

2025 SCHEDULE OF ACTUARIAL AND STRATEGIC DATA INSIGHTS CIRCULARS

KEY MESSAGE

This circular presents the 2025 schedule for ISO's Actuarial and Strategic Data Insights circulars.

INTRODUCTION

This circular outlines what you will receive as an Actuarial and Strategic Data Insights (ASDI) customer next year. To help you in your planning process, we indicate when we intend to publish the various circulars for each line in 2025.

Depending on the line, you will receive trend data, state Fast Track data, territory and classification data, loss development data, increased limits data, catastrophe information, historical expense information and additional analyses, such as highlights of experience.

2024 ACCOMPLISHMENTS

New circulars providing an early look at high level quarterly General Liability and Commercial Fire & Allied Lines data were introduced.

Exhibits in the loss development by limit circulars for Commercial Auto, General Liability, Medical Professional Liability, and Professional Liability (Other than Medical) have been expanded to include additional higher limits.

Similarly, additional higher limit ranges were added to the layered losses by policy limit circulars for Commercial Auto, Medical Professional Liability, and Professional Liability (Other than Medical).

KEY CHANGES FOR 2025

The scheduled release dates for a number of circulars have been adjusted (some earlier, some later) due to system and program upgrades or other practical reasons.

In particular, some increased limits reviews have been moved around to allow for the most recent data to be used in the analysis for each line of business.

Quarterly releases of the new circulars providing an early look at high level General Liability and Commercial Fire & Allied Lines data have been added to the schedule. We will continue looking into publishing similar information for other Commercial Lines as well.

Similar to what has already been done for other casualty lines, additional higher limit ranges will be added to the layered losses by policy limit circular for General Liability.

As we continue to look for ways to implement enhancements to circular content and functionality based on customer feedback, we encourage you to reach out to let us know what you think of the enhancements or changes that are planned, have already been introduced, or of any additional ones you'd like to see.

ADDITIONAL DATA PRODUCTS AND CONSULTING SERVICES

ISO can address a variety of underwriting, marketing, and actuarial information needs through our data products and consulting services. We have several standardized data products that would facilitate your analysis of ISO data. Certain of these products, including ISO DataCube™, offer the option to provide your own company data in a comparable format. From our aggregate statistical database, ISO can also produce customized reports containing your company's data, peer group data, and/or ISO aggregate data and deliver these reports in different media. Subscribing to Actuarial & Strategic Data Insights entitles you to a 20% discount on data reports and ISO DataCube. In addition, ISO can offer expert support to help you analyze the data and benchmark results. To learn more about ISO's standard data products or to discuss your unique information needs with one of our consultants, please see the Contact Information block.

REFERENCE(S)

- [CE-AA-2024-021](#) (12/24/2024) 2025 ISO Experience Review Schedule Announced
- [AS-AL-2024-001](#) (02/16/2024) 2024 Schedule Of Actuarial And Strategic Data Insights Circulars

ATTACHMENT(S)

Exhibits 1 through 11 show the scheduled 2025 release dates of Actuarial & Strategic Data Insights circulars, by line of insurance and type of information. The Appendix lists information on the latest releases of unscheduled analyses that have been published as ASDI circulars.

FILES AVAILABLE FOR DOWNLOAD

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

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

COPYRIGHT EXPLANATION

The material distributed by Insurance Services Office, Inc. is copyrighted. All rights reserved. Possession of these pages does not confer the right to print, reprint, publish, copy, sell, file or use same in any manner without the written permission of the copyright owner. Permission is hereby granted to members, subscribers and service purchasers to reprint, copy or otherwise use the enclosed material for purposes of their own business use relating to that territory or line or kind of insurance, or subdivision thereof, for which they participate, provided that:

- Where ISO copyrighted material is reprinted, copied, or otherwise used **as a whole**, it must reflect the copyright notice actually shown on such material.
- Where ISO copyrighted material is reprinted, copied, or otherwise used **in part**, the following credit legend must appear at the bottom of each page so used:
Includes copyrighted material of Insurance Services Office, Inc., with its permission.

IMPORTANT NOTICE FOR USERS OF ISO PRODUCTS AND SERVICES

Please make sure that your company has authorized your use of this product and has complied with the requirements applicable in the jurisdiction where you plan to use it.

We distribute both state-specific and multistate products and services. We do not distribute all the multistate products and services for use in every jurisdiction due to corporate policy, regulatory preference, or variations or lack of clarity in state laws.

We provide participating insurers with information concerning the jurisdictions for which our products and services are distributed. Even in those jurisdictions, each insurer must determine what filing requirements, if any, apply and whether those requirements have been satisfied.

Now, as in the past, all of our products and services are advisory, and are made available for optional use by participating insurers as a matter of individual choice. Your company must decide for itself which, if any, ISO products or services are needed or useful to its operation and how those selected for use should be applied. We urge that you be guided by the advice of your attorneys on the legal requirements.

CONTACT INFORMATION

If you have any questions concerning:

- The content of this circular, please contact:
Menachem Ira Eisner
Actuarial & Strategic Data Insights
Phone: 201-469-2316
asdi@verisk.com
- Data reports and consulting services, please contact:
Rex Reyes
Data Products
Phone: 201-469-2187
isodataproduct@verisk.com
- Other issues for this circular, please contact Customer Support:
E-mail: info@verisk.com
Phone: 800-888-4476

Callers outside the United States, Canada, and the Caribbean may contact us using our global toll-free number (International Access Code + 800 48977489). For information on all ISO products, visit us at www.verisk.com/iso.

ACTUARIAL & STRATEGIC DATA INSIGHTS CIRCULARS — 2025 SCHEDULE

INDEX

	<u>Page</u>
Exhibit 1 – Personal Automobile	<u>1</u>
Exhibit 2 – Homeowners	<u>6</u>
Exhibit 3 – Dwelling Fire and Allied Lines	<u>10</u>
Exhibit 4 – Commercial Automobile	<u>12</u>
Exhibit 5 – General Liability	<u>17</u>
Exhibit 6 – Medical Professional Liability	<u>21</u>
Exhibit 7 – Professional Liability (Other than Medical)	<u>23</u>
Exhibit 8 – Commercial Fire and Allied Lines	<u>25</u>
Exhibit 9 – Businessowners	<u>29</u>
Exhibit 10 – Farm	<u>32</u>
Exhibit 11 – Other Lines of Insurance	<u>33</u>
<i>Commercial Package Policy, Crime, Commercial Inland Marine, Personal Inland Marine, and Equipment Breakdown</i>	
APPENDIX – Additional Unscheduled Circular Releases	<u>36</u>

ACTUARIAL & STRATEGIC DATA INSIGHTS CIRCULARS — 2025 SCHEDULE

PERSONAL AUTOMOBILE

1. Trend Data

- a) Statewide, regional, and multistate average paid claim cost and claim frequency data for liability/no-fault coverages.

<u>Target Release</u>	<u>Data</u>
January 31, 2025	Through June 30, 2024
April 30, 2025	Through September 30, 2024
July 31, 2025	Through December 31, 2024
October 31, 2025	Through March 31, 2025

- b) Statewide, regional, and multistate average paid claim cost and claim frequency data for physical damage coverages.

<u>Target Release</u>	<u>Data</u>
February 15, 2025	Through June 30, 2024
May 15, 2025	Through September 30, 2024
August 15, 2025	Through December 31, 2024
November 15, 2025	Through March 31, 2025

- c) Multistate model year trend, symbol trend, and actual and projected age distributions.

