



## Commercial Auto Industry: Loss Environment

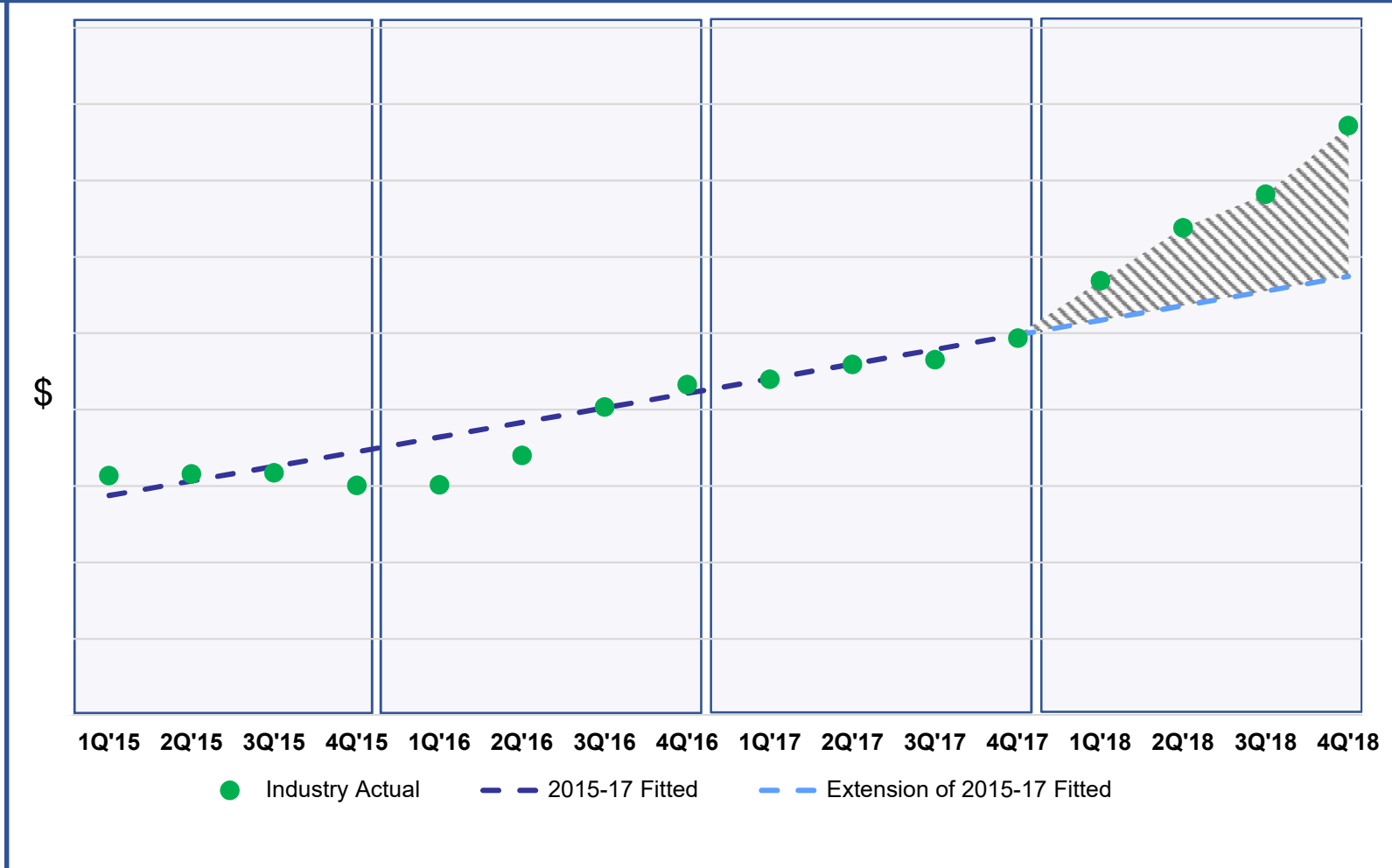
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November 21, 2019

