70	63.95	62.05	59.70	-	3.8%					
75,000	76.42	80.73	73.48	77.81	78.51	75.58	-	3.7%					
100,000	90.83	90.84	87.42	87.66	90.83	87.54	-	3.6%					
200,000	128.33	115.41	123.72	111.74	122.06	117.91	-	3.4%					
300,000	148.94	131.66	143.87	127.71	140.56	136.03	-	3.2%					
500,000	177.13	153.52	171.52	149.22	165.68	160.70	-	3.0%					
1,000,000	220.64	178.81	214.33	174.15	200.35	194.84	-	2.8%					

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE D5C-2

FULL TORT - STACKED
TERRITORIES 41 AND 42

PRESENT AND FILED FULL TORT SEMI-ANNUAL LOSS COSTS

UNDERINSURED MOTORISTS BODILY INJURY

<u>Split Limits</u>	(1) <u>Present Loss Costs</u>		(2) <u>Loss Costs</u>		(3) <u>Filed Loss Costs</u>		(4) <u>Loss Costs</u>		(5) <u>Average Loss</u>		(6) <u>Costs Per Car</u>	(7) <u>Percent Change</u>
	<u>Single Car</u>	<u>Per Car</u>	<u>Multi-Car</u>	<u>Single Car</u>	<u>Per Car</u>	<u>Multi-Car</u>	<u>Single Car</u>	<u>Per Car</u>	<u>Present</u>	<u>Filed</u>		
15/30	\$ 12.81	\$ 17.30	\$ 13.23	\$ 17.86	\$ 16.09	\$ 16.61	+ 3.2%					
20/40	16.27	21.41	16.82	22.12	20.02	20.69	+ 3.3%					
25/50	19.70	24.91	20.32	25.75	23.50	24.28	+ 3.3%					
35/35	24.64	30.12	25.46	31.15	28.64	29.61	+ 3.4%					
50/100	33.12	37.66	34.22	38.98	36.43	37.69	+ 3.5%					
100/200	51.76	50.97	53.54	52.88	51.18	53.06	+ 3.7%					
100/300	51.95	50.97	53.71	52.89	51.23	53.11	+ 3.7%					
250/500	78.30	69.14	81.23	72.04	71.61	74.52	+ 4.1%					
300/300	82.53	72.96	85.70	76.08	75.54	78.68	+ 4.2%					
500/500	98.17	85.07	102.18	88.90	88.61	92.49	+ 4.4%					
500/1000	98.49	85.35	102.52	89.20	88.90	92.80	+ 4.4%					
1000/1000	122.27	99.10	127.69	103.76	105.36	110.22	+ 4.6%					

<u>Single Limits</u>	(8) <u>Present Loss Costs</u>		(9) <u>Loss Costs</u>		(10) <u>Filed Loss Costs</u>		(11) <u>Loss Costs</u>		(12) <u>Average Loss</u>		(13) <u>Costs Per Car</u>	(14) <u>Percent Change</u>
	<u>Single Car</u>	<u>Per Car</u>	<u>Multi-Car</u>	<u>Single Car</u>	<u>Per Car</u>	<u>Multi-Car</u>	<u>Single Car</u>	<u>Per Car</u>	<u>Present</u>	<u>Filed</u>		
\$35,000	\$ 24.64	\$ 30.12	\$ 25.46	\$ 31.15	\$ 28.64	\$ 29.61	+ 3.4%					
50,000	32.10	36.80	33.18	38.11	35.53	36.78	+ 3.5%					
75,000	42.35	44.74	43.78	46.36	44.09	45.66	+ 3.6%					
100,000	50.32	50.34	52.09	52.22	50.33	52.18	+ 3.7%					
200,000	71.11	63.96	73.71	66.57	65.89	68.50	+ 4.0%					
300,000	82.53	72.96	85.70	76.08	75.54	78.68	+ 4.2%					
500,000	98.17	85.07	102.18	88.90	88.61	92.49	+ 4.4%					
1,000,000	122.27	99.10	127.69	103.76	105.36	110.22	+ 4.6%					

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE D5C-3

FULL TORT - STACKED
REMAINDER OF STATE

PRESENT AND FILED FULL TORT SEMI-ANNUAL LOSS COSTS

UNDERINSURED MOTORISTS BODILY INJURY

<u>Split Limits</u>	(1) <u>Present Loss Costs</u>		(2) <u>Loss Costs</u>		(3) <u>Filed Loss Costs</u>		(4) <u>Per Car</u>		(5) <u>Average Loss</u>		(6) <u>Costs Per Car</u>		(7) <u>Percent Change</u>
	<u>Single Car</u>	<u>Per Car</u>	<u>Multi-Car</u>	<u>Single Car</u>	<u>Per Car</u>	<u>Multi-Car</u>	<u>Present</u>	<u>Filed</u>	<u>Present</u>	<u>Filed</u>			
15/30	\$ 6.56	\$ 8.86	\$ 6.96	\$ 9.40	\$ 8.27	\$ 8.78							+ 6.2%
20/40	8.35	10.97	8.85	11.65	10.30	10.94							+ 6.2%
25/50	10.09	12.76	10.70	13.55	12.08	12.82							+ 6.1%
35/35	12.62	15.43	13.41	16.40	14.71	15.64							+ 6.3%
50/100	16.96	19.30	18.00	20.52	18.70	19.88							+ 6.3%
100/200	26.52	26.10	28.18	27.84	26.21	27.93							+ 6.6%
100/300	26.61	26.11	28.28	27.85	26.24	27.95							+ 6.5%
250/500	40.11	35.41	42.75	37.92	36.61	39.15							+ 6.9%
300/300	42.28	37.37	45.11	40.06	38.62	41.35							+ 7.1%
500/500	50.28	43.58	53.78	46.79	45.29	48.57							+ 7.2%
500/1000	50.44	43.71	53.97	46.95	45.43	48.74							+ 7.3%
1000/1000	62.64	50.76	67.20	54.62	53.79	57.83							+ 7.5%

<u>Single Limits</u>	(8) <u>Present Loss Costs</u>		(9) <u>Loss Costs</u>		(10) <u>Filed Loss Costs</u>		(11) <u>Per Car</u>		(12) <u>Average Loss</u>		(13) <u>Costs Per Car</u>		(14) <u>Percent Change</u>
	<u>Single Car</u>	<u>Per Car</u>	<u>Multi-Car</u>	<u>Single Car</u>	<u>Per Car</u>	<u>Multi-Car</u>	<u>Present</u>	<u>Filed</u>	<u>Present</u>	<u>Filed</u>			
\$35,000	\$ 12.62	\$ 15.43	\$ 13.41	\$ 16.40	\$ 14.71	\$ 15.64							+ 6.3%
50,000	16.44	18.86	17.46	20.05	18.24	19.39							+ 6.3%
75,000	21.70	22.92	23.05	24.40	22.61	24.06							+ 6.4%
100,000	25.79	25.78	27.41	27.49	25.78	27.47							+ 6.6%
200,000	36.42	32.77	38.80	35.05	33.70	36.01							+ 6.9%
300,000	42.28	37.37	45.11	40.06	38.62	41.35							+ 7.1%
500,000	50.28	43.58	53.78	46.79	45.29	48.57							+ 7.2%
1,000,000	62.64	50.76	67.20	54.62	53.79	57.83							+ 7.5%

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE D5D-1

FULL TORT - NON-STACKED
TERRITORIES 01 AND 14

PRESENT AND FILED FULL TORT SEMI-ANNUAL LOSS COSTS

UNDERINSURED MOTORISTS BODILY INJURY

<u>Split Limits</u>	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	<u>Present</u> <u>Single</u> <u>Car</u>	<u>Loss Costs</u> <u>Per Car</u> <u>Multi-Car</u>	<u>Filed</u> <u>Single</u> <u>Car</u>	<u>Loss Costs</u> <u>Per Car</u> <u>Multi-Car</u>	<u>Average Loss</u> <u>Costs Per Car</u>		
					<u>Present</u>	<u>Filed</u>	
15/30	\$ 21.02	\$ 16.82	\$ 20.17	\$ 16.14	\$ 18.98	\$ 18.22	- 4.0%
20/40	26.72	21.38	25.64	20.51	24.13	23.15	- 4.1%
25/50	32.30	25.84	31.00	24.80	29.17	27.99	- 4.0%
35/35	40.44	32.35	38.85	31.08	36.52	35.08	- 3.9%
50/100	54.34	43.47	52.22	41.78	49.07	47.16	- 3.9%
100/200	84.91	67.93	81.71	65.37	76.67	73.79	- 3.8%
100/300	85.21	68.17	81.97	65.58	76.95	74.02	- 3.8%
250/500	128.43	102.74	123.94	99.15	115.97	111.92	- 3.5%
300/300	135.40	108.32	130.79	104.63	122.27	118.10	- 3.4%
500/500	161.03	128.82	155.93	124.74	145.41	140.80	- 3.2%
500/1000	161.58	129.26	156.45	125.16	145.90	141.27	- 3.2%
1000/1000	200.59	160.47	194.84	155.87	181.13	175.94	- 2.9%

<u>Single Limits</u>	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	<u>Present</u> <u>Single</u> <u>Car</u>	<u>Loss Costs</u> <u>Per Car</u> <u>Multi-Car</u>	<u>Filed</u> <u>Single</u> <u>Car</u>	<u>Loss Costs</u> <u>Per Car</u> <u>Multi-Car</u>	<u>Average Loss</u> <u>Costs Per Car</u>		
					<u>Present</u>	<u>Filed</u>	
\$35,000	\$ 40.44	\$ 32.35	\$ 38.85	\$ 31.08	\$ 36.52	\$ 35.08	- 3.9%
50,000	52.67	42.14	50.63	40.50	47.56	45.72	- 3.9%
75,000	69.48	55.58	66.80	53.44	62.74	60.32	- 3.9%
100,000	82.58	66.06	79.48	63.58	74.57	71.77	- 3.8%
200,000	116.67	93.34	112.48	89.98	105.35	101.57	- 3.6%
300,000	135.40	108.32	130.79	104.63	122.27	118.10	- 3.4%
500,000	161.03	128.82	155.93	124.74	145.41	140.80	- 3.2%
1,000,000	200.59	160.47	194.84	155.87	181.13	175.94	- 2.9%

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE D5D-2

FULL TORT - NON-STACKED
TERRITORIES 41 AND 42

PRESENT AND FILED FULL TORT SEMI-ANNUAL LOSS COSTS

UNDERINSURED MOTORISTS BODILY INJURY

<u>Split Limits</u>	(1) <u>Present Loss Costs</u>		(2) <u>Filed Loss Costs</u>		(3) <u>Average Loss</u>		(4) <u>Percent</u> <u>Change</u>
	<u>Single</u> <u>Car</u>	<u>Per Car</u> <u>Multi-Car</u>	<u>Single</u> <u>Car</u>	<u>Per Car</u> <u>Multi-Car</u>	<u>Present</u>	<u>Filed</u>	
15/30	\$ 11.65	\$ 9.32	\$ 12.02	\$ 9.62	\$ 9.95	\$ 10.27	+ 3.2%
20/40	14.80	11.84	15.29	12.23	12.64	13.06	+ 3.3%
25/50	17.91	14.33	18.47	14.78	15.30	15.78	+ 3.1%
35/35	22.40	17.92	23.14	18.51	19.13	19.76	+ 3.3%
50/100	30.11	24.09	31.11	24.89	25.72	26.57	+ 3.3%
100/200	47.06	37.65	48.68	38.94	40.19	41.57	+ 3.4%
100/300	47.22	37.78	48.83	39.06	40.33	41.70	+ 3.4%
250/500	71.18	56.94	73.84	59.07	60.78	63.06	+ 3.8%
300/300	75.03	60.02	77.91	62.33	64.07	66.54	+ 3.9%
500/500	89.24	71.39	92.90	74.32	76.21	79.34	+ 4.1%
500/1000	89.54	71.63	93.20	74.56	76.47	79.59	+ 4.1%
1000/1000	111.16	88.93	116.08	92.86	94.93	99.13	+ 4.4%

<u>Single Limits</u>	(8) <u>Present Loss Costs</u>		(9) <u>Filed Loss Costs</u>		(10) <u>Average Loss</u>		(11) <u>Percent</u> <u>Change</u>
	<u>Single</u> <u>Car</u>	<u>Per Car</u> <u>Multi-Car</u>	<u>Single</u> <u>Car</u>	<u>Per Car</u> <u>Multi-Car</u>	<u>Present</u>	<u>Filed</u>	
\$35,000	\$ 22.40	\$ 17.92	\$ 23.14	\$ 18.51	\$ 19.13	\$ 19.76	+ 3.3%
50,000	29.18	23.34	30.16	24.13	24.92	25.76	+ 3.4%
75,000	38.50	30.80	39.80	31.84	32.88	33.99	+ 3.4%
100,000	45.75	36.60	47.36	37.89	39.07	40.45	+ 3.5%
200,000	64.65	51.72	67.01	53.61	55.21	57.23	+ 3.7%
300,000	75.03	60.02	77.91	62.33	64.07	66.54	+ 3.9%
500,000	89.24	71.39	92.90	74.32	76.21	79.34	+ 4.1%
1,000,000	111.16	88.93	116.08	92.86	94.93	99.13	+ 4.4%

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TABLE D5D-3

FULL TORT - NON-STACKED
REMAINDER OF STATE

PRESENT AND FILED FULL TORT SEMI-ANNUAL LOSS COSTS

UNDERINSURED MOTORISTS BODILY INJURY

<u>Split Limits</u>	(1) <u>Present Loss Costs</u>		(2) <u>Loss Costs</u>		(3) <u>Filed Loss Costs</u>		(4) <u>Loss Costs</u>		(5) <u>Average Loss</u>		(6) <u>Costs Per Car</u>		(7) <u>Percent Change</u>
	<u>Single Car</u>	<u>Per Car</u>	<u>Multi-Car</u>	<u>Single Car</u>	<u>Per Car</u>	<u>Multi-Car</u>	<u>Single Car</u>	<u>Per Car</u>	<u>Present</u>	<u>Filed</u>	<u>Present</u>	<u>Filed</u>	
15/30	\$ 5.96	\$ 4.77	\$ 6.33	\$ 5.06	\$ 5.07	\$ 5.38							+ 6.1%
20/40	7.59	6.07	8.04	6.43	6.46	6.84							+ 5.9%
25/50	9.17	7.34	9.72	7.78	7.81	8.27							+ 5.9%
35/35	11.47	9.18	12.19	9.75	9.76	10.37							+ 6.3%
50/100	15.42	12.34	16.37	13.10	13.13	13.93							+ 6.1%
100/200	24.11	19.29	25.62	20.50	20.52	21.81							+ 6.3%
100/300	24.19	19.35	25.71	20.57	20.58	21.88							+ 6.3%
250/500	36.47	29.18	38.86	31.09	31.04	33.07							+ 6.5%
300/300	38.43	30.74	41.01	32.81	32.70	34.90							+ 6.7%
500/500	45.71	36.57	48.90	39.12	38.90	41.61							+ 7.0%
500/1000	45.86	36.69	49.06	39.25	39.03	41.75							+ 7.0%
1000/1000	56.95	45.56	61.09	48.87	48.46	51.99							+ 7.3%

