

# California Van Pool Authority

Account number: 81030952

## Loss Trend Analysis

Policy Periods 12/26/14 – 6/15/17



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# Summary Loss Trend – All years with PHLIY

	Totals	# of Claims	Premium	Total Incurred	Loss Ratio
Total		41	\$5,075,569	\$1,651,324	32.53 %
1. GL		0	\$6,953	\$0	0.00 %
2. Commercial Auto Liability		26	\$3,348,784	\$1,563,118	46.58 %
3. Commercial Auto Physical Damage		15	\$734,075	\$88,206	12.02 %
4. Property		0	\$5,871	\$0	0.00 %
5. Umbrella		0	\$979,886	\$0	0.00 %

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# Auto Physical Damage / Auto Liability



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# APIAL Loss Causes By Frequency

Cause of Loss	# of Claimants	% of Total Claimants	# of Claims	% of Total Claims	Total Incurred	% of Total Incurred
OV REARENDED IV	17	23.94	15	25.00	\$48,883	16.26
STOP SIGN - IV HAD STOP SIGN	10	14.08	7	11.67	\$9,425	3.14
IV REARENDED OV	10	14.08	8	13.33	\$7,799	2.59
FAILURE TO YIELD - LEFT TURN BY IV	9	12.68	8	13.33	\$18,897	6.29
IV REARENDED OV W/CHAIN REACTION	7	9.86	4	6.67	\$120,719	40.16
TRAFFIC LIGHT - IMPROPER OV	4	5.63	4	6.67	\$9,844	3.28
STOP SIGN - 4 WAY OV FAILED TO YIELD	4	5.63	4	6.67	\$40,609	13.51
OTHER THAN COLLISION - ANIMAL (ALL OTHER)	2	2.82	2	3.33	\$15,256	5.08
LOADING / UNLOADING - TRIP OR FALL INJURY	2	2.82	2	3.33	\$28,776	9.57
IV HIT STATIONARY OBJECT	2	2.82	2	3.33	\$0	0.00
FAILURE TO YIELD BY OV	2	2.82	2	3.33	\$210	0.07
STOP SIGN - OV HAD STOP SIGN	1	1.41	1	1.67	\$143	0.05
BACKING IMPROPERLY - BY IV	1	1.41	1	1.67	\$0	0.00
<b>Totals</b>	<b>71</b>	<b>100.00</b>	<b>60</b>	<b>100.00</b>	<b>\$300,561</b>	<b>100.00</b>

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# APIAL Loss Causes By Incurred

Cause of Loss	# of Claimants	% of Total Claimants	# of Claims	% of Total Claims	Total Incurred	% of Total Incurred
IV REARENDED OV W/CHAIN REACTION	7	9.86	4	6.67	\$120,719	40.16
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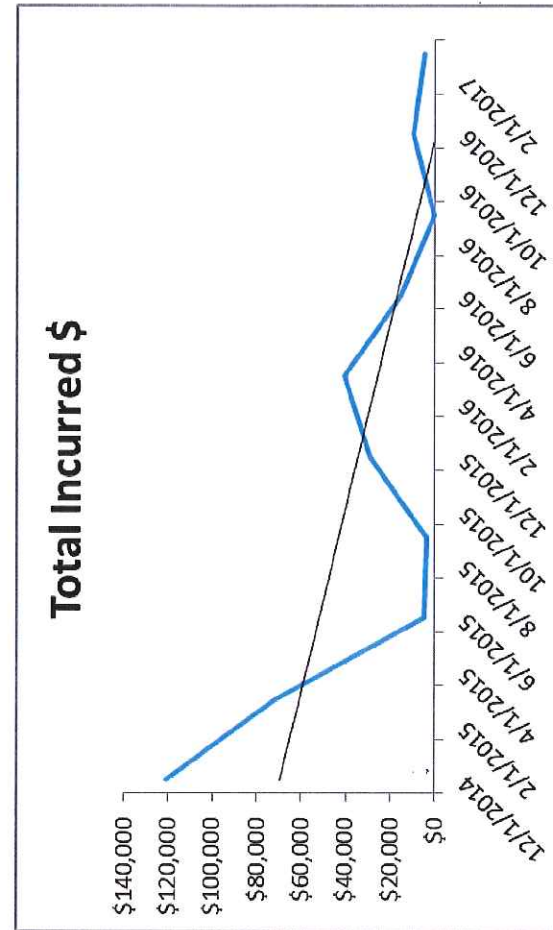
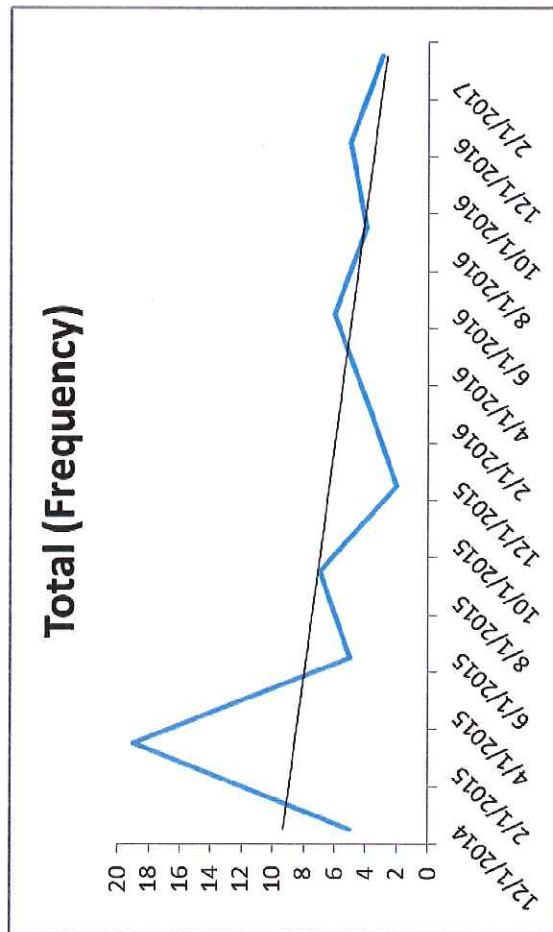