<u>Target Release</u>	<u>Statistical Data</u>
February 15, 2025	Through December 31, 2023
August 31, 2025	Through June 30, 2024

- d) Supplemental information, including economic indices and multistate and regional statistical trend data and Fast Track data, that ISO uses in its trend selections for liability/no-fault and physical damage coverages.

<u>Target Release</u>	<u>Statistical Trend Data</u>
May 31, 2025	Through June 30, 2024
November 30, 2025	Through December 31, 2024

ACTUARIAL & STRATEGIC DATA INSIGHTS CIRCULARS — 2025 SCHEDULE

PERSONAL AUTOMOBILE

2. Fast Track Reports

Statewide and multistate incurred loss ratio, paid claim cost, and paid claim frequency data produced under the Fast Track Monitoring System.

<u>Target Release</u>	<u>Data</u>
January 15, 2025	Through September 30, 2024
April 15, 2025	Through December 31, 2024
July 15, 2025	Through March 31, 2025
October 15, 2025	Through June 30, 2025

3. Territory Experience

Territory experience by state for liability/no-fault and physical damage coverages.

<u>Target Release</u>	<u>Data</u>
January 15, 2025	Through December 31, 2023 – 2024 Group 2 States
March 31, 2025	Through March 31, 2024 – 2024 Group 3 States
June 30, 2025	Through June 30, 2024 – 2024 Group 4 States
September 30, 2025	Through September 30, 2024 – Group 1 States
December 31, 2025	Through December 31, 2024 – Group 2 States
March 31, 2026	Through March 31, 2025 – Group 3 States
June 30, 2026	Through June 30, 2025 – Group 4 States

4. Classification Information

a) Multistate primary and secondary rating class experience by coverage.

<u>Target Release</u>	<u>Data</u>
July 31, 2025	Through December 31, 2023 – Group 1 States
	Through March 31, 2023 – Group 2 States
	Through March 31, 2024 – Group 3 States
	Through June 30, 2024 – Group 4 States

b) Multistate model year and symbol experience.

<u>Target Release</u>	<u>Data</u>
September 30, 2025	Year-Ended December 31, 2024

ACTUARIAL & STRATEGIC DATA INSIGHTS CIRCULARS — 2025 SCHEDULE

PERSONAL AUTOMOBILE

4. Classification Information (*Cont'd*)

- c) Multistate vehicle series rating experience.

<u>Target Release</u>	<u>Data</u>
February 28, 2025	Through September 30, 2023
December 15, 2025	Through September 30, 2024

5. Size of Loss Experience

Statewide and multistate incurred indemnity losses, allocated loss adjustment expense (liability only), and claim or occurrence counts by size of loss range for bodily injury, property damage, personal injury protection, comprehensive, and collision. For liability, information is provided separately for censored losses, where the indemnity amount has been limited by the policy limit, and uncensored losses.

<u>Target Release</u>	<u>Data</u>
<i>Liability</i>	
March 15, 2025	Through December 31, 2023
<i>No-Fault</i>	
October 31, 2025	Through December 31, 2024
<i>Physical Damage</i>	
April 15, 2025	Through June 30, 2024

6. Physical Damage Type of Loss Experience

Statewide and multistate exposures, premium, paid losses, and paid claim counts by deductible and type of loss.

<u>Target Release</u>	<u>Data</u>
February 15, 2025	Through June 30, 2024

ACTUARIAL & STRATEGIC DATA INSIGHTS CIRCULARS — 2025 SCHEDULE

PERSONAL AUTOMOBILE

7. Loss Development Data

- a) Basic and total limits incurred loss development data by state for bodily injury and property damage; basic limits loss development data by state for personal injury protection (where applicable); and multistate loss development data for basic, excess, and total limits bodily injury, basic and total limits medical payments, and basic and total limits uninsured motorists.

<u>Target Release</u>	<u>Data</u>
February 28, 2025	Through December 31, 2023 as of 3/31/2024 – 2024 Groups 2-3 States
August 31, 2025	Through June 30, 2024 as of 9/30/2024 – 2024 Group 4-2025 Group 1 States
February 28, 2026	Through December 31, 2024 as of 3/31/2025 – 2025 Groups 2-3 States

- b) Statewide and multistate paid and incurred loss and claim development data *by limit* for bodily injury and property damage.

<u>Target Release</u>	<u>Data</u>
August 31, 2025	Through December 31, 2024 as of 3/31/2025

8. Increased Limits Data

Components underlying the calculation of increased limit factors (limited average severities and allocated loss adjustment expense); curve-fitting parameters; claim distribution parameters; and policy limit distributions to be provided on a state group and coverage basis.

<u>Target Release</u>	<u>Data</u>
March 31, 2026	Underlying Components: Through December 31, 2024 as of 3/31/2025
	Curve-Fitting Parameters: Through December 31, 2024
	Claim Distribution
	Parameters: Through December 31, 2024
	Policy Limit Distributions: Year-Ended December 31, 2024
	(Data period subject to refinement)

ACTUARIAL & STRATEGIC DATA INSIGHTS CIRCULARS — 2025 SCHEDULE

PERSONAL AUTOMOBILE

9. Excess Wind and Water Experience

Statewide excess wind and water experience for comprehensive coverage, along with calculated excess wind and water factors.

<u>Target Release</u>	<u>Data</u>
March 15, 2025	Through March 31, 2024 – 2024 Group 3 States
May 31, 2025	Through June 30, 2024 – 2024 Group 4 States
August 15, 2025	Through September 30, 2024 – Group 1 States
October 31, 2025	Through December 31, 2024 – Group 2 States
January 15, 2026	Through March 31, 2025 – Group 3 States
April 15, 2026	Through June 30, 2025 – Group 4 States

10. Historical Expense Information

Countrywide expense experience and state tax information for liability and physical damage.

<u>Target Release</u>	<u>Data</u>
November 30, 2025	Insurance Expense Exhibit Data through 2024 State and Municipal Taxes Guaranty Fund Assessments

11. Personal Umbrella Highlights of Experience

Multistate premium and loss experience for Personal Umbrella coverage by Homeowners attachment point, Personal Automobile attachment point, or liability limit.

<u>Target Release</u>	<u>Data</u>
June 30, 2025	Through December 31, 2023

(**Note:** This circular is released as both a Personal Automobile and a Homeowners circular.)

ACTUARIAL & STRATEGIC DATA INSIGHTS CIRCULARS — 2025 SCHEDULE

HOMEOWNERS

1. Trend Data

- a) Countrywide general indices (residential construction cost and consumer price measurements) and state premium trend data.

<u>Target Release</u>	<u>Economic Data</u>
February 28, 2025	Through December 31, 2024
May 31, 2025	Through March 31, 2025
August 31, 2025	Through June 30, 2025
November 30, 2025	Through September 30, 2025

- b) Statewide and multistate paid loss and occurrence data by cause of loss, including average severity, frequency, and pure premium, as well as separate non-wind and non-catastrophe totals.

<u>Target Release</u>	<u>Data</u>
February 28, 2025	Through June 30, 2024
September 15, 2025	Through December 31, 2024

2. Fast Track Reports

Statewide and countrywide incurred loss ratio, paid claim cost, and paid claim frequency data produced under the Fast Track Monitoring System.

<u>Target Release</u>	<u>Data</u>
January 15, 2025	Through September 30, 2024
April 15, 2025	Through December 31, 2024
July 15, 2025	Through March 31, 2025
October 15, 2025	Through June 30, 2025

3. Amount of Insurance Experience

Statewide and multistate premium and property loss experience by amount of insurance range.