<u>Single Limits</u>	(8) <u>Present Loss Costs</u>		(9) <u>Loss Costs</u>		(10) <u>Filed Loss Costs</u>		(11) <u>Loss Costs</u>		(12) <u>Average Loss</u>		(13) <u>Costs Per Car</u>		(14) <u>Percent Change</u>
	<u>Single Car</u>	<u>Per Car</u>	<u>Multi-Car</u>	<u>Single Car</u>	<u>Per Car</u>	<u>Multi-Car</u>	<u>Single Car</u>	<u>Per Car</u>	<u>Present</u>	<u>Filed</u>	<u>Present</u>	<u>Filed</u>	
\$35,000	\$ 11.47	\$ 9.18	\$ 12.19	\$ 9.75	\$ 9.76	\$ 10.37							+ 6.3%
50,000	14.95	11.96	15.87	12.70	12.72	13.51							+ 6.2%
75,000	19.72	15.78	20.96	16.77	16.78	17.84							+ 6.3%
100,000	23.44	18.75	24.92	19.94	19.95	21.21							+ 6.3%
200,000	33.11	26.49	35.28	28.22	28.18	30.02							+ 6.5%
300,000	38.43	30.74	41.01	32.81	32.70	34.90							+ 6.7%
500,000	45.71	36.57	48.90	39.12	38.90	41.61							+ 7.0%
1,000,000	56.95	45.56	61.09	48.87	48.46	51.99							+ 7.3%

PENNSYLVANIA
PERSONAL AUTO INSURANCE

EXPLANATORY NOTES TO TABLES D5C AND D5D

- COLUMN (1) The present Full Tort single car loss costs for the split limits are contained in Pennsylvania Personal Auto Filing, PP-2013-BRLA1.
- COLUMN (2) The present Full Tort per car multi-car loss costs for the split limits are contained in Pennsylvania Personal Auto Filing, PP-2013-BRLA1.
- COLUMN (3) The filed Full Tort single car loss costs for the split limits are from Table D4B, Column (8) for Stacked Coverage and Table D4C, Column (2) for Non-Stacked Coverage.
- COLUMN (4) The filed Full Tort per car multi-car loss costs for the split limits are from Table D4B, Column (14) for Stacked Coverage and Table D4C, Column (3) for Non-Stacked Coverage.
- COLUMN (5) These are the present average per car loss costs, calculated by weighting the present single and multi-car loss costs from Columns (1) and (2) on the present exposure distribution found in Table D4A, Column (1).
- COLUMN (6) These are the filed average per car loss costs, calculated by weighting the filed single and per car multi-car loss costs from Columns (3) and (4) on the present exposure distribution found in Table D4A, Column (1).
- COLUMN (7) The percent change is the filed average loss cost per car in Column (6), divided by the present average loss cost per car in Column (5).
- COLUMN (8) The present Full Tort single car loss costs for the single limits are contained in Pennsylvania Personal Auto Filing, PP-2013-BRLA1.
- COLUMN (9) The present Full Tort per car multi-car loss costs for the single limits are contained in Pennsylvania Personal Auto Filing, PP-2013-BRLA1.
- COLUMN (10) The filed Full Tort single car loss costs for the single limits are from Table D4B, Column (8) for Stacked Coverage and Table D4C, Column (2) for Non-Stacked Coverage.
- COLUMN (11) The filed Full Tort per car multi-car loss costs for the split limits are from Table D4B, Column (14) for Stacked Coverage and Table D4C, Column (3) for Non-Stacked Coverage.
- COLUMN (12) These are the present average per car single limit loss costs, calculated by weighting the present single and multi-car loss costs from Columns (8) and (9) on the present exposure distribution found in Table D4A, Column (1).
- COLUMN (13) These are the filed average per car single limit loss costs, calculated by weighting the filed single and per car multi-car loss costs from Columns (10) and (11) on the present exposure distribution found in Table D4A, Column (1).
- COLUMN (14) The percent change is the filed average loss cost per car in Column (13), divided by the present average loss cost per car in Column (12).

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TABLE D6A-1

LIMITED TORT - STACKED
TERRITORIES 01 AND 14

PRESENT AND FILED LIMITED TORT SEMI-ANNUAL LOSS COSTS

UNINSURED MOTORISTS BODILY INJURY

<u>Basic Limits</u>	(1) <u>Present Loss Costs</u>		(2) <u>Filed Loss Costs</u>		(3) <u>Average Loss</u>		(7) <u>Percent</u> <u>Change</u>
	<u>Single</u>		<u>Single</u>		<u>Costs Per Car</u>		
	<u>Car</u>	<u>Multi-Car</u>	<u>Car</u>	<u>Multi-Car</u>	<u>Present</u>	<u>Filed</u>	
15/30	\$ 13.18	\$ 16.42	\$ 15.54	\$ 19.34	\$ 14.75	\$ 17.38	+ 17.8%
\$35,000 S/L	\$ 19.91	\$ 23.05	\$ 23.46	\$ 27.16	\$ 21.43	\$ 25.25	+ 17.8%

Higher Limits Increments

<u>Split Limits</u>	(8) <u>Present Loss Costs</u>		(9) <u>Filed Loss Costs</u>		(10) <u>Average Loss</u>		(14) <u>Percent</u> <u>Change</u>
	<u>Single</u>		<u>Single</u>		<u>Costs Per Car</u>		
	<u>Car</u>	<u>Multi-Car</u>	<u>Car</u>	<u>Multi-Car</u>	<u>Present</u>	<u>Filed</u>	
20/40	\$ 2.50	\$ 2.40	\$ 2.95	\$ 2.82	\$ 2.45	\$ 2.89	+ 17.8%
25/50	4.61	4.39	5.43	5.18	4.50	5.31	+ 17.9%
35/35	6.72	6.63	7.92	7.82	6.68	7.87	+ 17.8%
50/100	11.99	10.86	14.14	12.80	11.44	13.49	+ 17.9%
100/200	20.44	16.54	24.08	19.50	18.55	21.86	+ 17.8%
100/300	20.56	16.64	24.23	19.62	18.66	21.99	+ 17.8%
250/500	30.59	22.13	36.04	26.09	26.49	31.21	+ 17.8%
300/300	31.64	23.08	37.29	27.20	27.49	32.40	+ 17.9%
500/500	35.73	26.39	42.10	31.10	31.20	36.77	+ 17.8%
500/1000	35.99	26.49	42.41	31.22	31.38	36.98	+ 17.8%
1000/1000	41.52	30.10	48.93	35.49	35.98	42.41	+ 17.9%

<u>Single Limits</u>	(15) <u>Present Loss Costs</u>		(16) <u>Filed Loss Costs</u>		(17) <u>Average Loss</u>		(21) <u>Percent</u> <u>Change</u>
	<u>Single</u>		<u>Single</u>		<u>Costs Per Car</u>		
	<u>Car</u>	<u>Multi-Car</u>	<u>Car</u>	<u>Multi-Car</u>	<u>Present</u>	<u>Filed</u>	
\$50,000	\$ 3.95	\$ 3.47	\$ 4.66	\$ 4.08	\$ 3.72	\$ 4.38	+ 17.8%
75,000	8.96	7.16	10.57	8.44	8.09	9.54	+ 17.9%
100,000	12.66	9.45	14.91	11.14	11.10	13.08	+ 17.8%
200,000	21.09	13.95	24.85	16.43	17.63	20.77	+ 17.8%
300,000	24.91	16.45	29.37	19.38	20.81	24.52	+ 17.8%
500,000	29.00	19.76	34.18	23.28	24.52	28.89	+ 17.8%
1,000,000	34.80	23.47	41.01	27.67	29.30	34.54	+ 17.9%

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE D6A-2

LIMITED TORT - STACKED
TERRITORIES 41 AND 42

PRESENT AND FILED LIMITED TORT SEMI-ANNUAL LOSS COSTS

UNINSURED MOTORISTS BODILY INJURY

<u>Basic Limits</u>	(1) <u>Present Loss Costs</u>		(2) <u>Filed Loss Costs</u>		(3) <u>Average Loss</u>		(7) <u>Percent</u> <u>Change</u>
	<u>Single Per Car</u>		<u>Single Per Car</u>		<u>Costs Per Car</u>		
	<u>Car</u>	<u>Multi-Car</u>	<u>Car</u>	<u>Multi-Car</u>	<u>Present</u>	<u>Filed</u>	
15/30	\$ 3.48	\$ 4.34	\$ 3.94	\$ 4.91	\$ 4.11	\$ 4.65	+ 13.1%
\$35,000 S/L	\$ 5.27	\$ 6.09	\$ 5.95	\$ 6.89	\$ 5.87	\$ 6.64	+ 13.1%

Higher Limits Increments

<u>Split Limits</u>	(8) <u>Present Loss Costs</u>		(9) <u>Filed Loss Costs</u>		(10) <u>Average Loss</u>		(14) <u>Percent</u> <u>Change</u>
	<u>Single Per Car</u>		<u>Single Per Car</u>		<u>Costs Per Car</u>		
	<u>Car</u>	<u>Multi-Car</u>	<u>Car</u>	<u>Multi-Car</u>	<u>Present</u>	<u>Filed</u>	
20/40	\$ 0.67	\$ 0.64	\$ 0.75	\$ 0.72	\$ 0.65	\$ 0.73	+ 13.0%
25/50	1.22	1.17	1.38	1.31	1.18	1.33	+ 13.0%
35/35	1.78	1.75	2.01	1.98	1.76	1.99	+ 13.1%
50/100	3.18	2.87	3.59	3.25	2.95	3.34	+ 13.2%
100/200	5.40	4.37	6.11	4.95	4.65	5.26	+ 13.1%
100/300	5.44	4.40	6.15	4.98	4.68	5.30	+ 13.2%
250/500	8.09	5.86	9.15	6.62	6.46	7.30	+ 13.1%
300/300	8.37	6.11	9.47	6.90	6.72	7.59	+ 13.0%
500/500	9.45	6.98	10.68	7.90	7.65	8.65	+ 13.1%
500/1000	9.52	7.00	10.76	7.93	7.68	8.69	+ 13.1%
1000/1000	10.98	7.96	12.42	9.00	8.78	9.92	+ 13.0%

<u>Single Limits</u>	(15) <u>Present Loss Costs</u>		(16) <u>Filed Loss Costs</u>		(17) <u>Average Loss</u>		(21) <u>Percent</u> <u>Change</u>
	<u>Single Per Car</u>		<u>Single Per Car</u>		<u>Costs Per Car</u>		
	<u>Car</u>	<u>Multi-Car</u>	<u>Car</u>	<u>Multi-Car</u>	<u>Present</u>	<u>Filed</u>	
\$50,000	\$ 1.04	\$ 0.92	\$ 1.18	\$ 1.04	\$ 0.95	\$ 1.08	+ 13.2%
75,000	2.37	1.90	2.68	2.15	2.03	2.29	+ 13.0%
100,000	3.34	2.50	3.79	2.83	2.73	3.09	+ 13.1%
200,000	5.57	3.69	6.31	4.17	4.20	4.75	+ 13.1%
300,000	6.59	4.35	7.46	4.92	4.95	5.61	+ 13.2%
500,000	7.66	5.23	8.68	5.92	5.89	6.67	+ 13.2%
1,000,000	9.20	6.21	10.41	7.02	7.02	7.94	+ 13.1%

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE D6A-3

LIMITED TORT - STACKED
REMAINDER OF STATE

PRESENT AND FILED LIMITED TORT SEMI-ANNUAL LOSS COSTS

UNINSURED MOTORISTS BODILY INJURY

<u>Basic Limits</u>	(1) <u>Present Loss Costs</u>		(2) <u>Filed Loss Costs</u>		(3) <u>Average Loss</u>		(7) <u>Percent</u> <u>Change</u>
	<u>Single</u>		<u>Per Car</u>		<u>Costs Per Car</u>		
	<u>Car</u>	<u>Multi-Car</u>	<u>Car</u>	<u>Multi-Car</u>	<u>Present</u>	<u>Filed</u>	
15/30	\$ 1.35	\$ 1.68	\$ 1.54	\$ 1.92	\$ 1.60	\$ 1.82	+ 13.8%
\$35,000 S/L	\$ 2.03	\$ 2.35	\$ 2.33	\$ 2.69	\$ 2.27	\$ 2.60	+ 14.5%

Higher Limits Increments

<u>Split Limits</u>	(8) <u>Present Loss Costs</u>		(9) <u>Filed Loss Costs</u>		(10) <u>Average Loss</u>		(14) <u>Percent</u> <u>Change</u>
	<u>Single</u>		<u>Per Car</u>		<u>Costs Per Car</u>		
	<u>Car</u>	<u>Multi-Car</u>	<u>Car</u>	<u>Multi-Car</u>	<u>Present</u>	<u>Filed</u>	
20/40	\$ 0.26	\$ 0.24	\$ 0.30	\$ 0.28	\$ 0.25	\$ 0.29	+ 14.1%
25/50	0.46	0.45	0.55	0.51	0.45	0.52	+ 14.1%
35/35	0.68	0.68	0.79	0.77	0.68	0.78	+ 14.0%
50/100	1.22	1.11	1.40	1.27	1.14	1.30	+ 13.9%
100/200	2.09	1.69	2.39	1.93	1.79	2.05	+ 14.2%
100/300	2.10	1.70	2.41	1.95	1.80	2.07	+ 14.4%
250/500	3.12	2.26	3.58	2.59	2.48	2.84	+ 14.2%
300/300	3.23	2.36	3.70	2.70	2.58	2.96	+ 14.4%
500/500	3.65	2.70	4.18	3.09	2.94	3.37	+ 14.3%
500/1000	3.67	2.71	4.22	3.10	2.95	3.39	+ 14.5%
1000/1000	4.24	3.07	4.86	3.53	3.37	3.87	+ 14.5%

<u>Single Limits</u>	(15) <u>Present Loss Costs</u>		(16) <u>Filed Loss Costs</u>		(17) <u>Average Loss</u>		(21) <u>Percent</u> <u>Change</u>
	<u>Single</u>		<u>Per Car</u>		<u>Costs Per Car</u>		
	<u>Car</u>	<u>Multi-Car</u>	<u>Car</u>	<u>Multi-Car</u>	<u>Present</u>	<u>Filed</u>	
\$50,000	\$ 0.40	\$ 0.36	\$ 0.46	\$ 0.41	\$ 0.37	\$ 0.42	+ 14.4%
75,000	0.92	0.74	1.05	0.84	0.79	0.89	+ 14.1%
100,000	1.30	0.97	1.48	1.11	1.05	1.20	+ 14.5%
200,000	2.15	1.43	2.47	1.64	1.61	1.85	+ 14.7%
300,000	2.54	1.68	2.91	1.93	1.90	2.18	+ 14.6%
500,000	2.97	2.02	3.39	2.31	2.26	2.59	+ 14.6%
1,000,000	3.56	2.40	4.07	2.75	2.70	3.09	+ 14.5%

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE D6B-1

LIMITED TORT - NON-STACKED
TERRITORIES 01 AND 14

PRESENT AND FILED LIMITED TORT SEMI-ANNUAL LOSS COSTS

UNINSURED MOTORISTS BODILY INJURY

<u>Basic Limits</u>	(1) <u>Present Loss Costs</u>		(2) <u>Filed Loss Costs</u>		(3) <u>Average Loss</u>		(7) <u>Percent</u> <u>Change</u>
	<u>Single</u>		<u>Single</u>		<u>Costs Per Car</u>		
	<u>Car</u>	<u>Multi-Car</u>	<u>Car</u>	<u>Multi-Car</u>	<u>Present</u>	<u>Filed</u>	
15/30	\$ 12.86	\$ 10.29	\$ 15.16	\$ 12.12	\$ 11.61	\$ 13.69	+ 17.9%
\$35,000 S/L	\$ 19.42	\$ 15.54	\$ 22.89	\$ 18.31	\$ 17.54	\$ 20.67	+ 17.8%

