

INSURANCE SERVICES OFFICE, INC.

QUOTA DETERMINATION DATA VERIFICATION

CALENDAR YEAR 2025

GENERAL INSTRUCTIONS

INSURANCE SERVICES OFFICE, INC.

CALENDAR YEAR 2025 QUOTA DETERMINATION DATA VERIFICATION

OVERVIEW 1

BACKGROUND 1

WHAT YOU NEED TO DO..... 2

ISO PROCESSING 3

TIMEFRAMES 3

SPREADSHEET FILE 4

INTRODUCTION..... 4

MAJOR CHANGES 5

GENERAL SPREADSHEET NOTES..... 5

REQUIRED COMPANY DATA DETAIL 7

COMPANY DATA PROBLEMS 9

TYPES OF BUSINESS 12

DETAILED SPREADSHEET EXPLANATIONS..... 13

LIABILITY/NO-FAULT ("LIAB" SHEET)..... 13

LIABILITY/NO-FAULT CREDITS ("LIAB CREDITS" SHEET)..... 15

NEW YORK TERRITORIAL CREDIT DATA BY ZIP CODE ("NY TERR" SHEET) 17

LIABILITY/NO-FAULT BASE DATA ("LIAB BASE" SHEET)..... 18

PHYSICAL DAMAGE — COLLISION AND OTHER THAN COLLISION ("COL" AND "OTC" SHEETS) 22

PHYSICAL DAMAGE BASE DATA ("PHYS DAM BASE" SHEET)..... 24

STATUTORY PAGE 14 ("P14 DATA" SHEET)..... 28

DIAGNOSTICS 29

EXPLANATIONS..... 29

VERIFICATION FORM 30

APPENDIX A — REFERENCE TABLES..... 31

APPENDIX B — EXPOSURE DETERMINATION 41

APPENDIX C — COORDINATION AMONG STATISTICAL AGENTS 42

APPENDIX D — PRICE LIST FOR SPECIAL SERVICES..... 43

INSURANCE SERVICES OFFICE, INC.

CALENDAR YEAR 2025 QUOTA DETERMINATION DATA VERIFICATION

OVERVIEW

This document provides general explanations and instructions for the calendar year 2025 Quota Determination (QD) data verification process.

ISO will not be accepting any revised spreadsheets returned via email. Instead, companies will access and return their spreadsheets through the QD/QF File Transfer System on ISO.net. You can find the user guide for the File Transfer System at this link:
<https://www.verisk.com/siteassets/media/downloads/statistical-service/QDQFFileTransferSystemUserGuide.pdf>

Access to the QD/QF File Transfer System will be limited to those contacts ISO currently has on file for each company. Should you wish to provide access to additional contacts for a company(ies), please provide ISO with the complete contact information for each additional contact, via the Contact Form sent to the company in early August. Only those contacts ISO has filed in its Contact Database will be granted access to the QD/QF File Transfer System.

Additionally, **every company is expected to return a Quota Determination spreadsheet with a completed "Verification Form" tab.** The form must be completed by all companies, whether any revisions to the spreadsheet were necessary or not.

If a company's data was not reported in time, or a company's spreadsheet is not available on the QD/QF File Transfer System by September 2, 2026, and you feel it should be, please e-mail QuotaDet@verisk.com.

BACKGROUND

The Financial Responsibility laws in most states require motorists to carry automobile liability insurance. Since some drivers have difficulty finding coverage in the voluntary market, each state has developed a residual market mechanism to ensure that coverage is available to eligible drivers. Companies licensed and operating in the voluntary market share certain responsibilities for the residual market, with the specifics of the sharing process varying according to the individual state mechanisms.

AIPSO provides managerial, administrative and/or support services to these state mechanisms in a variety of ways. One of AIPSO's primary services is the calculation of company quotas. In the case of assigned risk plans, for example, this means determining each company's share of the risks in an automobile insurance plan. For pooling mechanisms (joint underwriting associations, reinsurance facilities, etc.), the operating results of the mechanism are usually distributed to the participating companies. In all cases, the basis for sharing these risks, or results, is each company's share of the voluntary market.

Various states offer credits for voluntarily writing certain types of business that might otherwise be written in the assigned risk plans. The most common include "Youthful Operator" credits (for writing policies for certain drivers under age 25), senior citizen credits, take-out credits,¹ and territorial/zip code credits. Such credits reduce a company's involuntary market assignment or participation obligation.

In order to calculate company quotas and participation ratios, AIPSO must use various written premium and exposure data for each company. The state mechanisms require the statistical agents to supply the

¹ Take-out credit programs are offered in a limited number of jurisdictions, Delaware, Illinois, Maine, New Jersey, New York, Pennsylvania, Rhode Island, and Wisconsin. There are mandatory and voluntary take-out programs. Companies may receive take-out credits for voluntarily writing eligible business from the Automobile Insurance Plan in accordance with the local Take-out Program provisions. Companies send their individual data on take-out credits directly to AIPSO, and need not consider them in this verification process.

INSURANCE SERVICES OFFICE, INC.

CALENDAR YEAR 2025 QUOTA DETERMINATION DATA VERIFICATION

necessary information to AIPSO. AIPSO maintains state manuals describing the details of the residual market quota data and calculations.

To learn more about AIPSO's function and to access links to AIPSO Electronic Manuals by state, click here: www.aipso.com. If you have any questions on the specifics of the quota calculations, you may contact AIPSO's Quota and Participation team at CompanyReports@aipso.com.

As the statistical agent of record for the company, ISO has compiled all the relevant data that we can, based on which automobile lines and states a company is participating with ISO for Statistical Agent services and what a company has reported to us through our statistical plans. If a company participated with another statistical agent during 2025, we may have received summary data that was reported to them and included it in the company's Quota Determination spreadsheet. We also use written premium data taken from Statutory Page 14 of the company's Annual Statement (as compiled by AM Best).² ISO will forward data to AIPSO for all states (including the District of Columbia) except Massachusetts (20) and Texas (42). But before passing the data to AIPSO, we send the company's data to you for three reasons:

- to give you an opportunity to revise or correct any information,
- to request certain additional detail, required by AIPSO, that, due to various ISO reporting options, class codes, or types of business in certain states, is not available through the statistical data, and
- to allow you to signoff on the accuracy of the data that ultimately goes to AIPSO.

WHAT YOU NEED TO DO

Using the data spreadsheet and these instructions, you should:

- 1) Make a backup copy of the spreadsheet as it first appears on ISOnet for reference purposes.³ You should make any necessary changes and provide any needed input on a working copy of the file. **Each upload of a company spreadsheet will overwrite the previously available version. Should you wish to reference previous versions of a company spreadsheet, you must make copies of every download.**
- 2) Carefully review all data in your working copy of the spreadsheet and correct any data that you believe to be in error directly to the spreadsheet.
- 3) Input and review certain additional required detail, per the [REQUIRED COMPANY DATA DETAIL](#) section on page [7](#) and the "Diagnostic" sheet on the spreadsheet and consider whether you need to make any additional changes or corrections. The purpose of the "Diagnostic" sheet is to provide you with specific data checks to ensure a company's data is as accurate as possible before you return it to ISO for submission to AIPSO. Explanations are required for any "flagged" diagnostic. They should be inputted in the appropriate location on the "Explanations" sheet.
- 4) Complete the Quota Determination "Verification Form" tab for each company whose data you are reviewing. Completion of the "Verification Form" tab will constitute a certification that the data (as edited if necessary) is true and correct to the best of the insurer's knowledge and belief.
- 5) For each company whose data you are reviewing, upload the spreadsheet file with any necessary revisions, explanations, and a completed "Verification Form" tab. The spreadsheet file should contain

² Throughout this document and on the spreadsheet, the term "Statutory Page 14" refers to Page 19 of the company's filed 2025 Annual Statement (unless indicated otherwise).

³ We recommend that you save this original as a "read-only" file under a different file name, so that you do not edit it inadvertently.

INSURANCE SERVICES OFFICE, INC.

CALENDAR YEAR 2025 QUOTA DETERMINATION DATA VERIFICATION

explanations for any significant changes you make to the data on the spreadsheet, and any adjustments to Statutory Page 14 amounts inputted on the 'base' worksheets on the spreadsheet. Corresponding explanations should be included on the "Explanations" worksheet. Additionally, any flagged items from the "Diagnostic" page that have not been fixed should also be explained.

- 6) After making all changes needed to your working copy of the spreadsheet, make a backup copy so you have a record of what you upload to ISONet. **Important Note: The name of the spreadsheet file you upload to ISONet must be the same as the name of the file as you downloaded it, namely cXXXXc25.xlsx, where XXXX is a company's ISO statistical reporting company number. The QD/QF File Transfer System will not accept a Quota Determination spreadsheet with a different naming convention. Also, each upload will overwrite any previous version of the file. To insure a complete and accurate representation of a company's data is reported to AIPSO, it is imperative that any necessary revisions be made to the most up to date version of that company's spreadsheet.**

ISO PROCESSING

Upon receipt of a spreadsheet containing either the company's corrected data and/or completed "Verification Form" tab, ISO will perform certain preliminary data checks and, if necessary, send a subsequent inquiry for you to supply any missing information that is critical to our further review and processing. Upon receiving any missing information and any other corrections you might make; ISO will review the revised spreadsheet and perform additional data quality checks. In the process, we may call or e-mail you with questions on certain items. We then pass to AIPSO the data it needs. AIPSO will perform its own review of the data and ISO will answer whatever questions we can from AIPSO. In some cases, we may need to ask you for additional information at that stage.

Corrections you supply on a company's spreadsheet **do not** flow into our statistical database. Therefore, depending on the nature of any corrections you have made, ISO may require you to resubmit or correct some or all of a company's statistical data. Also, any statistical data received after **July 15, 2026** has not been included in the spreadsheet and therefore you will have to revise the data contained in the spreadsheet.

TIMEFRAMES

Please upload a company's spreadsheet with the "Verification Form" tab completed, and any necessary spreadsheet corrections and/or explanations in the QD/QF File Transfer System by **October 1, 2026**. This will allow ISO time to review and process the company's data before providing it to AIPSO by November 17, 2026. AIPSO will implement revised quota shares based on this information in February 2026.

INSURANCE SERVICES OFFICE, INC.

CALENDAR YEAR 2025 QUOTA DETERMINATION DATA VERIFICATION

SPREADSHEET FILE

INTRODUCTION

Please Note: All of the exposure and premium totals displayed on the “Liab,” “Liab Credits,” “NY Terr,” “Col,” and “OTC” sheets represent only the relevant voluntary automobile data ISO has processed on or prior to **July 15, 2026** while the "Liab" and "Phys Dam" base sheets contain both voluntary and involuntary premiums.

The spreadsheet file you received includes twelve sheets:

SHEET NAME	DESCRIPTION
Instructions	General spreadsheet instructions
Liab	Summarized premium and exposure statistical data for Liability and No-Fault.
Liab credits	Summarized Liability and No-Fault statistical data, which AIPSO will use to calculate various credits the company may receive in some states.
NY Terr	Select summarized New York Territorial ZIP Code exposure and premium statistical data.
Liab base	Liability and No-Fault financial data, summarized assigned risk statistical data, and supplemental summarized statistical data required by AIPSO. There are separate columns for the Personal Automobile and Commercial Automobile Page 14 premium amounts.
Col	Summarized premium and exposure statistical data for Collision.
OTC	Summarized premium and exposure statistical data for Other Than Collision.
Phys Dam Base	Physical Damage financial data, summarized assigned risk statistical data, and supplemental summarized statistical data required by AIPSO. There are separate columns for the Personal Automobile and Commercial Automobile Page 14 premium amounts.
P14 data	Private Passenger and Commercial Automobile Liability, No-Fault, and Physical Damage written premium amounts from lines 19.1-19.4 and 21.1-21.2 of Statutory Page 14 of the Annual Statement.
Diagnostics	Summary of possible data problems that may require your attention or explanation.
Explanations	Lists all states that have possible problematic data that should be reviewed and possibly corrected or an explanation provided. Explanations for any changes to Page 14 premiums or major changes to the summary data should be provided on this sheet as well.
Verification Form	A certification by the company that the data (as edited if necessary) is true and correct to the best of the insurer’s knowledge and belief.

INSURANCE SERVICES OFFICE, INC.
CALENDAR YEAR 2025 QUOTA DETERMINATION DATA
VERIFICATION

MAJOR CHANGES

The following major changes have been made to the call/spreadsheet:

No new changes

Previous Changes

The following changes were included in previous rounds of Quota Determination processing, but we find it applicable to reiterate the importance of the following points:

1. Louisiana has eliminated its youthful male operator and senior citizen credit programs; reporting of these credits to AIPSO is longer required. Table 1 on Page 18 has been updated to reflect the elimination of the reporting requirement.
2. The New York Department of Financial Services approved a revision of private passenger Suffolk County territory definitions based on zip code for risks insured through the New York Automobile Insurance Plan, effective October 1, 2020. Territories 75 and 76 are being replaced with new territories 77, 78, 79, and 80. For purposes of reporting credit exposures/premium ("NY Terr" tab), only territories 77, 79, and 80 are eligible for credit. During this transitional period, companies may report their territory credit exposures/premium under territories 75 and 76, or under 77, 79, and 80.
3. Per the recommendation of the AIPSO Residual Market Committee, for any youthful driver classified as non-binary, the credits would follow the rating for that driver. If a non-binary were rated as a youthful male, they would be eligible for credit in a state with a youthful male operator credit program in effect.
4. There is no requirement that companies reduce reported premium by the COVID premium refund.