<u>Target Release</u>	<u>Data</u>
December 31, 2025	Through December 31, 2024

ACTUARIAL & STRATEGIC DATA INSIGHTS CIRCULARS — 2025 SCHEDULE

HOMEOWNERS

4. Experience by Cause of Loss

- a) Statewide and multistate loss experience by cause of loss.

<u>Target Release</u>	<u>Data</u>
December 31, 2025	Through December 31, 2024

- b) Statewide total and non-catastrophe loss experience by quarter for states subject to catastrophic losses, with information provided as to causes of loss underlying catastrophe loss totals by quarter.

<u>Target Release</u>	<u>Data</u>
December 31, 2025	Through December 31, 2024

5. Construction/Protection Experience

Statewide and multistate premium and fire loss experience by construction and protection class combinations, with information over all protection classes provided for all property causes of loss combined.

<u>Target Release</u>	<u>Data</u>
December 31, 2025	Through December 31, 2024

6. Year of Construction Experience

Statewide and multistate premium and loss experience by year of construction.

<u>Target Release</u>	<u>Data</u>
December 31, 2025	Through December 31, 2024

7. Property Size of Loss Experience by Amount of Insurance Layer

Statewide and multistate loss information by size of loss range and amount of insurance range for all property causes of losses combined.

<u>Target Release</u>	<u>Data</u>
December 31, 2025	Through December 31, 2024

ACTUARIAL & STRATEGIC DATA INSIGHTS CIRCULARS — 2025 SCHEDULE

HOMEOWNERS

8. Property Deductible Experience

Statewide and multistate premium and property loss experience by wind and non-wind deductible.

<u>Target Release</u>	<u>Data</u>
December 31, 2025	Through December 31, 2024

9. Section II (Liability) Loss Development Data

Statewide and multistate paid and incurred liability loss and claim development data.

<u>Target Release</u>	<u>Data</u>
November 15, 2025	Through December 31, 2024 as of 3/31/2025

10. Excess Wind (and Water) Experience

Statewide excess wind (or wind and water) experience and calculated excess wind (or wind and water) factors based on historical data. Modeled hurricane loss cost information based on simulated hurricanes in hurricane-prone states.

<u>Target Release</u>	<u>Data</u>
March 31, 2025	Through March 31, 2024 – Group 1 States
June 30, 2025	Through June 30, 2024 – Group 2 States
September 30, 2025	Through September 30, 2024 – Group 3 States
December 31, 2025	Through December 31, 2024 – Group 4 States

(**Note:** Data period specified above is applicable to the historical excess wind (and water) experience.)

11. Increased Limits Data

Components underlying the calculation of increased limit factors (limited average severities and allocated loss adjustment expense); curve-fitting parameters; and policy limit distributions to be provided on a multistate basis for Personal Liability as well as Personal Liability & Homeowners Coverage E.

<u>Target Release</u>	<u>Data</u>
January 31, 2026	Underlying Components: Through December 31, 2024 as of 3/31/2025 Curve-Fitting Parameters: Through December 31, 2024 Policy Limit Distributions: Year-Ended December 31, 2023 (Data period subject to refinement) as of 3/31/2025

ACTUARIAL & STRATEGIC DATA INSIGHTS CIRCULARS — 2025 SCHEDULE

HOMEOWNERS

12. Historical Expense Information

Countrywide expense experience and state tax information.

<u>Target Release</u>	<u>Data</u>
November 30, 2025	Insurance Expense Exhibit Data through 2024 State and Municipal Taxes Guaranty Fund Assessments

(**Note:** This circular is released as both a Dwelling Fire and Allied Lines and a Homeowners circular.)

13. Personal Umbrella Highlights of Experience

Multistate premium and loss experience for Personal Umbrella coverage by Homeowners attachment point, Personal Automobile attachment point, or liability limit.

<u>Target Release</u>	<u>Data</u>
June 30, 2025	Through December 31, 2023

(**Note:** This circular is released as both a Personal Automobile and a Homeowners circular.)

ACTUARIAL & STRATEGIC DATA INSIGHTS CIRCULARS — 2025 SCHEDULE

DWELLING FIRE AND ALLIED LINES

1. Trend Data

Countrywide general indices (residential construction cost and consumer price measurements) and state premium trend data.

<u>Target Release</u>	<u>Economic Data</u>
February 28, 2025	Through December 31, 2024
May 31, 2025	Through March 31, 2025
August 31, 2025	Through June 30, 2025
November 30, 2025	Through September 30, 2025

2. Excess Wind Experience

Statewide excess wind experience and calculated excess wind factors based on historical data. Modeled hurricane loss cost information based on simulated hurricanes in hurricane-prone states.

<u>Target Release</u>	<u>Data</u>
January 31, 2025	Through December 31, 2023 – 2024 Group 4 States
April 30, 2025	Through March 31, 2024 – Group 1 States
July 31, 2025	Through June 30, 2024 – Group 2 States
October 31, 2025	Through September 30, 2024 – Group 3 States
January 31, 2026	Through December 31, 2024 – Group 4 States

(**Note:** Data period specified above is applicable to the historical excess wind experience.)

3. Historical Expense Information

Countrywide expense experience and state tax information for Fire and Allied Lines and for Homeowners.

<u>Target Release</u>	<u>Data</u>
November 30, 2025	Insurance Expense Exhibit Data through 2024 State and Municipal Taxes Guaranty Fund Assessments

(**Note:** The Fire and Allied Lines circular is released as both a Dwelling Fire and Allied Lines and a Commercial Fire and Allied Lines circular. The Homeowners circular is released as both a Dwelling Fire and Allied Lines and a Homeowners circular.)

ACTUARIAL & STRATEGIC DATA INSIGHTS CIRCULARS — 2025 SCHEDULE

DWELLING FIRE AND ALLIED LINES

4. **Highlights of Experience**

Statewide and multistate premium and loss experience by subline.

Target Release

February 28, 2025

Data

Through December 31, 2023

ACTUARIAL & STRATEGIC DATA INSIGHTS CIRCULARS — 2025 SCHEDULE

COMMERCIAL AUTOMOBILE

1. Trend Data

- a) Statewide and multistate average paid and incurred claim cost data for liability coverages, multistate average paid and incurred claim frequency data for liability coverages, and multistate average paid claim cost, claim frequency, and pure premium data for physical damage coverages.

<u>Target Release</u>	<u>Data</u>
March 15, 2025	Through June 30, 2024
June 15, 2025	Through September 30, 2024
August 31, 2025	Through December 31, 2024
November 30, 2025	Through March 31, 2025

(**Note:** Data period specified above is applicable to the liability paid trend information.)

- b) Econometric models incorporating latest economic indicators applied to insurance data.

Severity

<u>Target Release</u>	<u>Economic Data</u>
April 30, 2025	Through December 31, 2024

Frequency

<u>Target Release</u>	<u>Economic Data</u>
October 31, 2025	Through June 30, 2025

2. Fast Track Reports

Statewide and countrywide incurred loss ratio data produced under the Fast Track Monitoring System.

<u>Target Release</u>	<u>Data</u>
January 15, 2025	Through September 30, 2024
April 15, 2025	Through December 31, 2024
July 15, 2025	Through March 31, 2025
October 15, 2025	Through June 30, 2025

ACTUARIAL & STRATEGIC DATA INSIGHTS CIRCULARS — 2025 SCHEDULE

COMMERCIAL AUTOMOBILE

3. Territory Experience

Territory experience by state for Trucks, Tractors, and Trailers and Private Passenger Types liability and physical damage coverages.