Higher Limits Increments

<u>Split Limits</u>	(8) <u>Present Loss Costs</u>		(9) <u>Filed Loss Costs</u>		(10) <u>Average Loss</u>		(14) <u>Percent</u> <u>Change</u>
	<u>Single</u>		<u>Single</u>		<u>Costs Per Car</u>		
	<u>Car</u>	<u>Multi-Car</u>	<u>Car</u>	<u>Multi-Car</u>	<u>Present</u>	<u>Filed</u>	
20/40	\$ 2.44	\$ 1.96	\$ 2.88	\$ 2.30	\$ 2.21	\$ 2.60	+ 17.9%
25/50	4.50	3.60	5.30	4.25	4.06	4.79	+ 17.9%
35/35	6.56	5.25	7.73	6.18	5.92	6.98	+ 17.9%
50/100	11.70	9.36	13.79	11.04	10.57	12.46	+ 17.9%
100/200	19.94	15.95	23.49	18.80	18.00	21.22	+ 17.9%
100/300	20.06	16.05	23.64	18.91	18.12	21.35	+ 17.9%
250/500	29.84	23.87	35.16	28.13	26.94	31.75	+ 17.9%
300/300	30.87	24.69	36.38	29.11	27.87	32.85	+ 17.9%
500/500	34.86	27.89	41.07	32.86	31.48	37.09	+ 17.8%
500/1000	35.11	28.09	41.38	33.10	31.71	37.36	+ 17.8%
1000/1000	40.51	32.41	47.74	38.19	36.58	43.11	+ 17.9%

<u>Single Limits</u>	(15) <u>Present Loss Costs</u>		(16) <u>Filed Loss Costs</u>		(17) <u>Average Loss</u>		(21) <u>Percent</u> <u>Change</u>
	<u>Single</u>		<u>Single</u>		<u>Costs Per Car</u>		
	<u>Car</u>	<u>Multi-Car</u>	<u>Car</u>	<u>Multi-Car</u>	<u>Present</u>	<u>Filed</u>	
\$50,000	\$ 3.86	\$ 3.09	\$ 4.55	\$ 3.64	\$ 3.49	\$ 4.11	+ 17.8%
75,000	8.75	7.00	10.30	8.25	7.90	9.31	+ 17.8%
100,000	12.35	9.88	14.55	11.64	11.15	13.14	+ 17.8%
200,000	20.58	16.46	24.25	19.40	18.58	21.90	+ 17.9%
300,000	24.31	19.44	28.65	22.92	21.95	25.87	+ 17.9%
500,000	28.30	22.64	33.35	26.68	25.55	30.12	+ 17.9%
1,000,000	33.95	27.16	40.01	32.01	30.66	36.13	+ 17.8%

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE D6B-2

LIMITED TORT - NON-STACKED
TERRITORIES 41 AND 42

PRESENT AND FILED LIMITED TORT SEMI-ANNUAL LOSS COSTS

UNINSURED MOTORISTS BODILY INJURY

	(1)		(2)		(3)		(4)		(5)		(6)	(7)
	Present Loss Costs		Filed Loss Costs		Average Loss		Costs Per Car		Costs Per Car		Percent Change	
	Single Car	Per Car Multi-Car	Single Car	Per Car Multi-Car	Present	Filed	Present	Filed				
<u>Basic Limits</u>												
15/30	\$ 3.40	\$ 2.72	\$ 3.85	\$ 3.08	\$ 2.90	\$ 3.29						+ 13.4%
\$35,000 S/L	\$ 5.14	\$ 4.11	\$ 5.81	\$ 4.65	\$ 4.39	\$ 4.96						+ 13.0%

Higher Limits Increments

	(8)		(9)		(10)		(11)		(12)		(13)	(14)
	Present Loss Costs		Filed Loss Costs		Average Loss		Costs Per Car		Costs Per Car		Percent Change	
	Single Car	Per Car Multi-Car	Single Car	Per Car Multi-Car	Present	Filed	Present	Filed				
<u>Split Limits</u>												
20/40	\$ 0.65	\$ 0.52	\$ 0.73	\$ 0.58	\$ 0.56	\$ 0.62						+ 13.0%
25/50	1.19	0.95	1.34	1.07	1.01	1.14						+ 13.3%
35/35	1.74	1.39	1.96	1.57	1.48	1.68						+ 13.5%
50/100	3.10	2.47	3.50	2.80	2.64	2.99						+ 13.4%
100/200	5.27	4.22	5.96	4.77	4.50	5.09						+ 13.2%
100/300	5.30	4.24	6.00	4.80	4.53	5.12						+ 13.2%
250/500	7.89	6.31	8.92	7.14	6.74	7.62						+ 13.2%
300/300	8.16	6.53	9.23	7.38	6.97	7.88						+ 13.2%
500/500	9.22	7.37	10.42	8.34	7.87	8.90						+ 13.2%
500/1000	9.29	7.43	10.50	8.40	7.93	8.97						+ 13.2%
1000/1000	10.71	8.57	12.12	9.69	9.15	10.35						+ 13.2%

	(15)		(16)		(17)		(18)		(19)		(20)	(21)
	Present Loss Costs		Filed Loss Costs		Average Loss		Costs Per Car		Costs Per Car		Percent Change	
	Single Car	Per Car Multi-Car	Single Car	Per Car Multi-Car	Present	Filed	Present	Filed				
<u>Single Limits</u>												
\$50,000	\$ 1.02	\$ 0.81	\$ 1.15	\$ 0.92	\$ 0.87	\$ 0.98						+ 12.9%
75,000	2.31	1.85	2.62	2.09	1.97	2.23						+ 13.1%
100,000	3.26	2.61	3.69	2.95	2.79	3.15						+ 13.0%
200,000	5.44	4.35	6.15	4.92	4.64	5.25						+ 13.1%
300,000	6.43	5.14	7.27	5.82	5.49	6.21						+ 13.1%
500,000	7.48	5.99	8.46	6.77	6.39	7.23						+ 13.1%
1,000,000	8.98	7.18	10.16	8.12	7.67	8.67						+ 13.0%

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE D6B-3

LIMITED TORT - NON-STACKED
REMAINDER OF STATE

PRESENT AND FILED LIMITED TORT SEMI-ANNUAL LOSS COSTS

UNINSURED MOTORISTS BODILY INJURY

	(1)		(2)		(3)		(4)		(5)		(6)		(7)
	Present Loss Costs		Filed Loss Costs		Average Loss		Percent		Costs Per Car		Change		
	Single Car	Per Car Multi-Car	Single Car	Per Car Multi-Car	Present	Filed	Present	Filed					
<u>Basic Limits</u>													
15/30	\$ 1.31	\$ 1.05	\$ 1.50	\$ 1.20	\$ 1.12	\$ 1.28	+ 14.3%						
\$35,000 S/L	\$ 1.99	\$ 1.59	\$ 2.27	\$ 1.82	\$ 1.69	\$ 1.93	+ 14.2%						

Higher Limits Increments

	(8)		(9)		(10)		(11)		(12)		(13)		(14)
	Present Loss Costs		Filed Loss Costs		Average Loss		Percent		Costs Per Car		Change		
	Single Car	Per Car Multi-Car	Single Car	Per Car Multi-Car	Present	Filed	Present	Filed					
<u>Split Limits</u>													
20/40	\$ 0.25	\$ 0.20	\$ 0.29	\$ 0.23	\$ 0.21	\$ 0.25	+ 15.0%						
25/50	0.46	0.36	0.53	0.43	0.39	0.46	+ 15.2%						
35/35	0.67	0.54	0.77	0.62	0.57	0.66	+ 14.8%						
50/100	1.20	0.96	1.37	1.09	1.02	1.16	+ 14.0%						
100/200	2.04	1.63	2.33	1.87	1.73	1.99	+ 14.7%						
100/300	2.05	1.64	2.35	1.88	1.74	2.00	+ 14.7%						
250/500	3.05	2.44	3.49	2.79	2.60	2.97	+ 14.2%						
300/300	3.15	2.52	3.61	2.89	2.68	3.07	+ 14.5%						
500/500	3.56	2.85	4.08	3.26	3.03	3.47	+ 14.5%						
500/1000	3.59	2.87	4.11	3.29	3.05	3.50	+ 14.6%						
1000/1000	4.14	3.31	4.74	3.79	3.52	4.03	+ 14.4%						

	(15)		(16)		(17)		(18)		(19)		(20)		(21)
	Present Loss Costs		Filed Loss Costs		Average Loss		Percent		Costs Per Car		Change		
	Single Car	Per Car Multi-Car	Single Car	Per Car Multi-Car	Present	Filed	Present	Filed					
<u>Single Limits</u>													
\$50,000	\$ 0.39	\$ 0.32	\$ 0.45	\$ 0.36	\$ 0.34	\$ 0.38	+ 13.8%						
75,000	0.89	0.71	1.02	0.81	0.76	0.86	+ 13.9%						
100,000	1.26	1.01	1.44	1.15	1.07	1.22	+ 14.1%						
200,000	2.10	1.68	2.41	1.93	1.79	2.05	+ 14.4%						
300,000	2.48	1.99	2.84	2.27	2.11	2.42	+ 14.5%						
500,000	2.89	2.31	3.31	2.65	2.46	2.82	+ 14.5%						
1,000,000	3.47	2.78	3.97	3.18	2.96	3.38	+ 14.2%						

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EXPLANATORY NOTES TO TABLES D6A AND D6B

- COLUMN (1) Present Limited Tort loss costs shown for single car are contained in Pennsylvania Personal Auto Filing, PP-2013-BRLA1.
- COLUMN (2) Present Limited Tort loss costs shown for per car multi-car are contained in Pennsylvania Personal Auto Filing, PP-2013-BRLA1.
- COLUMN (3) The filed Limited Tort single car loss cost for the 15/30 basic limit and \$35,000 basic limit are calculated by applying the Limited Tort differential of 0.5946 to the Full Tort loss costs in Table D5A, Column (3) for Stacked Coverage and Table D5B, Column (3) for Non-Stacked Coverage.
- COLUMN (4) The filed Limited Tort per car multi-car loss cost for the 15/30 basic limit and \$35,000 basic limit are calculated by applying the Limited Tort differential of 0.5946 to the Full Tort loss costs in Table D5A, Column (4) for Stacked Coverage and Table D5B, Column (4) for Non-Stacked Coverage.
- COLUMN (5) These are the present average per car loss costs, calculated by weighting the present single and per car multi-car loss costs from Columns (1) and (2) on the present exposure distribution found in Table D4A, Column (1).
- COLUMN (6) These are the filed average per car loss costs, calculated by weighting the filed single and per car multi-car loss costs from Columns (3) and (4) on the present exposure distribution found in Table D4A, Column (1).
- COLUMN (7) The percent change is the filed average loss cost per car in Column (6), divided by the present average loss cost per car in Column (5).
- COLUMN (8) The present Limited Tort single car loss costs shown are the higher split limit increments contained in Pennsylvania Personal Auto Filing, PP-2013-BRLA1.
- COLUMN (9) The present Limited Tort per car multi-car loss costs shown are the higher split limit increments contained in Pennsylvania Personal Auto Filing, PP-2013-BRLA1.
- COLUMN (10) The filed Limited Tort single car loss cost increments are calculated by applying the Limited Tort differential of 0.5946 to the Full Tort loss cost increments in Table D5A, Column (10) for Stacked Coverage and Table D5B, Column (10) for Non-Stacked Coverage.
- COLUMN (11) The filed Limited Tort per car multi-car loss cost increments are calculated by applying the Limited Tort differential of 0.5946 to the Full Tort loss cost increments in Table D5A, Column (11) for Stacked Coverage and Table D5B, Column (11) for Non-Stacked Coverage.

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EXPLANATORY NOTES TO TABLES D6A AND D6B (Cont'd)

- COLUMN (12) These are the present average per car higher limit loss cost increments, calculated by weighting the present single and per car multi-car loss cost increments from Columns (8) and (9) on the present exposure distribution found in Table D4A, Column (1).
- COLUMN (13) These are the filed average per car loss cost increments, calculated by weighting the filed single and per car multi-car loss cost increments from Columns (10) and (11) on the present exposure distribution found in Table D4A, Column (1).
- COLUMN (14) The percent change is the filed Total Limits Loss Cost change (Basic Limits plus the UM BI Higher Limits increments). The average filed per car loss cost for the 15/30 basic limit from Column (6) is added to the applicable higher limit loss cost increment in Column (13), and divided by the corresponding present loss cost derived similarly from Columns (5) and (12).
- Table D6A-1:
- | | | | | | | | |
|---------|-------------------|---|---------|---|---------|---|---------|
| 50/100: | Present Loss Cost | = | \$14.75 | + | \$11.44 | = | \$26.19 |
| | Filed Loss Cost | = | \$17.38 | + | \$13.49 | = | \$30.87 |
| | Percent Change | = | \$30.87 | / | \$26.19 | = | +17.9% |
- COLUMN (15) The present Limited Tort single car loss costs shown are the higher single limit increments contained in Pennsylvania Personal Auto Filing, PP-2013-BRLA1.
- COLUMN (16) The present Limited Tort per car multi-car loss costs shown are the higher single limit increments contained in Pennsylvania Personal Auto Filing, PP-2013-BRLA1.
- COLUMN (17) The filed Limited Tort single car loss cost increments are calculated by applying the Limited Tort differential of 0.5946 to the Full Tort loss cost increments in Table D5A, Column (17) for Stacked Coverage and Table D5B, Column (17) for Non-Stacked Coverage.
- COLUMN (18) The filed Limited Tort per car multi-car loss cost increments are calculated by applying the Limited Tort differential of 0.5946 to the Full Tort loss cost increments in Table D5A, Column (18) for Stacked Coverage and Table D5B, Column (18) for Non-Stacked Coverage.
- COLUMN (19) These are the present average per car loss cost increments, calculated by weighting the present single and per car multi-car loss cost from Columns (15) and (16) on the present exposure distribution found in Table D4A, Column (1).
- COLUMN (20) These are the filed average per car loss cost increments, calculated by weighting the filed single and per car multi-car loss costs from Columns (17) and (18) on the present exposure distribution found in Table D4A, Column (1).

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EXPLANATORY NOTES TO TABLES D6A AND D6B (Cont'd)

COLUMN (21)

The percent change is the filed Total Limits Loss Cost change (Basic Limits plus Higher Limits increments). The average filed per car loss cost for the \$35,000 limit from Column (6) is added to the applicable higher limit loss cost increment in Column (20), and divided by the corresponding present loss cost derived similarly from Columns (5) and (19).