GENERAL SPREADSHEET NOTES

1. All data in the spreadsheet is specific to the particular company whose name and ISO company number appear in the header of each sheet. A separate spreadsheet for each company reporting data to ISO that you are responsible for should be available via the QD/QF File Transfer System. If you cannot access a spreadsheet for each company you are expecting by September 2, 2026, or if you receive an email regarding any spreadsheets you are not expecting, please send an e-mail to QuotaDet@verisk.com.
2. The spreadsheet includes statistical data reported under ISO's Personal Automobile Statistical Plan (PASP), Personal Lines Statistical Agent Plan for Automobile [PLSAP-AUTO]), the Commercial Statistical Plan (CSP), the Commercial Statistical Plan - Intermediate (CSP-I), and the Commercial Statistical Agent Plan (CSAP). In every applicable amount field, data reported under PLSAP (Auto) is combined with data reported under PASP; data reported under CSP, CSP-I, and CSAP is combined as well.
3. The spreadsheet is color coded as follows: Fields that are informational in nature (shaded yellow), are provided to assist you in your analyses as a reference. These fields are not editable. Some fields are calculated (shaded light blue) using certain other fields on the sheets. Calculated fields are automatically updated based on changes to the other fields used. Fields whose headings are in blue are fields that ISO reports to AIPSO and AIPSO uses to calculate the company's quota shares. Cells shaded gray contain no data because the information is not required by AIPSO.⁴ Additionally, on both the "Liab" and "Phys Dam" base sheets, should any states have a significant difference between the calculated "Other Than Private Passenger" premium and the "Reported Other Than Private Passenger Premium," those cells will be shaded a light green. On the "Diagnostics" sheet, cells shaded red indicate flagged diagnostics that still require an explanation. All the shaded cells are protected on the spreadsheet. Please do not attempt to circumvent this protection — it is an important part of our

INSURANCE SERVICES OFFICE, INC.

quality control procedure.

Cells shaded white (other than row labels and the diagnostic and explanations page) are unprotected fields and you may use them to edit the company's data.

INSURANCE SERVICES OFFICE, INC.
CALENDAR YEAR 2025 QUOTA DETERMINATION DATA
VERIFICATION

4. Changes to figures on the spreadsheet should be made as follows: when attempting to blank out an amount field in the spreadsheet use either the delete key or overwrite the amount with a zero. **Please do not blank out amounts with the space bar or cut and paste values within the spreadsheet** as these actions will lead to errors in certain calculations and diagnostics.
5. All states (and the District of Columbia) for which ISO provides data to AIPSO are shown, whether you have pertinent data in those states or not.⁵ You should not delete any lines in the spreadsheet. Instead, if the entire line of data for a particular state is to be removed you must replace each *unshaded* number in that line with a zero (i.e., '0'). Blank "spaces" are not valid.
6. Unlike other states, AIPSO requires separate liability and no-fault data for Florida. On the spreadsheet, Florida liability (non-PIP) data is labeled "*Liab.*" Florida no-fault (PIP) data is labeled "*PIP.*"
7. The Automobile Residual Market Premium on the Liability/No-Fault and Physical Damage base data sheets is drawn from ISO's quota fulfillment system as of **July 15, 2026** (Personal Automobile and Commercial Automobile). ISO does not automatically reprocess the company's quota determination spreadsheet based on subsequent corrections to the company's quota fulfillment data. Consequently, if you make corrections to quota fulfillment data for 2025, you may also have to apply the correction to the quota determination data spreadsheet. Similarly, if you correct residual market premium amounts in the quota determination spreadsheet, you may need to make a correction to the company's 2025 Quota Fulfillment spreadsheet as well. Should you have any questions regarding the Quota Fulfillment spreadsheet, please e-mail QuotaDet@verisk.com.
8. Data in the spreadsheet for voluntary business reflects data in company statistical submissions processed by ISO as of **July 15, 2026** (Personal Automobile and Commercial Automobile).
9. The Class Codes shown in [APPENDIX A — REFERENCE TABLES](#) of this document are not exhaustive, but reflect the great majority of class codes ISO uses to aggregate the contents of specific fields on the company's spreadsheet. Should you have any questions about a specific class code(s) please e-mail QuotaDet@verisk.com.

⁵ ISO does not provide data to AIPSO through the Quota Determination process for Massachusetts, Texas, or Puerto Rico.

INSURANCE SERVICES OFFICE, INC.

CALENDAR YEAR 2025 QUOTA DETERMINATION DATA VERIFICATION

REQUIRED COMPANY DATA DETAIL

In addition to the data ISO provides on the spreadsheet for you to verify or correct, there are certain details that you must provide, where applicable, because ISO does not have access to the necessary information. In other cases, ISO might notice questionable patterns of data. **If you do not provide required or accurate detail, the data can result in quota shares that may adversely affect the company's underwriting and financial results.**

Most (but not all) of the required company input concerns possible adjustments to the company's Statutory Page 14 data. These adjustments should be made directly to the Page 14 premiums displayed in columns (1) and (2) on the appropriate base page. If any adjustments are made to the Page 14 premiums, a dynamic diagnostic will be triggered, indicating an explanation is required. There is no diagnostic concerning changes to the company's underlying summarized statistical data. However, all adjustments to either the reported summarized statistical amounts or Page 14 premium amounts require an explanation. For explanations of adjustments to the company's Page 14 premiums, drop down lists detailing all of the adjustments AIPSO will allow are provided for each state, under the appropriate headings, on the "Explanations" sheet. If you choose "Accounting Adjustments to Page 14," further explanation will be required.

The required data is as follows:

- Premium adjustments can be used for the states that have residual market mechanisms other than automobile insurance plans. Among these states are Florida, Hawaii, Michigan, and South Carolina (through 3/1/03). They have or had Joint Underwriting Associations (JUA's). New York has the Public Automobile Pool (PAP), Maryland has the Maryland Automobile Insurance Fund and as part of its AIP, Alaska has a Servicing Carrier Program (SCP). If the company's Personal or Commercial Automobile Statutory Page 14 amounts include direct written premium for any of the applicable mechanisms, all of the required adjustments must be made in columns (1) and/or (2) on the appropriate base page of the spreadsheet. These changes should be explained as: "JUA/Shared Market Premiums/Special Risk Premiums."
- If the company is **solely** an excess, surplus, or non-admitted carrier in a state and there is Quota Determination data for that state during calendar year 2025, you should have indicated to ISO in response to our inquiry in August of this year that the company was an excess, surplus or non-admitted carrier. If you provided this information, the data for that state was deleted from the company's spreadsheet accordingly, and the premium amounts have been adjusted in the appropriate row for a particular state in columns (1) and (2) of the base sheets. An explanation has already been provided for the company. If you did not send such notification to ISO, you will need to manually make similar adjustments so that AIPSO does not include the excess premiums for these states in the quota calculations. These changes should be explained as: "Excess/Surplus/Non-admitted/Not Licensed."
- The company's Statutory Page 14 liability premiums for Virginia may include an amount for a Virginia Uninsured Motorist (UM) refund. ISO uses Statutory Page 14 data from AM Best, which includes Virginia UM refund amounts reported as an aggregate write-in on Page 19 of the company's 2025 Annual Statement. These refund amounts should not enter into the calculation for assignments for the company. The Page 14 premium amounts in columns (1) and/or (2) should be adjusted to remove the amount of Virginia UM Refund that was reflected, if any, as a write in on Statutory Page 14 of the company's filed Annual Statement. These changes should be explained as: "Virginia UM/UIM aggregate write in."
- Warranty business, policy installment fees and policy reinstatement fees for New York included in Statutory Page 14 direct written premium amounts may be subtracted out of the company's Statutory Page 14 amounts. On the appropriate base page, the Page 14 premium amounts should be adjusted to remove these premiums and/or fees. An explanation for these adjustments should also be

INSURANCE SERVICES OFFICE, INC.

CALENDAR YEAR 2025 QUOTA DETERMINATION DATA VERIFICATION

provided on the Explanations sheet. Should you have any questions about particular premiums please e-mail QuotaDet@verisk.com. Warranty business is explained as: "Mechanical Breakdown/ Warranty Business." Policy Installment Fees and Reinstatement Fees should be explained as: "Policy Installment Fees/ NYAIP Reinstatement Charge."

- The company's summarized liability statistical data for North Carolina is slotted into multiple types of business based on statistical coding. The Statutory Page 14 figures are allocated based on the actual distribution of the company's summarized statistical data across the various types of business. ISO does not have the Statutory Page 14 data written premiums for North Carolina (liability only) in the necessary detail to allocate to types of business exactly, and we must rely on the company to provide the most appropriate breakdown on the spreadsheet according to the types of business listed below for the 'base' worksheets. Without this breakdown, the allocation of Page 14 based upon the distribution of summarized statistical data across the various types of business will be reported to AIPSO. If you need to increase or decrease the company's Page 14 amounts for a specific type of business, an adjustment should be made to the Page 14 premium amounts in columns (1) and/or (2) on the base sheet. Refer to the [Types of Business](#) section on page [12](#) for more details.
- Certain reporting options under the Commercial Statistical Plan - Intermediate Level (CSP-I) or Commercial Statistical Agent Plan (CSAP), for non-bureau data do not require subline to be reported, making it impossible for ISO to determine Type of Coverage (liability/no-fault, collision, or other than collision) for these automobile premiums. Thus, companies who report non-bureau data under the CSP-I or CSAP, for an annual statement line other than 19.1-19.4, 21.1 or 21.2 may need to provide these premiums in the column labeled "Additional Automobile Premium" on the appropriate base page.
- Class 9999 data reported under ISO's Personal Automobile Statistical Plan (PASP) or Personal Lines Statistical Agent Plan (Auto) and defined as "All Other Private Passenger Cars -- not otherwise classified" is included on the spreadsheet as part of "Private Passenger Non-Fleet (PPNF) Premium," and reported to AIPSO as such. If this data is more appropriately categorized as Other than Private Passenger (OTPP) Voluntary data, you may need to adjust the company's Personal Automobile PPNF data (both premium and exposures) by subtracting out the amounts that correspond to class 9999 on the appropriate "Liab," "Col," or "OTC" page to remove these amounts and indicate the nature of the business coded as 9999 in the appropriate section on the Explanations sheet in the company's workbook. The spreadsheet will automatically recalculate the OTPP amount.
- If the company wrote automobile insurance in Michigan during 2025, it was subject to assessment by the Michigan Catastrophic Claims Association (MCCA). AIPSO continues to require these assessments be included with reported premium. If these assessments were not booked financially, an adjustment to the Page 14 premiums should be made to reflect the total. The selection from the drop-down list on the "Explanations" sheet should be "Accounting Adjustments to Page 14." This will prompt a dynamic diagnostic asking for a further explanation. It is here that this adjustment should be explained as: "Michigan MCCA Fund." If these assessments were not statistically reported to ISO, an appropriate adjustment should be made to the company's statistical data.

INSURANCE SERVICES OFFICE, INC.

CALENDAR YEAR 2025 QUOTA DETERMINATION DATA VERIFICATION

COMPANY DATA PROBLEMS

The spreadsheet contains interactive sheets, "Diagnostics" and "Explanations" to assist you in identifying possible problem areas in the company's Quota Determination spreadsheet. Additionally, should the calculated OTPP amount differ significantly from the reported total, the cells in question will be shaded a light green on the base sheets. These "questions" provide many of the edits AIPSO will perform. If not corrected or explained in the spreadsheet you return, ISO may question any data flagged in a separate e-mail. If the company's data is indeed correct, please note this in the appropriate location on the explanations page. Adequate explanations will preclude the need for additional follow-up. **If you do not make the necessary corrections, or provide required or accurate detail, the data can result in quota shares that may adversely affect the company's underwriting and financial results or necessitate follow-up from AIPSO.**

Listed below are some typical company data problems which you may need to address.