<u>Target Release</u>	<u>Data</u>
January 15, 2025	Through September 30, 2023 – 2024 Group 4 States
March 31, 2025	Through December 31, 2023 – Group 1 States
June 30, 2025	Through March 31, 2024 – Group 2 States
September 30, 2025	Through June 30, 2024 – Group 3 States
December 31, 2025	Through September 30, 2024 – Group 4 States

4. Classification Information

- a) Multistate primary and secondary rating class group, fleet/non-fleet, and weight class experience for Trucks, Tractors, and Trailers liability/no-fault coverages.

<u>Target Release</u>	<u>Data</u>
June 15, 2025	Through December 31, 2023

- b) Multistate primary and secondary rating class group, fleet/non-fleet, weight class, deductible, radius, vehicle use, original cost new (OCN), and age experience for Trucks, Tractors, and Trailers physical damage coverages.

<u>Target Release</u>	<u>Data</u>
June 15, 2025	Through December 31, 2023

- c) Multistate class experience for liability/no-fault coverages and class, deductible, original cost new (OCN), and age experience for physical damage coverages for Private Passenger Types.

<u>Target Release</u>	<u>Data</u>
November 15, 2025	Through June 30, 2024

ACTUARIAL & STRATEGIC DATA INSIGHTS CIRCULARS — 2025 SCHEDULE

COMMERCIAL AUTOMOBILE

5. Size of Loss Experience

- a) Multistate paid and incurred liability indemnity losses, allocated loss adjustment expense, and occurrence counts by size of loss range for Trucks, Tractors, and Trailers, Private Passenger Types, Auto Dealers, Buses, Publics (other than Buses), Miscellaneous, Zone-Rated, and Composite Rated Risks.

<u>Target Release</u>	<u>Data</u>
February 28, 2025	Through December 31, 2023

- b) Multistate paid physical damage loss data by coverage, deductible, and size of loss range for Trucks, Tractors, and Trailers (by vehicle type), Private Passenger Types, Auto Dealers, Buses, Publics (other than Buses), Miscellaneous, Zone-Rated, and Composite Rated Risks.

<u>Target Release</u>	<u>Data</u>
February 28, 2025	Through December 31, 2023

6. Layered Losses by Policy Limit

Multistate incurred liability indemnity losses by loss layer by policy limit, along with premium, allocated loss adjustment expense, and occurrence counts, for Trucks, Tractors, and Trailers, Private Passenger Types, Auto Dealers, Buses, Publics (other than Buses), Miscellaneous, Zone-Rated, and Composite Rated Risks.

<u>Target Release</u>	<u>Data</u>
April 30, 2025	Through December 31, 2023

7. Loss Development Data

- a) Multistate basic and total limits paid and incurred loss development data for bodily injury and property damage for Trucks, Tractors, and Trailers and Private Passenger Types, separately for tort and no-fault states.

<u>Target Release</u>	<u>Data</u>
January 31, 2025	Through December 31, 2023 as of 3/31/2024
July 31, 2025	Through June 30, 2024 as of 9/30/2024
January 15, 2026	Through December 31, 2024 as of 3/31/2025

ACTUARIAL & STRATEGIC DATA INSIGHTS CIRCULARS — 2025 SCHEDULE

COMMERCIAL AUTOMOBILE

7. Loss Development Data (*Cont'd*)

- b) Multistate paid and incurred loss development data *by limit* for bodily injury and property damage for Trucks, Tractors, and Trailers, Private Passenger Types, Auto Dealers, Buses, Publics (other than Buses), Miscellaneous, and Zone-Rated, separately for tort and no-fault states. Development analyses are provided for indemnity losses by limit, allocated loss adjustment expense, and claim counts.

<u>Target Release</u>	<u>Data</u>
March 31, 2025	Through December 31, 2023 as of 3/31/2024

8. Increased Limits Data

Components underlying the calculation of increased limit factors (limited average severities, loss adjustment expense, and risk load); paid and incurred loss development data (losses, allocated loss adjustment expense, and occurrence counts) by table; curve-fitting parameters; and policy limit distributions to be provided on a state group basis.

<u>Target Release</u>	<u>Data</u>
June 30, 2025	Underlying Components: Through June 30, 2024 Development Triangles: Through June 30, 2024 as of 9/30/2024 Curve-Fitting Parameters: Through June 30, 2024 Policy Limit Distributions: Through June 30, 2024 as of 9/30/2024 (<i>Data period subject to refinement</i>)

9. Historical Expense Information

Countrywide expense experience and state tax information for liability and physical damage.

<u>Target Release</u>	<u>Data</u>
November 30, 2025	Insurance Expense Exhibit Data through 2024 State and Municipal Taxes Guaranty Fund Assessments

ACTUARIAL & STRATEGIC DATA INSIGHTS CIRCULARS — 2025 SCHEDULE

COMMERCIAL AUTOMOBILE

10. **Highlights of Experience**

Premium and loss experience for liability/no-fault and physical damage coverages by state and on a multistate basis for Trucks, Tractors, and Trailers, Private Passenger Types, and Auto Dealers, Buses, Publics (other than Buses), Miscellaneous, Zone-Rated, and Composite Rated Risks.

Target Release

February 28, 2025

Data

Through December 31, 2023

ACTUARIAL & STRATEGIC DATA INSIGHTS CIRCULARS — 2025 SCHEDULE

GENERAL LIABILITY

1. Trend Data

- a) Multistate paid and incurred average claim cost and claim frequency data for Owners, Landlords, and Tenants (OL&T), Manufacturers and Contractors (M&C), Products, and Local Products/Completed Operations (LP/CO).

<u>Target Release</u>	<u>Data</u>
January 31, 2025	Through December 31, 2023
July 31, 2025	Through June 30, 2024

(**Note:** Products and LP/CO data will be distributed on a calendar year ended basis only.)

- b) Econometric models incorporating latest economic indicators applied to insurance data.

Severity

<u>Target Release</u>	<u>Economic Data</u>
June 30, 2025	Through March 31, 2025

Frequency and Exposure

<u>Target Release</u>	<u>Economic Data</u>
February 28, 2025	Through September 30, 2024

2. Early Look

An early look at premium and loss experience by coverage for Premises/Operations and Products/Completed Operations by state and on a multistate basis.

<u>Target Release</u>	<u>Data</u>
January 31, 2025	Through September 30, 2024
April 30, 2025	Through December 31, 2024
July 31, 2025	Through March 31, 2025
October 31, 2025	Through June 30, 2025

ACTUARIAL & STRATEGIC DATA INSIGHTS CIRCULARS — 2025 SCHEDULE

GENERAL LIABILITY

3. Classification and Territory Information

Class group experience by type of policy by territory within state for OL&T, by state for M&C, on a multistate basis for Products, and by state within multistate for LP/CO.

<u>Target Release</u>	<u>Data</u>
March 15, 2025	Through December 31, 2023 – Group 1 States
June 15, 2025	Through March 31, 2024 – Group 2 States
September 15, 2025	Through June 30, 2024 – Group 3 States
December 15, 2025	Through September 30, 2024 – Group 4 States

(**Note:** Products and LP/CO data will be distributed on a calendar year ended basis only.)

4. Size of Loss Experience

Multistate paid and incurred indemnity losses, allocated loss adjustment expense, and occurrence counts by size of loss range for OL&T, Manufacturers, Contractors, Products, Local Products, Completed Operations, Liquor Law, Owners and Contractors Protective, and Composite Rated Risks.