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# Annual AP/AL Loss Trends By Frequency & Incurred



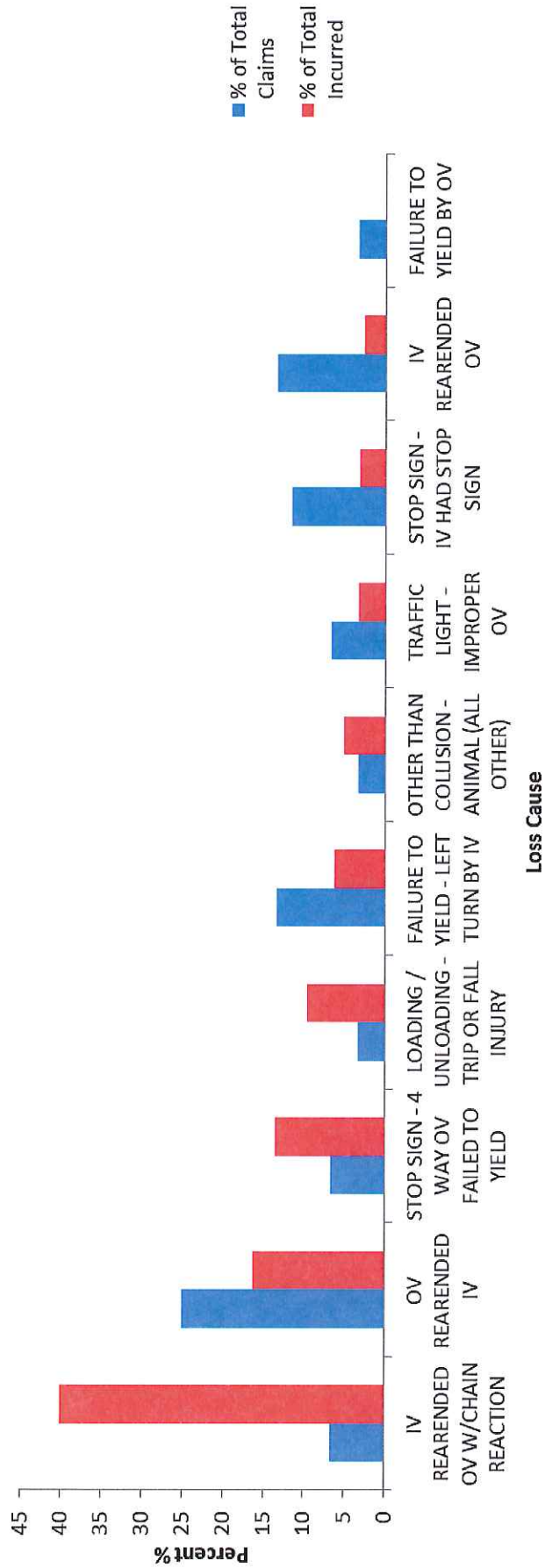
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# % of Total Frequency and Incurred by Cause (API/AL)

## California Van Pool Authority Percent of Total Frequency & Incurred By Cause (10 Most Frequent Causes)



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