Data Problem	Possible Data Solution
Negative amounts	Negative premiums or exposures may indicate missing or mis-reported data. If incorrect, these negative amounts can distort AIPSO's quota share calculations. Negative amounts are highlighted on the spreadsheets in red. Corrections should be made if the negative amounts are not in sync with the company's financial data or do not reflect the company's actual writings.
Average Rates with a HI, LO, NEG, NO EXP, or Problem indicator or with significant fluctuations	A "HI", "LO", "NEG", "NO EXP," or "Problem" indicator appears on the "liab," "col," or "otc" sheets when the average rate is unusually high, low, negative, there are premiums without exposures, or there is an error in the calculation of the average rate. A possible cause is that exposures (as calculated by ISO) for Personal Automobile based on policy effective and expiration dates, as shown in APPENDIX B — EXPOSURE DETERMINATION or premium amounts are incorrect or contain a non-numeric character. There are diagnostics to check for fluctuations with prior year's average rates. Either the current year's or the prior year's data may need to be revised.
Limited coded data	Limited coded premium data that is statistically reported to ISO and not class coded is included with Personal Automobile PPNF premium data on the spreadsheet. You may find that you should move some of this limited coded premium data to another more appropriate category on the spreadsheet or provide the corresponding exposures.
Other than Private Passenger Voluntary Premium (OTPP)	If the company does not write commercial automobile business for a state, but there is data on the spreadsheet under the calculated "Other Than Private Passenger Voluntary (OTPP) Premium" category for that state, this may be due to delinquent reporting or over- or under-reporting of the company's summarized Personal Automobile statistical data. This may also result from the fact that Statutory Page 14 amounts without any data reported to a statistical agent, by the nature of the "all other" calculation, are reported to AIPSO as Other Than Private Passenger Voluntary (OTPP) Premium (Calculated), and there may be a misunderstanding with the company's stat agent on affiliation-related issues. The above will result in the company receiving an assignment/assessment for Commercial Automobile residual market policies.

INSURANCE SERVICES OFFICE, INC.

CALENDAR YEAR 2025 QUOTA DETERMINATION DATA VERIFICATION

Reporting delinquent data	Delinquent data processed by ISO subsequent to July 15, 2026 is not included in the data on the spreadsheet. You will need to correct the spreadsheet by adding these premiums and exposures as appropriate.
---------------------------	---

Data Problem	Possible Data Solution
Exposures	Personal Automobile assignments are based on exposures in states other than Louisiana (Louisiana assignments are based on premium). If the exposures are incorrect, (for example, you corrected premium volumes, but not car years) the company may be over- or under-assigned. The exposures should be reported in Car Years. Using an exposure basis other than Car Years will result in the company receiving an incorrect assignment.
Liability Credit Premium	Liability/no-fault credit premiums for Youthful Operator, Senior Citizens, or Florida SR-22 risks change significantly from one year to the next for a state without a significant change in Statutory Page 14 volume. This could indicate a coding problem in the summarized statistical data the company reported.
Additional Automobile Premium	Additional Automobile Premium reported for Automobile liability/no fault (for lines other than 19.1-19.4) or physical damage (for lines other than 21.1 and 21.2) changes significantly from year to year for a state. This also could indicate a coding problem in the summarized statistical data the company reported.
Missing New York Territory Data	If the company's data seems incomplete, it may be that these territory reports were created before ISO had received some of the company's statistical submissions, or some data had been rejected and not yet resubmitted. In addition, reported statistical data for certain miscellaneous class codes may be "exception coded," in which case territory and/or zip code detail may not be included. If the company didn't provide territory detail, then the "exception coded" car years and premiums wouldn't be included in the file we are sending you. Corrections will be required in all of these situations.
High severity codes	Statistical records that have a severity code of 5 or 6 as a result of front-end editing by ISO are not included on the spreadsheet. You must make appropriate corrections to account for these missing premiums and/or exposures.
Non-Zero Other than Private Passenger Amounts for Personal Auto Only Writers	AIPSO uses Other Than Private Passenger premiums for Commercial Automobile assessments and assignments. If the company is a Personal Automobile only writer, this amount most likely should be zero. The premium amounts reported to AIPSO should reflect the company's direct written premium for a particular line of business (e.g. Personal Automobile Liability, etc.) for that year. Adjustments should be entered for the company's Page 14 data, or adjustments should be made to the company's summary statistical premium amounts so that the premiums reflect the company's direct written amounts for 2025.

Please enter only integer data when correcting the company's spreadsheet. ISO will zero-out any non-numeric information and will round any non-integers. **Important Note: When attempting to blank out an amount field in the spreadsheet, use either the delete key or overwrite the amount with a zero. When changing a value, overwrite with the new value. Please do not blank out amounts with the**

INSURANCE SERVICES OFFICE, INC.

CALENDAR YEAR 2025 QUOTA DETERMINATION DATA VERIFICATION

space bar or cut and paste values within the spreadsheet as these will lead to errors in certain calculations and diagnostics.

TYPES OF BUSINESS

For New Hampshire and North Carolina (Liability only), AIPSO requires certain data to be separated into the following Types of Business:

State	Type of Business	Spreadsheet Code
New Hampshire (28)	Voluntary Business – Retained by the Company	01
	Voluntary Business – Reinsured in the NH Reinsurance Facility	02
North Carolina (32)	Voluntary Business – Retained by the Company	01
	Voluntary Business – Reinsured in the NC Reinsurance Facility	02
	Designated Carrier Business – Written at Voluntary rates and reinsured in the NC Reinsurance Facility	03
	Designated Carrier Business – Written at NC Reinsurance Facility rates and reinsured in the NC Reinsurance Facility	04

These “Type of Business” categories are defined by AIPSO. In this document, and in the spreadsheet, all references to “Type of Business” refer to these categories or codes, unless otherwise indicated.

Any data, financial and statistical, that ISO is unable to subdivide according to AIPSO’s needs is displayed under Type of Business code (01) on the spreadsheet. In these cases, we need you to segregate the data by entering the correct amounts for each Type of Business on the spreadsheet.

For North Carolina, the Statutory Page 14 data has been allocated based on the distribution of the company’s North Carolina summarized statistical data by type of business. Where possible, you should adjust the amounts displayed in the Page 14 premium columns to reflect the exact Statutory Page 14 amounts for each Type of Business. You must also separate certain summarized statistical data that ISO is not able to separate – the Personal Automobile PPNF exposures and premiums, the Miscellaneous Class Group A written premiums, and the Miscellaneous Class Group B written premiums. These fields can be found on the “Liab” sheet. ISO separates the data where we can, but limited coded personal auto premium data that is statistically reported to ISO and not class coded is included with Personal Automobile PPNF premium data but may be more appropriate under another category.

For New Hampshire, AIPSO does not need the Statutory Page 14 data subdivided and you should not do so. ISO has already subdivided the corresponding summarized statistical data into the appropriate types of business (subject to your review), based on coding in our statistical plans.

[Table 12](#) provides the mapping from the coding in ISO’s statistical plans to the type of business codes used in the spreadsheet.

In the absence of any other adjustments, the total Page 14 amounts for each state (across all the types of business) should be the same after separating the data as they had been before.

If you do not provide the required detail by type of business, the data can result in quota shares that may adversely affect the company’s underwriting and financial results. Without the information that only you can provide, ISO must assume that all data that remains under Type of Business 01 represents “Voluntary Business – Retained by the Company.”

INSURANCE SERVICES OFFICE, INC.

CALENDAR YEAR 2025 QUOTA DETERMINATION DATA VERIFICATION

DETAILED SPREADSHEET EXPLANATIONS

The remainder of this document provides detailed explanations of the individual columns on each sheet of the spreadsheet, including descriptions of data sources, lists of class codes used (provided in [APPENDIX A — REFERENCE TABLES](#)), and details of calculations. The column reference numbers accompanying each field name on the spreadsheet also appear below. ISO has determined exposures (car years) for Personal Automobile based on the effective and expiration dates reported on the company's statistical records. For Personal Automobile data, the terms "car years" and "exposures" are used interchangeably. Refer to [APPENDIX B — EXPOSURE DETERMINATION](#) for a more detailed discussion on the derivation of exposures used on these spreadsheets.

Fields containing data that ISO reports to AIPSO have an asterisk (*) before the field name in this section. Other fields may be reported to AIPSO separately for reconciliation purposes.

LIABILITY/NO-FAULT ("LIAB" SHEET)

Please Note: All of the exposure and premium totals displayed on the "Liab" Sheet represent only the relevant voluntary personal automobile data ISO has processed on or prior to **July 15, 2026.**

* **Personal Automobile PPNF Car Years (1)** – This field includes only Bodily Injury (BI) exposures for Personal Automobile policies for the business described by the codes under the Personal Automobile statistical plan section of [Table 1](#) of Appendix A, including any Personal Automobile data reported under class code 9999.

This field excludes the separate exposures for Property Damage, Medical Payments, Uninsured and Underinsured Motorists, and No-fault (PIP), except that Florida PIP exposures are shown separately.

* **Personal Automobile PPNF Premium (2)** – For all states but Florida, this field includes Bodily Injury, Property Damage, Medical Payments, Uninsured and Underinsured Motorists, and No-fault (PIP) premiums for the business described by the codes in the Personal Automobile Statistical Plan section on [Table 1](#) of Appendix A. For Florida, premium amounts are displayed separately for PIP and non-PIP.

PPNF Average Rate (3) – The spreadsheet calculates an average rate by dividing the Private Passenger Non-Fleet (PPNF) premium (2) by the Car Year exposure (1). An indicator of "HI" or "LO" appears when the average rate is atypical with respect to the statewide range. If the calculation is negative, "NEG" is displayed. If there are no exposures, but there is a premium amount, "No Exp!" is displayed. If there is an error in the calculation, "Problem" is displayed. A "HI," "LO," "NEG," or "No Exp!" indicator suggests that there may be a problem with the company's premium and/or exposure amounts. A "Problem" indicator suggests there is a non-numeric amount in either the premium and/or the exposure fields. Please see the details in the [REQUIRED COMPANY DATA DETAIL](#) section on page [7](#).

* **Miscellaneous Class Group A Premium (4)** – This field includes all premiums for Bodily Injury, Property Damage, Medical Payments, Uninsured and Underinsured Motorists, and No-fault (PIP) for the business described by the miscellaneous class codes listed on [Table 3](#) of Appendix A. For Florida, premium amounts are displayed separately for PIP and non-PIP.

* **Miscellaneous Class Group B Premium (5)** – This field includes all premiums for Bodily Injury, Property Damage, Medical Payments, Uninsured and Underinsured Motorists, and No-fault (PIP) for the class codes listed on [Table 4](#), [Table 5A](#), [Table 5B](#), [Table 5C](#), [Table 5D](#), [Table 5E](#), and [Table 5F](#) of Appendix A. AIPSO requires this data to be separated since AIPSO uses it in the quota determination procedures specific to the requirements of each state. AIPSO may exclude these premiums from Miscellaneous Class Group A when and if it converts Miscellaneous Class Group A premiums to PPNF premiums or to Other Than Private Passenger Premiums. This conversion will vary by state. See [Table 4](#) for the Miscellaneous Class Group B codes that apply in all states other than Arizona, Colorado, Iowa, Idaho, Illinois, Kansas, Kentucky, Maine, Montana, Nebraska, New Mexico, Nevada, Oregon, Utah,

INSURANCE SERVICES OFFICE, INC.

CALENDAR YEAR 2025 QUOTA DETERMINATION DATA VERIFICATION

Washington, Wyoming, Delaware, District of Columbia, West Virginia, Minnesota, Missouri, New York, North Dakota, South Carolina, and South Dakota. [Table 5A](#) , [Table 5B](#) , [Table 5C](#), [Table 5D](#), [Table 5E](#), and [Table 5F](#) provide the Miscellaneous Class Group B codes applicable in Arizona, Colorado, Iowa, Idaho, Illinois, Kansas, Kentucky, Maine, Montana, Nebraska, New Mexico, Nevada, Oregon, Utah, Washington, Wyoming, Delaware, District of Columbia, West Virginia, Minnesota, Missouri, New York, North Dakota, South Carolina, and South Dakota. For Florida, premium amounts are displayed separately for PIP and non-PIP.

Death & Disability Premium (6) – This represents the total Death & Disability premium for the state. Selection of this premium is based on the PASP/PLSAP class codes on [Table 9](#). Death & Disability premium is subtracted from the total Statutory Page 14 amount when calculating the Other Than Private Passenger Voluntary (OTPP) premium. For Florida, premium amounts are displayed separately for PIP and non-PIP.

New Jersey Taxicab Premium (7) – New Jersey taxicab premiums are subtracted from the total Statutory Page 14 amounts when calculating the "Other Than Private Passenger Voluntary" (OTPP) premiums. Applicable class codes can be found on [Table 10](#) .

INSURANCE SERVICES OFFICE, INC.

CALENDAR YEAR 2025 QUOTA DETERMINATION DATA VERIFICATION

LIABILITY/NO-FAULT CREDITS ("LIAB CREDITS" SHEET)

All of the PPNF, Miscellaneous Class Group A, and Miscellaneous Class Group B premium provided on this sheet are included in the corresponding premium amounts in the "liab" sheet. The "Youthful Operator" premium, "Senior Citizen" premium, and "Florida SR-22" premium are shown separately on this sheet to assist AIPSO in determining company credits for quota share calculations.