<u>Target Release</u>	<u>Data</u>
March 31, 2025	Through December 31, 2023

5. Layered Losses by Policy Limit

Multistate incurred indemnity losses by loss layer by policy limit, along with premium, allocated loss adjustment expense, and occurrence counts, for OL&T, Manufacturers, Contractors, Products, Local Products, Completed Operations, Liquor Law, Owners and Contractors Protective, and Composite Rated Risks.

<u>Target Release</u>	<u>Data</u>
March 31, 2025	Through December 31, 2023

ACTUARIAL & STRATEGIC DATA INSIGHTS CIRCULARS — 2025 SCHEDULE

GENERAL LIABILITY

6. Loss Development Data

- a) Multistate basic and total limits paid and incurred loss development data for OL&T, M&C, Products, Local Products, and Completed Operations, separately for indemnity losses and allocated loss adjustment expense. Development for allocated loss adjustment expense is shown using the traditional multiplicative link-ratio method and an alternative technique based on additive increments.

<u>Target Release</u>	<u>Data</u>
March 15, 2025	Through December 31, 2023 as of 3/31/2024
September 15, 2025	Through June 30, 2024 as of 9/30/2024

(**Note:** Products, Local Products, and Completed Operations data will be distributed on a calendar year ended basis only.)

- b) Multistate paid and incurred loss development data *by limit* for OL&T, Manufacturers, Contractors, Products, Local Products, Completed Operations, Liquor Law, Pollution, Owners and Contractors Protective, and Composite Rated Risks. Development analyses are provided for indemnity losses by limit, allocated loss adjustment expense, and occurrence counts.

<u>Target Release</u>	<u>Data</u>
May 31, 2025	Through December 31, 2023 as of 3/31/2024

7. Increased Limits Data

Components underlying the calculation of increased limit factors (limited average severities, loss adjustment expense, and risk load); paid and incurred loss development data (losses, allocated loss adjustment expense, and occurrence counts) by table; curve-fitting parameters; and policy limit distributions to be provided on a state group basis for Premises/Operations and on a multistate basis for Products/Completed Operations.

<u>Target Release</u>	<u>Data</u>
May 31, 2025	Underlying Components: Through December 31, 2023
	Development Triangles: Through December 31, 2023 as of 3/31/2024
	Curve-Fitting Parameters: Through December 31, 2023
	Policy Limit Distributions: Through December 31, 2022 as of 3/31/2024
	(Data period subject to refinement)

ACTUARIAL & STRATEGIC DATA INSIGHTS CIRCULARS — 2025 SCHEDULE

GENERAL LIABILITY

7. Increased Limits Data (Cont'd)

<u>Target Release</u>	<u>Data</u>
December 31, 2025	<p>Underlying Components: Through December 31, 2024</p> <p>Development Triangles: Through December 31, 2024 as of 3/31/2025</p> <p>Curve-Fitting Parameters: Through December 31, 2024</p> <p>Policy Limit Distributions: Through December 31, 2023 as of 3/31/2025</p> <p><i>(Data period subject to refinement)</i></p>

8. Historical Expense Information

Countrywide expense experience and state tax information.

<u>Target Release</u>	<u>Data</u>
November 30, 2025	<p>Insurance Expense Exhibit Data through 2024</p> <p>State and Municipal Taxes</p> <p>Guaranty Fund Assessments</p>

9. Highlights of Experience

- a) Premium and loss experience by territory within state for OL&T, by state for M&C and LP/CO, and by class group and coverage on a multistate basis for OL&T, M&C, Products, and LP/CO.

<u>Target Release</u>	<u>Data</u>
February 28, 2025	Through December 31, 2023

- b) Premium and loss experience for (a) rated Premises/Operations and Products/Completed Operations classes on a multistate basis.

<u>Target Release</u>	<u>Data</u>
June 30, 2025	Through December 31, 2023

ACTUARIAL & STRATEGIC DATA INSIGHTS CIRCULARS — 2025 SCHEDULE

MEDICAL PROFESSIONAL LIABILITY

1. Trend Data

Multistate average paid and incurred loss ratio, claim cost, and claim frequency data for Physicians, Surgeons, and Dentists (PS&D) and Hospitals.

<u>Target Release</u>	<u>Data</u>
August 31, 2025	Through Year-Ended June 30, 2024

2. Classification Information

Multistate classification experience for PS&D.

<u>Target Release</u>	<u>Data</u>
October 15, 2025	Through Year-Ended June 30, 2024

3. Size of Loss Experience

Multistate paid and incurred indemnity losses, allocated loss adjustment expense, and occurrence counts by size of loss range for PS&D, Health Care Professionals, and Health Care Facilities (including Hospitals).

<u>Target Release</u>	<u>Data</u>
September 30, 2025	Through Year-Ended December 31, 2024

4. Layered Losses by Policy Limit

Multistate incurred indemnity losses by loss layer by policy limit, along with premium, allocated loss adjustment expense, and occurrence counts, for PS&D, Health Care Professionals, and Health Care Facilities (including Hospitals).

<u>Target Release</u>	<u>Data</u>
November 30, 2025	Through Year-Ended December 31, 2024

ACTUARIAL & STRATEGIC DATA INSIGHTS CIRCULARS — 2025 SCHEDULE

MEDICAL PROFESSIONAL LIABILITY

5. Loss Development Data

- a) Multistate basic and total limits paid and incurred loss development data, separately for indemnity losses and allocated loss adjustment expense, on an accident year and policy year basis for PS&D and Hospitals.

<u>Target Release</u>	<u>Data</u>
September 30, 2025	Through Year-Ended June 30, 2024 as of 9/30/2024

- b) Multistate paid and incurred loss development data *by limit* on a policy year basis for PS&D, Health Care Professionals, and Health Care Facilities (including Hospitals). Development analyses are provided for indemnity losses by limit, allocated loss adjustment expense, and occurrence counts.

<u>Target Release</u>	<u>Data</u>
October 31, 2025	Through Year-Ended December 31, 2024 as of 3/31/2025

6. Increased Limits Data

Components underlying the calculation of increased limit factors (limited average severities, loss adjustment expense, and risk load); paid and incurred loss development data (losses, allocated loss adjustment expense, and occurrence counts) by table; curve-fitting parameters; and policy limit distributions to be provided for Physicians, Surgeons, and Hospitals.

<u>Target Release</u>	<u>Data</u>
August 31, 2025	Underlying Components: Through June 30, 2024 Development Triangles: Through June 30, 2024 as of 9/30/2024 Curve-Fitting Parameters: Through June 30, 2024 Policy Limit Distributions: Through June 30, 2023 as of 9/30/2024 (Data period subject to refinement)

7. Historical Expense Information

Countrywide expense experience and state tax information.

<u>Target Release</u>	<u>Data</u>
November 30, 2025	Insurance Expense Exhibit Data through 2024 State and Municipal Taxes Guaranty Fund Assessments

ACTUARIAL & STRATEGIC DATA INSIGHTS CIRCULARS — 2025 SCHEDULE

PROFESSIONAL LIABILITY (OTHER THAN MEDICAL)

1. Trend Data

Multistate average claim cost and claim frequency data for Employment-Related Practices Liability (ERPL) and Lawyers Professional Liability, and multistate average claim cost data for Accountants, Architects, Directors and Officers (D&O), Engineers, Insurance Agents and Brokers, Real Estate Agents and Brokers, All Other Errors and Omissions, and Miscellaneous.