Table D6A-1:

\$100,000:	Present Loss Cost	=	\$21.43	+	\$11.10	=	\$32.53
	Filed Loss Cost	=	\$25.25	+	\$13.08	=	\$38.33
	Percent Change	=	\$38.33	/	\$32.53	=	+17.8%

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TABLE D6C-1

LIMITED TORT - STACKED
TERRITORIES 01 AND 14

PRESENT AND FILED LIMITED TORT SEMI-ANNUAL LOSS COSTS

UNDERINSURED MOTORISTS BODILY INJURY

<u>Split Limits</u>	(1) <u>Present Loss Costs</u>		(2) <u>Filed Loss Costs</u>		(3) <u>Average Loss</u>		(4) <u>Percent</u> <u>Change</u>
	<u>Single</u> <u>Car</u>	<u>Per Car</u> <u>Multi-Car</u>	<u>Single</u> <u>Car</u>	<u>Per Car</u> <u>Multi-Car</u>	<u>Present</u>	<u>Filed</u>	
15/30	\$ 13.75	\$ 18.55	\$ 13.19	\$ 17.83	\$ 16.08	\$ 15.44	- 4.0%
20/40	17.48	22.98	16.77	22.08	20.15	19.35	- 4.0%
25/50	21.13	26.73	20.28	25.70	23.85	22.91	- 3.9%
35/35	26.45	32.32	25.41	31.09	29.30	28.16	- 3.9%
50/100	35.54	40.41	34.15	38.90	37.90	36.45	- 3.8%
100/200	55.54	54.69	53.44	52.77	55.13	53.12	- 3.6%
100/300	55.73	54.70	53.62	52.78	55.23	53.21	- 3.7%
250/500	84.00	74.18	81.06	71.90	79.24	76.62	- 3.3%
300/300	88.56	78.29	85.55	75.94	83.58	80.89	- 3.2%
500/500	105.32	91.28	101.99	88.73	98.51	95.56	- 3.0%
500/1000	105.68	91.57	102.33	89.02	98.84	95.87	- 3.0%
1000/1000	131.19	106.32	127.44	103.55	119.13	115.85	- 2.8%

<u>Single Limits</u>	(8) <u>Present Loss Costs</u>		(9) <u>Filed Loss Costs</u>		(10) <u>Average Loss</u>		(11) <u>Percent</u> <u>Change</u>
	<u>Single</u> <u>Car</u>	<u>Per Car</u> <u>Multi-Car</u>	<u>Single</u> <u>Car</u>	<u>Per Car</u> <u>Multi-Car</u>	<u>Present</u>	<u>Filed</u>	
\$35,000	\$ 26.45	\$ 32.32	\$ 25.41	\$ 31.09	\$ 29.30	\$ 28.16	- 3.9%
50,000	34.45	39.49	33.12	38.02	36.89	35.50	- 3.8%
75,000	45.44	48.00	43.69	46.27	46.68	44.94	- 3.7%
100,000	54.01	54.01	51.98	52.12	54.01	52.05	- 3.6%
200,000	76.31	68.62	73.56	66.44	72.58	70.11	- 3.4%
300,000	88.56	78.29	85.55	75.94	83.58	80.89	- 3.2%
500,000	105.32	91.28	101.99	88.73	98.51	95.56	- 3.0%
1,000,000	131.19	106.32	127.44	103.55	119.13	115.85	- 2.8%

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE D6C-2

LIMITED TORT - STACKED
TERRITORIES 41 AND 42

PRESENT AND FILED LIMITED TORT SEMI-ANNUAL LOSS COSTS

UNDERINSURED MOTORISTS BODILY INJURY

<u>Split Limits</u>	(1) <u>Present Loss Costs</u>		(2) <u>Filed Loss Costs</u>		(3) <u>Average Loss</u>		(4) <u>Percent</u> <u>Change</u>
	<u>Single</u> <u>Car</u>	<u>Per Car</u> <u>Multi-Car</u>	<u>Single</u> <u>Car</u>	<u>Per Car</u> <u>Multi-Car</u>	<u>Costs Per Car</u> <u>Present</u>	<u>Costs Per Car</u> <u>Filed</u>	
15/30	\$ 7.62	\$ 10.29	\$ 7.87	\$ 10.62	\$ 9.57	\$ 9.88	+ 3.2%
20/40	9.67	12.73	10.00	13.15	11.90	12.30	+ 3.4%
25/50	11.71	14.81	12.08	15.31	13.97	14.44	+ 3.4%
35/35	14.65	17.91	15.14	18.52	17.03	17.61	+ 3.4%
50/100	19.69	22.39	20.35	23.18	21.66	22.42	+ 3.5%
100/200	30.78	30.31	31.83	31.44	30.44	31.55	+ 3.6%
100/300	30.89	30.31	31.94	31.45	30.47	31.58	+ 3.6%
250/500	46.56	41.11	48.30	42.83	42.58	44.31	+ 4.1%
300/300	49.07	43.38	50.96	45.24	44.92	46.78	+ 4.1%
500/500	58.37	50.58	60.76	52.86	52.68	54.99	+ 4.4%
500/1000	58.56	50.75	60.96	53.04	52.86	55.18	+ 4.4%
1000/1000	72.70	58.92	75.92	61.70	62.64	65.54	+ 4.6%

<u>Single Limits</u>	(8) <u>Present Loss Costs</u>		(9) <u>Filed Loss Costs</u>		(10) <u>Average Loss</u>		(11) <u>Percent</u> <u>Change</u>
	<u>Single</u> <u>Car</u>	<u>Per Car</u> <u>Multi-Car</u>	<u>Single</u> <u>Car</u>	<u>Per Car</u> <u>Multi-Car</u>	<u>Costs Per Car</u> <u>Present</u>	<u>Costs Per Car</u> <u>Filed</u>	
\$35,000	\$ 14.65	\$ 17.91	\$ 15.14	\$ 18.52	\$ 17.03	\$ 17.61	+ 3.4%
50,000	19.09	21.88	19.73	22.66	21.13	21.87	+ 3.5%
75,000	25.18	26.60	26.03	27.57	26.22	27.15	+ 3.5%
100,000	29.92	29.93	30.97	31.05	29.93	31.03	+ 3.7%
200,000	42.28	38.03	43.83	39.58	39.18	40.73	+ 4.0%
300,000	49.07	43.38	50.96	45.24	44.92	46.78	+ 4.1%
500,000	58.37	50.58	60.76	52.86	52.68	54.99	+ 4.4%
1,000,000	72.70	58.92	75.92	61.70	62.64	65.54	+ 4.6%

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE D6C-3

LIMITED TORT - STACKED
REMAINDER OF STATE

PRESENT AND FILED LIMITED TORT SEMI-ANNUAL LOSS COSTS

UNDERINSURED MOTORISTS BODILY INJURY

<u>Split Limits</u>	(1) <u>Present Loss Costs</u>		(2) <u>Filed Loss Costs</u>		(3) <u>Average Loss</u>		(4) <u>Percent</u> <u>Change</u>
	<u>Single</u> <u>Car</u>	<u>Per Car</u> <u>Multi-Car</u>	<u>Single</u> <u>Car</u>	<u>Per Car</u> <u>Multi-Car</u>	<u>Costs Per Car</u> <u>Present</u>	<u>Costs Per Car</u> <u>Filed</u>	
15/30	\$ 3.90	\$ 5.27	\$ 4.14	\$ 5.59	\$ 4.92	\$ 5.22	+ 6.1%
20/40	4.96	6.52	5.26	6.93	6.12	6.50	+ 6.2%
25/50	6.00	7.59	6.36	8.06	7.18	7.63	+ 6.3%
35/35	7.50	9.17	7.97	9.75	8.74	9.30	+ 6.4%
50/100	10.08	11.48	10.70	12.20	11.12	11.82	+ 6.3%
100/200	15.77	15.52	16.76	16.55	15.58	16.60	+ 6.5%
100/300	15.82	15.53	16.82	16.56	15.60	16.62	+ 6.5%
250/500	23.85	21.05	25.42	22.55	21.76	23.28	+ 7.0%
300/300	25.14	22.22	26.82	23.82	22.96	24.59	+ 7.1%
500/500	29.90	25.91	31.98	27.82	26.93	28.88	+ 7.2%
500/1000	29.99	25.99	32.09	27.92	27.01	28.98	+ 7.3%
1000/1000	37.25	30.18	39.96	32.48	31.98	34.39	+ 7.5%

<u>Single Limits</u>	(8) <u>Present Loss Costs</u>		(9) <u>Filed Loss Costs</u>		(10) <u>Average Loss</u>		(11) <u>Percent</u> <u>Change</u>
	<u>Single</u> <u>Car</u>	<u>Per Car</u> <u>Multi-Car</u>	<u>Single</u> <u>Car</u>	<u>Per Car</u> <u>Multi-Car</u>	<u>Costs Per Car</u> <u>Present</u>	<u>Costs Per Car</u> <u>Filed</u>	
\$35,000	\$ 7.50	\$ 9.17	\$ 7.97	\$ 9.75	\$ 8.74	\$ 9.30	+ 6.4%
50,000	9.78	11.21	10.38	11.92	10.85	11.53	+ 6.3%
75,000	12.90	13.63	13.71	14.51	13.44	14.31	+ 6.5%
100,000	15.33	15.33	16.30	16.35	15.33	16.34	+ 6.6%
200,000	21.66	19.49	23.07	20.84	20.04	21.41	+ 6.8%
300,000	25.14	22.22	26.82	23.82	22.96	24.59	+ 7.1%
500,000	29.90	25.91	31.98	27.82	26.93	28.88	+ 7.2%
1,000,000	37.25	30.18	39.96	32.48	31.98	34.39	+ 7.5%

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE D6D-1

LIMITED TORT - NON-STACKED
TERRITORIES 01 AND 14

PRESENT AND FILED LIMITED TORT SEMI-ANNUAL LOSS COSTS

UNDERINSURED MOTORISTS BODILY INJURY

<u>Split Limits</u>	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	<u>Present</u> <u>Single</u> <u>Car</u>	<u>Loss Costs</u> <u>Per Car</u> <u>Multi-Car</u>	<u>Filed</u> <u>Single</u> <u>Car</u>	<u>Loss Costs</u> <u>Per Car</u> <u>Multi-Car</u>	<u>Average Loss</u> <u>Costs Per Car</u> <u>Present</u>	<u>Filed</u>	<u>Percent</u> <u>Change</u>
15/30	\$ 12.50	\$ 10.00	\$ 11.99	\$ 9.60	\$ 11.29	\$ 10.83	- 4.1%
20/40	15.89	12.71	15.25	12.20	14.35	13.77	- 4.0%
25/50	19.21	15.36	18.43	14.75	17.34	16.65	- 4.0%
35/35	24.05	19.24	23.10	18.48	21.72	20.86	- 4.0%
50/100	32.31	25.85	31.05	24.84	29.18	28.04	- 3.9%
100/200	50.49	40.39	48.58	38.87	45.59	43.87	- 3.8%
100/300	50.67	40.53	48.74	38.99	45.75	44.01	- 3.8%
250/500	76.36	61.09	73.69	58.95	68.95	66.54	- 3.5%
300/300	80.51	64.41	77.77	62.21	72.70	70.22	- 3.4%
500/500	95.75	76.60	92.72	74.17	86.46	83.72	- 3.2%
500/1000	96.08	76.86	93.03	74.42	86.76	84.00	- 3.2%
1000/1000	119.27	95.42	115.85	92.68	107.70	104.61	- 2.9%

<u>Single Limits</u>	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	<u>Present</u> <u>Single</u> <u>Car</u>	<u>Loss Costs</u> <u>Per Car</u> <u>Multi-Car</u>	<u>Filed</u> <u>Single</u> <u>Car</u>	<u>Loss Costs</u> <u>Per Car</u> <u>Multi-Car</u>	<u>Average Loss</u> <u>Costs Per Car</u> <u>Present</u>	<u>Filed</u>	<u>Percent</u> <u>Change</u>
\$35,000	\$ 24.05	\$ 19.24	\$ 23.10	\$ 18.48	\$ 21.72	\$ 20.86	- 4.0%
50,000	31.32	25.06	30.10	24.08	28.28	27.18	- 3.9%
75,000	41.31	33.05	39.72	31.78	37.30	35.87	- 3.8%
100,000	49.10	39.28	47.26	37.80	44.34	42.67	- 3.8%
200,000	69.37	55.50	66.88	53.50	62.64	60.39	- 3.6%
300,000	80.51	64.41	77.77	62.21	72.70	70.22	- 3.4%
500,000	95.75	76.60	92.72	74.17	86.46	83.72	- 3.2%
1,000,000	119.27	95.42	115.85	92.68	107.70	104.61	- 2.9%

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE D6D-2

LIMITED TORT - NON-STACKED
TERRITORIES 41 AND 42

PRESENT AND FILED LIMITED TORT SEMI-ANNUAL LOSS COSTS

UNDERINSURED MOTORISTS BODILY INJURY

<u>Split Limits</u>	(1)		(2)		(3)		(4)		(5)		(6)		(7)
	<u>Present Loss Costs</u>		<u>Filed Loss Costs</u>		<u>Average Loss</u>		<u>Costs Per Car</u>		<u>Costs Per Car</u>		<u>Percent</u>		
	<u>Single</u>	<u>Per Car</u>	<u>Single</u>	<u>Per Car</u>	<u>Present</u>	<u>Filed</u>	<u>Present</u>	<u>Filed</u>	<u>Change</u>				
15/30	\$ 6.93	\$ 5.54	\$ 7.15	\$ 5.72	\$ 5.92	\$ 6.11	+	3.2%					
20/40	8.80	7.04	9.09	7.27	7.52	7.76	+	3.2%					
25/50	10.65	8.52	10.98	8.79	9.10	9.38	+	3.1%					
35/35	13.32	10.66	13.76	11.01	11.38	11.75	+	3.3%					
50/100	17.90	14.32	18.50	14.80	15.29	15.80	+	3.3%					
100/200	27.98	22.39	28.95	23.15	23.90	24.72	+	3.4%					
100/300	28.08	22.46	29.03	23.23	23.98	24.80	+	3.4%					
250/500	42.32	33.86	43.91	35.12	36.14	37.49	+	3.7%					
300/300	44.61	35.69	46.33	37.06	38.10	39.56	+	3.8%					
500/500	53.06	42.45	55.24	44.19	45.31	47.17	+	4.1%					
500/1000	53.24	42.59	55.42	44.33	45.47	47.32	+	4.1%					
1000/1000	66.10	52.88	69.02	55.21	56.45	58.94	+	4.4%					

<u>Single Limits</u>	(8)		(9)		(10)		(11)		(12)		(13)		(14)
	<u>Present Loss Costs</u>		<u>Filed Loss Costs</u>		<u>Average Loss</u>		<u>Costs Per Car</u>		<u>Costs Per Car</u>		<u>Percent</u>		
	<u>Single</u>	<u>Per Car</u>	<u>Single</u>	<u>Per Car</u>	<u>Present</u>	<u>Filed</u>	<u>Present</u>	<u>Filed</u>	<u>Change</u>				
\$35,000	\$ 13.32	\$ 10.66	\$ 13.76	\$ 11.01	\$ 11.38	\$ 11.75	+	3.3%					
50,000	17.35	13.88	17.93	14.35	14.82	15.32	+	3.4%					
75,000	22.89	18.31	23.67	18.93	19.55	20.21	+	3.4%					
100,000	27.20	21.76	28.16	22.53	23.23	24.05	+	3.5%					
200,000	38.44	30.75	39.84	31.88	32.83	34.03	+	3.7%					
300,000	44.61	35.69	46.33	37.06	38.10	39.56	+	3.8%					
500,000	53.06	42.45	55.24	44.19	45.31	47.17	+	4.1%					
1,000,000	66.10	52.88	69.02	55.21	56.45	58.94	+	4.4%					

