



Commercial Auto: Reading the Terrain



2018 CAS Ratemaking, Product and Modeling Seminar
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Learning Objectives

- Understand the continuing commercial auto issues from a pricing and reserving perspective
- Understand the frequency and severity trends, rate changes, pressures on increased limits factors, and lengthening development factors that resulted in the profitability issues. Recognize qualitative and quantitative features that address the drivers and results through the cycle, including future trend drivers
- Explore new developments that will impact the future of the line, including the ISO Optional Class Plan (OCP)

Polling Question #1

What's your favorite thing about Chicago?

1. Deep Dish Pizza
2. Sports Teams
3. "Gangsta" History!
4. Jazz
5. Shopping
6. Museums
7. Oprah



Polling Question #2

How are you primarily involved in Commercial Auto issues?

1. Company Pricing
2. Company Product
3. Predictive Modeling
4. Consulting
5. Distribution: Broker/Agent
6. Regulatory
7. Other



Polling Question #3

What's your experience level around Commercial Auto?

1. Living the dream day in and day out!
2. Work broadly in commercial products
3. Data Collection or Reporting
4. Significant past exposure
5. Just curious