<u>Target Release</u>	<u>Data</u>
August 31, 2025	Through December 31, 2023

2. Classification Information

Multistate classification experience for selected Professional Liability (Other than Medical) classes.

<u>Target Release</u>	<u>Data</u>
December 31, 2025	Through December 31, 2023

3. Size of Loss Experience

Multistate paid and incurred indemnity losses, allocated loss adjustment expense, and occurrence counts by size of loss range for Accountants, Architects, D&O, Engineers, Insurance Agents and Brokers, Real Estate Agents and Brokers, All Other Errors and Omissions, ERPL, Lawyers, and Miscellaneous.

<u>Target Release</u>	<u>Data</u>
June 30, 2025	Through December 31, 2023

4. Layered Losses by Policy Limit

Multistate incurred indemnity losses by loss layer by policy limit, along with premium, allocated loss adjustment expense, and occurrence counts, for ERPL and Lawyers.

<u>Target Release</u>	<u>Data</u>
December 31, 2025	Through December 31, 2023

ACTUARIAL & STRATEGIC DATA INSIGHTS CIRCULARS — 2025 SCHEDULE

PROFESSIONAL LIABILITY (OTHER THAN MEDICAL)

5. **Loss Development Data**

Multistate paid and incurred loss development data *by limit* for Accountants, Architects, D&O, Engineers, Insurance Agents and Brokers, Real Estate Agents and Brokers, All Other Errors and Omissions, ERPL, Lawyers, and Miscellaneous. Development analyses are provided for indemnity losses by limit, allocated loss adjustment expense, and occurrence counts.

Target Release

July 31, 2025

Data

Through December 31, 2023 as of 3/31/2024

6. **Highlights of Experience**

Premium and loss experience by state and on a multistate basis for D&O, Errors and Omissions, ERPL, Lawyers, and Miscellaneous.

Target Release

February 28, 2025

Data

Through December 31, 2023

ACTUARIAL & STRATEGIC DATA INSIGHTS CIRCULARS — 2025 SCHEDULE

COMMERCIAL FIRE AND ALLIED LINES

1. Trend Data

- a) Countrywide general indices (commercial construction cost, producer price, and sales-related measurements) as well as loss trend adjustment factors and exposure trend factors.

<u>Target Release</u>	<u>Economic Data</u>
February 28, 2025	Through December 31, 2024
May 31, 2025	Through March 31, 2025
August 31, 2025	Through June 30, 2025
November 30, 2025	Through September 30, 2025

- b) Multistate average paid and incurred claim cost and claim frequency data by coverage and deductible level for Basic Group I, Basic Group II, and Special Causes of Loss. Basic Group II information is provided with and without loss experience from hurricanes and other major wind-related catastrophes.

<u>Target Release</u>	<u>Data</u>
March 31, 2025	Through June 30, 2024
June 30, 2025	Through September 30, 2024
September 30, 2025	Through December 31, 2024
December 31, 2025	Through March 31, 2025

(**Note:** Data period specified above is applicable to the paid trend information.)

2. Early Look

An early look at premium and loss experience for Basic Group I, Basic Group II, and Special Causes of Loss by state and on a multistate basis.

<u>Target Release</u>	<u>Data</u>
January 31, 2025	Through September 30, 2024
April 30, 2025	Through December 31, 2024
July 31, 2025	Through March 31, 2025
October 31, 2025	Through June 30, 2025

3. Amount of Insurance Experience

Multistate premium and loss experience by coverage and amount of insurance range for Basic Group I, Basic Group II, and Special Causes of Loss.

<u>Target Release</u>	<u>Data</u>
August 31, 2025	Through December 31, 2023

ACTUARIAL & STRATEGIC DATA INSIGHTS CIRCULARS — 2025 SCHEDULE

COMMERCIAL FIRE AND ALLIED LINES

4. Classification and Territory Information

- a) Experience by state, territory, type of policy, and rating group for Basic Group I.

<u>Target Release</u>	<u>Data</u>
January 31, 2025	Through September 30, 2023 – 2024 Group 4 States
April 30, 2025	Through December 31, 2023 – Group 1 States
July 15, 2025	Through March 31, 2024 – Group 2 States
September 30, 2025	Through June 30, 2024 – Group 3 States
December 31, 2025	Through September 30, 2024 – Group 4 States

- b) Statewide and multistate premium and loss experience for Basic Group I by construction and protection class.

<u>Target Release</u>	<u>Data</u>
April 30, 2025	Through December 31, 2023

- c) Statewide premium and loss experience for Basic Group II by construction class. Multistate premium and loss experience for Basic Group II by construction class and major occupancy class group.

<u>Target Release</u>	<u>Data</u>
May 31, 2025	Through December 31, 2023

5. Size of Loss Experience

Multistate incurred losses and occurrence counts by coverage and size of loss range for Basic Group I, Basic Group II, and Special Causes of Loss. Information is provided both with and without loss experience from identified catastrophes.

<u>Target Release</u>	<u>Data</u>
July 31, 2025	Through December 31, 2023

6. Loss Development Data

Multistate paid and incurred loss development data for Basic Group I, Basic Group II, and Special Causes of Loss, with separate property damage and time element experience for all sublines combined.

<u>Target Release</u>	<u>Data</u>
May 15, 2025	Through December 31, 2023 as of 3/31/2024

ACTUARIAL & STRATEGIC DATA INSIGHTS CIRCULARS — 2025 SCHEDULE

COMMERCIAL FIRE AND ALLIED LINES

7. Excess Loss Experience

- a) Statewide excess loss experience for Basic Group II and calculated statewide and regional excess factors based on historical data. Modeled hurricane loss cost information based on simulated hurricanes in hurricane-prone states.

<u>Target Release</u>	<u>Data</u>
February 15, 2025	Through September 30, 2023 – 2024 Group 4 States
May 15, 2025	Through December 31, 2023 – Group 1 States
July 31, 2025	Through March 31, 2024 – Group 2 States
October 15, 2025	Through June 30, 2024 – Group 3 States
January 15, 2026	Through September 30, 2024 – Group 4 States

(**Note:** Data period specified above is applicable to the historical excess loss experience.)

- b) Statewide excess loss experience for Special Causes of Loss and calculated statewide excess factors based on historical data.

<u>Target Release</u>	<u>Data</u>
February 15, 2025	Through September 30, 2023 – 2024 Group 4 States
May 15, 2025	Through December 31, 2023 – Group 1 States
July 31, 2025	Through March 31, 2024 – Group 2 States
October 15, 2025	Through June 30, 2024 – Group 3 States
January 15, 2026	Through September 30, 2024 – Group 4 States

8. Historical Expense Information

Countrywide expense experience and state tax information for Fire and Allied Lines.

<u>Target Release</u>	<u>Data</u>
November 30, 2025	Insurance Expense Exhibit Data through 2024 State and Municipal Taxes Guaranty Fund Assessments

(**Note:** This circular is released as both a Dwelling Fire and Allied Lines and a Commercial Fire and Allied Lines circular.)

ACTUARIAL & STRATEGIC DATA INSIGHTS CIRCULARS — 2025 SCHEDULE

COMMERCIAL FIRE AND ALLIED LINES

9. **Highlights of Experience**

Premium and loss experience by state, and subdivided by class group on a multistate basis, for Basic Group I, Basic Group II, and Special Causes of Loss.

Target Release

February 28, 2025

Data

Through December 31, 2023

ACTUARIAL & STRATEGIC DATA INSIGHTS CIRCULARS — 2025 SCHEDULE

BUSINESSOWNERS

1. Trend Data

- a) Countrywide general indices (commercial construction cost and producer price measurements) as well as loss trend adjustment factors and exposure trend factors.