"Youthful Operator" refers to male drivers under age 25 plus female drivers under age 25 (Rhode Island only), and "Senior Citizen" refers to all drivers 65 years of age or older. "Florida SR-22" refers to those insureds who have filed an SR-22 certificate with the Florida Department of Banking and Insurance.

Please Note: All of the totals displayed on the "Liab Credits" Sheet represent only the relevant voluntary personal automobile data ISO has processed on or prior to July 15, 2026. Florida premium amounts are displayed separately for PIP and non-PIP.

* **PPNF Youthful Operator Premium (1)** – This field includes Private Passenger Non-Fleet premium for male drivers under age 25, for all states except Rhode Island. For Rhode Island, this field includes PPNF premium for male and female drivers under age 25. Please refer to [Table 6A](#) and [Table 6B](#) for the applicable class codes and to column (1) of [Table 11](#) for a complete list of states to which this field applies.

For TOP 15/16 (ISO Enhanced Class Plan) reporters, age and gender are used to determine youthful operator. Age is determined by policy effective date minus birth date with reasonability check that the dates reported are valid.

* **PPNF Senior Citizen Premium (2)** – This field includes premium for drivers 65 years of age or older. Senior Citizen premiums are reported to AIPSO only for Florida (09) and Louisiana (17). The Florida and Louisiana PASP/PLSAP Senior Citizen class codes are listed in [Table 7](#).

For TOP 15/16 (ISO Enhanced Class Plan) reporters, age is used to determine senior citizen operator. Age is determined by policy effective date minus birth date with reasonability check that the dates reported are valid.

* **PPNF Florida SR-22 Premium (3)** – Personal Automobile SR-22 premium is reported to AIPSO separately for Florida (09) only. This type of risk is distinguished on the PASP/PLSAP record by the state exception codes listed in [Table 8](#).

* **Miscellaneous Class Group A Youthful Operator Premium (4)** – This field includes premium for Miscellaneous Class Group A premium for male drivers under the age of 25, for all states except Rhode Island. For Rhode Island, this field includes Miscellaneous Class Group A premium for male and female drivers under age 25. Please see [Table 3](#) (second column from the right) for the applicable class codes, and column (1) of [Table 11](#) for a complete list of states to which this field applies.

* **Miscellaneous Class Group A Sr. Citizen Premium (5)** – This field includes Miscellaneous Class Group A premiums for drivers 65 years or older. Senior Citizen premiums are reported to AIPSO only for Florida (09) and Louisiana (17). The applicable class codes can be found in the rightmost column of [Table 3](#).

* **Miscellaneous Class Group A Florida SR-22 Premium (6)** – This type of risk is reported separately for Florida (09) only, and is distinguished on the PASP/PLSAP record by the state exception codes listed in [Table 8](#). The applicable class codes can be found in the first and second columns of [Table 3](#).

* **Miscellaneous Class Group B Youthful Operator Premium (7)** – This field includes Miscellaneous Class Group B premium for male drivers under the age of 25, for all states except Rhode Island. For Rhode Island, this field includes Miscellaneous Class Group B premium for male and female drivers under age 25. Please see the second column of [Table 4](#) for the applicable class codes for all states other than Arizona, Colorado, Iowa, Idaho, Illinois, Kansas, Kentucky, Maine, Montana, Nebraska, New Mexico, Nevada, Oregon, Utah, Washington, Wyoming, Delaware, District of Columbia, West Virginia, Minnesota,

INSURANCE SERVICES OFFICE, INC.

CALENDAR YEAR 2025 QUOTA DETERMINATION DATA VERIFICATION

Missouri, New York, North Dakota, South Carolina, and South Dakota. [Table 5A](#), [Table 5D](#), and [Table 5E](#) provide the applicable class codes for Arizona, Colorado, Iowa, Idaho, Illinois, Kansas, Kentucky, Maine, Montana, Nebraska, New Mexico, Nevada, Oregon, Utah, Washington, Wyoming, Delaware, District of Columbia, West Virginia, Minnesota, Missouri, New York, North Dakota, South Carolina, and South Dakota. Please see column (1) of [Table 11](#) for a complete list of states to which this field applies.

* **Miscellaneous Class Group B Sr. Citizen Premium (8)** – This field includes Miscellaneous Class Group B premiums for drivers 65 years or older. Senior Citizen premiums are reported to AIPSO only for Florida (09) and Louisiana (17). The applicable class codes can be found in the last column of [Table 4](#).

* **Miscellaneous Class Group B Florida SR-22 Premium (9)** – This type of risk is reported separately for Florida (09) only, and is distinguished on the PASP/PLSAP record by the state exception codes listed in [Table 8](#). The applicable class codes can be found in the first column of [Table 4](#).

INSURANCE SERVICES OFFICE, INC.

CALENDAR YEAR 2025 QUOTA DETERMINATION DATA VERIFICATION

NEW YORK TERRITORIAL CREDIT DATA BY ZIP CODE ("NY TERR" SHEET)

Please Note: All of the totals displayed on the "NY Terr" Sheet represent only the relevant voluntary personal automobile data ISO has processed on or prior to July 15, 2026 for the specific New York territory and Zip Codes displayed.

Territories For Calendar Year 2025 - The New York Department of Financial Services approved a revision of private passenger Suffolk County territory definitions based on zip code for risks insured through the New York Automobile Insurance Plan, effective October 1, 2020. For rating purposes, territories 75 and 76 are replaced with new territories 77, 78, 79, and 80. For purposes for reporting credit exposures (NY supplemental quota determination data), only territories 77, 79, and 80 are eligible for credit. During this transitional period, companies may report their territory credit exposures under territories 75 and 76, or under 77, 79, and 80.

For 2025, we are asking that you review territories 01, 03, 05*, 08, 11, 12*,14*,17, 18, 19, 20, 21*,55, 65*,67, 68*,75, 76, 77, 79, 80, 94, 95*, and 97. *indicates for testing purposes only.

These are the territories for which you will receive credits. For additional evaluation purposes, data for some territories in other calendar years may be requested separately. If and when that should happen, we will let you know.

*** Personal Automobile PPNF Car Years (1)** – This field includes only Bodily Injury (BI) exposures for Personal Automobile policies for the business described by the codes under the Personal Automobile statistical plan section of [Table 1](#) of Appendix A, including any Personal Automobile data reported under class code 9999.

This field excludes the separate exposures for Property Damage, Medical Payments, Uninsured and Underinsured Motorists, and No-fault (PIP).

*** Personal Automobile PPNF Premium (2)** –This field includes Bodily Injury, Property Damage, Medical Payments, Uninsured and Underinsured Motorists, and No-fault (PIP) premiums for the business described by the codes in the personal automobile statistical plan section on [Table 1](#) of Appendix A.

*** Miscellaneous Class Group A Premium (4)** – This field includes all premiums for Bodily Injury, Property Damage, Medical Payments, Uninsured and Underinsured Motorists, and No-fault (PIP) for the business described by the miscellaneous class codes listed on [Table 3](#) of Appendix A.

*** Miscellaneous Class Group B Premium (5)** – This field includes all premiums for Bodily Injury, Property Damage, Medical Payments, Uninsured and Underinsured Motorists, and No-fault (PIP) for the class codes listed on [Table 5D](#) of Appendix A. As with the "Liab" sheet, AIPSO requires this data to be separated since AIPSO uses it in the quota determination procedures specific to the requirements of New York.

Missing Data for any of the data elements above: Should you wish to provide missing data for a company, you may do so by entering the data directly on the rows at the bottom of the company's spreadsheet which have "##" in the field titled "Ter." Supplying ISO with the company's missing data will allow the company to submit its New York Credit Data in its entirety, or supplement the data already shown on the report. Because the spreadsheet is protected, should you need to add additional rows to the spreadsheet, you will need to contact QuotaDet@verisk.com.

INSURANCE SERVICES OFFICE, INC.

CALENDAR YEAR 2025 QUOTA DETERMINATION DATA VERIFICATION

LIABILITY/NO-FAULT BASE DATA ("LIAB BASE" SHEET)

The data displayed on the "Liab Base" sheet includes Personal and Commercial Automobile financial information (from Statutory Page 14 of the Annual Statement). It also includes summarized information for Personal and Commercial Automobile Assigned Risk premium that AIPSO uses in calculating the "Other Than Private Passenger Voluntary (OTPP) Premium" amount. This latter amount is the basis for deriving what will essentially be the company's Commercial Automobile quota shares. If the company does not write any Commercial Automobile business in a state, and the premium amount in this field is non-zero, you should carefully review the "Liab" sheet again to make sure nothing is amiss. The "Liab base" sheet also contains a supplemental item that AIPSO uses for quota determination, but which does not affect the Other Than Private Passenger Voluntary (OTPP) premiums as we provide them to AIPSO.

Please note: AIPSO considers some premium data to be "unassignable." Should the company need to make an adjustment to its Page 14 totals on the base sheet, the only valid reasons for such an adjustment are listed below. If the company chooses "Accounting Adjustments to Page 14," a further explanation will be required.

Excess/Surplus/Non-admitted/Not Licensed
Mechanical Breakdown/Warranty Business
Lendee's Insurer - Lender's Collateral/Forced Placed/Single Interest
JUA/Shared Market Premiums/Special Risk Premiums
Comprehensive Manufactured Home Program
Policy Installment Fees/ NYAIP Reinstatement Charge
South Carolina Recoupment.
North Carolina Refund
New Jersey - Low-Speed Vehicles/SAIP/Voluntary Basic Auto Ins Policy Program
Accounting Adjustments to Page 14
Premiums booked to the wrong line of business or state
Virginia UM/UIM aggregate write-in

"Statutory Page 14" Lines 19.1-2 Premium (1) – This is the total direct written premium for Calendar Year 2025 as shown on page 19 of the company's 2025 Annual Statement for lines 19.1 and 19.2.⁶

Line 19.1: Private Passenger Automobile No-Fault (PIP)

Line 19.2: Other Private Passenger Automobile (Liability)

For any state in which the company's Personal Automobile Participation Indicator, displayed in column (1) of the "P14 Data" sheet, is not blank, the amount shown in this column will be the total of the company's Private Passenger Statutory Page 14 (lines 19.1-2) premiums found on the "P14 Data" sheet for that state. For a more detailed summary of the Participation Indicators, and of the company's Statutory Page 14 data, refer to the "P14 Data" sheet.

For any state in which you statistically report the company's Personal Automobile data to more than one Statistical Agent (a dual reporter), please refer to [APPENDIX C — COORDINATION AMONG STATISTICAL AGENTS](#) (page 42).

⁶ ISO's source for Statutory Page 14 data is taken from AM Best's Financial State/Line Suite, specifically the P/C State/Line PF02 file.

INSURANCE SERVICES OFFICE, INC.

CALENDAR YEAR 2025 QUOTA DETERMINATION DATA VERIFICATION

Florida Statutory Page 14 amounts are shown separately for Liability and No-Fault. On the line labeled "Liab," premiums from line 19.2 are included depending upon the company's participation. On the line labeled "PIP," premiums from line 19.1 are included depending upon the company's participation.

The Page 14 premium for North Carolina is allocated in proportion to the premiums reported statistically for each Type of Business. For Private Passenger Non-Fleet auto, this includes premium reported to ISO under PASP, shown in column (3), "Adjusted PPNF," combined with Residual Market premium, in column (4). If the Page 14 premiums displayed for North Carolina are incorrect, please adjust accordingly.

Please note that the total direct written premium as shown on the company's 2025 Annual Statement for lines 19.1 and 19.2 will appear on the "P14 Data" sheet of the spreadsheet for every state the company writes business in, regardless of whether ISO is the company's statistical agent.

"Statutory Page 14" Lines 19.3-4 Premium (2) – This is the total direct written premium for Calendar Year 2025 as shown on Page 19 of the company's 2025 Annual Statement for lines 19.3 and 19.4. 6

Line 19.3: Commercial Automobile No-Fault (PIP)

Line 19.4: Other Commercial Automobile (Liability)

For any state in which the company's Commercial Automobile Participation Indicator, displayed in column (2) of the "P14 Data" sheet, is not blank, the amount shown in this column will be the total of the company's Commercial Automobile Statutory Page 14 (lines 19.3-4) premiums found on the "P14 Data" sheet for that state. For a more detailed summary of the Participation Indicators, and of the company's Statutory Page 14 data, refer to the "P14 Data" sheet.

For any state in which you statistically report the company's Commercial Automobile data to more than one Statistical Agent (a dual reporter), please refer to [APPENDIX C — COORDINATION AMONG STATISTICAL AGENTS](#) (page 42).

Florida Statutory Page 14 amounts are shown separately for Liability and No-Fault. On the line labeled "Liab," premiums from line 19.4 are included depending upon the company's participation. On the line labeled "PIP," premiums from line 19.3 are included depending upon the company's participation.

The Page 14 premium for North Carolina is allocated in proportion to the summarized premiums reported statistically for each Type of Business. Please refer to [Types of Business](#) section above for more details. For Commercial Auto, this would include premium reported to ISO under the CSP, CSP-I, and CSAP, shown in column (7), "Reported OTPP," combined with Residual Market premium, displayed in column (5). If the Page 14 premiums displayed for North Carolina are incorrect, please adjust accordingly.