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE D6D-3

LIMITED TORT - NON-STACKED
REMAINDER OF STATE

PRESENT AND FILED LIMITED TORT SEMI-ANNUAL LOSS COSTS

UNDERINSURED MOTORISTS BODILY INJURY

<u>Split Limits</u>	(1) <u>Present Loss Costs</u>		(2) <u>Filed Loss Costs</u>		(3) <u>Average Loss</u>		(4) <u>Percent Change</u>
	<u>Single Car</u>	<u>Per Car Multi-Car</u>	<u>Single Car</u>	<u>Per Car Multi-Car</u>	<u>Present</u>	<u>Filed</u>	
15/30	\$ 3.54	\$ 2.84	\$ 3.76	\$ 3.01	\$ 3.02	\$ 3.20	+ 6.0%
20/40	4.51	3.61	4.78	3.82	3.84	4.06	+ 5.7%
25/50	5.45	4.36	5.78	4.63	4.64	4.92	+ 6.0%
35/35	6.82	5.46	7.25	5.80	5.81	6.17	+ 6.2%
50/100	9.17	7.34	9.73	7.79	7.81	8.28	+ 6.0%
100/200	14.34	11.47	15.23	12.19	12.20	12.97	+ 6.3%
100/300	14.38	11.51	15.29	12.23	12.24	13.01	+ 6.3%
250/500	21.69	17.35	23.11	18.49	18.46	19.67	+ 6.6%
300/300	22.85	18.28	24.38	19.51	19.45	20.75	+ 6.7%
500/500	27.18	21.74	29.08	23.26	23.13	24.74	+ 7.0%
500/1000	27.27	21.82	29.17	23.34	23.21	24.83	+ 7.0%
1000/1000	33.86	27.09	36.32	29.06	28.82	30.91	+ 7.3%

<u>Single Limits</u>	(8) <u>Present Loss Costs</u>		(9) <u>Filed Loss Costs</u>		(10) <u>Average Loss</u>		(11) <u>Percent Change</u>
	<u>Single Car</u>	<u>Per Car Multi-Car</u>	<u>Single Car</u>	<u>Per Car Multi-Car</u>	<u>Present</u>	<u>Filed</u>	
\$35,000	\$ 6.82	\$ 5.46	\$ 7.25	\$ 5.80	\$ 5.81	\$ 6.17	+ 6.2%
50,000	8.89	7.11	9.44	7.55	7.56	8.03	+ 6.2%
75,000	11.73	9.38	12.46	9.97	9.98	10.60	+ 6.2%
100,000	13.94	11.15	14.82	11.86	11.86	12.61	+ 6.3%
200,000	19.69	15.75	20.98	16.78	16.75	17.85	+ 6.6%
300,000	22.85	18.28	24.38	19.51	19.45	20.75	+ 6.7%
500,000	27.18	21.74	29.08	23.26	23.13	24.74	+ 7.0%
1,000,000	33.86	27.09	36.32	29.06	28.82	30.91	+ 7.3%

PENNSYLVANIA
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EXPLANATORY NOTES TO TABLES D6C AND D6D

- COLUMN (1) The present Limited Tort single car loss costs for the split limits are contained in Pennsylvania Personal Auto Filing, PP-2013-BRLA1.
- COLUMN (2) The present Limited Tort per car multi-car loss costs for the split limits are contained in Pennsylvania Personal Auto Filing, PP-2013-BRLA1.
- COLUMN (3) The filed Limited Tort single car loss costs for the split limits are calculated by applying the Limited Tort differential of 0.5946 to the Full Tort loss costs in Table D5C, Column (3) for Stacked Coverage and Table D5D, Column (3) for Non-Stacked Coverage.
- COLUMN (4) The filed Limited Tort per car multi-car loss costs for the split limits are calculated by applying the Limited Tort differential of 0.5946 to the Full Tort loss costs in Table D5C, Column (4) for Stacked Coverage and Table D5D, Column (4) for Non-Stacked Coverage.
- COLUMN (5) These are the present average per car loss costs, calculated by weighting the present single and multi-car loss costs from Columns (1) and (2) on the present exposure distribution found in Table D4A, Column (1).
- COLUMN (6) These are the filed average per car loss costs, calculated by weighting the filed single and per car multi-car loss costs from Columns (3) and (4) on the present exposure distribution found in Table D4A, Column (1).
- COLUMN (7) The percent change is the filed average loss cost per car in Column (6), divided by the present average loss cost per car in Column (5).
- COLUMN (8) The present Limited Tort single car loss costs for the split limits are contained in Pennsylvania Personal Auto Filing, PP-2013-BRLA1.
- COLUMN (9) The present Limited Tort per car multi-car loss costs for the split limits are contained in Pennsylvania Personal Auto Filing, PP-2013-BRLA1.
- COLUMN (10) The filed Limited Tort single car loss costs for the split limits are calculated by applying the Limited Tort differential of 0.5946 to the Full Tort loss costs in Table D5C, Column (10) for Stacked Coverage and Table D5D, Column (10) for Non-Stacked Coverage.
- COLUMN (11) The filed Limited Tort per car multi-car loss costs for the split limits are calculated by applying the Limited Tort differential of 0.5946 to the Full Tort loss costs in Table D5C, Column (11) for Stacked Coverage and Table D5D, Column (11) for Non-Stacked Coverage.

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PERSONAL AUTO INSURANCE

EXPLANATORY NOTES TO TABLES D6C AND D6D (Cont'd)

- COLUMN (12) These are the present average per car single limits loss costs, calculated by weighting the present single and multi-car loss costs from Columns (8) and (9) on the present exposure distribution found in Table D4A, Column (1).
- COLUMN (13) These are the filed average per car single limit loss costs, calculated by weighting the filed single and per car multi-car loss costs from Columns (10) and (11) on the exposure distribution found in Table D4A, Column (1).
- COLUMN (14) The percent change is the filed average loss cost per car in Column (13), divided by the present average loss cost per car in Column (12).

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE D7A-1

FULL TORT - STACKED
TERRITORIES 01 AND 14

CALCULATION OF PRESENT AND FILED FULL TORT SEMI-ANNUAL AVERAGE LOSS COSTS

UNINSURED MOTORISTS

	(1)	(2)	(3)
<u>Split Limits</u>	<u># of Written Car Months</u>	<u>Present Loss Cost</u>	<u>Filed Loss Cost</u>
15/30	46,098	\$ 24.81	\$ 29.23
20/40	2,983	28.93	34.09
25/50	23,162	32.39	38.16
50/100	23,998	44.05	51.92
100/200	3,866	56.00	65.99
100/300	54,038	56.19	66.22
250/500	5,591	69.35	81.73
300/300	10,943	71.04	83.71
500/1000	14,776	77.59	91.43
1000/1000	948	85.33	100.55
Total	<u>186,403</u>	<u>\$ 46.58</u>	<u>\$ 54.89</u>
<u>Single Limits</u>	<u># of Written Car Months</u>	<u>Present Loss Cost</u>	<u>Filed Loss Cost</u>
All Other	12	\$ 68.70	\$ 80.95
\$35,000	424	36.04	42.47
50,000	136	42.30	49.84
75,000	19	49.65	58.50
100,000	1,298	54.72	64.47
200,000	60	65.69	77.40
300,000	1,772	71.03	83.71
500,000	3,588	77.28	91.06
1,000,000	73	85.33	100.56
Total	<u>7,382</u>	<u>\$ 68.70</u>	<u>\$ 80.95</u>

(4) Average Present Loss Cost: \$47.42
(5) Average Filed Loss Cost: \$55.88
(6) Total Filed Change: + 17.8%

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE D7A-2

FULL TORT - STACKED
TERRITORIES 41 AND 42

CALCULATION OF PRESENT AND FILED FULL TORT SEMI-ANNUAL AVERAGE LOSS COSTS

UNINSURED MOTORISTS

	(1)	(2)	(3)
<u>Split Limits</u>	<u># of Written Car Months</u>	<u>Present Loss Cost</u>	<u>Filed Loss Cost</u>
15/30	52,911	\$ 6.91	\$ 7.82
20/40	3,821	7.99	9.04
25/50	38,674	8.89	10.06
50/100	55,385	11.88	13.44
100/200	11,914	14.73	16.67
100/300	193,304	14.78	16.72
250/500	38,548	17.77	20.10
300/300	39,413	18.21	20.59
500/1000	95,622	19.83	22.44
1000/1000	6,154	21.67	24.51
Total	<u>535,746</u>	<u>\$ 14.68</u>	<u>\$ 16.60</u>
<u>Single Limits</u>	<u># of Written Car Months</u>	<u>Present Loss Cost</u>	<u>Filed Loss Cost</u>
All Other	260	\$ 17.99	\$ 20.35
\$35,000	3,061	9.87	11.16
50,000	1,151	11.47	12.97
75,000	93	13.27	15.01
100,000	11,796	14.46	16.35
200,000	571	16.93	19.15
300,000	23,379	18.21	20.59
500,000	37,040	19.77	22.36
1,000,000	1,106	21.67	24.51
Total	<u>78,457</u>	<u>\$ 17.99</u>	<u>\$ 20.35</u>

(4) Average Present Loss Cost: \$15.10
(5) Average Filed Loss Cost: \$17.08
(6) Total Filed Change: + 13.1%

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE D7A-3

FULL TORT - STACKED
REMAINDER OF STATE

CALCULATION OF PRESENT AND FILED FULL TORT SEMI-ANNUAL AVERAGE LOSS COSTS

UNINSURED MOTORISTS

	(1)	(2)	(3)
<u>Split Limits</u>	<u># of Written Car Months</u>	<u>Present Loss Cost</u>	<u>Filed Loss Cost</u>
All Other	557	\$ 5.29	\$ 6.06
15/30	416,263	2.68	3.07
20/40	27,875	3.10	3.55
25/50	393,265	3.45	3.95
50/100	624,992	4.60	5.26
100/200	77,601	5.70	6.52
100/300	1,493,408	5.71	6.55
250/500	306,131	6.85	7.85
300/300	182,468	7.02	8.04
500/1000	331,205	7.65	8.76
1000/1000	19,187	8.35	9.57
Total	<u>3,872,952</u>	<u>\$ 5.29</u>	<u>\$ 6.06</u>
<u>Single Limits</u>	<u># of Written Car Months</u>	<u>Present Loss Cost</u>	<u>Filed Loss Cost</u>
All Other	857	\$ 6.59	\$ 7.53
\$35,000	50,031	3.82	4.37
50,000	22,433	4.44	5.08
75,000	903	5.14	5.87
100,000	114,621	5.59	6.39
200,000	4,102	6.53	7.48
300,000	141,780	7.02	8.03
500,000	218,688	7.63	8.72
1,000,000	7,595	8.35	9.56
Total	<u>561,010</u>	<u>\$ 6.59</u>	<u>\$ 7.53</u>

(4) Average Present Loss Cost: \$5.45

(5) Average Filed Loss Cost: \$6.25

(6) Total Filed Change: + 14.7%

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE D7B-1

FULL TORT - NON-STACKED
TERRITORIES 01 AND 14

CALCULATION OF PRESENT AND FILED FULL TORT SEMI-ANNUAL AVERAGE LOSS COSTS

UNINSURED MOTORISTS

	(1)	(2)	(3)
<u>Split Limits</u>	<u># of Written Car Months</u>	<u>Present Loss Cost</u>	<u>Filed Loss Cost</u>
All Other	36	\$ 38.60	\$ 45.50
15/30	22,488	19.53	23.02
20/40	535	23.24	27.39
25/50	13,041	26.37	31.08
50/100	14,057	37.30	43.97
100/200	215	49.81	58.70
100/300	26,726	50.00	58.92
250/500	7,990	64.85	76.42
300/300	1,734	66.41	78.27
500/1000	1,308	72.85	85.86
1000/1000	125	81.05	95.52
Total	<u>88,255</u>	<u>\$ 38.60</u>	<u>\$ 45.50</u>
<u>Single Limits</u>	<u># of Written Car Months</u>	<u>Present Loss Cost</u>	<u>Filed Loss Cost</u>
All Other	52	\$ 63.67	\$ 75.04
\$35,000	521	29.49	34.76
50,000	136	35.35	41.67
75,000	12	42.77	50.41
100,000	1,342	48.24	56.86
200,000	30	60.74	71.59
300,000	2,315	66.40	78.27
500,000	4,066	72.46	85.40
1,000,000	36	81.05	95.52
Total	<u>8,510</u>	<u>\$ 63.67</u>	<u>\$ 75.04</u>

(4) Average Present Loss Cost: \$40.80

(5) Average Filed Loss Cost: \$48.10

(6) Total Filed Change: + 17.9%

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE D7B-2

FULL TORT - NON-STACKED
TERRITORIES 41 AND 42

CALCULATION OF PRESENT AND FILED FULL TORT SEMI-ANNUAL AVERAGE LOSS COSTS

UNINSURED MOTORISTS

<u>Split Limits</u>	(1) # of Written <u>Car Months</u>	(2) Present <u>Loss Cost</u>	(3) Filed <u>Loss Cost</u>
All Other	90	\$ 11.80	\$ 13.35
15/30	23,161	4.89	5.53
20/40	471	5.82	6.58
25/50	17,986	6.60	7.45
50/100	27,901	9.33	10.56
100/200	446	12.46	14.09
100/300	92,152	12.50	14.15
250/500	43,659	16.22	18.34
300/300	8,516	16.61	18.79
500/1000	3,884	18.23	20.61
1000/1000	271	20.27	22.93
Total	<u>218,537</u>	<u>\$ 11.80</u>	<u>\$ 13.35</u>
<u>Single Limits</u>	# of Written <u>Car Months</u>	Present <u>Loss Cost</u>	Filed <u>Loss Cost</u>
All Other	110	\$ 16.15	\$ 18.26
\$35,000	1,800	7.38	8.35
50,000	672	8.84	10.01
100,000	7,857	12.07	13.65
200,000	186	15.19	17.19
300,000	16,271	16.61	18.79
500,000	21,894	18.13	20.50
1,000,000	486	20.28	22.93
Total	<u>49,276</u>	<u>\$ 16.15</u>	<u>\$ 18.26</u>
(4) Average Present Loss Cost:		\$12.60	
(5) Average Filed Loss Cost:		\$14.25	
(6) Total Filed Change:		+ 13.1%	

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE D7B-3

FULL TORT - NON-STACKED
REMAINDER OF STATE

CALCULATION OF PRESENT AND FILED FULL TORT SEMI-ANNUAL AVERAGE LOSS COSTS

UNINSURED MOTORISTS

	(1)	(2)	(3)
<u>Split Limits</u>	<u># of Written Car Months</u>	<u>Present Loss Cost</u>	<u>Filed Loss Cost</u>
All Other	404	\$ 4.39	\$ 5.03
15/30	186,719	1.88	2.15
20/40	3,087	2.23	2.56
25/50	193,153	2.53	2.91
50/100	376,187	3.59	4.11
100/200	4,846	4.80	5.49
100/300	905,474	4.82	5.51
250/500	288,644	6.24	7.15
300/300	86,287	6.39	7.32
500/1000	14,075	7.01	8.03
1000/1000	1,648	7.80	8.94
Total	<u>2,060,524</u>	<u>\$ 4.39</u>	<u>\$ 5.03</u>
<u>Single Limits</u>	<u># of Written Car Months</u>	<u>Present Loss Cost</u>	<u>Filed Loss Cost</u>
All Other	1,026	\$ 5.81	\$ 6.65
\$35,000	33,542	2.84	3.25
50,000	15,473	3.40	3.89
75,000	581	4.12	4.71
100,000	99,484	4.65	5.31
200,000	2,107	5.85	6.70
300,000	106,720	6.39	7.31
500,000	154,646	6.98	7.99
1,000,000	5,252	7.81	8.93
Total	<u>418,831</u>	<u>\$ 5.81</u>	<u>\$ 6.65</u>