<u>Target Release</u>	<u>Economic Data</u>
February 28, 2025	Through December 31, 2024
May 31, 2025	Through March 31, 2025
August 31, 2025	Through June 30, 2025
November 30, 2025	Through September 30, 2025

- b) Multistate average paid and incurred claim cost and claim frequency and average exposure data for buildings and contents coverages. Claim cost information is provided for property and liability, separately and combined.

<u>Target Release</u>	<u>Data</u>
February 28, 2025	Through June 30, 2024
May 31, 2025	Through September 30, 2024
August 31, 2025	Through December 31, 2024
November 30, 2025	Through March 31, 2025

(**Note:** Data period specified above is applicable to the paid trend and exposure information.)

2. Account Quarter Experience

Quarterly “Fast Track”-type premium and loss experience by state (year-ended quarterly only) and on a multistate basis (quarterly as well as year-ended quarterly), with property and liability losses shown separately.

<u>Target Release</u>	<u>Data</u>
February 28, 2025	Through June 30, 2024
May 31, 2025	Through September 30, 2024
August 31, 2025	Through December 31, 2024
November 30, 2025	Through March 31, 2025

3. Territory Experience

Territory experience by state, with property and liability losses shown separately and combined.

<u>Target Release</u>	<u>Data</u>
June 30, 2025	Through December 31, 2023

ACTUARIAL & STRATEGIC DATA INSIGHTS CIRCULARS — 2025 SCHEDULE

BUSINESSOWNERS

4. Amount of Insurance Experience

Multistate premium and property loss experience by coverage and amount of insurance range.

<u>Target Release</u>	<u>Data</u>
September 30, 2025	Through December 31, 2023

5. Type of Loss Experience

Statewide and multistate loss experience by individual type of loss, with multistate experience subdivided by class group.

<u>Target Release</u>	<u>Data</u>
June 30, 2025	Through December 31, 2023

6. Loss Development Data

Multistate paid and incurred loss development data for liability only and liability and property combined.

<u>Target Release</u>	<u>Data</u>
March 31, 2025	Through December 31, 2023 as of 3/31/2024

7. Excess Loss Experience

- a) Statewide excess loss experience for “extended coverage” and calculated statewide and regional excess factors based on historical data. Information on the hurricane model used to derive hurricane loss costs based on simulated hurricanes in hurricane-prone states.

<u>Target Release</u>	<u>Data</u>
January 15, 2025	Through June 30, 2023 – 2024 Group 2 States
March 15, 2025	Through September 30, 2023 – 2024 Group 3 States
May 15, 2025	Through December 31, 2023 – 2024 Group 4 States
July 15, 2025	Through March 31, 2024 – Group 1 States
September 15, 2025	Through June 30, 2024 – Group 2 States
November 15, 2026	Through September 30, 2024 – Group 3 States
January 15, 2026	Through December 31, 2024 – Group 4 States

ACTUARIAL & STRATEGIC DATA INSIGHTS CIRCULARS — 2025 SCHEDULE

BUSINESSOWNERS

7. Excess Loss Experience (Cont'd)

- b) Statewide excess loss experience for “all other perils” and calculated statewide excess factors based on historical data.

<u>Target Release</u>	<u>Data</u>
January 15, 2025	Through June 30, 2023 – 2024 Group 2 States
March 15, 2025	Through September 30, 2023 – 2024 Group 3 States
May 15, 2025	Through December 31, 2023 – 2024 Group 4 States
July 15, 2025	Through March 31, 2024 – Group 1 States
September 15, 2025	Through June 30, 2024 – Group 2 States
November 15, 2026	Through September 30, 2024 – Group 3 States
January 15, 2026	Through December 31, 2024 – Group 4 States

8. Statewide Adjusted Experience

Statewide experience by type of loss groupings, both on a collected basis and adjusted to levels used in ISO's annual loss cost reviews.

<u>Target Release</u>	<u>Data</u>
January 15, 2025	Through June 30, 2023 – 2024 Group 2 States
March 15, 2025	Through September 30, 2023 – 2024 Group 3 States
May 15, 2025	Through December 31, 2023 – 2024 Group 4 States
July 15, 2025	Through March 31, 2024 – Group 1 States
September 15, 2025	Through June 30, 2024 – Group 2 States
November 15, 2026	Through September 30, 2024 – Group 3 States
January 15, 2026	Through December 31, 2024 – Group 4 States

9. Highlights of Experience

Premium and loss experience by state, and subdivided by class group on a multistate basis, for buildings, contents, and liability coverages.

<u>Target Release</u>	<u>Data</u>
February 28, 2025	Through December 31, 2023

ACTUARIAL & STRATEGIC DATA INSIGHTS CIRCULARS — 2025 SCHEDULE

FARM

1. Trend Data

Countrywide general indices (residential construction cost, producer price, and consumer price measurements) as well as loss trend adjustment factors and exposure trend factors.

<u>Target Release</u>	<u>Economic Data</u>
February 28, 2025	Through December 31, 2024
May 31, 2025	Through March 31, 2025
August 31, 2025	Through June 30, 2025
November 30, 2025	Through September 30, 2025

(**Note:** Data period specified above is applicable to the economic indices used for farm property -- a different data period may apply for farm inland marine livestock and farm inland marine machinery and equipment.)

2. Historical Expense Information

Countrywide expense experience and state tax information.

<u>Target Release</u>	<u>Data</u>
November 30, 2025	Insurance Expense Exhibit Data through 2024 State and Municipal Taxes Guaranty Fund Assessments

3. Highlights of Experience

Farmowners and Monoline Farm premium and loss experience by class group by state and on a multistate basis.

<u>Target Release</u>	<u>Data</u>
September 30, 2025	Through December 31, 2024

ACTUARIAL & STRATEGIC DATA INSIGHTS CIRCULARS — 2025 SCHEDULE

OTHER LINES OF INSURANCE

1. Commercial Package Policy

- a) *Historical Expense Information* — Countrywide expense experience and state tax information for Commercial Multiple Peril.

<u>Target Release</u>	<u>Data</u>
November 30, 2025	Insurance Expense Exhibit Data through 2024 State and Municipal Taxes Guaranty Fund Assessments

- b) *Implicit Package Modification Factors* — Implicit package modification factors and aggregate loss cost distributions by coverage for each type of policy by state.

<u>Target Release</u>
May 31, 2025

2. Crime

- a) *Historical Expense Information* — Countrywide expense experience and state tax information for Burglary & Theft and Fidelity.

<u>Target Release</u>	<u>Data</u>
November 30, 2025	Insurance Expense Exhibit Data through 2024 State and Municipal Taxes Guaranty Fund Assessments

- b) *Highlights of Experience* — Premium and loss experience by policy form groupings by state and subdivided by policy form on a multistate basis.

<u>Target Release</u>	<u>Data</u>
October 31, 2025	Through December 31, 2024

ACTUARIAL & STRATEGIC DATA INSIGHTS CIRCULARS — 2025 SCHEDULE

OTHER LINES OF INSURANCE

3. Commercial Inland Marine

- a) *Historical Expense Information* — Countrywide expense experience and state tax information for Inland Marine.

<u>Target Release</u>	<u>Data</u>
November 30, 2025	Insurance Expense Exhibit Data through 2024 State and Municipal Taxes Guaranty Fund Assessments

(**Note:** This circular is released as both a Commercial Inland Marine and a Personal Inland Marine circular.)