Please note that the total direct written premium as shown on the company's 2025 Annual Statement for lines 19.3 and 19.4 will appear on "P14 Data" of the spreadsheet for every state the company writes business in, regardless of whether ISO is the company's statistical agent.

Adjusted PPNF Voluntary Premium (3) – This calculated field is an intermediate step in deriving the "Other Than Private Passenger Voluntary (OTPP) Premium" in column (6). It consists of all premium amounts (other than assigned risk premium), which will be subtracted from "Statutory Page 14" premium. The basic calculation is the same for most states, but there are variations for Florida (09), New Hampshire (28), New Jersey (29), and North Carolina (32). The basic calculation and the variations are presented below.

This is a calculated field and should not be edited. The calculation is updated automatically if any of the referenced fields are changed.

INSURANCE SERVICES OFFICE, INC.

CALENDAR YEAR 2025 QUOTA DETERMINATION DATA VERIFICATION

1. Basic calculation (all states except FL, NH, NJ and NC):

CALCULATION OF "ADJUSTED PPNF VOLUNTARY" PREMIUM		(Sheet, column reference)
	Private Passenger Non-Fleet (PPNF) Premium	("Liab," 2)
<i>Plus</i>	Miscellaneous Class Group A Premium	("Liab," 4)
<i>Plus</i>	Death & Disability Premium	("Liab," 6)
<i>Equals</i>	ADJUSTED PPNF VOLUNTARY PREMIUM	("Liab base," 3)

2. Florida (09) only:

For Florida, "Adjusted PPNF Voluntary Premium" is calculated separately for liability and no-fault. Both amounts are derived using the basic calculation above.

3. New Jersey (29) only:

Taxicab Premium is included for this jurisdiction.

CALCULATION OF "ADJUSTED PPNF VOLUNTARY" PREMIUM		(Sheet, column reference)
	Private Passenger Non-Fleet (PPNF) Premium	("Liab," 2)
<i>Plus</i>	Miscellaneous Class Group A Premium	("Liab," 4)
<i>Plus</i>	Death & Disability Premium	("Liab," 6)
<i>Plus</i>	New Jersey Taxicab Premium	("Liab," 7)
<i>Equals</i>	ADJUSTED PPNF VOLUNTARY PREMIUM	("Liab base," 3)

4. New Hampshire (28) only:

CALCULATION OF "ADJUSTED PPNF VOLUNTARY" PREMIUM		(Sheet, column reference)
	Private Passenger Non-Fleet (PPNF) Premium, Type of Business (TOB) 01	("Liab," 2)
<i>Plus</i>	PPNF Facility Premium, TOB 02	("Liab," 2)
<i>Plus</i>	Miscellaneous Class Group A Premium, TOB 01	("Liab," 4)
<i>Plus</i>	Miscellaneous Class Group A Premium, TOB 02	("Liab," 4)
<i>Plus</i>	Death & Disability Premium, TOB 01	("Liab," 6)
<i>Plus</i>	Death & Disability Premium, TOB 02	("Liab," 6)
<i>Equals</i>	ADJUSTED PPNF VOLUNTARY PREMIUM, TOB 01	("Liab base," 3)

5. North Carolina (32) only:

The "Adjusted PPNF Voluntary Premium" is calculated separately for each Type of Business in this state. All of these amounts are derived using the basic calculation above. Please note that in order for this calculation to be correct, you must segregate the data by Type of Business, per the instructions in the [Types of Business](#) section on page [12](#).

INSURANCE SERVICES OFFICE, INC.

CALENDAR YEAR 2025 QUOTA DETERMINATION DATA VERIFICATION

Personal Automobile Residual Market Premium (4) – This is the Personal Automobile Quota Fulfillment premium that ISO has already forwarded to AIPSO for calendar year 2024. California Low Cost Automobile Insurance Program vehicles (class codes 9360, 9363, 9364, 9365, 9366, 9367, 9368, and 9369) are included as well. Residual Market premiums are subtracted from the Statutory Page 14 amount in determining the Other Than Private Passenger Voluntary (OTPP) Premium in column (6).

Commercial Automobile Residual Market Premium (5) – This is the amount of Commercial Automobile Quota Fulfillment premium that ISO has already forwarded to AIPSO for calendar year 2025. Residual Market premiums are subtracted from the Statutory Page 14 amount in determining the Other Than Private Passenger Voluntary (OTPP) Premium in column (6).

*** Other Than Private Passenger (OTPP) Voluntary Premium – Calculated (6)** – AIPSO uses the “Other Than Private Passenger Voluntary (OTPP)” premium in calculating quota shares for commercial automobiles. (Please see the general notes at the beginning of this sheet’s description on page [18](#).) The basic calculation is the same for all states. For Florida (09), the calculation is made separately for Liability and No-fault. For New Hampshire (28), the calculation is not performed for Type of Business Code 02. For North Carolina (32), the calculation is made separately for each Type of Business. The Page 14 premium for North Carolina is allocated in proportion to the summarized premiums reported statistically for each Type of Business. If the Page 14 premiums displayed for North Carolina are incorrect, please adjust accordingly. Note that there are variations in the calculation of the “Adjusted PPNF Voluntary Premium,” which enters these formulas (see explanation of column (3), above).

Basic calculation (all states):

CALCULATION OF “OTHER THAN PRIVATE PASSENGER VOLUNTARY (OTPP)” PREMIUM		(Sheet, column reference)
	Statutory Page 14 Lines: 19.1 & 19.2, ⁷	(“Liab base,” 1)
<i>Plus</i>	Statutory Page 14 Lines: 19.3 & 19.4 ⁷	(“Liab base,” 2)
<i>Minus</i>	Adjusted PPNF Voluntary Premium	(“Liab base,” 3)
<i>Minus</i>	Personal Automobile Residual Market Premium	(“Liab base,” 4)
<i>Minus</i>	Commercial Automobile Residual Market Premium	(“Liab base,” 5)
<i>Equals</i>	OTHER THAN PRIVATE PASSENGER VOLUNTARY (OTPP)	(“Liab base,” 6)

Other Than Private Passenger (OTPP) Voluntary Premium – Reported (7) – This field includes all Automobile summarized liability/no-fault statistical data not appearing in columns (3), (4), (5), and (8). This column cannot be revised. It is for reference purposes only and serves as a check. As a general rule, we would expect the Reported OTPP to be consistent with the Calculated OTPP. Significant differences are flagged on the Diagnostics sheet, as well as the light green highlighting mentioned on the “Instructions” sheet and may indicate problems in the company’s data. But there can be legitimate reasons for such differences. Your clear explanations are the most efficient way to resolve these issues.

*** Additional Automobile Premium (8)** – Data in this field represents Automobile liability premium included on Annual Statement Lines other than 19.1, 19.2, 19.3, and 19.4, taken from the company’s statistical submissions to ISO.

⁷ See definitions of Statutory Page 14 lines 19.1-4 on page [17](#).

INSURANCE SERVICES OFFICE, INC.

CALENDAR YEAR 2025 QUOTA DETERMINATION DATA VERIFICATION

PHYSICAL DAMAGE — COLLISION AND OTHER THAN COLLISION (“COL” AND “OTC” SHEETS)

The field definitions for Other than Collision are identical to those for Collision, so the two sheets are explained together in this section.

Please Note: All of the totals displayed on the “COL” and “OTC” Sheets represent only the relevant voluntary data ISO has processed on or prior to **July 15, 2026**.

* **Personal Automobile PPNF Car Years (1)** – This field includes collision (or other than collision) exposures for Personal Automobile policies for the business described by the codes under the Personal Automobile statistical plan section of [Table 2](#) of Appendix A, including any Personal Automobile data reported under class code 9999.

This field does not include exposures for “secondary” coverages like towing and labor, stereo equipment, etc. [Table 2](#) of Appendix A also delineates the physical damage coverages for which exposures are included.

* **Personal Automobile PPNF Premium (2)** – This field includes collision (or other than collision) premiums for Personal Automobile policies for the business described by the codes in Personal Automobile statistical plan section of [Table 2](#) of Appendix A.

PPNF Collision (or Other than Collision) Average Rate (3) – The spreadsheet calculates an average rate by dividing the Private Passenger Non-Fleet (PPNF) premium (2) by the Car Year exposure (1). An indicator of “HI” or “LO” appears when the average rate is atypical with respect to the statewide range. If the calculation is negative, “NEG” is displayed. If there are no exposures, but there is a premium amount, “No Exp!” is displayed. If there is an error in the calculation, “Problem” is displayed. A “HI,” “LO,” “NEG,” or “No Exp!” indicator suggests that there may be a problem with the company’s premium and/or exposure amounts. A “Problem” indicator suggests there is a non-numeric amount in either the premium and/or the exposure fields. Please see the details in the [REQUIRED COMPANY DATA DETAIL](#) section on page [7](#).

* **Miscellaneous Class Group A Premium (4)** – This field shows the collision (or other than collision) premiums for the business described by the miscellaneous class codes listed in [Table 3](#) of Appendix A.

* **Miscellaneous Class Group B Premium (5)** – This field contains premiums for collision (or other than collision) for the class codes listed in [Table 4](#), [Table 5A](#), [Table 5B](#), [Table 5C](#), [Table 5D](#), [Table 5E](#), and [Table 5F](#) of Appendix A. AIPSO requires this data to be separated since AIPSO uses it in the quota determination procedures specific to the requirements of each state. AIPSO may exclude these premiums from Miscellaneous Class Group A when and if it converts Miscellaneous Class Group A premiums to PPNF premiums or to Other Than Private Passenger premiums. This conversion will vary by state.

See [Table 4](#) for the Miscellaneous Class Group B codes that apply in all states other than Arizona, Colorado, Iowa, Idaho, Illinois, Kansas, Kentucky, Maine, Montana, Nebraska, New Mexico, Nevada, Oregon, Utah, Washington, Wyoming, Delaware, District of Columbia, West Virginia, Minnesota, Missouri, New York, North Dakota, South Carolina, and South Dakota. [Table 5A](#), [Table 5B](#), [Table 5C](#), [Table 5D](#), [Table 5E](#), and [Table 5F](#) provide the Miscellaneous Class Group B codes applicable in Arizona, Colorado, Iowa, Idaho, Illinois, Kansas, Kentucky, Maine, Montana, Nebraska, New Mexico, Nevada, Oregon, Utah, Washington, Wyoming, Delaware, District of Columbia, West Virginia, Minnesota, Missouri, New York, North Dakota, South Carolina, and South Dakota.

Mobile Homes Premium (6) – This field includes the Collision (or Other than Collision) premium for Mobile Homes (9581). This does not include commercial premium amounts. Separate data for Mobile Homes is required since it is used in the Other Than Private Passenger (OTPP) calculation for certain states found in column (4) of [Table 11](#).

INSURANCE SERVICES OFFICE, INC.

CALENDAR YEAR 2025 QUOTA DETERMINATION DATA VERIFICATION

New Jersey Taxicab Premium (7) – New Jersey taxicab premium is subtracted from the Statutory Page 14 amount when calculating the Other Than Private Passenger Voluntary (OTPP) premium on the “phys dam base” sheet. [Table 10](#) shows the applicable class codes.

INSURANCE SERVICES OFFICE, INC.

CALENDAR YEAR 2025 QUOTA DETERMINATION DATA VERIFICATION

PHYSICAL DAMAGE BASE DATA ("PHYS DAM BASE" SHEET)

The data displayed on the "Phys Dam Base" sheet includes Personal and Commercial Automobile financial information (from Statutory Page 14 of the Annual Statement). It also includes summarized information for Personal and Commercial Automobile Residual Market premium that AIPSO uses in calculating the "Other Than Private Passenger Voluntary (OTPP) Premium" amount. This latter amount is the basis for deriving what is essentially the company's Commercial Automobile quota share. If the company does not write any Commercial Automobile business in a state, and the premium amount in this field is non-zero, you should carefully review the "COL" and "OTC" Sheets again to make sure nothing is amiss. The base sheet also contains a supplemental item that AIPSO uses for quota determination, but which does not enter the Other Than Private Passenger Voluntary (OTPP) calculation directly.

Please note: AIPSO considers some premium data to be "unassignable." Should the company need to make an adjustment to its Page 14 totals on the base sheet, the only valid reasons for such an adjustment are listed below. If the company chooses "Accounting Adjustments to Page 14," a further explanation will be required.