(4) Average Present Loss Cost: \$4.63

(5) Average Filed Loss Cost: \$5.30

(6) Total Filed Change: + 14.5%

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE D7C-1

LIMITED TORT - STACKED
TERRITORIES 01 AND 14

CALCULATION OF PRESENT AND FILED LIMITED TORT SEMI-ANNUAL AVERAGE LOSS COSTS

UNINSURED MOTORISTS

	(1)	(2)	(3)
<u>Split Limits</u>	<u># of Written Car Months</u>	<u>Present Loss Cost</u>	<u>Filed Loss Cost</u>
All Other	12	\$ 25.43	\$ 29.96
15/30	97,117	14.75	17.38
20/40	5,776	17.20	20.27
25/50	36,269	19.25	22.69
50/100	37,669	26.19	30.87
100/200	3,620	33.30	39.24
100/300	83,206	33.41	39.37
250/500	4,504	41.24	48.59
300/300	20,145	42.24	49.78
500/1000	8,240	46.13	54.36
1000/1000	242	50.73	59.79
Total	<u>296,800</u>	<u>\$ 25.43</u>	<u>\$ 29.96</u>
<u>Single Limits</u>	<u># of Written Car Months</u>	<u>Present Loss Cost</u>	<u>Filed Loss Cost</u>
All Other	12	\$ 38.95	\$ 45.89
35,000	774	21.43	25.25
50,000	163	25.15	29.63
75,000	60	29.52	34.79
100,000	1,769	32.53	38.33
200,000	24	39.06	46.02
300,000	2,324	42.24	49.77
500,000	2,871	45.95	54.14
1,000,000	0	50.73	59.79
Total	<u>7,995</u>	<u>\$ 38.95</u>	<u>\$ 45.89</u>

(4) Average Present Loss Cost: \$25.78

(5) Average Filed Loss Cost: \$30.38

(6) Total Filed Change: + 17.8%

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE D7C-2

LIMITED TORT - STACKED
TERRITORIES 41 AND 42

CALCULATION OF PRESENT AND FILED LIMITED TORT SEMI-ANNUAL AVERAGE LOSS COSTS

UNINSURED MOTORISTS

	(1)	(2)	(3)
<u>Split Limits</u>	<u># of Written Car Months</u>	<u>Present Loss Cost</u>	<u>Filed Loss Cost</u>
All Other	48	\$ 7.85	\$ 8.89
15/30	96,356	4.11	4.65
20/40	5,299	4.76	5.38
25/50	51,149	5.29	5.98
50/100	67,550	7.06	7.99
100/200	7,911	8.76	9.91
100/300	199,914	8.79	9.95
250/500	25,136	10.57	11.95
300/300	48,521	10.83	12.24
500/1000	37,464	11.79	13.34
1000/1000	1,594	12.89	14.57
Total	<u>540,942</u>	<u>\$ 7.85</u>	<u>\$ 8.89</u>
<u>Single Limits</u>	<u># of Written Car Months</u>	<u>Present Loss Cost</u>	<u>Filed Loss Cost</u>
All Other	284	\$ 10.04	\$ 11.36
35,000	6,777	5.87	6.64
50,000	1,444	6.82	7.72
75,000	207	7.90	8.93
100,000	16,554	8.60	9.73
200,000	579	10.07	11.39
300,000	23,995	10.82	12.25
500,000	20,866	11.76	13.31
1,000,000	792	12.89	14.58
Total	<u>71,498</u>	<u>\$ 10.04</u>	<u>\$ 11.36</u>
(4) Average Present Loss Cost:			\$8.11
(5) Average Filed Loss Cost:			\$9.18
(6) Total Filed Change:			+ 13.2%

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE D7C-3

LIMITED TORT - STACKED
REMAINDER OF STATE

CALCULATION OF PRESENT AND FILED LIMITED TORT SEMI-ANNUAL AVERAGE LOSS COSTS

UNINSURED MOTORISTS

	(1)	(2)	(3)
<u>Split Limits</u>	<u># of Written Car Months</u>	<u>Present Loss Cost</u>	<u>Filed Loss Cost</u>
All Other	996	\$ 2.89	\$ 3.30
15/30	709,595	1.60	1.82
20/40	29,861	1.85	2.11
25/50	451,960	2.05	2.34
50/100	669,004	2.74	3.12
100/200	41,763	3.39	3.87
100/300	1,422,922	3.40	3.89
250/500	183,103	4.08	4.66
300/300	177,714	4.18	4.78
500/1000	128,949	4.55	5.21
1000/1000	5,684	4.97	5.69
Total	<u>3,821,551</u>	<u>\$ 2.89</u>	<u>\$ 3.30</u>
<u>Single Limits</u>	<u># of Written Car Months</u>	<u>Present Loss Cost</u>	<u>Filed Loss Cost</u>
All Other	1,723	\$ 3.69	\$ 4.23
35,000	61,878	2.27	2.60
50,000	20,049	2.64	3.02
75,000	953	3.06	3.49
100,000	97,790	3.32	3.80
200,000	3,708	3.88	4.45
300,000	107,344	4.17	4.78
500,000	108,437	4.53	5.19
1,000,000	2,900	4.97	5.69
Total	<u>404,782</u>	<u>\$ 3.69</u>	<u>\$ 4.23</u>

(4) Average Present Loss Cost: \$2.97

(5) Average Filed Loss Cost: \$3.39

(6) Total Filed Change: + 14.1%

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE D7D-1

LIMITED TORT - NON-STACKED
TERRITORIES 01 AND 14

CALCULATION OF PRESENT AND FILED LIMITED TORT SEMI-ANNUAL AVERAGE LOSS COSTS

UNINSURED MOTORISTS

	(1)	(2)	(3)
<u>Split Limits</u>	<u># of Written Car Months</u>	<u>Present Loss Cost</u>	<u>Filed Loss Cost</u>
All Other	36	\$ 21.02	\$ 24.78
15/30	70,537	11.61	13.69
20/40	1,172	13.82	16.29
25/50	28,196	15.67	18.48
50/100	30,441	22.18	26.15
100/200	869	29.61	34.91
100/300	57,814	29.73	35.04
250/500	9,801	38.55	45.44
300/300	3,708	39.48	46.54
500/1000	1,535	43.32	51.05
1000/1000	78	48.19	56.80
Total	<u>204,187</u>	<u>\$ 21.02</u>	<u>\$ 24.78</u>
<u>Single Limits</u>	<u># of Written Car Months</u>	<u>Present Loss Cost</u>	<u>Filed Loss Cost</u>
All Other	271	\$ 34.39	\$ 40.53
35,000	1,799	17.54	20.67
50,000	553	21.03	24.78
100,000	3,885	28.69	33.81
200,000	118	36.12	42.57
300,000	4,575	39.49	46.54
500,000	4,139	43.09	50.79
1,000,000	24	48.20	56.80
Total	<u>15,364</u>	<u>\$ 34.39</u>	<u>\$ 40.53</u>

(4) Average Present Loss Cost: \$21.96
(5) Average Filed Loss Cost: \$25.88
(6) Total Filed Change: + 17.9%

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE D7D-2

LIMITED TORT - NON-STACKED
TERRITORIES 41 AND 42

CALCULATION OF PRESENT AND FILED LIMITED TORT SEMI-ANNUAL AVERAGE LOSS COSTS

UNINSURED MOTORISTS

	(1)	(2)	(3)
<u>Split Limits</u>	<u># of Written Car Months</u>	<u>Present Loss Cost</u>	<u>Filed Loss Cost</u>
All Other	115	\$ 6.45	\$ 7.30
15/30	65,284	2.90	3.29
20/40	1,075	3.46	3.91
25/50	36,739	3.91	4.43
50/100	57,275	5.54	6.28
100/200	889	7.40	8.38
100/300	173,263	7.43	8.41
250/500	46,989	9.64	10.91
300/300	11,794	9.87	11.17
500/1000	4,165	10.83	12.26
1000/1000	190	12.05	13.64
Total	<u>397,778</u>	<u>\$ 6.45</u>	<u>\$ 7.30</u>
<u>Single Limits</u>	<u># of Written Car Months</u>	<u>Present Loss Cost</u>	<u>Filed Loss Cost</u>
All Other	1,128	\$ 8.92	\$ 10.08
35,000	7,923	4.39	4.96
50,000	1,834	5.26	5.94
75,000	57	6.36	7.19
100,000	19,283	7.18	8.11
200,000	356	9.03	10.21
300,000	30,593	9.88	11.17
500,000	24,705	10.78	12.19
1,000,000	312	12.06	13.63
Total	<u>86,191</u>	<u>\$ 8.92</u>	<u>\$ 10.08</u>

(4) Average Present Loss Cost: \$6.89

(5) Average Filed Loss Cost: \$7.80

(6) Total Filed Change: + 13.2%

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE D7D-3

LIMITED TORT - NON-STACKED
REMAINDER OF STATE

CALCULATION OF PRESENT AND FILED LIMITED TORT SEMI-ANNUAL AVERAGE LOSS COSTS

UNINSURED MOTORISTS

	(1)	(2)	(3)
<u>Split Limits</u>	<u># of Written Car Months</u>	<u>Present Loss Cost</u>	<u>Filed Loss Cost</u>
All Other	901	\$ 2.38	\$ 2.72
15/30	547,996	1.12	1.28
20/40	7,559	1.33	1.53
25/50	346,772	1.51	1.74
50/100	595,009	2.14	2.44
100/200	8,357	2.85	3.27
100/300	1,311,984	2.86	3.28
250/500	268,139	3.72	4.25
300/300	77,444	3.80	4.35
500/1000	18,810	4.17	4.78
1000/1000	1,117	4.64	5.31
Total	<u>3,184,088</u>	<u>\$ 2.38</u>	<u>\$ 2.72</u>
<u>Single Limits</u>	<u># of Written Car Months</u>	<u>Present Loss Cost</u>	<u>Filed Loss Cost</u>
All Other	3,458	\$ 3.24	\$ 3.70
35,000	58,635	1.69	1.93
50,000	21,570	2.03	2.31
75,000	573	2.45	2.79
100,000	128,922	2.76	3.15
200,000	2,402	3.48	3.98
300,000	131,390	3.80	4.35
500,000	111,490	4.15	4.75
1,000,000	2,060	4.65	5.31
Total	<u>460,500</u>	<u>\$ 3.24</u>	<u>\$ 3.70</u>
(4) Average Present Loss Cost:			\$2.49
(5) Average Filed Loss Cost:			\$2.84
(6) Total Filed Change:			+ 14.1%

PENNSYLVANIA
PERSONAL AUTO INSURANCE

EXPLANATORY NOTES TO TABLES D7A, D7B, D7C, AND D7D

COLUMN (1) The written car months by policy limit for Uninsured Motorists Bodily Injury coverages are those exposures which have been written during the latest accident year ending 12/31/2014.

COLUMNS (2) AND (3) The present loss costs are total limits loss costs calculated by adding the present basic limits loss costs shown in Tables D5A, D5B, D6A, and D6B, Column (5), to the applicable higher limits increments shown in Tables D5A, D5B, D6A, and D6B, Columns (12) and (19). The filed loss costs are similarly calculated using the loss costs and increments shown in Tables D5A, D5B, D6A, and D6B, Columns (6), (13), and (20).

For "All Other" policy limits, the present and filed loss costs are an average of the present and filed loss costs for the other policy limits shown weighted on the written car months in Column (1).

The average split and single limit present loss costs are a weighted average of the loss costs in Column (2) weighted on the written car months in Column (1). The average split and single limit filed loss costs are similarly calculated using the loss costs in Column (3).

LINES (4) AND (5) The average present loss cost is the weighted average of the split and single limit average loss costs weighted on the total written car months in Column (1). The average filed loss cost is similarly calculated.

Table D7A-1:

UM Average Present Loss Cost:
 $((\$46.58 \times 186,403 + \$68.70 \times 7,382) / (186,403 + 7,382)) = \47.42

UM Average Filed Loss Cost:
 $((\$54.89 \times 186,403 + \$80.95 \times 7,382) / (186,403 + 7,382)) = \55.88

LINE (6) The total filed change is the average filed loss cost in Line (5) divided by the average present loss cost in Line (4).

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE D8A-1

FULL TORT - STACKED
TERRITORIES 01 AND 14

CALCULATION OF PRESENT AND FILED FULL TORT SEMI-ANNUAL AVERAGE LOSS COSTS

UNDERINSURED MOTORISTS

	(1)	(2)	(3)
<u>Split Limits</u>	<u># of Written Car Months</u>	<u>Present Loss Cost</u>	<u>Filed Loss Cost</u>
15/30	53,288	\$ 27.04	\$ 25.97
20/40	4,201	33.88	32.54
25/50	28,310	40.10	38.52
50/100	31,032	63.74	61.32
100/200	6,743	92.71	89.33
100/300	69,039	92.89	89.49
250/500	5,139	133.26	128.86
300/300	10,890	140.56	136.03
500/1000	25,688	166.23	161.25
1000/1000	1,710	200.35	194.84
Total	<u>236,040</u>	<u>\$ 78.64</u>	<u>\$ 75.89</u>
<u>Single Limits</u>	<u># of Written Car Months</u>	<u>Present Loss Cost</u>	<u>Filed Loss Cost</u>
All Other	12	\$131.92	\$127.71
\$35,000	415	49.27	47.37
50,000	124	62.05	59.70
75,000	19	78.51	75.58
100,000	1,370	90.83	87.54
200,000	60	122.06	117.91
300,000	1,546	140.56	136.03
500,000	2,489	165.68	160.70
1,000,000	51	200.35	194.84
Total	<u>6,086</u>	<u>\$131.92</u>	<u>\$127.71</u>
(4) Average Present Loss Cost:			\$79.98
(5) Average Filed Loss Cost:			\$77.19
(6) Total Filed Change:			- 3.5%

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE D8A-2

FULL TORT - STACKED
TERRITORIES 41 AND 42

CALCULATION OF PRESENT AND FILED FULL TORT SEMI-ANNUAL AVERAGE LOSS COSTS

UNDERINSURED MOTORISTS

	(1)	(2)	(3)
<u>Split Limits</u>	<u># of Written Car Months</u>	<u>Present Loss Cost</u>	<u>Filed Loss Cost</u>
15/30	62,683	\$ 16.09	\$ 16.61
20/40	5,629	20.02	20.69
25/50	48,092	23.50	24.28
50/100	69,881	36.43	37.69
100/200	22,964	51.18	53.06
100/300	259,656	51.23	53.11
250/500	37,965	71.61	74.52
300/300	39,173	75.54	78.68
500/1000	174,911	88.90	92.80
1000/1000	12,247	105.36	110.22
Total	<u>733,201</u>	<u>\$ 57.00</u>	<u>\$ 59.28</u>
<u>Single Limits</u>	<u># of Written Car Months</u>	<u>Present Loss Cost</u>	<u>Filed Loss Cost</u>
All Other	266	\$ 75.62	\$ 78.82
\$35,000	3,213	28.64	29.61
50,000	1,175	35.53	36.78
75,000	93	44.09	45.66
100,000	11,508	50.33	52.18
200,000	571	65.89	68.50
300,000	23,421	75.54	78.68
500,000	36,234	88.61	92.49
1,000,000	979	105.36	110.22
Total	<u>77,460</u>	<u>\$ 75.62</u>	<u>\$ 78.82</u>
(4) Average Present Loss Cost:			\$58.78
(5) Average Filed Loss Cost:			\$61.15
(6) Total Filed Change:			+ 4.0%