- b) *Highlights of Experience* — Multistate premium and loss experience by class and cause of loss.

<u>Target Release</u>	<u>Data</u>
August 31, 2025	Through December 31, 2024

4. Personal Inland Marine

- a) *Expense Information* — Countrywide expense experience and state tax information for Inland Marine

<u>Target Release</u>	<u>Data</u>
November 30, 2025	Insurance Expense Exhibit Data through 2024 State and Municipal Taxes Guaranty Fund Assessments

(**Note:** This circular is released as both a Commercial Inland Marine and a Personal Inland Marine circular.)

- b) *Highlights of Experience* — Multistate premium and loss experience by class and cause of loss.

<u>Target Release</u>	<u>Data</u>
August 31, 2025	Through December 31, 2024

ACTUARIAL & STRATEGIC DATA INSIGHTS CIRCULARS — 2025 SCHEDULE

OTHER LINES OF INSURANCE

5. **Equipment Breakdown**

Historical Expense Information — Countrywide expense experience and state tax information for Boiler & Machinery.

Target Release

November 30, 2025

Data

Insurance Expense Exhibit Data through 2024
State and Municipal Taxes
Guaranty Fund Assessments

ACTUARIAL & STRATEGIC DATA INSIGHTS CIRCULARS — 2025 SCHEDULE APPENDIX

ADDITIONAL UNSCHEDULED CIRCULAR RELEASES

1. **Personal Automobile Increased Limits – Combined Single Limit**

Indemnity severity distribution parameters and allocated loss adjustment expense ratio information provided on a combined single limit liability basis.

Data

Circular Number
AS-PA-2009-024

Underlying Data:

Through December 31, 2006 as of
3/31/2007

Release Date
July 16, 2009

Curve-Fitting Parameters:

Through July 1, 2010

2. **Personal Umbrella Increased Limits**

Components underlying the calculation of increased limit factors (including limited average severities and risk load), as well as curve-fitting parameters and policy limit distributions, provided on a multistate basis.

Data

Circular Number
AS-HO-2013-022
AS-PA-2013-044

Underlying Components:

Through December 31, 2011 as of
3/31/2012

Release Date
October 23, 2013

Curve-Fitting Parameters:

Through April 1, 2015

Policy Limit Distributions:

Through December 31, 2011

(**Note:** This circular was released as both a Homeowners and a Personal Automobile circular.)

3. **Commercial Automobile Liability Deductible Discount Factors**

Analysis of deductible discount factors for an expanded list of deductible amounts, including curve-fitting parameters and gross savings calculations.

Data

Circular Number
AS-CA-2022-009

Underlying Components:

Through June 30, 2020 as of
9/30/2020

Release Date
April 4, 2022

Curve-Fitting Parameters:

Through June 30, 2020

ACTUARIAL & STRATEGIC DATA INSIGHTS CIRCULARS — 2025 SCHEDULE APPENDIX

ADDITIONAL UNSCHEDULED CIRCULAR RELEASES

4. **General Liability Deductible Discount Factors**

Analysis of Premises/Operations and Products/Completed Operations deductible discount factors for an expanded list of deductible amounts, including curve-fitting parameters and gross savings calculations.

<u>Data</u>	
<u>Circular Number</u> AS-GL-2022-001	Underlying Components: Through December 31, 2019 as of 3/31/2020
<u>Release Date</u> January 7, 2022	Curve-Fitting Parameters: Through December 31, 2019

5. **Medical Professional Liability Increased Limits – *Dentists, Nursing Homes, and Allied Health Care***

Components underlying the calculation of increased limit factors (including limited average severities and allocated loss adjustment expense), as well as curve-fitting parameters and policy limit distributions, provided on a multistate and class table basis.

<u>Data</u>	
<u>Circular Number</u> AS-PR-2019-006	Underlying Components: Through June 30, 2018 as of 9/30/2018
<u>Release Date</u> October 15, 2019	Curve-Fitting Parameters: Through April 1, 2021
	Policy Limit Distributions: Through June 30, 2018

6. **Professional Liability (Other than Medical) Increased Limits**

a) **Lawyers**

Components underlying the calculation of increased limit factors (including limited average severities and allocated loss adjustment expense), as well as curve-fitting parameters and policy limit distributions, provided on a multistate basis.

<u>Data</u>	
<u>Circular Number</u> AS-PF-2013-003	Underlying Components: Through June 30, 2012 as of 9/30/2012
<u>Release Date</u> August 2, 2013	Curve-Fitting Parameters: Through March 1, 2015
	Policy Limit Distributions: Through June 30, 2012

ACTUARIAL & STRATEGIC DATA INSIGHTS CIRCULARS — 2025 SCHEDULE APPENDIX

ADDITIONAL UNSCHEDULED CIRCULAR RELEASES

6. **Professional Liability (Other than Medical) Increased Limits** *(Cont'd)*

b) ***Real Estate Agents and Brokers***

Components underlying the calculation of increased limit factors (including limited average severities and allocated loss adjustment expense), as well as curve-fitting parameters, provided on a multistate basis and reflecting either defense outside limits or defense within limits coverage options.

<u>Data</u>		
<u>Circular Number</u> AS-PF-2013-007	Underlying Components:	Through December 31, 2010 as of 3/31/2011
<u>Release Date</u> November 18, 2013	Curve-Fitting Parameters:	Through July 1, 2014

c) ***Insurance Agents and Brokers***

Components underlying the calculation of increased limit factors (including limited average severities and allocated loss adjustment expense), as well as curve-fitting parameters, provided on a multistate basis and reflecting either defense outside limits or defense within limits coverage options.

<u>Data</u>		
<u>Circular Number</u> AS-PF-2013-008	Underlying Components:	Through December 31, 2010 as of 3/31/2011
<u>Release Date</u> November 25, 2013	Curve-Fitting Parameters:	Through July 1, 2014

d) ***Employment-Related Practices Liability***

Components underlying the calculation of increased limit factors (including limited average severities and unallocated loss adjustment expense), as well as curve-fitting parameters and policy limit distributions, provided on both a multistate basis and for states with particular indemnity/ALAE requirements.

<u>Data</u>		
<u>Circular Number</u> AS-PF-2014-006	Underlying Components:	Through December 31, 2012 as of 3/31/2013
<u>Release Date</u> November 5, 2014	Curve-Fitting Parameters:	Through April 1, 2015
	Policy Limit Distributions:	Through December 31, 2012

ACTUARIAL & STRATEGIC DATA INSIGHTS CIRCULARS — 2025 SCHEDULE APPENDIX

ADDITIONAL UNSCHEDULED CIRCULAR RELEASES

6. **Professional Liability (Other than Medical) Increased Limits** (*Cont'd*)

e) **Directors and Officers**

Components underlying the calculation of increased limit factors (including limited average severities and allocated loss adjustment expense) as well as curve-fitting parameters, provided on a multistate basis by coverage form.

Circular Number
AS-PF-2015-006

Release Date
October 20, 2015

7. **Businessowners Increased Limits – Liability**

Components underlying the calculation of increased limit factors (including limited average severities and allocated loss adjustment expense), as well as curve-fitting parameters and policy limit distributions, provided on a multistate basis.

	<u>Data</u>
<u>Circular Number</u> AS-BP-2019-014	Underlying Components: Through December 31, 2016 as of 3/31/2017
<u>Release Date</u> May 23, 2019	Curve-Fitting Parameters: Through December 31, 2019
	Policy Limit Distributions: Through December 31, 2016