Excess/Surplus/Non-admitted/Not Licensed
Mechanical Breakdown/Warranty Business
Lendee's Insurer - Lender's Collateral/Forced Placed/Single Interest
JUA/Shared Market Premiums/Special Risk Premiums
Comprehensive Manufactured Home Program
Policy Installment Fees/ NYAIP Reinstatement Charge
South Carolina Recoupment.
North Carolina Refund
New Jersey - Low-Speed Vehicles/SAIP/Voluntary Basic Auto Ins Policy Program
Accounting Adjustments to Page 14
Premiums booked to the wrong line of business or state

Statutory Page 14 Line 21.1 Premium (1) – These are the total direct written premium for Calendar Year 2025 as shown on Statutory Page 14 of the company's Annual Statement for line 21.1, Private Passenger Automobile Physical Damage.⁸

For any state in which the company's Personal Automobile Participation Indicator, displayed in column (1) of the "P14 Data", is not blank, the amount shown in this column will be the total of the company's Private Passenger Statutory Page 14 (lines 21.1) premiums found on the "P14 Data" sheet for that state. For a more detailed summary of the Participation Indicators, and of the company's Statutory Page 14 data, refer to the "P14 Data" sheet.

Please note that the total direct written premium as shown on the company's 2025 Annual Statement for line 21.1 will appear on "P14 Data" of the spreadsheet for every state the company writes business in, regardless of whether ISO is the company's statistical agent.

Statutory Page 14 Line 21.2 Premium (2) – These are the total direct written premium for Calendar Year 2025 as shown on Statutory Page 14 of the company's Annual Statement for line 21.2, Commercial Automobile Physical Damage.⁸

⁸ ISO's source for Statutory Page 14 data is taken from AM Best's Financial State/Line Suite, specifically the P/C State/Line PF02 file.

INSURANCE SERVICES OFFICE, INC.

CALENDAR YEAR 2025 QUOTA DETERMINATION DATA VERIFICATION

For any state in which the company's Commercial Automobile Participation Indicator, displayed in column (2) of the "P14 Data", is not blank, the amount shown in this column will be the total of the company's Private Passenger Statutory Page 14 (lines 21.1) premiums found on the "P14 Data" sheet for that state. For a more detailed summary of the Participation Indicators, and of the company's Statutory Page 14 data, refer to the "P14 Data" sheet.

Please note that the total direct written premium as shown on the company's 2025 Annual Statement for line 21.1 will appear on "P14 Data" of the spreadsheet for every state the company writes business in, regardless of whether ISO column (1) is blank for that particular state or not.

Adjusted PPNF Voluntary Premium (3) – This calculated field is an intermediate step in deriving the "Other Than Private Passenger Voluntary (OTPP)" premium in column (6). It consists of all premium amounts (other than residual market premium) that will be subtracted from Statutory Page 14 premium. The basic calculation is the same for most states, but there are variations for New Hampshire (28) and New Jersey (29) and all states found in column (4) of [Table 11](#). The basic calculation and the variations are presented below.

This is a calculated field and should not be edited. The calculation is updated automatically if any of the referenced fields are changed.

1. Basic calculation: (all states except NH and NJ and states in column (4) of [Table 11](#)):

CALCULATION OF "ADJUSTED PPNF VOLUNTARY" PREMIUM		(Sheet, column reference)
	Private Passenger Non-Fleet (PPNF) Collision Premium	("COL," 2)
<i>Plus</i>	Miscellaneous Class Group A Collision Premium	("COL," 4)
<i>Plus</i>	Private Passenger Non-Fleet (PPNF) OTC Premium	("OTC," 2)
<i>Plus</i>	Miscellaneous Class Group A OTC Premium	("OTC," 4)
<i>Equals</i>	ADJUSTED PPNF VOLUNTARY PREMIUM	("Phys Dam base," 3)

2. New Hampshire (28) only:

CALCULATION OF "ADJUSTED PPNF VOLUNTARY" PREMIUM		(Sheet, column reference)
	Private Passenger Non-Fleet (PPNF) Collision Premium, Type of Business (TOB) 01	("COL," 2)
<i>Plus</i>	Private Passenger Non-Fleet (PPNF) Collision Premium, Type of Business (TOB) 02	("COL," 2)
<i>Plus</i>	Miscellaneous Class Group A Collision Premium, TOB 01	("COL," 4)
<i>Plus</i>	Miscellaneous Class Group A Collision Premium, TOB 02	("COL," 4)
<i>Plus</i>	Private Passenger Non-Fleet (PPNF) OTC Premium, Type of Business (TOB) 01	("OTC," 2)
<i>Plus</i>	Private Passenger Non-Fleet (PPNF) OTC Premium, Type of Business (TOB) 02	("OTC," 2)
<i>Plus</i>	Miscellaneous Class Group A OTC Premium, TOB 01	("OTC," 4)
<i>Plus</i>	Miscellaneous Class Group A OTC Premium, TOB 02	("OTC," 4)
<i>Equals</i>	Adjusted PPNF Voluntary Premium	("Phys Dam base," 3)

INSURANCE SERVICES OFFICE, INC.

CALENDAR YEAR 2025 QUOTA DETERMINATION DATA VERIFICATION

3. New Jersey (29) only:

Taxicab premium is included for New Jersey.

CALCULATION OF "ADJUSTED PPNF VOLUNTARY" PREMIUM	(Sheet, column reference)
Private Passenger Non-Fleet (PPNF) Collision Premium	("COL," 2)
<i>Plus</i> Miscellaneous Class Group A Collision Premium	("COL," 4)
<i>Plus</i> New Jersey Taxicab Collision Premium	("COL," 7)
<i>Plus</i> Private Passenger Non-Fleet (PPNF) OTC Premium	("OTC," 2)
<i>Plus</i> Miscellaneous Class Group A OTC Premium	("OTC," 4)
<i>Plus</i> New Jersey Taxicab OTC Premium	("OTC," 7)
<i>Equals</i> Adjusted PPNF Voluntary Premium	("Phys Dam base," 3)

4. All states listed in column (4) of [Table 11](#):

Mobile Homes premium is included for these states.

CALCULATION OF "ADJUSTED PPNF VOLUNTARY" PREMIUM	(Sheet, column reference)
Private Passenger Non-Fleet (PPNF) Collision Premium	("COL," 2)
<i>Plus</i> Miscellaneous Class Group A Collision Premium	("COL," 4)
<i>Plus</i> Mobile Homes Collision Premium	("COL," 6)
<i>Plus</i> Private Passenger Non-Fleet (PPNF) OTC Premium	("OTC," 2)
<i>Plus</i> Miscellaneous Class Group A OTC Premium	("OTC," 4)
<i>Plus</i> Mobile Homes OTC Premium	("OTC," 6)
<i>Equals</i> Adjusted PPNF Voluntary Premium	("Phys Dam base," 3)

Personal Automobile Residual Market Premium (4) – This is the amount of Personal Automobile Collision and Other than Collision Quota Fulfillment premium that ISO has forwarded to AIPSO for calendar year 2025. Residual Market premiums are subtracted from the Statutory Page 14 amount in determining the Other Than Private Passenger Voluntary (OTPP) Premium in column (6).

Commercial Automobile Residual Market Premium (5) – This is the amount of Commercial Automobile Collision and Other than Collision Quota Fulfillment premium that ISO has forwarded to AIPSO for calendar year 2025. Residual Market premiums are subtracted from the Statutory Page 14 amount in determining the Other Than Private Passenger Voluntary (OTPP) Premium in column (6).

*** Other Than Private Passenger (OTPP) Voluntary Premium – Calculated (6)** – AIPSO uses the "Other Than Private Passenger Voluntary (OTPP)" premium in calculating quota shares for Commercial Automobile. (Refer to the general notes at the top of page [24](#).) The basic calculation is the same for all states. For New Hampshire (28), the calculation is not performed for Type of Business Code 02. Note that there are variations in the calculation of the "Adjusted PPNF Voluntary Premium," which enters this formula (see explanation of column (3), above).

INSURANCE SERVICES OFFICE, INC.

CALENDAR YEAR 2025 QUOTA DETERMINATION DATA VERIFICATION

5. Basic calculation (all states):

CALCULATION OF "OTHER THAN PRIVATE PASSENGER (OTPP) VOLUNTARY" PREMIUM		(Sheet, column reference)
	Statutory Page 14 Lines: 21.1 ⁹	("Phys Dam base," 1)
<i>Plus</i>	Statutory Page 14 Lines: 21.2 ⁹	("Phys Dam base," 2)
<i>Minus</i>	Adjusted PPNF Voluntary Premium	("Phys Dam base," 3)
<i>Minus</i>	Personal Automobile Residual Market Premium	("Phys Dam base," 4)
<i>Minus</i>	Commercial Automobile Residual Market Premium	("Phys Dam base," 5)
<i>Equals</i>	OTHER THAN PRIVATE PASSENGER (OTPP) VOLUNTARY PREMIUM	("Phys Dam base," 6)

Other Than Private Passenger (OTPP) Voluntary Premium – Reported (7) – This field includes all statistical Automobile physical damage data not appearing in columns (3), (4), (5) and (8). This column cannot be revised. It is for reference purposes only.

***Additional Automobile Premium (8)** – Data in this field represents Automobile physical damage premium included on Annual Statement Lines other than 21.1 and 21.2, taken from the company's statistical submissions to ISO.

⁹ See definitions of Statutory Page 14 lines 21.1 & 21.2 on page [22](#).

INSURANCE SERVICES OFFICE, INC.

CALENDAR YEAR 2025 QUOTA DETERMINATION DATA VERIFICATION

STATUTORY PAGE 14 ("P14 DATA" SHEET)

ISO's source for Statutory Page 14 data is AM Best's Standard Property Casualty tapes. We have included this sheet in the spreadsheet as a reference - for your benefit and ours. This sheet contains the company's Private Passenger and Commercial Automobile Liability, No-Fault, and Physical Damage direct written premiums as reported for calendar year 2025 on Statutory Page 14 of the company's annual statement.

The Participation indicator in columns (1) and (2) indicate which line(s) of business and for which states ISO will have some reporting involvement with the company for calendar year 2025. The different indicators, and a brief description, are listed below:

Indicator	ISO Reporting Status for 2025
X	ISO is the sole statistical agent for the company and will report the data to AIPSO.
D	The company participates with more than one statistical agent, including ISO. The other statistical agent(s) will share this data with ISO. This data will be combined with the data reported directly to ISO. ISO will report the combined totals to AIPSO for these states.
S	The company participates with more than one statistical agent, including ISO. ISO will share any data it has with the other agent(s.) ISO will not report any data to AIPSO for these states.
N	The company does not participate with any statistical agent. ISO has agreed to report this data to AIPSO on the company's behalf. This reporting does not constitute participation with ISO for Statistical Agent services.
(Blank)	ISO will not report any data to AIPSO for this line of business and state.

For any state in which the Personal Automobile participation indicator for the company is not blank, the amount shown for the company's Statutory Page 14 figure for that state in column (1) on the corresponding line of business, liability or physical damage, "Base Data" page of the spreadsheet will be the total of the company's Private Passenger Statutory Page 14 found on the "P14 Data" sheet for that state. Similarly, for any state in which Commercial Automobile indicator is not blank, the amount shown in column (2) on the corresponding line of business "base" data pages will be the total of the company's Commercial Statutory Page 14 found on the "P14 Data" sheet for that state.

If, in a particular state, you **only** have a Personal Automobile indicator, then column (2) on the "Base Data" pages will contain \$0. Concurrently, if in a particular state, you **only** have a Commercial Automobile indicator, then column (1) on the "base" data pages will contain \$0. Please refer to the [APPENDIX C — COORDINATION AMONG STATISTICAL AGENTS](#) section of this document for an explanation of ISO's processing procedure for companies who report part or all of their Personal or Commercial Automobile data to another statistical agent.

At the bottom of the page, there is a section for you to review and correct, if necessary, the ISO Super Group number, Industry Relations (GIRD) number, NAIC number and/or AMBest number for the company.

INSURANCE SERVICES OFFICE, INC.

CALENDAR YEAR 2025 QUOTA DETERMINATION DATA VERIFICATION

DIAGNOSTICS

The sheet labeled "Diagnostics" provides an analysis of possible problem areas in the company's quota determination data. This sheet has two sections. The first section encompasses data conditions critical to the processing of the company's 2025 data. Based on your input on the preceding sheets, this page will alert you to seemingly problematic areas by placing a state count or other response in red in the "Evaluation" column. Attention to these possible problems and correction of the company's data as appropriate is most important and should help focus your review of the data. The top of the "Diagnostics" sheet provides a total count of the number of diagnostics with possible data issues, as well as a count of those diagnostics for which an explanation has yet to be provided.

You can see which states' data have been "flagged" on the "Explanations" worksheet. The questions will indicate the number of states that have flagged data. When you click on this number, a hyperlink will bring you to the top of a "Company Comments/Explanations" column on the "Explanations" worksheet for that question which lists all states. There will be an indicator if the data for a particular state should be reviewed and possibly corrected. If no corrections are made to a flagged situation or no explanation is provided in the comments column for that state, ISO will probably have to follow-up with you. Additionally, these types of data conditions can lead to questions from AIPSO. At the top and bottom of each "Company Comments/Explanations" column is another hyperlink that will return you to the associated question on the "Diagnostics" sheet.