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE D8A-3

FULL TORT - STACKED
REMAINDER OF STATE

CALCULATION OF PRESENT AND FILED FULL TORT SEMI-ANNUAL AVERAGE LOSS COSTS

UNDERINSURED MOTORISTS

	(1)	(2)	(3)
<u>Split Limits</u>	<u># of Written Car Months</u>	<u>Present Loss Cost</u>	<u>Filed Loss Cost</u>
All Other	509	\$ 25.73	\$ 27.47
15/30	452,123	8.27	8.78
20/40	39,835	10.30	10.94
25/50	451,516	12.08	12.82
50/100	711,507	18.70	19.88
100/200	147,544	26.21	27.93
100/300	1,767,524	26.24	27.95
250/500	298,150	36.61	39.15
300/300	185,741	38.62	41.35
500/1000	610,715	45.43	48.74
1000/1000	37,362	53.79	57.83
Total	<u>4,702,526</u>	<u>\$ 25.73</u>	<u>\$ 27.47</u>
<u>Single Limits</u>	<u># of Written Car Months</u>	<u>Present Loss Cost</u>	<u>Filed Loss Cost</u>
All Other	857	\$ 35.40	\$ 37.89
\$35,000	50,841	14.71	15.64
50,000	22,739	18.24	19.39
75,000	903	22.61	24.06
100,000	114,624	25.78	27.47
200,000	4,056	33.70	36.01
300,000	139,339	38.62	41.35
500,000	199,693	45.29	48.57
1,000,000	7,484	53.79	57.83
Total	<u>540,536</u>	<u>\$ 35.40</u>	<u>\$ 37.89</u>
(4) Average Present Loss Cost:			\$26.73
(5) Average Filed Loss Cost:			\$28.54
(6) Total Filed Change:			+ 6.8%

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE D8B-1

FULL TORT - NON-STACKED
TERRITORIES 01 AND 14

CALCULATION OF PRESENT AND FILED FULL TORT SEMI-ANNUAL AVERAGE LOSS COSTS

UNDERINSURED MOTORISTS

	(1)	(2)	(3)
<u>Split Limits</u>	<u># of Written Car Months</u>	<u>Present Loss Cost</u>	<u>Filed Loss Cost</u>
All Other	36	\$ 56.94	\$ 54.81
15/30	21,730	18.98	18.22
20/40	664	24.13	23.15
25/50	12,826	29.17	27.99
50/100	14,363	49.07	47.16
100/200	337	76.67	73.79
100/300	28,130	76.95	74.02
250/500	7,563	115.97	111.92
300/300	1,656	122.27	118.10
500/1000	1,861	145.90	141.27
1000/1000	213	181.13	175.94
Total	<u>89,379</u>	<u>\$ 56.94</u>	<u>\$ 54.81</u>
<u>Single Limits</u>	<u># of Written Car Months</u>	<u>Present Loss Cost</u>	<u>Filed Loss Cost</u>
All Other	64	\$117.79	\$113.88
\$35,000	545	36.52	35.08
50,000	160	47.56	45.72
75,000	12	62.74	60.32
100,000	1,305	74.57	71.77
200,000	24	105.35	101.57
300,000	2,344	122.27	118.10
500,000	3,625	145.41	140.80
1,000,000	36	181.13	175.94
Total	<u>8,115</u>	<u>\$117.79</u>	<u>\$113.88</u>
(4) Average Present Loss Cost:			\$62.00
(5) Average Filed Loss Cost:			\$59.73
(6) Total Filed Change:			- 3.7%

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE D8B-2

FULL TORT - NON-STACKED
TERRITORIES 41 AND 42

CALCULATION OF PRESENT AND FILED FULL TORT SEMI-ANNUAL AVERAGE LOSS COSTS

UNDERINSURED MOTORISTS

	(1)	(2)	(3)
<u>Split Limits</u>	<u># of Written Car Months</u>	<u>Present Loss Cost</u>	<u>Filed Loss Cost</u>
All Other	90	\$ 38.94	\$ 40.32
15/30	22,220	9.95	10.27
20/40	519	12.64	13.06
25/50	17,848	15.30	15.78
50/100	27,552	25.72	26.57
100/200	876	40.19	41.57
100/300	100,843	40.33	41.70
250/500	38,365	60.78	63.06
300/300	8,738	64.07	66.54
500/1000	5,973	76.47	79.59
1000/1000	390	94.93	99.13
Total	<u>223,414</u>	<u>\$ 38.94</u>	<u>\$ 40.32</u>
<u>Single Limits</u>	<u># of Written Car Months</u>	<u>Present Loss Cost</u>	<u>Filed Loss Cost</u>
All Other	104	\$ 63.52	\$ 66.03
\$35,000	1,690	19.13	19.76
50,000	708	24.92	25.76
75,000	.	.	.
100,000	8,050	39.07	40.45
200,000	174	55.21	57.23
300,000	16,353	64.07	66.54
500,000	21,851	76.21	79.34
1,000,000	460	94.93	99.13
Total	<u>49,390</u>	<u>\$ 63.52</u>	<u>\$ 66.03</u>
(4) Average Present Loss Cost:			\$43.39
(5) Average Filed Loss Cost:			\$44.97
(6) Total Filed Change:			+ 3.6%

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE D8B-3

FULL TORT - NON-STACKED
REMAINDER OF STATE

CALCULATION OF PRESENT AND FILED FULL TORT SEMI-ANNUAL AVERAGE LOSS COSTS

UNDERINSURED MOTORISTS

	(1)	(2)	(3)
<u>Split Limits</u>	<u># of Written Car Months</u>	<u>Present Loss Cost</u>	<u>Filed Loss Cost</u>
All Other	392	\$ 18.84	\$ 20.04
15/30	170,279	5.07	5.38
20/40	3,646	6.46	6.84
25/50	187,219	7.81	8.27
50/100	367,182	13.13	13.93
100/200	7,475	20.52	21.81
100/300	906,571	20.58	21.88
250/500	264,461	31.04	33.07
300/300	91,112	32.70	34.90
500/1000	19,864	39.03	41.75
1000/1000	2,193	48.46	51.99
Total	<u>2,020,394</u>	<u>\$ 18.84</u>	<u>\$ 20.04</u>
<u>Single Limits</u>	<u># of Written Car Months</u>	<u>Present Loss Cost</u>	<u>Filed Loss Cost</u>
All Other	1,062	\$ 29.35	\$ 31.33
\$35,000	33,770	9.76	10.37
50,000	15,717	12.72	13.51
75,000	490	16.78	17.84
100,000	99,176	19.95	21.21
200,000	2,112	28.18	30.02
300,000	105,473	32.70	34.90
500,000	147,619	38.90	41.61
1,000,000	5,183	48.46	51.99
Total	<u>410,602</u>	<u>\$ 29.35</u>	<u>\$ 31.33</u>
(4) Average Present Loss Cost:			\$20.62
(5) Average Filed Loss Cost:			\$21.95
(6) Total Filed Change:			+ 6.5%

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE D8C-1

LIMITED TORT - STACKED
TERRITORIES 01 AND 14

CALCULATION OF PRESENT AND FILED LIMITED TORT SEMI-ANNUAL AVERAGE LOSS COSTS

UNDERINSURED MOTORISTS

	(1)	(2)	(3)
<u>Split Limits</u>	<u># of Written Car Months</u>	<u>Present Loss Cost</u>	<u>Filed Loss Cost</u>
15/30	100,847	\$ 16.08	\$ 15.44
20/40	6,498	20.15	19.35
25/50	39,350	23.85	22.91
50/100	41,746	37.90	36.45
100/200	4,648	55.13	53.12
100/300	91,913	55.23	53.21
250/500	4,125	79.24	76.62
300/300	20,070	83.58	80.89
500/1000	12,569	98.84	95.87
1000/1000	539	119.13	115.85
Total	<u>322,305</u>	<u>\$ 40.08</u>	<u>\$ 38.63</u>
<u>Single Limits</u>	<u># of Written Car Months</u>	<u>Present Loss Cost</u>	<u>Filed Loss Cost</u>
All Other	12	\$ 73.60	\$ 71.22
\$35,000	810	29.30	28.16
50,000	163	36.89	35.50
75,000	60	46.68	44.94
100,000	1,829	54.01	52.05
200,000	36	72.58	70.11
300,000	2,104	83.58	80.89
500,000	2,345	98.51	95.56
1,000,000	0	119.13	115.85
Total	<u>7,357</u>	<u>\$ 73.60</u>	<u>\$ 71.22</u>

(4) Average Present Loss Cost: \$40.83
(5) Average Filed Loss Cost: \$39.36
(6) Total Filed Change: - 3.6%

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE D8C-2

LIMITED TORT - STACKED
TERRITORIES 41 AND 42

CALCULATION OF PRESENT AND FILED LIMITED TORT SEMI-ANNUAL AVERAGE LOSS COSTS

UNDERINSURED MOTORISTS

	(1)	(2)	(3)
<u>Split Limits</u>	<u># of Written Car Months</u>	<u>Present Loss Cost</u>	<u>Filed Loss Cost</u>
All Other	48	\$ 28.27	\$ 29.36
15/30	100,822	9.57	9.88
20/40	5,892	11.90	12.30
25/50	55,584	13.97	14.44
50/100	75,299	21.66	22.42
100/200	12,597	30.44	31.55
100/300	224,219	30.47	31.58
250/500	24,920	42.58	44.31
300/300	48,328	44.92	46.78
500/1000	60,786	52.86	55.18
1000/1000	2,883	62.64	65.54
Total	<u>611,378</u>	<u>\$ 28.27</u>	<u>\$ 29.36</u>
<u>Single Limits</u>	<u># of Written Car Months</u>	<u>Present Loss Cost</u>	<u>Filed Loss Cost</u>
All Other	284	\$ 40.50	\$ 42.17
\$35,000	7,138	17.03	17.61
50,000	1,420	21.13	21.87
75,000	176	26.22	27.15
100,000	16,659	29.93	31.03
200,000	567	39.18	40.73
300,000	23,630	44.92	46.78
500,000	20,718	52.68	54.99
1,000,000	792	62.64	65.54
Total	<u>71,384</u>	<u>\$ 40.50</u>	<u>\$ 42.17</u>

(4) Average Present Loss Cost: \$29.55
(5) Average Filed Loss Cost: \$30.70
(6) Total Filed Change: + 3.9%

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE D8C-3

LIMITED TORT - STACKED
REMAINDER OF STATE

CALCULATION OF PRESENT AND FILED LIMITED TORT SEMI-ANNUAL AVERAGE LOSS COSTS

UNDERINSURED MOTORISTS

	(1)	(2)	(3)
<u>Split Limits</u>	<u># of Written Car Months</u>	<u>Present Loss Cost</u>	<u>Filed Loss Cost</u>
All Other	840	\$ 13.14	\$ 14.01
15/30	719,517	4.92	5.22
20/40	34,238	6.12	6.50
25/50	482,445	7.18	7.63
50/100	716,260	11.12	11.82
100/200	66,424	15.58	16.60
100/300	1,535,798	15.60	16.62
250/500	180,727	21.76	23.28
300/300	187,269	22.96	24.59
500/1000	211,863	27.01	28.98
1000/1000	11,525	31.98	34.39
Total	<u>4,146,906</u>	<u>\$ 13.14</u>	<u>\$ 14.01</u>
<u>Single Limits</u>	<u># of Written Car Months</u>	<u>Present Loss Cost</u>	<u>Filed Loss Cost</u>
All Other	1,724	\$ 19.25	\$ 20.60
\$35,000	62,206	8.74	9.30
50,000	20,241	10.85	11.53
75,000	893	13.44	14.31
100,000	98,528	15.33	16.34
200,000	3,662	20.04	21.41
300,000	105,980	22.96	24.59
500,000	102,039	26.93	28.88
1,000,000	2,881	31.98	34.39
Total	<u>398,154</u>	<u>\$ 19.25</u>	<u>\$ 20.60</u>

(4) Average Present Loss Cost: \$13.68

(5) Average Filed Loss Cost: \$14.59

(6) Total Filed Change: + 6.7%

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE D8D-1

LIMITED TORT - NON-STACKED
TERRITORIES 01 AND 14

CALCULATION OF PRESENT AND FILED LIMITED TORT SEMI-ANNUAL AVERAGE LOSS COSTS

UNDERINSURED MOTORISTS

	(1)	(2)	(3)
<u>Split Limits</u>	<u># of Written Car Months</u>	<u>Present Loss Cost</u>	<u>Filed Loss Cost</u>
All Other	36	\$ 29.98	\$ 28.84
15/30	66,202	11.29	10.83
20/40	1,349	14.35	13.77
25/50	27,979	17.34	16.65
50/100	31,064	29.18	28.04
100/200	1,264	45.59	43.87
100/300	60,182	45.75	44.01
250/500	9,395	68.95	66.54
300/300	3,620	72.70	70.22
500/1000	2,333	86.76	84.00
1000/1000	186	107.70	104.61
Total	<u>203,610</u>	<u>\$ 29.98</u>	<u>\$ 28.84</u>
<u>Single Limits</u>	<u># of Written Car Months</u>	<u>Present Loss Cost</u>	<u>Filed Loss Cost</u>
All Other	271	\$ 61.20	\$ 59.10
\$35,000	1,735	21.72	20.86
50,000	573	28.28	27.18
75,000	0	37.30	35.87
100,000	3,861	44.34	42.67
200,000	94	62.64	60.39
300,000	4,512	72.70	70.22
500,000	3,929	86.46	83.72
1,000,000	24	107.70	104.61
Total	<u>14,999</u>	<u>\$ 61.20</u>	<u>\$ 59.10</u>

(4) Average Present Loss Cost: \$32.12

(5) Average Filed Loss Cost: \$30.92

(6) Total Filed Change: - 3.7%

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE D8D-2

LIMITED TORT - NON-STACKED
TERRITORIES 41 AND 42

CALCULATION OF PRESENT AND FILED LIMITED TORT SEMI-ANNUAL AVERAGE LOSS COSTS
UNDERINSURED MOTORISTS

	(1)	(2)	(3)
<u>Split Limits</u>	<u># of Written Car Months</u>	<u>Present Loss Cost</u>	<u>Filed Loss Cost</u>
All Other	139	\$ 20.56	\$ 21.28
15/30	63,261	5.92	6.11
20/40	1,240	7.52	7.76
25/50	36,478	9.10	9.38
50/100	56,544	15.29	15.80
100/200	1,523	23.90	24.72
100/300	182,923	23.98	24.80
250/500	42,150	36.14	37.49
300/300	11,938	38.10	39.56
500/1000	6,007	45.47	47.32
1000/1000	370	56.45	58.94
Total	<u>402,573</u>	<u>\$ 20.56</u>	<u>\$ 21.28</u>
<u>Single Limits</u>	<u># of Written Car Months</u>	<u>Present Loss Cost</u>	<u>Filed Loss Cost</u>
All Other	1,140	\$ 33.84	\$ 35.15
\$35,000	7,931	11.38	11.75
50,000	1,828	14.82	15.32
75,000	69	19.55	20.21
100,000	19,154	23.23	24.05
200,000	356	32.83	34.03
300,000	30,108	38.10	39.56
500,000	24,626	45.31	47.17
1,000,000	297	56.45	58.94
Total	<u>85,509</u>	<u>\$ 33.84</u>	<u>\$ 35.15</u>
(4) Average Present Loss Cost:			\$22.89
(5) Average Filed Loss Cost:			\$23.71
(6) Total Filed Change:			+ 3.6%

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE D8D-3

LIMITED TORT - NON-STACKED
REMAINDER OF STATE

CALCULATION OF PRESENT AND FILED LIMITED TORT SEMI-ANNUAL AVERAGE LOSS COSTS
UNDERINSURED MOTORISTS

	(1)	(2)	(3)
<u>Split Limits</u>	<u># of Written Car Months</u>	<u>Present Loss Cost</u>	<u>Filed Loss Cost</u>
All Other	895	\$ 9.88	\$ 10.50
15/30	513,352	3.02	3.20
20/40	8,286	3.84	4.06
25/50	349,495	4.64	4.92
50/100	600,853	7.81	8.28
100/200	12,090	12.20	12.97
100/300	1,336,109	12.24	13.01
250/500	253,126	18.46	19.67
300/300	94,376	19.45	20.75
500/1000	27,289	23.21	24.83
1000/1000	1,738	28.82	30.91
Total	<u>3,197,609</u>	<u>\$ 9.88</u>	<u>\$ 10.50</u>
<u>Single Limits</u>	<u># of Written Car Months</u>	<u>Present Loss Cost</u>	<u>Filed Loss Cost</u>
All Other	3,526	\$ 15.82	\$ 16.88
\$35,000	58,394	5.81	6.17
50,000	21,774	7.56	8.03
75,000	573	9.98	10.60
100,000	128,823	11.86	12.61
200,000	2,566	16.75	17.85
300,000	129,129	19.45	20.75
500,000	106,989	23.13	24.74
1,000,000	2,019	28.82	30.91
Total	<u>453,793</u>	<u>\$ 15.82</u>	<u>\$ 16.88</u>
(4) Average Present Loss Cost:			\$10.62
(5) Average Filed Loss Cost:			\$11.29
(6) Total Filed Change:			+ 6.3%

PENNSYLVANIA
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EXPLANATORY NOTES TO TABLES D8A, D8B, D8C, AND D8D

COLUMN (1) The written car months by policy limit for Underinsured Motorists Bodily Injury coverages are those exposures which have been written during the latest accident year ending 12/31/2014.