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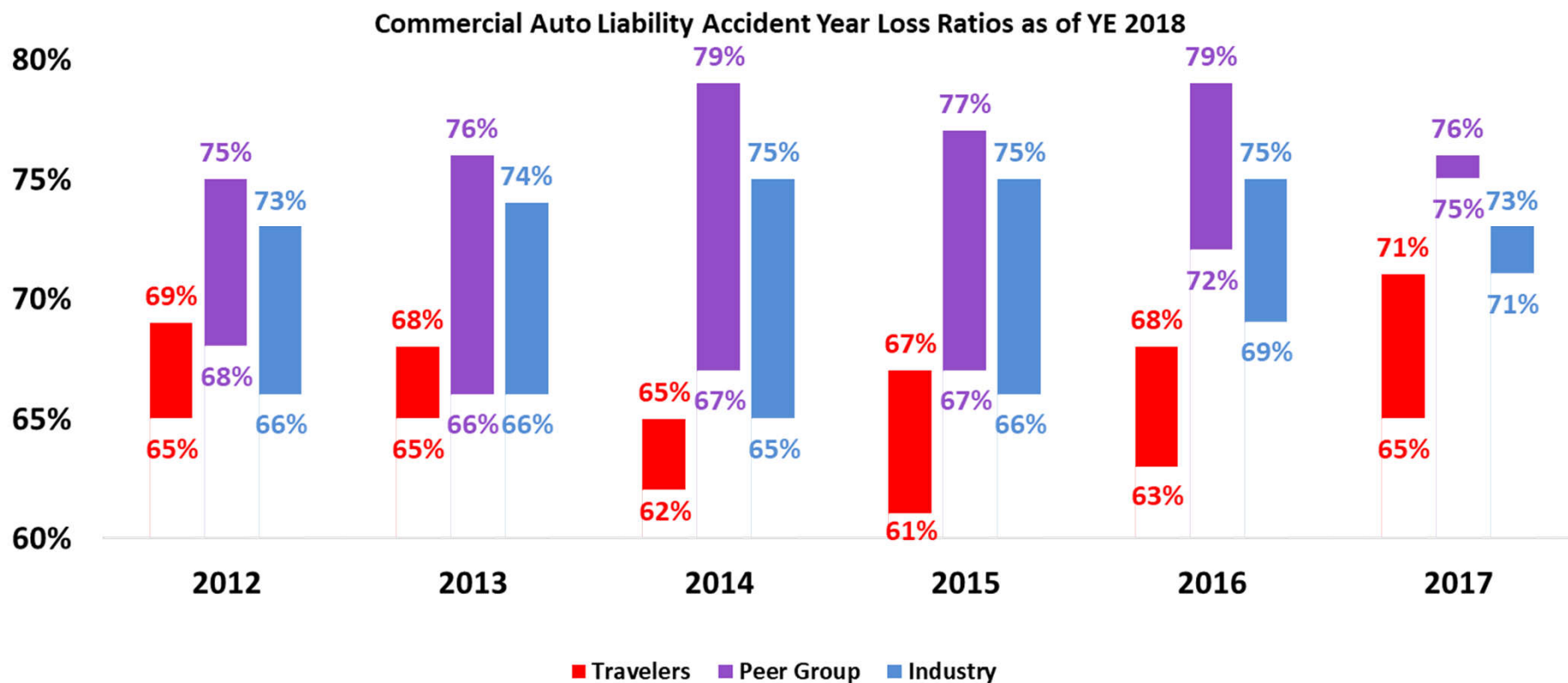
# Industry Commercial Auto Bodily Injury Loss Environment

Average Paid Claim Cost for Commercial Auto Bodily Injury (ISO Calendar Year Data)



Source: ISO AS-CA-2019-019 Circular; U.S. commercial auto calendar year data (losses capped at \$1 million) for ISO reporting carriers. Average paid claim cost = total payments in the period divided by number of claims receiving first payment in the period. Includes copyrighted material of Insurance Services Office, Inc., with its permission.

# Commercial Auto Liability Industry Loss Ratio Comparison @ Year End 2018



Paid / Ult @ YE 2018	97%	97%	97%	95%	95%	95%	90%	91%	90%	82%	82%	81%	64%	65%	65%	39%	44%	44%
Paid / Ult @ 24 mo	45%	46%	47%	44%	45%	47%	40%	44%	45%	44%	44%	45%	43%	42%	44%	39%	44%	44%

**Notes:**

- Based on Schedule P Data
- Bottom loss ratios are first reported and the top loss ratios are year end 2018 evaluation.
- Peer group represents 6 companies, which represents 26% of the Commercial Auto Liability Industry.