The second section, located towards the bottom of the sheet, addresses unusual growth or decline in certain data quantities between 2024 and 2025. Evaluation of these data conditions is more subjective than those highlighted in the first section of the Diagnostic sheet. For example, an increase in volume in a data field for one company might track an increase in Statutory Page 14 volumes while an increase in the same volume for another company might be highly suspect if Statutory Page 14 volumes remain relatively stable. Nevertheless, you should attempt to account for significant growth or decline by state in the fields listed at the bottom of the diagnostic sheet. The Liability/No-Fault credit premium questions in this section are interactive and are flagged using the same hyperlinks system as described above.

EXPLANATIONS

The next sheet, "Explanations" is interactive with the entire spreadsheet. This sheet details which states have possible problematic areas for the data questioned. The "status" column is formulaic and based on the company's data in the corresponding data sheet(s) for that particular question. This column is not editable. We would like for you to review the underlying data and revise where needed. The revisions that are made might affect the outcome of the "status". If no changes are made or the data is still flagged, please provide an explanation in the "Company Comments/Explanations" column for that state. This sheet has [hyperlinks](#) on the top and bottom of each "Company Comments/Explanations" column, which will return you to the corresponding question on the "Diagnostics" sheet.

For those states flagged because an adjustment has been made to the "Statutory Page 14 Premiums" on the "Base" sheets, a list of acceptable explanations has been provided. For each state, please choose the appropriate explanation from this dropdown list. Should you choose "Accounting Adjustments," a further explanation will be required. The list is provided below.

If not corrected or explained, any data flagged on this worksheet may be questioned in a separate email. The growth or decline questions will also be questioned separately, addressing which states should be reviewed for that particular data element field.

Again, if you find that the company's data is "flagged" by one of the diagnostics, but the company's data is indeed correct, please note this in the comments column for that state. Adequate explanations will preclude the need for additional follow-up.

INSURANCE SERVICES OFFICE, INC.
CALENDAR YEAR 2025 QUOTA DETERMINATION DATA VERIFICATION

VERIFICATION FORM

The last sheet, "Verification Form," is to be filled out upon completion of a company's review of the data displayed in the spreadsheet. The "Verification Form" acts as certification that the spreadsheet is accurate and complete or has been revised to make it so.

The "Verification Form" sheet should be filled out by a person in the company with the authority to make that certification. **The "Verification Form" must be filled out completely for each company spreadsheet, regardless of whether revisions were necessary.**

CALENDAR YEAR 2025 QUOTA DETERMINATION DATA VERIFICATION

APPENDIX A --- REFERENCE TABLES

The class codes shown in these tables represent the great majority of those ISO uses to aggregate the contents of certain fields on the company's spreadsheet.

Table 1 — Personal Automobile Vehicle Codes (Liability / No-Fault)

		Sublines	Class Codes
Personal Automobile Statistical Plan (PASP) Including Personal Lines Statistical Agent Plan – Automobile (PLSAP)	ISO Type of Business Codes 1, 2, 3, or 5	501–514, 520, or 525	Any Personal Automobile class codes, including class code 9999, not identified as Miscellaneous Class Group A or Death & Disability.
NOTE: The liability tabs include premium for the business described above, but they include exposures for sublines 501 and 503 except that Florida PIP (subline 520) exposures are shown separately.			

Table 2 — Personal Automobile (Physical Damage)

		Sublines	Class Codes (Collision and OTC)
Personal Automobile Statistical Plan (PASP) Including Personal Lines Statistical Agent Plan – Automobile (PLSAP)	ISO Type of Business Codes 1, 2, 3, or 5	Collision: 531 or 532 OTC: 530	Any Personal Automobile class codes, including class code 9999, not identified as Miscellaneous Class Group A, Miscellaneous Class Group B.
NOTE: The physical damage spreadsheets include premium for the business described above, but they include exposures for the following coverage codes only.			
Collision coverage codes for which exposures are included	022–032, 056–059, 070–087, 101-105, 130–132, 423–428, 430–433, 436-439, 802, 814-816, 818–823, 845–848, 860–867, 869, 871–874		
Other than collision coverage codes for which exposures are included	001, 003–005, 007, 010–012, 015, 018, 020, 021, 031–036, 055, 061–063, 065–067, 069, 701-703, 705, 707, 710, 713, 715, 720–749, 752–765, 767–772, 775, 777, 780–799		

INSURANCE SERVICES OFFICE, INC.

CALENDAR YEAR 2025 QUOTA DETERMINATION DATA VERIFICATION

Table 3 — Miscellaneous Class Group A Codes (All States)

	("Liab," "Col," and "OTC" Sheets)			("Liab Credits" sheet)	
	All Misc. Class Codes			Misc. Youthful Operator*	Misc. Sr. Cit. *
	Liability and Physical Damage	Liability Only	Physical Damage Only		
Motor Homes and Automobile Homes (self-propelled)	9437, 9438, and 9439			9438	9439
Campers and Travel Trailers	9582 and 9806				
Dune Buggies	9420 – 9429, 9432, and 9434			9420, 9421, 9424, and 9425	9422, 9423, 9428, and 9429
All-terrain Vehicles	9710, 9720, and 9730			9710	9730
Antique Autos	9620, 9621, and 9622			9621	9622
Amphibious Autos	9740, 9750, and 9760			9740	9760
Snowmobiles	9590, 9596 – 9598, 9670, and 9790			9597 and 9598	9596 and 9790
Golf Carts	9415, 9435, 9455, 9460, and 9592			9455	9415
Motorcycles, Motorscooters, Motorbikes, Trail Bikes, and Mopeds	9220 – 9227, 9229 – 9249, 9251 – 9256, 9259, 9270 – 9277, 9279, 9281-9286, 9520, 9600, 9610, (9630-9649, 9920, 9930-9949 for California Only), 914X (where X=1 – 9), 915X (where X=0 – 9)	9510, (9513-9516 North Carolina only), 9530, 9540, 9550, 9560, (9575 and 9585 Oklahoma only)	9564, 9566, 9681–9689 and 9801-9805	9220–9227 and 9229	9270–9277 and 9279–9286
Named Non-owner		9517(New York only), 9451–9454, 9456, 9457, 9650, 9651, 9653, 9654, 9656-9658, and 9659 - 9661		9451, 9453, 9517(New York only), 9650, 9653, 9656 and 9659	9452 and 9454
Low Speed Vehicles	9519 (New York Only), 9470				

*Youthful Operator and Senior Citizen Premium liability credits are only applicable in certain states. See [Table 11](#).

CALENDAR YEAR 2025 QUOTA DETERMINATION DATA VERIFICATION

Table 4 — Miscellaneous Class Group B Codes (all states other than Arizona, Colorado, Iowa, Idaho, Illinois, Kansas, Kentucky, Maine, Montana, Nebraska, New Mexico, Nevada, Oregon, Utah, Washington, Wyoming, Delaware, District of Columbia, West Virginia, Minnesota, Missouri, New York, North Dakota, South Carolina, and South Dakota)

	All Liability and Physical Damage Miscellaneous Class Group B Codes	Miscellaneous Class Group B codes for Youthful Male Operator Premium (for Liability credit)	Miscellaneous Class Group B codes for Senior Citizens Premium (for Liability credit)
Low Speed Vehicles	9470		

Table 5A — Miscellaneous Class Group B Codes (Arizona, Colorado, Iowa, Idaho, Illinois, Kansas, Kentucky, Maine, Montana, Nebraska, New Mexico, Nevada, Oregon, Utah, Washington, Wyoming, Delaware, District of Columbia, and West Virginia)

	All Liability and Physical Damage Miscellaneous Class Group B Codes	Miscellaneous Class Group B codes for Youthful Male Operator Premium (for Liability credit)	Miscellaneous Class Group B codes for Senior Citizens Premium (for Liability credit)
Snowmobiles	9590, 9596 – 9598, 9670, and 9790	9597 and 9598	9596 and 9790
Golf Carts (DE, DC, and WV only)	9415, 9435, 9455, 9460, and 9592	9455	9415
Low Speed Vehicles	9470		

Table 5B — Miscellaneous Class Group B Codes (Minnesota only)

	All Liability and Physical Damage Miscellaneous Class Group B Codes
Snowmobiles	9590, 9596 – 9598, 9670, and 9790
Antique Autos	9620, 9621, and 9622
Dune Buggies	9420 – 9429, 9432, and 9434
Amphibious Autos	9740, 9750, and 9760
Low Speed Vehicles	9470

INSURANCE SERVICES OFFICE, INC.

CALENDAR YEAR 2025 QUOTA DETERMINATION DATA VERIFICATION

Table 5C — Miscellaneous Class Group B Codes (Missouri only)

	All Liability and Physical Damage Miscellaneous Class Group B Codes
Snowmobiles	9590, 9596 – 9598, 9670, and 9790
Dune Buggies	9420 – 9429, 9432, and 9434
All Terrain Vehicles	9710, 9720, and 9730
Golf Carts	9415, 9435, 9455, 9460, and 9592

Table 5D — Miscellaneous Class Group B Codes (New York only)

	All Liability and Physical Damage Miscellaneous Class Group B Codes	Miscellaneous Class Group B codes for Youthful Male Operator Premium (for Liability credit)	Miscellaneous Class Group B codes for Senior Citizens Premium (for Liability credit)
Golf Carts	9415, 9435, 9455, and 9460	9455	9415

Table 5E — Miscellaneous Class Group B Codes (North Dakota and South Dakota)

	All Liability and Physical Damage Miscellaneous Class Group B Codes
Antique Autos	9620, 9621, and 9622
Dune Buggies	9420 – 9429, 9432, and 9434
All Terrain Vehicles (ND only)	9710, 9720, and 9730
Amphibious Autos	9740, 9750, and 9760
Golf Carts	9415, 9435, 9455, 9460, and 9592
Low Speed Vehicles	9470

INSURANCE SERVICES OFFICE, INC.

CALENDAR YEAR 2025 QUOTA DETERMINATION DATA VERIFICATION

Table 5F — Miscellaneous Class Group B Codes (South Carolina only)

	All Liability and Physical Damage Miscellaneous Class Group B Codes
Snowmobiles	9590, 9596 – 9598, 9670, and 9790
Campers and Travel Trailers	9582, and 9806
Dune Buggies	9420 – 9429, 9432, and 9434
All Terrain Vehicles	9710, 9720, and 9730
Amphibious Autos	9740, 9750, and 9760
Golf Carts	9415, 9435, 9455, 9460, and 9592
Low Speed Vehicles	9470

Table 6A — PASP/PLSAP Youthful Operator Class Codes⁹

Youthful Operator Class Codes (All States)	8004, 8300, 8310 - 8349, 8360 - 8406, 8408, 8410 - 8456, 8458, 8460, 8463, 8466, 8468, 8470, 8473, 8476, 8478, 8480, 8483, 8486, 8488, 8490, 8493, 8496, 8498, 8500, 8510 - 8549, 8554 - 8557, 8560 - 8608, 8610- 8656, 8658, 8660, 8663, 8666, 8668, 8670, 8673, 8676, 8678, 8680, 8683, 8686, 8688, 8690, 8693, 8696, 8698, 8700, 8704 - 8707, 8710 - 8749, 8751, 8752, 8754 - 8757, 8760 - 8799, 8810 - 8849, 8924 - 8927, 89X4 - 89X7 (where X = 3 - 9), 9208, 9209, and 9507(New York only)
---	--

Table 6B — Additional Rhode Island Only PASP/PLSAP Youthful Operator Class Codes

Youthful Operator Class Codes (Rhode Island Only)	8006, 8007, 8024 - 8027, 8034 - 8037, 8044 - 8047, 8054 - 8057, 8064 - 8067, 8074 - 8077, 8084 - 8087, 8094 - 8097, 8124 - 8127, 8134 - 8137, 8144 - 8147, 8154 - 8157, 8164 - 8167, 8174 - 8177, 8184 - 8187, 8194 - 8197, 8200, 8210 - 8249, 8254 - 8257, 8260 - 8299, 8354 - 8357, 8461, 8462, 8464, 8465, 8471, 8472, 8474, 8475, 8481, 8482, 8484, 8485, 8491, 8492, 8494, 8495, 8664, 8665, 8804 - 8807, 8854 - 8857, 8864 - 8867, 8874 - 8877, 8884 - 8887, 8894 - 8897, 8904 - 8907, and 8914 - 8917
--	--

¹⁰ In addition to the class codes above, there are some 1XXX class codes eligible for Youthful Operator credits. For a complete listing of these codes, please contact ISO at QuotaDet@verisk.com

INSURANCE SERVICES OFFICE, INC.