COLUMNS (2) AND (3) The present loss costs are the total limits loss costs shown in Tables D5C, D5D, D6C, and D6D, Columns (5) and (12). The filed loss costs are the total limits loss costs shown in Tables D5C, D5D, D6C, and D6D, Columns (6) and (13).

For "All Other" policy limits, the present and filed loss costs are an average of the present and filed loss costs for the other policy limits shown weighted on the written car months in Column (1).

The average split and single limit present loss costs are a weighted average of the loss costs in Column (2) weighted on the written car months in Column (1). The average split and single limit filed loss costs are similarly calculated using the loss costs in Column (3).

LINES (4) AND (5) The average present loss cost is the weighted average of the split and single limit average loss costs weighted on the total written car months in Column (1). The average filed loss cost is similarly calculated.

Table D8A-1:

UIM Average Present Loss Cost:
 $((\$78.64 \times 236,040 + \$131.92 \times 6,086) / (236,040 + 6,086)) = \79.98

UIM Average Filed Loss Cost:
 $((\$75.89 \times 236,040 + \$127.71 \times 6,086) / (236,040 + 6,086)) = \77.19

LINE (6) The total filed change is the average filed loss cost in Line (5) divided by the average present loss cost in Line (4).

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE D9A

UNINSURED MOTORISTS TOTAL LIMIT CHANGES

Stacked Option

	<u>Full Tort</u>			<u>Limited Tort</u>			<u>Full + Limited Tort</u>		
	Pres. T/L Loss Cost	Rev. T/L Loss Cost	% Change	Pres. T/L Loss Cost	Rev. T/L Loss Cost	% Change	Pres. T/L Loss Cost	Rev. T/L Loss Cost	% Change
Tier 1	\$47.42	\$55.88	+17.8%	\$25.78	\$30.38	+17.8%	\$34.47	\$40.62	+17.8%
Tier 2	15.10	17.08	+13.1%	8.11	9.18	+13.2%	11.77	13.32	+13.1%
Tier 3	5.45	6.25	+14.7%	2.97	3.39	+14.1%	4.26	4.88	+14.5%
Statewide	\$8.31	\$9.56	+15.0%	\$5.00	\$5.76	+15.1%	\$6.71	\$7.72	+15.0%

Non-Stacked Option

	<u>Full Tort</u>			<u>Limited Tort</u>			<u>Full + Limited Tort</u>		
	Pres. T/L Loss Cost	Rev. T/L Loss Cost	% Change	Pres. T/L Loss Cost	Rev. T/L Loss Cost	% Change	Pres. T/L Loss Cost	Rev. T/L Loss Cost	% Change
Tier 1	\$40.80	\$48.10	+17.9%	\$21.96	\$25.88	+17.9%	\$27.94	\$32.94	+17.9%
Tier 2	12.60	14.25	+13.1%	6.89	7.80	+13.2%	9.05	10.24	+13.1%
Tier 3	4.63	5.30	+14.5%	2.49	2.84	+14.1%	3.38	3.86	+14.3%
Statewide	\$6.74	\$7.75	+14.9%	\$4.02	\$4.62	+15.0%	\$5.12	\$5.89	+14.9%

Stacked and Non-Stacked Options Combined

	<u>Full Tort (a)</u>			<u>Limited Tort (b)</u>			<u>Full + Limited Tort</u>		
	Pres. T/L Loss Cost	Rev. T/L Loss Cost	% Change	Pres. T/L Loss Cost	Rev. T/L Loss Cost	% Change	Pres. T/L Loss Cost	Rev. T/L Loss Cost	% Change
Tier 1	\$45.22	\$53.29	+17.8%	\$24.18	\$28.50	+17.9%	\$31.95	\$37.65	+17.9%
Tier 2	14.34	16.22	+13.1%	7.57	8.57	+13.2%	10.74	12.16	+13.1%
Tier 3	5.16	5.91	+14.5%	2.75	3.14	+14.2%	3.90	4.46	+14.4%
Statewide	\$7.76	\$8.93	+15.0%	\$4.55	\$5.24	+15.0%	\$6.06	\$6.97	+15.0%

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE D9B

UNDERINSURED MOTORISTS TOTAL LIMIT CHANGES

Stacked Option

	<u>Full Tort</u>			<u>Limited Tort</u>			<u>Full + Limited Tort</u>		
	Pres. T/L Loss Cost	Rev. T/L Loss Cost	% Change	Pres. T/L Loss Cost	Rev. T/L Loss Cost	% Change	Pres. T/L Loss Cost	Rev. T/L Loss Cost	% Change
Tier 1	\$79.98	\$77.19	-3.5%	\$40.83	\$39.36	-3.6%	\$56.83	\$54.82	-3.5%
Tier 2	58.78	61.15	+4.0%	29.55	30.70	+3.9%	45.04	46.84	+4.0%
Tier 3	26.73	28.54	+6.8%	13.68	14.59	+6.7%	20.58	21.96	+6.7%
Statewide	\$32.96	\$34.67	+5.2%	\$17.33	\$18.13	+4.6%	\$25.50	\$26.78	+5.0%

Non-Stacked Option

	<u>Full Tort</u>			<u>Limited Tort</u>			<u>Full + Limited Tort</u>		
	Pres. T/L Loss Cost	Rev. T/L Loss Cost	% Change	Pres. T/L Loss Cost	Rev. T/L Loss Cost	% Change	Pres. T/L Loss Cost	Rev. T/L Loss Cost	% Change
Tier 1	\$62.00	\$59.73	-3.7%	\$32.12	\$30.92	-3.7%	\$40.95	\$39.44	-3.7%
Tier 2	43.39	44.97	+3.6%	22.89	23.71	+3.6%	30.00	31.08	+3.6%
Tier 3	20.62	21.95	+6.5%	10.62	11.29	+6.3%	14.55	15.48	+6.4%
Statewide	\$24.30	\$25.53	+5.1%	\$13.14	\$13.73	+4.5%	\$17.42	\$18.26	+4.8%

Stacked and Non-Stacked Options Combined

	<u>Full Tort (a)</u>			<u>Limited Tort (b)</u>			<u>Full + Limited Tort</u>		
	Pres. T/L Loss Cost	Rev. T/L Loss Cost	% Change	Pres. T/L Loss Cost	Rev. T/L Loss Cost	% Change	Pres. T/L Loss Cost	Rev. T/L Loss Cost	% Change
Tier 1	\$74.82	\$72.18	-3.5%	\$37.36	\$35.99	-3.7%	\$51.15	\$49.32	-3.6%
Tier 2	54.91	57.08	+4.0%	26.77	27.79	+3.8%	39.93	41.49	+3.9%
Tier 3	24.79	26.45	+6.7%	12.32	13.12	+6.5%	18.26	19.47	+6.6%
Statewide	\$30.29	\$31.86	+5.2%	\$15.49	\$16.20	+4.6%	\$22.45	\$23.57	+5.0%

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PERSONAL AUTO INSURANCE

TABLE D9C

UNINSURED MOTORISTS BASIC LIMIT CHANGES

Stacked Option

	<u>Full Tort</u>			<u>Limited Tort</u>			<u>Full + Limited Tort</u>		
	Pres. B/L Loss Cost	Rev. B/L Loss Cost	% Change	Pres. B/L Loss Cost	Rev. B/L Loss Cost	% Change	Pres. B/L Loss Cost	Rev. B/L Loss Cost	% Change
Tier 1	\$24.81	\$29.23	+17.8%	\$14.75	\$17.38	+17.8%	\$18.79	\$22.14	+17.8%
Tier 2	6.91	7.82	+13.2%	4.11	4.65	+13.1%	5.58	6.31	+13.2%
Tier 3	2.68	3.07	+14.6%	1.60	1.82	+13.8%	2.16	2.47	+14.3%
Statewide	\$4.08	\$4.69	+15.0%	\$2.71	\$3.12	+15.0%	\$3.42	\$3.93	+15.0%

Non-Stacked Option

	<u>Full Tort</u>			<u>Limited Tort</u>			<u>Full + Limited Tort</u>		
	Pres. B/L Loss Cost	Rev. B/L Loss Cost	% Change	Pres. B/L Loss Cost	Rev. B/L Loss Cost	% Change	Pres. B/L Loss Cost	Rev. B/L Loss Cost	% Change
Tier 1	\$19.53	\$23.02	+17.9%	\$11.61	\$13.69	+17.9%	\$14.13	\$16.65	+17.9%
Tier 2	4.89	5.53	+13.1%	2.90	3.29	+13.4%	3.65	4.14	+13.3%
Tier 3	1.88	2.15	+14.4%	1.12	1.28	+14.3%	1.43	1.64	+14.3%
Statewide	\$2.82	\$3.24	+15.0%	\$1.87	\$2.16	+15.3%	\$2.26	\$2.60	+15.1%

Stacked and Non-Stacked Options Combined

	<u>Full Tort (a)</u>			<u>Limited Tort (b)</u>			<u>Full + Limited Tort</u>		
	Pres. B/L Loss Cost	Rev. B/L Loss Cost	% Change	Pres. B/L Loss Cost	Rev. B/L Loss Cost	% Change	Pres. B/L Loss Cost	Rev. B/L Loss Cost	% Change
Tier 1	\$23.05	\$27.16	+17.8%	\$13.44	\$15.83	+17.8%	\$16.99	\$20.02	+17.8%
Tier 2	6.30	7.12	+13.0%	3.58	4.05	+13.1%	4.85	5.49	+13.2%
Tier 3	2.39	2.74	+14.6%	1.38	1.57	+13.8%	1.86	2.13	+14.3%
Statewide	\$3.64	\$4.18	+15.0%	\$2.33	\$2.68	+15.1%	\$2.94	\$3.39	+15.0%

PENNSYLVANIA
PERSONAL AUTO INSURANCE

TABLE D9D

UNDERINSURED MOTORISTS BASIC LIMIT CHANGES

Stacked Option

	<u>Full Tort</u>			<u>Limited Tort</u>			<u>Full + Limited Tort</u>		
	Pres. B/L Loss Cost	Rev. B/L Loss Cost	% Change	Pres. B/L Loss Cost	Rev. B/L Loss Cost	% Change	Pres. B/L Loss Cost	Rev. B/L Loss Cost	% Change
Tier 1	\$27.04	\$25.97	-4.0%	\$16.08	\$15.44	-4.0%	\$20.56	\$19.74	-4.0%
Tier 2	16.09	16.61	+3.2%	9.57	9.88	+3.2%	13.03	13.45	+3.2%
Tier 3	8.27	8.78	+6.2%	4.92	5.22	+6.1%	6.69	7.10	+6.1%
Statewide	\$10.01	\$10.46	+4.5%	\$6.18	\$6.43	+4.0%	\$8.18	\$8.54	+4.3%

Non-Stacked Option

	<u>Full Tort</u>			<u>Limited Tort</u>			<u>Full + Limited Tort</u>		
	Pres. B/L Loss Cost	Rev. B/L Loss Cost	% Change	Pres. B/L Loss Cost	Rev. B/L Loss Cost	% Change	Pres. B/L Loss Cost	Rev. B/L Loss Cost	% Change
Tier 1	\$18.98	\$18.22	-4.0%	\$11.29	\$10.83	-4.1%	\$13.56	\$13.01	-4.0%
Tier 2	9.95	10.27	+3.2%	5.92	6.11	+3.2%	7.32	7.55	+3.2%
Tier 3	5.07	5.38	+6.1%	3.02	3.20	+6.0%	3.83	4.06	+6.0%
Statewide	\$6.03	\$6.31	+4.6%	\$3.78	\$3.93	+3.9%	\$4.64	\$4.84	+4.2%

Stacked and Non-Stacked Options Combined

	<u>Full Tort (a)</u>			<u>Limited Tort (b)</u>			<u>Full + Limited Tort</u>		
	Pres. B/L Loss Cost	Rev. B/L Loss Cost	% Change	Pres. B/L Loss Cost	Rev. B/L Loss Cost	% Change	Pres. B/L Loss Cost	Rev. B/L Loss Cost	% Change
Tier 1	\$24.73	\$23.75	-4.0%	\$14.17	\$13.60	-4.0%	\$18.06	\$17.34	-4.0%
Tier 2	14.54	15.01	+3.2%	8.05	8.31	+3.2%	11.09	11.45	+3.2%
Tier 3	7.26	7.70	+6.1%	4.07	4.32	+6.1%	5.59	5.93	+6.1%
Statewide	\$8.78	\$9.18	+4.5%	\$5.13	\$5.33	+4.0%	\$6.85	\$7.14	+4.3%



INSURANCE SERVICES OFFICE, INC.

101 BURR RIDGE PARKWAY SUITE 300, BURR RIDGE, ILLINOIS 60527 PHONE: (630) 288-2025 FAX: (630) 320-1799

Peter A. Quirk, CPCU
Regional Manager
E-Mail: PQuirk@ISO.com

December 8, 2015

The Honorable Teresa D. Miller
Commissioner
Commonwealth of Pennsylvania
Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120-0046

Attn: Bureau of Property & Casualty Insurance

Dear Commissioner Miller:

Insurance Services Office, Inc.
PP-2015-BRLA1
Personal Auto Loss Costs Revised

Insurance Services Office, Inc. hereby files the captioned revision.

This revision is subject to the following rule of application:

These changes are applicable to all policies written on or after **May 1, 2016**.

In accordance with your loss cost procedures, this effective date applies only to those insurers who have filed loss cost adjustments to be automatically applicable to future ISO loss cost revisions for this program. Any other appropriately participating ISO insurer may adopt ISO loss costs by filing loss cost multipliers and selecting an effective date.

Your early approval will be greatly appreciated.

Sincerely,

A handwritten signature in black ink that reads "Peter A. Quirk". The signature is written in a cursive, flowing style.

Peter A. Quirk, CPCU

PAQ/kt