CALENDAR YEAR 2025 QUOTA DETERMINATION DATA VERIFICATION

Table 7 — PASP/PLSAP Senior Citizen Class Codes for Florida and Louisiana

Senior Cit.	8000, 8005, 80X1 – 80X3, 80X8, 80X9 (where X= 0, 2-9), 8121 - 8123, 8128, 8129, 8141 - 8143, 8148, 8149, 8201 - 8203, 8208, 8259, 8801 - 8803, 8808, 8809, 9210, 9211, 9508, and 9518
--------------------	---

Table 8 — PASP/PLSAP Florida SR-22 State Exception Codes

PASP Mandatory	1, 2, 3, 4
PASP Expanded	01, 02, 03
PLSAP	1

Table 9 — Death & Disability Class Codes

Personal Automobile Statistical Plan (PASP) Including Personal Lines Statistical Agent Plan - Automobile (PLSAP)	9030, 9040, 9050, 9070, 9080, 9260 - 9262, and (9466 for Arkansas only)
Commercial Statistical Plan, Commercial Statistical Plan (Intermediate Level), or Commercial Statistical Agent Plan	9030, 9040, 9050, 9070, 9080, and (9263 – 9265 for Arkansas only)

Table 10 —NJ Taxicab Class Codes — Commercial Only

New Jersey - Liability/No-Fault, Physical Damage	4109, 4157, 4159, 4169, 4179, 4187, 4189, 4195, 4199, 5090, 5098, 5110, 5178, 5278, 5378, 5478, 5578, 5678, 5718, 5719, 5728, 5729, 5738, 5739, 5748, 5749, 5758, 5759, 5768, 5769, 5901, 5902, and 9394
---	--

INSURANCE SERVICES OFFICE, INC.
CALENDAR YEAR 2025 QUOTA DETERMINATION DATA VERIFICATION

INSURANCE SERVICES OFFICE, INC.

CALENDAR YEAR 2025 QUOTA DETERMINATION DATA VERIFICATION

Table 11 — State-Specific Items

The following table indicates the states in which certain fields are applicable. If there is an “X” placed in a cell, the field *is* applicable in that state.

		CREDITS FOR LIABILITY/NO-FAULT			SUBTRACTED FROM “STATUTORY PAGE 14” IN “OTHER THAN PRIVATE PASSENGER (OTPP) VOLUNTARY PREMIUM” CALCULATIONS	
State		(1) Youthful Operator Premium	(2) Senior Citizen Premium	(3) SR-22 Premium	(4) Mobile Homes – (Class 9581 for Personal Auto PHYSICAL DAMAGE only)	(5) Taxicabs
Alabama	01					
Alaska	54	X				
Arizona	02	X			X	
Arkansas	03				X	
California	04					
Colorado	05	X			X	
Connecticut	06	X				
Delaware	07	X				
Dist of Col.	08					
Florida	09	X	X	X		
Georgia	10				X	
Hawaii	52					
Idaho	11	X			X	
Illinois	12				X	
Indiana	13				X	
Iowa	14					
Kansas	15				X	
Kentucky	16					
Louisiana	17				X	
Maine	18	X				
Maryland	19					
Michigan	21					
Minnesota	22				X	
Mississippi	23					
Missouri	24					
Montana	25				X	
Nebraska	26					
Nevada	27	X			X	
New Hampshire	28					
New Jersey	29					X
New Mexico	30	X			X	
New York	31	X				
North Carolina	32					
North Dakota	33				X	
Ohio	34				X	
Oklahoma	35					
Oregon	36	X			X	

INSURANCE SERVICES OFFICE, INC.

CALENDAR YEAR 2025 QUOTA DETERMINATION DATA VERIFICATION

		CREDITS FOR LIABILITY/NO-FAULT			SUBTRACTED FROM "STATUTORY PAGE 14" IN "OTHER THAN PRIVATE PASSENGER (OTPP) VOLUNTARY PREMIUM" CALCULATIONS	
State		(1) Youthful Operator Premium	(2) Senior Citizen Premium	(3) SR-22 Premium	(4) Mobile Homes – (Class 9581 for Personal Auto PHYSICAL DAMAGE only)	(5) Taxicabs
Pennsylvania	37					
Rhode Island	38	X				
South Carolina	39					
South Dakota	40				X	
Tennessee	41					
Utah	43	X			X	
Vermont	44	X			X	
Virginia	45	X				
Washington	46	X			X	
West Virginia	47	X			X	
Wisconsin	48	X				
Wyoming	49	X			X	

CALENDAR YEAR 2025 QUOTA DETERMINATION DATA VERIFICATION

Table 12 — Mappings from ISO Statistical Plan Data to [Types of Business](#)

State	Spreadsheet “Type of Business” Code	ISO Statistical Plan Data*			
North Carolina (32) (Liability Only)		PASP – Expanded	PASP – Mandatory	PLSAP (Auto)	CSP, CSP-I, and CSAP
	01	SEC 01	SEC 0	SEC 0	SEC 0
	02	SEC 02	SEC 1	SEC 1	SEC 1
	04	SEC 03	SEC 2	SEC 2	SEC 2
	03	SEC 04	SEC 4	SEC 4	SEC 2
New Hampshire (28) (Liability, No-Fault and Physical Damage)		PASP and PLSAP (Auto)			
	01	All data with ISO TOB Codes 1, 2, and 3			
	02	All data with ISO TOB Code 5			

- * PASP = Personal Automobile Statistical Plan
 PLSAP (Auto) = Personal Lines Statistical Agent Plan (Auto)
 CSP = Commercial Statistical Plan
 CSP-I = Commercial Statistical Plan - Intermediate Level
 CSAP = Commercial Statistical Agent Plan
 SEC = State Exception Code, per the ISO statistical plans.
 TOB = Type of business code, per the ISO statistical plans.

Please note that, for New Hampshire, ISO relies on the TOB (“type of business”) data field in PASP and PLSAP (Auto) to distinguish among these categories, but the stat plan codes differ from those used on the spreadsheet.

INSURANCE SERVICES OFFICE, INC.
CALENDAR YEAR 2025 QUOTA DETERMINATION DATA VERIFICATION

Table 13 - Acceptable Explanations for Adjustments to Page 14 Totals

Explanation
Company Not Licensed
Non-Admitted Excess/Surplus Lines
JUA, Shared Market Premiums and Special Risk Premiums
OTPP Excess Insurance premium when no primary insurance is written, mechanical breakdown, warranty business, lender's single interest, collateral protection, and vendor's single interest/forced placed.
Comprehensive Manufactured Home Program/Stationary Mobile Home
Policy Installment Fees (Includes NYAIP Reinstatement Fee)
South Carolina Recoupment
North Carolina Refund
Accounting Adjustments to Page 14
Premiums booked to the wrong line of business

INSURANCE SERVICES OFFICE, INC.

CALENDAR YEAR 2025 QUOTA DETERMINATION DATA VERIFICATION

APPENDIX B — EXPOSURE DETERMINATION

AIPSO manages two separate residual market pools in most states -- one for Private Passenger Non-Fleet (PPNF) vehicles, and the other for Other Than Private Passenger (OTPP) vehicles. Quota shares (or participation ratios) for the PPNF pools are based on companies' exposures, or car years (in all states except Louisiana where it is based on premium amount), as reported to AIPSO by the company's statistical agent. So it is important to understand what a car year is, how ISO derives car years, and how you can determine them when you need to. (Quotas for the OTPP pools are based on written premium volume.)

The basic exposure unit for Automobile policies is the "car year". A "car year" is the unit of measurement representing coverage of an Automobile for one year. One car year is 1 Automobile insured for 1 year, 2 autos insured for 6 months each, etc.

For business reported under the Personal Automobile Statistical Plan (PASP), the exposure counts (i.e. car-years) appearing on the quota determination spreadsheet and reported to AIPSO for quota determination purposes are not reported by the companies in their quarterly statistical data submissions. Rather, ISO calculates them from the effective and expiration dates on the premium records in the statistical data submissions sent to us. ISO subtracts the months and days of the effective date from the expiration date to get the correct number of car months. The sign of the exposure is the same as the sign of the premium of the record - e.g., cancellation premiums are negative, so the exposure will be negative.

For Liability, AIPSO only uses bodily injury exposures for quota determination purposes in most states (for Florida we also provide AIPSO with no-fault exposures, separately.) For Physical Damage, AIPSO only requests exposures for coverages that represent the actual collision or other than collision coverage. So ISO does not include exposures from miscellaneous coverages – e.g. towing and labor, rental reimbursement, etc. Refer to [Table 2](#) in Appendix A for the physical damage coverage codes for which we do count exposures.

For quota determination, we provide exposures to AIPSO on a written basis – i.e., all the car months are counted up front rather than earned. We only include data for accounting year 2025.

The enclosed spreadsheet shows exposures in car-years. To convert from car months to car years, we divide by 12. ISO rounds the result to the nearest car-year after all other summarizations.

Examples:

A company writes a one-car policy with an effective date of March 1, 2024, and an expiration date of March 1, 2025. This policy generates 12 car-months, or 1 car year.

A company writes a one-car policy with an effective date of March 1, 2024 and an expiration date of March 1, 2025. The record you send us generates 12 car months. However, it is cancelled effective July 1, 2024. The cancellation record you send us generates -8 car months. The net result is 4 car months.

Under ISO's Personal Automobile statistical plans, each vehicle of a policy is reported as a separate statistical record. A company writes a policy with 3 vehicles with an effective date of March 1, 2024 and an expiration date of March 1, 2025. This 3-vehicle policy generates 36 car-months.

A company writes a one-car policy with an effective date of October 1, 2023 and an expiration date of October 1, 2024. However, it is cancelled effective April 1, 2024. The 2023 quota determination numbers will reflect 12 car-months for this policy. The 2024 quota determination numbers will reflect -6 car-months.

INSURANCE SERVICES OFFICE, INC.

CALENDAR YEAR 2025 QUOTA DETERMINATION DATA VERIFICATION

APPENDIX C — COORDINATION AMONG STATISTICAL AGENTS

“Dual reporters” are companies who report (different portions of) their data to separate statistical agents. ISO’s procedure for dual reporters differs slightly from that for companies who report their data solely to ISO. Because AIPSO’s system can only receive data for any individual company and state combination from one statistical agent, ISO coordinates with the other statistical agents to determine which statistical agent will report the data for each company and/or company state combination. Our basic rule of thumb is that the statistical agent who receives a company’s Personal Automobile data for a particular state will report the data for that state to AIPSO.

If ISO is responsible for reporting the data for a dual reporter, we collect the information we need from the other statistical agent, incorporate that data into our individual company reports, and require that the company review and sign-off on the data before we send it to AIPSO.

If ISO is not responsible for reporting the data for a dual reporter to AIPSO, the company will still receive a spreadsheet from ISO. If a company participates with ISO for Personal Automobile and Commercial Automobile, the total Personal and Commercial Automobile Statutory Page 14 will be displayed. If a company participates for Personal Automobile only, only the Personal Automobile Statutory Page 14 amount will be displayed. Concurrently, if a company participates for Commercial Automobile only, only the Commercial Automobile Statutory Page 14 amount will be displayed. ISO will only provide reported statistical amounts to other statistical agents, as well as any shared market plan premium adjustments, and any other adjustments made to the Statutory Page 14 amounts. No calculated amounts are reported to another statistical agent.

Although ISO will not report the company’s data to AIPSO, we send you this information to give you an opportunity to correct any information, if necessary, and to allow you to verify the accuracy of the data before we send it to the other statistical agent who will ultimately send it to AIPSO. You may need to contact another statistical agent directly should you need further information about how it handles the company’s data.

The participation indicators, which are listed on page [28](#), describe the manner in which ISO will be handling the company’s data for the current Quota year.

Since only one statistical agent is supposed to report the data for a particular company (or company state), the company’s data should not be double counted for quota determination purposes. AIPSO, ISO, and the other statistical agents go through several steps to ensure that this does not happen.

CALENDAR YEAR 2025 QUOTA DETERMINATION DATA VERIFICATION

APPENDIX D — PRICE LIST FOR SPECIAL SERVICES

SERVICE	ASSOCIATED FEE
1. Estimating exposures (Where the reported statistical data is not adequate to allow ISO to report exposures)	1. \$52.5 per state. \$525 minimum per company. \$1,600 maximum per company.
2. Providing detailed reports by class based on the company's reported statistical data	2. Fee quote based upon level of detail requested.
3. Reprocessing data to include delinquent submissions	3. \$5,050 regardless of the number of states.
4. Submitting data to AIPSO on the company's behalf for a state in which you are not participating with ISO to report statistical data.	4. \$1,650 per state + analysis and summarization fees
5. Delayed corrections to spreadsheets	5. No fee for corrections received by ISO before 11/14/25. \$550 for any correction received by ISO subsequent to 11/14/25.
6. Analysis and use of company data supplied outside the regular statistical reporting mechanisms.	6. Fee based upon extent of analysis and complexity of summarization that ISO must perform
7. Providing other data estimates to respond to AIPSO questions.	7. Fee dependent on amount of work ISO must do to provide estimates.

For items (1) and (3) an insurer has the option to perform the special processing independently and provide a corrected spreadsheet to ISO. We will not charge for a timely correction of a spreadsheet provided by the company.

The fees for special services listed above are in addition to any charges that might apply under ISO's Incentive Assessment Program.